STATE OF ALABAMA	§	PLEASE INDEX REVERSE AND DIRECT
	§	John Stanley Merritt
COUNTY OF TALLADEGA	§	John Stanley Merritt II

AFFIDAVIT

Before me, the undersigned authority, a Notary Public in and for said County and State, personally appeared **John Stanley Merritt**, whose name is signed to this Affidavit and who is known to me, and who being by me first duly sworn deposes and says as follows:

My name is John Stanley Merritt. I reside at 20 Marigold Road, Shelby, Alabama. I am the owner of the following described real estate:

Lots 1 to 8, both inclusive, in Block 113, according to Ed S. Saffold's Map of the Town of Shelby, dated 1890 and recorded in Map Book 3, Pages 38 and 47, in the Probate Office of Shelby County, Alabama.

There is a John Stanley Merritt II who filed a Petition in Bankruptcy Court under Chapter 7 of the Bankruptcy Code, said petition being dated March 21, 2000, under Case Number 00-1767. I am not the person whom said bankruptcy was filed. The social security number for John Stanley Merritt II is listed as 421-11-8235. My social security number is 419-72-5581. I do not have any unpaid obligations except current bills and neither have I received any notice of any suits or judgments having been filed against me. I am definitely not the same person against whom said bankruptcy is of record.

I make this affidavit for the purpose of inducing Mississippi Valley Title Insurance Company/ Old Republic National Title Insurance Company to issue a Title Policy concerning said property, which does not show said bankruptcy as an exception to title.

I hereby request Mississippi Valley Title Insurance Company/ Old Republic National Title Insurance Company to issue a Title Policy of said bankruptcy or endorsement thereto, upon said real estate without exception therein as to any of and in consideration thereof, and as inducement therefore, the undersigned does hereby agree to indemnify and hold harmless the said Mississippi Valley Title Insurance Company/ Old Republic National Title Insurance Company, of and from any and all loss, cost, damage and expense of every kind including attorney's fees, which said Mississippi Valley Title Insurance Company/ Old Republic National Title Insurance Company, shall suffer or may incur or become liable for under said Title Policy now to be issued or any reissue, renewal or extension thereof, anytime issued upon said real estate, part hereof or interest therein arising, directly or indirectly, out of or on account of any such bankruptcy.

IN WITNESS WHEREOF, I have hereunto set my hand and seal on this the 5th day of July, 2000.

John Stanley Merritt)

Sworn to and subscribed before me on this the 5th day of July, 2000.

Notary Public

Prepared by: Proctor and Vaughn, Post Office Box 2129, Sylacauga, Alabama 35150 File: 45.223