

SCRIVENER'S AFFIDAVIT

STATE OF ALABAMA
COUNTY OF Shelby

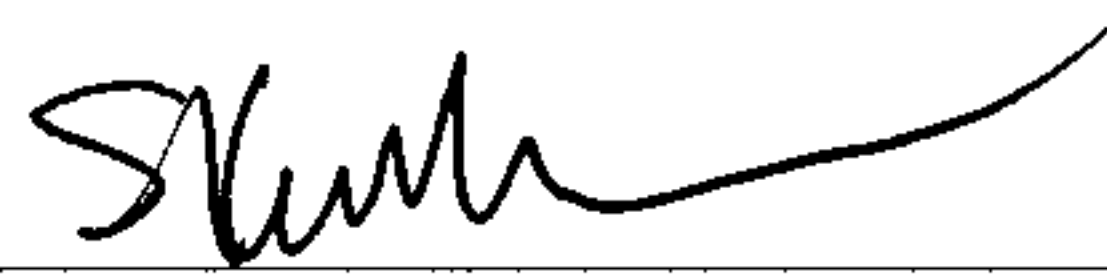
KNOW ALL MEN BY THESE PRESENTS: That, I, the undersigned authority, a Notary Public in and for said county and state, hereby certify that before me personally appeared S. Kent Stewart, who is known to me and who being by me first duly sworn does on his/her oath depose and say as follows:

I, S. Kent Stewart, did prepare that certain instrument dated August 27, 2010 and filed for record on September 15, 2010, in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument Number 20100915000301730. Said instrument being a mortgage from Patricia W. Havard and Ross Havard to MERS/RBC Bank (USA).

This affidavit is for the express and specific purpose of:

to clarify that Patricia W. Havard is one and the same as Patricia Rae White


FURTHER affiant saith not.



S. Kent Stewart

STATE OF ALABAMA
COUNTY OF Shelby

SWORN to and subscribed before me this the 20th day October, 2011.

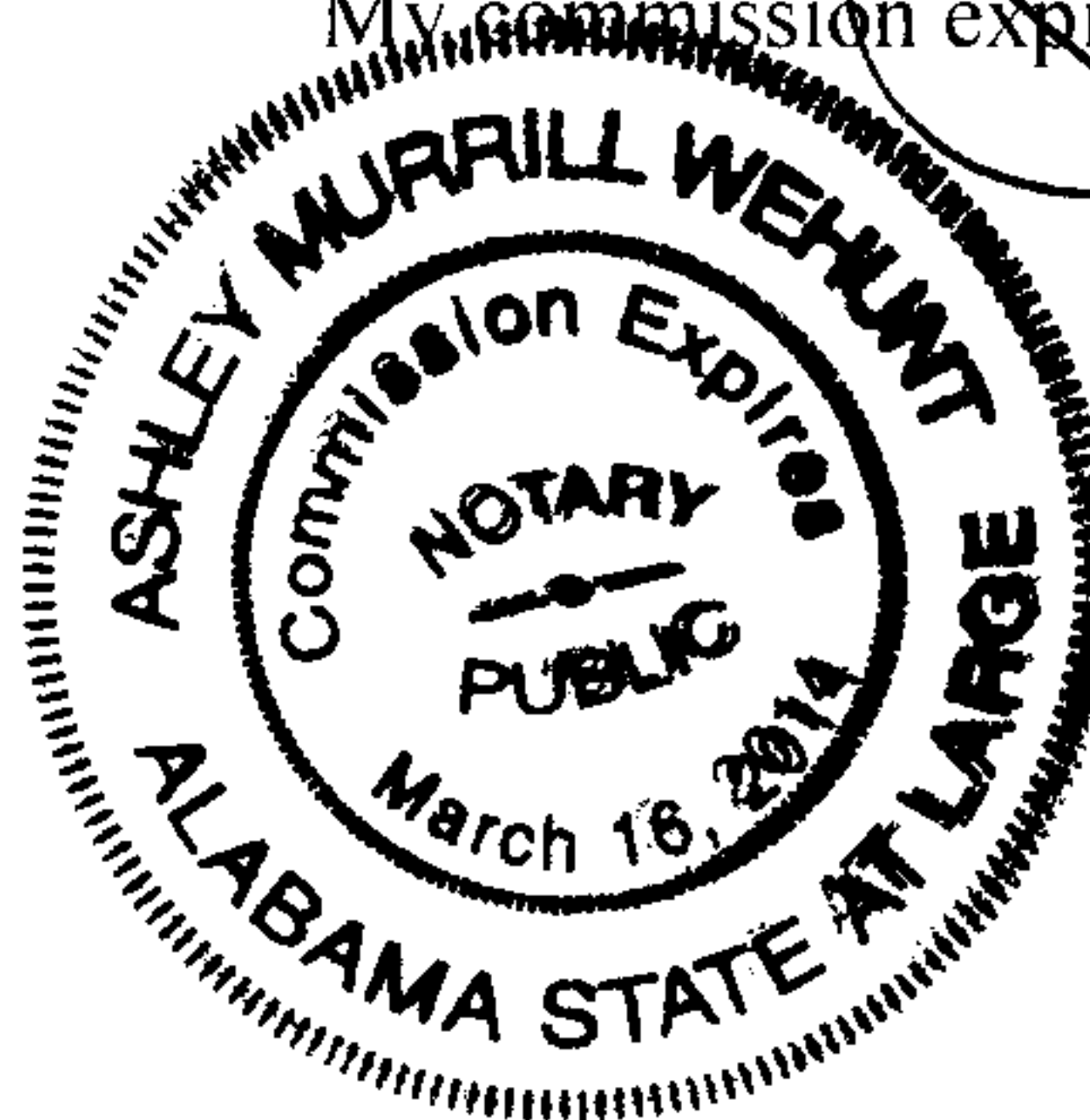


Notary Public
My commission expires:

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Mar 16, 2014
BONDED THRU NOTARY PUBLIC UNDERWRITERS

This instrument prepared by:

S. Kent Stewart
Stewart & Associates, P.C.
3595 Grandview Pkwy Ste 645
Birmingham, AL 35243
RSS1000505



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Shelby Cnty Judge of Probate, AL
11/08/2011 12:11:44 PM FILED/CERT