

RETURN TO:
First Federal
P.O. Box 167
Sylacauga, AL 35150

SUBORDINATION AGREEMENT

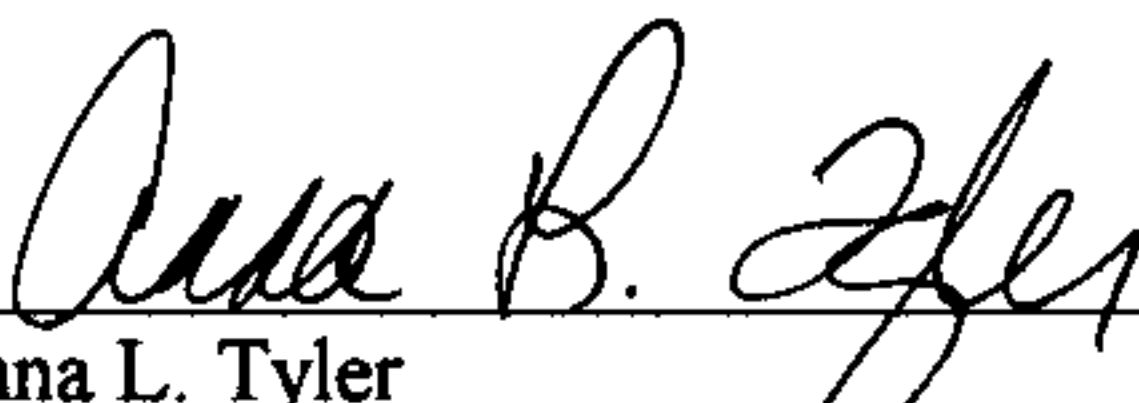
STATE OF ALABAMA

SHELBY COUNTY

January 30, 2002

First Federal of the South hereby recognizes that the mortgage from First Federal of the South dated October 23, 1998 and filed for record November 10, 1998 in favor of First Federal of the South as found on Instrument # 1998-44472 on the following described property, will be a second Mortgage behind the Mortgage to First Federal of the South which is to be executed within the next seven (7) days. First Federal of the South acknowledges that they will be in a second Mortgage position behind the Mortgage to be executed in favor of First Federal of the South.

Michael D Clinkscales
Tammy S Clinkscales
3760 Highway 57
Vincent, Alabama 35178



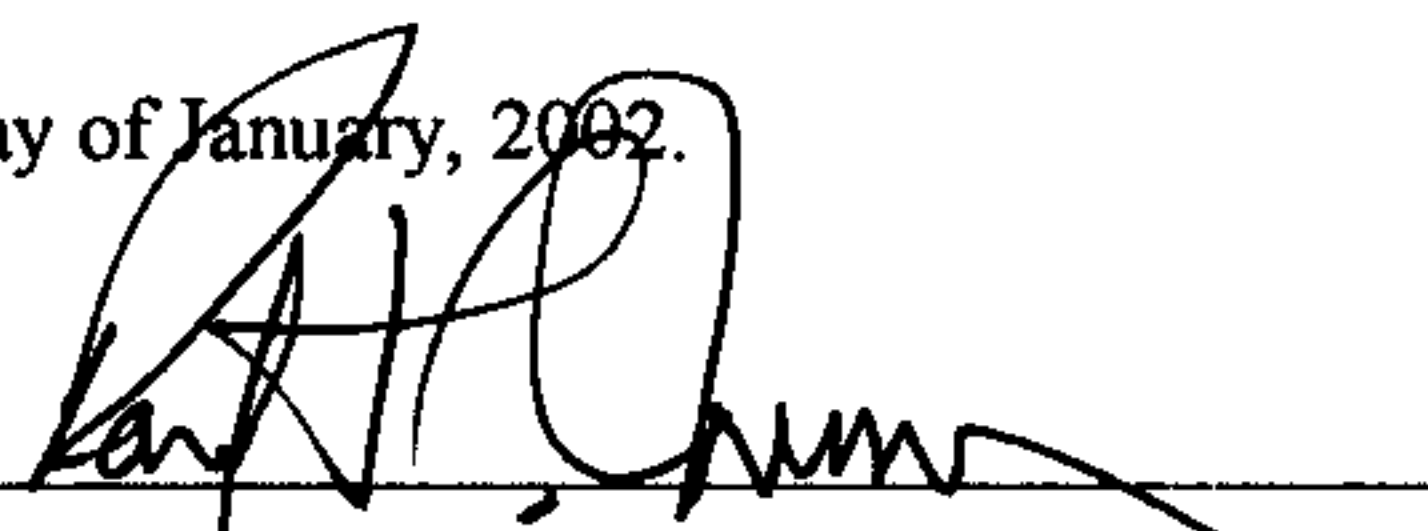
Anna L. Tyler
VP-Consumer Loans & Mortg Operations

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 Vice President of First Federal of the South 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 30th day of January, 2002.



Notary Public

02/14/2002-07791
01:20 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MEL 11.00

Inst # 2002-07791