



Customer Name: Ernest & Vicki A. Cermak
Customer Account: 5299070499784512

RECITALS

AGREEMENT

AMSOUTH BANK

By: _____
Its Vice President

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said County and State, on this the **26** day of **March 2003**, within my jurisdiction, the within named T. B. [Signature] who acknowledged that he/she is [Signature] of AMSOUTH BANK, a banking corporation, and that for and on behalf of the said AmSouth Bank, and as its act and deed, he/she executed the above and foregoing instrument, after first having been duly authorized by AmSouth Bank so to do. [Signature]

Notary Public **NOTARY PUBLIC STATE OF ALABAMA AT LARGE**
MY COMMISSION EXPIRES: Aug 27, 2006

My commission expires:

This Instrument Prepared by:
Bonnie Simpson
P.O. Box 830721
Birmingham, AL 35283

