

STATE OF ALABAMA)

SHELBY COUNTY)

SCRIVENER'S AFFIDAVIT

Before me, the undersigned authority in and for said State at Large, did on this day personally appear John H. Henson, who is known to me and after first being duly sworn, did testify and affirm as follows, to wit:

My name is John H. Henson. I am an attorney and am licensed to practice law in the State of Alabama. I am over the age of nineteen years and have personal knowledge of the matters set forth herein.

On or about July 22, 2010, a mortgage was executed by Teresa Knott in favor of Mortgage Electronic Registration Systems, Inc. (MERS) as nominee for MortgageAmerica, Inc. The mortgage was recorded in the Probate Office of Shelby County, Alabama in Instrument #20100804000248240. The Planned Unit Development Rider failed to state the name of the community or recording information of the Declaration and should read as follows:

The Property includes, but is not limited to, a parcel of land improved with a dwelling, together with other such parcels and certain common areas and facilities, as described in

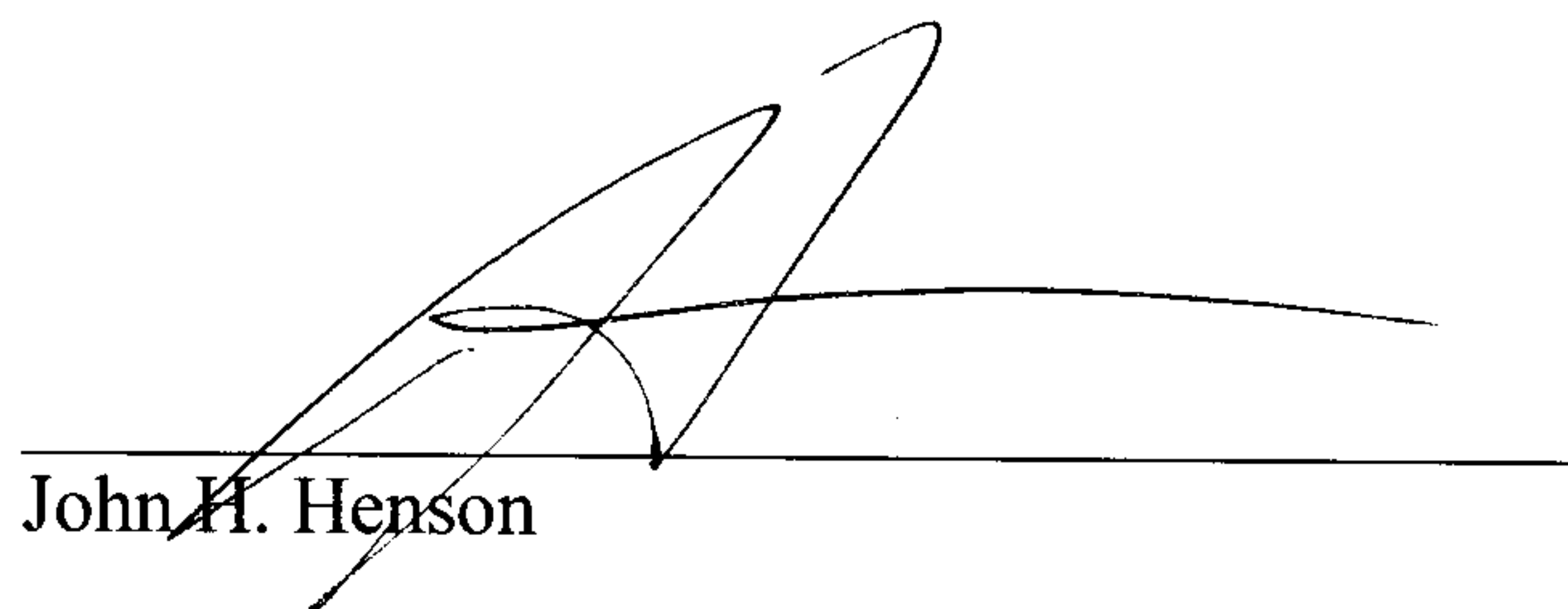
Covenants and restrictions of record

(the "Declaration"). The property is a part of a planned unit development known as

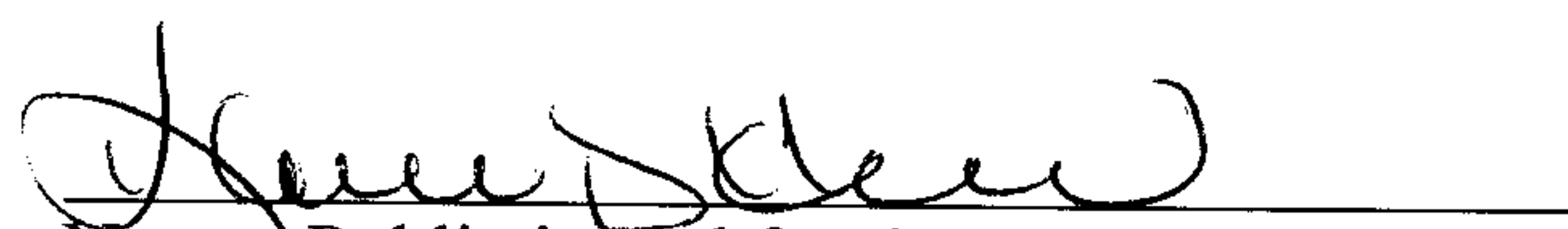
Cottages at Chesser

This affidavit is given to set forth the name and recording information of the declaration.

Further, affiant sayeth not.


John H. Henson

Sworn and Subscribed before me on this the 15th day of October, 2010.


Notary Public in and for the State of Alabama
At Large

My Commission Expires: 12/12/11