

This instrument was prepared by:
Stephen D. Keith, Attorney at Law
230 Bearden Road
Pelham, AL 35124

SCRIVENER'S AFFIDAVIT

STATE OF ALABAMA

COUNTY OF SHELBY


KNOW ALL MEN BY THESE PRESENTS, that I, Stephen D. Keith, did prepare and witness the execution of that certain mortgage by and between John E. Steed and Natalie Steed and Mortgage Electronic Registration Systems, Inc., dated May 17, 2002 and recorded as Instrument No. 20020521000240670, in the Office of the Judge of Probate of Shelby County, Alabama, and I have personal knowledge of the matters stated herein:

That the property to be mortgaged was incorrectly described. The mortgage described the property as Lot 10, according to the Map and Survey of Quail Run, Phase 3, as recorded in Map Book 7, Page 159 A & B, of the Probate Office of Shelby County, Alabama. The property should have been described as follows:

Lot 30, according to the Map and Survey of Quail Run, Phase III, as recorded in Map Book 7, Page 159, in the Probate Office of Shelby County, Alabama

The affiant avers that the failure to properly described the property being mortgaged was an inadvertent clerical error on the scrivener's behalf and should in no way compromise the validity of the instrument.

Further affiant saith not.

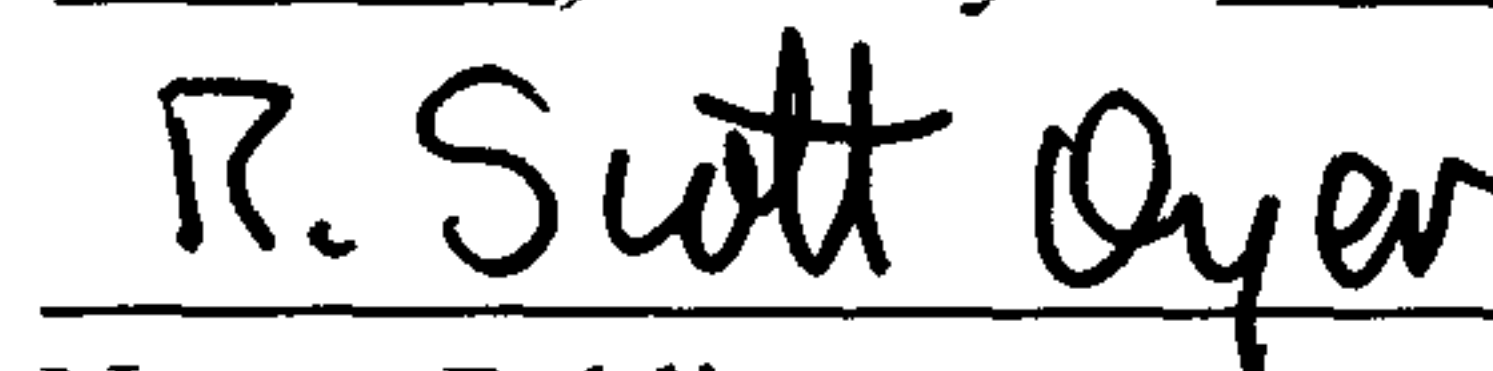


Stephen D. Keith

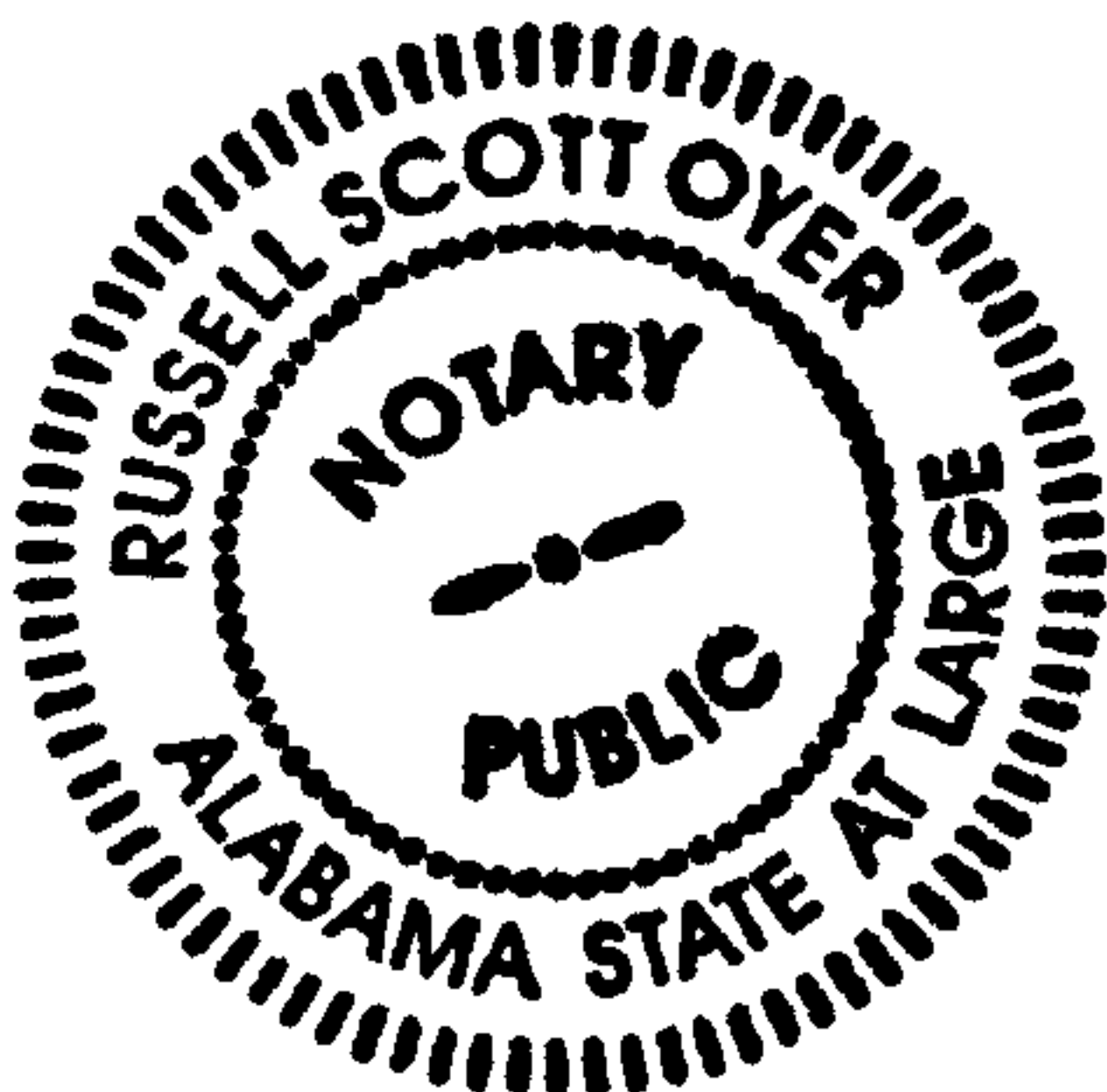
State of Alabama)
)
Shelby County)

I, the undersigned, a Notary Public in and for said County, in said state, hereby certify that Stephen D. Keith, whose name(s) is signed to the foregoing Scrivener's Affidavit, and who is known to me acknowledged before me on this day, that being informed of the contents he executed the same voluntarily on the day same bears date.

Given under my hand and seal this 2 day of December, in the year 2002.



Notary Public
My Commission Expires



NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Apr 4, 2005
BONDED THRU NOTARY PUBLIC UNDERWRITERS