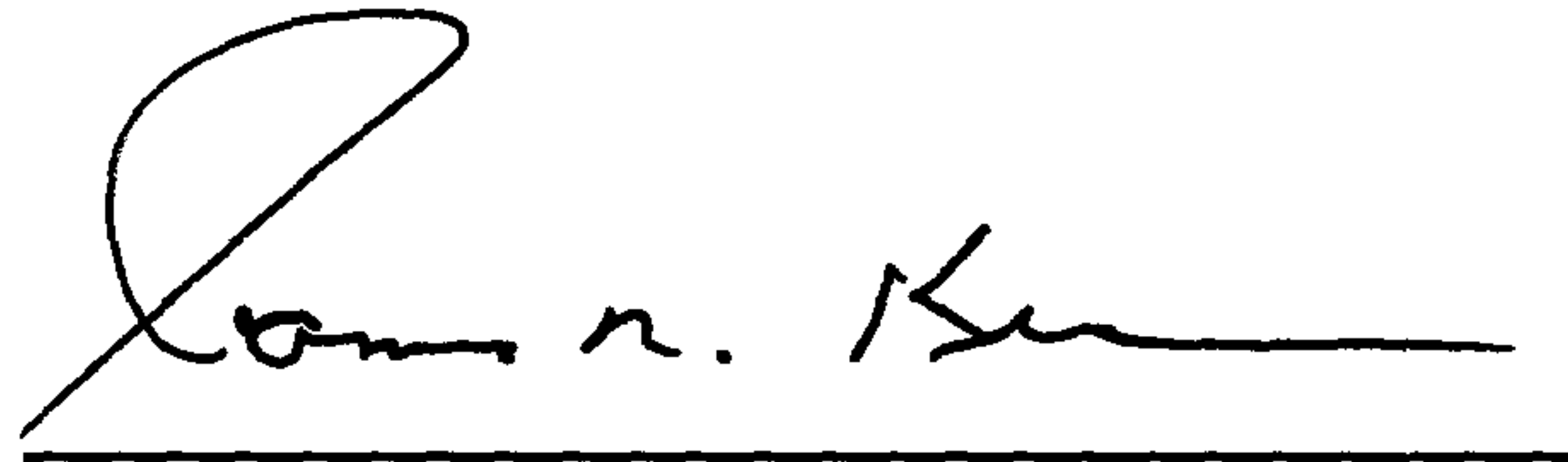


OATH OF OFFICE

**JAMES R. KRAMER
DISTRICT JUDGE
SHELBY COUNTY, ALABAMA**

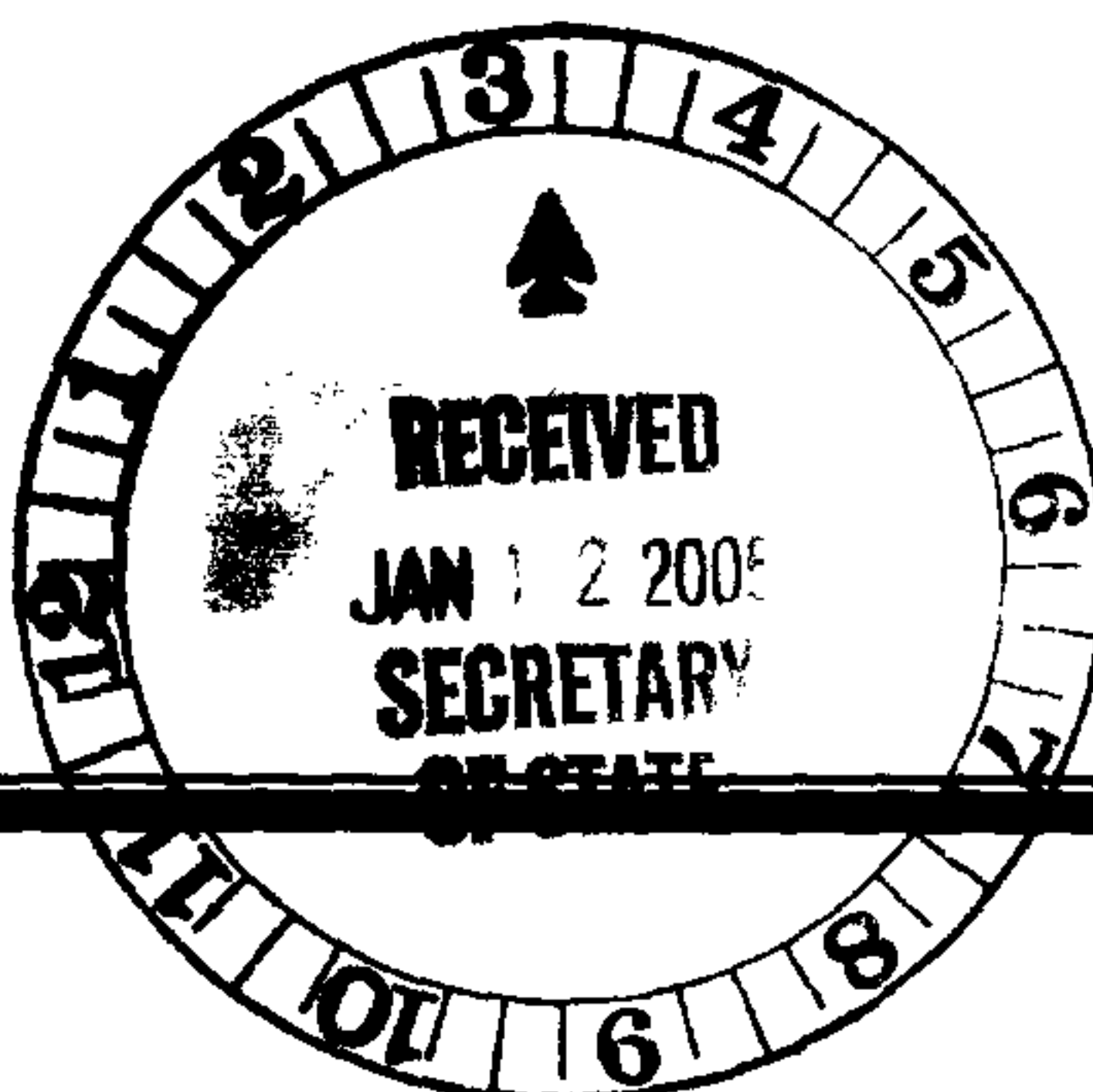
I, James R. Kramer, do solemnly swear that I will support the Constitution of the United States and the Constitution of the State of Alabama, so long as I continue a citizen thereof, and that I will faithfully and honestly discharge the duties of the office of District Court Judge upon which I am about to enter to the best of my ability. So help me God.



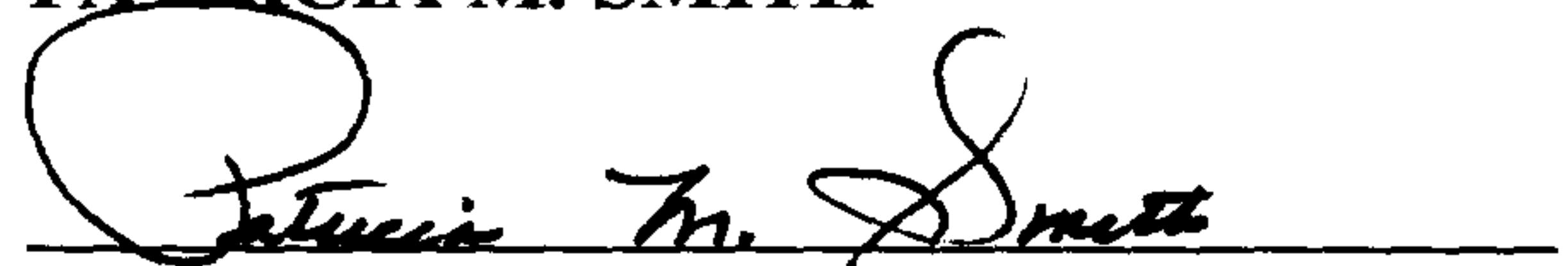
**James R. Kramer
P.O. Box 1115
Columbiana, AL 35051
(205) 669-3730**

CERTIFICATE OF OFFICER ADMINISTERING OATH

The Oath of Office was administered by me to James R. Kramer, District Court Judge, in compliance with Article XVI, Section 279, Constitution of Alabama, 1901, this 6th day of January, 2005.



PATRICIA M. SMITH



**Patricia M. Smith, Presiding District
Court Judge, Shelby County, Alabama**