

Prepared by: Barbara A. Laing
~~AFTER RECORDING, RETURN TO:~~
HSBC
Capture Center/Imaging
2929 Walden Ave.
Depew, NY 14043
Loan Number: 16063604
MIN Number: 100046000160636043
Phone Number: 888-679-6377

AFTER RECORDING, RETURN TO:
AMERICAN TITLE, INC.
P.O. BOX 641010
OMAHA, NE 68164-1010

ATI# 201109190332C
Lot 109, Section B, Belmor Lakes
Section 16, Township 2 South, Range 6 West,
De Soto County, Mississippi, Plat Book 80, Page 30

CROSS REFERENCES:
Security Instrument at
Deed Book _____, Page _____
**MetLife Home Loans, A Division of MetLife
Bank, N.A**
Security Instrument at
Deed Book _____, Page _____

SUBORDINATION AGREEMENT

WHEREAS the undersigned **Wells Fargo Financial Mississippi 2, Inc.**, (the "Original Lender") is the holder of a certain **Deed of Trust** (the "Security Instrument") executed by **Russell J. Seddon and Stacey L. Seddon**, dated **October 5, 2006**, to secure a note to Original Lender in the amount of **\$94,631.68**, said instrument encumbering certain property located at **8404 Whites Crossing Lane Olive Branch, MS 38654 Desoto County, MS** ("the Property"), and being more particularly described on "Exhibit A" attached hereto; and

WHEREAS the Original Lender Security Instrument was recorded by the Recorders office of **Desoto County, MS**, on **November 15, 2006**, in Book Number **2606**, Page **400**; and

WHEREAS the Original Lender Security Instrument was assigned to **Mortgage Electronic Registration Systems, Inc**, dated **October 5, 2006**, an recorded **February 26, 2007**, in Book Number **2666**, Page **91**; and

WHEREAS the Property is also encumbered by that certain Security Instrument held by **MetLife Home Loans, A Division of MetLife Bank, N.A** and its successors and assigns (the "**MetLife Home Loans, A Division of MetLife Bank, N.A Security Instrument**"), executed by **Russell J. Seddon and Stacey L. Seddon**, dated 10-26-2011, to secure a note to **MetLife Home Loans, A Division of MetLife Bank, N.A** in the amount not to exceed **\$245,200.00**, said instrument also encumbering the Property; and

WHEREAS the **MetLife Home Loans, A Division of MetLife Bank, N.A Security Instrument** was recorded by the Recorders office of **Desoto County, MS**, on 11-4-2011 [date], as Document No. Book 3,362, Page 483; and

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WHEREAS Original Lender and **MetLife Home Loans, A Division of MetLife Bank, N.A** desire to establish **MetLife Home Loans, A Division of MetLife Bank, N.A's** position as first priority lienholder on the Property, with full security interest, and the undersigned agrees that the Original Lender Security Instrument is, shall be, and is hereby made, subject and subordinate to the **MetLife Home Loans, A Division of MetLife Bank, N.A** Security Instrument, but, shall not be subordinate to any future advances taken under the **MetLife Home Loans, A Division of MetLife Bank, N.A** Security Instrument, except those corporate advances expressly permitted in the **MetLife Home Loans, A Division of MetLife Bank, N.A** Security Instrument;

THEREFORE, in consideration of Ten Dollars (\$10.00) in hand paid to the undersigned, the undersigned hereby subordinates all right, title, and interest of the undersigned under the Original Lender Security Instrument to the right, title, and interest of **MetLife Home Loans, A Division of MetLife Bank, N.A** under the **MetLife Home Loans, A Division of MetLife Bank, N.A** Security Instrument, but, shall not be subordinate to any future advances taken under the **MetLife Home Loans, A Division of MetLife Bank, N.A** Security Instrument, except those corporate advances expressly permitted in the **MetLife Home Loans, A Division of MetLife Bank, N.A** Security Instrument. This subordination agreement shall be binding upon the successors and assigns of the undersigned and shall operate to the benefit of the holder of the **MetLife Home Loans, A Division of MetLife Bank, N.A** Security Deed and the successors and assigns thereof and of any purchaser at any foreclosure sale there under and shall apply with like force and effect to any renewal thereof.

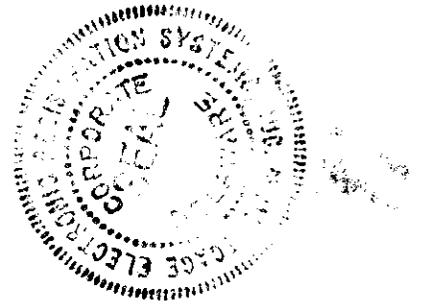
WITNESS the hand and seal of the undersigned, this 20 day of October , 2011 .

Mortgage Electronic Registration Systems, Inc

Signed, sealed and delivered
in the presence of

Thomas D. Thomas
By: Thomas D. Thomas
Its: Assistant Secretary Administrative Services Division

Jennifer Bilbrey
Jennifer Bilbrey - Witness

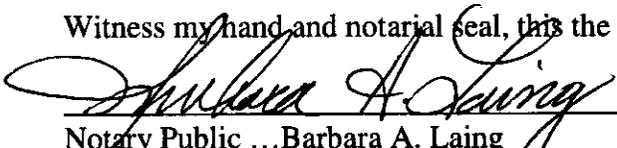


State of Illinois

County of DuPage

I, Barbara A. Laing, a Notary Public in and for the State of Illinois and County of DuPage, do hereby certify that Thomas D. Thomas personally appeared before me this day and acknowledged that he is the Assistant Secretary of Mortgage Electronic Registration Systems, Inc. a Corporation, and that he as such Assistant Secretary, being authorized to do so, executed the foregoing on behalf of the Corporation.

Witness my hand and notarial seal, this the 20 day of October, 2011.



Notary Public ...Barbara A. Laing

My commission expires: 10/01/2015

Seal:

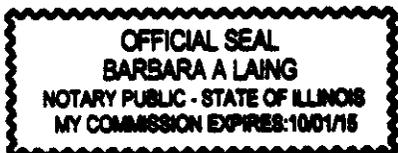


EXHIBIT "A"

THE LAND LYING AND BEING SITUATED IN DESOTO COUNTY, MISSISSIPPI, MORE PARTICULARLY DESCRIBED AS FOLLOWS, TO-WIT:

LOT 109, SECTION B, BELMOR LAKES, SITUATED IN SECTION 16, TOWNSHIP 2 SOUTH, RANGE 6 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 80, PAGE 30, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.

BEING THE SAME PREMISES CONVEYED TO RUSSELL J. SEDDON AND WIFE, STACEY L. SEDDON, AS TENANTS BY THE ENTIRETY WITH FULL RIGHTS OF SURVIVORSHIP AND NOT AS TENANTS IN COMMON FROM DREAM HOMES CONSTRUCTION, LLC BY WARRANTY DEED DATED 02/27/2004, AND RECORDED ON 03/05/2004, AT BOOK 466, PAGE 616, IN DESOTO COUNTY, MS.

ASSESSORS PARCEL NUMBER:

ATI ORDER NUMBER: 201109190332

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