

***THIS INSTRUMENT PREPARED BY: C. DOUGLAS FIELDS, ATTORNEY AT LAW
18 EAST STREET, CROSSVILLE, TENNESSEE 38555***

CERTIFICATE OF TITLE EXAMINATION

I hereby certify to Tays Realty & Auction, LLC, that I have examined the public records of Cumberland County, Tennessee, as indexed, as the same relates to that parcel of real estate situated in Cumberland County, Tennessee, and more particularly described as follows:

See Attached Schedule "A"

This examination was made as of the 5th day of June, 2017, at 8:00 A.M. and in my opinion good fee simple title as of the date of such examination was vested in Annabelle Neenan, a married person, by virtue of a Deed of record in Deed Book 1473, Page 214, Register's Office, Cumberland County, Tennessee.

Subject to the following:

EXCEPTIONS:

(1) 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 Office for Cumberland 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 spouse of past owners not revealed in the instruments); (o) any instrument executed by a minor; (p) lack of corporate capacity in the event a corporation is in the chain of title.

These items listed under Exception (1) are matters which would not be revealed by an examination of the records of the Register's Office of Cumberland County, Tennessee, 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 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 Exception (1), (g) through (p), 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 and our position, if you desire, to arrange for title insurance to be secured.

EXCEPTIONS: (CONTINUED)

2. Taxes: Map 065K-C-14.00

Subject to 2017 County Property Taxes, not yet due and payable and any and all assessments thereafter. The 2016 County Property Taxes, in the amount of \$1,258.00, Receipt No. 25644, were paid February 21, 2017.

3. Restrictions, conditions, easements:

Subject to all matters that might be of record in Plat Book 8, Page 184, et seq, Register's Office, Cumberland County, Tennessee.

Subject to the Amended and Restated Declarations of Covenants and Restrictions of Fairfield Glade of record in Deed Book 1006, Page 1986, Register's Office, Cumberland County, Tennessee.

Subject to any roadways, rights-of-ways or easements extending into, on, over or through

subject property.

Subject to any applicable governmental zoning or subdivision regulations in effect thereon.

4. Subject to said title opinion being based on a search of records for a period of not less than 30 years.

5. Deeds of Trust and/or purchase liens:

Subject to a Open-End Deed of Trust, in the original amount of \$25,000.00, unto Dennie R. Marshall, Trustee, GMAC Mortgage, LLC dba ditech, dated February 20, 2008 and recorded on March 25, 2008 at 10:15 AM, in Book 1289, Page 1583, Register's Office, Cumberland County, Tennessee.

6. Other:

Subject to any community club dues assessed by Fairfield Glade Community Club that might constitute a lien on the subject property. Dues are paid through May 2017. Dues are owing in the amount of \$95.75 for June 2017.

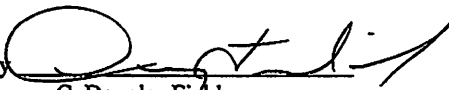
No opinion is afforded as to the exact amount of acreage contained in the herein described property.

Subject to the reservations of gas, oil, and other minerals by prior owner on title.

Subject to any lien or right to lien for service, labor or material imposed by law and not shown on the public record.

This title opinion only covers the records in the Register's Office, (deed transfers, mortgages, liens) and taxes; said opinion does not cover lawsuits, bankruptcy or any other records not above enunciated.

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

By 
C. Douglas Fields
Attorney at Law

SCHEDULE "A"

**LYING AND BEING IN THE SECOND CIVIL DISTRICT OF CUMBERLAND COUNTY,
TENNESSEE, BOUNDED AND DESCRIBED AS FOLLOWS:**

Map 065K-C-14.00

Lot No. 28, Block 2, Trent Addition of Fairfield Glade as per plat recorded in Plat Book 8, Page 184, Register's Office, Cumberland County, Tennessee.

This conveyance is made expressly subject to the restrictive covenants, limitations and conditions for Fairfield Glade contained in the Amended and Restated Declaration of Covenants and Restriction for Fairfield Glade, dated November 5, 1997, of record in Book 1006, Page 1986, et seq., and any amendments or supplements thereto, Register's Office, Cumberland County, Tennessee; the reservations of all oil, gas and other minerals under the subject property by Fairfield Communities, Inc.; and to building set-back lines, utility easements, and other matters as appear on the plat of Block 2, Trent Addition to Fairfield Glade, at Plat Book 8, Page 184, Register's Office, Cumberland County, Tennessee.

Being the same property conveyed to Annabelle Neenan, by virtue of a deed dated April 11, 2016 from Alfred Charles Heine and Annabelle Neenan, as Trustees of The Alfred Charles Heine and Annabelle Neenan Joint Living Trust, dated August 13, 2012, of record in Book 1473, Page 214, Register's Office, Cumberland County, Tennessee.