

Old Republic National Title Insurance Company

Commitment Number: 2017085234

SCHEDULE A

- 1. Effective Date: September 12, 2017 at 01:00 PM
- 2. Policy or Policies to be issued: Amount
 - (a) X Owner's Policy (ALTA Own. Policy (06/17/10))
Proposed Insured:
TBD
 - (b) Loan Policy (ALTA Loan Policy (06/17/10))
Proposed Insured:

- 3. The estate or interest in the land described or referred to in this Commitment is Fee Simple.
- 4. Title to the Fee Simple estate or interest in the land is at the Effective Date vested in:
Roy Gene Bell and Porter Doyle Bell and Shalain Frances Davis and Chris Edwin Bell and Brandl Gene Bell and Bethany Lea Fields

5. The land referred to in the Commitment is described as follows:

SITUATE in the Fourth Civil District of Hamblen County, Tennessee, to-wit:

BEING Lot(s) No(s). _____ of the plat of the "Estate of Porter H. Bell, etal" property, as shown by plat of same of record in Plat Cabinet L, Slide 119 in the Register's Office for Hamblen County, Tennessee, to which plat reference is here made for a more particular description.

REFERENCE is made to deed to PORTER BELL, and wife HAZEL BELL by deed of PORTER BELL and wife, HAZEL BELL, dated August 7, 2000, and recorded in the Register's Office for Hamblen County, Tennessee, in Deed Book 759, Page 87.

REFERENCE is also made to Deed of Correction from Chris E. Bell, Trustee, the Hazel Irene Bell Testamentary Credit Shelter Trust, to Roy Gene Bell, Porter Doyle Bell, Shalain Frances (Bell) Davis, Chris Edwin Bell, Brandl Gene Bell and Bethany Lea (Bell) Fields, dated 6/20/14 and recorded in Record Book 1584, page 193 in the Register's Office for Hamblen County, Tennessee.

REFERENCE is made to deed to Porter Bell and wife, Hazel Bell, by deed of Nancy P. Eversole, dated 1/17/95, and recorded in Record Book 421, page 115 in said Register's Office.

REFERENCE is made to deed to Porter Bell and wife, Hazel Bell, by deed of Nancy P. Eversole, dated 1/17/95, and recorded in Record Book 421, page 117 in said Register's Office.

REFERENCE is made to deed to Porter H. Bell and wife, Hazel I. Bell, by deed of Wayne P. Milligan, et al, dated 10/23/93, and recorded in Record Book 409, page 293 in said Register's Office.

Hazel I. Bell predeceased Porter H. Bell. Porter H. Bell died testate on May 9, 2014. Reference is made to the Last Will and Testament of Porter Haywood Bell of record in Will Book 7, page 418 in the Clerk and Master's Office for Hamblen County, Tennessee, wherein the subject property was devised to Roy Gene Bell, Porter Doyle Bell, Shalain Frances (Bell) Davis, Chris Edwin Bell, Brandl Gene Bell and Bethany Lea (Bell) Fields.

REFERENCE is made to deed to Doyle Bell and Roy Gene Bell by deed of Mary F. Greene dated

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SCHEDULE A
(Continued)

3/24/93, and recorded in Record Book 403, page 611 in said Register's Office.

Heartland Title Services, Inc.

By: _____

Heartland Title Services, Inc.

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SCHEDULE B

1. Requirements:

- a. Payment of all taxes, charges, assessments, levied and assessed against subject premises, which are due and payable.
- b. Satisfactory evidence should be had that no improvements and/or repairs or alterations thereto are completed; that contractor, subcontractors, labor and materialmen are all paid.
- c. You must tell us in writing the name of anyone not referred to in this Commitment who will get an interest in the land or who will make a loan on the land. We may then make additional requirements and exceptions.
- d. 2016 County Taxes are paid - \$2,590.00 - receipt #1936 - 226.80 acres
Assessment: \$130,175
Map 50 Parcel 135.00

2016 County Taxes are paid - \$468.00 - receipt #1937 - 83.5 acres
Assessment: \$23,500
Map 50 Parcel 137.00

2016 County Taxes are past due - \$103.00 + penalty = \$113.85 in Sept. - #1895 - 24.32 acres
Assessment: \$5,200
Map 51 Parcel 15.01

COUNTY DUE OCTOBER 1ST, DELINQUENT MARCH 1ST

- e. Notice and Waiver Affidavit, as required by Department Regulation 30, Department of Insurance and Banking, State of Tennessee, signed by the mortgagors, must be submitted.
 - f. Proper instrument(s) creating the estate or interest to be insured must be executed and duly filed for record, to-wit: 1. Warranty Deed from Roy Gene Bell and Porter Doyle Bell and Shalain Frances Davis and Chris Edwin Bell and Brandl Gene Bell and Bethany Lea Fields to TBD.
 - g. Payment of the Full consideration to, or for the account of, the grantors or mortgagors.
2. Schedule B of the policy or policies to be issued will contain exceptions to the following matters unless the same are disposed of to the satisfaction of the Company:
- a. 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.
 - b. Any Owner's Policy issued pursuant hereto will contain under Schedule B the Standard Exceptions listed below. Any loan policy issued pursuant hereto will contain under Schedule B the Standard Exceptions (1), (4) and (5) unless a satisfactory survey and inspection of the premises is made.

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SCHEDULE B
(Continued)

Rights or claims of parties in possession not shown by the Public Records;

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;

Taxes or special assessments which are not shown as existing liens by the Public Records;

Any encroachment, encumbrance, violation, variation, or adverse circumstances affecting the Title that would be disclosed by an accurate and complete land survey of the Land.

Easements or claims of easements not shown by the Public Records.

- c. Subject to the lien of 2017 taxes, which are not yet due and payable, and subsequent years.
- d. If Improvements are completed after January 1 of any year, the law requires supplemental assessment for the year in which improvements are completed as defined by statute. We assume no liability for taxes assessed by correction pursuant to the provisions of Tennessee Code Annotated, section 67-5-603 et seq.
- e. The acreage mentioned in the legal description is only for convenience in identifying the tract insured; it is not intended that this policy insure the amount of acreage.
- f. Subject to drainage easement area as conveyed to the State of Tennessee by Book 367, page 506; Book 368, page 302; Book 375, page 630.
- g. The land has been classified as Greenbelt for tax assessment, levy and collection purposes, and may be subjected to substantial rollback taxes as defined in Tennessee Code Annotated, Section, 67-5-1001, et seq.
- h. Subject to all matters set out on the survey of Eddy R. Garrett, RLS #1544, dated August 22, 2017, entitled "Estate of Porter H. Bell, et al" as follows:
 - 1. Lot 26 will be subject to a 10 x 15 ft. drain field easement for Chris and Tonya Bell until such time as it is no longer used or becomes unusable.
 - 2. Lot 28 will be subject to water rights in and to a well located on said lot for the benefit of Porter Doyle Bell and Tract 6 for a period of six months from the date of closing. All rights to said well to terminate six months from the date of closing.
 - 3. Lots 11 and 10 will be subject to a 25 ft. access easement servicing Lot 9.
 - 4. Lots 22 and 23 will be subject to a 25 ft. access easement for the benefit of Lots 22, 24, 25 and 23.
 - 5. Subject to a fence encroachment onto Lot 5 by what appears to be a fence located on Lot 6.
 - 6. Certain lots are subject to the Flood Zone "A".

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SCHEDULE B
(Continued)

7. Subject to the electrical overhead power lines, as shown by survey.
8. Subject to any rights in and to David Schumaker in and to a "gravel" road located on Lots 10 and 9.
9. Subject to any rights in and to Carolyn Harris et al in and to a "gravel" road located on Lot 9.

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