

Old Republic National Title Insurance Company

Commitment Number: 161210

**SCHEDULE A**

1. Commitment Date: August 9, 2016 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 Charles Edgar Rutherford, Jr. (also known as Charles E. Rutherford, Jr.)
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. 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 Charles Edgar Rutherford, Jr., also known as Charles E. Rutherford, Jr., and spouse, if married, vesting fee simple title in purchaser(s) to be determined.

NOTE: For informational purposes, taxes have been paid as follows:

CLT No. 059-072 (Part of)  
2015 County - Paid in amount of \$807.00.

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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 2016, 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 in Book T197, page 453, in the office of the Loudon County Register of Deeds.
10. Covenants and restrictions filed of record in Book T181, page 571, and Book T192, page 353, 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.
11. Grant of Road Easement to the United States of America, dated March 31, 1975, recorded in Deed Book 119, page 933, in the Register's Office for Loudon County, Tennessee.
12. Matters depicted or disclosed on survey of \_\_\_\_\_

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(161210.PFD/161210/3)

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**SCHEDULE B - SECTION II**  
Continued)

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:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

NOTE: The legal description will be amended upon receipt of current survey.

BEING part of the same property conveyed by the following deeds:

- (1) Warranty Deed to Charles E. Rutherford, Jr., from Charlie E. Delaney, et al, dated January 4, 1972, recorded in Deed Book 106, page 56; and
- (2) Warranty Deed to Charles Edgar Rutherford, Jr., from Alice Johnston Pendergrast Rutherford, dated December 18, 1979, recorded in Deed Book 139, page 514, both in the Register's Office for Loudon County, Tennessee.