


PREPARED BY ADRIANA ARCE  
~~WHEN RECORDED MAIL TO:~~  
USAA Federal Savings Bank  
10750 McDermott Freeway  
San Antonio, TX 78288-0558

ATTENTION: EQMISC

  
20121116000439960 1/3 \$18.00  
Shelby Cnty Judge of Probate, AL  
11/16/2012 11:53:17 AM FILED/CERT

7500596

SUBORDINATION OF LIEN

Date: September 26, 2012

Subordinating Party: USAA Federal Savings Bank

Subordinated Lien:

Date: **July 31, 2007**

Grantor(s): **Nicholas Brian McRae and Rebecca Talty McRae**

Beneficiary: USAA Federal Savings Bank

Note Secured by Subordinated Lien: Note dated **July 31, 2007**, in the original principal amount of **\$32,000.00**.

Recording Information: Mortgage dated **July 31, 2007**, recorded on **August 03, 2007** at **County of Shelby, State of Alabama** in **Instr#20070803000362080**, which mortgage is a lien upon the said premises located at **2050 Forest Lakes Ln, Chelsea, AL 35043**.

Superior Lien:

Date: 10.26, 2012

Borrower(s): **Nicholas McRae and Rebecca McRae**

Lender: **Ally Bank**

Note Secured by Superior Lien: Note dated 10.26, 2012 with a loan amount not to exceed **\$124,500.00**

Property Address: **2050 Forest Lakes Ln, Sterrett, AL 35147**

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

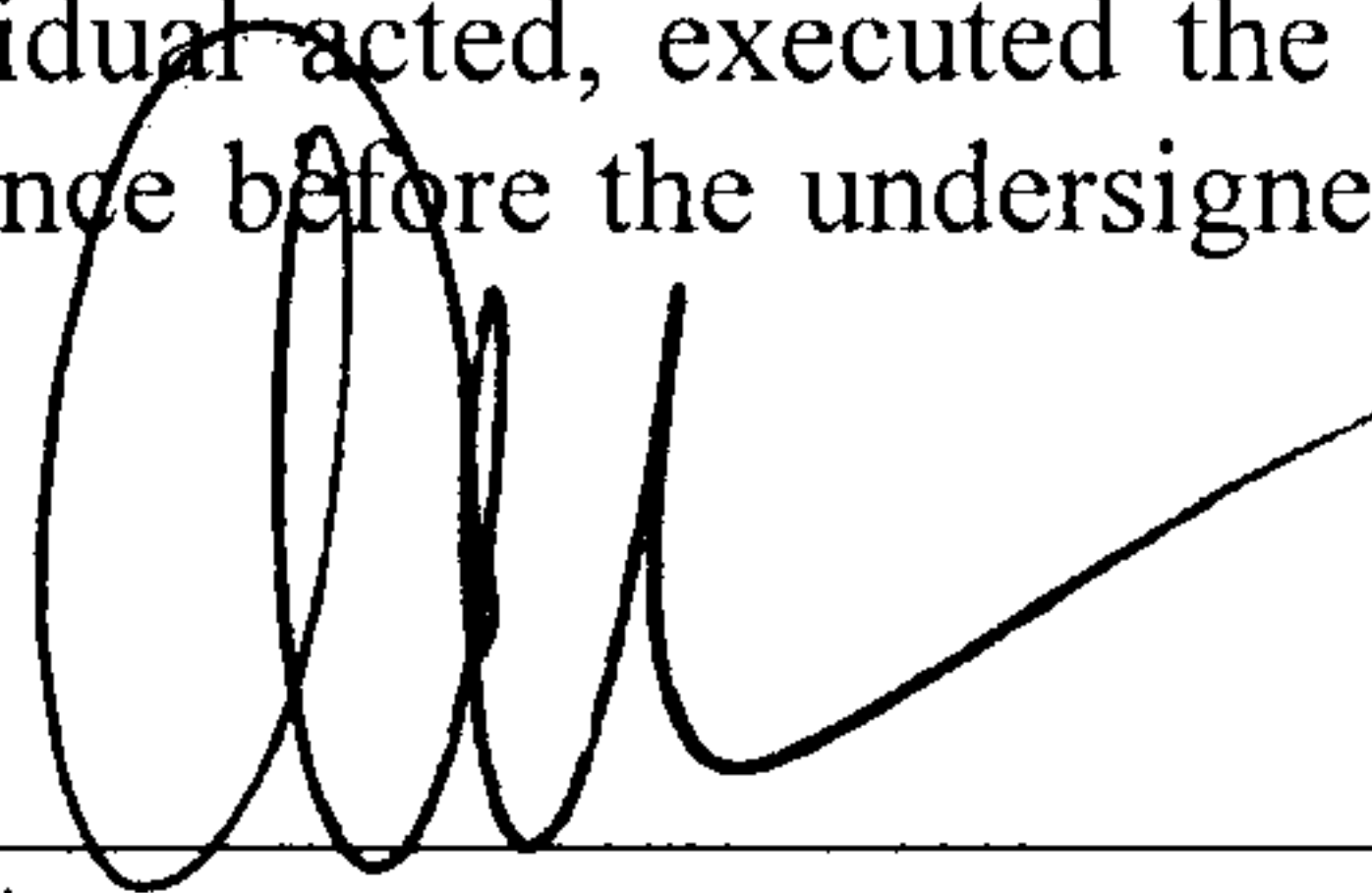
For value received, Subordinating Party subordinates the Subordinated Lien against the Property to the Superior Lien and agrees that the Subordinated Lien will remain subordinate to the Superior Lien regardless of the frequency or manner of renewal, extension, change, or alteration of the Superior Lien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

**USAA Federal Savings Bank**

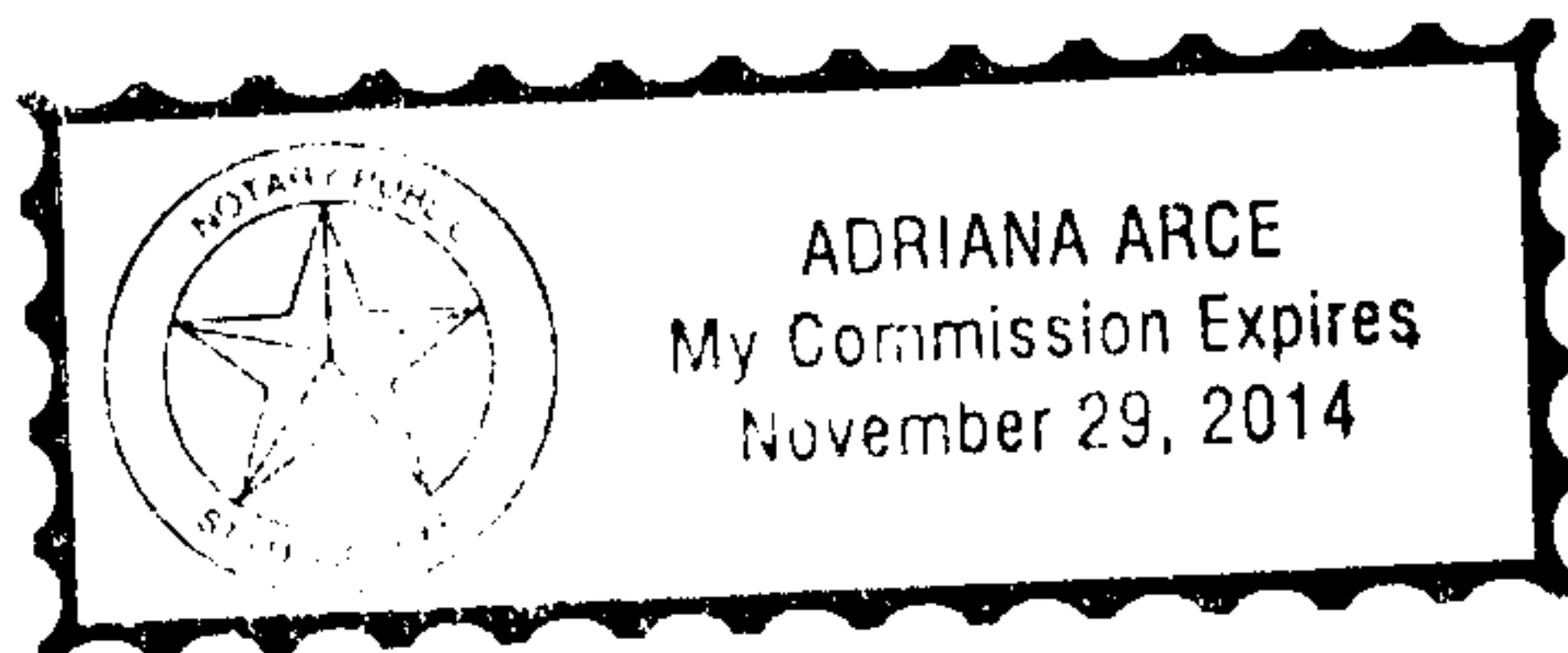
  
By: **Veronica Schwab**  
**Account Services Specialist**

STATE OF TEXAS       §  
                                  §  
COUNTY OF BEXAR   §

On **September 26, 2012**, before me, the undersigned appeared **Veronica Schwab**, 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**  
**Notary Public**  
**State of Texas**  
**My Commission Expires: 11-29-2014**



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FORM CODE: EQMISC

### Exhibit "A"



Real property in the City of **Sterrett**, County of **Shelby**, State of **Alabama**, described as follows:

**LOT 467, ACCORDING TO THE SURVEY OF FOREST LAKES AS RECORDED IN MAP BOOK 34, PAGE 122A, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.**

**Being all of that certain property conveyed to NICHOLAS BRIAN MCRAE AND REBECCA TALTY MCRAE, FOR AND DURING THEIR JOINT LIVES AND UPON THE DEATH OF EITHER, THEN TO THE SURVIVOR OF THEM from COLEMAN W. LONG, III AND WIFE, KIMBERLY ANN MANGINA, by deed dated July 31, 2007 and recorded August 03, 2007 in Instrument No. 20070803000362060 of official records.**

APN #: **09-5-21-0-000-001-439**

Commonly known as: 2050 Forest Lakes Ln, Sterrett, AL 35147

 MCRAE  
45996506  
AL  
FIRST AMERICAN ELS  
SUBORDINATION OF LIEN  


*WHEN RECORDED, RETURN TO:  
FIRST AMERICAN MORTGAGE SERVICES  
1100 SUPERIOR AVENUE, SUITE 200  
CLEVELAND, OHIO 44114  
NATIONAL RECORDING*



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