

AFFIDAVIT

STATE OF ALABAMA)
COUNTY OF SHELBY)

This instrument prepared by:
Gilmer T. Simmons
1163 Center Point Parkway
Birmingham, AL 35215

BEFORE ME, the undersigned, personally appeared Tracey T. Griffin, who being by me first duly sworn deposes and says as follows:

My name is Tracey T. Griffin. I am over the age of 19 years and a resident citizen of Shelby County, Alabama.

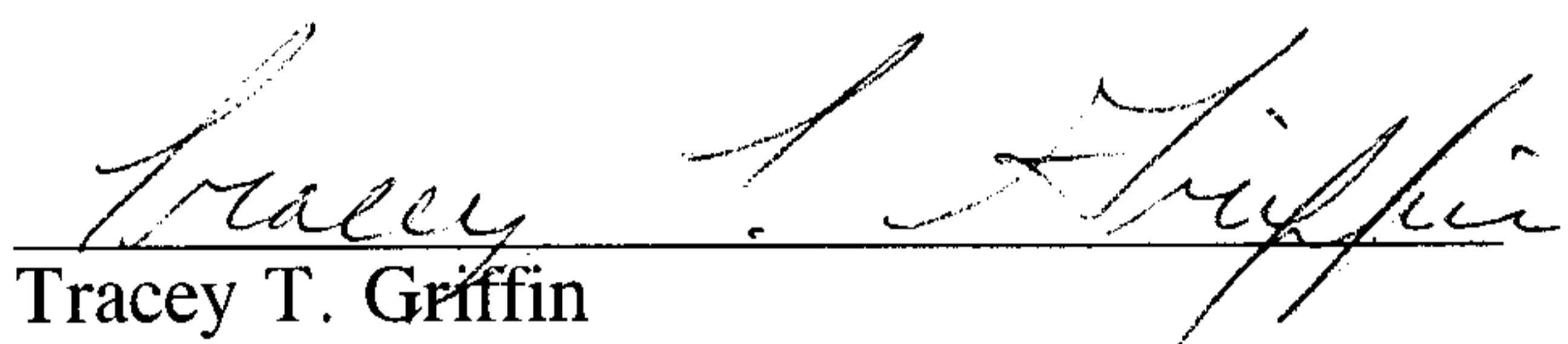
I am the Attorney-in-Fact for Jeremy D. Griffin as shown by Power of Attorney dated November 14, 2008, and have acted on his behalf in connection with the mortgaging of the following described property situated in Shelby County, Alabama, to wit:

Lot 322, according to the Survey of Silver Creek, Sector III, Phase I, as recorded in Map Book 33, Page 151, in the Office of the Judge of Probate of Shelby County, Alabama.

I have, on behalf of Jeremy D. Griffin, executed a note, mortgage and other related documents pertaining to the mortgaging of said property.

I did not at the time of the exercise of said Power of Attorney, have actual knowledge of the termination of the Power by revocation or of the principal's death, disability, incompetency or incapacity. At the time of the execution of this Affidavit and said note, mortgage and related closing documents, said Power of Attorney was in full force and effect.

Further affiant saith not.



Tracey T. Griffin

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

Sworn to and subscribed before me this 19th day of November, 2008.



Notary Public
My Commission Expires: 12/20/2009