


WHEN RECORDED MAIL TO:
USAA Federal Savings Bank
10750 McDermott Freeway
San Antonio, TX 78288-0558

Attn: Home Equity Underwriting


20030113000024840 Pg 1/2 17.00
Shelby Cnty Judge of Probate, AL
01/13/2003 14:41:00 FILED/CERTIFIED

SUBORDINATION OF LIEN

Date: December 23, 2002

Subordinating Party: USAA Federal Savings Bank

Subordinated Lien:

Date: **August 16, 1999**

Grantor(s): **Carl E. Salser and Theresa A. Salser**

Beneficiary: USAA Federal Savings Bank

Note Secured by Subordinated Lien: Note dated **August 16, 1999**, in the original principal amount of **\$11,469.00**.

Recording Information: **Mortgage** dated **August 16, 1999**, recorded on **August 26, 1999** at **Shelby County, State of Alabama** in **Instrument #1999-35826**, which mortgage is a lien upon the said premises located at **131 Roy Court, Helena, Alabama 35080**.

Superior Lien:

Date: December 26, 2002

Borrower(s): **Carl E. Salser and Theresa A. Salser**

Lender: **PHH Mortgage Services**

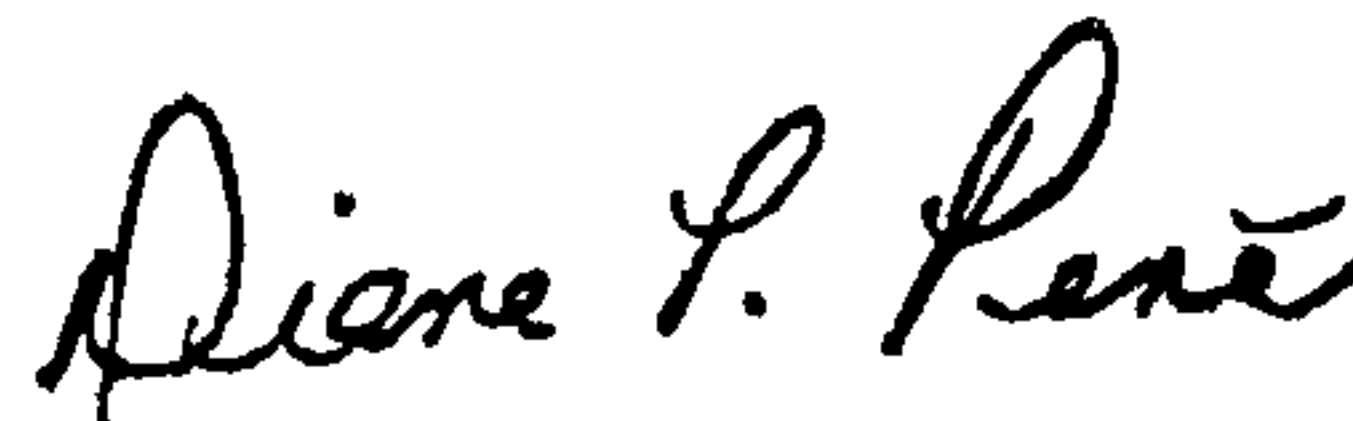
Note Secured by Superior Lien: Note dated December 26, 2002 with a loan amount not to exceed **\$120,035.00**

Property Address: **131 Roy Court, Helena, Alabama 35080**

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

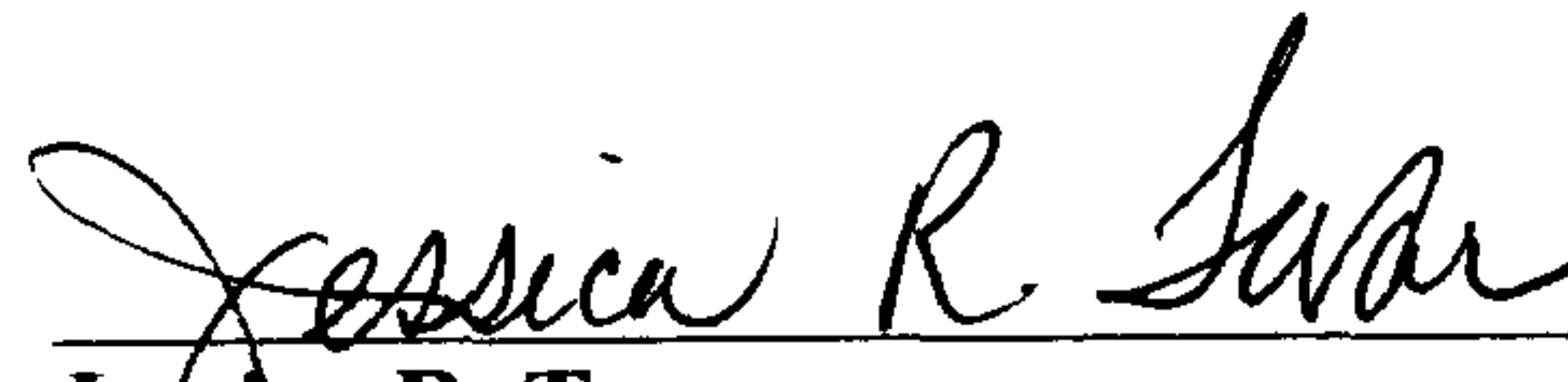


By: **Diane P. Peña**
Consumer Lending Officer

STATE OF TEXAS §
 §
COUNTY OF BEXAR §

BEFORE ME, the undersigned authority, on this day personally appeared **Diane P. Peña, Consumer Lending Officer** 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 23, 2002**.



Jessica R. Tovar
Notary Public, State of Texas

My Commission Expires:

November 18, 2006

