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January 4, 2019

Tays Realty & Auction, LLC

Re: Property of Robert W. Cunningham and wife, Melanie Joy Cunningham
Map 098 Parcel 007.00, Big Bottom
Second (2nd) Civil District - White County

I have made an examination of the public records of White County, Tennessee, as indexed, relative to a certain tract of real estate situated in the Second (2nd) Civil District of said county and belonging Robert W. Cunningham and wife, Melanie Joy Cunningham, which property was acquired by them by deed, recorded in Record Book 381, pages 712, in the Register's Office of the White County, Tennessee. This examination covers a period of thirty (30) years.

This examination was made as of the 4th day of January, 2019, at 3:33 p.m., and in my opinion good fee simple title is vested in Robert W. Cunningham and wife, Melanie Joy Cunningham, subject to the following:

I. TAXES: a) The 2018 real estate taxes (\$168.00) are due and payable and constitute a lien against the property, but are not delinquent March 1, 2019. b) The 2019 taxes constitute a lien against the property but are not due and payable until October, 1, 2019. c) This property is assessed as Greenbelt property for agricultural use and would be subject to rollback taxes for three (3) years if changed to non-agricultural use.

II. RESTRICTIONS, CONDITIONS AND EASEMENTS: None.

III. DEEDS OF TRUST AND/OR PURCHASE LIENS: None.

IV. OTHER: None.

V. This title report does not make any representation with regard to (a) any parties in possession; (b) deficiencies in quantities of land; (c) boundary line disputes; (d) roadways; (e) any unrecorded easements; (f) any unrecorded liens; (g) accuracy of the tax records of White County, Tennessee, and of the index books of the Register's Office of White County, Tennessee; (h) any matter not of public record which would be disclosed by an accurate survey or inspection of the premises; (i) any undisclosed heirs; (j) any fraud or forgery in connection with any of the instruments in the chain of title; (k) mental

incompetence; (l) confusion with regard to the name or proper identity of parties; (m) improprieties with regard to delivery of deed; (n) marital rights (spouse or former spouses of past owners not revealed in the instrument); (o) any instrument executed by a minor; (p) lack of corporate capacity in the event a corporation is in the chain of title. The items listed under Item V are matters which would not be revealed by an examination of the records of the Register's Office of White County, Tennessee, and, therefore, matters in which I have no means of securing the necessary information. The matters under (a), (b), (c), (d) and (e) could be protected against by an accurate survey by a qualified licensed surveyor. Item (f), unrecorded liens, could be guarded against by inspection of the premises for new improvements, and if such appear to have been present, the utilization of the notice of completion and waiting ten (10) days to close as per TCA 66-11-143, et seq. The remaining items listed under Item V, (g) through (p), may be insured against by the utilization of title insurance, and should you desire more information in that regard, I would be pleased to discuss same with you and my position, if you desire, to arrange for title insurance to be secured.

This title examination is issued for the sole use and benefit of: Tays Realty & Auction, LLC.

Yours very truly,



JACK FRANKLIN

JF:km