


**WHEN RECORDED MAIL TO:**

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

**Attn: Home Equity Underwriting**

  
20030312000151350 Pg 1/2 17.00  
Shelby Cnty Judge of Probate, AL  
03/12/2003 14:29:00 FILED/CERTIFIED

**SUBORDINATION OF LIEN**

Date: February 28, 2003

Subordinating Party: USAA Federal Savings Bank

**Subordinated Lien:**

Date: February 10, 2003

Grantor(s): **Kristi P. Gulledge and James Gulledge**

Beneficiary: USAA Federal Savings Bank

Note Secured by Subordinated Lien: Note dated **February 10, 2003**, in the original principal amount of **\$25,000.00**.

Recording Information: **Mortgage** dated **February 10, 2003**, recorded on 2/21/03 at **Shelby County, State of Alabama** in Book \* , Page \* , which mortgage is a lien upon the said premises located at **1313 Old Cahaba Cove, Helena, AL 35080**.

**\* 20030221000108930**

**Superior Lien:**

Date: March 12, 2003

Borrower(s): **Kristi P. Gulledge and James Gulledge**

Lender: **PHH Mortgage Services**

Note Secured by Superior Lien: Note dated March 3, 2003 with a loan amount not to exceed **\$111,000.00**

Property Address: **1313 Old Cahaba Cove, 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 **February 28, 2003**.



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

My Commission Expires:

**08/31/2003**

