

STATE OF SOUTH CAROLINA)
)
COUNTY OF YORK)

SUBORDINATION AGREEMENT

WHEREAS, First Citizens Bank and Trust Company, Inc. holds a second mortgage on certain property belonging to David L. Kemp and Sonja K. Kemp dated May 23, 2007 and recorded May 29, 2007 in Record Book 9123, at page 236, in the Office of the Clerk of Court for York County, South Carolina, said property more particularly described as follows:

SEE ATTACHED DESCRIPTION

WHEREAS, David L. Kemp and Sonja K. Kemp desire to refinance their first mortgage to First Citizens Bank and Trust Company, Inc..

NOW, THEREFORE, to enable David L. Kemp and Sonja K. Kemp to refinance their first mortgage to First Citizens Bank and Trust Company, Inc., First Citizens Bank and Trust Company, Inc. hereby agrees to subordinate its mortgage dated May 23, 2007 and recorded May 29, 2007 in Record Book 9123, at page 236, Office of the Clerk of Court for York County, South Carolina to that certain mortgage dated March 21, 2013 and recorded 3-27-, 2013 in Record Book 13302, at page 290, Office of the Clerk of Court for York County, South Carolina; and said First Citizens Bank and Trust Company, Inc., its successors and assigns, hereby agrees to hold its mortgage subordinate, subservient and secondary to the rights of First Citizens Bank and Trust Company, Inc..

WITNESS its hand and seal by the below-named officer this 19 day of March, 2013.

WITNESSES:

Vandana A. Garde BY: [Signature]
Heather A. Jones

201300209811
Filed for Record in
YORK COUNTY, SC
DAVID HAMILTON, CLERK OF COURTS
03-27-2013 At 08:34 am.
SUB AGREE 8.00
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BK13302PG0287

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Personally appeared the undersigned witness and made oath that s/he saw the within-named First Citizens Bank and Trust Company, Inc., by and through its Agent, 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 19
Day of March, 2013. Vandana A. Garde

Heather A. Holmes (LS)
Notary Public for South Carolina
My Commission Expires: May 20, 2021

**DESCRIPTION OF PROPERTY OF DAVID L. KEMP
AND SONJA K. KEMP**

All that certain piece, parcel or lot of land lying, being and situate on Savannah Place Drive in Fort Mill Township, York County, South Carolina, being designated as Lot No. 5, Savannah Place Subdivision and being more particularly shown and described on Plat of Boundary Survey for David Kemp and Sonja Kemp, drawn by Precision Surveying, Inc., dated June 25, 2002 and recorded in the Office of the Clerk of Court for York County in Plat Book 139, at Page 285.

Being the same property conveyed to David L. Kemp and Sonja K. Kemp by deed recorded in Book 4468, at page 148, Office of the Clerk of Court for York County, South Carolina.

Tax Map No. 020-11-01-066