

**AFFIDAVIT REGARDING MANUFACTURED
(AND FACTORY BUILT) HOUSING UNIT
(REAL PROPERTY AFFIDAVIT)**

This Affixation Affidavit Regarding Manufactured (and Factory Built) Housing Units is incorporated into and shall be deemed to amend and supplement the Mortgage, Security Deed or Deed of Trust and any and all riders or amendments thereto (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's obligation under the Note, Disclosure and Security Agreement of the same date to lender and secured by the property described in the Security Instrument (the "Property").

In addition to the covenants and agreements made in the Security Instrument, Borrower covenants and agrees as follows:

1. The manufactured housing unit located or to be located at the Property is or will be permanently affixed to a foundation and will assume the characteristics of site-built housing.
2. The wheels, axles, tow bar, or hitch were or will be removed when said manufactured housing unit was or is placed on its permanent site.
3. All foundations, both perimeter and piers for said manufactured housing unit have or will have footings that are in compliance with local building codes or requirements.
4. If piers are used for said manufactured housing unit, they will be placed where said housing unit manufacturer recommends.
5. If state law so requires, anchors for said manufactured housing units will be provided.
6. The manufactured housing unit is or will be permanently connected to a septic or sewage system and other utilities such as electricity, water and natural gas.
7. No other lien or financing affects said manufactured housing unit, other than disclosed in writing to Lender.
8. Said manufactured housing unit has been built under the Federal Manufactured Home Construction and Safety Standards that were established June 15, 1976.
9. Borrower(s) acknowledges his or her intent that said manufactured housing will be a fixture and part of the Property securing the Security Instrument.
10. The manufactured housing unit will be assessed and taxed as an improvement to the Property. I/We understand that if Lender does not escrow for taxes, that I/we will be responsible for payment of such taxes.
11. If the land is being purchased, such purchased and said manufactured housing unit represent a single real estate transaction under applicable state law.

A 2011, Clayton manufactured home, model 27CEC28683AH11, size 32X76, Serial Number NO2021280TNAB, HUD Label #TEN745897 & TEN745898 located at: 297 Canna Row, MONTEVALLO AL 35115

PROPERTY ADDRESS OR LEGAL DESCRIPTION

Nicki Masteron
NICKI MASTERON

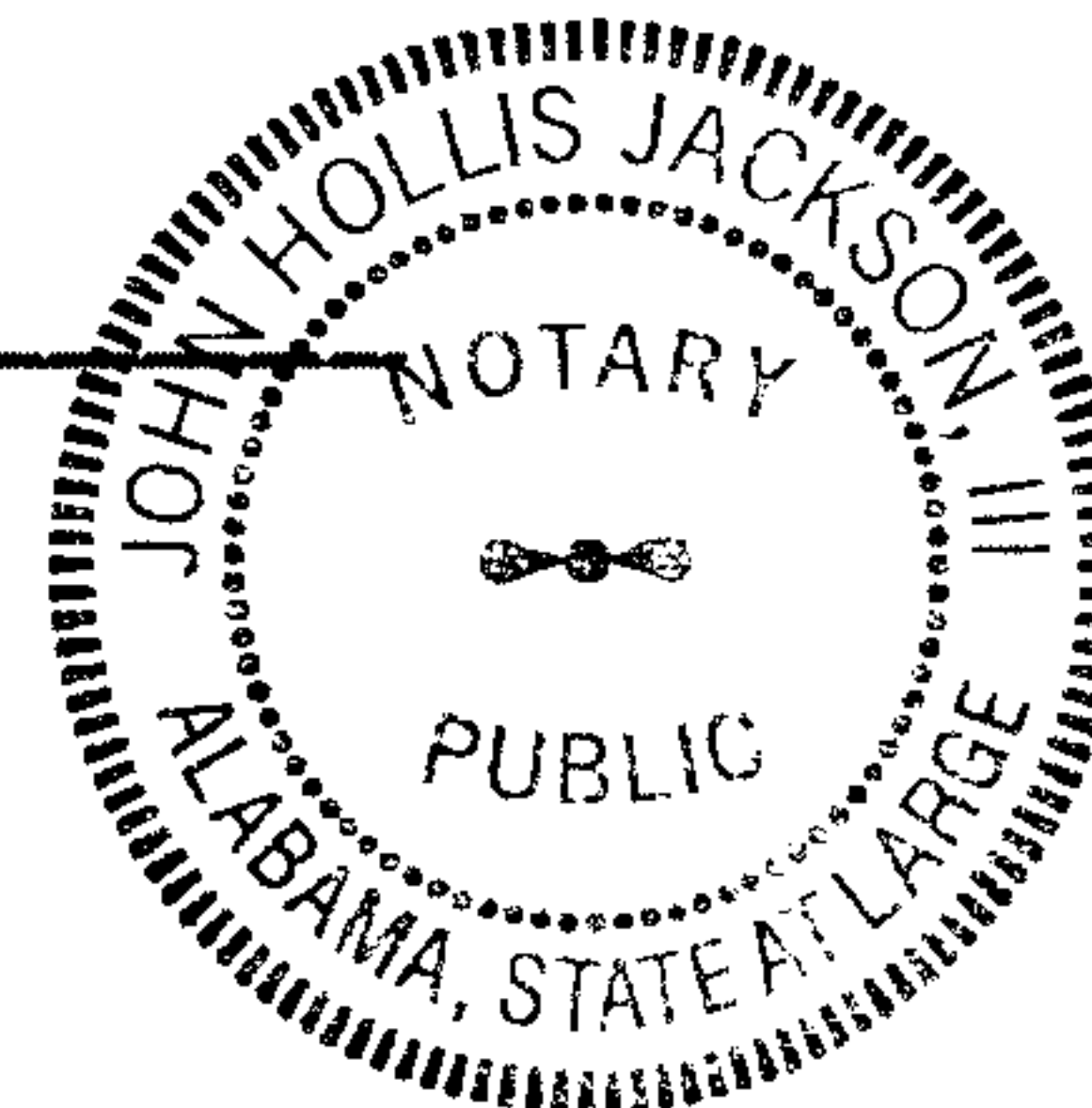
DATE 12/27/10

Grady E. Masterson
GRADY E. MASTERSON

27 Dec 2010
DATE

Sworn to and subscribed before me this day of

his day of
[Signature]
NOTARY PUBLIC
EXPIRES: 3-23-94



20110106000005740 1/2 \$15.00
Shelby Cnty Judge of Probate, AL
01/06/2011 11:25:21 AM FILED/CERT

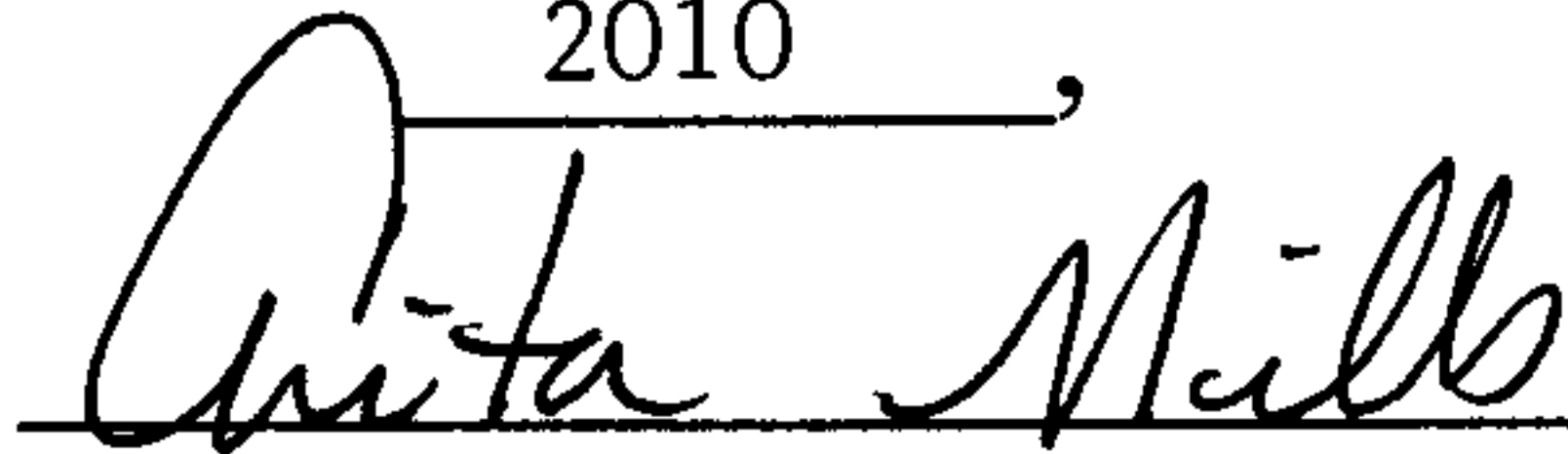
We as "Lender" understand that the above referenced Manufactured home is permanently affixed to the above address and is now considered a real property under the state law.

CIS FINANCIAL SERVICES, INC.

By: 

Tammy Bostick
Vice President

IN WITNESS THEREOF, I have hereunto set my hand and Notarial Seal and is sworn to and subscribed before me on the 27th day of December, 2010,



Notary Public

My Commission expires: 9.13.13



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