

LAW OFFICES

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January 31, 2018

Mr. John C. McLemore
Attorney at Law
2000 Richard Jones Rd., Ste 250
Nashville, TN 37215

Dear Mr. McLemore:

RE: Thomas Morgan
Lots 27 & 28 Sun Valley Estates #2
Tax Map 24F, Group A, Parcels 16.00 and 17.00

I hereby certify that I have examined the public records of White County, Tennessee, affecting the title to the property located in the Fourth Civil District of White County, Tennessee, conveyed to Thomas Morgan, as described and recorded in the Register's Office of White County, Tennessee, in Record Book 329, Page 161. This opinion covers a period of twenty years to January 31, 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. Subject to the 2017 County taxes in the amounts of \$17.00 and \$17.00, liens now due and payable.
 - b. Subject to the 2018 County taxes, liens not yet due and payable.
 - 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. David W. Ledbetter, Attorney at Law, assumes no liability for taxes assessed by correction pursuant to the provisions of T.C.A., Section 67-5-603, et seq.
3. Other objections:
 - a. Subject to restrictions recorded in Misc Book 58, page 591, aforesaid records.

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- b. Subject to all matters shown on plat recorded in Plat Book 1, Page 184. (Lots 25, 26, 27 and 28 are unsuitable for building lots. They can be sold as a tract with adjoining lots.)


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) improper subdivision or re-subdivision of subject property, or failure to comply with applicable governmental planning regulations or statutes; (g) any unrecorded liens; (h) accuracy of the index books of the Register's, Trustee's and Clerk and Master's offices of said County; (i) any matter not of public record which would be disclosed by an accurate survey or inspection of the premises; (j) any undisclosed heirs; (k) any fraud or forgery in connection with any of the instruments in the chain of title; (l) mental incompetence; (m) confusion with regard to the name or proper identity of parties; (n) improprieties with regard to delivery of deed; (o) marital rights (spouse or former spouse of past owners not revealed in the instrument); (p) any instrument executed by a minor; (q) lack of corporate capacity in the event a corporation is in the chain of title; (r) any facts that would be revealed by an examination of the records of State Courts, Federal District Court, and Federal Bankruptcy Court; (s) any questions of security interests or liens under the Uniform Commercial Code; (t) 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) improper subdivision or re-subdivision of subject property could be protected against by requiring a qualified licensed surveyor to properly subdivide or re-subdivide subject property and obtain necessary approvals in accordance with any applicable governmental planning regulations and statutes. Item (g) unrecorded liens, could be guarded against by an 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 T.C.A. Section 66-11-143, et seq. The matters under (h) through (s) 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 report does not certify the existence of any mineral rights or mineral interests for minerals of any kind, whether surface or subsurface, or for any rights, privileges, or immunities relating thereto. The undersigned makes no representation as to present ownership of any such rights or interests. There may be leases, grants, exceptions or reservations of rights or interests not disclosed hereby.

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This title opinion is issued for the sole use and benefit of **Mr. John C. McLemore**, and the undersigned shall not be responsible to any other party relying on it.



DAVID W. LEDBETTER, ATTORNEY AT LAW

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EXHIBIT 'A'
TAX MAP 24F, GROUP A, PARCELS 16.00 and 17.00

Lying and being located in the Fourth Civil District of White County, Tennessee and being more particularly described as follows:

Being Lots No. 27 and 28 of Sun Valley Estates No. 2, as shown on a plat of record in Plat Book No. 1, Page 184, Register's Office of White County, Tennessee, to which reference is made for a more particular description.

This conveyance is made subject to restrictions recorded in Misc Book 58, Page 591, Register's Office of White County, Tennessee.

The previous and last conveyance being a Deed recorded in Record Book 329, Page 161, Register's Office of White County, Tennessee.