

**WHEN RECORDED MAIL TO:**

CCS Recording Team  
Attn: Convenient Closing Services  
3001 Leadenhall Road  
Mount Laurel, NJ 08054

**1k**

**58**

**ATTENTION: EQMISC**

**SUBORDINATION OF LIEN**

Date: July 3, 2013

Subordinating Party: USAA Federal Savings Bank

**Subordinated Lien:**

Date: **February 9, 2007**

Grantor(s): **Vester Wayne Causey and Donna R. Causey**

Beneficiary: USAA Federal Savings Bank

Note Secured by Subordinated Lien: Note dated **February 9, 2007**, in the original principal amount of **\$113,800.00**.

Recording Information: **Mortgage** dated **February 9, 2007**, recorded on **February 28, 2007** at **County of Shelby, State of Alabama** in **Document# 20070228000090250**, which mortgage is a lien upon the said premises located at **3 Country Club Dr, Calera, Alabama 35040**.

**Superior Lien:**


Date: August 5, 2013

Borrower(s): **Vester W. Causey and Donna R. Causey**

Lender: **PHH Mortgage Corporation**

Note Secured by Superior Lien: Note dated August 5, 2013 with a loan amount not to exceed **\$105,596.28**

Property Address: **3 Country Club Dr, Calera, Alabama 35040**


  
20130814000331570 1/3 \$20.00  
Shelby Cnty Judge of Probate, AL  
08/14/2013 01:33:07 PM FILED/CERT

FORM CODE: EQMISC

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

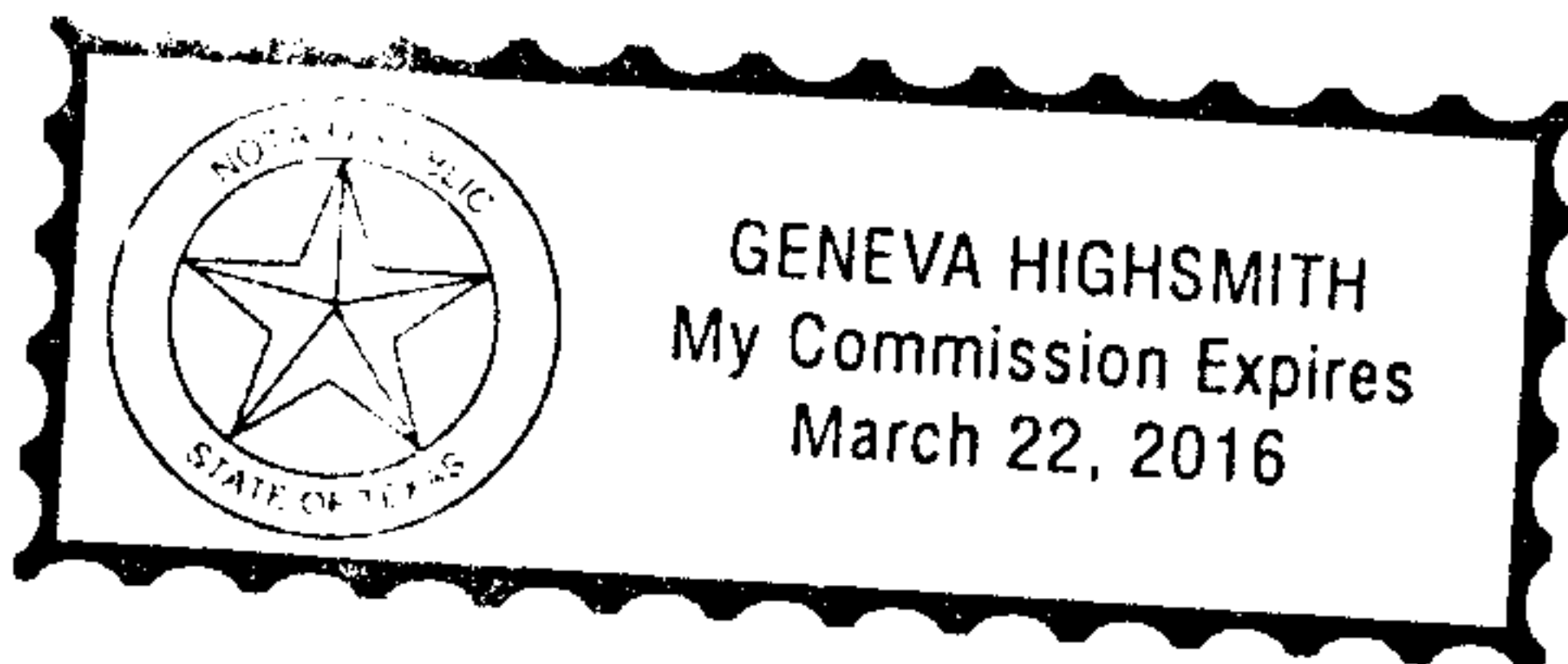
For value received, Subordinating Party subordinates the Subordinated Lien against the Property to the Superior Lien and agrees that the Subordinated Lien will remain subordinate to the Superior Lien regardless of the frequency or manner of renewal, extension, change, or alteration of the Superior Lien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

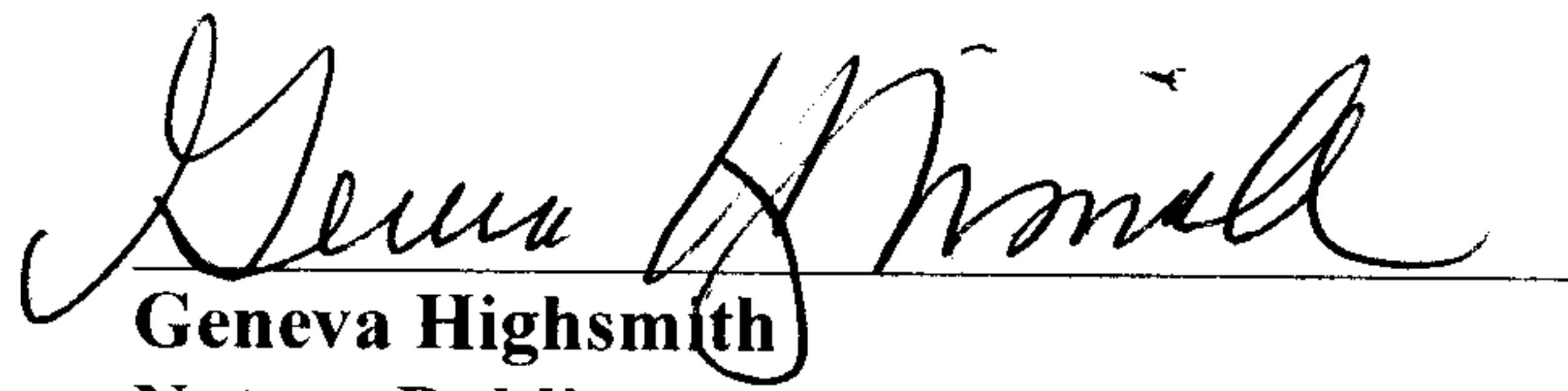
**USAA Federal Savings Bank**


  
**By: LaJohnna Pettigrew**  
**Account Services Specialist**

STATE OF TEXAS           §  
                                     §  
COUNTY OF BEXAR       §

On **July 3, 2013**, before me, the undersigned appeared **LaJohnna Pettigrew**, 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.



  
**Geneva Highsmith**  
**Notary Public**  
**State of Texas**  
**My Commission Expires: 03-22-2016**

  
20130814000331570 2/3 \$20.00  
Shelby Cnty Judge of Probate, AL  
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FORM CODE: EQMISC

# Commitment for Title Insurance

Issued by: TRGC

3001 Leadenhall Road

Mount Laurel, NJ 08054

Underwritten by Title Resources Guaranty Company

Commitment Number: 2213000025

Lender Loan Number: 7128488744

Exhibit A

Address: 3 Country Club Drive  
Calera, AL 35040


## LEGAL DESCRIPTION

THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN SHELBY COUNTY,  
ALABAMA TO-WIT:

COMMENCE AT THE NORTHWEST CORNER OF THE S ½ OF THE E ½ OF THE SE ¼,  
SECTION 22, TOWNSHIP 22 SOUTH, RANGE 2 WEST; THENCE PROCEED NORTH 88  
DEG. 40 MIN. EAST (MB) FOR A DISTANCE OF 65.0 FEET TO A POINT, THENCE  
TURN AN ANGLE OF 90 DEG. 36 MIN. 45 SEC. TO THE LEFT AND PROCEED NORTH  
1 DEG. 56 MIN. 45 SEC. WEST (MB) ALONG THE PROPOSED WEST RIGHT OF WAY  
LINE OF COUNTRY CLUB DRIVE FOR A DISTANCE OF 300.0 FEET TO THE POINT OF  
BEGINNING OF THE PARCEL HEREIN DESCRIBED; THENCE CONTINUE NORTH 1  
DEG. 56 MIN. 45 SEC. WEST (MB) FOR A DISTANCE OF 300.0 FEET TO A POINT;  
THENCE TURN AN ANGLE OF 89 DEG. 23 MIN. 15 SEC. TO THE LEFT AND PROCEED  
FOR A DISTANCE OF 180.0 FEET TO A POINT; THENCE TURN AN ANGLE OF 90  
DEG. 36 MIN. 45 SEC. TO THE LEFT AND PROCEED FOR A DISTANCE OF 300.0 FEET  
TO A POINT; THENCE TURN AN ANGLE OF 89 DEG. 23 MIN. 15 SEC. TO THE LEFT  
AND PROCEED FOR A DISTANCE OF 180.0 FEET TO THE POINT OF BEGINNING;  
BEING SITUATED IN SHELBY COUNTY, ALABAMA.

PARCEL ID#:28-5-22-0-000-034.003

Purported Address: 3 Country Club Drive, Calera AL 35040

  
20130814000331570 3/3 \$20.00  
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