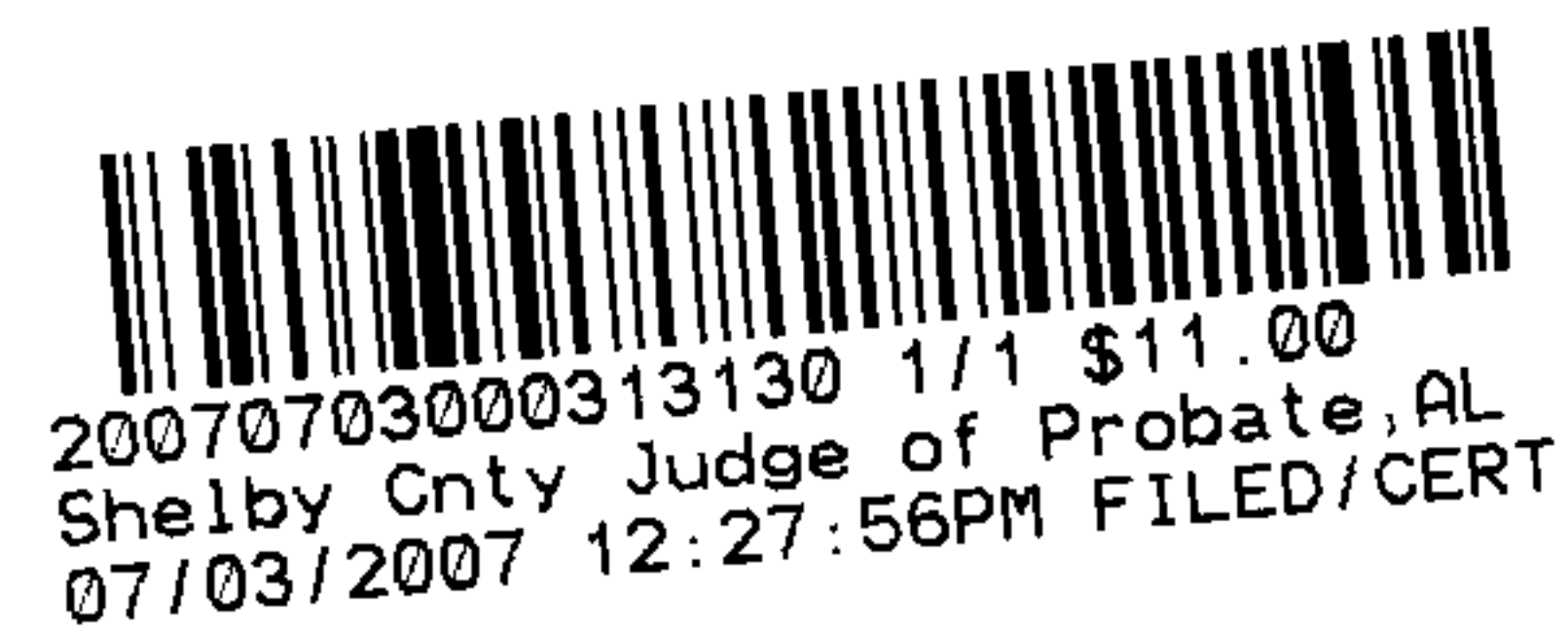


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STATE OF ALABAMA)
COUNTY OF SHELBY)

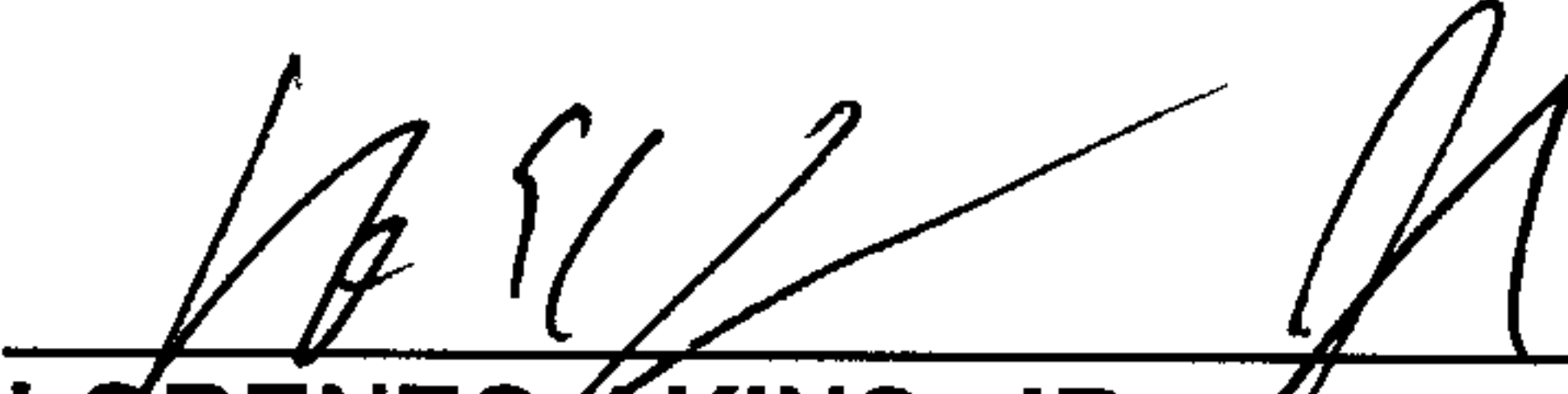


AFFIDAVIT

Before me, the undersigned authority, this day personally appeared **LORENZO AKINS, JR.** who is known to me and who, being first by me duly sworn does depose and say as follows:

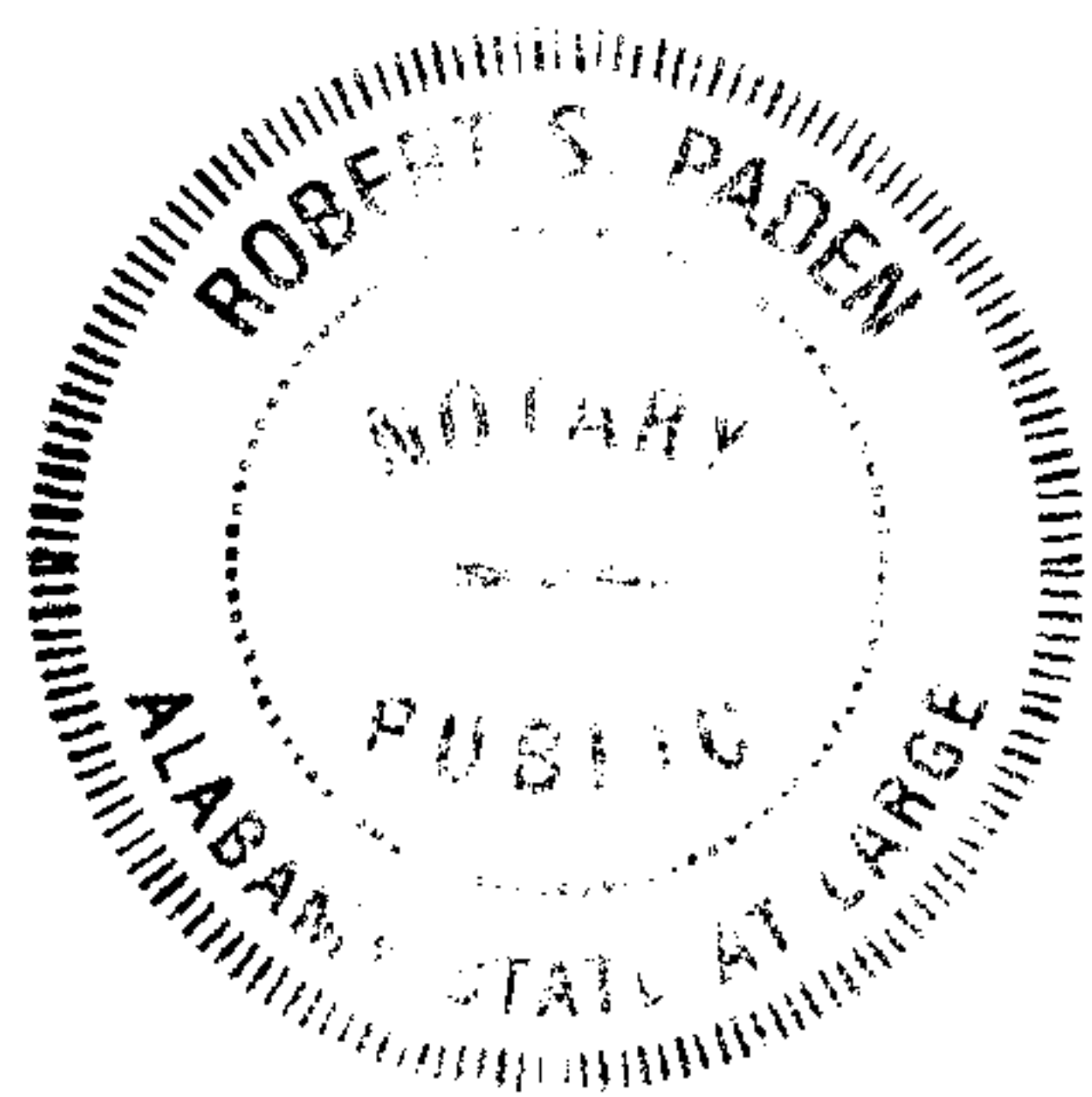
I, **LORENZO AKINS, JR**, attorney-in-fact for **JAMELYN P. AKINS**, for the REFINANCE of the property located at 224 STONE CREEK WAY, HELENA, ALABAMA, SHELBY COUNTY, ALABAMA, do hereby certify that as of the time of closing on JUNE 25, 2007, JAMELYN P. AKINS, was alive and I had not received notice or knowledge that the Durable Power of Attorney appointing me as her attorney in fact has/had been amended or terminated by revocation or by the principal's death, disability, incompetence or incapacity.

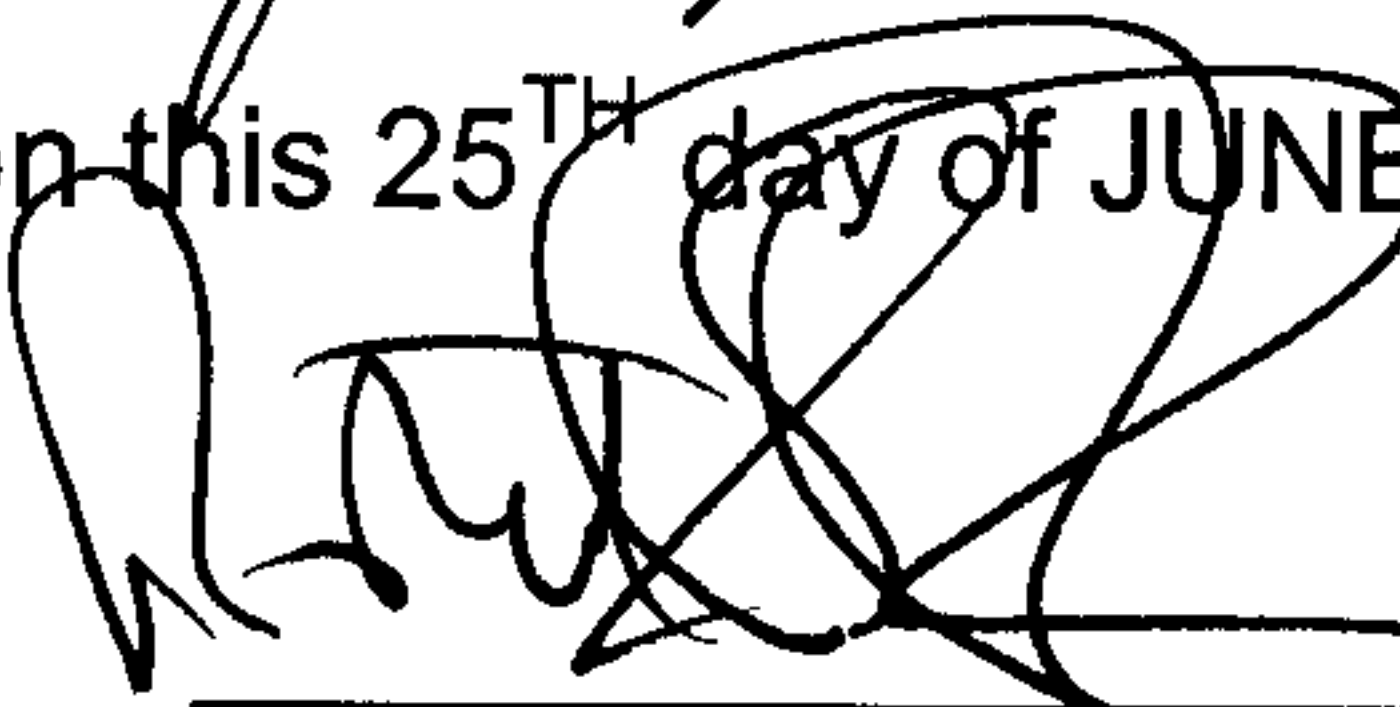
Further affiant saith not.



LORENZO AKINS, JR

Sworn to and subscribed before me on this 25TH day of JUNE, 2007.





Notary Public

My commission expires: 7/16/10

This Instrument Prepared By:

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