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July 29, 2020

Tays Realty & Auction
620 Maxwell Street
Cookeville, TN 38501

To Whom It May Concern:

Re: 301 Crossville Street
Tax Map 71F, Group E, Parcel 2.00

I hereby certify that I have examined the public records of Putnam County, Tennessee, affecting the title to the property located in the Fourteenth Civil District of Putnam County, Tennessee, conveyed to Teresa Bruce, Rhonda Smith, Letitia Short, Melody West, and Sharon Wilmoth, Successor Co-Trustees of the Joe B. Wilmoth 2013 Living Trust, as described and recorded in the Register's Office of Putnam County, Tennessee, in Record Book 885, Page 541; Record Book 1012, Page 542; and Record Book 1012, Page 545. This opinion covers a period of twenty years to July 29, 2020 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 2020 County and City taxes, liens not yet due and payable.
 - b. The 2019 County taxes in the amount of \$110.00 have been paid.
 - c. The 2019 City taxes in the amount of \$51.00 have been paid.
 - d. 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 shown on the plat of record in Plat Cabinet G, Slide 44B and in Warranty Deed Book 19, Page 448, aforesaid records.
 - b. Subject to all matters on the survey by Allen Maples Land Surveying dated July 7, 2020.


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.

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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.

This title opinion is issued for the sole use and benefit of *Tays Realty & Auction*, and the undersigned shall not be responsible to any other party relying on it.



DAVID W. LEDBETTER, ATTORNEY AT LAW

Joe B. Wilmoth Trust
Lot 3
0.409 Acres +/-

Beginning at a ½” rebar (old) in the northwest margin of Crossville Street, being an eastern most corner of Ofelia Ayala (RB:1142 PG:521); thence with a northeast line of Ofelia Ayala N46°57'41" W a distance of 244.50' to a 3/8” rebar (old) in the southeast margin of Lusk Avenue, being a northern most corner of Ofelia Ayala; thence leaving Ofelia Ayala and with the southeast margin of Lusk Avenue N50°03'51" E a distance of 74.96' to a ½” rebar (old), being a western most corner of Joe Wilmoth Trust (RB:885 PG:525); thence leaving Lusk Avenue and with a southwest line of Joe Wilmoth Trust (RB:885 PG:525) S39°25'40" E a distance of 41.56' to a ½” rebar (old); thence N31°00'53" E a distance of 30.00' to a ½” rebar (old); thence S33°37'04" E a distance of 53.70' to a ½” rebar (old), being a southern most corner of Joe Wilmoth Trust (RB:885 PG:525) and a western most corner of Joe Wilmoth Trust (RB:885 PG:553); thence leaving Joe Wilmoth Trust (RB:885 PG:525) and with a southwest line of Joe Wilmoth Trust (RB:885 PG:553) S33°37'04" E a distance of 156.18' to a 5/8” rebar (old) in the northwest margin of Crossville Street, being a southern most corner of Joe Wilmoth Trust (RB:885 PG:553); thence leaving Joe Wilmoth Trust (RB:885 PG:553) and with the northwest margin of Crossville Street S47°26'02" W a distance of 50.00' to the point of beginning. Containing 0.409 acres, more or less, as surveyed by Allen Maples Land Surveying, 38 Mayberry Street, Sparta, Tennessee, 38583, Allen Maples Jr. R.L.S. #2171, on July 7, 2020.

Being Lot 3, of Floyd Phillips Division, as recorded in Plat Cabinet:G, Page:44B, in the Register’s Office of Putnam County, Tennessee.

Previous and last conveyance being the property recorded in Record Book:885,
Page:541, in the Register's Office of Putnam County, Tennessee.

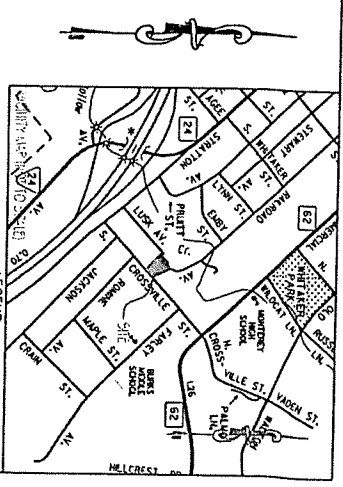
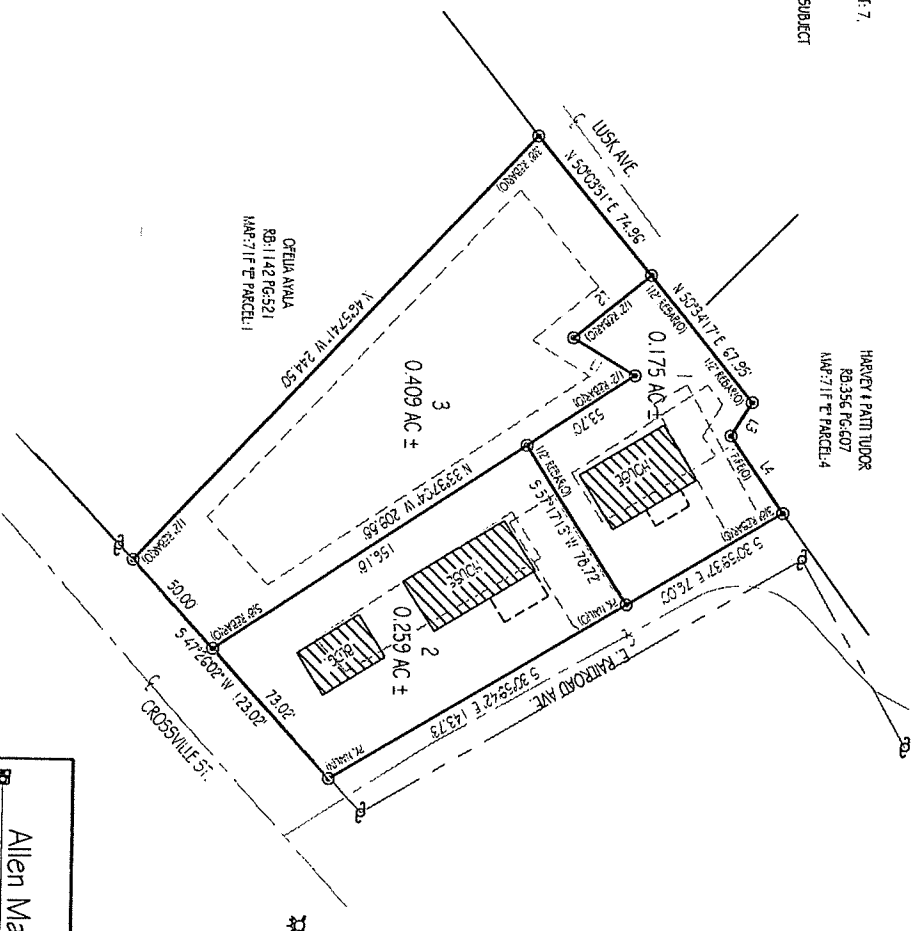
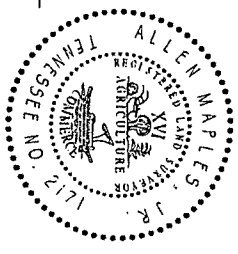


NOTES:

1. THIS SURVEY WAS CONDUCTED FROM THE CURRENT DEED OF RECORD AND IS SUBJECT TO ANY INFORMATION WHICH A TITLE SEARCH WOULD REVEAL.
2. THIS SURVEY IS SUBJECT TO ANY EASEMENTS, RIGHTS OF WAY, MINOR LEASES WHICH COULD AFFECT THE PROPERTY.
3. BEING LOTS 1-3 OF FLOOD PHILIP'S DIVISION, RECORDED IN PLAT CABLET 7, PAGE 23.
4. PROPERTY IS LOCATED IN ZONE R2 WITHIN MONTECARY CITY UNITS AND IS SUBJECT TO ALL ZONING REGULATIONS FOR ZONES R2.

HEREBY CERTIFY THAT THIS IS A
 CATEGORY 1 SURVEY AND THE RADIO
 PRECISION OF THE UNADJUSTED
 ANGLES IS AT LEAST 1:10,000.

LEI WAINES, JR.
 582171



LINE	BEARING	DISTANCE
L1	S 31°00'53" W	30.00
L2	N 39°25'40" W	41.56
L3	S 50°20'08" E	16.55
L4	N 55°26'33" E	38.99

Allen Maples
Land Surveying
 38 Hubbard Street
 Spring, TN 38563
 Phone: (931) 537-5446

JOE B. WILMOTH TRUST
 CROSSVILLE STREET, EAST RAILROAD AVENUE & LUSK AVENUE
 14TH CIVIL DISTRICT
 PUTNAM COUNTY, TN
 SCALE: 1"=50'
 PL. RB.805 PG.525 TAX MAP 71 F E PARCEL 3.01
 PL. RB.805 PG.553 TAX MAP 71 F E PARCEL 3
 PL. RB.805 PG.541 TAX MAP 71 F E PARCEL 2
 DATE: 07/07/2020 DRAWING: 20-225 A3