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This Instrument Prepared by:
Wells Fargo.
P.O. Box 4149 MAC P6051-019
Portland, OR 97208-4149
1-800-945-3056
Christopher L. Wheeler

Reference: 722102001129090

Account: XXX-XXX-XXX4301-1998

**SUBORDINATION AGREEMENT FOR
LINE OF CREDIT DEED OF TRUST (SECURING FUTURE ADVANCES UNDER A LINE OF CREDIT)**

Effective Date: 11/7/2012

Owner(s): LISTER E TRAVIS
MICHELE TRAVIS

1846 READY DR, HERNANDO, MISSISSIPPI 38632

Current Lien Amount: \$50,000.00.

Senior Lender: Wells Fargo Bank, N. A.

Subordinating Lender: Wells Fargo Bank, N.A.
800-945-3056, 101 North Phillips Avenue, Sioux Falls, SD 57104

If Wells Fargo Bank, N.A. is subordinating to Wells Fargo Bank, N.A., this document is notice that the lien securing the loan or line of credit serviced by the Wells Fargo Bank Home Equity Group is subordinated to the first lien loan being originated or modified by the Wells Fargo Home Mortgage Group.

Trustee: JEFFREY WAGNER, MCGLINCHEY STAFFORD PLL, SUITE 10 SKYTEL CENTRE SOUTH 200
LARIMER STREET, JACKSON, MS 39201

Property Address: 1846 READY DR, HERNANDO, MS 38632-0000

Legal Description: See attached Exhibit A

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THIS AGREEMENT (the "Agreement"), effective as of the Effective Date above, is made by and among the Subordinating Lender, Owners and the Senior Lender named above.

LISTER E. TRAVIS AND WIFE, MICHELE TRAVIS, AS TENANTS BY THE ENTIRETY, WITH FULL RIGHTS OF SURVIVORSHIP, AND NOT AS TENANTS BY THE ENTIRETY, WITH FULL RIGHTS OF SURVIVORSHIP, AND NOT AS TENANTS IN COMMON (individually and collectively the "Owner") own the real property located at the above Property Address (the "Property").

The Subordinating Lender has an interest in the Property by virtue of a Line Of Credit Deed Of Trust (Securing Future Advances Under A Line Of Credit) (the "Existing Security Instrument") given by the Owner, covering that real property, more particularly described as follows:

See Exhibit A

which document is dated the 1st day of April, 2010, which was filed in Book 3166 at page 524 (or as No. N/A) of the Records of the Clerk of the Chancery Court of the County of DE SOTO, State of Mississippi. The Existing Security Instrument secures repayment of a debt evidenced by a note or a line of credit agreement extended to LISTER E TRAVIS and MICHELE TRAVIS, 1846 READY DR, HERNANDO, MISSISSIPPI 38632 (individually and collectively "Borrower") by the Subordinating Lender. *DOC DATED 12-31-2012

*REC DATED 01-04-2013 BK 3563 PG 570-588

The Senior Lender has agreed to make a new loan or amend an existing loan in the original principal amount NOT to exceed \$193,591.00 (the "New Loan or Amended Loan"), provided that the New Loan or Amended Loan is secured by a first lien mortgage on the Property (the "New Security Instrument") in favor of the Senior Lender. If the New Loan or Amended Loan exceeds this amount, the Subordination Agreement is VOID. ♣

The Subordinating Lender is willing to subordinate the lien of the Existing Security Instrument to the lien of the New Security Instrument under the terms set forth in this Agreement.

NOW, THEREFORE, for and in consideration of the above recitals, the covenants herein contained, and for good and valuable consideration, the receipt of which is hereby acknowledged, the parties agree as follows:

A. Agreement to Subordinate

Subordinating Lender and Trustee, if applicable, hereby subordinates the lien of the Existing Security Instrument, and all of its modifications, extensions and renewals, to the lien of the New Security Instrument. This Agreement is effective as to any sum whose repayment is presently secured or which may in the future be secured by the Existing Security Instrument.

B. General Terms and Conditions

Binding Effect – This Agreement shall be binding upon and inure to the benefit of the respective heirs, legal representatives, successors and assigns of the parties hereto and all of those holding title under any of them.

Nonwaiver – This Agreement may not be changed or terminated orally. No indulgence, waiver, election or non-election by New Lender or the trustee(s) under the New Security Instrument or related documents shall affect this Agreement.

Severability – The invalidity or unenforceability of any portion of this Agreement shall not affect the remaining provisions and portions of this Agreement.

Order ID: 15457005
Loan No.: 0353647159

EXHIBIT A
LEGAL DESCRIPTION

The following described property:

Lot 22, Forest Meadow Subdivision, Phase 2, located in Section 8, Township 3 South, Range 7 West, DeSoto County, Mississippi, as recorded in Plat Book 77, Pages 46-47 in the office of the Chancery Clerk of DeSoto County, Mississippi.

Assessor's Parcel Number: 3-07-3-08-06-0-00022-00