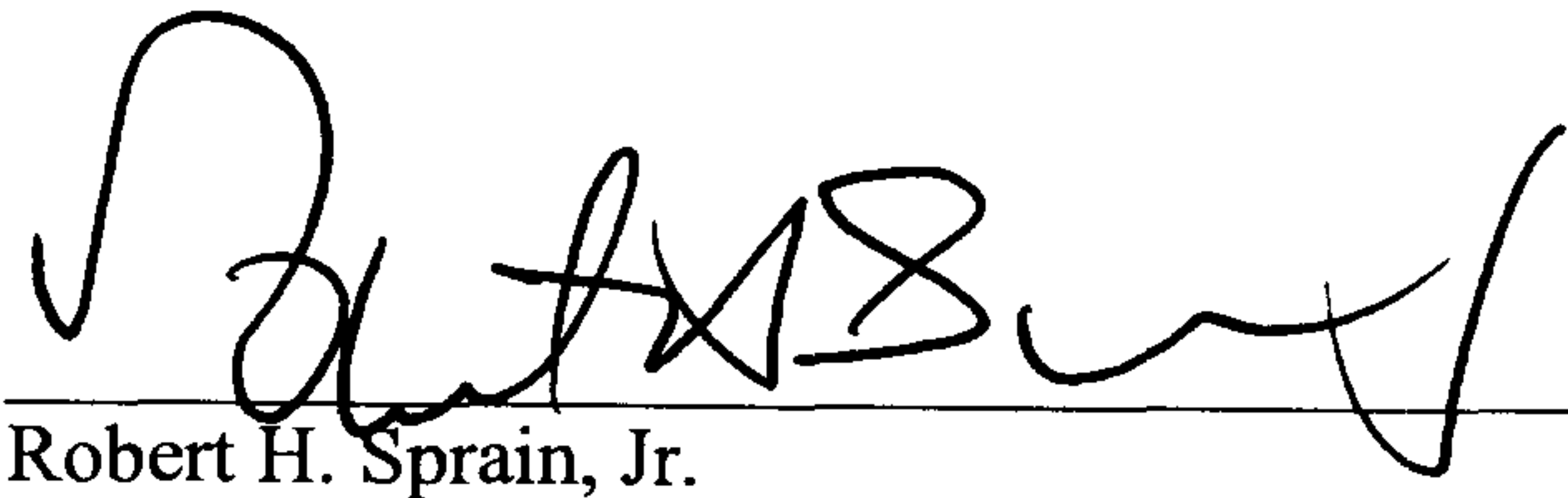


SCRIVENER'S AFFIDAVIT

COMES NOW, the undersigned, Robert H. Sprain, Jr., attorney, who is above the age of 19 years of age and has personal knowledge of the following facts:

1. On February 13, 2004, said attorney served as closing agent regarding the execution of certain real estate documents by Evangilia Williams and Michael R. Williams, husband and wife, and in particular a mortgage executed on February 13, 2004 and recorded of record in the Office of the Judge of Probate, Shelby County, Alabama in Instrument Number 20040220000088950.

2. Said mortgage did not reflect the marital status of mortgagors, Evangilia Williams and Michael R. Williams, husband and wife. The Mortgagors are married, and the mortgage should be amended to show that Evangilia Williams and Michael R. Williams are husband and wife.

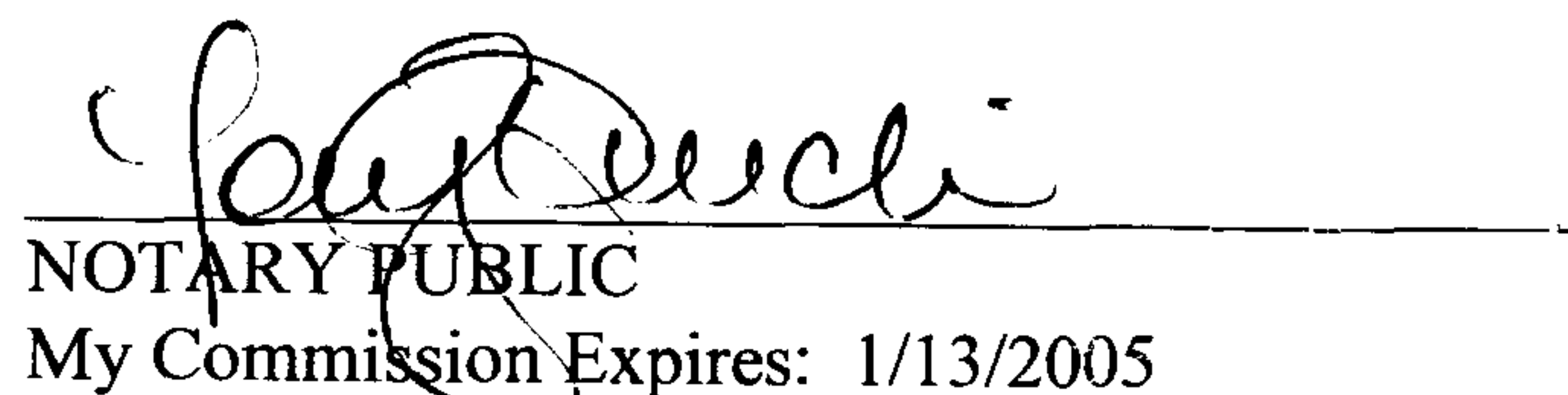


Robert H. Sprain, Jr.

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

On this the 15th day of March, 2004, I a Notary Public in and for said county and in said state, hereby certify that **Robert H. Sprain, Jr.**, whose name is signed to the foregoing document and who is known to me, acknowledged before me that, being informed of the contents of the foregoing document, he executed the same voluntarily and as his act on the day the same bears date.

Given under my hand and seal this the 15th day of March, 2004.



NOTARY PUBLIC
My Commission Expires: 1/13/2005

THIS DOCUMENT PREPARED BY:
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420 North 20th Street
Birmingham, Alabama 35203-5203