

Prepared by return to:
Meredith E. Fulgham
First Federal Bank
1300 McFarland Blvd. NE, Suite 200
Tuscaloosa, Alabama 35406
Attn: Final Docs

Scrivener's Affidavit

Before me, a notary public, appeared Brandi Hall, who after first being duly sworn, deposes, and states as follows:

1. The undersigned affiant is an employee and Assistant Vice President, employed by First Federal Bank whose business address is

1300 McFarland Blvd. NE, Suite 200
Tuscaloosa, Alabama 35406

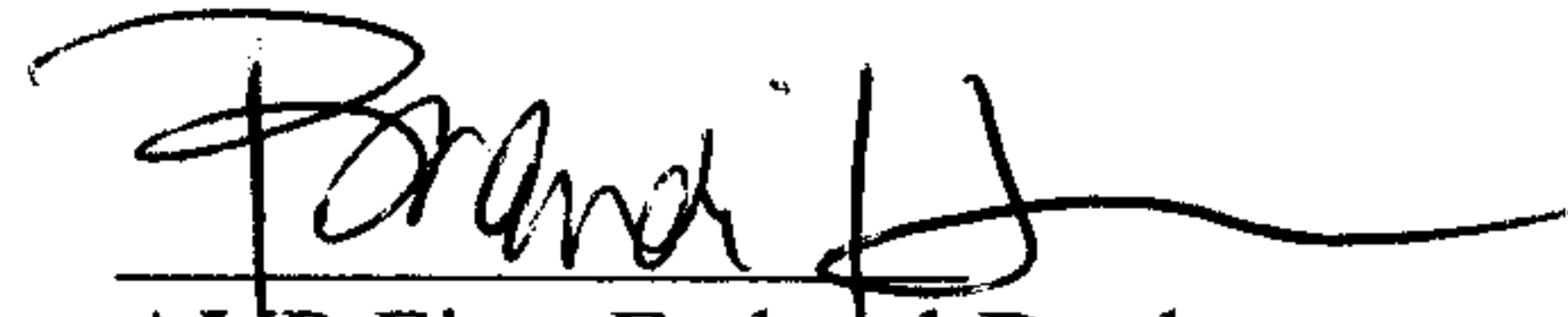
The mortgage for Lezabriel D. Bernard and Charita P. Bernard recorded in Shelby County Judge of Probate office on November 2, 2011 in mortgage book number 20111102000328220 has the incorrect county listed on page 1. The county listed is Jefferson. The correct county is Shelby.

2. The purpose of this Scrivener's Affidavit is to acknowledge and correct the error as outlined above.

Dated: November 29, 2011

STATE OF Alabama
COUNTY OF Tuscaloosa

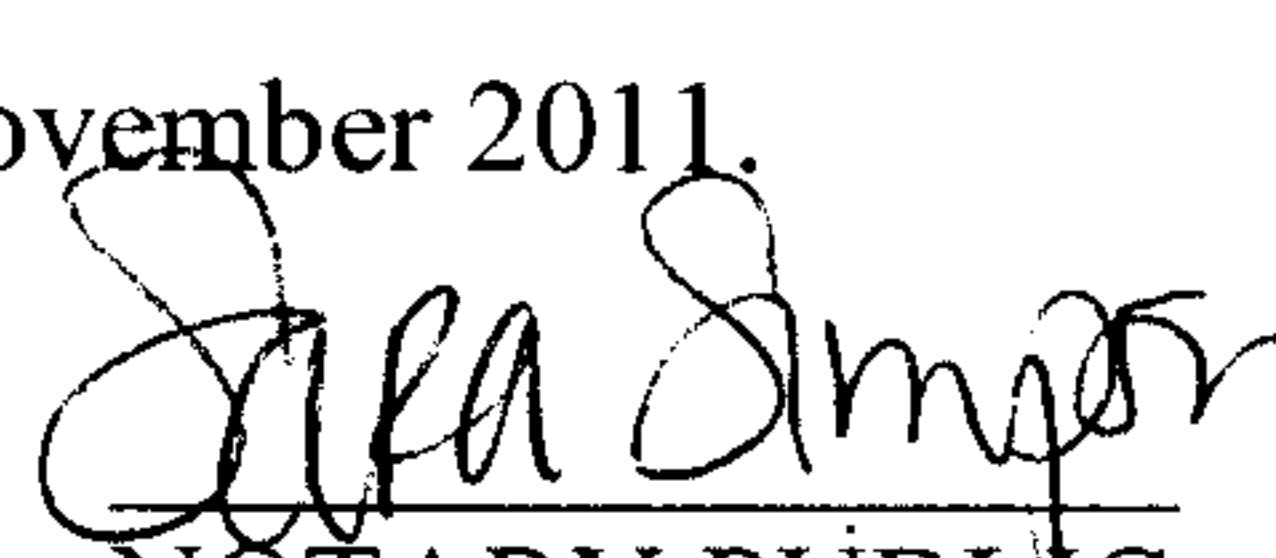
First Federal Bank


AVP First Federal Bank
Brandi Hall

Before me, the undersigned of the state and county mentioned, personally appeared Undersigned, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledge himself/herself to be Assistant Vice President of First Federal Bank, the within named bargainer, a corporation, and he/she as such Assistant Vice President, executed the forgoing instrument for the purpose herein contained, by signing the name of the corporation by himself/herself as Assistant Vice President.

Witness of my hand and seal, of office, this 29th day of November 2011.

My commission expires 5/18/2014.


NOTARY PUBLIC
Sara Simpson

