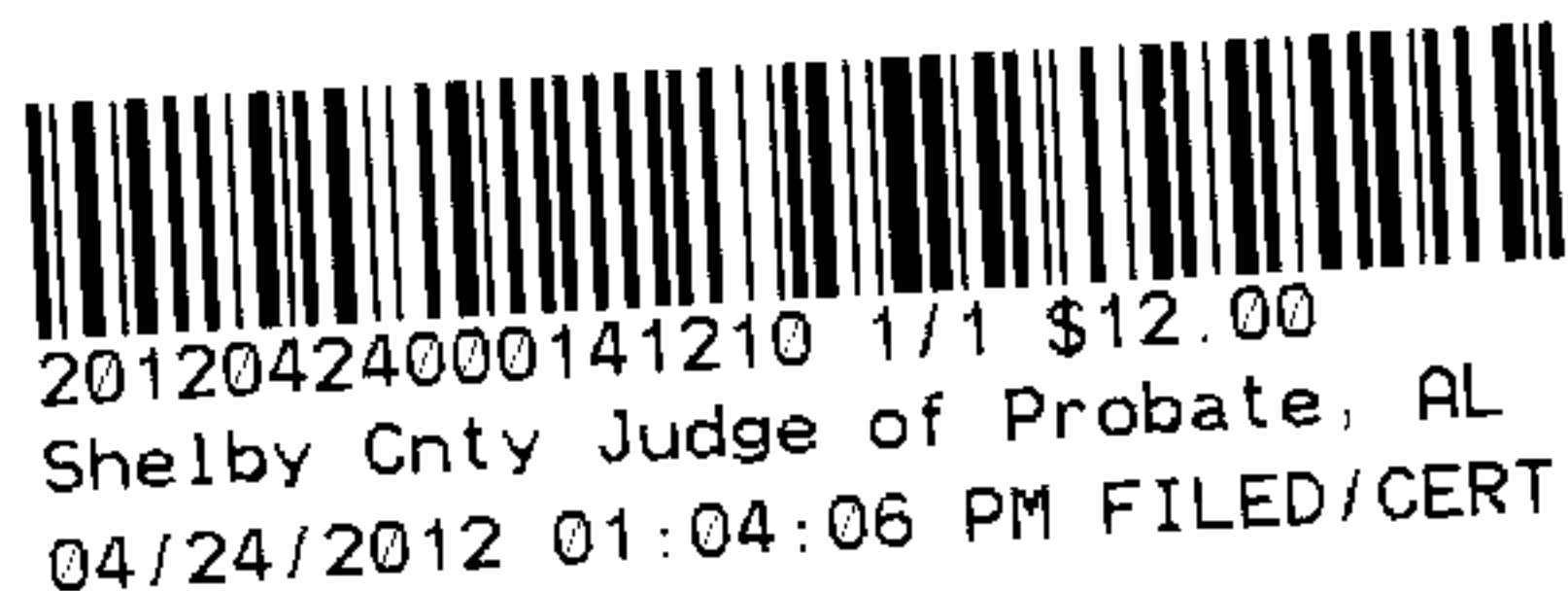


STATE OF ALABAMA)
)
COUNTY OF JEFFERSON)




**AFFIDAVIT & INDEMNITY AGREEMENT
REGARDING TRUST AND TRUSTEE'S POWERS**

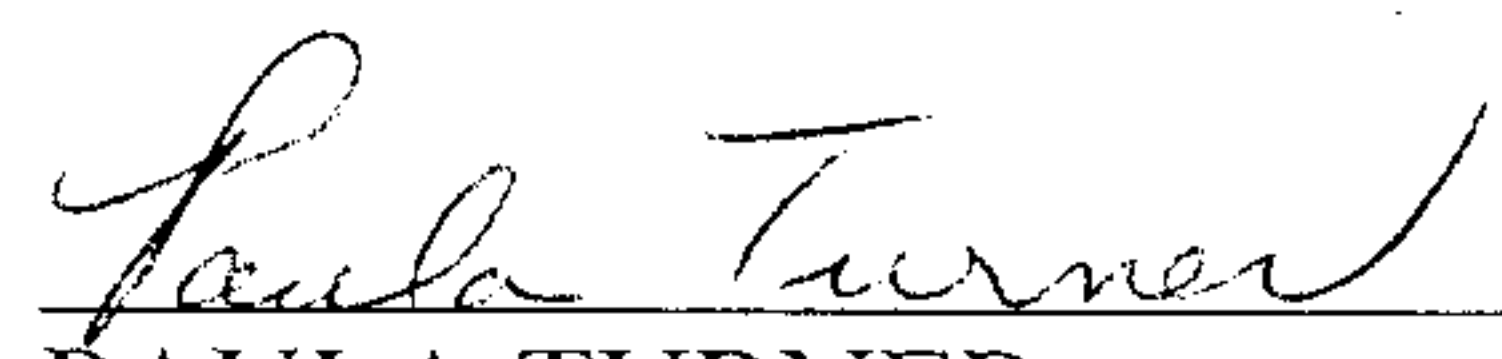
Before me, the undersigned Notary Public, in and for the State of Alabama-at-Large, personally appeared the undersigned, who have been by me first duly sworn, AND deposed as follows:

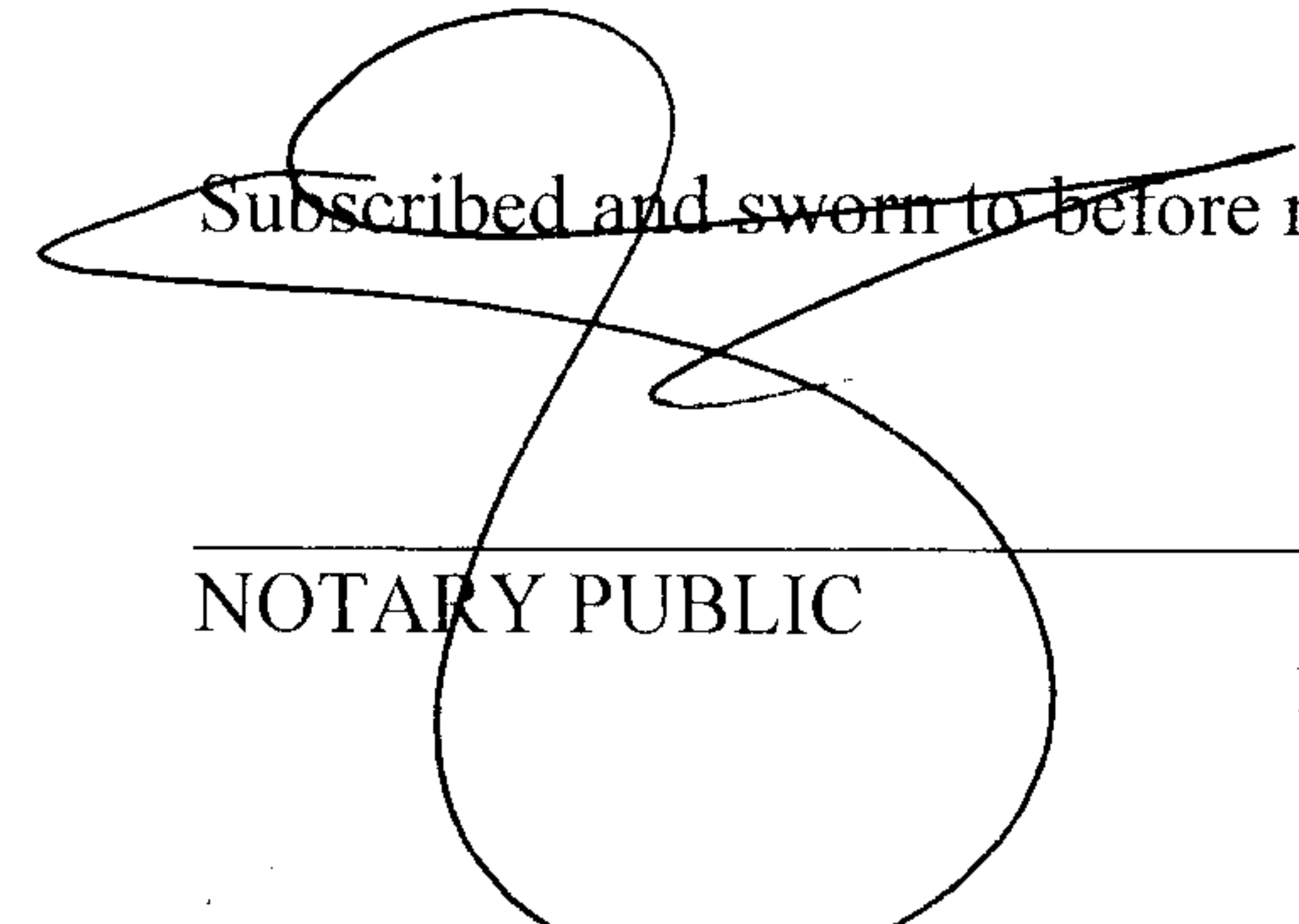
1. Our names are Timothy A. Turner and Paula Turner. We are over the age of twenty-one (21) years, and have personal knowledge of the facts stated herein.
2. We are the Trustees of The Turner Living Trust, dated June 13, 2011. The Trust is in full force and effect and may acquire, mortgage, pledge, sell or otherwise dispose of and encumber real property without reservation, and we have the right to execute all related documents.
3. We have on this day exercised the powers granted in the above-referenced Trust, executing note, mortgage, settlement statement, and various other documents relating to the mortgage of the residence located in Shelby County, Alabama, and being more particularly described as follows, to-wit:

Lot 60, according to the Survey of Old Mill Trace, as recorded in Map Book 7, page 99, in the Probate Office of Shelby County, Alabama.
4. At the time of the execution of the above-mentioned closing documents and exercise of the Trust, we had no actual knowledge of the termination of the power by revocation and have not been notified since the execution of the Trust of any revocation of said Trust powers. The Trust is in full force and effect, there are no undisclosed amendments, modifications, revocation and/or terminations thereof, and no undisclosed resignation, or substitution, of Trustee.
5. We, Timothy A. Turner and Paula Turner, agree to indemnify and hold harmless Stewart Title Guaranty Company, title insurance underwriter; Preferred Title Agency Inc., nka Common Bond Title, Title Company; McLeod & Associates, LLC, closing agent; and Navy Federal Credit Union, Lender, from any loss, costs, damage and expense of every kind including attorney's fees, which it shall or may suffer resulting from a reliance on the trust and powers of the Trustee.

Witness our hand and seal.


TIMOTHY A. TURNER,
Affiant and Trustee


PAULA TURNER
Affiant and Trustee


Subscribed and sworn to before me on this 5th day of April, 2012.

NOTARY PUBLIC

Prepared by:
Jul A. McLeod, Attorney
McLeod & Associates, LLC
1957 Hoover Court, #306
Hoover, AL 35226

MALCOLM S. MCLEOD
NOTARY PUBLIC
ALABAMA STATE AT LARGE
MY COMMISSION EXPIRES 08-15-14