

AFFIDAVIT TO CORRECT DESCRIPTION

Before me, the undersigned, a Notary Public in and for said County and State, personally appeared WILLIAM R. JUSTICE, whose name is signed to this Affidavit and who is known to me and who being by my first duly sworn, deposes and says as follows;

My name is William R. Justice. I am In-House Attorney for FIRST NATIONAL BANK OF SHELBY COUNTY in the City of Columbiana, Shelby County, Alabama. On or about October 18, 2002 a mortgage was prepared by First National Bank of Shelby County from James E. Lovelady, Jr., unmarried to First National Bank of Shelby County which said mortgage is recorded in Instrument Number 2001-45398 in the Probate Office of Shelby County, Alabama.

In the aforesaid mortgage there was a typographical error in the property description. The property was described as follows:

Lot 57, according to the Resurvey, as recorded in Map Book 9 page 95 in the Office of the Judge of Probate of Shelby County, Alabama, of Lots 46 through 62, of Willow Creek Phase One; being situated in Shelby County, Alabama. Mineral and mining rights excepted.

This description was incorrect. The correct description of the property described in the aforesaid mortgage is as follows:

Lot 57-A, according to the Resurvey, as recorded in Map Book 9 page 95 in the Office of the Judge of Probate of Shelby County, Alabama, of Lots 46 through 62, of Willow Creek Phase One; being situated in Shelby County, Alabama. Mineral and mining rights excepted.

IN WITNESS WHEREOF, I have hereunto set my hand and seal on this 15th day of January, 2003.

William R. Justice

Sworn to and subscribed before me on this 15th day of January, 2003.

Notary Public

My Commission Expires: 5-24-04

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