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


20040224000095110 Pg 1/2 14.00
Shelby Cnty Judge of Probate, AL
02/24/2004 13:36:00 FILED/CERTIFIED

Attn: Consumer Lending Document Control

SUBORDINATION OF LIEN

Date: February 5, 2004

Subordinating Party: USAA Federal Savings Bank

Subordinated Lien:

Date: **September 8, 2003**

Grantor(s): **Linda M. Kennemore and Wesley R. Kennemore**

Beneficiary: **USAA Federal Savings Bank**

Note Secured by Subordinated Lien: Note dated **September 8, 2003** in
The original principal amount of **\$54,000**.

Recording Information: **Mortgage** dated **September 8, 2003**, recorded on
September 18, 2003 at **Shelby County, State of Alabama** in **Instrument**
No. 2003-62874, which mortgage is a lien upon the said premises located
at **109 High Hampton Drive, Pelham, AL 35124**.

Superior Lien:

Date: FEBRUARY 18, 2004

Borrower(s): **Linda M. Kennemore and Wesley R. Kennemore**

Lender: **Mortgageit, Inc.**

Note Secured by Superior Lien: Note dated FEBRUARY 18, 2004
with a loan amount not to exceed **\$290,000.00**.


Property Address: **109 High Hampton Drive, Pelham, AL 35124**

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Subordinating Party is the owner and holder of the Subordinated Lien, which is a lien against the Property.

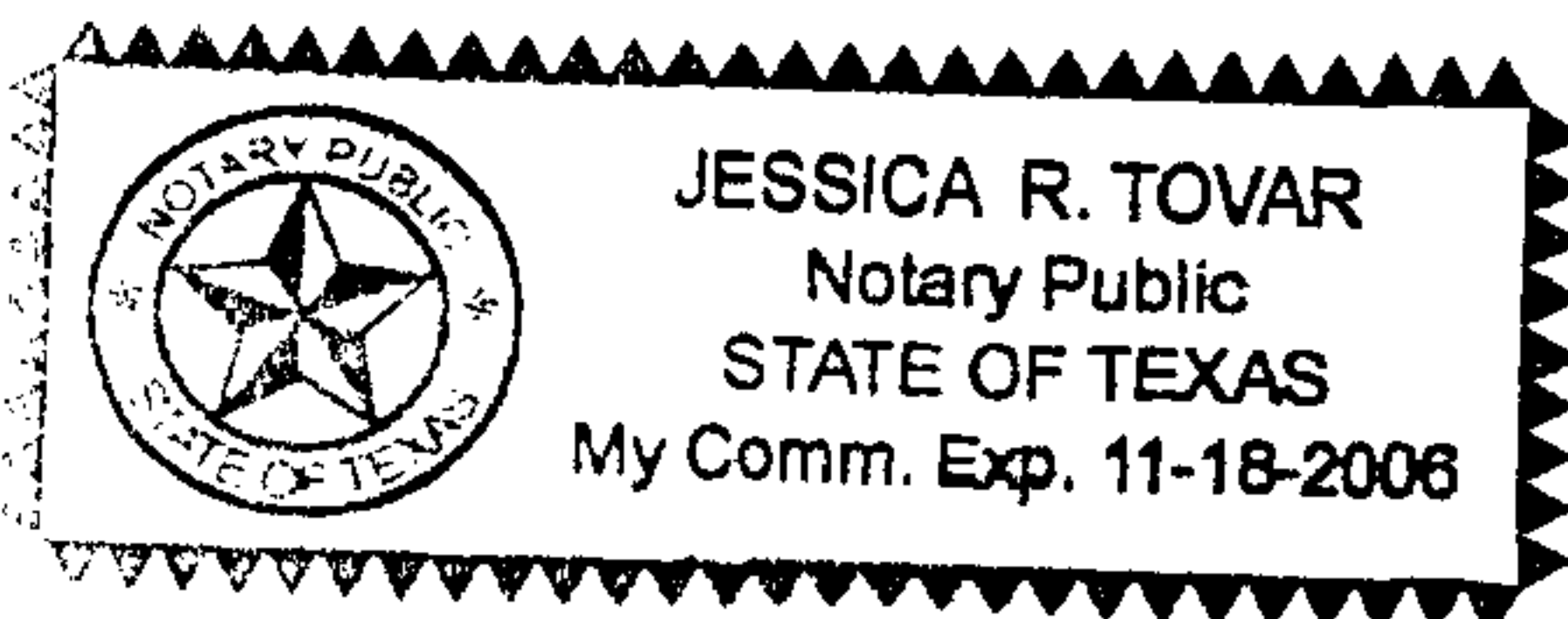
For value received, Subordinating Party subordinates the Subordinated Lien against the Property to the Superior Lien and agrees that the Subordinated Lien will remain subordinate to the Superior Lien regardless of the frequency or manner of renewal, extension, change, or alteration of the Superior Lien or the Note Secured by Superior Lien.

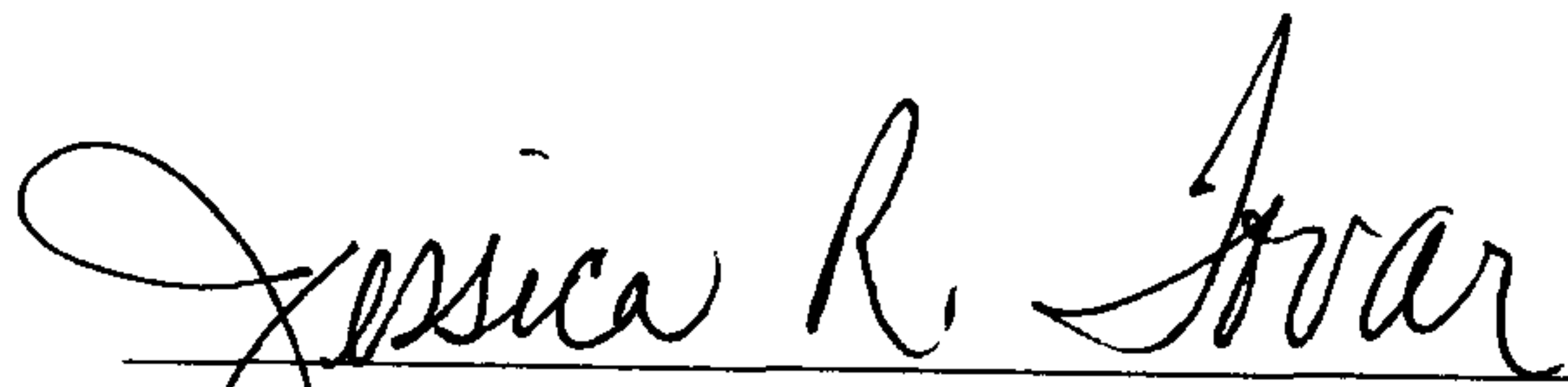
USAA Federal Savings Bank


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

STATE OF TEXAS §
 §
COUNTY OF BEXAR §

On **February 5, 2004**, 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**