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January 26, 2022

Tays Realty & Auction
620 Maxwell Street
Cookeville, TN 38501

To Whom It May Concern:

Re: William Steve Huddleston, Judy G. Nesmith, and Donald H. Huddleston
3298 Poplar Grove Road
Tax Map 67, Parcel 68.00

I hereby certify that I have examined the public records of Putnam County, Tennessee, affecting the title to the property located in the Third Civil District of Putnam County, Tennessee, conveyed to William Steve Huddleston, Judy G. Nesmith, and Donald H. Huddleston (life estate retained by Willie C. Huddleston and wife, Marion Sue Copeland Huddleston), as described and recorded in the Register's Office of Putnam County, Tennessee, in Record Book 242, Page 124. This opinion covers a period of twenty years to January 26, 2022 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 2022 County taxes, a lien not yet due and payable.
 - b. The 2021 County taxes in the amount of \$1,434.00 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.

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3. Other objections:
 - a. Subject to an easement to Upper Cumberland Electric Membership Corporation of record in Record Book 408, Page 159, aforesaid records.
 - b. Subject to all matters on the survey by Allen Maples Land Surveying dated November 16, 2021.
 - c. Willie C. Huddleston and Marion Sue Huddleston are now deceased, extinguishing their life estate.

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, including without limitation oil and gas rights, 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

Exhibit "A"

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

Beginning at a ½" rebar (new) in the north margin of Poplar Grove Road, being a southwest corner of Brandi Nesmith (RB:1284 PG:207); thence leaving Brandi Nesmith and with the north margin of Poplar Grove Road N80°46'31"W a distance of 62.60'; thence with a curve turning to the right with an arc length of 245.60', with a radius of 535.08', with a chord bearing of N67°37'35"W, with a chord length of 243.45'; thence N54°28'38"W a distance of 133.88' to a ½" rebar (old), being a southeast corner of James and Judy Nesmith (RB:1038 PG:202); thence leaving Poplar Grove Road and with an east line of James and Judy Nesmith and a fence N49°43'20"E a distance of 11.51' to a wood fence post; thence N19°06'05"E a distance of 68.66' to a wood fence post; thence N03°43'52"W a distance of 524.18' to a concrete monument (old) in the south margin of Interstate 40 Right of Way; thence leaving James and Judy Nesmith and with the south margin of Interstate 40 Right of Way N70°49'07"E a distance of 575.54' to a railroad spike, being a northwest corner of David and Janie Spear (RB:1235 PG:107); thence leaving Interstate 40 Right of Way and with a west line of David and Janie Spear and a fence S07°23'55"E a distance of 743.87' to a ½" rebar (old), being a northeast of Brandi Nesmith; thence leaving David and Janie Spear and with a north line of Brandi Nesmith N89°46'51"W a distance of 240.32' to a ½" rebar (old); thence S00°05'03"W a distance of 228.23' to the beginning. Containing 10.064 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 November 16, 2021.

MAP 67, PARCEL 68.00

The previous and last conveyance being a deed to William Steve Huddleston, Judy G. Nesmith, and Donald H. Huddleston of record in Record Book 242, Page 124, Register's Office of Putnam County, Tennessee.