JOEL A. FREEDMAN
MORRIS, SCHNEIDER & PRIOR, L.L.C.
3300 N.E. EXPRESSWAY, SUITE 8B
ATLANTA, GA 30341

Instr:200001280009278 Page: 1 OF 2
REC'D FOR REC 01/28/2000 1:16:34PM
RECORD FEE: $10.00
M. TAX: $0.00 T. TAX: $0.00

CROSS REFERENCE TO:
Deed Book 9040, Page 959
Deed Book 9491, Page 119
Davidson County, TN Records

MSP File # 393.997354TN

AFFIDAVIT

County of Dekalb
State of Georgia

This 19th day of January, 2000, personally appeared before the undersigned officer authorized by law to administer oaths in said State and County, Joel Freedman, who states on oath:

1.

I am more than 18 years of age, suffer from no legal disability and am a member of the State Bar of Tennessee.

2.

Pursuant to a foreclosure sale of a Deed of Trust dated August 5, 1993, given by Donald Jones and Demetrius Jones, and recorded at Book 9040, Page 959, Davidson County, Tennessee Register's Office, Fleet Mortgage Corporation caused to be filed of record a Substitute Trustee's Deed.

3.

Said Substitute Trustee's Deed pursuant to a foreclosure sale held on October 12, 1994, was filed of record at Deed Book 9491, Page 119, in the Register's Office of Davidson County, Tennessee.

4.

A Chapter 13 Bankruptcy filing, Case # 94-06896, was filed by Donald Jones and Demetrius Jones on October 11, 1994. The automatic stay provisions of the U.S. Bankruptcy Code, as a result of this filing, rendered the foreclosure sale and the above described Substitute Trustee's Deed null and void.

Said Deed of Trust was subsequently assigned to Atlantic Mortgage & Investment Corporation, filed of record September 2, 1999 at Book 11646, Page 654, Davidson County, Tennessee records.

6.

The purpose of this Affidavit is to correct for the record that the Substitute Trustee's Deed at Deed Book 9491, Page 119, Davidson County, Tennessee Register's Office is null and void.

7.

This Affidavit is made with the knowledge that it may be relied upon by purchasers, lenders, attorneys and title insurance companies.

FURTHER AFFIANT SAYETH NOT.

MORRIS, SCHNEIDER & PRIOR

Signed, Sealed and Delivered
In the presence of:

By: _____
Joel Freedman

[SEAL]

Witness

Notary Public
My commission expires:
[NOTARY SEAL]

JUDY W. COKER NOTARY PUBLIC GEORGIA GWINNETT COUNTY, GEORGIA