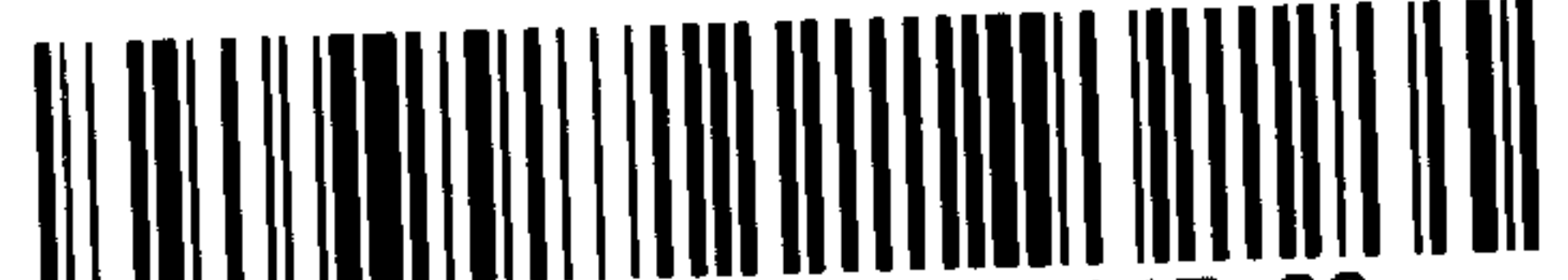


WHEN RECORDED MAIL TO:

~~USAA Federal Savings Bank~~
~~10750 McDermott Freeway~~
~~San Antonio, TX 78288-0558~~

Lenders First Choice
3850 Royal Ave
Simi Valley, CA 93063


20060530000253720 1/3 \$17.00
Shelby Cnty Judge of Probate, AL
05/30/2006 01:23:12PM FILED/CERT

Attn: Consumer Lending Document Control

37-5005625

SUBORDINATION OF LIEN

Date: April 5, 2006

Subordinating Party: USAA Federal Savings Bank

Subordinated Lien:

Date: April 18, 2005

Grantor(s): Michael V. Lurker and Jacqueline A. Lurker

Beneficiary: USAA Federal Savings Bank

Note Secured by Subordinated Lien: Note dated April 18, 2005, in the original principal amount of \$54,885.35.

Recording Information: Mortgage dated April 18, 2005, recorded on May 19, 2005 at Shelby County, State of Alabama in Instrument No. 20050519000242030, which mortgage is a lien upon the said premises located at 6597 Quail Run Dr, Pelham, AL 35124.

Superior Lien:

Date: _____, 2006

Borrower(s): Michael V. Lurker and Jacqueline A. Lurker

Lender: Eloan, Inc

Note Secured by Superior Lien: Note dated _____, 2006 with a loan amount not to exceed \$223,000.00

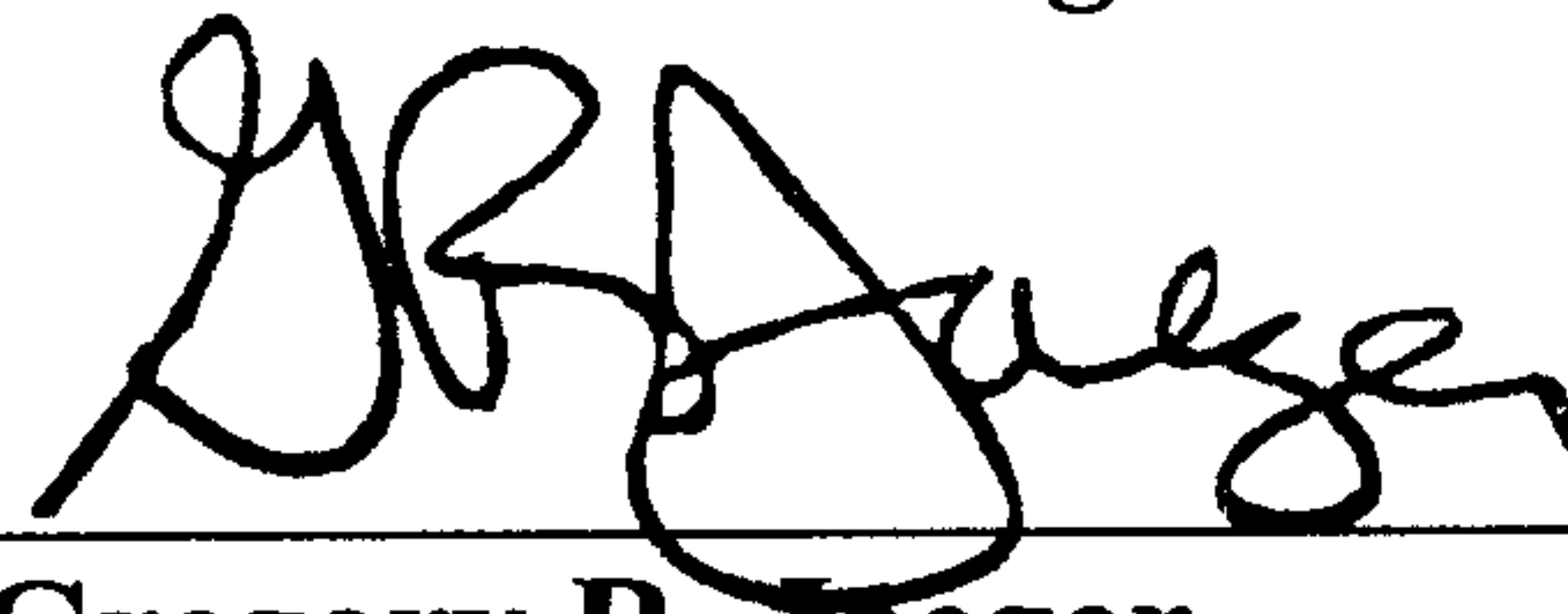
Property Address: 6597 Quail Run Dr, Pelham, AL 35124

20060530000253720 2/3 \$17.00
Shelby Cnty Judge of Probate, AL
05/30/2006 01:23:12PM FILED/CERT

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.

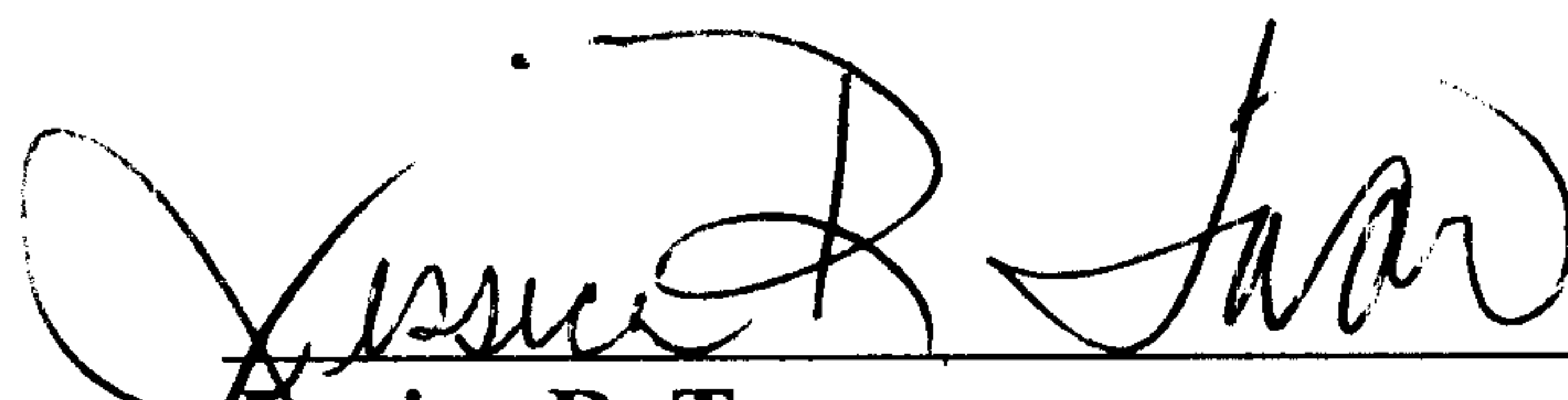
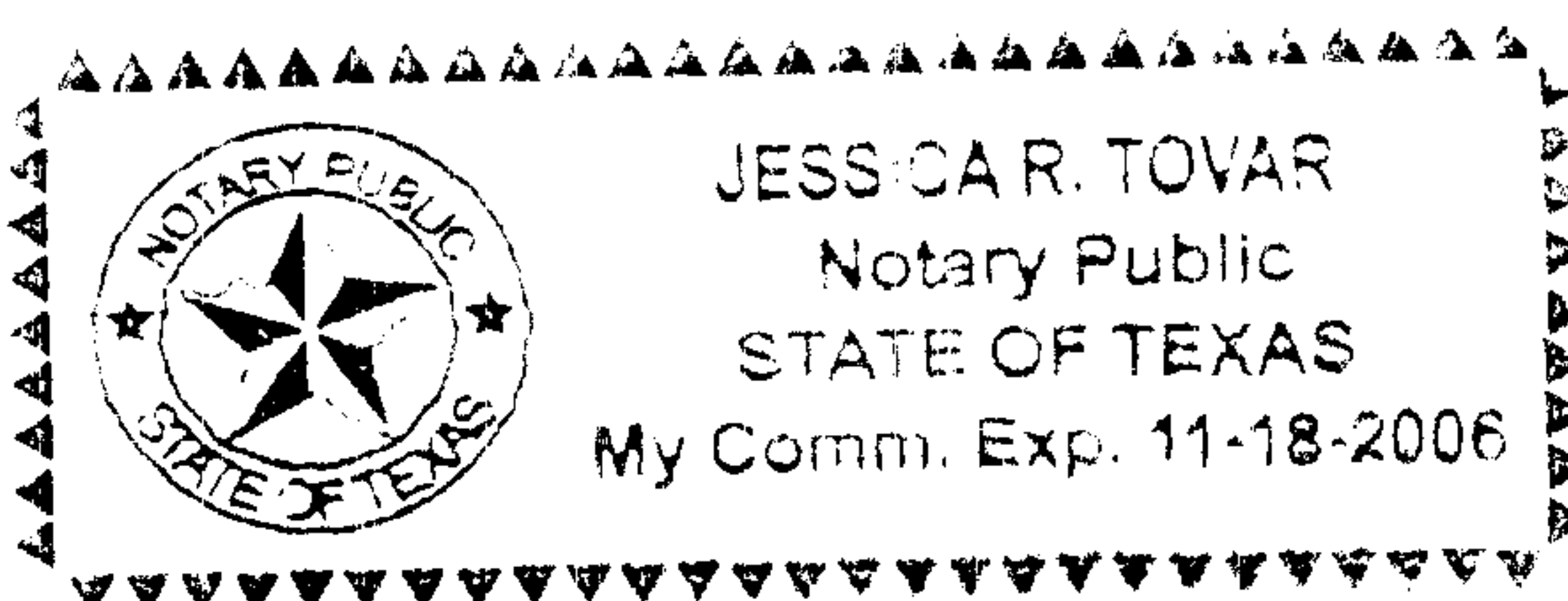
USAA Federal Savings Bank



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

STATE OF TEXAS §
 §
COUNTY OF BEXAR §

On **April 5, 2006**, 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


20060530000253720 3/3 \$17.00
Shelby Cnty Judge of Probate, AL
05/30/2006 01:23:12PM FILED/CERT

EXHIBIT "A"

THE FOLLOWING DESCRIBED REAL ESTATE, LYING AND BEING IN THE
COUNTY OF SHELBY, STATE OF ALABAMA TO-WIT:

LOT 25, ACCORDING TO THE SURVEY OF QUAIL RUN, PHASE 2, RECORDED
IN MAP BOOK 7, PAGE 113, IN THE PROBATE OFFICE OF SHELBY COUNTY,
ALBANA.

FOR INFORMATIONAL PURPOSES ONLY: THE APN IS SHOWN BY THE COUNTY
ASSESSOR AS 109290002077000; SOURCE OF TITLE IS DOCUMENT NO.
20041217000650450 (RECORDED 12/17/04)