

First American Title Insurance Company

Commitment Number: 95156

SCHEDULE A

1. Commitment Date: January 14, 2010 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 BankEast.
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

First American Title Insurance Company

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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. 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 BankEast, vesting fee simple title in purchaser to be determined.

NOTE: 2009 Jackson County taxes in the amount of \$939.00 have been paid. CLT #076-008.01.

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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, a lien, but not yet due or payable, and all taxes for subsequent years.
9. NOTE: This policy does not insure the exact square footage and/or acreage set out in the description in Schedule A hereof.

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EXHIBIT A
PROPERTY DESCRIPTION

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

SITUATED in the First Civil District of Jackson County, Tennessee, and bounded and described as follows:

BEGINNING on New State Highway No. 56 R.O.W. and the southeast corner of the Fred Anderson property at a nail in the pavement; thence running with the Fred Anderson property, South 72 deg. 43 min. West, 161.91 feet to a point; thence South 25 deg. 07 min. East, 86 feet to a fence in corner of Fred Young property; South 81 deg. 58 min. East, 189.43 feet to the R.O.W. of State Highway No. 56; thence with the R.O.W. of State Highway No. 56, North 24 deg. 30 min. West, 167.58 feet to the point of BEGINNING, containing 0.47 acres.

BEING the same property conveyed to BankEast by Substitute Trustee's Deed from Wilson S. Ritchie, Substitute Trustee, dated February 23, 2009, and recorded in Book 56, page 556, in the Register's Office for Jackson County, Tennessee.