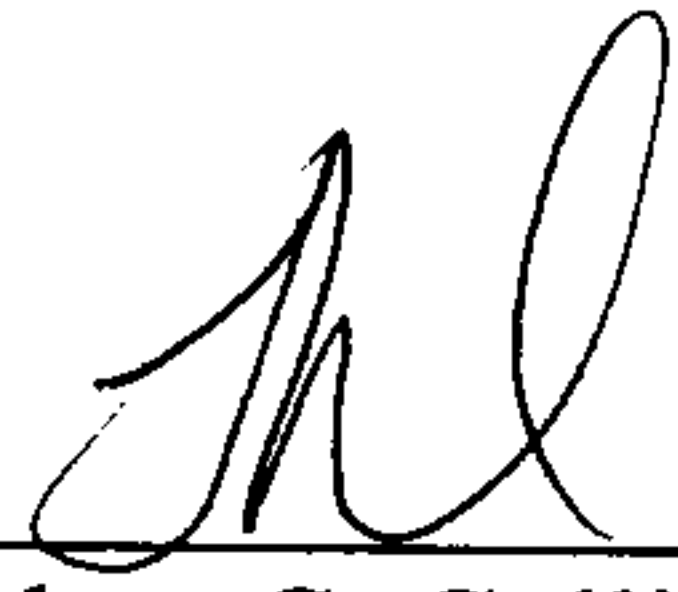


SCRIVENER'S AFFIDAVIT

STATE OF ALABAMA SHELBY COUNTY

Before me, the undersigned, a Notary Public in and for said County and State, personally appeared Stephen G. Collins, who, being by me first duly sworn, deposes and says that his former law partner John N. Randolph, now retired from the practice of law, and, in his capacity as an attorney, said John N. Randolph drafted and prepared that certain deed dated May 1, 2002, given by Chase Manhattan Bank, as Trustee by its Attorney in Fact, Ocwen Federal Bank, FSB, and recorded in the Probate Court of Shelby County, Alabama, Instrument Number 2002-23170. Affiant further states that through a typographical error in the preparation of the said deed, the name of the grantee was erroneously said to be Danajahan Panjwani and Amirali H. Panjwani rather than Qanajahan Panjwani and Amirali H. Panjwani, and this affidavit is given to confirm that fact.



Stephen G. Collins

Sworn and subscribed before me this 26th day of August, 2002.



Notary Public

Commission expires: 11/30/02

Affix Seal

This Instrument Prepared By:
Stephen G. Collins,
Sirote & Permutt, P.C.,
2311 Highland Avenue South
Birmingham, AL 35205