

## **SUBORDINATION OF LIEN**

Date: October 25, 2002

Subordinating Party: USAA Federal Savings Bank

### **Subordinated Lien:**

Date: August 27, 2001

Grantor(s): Gerald A. Heuer

Beneficiary: USAA Federal Savings Bank

Note Secured by Subordinated Lien: Note dated August 27, 2001, in the original principal amount of \$50,000.00.

Recording Information: Mortgage dated August 27, 2001, recorded on September 5, 2001 at Shelby County, State of Alabama in Instrument No. 2001-38198, which mortgage is a lien upon the said premises located at 2033 Braw Trail, Birmingham, AL 35242.

### **Superior Lien:**

Date: October 25, 2002

Borrower(s): Gerald A. Heuer

Lender: Colonial Bank


Note Secured by Superior Lien: Note dated October 25, 2002 with a loan amount not to exceed \$267,200.00

Property Address: 2033 Braw Trail, 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.

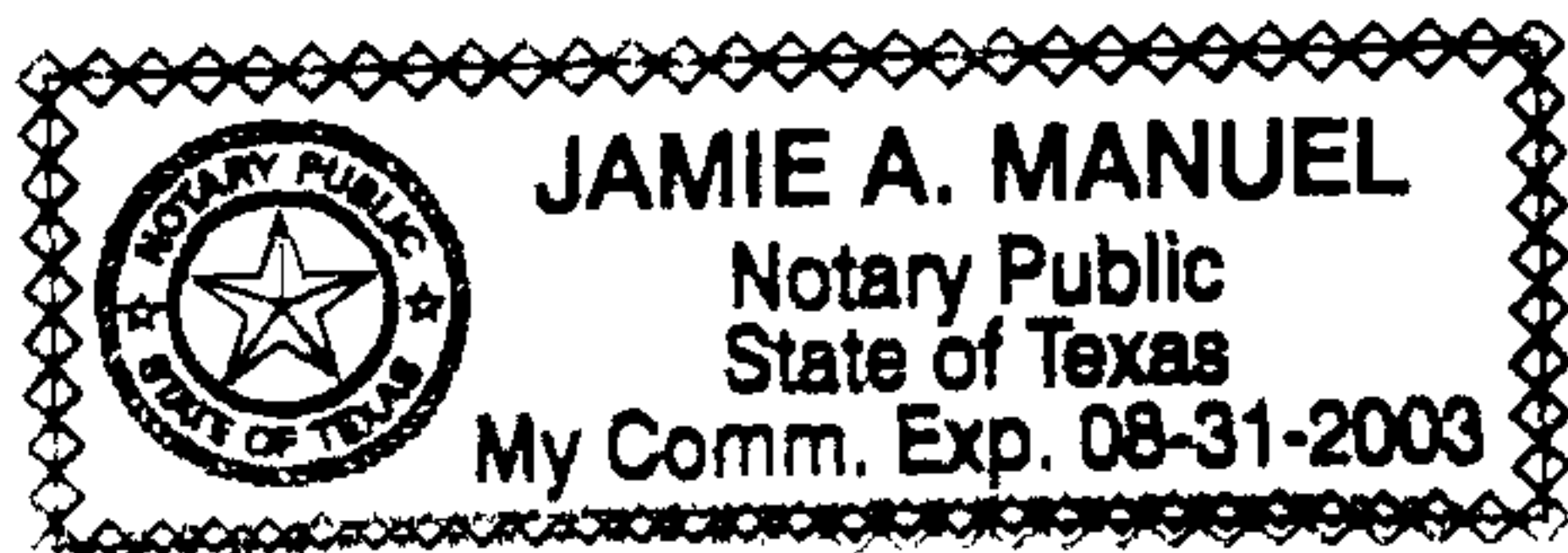
**USAA Federal Savings Bank**

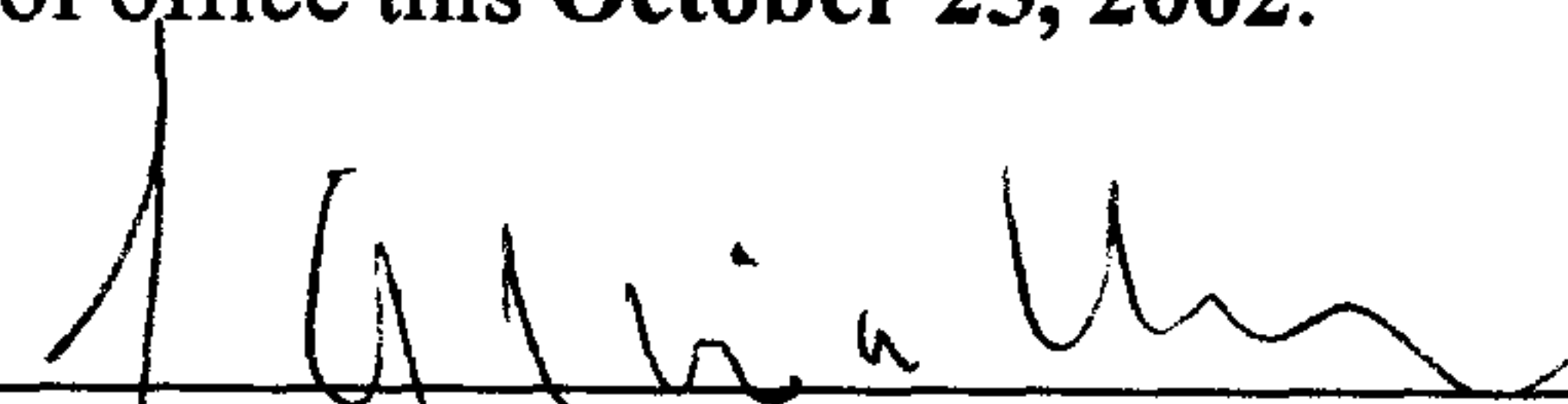
  
By: **Lance A. Lemoine**  
Vice-President

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 25, 2002**.



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

My Commission Expires:

**08-31-03**