

STATE OF ALABAMA)
)
COUNTY OF JEFFERSON)

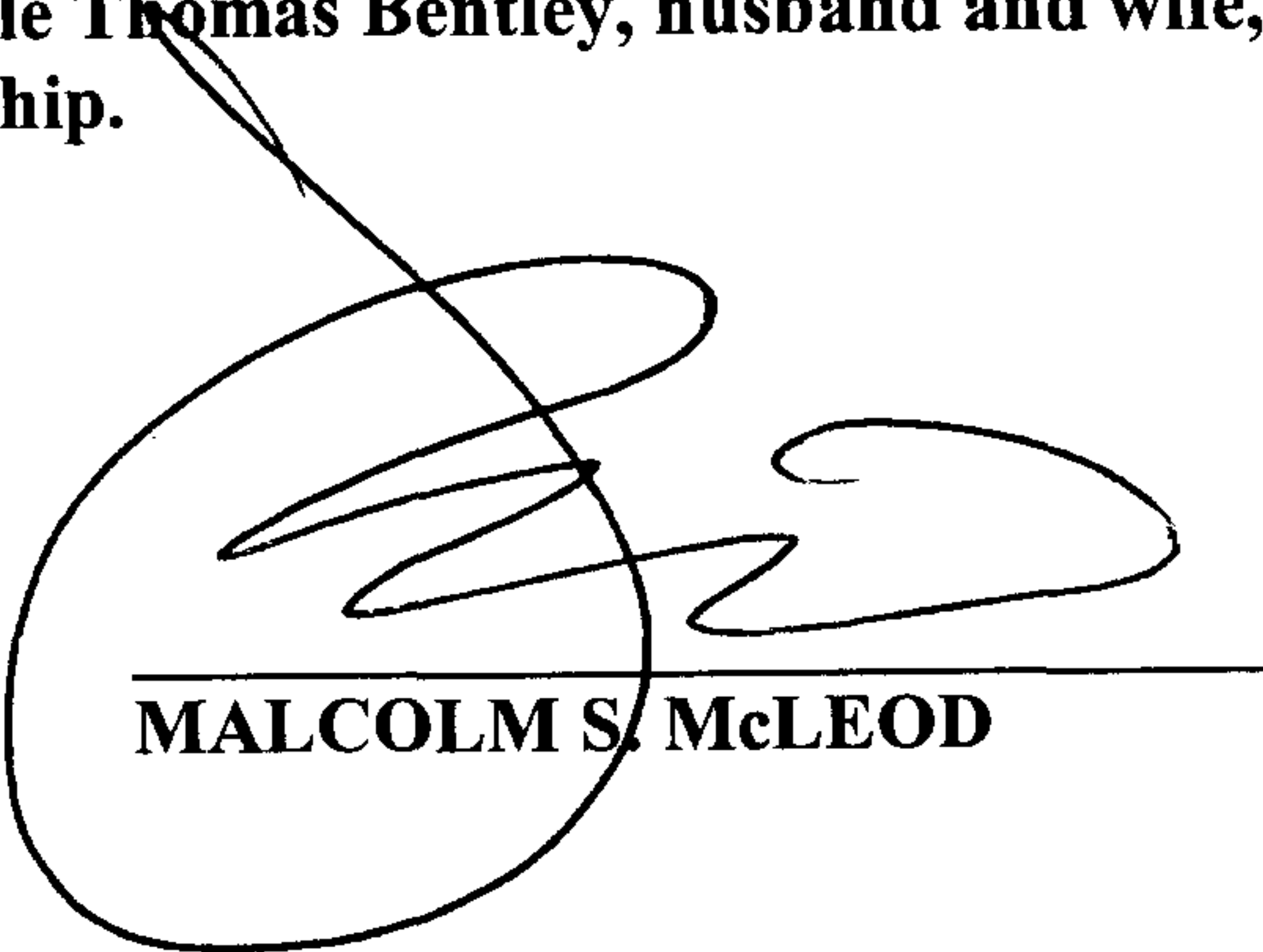
SCRIVENER'S AFFIDAVIT

Before me, the undersigned authority, personally appeared Malcolm S. McLeod, who being first duly sworn, upon his oath, deposes and says as follows:

My name is Malcolm S. McLeod, and in my capacity as closing attorney, I prepared a certain mortgage which was recorded in the Office of the Judge of Probate of Shelby County, Alabama, on October 23, 2002, in Instrument No. 20021023000523270. This affidavit is for the express and specific purpose of correcting a clerical error in that the marital status of the Borrowers/Mortgagors was erroneously left off. The correct Borrowers are:

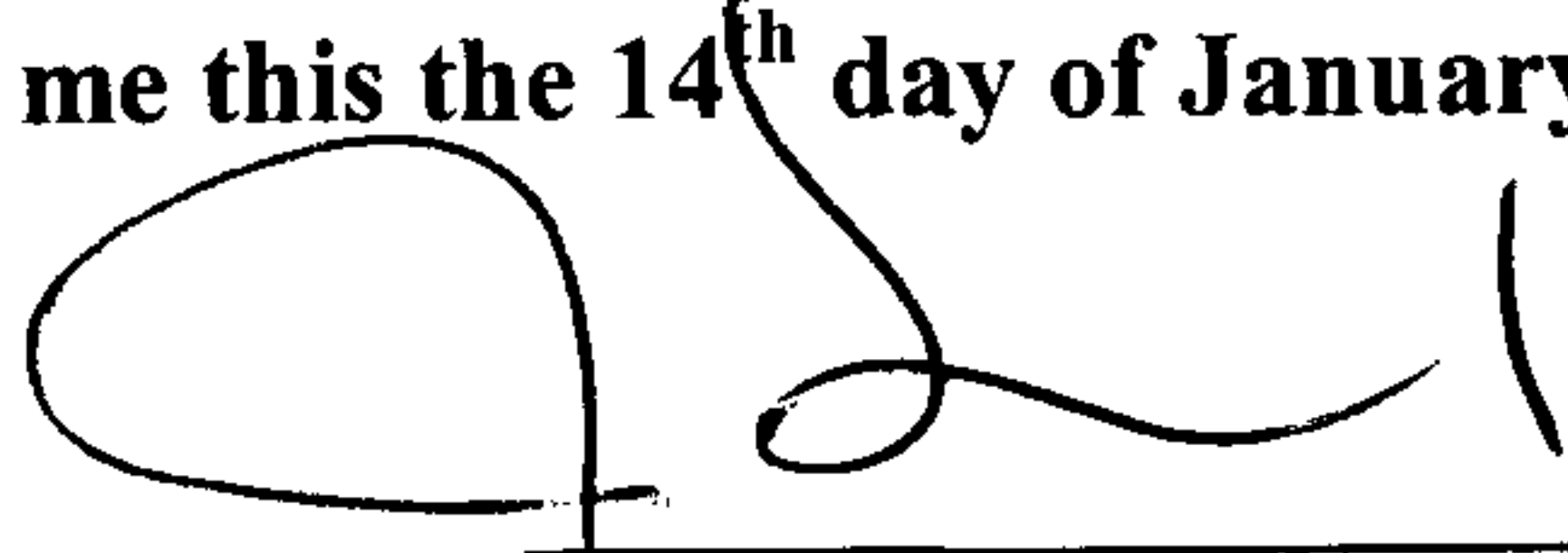
Glenda Rosella Bentley and Kyle Thomas Bentley, husband and wife, as joint tenants with right of survivorship.

Further affiant sayeth not.


MALCOLM S. McLEOD

State of Alabama)
)
Jefferson County)

Sworn to and subscribed before me this the 14th day of January, 2003.


NOTARY PUBLIC

My commission expires: 8/30/06