



Customer Name: Ernest & Vicki A. Cermak
Customer Account: 5299070499784512

RECITALS

AGREEMENT

AMSOUTH BANK

By: [Signature]
Its Vice President

State of Alabama
Shelby County

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said County and State,
on this the **26** day of **March 2003**, within my jurisdiction, the within named _____ who
acknowledged that he/she is _____ of AMSOUTH BANK, a banking corporation, and that
for and on behalf of the said AmSouth Bank, and as its act and deed, he/she executed the above and foregoing
instrument, after first having been duly authorized by AmSouth Bank so to do.

Notary Public **NOTARY PUBLIC STATE OF ALABAMA AT LARGE**
MY COMMISSION EXPIRES: Aug 27, 2006

My commission expires:

NOTARY MUST AFFIX SEAL.

This Instrument Prepared by:
Bonnie Simpson
P.O. Box 830721
Birmingham, AL 35283

