

STATE OF ALABAMA

COUNTY OF SHELBY

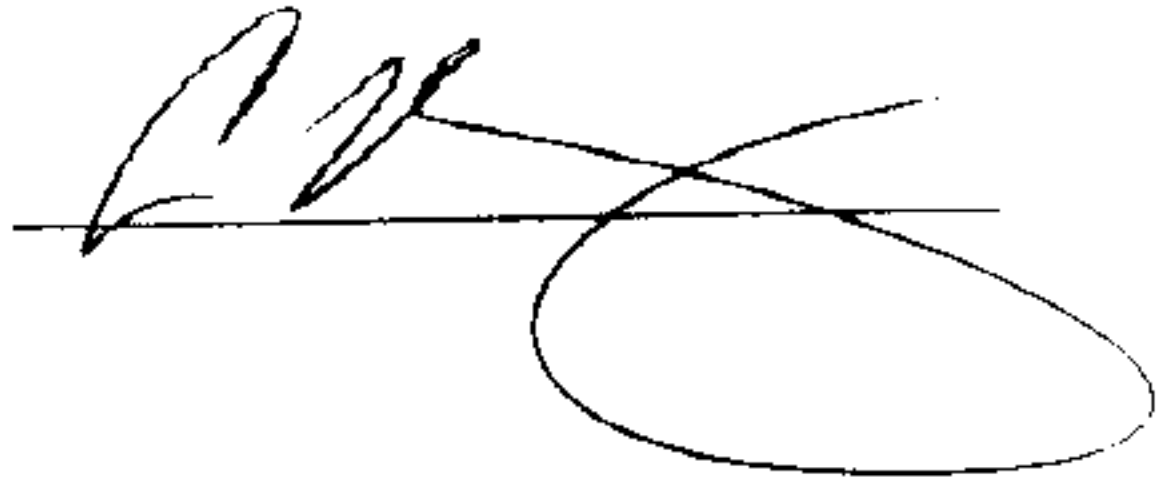
SCRIVENER'S AFFIDAVIT

Before me, the undersigned, a Notary Public, in and for said County and State, personally appeared Clayton T. Sweeney, who, after, being duly sworn by me, deposes and says:

Affiant prepared that certain Mortgage from Southern Capital Resources, Inc. to Timothy Foster Ponder and Vicki W. Ponder, dated March 17, 1999, and recorded in Instr. #1999-13545, in the Probate Office of Shelby County, Alabama. In the preparation of said Mortgage, the marital status of the borrowers were not included on the first page of the Mortgage. This Scrivener's Affidavit is executed by Clayton T. Sweeney, said scrivener as stated hereinabove, and is given for the purpose of correcting the borrowers' marital status. The borrowers' names should read as follows:

Timothy Foster Ponder and wife, Vicki W. Ponder


In Witness Whereof, the undersigned has caused this affidavit to be executed on this 12th day of May, 1999.



STATE OF ALABAMA
COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said county in said state, hereby certify that Clayton T. Sweeney, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me that, being informed of the contents of the instrument, he executed the same voluntarily on the day the same bears date.

Given under my hand and seal this 12th day of May, 1999.


Notary Public

My commission expires: 12/2/00

Inst # 1999-21256

05/20/1999-21256
01:13 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MMS 8.50

CLAYTON T. SWEENEY, ATTORNEY AT LAW