

SUBORDINATION OF LIEN

Date: December 11, 2002

Subordinating Party: USAA Federal Savings Bank

Subordinated Lien:

Date: February 18, 2002

Grantor(s): John C. Sanford

Beneficiary: USAA Federal Savings Bank

Note Secured by Subordinated Lien: Note dated February 18, 2002, in the original principal amount of \$50,000.00.

Recording Information: Mortgage dated February 18, 2002, recorded on February 29, 2002 at Shelby County, State of Alabama in Instrument # 2000-06302, Page , which mortgage is a lien upon the said premises located at 4132 Ashington Dr., Birmingham, Alabama 35242.

Superior Lien:

Date: Dec 5, 02, 2002

Borrower(s): John C. Sanford

Lender: Crescent Bank & Trust

Note Secured by Superior Lien: Note dated Dec 5, 02, 2002 with a loan amount not to exceed \$243,000.00

Property Address: 4132 Ashington Dr., Birmingham, Alabama 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.

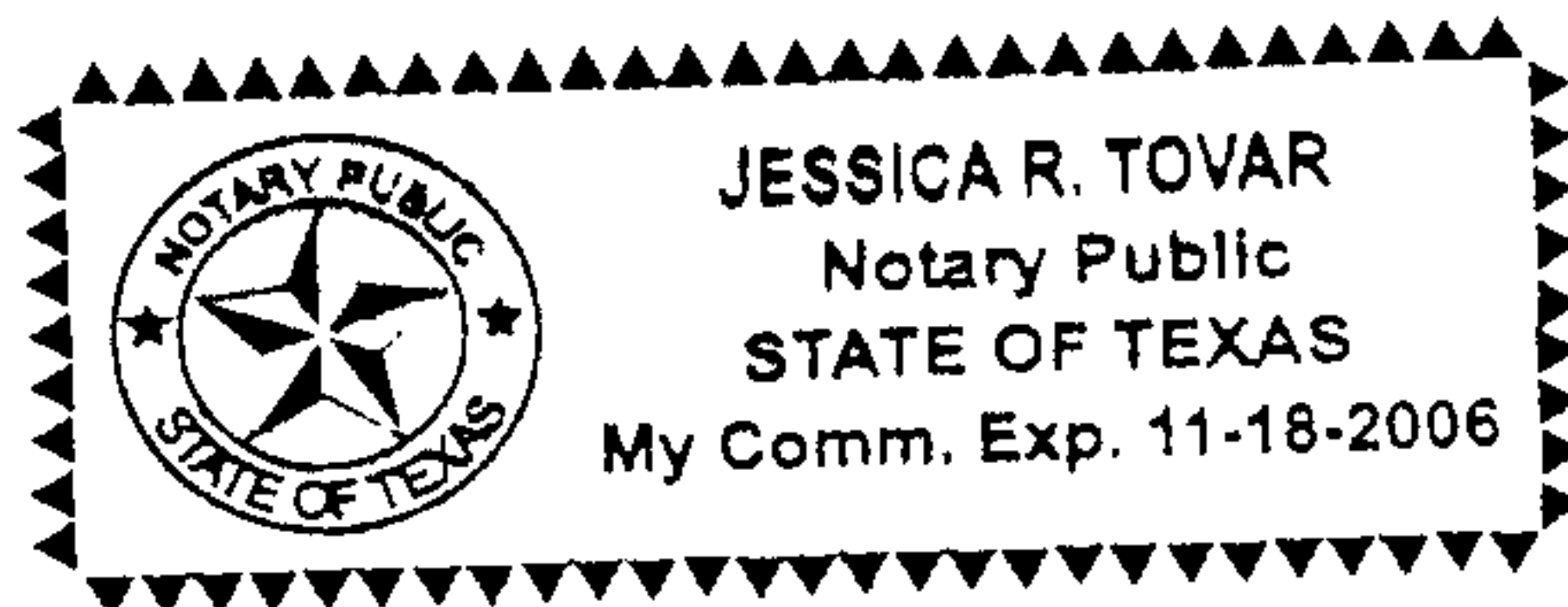
USAA Federal Savings Bank



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 **December 11, 2002**.




Jessica R. Tovar
Notary Public, State of Texas

My Commission Expires:

November 18, 2006