

SUBORDINATION OF LIEN

Date: September 23, 2002

Subordinating Party: USAA Federal Savings Bank

Subordinated Lien:

Date: December 22, 2000

Grantor(s): Travis E. Hunter and Andrea Hunter

Beneficiary: USAA Federal Savings Bank

Note Secured by Subordinated Lien: Note dated December 22, 2000, in the original principal amount of \$77,000.00.

Recording Information: Mortgage dated December 22, 2000, recorded on January 14, 2001 at Shelby County, State of Alabama in Instrument # 200100297, which mortgage is a lien upon the said premises located at 11541 Hwy 55, Sterrett, AL 35147.

Superior Lien:

Date: October 4, 2002

Borrower(s): Travis E. Hunter and Andrea Hunter

Lender: PHH Mortgage Services

Note Secured by Superior Lien: Note dated October 4, 2002 with a

loan amount not to exceed \$249,800.00

Property Address: 11541 Hwy 55, Sterrett, AL 35147

Corley, Moncus (File)

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: Lance A. Lemoine

Vice-President

STATE OF TEXAS

§

COUNTY OF BEXAR §

JAMIE A. MANUEL

Notary Public

State of Texas

My Comm. Exp. 08-31-2003 &

BEFORE ME, the undersigned authority, on this day personally appeared Lance A. Lemoine, 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 September 23, 2002.

Jamie A. Manuel

Notary Public, State of Texas

My Commission Expires:

August 31, 2003