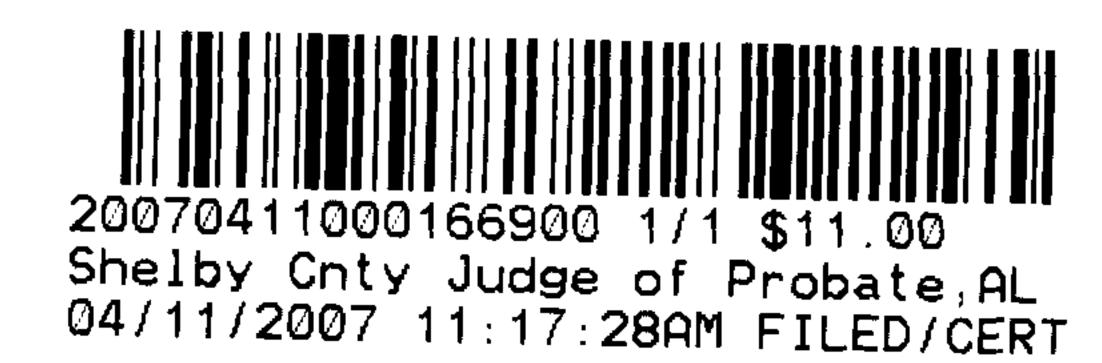
STATE OF ALABAMA COUNTY OF SHELBY



SCRIVENER'S AFFIDAVIT

Before me, the undersigned, a Notary Public in and for said County and State, personally appeared William R. Justice, who, being known to me and after being duly sworn by me, deposes and says as follows:

I am an attorney at law, and I am the scrivener who prepared a mortgage from Daniel J. Murphy and wife, Sybil F. Murphy to Mortgage Electronic Registration Systems, Inc., as nominee for Citizens Bank, in the amount of \$106,500.00, dated October 24, 2002, and recorded October 29, 2002 as Instrument # 20021029000533870 in the Probate Office of Shelby County, Alabama. There is an error in the legal description contained in the mortgage.

The correct description is:

Lot 52, according to the Survey of Buck Creek Landing, as recorded in Map Book 20, Page 136, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

This affidavit is given for the purpose of correcting the erroneous description as set out above.

In witness whereof, the undersigned has caused this affidavit to be executed this 11th day of April, 2007.

William R. Justice

Sworn to and subscribed before me this 11th day of April, 2007.

Notary public