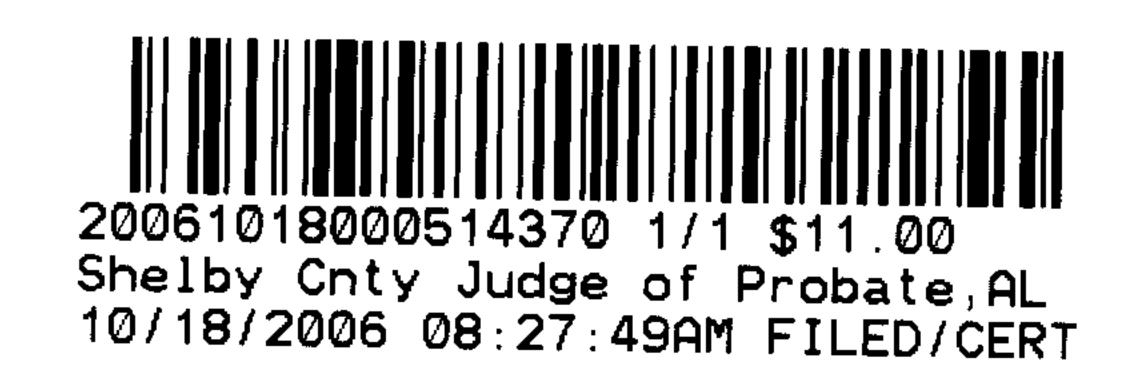
STATE OF ALABAMA
COUNTY OF SHELBY



AFFIDAVIT

Before me, the undersigned authority, this day personally appeared HELEN H. WALKER who is known to me and who, being first by me duly sworn does depose and say as follows:

I, HELEN H. WALKER, attorney-in-fact for J. RICHARD WALKER, for the REFINANCE of the property located at LOT 158, GREYSTONE LEGACY, BIRMINGHAM, ALABAMA, 35242, JEFFERSON COUNTY, ALABAMA, do hereby certify that as of the time of closing on SEPTEMBER 27, 2006, J. RICHARD WALKER, was alive and I had not received notice or knowledge that the Durable Power of Attorney appointing me as his attorney in fact has/had been amended or terminated by revocation or by the principal's death, disability, incompetence or incapacity.

Further affiant saith not.

HELEN H. WALKER

Sworn to and subscribed before me on this 27TH day of SEPTEMBER, 2006.

Notary Public

My commission expires:

This Instrument Prepared By:

Paden & Paden Attorneys at Law 5 Riverchase Ridge, Suite 100 Birmingham, AL 35244 (205) 987-7210