


STATE OF ALABAMA       )  
JEFFERSON COUNTY       )

SCRIVENER'S AFFIDAVIT

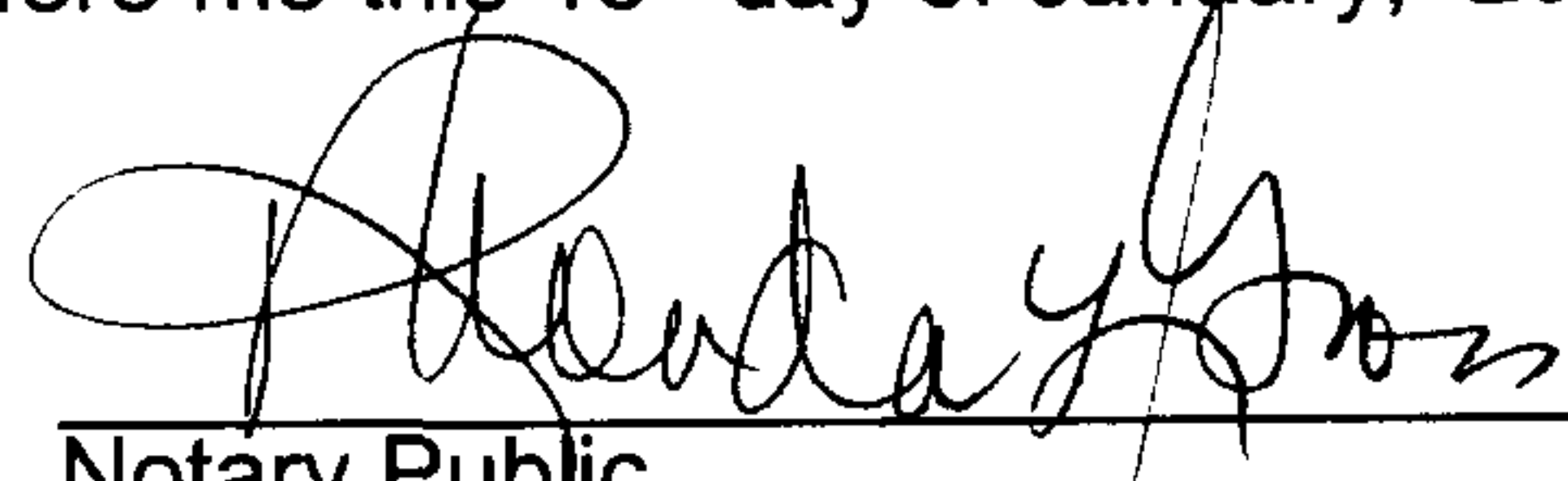
I, Alan C. Keith, Attorney, hereby acknowledge that my office prepared a Mortgage from Christopher Ivy and Greta Y. Ivy, by her attorney-in-fact, Christopher L. Ivy (husband and wife) to Northwest Federal Credit Union. Said Mortgage was recorded at Instrument #20041202000659100, in the Probate Office of Shelby County, Alabama. The notary acknowledgement on said Mortgage was not sufficient to reference Greta's signature by an attorney-in-fact. Christopher L. Ivy did sign for Greta Y. Ivy in his representative capacity and as attorney-in-fact for Greta Y. Ivy.

Dated: January 18, 2005

  
\_\_\_\_\_  
Alan C. Keith, Attorney

STATE OF ALABAMA       )  
JEFFERSON COUNTY       )

Sworn to and subscribed before me this 18<sup>th</sup> day of January, 2005.

  
\_\_\_\_\_  
Notary Public

My Commission Expires: 11-30-07

This instrument was prepared by:  
Alan C. Keith, Attorney  
2100 Lynngate Drive  
Birmingham, AL 35216