

PARKER POE

PARKER POE ADAMS & BERNSTEIN LLP

Attorneys and Counselors at Law

RECORDED

Robert C. Byrd
Partner

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Direct Fax: 843.727.2680

bobbybyrd@parkerpoe.com

2006 JAN 11 PM 2:19

JAMES C. CAMPBELL
CLERK OF COURT
SUMTER COUNTY, S.C.

January 11, 2006

1201 Main Street
Suite 1450
P.O. Box 1509
Columbia, SC 29202-1509
Telephone 803.255.8000
Fax 803.255.8017
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VIA HAND DELIVERY

The Honorable James C. Campbell
Sumter County Clerk of Court
141 N. Main St., Rm 308
Sumter, SC 29150-4965

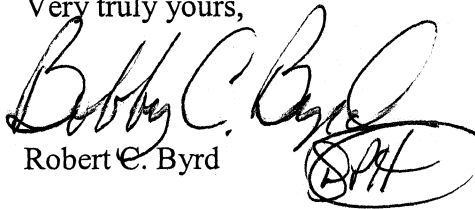
**RE: Mortgage Electronic Registration Systems, Inc. vs. Leonard F. Girdvainis,
Jr., et al.; Case No. 2005-CP-43-278**

Dear Mr. Campbell:

Enclosed please find an original and two (2) copies of an Affidavit in the above-referenced matter. Please file the original with the Court and return the filed copies to me by way of courier.

Please do not hesitate to contact me should you have any questions. With best regards, I remain

Very truly yours,


Robert C. Byrd

RCB:mlr

Attachment

cc: **VIA HAND DELIVERY**
The Honorable Linwood S. Evans (w/attachment)

CHARLOTTE, NC
COLUMBIA, SC
RALEIGH, NC
SPARTANBURG, SC

STATE OF SOUTH CAROLINA
COUNTY OF SUMTER

RECORDED

2006 JAN 11 PM 2:19

IN THE CIRCUIT COURT

JAMES C. CAMPBELL
CLERK OF COURT

Mortgage Electronic Registration Systems, Inc. vs. State of South Carolina, S.C. Case No. 2005-CP-43-0278

Plaintiff,

vs.

AFFIDAVIT

Leonard F. Girdvainis, Jr. a/k/a Leonard
Girdvainis, Jr.; Charles Edwin Norris, Julia
Norris; and South Carolina Department of Motor
Vehicles,

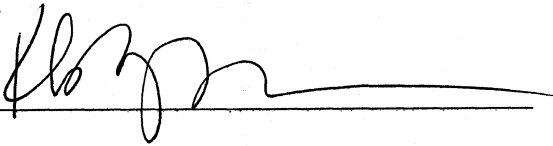
Defendants.

PERSONALLY APPEARED BEFORE ME, Kimberly Dawson, first being duly sworn
deposes and states as follows:

1. I am First Vice President for Mortgage Electronic Registration Systems, Inc. ("MERS"), the Plaintiff herein, and I am duly authorized to execute this Affidavit on its behalf.
2. On or about March 20, 2002, Defendant Girdvainis executed a note and mortgage to evidence and secure a loan made by Axtion, Inc. ("Axtion") to Girdvainis.
3. Thereafter, Axtion assigned the subject note and mortgage to Guaranty Residential Lending, Inc. ("Guaranty").
4. Thereafter, Guaranty assigned the subject note and mortgage, for valuable consideration, to MERS, which is the owner and holder thereof.
5. Throughout the loan purchase transaction, MERS followed proper procedures, conducted itself honestly and acted at all times in good faith.
6. At no time during the loan purchase transaction did MERS have any notice that the note or mortgage were subject to any defenses or claims by Girdvainis.

7. At no time did MERS have any notice of any defects in the mortgage or grounds for not enforcing it.

FURTHER AFFIANT SAYETH NOT

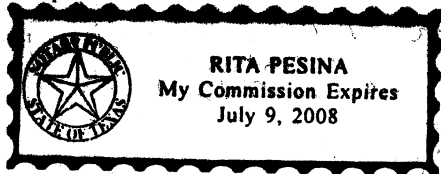


SWORN to and subscribed before me
this 10th day of January, 2006

Rita Pesina (L.S.)

Notary Public for Texas

My Commission Expires: July 9, 2008



PARKER POE

PARKER POE ADAMS & BERNSTEIN LLP

Attorneys and Counselors at Law

Robert C. Byrd

Partner

Telephone: 843.727.2665

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bobbybyrd@parkerpoe.com

RECORDED
2006 MAY 30 AM 11:30

JAMES C. CAMPBELL
CLERK OF COURT
SUMTER COUNTY, SC
May 26, 2006

200 Meeting Street (29401)

Suite 301

Post Office Box 160

Charleston, SC 29402-0160

Telephone 843.727.2650

Fax 843.727.2680

www.parkerpoe.com

The Honorable James C. Campbell
Sumter County Clerk of Court
141 N. Main St., Rm 308
Sumter, SC 29150-4965

**RE: Mortgage Electronic Registration Systems, Inc. vs. Leonard F. Girdvainis,
Jr., et al.; Case No. 2005-CP-43-278**

Dear Mr. Campbell:

Enclosed herewith please find an original and two (2) copies of the Corrective Affidavit and Affidavit of Robert C. Byrd in the above-referenced matter. Please file the originals with the Court and return the filed copies to me in the self-addressed, stamped envelope provided.

Please do not hesitate to contact me should you have any questions. With kindest regards, I remain

Sincerely,



Robert C. Byrd

RCB:mlr

Enclosures

cc: The Honorable Linwood S. Evans

CHARLOTTE, NC
COLUMBIA, SC
RALEIGH, NC
SPARTANBURG, SC

STATE OF SOUTH CAROLINA

COUNTY OF SUMTER

RECORDED

2006 MAY 30 AM 11:30

IN THE CIRCUIT COURT

Mortgage Electronic Registration Systems, Inc.,

Plaintiff,

vs.

Leonard F. Girdvainis, Jr. a/k/a Leonard
Girdvainis, Jr.; Charles Edwin Norris, Julia
Norris; and South Carolina Department of Motor
Vehicles,

Defendants.

JAMES W. CAMPBELL
CIRCUIT COURT
SUMTER COUNTY, S.C.

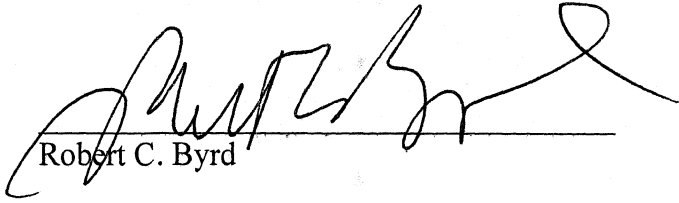
Case No. 2005-CP-43-0278

AFFIDAVIT

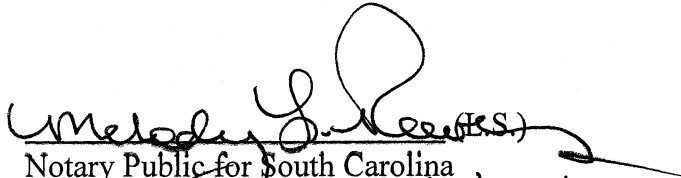
PERSONALLY APPEARED BEFORE ME, Robert C. Byrd, who first being duly sworn
deposes and states as follows:

1. I am one of the attorneys for Mortgage Electronic Registration Systems, Inc. ("MERS"), the plaintiff herein.
2. On January 11, 2006, I filed an Affidavit with the Court on behalf of MERS stating that MERS is the "owner and holder" of the subject mortgage loan. The statement that MERS is the "owner and holder" of the loan is incorrect. MERS is the mortgagee of record, but holds the subject mortgage solely in its capacity as nominee for Federal National Mortgage Association ("FNMA"), the beneficial owner of the loan.
3. The mistake was the result of a misunderstanding on my part about MERS's role in the transaction.

FURTHER AFFIANT SAYETH NOT


Robert C. Byrd

SWORN to and subscribed before me
this 26th day of May, 2006


Mercedes J. Lewis (N.S.)
Notary Public for South Carolina
My Commission Expires: 5/11/2014

STATE OF SOUTH CAROLINA
COUNTY OF SUMTER

RECORDED
2006 MAY 30 AM 11:30

IN THE CIRCUIT COURT

Mortgage Electronic Registration Systems, Inc.,

Plaintiff,

vs.

Leonard F. Girdvainis, Jr. a/k/a Leonard
Girdvainis, Jr.; Charles Edwin Norris, Julia
Norris; and South Carolina Department of Motor
Vehicles,

Defendants.

Case No. 2005-CP-43-0278

CORRECTIVE AFFIDAVIT

PERSONALLY APPEARED BEFORE ME, Kimberly Dawson, who first being duly sworn deposes and states as follows:

1. I am an employee of Countrywide Home Loans, Inc. ("CHL"), where I work as a First Vice President responsible for managing the foreclosure process.
2. By way of a corporate resolution executed by Mortgage Electronic Registration Systems, Inc. ("MERS"), the plaintiff herein, I am duly authorized to execute this Corrective Affidavit on its behalf as Vice President or Assistant Secretary of MERS.
3. MERS appears as mortgagee of record for mortgage loans owned by members of the MERS[®] System. In doing so, MERS reduces the burden of filing costly mortgage assignments when the servicing rights to a loan are transferred from one member to another. The overall result is reduced costs to the mortgage banking industry, a more fluid secondary mortgage market which makes more cash available to fund mortgage loans to consumers, and more accurate lien records.
4. In my capacity as an officer of MERS, I am able to, among other things, examine loan records, confirm loan balances and execute lien releases for loans serviced by CHL or