

*Deposited by*

**WHEN RECORDED RETURN TO:**

**SunTrust Mortgage, Inc.  
1001 Semmes Avenue, 3<sup>rd</sup> Floor  
Mail Code: RVW-5043  
Attn: Final Docs # 0034037705  
Richmond, VA 23224 904-757-4860  
Loan Number: 0272907080**

*Indexing Inst.: Lt. 256, Sec. A, Dickens Place  
Rd, River's Glen, Sec. 9, T 25, R 70, Desoto  
County, MS*

**SUBORDINATION AGREEMENT**

*PB 68, Pg 48*

**WHEREAS, MERS, (herein called "LENDER"), is the holder and owner of a certain note dated 10/31/2005, in the original principal amount of \$20,800.00 executed by RALPH THOMAS BROWNLIE, JR. AND DENISE N. BROWNLIE (hereinafter called "BORROWER"), said note being secured by a deed of trust of record at Instrument No. BOOK 2,339, PAGE 649, in the Chancery Clerk's Office of DESOTO County, MISSISSIPPI, pledging as security for said debt certain real property in said County, described as follows:**

**LEGAL DESCRIPTION IS ATTACHED AS EXHIBIT "A"**

**And**

**WHEREAS, the aforesaid deed of trust is a second mortgage deed of trust, being subordinate to an existing first mortgage deed of trust securing a note held by SUNTRUST MORTGAGE, INC., which existing first mortgage deed of trust obligation BORROWER wishes to satisfy and replace with a refinance loan by a replacement deed of trust; and**

**WHEREAS, BORROWER has requested that LENDER agree to subordinate its existing deed of trust to the proposed deed of trust securing said refinance loan, and LENDER is willing to do so;**

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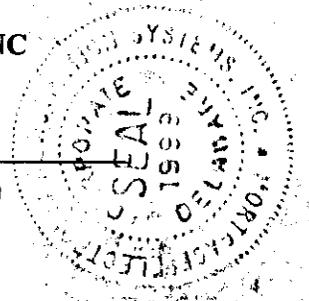
NOW, THEREFORE, in consideration of the premises, LENDER has agreed and does hereby contract, covenant, and agree to subordinate its said deed of trust to a new deed of trust securing a note in the principal amount that may not exceed \$153,800.00, to SUNTRUST MORTGAGE, INC. It is the intent of the undersigned LENDER that this subordination shall become effective upon the recording of the new deed of trust for the specified amount and release of the present first mortgage deed of trust held by SUNTRUST MORTGAGE, INC. and that such subordination shall automatically occur upon the happening of these events without the necessity of the execution or filing of any further documents.

"MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's Successors and assigns. MERS is organized and existing under the law of Delaware, and has a mailing address of P.O. Box 2026, Flint MI 48501-2026, and/or a street address of 1901 E. Voorhees Street, Suite C, Danville, IL 61834. The MERS telephone number is (888) 679-MERS. FOR PURPOSES OF RECORDING THIS DOCUMENT MORTGAGE, MERS IS THE MORTGAGEE OF RECORD.

IN WITNESS WHEREOF, LENDER has caused this instrument to be executed by its duly authorized officer on the 18 day of September, 2012.

SUNTRUST MORTGAGE, INC

Cynthia J. Thompson  
BY: Cynthia J. Thompson  
ITS: Vice President



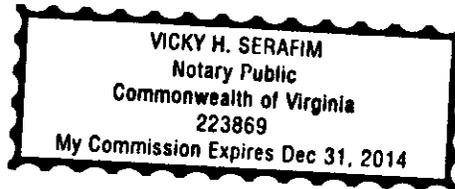
STATE OF VIRGINIA  
CITY OF RICHMOND

Before me, the undersigned personally appeared Cynthia J. Thompson, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who upon oath, acknowledged and was identified as Vice President of SUNTRUST MORTGAGE, INC, the within-named bargainor, a corporation, and the execution of the foregoing instrument as such officer for the purposes therein contained by signing in the name of the corporation as such officer.

Witness my hand and official seal on September 18, 2012.

Vicky H. Serafim  
Notary Public

My Commission Expires: 12/31/2014



PREPARED BY:  
Baymark Title and Escrow Services, LLC  
1355 Lynnfield Road, Suite 195  
Memphis, TN 38119  
901-763-2723  
12TN0374

**EXHBIT "A"**  
**LEGAL DESCRIPTION**

**Lot 256, Section D, Dickens Place PUD, Oliver's Glenn, situated in Section 9, Township 2 South, Range 7 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 68, Page 48, in the office of the Chancery Clerk of Desoto County, Mississippi.**

**Being the same property conveyed to Ralph T. Brownlie, Jr., Et Ux by Warranty Deed from Lifestyle Homes, LLC dated February 28, 2001 and recorded March 5, 2001 at Book 0388, Page 0106, in the office of the Chancery Clerk of Desoto County, Mississippi.**

**RECORD AND RETURN TO:**

**Baymark Title and Escrow**

**1355 Lynnfield Road**

**Suite 195**

**Memphis, TN 38119**

**901-763-2723**

12 TN 0374