

LAW OFFICES

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November 19, 2019

Jennifer Wilkerson
Probate Court for Putnam County, TN
Case #20144
Cookeville, TN

Dear Ms. Wilkerson:

Re: 299 East Main Street
Tax Map 26L, Group A, Parcel 15.00

I hereby certify that I have examined the public records of Putnam County, Tennessee, affecting the title to the property located in the Nineteenth Civil District of Putnam County, Tennessee, conveyed to the Estate of Helen B. Warren Cooper, Probate for Putnam County, TN, Case #17975 and to the Estate of Linda Sue Cooper, Probate for Putnam County, TN, Case #20144, as described and recorded in the Register's Office of Putnam County, Tennessee, in Warranty Deed Book 93, Page 277. This opinion covers a period of twenty years to November 19, 2019 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 2019 County taxes in the amount of \$603.00 are now due and payable.
 - b. The 2019 City taxes in the amount of \$91.00 are now 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 all matters on survey by Vick Surveying LLC dated October 29, 2019.
 - b. Subject to closure of the estate of Linda Sue Cooper, Probate for Putnam County, TN, Case #20144.

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

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rights or interests. There may be leases, grants, exceptions or reservations of rights or interests not disclosed hereby.

This title opinion is issued for the sole use and benefit of *Jennifer Wilkerson*, 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"

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

Beginning at a ½" pipe (set) being the northwestern corner of this described parcel located in the southern right-of-way of East Main Street as well as being located S 49°35'44" W 131.10 feet from a water meter; thence going with the said right-of-way N 48°16'51" E 175.02 feet to a axle; thence leaving East Main Street and going with the Putnam Properties property S 42°21'22" E 365.78 feet to a ½" rebar (found); thence leaving Putnam Properties and going with the railroad right-of-way S 59°23'55" W 156.09 feet to a ¾" pipe (found); thence leaving the railroad right-of-way and going with the Genesis House, Inc properties N 46°08'10" W 336.66 feet to the beginning being 1.32 acres as surveyed by Christopher M. Vick R.L.S. #2164 on 29 October 2019.

THE PREVIOUS AND LAST conveyance being a deed to Estate of Helen B. Warren Cooper, Probate for Putnam County, TN, Case #17975 and Estate of Linda Sue Cooper, Probate for Putnam County, TN, Case #20144, of record in Warranty Deed Book 93, Page 277, Register's Office for Putnam County, Tennessee.