

RETURN TO:

SouthFirst Bank P.O. Box 167 Sylacauga, AL 35150

SUBORDINATION AGREEMENT

STATE OF ALABAMA SHELBY COUNTY

October 28, 2013

SouthFirst Bank hereby recognizes that the Modification of Mortgage from SouthFirst Bank, dated October 28, 2013 in favor of SouthFirst Bank on the following described property will be a Second Mortgage behind Aliant Bank, a division of USAmeriBank, ISAOA which will be executed. SouthFirst Bank acknowledges that they will be in a Second Mortgage position behind the Mortgage to be executed in favor of Aliant Bank, a division of USAmeriBank, ISAOA mortgage amount of \$260,000.00.

William H. Fargason, III & Laura G. Fargason 1423 Highway 1 Bessemer, AL 35022

Anna L. Tyler

Sr. VP-Consumer Loans & Mortg Operations

STATE OF ALABAMA

TALLADEGA COUNTY

I, the undersigned authority, a Notary Public in and for said County and in said State, hereby certify that Anna L. Tyler whose name as Sr. Vice President of SouthFirst Bank a corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of this conveyance, she, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal, this the 28th day of October, 2013.

Notary Public

DOUGLAS J. COMPHER
NOTARY PUBLIC
STATE OF ALABAMA
COMM. EXP. 03-29-2014