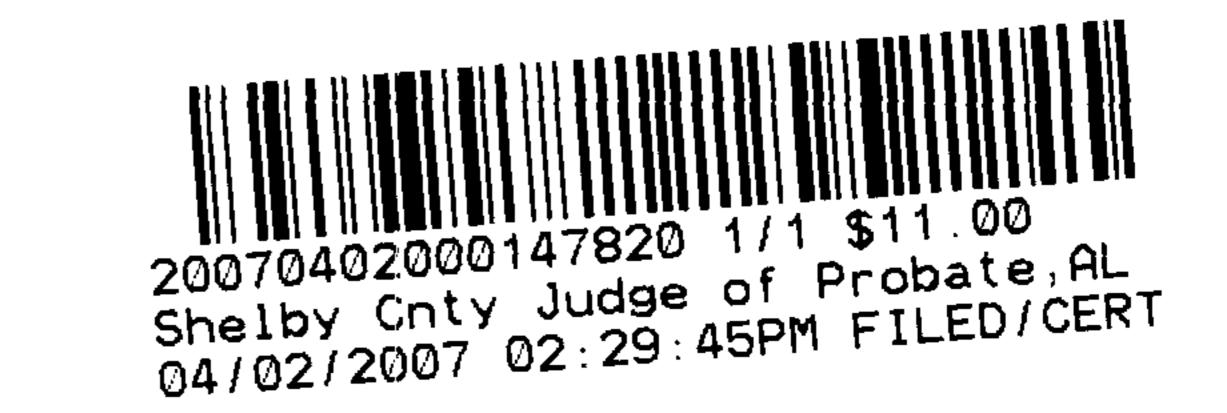
STATE OF ALABAMA: JEFFERSON COUNTY:



Low and STATE OF ALARMAN

MY COMMISSION EXPERES: Nov. 5,-2007

AFFIDAVIT

Re: Lot 22, Block 4, according to the Survey of Bermuda Hills, Second Sector, Second Addition, as recorded in Map Book 9, Page 29, in the Probate Office of Shelby County, Alabama.

I, Jacqueline L. Ikner, do hereby state that, to the best of my knowledge, that certain mortgage from Howard R. Baker and Martha M. Baker to MortgageAmerica, Inc., in the amount of \$60,982.00, dated February 26th, 1986, and recorded in Shelby County, Alabama, Book 64, Page 889, and last assigned to Branch Banking & Trust Company by instrument recorded in Inst. No. 1996-8716; and I hereby state that, to the best of my knowledge, said mortgage has been paid in full, and that no efforts have been made by the above referenced mortgagees for collection of payment on said loan since I have owned the property.

This affidavit is being made in order to induce Old Republic Title Insurance Co. and The Title Group, Inc., to insure title on the above described property on behalf of MortgageAmerica, Inc.

Signed and dated this 26th day of March, 2007.

Jacqueline L. Ikner

STATE OF ALABAMA: COUNTY OF JEFFERSON:

I, the undersigned, a Notary Public, in and for the State of Alabama at large, hereby certify that **Jacqueline L. Ikner**, whose name is signed to the foregoing affidavit, and who is known to me, acknowledged before me on this day, that, being informed of the contents of the affidavit, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 26th day of March, 2007.

Notary Public

My Commission Expires: