

PREPARED BY: Mike Johnson

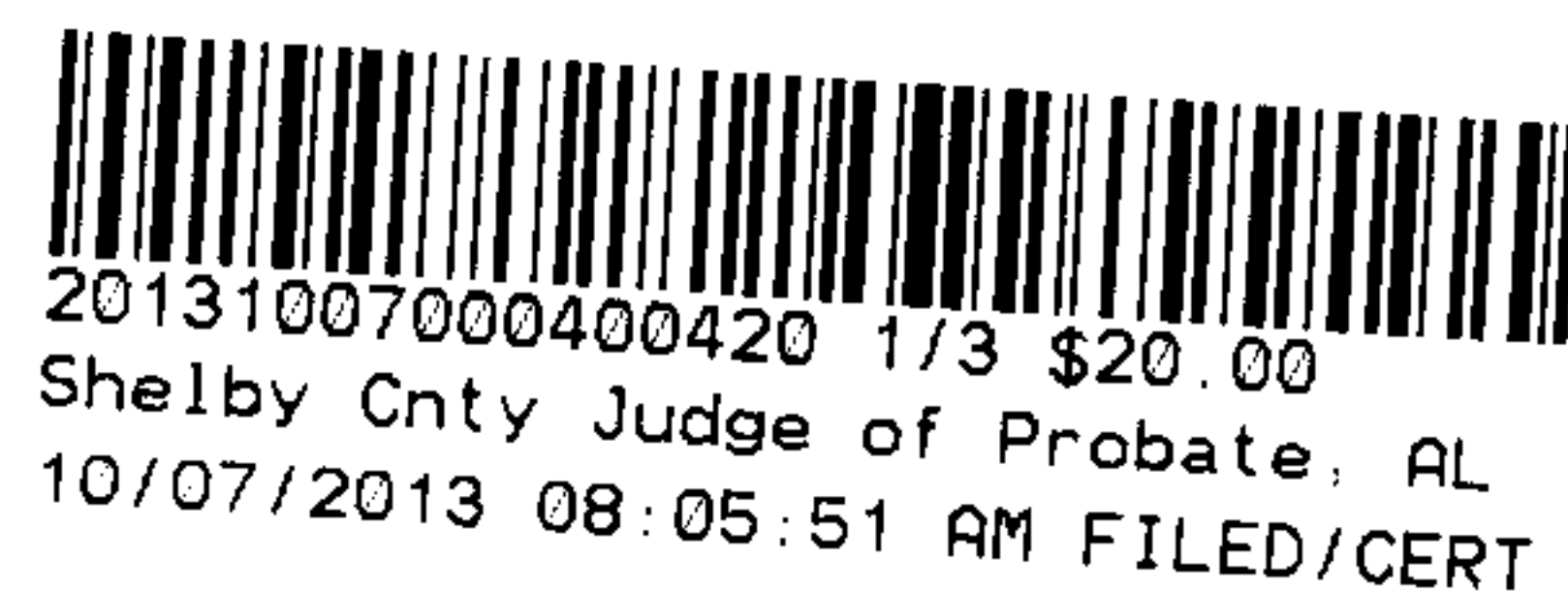
~~WHEN RECORDED MAIL TO:~~

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

ATTENTION: EQMISC

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

SUBORDINATION OF LIEN
390667



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


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

STATE OF TEXAS

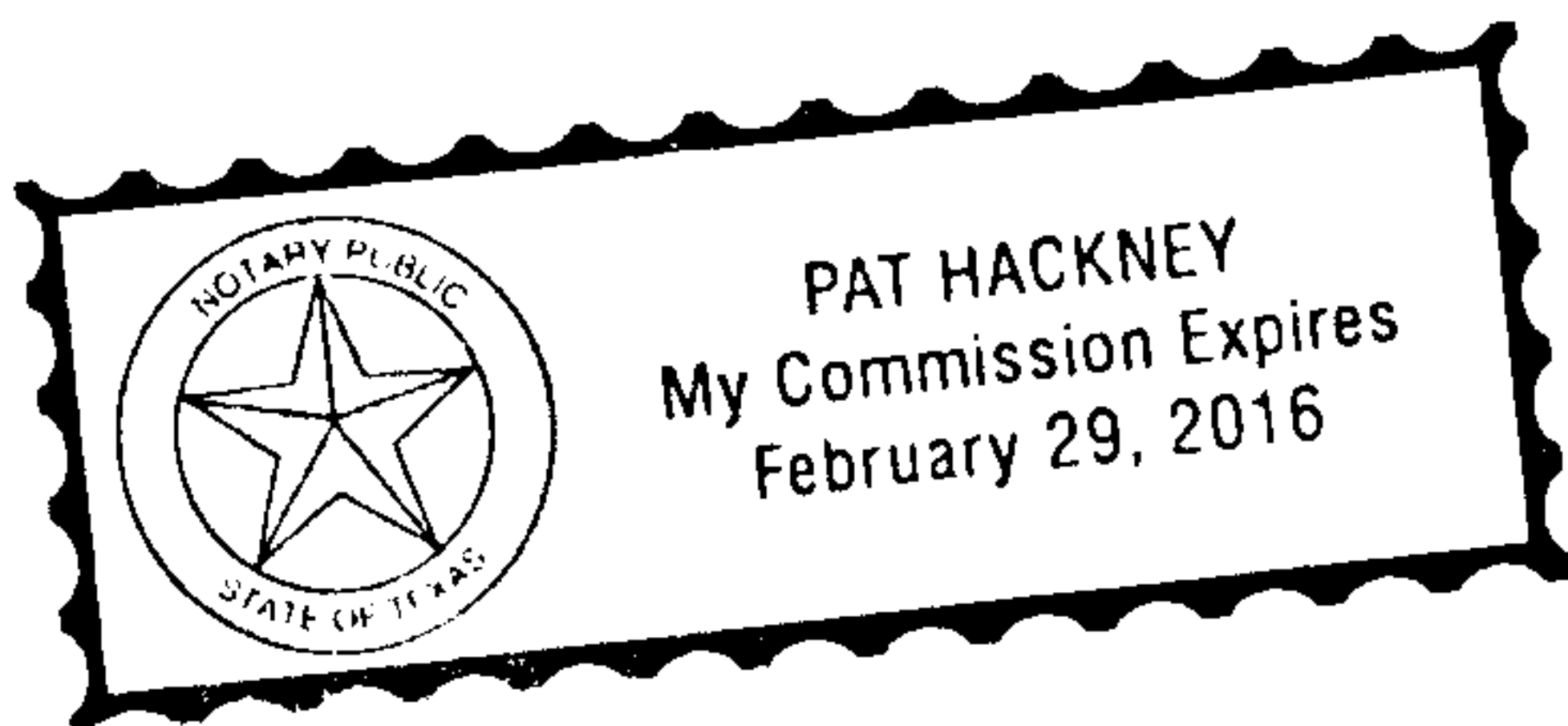
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COUNTY OF BEXAR

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

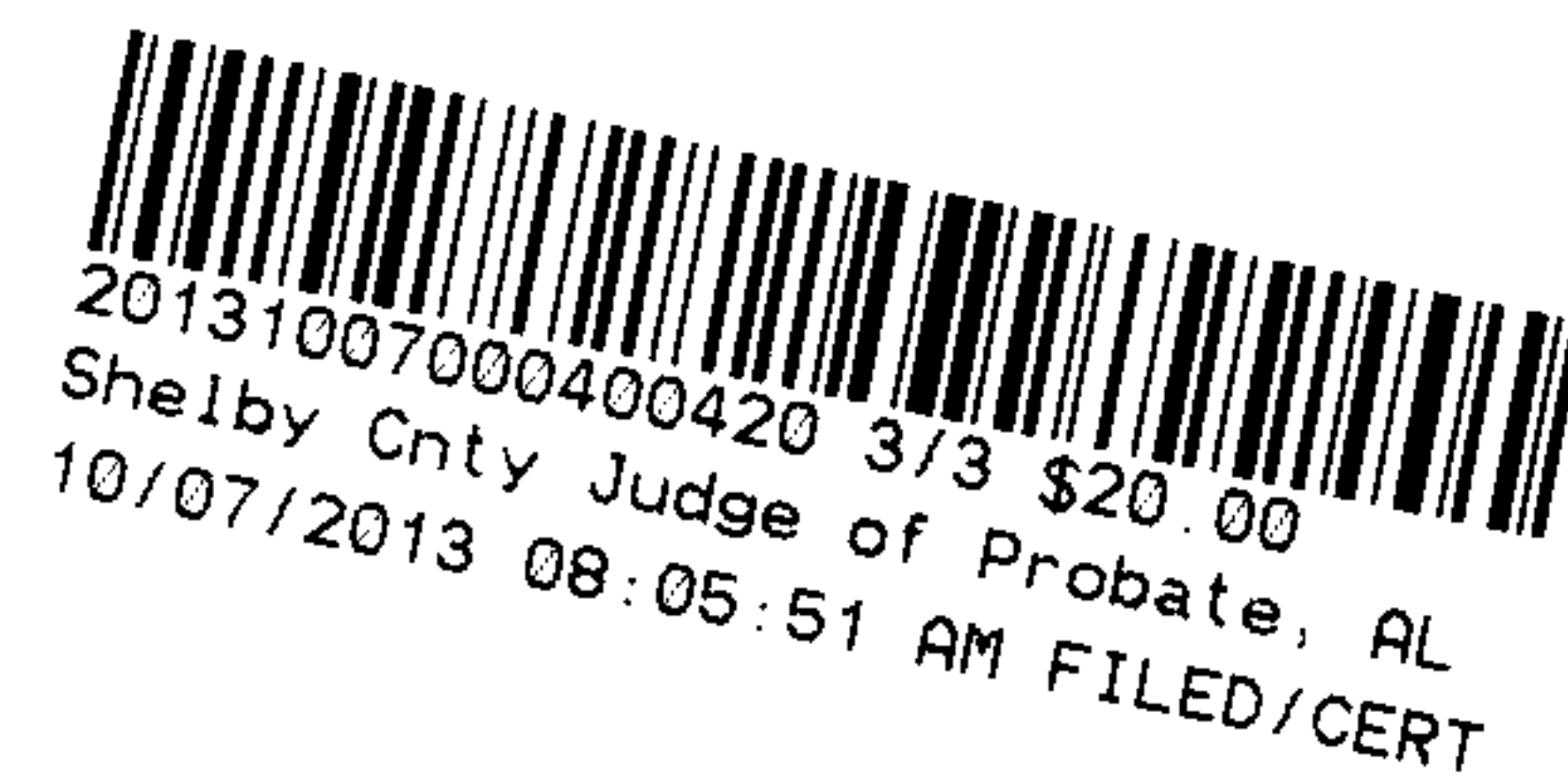
EXHIBIT "A"

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.