RETURN TO:

Shelby Cnty Judge of Probate, AL 03/02/2010 01:39:42 PM FILED/CERT

SouthFirst Bank P.O. Box 167

Sylacauga, AL 35150

SUBORDINATION AGREEMENT

STATE OF ALABAMA SHELBY COUNTY

February 16, 2010

SouthFirst Bank hereby recognizes that the mortgage from SouthFirst Bank, dated August 24, 2004 and filed for record August 27, 2004, in favor of SouthFirst Bank as found in Mortgage Book 20040827000481080 at pages 1 thru 19 on the following described property, will be a second Mortgage behind SouthFirst Bank, 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 SouthFirst Bank.

Brett H. & Jennifer L. Shinick 551 Shire Valley Farms Columbiana, AL 35051

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 26th day of January, 2010.

Notary Public

MY COMMISSION EXPIRES JUNE 20, 2010