

STATE OF ALABAMA )

COUNTY OF Jefferson)

**ESTOPPEL AFFIDAVIT**

Before me, the undersigned authority, personally appeared ANTHONY D. FERGUSON AND VERONICA L. HARDIN FERGUSON, HUSBAND AND WIFE, who, being by me first duly sworn to speak the truth, depose and say as follows:

That the undersigned ANTHONY D. FERGUSON AND VERONICA L. HARDIN FERGUSON, HUSBAND AND WIFE are the identical parties who made and delivered a certain deed to REGIONS BANK, SUCCESSOR BY MERGER TO UNION PLANTERS BANK, N.A., SUCCESSOR BY MERGER WITH UNION PLANTERS MORTGAGE, INC. dated the 18<sup>th</sup> day of August, 2008, conveying the following described property located in Shelby County, Alabama to wit:

LOT 16, BLOCK 3, ACCORDING TO A RESURVEY OF GEORGE'S SUBDIVISION OF KEYSTONE, AS RECORDED IN MAP BOOK 4, PAGE 33, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA

That the aforesaid deed was intended to be and was an absolute conveyance of the title to said premises to the grantee named therein, and was not and is not now intended as a mortgage; trust conveyance, or security of any kind; that it was the intention of affiants as grantor in said deed to convey, and by said deed the affiants did convey to the grantee therein all their right, title, and interest absolutely in and to said premises; the possession of said premises has been surrendered to the grantee;

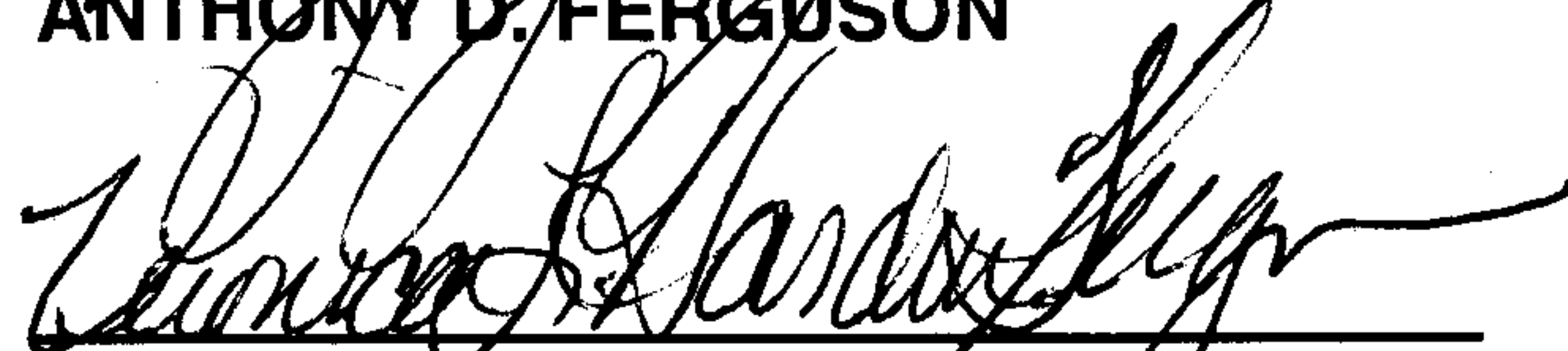
In the execution and delivery of said deed affiants were not acting under any misapprehension as to the effect thereof, and acted freely and voluntarily and was not acting under coercion or duress; the aforesaid deed was not given as a preference against any other creditor of the deponents; that at that time it was given there was no other person or persons, firms or corporations other than the grantees therein named interested, either directly or indirectly in said premises; that these deponents are solvent and have no other creditor whose rights would be prejudiced by such conveyance, and that deponents are not obligated under any bond or other mortgage

whereby any lien has been created or exist against the premises described in said deed.

This affidavit is made for the protection and benefit of the grantee in said deed, its successors and assigns, and all other parties hereafter dealing with or who may acquire an interest in the property herein described.

That affiants, will testify, declare, depose or certify before any competent tribunal, officer, or person, in any case now pending or which may hereafter be instituted, to the truth of the particular facts herein set forth.

  
ANTHONY D. FERGUSON

  
VERONICA L. HARDIN FERGUSON

Sworn to and subscribed before me this the 18<sup>th</sup> day of August,  
2008.

  
Notary Public  
My commission expires: \_\_\_\_\_

MY COMMISSION EXPIRES JANUARY 10, 2012

THIS INSTRUMENT PREPARED BY:  
W. L. LONGSHORE, III  
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