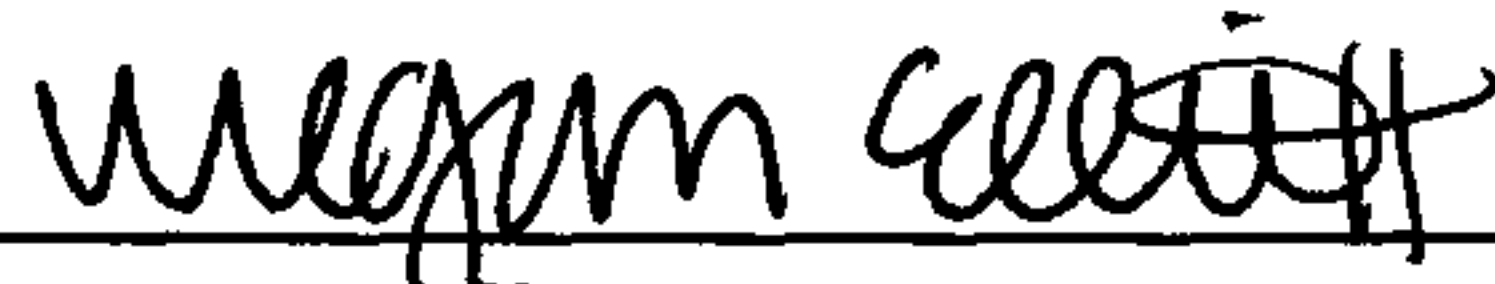


STATE OF ALABAMA)
 :
JEFFERSON COUNTY)

SCRIVENER'S AFFIDAVIT

Before me, the undersigned, a notary public in and for said county in said state, personally appeared Megan Elliott who, being by me first duly sworn, deposes and states as follows:

1. I prepared the following documents (collectively, the "Loan Documents") among Charles S. Givianpour, Husband and Concetta Givianpour, His Wife and First Commercial Bank dated March 6, :2002. This document was recorded in Shelby County, Alabama in Instrument # 2002-07950.
2. After the Loan Documents were recorded, it was discovered that the recitals in such documents contained errors, namely: Mortgage - Borrower name listed as Charles S. Givianpour and should have been Charles S. Givianpour, a married man.
3. The purpose of this affidavit is to give notice of the correct information as shown above.



Megan Elliott

Sworn to and subscribed before me on this
19th Day of March, 2004.



Notary Public

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Dec 11, 2004
BONDED THRU NOTARY PUBLIC UNDERWRITERS