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AFFIDAVIT

The undersigned, after being duly sworn, deposes and states:

That the deponent is of legal age, has full capacity and authority, and resides in the state of Alabama and that the statements made herein are based upon information, investigation, and belief on or about October 29, 1985, and are true, accurate, and complete.

On October 29, 1985 the undersigned executed and delivered that certain Second Lien Real Estate Accommodation Mortgage which is recorded in Book 052 at Page 431 in the records of the Probate Judge of Shelby County, Alabama.

The undersigned is a single man.

Dated 1/13/86, 1986.

STATE OF ALA. SHELBY CO.
I CERTIFY THIS
INSTRUMENT WAS FILED

Handley W. Cook, Jr.
Handley W. Cook, Jr.

STATE OF ALABAMA

COUNTY OF SHELBY

1986 FEB 11 AM 8:56

JUDGE OF PROBATE

I, the undersigned Notary Public in and for said County in said State, hereby certify that Handley W. Cook, Jr., whose name is signed to the foregoing Affidavit, acknowledged before me on this day that, being informed of the contents of said Affidavit, he as such person, executed the same voluntarily.

Given under my hand and seal of office this 20 day of January, 1986.

[NOTARIAL SEAL]

Cathryn C. Daniel
Notary Public

My Commission Expires: 11-7-89

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Balch & Bingham