

L&C

Looney & Chadwell Title Services, LLC

156 Rector Avenue, P.O. Box 3489

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ID# 20-2766481

KMC

October 4, 2017

Tays Realty & Auction, LLC

Attn: Cameron Nixon

Re: Lois M. Rogers

Title Examination	\$250.00
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TOTAL	\$250.00
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Law Offices
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ATTORNEY'S PRELIMINARY REPORT ON TITLE

TO: **TAYS REALTY & AUCTION, LLC**

RE: **LOIS M. ROGERS**

Based upon a personal examination of the public records for a period of thirty (30) years preceding the date of this certificate affecting the title to the real estate described on Exhibit "A" attached to this Attorney's Preliminary Report on title, the undersigned certifies to the above-named addressee that marketable fee simple title to the real property described on Exhibit "A" is vested in **Lois M. Rogers**, by virtue of the instrument referenced in Exhibit "A" and subject to the matters appearing on Exhibit "B" and the following matters:

1. The lien of Cumberland County real property taxes for the year 2017, now due and payable in the amount of \$206.00 on Receipt #49680 for Map 113-B, Group A, Parcel 13.00.
2. The lien of City of Crossville real property taxes for the year 2018, not yet due nor payable and subsequent years for Map 113-B, Group A, Parcel 13.00. 2017 taxes were paid August 8, 2017 in the amount of \$77.80 on Receipt #5272.
3. A lien evidenced by Trust Deed dated December 6, 1978, of record at Book 194, page 152, Register's Office, Cumberland County, Tennessee, securing \$24,000.00 to Farmers Home Administration.
4. Easements and all other matters appearing on the Plat of record at Plat Book 2, page 28, Register's Office, Cumberland County, Tennessee.
5. Restrictive covenants of record at Deed Book 71, page 312 and as amended at Deed Book 77, page 37, Register's Office, Cumberland County, Tennessee.

This Certificate is dated as of the 28th day of September, 2017 at 8:00 A.M.

LOONEY, LOONEY & CHADWELL, PLLC

BY: _____

Kenneth M. Chadwell, Attorney

EXHIBIT "A"

Lying and being in the FIRST CIVIL DISTRICT of Cumberland County, Tennessee, and more particularly described as follows:

Being **Lot No. 6, Block A, Camelot Subdivision, Unit 1**, a plat of which appears of record at Plat Book 2, page 1, Register's Office, Cumberland County, Tennessee, to which plat specific reference is hereby made for a more complete description of the subject property.

Being the same property acquired by Lois M. Rogers, by virtue of a deed dated August 11, 1988, from Claude H. Rogers, of record at Deed Book 361, page 455, Register's Office, Cumberland County, Tennessee.

Subject to the restrictive covenants for Camelot Subdivision, of record at Deed Book 71, page 312, et seq., as amended at Deed Book 77, page 37, Register's Office, Cumberland County, Tennessee; and to building setback lines, utility easements and other matters as appear on the plat of Block A, Camelot Subdivision, Unit2, at Plat Book 7, page 1, said Register's Office.

EXHIBIT "B"
(Additional Exceptions)

1. Any lien or right to a lien for services, labor or material heretofore or hereafter furnished, imposed by law and not shown by the public records.
2. The rights of parties in possession, encroachments, overlaps, overhangs, unrecorded easements, violated restrictions, boundary line disputes, or any matter not of record which would be disclosed by an accurate and certified transit survey and/or visual inspection of the premises. This certificate will not insure the acreage or area contained in a given tract nor the accuracy of location of boundary lines, nor the location or contiguity of the interior lines of any parcels making up such premises.
3. Easements, or claims of easements, not shown by the public records.
4. The rights of upper and lower riparian owners. The potential riparian rights, if any, are neither guaranteed nor certified.
5. Any instrument in the chain of title being a forgery or having been procured by fraud.
6. Any impropriety in the delivery of any deed in the chain of title.
7. The incompetence or minority of any person executing any instrument in the chain of title.
8. Lack of corporate capacity or the proper corporate authorization for the execution of any instrument in the chain of title executed by a corporation.
9. Any claim or ownership interest of undisclosed heirs and the omission by any such heirs of the execution of any instrument in the chain of title.
10. The effect of any laws, ordinances, governmental regulations, the power of eminent domain, or governmental exercise of the police power, that may affect the subject property.
11. Marital rights of any undisclosed spouse of any grantor executing instruments in the chain of title who did not join in the conveyance of the subject property.
12. Any federal litigation or bankruptcy proceedings affecting title to the subject property for which there is nothing of record in the Register's Office of the County where the land lies to indicate the pendency and/or status of such litigation or proceedings.
13. Subject to the proper indexing of all instruments in the chain of title in the Register's Office of the County where the land lies.
14. Any potential rollback taxes which may be imposed pursuant to the Agricultural, Forest and Open Space Land Act of 1976, codified at Tennessee Code Annotated §67-5-101, et seq.
15. All oil, gas, or other minerals that are, or may be, claimed by others.
16. Such state of facts and/or circumstances as may be known to the addressees of this Report on Title and their privies for whom this opinion is prepared which may be contrary to or inconsistent with the findings herein expressed, which facts and/or circumstances have not been made known to the undersigned.
17. The effects of the Subdivision Regulations of the Cumberland County Regional Planning Commission and Regional and Municipal Planning Statutes codified in Chapters 3 and 4 of Title 13 of the Tennessee Code Annotated, and any amendments thereto, upon or with regard to the subject real property, including, but not limited to, any loss, damages or claims arising from failure to comply to said regulations and statutes or failure to obtain authorization under said regulations and statutes for the subdivision of the real property or the division of the subject real property from a larger tract of property.