

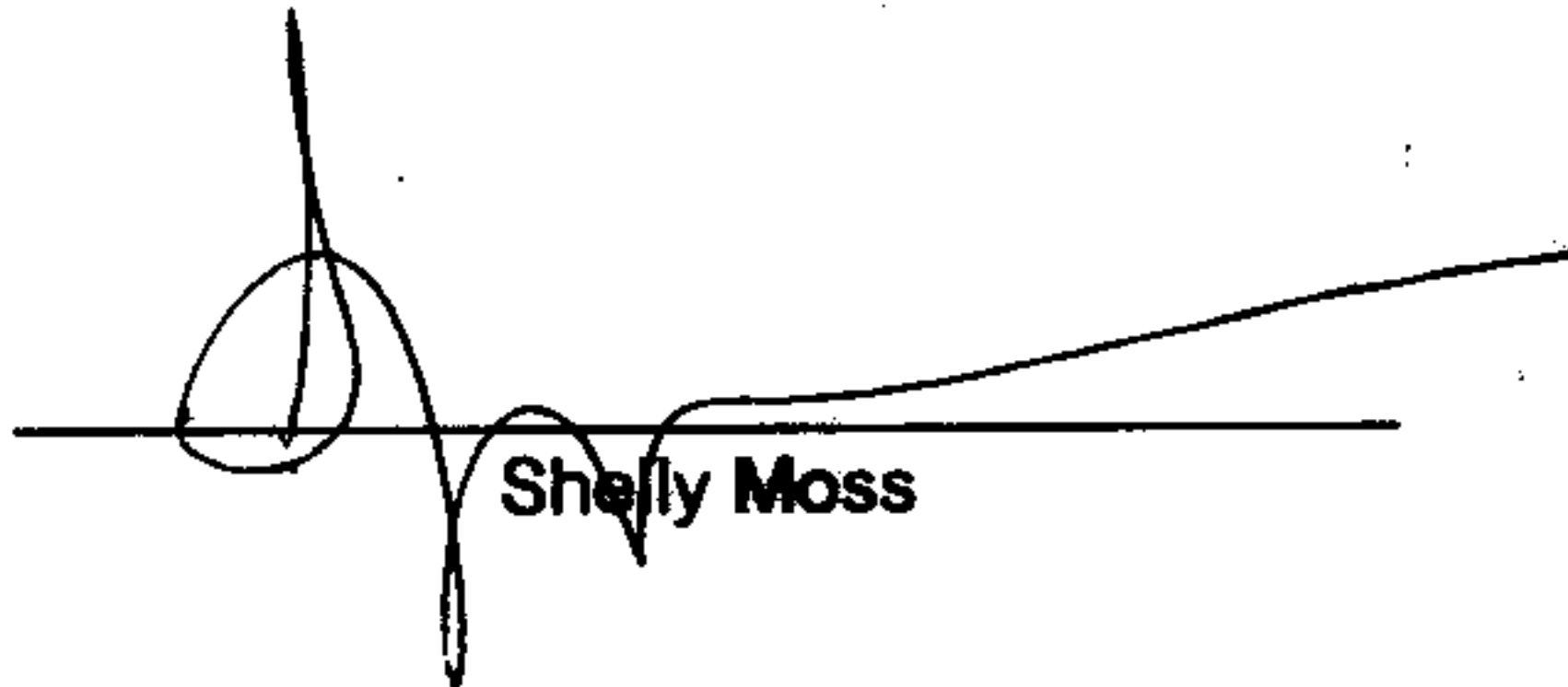
STATE OF ALABAMA)

SHELBY COUNTY)

This instrument was prepared by
Shelly Moss
Galloway & Moss, L.L.C.
11 Oak Street
Birmingham, AL 35213

SCRIVENER'S AFFIDAVIT

I, Shelly Moss, was the Scrivener of the Mortgage dated June 30, 1999 being recorded in Instrument 1999 / 28975 in the Office of the Judge of Probate of Shelby County, Alabama on July 9, 1999. Said Mortgage being executed by Robert B. Howard and wife Karin S. Howard. The margin shown in 4.(C) of the Adjustable Rate Rider is incorrectly typed as 3.75. The correct margin in 4.(C) of the Adjustable Rate Rider should be 3.25.


Shelly Moss

STATE OF ALABAMA)

SHELBY COUNTY)

This is to certify that Shelly Moss, whose name is signed to the foregoing and who is known to me, did sign same on the date the same bears date, and declares it to be true and correct to the best of her information, knowledge and belief.

Sworn to and subscribed before me this the 3rd day of August,
1999,


NOTARY PUBLIC
My commission expires: 2-25-03

Inst # 1999-33952

08/12/1999-33952
03:28 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE

001 WMS 8.50