


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


20050128000043760 Pg 1/3 17.00
Shelby Cnty Judge of Probate, AL
01/28/2005 11:28:00 FILED/CERTIFIED

Attn: Consumer Lending Document Control

SUBORDINATION OF LIEN

Date: January 7, 2005

Subordinating Party: USAA Federal Savings Bank

Subordinated Lien:

Date: **August 5, 2004**

Grantor(s): **Jeffrey A. Marsden and Terri Marsden**

Beneficiary: USAA Federal Savings Bank

Note Secured by Subordinated Lien: Note dated **August 5, 2004**, in the original principal amount of **\$34,000.00**.

Recording Information: **Mortgage** dated **August 5, 2004**, recorded on **August 30, 2004** at **Shelby County, State of Alabama** in **Instrument No. 20040830000482710**, which mortgage is a lien upon the said premises located at **119 Water Elm Drive, Maylene, AL 35114**.

Superior Lien:

Date: 1/14, 2005

Borrower(s): **Jeffrey A. Marsden and Terri Marsden**

Lender: **USAA Federal Savings Bank**

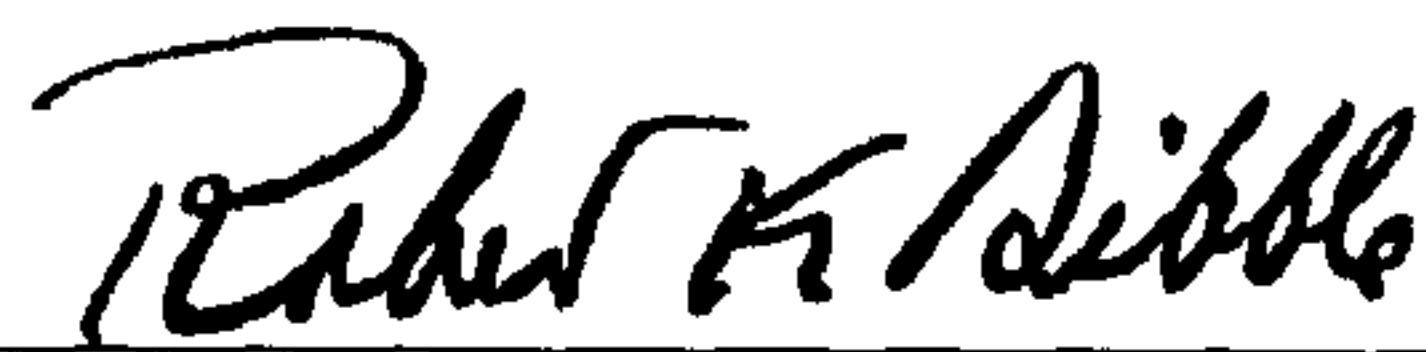
Note Secured by Superior Lien: Note dated 1/14, 2005 with a loan amount not to exceed **\$200,620.00**

Property Address: **119 Water Elm Drive, Maylene, AL 35114**

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.


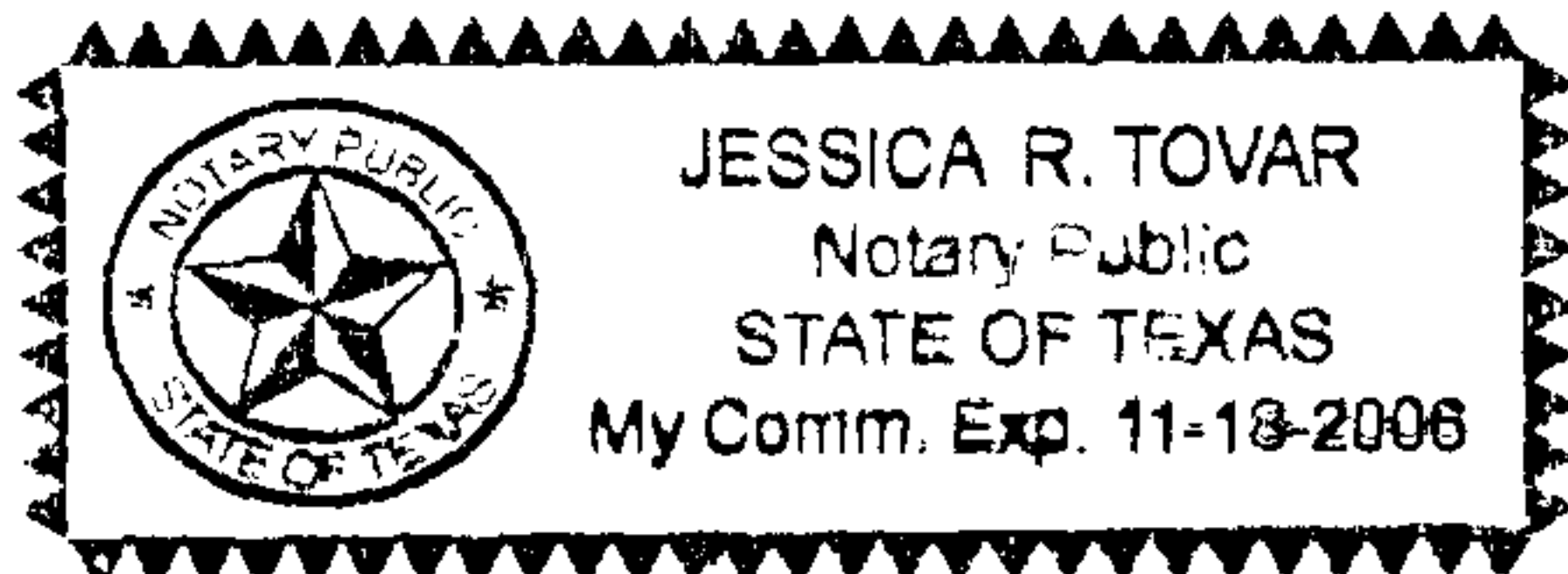
USAA Federal Savings Bank



By: **Robert K. Dibble**
Vice President

STATE OF TEXAS §
 §
COUNTY OF BEXAR §

On **January 7, 2005**, before me, the undersigned appeared **Robert K. Dibble, Vice President**, 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: **11-18-06**

Exhibit A

Legal Description:

The following described Real Estate, lying and being in the County of Shelby, State of Alabama, to wit:

Lot 206, according to the Survey of Lake Forest, Second Sector, as recorded in Map Book 26, Page 142, in the Probate Office of Shelby County, Alabama.

Parcel/Tax I.D. #: 23-2-09-0-003-006.000

Commonly known as: 119 Water Elm Drive, Maylene, AL 35114