

Old Republic National Title Insurance Company

Commitment Number: 150333

SCHEDULE A

1. Commitment Date: March 2, 2015 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
John A. Ramsey and Vickie L. Ramsey.
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 taxes as follows:

 CLT No. 091-025
 2014 Blount County - Past due and delinquent in amount of \$2,359.00 (March rate).

 CLT No. 091-025.00P 001 (Ramsey Construction)
 2014 Blount County - Past due and delinquent in amount of \$167.00 (March rate).
6. Payment of rollback taxes, if any, pursuant to Application for Greenbelt Assessment recorded in Record Book 2084, page 1382, in the Register's Office for Blount County, Tennessee.
7. Cancellation and release of record the Open End Deed of Trust from John A. Ramsey and wife, Vickie L. Ramsey, to Amelia A. Shreve, Trustee for First Tennessee Bank National Association, in the original amount of \$88,620.31, dated January 11, 2012, and recorded in Record Book 2313, page 1711, in the Register's Office for Blount County, Tennessee.
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 John A. Ramsey and Vickie L. Ramsey, 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.

NOTE: Upon receipt of satisfactory Owner's Affidavit as required under Schedule B - Section 1, then 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, then Items 4 and 5 hereinabove may be amended and/or deleted.

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. Taxes for the year 2015, and all taxes for subsequent years.
9. Rollback taxes as may be applicable pursuant to application for use of land for agricultural purposes filed of record Record Book 2084, page 1382, in the office of the Blount County Register of Deeds.
10. 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, LYING AND BEING in the Seventh Civil District of Blount County, Tennessee, and being more particularly described as follows:

BEGINNING at an iron rod in the southeast edge of the right of way of Best Road, and being a common corner with Wayne Young (Deed Book 465, page 946), said iron rod being located 959 feet southwest of the intersection with Neighbors Way; thence leaving Best Road and with Wayne Young in part and James Webb (Deed Book 537, page 410), South 40 deg. 26 min. 14 sec. East, 1059.18 feet to a fence post in the line of Edward Holder (Deed Book 183, page 246); thence with Holder, South 72 deg. 08 min. 42 sec. West, 1198.04 feet to an iron rod common corner with Harley Arwood (Deed Book 255, page 217); thence leaving Holder and with Arwood, North 10 deg. 14 min. 41 sec. West, 629.40 feet to an iron rod in the southeastern right of way of Best Road; thence with Best Road, North 47 deg. 41 min. 16 sec. East, 192.70 feet to a point; thence with Best Road, North 49 deg. 30 min. 08 sec. East, 103.39 feet to an iron rod common corner with Paul Best (Deed Book 384, page 646); thence leaving Best Road and with Paul Best the following three (3) calls: South 30 deg. 22 min. 31 sec. East, 202.22 feet to an iron pipe; thence North 49 deg. 16 min. 58 sec. East, 213.36 feet to an iron pipe; thence North 30 deg. 30 min. 05 sec. West, 205.81 feet to an iron pipe in the southeastern edge of Best Road; thence with the edge of Best Road the following two (2) calls: North 46 deg. 53 min. 18 sec. East, 80.99 feet to a point; thence on a curve to the left with a radius of 668.07 feet for an arc length of 204.06 feet, said curve being subtended by a chord with a bearing of North 38 deg. 08 min. 17 sec. East, and a length of 203.27 feet to the point of BEGINNING, containing 16.9295 acres, more or less, less as shown by survey of Michael L. Ogle, dated 12-17-04.

BEING the same property conveyed to John A. Ramsey and wife, Vickie L. Ramsey, by Warranty Deed from James Best, et al, dated January 7, 2005, recorded in Record Book 2041, page 2893, in the Register's Office for Blount County, Tennessee.