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THIS INSTRUMENT PREPARED BY:

NASHVILLE ESCROW CO.
2209 Crestmoor Rd.
Nashville, TN 37215
615/386-3005

BOOK 11477 PG. 818

6 South
2257

AFFIDAVIT OF HEIRSHIP

The undersigned, being first duly sworn, deposes and says that to the personal knowledge of the Affiants:

1. INDIANA RIDLEY, UNMARRIED AND JUSTINE R. PINCHAM, UNMARRIED were the owners of real property located at 1719 DR D.B. TODD, JR. BLVD, Nashville, Tennessee 37208.

2. INDIANA RIDLEY died on June 25, 1993, and died intestate. Under Tennessee law the property then became the property of JUSTINE R. PINCHAM and the other heirs of the Estate of INDIANA RIDLEY.

4. The below named people are the only heirs of INDIANA RIDLEY and are the only persons who have any interest in property now owned by JUSTINE R. PINCHAM:

A. MELVIN LIONEL RIDLEY, son of INDIANA RIDLEY, and wife, LILLIE JEANETTE RIDLEY;

No other party has ever made any claims regarding the property.

NOW, THEREFORE, for value received, each party agrees:

1. All information in this document is correct.

2. No persons other than the above listed sole heirs of INDIANA RIDLEY have any interest in the property located at 1719 DR. D.B.TODD, JR. BLVD, Nashville, TN 37203.

3. All signors are at least eighteen (18) years of age.

4. The undersigned agree to indemnify and hold , United General Title Insurance Company, Nashville Escrow Company, and any and all officers, directors and employers of those entities, harmless and to further indemnify all such entities from any liability or expense, including all expenses related to litigation or other legal expenses, which might arise by reason of the mortgagings of said property and defending the title of the property. Further, the undersigned agree to pay any such liability or expense upon demand by any of the aforesaid entities. If immediate payment is not made, then interest shall accrue on the amount demanded from the date of demand at the highest legal rate. Further, the demanding party may also recover from the person upon whom demand is made, all costs of collection, including attorney's fees, of such liability or expense demands.

5. The sole forum for litigation arising from this Agreement shall be the Circuit Court for RUTHERFORD County, Tennessee.

6. This document may be signed in counterparts with each document being a valid document.

DATED: 5/7/99

Melvin Lionel Ridley
MELVIN LIONEL RIDLEY

DATED: 5/7/99

Lillie Jeanette Ridley
LILLIE JEANETTE RIDLEY

DATED: 5-7-99

Justine R. Pincham
JUSTINE R. PINCHAM

STATE OF Tennessee
COUNTY OF Davidson

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named MELVIN LIONEL RIDLEY, LILLIE JEANETTE RIDLEY & JUSTINE R. PINCHAM, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, who acknowledged that they executed the foregoing instrument for the purposes contained.

WITNESS my hand and official seal this 7 day of May, 1999.

Susan L. Willis
Notary Public

My Commission Expires:

_____

SUSAN L. WILLIS
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.
My Commission Expires JAN. 29, 2000

0586643

IDENTIFICATION REFERENCE

99 MAY 13 PM 1:31

JILL BOUTON REGISTER
DAVIDSON COUNTY, TN.

5654 05/13 0101 CHECK 10.00