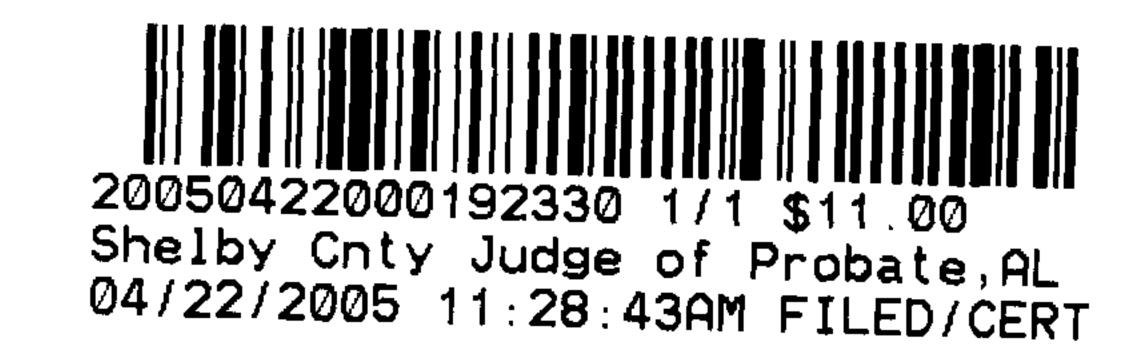


THIS INSTRUMENT PREPARED BY:



PADEN & PADEN ATTORNEYS AT LAW FIVE RIVERCHASE RIDGE, SUITE 100 BIRMINGHAM, AL 35244-2893

STATE OF ALABAMA)
COUNTY OF SHELBY)

SCRIVENER'S AFFIDAVIT

Know all men by these presents, that, I, the undersigned, a notary public in and for said county and in said state, hereby certify that before me personally appeared ELIZABETH HENDERSON, who is known to me, and who being by me first duly sworn on his oath depose and say as follows:

I, ELIZABETH HENDERSON, attorney at law, and in my capacity as such, do certify that I prepared that certain MORTGAGE executed by MICHAEL JASON COPELAND AND GINGER BELCHER COPELAND, HUSBAND AND WIFE to CENTRAL PACIFIC MORTGAGE COMPANY, dated NOVEMBER 25, 2002, and filed for record in the office of the Judge of Probate of SHELBY County, Alabama, in Instrument # 20021209000612610.

The legal description in said mortgage contained errors. It is the purpose and intent of this affidavit to correct the legal description to read as follows:

LOT 246, ACCORDING TO THE SURVEY OF WATERFORD VILLAGE, SECTOR 1, AS RECORDED IN MAP BOOK 27, PAGE 100 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

ELIZABETH HENDERSON

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGMENT

I the undersigned, a Notary Public, in and for said County in said State, hereby certify that ELIZABETH HENDERSON is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he executed the same voluntarily.

Given under my hand this the 19TH day of APRIL, 2005.

commission expires: 8008

Notary Public