

SCRIVENER'S AFFIDAVIT

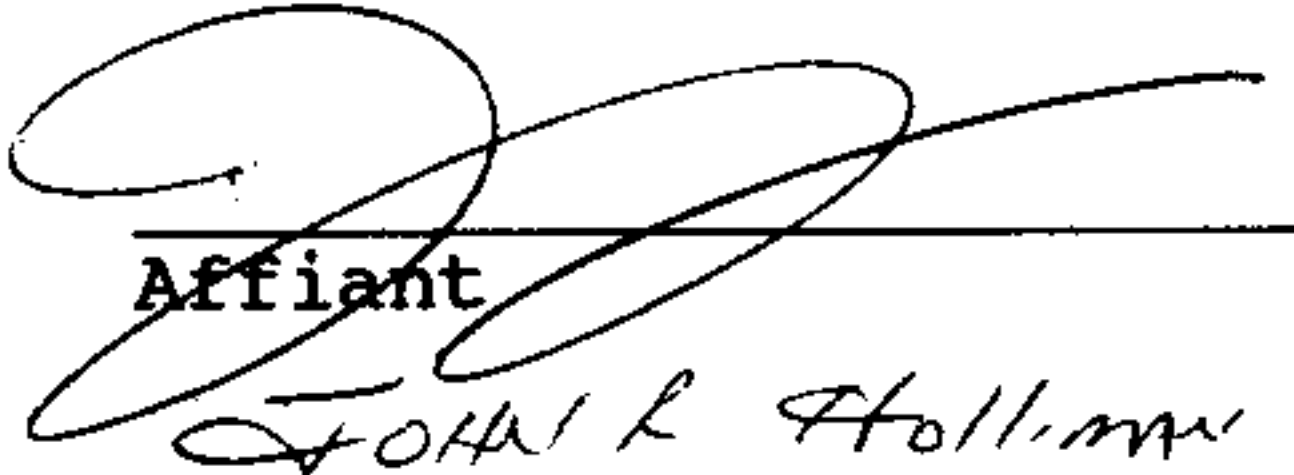
STATE OF ALABAMA
SHELBY COUNTY

Before me, the undersigned authority in and for said County and State personally appeared John R. Holliman whose name is signed to this affidavit and who is known to me and who first being duly sworn, deposes and says as follows:

My name is John R. Holliman. I am a practicing attorney in Pelham, Al. On the 26th day of November 1996, I prepared a mortgage from Kirk Allen Ramirez and Stacey Allison Ramirez, husband and wife, to Matrix Financial Services Corporation. Said mortgage was recorded in Instrument #1996-39909. In said mortgage the legal description was to be listed on Exhibit A but was inadvertently not attached to said mortgage.

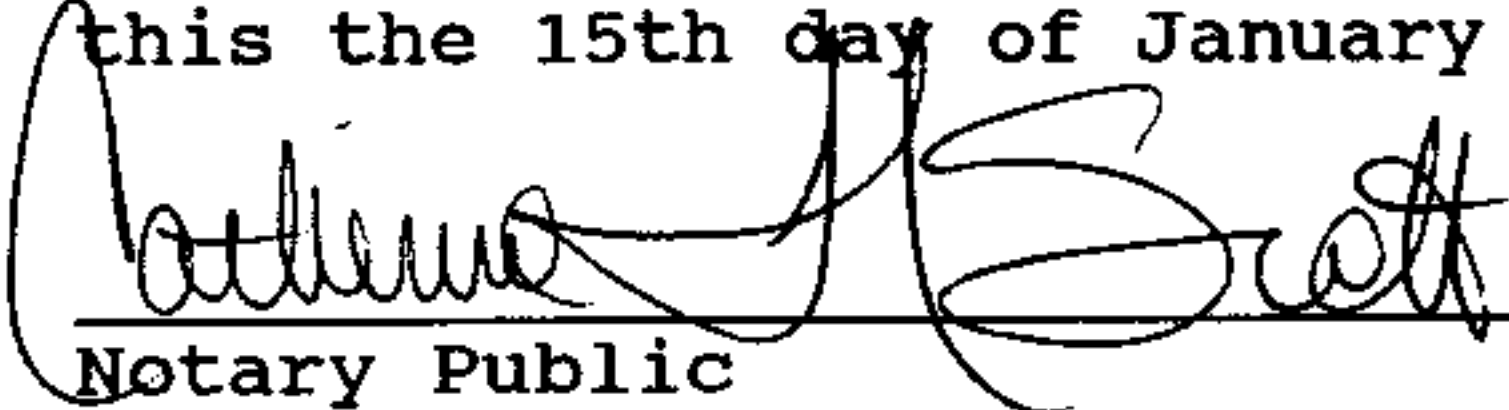
Said legal description that should have been included was as follows: Lot 20, according to Cobblestone Village, as recorded in Map Book 19, Page 76 in the Probate Office of Shelby County, Alabama.

In Witness Whereof, I have unto set my hand and seal on this the 15th day of January 1998.


Affiant

JOHN R. HOLLIMAN

Sworn to and subscribed before me
this the 15th day of January 1998.


Notary Public

8-3-98

Inst # 1998-03777

02/04/1998-03777
01:36 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 HCD 8.50

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