

VERNON HILL TITLE COMMITMENT

Old Republic National Title Insurance Company

Commitment Number: 94595

SCHEDULE A

1. Commitment Date: October 19, 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
Vernon L. Hill and Lindsley A. Hill, husband and wife.
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 2009 Roane County taxes as follows:

CLT #059-047.18
2009 Roane County - Due and payable in amount of \$2,394.00; Rec. #15105.
6. Record a properly executed Affidavit of Non-Production stating that no oil and gas production of any kind is being produced on subject property and that no lease payments or payments of any kind are being received for the sale or lease of oil and gas by virtue of that certain Oil and Gas Lease from C. M. Pickel, Jr., aka Charles M.), and wife, Ruth Pickel, to Gulf Oil Corporation, dated May 9, 1974, and recorded in Misc. Book 47, page 459, in the Roane County Register's Office. NOTE: A 50% interest was assigned to Atlantic Richfield in Misc. Book 69, page 1, and a release of the share of Atlantic Richfield was recorded in Misc. Book 79, page 178, in said Register's Office.
7. Cancellation and release of record the Deed of Trust from Vernon L. Hill and wife, Lindsley A. Hill, to TRSTE II, Inc., Trustee for Mortgage Electronic Registration Systems, Inc. (MERS), acting solely as a nominee for Wachovia Mortgage Corporation, in the original amount of \$304,000.00, dated September 1, 2006, and recorded in Book 1191, page 482, in the Knox County Register's Office.
8. Cancellation and release of record the OPEN END Deed of Trust from Vernon L. Hill and wife, Lindsley Hill, to TRSTE II, Trustee for Wachovia Bank, National Association, in an amount not to exceed \$100,000.00, dated December 22, 2006, and recorded in Book 1213, page 713, in the Register's Office for Roane County, Tennessee.
9. 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 Vernon L. Hill and Lindsley A. Hill, husband and wife, vesting fee simple title in purchaser 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, 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 Third Civil District of Roane County, Tennessee, and more particularly described as follows:

TO FIND THE POINT OF BEGINNING, start at an iron rod and a fence post corner (the Northwest corner of C. M. Pickle, Jr.) in the east margin of Lawnville Road approximately 1/2 mile South of Interstate 40, a corner of Gaylon; thence Southwest 415 feet with the east margin of the road to the POINT OF BEGINNING; thence South 50 deg. 11 min. East, 886.0 feet to a set iron rod in the George Pickel line; thence South 40 deg. 29 min. West, 300.0 feet to an existing iron rod corner of George Pickel and Walker; thence North 50 deg. 11 min. West, 889.0 feet to a set iron rod in the east margin of Lawnville Road; thence with the margin of said road, North 41 deg. 15 min. East, 300 feet to the point of BEGINNING, containing 6.1 acres, as surveyed December 20, 1986, by William J. Leggins, RLS Number 987, and being Tract CMP-2 on that survey.

BEING the same property conveyed to Vernon L. Hill and wife, Lindsley A. Hill, husband and wife, by Warranty Deed from William F. Holub and wife, Patricia Holub, husband and wife, dated August 23, 2006, and recorded in Book 1191, page 480, in the Register's Office for Roane County, Tennessee.