

SUBORDINATION OF LIEN

Date: October 11, 2002

Subordinating Party: USAA Federal Savings Bank

Subordinated Lien:

Date: November 10, 1998

Grantor(s): John G. Pfrimmer and Mary R. Pfrimmer

Beneficiary: USAA Federal Savings Bank

Note Secured by Subordinated Lien: Note dated November 10, 1998, in the original principal amount of \$50,000.00.

Recording Information: Mortgage dated November 10, 1998, recorded on November 18, 1998 at Shelby County, State of Alabama in Inst#1998/45785, which mortgage is a lien upon the said premises located at 5112 Greystone Way, Birmingham, AL 35242.

Superior Lien:

Date: October ____, 2002

Borrower(s): John G. Pfrimmer and Mary R. Pfrimmer

Lender: Old Stone Mortgage, LLC

Note Secured by Superior Lien: Note dated October ____, 2002 with a loan amount not to exceed \$485,000.00

Property Address: 5112 Greystone Way, 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.

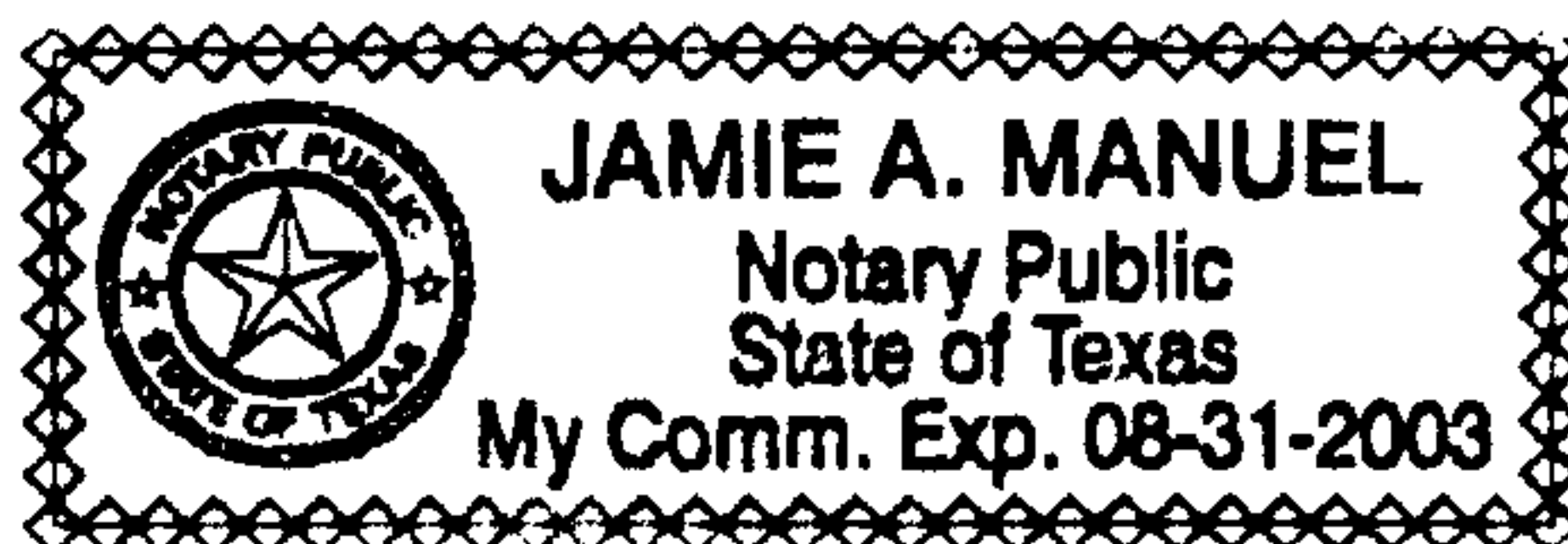
USAA Federal Savings Bank

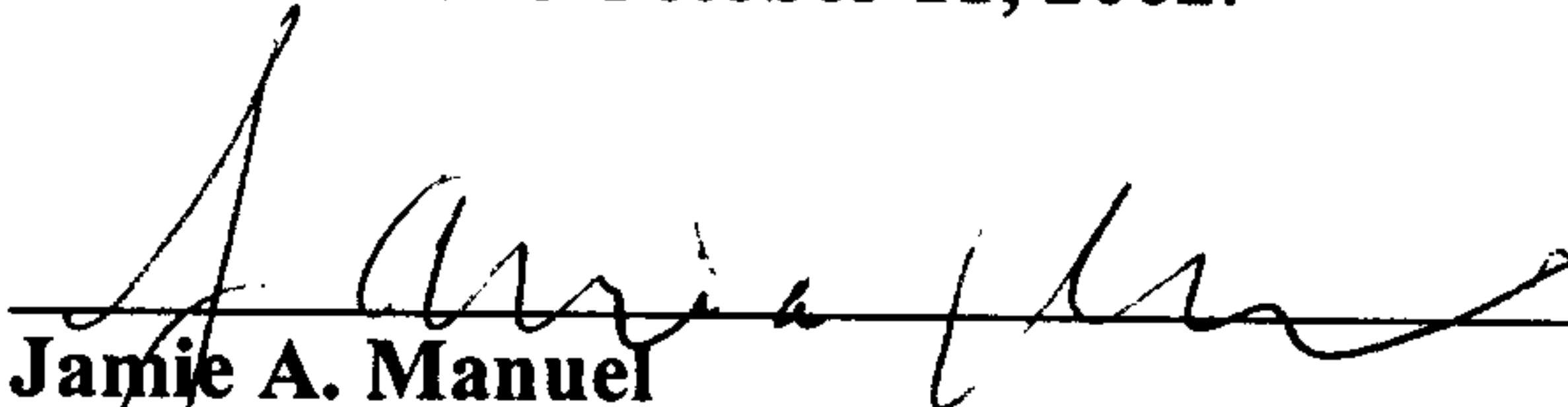

By: Lance A. Lemoine
Vice-President

STATE OF TEXAS §
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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 11, 2002**.




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

08/31/2003