

SCRIVENERS AFFIDAVIT

State of Alabama  
Jefferson County

Before me, the undersigned, a Notary Public in and for said county and state, personally appeared Patricia K. Martin who after being duly sworn, deposes and says as follows:

1. My name is Patricia K. Martin and I am a practicing attorney. My address is: 2090 Columbiana Rd., Birmingham, Al. 35216

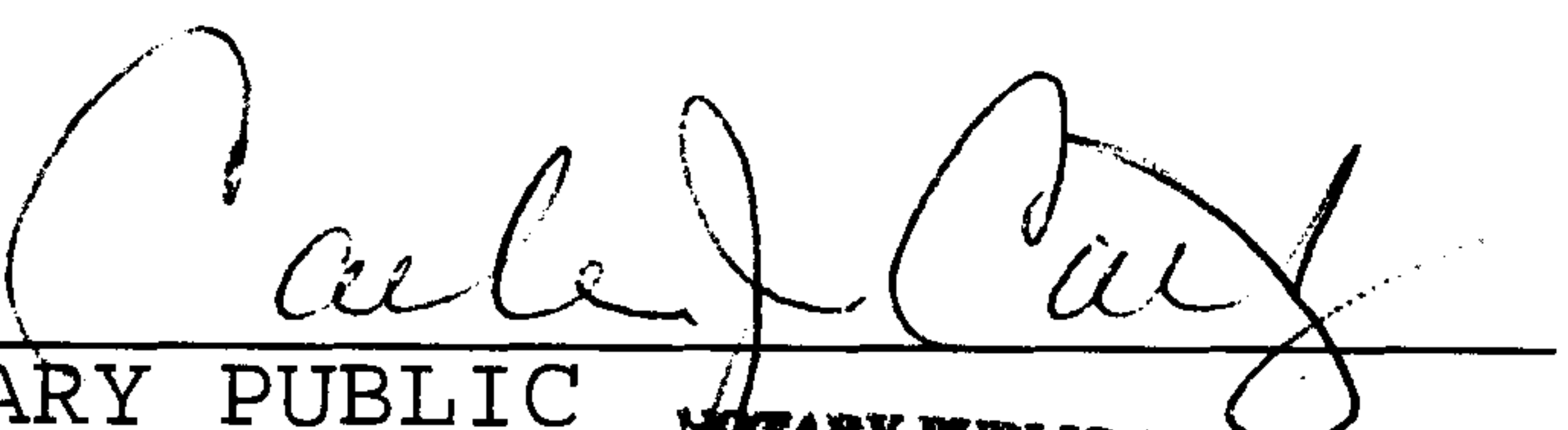
2. On June 27, 2006 I prepared a Mortgage and PUD Rider from William W. Abell, III and his wife Laura S. Abell to McGowin-King Mortgage, LLC recorded in Instrument No. 20060714000340020 on July 14, 2006 in the Probate Office of Shelby County, Alabama.

3. I have been made aware that there was an error on the PUD Rider in that the name of the PUD was left off and should have been shown as "Waterford Village."

4. The purpose of this Scriveners Affidavit is to correct the PUD Rider by adding "Waterford Village" as the name of the PUD recorded with Mortgage from William W. Abell, III and his wife Laura S. Abell to McGowin-King Mortgage, LLC.

  
Patricia K. Martin

Sworn to and subscribed before me on this the 26th day of September, 2006.

  
NOTARY PUBLIC  
NOTARY PUBLIC STATE OF ALABAMA AT LARGE  
MY COMMISSION EXPIRES: May 21, 2008  
POWERED THRU NOTARY PUBLIC UNDERWRITERS