

First American Title Insurance Company

Commitment Number: 94720

SCHEDULE A

1. Commitment Date: November 2, 2009 at 08:00 AM
2. Policy (or Policies) to be issued: Amount
 - (a) Owner's Policy (ALTA Own. Policy (06/17/06))
Proposed Insured:
TO BE DETERMINED (IN AMOUNT TO BE DETERMINED)
 - (b) Loan Policy (ALTA Loan Policy (06/17/06))
Proposed Insured:
3. Fee Simple interest in the land described in this Commitment is owned, at the Commitment Date, by Bruce C. Young, II.
4. The land referred to in the Commitment is described as follows:
SEE EXHIBIT A ATTACHED HERETO

Tennessee Valley Title Insurance Co.

By: Tracey M Axtell
Tracey M. Axtell

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**SCHEDULE B - SECTION I
REQUIREMENTS**

The following requirements must be met:

1. Payment to or for the account of the grantors or mortgagors of the full consideration for the estate or interest to be insured.
2. Payment of all premiums and charges for policies, endorsement and services.
3. Furnish a properly executed Owner's Affidavit on attached form.
4. Furnish an accurate, current survey and surveyor's inspection report on attached form.
5. Payment of Loudon County and Lenoir City taxes as follows:

CLT #020HA-156
2009 Loudon County - Due and payable in amount of \$86.00.
2009 Lenoir City - PAID in amount of \$66.00.

CLT #020HA-157
2008 Loudon County - Past due and delinquent in amount of \$151.00 (Nov. rate).
2009 Loudon County - Due and payable in amount of \$2,018.00.
2009 Lenoir City - PAID in amount of \$1,558.00.

CLT #020HA-158
2009 Loudon County - Due and payable in amount of \$86.00.
2009 Lenoir City - PAID in amount of \$66.00.
6. Proper instrument(s) creating the estate or interest to be insured must be executed and duly filed for record, to-wit:
 - a. Properly executed and acknowledged Deed from Bruce C. Young, II, and wife, if married, vesting fee simple title in purchaser(s) to be determined.

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**SCHEDULE B - SECTION II
EXCEPTIONS**

Any policy we issue will have the following exceptions unless they are taken care of to our satisfaction.

1. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the public records or attaching subsequent to the effective date hereof, but prior to the date the proposed insured acquires for value of record the estate or interest or mortgage thereon covered by this Commitment.
2. The dower, curtesy, homestead, community property, or other statutory marital rights, if any, of the spouse of any individual insured.
3. Rights or claims of parties in possession not shown by the public records.
4. Easements, or claims of easements, not shown by the public records.
5. Any discrepancies, conflicts, encroachments, servitudes, shortages in area and boundaries or other facts which a correct survey would show.
6. 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.
7. Taxes and/or assessments levied or assessed against the subject property pursuant to the provisions of TCA 67-5-601, et seq., which have not been assessed and are not payable, as of the date of this Policy.

NOTE: Upon receipt of satisfactory Owner's Affidavit as required under Schedule B - Section 1, Items 3 and 6 hereinabove may be amended and/or deleted.

NOTE: Upon receipt of satisfactory survey and surveyor's inspection report as required under Schedule B - Section 1, Items 4 and 5 hereinabove may be amended and/or deleted.

8. Taxes for the year 2010, and all taxes for subsequent years.
9. Covenants and restrictions filed of record in Book T484, page 536, as amended in Book T560, page 285, in the office of the Loudon County Register of Deeds, but omitting any covenant or restriction based on race, color, religion, sex, handicap, familial status or national origin unless and only to the extent that said covenant (a) is exempt under Chapter 42, Section 3607, of the United States Code or (b) relates to handicap but does not discriminate against handicapped persons.
10. Matters depicted or disclosed by map of record in Plat Cabinet G, Slide 223, in the office of the Loudon County Register of Deeds.

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EXHIBIT A
PROPERTY DESCRIPTION

The land referred to in this Commitment is described as follows:

SITUATED in the Second Civil District of Loudon County, Tennessee, and within the corporate limits of the City of Lenoir City, Tennessee, and being all of 156, 157 and 158, Phase VI, Allenbrook Subdivision (formerly Harrison Road Acres, Map Cabinet D, page 49), as the same appears on the plat of record in Plat Cabinet G, Slides 223, in the Register's Office for Loudon County, Tennessee, to which plat specific reference is heremade for a more particular description.

BEING part of that property conveyed to Bruce C. Young, II, by Quit Claim Deed from Delmar E. Haynes, married, dated November 27, 2006, and recorded in Book D314, page 491, in the Register's Office for Loudon County, Tennessee.