


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


20060220000081440 1/2 \$14.00
Shelby Cnty Judge of Probate, AL
02/20/2006 09:20:48AM FILED/CERT

Attn: Consumer Lending Document Control

SUBORDINATION OF LIEN

Date: November 21, 2005

Subordinating Party: USAA Federal Savings Bank

Subordinated Lien:

Date: **September 2, 2004**

Grantor(s): **Richard T. Stoverink and Betty J. Stoverink**

Beneficiary: USAA Federal Savings Bank

Note Secured by Subordinated Lien: Note dated **September 2, 2004**, in the original principal amount of **\$88,000.00**.

Recording Information: **Mortgage** dated **September 2, 2004**, recorded on **September 20, 2004** at **Shelby County, State of Alabama** in **Book 2004 Page 51616**, which mortgage is a lien upon the said premises located at **4245 Milner Rd E, Birmingham, AL 35242**.

Superior Lien:

Date: _____, 2005

Borrower(s): **Richard T. Stoverink and Betty J. Stoverink**

Lender: **Wells Fargo Bank NA**

Note Secured by Superior Lien: Note dated _____, 2005 with a loan amount not to exceed **\$312,405.00**

Property Address: **4245 Milner Rd E, Birmingham, AL 35242**

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.

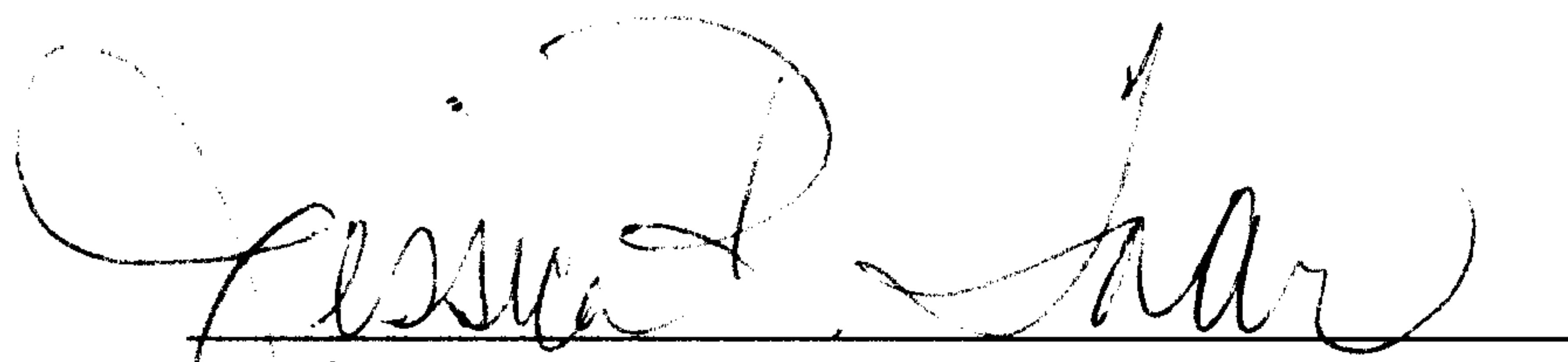
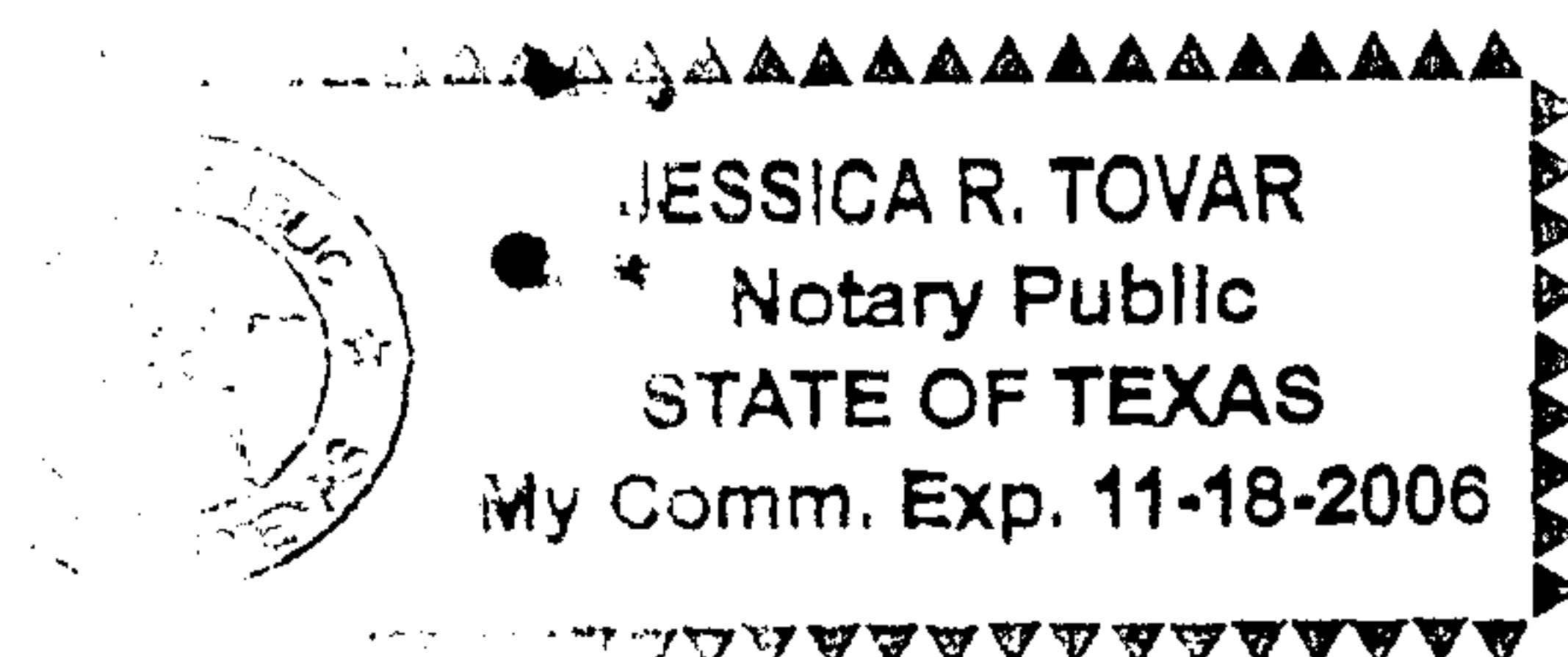
USAA Federal Savings Bank



By: **Gregory R. Jaeger**
Vice President Fulfillment

STATE OF TEXAS §
 §
COUNTY OF BEXAR §

On **November 21, 2005**, before me, the undersigned appeared **Gregory R. Jaeger, Vice President Fulfillment**, 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**