


WHEN RECORDED MAIL TO:

**USAA Federal Savings Bank
10750 McDermott Freeway
San Antonio, TX 78288-0558**

Attn: Home Equity Underwriting


20030131000061920 Pg 1/2 17.00
Shelby Cnty Judge of Probate, AL
01/31/2003 14:23:00 FILED/CERTIFIED

SUBORDINATION OF LIEN

Date: January 8, 2003

Subordinating Party: USAA Federal Savings Bank

Subordinated Lien:

Date: **October 30, 2002**

Grantor(s): **James S. Smith and Teresa R. Smith**

Beneficiary: USAA Federal Savings Bank

Note Secured by Subordinated Lien: Note dated **October 30, 2002**, in the original principal amount of **\$30,000.00**.

Recording Information: **Mortgage** dated **October 30, 2002**, recorded on **November 7, 2002** at **Shelby County, State of Alabama** in **Inst#20021107000554730**, which mortgage is a lien upon the said premises located at **160 Chestnut Lane, Helena, AL 35080**.

Superior Lien:

Date: **January 13, 2003**

Borrower(s): **James S. Smith and Teresa R. Smith**

Lender: **Trustmark National Bank**

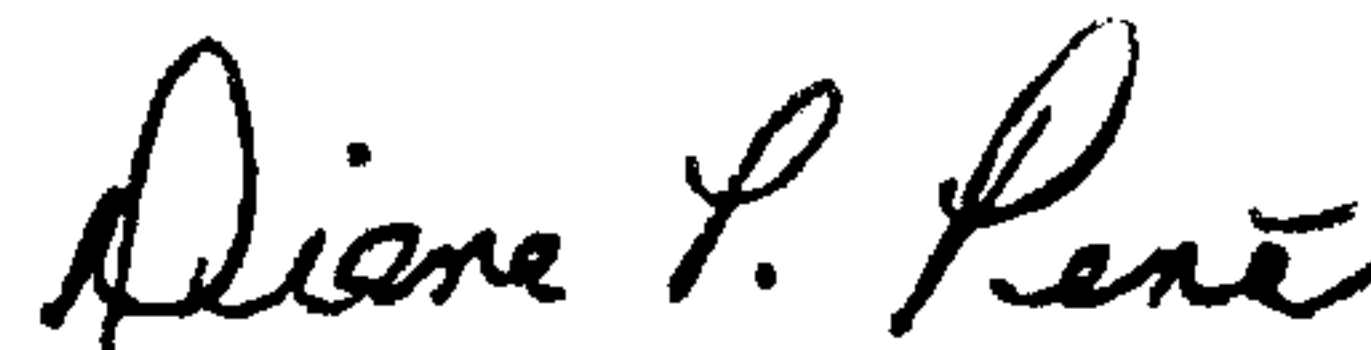
Note Secured by Superior Lien: Note dated **January 13, 2003** with a loan amount not to exceed **\$206,000.00**

Property Address: **160 Chestnut Lane, Helena, AL 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

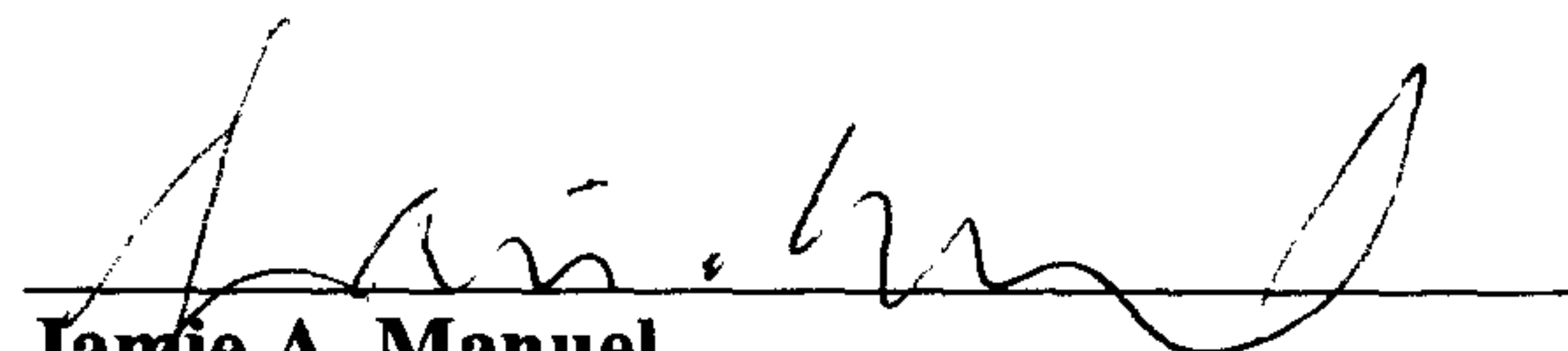
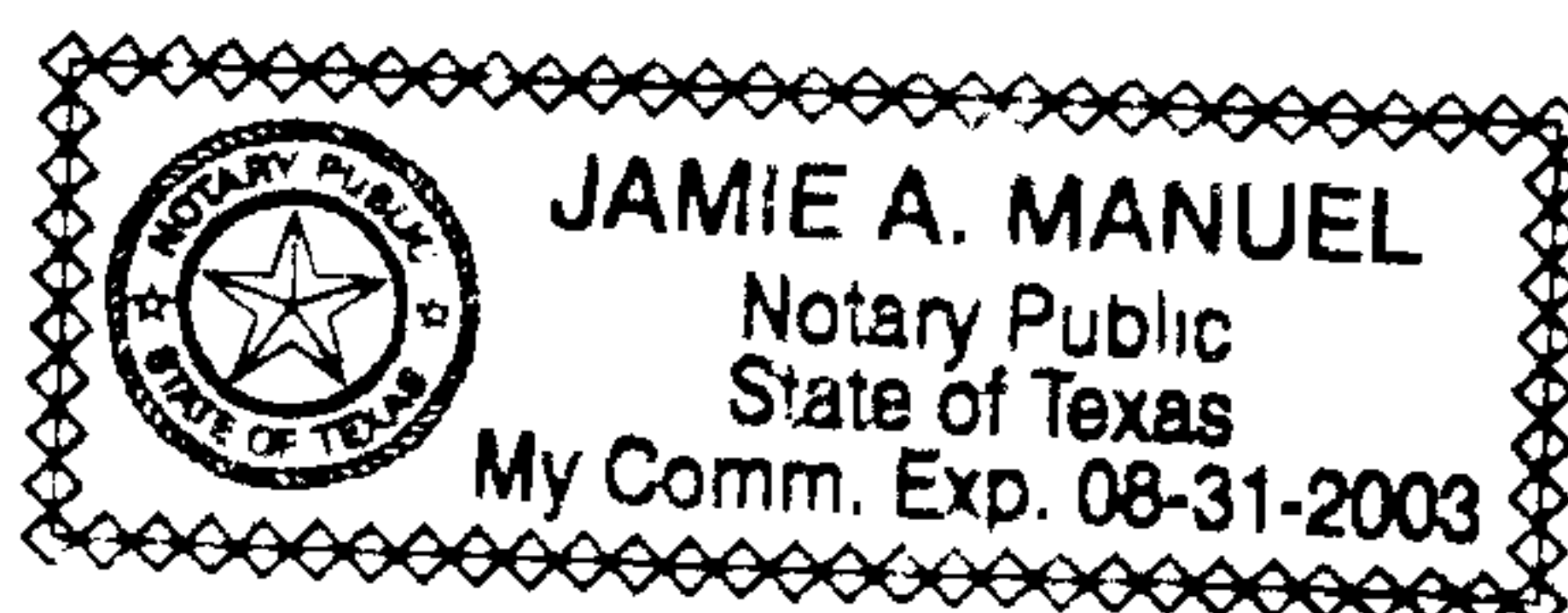


By: **Diane P. Peña**
Consumer Lending Officer

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 **January 8, 2003**.



Jamie A. Manuel
Notary Public, State of Texas

My Commission Expires:

08/31/2003