

Old Republic National Title Insurance Company

Commitment Number: 91895

SCHEDULE A

- | | |
|--|---------------|
| <p>1. Commitment Date: December 9, 2008 at 08:00 AM</p> <p>2. Policy (or Policies) to be issued:</p> <p> (a) Owner's Policy (ALTA Own. Policy (06/17/06))
 Proposed Insured:
 TO BE DETERMINED IN AN AMOUNT TO BE
 DETERMINED</p> <p> (b) Loan Policy (ALTA Loan Policy (06/17/06))
 Proposed Insured:</p> <p>3. Fee Simple interest in the land described in this Commitment is owned, at the Commitment Date, by
 Dennis Jones and wife, Robin Jones.</p> <p>4. The land referred to in the Commitment is described as follows:
 SEE EXHIBIT A ATTACHED HERETO</p> | <p>Amount</p> |
|--|---------------|

Tennessee Valley Title Insurance Co.

By: Tracey M. Axtell
Tracey M. Axtell

Old Republic National Title Insurance Company

Commitment Number: 91895

**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 2008 Knox County taxes in the amount of \$3,125.00. CLT #038NA-001.01.
6. Cancellation and release of record the Deed of Trust and Assignment of Rents and Leases from Dennis Jones and wife, Robin Jones, to Dennis Mike Robertson, Trustee for Commercial Bank, Inc., in the original amount of \$275,000.00, dated June 10, 2005, and recorded as Instrument No. 200506130100152, in the Register's Office for Knox County, Tennessee.
7. 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 Dennis Jones and wife, Robin Jones, vesting fee simple title in purchaser to be determined.

Old Republic National Title Insurance Company

Commitment Number: 91895

**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 2009, and all taxes for subsequent years.

Old Republic National Title Insurance Company

Commitment Number: 91895

**EXHIBIT A
PROPERTY DESCRIPTION**

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

SITUATED in the Sixth Civil District of Knox County, Tennessee, and without the corporate limits of the City of Knoxville, Tennessee, and being more particularly described as follows:

BEGINNING at an iron pin in the north line of Neal Road, said iron pin being distant 1,455.03 feet, more or less, in a westerly direction from the point of intersection of the north line of Neal Road with the west line of State Highway No. 33; thence from said beginning point along Neal Road, South 85 deg. 30 min. West, 99.97 feet to an iron pin; thence continuing with Neal Road, South 84 deg. 29 min. West, 84.82 feet to an iron pin; thence North 05 deg. 47 min. West, 389.7 feet to an iron pin; thence North 71 deg. 58 min. East, 160.64 feet to an iron pin; thence South 09 deg. 31 min. East, 427.31 feet to an iron pin, the place of BEGINNING; as shown by survey of Stanley E. Hinds, Surveyor, dated November 4, 1987.

BEING the same property conveyed to Dennis Jones and wife, Robin Jones, by Warranty Deed from Daniel O. Byerly, aka Danny, aka D.O. Byerly, and Jeanie L. Byerly, aka Jeannie aka Jeannine, husband and wife, dated June 10, 2005, and recorded as Instrument No. 200506130100151, in the Register's Office for Knox County, Tennessee.