

THIS INSTRUMENT PREPARED BY:
Amy Niesen, Esq.
Land Title Company of Alabama
600 North 20th Street
Birmingham, Alabama 35203

RATIFICATION OF PLAT

This Ratification of Plat ("Ratification") is executed by COLONIAL BANK, N.A., ("Colonial Bank"), this 29th day of March, 2004.

RECITALS

WHEREAS, Colonial Bank is the holder of that certain real estate mortgage executed by Kevin Miller and Penny Miller (collectively, "Miller"), dated September 12, 2003 and recorded in Instrument #200310010000659570 in the Probate Office of Shelby County, Alabama, the indebtedness for which is secured by Lot 2, according to the survey of Springtime, as recorded in Map Book 31, page 131 in Probate Office of Shelby County, Alabama (the "Miller Mortgage"); and

WHEREAS, Lots 2 and 3 of Springtime were subsequently resurveyed by Miller (as owner of Lot 2) and Kenneth H. Garner (as owner of Lot 3), said resurvey being platted as Miller's Addition To Helena, and recorded in Map Book 32, page 144 in the Probate Office of Shelby County, Alabama (the "Resurvey Plat"); and

WHEREAS, Colonial Bank, in its capacity as holder of the Miller Mortgage, did not join in the execution of the Resurvey Plat prior to its recording in the Probate Office of Shelby County, Alabama; and

WHEREAS, Colonial Bank now desires to ratify and consent to the execution of said Resurvey Plat and its recording in said Probate Office.

NOW THEREFORE, for value received, Colonial Bank, in its capacity as holder of the Miller Mortgage, does hereby join in, approve, ratify and confirm the Resurvey Plat as defined above and its recordation in the Probate Office of Shelby County, Alabama.

IN WITNESS WHEREOF, this Ratification is executed by Colonial Bank by Lamar Guthrie, its duly authorized representative, as of the date first above written.

COLONIAL BANK, N.A.

By: Lamar Guthrie

Its: Serior Hile President

STATE OF ALABAMA
JEFFERSON COUNTY

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Lamar Guthrie, whose name as <u>Senice Vice Pesident</u> of COLONIAL BANK, N.A., is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he, as such officer and with full authority, executed the same voluntarily for and as the act of said bank

Given under my hand and official seal this 29th day of MARCH

2004.

Notary Public

My Commission expires: