

WHEN RECORDED MAIL TO:
USAA Federal Savings Bank
10750 McDermott Freeway
San Antonio, TX 78288-0558
104919212
ATTENTION: EQMISC


20120111000014120 1/3 \$18.00
Shelby Cnty Judge of Probate, AL
01/11/2012 11:42:41 AM FILED/CERT

SUBORDINATION OF LIEN

Date: November 22, 2011

Subordinating Party: USAA Federal Savings Bank

Subordinated Lien:

Date: **September 1, 2010**

Grantor(s): **Kathy A. Smith**

Beneficiary: USAA Federal Savings Bank

Note Secured by Subordinated Lien: Note dated **September 1, 2010**, in the original principal amount of **\$49,000.00**.

Recording Information: **Mortgage** dated **September 1, 2010**, recorded on **September 22, 2010** at **Shelby County, State of Alabama** in **Instrument No. 20100922000311650**, which mortgage is a lien upon the said premises located at **5171 Colonial Park Rd, Birmingham, AL 35242**.

Superior Lien:

Date: 12-15-11, 2011

Borrower(s): **Kathy A. Smith**

Lender: **USAA Federal Savings Bank**

Note Secured by Superior Lien: Note dated 12-15-11, 2011 with a loan amount not to exceed **\$182,000.00**

Property Address: **5171 Colonial Park Rd, Birmingham, 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: David Moreno
Account Services Specialist

STATE OF TEXAS §
 §
COUNTY OF BEXAR §

BEFORE ME, the undersigned authority, on this day personally appeared **David Moreno**, Account Services Specialist, of USAA Federal Savings Bank, known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he/she executed the same for the purposes and consideration therein expressed on behalf of said federal savings bank.

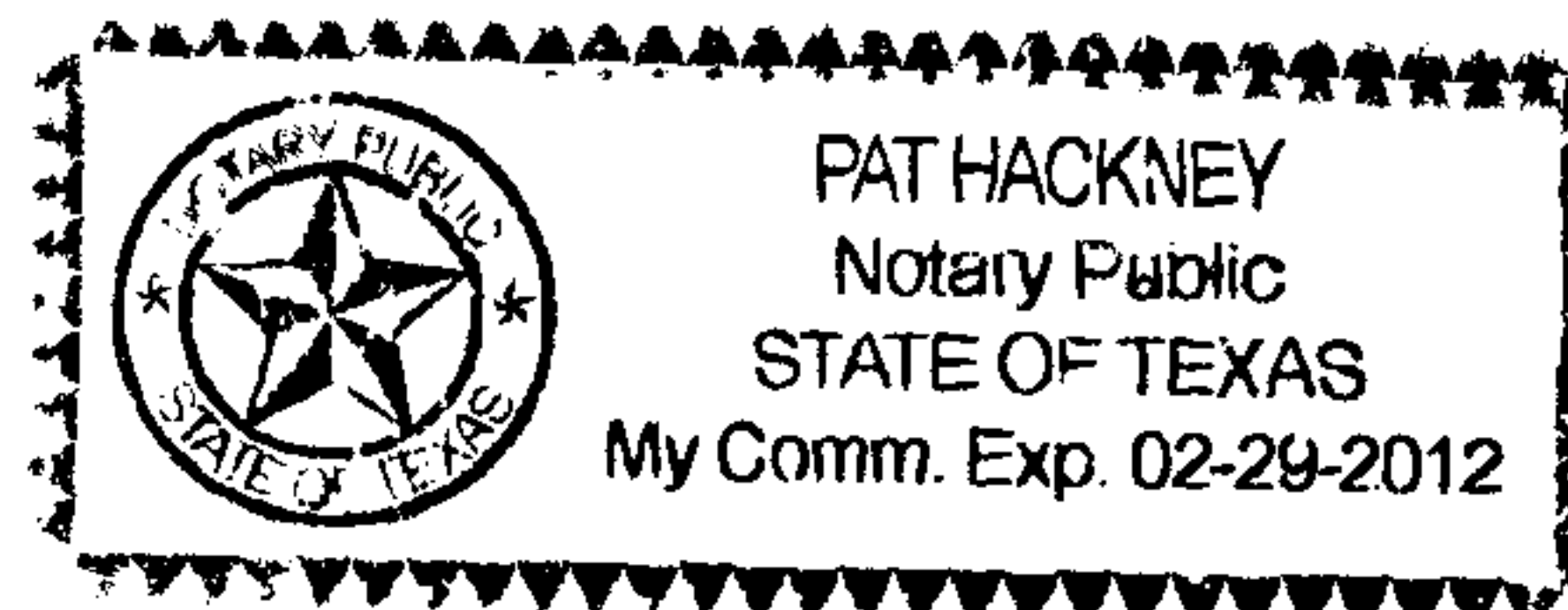
GIVEN under my hand and seal of office this the 22nd day of November, 2011.



Notary Public in and for the state of Texas

Printed Name: **Pat Hackney**

My commission expires: **2-29-2012**



LEGAL DESCRIPTION

EXHIBIT "A"



20120111000014120 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 BIRMINGHAM, SHELBY COUNTY, STATE OF ALABAMA, AS DESCRIBED IN DEED INST # 20030429000262090, ID# 10-1-12-0-001-001.025, BEING KNOWN AND DESIGNATED AS:

LOT 22 ACCORDING TO THE SURVEY OF MEADOW BROOK 6TH SECTOR AS RECORDED IN BOOK 8 PAGE 44 IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY ALABAMA

KATHY A. SMITH, BY FEE SIMPLE DEED FROM KATHY A. SMITH, UNMARRIED AND ROBERT A. SMITH, UNMARRIED AS SET FORTH IN INST # 20030429000 262090 DATED 04/19/2003 AND RECORDED 04/29/2003, SHELBY COUNTY RECORDS, STATE OF ALABAMA.