This Instrument was prepared by:

Kirk C. Waite, Attorney
Mooreland Title Company
7100 Executive Center Drive
Brentwood, TN 37027

AFFIDAVIT OF HEIRSHIP

I, Ellayne C. Covington after being first duly sworn, hereby depose and say:

1. I am the granddaughter of Mary C. Lawrence, deceased, who died on or about July 1, 1989. At the time of her death she was the widow of L. D. Lawrence, Sr. who predeceased her by many years.

2. Mary C. Lawrence and L. D. Lawrence had two children, namely L. D. Lawrence, Jr. and Elizabeth Lawrence Christopher.

3. L. D. Lawrence, Jr. is still living. My mother, Elizabeth Lawrence Christopher died unmarried on December 17, 1996, having survived her husband and leaving two children, Jeffrey Lynn Christopher and the undersigned. My brother, Jeffrey Lynn Christopher and I are over eighteen years of age and are of sound mind.

4. Mary C. Lawrence died owning real estate in Davidson County, Tennessee, known as 2613 West Linden Avenue. She left a will wherein she devised said property to her children equally. Said will was never offered for probate.

5. The estate of Elizabeth Lawrence Christopher is not being administered. I know of my own knowledge that there are no creditors to assert claims against the estate and that the value of the estate will not exceed $600,000.00.

6. In order to induce Mooreland Title Company and Old Republic National Title Insurance Company to insure the title to Tara E. Cavazos, purchaser of the property known as 2613 West Linden Avenue, without excepting to the debts and estate taxes of Elizabeth Lawrence Christopher, I, the undersigned, hereby agree to hold Mooreland Title Company, Old Republic National Title Company

and Regions Bank of Tennessee harmless from any loss suffered because of debts of Elizabeth Lawrence Christopher and or any estate taxes assessed against her estate.

Witness my hand this 5th day of March, 1997.

Ellayne C. Covington

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned authority, a Notary Public in and for said County and State, Ellayne C. Covington the within name bargainor, with whom I am personally acquainted, and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand and official seal this 5th day of March, 1997.

Notary Public

My Commission Expires:

KIRK C. WAITE
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.
My Commission Exp. 1/27/2001

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IDENTIFICATION REFERENCE

97 MAR 14 AM 10:16
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.