

**WHEN RECORDED MAIL TO:**

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



20090311000089580 1/3 \$17.00  
Shelby Cnty Judge of Probate, AL  
03/11/2009 02:19:59PM FILED/CERT

**ATTENTION: EQMISC**

Prepared By: Joseph L. Montague  
USAA Federal Savings Bank  
10750 McDermott Freeway  
San Antonio, TX 78288

**SUBORDINATION OF LIEN**

Date: January 24, 2009

Subordinating Party: USAA Federal Savings Bank

**Subordinated Lien:**

Date: **June 29, 2005**

Grantor(s): **Charles R Varano and Sharon L Varano, not as Owner, not as Borrower, but joining herin solely for the purpose of securing her interest, if any, in the property**

Beneficiary: USAA Federal Savings Bank

Note Secured by Subordinated Lien: Note dated **June 29, 2005**, in the original principal amount of **\$69,500.00**.

Recording Information: **Mortgage dated June 29, 2005, recorded on July 21, 2005 at County of Shelby, State of Alabama in INSTR#20050721000365210, which mortgage is a lien upon the said premises located at 195 Calumet Dr, Brimingham, AL 35242.**

**Superior Lien:**

Date: January 26, 2009

Borrower(s): **Charles R Varano and Sharon L Varano**

Lender: **USAA FSB and PHH MORTGAGE**

Note Secured by Superior Lien: Note dated January 26, 2009 with a loan amount not to exceed **\$79,000.00**

Property Address: **195 Calumet Dr, Brimingham, AL 35242**

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

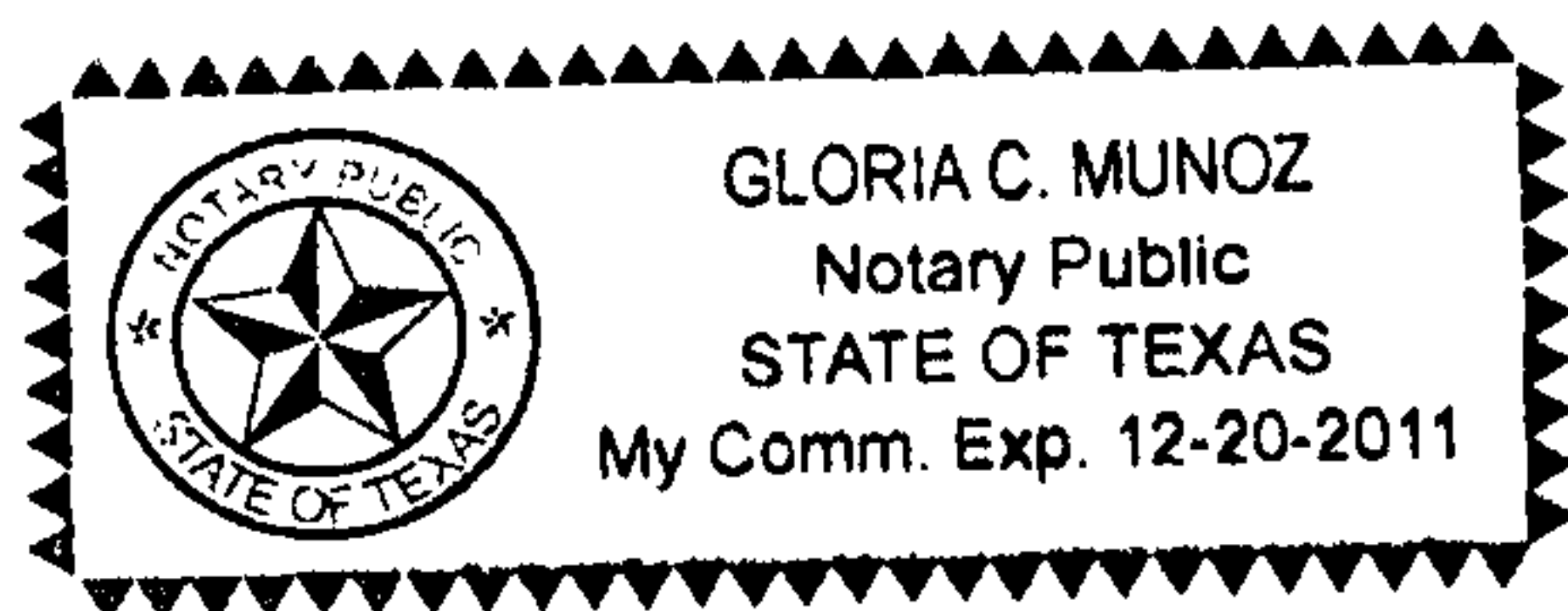
For value received, Subordinating Party subordinates the Subordinated Lien against the Property to the Superior Lien and agrees that the Subordinated Lien will remain subordinate to the Superior Lien regardless of the frequency or manner of renewal, extension, change, or alteration of the Superior Lien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


**USAA Federal Savings Bank**

  
By: **Lucy Anderson**  
**Account Services Specialist**

STATE OF TEXAS       §  
                                 §  
COUNTY OF BEXAR   §

On **January 24, 2009**, before me, the undersigned appeared **Lucy Anderson, 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.



  
**GLORIA C. MUNOZ**  
Notary Public  
State of Texas  
My Commission Expires: **12/20/2011**



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**Exhibit A (Legal Description)**

ALL THAT PARCEL OF LAND IN CITY OF BIRMINGHAM, SHELBY COUNTY, STATE OF ALABAMA, AS DESCRIBED IN DEED INST # 1998, PAGE 11076, ID# 03-9-29-0-003-033.000, BEING KNOWN AND DESIGNATED AS:

LOT 33 ACCORDING TO THE SURVEY OF CALUMET MEADOW AS RECORDED IN MAP BOOK 21 PAGE 112 IN THE PROBATE OFFICE OF SHELBY COUNTY ALABAMA

BY FEE SIMPLE DEED FROM D R HORTON INC AS SET FORTH IN INST # 1998 PAGE 11076 DATED 03/26/1998 AND RECORDED 03/30/1998, SHELBY COUNTY RECORDS, STATE OF ALABAMA.