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

ATTENTION: EQMISC



04/20/2011 12:56:26 PM FILED/CERT

ATS 2011030028

SUBORDINATION OF LIEN

Date: March 31, 2011

Subordinating Party: USAA Federal Savings Bank

Subordinated Lien:

Date: August 22, 2006

Roger W. Varner and Debra C. Varner Grantor(s):

Beneficiary: USAA Federal Savings Bank

Note Secured by Subordinated Lien: Note dated August 22, 2006, in the original principal amount of \$118,000.00.

Recording Information: Mortgage dated August 22, 2006, recorded on September 14, 2006 at County of Shelby, State of Alabama in Instrument #20060914000458550, which mortgage is a lien upon the said premises located at 3620 Shandwick Pl, Birmingham, Alabama 35242.

Superior Lien:

Borrower(s): Roger W. Varner and Debra C. Varner

Lender: Bank of America

Note Secured by Superior Lien: Note dated AVIUCE with a loan amount not to exceed \$296,000.00

Property Address: 3620 Shandwick Pl, Birmingham, Alabama 35242

PLEASE RECORD & RETURN TO:

National Advantage Settlement SVC 329 Forest Grove Rd, Ste 201 Coraopolis, PA 15108

FORM CODE: EQMISC

201104200000120930 2/3 \$18.00 Shelby Cnty Judge of Probate, AL 04/20/2011 12:56:26 PM FILED/CERT

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: Justin Burt Account Services Specialist

STATE OF TEXAS

COUNTY OF BEXAR

On March 31, 2011, before me, the undersigned appeared <u>Justin Burt</u> 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.

ADRIANA ARCE
My Commission Expires
November 29, 2014

Adriana Arce Notary Public State of Texas

My Commission Expires: 11-29-2014

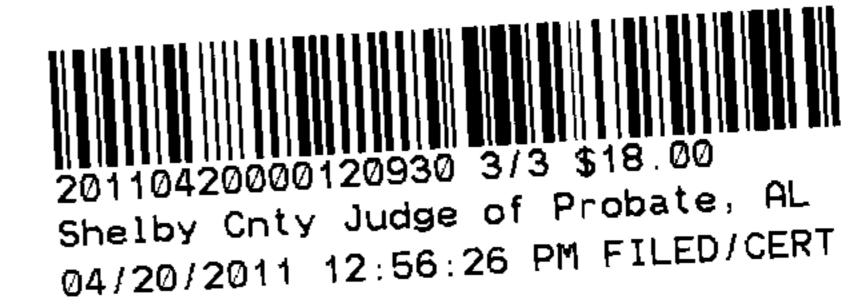


Exhibit A

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF SHELBY, STATE OF Alabama, AND IS DESCRIBED AS FOLLOWS:

LOT 96, ACCORDING TO THE MAP AND SURVEY OF GREYSTONE, 1ST SECTOR, PHASE II, AS RECORDED IN MAP BOOK 15, PAGES 58, 59, 60 AND 61, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA. TOGETHER WITH THE NON-EXCLUSIVE EASEMENT TO USE THE PRIVATE ROADWAYS, COMMON AREAS AND HUGH DANIEL DRIVE, ALL AS MORE PARTICULARLY DESCRIBED IN THE GREYSTONE RESIDENTIAL DECLARATION OF COVENANT CONDITIONS AND RESTRICTIONS DATED NOVEMBER 6, 1990, AND RECORDED IN REAL 317, PAGE 260, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA (WHICH TOGETHER WITH ALL AMENDMENTS THERETO, IS HEREINAFTER COLLECTIVELY REFERRED TO AS THE "DECLARATION")

Parcel ID: 039320002006068

Commonly known as 3620 Shandwick Place, Birmingham, AL 35242 However, by showing this address no additional coverage is provided