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STATE OF ALABAMA )  
JEFFERSON COUNTY )

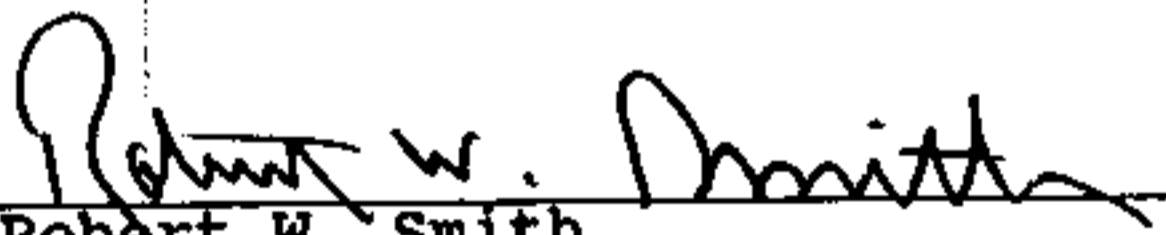
SCRIVENER'S AFFIDAVIT

KNOW ALL MEN BY THESE PRESENTS, that whereas America's First Credit Union is the owner and holder of record of that certain mortgage executed by Neil Weldon Edwards, and wife, Elizabeth Vitalis Edwards, to the said America's First Credit Union dated October 19, 1990 and recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Book 315, at Page 687; and

WHEREAS, the said America's First Credit Union erred in omitting where the first mortgage was recorded, Said mortgage is recorded in Volume 275, Page 463, in the Office of the Judge of Probate of Shelby County, in the amount of \$22,000.00 on the aforementioned mortgage,

THIS AFFIDAVIT is given for the purpose of correcting the above mentioned error.

IN WITNESS WHEREOF Robert W. Smith, as Vice President, Real Estate, and with full authority to execute this SCRIVENER'S AFFIDAVIT on behalf of America's First Credit Union, has caused this AFFIDAVIT to be executed in his name in his capacity as Vice President, Real Estate on this 28th day of January, 1991.

  
Robert W. Smith  
Vice President, Real Estate

✓  
**AMERICA'S FIRST  
CREDIT UNION**

1200 Fourth Avenue North  
P.O. Box 11349  
Birmingham, Alabama 35202-1349

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ACKNOWLEDGMENT

STATE OF ALABAMA )  
JEFFERSON COUNTY )

I the undersigned authority, a notary public in and for said County, in said State, hereby certify that Robert W. Smith, whose name as Vice President, Real Estate for America's First Credit Union is signed to the foregoing AFFIDAVIT and who is known to me, acknowledged before me on this day that, being informed of the contents of said AFFIDAVIT, he in his capacity as Vice President, Real Estate aforesaid executed that same voluntarily on the day the same bears date.

Given under my hand and official seal this 28th day of January, 1991.

*Randi Kay C. Bayfield*  
Notary Public

(seal)  
My Commission expires: 06-22-91  
05-01-93

STATE OF ALA. SHELBY CO.  
I CERTIFY THIS  
INSTRUMENT WAS FILED

91 FEB -7 AM 10:40

*Thomas P. Shumaker, Jr.*  
JUDGE OF PROBATE

1. Deed Tax	-----	\$	-----
2. Mtg. Tax	-----	\$	-----
3. Recording Fee	-----	\$	5.00
4. Indexing Fee	-----	\$	3.00
5. No Tax Fee	-----	\$	-----
6. Certified Fee	-----	\$	1.00
Total	-----	\$	9.00