03 Prepared by:

Realty Title & Escrow Company, Inc.
3815 Cleghorn Avenue, Ste. 102
Nashville, Tennessee 37215

Realty Title
Box 48-B

AFFIDAVIT OF HEIRSHIP AND INDEMNITY AGREEMENT

STATE OF TENNESSEE
COUNTY OF Davidson

Comes now the undersigned, being duly sworn, this 30th day of AUGUST 2006, and make oath that the following statements are true and accurate:

1. That the undersigned Jeffrey W. Duck, James C. Duck and John M. Duck are the only children of Ruby Rose Duck, deceased.
2. That the undersigned Martha E. Hill was the sister of Ruby Rose Duck, deceased.
3. That there are no other children of Ruby Rose Duck, deceased, either natural or adopted.
4. That Ruby Rose Duck, deceased, had no children, either natural or adopted, who predeceased her.
5. That Ruby Rose Duck died unmarried on October 9, 2003.
6. That immediately prior to her death, Ruby Rose Duck was an owner of certain real property located at 857 Highland Crest Drive, Nashville, Tennessee 37205.
7. That Ruby Rose Duck left a will devising her interest in said property to the undersigned Martha E. Hill for her life and the remainder of her estate to the undersigned Jeffrey W. Duck, James C. Duck and John M. Duck.
8. That the undersigned have elected not to probate the Will or Estate of Ruby Rose Duck, deceased, and have no intention of ever probating the Will or Estate of Ruby Rose Duck, deceased.
9. That the undersigned Jeffrey W. Duck, James C. Duck and John M. Duck are the only heirs at law of Ruby Rose Duck, deceased.
10. That the undersigned are aware of the sale of said real property located at 857 Highland Crest Drive, Nashville, Tennessee 37205 to Elizabeth A. Carnahan.
11. That Elizabeth A. Carnahan has paid $238,000.00 to purchase said property, which amount the undersigned believe to be a fair and reasonable price for the property.
12. That there are sufficient personalty assets in the Estate of Ruby Rose Duck, deceased, to pay any claims, taxes and/or TennCare obligations of Ruby Rose Duck or her estate.
13. That the undersigned understand that the proceeds from the sale of said property could be subject to the claims of creditors against Ruby Rose Duck or her estate.
14. That the undersigned agree to indemnify and hold harmless Realty Title & Escrow Company, Inc. and Southern Title Insurance Corporation for liability which either or both of them may incur as a result of closing the sale of and/or issuing policies of title insurance on property located at 857 Highland Crest Drive, Nashville, Tennessee 37205 in reliance on this affidavit.

Davidson County AFFIDAVIT
Recvd: 09/05/06 09:58 2 pgs
Fees:12.00 Taxes:0.00
20060905-0108974

In Witness Whereof and in testimony hereto We have signed our names:

Martha E. Hill

Martha E. Hill

Jeffrey W. Duck by Martha E. Hill, His attorney in Fact

Jeffrey W. Duck, by Martha E. Hill
His Attorney in Fact

James C. Duck by Martha E. Hill, His attorney in Fact

James C. Duck, by Martha E. Hill
His Attorney in Fact

John M. Duck by Martha E. Hill, His attorney in Fact

John M. Duck, by Martha E. Hill
His Attorney in Fact

Subscribed and sworn to before me this 30th day of August, 2006.

Notary Public

My commission expires Aug. 17, 2010

STATE OF TENNESSEE
COUNTY OF Davidson

Personally appeared before me, the undersigned, a notary public for said county and state, Martha E. Hill, 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 and who further acknowledged that she is the Attorney in Fact for Jeffrey W. Duck, James C. Duck and John M. Duck and that she is authorized by Jeffrey W. Duck, James C. Duck and John M. Duck to execute this document on their behalf.

Notary Public

My commission expires Aug. 17, 2010

VALERIE M. FOWLER
STATE OF TENNESSEE NOTARY PUBLIC
SUMNER COUNTY, TENN.

My Commission Expires AUG. 17, 2010