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STATE OF SOUTH CAROLINA

SUBORDINATION AGREEMENT

GREENVILLE COUNTY OF

For and in consideration of One and 00/100 (\$1.00) Dollar and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the undersigned, Southern Bank and Trust Company, by its duly authorized officer, does hereby agree to subordinate the lien of that certain mortgage given by Evelyn H. Williams to the said Southern Bank and Trust Company, recorded November 29, 1977 in the R.M.C. Office for Greenville County, South Carolina in Mortgage Book 1417 at Page 134, in the original amount of \$11,337.92, to the lien of that certain mortgage given by Evelyn H. Williams to South Carolina Federal Savings & Loan Association, dated April 13, 1978 and recorded in the R.M.C. Office for Greenville County, South Carolina on April 13, 1978 in the original amount of \$35,000.00.

IN WITNESS WHEREOF, the undersigned officer of Southern Bank and Trust Company has hereunto set his hand and seal this 13th day of April, 1978.

Witness:

SOUTHERN BANK AND TRUST COMPANY

PROBATE

STATE OF SOUTH CAROLINA

COUNTY OF GREENVILLE

Personally appeared the undersigned witness and made oath that (s)he saw the within named officer of Southern Bank and Trust Commany sign, seal and deliver the within written Subordination Agreement and that (s)he, with the other witness subscribed above witnessed the execution thereof.

Sworn to before me this

day of April, 1978.

Notary Public for South Carolina

My Commission Expires: 1-20.81