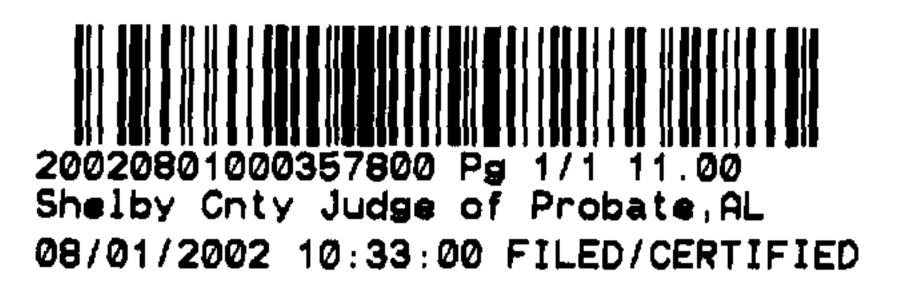
Loan # 029-0796603-0001



This instrument prepared by: Dorothy S. Rice P.O. Box 216 Pelham, Al 35124

STATE OF ALABAMA}
COUNTY OF SHELBY}

SCRIVENER'S AFFIDAVIT

Before me, the undersigned authority, a Notary Public, in and for said County, in said State, personally appeared Dorothy S. Rice, who after being by me first duly sworn, Deposes and says on oath as follows:

My name is Dorothy S. Rice, and I am over 21 years of age and am familiar with the Following facts:

I was the preparer of that certain Mortgage dated June 12, 2001, and recorded in Instrument 2001/32667 and recorded August 6,2001, in the Probate Office of Shelby County, Alabama. It has been brought to my attention that Stephen N. Luker was listed as an unmarried man; however, Stephen N. Luker is a married man.

Further the affiant saith not.

Dorothy S. Rice

Sworn to and subscribed to before me This 30th day of July 2002.

MY CHAMISSION EXPIRES OCT. 20 2001

Møtary Public