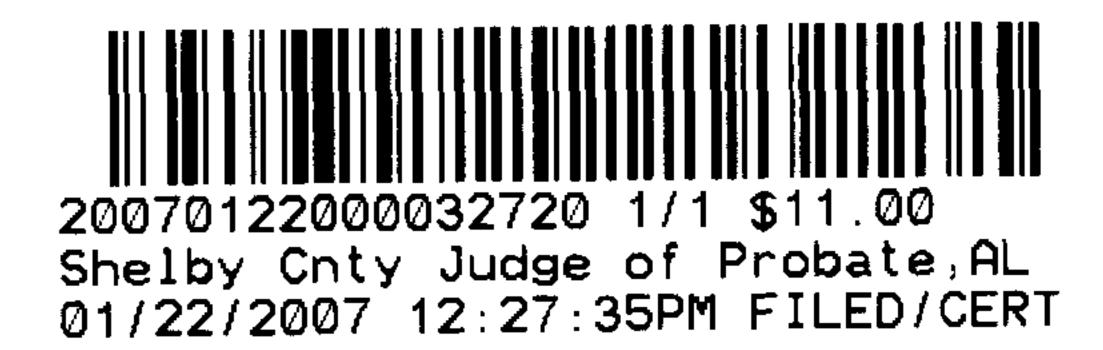
STATE OF ALABAMA SHELBY COUNTY



SCRIVENER'S AFFIDAVIT

Before me, the undersigned, a Notary Public, in and for said County and State, personally appeared <u>David A. Bedgood</u> who after being duly sworn, deposes and says as follows:

My name is <u>David A. Bedgood</u>, and I am a staff attorney for Surety Land Title, Inc., and the manager of its Birmingham Branch..

This office conducted a sale transaction for that certain real property located in Shelby County, Alabama which is located at 4959 Caldwell Mill Road, Birmingham, Alabama, in which James Roger Davis and Rebecca B. Davis were the grantors of the land conveyed and Matthew C. Lord and Crystal G. Lord were the grantees. Simultaneous with the purchase of the real estate, Matthew C. Lord and Crystal G. Lord executed a mortgage in favor of MERS, solely as nominee for America's Wholesale Lender. That mortgage is recorded in Instrument Number 20040514000257380 in the office of the Judge of Probate of Shelby County, Alabama.

This office prepared the Exhibit A containing the legal description that was attached to the mortgage referenced above. It is my testimony that the legal description attached to the said mortgage was incorrect. The legal description contained in the Exhibit A read as follows:

"Lot 36, according to the Survey of Old Mill Tract, as recorded in Map Book 7, page 99 A & B, in the Probate Office of Shelby County, Alabama, being situated in Shelby County, Alabama"

The correct legal description of the land to have been granted in the referenced mortgage referenced above is

"Lot 35, according to the Survey of Old Mill Tract, as recorded in Map Book 7, page 99 A & B, in the Probate Office of Shelby County, Alabama"

This affidavit is given for the purpose of correcting the legal description in that that certain mortgage recorded in 20040514000257380 in the office of the Judge of Probate of Shelby County, Alabama.

I hereby affirm and certify that the above mentioned facts set out in this Affidavit are true and correct.

STATE OF ALABAMA
SHELBY COUNTY

I, THE UNDERSIGNED, a Notary Public in and for said County, in said State, here by certify that David A. Bedgood whose name(s) (is/are) signed to the foregoing conveyance, and who (is/are) known to me, acknowledged before me on this day, that being informed of the contents of the conveyance, HE/SHE/THEY executed the same voluntarily on the day the same bears date.

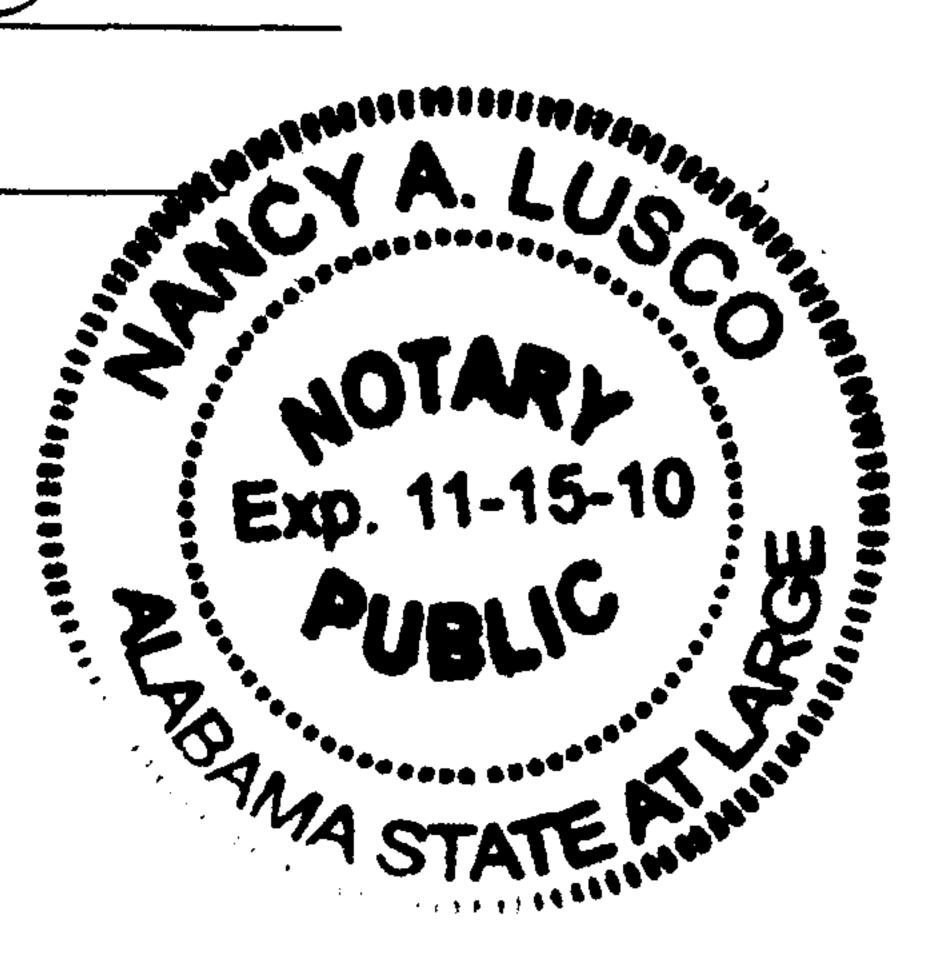
Given under my hand and official seal this 18 day of January 2007.

Notary Public

My commission expires

My commission expires

This instrument prepared by David A. Bedgood Surety Land Title, Inc. 136 Bowling Lane Pelham, Alabama 35124



Indexing note: Please index under Matthew C. Lord and Crystal G. Lord, Grantors, and MERS, as nominee for America's Wholesale Lender, Grantee.