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SCRIVENER'S AFFIDAVIT

STATE OF ALABAMA  
COUNTY OF Shelby

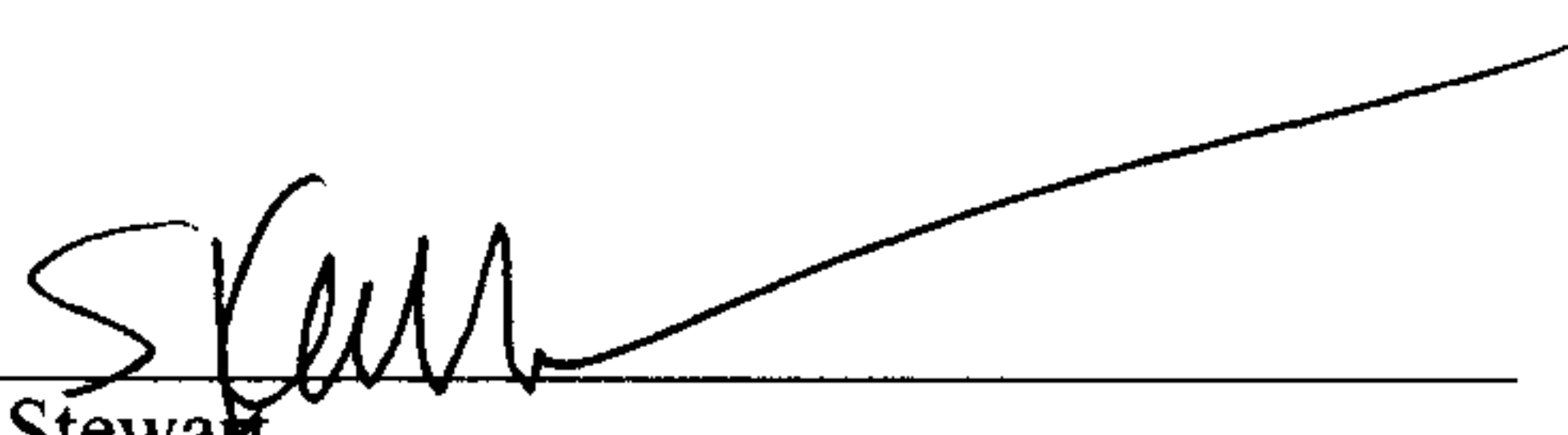
**KNOW ALL MEN BY THESE PRESENTS:** That, I, the undersigned authority, a Notary Public in and for said county and state, hereby certify that before me personally appeared S. Kent Stewart, who is known to me and who being by me first duly sworn does on his/her oath depose and say as follows:

I, S. Kent Stewart, did prepare that certain instrument dated April 30th, 2008 and filed for record on May 23rd, 2008, in the Office of the Judge of Probate of Shelby County, Alabama, in Inst. #20080523000211910. Said instrument being a Mortgage from Edward C. Abrams and Barbara Abrams to Taylor, Bean & Whitaker Mortgage Corp. .

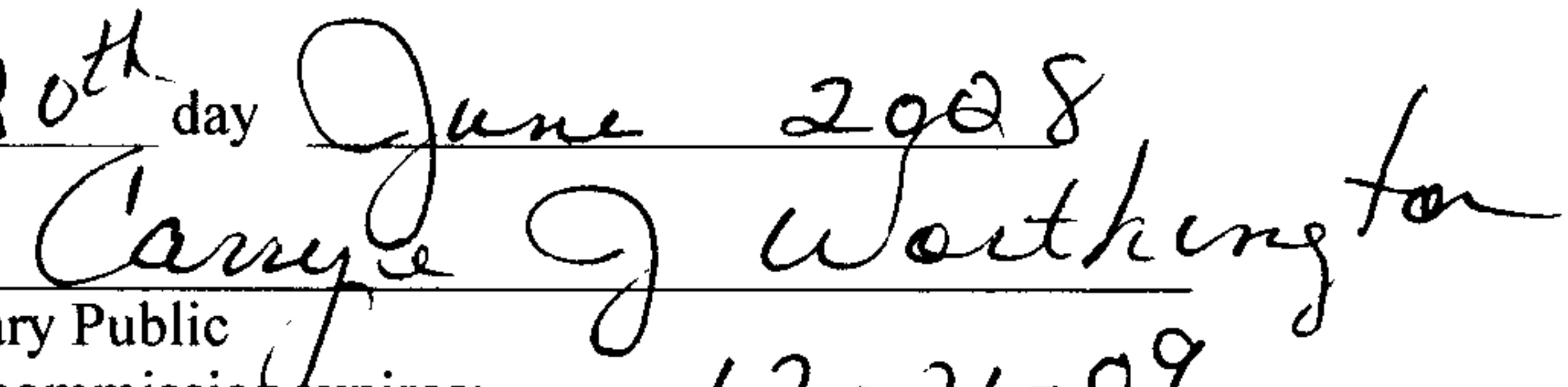
This affidavit is for the express and specific purpose of:

To clarify that Edward C. Abrams and Barbara Abrams are Husband and Wife

FURTHER affiant saith not.

  
S. Kent Stewart

STATE OF ALABAMA  
COUNTY OF Shelby

SWORN to and subscribed before me this the 20th day June 2008  
  
Notary Public  
My commission expires: 12-21-09

This instrument prepared by:

S. Kent Stewart  
Stewart & Associates, P.C.  
3595 Grandview Pkwy Ste 645  
Birmingham, AL 35243  
MTB0800158