

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

SCRIVENER'S AFFIDAVIT

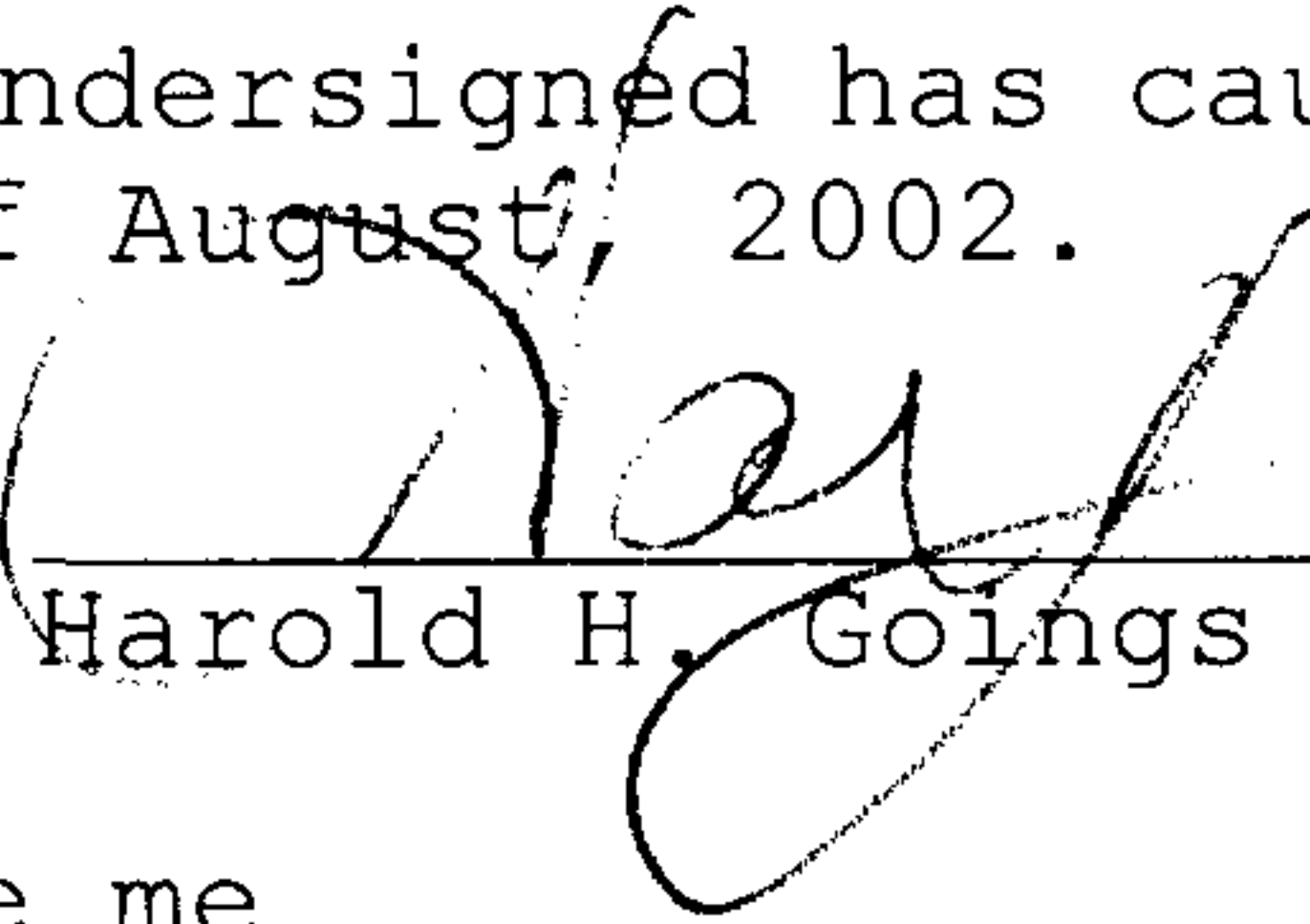
Before me, the undersigned, a Notary Public in and for said County and State, personally appeared Harold H. Goings who after being duly sworn by me, deposes and says:

Affiant prepared that certain Mortgage from Matthew Williams and Shelly Williams, husband and wife (the "Mortgagors") to MERS (the "Mortgagee") recorded in Instrument No. 20020716000329880 in the Probate Office of Shelby County, Alabama.

Said Mortgage had a mistake in the legal description of the property conveyed.

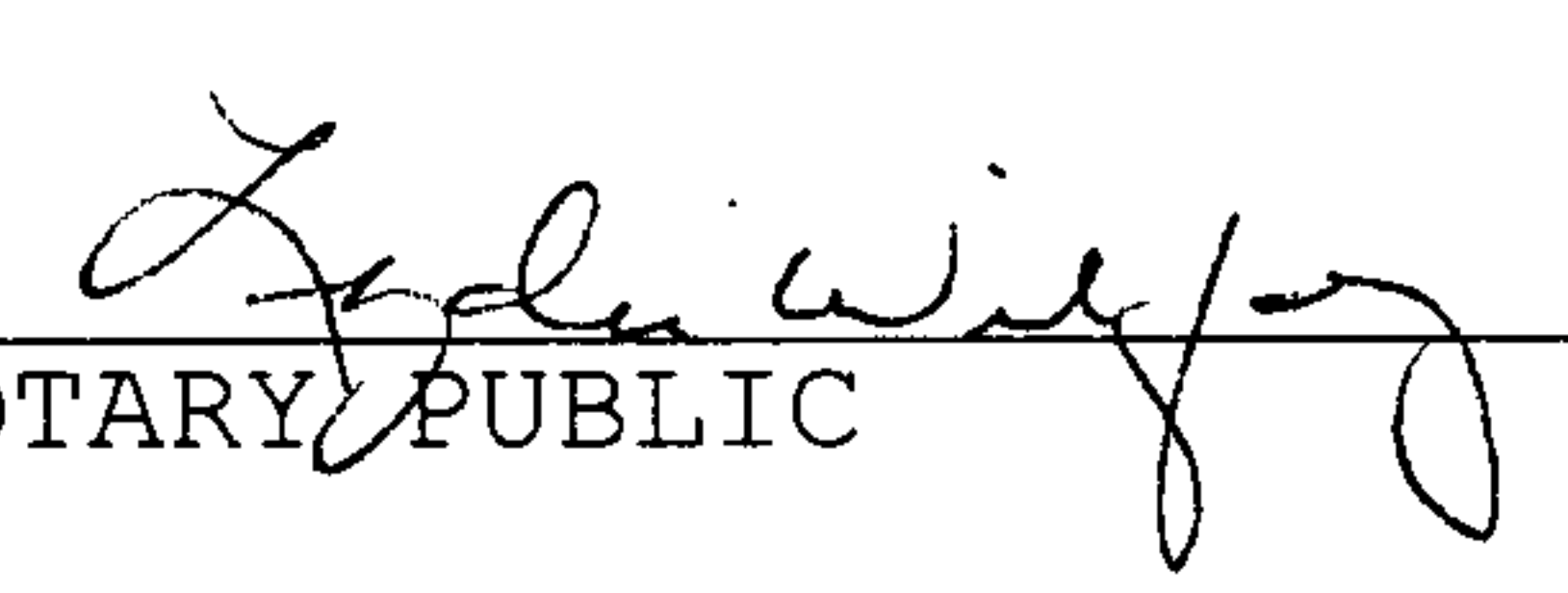
This Scrivener's Affidavit is executed by Harold H. Goings said scrivener as stated hereinabove, and is given for the purpose of correcting the legal description of the property conveyed to reflect that the property is located in Shelby County, Alabama.

In witness whereof, the undersigned has caused this affidavit to be executed this 5th day of August, 2002.



Harold H. Goings

Sworn to and subscribed before me
this 5th day of August, 2002



NOTARY PUBLIC

My Commission Expires: 9-10-02