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SUBORDINATION OF MORTGAGE

FROM COMMUNITY BANK OF NORTH MISSISSIPPI, with its primary office address at 475 EAST COMMERCE, HERNANDO, MS 38635 (hereinafter called "Mortgagee")

TO WELLS FARGO BANK NA, with its primary office address at 1 N JEFFERSON AVE, SAINT LOUIS, MO 63103-2205 (hereinafter called "Lender")

Whereas, Mortgagee is the holder of a valid mortgage granted to KEVIN M. AVANT AND DONNA G. AVANT, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETY (hereinafter called "Owner") covering certain real property owned by Owner and located at 1785 TINA DR, HERNANDO, MS 38632-7337, more fully described on Exhibit "A" hereto and incorporated herein (hereinafter called "Property") which mortgage secured a note dated 02/28/2007 in favor of COMMUNITY BANK OF NORTH MISSISSIPPI in the original principal sum of \$60,000.00 which recorded on 03/09/2007 in the De Soto County Records Office, at BOOK 2676 PAGE 283, (hereinafter the "prior mortgage"); and

WHEREAS, Owner has executed, or is about to execute a mortgage (hereinafter referred to as "Lender's Security Instrument") and note not to exceed the sum of \$285,125.00, dated 4/5/12, in favor of Lender, payable with interest and upon the terms and conditions described therein, which Lender's Security Instrument is to be recorded concurrently herewith; and

Whereas, the MORTGAGEE has agreed to subordinate the PRIOR MORTGAGE to LENDER'S MORTGAGE.

NOW, THEREFORE, INTENDING TO BE LEGALLY BOUND and in consideration of \$1.00

1. Subordination of Lien: The MORTGAGEE hereby subordinates the PRIOR MORTGAGE and its lien position in and on the PROPERTY to the LENDER'S Mortgage and the lien thereof, as if the LENDER'S Mortgage has been recorded first in time to the PRIOR MORTGAGE and so that all public records will reflect LENDER'S Mortgage superior in lien to the PRIOR MORTGAGE.

*Lot 7 and 8 First Revision Section A McLeanders Place subdivision
Section 2, Township 4 So Range 8 West*

2. This subordination shall be binding upon and insure to the benefit of the respective heirs, successors and assigns of MORTGAGE and LENDER.

WITNESS this the 28TH day of MARCH, 2012

ATTEST:

[Signature]

COMMUNITY BANK, NORTH MS
Name of Corporation

[Signature]
Print Name

VP
Title

STATE OF MS

COUNTY OF DESOTO

On this the 28TH day of MARCH, 2012, before me, the undersigned officer of the state and county mentioned, personally appeared JON. L. BRAGG, with whom I am personally acquainted (proven to me on the basis of satisfactory evidence), and who further acknowledged that JON. L. BRAGG is the V.P. (title) of the maker or constituent of the maker and is authorized by the maker or its constituent, the constituent being authorized by the maker, to execute this instrument on behalf of the maker.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

[Signature]
NOTARY PUBLIC



My Commission expires: 8-26-2013

Exhibit "A"
Legal Description

ALL THAT PARCEL OF LAND IN DE SOTO COUNTY, STATE OF MISSISSIPPI, BEING KNOWN AS LOTS 7 AND 8, FIRST REVISION, SECTION A, MCLENDON PLACE SUBDIVISION, SITUATED IN SECTION 2, TOWNSHIP 4 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI AS PER PLAT THEREOF RECORDED IN PLAT BOOK 19, PAGE 44-48, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

BY FEE SIMPLE DEED FROM EARL M. WEDDLE, HUSBAND AND WIFE AND HELEN E. WEDDLE AS SET FORTH IN DEED BOOK 553, PAGE 437 DATED 02/28/2007 AND RECORDED 03/09/2007, DE SOTO COUNTY RECORDS, STATE OF MISSISSIPPI.

Tax ID: 408102010000700