

STATE OF ALABAMA
COUNTY OF SHELBY

SCRIVENER'S AFFIDAVIT

Before me, the undersigned authority, a Notary Public for stated County in the State of Alabama, personally appeared HARRY W. GAMBLE, who being by me first duly sworn, deposes and says:

My name is Harry W. Gamble. I am over the age of 19 years and a resident of Shelby County, Alabama. I was the person who prepared the Mortgage granted by Charles W. Penhale and Sarah Lynn Penhale, Mortgagors, to ABN AMRO Mortgage Group, Mortgagee, which Mortgage is dated November 21, 2002, and is recorded as Instrument 20021126000591560 in the Probate Office of Shelby County, Alabama.

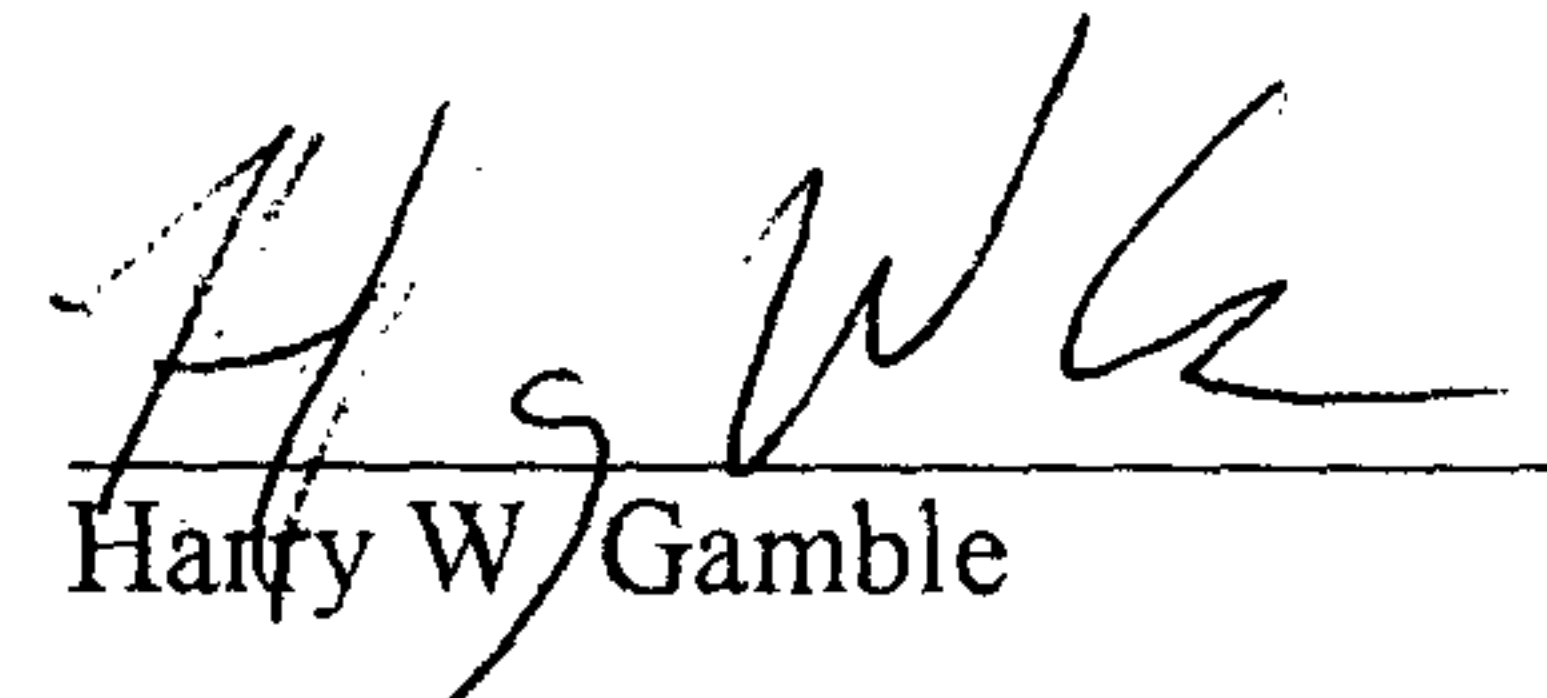
It has come to my attention that an error exists on the mortgage in the description of the "Borrower" (Mortgagor). On the first page of the Mortgage, under (B), the definition of "Borrower", it reads:

"CHARLES W PENHALE, A MARRIED MAN AND SARAH LYNN
PENHALE, A MARRIED WOMAN."

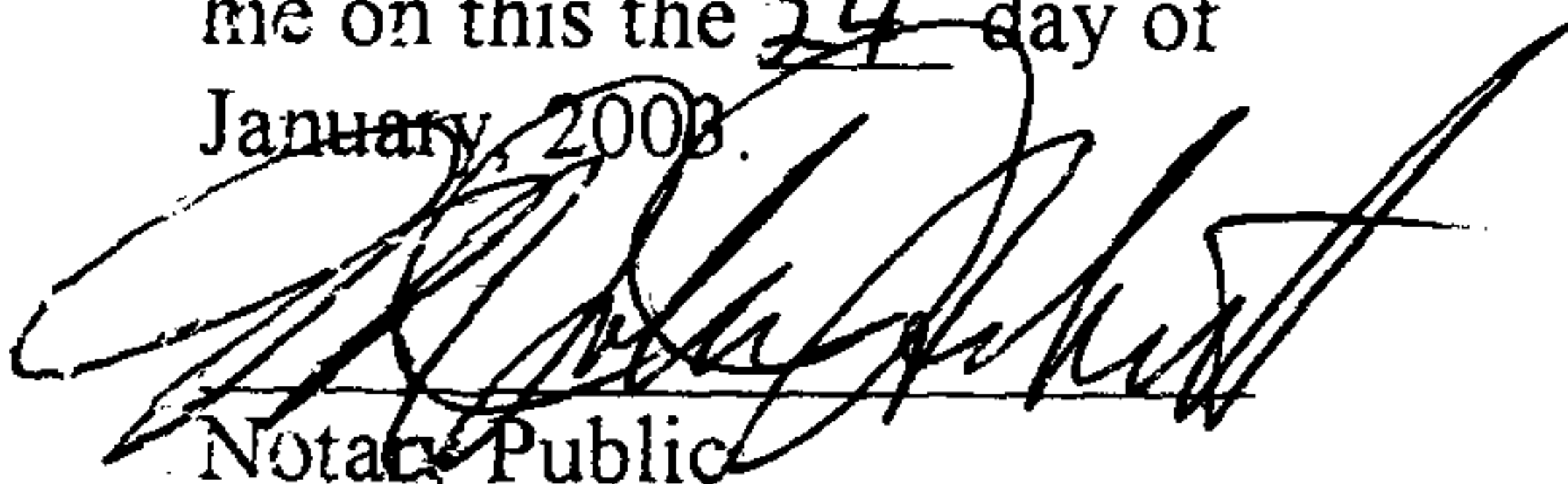
This error is a scrivener's error or draftsman's error and does not reflect the intention of the person who signed the instrument. The correct description for "(B) "Borrower"" is:

"CHARLES W. PENHALE AND SARAH LYNN PENHALE, HUSBAND
AND WIFE"

DONE this 24th day of January, 2003.


Harry W. Gamble

Sworn to and subscribed before
me on this the 24 day of
January, 2003.


Notary Public

My commission expires: _____

MY COMMISSION EXPIRES DECEMBER 28, 2004

Harry Gamble