

DEBT SUBORDINATION AGREEMENT

STATE OF ALABAMA

TALLADEGA COUNTY



20100707000215690 1/1 \$12.00
Shelby Cnty Judge of Probate, AL
07/07/2010 01:36:21 PM FILED/CERT

DATE: June 25, 2010

SouthFirst Bank (fka First Federal of the South) hereby recognizes that the mortgage from Ammar S. Aldaher dated 5-25-2010 and filed for record in favor of SouthFirst Bank as found recorded Shelby County Instrument Number 20100602000173420 on the following described property, will be a Second Mortgage behind the Mortgage to Mortgage America ISAOA / ATIMA i/a/o \$417,000.00 which is to be executed within the next seven (7) days. SouthFirst Bank acknowledges that they will be in a Second Mortgage position behind the Mortgage to be executed in favor of Mortgage America ISAOMA / ATIMA . and again, said mortgage will not exceed the sum of \$417,000.00.

DESCRIPTION OF PROPERTY

Borrower: Ammar S. Aldaher

Address: 100 Highland View, Birmingham, AL 35242

SUBORDINATION CREDITOR:

SouthFirst Bank

By: Mark Haynes its Sr. Vice President

STATE OF ALABAMA

TALLADEGA COUNTY

I, the undersigned authority, a Notary Public in and for said County and in said State, hereby certify that Mark Haynes 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 instrument, he/she executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal this 28th day of June, 2010.

My Commission Expires: 1/7/2014 Jammy G. Waldrop
Notary Public