Prepared By: Larry D. Craig
Attorney at Law
305 Fourteenth Avenue North
Nashville, TN 37203

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AFFIDAVIT OF HEIRSHIP

THE UNDERSIGNED, upon being first duly sworn, does hereby give the following affidavit:

That Joyce Allison Brown died on the 28th day of October, 1998, leaving as her heirs at law the following: her spouse, Robert W. Brown, and her two sons, Derrick A. Allison and Bobby Allison.

The above named deceased died without a Last Will and Testament.

That the Estate of the above named deceased has been not been probated. Total value of the estate is less than $600,000.00.

In the event the Estate has not been probated or closed, THE UNDERSIGNED hereby agrees to hold Bicentennial Title & Escrow, Inc. harmless from any debts, claims, estate and/or inheritance taxes pertaining to the Estate of the above-named deceased by virtue of its removal of any exception therefor in the issuance of its title policy insuring Lemuel K. Collins and wife, Arezka C. Collins, on property known and identified as 3209 Sennadale Lane, Nashville, Tennessee 37207, including costs and reasonable attorney's fees incurred by Bicentennial Title & Escrow, Inc. for any claim, demand, suit or cause of action arising by virtue of any attempted enforcement of any such lien against said property.

Derrick A. Allison RELATIONSHIP TO DECEASED: SON
DERRICK A. ALLISON

Subscribed and sworn to before me

this 12th day of July, 1999.

NOTARY PUBLIC

My Commission
Expires: 6-13-2000

LARRY D. CRAIG
NOTARY PUBLIC AT LARGE
STATE OF TENNESSEE

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ACKNOWLEDGMENT

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Comes now Derrick A. Allison and wife, Chandra Y. Allison, and Derrick A. Allison, owners of a two-thirds undivided interest and one-third undivided interest as heir at law, respectively, agreeing and stating as follows:

1. Notwithstanding that IMC Mortgage Company claims to be the holder of a promissory note dated on or about September 2, 1998, in the original principal amount of $60,000.00, payable as set forth therein, which is not secured by a deed of trust of record in the Register's Office for Davidson County, Tennessee, we do hereby authorize Richard Manson, Attorney at Law, and Bicentennial Title & Escrow, Inc., Settlement and Disbursing Agent, to pay to IMC Mortgage Company in accordance with the written payoff furnished to us.

WITNESS our hands this 12th day of July, 1999.

Derrick A. Allison
DERRICK A. ALLISON

Chandra Y. Allison
CHANDRA Y. ALLISON

Sworn to and subscribed before this 12th day of July, 1999.

my comm. expires:
6-13-2000

NOTARY

STATE OF TENNESSEE
NOTARY PUBLIC
AT LARGE