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SCRIVENER'S AFFIDAVIT

STATE OF ALABAMA |
COUNTY OF JEFFERSON |

BEFORE ME, the undersigned NOTARY PUBLIC, in and for said County and State, personally appeared LARRY R. NEWMAN, who, being first duly sworn, upon his oath, deposes and states the following:

My name is Larry R. Newman, and I am a licensed, practicing attorney in Birmingham, Jefferson County, Alabama, and did prepare a mortgage for Altus Mortgage Corp. in the amount of ONE HUNDRED THOUSAND EIGHT HUNDRED AND NO/100 (\$100,800.00) DOLLARS signed by Joseph J. Reguett, Jr., an unmarried man and Eula B. Reguett, an unmarried woman on the following described real property:


Lot 16, Block 1, according to the Survey of Cedar Cove, Phase III, as recorded in Map Book 10, Page 34, in the Probate Office of Shelby County, Alabama. Mineral and mining rights excepted.

It has been brought to my attention that the original mortgage recorded in Book 192, Page 69, in the Probate Office of Shelby County, Alabama, contained an error in the laws of incorporation of said Altus Mortgage Corp. This scrivener's affidavit is being given to correct the mortgage to read Altus Mortgage Corp., which is organized and existing under the laws of the State of Alabama, in lieu of the United States of America as shown in said Mortgage instrument.

Done this the 9th day of November, 1988.


LARRY R. NEWMAN

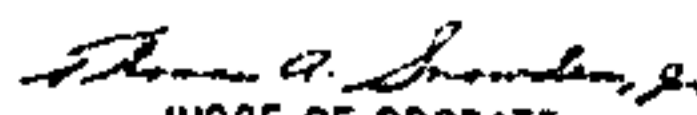
SWORN TO AND SUBSCRIBED BEFORE ME
THIS THE 9TH DAY OF NOVEMBER, 1988.


NOTARY PUBLIC

MY COMMISSION EXPIRES: 11-2-91

STATE OF ALA. SHELBY
I CERTIFY THIS
INSTRUMENT WAS FILED
88 NOV 15 AM 9:14

Re 2.50
Fnd 1.00
3.50


JUDGE OF PROBATE

Larry Newman

BOOK 213 PAGE 476