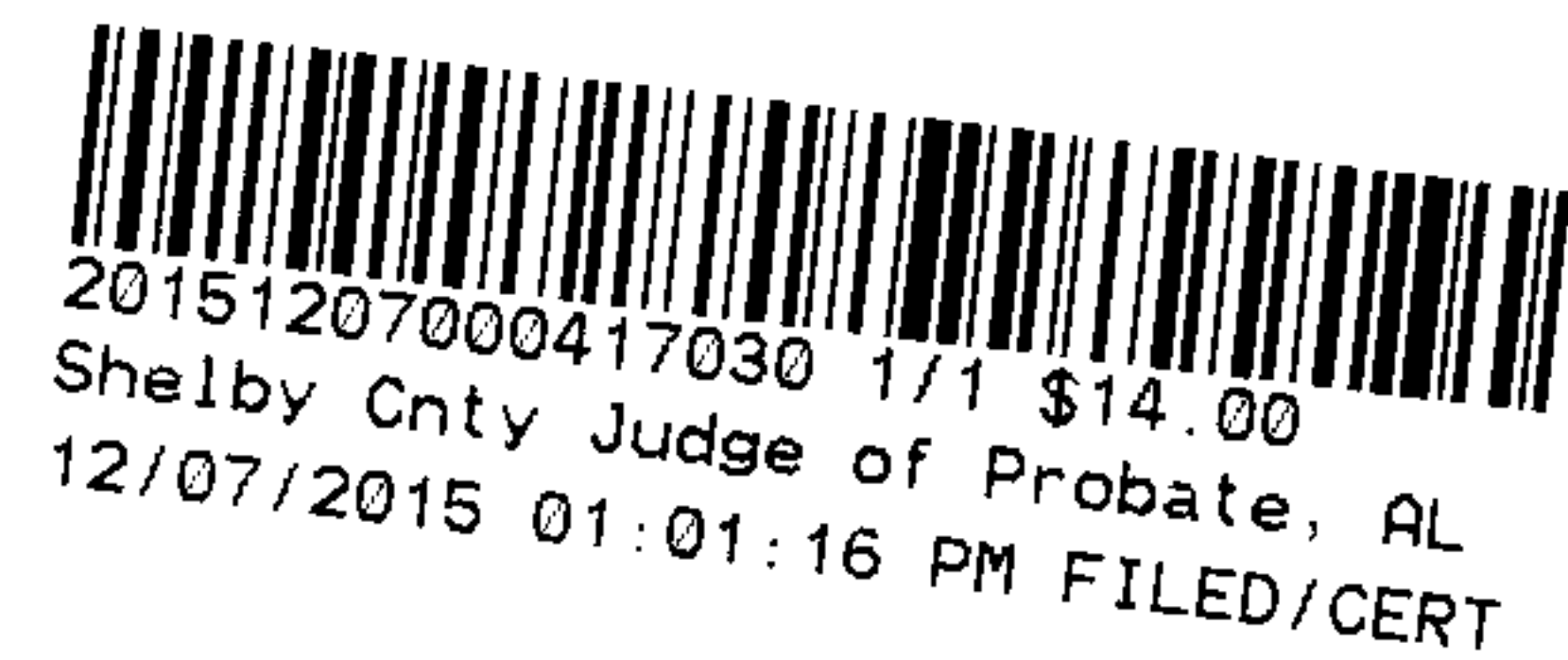


RETURN TO:
SouthFirst Bank
P.O. Box 167
Sylacauga, AL 35150
Prepared by: Anna Tyler

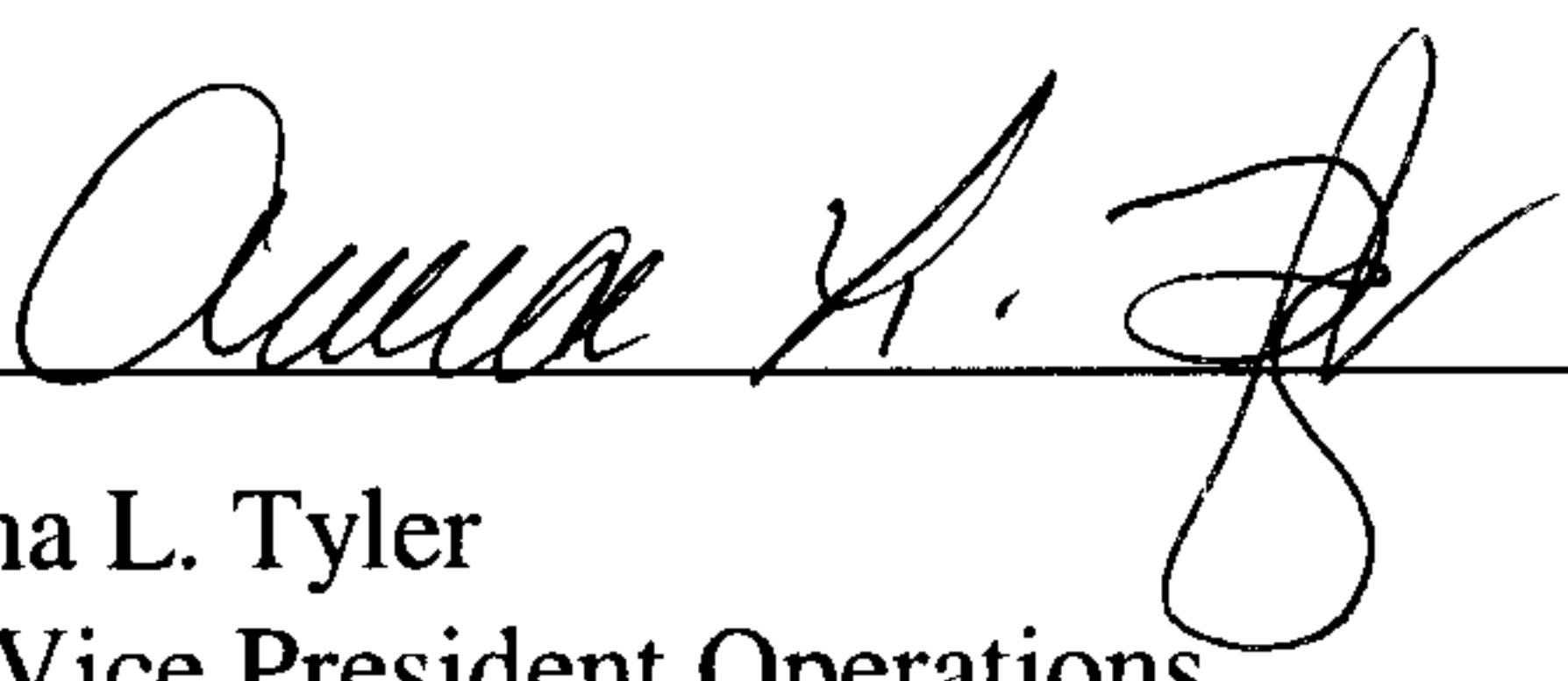
SUBORDINATION AGREEMENT

STATE OF ALABAMA
SHELBY COUNTY



SouthFirst Bank hereby recognizes that the mortgage from SouthFirst Bank, dated January 27, 2010 and filed for record February 1, 2010 in favor of SouthFirst Bank as found in Mortgage Book 20100201000029980 at page 1-6 on the following described property will be a Second Mortgage with a payment amount of \$224.45 behind SunTrust Mortgage 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 SunTrust Mortgage; ISAOA mortgage amount of \$320,000.

Sean P. & Brian G. Shinick
888 Hidden Ridge
Chelsea, AL 35043

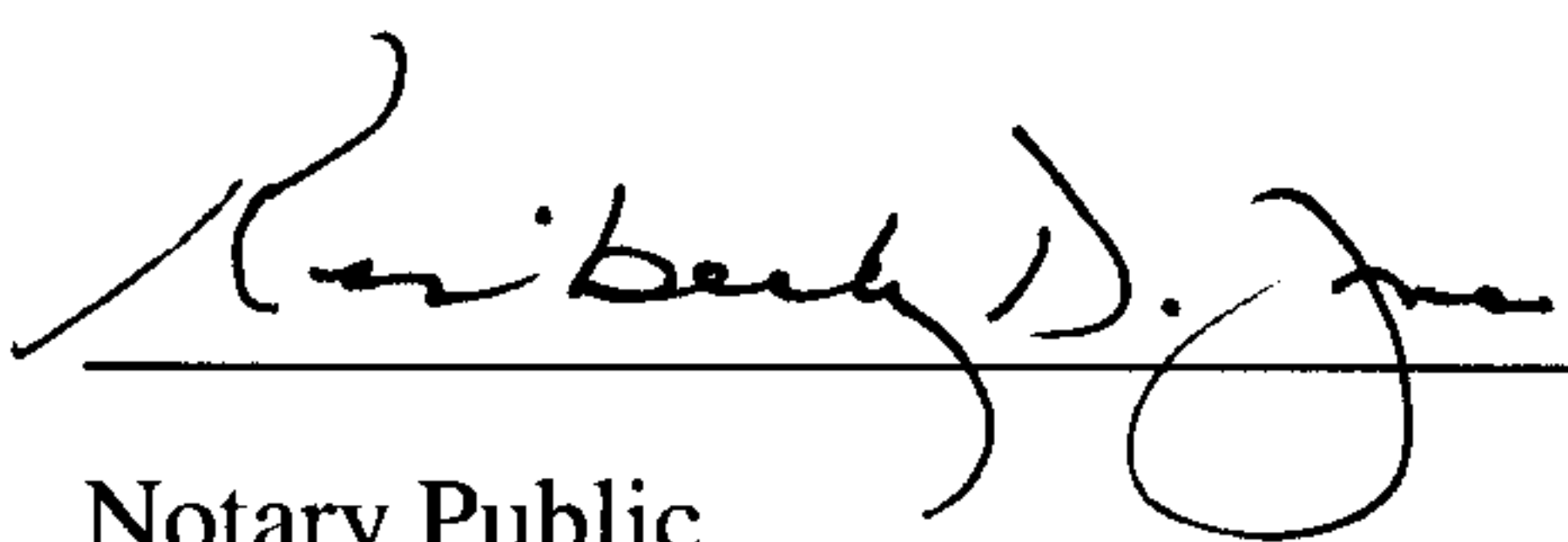


Anna L. Tyler
Sr. Vice President Operations

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 4th day of November, 2015.



Notary Public

