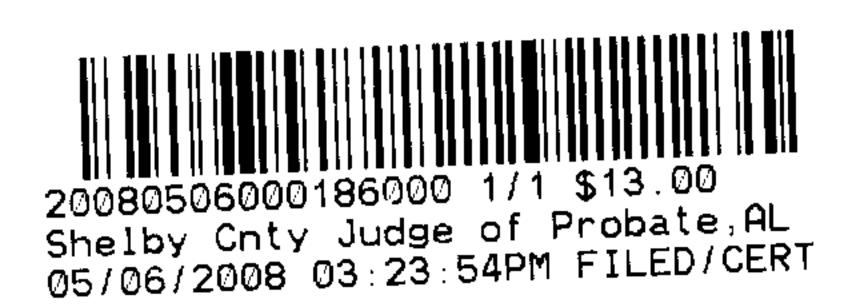
STATE OF ALABAMA COUNTY OF SHELBY



SCRIVENER'S AFFIDAVIT

Before me, the undersigned, a Notary Public, in and for said County and State, personally appeared Philip F. Hutcheson, who, after being duly sworn by me, deposes and says:

Affiant closed that certain mortgage from Mechelle B. Finn, a married woman, Kim B. Dudley, a married woman, and Staci B. Ballard, a married woman to SouthFirst Bank, dated April 16, 2008, and recorded in Instrument 20080418000159370 in the Probate Office of Shelby County, Alabama. The property described in said mortgage is not the homestead property of Mechelle B. Finn, Kim B. Dudley or Staci B. Ballard, as defined by the Code of Alabama. Mechelle B. Finn, Kim B. Dudley and Staci B. Ballard do not and have never lived on the property.

Said mortgage was not prepared by me, but was prepared by the Mortgagee.

All other particulars of said mortgage remain the same.

In Witness Whereof, the undersigned has caused this affidavit to be executed on this the 6th of May, 2008

Philip F. Hutcheson

State of Alabama County of Shelby

I, the undersigned, a Notary Public in and for said county in said state, hereby certify that Philip F. Hutcheson, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me that, being informed of the contents of the instrument, he executed the same voluntarily on the day the same bears date.

Given under my hand and seal this 6th day of May, 2007.

Notary Public