

SCRIVENERS AFFIDAVIT

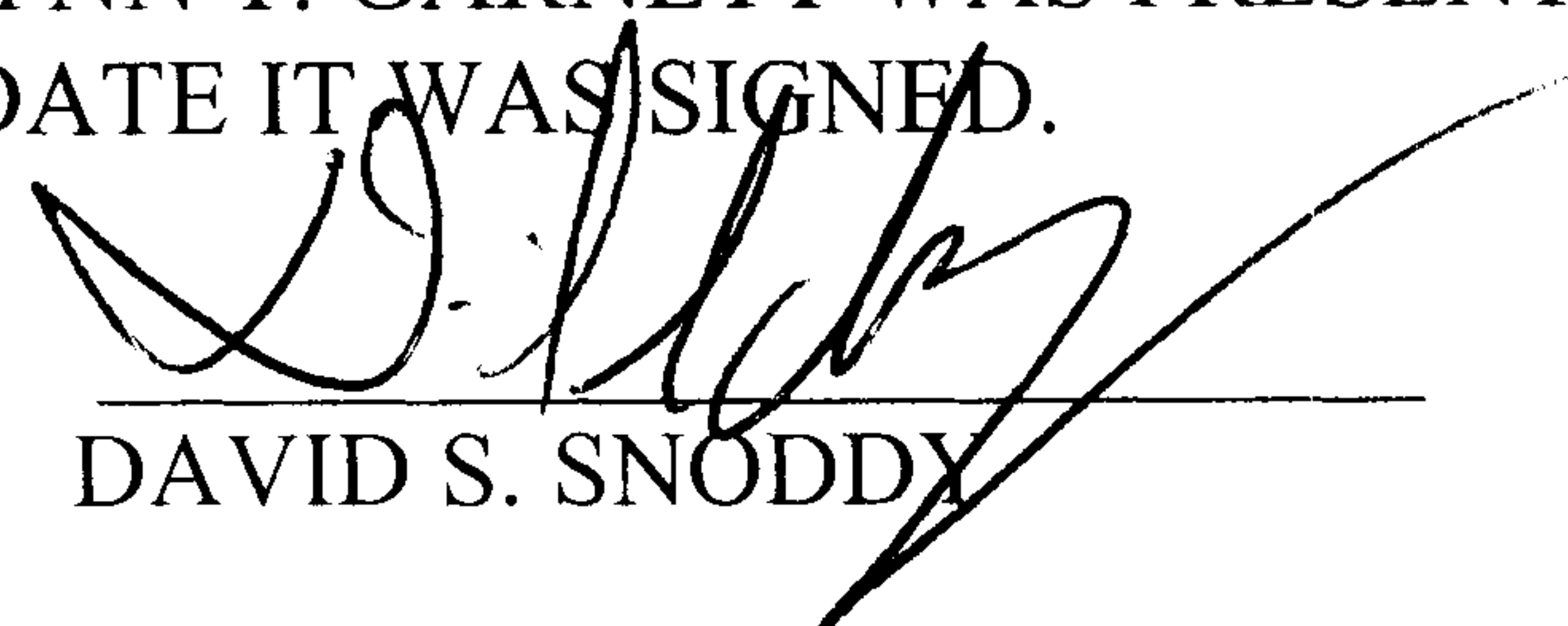
STATE OF ALABAMA
COUNTY OF JEFFERSON

KNOW ALL MEN BY THESE PRESENTS, THAT I, THE UNDERSIGNED AUTHORITY, A NOTARY PUBLIC IN AND FOR SAID COUNTY AND IN SAID STATE, HEREBY CERTIFY THAT BEFORE ME PERSONALLY APPEARED DAVID S. SNODDY, WHO IS KNOWN TO ME, AND WHO BEING BY ME FIRST DULY SWORN DOES ON HIS OATH DEPOSE AND SAY AS FOLLOWS:

I, DAVID S. SNODDY, ATTORNEY AT LAW, AND IN MY CAPACITY AS SUCH, DID PREPARE THAT CERTAIN MORTGAGE FROM MARK A. GARNETT AND LYNN T. GARNETT DATED JULY 29, 2005, FILED AND RECORDED IN BOOK 20050808000402110 ON AUGUST 8, 2005 ON THE FOLLOWING DESCRIBED PROPERTY:

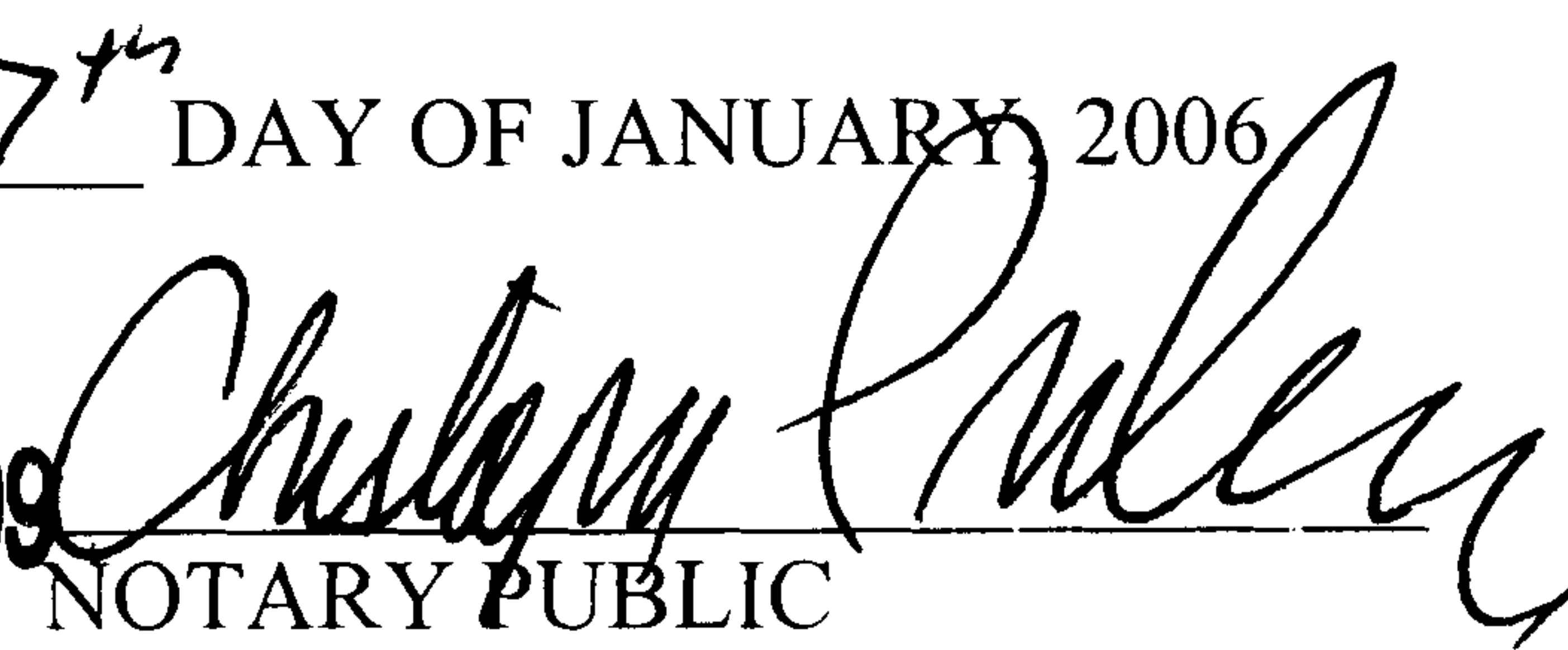
LOT 14, ACCORDING TO SURVEY OF HEATHERWOOD FOREST, SECTOR TWO, AS RECORDED IN MAP BOOK 17, PAGE 129, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

IT IS THE PURPOSE AND INTENT OF THIS AFFIDAVIT TO STATE THAT THERE WAS A TYPOGRAPHICAL ERROR WHEREIN LYNN T. GARNETT WAS OMITTED FROM THE NOTARY SECTION OF THE MORTGAGE. LYNN T. GARNETT WAS PRESENT AND DID EXECUTE SAID MORTGAGE ON THE DATE IT WAS SIGNED.


DAVID S. SNODDY

SWORN TO AND SUBSCRIBED BEFORE ME THIS 17th DAY OF JANUARY, 2006

CHRISTOPHER P. MOSELEY

My commission expires: MY COMMISSION EXPIRES 10/07/09

NOTARY PUBLIC

THIS INSTRUMENT PREPARED BY:
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