

## SCHEDULE A

Order Number: 280900518

Commitment Number: 280900519 / dd

1. Effective Date: September 15, 2008 at 8:00 AM

2. Policy or Policies to be issued:

Amount of Insurance

(a)  ALTA Owner's Policy - (6/17/06)  
Proposed Insured: NONE

- 0 -

(b)  ALTA Loan Policy - (6/17/06)  
Proposed Insured: NONE

- 0 -

3. The estate or interest in the land described or referred to in this Commitment is Fee Simple.

4. Title to the fee simple estate or interest in the land is at the effective date vested in:

**Capitol Homes, Inc., a Tennessee corporation**

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

Land in Robertson County, Tennessee, being all of Lot No. 136 on the Final Plat of The Village Greens at Springfield, Section 1, as shown by plat appearing of record in Plat Book 18, Pages 82-83, of the Register's Office of Robertson County, Tennessee, to which plat reference is hereby made for more complete details of said lot.

Being part of the same property conveyed to Capitol Homes, Inc., a Tennessee corporation by Quitclaim Deed dated May 16, 2006 of record in Record Book 1112, Page 412, Register's Office for Robertson County, Tennessee.

THIS COMMITMENT VOIDS AND REPLACES ANY PREVIOUS COMMITMENT ISSUED.

## SCHEDULE B

### PART I & II

Order Number: 280900518

Commitment Number: 280900519 / dd

#### I. Requirements:

Instruments in insurable form which must be executed, delivered, and duly filed for record:

1. Trustee's Deed to TBD, securing the land described in Schedule A herein.
2. Satisfactory completion of the foreclosure of the Deed of Trust from Capitol Homes, Inc. to Trustee for First Tennessee Bank National Association as executed on December 29, 2005 and filed for record on February 1, 2006 in Record Book 1084, Page 466, as modified in Record Book 1112, page 414, Record Book 1112, Page 418, Record Book 1206, Page 440, as corrected in Record Book 1282, Page 497, and Appointment of Successor Trustee in Record Book 1282, page 494, all of the Register's Office for Robertson County, Tennessee, in full compliance with the terms and provision contained in said Deed of Trust.

Additional Requirements:

- a. Notice and Waiver must be executed.
- b. Springfield City Taxes for the year 2007 are delinquent and are due in the BASE amount of \$78.00, PLUS penalty and interest, and must be paid at closing and all subsequent years, a lien, not yet due and payable. All prior years are paid. Tax Parcel Identification Number 091N-B-070.

#### II. Schedule B of the policy or policies to be issued will contain exceptions to the following matters unless the same are disposed of to the satisfaction of the Company:

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 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. Standard Exceptions:
  - (a) Rights or claims of parties in possession not shown by the public records.
  - (b) Easements, or claims of easements, not shown by the public records.
  - (c) Encroachments, overlaps, boundary line disputes, or other matters which would be disclosed by an accurate survey or inspection of the premises.
  - (d) Any lien, or right to a lien, for services, labor, or material hereto or hereafter furnished, imposed by law and not shown by the public records.
  - (e) Rights of dower, homestead or other marital rights of the spouse, if any, of any individual insured.
  - (f) Restrictions upon the use of the premises not appearing in the chain of title to the land.
3. Robertson County Taxes for the year 2007 paid in the amount of 216.00 and all subsequent years, a lien, not yet due and payable. All prior years are paid. Tax Parcel Identification Number 091N-B-070.
4. Springfield City Taxes for the year 2007 are delinquent and are due in the BASE amount of \$78.00, PLUS penalty and interest, and must be paid at closing and all subsequent years, a lien, not yet due and payable. All prior years are paid. Tax Parcel Identification Number 091N-B-070.

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## SCHEDULE B

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5. Robertson County Taxes and City of Springfield for the year 2008 and subsequent years, a lien, not yet due and payable. All prior years are paid. Tax Parcel Identification Number 091N-B 070.
6. Restrictive Covenants as shown of record in Record Book 1086, Page 237, Record Book 1166, Page 164, and Record Book 1166, Page 205, Register's Office for Robertson County, Tennessee.
7. Sewer Line Easements of record in Record Book 892, page 690, Register's Office for Robertson County, Tennessee.
8. All matters shown on the plan of record in Plat Book 18, Pages 82-83, Register's Office for Robertson County, Tennessee.

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