

Old Republic National Title Insurance Company

Commitment Number: 94765A

SCHEDULE A

1. Commitment Date: November 12, 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 Lillie T. Williams.
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 #061-049.
2009 Roane County - Due and payable in amount of \$322.00.
6. Obtain and record a properly executed Affidavit from someone familiar with the facts with sufficient information for the title company to determine, in fact true, that Lillie T. Williams and Willie N. Williams were married at the time of acquiring title to the property described in deed dated February 19, 1981, of record in Deed Book W15, page 288, and that they remained married without any intervening divorces or separations until the death of Willie N. Williams, thereby leaving Lillie T. Williams as the surviving tenant by the entirety.
7. Obtain an Order approving sale of subject property.
8. 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 East Tennessee Human Resources Agency by Carol Silvey, Representative Agent as Conservator for Lillie T. Williams, 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.
8. 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.
9. 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.
10. Taxes for the year 2010, a lien, but not yet due or payable, and all taxes for subsequent years.
11. Rollback taxes as may be applicable pursuant to application for use of land for agricultural purposes filed of record in Misc. Book 80, page 707, in the office of the Roane County Register of Deeds.
12. 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:

LYING AND BEING in the Third Civil District of Roane County, Tennessee, and being more particularly described as follows:

BEGINNING on an iron pin in the Coley line, a corner of Lot No. 4; thence with said Coley line, South 47 deg. 30 min. West, 400 feet to an iron pin; thence South 41 deg. 30 min. West, 800 feet to an iron pin; thence northeast along dividing line of Lots 5 and 6, 1120 feet, more or less, to a corner of Robinette property; thence northeast 400 feet, more or less, to a fence post in Zirkle line, common corner with Tate; thence with Tate line along rail fence, Northeast 580 feet, more or less, to a stake; thence southeast 50 feet to a stone; thence northeast 1340 feet along Tate line to the center of a hollow; thence southeast along common dividing line of Lots 5 and 3, 850 feet to a post in the right of way of a 50 foot road; thence South 39 deg. 5 min. East, 50 feet to a stake; thence leaving said road, South 27 deg. 15 min. East, 130 feet to a stake, common corner with Tract No. 4; thence southwest 1450 feet, more or less, to the point of BEGINNING, containing 76 acres, more or less, all in accordance with survey of Wayne M. Bernard, License No. 606-199, dated the 1st day of June, 1973.

THERE IS ALSO CONVEYED a perpetual easement of ingress and egress over a 50 foot road right of way as shown on the plat of the Albert Moore farm prepared by Wayne Bernard on June 1, 1973. Said right of way begins in the northern margin of Eblen Cave Road at corner of Tract No. 1, of Albert Moore farm; thence North 39 deg. 5 min. West, 875 feet; thence South 55 deg. 35 min. West, 300 feet, more or less, to the property herein conveyed, being a uniform width of 50 feet to the left of the aforescribed calls from Eblen Cave Road.

BEING the same property conveyed to Willie N. Williams and wife, Lillie T. Williams, by Warranty Deed from Walter Moore, et al, dated June 20, 1973, and recorded in Deed Book B12, page 86, in the Roane County Register's Office.