Davidson County AFFIDAVIT
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AFFIDAVIT OF HEIRSHIP OF CLIFFORD O. HOWARD, SR. AND CLIFFORD O. HOWARD, JR.

STATE OF Texas
COUNTY OF Harris

Comes now the undersigned, being duly sworn, and this 16 day of March 2005 and makes oath that the following statements are true and accurate:

(1) That the undersigned Patricia K. Heath is the daughter of Clifford O. Howard, Sr..

(2) That Patricia K. Heath and Clifford O. Howard, Jr. were the only children of Clifford O. Howard, Sr. and Clifford O. Howard, Sr. had no other children, either natural or adopted.

(3) That the undersigned's brother, Clifford O. Howard, Jr., died on December 27, 2004.

(4) That Clifford O. Howard, Sr. had no other children who predeceased him, either natural or adopted.

(5) That Clifford O. Howard, Sr. died unmarried on October 15, 2004, leaving a will.

(6) That the undersigned has opted not to probate the will of Clifford O. Howard, Sr., and the undersigned will not probate the will or estate of Clifford O. Howard, Sr..

(7) That at the time of his death, Clifford O. Howard, Sr. was the beneficiary of a deed of trust from Clifford O. Howard, Jr. in the amount of $29,258.74 of record in Book 6784, Page 231, Register's Office for Davidson County, Tennessee.

(8) That the undersigned and Clifford O. Howard, Jr. were the only heirs of Clifford O. Howard, Sr. and the undersigned hereby attests that she is at least 18 years of age and of sound mind and disposing memory.

(9) That the undersigned is the sister of Clifford O. Howard, Jr..

(10) That Clifford O. Howard, Jr. died unmarried on December 27, 2004, leaving a will that was admitted to the Seventh Circuit Court for Davidson County, Tennessee (Probate Division) on January 14, 2005, Docket No. 05P-82.

(11) That the undersigned was named Executrix of the will of Clifford O. Howard, Jr..

(12) That the will of Clifford O. Howard, Jr. devised all of his property to the undersigned and to Clifford O. Howard, Sr. who predeceased Clifford O. Howard, Jr..

(13) That Notice to Creditors was first published on January 20, 2005 and the four-month claims period has not expired.

(14) That, to date, no claims have been filed against the estate of Clifford O. Howard, Jr.

(15) That the estate of Clifford O. Howard, Jr. is not subject to TennCare, there are no state taxes due from the estate and the estate is of insufficient size to incur any federal estate taxes.

(16) That the undersigned agrees to indemnify and hold harmless Realty Title & Escrow Company, Inc. and Southern Title Insurance Company for liability which either or both of them may incur as a result of issuing title insurance commitments or policies of title insurance on property located at 3918 Bonnaford Drive, Hermitage, TN, in reliance on this affidavit.

In Witness Whereof and in testimony hereto I have signed my name.

Patricia K. Heath

Subscribed and sworn to before me this 16 day of March, 2005.

KELLY FORCE
NOTARY PUBLIC
STATE OF TEXAS
COMM. EXP. 03-18-2008

Notary Public

My commission expires 3/18/08

STATE OF Texas.
COUNTY OF Harris

Personally appeared before me, the undersigned, a notary public for said county and state, Patricia K. Heath, with whom I am personally acquainted or who proved her identity to me on the basis of satisfactory evidence, and who acknowledged that she executed the within instrument for the purposes therein contained.

Notary Public

My commission expires 3/18/08

KELLY FORCE
NOTARY PUBLIC
STATE OF TEXAS
COMM. EXP. 03-18-2008

Prepared by:
Realty Title & Escrow Co., Inc.
1187 Old Hickory Boulevard
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