



Paramount

TITLE SERVICES, LLC

This Opinion is provided for the benefit of:

Waters Law, PLLC
116 Locust Avenue, Suite A
Cookeville, Tennessee 38501

Effective date and time: March 8, 2024 8:00 a.m.

Re: Title Opinion of Virgie Dietz and Joe C. Dietz
Tax ID # 003-038.00
003-042.00

Pursuant to your request this is to advise that I have made an investigation into the record title of a certain tract or parcel of land in **White** County, Tennessee, as described in a conveyance from **Ina Mae Rich** to **Virgie Dietz and Joe C. Dietz, wife and husband** by Deed dated **January 18, 1979** and recorded **January 18, 1979** in **Book 169, Page 293**, Register's Office, **White** County, Tennessee, which is the last conveyance affecting title, covering a period based on a search of the records for a period of not less than 30 years. My investigation is limited to a search of the index books and/or computer index, and NOT THE "NOTEBOOK"; consequently, I do not assume liability or responsibility for any discrepancy such as a document being noted of record in the "Notebooks", but not appearing of record in the index books and/or computer records.

My investigation reveals that said lands are owned, as of this date, by **Virgie Dietz and Joe C. Dietz, wife and husband**, in fee simple, subject only to the following:

EXCEPTIONS:

1. This title report does not make any representation with regard to the following: (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 books and computer index of the Register's Office for **White** County, Tennessee; (h) any matter not of public record which would be revealed 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) improprieties with regard to delivery of deed; (n) marital rights (spouse or former spouse of past owners not revealed in the instrument); (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 facts that would be revealed by an examination of the records of the State Courts, Federal District Court, and Bankruptcy Courts; (r) any questions of security interests or liens under the Uniform Commercial Code; (s) 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 the 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 reduction in the dimensions or area of the land, or the effect of any violation of any such law, ordinance or governmental regulation; (t) the effect of foreclosure proceedings under any mortgage, deed of trust, vendor's lien or installment deed listed in the chain of title; (u) the validity of any prior transfer that was subject to the "Bulk Transfer" law; (v) any claim or allegation in any bankruptcy proceeding or otherwise that any deed in the chain of title was a fraudulent transfer, whether same be a deed of conveyance, foreclosure, or a deed in lieu of foreclosure, within one year from the vesting in the present owner; (w) any claim of any Trustee in bankruptcy filed by any Grantor herein, notice of such filing in bankruptcy not being recorded in the Register's Office for the county of location of the realty, or of which the parties, including the undersigned, had no actual notice; (x) any claimed liability for a clean up of any hazardous and/or toxic waste, materials or condition upon the subject premises.

These items listed under paragraph one (1) are matters which would not be revealed by an examination of the records of the Register's Office of **White** County, Tennessee, and, therefore, matters in which I have no means of securing the necessary information. The matters under one (1) (a), (b), (c), (d) and (e) could be protected against by an accurate survey by a qualified licensed surveyor. Item one (1) (f), 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. Paragraph one (1) (g) through (r) and (t) may be insured against by the utilization of title insurance. Item one (1) (t) may also be guarded against by contacting the mortgage holder and thereby securing information regarding the lien. Should you desire more information on title insurance, I would be pleased to discuss same with you.

2. The fees, rules and regulations of the County Zoning Authority, the Public Health Department and County Water and Sewer Authority as interpreted and administered by said authorities.

3. This conveyance is subject to all Governmental rules and regulations and all public utility and private easements and rights-of-way, whether shown of record or ascertainable by a visual inspection of the premises.

4. Subject to any financing statements filed under the Uniform Commercial Code of the State of Tennessee, affecting subject property.

5. All recorded or unrecorded mineral rights.

6. County taxes for 2023 in the amount of \$1,137.00 are paid. NOTE: County Taxes are due October 1st of each year and delinquent after February 28th of the year after the year assessed and are payable to: White County Trustee. (TAX ID#: 003-038.00)

7. County taxes for 2023 in the amount of \$168.00 are paid. NOTE: County Taxes are due October 1st of each year and delinquent after February 28th of the year after the year assessed and are payable to: White County Trustee. (TAX ID#: 003-042.00)

8. Subject to Tennessee law, effective July 1, 2023, prohibits ownership of real property by certain foreign parties. This law can be found at 2023 Tenn. Pub. Ch. 369 (anticipated to be codified at TCA 66-2-301 et seq).

9. Subject to the subject property may have been re-assessed for taxes pursuant to TCA 67-5-1001 et seq. If there is a change in the use of the land, the taxes may be re-assessed at the market value for the prior 3 years. (Rollback Taxes)

Any right, interest or claim that may exist, arise or be asserted against the Title under or pursuant to the Perishable Agricultural Commodities Act of 1930, as amended, 7 USC 499a et seq., the Packers and Stockyard Act of 1921, as amended, 7 USC 181 et seq., or any similar state or federal laws.

10. Subject to and together with the Right Of Way, recorded in Book 190, Page 388 in the official records of the White County Register of Deeds.

11. Due to the lack of an accurate legal description, a new survey on the subject property is recommended.

12. Subject to Order Ratifying Contract to Auction Real Estate and Approving the Sale of Real Property dated March 8, 2024

13. Subject to Conservatorship of Virgie Alice Deitz (Case No. 2020-CV-49, White County, Tennessee Chancery Court).

Subject to the above exceptions, it is my opinion that said owner has a good and marketable title thereto.

This opinion is written for your exclusive use, and the undersigned shall not be responsible to any other person relying on it for any purpose. No opinion is rendered as to the validity, legal effect, enforceability or priority of any matter herein shown. This opinion is subject to accuracy of the indexes to the public and tax records. Also, if applicable, this opinion is subject to the accuracy of the information provided by any computer data.

Sincerely yours,

A handwritten signature in black ink, appearing to read "Chris Cantrell", with a stylized flourish at the end.

Christopher L. Cantrell