

PREPARED BY: Mike Johnson

WHEN RECORDED MAIL TO:

USAA Federal Savings Bank  
10750 McDermott Freeway  
San Antonio, TX 78288-0558

ATTENTION: EQMISC

RETURN TO:  
WPG LENDER SERVICES  
RECORDING DEPARTMENT  
2625 TOWNSGATE ROAD SUITE 101  
WESTLAKE VILLAGE, CA 91361

SUBORDINATION OF LIEN  
390667



20131007000400420 1/3 \$20.00  
Shelby Cnty Judge of Probate, AL  
10/07/2013 08:05:51 AM FILED/CERT

Date: September 9, 2013

Subordinating Party: USAA Federal Savings Bank

**Subordinated Lien:**

Date: **March 1, 2007**

Grantor(s): **Michael W Swiney and Angelia R Swiney**

Beneficiary: USAA Federal Savings Bank

Note Secured by Subordinated Lien: Note dated **March 1, 2007**, in the original principal amount of **\$65,100.00**.

Recording Information: **Mortgage** dated **March 1, 2007**, recorded on **March 19, 2007** at **Shelby County, State of Alabama** in **Number 20070319000123950**, which mortgage is a lien upon the said premises located at **3811 Highway 109, Columbiana, AL 35051**.

**Superior Lien:**

Date: September 23, 2013

Borrower(s): **Michael Swiney and Angelia Swiney**

Lender: **Homeward Residential Inc**

Note Secured by Superior Lien: Note dated September 23, 2013 with a loan amount not to exceed **\$241,426.00**

Property Address: **3811 Highway 109, Columbiana, AL 35051**

Source of Title:  
20050211000068050

**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: Melissa Hernandez  
Account Services Specialist**

## Introduction to the Special Issue

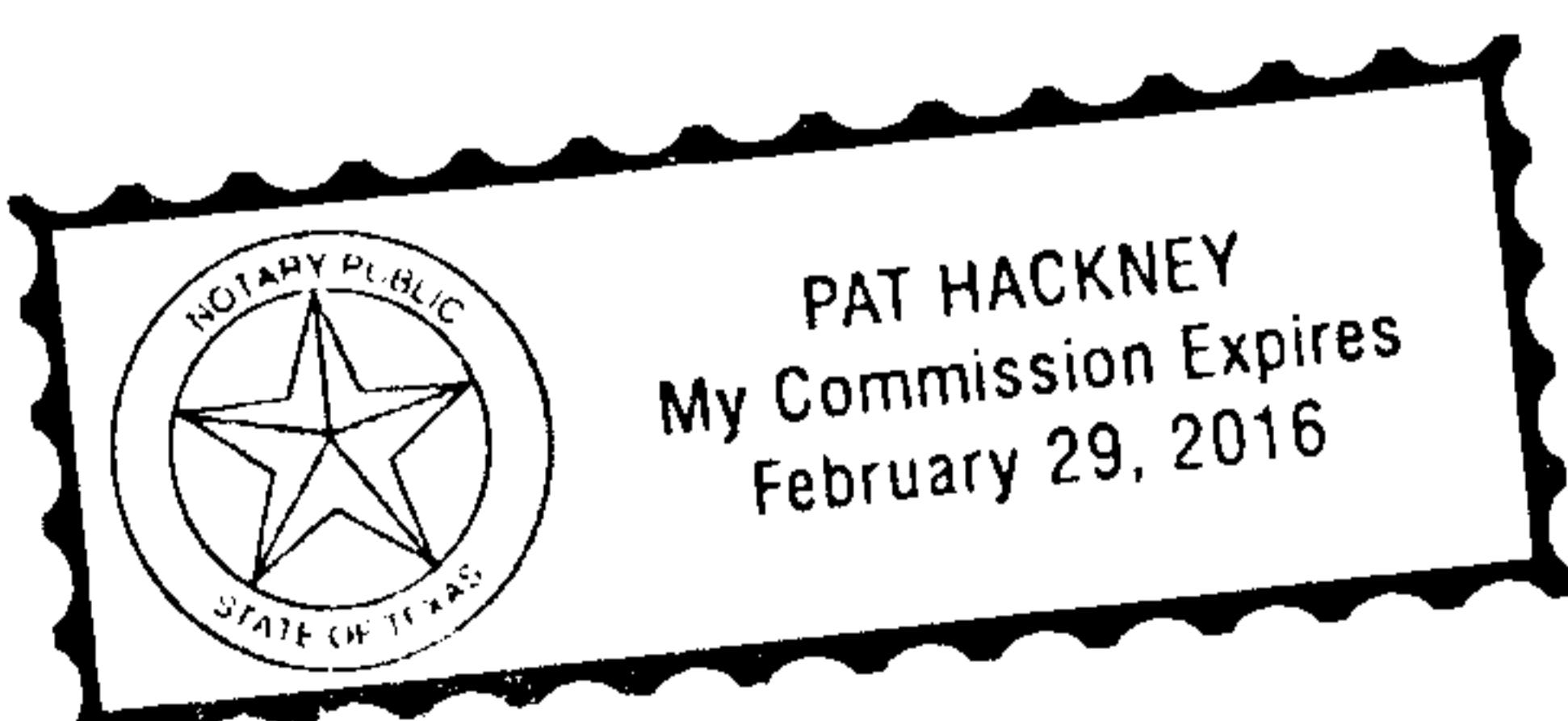
STATE OF TEXAS  
COUNTY OF BEXAR

A standard linear barcode is positioned horizontally across the page, consisting of vertical black bars of varying widths on a white background.

20131007000400420 2/3 \$20.00  
Shelby Cnty Judge of Probate, AL  
10/07/2013 08:05:51 AM FILED/CERT

On September 9, 2013, before me, the undersigned appeared Melissa Hernandez, 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.

**Pat Hackney  
Notary Public  
State of Texas  
My Commission Expires: 02-29-2016**



**WFG Lender Services, LLC**

**COMMITMENT**

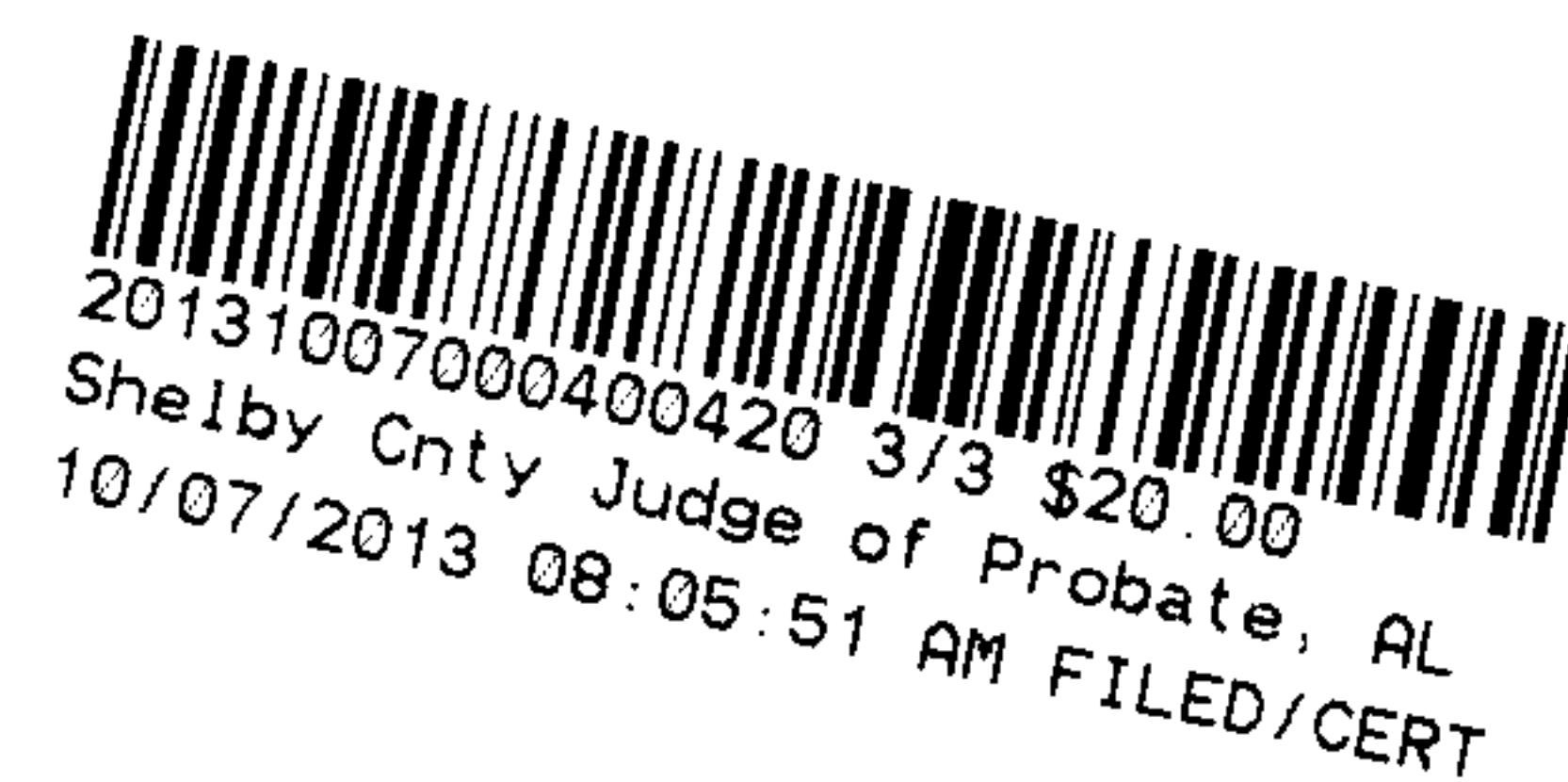
**EXHIBIT "A"**

**LEGAL DESCRIPTION:**

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

LOT 2, ACCORDING TO THE SURVEY OF DOGWOOD HOLLOW ESTATES, AS  
RECORDED IN MAP BOOK 22, PAGE 158, IN THE PROBATE OFFICE OF SHELBY  
COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA.

**P.I.D#: 16-4-18-0-000-009.026**



NOTE: This commitment consists of insert pages labeled Schedule A, Schedule B-Section 1, and Schedule B-Section 2. This commitment is of no force and effect unless all schedules are included, along with any Rider pages incorporated by reference in the insert pages.