

STATE OF ALABAMA)
)
COUNTY OF JEFFERSON)

Affidavit of William A. Ratliff

Before me, the undersigned authority, personally appeared William A. Ratliff, who is known to me, and after being first duly sworn, deposes and states as follows:

1. My name is William A. Ratliff. I am a Member of Wallace, Jordan, Ratliff & Brandt, L.L.C. ("WJRB"). I have personal knowledge of the facts stated herein, and I am authorized to make this affidavit on behalf of WJRB.

2. On October 30, 2002, WJRB took a mortgage from DCMB Holding Co., L.L.C. and others (the "Mortgage") as collateral for an attorney's fee agreement for the performance of various legal services.

3. The Mortgage is on real property located in Shelby County, Alabama, which is more particularly described in Exhibit A hereto (the "Real Property").

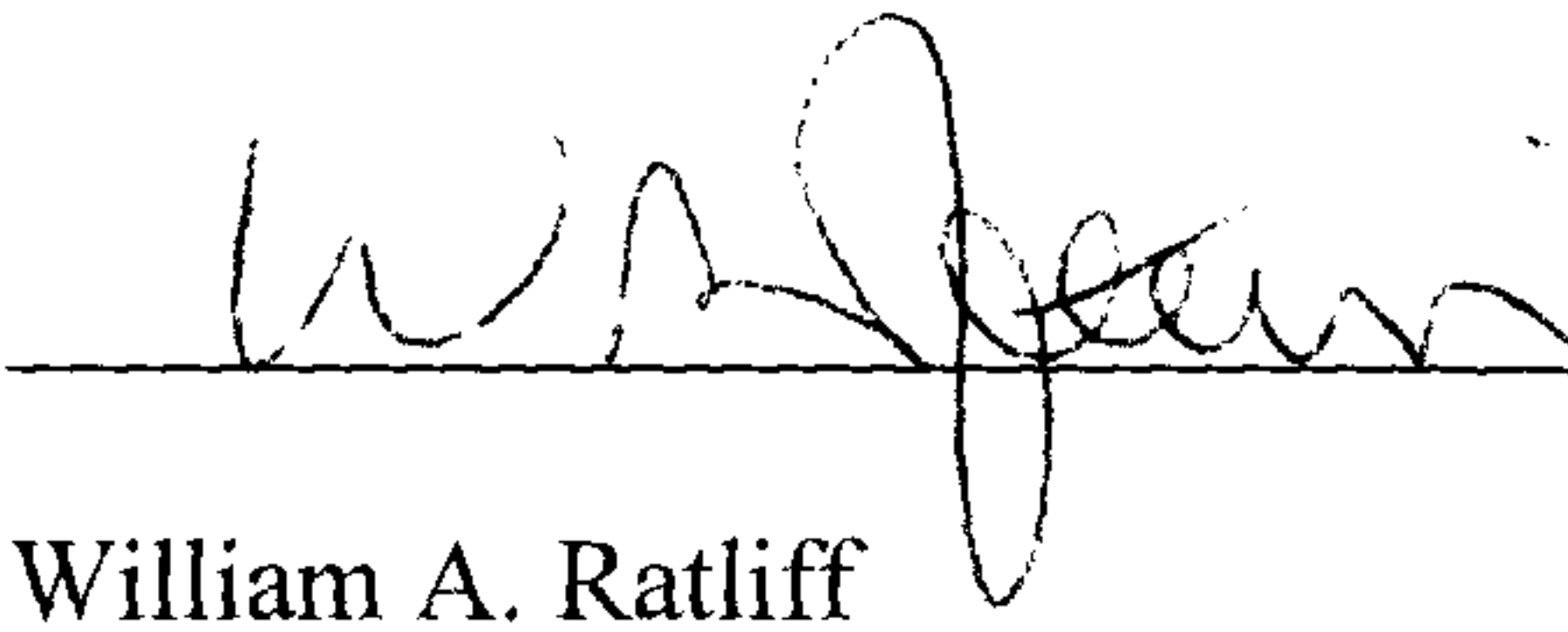
4. The Mortgage is recorded as Instrument #2002-55769 in the Probate Office of Shelby County, Alabama.

5. The Mortgage secures an indebtedness up to \$225,000.

6. WJRB has agreed to reduce its Mortgage from \$225,000 to \$135,000 as part of a settlement agreement between Lighthouse Financial Corp. and DCMB Holding Co., L.L.C. and

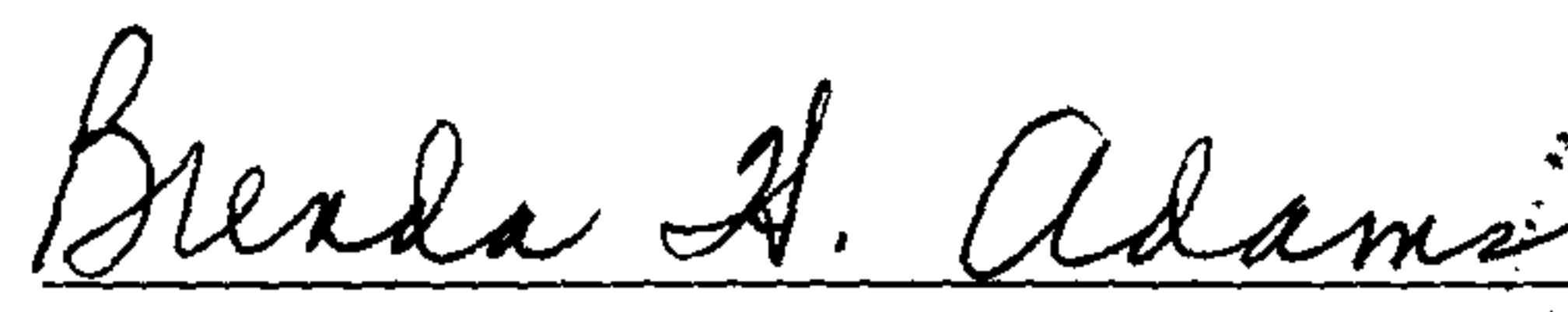
others.

Further the affiant sayeth not.



William A. Ratliff

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



Notary Public

My commission expires: 9-6-03

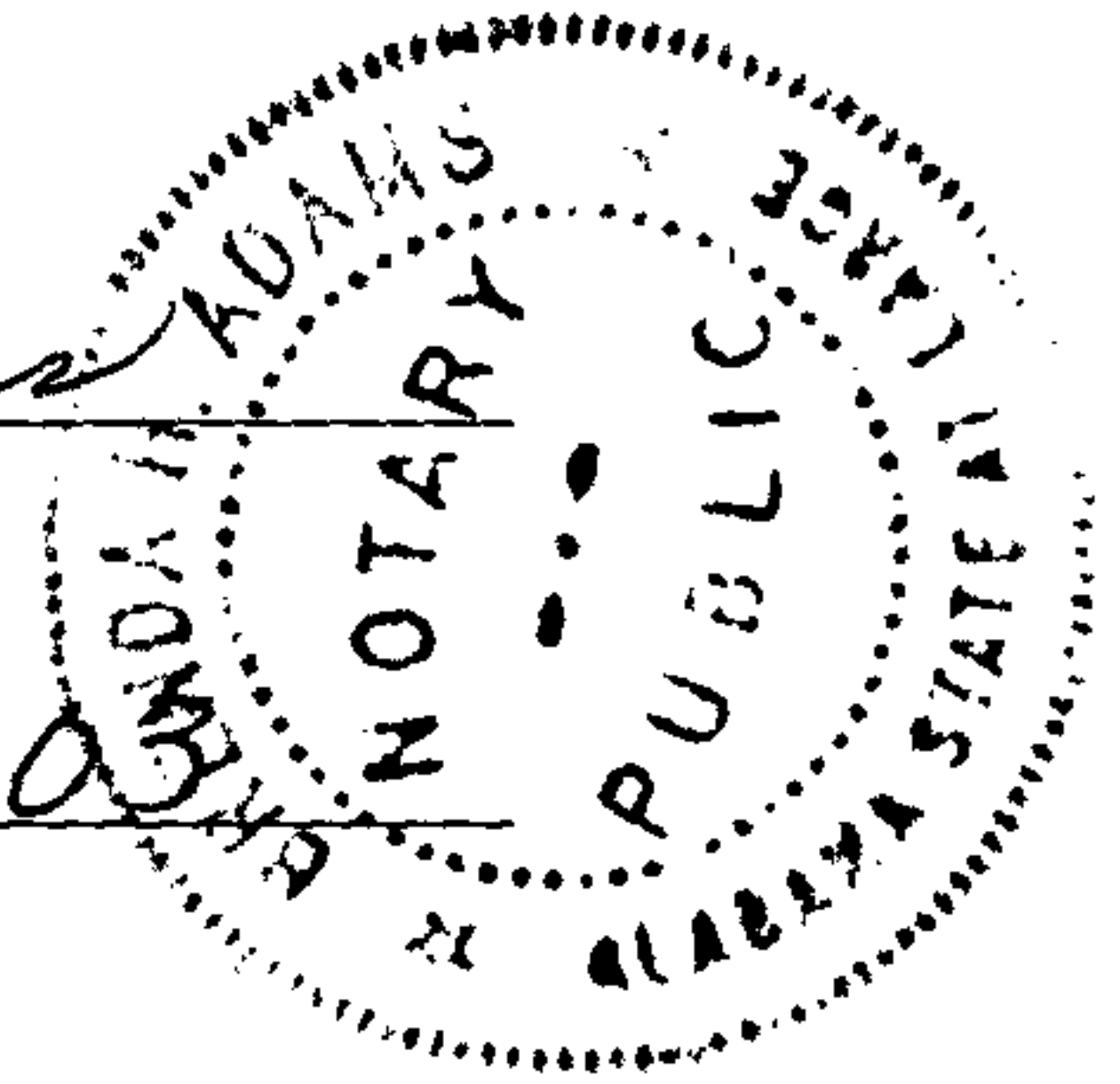


EXHIBIT A

Legal Description

The following described tracts or parcels of land lying and being in Shelby County, Alabama, to wit:

Parcel A

That part of the E $\frac{1}{2}$ of the NE $\frac{1}{4}$ of Section 1, Township 19 South, Range 1 West, lying Southeast of Bear Creek Road and Shelby County Highway No. 43. Also a portion of land in the SW corner of SW $\frac{1}{4}$ of NW $\frac{1}{4}$, Section 6, Township 19 South, Range 1 East, more particularly described as follows: Beginning at the SW corner of said SW $\frac{1}{4}$ of the NW $\frac{1}{4}$ and running North along the West boundary of said $\frac{1}{4}$ - $\frac{1}{4}$ Section to Bear Creek for point of beginning of the tract herein described; thence run down said Bear Creek to where a branch empties into said Creek; thence up said branch to where branch intersects the West boundary of said Section 6; thence South along said West boundary of Section 6 to point of beginning; being situated in Section 6, Township 19 South, Range 1 East, Shelby County, Alabama.

Parcel B

From the SW corner of the SE $\frac{1}{4}$ - NE $\frac{1}{4}$ of Section 1, Township 19 South, Range 1 West, being the point of beginning of herein described parcel of land, run thence East along the South boundary of said SE $\frac{1}{4}$ - NE $\frac{1}{4}$ a distance of 1325.07 feet to the SE corner of aforementioned SE $\frac{1}{4}$ - NE $\frac{1}{4}$; thence turn 89 degrees 11 minutes 19 seconds left and run 134.06 feet along the East boundary of said SE $\frac{1}{4}$ - NE $\frac{1}{4}$ to a point in the center of a branch; thence turn 90 degrees 00 minutes right and run 30.0 feet along said branch centerline and the following courses; 94 degrees 42 minutes 29 minutes right for 60.92 feet; 113 degrees 13 minutes 44 seconds left for 113.67 feet; 43 degrees 53 minutes 20 seconds left for 218.35 feet; 68 degrees 35 minutes 55 seconds right for 77.32 feet; 49 degrees 03 minutes 26 seconds left for 38.07 feet; 26 degrees 06 minutes 32 seconds right for 120.98 feet; 63 degrees 20 minutes 59 seconds left for 70.10 feet; 108 degrees 54 minutes 44 seconds left for 46.52 feet; 133 degrees 45 minutes 53 seconds right for 53.93 feet; 28 degrees 48 minutes 21 seconds left for 69.18 feet; thence turn 20 degrees 12 minutes 54 seconds right and run 240.25 feet along said branch centerline to a point in the center of Bear Creek; thence turn 95 degrees 15 minutes 07 seconds left and run 94.04 feet along said creek centerline and the following courses; 02 degrees 49 minutes 33 seconds left for 82.12 feet; 01 degree 51 minutes 05 seconds left for 93.53 feet; 57 degrees 56 minutes 26 seconds left 185.28 feet; 04 degrees 34 minutes 50 seconds right for 137.23 feet; thence turn 56 degrees 45 minutes 34 seconds right and run 64.77 feet along said creek centerline to a point on the East boundary of aforementioned SE $\frac{1}{4}$ -

EXHIBIT A

Legal Description (Continued)

NE ¼; thence turn 70 degrees 23 minutes 38 seconds right and run 665.21 feet to the NE corner of said SE ¼ - NE ¼; thence continue along said course along the East boundary of the NE ¼ - NE ¼ of said Section 1 a distance of 519.33 feet to a point on the Southeasterly boundary of Shelby County Hwy. #43 (80' R.O.W.); thence turn 137 degrees 07 minutes 09 seconds left and run 1948.08 feet along said Hwy. Boundary to a point on the West boundary of the SE ¼ - NE ¼ of said Section 1; thence turn 43 degrees 01 minutes 24 seconds left and run 422.80 feet to the point of beginning of herein described parcel of land.