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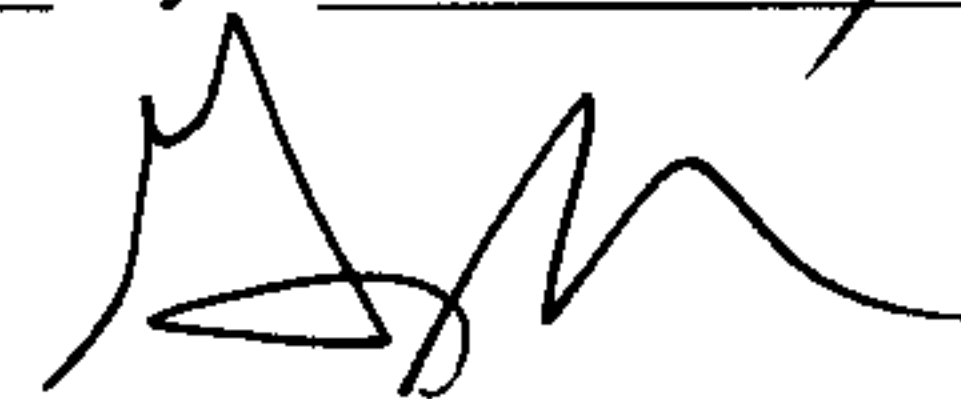
AFFIDAVIT

My name is Wilda T. Carlton, and I live in Birmingham, Alabama. I am over the age of twenty-one (21), have personal knowledge of the matters stated in this Affidavit, and I am competent to testify. I am aware of a mortgage dated June 10, 1998 to Guaranty Federal Savings and Loan in the amount of Twenty Seven Thousand and 00/100 Dollars (\$27,000.00) pertaining to my residence at 1210 Dunham Circle, Helena, AL 38080. I am aware that this mortgage was sold and assigned to Associates Financial Services, Inc. in Birmingham, Alabama. To the best of my knowledge, there are no amounts owing by me or anyone to either of the aforementioned companies pertaining to the aforementioned mortgage. I have received no current or past due notice from either of the aforementioned companies within the last four (4) years. I agree to pay any amounts owed to either Guaranty Federal Savings and Loan or Associates Financial Services, Inc. in the event that I am mistaken, and hold harmless any person or entity affected adversely thereby.

Inst # 2002-09463


Wilda T. Carlton, Affiant

Sworn to and subscribed before me this 15th day of February, 2002.



Notary Public
My Commission Expires: 9-29-02