RATIFICATION OF PLAT

	This Ratification of Plat is hereby executed by Regions Bank as Lender, this	11th day of _	<u>October</u>	_,
2007.				_

RECITALS

WHEREAS, Emerald Ridge LLC is the record owner of that certain subdivision located in Shelby County, Alabama, being more particularly described as follows:

> Entire survey of Emerald Ridge Sector III recorded in Map Book 39, Page 35, in the Probate Office of Shelby County, Alabama (the "Property"),

WHEREAS, Regions Bank is the lien holder on the above described property pursuant to a mortgage recorded in Instrument 20060719000348080 in the Probate Office of Shelby County, Alabama, filed July 19, 2006;

WHEREAS, the record map for the Property was dated and filed on September 26, 2007;

WHEREAS, Regions Bank, as Lender, was omitted in error in the execution of the Property plat prior to its recordation in the Probate Office of Shelby County, Alabama; and

NOW THEREFORE, the undersigned as lender by and through their authorized representatives, does hereby join in, approve, ratify and confirm the plat of the Property described above and the recordation thereof in the Probate Office of Shelby County, Alabama.

IN WITNESS WHEREOF, this Ratification is executed by the undersigned parties as of the date first above written.

ENDER:

Regions Bank

By:

HSSIStavet Vice President

STATE OF ALABAMA Shelby COUNTY

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that XUSanne Warren, whose name as Assistant Vice is Kealons Bank, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he/she, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal this

2007.

Notary Public

My Commission expires:

PUBLIC NOTARY ALABAMA COMM. EXP. 11-27-2007