

# GOTHARD WATERS

## ATTORNEYS AT LAW

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March 22, 2018

Debra Malone, Clerk and Master  
DeKalb County Courthouse  
1 Public Square  
Room 302  
Smithville, TN 37166

RE: Stella L. Miller, surviving spouse of Donald C. Miller, deceased  
1745 Poplar Flatt Road, Silver Point, TN 38582  
Tax Map 17, Parcel 12.00 – DeKalb County, Tennessee

Dear Mrs. Malone:

I hereby certify that I have examined the public records of DeKalb County, Tennessee, affecting the title to the property located in the 16<sup>th</sup> Civil District of DeKalb County, Tennessee, conveyed to Stella L. Miller, as described and recorded in the Register's Office of DeKalb County, Tennessee, in Deed Book G-4, Page 856. This opinion covers a period of twenty years to March 16, 2018, at 8:00 a.m.

My examination of the said public records reveals the following objections:

1. Mortgages, deeds of trust, and/or purchase money lien notes:  
  
None
2. Taxes:
  - a. The 2017 DeKalb County property taxes were paid on October 5, 2017. Subject to all subsequent yearly County taxes, liens not yet due and payable.
  - b. This property is not subject to City taxes.
  - c. If improvements are completed after January 1 of any year, the law requires supplemental assessment for the year in which improvements are completed as defined by Statute. Gothard Waters assumes no

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liability for taxes assessed by correction pursuant to the provisions of T.C.A. §67-5-603, *et seq.*

- d. Potentially subject to Greenbelt rollback taxes.
3. Other objections:
- a. Subject to all matters as shown on possible survey of record in Plat Cabinet 1, Slide 119A, Register's Office for DeKalb County, Tennessee.

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 index books of the Register's, Trustee's and Clerk and Master's offices of said County; (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 spouse 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; (q) any facts that would be revealed by an examination of the records of State Courts, Federal District Court, and Federal Bankruptcy Court; (r) any questions of security interests or liens under the Uniform Commercial Code; (s) any law, ordinance or governmental regulation (including but not limited to building and zoning ordinances) restricting and regulating or prohibiting the occupancy, use or enjoyment of the land, or regulating the character, dimensions or location of any improvements now or hereafter erected on the land, or prohibiting a separation in ownership or a reduction in the dimensions or area of the land, or the effect of any violation of any such law, ordinance or governmental regulation.

These items listed under the immediately preceding paragraphs are matters which would not be revealed by an examination of the records of the Register's, Trustee's and Clerk and Master's Offices of said County, and, therefore, matters in which we 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 an inspection of the premises for new

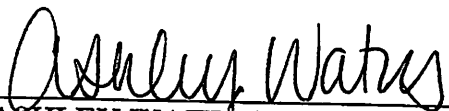
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improvements, and if such appear to have been present, the utilization of the notice of completion and waiting ten (10) days to close as per T.C.A. §66-11-143, et seq. The matters under (g) through (r) may be insured against by the utilization of title insurance, and should you desire more information in that regard we would be pleased to discuss same with you.

This title opinion is issued for the sole use and benefit of Debra Malone, Clerk and Master, and the undersigned shall not be responsible to any other party relying on it.

GOTHARD WATERS, Attorneys

By:

  
ASHLEY WATERS,  
ATTORNEY AT LAW

AW/al