

STATE OF ALABAMA)

COUNTY OF SHELBY)

AFFIDAVIT

Before me, the undersigned, Notary Public in and for said County and State personally appeared **Larry Adcock and wife, Lois M. Adcock** whose names are signed to this Affidavit and who are known to me and who being by me first duly sworn, deposes and says as follows:

Our names are Larry Adcock and Lois M. Adcock. On or about May 17, 1976, we purchased a house and lot from Richard S. Groseclose and wife, Loretta F. Groseclose and assumed a mortgage to Fidelity Federal Savings & Loan Association, which said mortgage was recorded in Mortgage Book 328, Page 153, in the Probate Office of Shelby County, Alabama. At the time we purchased said house and lot, there were no other liens or mortgages against said property other than the mortgage that we assumed, specifically the mortgage as set out on a title commitment issued by Cahaba Title more particularly set out as follows: "A mortgage from Richard S. Groseclose and Loretta F. Groseclose to United Virginia Mortgage Corporation dated September 3, 1975 in the amount of \$9,000.00 and recorded in Mortgage Book 348, Page 539, in the Probate Office of Shelby County, Alabama."

Affiants further state that no one has ever notified them that there was an existing mortgage against subject property; that at the time of purchase, subject property was purchased without a cloud on the title and no one has ever questioned title to subject property nor have affiants ever made payments in regard to the mortgage to United Virginia Mortgage Corporation.

Affiants still retain title to subject property which is more particularly described as follows:

Lot 8, Block 4, according to the Survey of Indian Valley First Sector, as recorded in Map Book 5, Page 43, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

The purpose of this Affidavit is show that affiants are executing a mortgage to First National Bank of Columbiana for a Home Equity Line of Credit in the amount of \$15,000.00 and also clear the cloud on the title which was submitted by Cahaba Title

F.N.B.C.

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and set out as Item 4 of Schedule B -Part I. As set out above, no one has ever questioned title to subject property nor was affiants ever aware of said mortgage. By executing this Affidavit, affiants request that Cahaba Title issue an endorsement deleting Item 4 of Schedule B - Part I from the title policy issued to First National Bank of Columbiana.

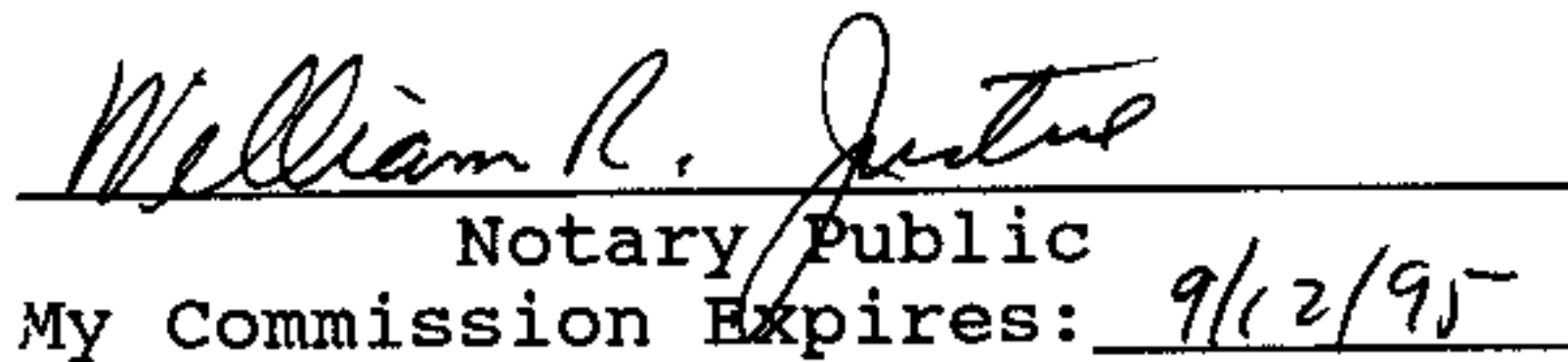

Larry Adcock

- Affiant


Lois M. Adcock

- Affiant

Sworn to and subscribed before me
on this 1st day of April, 1994.


Notary Public
My Commission Expires: 9/12/95

NOTARY

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