

AFFIDAVIT

STATE OF ALABAMA
Shelby COUNTY

Before me, the undersigned authority in and for said County and State personally appeared John R. Holliman whose name is signed to this affidavit and who is known to me and who first being duly sworn, deposes and says as follows:

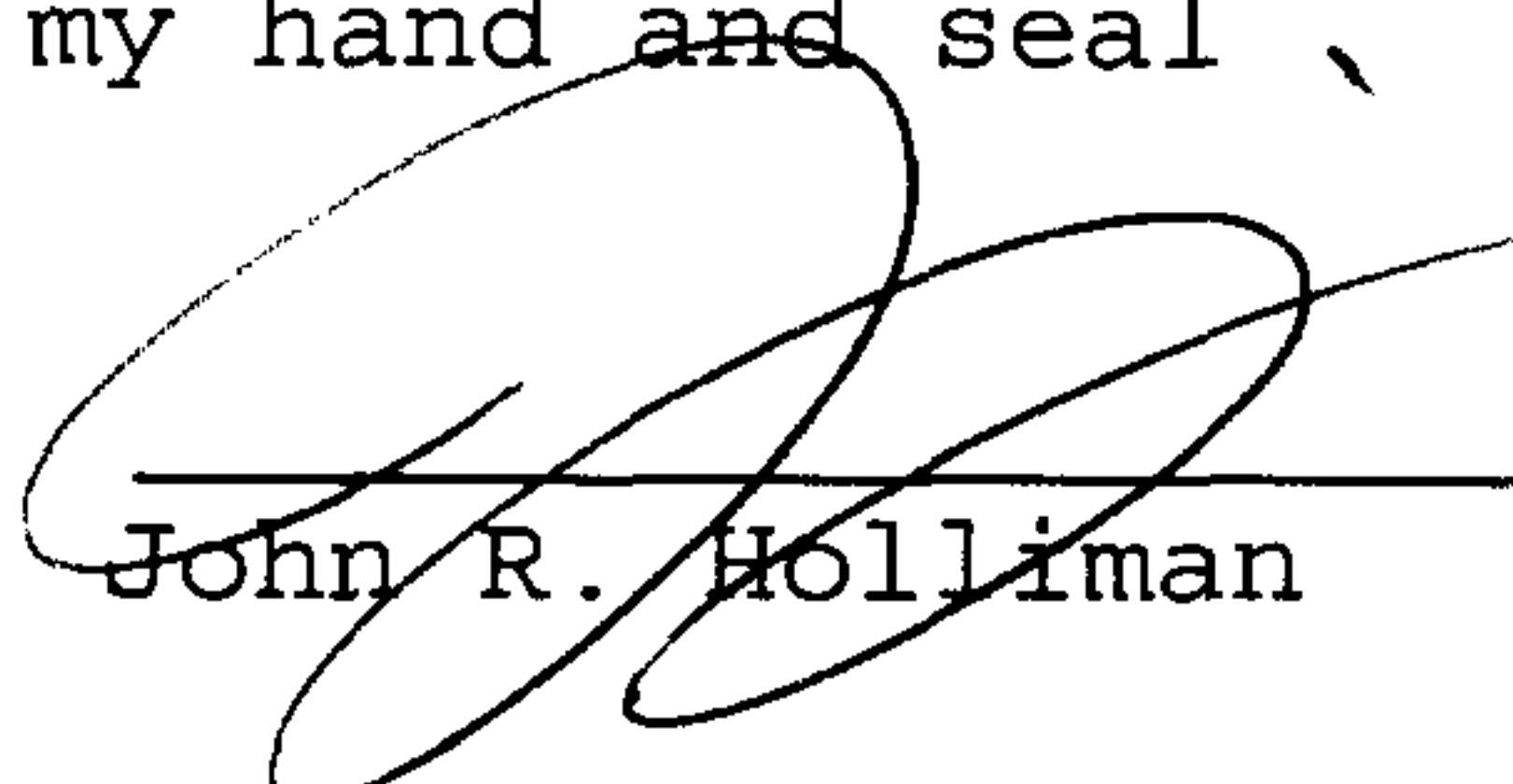
My name is John R. Holliman and I am a practicing attorney in Shelby County, Alabama. I prepared a first mortgage and a second mortgage recorded in Inst#2002-17993 and Inst#2002-17994, respectively, in Shelby County, Alabama.

In said mortgages the page number was omitted from the legal description. The correct legal description should have read as follows:

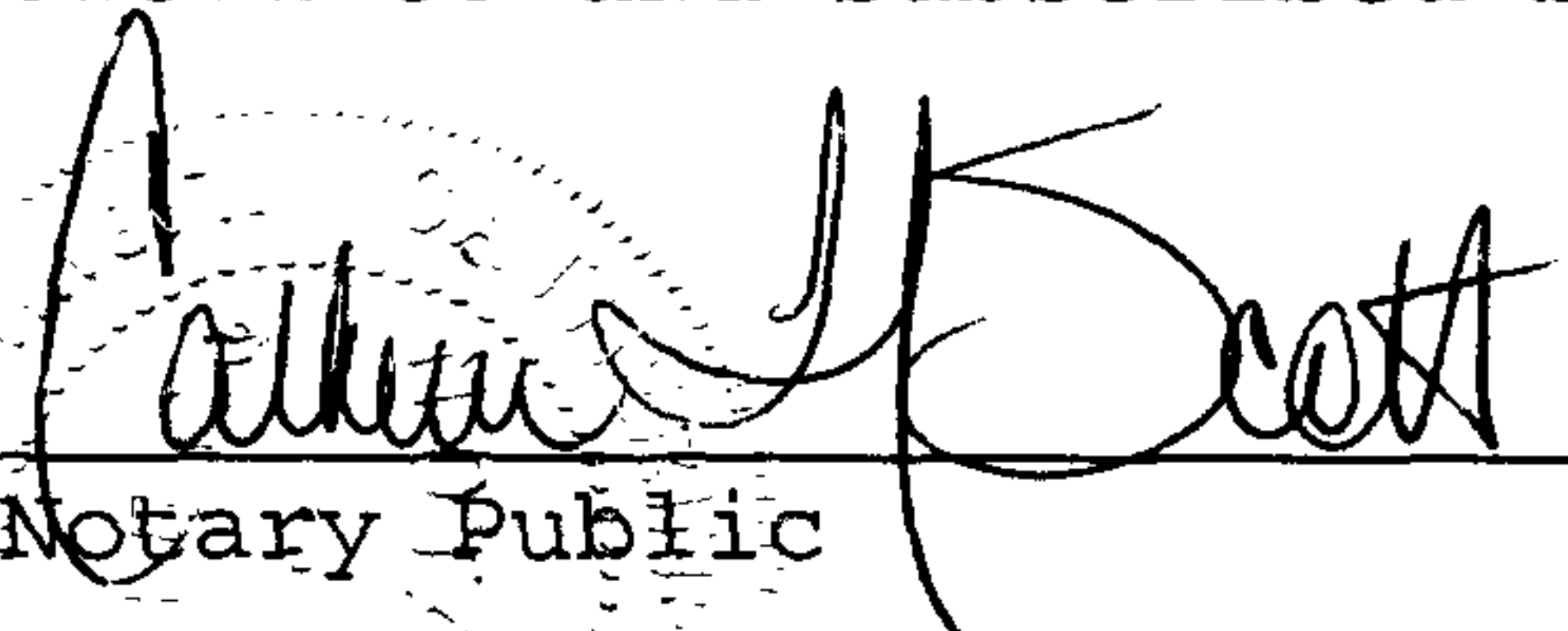
Lot 5, according to the Survey of Dearing Downs, 12th Sector, 1st Phase, as recorded in Map Book 16, Page 18 A & B, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

This affidavit is made for the purpose of inducing Cahaba Title to issue the final policy of title insurance under Commitment No. 138858.

In Witness Whereof, I have unto set my hand and seal ,
on December 17, 2003.


John R. Holliman

Sworn to and subscribed before me on December 17, 2003.


Notary Public

My commission expires - 7-28-06