

SYS 4/20/12 10:18:27
SASDK T BK 3,428 PG 573
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

This instrument was prepared by:
Green Tree Servicing LLC

Return To:
UST GLOBAL RECORDING DEPT.
C/O EQUIFAX SETTLEMENT SVCS
420 ROUSER ROAD
BUILDING 3 SUITE 5
CORAOPOLIS, PA 15108

SUBORDINATION OF DEED OF TRUST

Acct# 89848040

MERS Phone 1-888-679-6377
MIN# 100015700080253269

Subordination Agreement is null and void if: Not recorded within 90 days of acknowledgment date, corrections or changes are made or provisions defined herein are not met.

WHEREAS, Mortgage Electronic Registration Systems, Inc. ("MERS"), which is acting solely as nominee for the Lender, Countrywide Home Loans, Inc., and whose address is P.O. Box 2026, Flint, MI 48501-2026, and holder of a Deed of Trust in the amount of \$72,300.00 dated April 11, 2007 and recorded May 3, 2007, as Instrument No. N/A, Book 2711, Page 159, hereinafter referred to as "Existing Deed of Trust", on the following described property,

Property Description:

Lot 41, Chappel Creek Estates, situated in Section 33, Township 1 South, Range 5 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 92, Pages 43-46, in the office of the Chancery Clerk of DeSoto County, Mississippi

Property Address: 14030 Knightsbridge Drive, Olive Branch, Mississippi 38654

WHEREAS, Green Tree Servicing LLC, is the servicer or sub-servicer, hereinafter referred to as "Servicer", for the note that is secured by the Existing Deed of Trust;

WHEREAS, Robert Cotton and Delise Cotton, husband and wife, as owner(s) (the "Owners") of said property desire to refinance the first lien on said property;

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WHEREAS, it is necessary that the new lien to Bank of America, N.A., its successors and/or assigns, which secures a note in the amount not to exceed two hundred seventy-three thousand nine hundred twenty Dollars and 00/100 (\$273,920.00), hereinafter referred to as "New Deed of Trust", be a first lien on the premises in question,

WHEREAS, MERS and the Servicer are willing to subordinate the lien of the Existing Deed of Trust to the lien of the New Deed of Trust with the condition that there are no funds from the closing disbursed to the Owners;

NOW THEREFORE, in consideration of the promises and other good and valuable consideration, the receipt of which is hereby acknowledged, MERS and the Servicer hereby subordinate the lien of the Existing Deed of Trust to the Lien of the New Deed of Trust conditioned upon the above-referenced provisions, so that the New Deed of Trust will be prior and superior in all respects and with regard to all funds advanced thereunder to the lien of the Existing Deed of Trust.

Mortgage Electronic Registration Systems, Inc.
Robin D. Bryant
Robin D. Bryant, Assistant Secretary

Kelvan E. Raff
Witness 1
Kelvan E. Raff

Erin Nelson
Witness 2

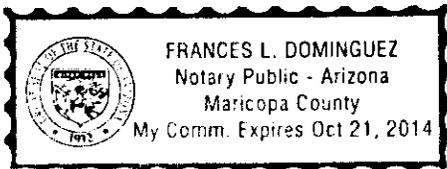
Erin Nelson

STATE OF ARIZONA

COUNTY OF MARICOPA

The foregoing instrument was acknowledged before me this 3/16/12 by Robin D. Bryant, Assistant Secretary of Mortgage Electronic Registration Systems, Inc., a Delaware corporation, on behalf of the corporation.

Frances L. Dominguez
Frances L. Dominguez, Notary Public
Commission Number 177840



Green Tree Servicing LLC

Stephanie Rodgers, Assistant Vice President

Witness 1

Kelvan E. Raff

Witness 2

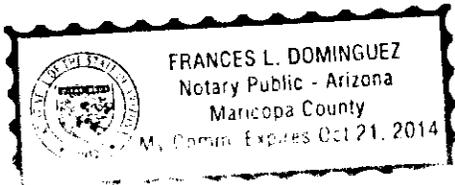
Erin Nelson

STATE OF ARIZONA

COUNTY OF MARICOPA

The foregoing instrument was acknowledged before me this 3/16/14 by Stephanie Rodgers, Assistant Vice President of Green Tree Servicing LLC, a Delaware corporation, on behalf of the corporation.

Frances L. Dominguez, Notary Public
Commission Number 177840



12-01016155-COTTON

EXHIBIT "A"

LEGAL DESCRIPTION

LOT 41, CHAPPEL CREEK ESTATES, SITUATED IN SECTION 33, TOWNSHIP 1 SOUTH, RANGE 5 WEST, DESOTO COUNTY MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 92 PAGE 43-45 IN THE OFFICE OF THE CHANCERY CLERK DESOTO COUNTY MISSISSIPPI.

BEING THE SAME PROPERTY CONVEYED TO ROBERT COTTON AND DELISE COTTON TENANTS BY THE ENTIRETY BY DEED FROM WESTIN HOMES, LLC RECORDED 05/03/2007 IN DEED BOOK 557 PAGE 469, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

TAX ID# 1058330100004100

Title No.: 1016150