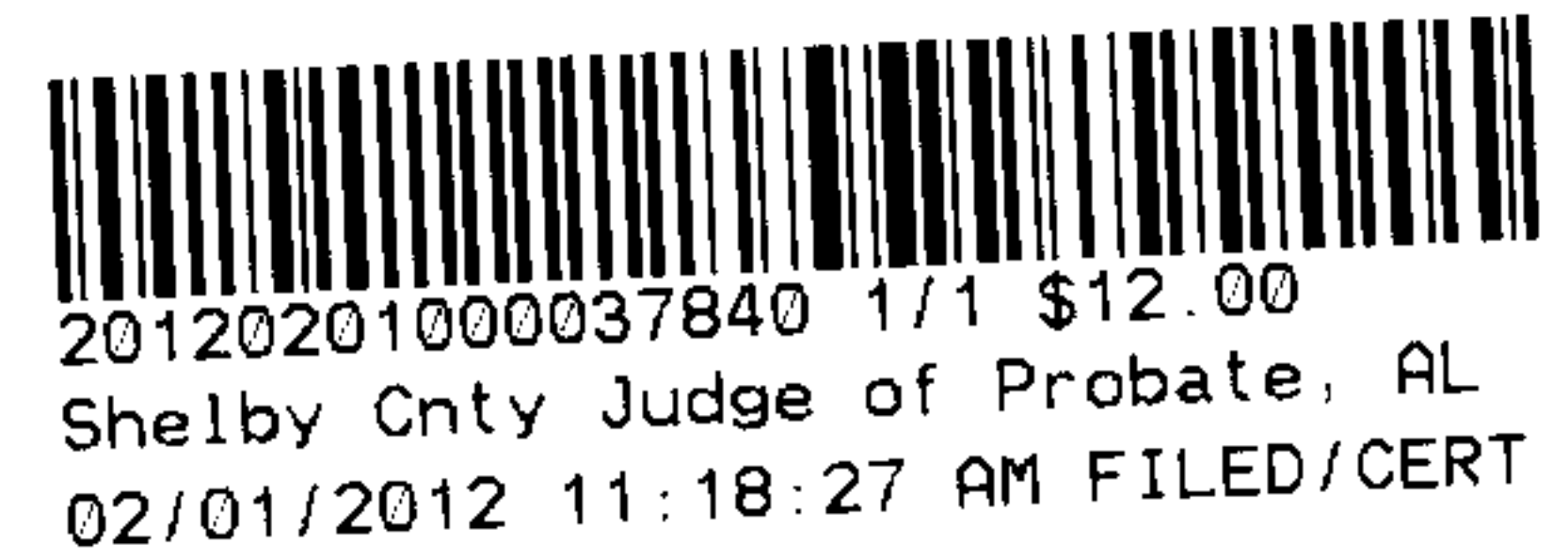


Prepared by return to:
Meredith E. Fulgham
First Federal Bank
1300 McFarland Blvd. NE, Suite 200
Tuscaloosa, Alabama 35406
Attn: Final Docs



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

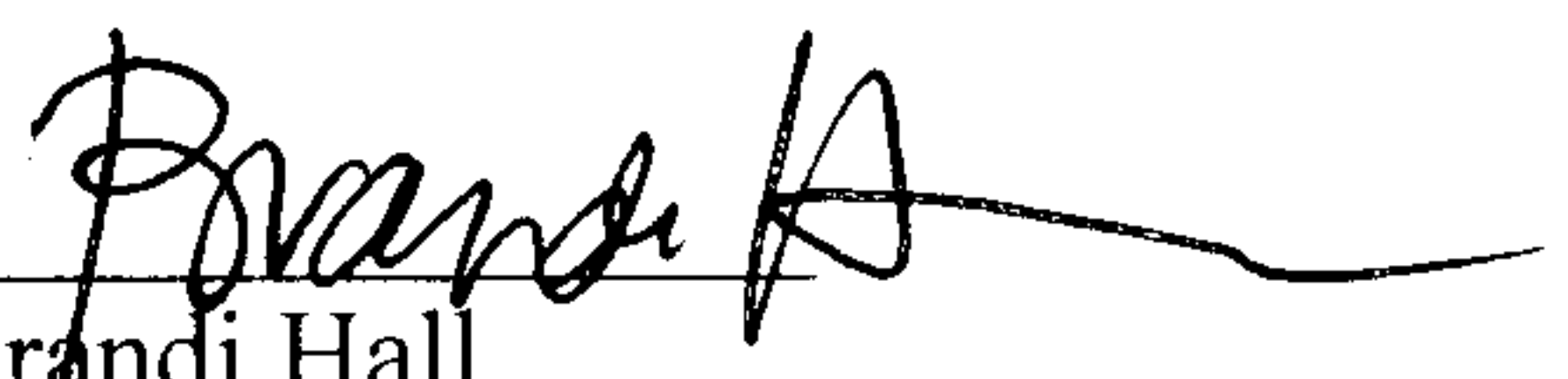
1300 McFarland Blvd. NE, Suite 200
Tuscaloosa, Alabama 35406

The mortgage for Lindsey M. Johnson recorded in Shelby County Probate Records on September 9, 2011 in mortgage book 20110909000261920 ~~page number~~ is missing the Planned Unit Development Rider. The PUD Rider box was not marked on page 5 of the mortgage.

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

Dated: October 7, 2011

First Federal Bank

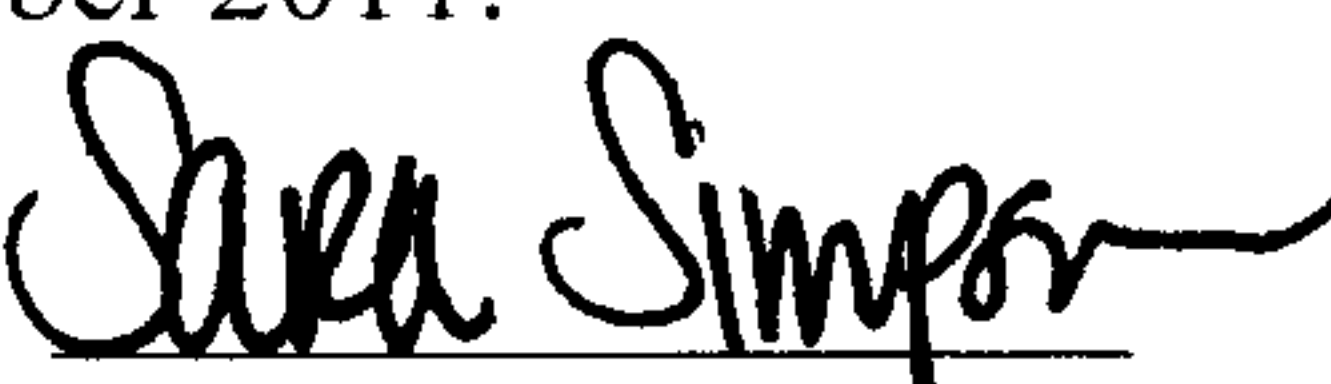

Brandi Hall
AVP First Federal Bank

STATE OF Alabama
COUNTY OF Tuscaloosa

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 7th day of October 2011.

My commission expires 5/18/2014.


NOTARY PUBLIC
Sara Simpson

