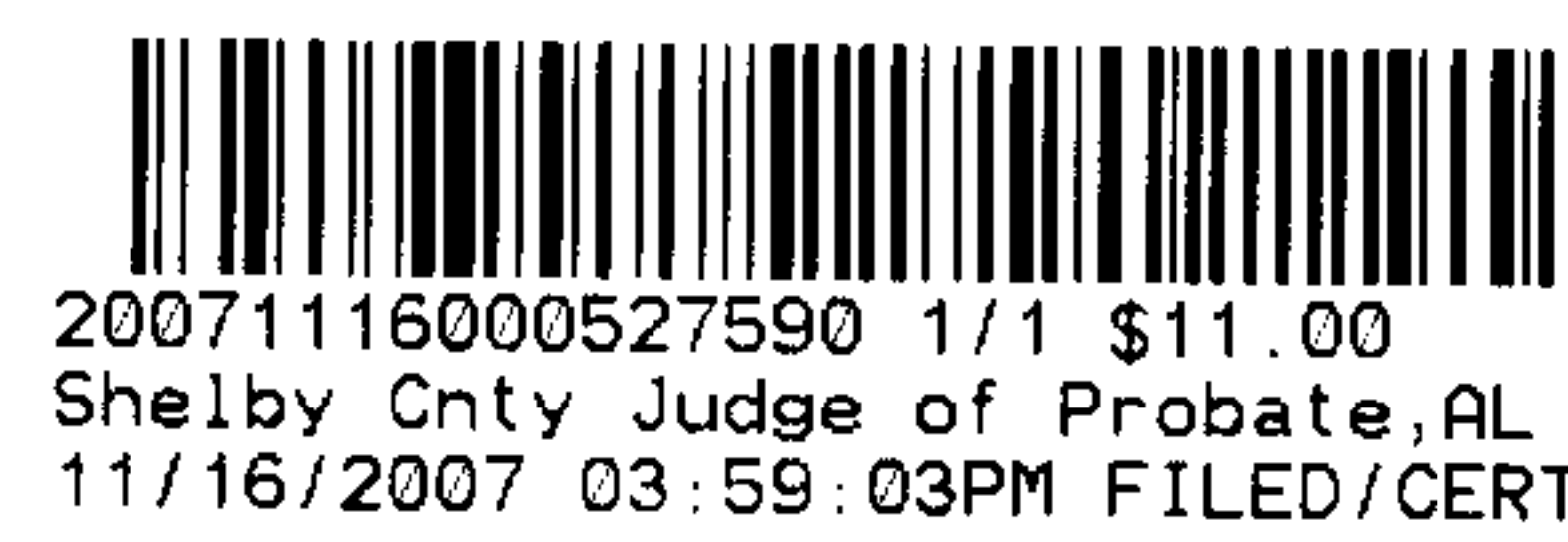


739000528



This instrument was prepared by:
Mortgage America, Inc.
1800 International Park Drive
Birmingham, AL 35243

Please return to:
Mortgage America, Inc.
1800 International Park Drive, Suite 100
Birmingham, AL 35243

SCRIVENER'S AFFIDAVIT

I, R. Ann Davis, hereby swear and affirm that this Scriveners Affidavit is made for the purpose of documenting pertinent information that was omitted from that Mortgage from Robert J. Kelly and Kimberly G. Kelly, Husband and Wife, to Mortgage America, Inc. and recorded in Book 20070206000054170 in the Judge of Probate, Shelby County, Alabama on 02/06/07 at 9:37:00 p.m.

The correction on page 1 should be:

The Lender's name should be, Mortgage America.

R. Ann Davis
Vice President/Post Closing Department
Mortgage America, Inc.

THE STATE OF ALABAMA
JEFFERSON COUNTY

I, Gloria V. Bearden, a Notary Public for the State of Alabama at Large hereby certify that Rose Ann Davis, whose name is signed to the foregoing scriveners affidavit, and who is known to me, acknowledged before me on this day that, being informed of the contents of the scriveners affidavit; she executed the same voluntarily on the day the same bears date.

Given under my hand this the 14th day of November, 2007.

Gloria V. Bearden