

SCRIVENER'S AFFIDAVIT

Before me, the undersigned, a Notary Public in and for said County and State, personally appeared Carl Orso, who, being known to me and after being duly sworn by me, deposes and says as follows:

I am a Loan Officer and Columbiana Branch Manager of M&F Bank, and am scrivener for M&F Bank who prepared the Mortgage for Bobby Joiner dated July 31, 2012, and recorded as instrument number 20120806000287150 on August 6, 2012 in the Probate Office of Shelby County, Alabama. The marital status of the Mortgagor was not stated. The second sentence of the Mortgage should read:

The Mortgagors are Bobby L. Joiner, an unmarried person, whose address is 2975 Joinertown Road, Columbiana, Alabama 35051, and Michael Shane Joiner, a married person, whose address is 310 Country Drive, Columbiana, Alabama 35051 ("Borrower").

This affidavit is given for the purpose of correcting the error as stated above.

PUBLIC

I witness whereof, the undersigned has caused this affidavit to be executed this 27th day of August, 2012.

Carl Orso

as Cho

Sworn to and subscribed before me This 27th day of August, 2012.

Notary Public