

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


20030506000281430 Pg 1/2 14.00
Shelby Cnty Judge of Probate, AL
05/06/2003 15:41:00 FILED/CERTIFIED

Attn: Consumer Lending Document Control

SUBORDINATION OF LIEN

Date: April 15, 2003

Subordinating Party: USAA Federal Savings Bank

Subordinated Lien:

Date: February 22, 2001

Grantor(s): Michael E. Taylor and Christina L. Taylor

Beneficiary: USAA Federal Savings Bank

Note Secured by Subordinated Lien: Note dated February 22, 2001, in the original principal amount of \$15,205.00.

Recording Information: Mortgage dated February 22, 2001, recorded on March 5, 2001 at Shelby County, State of Alabama in Instrument #2001-07386, which mortgage is a lien upon the said premises located at 4020 Stonehaven Circle, Birmingham, AL 35244.

Superior Lien:

Date: April 18, 2003

Borrower(s): Michael E. Taylor and Christina L. Taylor

Lender: Central Pacific Mortgage Co. DBA Custom Mortgage

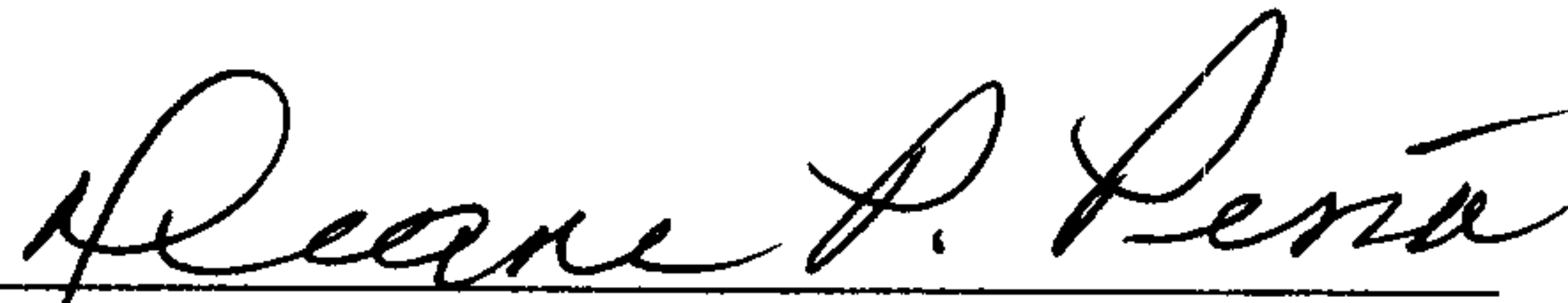
Note Secured by Superior Lien: Note dated April 18, 2003 with a loan amount not to exceed \$188,800.00

Property Address: 4020 Stonehaven Circle, Birmingham, AL 35244

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



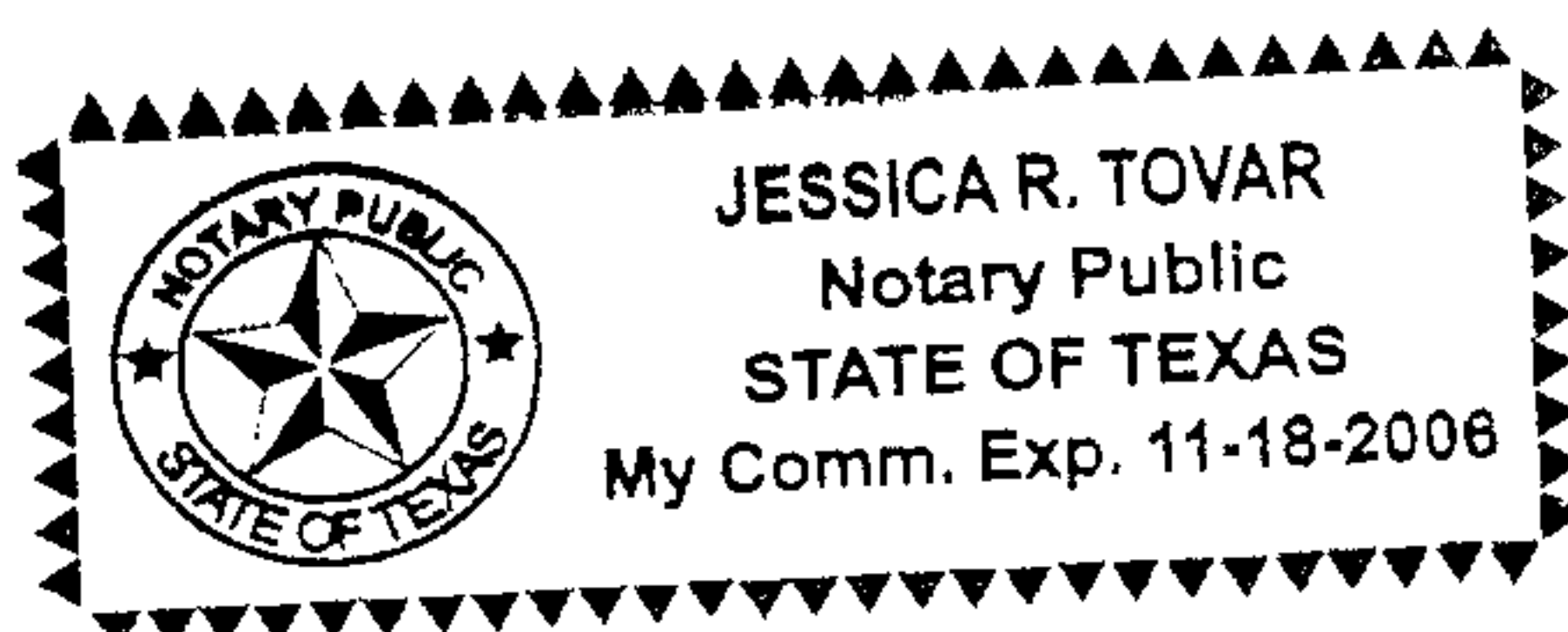
By: **Diane P. Peña**
Consumer Lending Officer

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 **April 8, 2003**.



Jessica R. Tovar
Notary Public, State of Texas

My Commission Expires:

11-18-2006