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January 9, 2023

RE: Title Opinion
1009 Cambridge Court
Cookeville, Tennessee 38501
067A F 035.00

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 Quitclaim Deed from Samuel M. Tays and Justin C. Tays, to Tays Properties, LLC, a Tennessee Limited Liability Company, as described and recorded in the Register's Office of Putnam County, Tennessee in Book 101, Page 415 on October 10, 2003.
4. Prior to the conveyance in paragraph three (3), same property was conveyed by Warranty Deed from Timothy D. Richardson and wife, Christie Richardson, to Samuel M. Tays and Justin C. Tays, as joint tenants with right of survivorship, as described and recorded in the Register's Office of Putnam County, Tennessee in Book 442, Page 247 on June 28, 2002.
 - a. Note that Christie Richardson joined this conveyance to convey any marital interest she may have had in the subject property.

5. Prior to the conveyance in paragraph four (4), same property was conveyed by Warranty Deed from Sue L. Richardson, an unmarried person, to Timothy D. Richardson, as described and recorded in the Register's Office of Putnam County, Tennessee in Book 400, Page 511 on November 17, 1998.
6. Prior to the conveyance in paragraph five (5), same property was conveyed Quitclaim Deed from Timothy D. Richardson and wife, Lora L. Richardson, to Sue L. Richardson, as described and recorded in the Register's Office of Putnam County, Tennessee in Book 387, Page 243 on October 7, 1997.
7. Prior to the conveyance in paragraph six (6), same property was conveyed by Warranty Deed from A. Keith Simmons and wife, Raye Ann Simmons, to Sue L. Richardson, a single person, and Timothy D. Richardson and wife, Lora L. Richardson, as described and recorded in the Register's Office of Putnam County, Tennessee in Book 359, Page 33 on June 6, 1995.
8. Prior to the conveyance in paragraph seven (7), same property was conveyed by Warranty Deed from Jerry C. Gaw, Inc., a Tennessee Corporation, to A. Keith Simmons and Raye Ann Simmons, husband and wife, as described and recorded in the Register's Office of Putnam County, Tennessee in Book 350, Page 547 on August 5, 1994.
9. Prior to the conveyance in paragraph eight (8), same property was conveyed by Warranty Deed from Jerry Gaw, James L. Smith, and Paul Gaw, to Jerry C. Gaw, Inc., as described and recorded in the Register's Office of Putnam County, Tennessee in Book 345, Page 299 on February 24, 1994.
10. Prior to the conveyance in paragraph nine (9), 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 035.00
 - a. 2022 Putnam County Tax is due in the amount of \$1,756.00, assessed as \$71,040.00. 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 \$583.00, assessed as \$71,040.00. 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 \$679.20, 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, 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.



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EXHIBIT A

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

Being Lot 35 of the Windsor Hill Subdivision, a plat of which is recorded in Plat Cabinet B, Slide 130, 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 035.00