


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


20030220000107230 Pg 1/2 14.00
Shelby Cnty Judge of Probate, AL
02/20/2003 11:14:00 FILED/CERTIFIED

Attn: Home Equity Underwriting

SUBORDINATION OF LIEN

Date: January 14, 2003

Subordinating Party: USAA Federal Savings Bank

Subordinated Lien:

Date: **September 17, 2001**

Grantor(s): **Charles R. Varano and Sharol L. Varano**

Beneficiary: USAA Federal Savings Bank

Note Secured by Subordinated Lien: Note dated **September 17, 2001**, in the original principal amount of **\$50,600.00**.

Recording Information: **Mortgage** dated **September 17, 2001**, recorded on **September 25, 2001** at **Shelby County, State of Alabama** in **Book Vol 2001, Page 41427**, which mortgage is a lien upon the said premises located at **195 Calumet Dr., Birmingham, AL 35242**.

Superior Lien:

Date: **January _____, 2003**

Borrower(s): **Charles R. Varano and Sharol L. Varano**

Lender: **PHH Mortgage Services**

Note Secured by Superior Lien: Note dated **January _____, 2003** with a loan amount not to exceed **\$125,000.00**

Property Address: **195 Calumet Dr., Birmingham, AL 35242**

Corley, Moncus

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

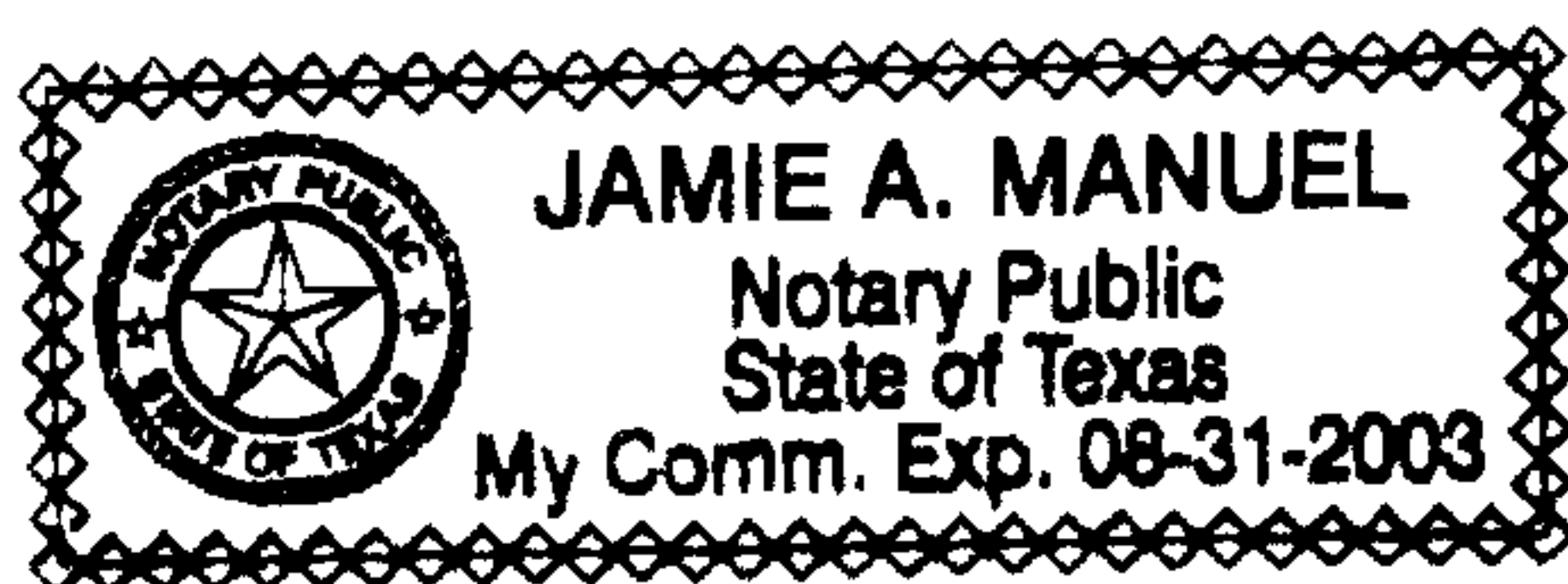
Diane P. Peña

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 14, 2003**.



Jamie A. Manuel

Jamie A. Manuel
Notary Public, State of Texas

My Commission Expires:

08/31/2003