

STATE OF ALABAMA
COUNTY OF JEFFERSON

SCRIVENER'S AFFIDAVIT

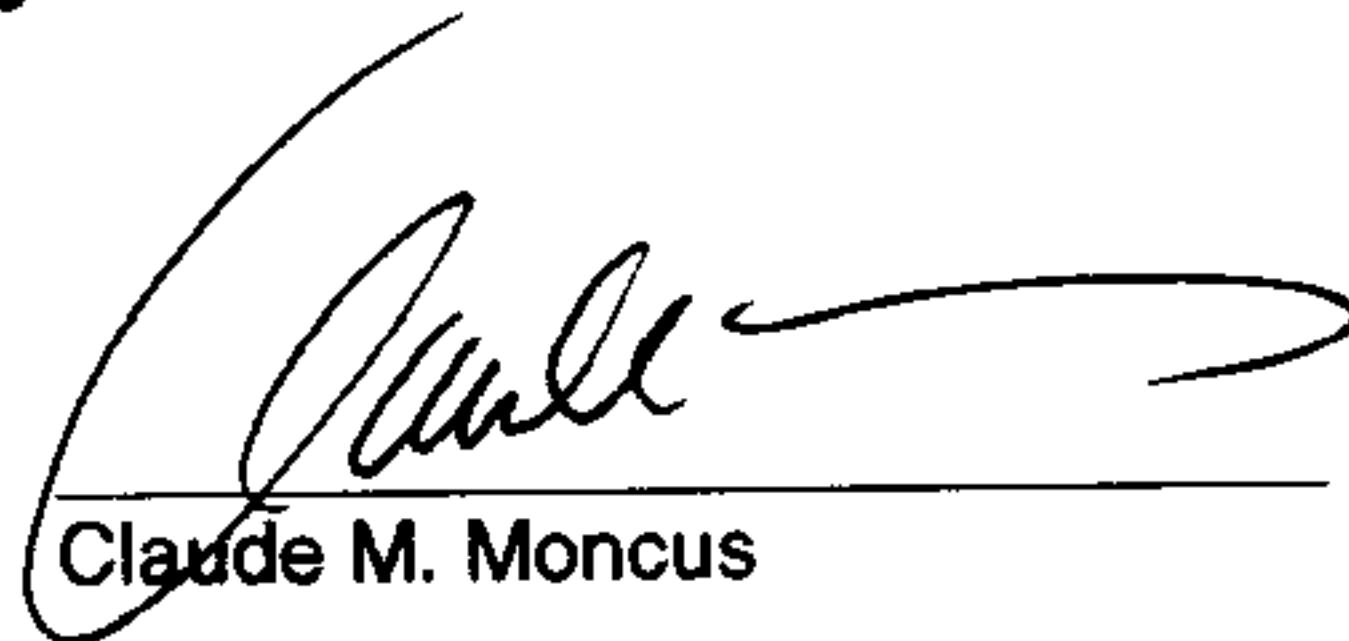
Before me, the undersigned authority, appeared Claude M. Moncus, who, after being duly sworn, deposes and says on oath as follows:

- 1.) That my name is Claude M. Moncus, that I am over the age of 21 years, I have personal knowledge of the information contained herein. I am an attorney licensed to practice law in the State of Alabama.
- 2.) That on or about, September 2, 1998, I prepared a Mortgage, from William A. McHugh and Susan S. McHugh to Cendant Mortgage Corporation recorded in Instrument #1998-36044, in the Probate Office of Shelby County, Alabama.
- 3.) That the Map Book in the Legal Description was typed incorrectly and should read as follows:

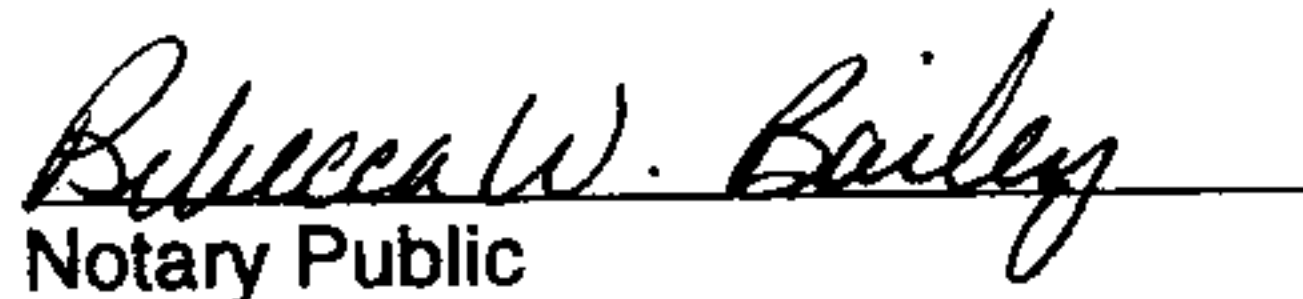
Map Book 8, instead of Map Book 6

- 4.) That the marital status of the mortgagors was omitted and should have been:

Husband and Wife


Claude M. Moncus

Sworn to and subscribed before me on this the 4th day of November, 1999.


Notary Public

My Commission Expires:

4/22/01

form.3-scrivener.doc

Inst # 1999-47464

11/19/1999-47464
03:12 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 NNS 9.50

NOTARY
STAMP