

SUBORDINATION OF LIEN

Date: February 12, 2001

Subordinating Party: USAA Federal Savings Bank

Subordinated Lien:

Date: August 6, 1999

Grantor(s): Robert E. Patrick, Jr. and Kelly B. Patrick.

Beneficiary: USAA Federal Savings Bank

Note Secured by Subordinated Lien: Note dated August 6, 1999, in the original principal amount of \$65,000.00.

Recording Information: Mortgage dated August 6, 1999 and recorded August 16, 1999 at Shelby County, AL., in Instrument #1999-34330, which mortgage is a lien upon the said premises located at: 2519 Willowbrook Circle, Birmingham, AL. 35242.

Superior Lien:

Date: February 13, 2001

Borrower(s): Robert E. Patrick, Jr. and Kelly B. Patrick.

Lender: Marbury Mortgage, Inc.

Note Secured by Superior Lien: Note dated February 13, 2001 in the original principal amount of \$215,500.00.

Property Address: 2519 Willowbrook Circle, Birmingham, AL. 35242.

Superior Lien recorded at 2001-06537.

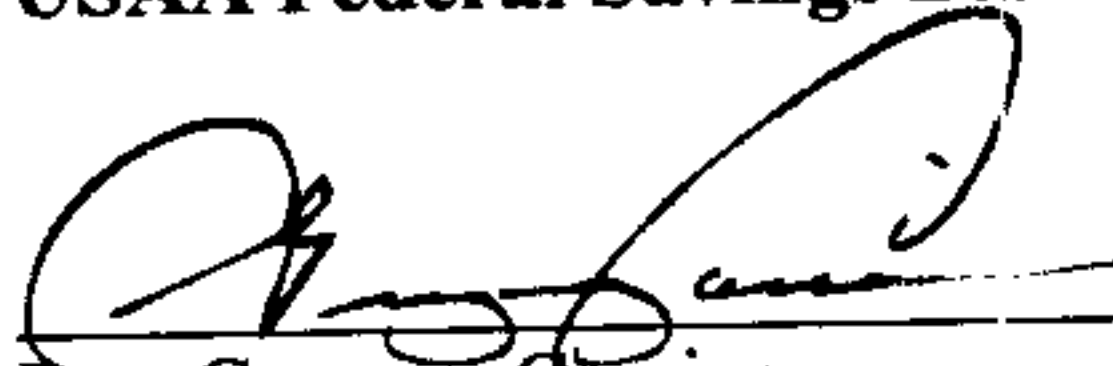
Inst # 2001-06538

02/26/2001-06538
11:55 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CJ1 14.00

Subordinating Party is the owner and holder of the Subordinated Lien, which is a lien against the Property.

For value received, Subordinating Party subordinates the Subordinated Lien against the Property to the Superior Lien and agrees that the Subordinated Lien will remain subordinate to the Superior Lien regardless of the frequency or manner of renewal, extension, change, or alteration of the Superior Lien or the Note Secured by Superior Lien.

USAA Federal Savings Bank

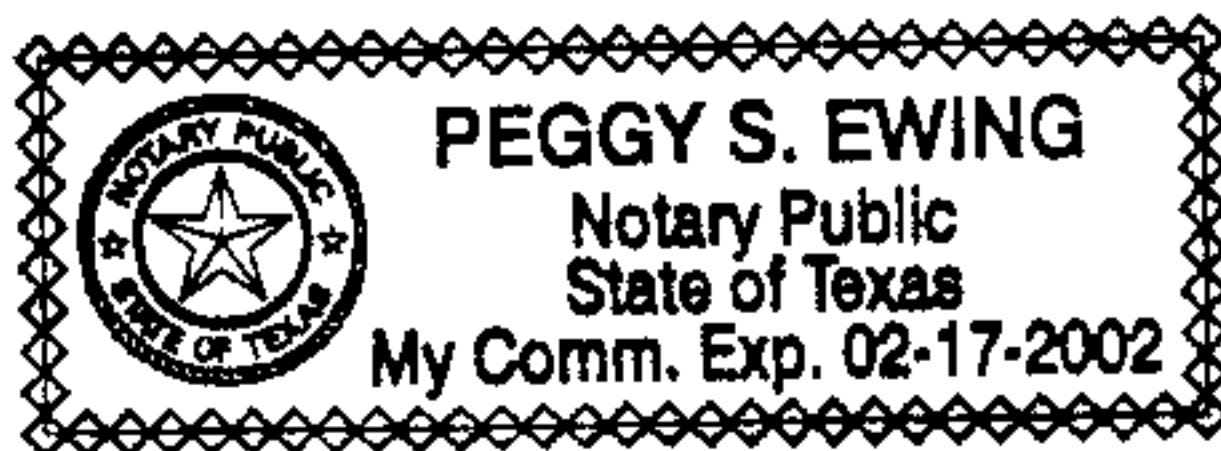


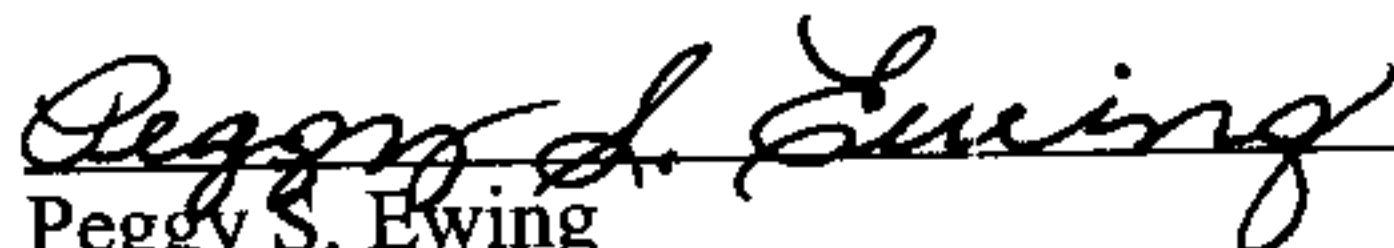
By: Gregory Cassius
Assistant Vice-President

STATE OF TEXAS §
 §
COUNTY OF BEXAR §

BEFORE ME, the undersigned authority, on this day personally appeared Gregory Cassius, Assistant Vice President of USAA Federal Savings Bank, known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he executed the same for the purposes and consideration therein expressed on behalf of said federal savings bank.

GIVEN under my hand and seal of office this February 12, 2001.




Peggy S. Ewing
Notary Public, State of Texas
My Commission Expires: 02-17-02

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