

## **SUBORDINATION OF LIEN**

Date: October 18, 2002

Subordinating Party: USAA Federal Savings Bank

### **Subordinated Lien:**

Date: May 8, 2001

Grantor(s): Edward M. Columbus and Patricia S. Columbus

Beneficiary: USAA Federal Savings Bank

Note Secured by Subordinated Lien: Note dated May 8, 2001, in the original principal amount of \$38,000.00.

Recording Information: Mortgage dated May 8, 2001, recorded on May 17, 2001 at Shelby County, State of Alabama in Instrument No. 2001-20007, which mortgage is a lien upon the said premises located at 368 N. Lake Road, Birmingham, AL 35242.

### **Superior Lien:**

Date: October 25, 2002

Borrower(s): Edward M. Columbus and Patricia S. Columbus

Lender: Wells Fargo Home Mortgage

Note Secured by Superior Lien: Note dated October 25, 2002 with a loan amount not to exceed \$268,600.00

Property Address: 368 N. Lake Road, Birmingham, AL 35242

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

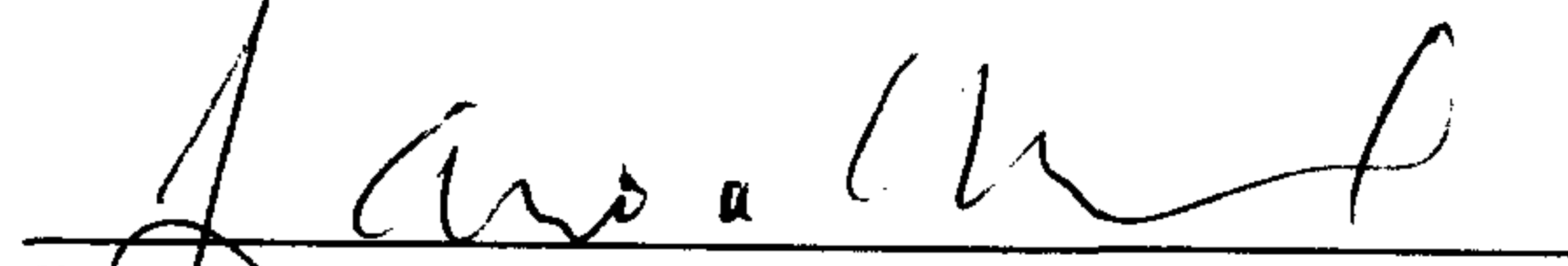


By: Lance A. Lemoine  
Vice-President

STATE OF TEXAS       §  
                                  §  
COUNTY OF BEXAR   §

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 18, 2002**.



**Jamie A. Manuel**  
Notary Public, State of Texas

My Commission Expires:

**08-31-03**

