

JMG, PLLC
Johnson, MacLeod, & Gernt
27 North Main Street
Sparta, TN 38583

Stephanie Johnson
Bruce A. MacLeod
Victor Hugo Gernt III
James Hargis

Tel: (931) 256-8484
Fax: (931) 837-8484

January 9, 2023

RE: Title Opinion
950 Nottingham Drive
Cookeville, TN 38501
067A F 012.01

To whom it may concern:

I hereby certify that I have examined the public real estate records of Putnam County, Tennessee, affecting the title to the property located in Putnam County, Tennessee, conveyed to Justin Tays, by a Quitclaim Deed as described and recorded in the Register's Office of Putnam County, Tennessee, in Book 1265, page 693. This title opinion covers a period of over thirty (30) years from January 5, 1993 through January 9, 2023 at 8:00 am.

Chain of Title:

1. Attorney began this search with a Quitclaim Deed from grantor(s), Clarence Tays and wife, Charlotte Tays, to grantee(s), Justin Tays, as described and recorded in the Register's Office of Putnam County, Tennessee in Book 1256, Page 693 on January 4, 2021.
2. Prior to the conveyance in paragraph one (1), same property was conveyed by Quitclaim Deed from Tays Properties, LLC to Clarence Tays and wife, Charlotte Tays, as described and recorded in the Register's Office of Putnam County, Tennessee in Book 852, Page 206 on December 31, 2014.
3. Prior to the conveyance in paragraph two (2), same property was conveyed by Warranty Deed from Jack F. Roberts, sole surviving heir at law, sole Will beneficiary and Executor of the Estate of Dorothy L. Roberts, deceased, to Tays Properties, LLC, a Tennessee Limited Liability Company, as described and recorded in the Register's Office of Putnam County, Tennessee in Book 608, Page 655 on October 22, 2010.
4. Prior to the conveyance in paragraph three (3), same property was conveyed by Special Warranty Deed from Federal National Mortgage Association, to Dorothy Roberts, as described and recorded in the Register's Office of Putnam County, Tennessee in Book 435, Page 85 on November 1, 2001.
 - a. Note that Dorothy Roberts died on or about the 5th day of May, 2010, devising the property to Jack F. Roberts. See the Last Will and Testament of Dorothy L. Roberts in Case No. 17709 in the Probate Court of Putnam County, Tennessee.

5. Prior to the conveyance in paragraph four (4), same property was conveyed by Trustee's Deed from Robert M. Wilson, Jr., as Successor Trustee for FT Mortgage Companies d/b/a First Tennessee Mortgage Company, Inc., to Federal National Mortgage Association, as described and recorded in the Register's Office of Putnam County, Tennessee in Book 428, Page 329 on March 15, 2001.
6. Prior to the conveyance in paragraph five (5), same property was conveyed Warranty Deed from Paul Gaw Family Limited Partnership, a Tennessee Limited Partnership d/b/a Best Western Leisure Inn, to Mary E. Coleman, as described and recorded in the Register's Office of Putnam County, Tennessee in Book 397, Page 269 on August 18, 1998.
 - a. Note that Mary E. Coleman executed a Deed of Trust to Thomas F. Baker, IV, as Trustee for FT Mortgage Companies d/b/a First Tennessee Mortgage Company, Inc., recorded in Book 539, Page 193, in the Register's Office of Putnam County, Tennessee, that was subsequently foreclosed.
7. Prior to the conveyance in paragraph six (6), same property was conveyed by Quitclaim Deed from Paul Gaw and Wrenetta Gaw (n/k/a Wrenetta Gaw Braun), to Paul Gaw Family Limited Partnership, d/b/a Best Western Leisure Inn, as described and recorded in the Register's Office of Putnam County, Tennessee in Book 362, Page 681 on September 29, 1995.
8. Prior to the conveyance in paragraph seven (7), same property was conveyed by Correction Quitclaim Deed from Jerry Gaw and wife, Brenda Gaw, James L. Smith and wife, Margaret A. Smith, and Paul Gaw and wife, Lois J. Gaw, to Paul Gaw and Wrenetta Gaw, as described and recorded in the Register's Office of Putnam County, Tennessee in Book 352, Page 371 on October 4, 1994.
 - a. See the Quitclaim Deed recorded in Book 351, Page 455, in the Register's Office of Putnam County, Tennessee. The purpose of the Correction Quitclaim Deed was for the spouse's of Jerry Gaw, James L. Smith, and Paul Gaw to convey any marital interest they had in the subject property.
9. Prior to the conveyance in paragraph eight (8), same property was conveyed by Warranty Deed from Leighton Sissom, Ray Roberts, J.T. Wright and Doug Fowler, as Trustees of the Jefferson Avenue Church of Christ, to Jerry Gaw, Paul Gaw, and James L. Smith, as described and recorded in the Register's Office of Putnam County, Tennessee in Book 333, Page 745 on January 15, 1993.

My examination of said public records reveals revealed the following:

1. Taxes: Map 067A Group F Parcel 012.01
 - a. 2022 Putnam County Tax is due in the amount of \$866.00, assessed as \$35,050.00. 2022 Putnam County Tax will become due and delinquent if not paid on or before February 28, 2023.

- b. 2022 Cookeville City Tax is due in the amount of \$287.00, assessed as \$35,050.00. 2022 City Tax will become due and delinquent if not paid on or before February 28, 2023.
 - c. 2021 Cookeville City Tax is due and delinquent in the amount of \$334.36, which amount is good through January 31, 2023.
- 2. Deeds of Trust and/or Purchase Liens:
 - a. None found.
- 3. Restrictions & Considerations:
 - a. Subject to plat recorded in Plat Cabinet B, Slide 130 and Plat Cabinet B, Slide 173, in the Register's Office of Putnam County, Tennessee.
 - b. Subject to Restrictions recorded in Book 343, Page 671; Book 354, Page 309; Book 362, Page 223; and Book 354, Page 382, in the Register's Office of Putnam County, Tennessee.
 - c. Subject to Utility Easement recorded in Book 125, Page 481, in the Register's Office of Putnam County, Tennessee.

NOTE: 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. I assume no liability for taxes assessed by correction pursuant to the provisions of T.C.A. § 67-5-603 et seq.

NOTE: NO opinion is herein expressed regarding public utility property taxes (as defined by T.C.A. § 67-5-501(8)) or as to personal property taxes assessed to a name other than the record property owner and I assume no liability therefore. Any reference to such tax above is for information purposes only.

This title opinion does not make any representation regarding:

- d. Any parties in possession;
- e. Deficiencies in quantities of land;
- f. Boundary line disputes;
- g. Locations of roadways or right-of-way or access to the property;
- h. Any unrecorded easements and/or right-of-way;
- i. Locations of improvements;
- j. Any unrecorded liens, including without limitation, undisclosed materials and mechanics liens;
- k. Accuracy of the index books of the Register's Office for the county in which the property is located;
- l. Any matter not of public record which would be disclosed by an accurate survey or inspection of the premises;
- m. Any undisclosed heirs;
- n. Any fraud or forgery in connection with any of the instruments in the chain of title;
- o. Mental incompetence;
- p. Confusion regarding the name or proper identity of the parties;

- q. Improprieties regarding delivery of deed or improprieties with any foreclosure of the real estate within the chain of title;
- r. Martial rights (spouse or former spouse of past owners not revealed in the instrument);
- s. Any instrument executed by a minor;
- t. Lack of corporate capacity or lack of authority of an officer(s);
- u. Lack of authority of a partner or partners of a partnership in the event a partnership is in the chain of title and the instrument is signed by less than all partners;
- v. Any instrument executed by a surviving spouse that falsely states the other spouse is deceased, or fails to disclose that the surviving spouse is responsible for the intentional killing of the deceased spouse;
- w. Any facts that would be revealed by an examination of the records of the State Courts, Federal District Court, and Federal Bankruptcy Court;
- x. Any questions of security interests or liens under the Uniform Commercial Code;
- y. Any law, ordinance or governmental regulation (including but not limited to building and zoning ordinances) restricting or regulating or prohibiting the occupancy, use or enjoyment of land, or regulating the character, dimensions, or location of any improvement now or hereafter erected on the land, or prohibiting a separation in ownership or a subdivision or reduction the dimensions of area of the land, or the effect of any violation of any such law, ordinance, or governmental regulation;
- z. Public utility property taxes;
- aa. The validity or effectiveness of any instrument or document referenced as an objection in this opinion.

The items listed under the immediately preceding paragraph are matters which would not be revealed by an examination of the records of the Register's Office of the county in which the property is located, and, therefore matters about which we have no means of securing the necessary information.

1. The matters under a., b., c., d., e., and f. could be protected against by an accurate survey by a qualified licensed surveyor.
2. 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 the completion and waiting the statutorily prescribed number of days to close as per T.C.A. § 66-11-143, et seq.
3. 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 and our position if you desire to arrange for title insurance to be secured.

This is not title insurance; title insurance is recommended. This title opinion is issued for the sole internal use and benefit of _____ and no other person or organization shall be entitled to rely upon it without the express written approval of **JMG, PLLC**. This title opinion is not an opinion regarding the validity or enforceability of any matters stated above as objections.



Bruce A. MacLeod, BPR 031674
Attorney at JMG, PLLC
27 North Main Street
Sparta, TN 38583
Tel: (931) 256-8484
Fax: (931) 837-8484

EXHIBIT A

Lying and being in the First (1st) Civil District of Putnam County, Tennessee, to wit:

Being Lot 12B of the Windsor Hill Subdivision, a plat of which is recorded in Plat Cabinet B, Slide 173, in the Register's Office of Putnam County, Tennessee (ROPCT), to which plat reference is herein made for a more complete and accurate description.

PREVIOUS AND LAST CONVEYANCE being by Quitclaim Deed from Clarence Tays and wife, Charlotte Tays to Justin Tays, recorded in Book 1265, Page 693, ROPCT.

Being Map 067A Group F Parcel 012.01