

STATE OF ALABAMA }

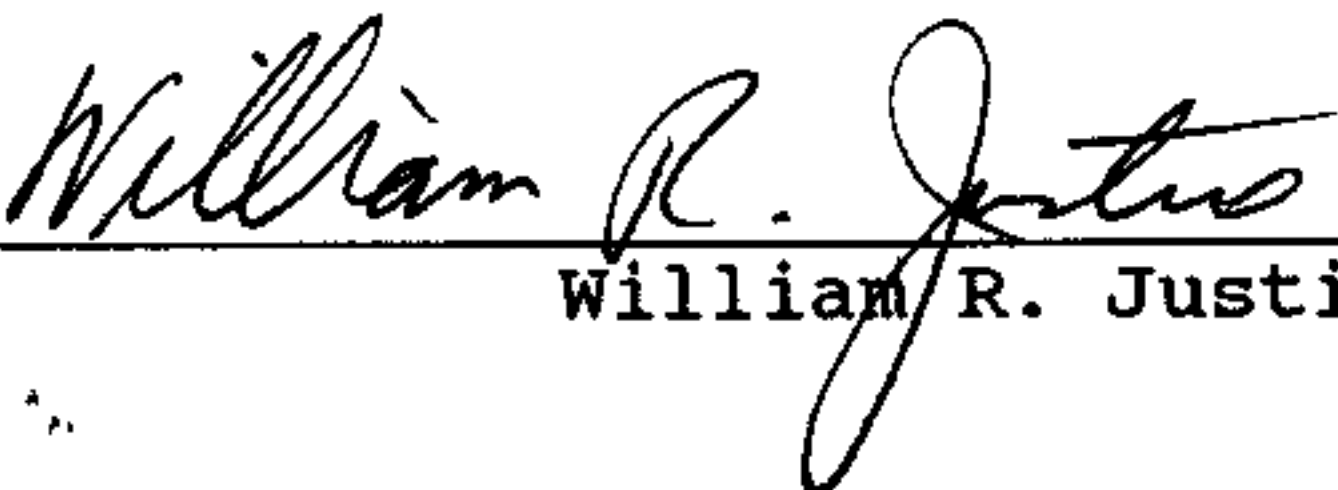
COUNTY OF SHELBY }

SCRIVENER'S AFFIDAVIT

Before me, the undersigned, a Notary Public in and for said County and state, personally appeared William R. Justice, who, after being duly sworn by me, deposes and says:

This Scrivener's Affidavit is executed by William R. Justice, said scrivener and attorney for First National Bank of Columbiana as stated hereinabove and is given for the purpose of correcting the contract date shown on the Mortgage, Note, Truth-In-Lending from May 21, 1995 to April 21, 1995. April 21, 1995 was the closing date of said transaction instead of May 21, 1995. This date in no way changes any payments as the first payment is to commence on May 21, 1995 which was 30 days from the date of closing as shown on said documents and does not in any other way impair or affect said loan in any other way. The date of May 21, 1995 is a typographical error. The correct date meant to be shown on the granting clause of said Mortgage, Note and Truth-In-Lending was the date executed being April 21, 1995.

IN WITNESS WHEREOF, the undersigned has caused this Affidavit to be executed this 24th day of April, 1995.



William R. Justice

Sworn to and subscribed before me
this 24th day of April, 1995.



Notary Public

My Commission Expires: 7/3/98

Inst # 1995-10597

04/24/1995-10597
03:49 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 9.50

Inst # 1995-10597