

STATE OF ALABAMA)
)
JEFFERSON COUNTY)

SCRIVENER'S AFFIDAVIT

Before me the undersigned authority, a Notary Public in and for said County and State personally appeared, R. Stephen Griffis, who states that the facts contained in this Affidavit are true and correct.

The undersigned, R. Stephen Griffis, hereby certifies that the undersigned was the legal representative of Michael E. Osborn with regard to that certain loan transaction between Colonial Bank and Michael E. Osborn involving the principal loan amount of One Million Dollars (\$1,000,000.00), which said loan was secured by the Mortgage executed by Michael E. Osborn as Mortgagor in favor of said Colonial Bank as recorded in Instrument #1997-27769 in the office of the Judge of the Probate Court of Shelby County, Alabama (a copy of which is attached hereto as Exhibit "A" and incorporated herein by reference).

Michael E. Osborn was a married individual at the time of execution of said Mortgage, however, the property described in said Mortgage is commercial property, with a car wash and oil change facilities located thereon. Said property is not, nor has it ever been, the homestead of the Mortgagor or his spouse.

FURTHER AFFIANT SAITH NOT.


R. STEPHEN GRIFFIS

SWORN TO AND SUBSCRIBED before me this the 22ND day of JANUARY, 1998.

My commission expires:


NOTARY PUBLIC

MY COMMISSION EXPIRES SEPTEMBER 2, 2001

02/03/1998-03438
09:34 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 NCB 8.50

Inst # 1998-03438