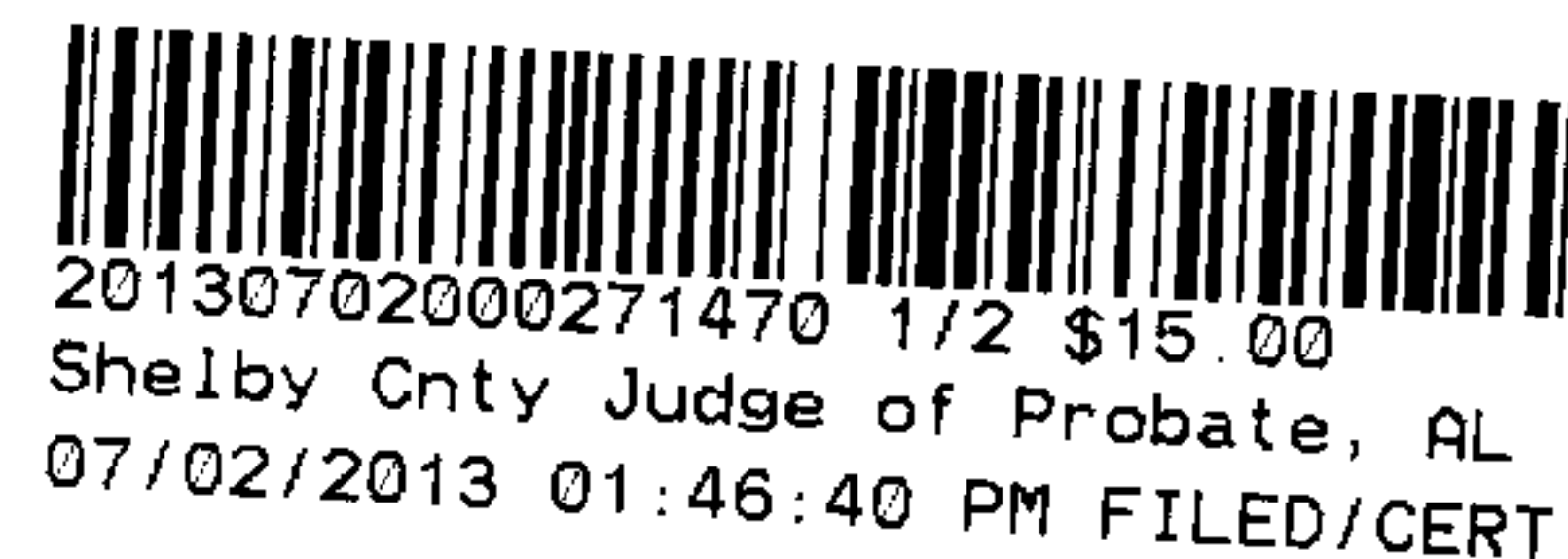


Record and Return To:
EverBank
301 W Bay Street
Jacksonville, FL 32202
Attn: Final Docs
Loan#1538113772



**STATE OF FLORIDA
COUNTY OF DUVAL**

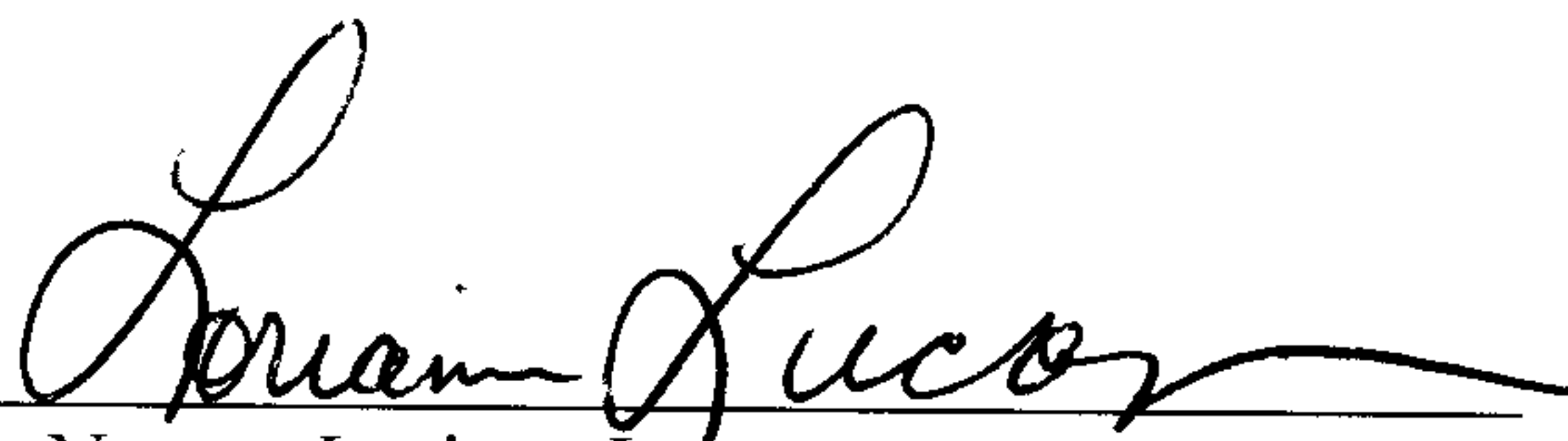
SCRIVENER'S AFFIDAVIT

Borrower Name: Bethany M. Smith, UNMARRIED
Property Address: 5890 Forest Lakes Cove
Sterrett, AL 35147

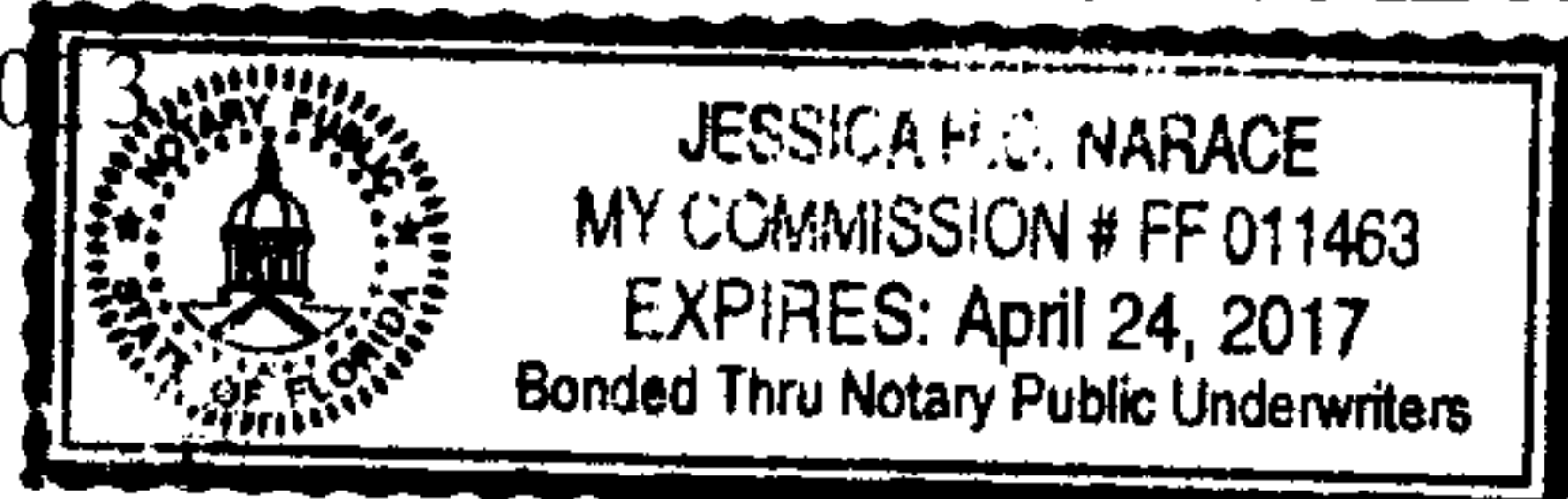
The undersigned affiant, Loriann Lucas, being duly sworn, hereby deposes and says:

1. That I am an employee and Assistant Vice President of EverBank, 301 W. Bay Street Jacksonville, Florida 32202.
2. That I have actual knowledge of and am competent to testify to the facts in this Scrivener's Affidavit.
3. That the purpose of this Scrivener's Affidavit is to add the correct FHA Case No. that is incorrect on the Mortgage recorded in Shelby County Judge of Probate on 03/07/2013 as Instrument Number 20130307000096280, for the real property located at 5890 Forest Lakes Cove, Sterrett, Alabama 35147.
4. That due to a Scrivener's error, incorrect FHA Case No.011-5467714-703, the correct FHA Case No. is 011-7621303-703.
5. That the legal description for the Property is attached as Exhibit "A".
6. That the present beneficiary of the property materially affected by this Scrivener's Affidavit is EverBank.
7. That the person appearing by the record to be the owner of the above described Property at the time of the recording of this Scrivener's Affidavit is Bethany M. Smith.
8. That Affiant hereby acknowledges that this Scrivener's Affidavit is made by testimony under penalty of perjury.

FURTHER AFFIANT SAYETH NAUGHT.


Print Name: Loriann Lucas
Assistant Vice President

SWORN TO BEFORE ME AND subscribed in my presence on this 14 day of June, 2013



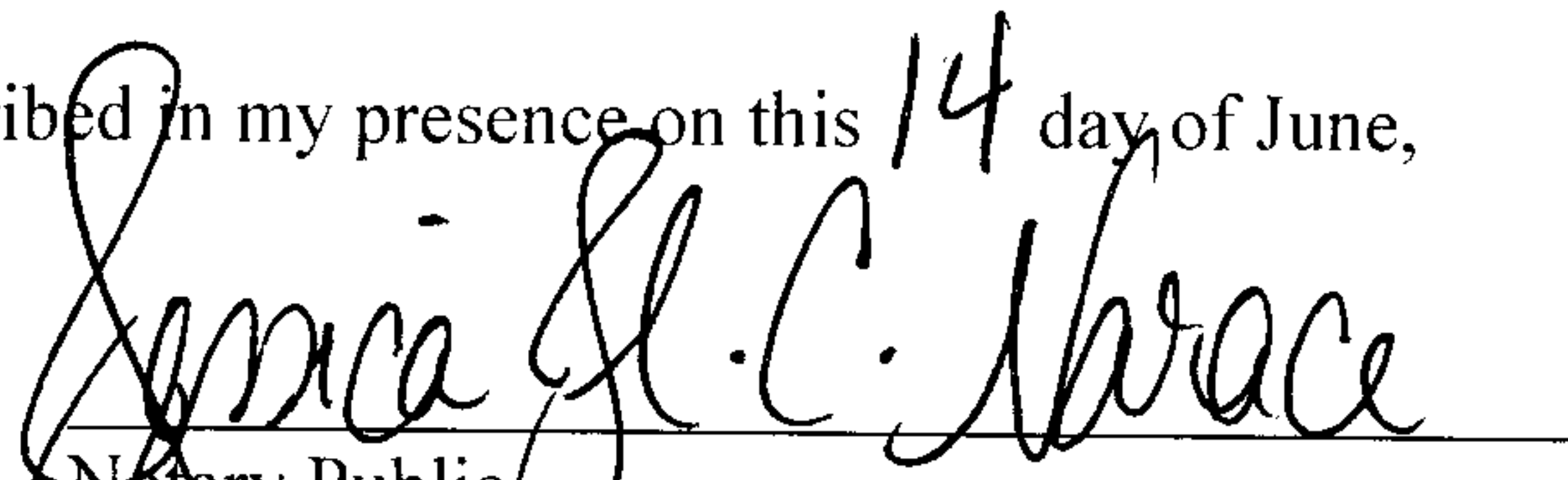


Notary Public
My Commission Expires:

EXHIBIT "A"

THE LAND REFERRED TO IN THIS REPORT IS SITUATED IN THE STATE OF Alabama, COUNTY OF SHELBY CITY OF STERRETT, AND DESCRIBED AS FOLLOWS:

LOT 437 ACCORDING TO THE SURVEY OF FOREST LAKES AS RECORDED IN MAP BOOK 34 PAGE 122A IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

ASSESSOR'S PARCEL NUMBER: 09 5 21 0 000 001.409


20130702000271470 2/2 \$15.00
Shelby Cnty Judge of Probate, AL
07/02/2013 01:46:40 PM FILED/CERT