


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

  
20100114000013830 1/3 \$18.00  
Shelby Cnty Judge of Probate, AL  
01/14/2010 03:11:20 PM FILED/CERT

ATTENTION: EQMISC

SUBORDINATION OF LIEN

Date: December 21, 2009

Subordinating Party: USAA Federal Savings Bank

**Subordinated Lien:**

Date: **March 8, 2006**

Grantor(s): **Carl E. Salser and Theresa A. Salser**

Beneficiary: USAA Federal Savings Bank

Note Secured by Subordinated Lien: Note dated **March 8, 2006**, in the original principal amount of **\$18,000.00**.

Recording Information: **Mortgage** dated **March 8, 2006**, recorded on **March 27, 2006** at **County of Shelby, State of Alabama** in **Instrument # 20060327000141590**, which mortgage is a lien upon the said premises located at **170 Sunset Lake Dr., Chelsea, AL 35043**.

**Superior Lien:**

Date: 12/22, 2009

Borrower(s): **Carl E. Salser**

Lender: **USAA Federal Savings Bank**

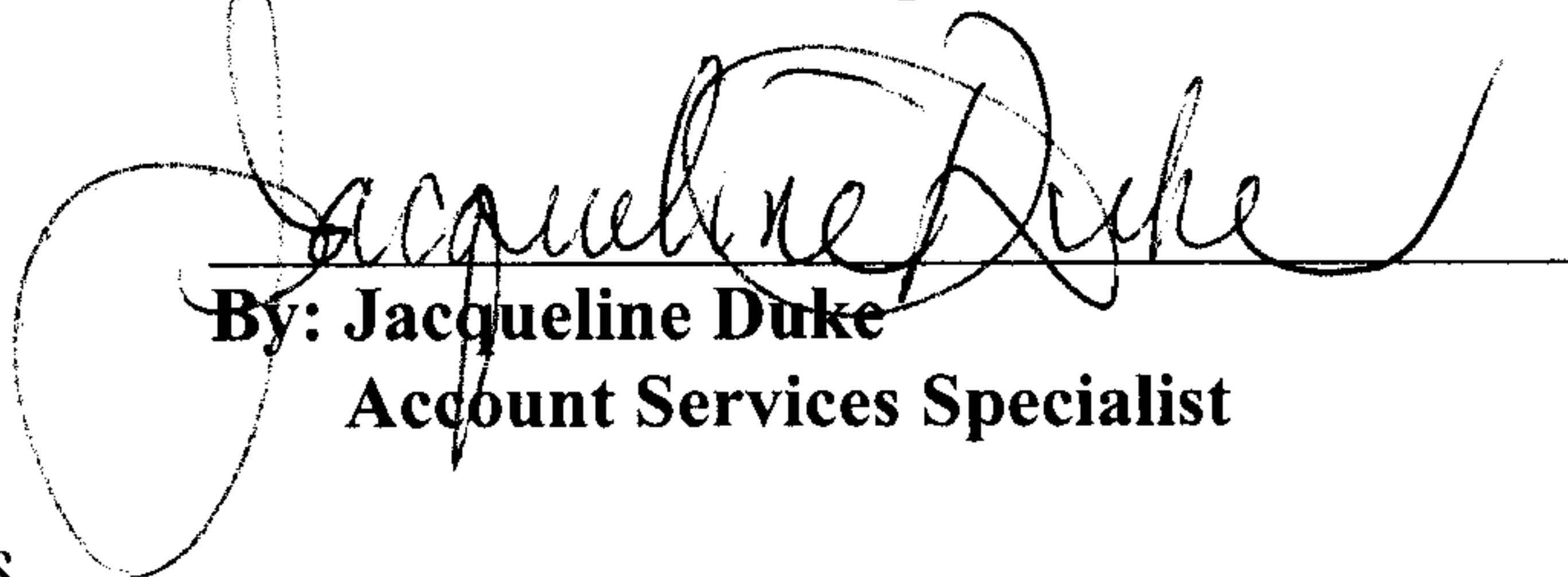
Note Secured by Superior Lien: Note dated 12/22, 2009  
with a loan amount not to exceed \$193,127.00 (*Inst# 20100105000003770*  
*mortgage*)

Property Address: **170 Sunset Lake Dr., Chelsea, AL 35043**

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

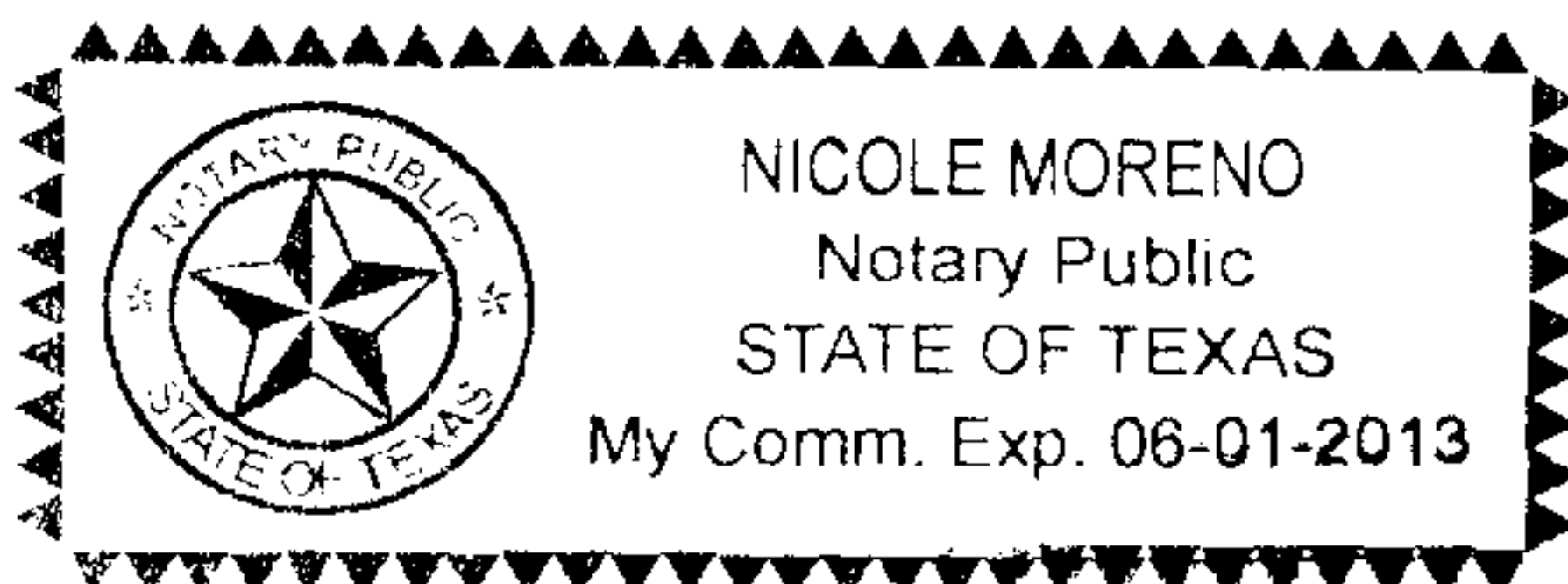
For value received, Subordinating Party subordinates the Subordinated Lien against the Property to the Superior Lien and agrees that the Subordinated Lien will remain subordinate to the Superior Lien regardless of the frequency or manner of renewal, extension, change, or alteration of the Superior Lien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

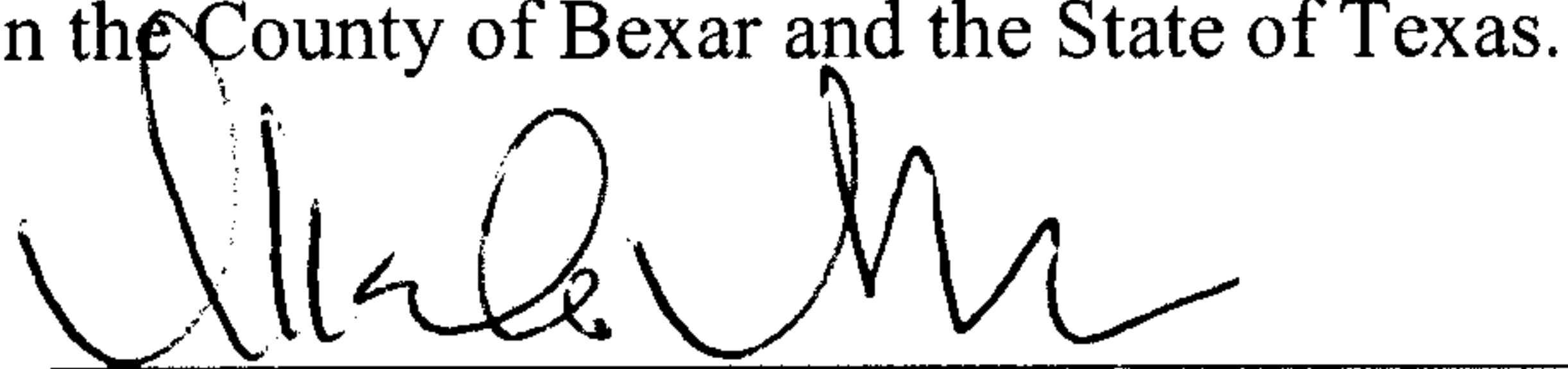
**USAA Federal Savings Bank**

  
**By: Jacqueline Duke**  
**Account Services Specialist**

STATE OF TEXAS       §  
                                  §  
COUNTY OF BEXAR   §

On **December 21, 2009**, before me, the undersigned appeared **Jacqueline Duke**, **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.



  
**Nicole Moreno**  
**Notary Public**  
**State of Texas**  
**My Commission Expires: 06-01-2013**

**TICOR TITLE INSURANCE COMPANY**

**LEGAL DESCRIPTION**

**EXHIBIT "A"**



20100114000013830 3/3 \$18.00  
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THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF SHELBY, STATE OF ALABAMA AND IS DESCRIBED AS FOLLOWS:

**ALL THAT PARCEL OF LAND IN CITY OF CHELSEA, SHELBY COUNTY, STATE OF ALABAMA, AS MORE FULLY DESCRIBED IN DEED INST # 20031222000822650, ID# 15-3-07-0-000-019.011, BEING KNOWN AND DESIGNATED AS :**

**LOT 62, ACCORDING TO THE FINAL PLAT OF SUNSET LAKE, PHASE 2, AS RECORDED IN MAP BOOK 31, PAGE 73, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.**

**CARL E. SALSER AND THERESA A. SALSER, HUSBAND AND WIFE, AS JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP BY FEE SIMPLE DEED FROM SCOTCH BUILDING & DEVELOPMENT CO., INC. AS SET FORTH IN INST # 20031222000822650 DATED 12/19/2003 AND RECORDED 12/22/2003, SHELBY COUNTY RECORDS, STATE OF ALABAMA.**