

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

STATE MS.-DESOTO CO. 
APR 9 10 26 AM '04

Attn: Consumer Lending Document Control

Prepared By/Return To:
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Attorneys at Law
Post Office Box 283
Southaven, MS 38671-0283
062-349-6990

SUBORDINATION OF LIEN

BK 1963 PG 306
CLERK'S OFFICE

Date: February 12, 2004

040808

Subordinating Party: USAA Federal Savings Bank

Subordinated Lien:

Date: **September 12, 2003**

Grantor(s): **Phillip D. Brooks and Michelle Brooks**

Beneficiary: USAA Federal Savings Bank

Note Secured by Subordinated Lien: Note dated **September 12, 2003**, in the original principal amount of **\$42,000.00**.

Recording Information: **Deed of Trust** dated **September 12, 2003**, recorded at **Desoto County, State of Mississippi** in Book 1829, Page 463, which mortgage is a lien upon the said premises located at **10140 Victor Drive, Olive Branch, MS 38654**.

Superior Lien:

Date: February 17, 2004

Borrower(s): **Phillip D. Brooks and Michelle Brooks**

Lender: **Countrywide Home Loans, Inc.**

Note Secured by Superior Lien: Note dated February 17, 2004 with a loan amount not to exceed \$136,600.00 and recorded in book 1934, page 98, in the Chancery Clerk's office, Desoto County, Mississippi.
Property Address: **10140 Victor Drive, Olive Branch, MS 38654**

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

Diane P. Peña

By: **Diane P. Peña**
Consumer Lending Officer

STATE OF TEXAS §
 §
COUNTY OF BEXAR §

On **February 12, 2004**, before me, the undersigned appeared **Diane P. Peña, Consumer Lending Officer**, 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.

Jessica R. Tovar

Jessica R. Tovar
Notary Public
State of Texas
My Commission Expires: **11-18-2006**

