

STATE OF ALABAMA

COUNTY OF JEFFERSON

SCRIVENOR'S AFFIDAVIT

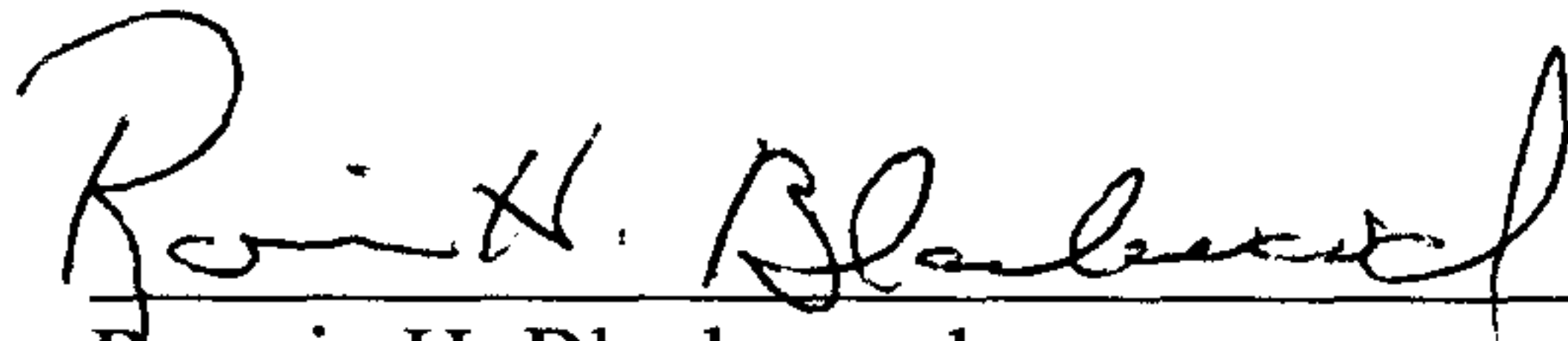
Before me. The Undersigned Notary Public, personally appeared Ronnie H. Blackwood, who being first duly sworn deposes and says as follows:

My name is Ronnie H. Blackwood. I am a practicing attorney in the City of Birmingham, State of Alabama. Whose address is 7327 Hwy. 75, Suite 101, Pinson, AL 35126. I was the SCRIVENOR in that certain mortgage dated the 17th Day of April, 2003, recorded in Instrument Number 2003059000287010 in the Office of the Judge of Probate of Shelby County, Alabama. By and Between Teya Steffens, borrower and America's Wholesale Lender as lender.

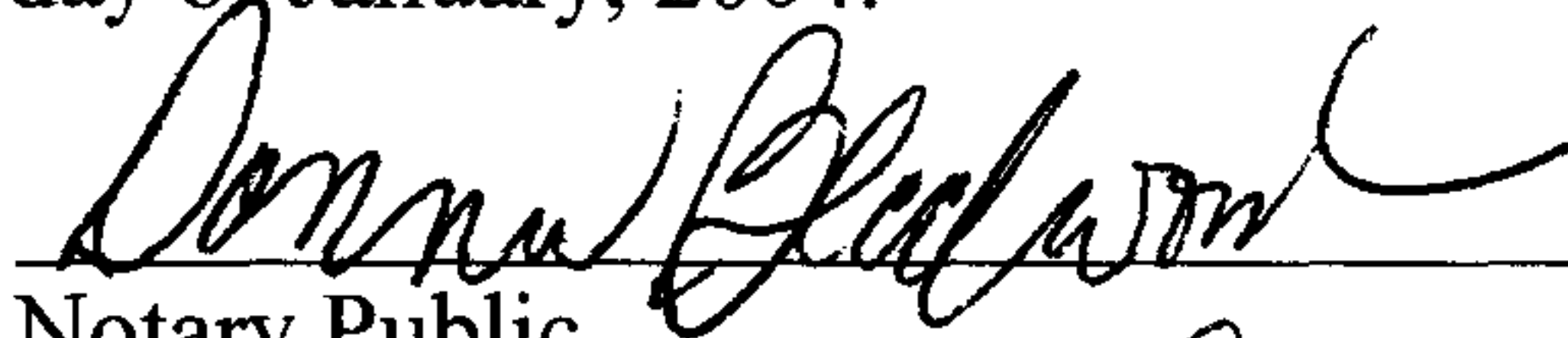
Said mortgage is defective in that the husband name was left off the granting clause and the acknowledgement. Said granting clause and acknowledge should read as follows:

Teya Steffens and Robert Steffens, wife and husband

This affidavit is made for the purpose of duly acknowledging the SCRIVENOR'S error in the drafting of said mortgage recorded in instrument number 2003059000287010..


Ronnie H. Blackwood

Sworn to and subscribed before me this 22nd day of January, 2004.


Notary Public
My Commission Expires: 9-22-04