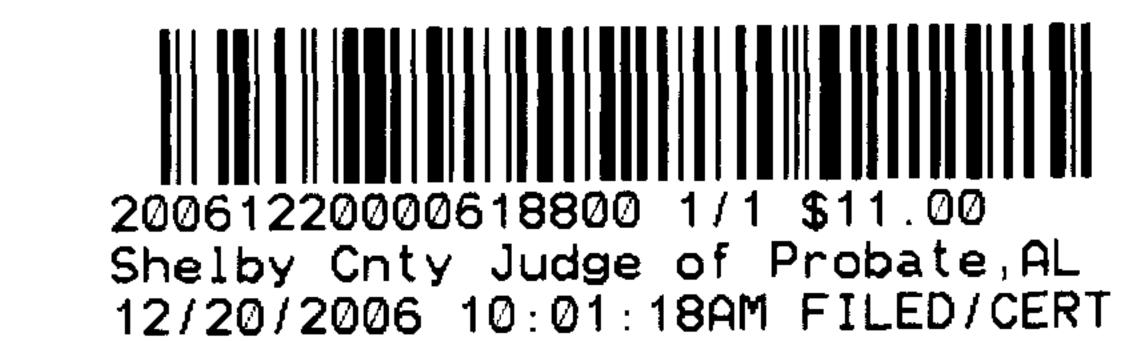
AFFIDAVIT



STATE OF ALABAMA

Shelby COUNTY

Before me, the undersigned authority in and for said County and State personally appeared John R. Holliman whose name is signed to this affidavit and who is known to me and who first being duly sworn, deposes and says as follows:

My name is John R. Holliman and I am a practicing attorney in Pelham, Al. I prepared a deed from David M. Stark, Jr. and Kelly V. Stark, husband and wife, to James N. Lloyd and Elizabeth R. Lloyd recorded in Inst#20060810000389320 in Shelby County, Alabama Probate Records.

In said deed there was an error in which the acknowledgment did not state that the deed was signed with power of attorney. This affidavit is to verify that David M. Stark Jr. signed the deed individually and as power of attorney for Kelly V. Stark.

This affidavit is made to induce First American Title Insurance Company to issue their title policies in connection with the real property described in said deed and mortgage and referenced herein.

John R. Holliman

Sworn to and subscribed before me this 12th day of December, 2006.

My Commission expires: 7-28-2010