AFFIDAVIT OF JAMES W. FUHRMEISTER

STATE OF ALABAMA COUNTY OF SHELBY)
)

Before me, the undersigned, a Notary Public in and for said county and said state, personally appeared James W. Fuhrmeister, who after being duly sworn, deposes and says as follows:

"My name is James W. Fuhrmeister and I am a practicing attorney in the State of Alabama. On April 26, 2004, I prepared a Mortgage in which John K. Fulmer and Debra K. Fulmer, husband and wife,. Layton, are Mortgagors and Citizens Bank is Mortgagee. This mortgage was recorded April 30, 2004 and appears of record in the Office of the Judge of Probate of Shelby County, Alabama as Instrument Number 20040430000226810.

On Page 2 of the Mortgage, under (H) "Riders" Planned Unit Development Rider should have been checked in the box beside it.

I give this affidavit of my own personal knowledge of the facts set out herein."

In Witness Whereof, I have hereunto set my hand and seal on this the 16th day of June, 2004.

JAMES W. FUHRMEISTER

Sworn to and subscribed before me this 16th day of June, 2004.

Notary Public

My Commission Expires: 2-2-05