

Old Republic National Title Insurance Company

Commitment Number: 94765B

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 #061-023.04.
2009 Roane County - Due and payable in amount of \$239.00.
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, the following:
 - 1) 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; and
 - 2) That Bob Tate and Odie Tate, who reserved life estates in subject property in deed recorded in Deed Book W15, page 288, are both now deceased, thereby extinguishing their life estates in said property.
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.

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 being more particularly described as follows:

BEGINNING on S. ROW of Zirkle Road with the intersection of S. ROW Buttermilk; thence with the S. ROW of Zirkle Road three calls: South 24 deg. 56 min. West, 158 feet; thence South 53 deg. 52 min. West, 158 feet; thence South 63 deg. 05 min. West, 371 feet to a rock pile at the corner of King and Tate; thence with the King line, South 44 deg. 37 min. East, 568 feet to a rock corner to King, Williams and Tate; thence with the Williams line, three calls: North 52 deg. 00 min. East, 500 feet to an iron pin; thence South 72 deg. 00 min. East, 59.5 feet to an iron pin; thence North 58 deg. 10 min. 200.3 feet to an iron pin; thence leaving the Williams line, North 32 deg. 26 min. West, 513 feet to an iron pin in the ROW of Buttermilk Road; thence with the south line of Buttermilk Road, South 81 deg. 00 min. West, 112.8 feet to an iron pin; thence North 77 deg. 30 min. West, 144 feet to the point of BEGINNING; containing 9 acres, more or less, as surveyed by William S. Long, RLS #110.

BEING the same property conveyed to Lillie T. Williams and Willie N. Williams, subject to life estate reserved by Bob Tate and Odie Tate, by Warranty Deed from Bob Tate and wife, Odie Tate, dated February 19, 1981, and recorded in Deed Book W15, page 288, in the Register's Office for Roane County, Tennessee.