

STATE OF ALABAMA § PLEASE INDEX REVERSE AND DIRECT § James D. Smith COUNTY OF SHELBY §

JUDGMENT AFFIDAVIT

Before me, the undersigned authority, a Notary Public in and for said County and State, personally appeared **James D. Smith**, whose name is signed to this Affidavit and who is known to me, and who being by me first duly sworn deposes and says as follows:

My name is James D. Smith. I reside at 4045 Cross Grove Circle, Birmingham, Alabama 35242. I am the owner of the following described real estate:

Lot 28, according to the survey of Little Ridge Estates, as recorded in Map Book 9, Page 174 A&B, in the Probate Office of Shelby County, Alabama.

There are several judgments on the records in the Office of the Judge of Probate of Shelby County, Alabama, of same or similar name as follows:

Instrument 20100601000171160: State of Alabama Hospital Lien against James Smith, 191 Railroad Avenue, Maylene, Alabama, in favor of Shelby Baptist Medical in the amount of \$1,648.00.

Instrument 20050401000149110: Judgment against James Smith, 1695 County Road 33, Calera, Alabama, in favor of Ford Motor Credit, in the amount of \$7,301.19 plus costs, Case DV 2004 001004.00.

Instrument 20090220000061290: Judgment against James D. Smith, 2772 Berkeley Drive, Birmingham, Alabama, in favor of Regions Bank fka AmSouth Bank in the amount of \$224,077.37 plus costs, Case CV 2008900506.00.

I am not the person whom said judgments were entered. I do not have any unpaid obligations except current bills and neither have I received any notice of any suits or judgments having been filed against me. I am definitely not the same person against whom said judgments are of record.

I make this affidavit for the purpose of inducing Mississippi Valley Title Insurance Company/ Old Republic National Title Insurance Company to issue a Title Policy concerning said property, which does not show said judgment as an exception to title.

I hereby request Mississippi Valley Title Insurance Company/ Old Republic National Title Insurance Company to issue a Title Policy of said judgment or endorsement thereto, upon said real estate without exception therein as to any of and in consideration thereof, and as inducement therefore, the undersigned does hereby agree to indemnify and hold harmless the said Mississippi Valley Title Insurance Company/ Old Republic National Title Insurance Company, of and from any and all loss, cost, damage and expense of every kind including attorney's fees, which said Mississippi Valley Title Insurance Company/ Old Republic National Title Insurance Company, shall suffer or may incur or become liable for under said Title Policy now to be issued or any reissue, renewal or extension thereof, anytime issued upon said real estate, part hereof or interest therein arising, directly or indirectly, out of or on account of any such judgments.

IN WITNESS WHEREOF, I have hereunto set my hand and seal on this the 28th day of October, 2010.

James D. Smith

Sworn to and subscribed before me on this the 28th day of October 2010)

Notary Public: Pamela D. Bolton

Prepared by: Proctor & Vaughn, LLC, Post Office Box 2129, Sylacauga, Alabama 35150 File: 9674.8