

SUBORDINATION OF LIEN

Date: October 4, 2002

Subordinating Party: USAA Federal Savings Bank

Subordinated Lien:

Date: **August 3, 2001**

Grantor(s): **Dianna Sue Hebert and Jeffry Paul Hebert**

Beneficiary: USAA Federal Savings Bank

Note Secured by Subordinated Lien: Note dated **August 3, 2001**, in the original principal amount of **\$21,000.00**.

Recording Information: **Mortgage dated August 3, 2001, recorded at Shelby County, State of Alabama in Inst#2001-34132, which mortgage is a lien upon the said premises located at 204 Silverleaf Drive, Pelham, AL 35124.**

Superior Lien:

Date: OCTOBER, 7, 2002

Borrower(s): **Dianna Sue Hebert and Jeffry Paul Hebert**

Lender: **Citizens Bank**

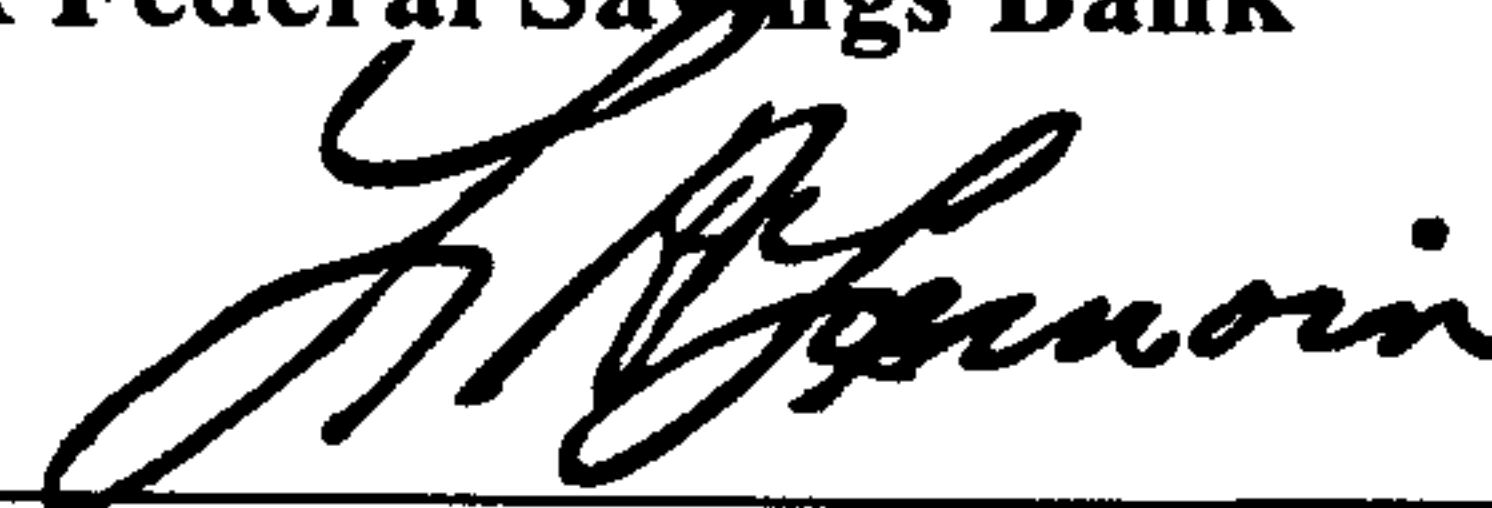
Note Secured by Superior Lien: Note dated OCTOBER, 7, 2002 with a loan amount not to exceed **\$188,000.00**

Property Address: **204 Silverleaf Drive, Pelham, AL 35124**

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

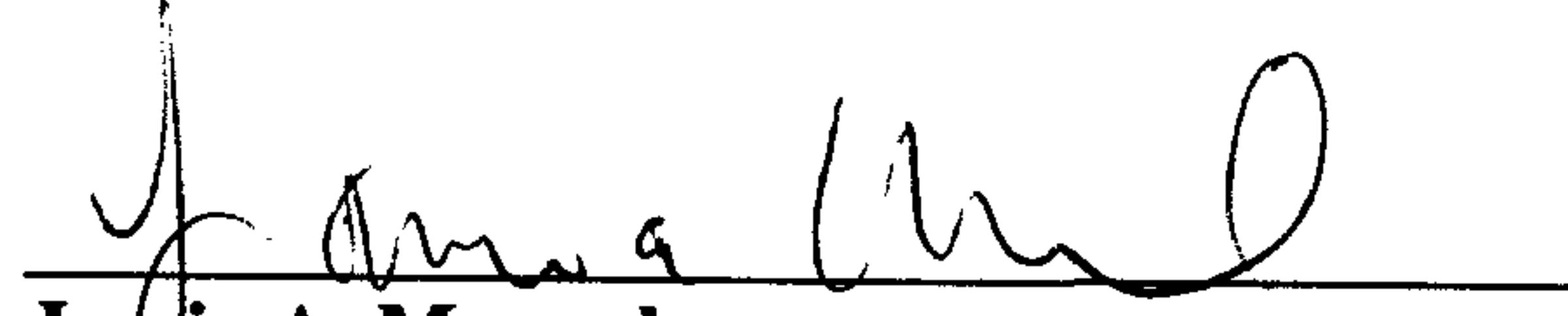
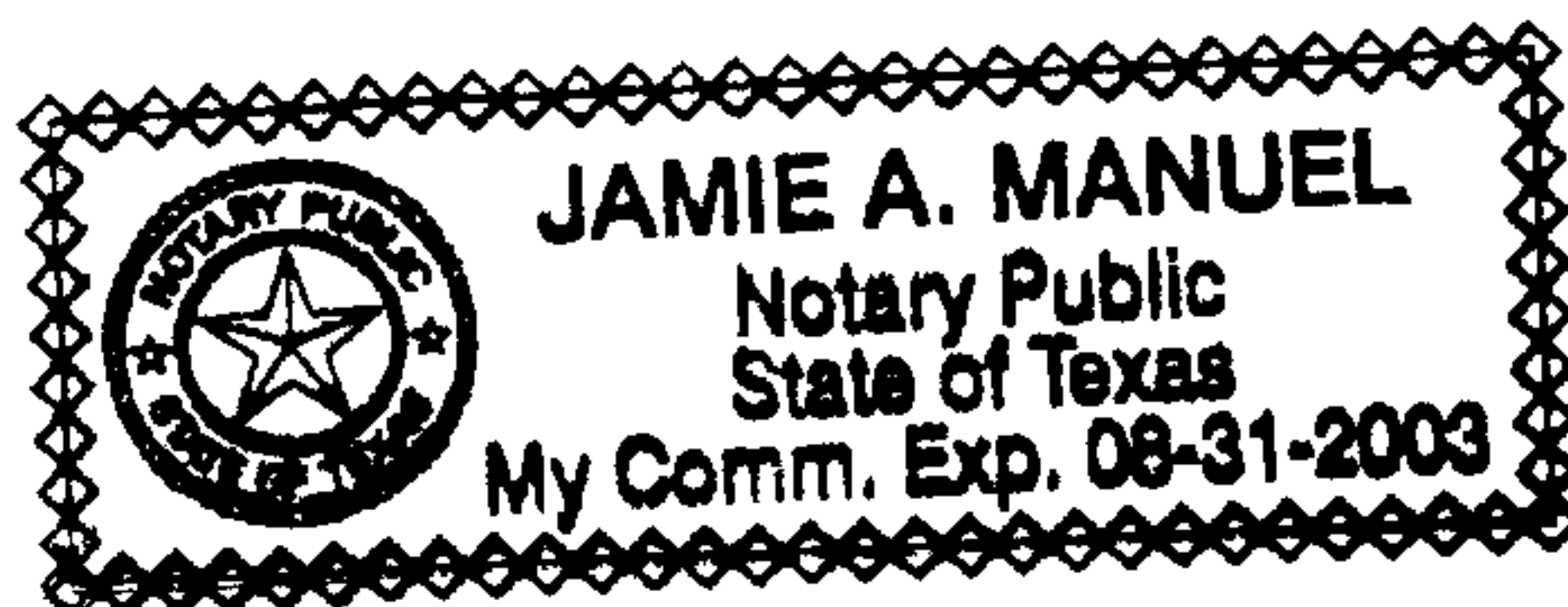


By: Lance A. Lemoine
Vice-President

STATE OF TEXAS §
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COUNTY OF BEXAR §

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 **October 4, 2002**.



Jamie A. Manuel
Notary Public, State of Texas
My Commission Expires:

08/31/2003