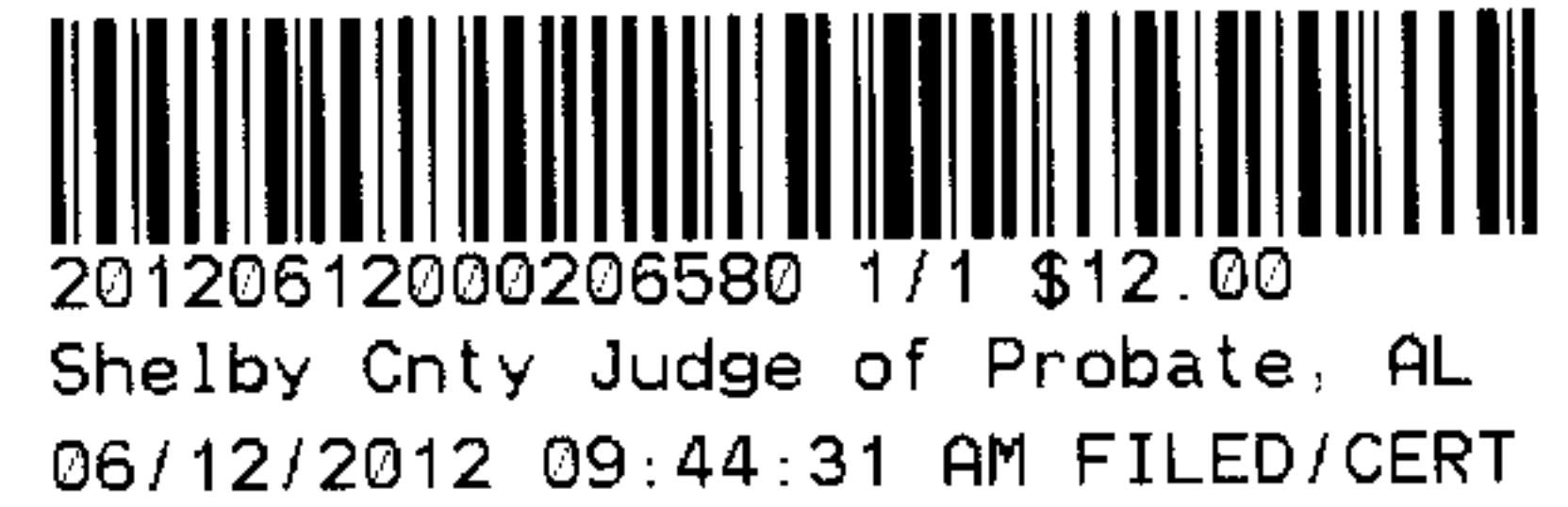


RETURN TO:
SouthFirst Bank
P.O. Box 167
Sylacauga, AL 35150

SUBORDINATION AGREEMENT



STATE OF ALABAMA
SHELBY COUNTY

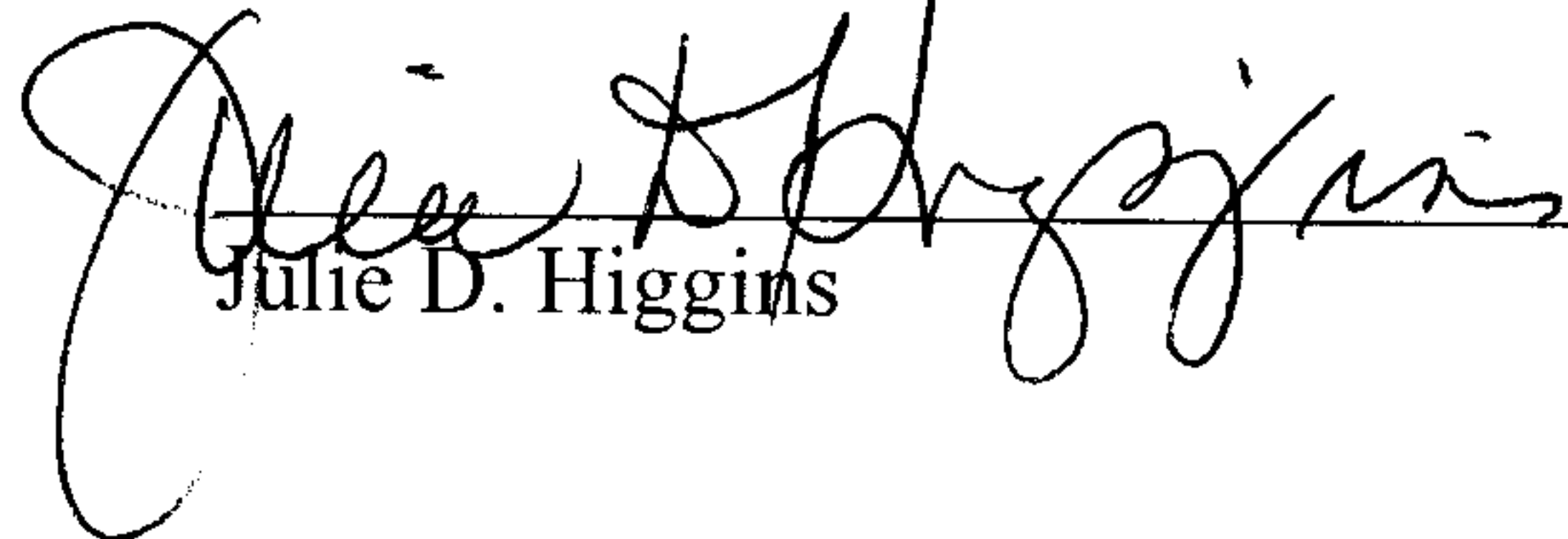
May 30, 2012

Walter Robert Higgins, Sr. and Julie D. Higgins hereby recognizes that the mortgage from Walter Robert Higgins, Sr. and Julie D. Higgins, dated November 29, 1995 and filed for record January 1, 1995, in favor of SouthFirst Bank as found in Mortgage Book 1995-34441 and Modification of Mortgage dated June 30, 2009 and filed for record August 31, 2009 in Book 20090831000335230 on the following described property, will be a second Mortgage behind SouthFirst Bank, which will be executed. Walter Robert Higgins, Sr. and Julie D. Higgins acknowledges that they will be in a Second Mortgage position behind the Mortgage to be executed in favor of SouthFirst Bank.

Faith Michael Self
1616 Highway 87
Calera, AL 35040



Walter Robert Higgins, Sr.



Julie D. Higgins

STATE OF ALABAMA

TALLADEGA COUNTY

I, the undersigned authority, a Notary Public in and for said County and in said State, hereby certify that Walter Robert Higgins, Sr. and Julie D. Higgins 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 May, 2012.



Notary Public

State of Alabama
Commission Expires 9/14/2015