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February 13, 2018

Tays Realty & Auction, LLC

Re: Property of Opal Joy Black Hembree  
1889 W. Ravenscroft Road, Sparta, TN 38583  
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 Civil District of said county and belonging to Opal Joy Black Hembree, which property was acquired by her by Last Will and Testament of her husband, William Lloyd Black, recorded in Will Book 8, pages 493-494, in the office of the White County Probate Clerk. Further, being property conveyed to William Lloyd Black by deed recorded in Warranty Deed Book 93, page 390, in the Register's Office of White County, Tennessee. This examination covers a period of thirty (30) years.

This examination was made as of the 13th day of February, 2018, at 10:330 a.m., and in my opinion good fee simple title is vested in Opal Joy Black Hembree, subject to the following:

I. TAXES: (a) The 2017 real estate taxes in the amount of \$324.00 are due and payable and constitute a lien against the property, but are not delinquent until March 1, 2018. (b) The 2018 real estate taxes constitute a lien against the property, but are not due and payable until October 1, 2018. (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. To avoid the Greenbelt rollback tax, the Purchaser(s) must sign the property up for Greenbelt in the office of the White County Property Assessor.

II. RESTRICTIONS, CONDITIONS AND EASEMENTS: None.

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

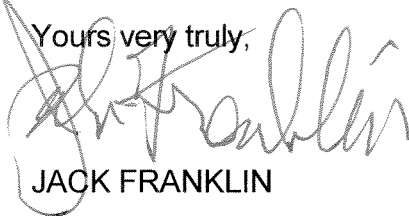
IV. OTHER: Mineral rights have been previously reserved.

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,

A handwritten signature in cursive script, appearing to read "Jack Franklin", written in dark ink. The signature is fluid and somewhat stylized, with a large initial "J" and "F".

JACK FRANKLIN

JF:js