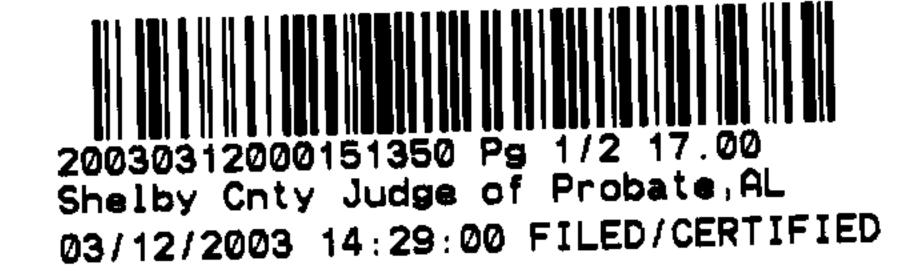
## WHEN RECORDED MAIL TO:

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

**Attn: Home Equity Underwriting** 



## 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.

## 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

JAMIE A. MANUEL

Notary Public

My Comm. Exp. 08-31-2003 \

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