

STATE OF ALABAMA

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SHELBY COUNTY

SCRIVENER'S AFFIDAVIT

BEFORE ME, the undersigned authority in and for said county in said state, did personally appear Patrick F. Smith, who is known to me, and who did, after first being duly sworn, testify and affirm as follows, to wit:

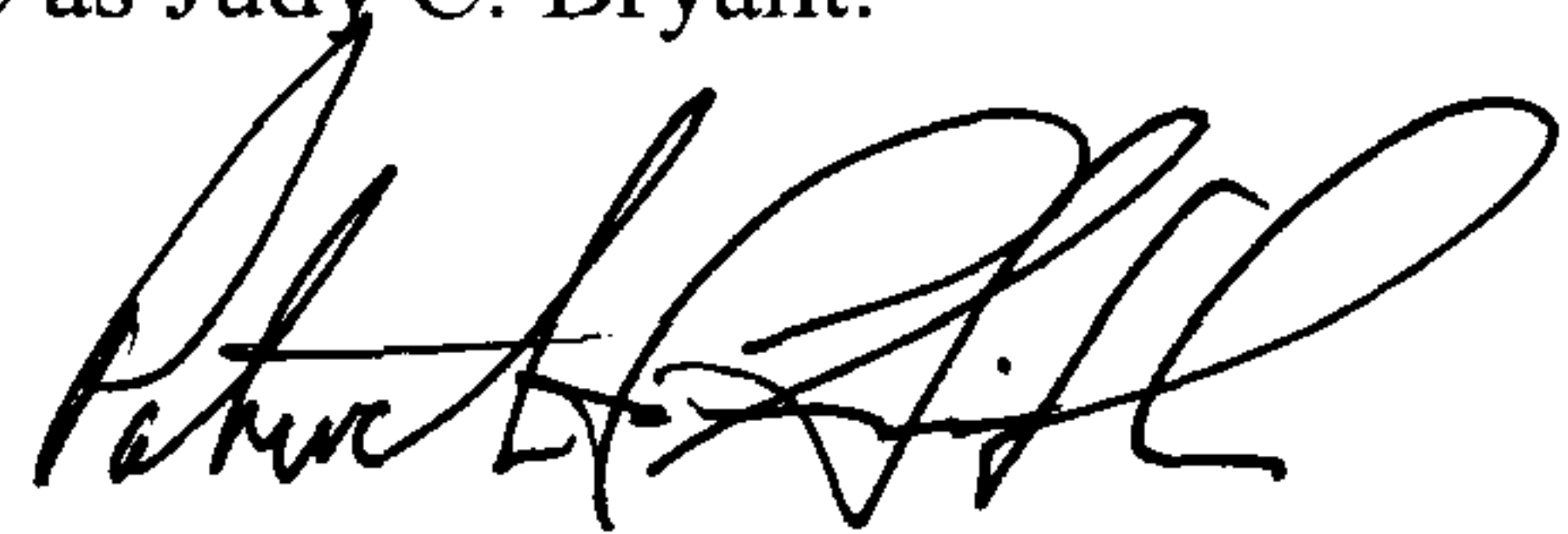
My name is Patrick F. Smith. I am licensed to practice law in the State of Alabama and have personal knowledge of the facts and matters set forth herein. I served as the closing attorney for the closing of a real estate mortgage loan from Union Planters Bank, N.A., to Judy Bryant (joined by her husband, James Bryant, as Borrower, solely for the purpose of waiving dower rights without personal obligation for any sums secured by said mortgage. The closing took place on or about January 10, 2003. The mortgage given by Judy Bryant and spouse, James Bryant, was prepared by an employee of Union Planters Mortgage. Said mortgage was recorded in Instrument Number 20030217000096350 in the Probate Records of Shelby County, Alabama, and encumbered real property located in Shelby County, Alabama, owned of record by James Bryant and Judy Bryant, and more particularly described as Lot 73, according to the survey of Eagle Point, 12th Sector, Phase II, as recorded in Map Book 23, Page 82, in the Probate Office of Shelby County, Alabama.

The "Borrower" named in the "Definitions" section on page 1 of the mortgage was "Judy Bryant." The signature line on page 11 of the mortgage identified the borrower as "Judy C. Bryant." Ms. Bryant executed the mortgage as "Judy C. Bryant." The notarial acknowledgement, which I completed during the closing, identified the borrower as "Judy C. Bryant."

I have known her for approximately seven (7) years. I have personal knowledge of the fact that Judy Bryant identified as the Borrower in the definitions section of said mortgage and Judy C. Bryant who executed said mortgage and who was identified in the notarial acknowledgement are, in fact, one and the same person. I know further, from personal knowledge, that Judy C. Bryant, who executed said mortgage, is, in fact, one and the same person as Judy Bryant, in which name title to the property that is the subject of said mortgage, is held.

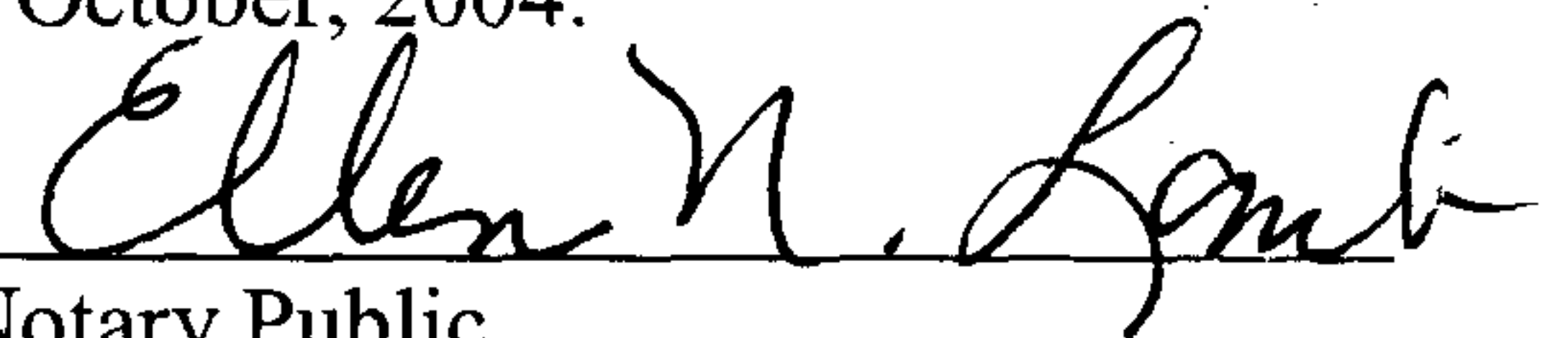
This affidavit is being given for the purpose of establishing that Judy Bryant named as the Borrower on Page 1 of said mortgage is one and the same person who holds title to the property encumbered by said mortgage, and that she is one and the same person who executed said mortgage as Judy C. Bryant.

Further, affiant sayeth not.



Patrick F. Smith

Sworn and Subscribed before me this the 4th day of October, 2004.



Notary Public

My commission expires: 1/26/05