

Old Republic National Title Insurance Company

Commitment Number: 91896

SCHEDULE A

1. Commitment Date: December 15, 2008 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 AN 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 Martin R. Baker and wife, Marlene K. Baker.
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

Old Republic National 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. Payment of 2008 Loudon County taxes in the amount of \$2,526.00. CLT #027-046.
6. Cancellation and release of record the Deed of Trust from Martin Baker and Darlene Baker, to Doug Daugherty, Trustee for FSGBank, in the original amount of \$417,000.00, dated June 21, 2006, and recorded in Book T868, page 699, in the Register's Office for Loudon County, Tennessee. (See also Affidavit recorded in Book T896, page 230, which corrects the loan number.)
7. Proper notice and foreclosure of the Deed of Trust from Martin R. Baker and Darlene K. Baker, husband and wife, to Kenneth Clark Hood, Trustee for GreenBank, in the original amount of \$250,000.00, dated June 11, 2007, and recorded in Book T931, page 409, in the Register's Office for Loudon County, Tennessee.
NOTE: W. Morris Kizer was appointed as Substitute Trustee by Appointment recorded in Book T997, page 569, in said Register's Office.
8. Cancellation and release of record of the Deed of Trust from Darlene K. Baker and husband, Martin R. Baker, to Kenneth Clark Hood, Trustee for GreenBank, in the original amount of \$900,000.00, dated June 15, 2007, and recorded in Book T936, page 611, in the Register's Office for Loudon County, Tennessee.
NOTE: Proper notice and foreclosure of Item No. 7 above will extinguish this indebtedness.
9. Termination of the UCC Financing Statement showing Darlene K. Baker as "Debtor" and GreenBank as "Secured Party", dated June 15, 2007, and recorded in Book 936, page 624, in the Register's Office for Loudon County, Tennessee.
NOTE: Proper notice and foreclosure of Item No. 7 above will extinguish this indebtedness.
10. Satisfaction and release of record the Judgment filed in favor of Communications Resources, Inc., against Darlene K. Baker, in the amount of \$18,000.00, plus penalties and interest, dated October 28, 2008, and recorded in Book L28, page 509, in the Register's Office for Loudon County, Tennessee.
NOTE: Proper notice and foreclosure of Item No. 7 above will extinguish this indebtedness.
11. Termination and release of record the UCC Financing Statement showing Martin R. Baker as "Debtor" and GreenBank as "Secured Party", dated June 15, 2007, and recorded in Book T936, page 632, in the Register's Office for Loudon County, Tennessee.
NOTE: Proper notice and foreclosure of Item No. 7 above will extinguish this indebtedness.

SCHEDULE B - SECTION I
REQUIREMENTS
(Continued)

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12. 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 Substitute Trustee's Deed from W. Morris Kizer, Substitute Trustee, 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 2009, and all taxes for subsequent years.
9. Covenants and restrictions filed of record in Trust Book 110, page 468, in the office of the Loudon County Register of Deeds, but omitting any covenant or restriction based on race, color, religion, sex, handicap, familial status or national origin unless and only to the extent that said covenant (a) is exempt under Chapter 42, Section 3607, of the United States Code or (b) relates to handicap but does not discriminate against handicapped persons.
10. Matters depicted or disclosed by map of record in Plat Cabinet B, Slide 2 (formerly Map Book 2, page 109), in the office of the Loudon County Register of Deeds.
11. Flowage easement granted the United States of America on that part of the subject property below elevation 820 MSL, as shown by instrument dated March 6, 1924, of record in Deed Book 43, page 140, in the Loudon County Register's Office, said easement being Fort Loudon Reservoir Tract No. F1-303-F and shown on TVA Map No. 10MS421K3 Fort Loudon Reservoir.

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EXHIBIT A
PROPERTY DESCRIPTION

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

SITUATED in District No. Two (2) of Loudon County, Tennessee, and without the corporate limits of any municipality, and being known and designated as Lot 22, Twin Cove Estate, as shown on the plat of the same of record in Plat Cabinet B, Slide 2 (formerly Map Book 2, page 109), in the Register's Office for Loudon County, Tennessee, to which plat specific reference is hereby made for a more particular description.

THERE IS ALSO CONVEYED HERewith all the right, title and interest in and to the part of Fort Loudon Reservoir bounded on the East by the West line of Lot 22 and on the North by the North line of Lot 22 extended and on the South by the South line of Lot 22 extended and on the West by the centerline or thread of the embayment of said Reservoir to the West.

BEING the same property conveyed to Martin R. Baker and wife, Darlene K. Baker, by Warranty Deed from Allen R. McCowan and wife, Minnie I. McCowan, dated April 28, 1999, and recorded in Deed Book 245, page 483, in the Register's Office for Loudon County, Tennessee.