

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

ATTENTION: EQMISC

20090413000135440 1/3 \$17.00  
Shelby Cnty Judge of Probate, AL  
04/13/2009 02:29:12PM FILED/CERT

### SUBORDINATION OF LIEN

Date: March 11, 2009

Subordinating Party: USAA Federal Savings Bank

#### Subordinated Lien:

Date: September 25, 2006

Grantor(s): Thomas Matthew Zopfi III and Marianna A Zopfi

Beneficiary: USAA Federal Savings Bank

Note Secured by Subordinated Lien: Note dated September 25, 2006, in the original principal amount of \$26,500.00.

Recording Information: Deed of Trust dated September 25, 2006, recorded on October 20, 2006 at County of Shelby, State of Alabama in Inst #2006102000052020, which mortgage is a lien upon the said premises located at 4235 Hwy 57, Vincent, AL 35178.

#### Superior Lien:

Date: April 1, 2009

Borrower(s): Thomas Matthew Zopfi III and Marianna A Zopfi

Lender: USAA FSB

Note Secured by Superior Lien: Note dated April 1, 2009 with a loan amount not to exceed \$110,000.00

Property Address: 4235 Hwy 57, Vincent, AL 35178

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

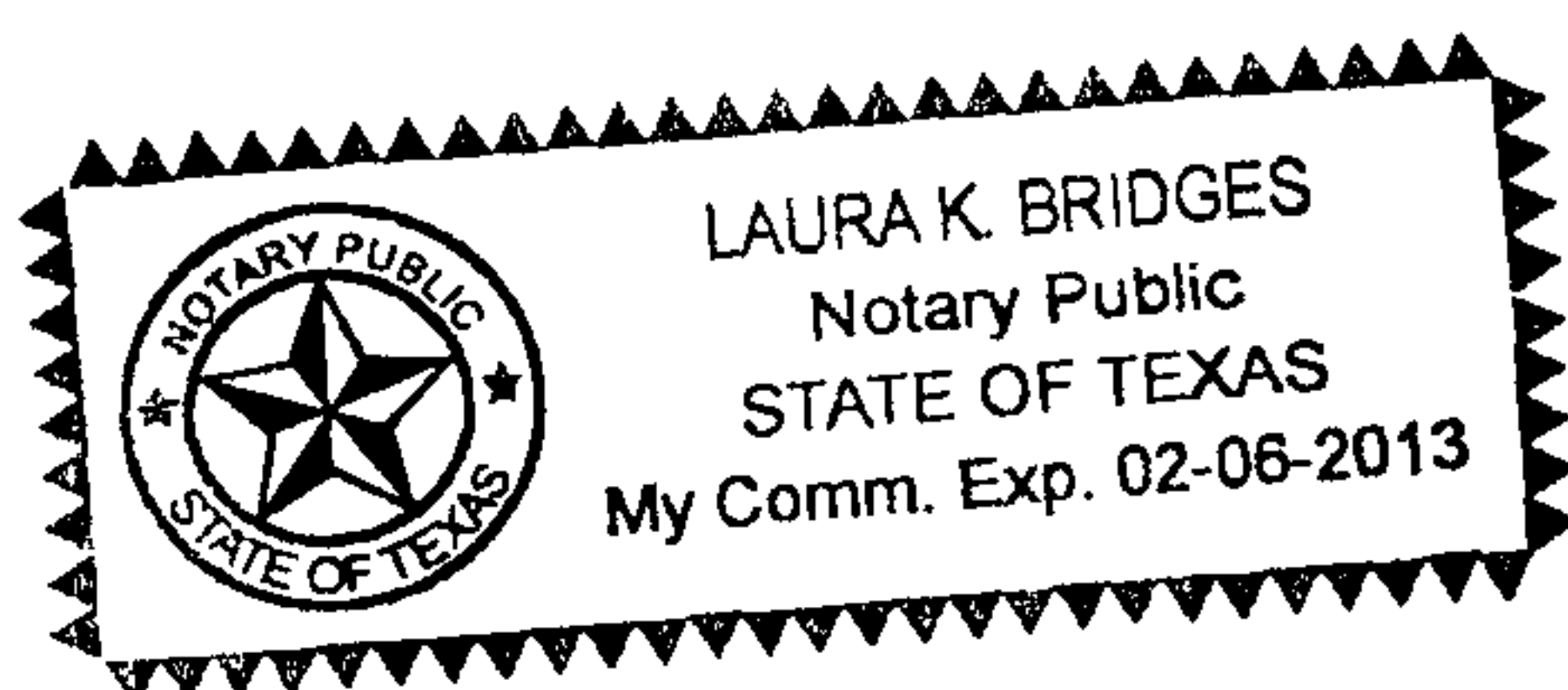
For value received, Subordinating Party subordinates the Subordinated Lien against the Property to the Superior Lien and agrees that the Subordinated Lien will remain subordinate to the Superior Lien regardless of the frequency or manner of renewal, extension, change, or alteration of the Superior Lien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


**USAA Federal Savings Bank**

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

STATE OF TEXAS           §  
                                     §  
COUNTY OF BEXAR       §

On **March 11, 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.




  
**Laura K Bridges**  
Notary Public  
State of Texas  
My Commission Expires: **02/06/2013**

**Exhibit A (Legal Description)**

ALL THAT PARCEL OF LAND IN THE CITY OF VINCENT, SHELBY COUNTY, STATE OF ALABAMA, AS DESCRIBED IN DEED BOOK 1992, PAGE 27935, ID# 051110000005001, BEING KNOWN AND DESIGNATED AS:

THE SE 1/4 OF SW 1/4 OF SECTION 11 TOWNSHIP 18 SOUTH RANGE 2 EST WEST OF PAVED ROAD SHELBY COUNTY ALABAMA EXCEPT THE FOLLOWING FOUR ACRES OF LAND; THE PARCEL EXCEPTED IS DESCRIBED BY BEGINNING AT THE SW CORNER OF SE 1/4 OF SW 1/4 SECTION 11 TOWNSHIP 18 SOUTH RANGE 2 EAST RUN THENCE NORTH 16.23 CHAINS TO POINT OF BEGINNING THENCE EAST 13.00 CHAINS THENCE NORTH 3.26 CHAINS THENCE WEST ALONG THE NORTH BOUNDARY LINE OF SUCH QUARTER-QUARTER SECTION 13.00 CHAINS THENCE SOUTH 3.26 CHAINS TO POINT OF BEGINNING OF PARCEL HEREIN EXCEPTED.

BY FEE SIMPLE DEED FROM L G WRIGHT AND ELAINE C WRIGHT, HUSBAND AND WIFE AS SET FORTH IN BOOK 1992 PAGE 27935 DATED 11/17/1992 AND RECORDED 11/23/1992, SHELBY COUNTY RECORDS, STATE OF ALABAMA.

  
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