


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


20031217000810100 Pg 1/2 14.00
Shelby Cnty Judge of Probate, AL
12/17/2003 10:53:00 FILED/CERTIFIED

Attn: Consumer Lending Document Control

SUBORDINATION OF LIEN

Date: November 24, 2003

Subordinating Party: USAA Federal Savings Bank

Subordinated Lien:

Date: **April 14, 2003**

Grantor(s): **Richard L. Bailey and Marcel A. Bailey**

Beneficiary: USAA Federal Savings Bank

Note Secured by Subordinated Lien: Note dated **April 14, 2003**, in the original principal amount of **\$25,000.00**.

Recording Information: **Mortgage** dated **April 14, 2003**, recorded at **Shelby County, State of Alabama** in Instrument No. **2003-25729**, which mortgage is a lien upon the said premises located at **135 Magnolia Ridge Circle, Chelsea, AL 35043**.

Superior Lien:

Date: December 2, 2003

Borrower(s): **Richard L. Bailey and Marcel A. Bailey**

Lender: **Ampro Mortgage Corp.**

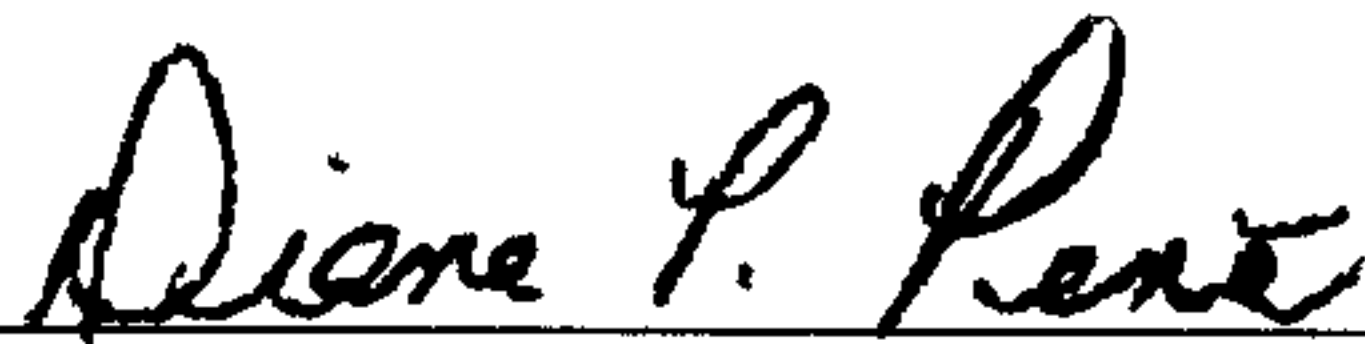
Note Secured by Superior Lien: Note dated December 2, 2003 with a loan amount not to exceed **\$190,650.00**

Property Address: **135 Magnolia Ridge Circle, Chelsea, AL 35043**

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.

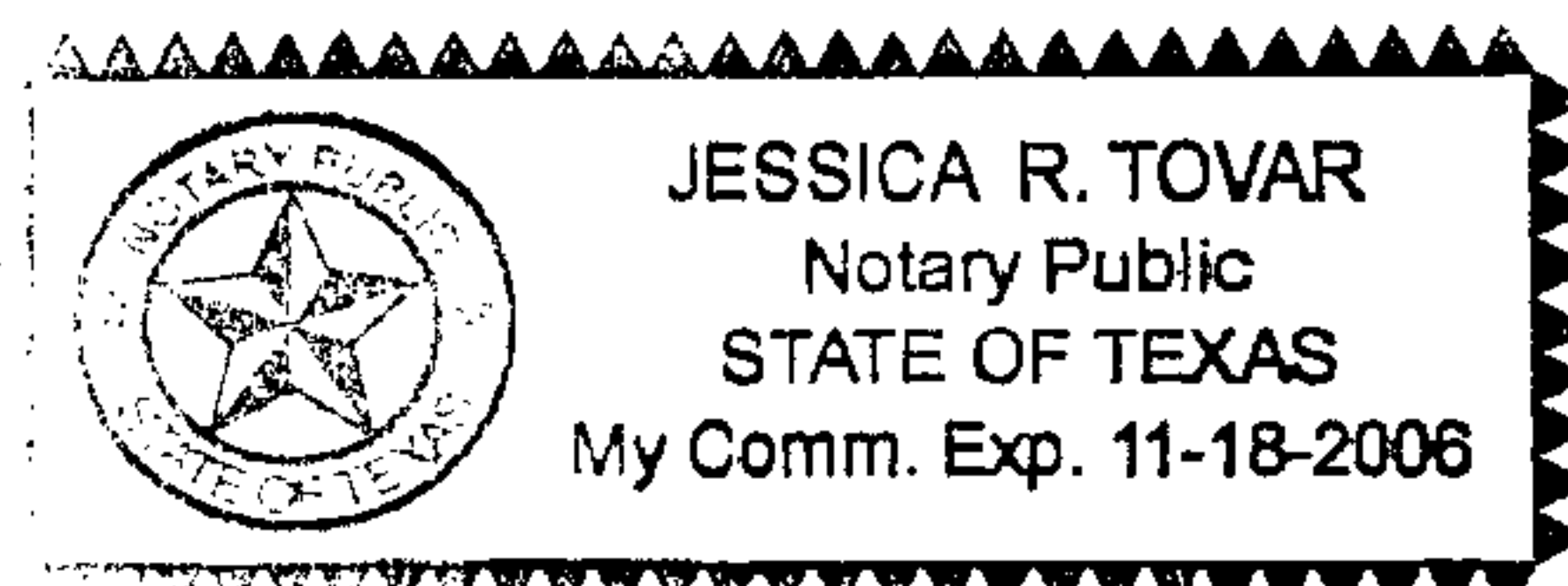
USAA Federal Savings Bank

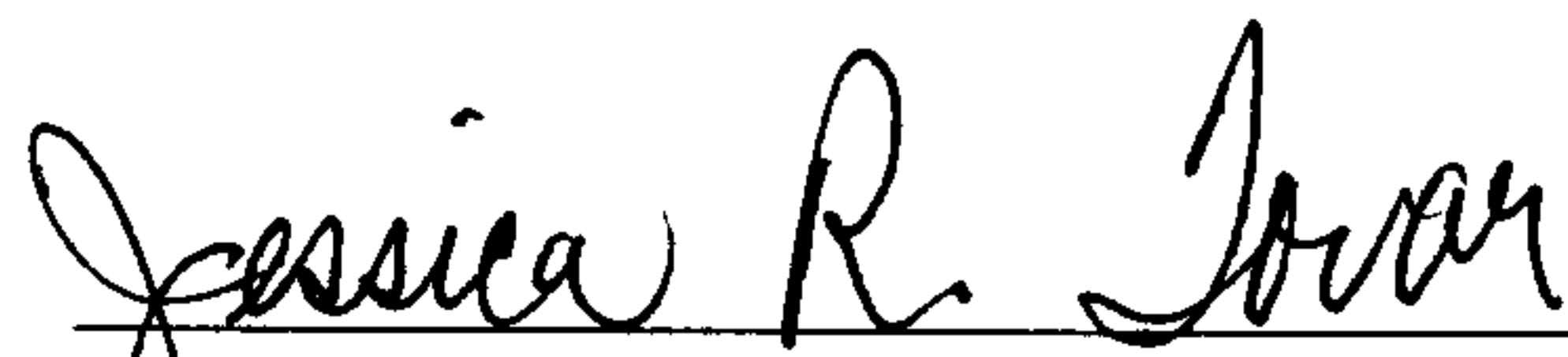


By: **Diane P. Peña**
Consumer Lending Officer

STATE OF TEXAS §
 §
COUNTY OF BEXAR §

On **November 24, 2003**, before me, the undersigned appeared **Diane P. Pena**, **Consumer Lending Officer**, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her capacity, that by his/her signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument, and that such individual made such appearance before the undersigned in the County of Bexar and the State of Texas.





Jessica R. Tovar
Notary Public
State of Texas
My Commission Expires: 11-18-2006