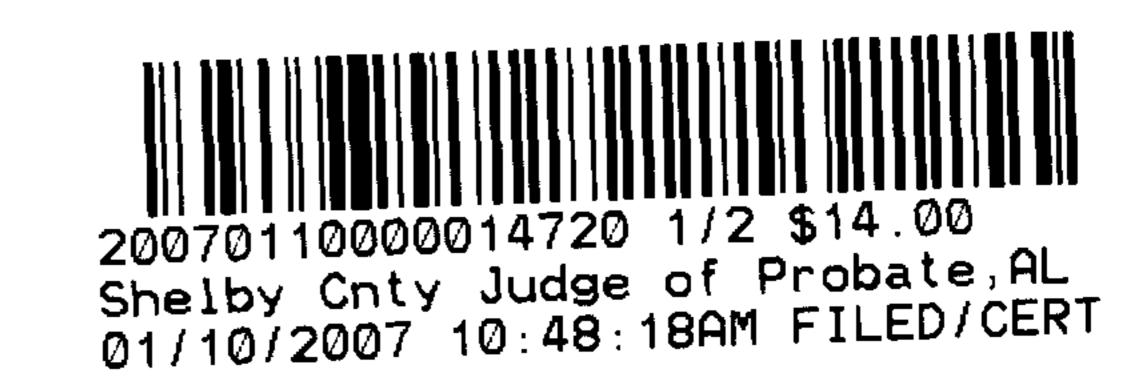
406513

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

Attn: Consumer Lending Document Control



SUBORDINATION OF LIEN

Date: December 28, 2006

Subordinating Party: USAA Federal Savings Bank

Subordinated Lien:

Date: December 28, 2006

Grantor(s): Robert Holston Jr. and Barri R. Holston

Beneficiary: USAA Federal Savings Bank

Note Secured by Subordinated Lien: Note dated July 7, 2005, in the original principal amount of \$40,560.90.

Recording Information: County of Shelby, State of Alabama dated July 7, 2005, recorded on October 12, 2005 at Mortgage in Instrument No. 20051012000532450, which mortgage is a lien upon the said premises located at 159 Chadwick Dr, Helena, AL 35080.

Superior Lien:

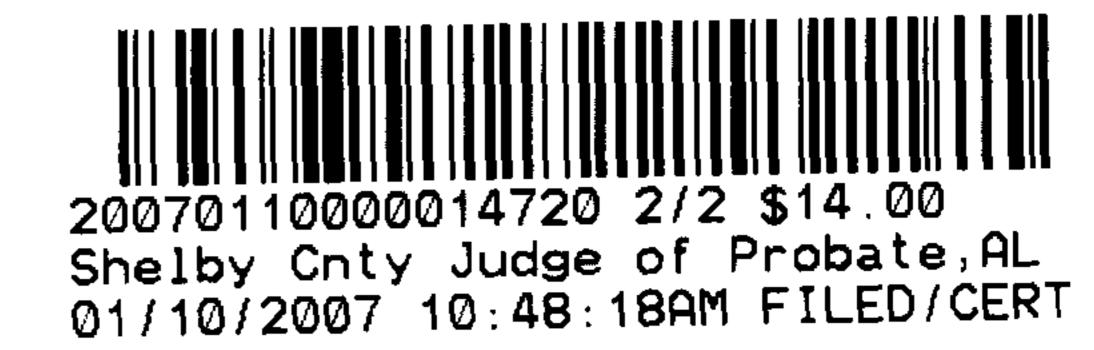
Date: <u>Jan 3, 7007</u>, 2006

Borrower(s): Robert Holston Jr. and Barri R. Holston

Lender: First Horizon Home Loan Corp.

Note Secured by Superior Lien: Note dated Jan 3, 2007, 2006 with a loan amount not to exceed \$130,500.00

Property Address: 159 Chadwick Dr, Helena, AL 35080



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: Rosalie G. Churbe

Account Services Specialist

STATE OF TEXAS

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COUNTY OF BEXAR

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On December 28, 2006, before me, the undersigned appeared Rosalie G. Churbe Account Services Specialist, 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.

CYNTHIA A. CHAPA

Notary Public

STATE OF TEXAS

My Comm. Exp. 06-26-2010

Cynthia A. Chapa

Notary Public
State of Texas

My Commission Expires: 06-26-2010