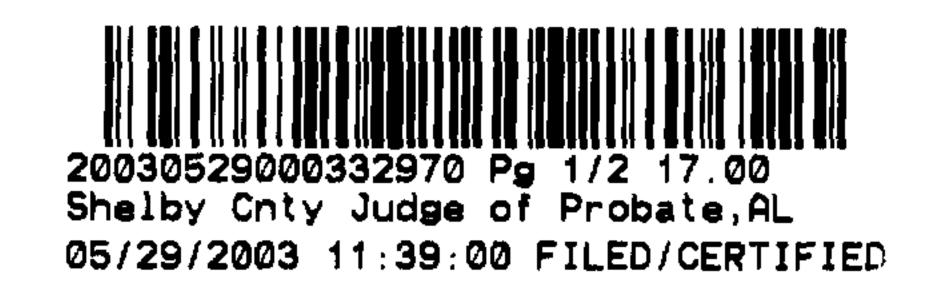
WHEN RECORDED MAIL TO: USAA Federal Savings Bank 10750 McDermott Freeway San Antonio, TX 78288-0558



Attn: Consumer Lending Document Control

SUBORDINATION OF LIEN

Date: May 21, 2003

Subordinating Party: USAA Federal Savings Bank

Subordinated Lien:

Date: March 13, 2002

Grantor(s): Ann M. Allen

Beneficiary: USAA Federal Savings Bank

Note Secured by Subordinated Lien: Note dated March 13, 2002, in the original principal amount of \$33,000.00.

Recording Information: Mortgage dated March 13, 2002, recorded on March 22, 2002 at Shelby County, State of Alabama in Book 2002, Page 13500, which mortgage is a lien upon the said premises located at 1715 Fieldstone Circle, Helena, AL 35080.

Superior Lien:

Date: <u>May 23</u> , 2003		
Borrower(s): Ann M. Allen		
Lender: New South Federal Savings Bank	k	
Note Secured by Superior Lien: Note data with a loan amount not to exceed \$116,900.		, 2003

Property Address: 1715 Fieldstone Circle, Helena, AL 35080

Gamble

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

JAMIE A. MANUEL

My Comm. Exp. 08-31-2003

8 8 8

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 May 21, 2003.

Jamie A. Manuel

Notary Public, State of Texas

My Commission Expires:

08/31/2003