


Recording Requested By & Return To:  
Chicago Title ServiceLink Division  
4000 Industrial Blvd  
Aliquippa, PA 15001

  
20110222000059640 1/3 \$18.00  
Shelby Cnty Judge of Probate, AL  
02/22/2011 09:17:45 AM FILED/CERT

**ATTENTION: EQMISC**

Prepared By:  
David Gonzales  
10750 McDermott Freeway  
San Antonio, TX 78288

**SUBORDINATION OF LIEN**

Date: August 14, 2010

Subordinating Party: USAA Federal Savings Bank

**Subordinated Lien:**

Date: **July 2, 2007**

Grantor(s): **Karen P. Richter and James W. Richter**

Beneficiary: USAA Federal Savings Bank

Note Secured by Subordinated Lien: Note dated **July 2, 2007**, in the original principal amount of **\$75,134.00**.

Recording Information: **Mortgage** dated **July 2, 2007**, recorded on **July 19, 2007** at **Shelby County, State of Alabama** in **Instrument No. 20070719000338840**, which mortgage is a lien upon the said premises located at **351 Savannah Cir, Calera, Alabama 35040**.

**Superior Lien:**

Date: August 18, 2010

Borrower(s): **Karen P. Richter and James W. Richter**

Lender: **USAA Federal Savings Bank**

Note Secured by Superior Lien: Note dated August 18, 2010 with a loan amount not to exceed **\$116,700.00**

Property Address: **351 Savannah Cir, Calera, Alabama 35040**

INST 20100831 000281250

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.

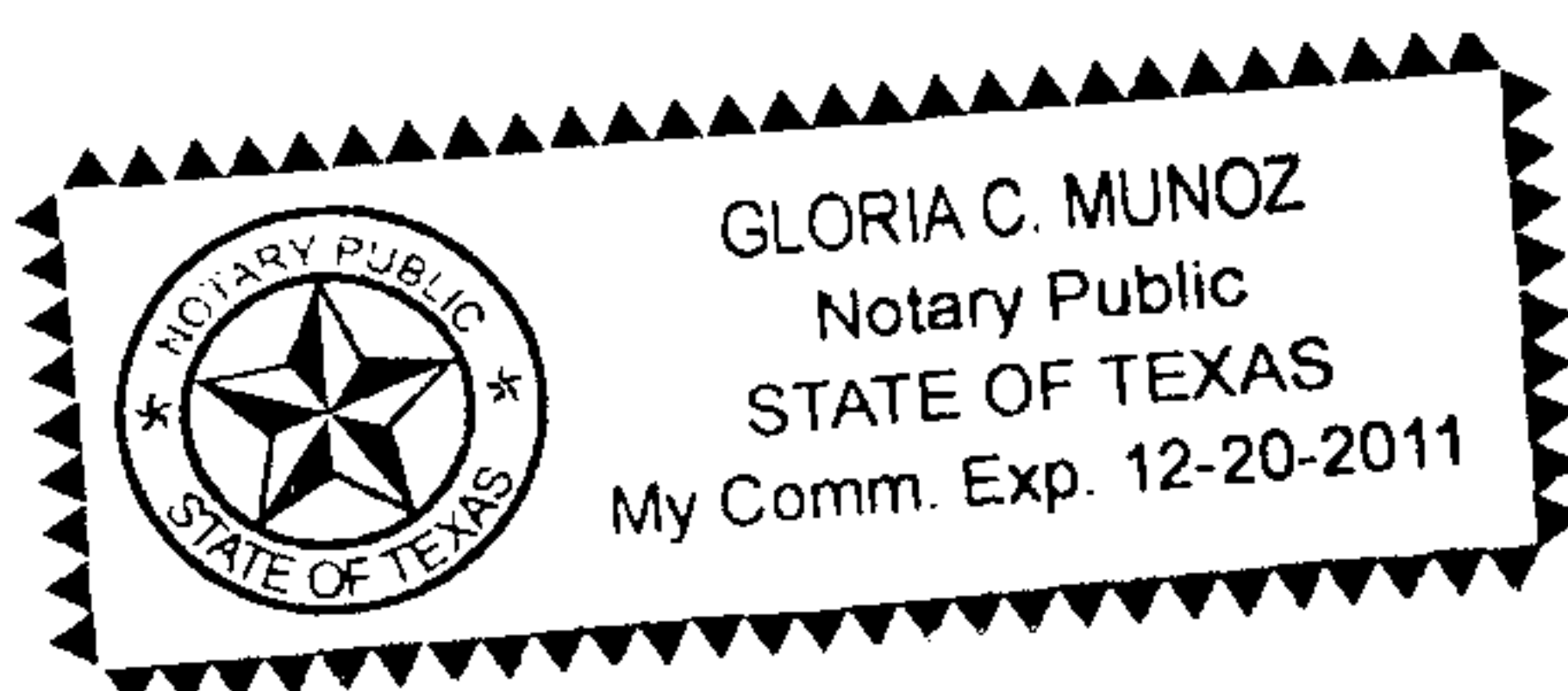
USAA Federal Savings Bank

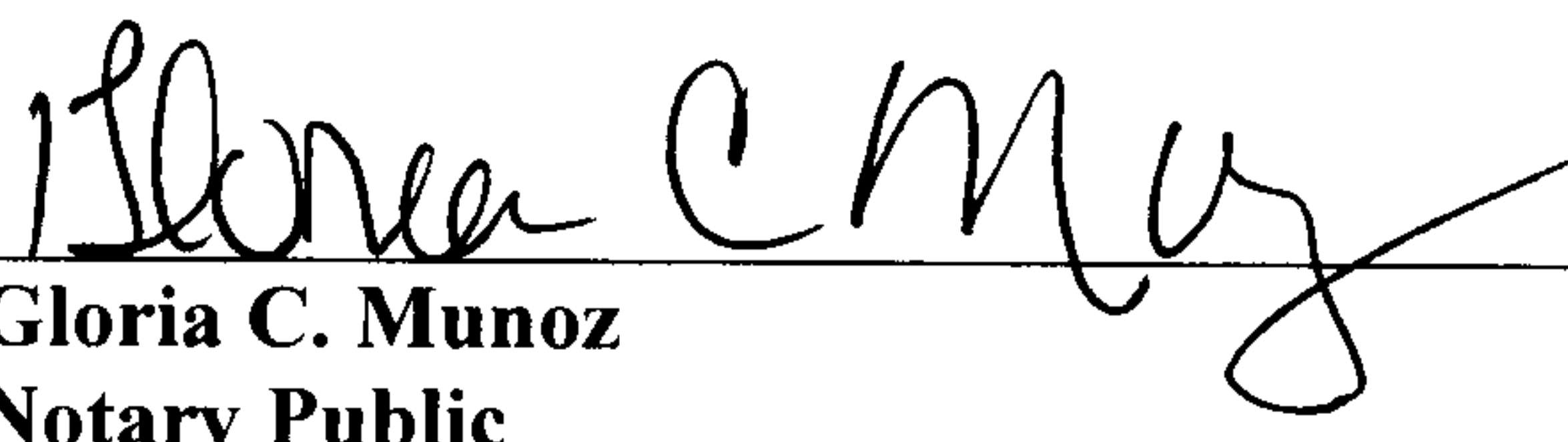
  
By: **Adriana Arce**  
**Account Services Specialist**

STATE OF TEXAS §

COUNTY OF BEXAR §

On **August 14, 2010**, before me, the undersigned appeared **Adriana Arce**, **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**

**CHICAGO TITLE INSURANCE COMPANY**

**LEGAL DESCRIPTION**



20110222000059640 3/3 \$18.00  
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**EXHIBIT "A"**

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 CALERA, SHELBY COUNTY, STATE OF ALABAMA, AS  
DESCRIBED IN DEED INST # 20030415000229600, ID# 22-9-31-2-004-004.000, BEING KNOWN AND  
DESIGNATED AS:**

**LOT 604, ACCORDING TO THE SURVEY OF SAVANNAH POINTE, SECTOR VI, AS RECORDED IN  
MAP BOOK 30, PAGE 41, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY,  
ALABAMA**

**BY FEE SIMPLE DEED FROM HPH PROPERTIES, LLC AS SET FORTH IN INST #  
20030415000229600 DATED 04/04/2003 AND RECORDED 04/15/2003, SHELBY COUNTY  
RECORDS, STATE OF ALABAMA.**