STATE OF ALABAMA)
JEFFERSON COUNTY)

SCRIVENER'S AFFIDAVIT

My name is Alan C. Keith and I am over the age of 19 years, am competent to testify and have personal knowledge of the facts contained herein.

I am an attorney at law, licensed to practice in the State of Alabama. On or about May 21, 2009, I served as the closing agent for a real estate transaction in which Troy Niday and Pamela Niday refinanced the property located at 4292 Milner Road East, Birmingham, Alabama with Superior Bank. For this closing there was both a first and second mortgage prepared which were filed in the Shelby County Probate Office at Instrument 20090529000204180 and 20090529000204190 respectively.

The legal description on both mortgages contained an error. The full and correct legal description should have been:

Lot 2-A, according to the Survey of Greystone Farms Resurvy of Lot 2, Lot 135, and Lot 136, Milner's Crescent Sector, Phase 4, as recorded in Map Book 25, Page 11, revised on Map Book 27, Page 71, in the Office of the Judge of Probate of Shelby County, Alabama.

Dated: October 16, 2009

Alan C. Keith, Attorney

STATE OF ALABAMA JEFFERSON COUNTY

Sworn to and subscribed before me this October 16, 2009

My Commission Expires:

SHERI BISHOP KEITH
Notary Public, State of Alabama
Alabama State At Large
My Commission Expires
March 28, 2012