

STATE OF ALABAMA)
COUNTY OF SHELBY)

SCRIVENER'S AFFIDAVIT

Before me, the undersigned, a Notary Public in and for said County and State, personally appeared Harold H. Goings, who after being duly sworn by me, deposes and says:

Affiant prepared that certain Mortgage from Lisa Billings and Carl Billings to Wilmington Finance, a division of AIG Federal Savings Bank dated August 3, 2005, and recorded in Instrument No. 20050808000403120 in the Probate Office of Shelby County, Alabama.

In the preparation of said Mortgage, the marital status of the borrowers was omitted.

This Scrivener's Affidavit is executed by Harold H. Goings, said scrivener as stated hereinabove and is given for the purpose of certifying that at the time said Mortgage was executed, Lisa Billings and Carl Billings were a married couple.

In witness whereof, the undersigned has caused this affidavit to be executed this 4th day of January, 2006

Harold H. Gøings

Sworn to and subscribed before me this 4th day of January, 2006.

NOTAKI PUBLIC

My Commission Expires: 9/10/06