

STATE OF ALABAMA
COUNTY OF SHELBY

SCRIVENER'S AFFIDAVIT TO MORTGAGE
RECORDED IN INSTRUMENT #2000-30635
PROBATE RECORDS OF SHELBY COUNTY, ALABAMA

FROM: CHRISTOPHER R. SMITH & KARREN M. SMITH

TO: CENDANT MORTGAGE CORPORATION

Inst # 2001-27244

Before the undersigned authority personally came and appeared
Marc J. Hinkle, who, after being duly
sworn deposes and says as follows:

My name is Marc J. Hinkle and I am Vice President
at Cendant Mortgage Corporation located at 6000 Atrium Way, Mt.
Laurel, New Jersey 08054. My corporation prepared the Mortgage
dated August 31, 2000 on the property located at 212 Doyle Drive,
Montevallo, Alabama 35115. It has been brought to my attention that
the martial status of each party of the Grantors was omitted from
the mortgage due to an oversight. I have personal knowledge that
Christopher R. Smith and Karren M. Smith were married
on the date the above-described mortgage was executed.

It is the purpose of this affidavit to remove any cloud on the
title that the scrivener's error may have caused.

Marc J. Hinkle
ITS: Vice President

Sworn to and subscribed before me this 18th day of
June, 2001.

Suzanne M. Perrone
NOTARY PUBLIC

MY COMMISSION EXPIRES: _____

SUZANNE M. PERRONE
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 3/17/2003

07/02/2001-27244
02:08 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 HEL 11.00