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John C. McLemore
2000 Richard Jones Rd., Ste. 250
Nashville, Tennessee 37215

Re: Preliminary Title Opinion
Jeffrey Wade Czerwinski and wife,
Lisa Marie Czerwinski
Jackson County, Tennessee
Map 13, Parcel 21

Sir:

I, James D. White, Jr., Attorney at Law, hereby certify that I have examined the title to the real estate, situated in the 13th Civil District of Jackson County, Tennessee, and being the same lands conveyed to Jeffrey Wade Czerwinski and wife, Lisa Marie Czerwinski, from Robert G. Poteet by warranty deed dated March 14, 2016, and recorded in Record Book 80, pages 879-881, Register's Office of Jackson County, Tennessee, and more particularly described in Exhibit "A" attached hereto. This title search covers a period from twenty (20) years last past down to July 1, 2020, at 8:00 a.m.

Based on my examination, it is my opinion that valid fee simple title to said premises is vested in Jeffrey Wade Czerwinski and wife, Lisa Marie Czerwinski, as tenants in common, subject only to the following:

1. Jackson County real estate taxes for the tax year 2020, which are neither due nor payable, and thereafter. (2019 taxes were paid on October 15, 2019, in the amount of \$863.00)

2. That certain Deed of Trust from Jeffrey Wade Czerwinski and wife, Lisa Marie Czerwinski, to Randall Clemons, Trustee, dated March 10, 2016, and recorded in Record Book 80, pages 882-891, Register's Office of Jackson County, Tennessee, securing an original indebtedness in the amount of \$129,500.00 to Wilson Bank & Trust, Cookeville, Tennessee.

3. That certain Deed of Trust from Jeffrey Wade Czerwinski and wife, Lisa Marie Czerwinski, to Randall Clemons, Trustee, dated January 10, 2018, and recorded in Record Book 87, pages 879-887, Register's Office of Jackson County, Tennessee, securing an original indebtedness in the amount of \$30,000.00 to Wilson Bank & Trust, Cookeville, Tennessee; which deed of trust is modified by Modification of Deed of Trust dated October 10, 2018, and

recorded in Record Book 90, pages 1574-1578, Register's Office of Jackson County, Tennessee, increasing the principal indebtedness from \$30,000.00 to \$80,000.00 and extending the maturity date to October 18, 2028.

4. This opinion does not certify as to timber, oil, gas, mineral rights and/or other leases.

5. 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 records of the Register's Office of Jackson 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) impropriety 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; (q) any roll-back taxes that might be subject to collection, pursuant to T.C.A. Section 67-5-1008, et seq.; (r) any property interest acquired by the United States of America, the State of Tennessee, or any other State under State, Federal, Civil and/or Criminal Forfeiture Statutes; (s) any information which would be disclosed by an examination of the public records of Jackson County, Tennessee, prior to the commencement date of my examination.

This opinion is issued solely and exclusively for the use and benefit of John C. McLemore, 2000 Richard Jones Rd., Ste. 250, Nashville, Tennessee 37215.

Executed at Celina, Tennessee, as of July 1, 2020, at 8:00 a.m.



JAMES D. WHITE, JR.

EXHIBIT "A"

I. LEGAL DESCRIPTION OF REAL ESTATE:

Situated, lying and being in the 13th Civil District of Jackson County, Tennessee, and more particularly described as follows, to-wit:

Beginning on a stake in center of Pine Lick Creek opposite the mouth of Keeling's Branch, being a corner between this tract, Dee Carter, and Freeman Spivey; thence up the center of Pine Lick Creek to M.E. Bilbrey heirs line; thence westwardly with a surveyed line up the hill touching the lands of Bilbrey, Gore and Cassetty, Trisdale, York, Forkum and Allen, continuing with said surveyed line to a stake in the center of Pine Lick Creek, being a corner between this tract, Roger Allen, Earl Keeling and Freeman Spivey; thence up the center of Pine Lick Creek to the beginning corner, containing about 130 acres more or less, but sold by the boundary and not by the acre.

The surveyed lines referred to in the above calls are given in a Deed from Lex Taylor to Ernest Stone as recorded in Land Deed Book J-1, Page 518 on April 27, 1944, in the Register's Office of Jackson County, Tennessee, and reference is here made to said deed for complete description of said calls. This tract of land herein conveyed includes all the lands owned by Ernest Stone and wife, Ruby Stone which is located on the north and west side of Pine Lick Creek, being more particularly described as follows:

Tract No.1

Beginning on a sycamore in Loel's Branch, running S. 81' W. 30-1/4 P. to a stake near the mouth of Joel's Branch in the creek bed of Pine Lick; thence, up the creek N. 10' W. 21-1/4 P. to a stake in bed of creek, and at the mouth of the lane of the road going up to Joel's Branch, and in the J.I. McCoin line; thence, S. 65' W. 38 P. with the said McCoin line to a stake or corner; thence, W. 9 P. to a stake beech pointer on top of hill; thence W. 14 P. to a dogwood and small ash on north side of hill; thence, S. 30 P. to a stake with walnut pointer in the north boundary line of a 16 acre survey made by D. Griffith ; thence W. with said line 27 P. to beech on top of ridge marked D.G.; thence, N. 44' W. 14 P. to a hickory, now down, chestnut and dogwood pointers, a corner of the J.I. McCoin land; thence, N. 50' W. 18-1/2 P. to a dogwood, McCoin's corner; thence, with the ridge S. 70' W. 19 P. to a beech; thence, W. 7 P. to a beech; thence, N. 66-1/4' W. 17 P. to a bunchy mulberry; thence, N. with the D. Griffith line 12 P. to a beech in the head of the Leatherwood Hollow; thence, W. 20 P. with the Griffith line to 2 small poplars in the said line, a beginning corner in the conditional line between this tract and the G.J. Jenkins tract; thence, S. 54' W. 14 P. to a beech; marked W.T.; thence, S. 39' W. 9-3/4 P. to a dogwood in the Jenkins line and the end of the above conditional line, and the beginning of a conditional line between Z.J. and William Painter and W.A. York; thence, S. 10' E. 6 P. to a stake; thence, S. 17' E. 14 P. to a leaning hickory; thence, S. 12-1/2' E. 11 P. to a small black

oak; thence, S. 20' E. 9-3/4 P. to a cedar; thence S. 29-1/2' E. 6 P. to a bunch of cedars; thence, S. 44-1/2' E. 4 P. to a cedar; thence, 33' E. 14 P. to a beech; thence, S. 40-1/2' E. 10 P. to a white walnut, in the Griffith line, the end of the conditional line, York and Painter line; thence, S. 63-1/2' E. 15 P. to a sourwood; thence, S. 69' E. 50 P. to the west boundary line of the 78 acre tract conveyed to Z.J. and William Painter by Joe Hix in 1887, passing a large fore and aft beech at 13 P.; thence, turning south with said line running 31 P. to the Myers line; thence E. with the Myers line 52 P. to a stake, beech pointer; thence N. 71' E. 26 P. to a stake near the creek; thence, N. 10' E. 8 P. to a stump on the east side of the creek; thence, N. 78' E. 14 P. to a stake in rock with box elder pointer at the foot of the bluff at the foot of the hill; thence, N. 43' E. 30-1/2 P. to a spotted oak on top of the bluff on top of the hill, pin-oak pointer; thence, N 51' E. 13 P. to a stake, elm pointer; thence, 38-1/2' E. 35 P. to a stake near a low-gap in the ridge, a pin-oak pointer; thence, N. 75-1/2' E. 28 P. to a bunch of thorn bushes, thence, N. 11-1/2' E. 19 P. to a stake; thence, N. 13' E. 20-7/8 P. to a stake; thence, N. 10' W. 5-3/4 P. to a thorn bush; thence, N. 48' W. 2 P. to the sycamore beginning. The above boundary includes the land conveyed to S.B. Gaines by the deed of Z.J. & William Finter, dated Jan. 22, 1897, registered in Deed Book "F", pages 547-48.

Tract No. 2

Beginning on a corner in Joel's Branch, running thence S. 40' E. to the top of the point to a twin hickory, being on the line known as the conditional, made between Joseph Hix and L.S. Cherry; thence, with said line down the meanders of said point 35 P. to a stake; thence, N. 75-1/2' W. 28 P. to a bunch of thorn bushes; thence, N. 11-1/4' E. 19 P. to a stake; thence, N. 13' E. 20-7/8 P. to a stake; thence N. 10' W. 5-3/4 P. to a thorn bush; thence, up Joel's Branch N. 67' E. 4 P. to a stake in Joel's Branch; thence, N. 71' E. 11 P. to a stake in Joel's Branch, the beginning corner.

And being the same lands conveyed to Jeffrey Wade Czerwinski and wife, Lisa Marie Czerwinski, from Robert G. Poteet by warranty deed dated March 14, 2016, and recorded in Record Book 80, pages 879-881, Register's Office of Jackson County, Tennessee.