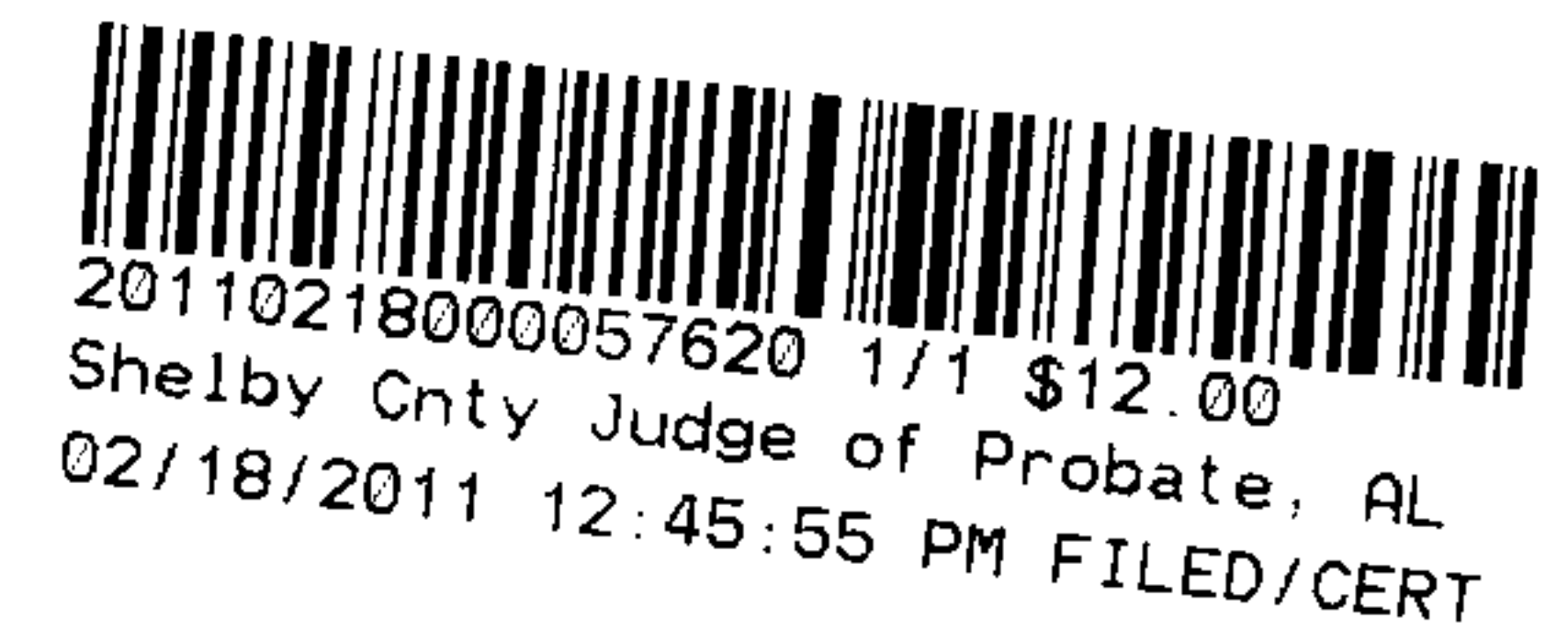


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SCRIVENERS AFFIDAVIT



STATE OF ALABAMA
COUNTY OF Shelby

Before me, the undersigned, a Notary Public in and for said county and state, personally appeared Robert O. McNearney, III who after being duly sworn, deposes and says as follows:

1. My name is Robert O. McNearney, III. I am a practicing attorney. My address is 2803 Greystone Commercial Blvd., Birmingham, Al. 35242.

2. On October 8, 2010 I prepared a Mortgage from Daniel W. Hines, Jr. and Victoria H. Hines, a married husband and wife to Covenant Bank, said Mortgage being recorded in Instrument #20101013000341470 and recorded on October 13, 2010 in the Probate Office of Shelby County, Alabama for property described as:

Lot 23, according to the Survey of Villas Belvedere as recorded in Map Book 29, Page 27 A&B in the Probate Office of Shelby County, Alabama.

3. Said mortgage was notarized by me on October 8, 2010, however the printing of my name under the Notary line was left off.

4. The purpose of this Scriveners Affidavit is to add the name of the Notary: Robert O. McNearney, III.

5. This affidavit is given to correct that Mortgage from Daniel W. Hines, Jr. and Victoria H. Hines, a married husband and wife to Covenant Bank, dated October 8, 2010 and being recorded in Instrument #20101013000341470 on October 13, 2010 in the Probate Office of Shelby County, Alabama by adding the printed name of the Notary: Robert O. McNearney, III.



ROBERT O. MCNEARNEY, III

Sworn to and subscribed before me
on this the ____ day of February, 2011.



NOTARY PUBLIC

My commission expires: 6/13/13