

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:
SEE ATTACHED EXHIBIT A

Said description to be revised per survey to be submitted.

Heartland Title Services, Inc.

By: *[Signature]*
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 August - #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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(2017085234.PFD/2017085234/12)

Commitment Number: 2017085234

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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(2017085234.PFD/2017085234/12)

Commitment Number: 2017085234

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.

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EXHIBIT A

TRACT I: SITUATE in the Fourth Civil District of Hamblen County, Tennessee, and bounded and described in former deeds as follows:

BEGINNING at a rock planted on the North Side of the old Bulls Gap and Dandridge turnpike, corner to W. Ben Smith; thence N. 37 deg. 0 min W. 34.33 poles to a rock planted; thence N. 48 deg. 16 min. W. 78.24 poles to a stake; thence S. 68 Deg. 58 min. W. 39.23 poles to a rock planted; thence S. 11 deg. 36 min. W. 74.83 poles to a rock planted; thence S. 50 deg. 18 min. E. 70.97 poles to a stake; thence S. 40 deg. 37 min. E. 43.88 poles to a stake; thence N. 64 deg. 34 min. E. 93.00 poles to a rock planted; thence N. 24 deg. 10 min. W. 58.00 poles to a rock planted; thence N. 24 deg. 10 min. W. 58.00 poles to a rock planted on the North Side of the old Bulls Gap to Dandridge pike; thence with the North side of said pike S. 62 deg. 48 min. W. 22.00 poles to the **BEGINNING**, containing 98.3 acres, more or less.

TRACT II: SITUATE in the Fourth Civil District of Hamblen County, Tennessee, and being more particularly bounded and described in two tracts as follows:

ONE: BEGINNING on a rock 12 feet from the center of the old Bulls Gap to Dandridge Road, corner to Milligan; thence North 43 deg. 30 min. E. 363 Feet; thence N. 59 deg. 30 min. E. 990 feet; thence N. 63 deg. 00 min. E. 307 feet; thence North 46 deg. 00 min. E. 641 feet to a post in the southern edge of said road, corner to Milligan; thence S. 32 deg. 57 min. E. 323 feet; thence South 17 deg. 38 min. 714 feet; thence South 36 deg. 15 min. E. 212 feet; thence South 31 deg. 22 min. E. 306 feet; thence South 13 deg. 02 min. W. 212 feet; thence S. 03 deg. 48 min. W. 342 feet; thence S. 09 deg. 52 min. E. 380 feet; thence S. 21 deg. 38 min. W. 120 feet to a stake in the center of Thompson Road, corner to Moore; thence N. 83 deg. 15 min. W. 1031 feet to a 48 inch Elm on the West side of a branch; thence South 04 deg. 00 min. W. 1176.5 feet to a rock, corner to Moore and Thompson; thence with the line of Thompson, eleven courses as follows: N. 84 deg. 15 min. W. 603 feet; S. 75 deg. 30 min. W. 555.6 feet; N. 62 deg. 30 min. W. 164 feet; N. 40 deg. 45 min. W. 214 feet; N. 20 deg. 30 min. W. 125 feet; N. 32 deg. 00 min. W. 200 feet; N. 12 deg. 17 min. W. 115 feet; N. 20 deg. 07 min. W. 153 feet; N. 64 deg. 15 min. W. 247 feet; N. 40 deg. 03 min. W. 70 feet; N. 23 deg. 50 min. W. 485.2 feet to a stake set in the edge of old Bulls Gap and Dandridge Road; thence S. 62 deg. 30 min. W. 378.1 feet to a rock, corner to Brimer; thence N. 37 deg. 30 min. W. 558.5 feet to a rock; thence N. 48 deg. 30 min. W. 1293.5 feet to a 12-inch oak tree; corner to Brimer; thence N. 65 deg. 30 min. E. 333.3 feet to two rocks; thence S. 53 deg. 00 min. W. 10 feet; thence N. 03 deg. 50 min. E. 926.2 feet to a rock, corner to Brimer and Milligan; thence, with Milligan's line, S. 55 deg. 25 min. E. 2413 feet to the point of **BEGINNING**, containing 207.38 acres,

according to a survey prepared by W. H. Brittain, Surveyor, dated January, 1957.

TWO: BEGINNING at a stake in the line of Milligan, 246 feet East of the corner of Tract One; thence with the line of Brimer, N. 40 deg. 30 min. W. 1032 feet to a rock, corner to Brimer and Wilson and Hipshire; thence, with the line of Hipshire, N. 49 deg. 48 min. E. 1124 feet to a rock and fence post, corner to Hipshire; thence S. 40 deg. 30 min. E. 1499 feet to a rock, corner to Milligan; thence, with the line of Milligan, three courses as follows; S. 68 deg. 15 min. W. 667 feet; S. 65 deg. 00 min. W. 346.5 feet; N. 86 deg. 00 min. W. 235 feet to the **BEGINNING**, containing 34.10 acres, according to a survey prepared by W. H. Brittain, Surveyor, dated January, 1957.

BEING a portion of the same real estate conveyed 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.

THERE IS EXCEPTED from the foregoing the following described property:

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

BEGINNING at an old iron rod in the southern right of way of Springvale Road State Route 113 corner to Lora Hodge Property (RB 1548/236); thence with Hodge S 26 deg. 44 min. 37 sec. E 474.27 feet to a post; thence N 54 deg. 36 min. 42 sec. E 312.49 feet to a post corner to remaining property of Porter Bell; thence with Bell N 62 deg. 28 min. 24 sec. E 164.46 feet to a new iron rod; thence S 27 deg. 25 min. 00 sec. E 434.48 feet to a new iron rod; thence S 62 deg. 28 min. 05 sec. W 528.53 feet to a new iron rod; thence N 26 deg. 44 min. 37 sec. W 867.27 feet to a new iron rod in the southern right of way of Springvale Road State Route 113; thence with the road a curve to the left having a radius of 661.62 feet, arc of 50.00 feet, chord of 49.99 feet N 63 deg. 49 min. 15 E to an old iron rod, being the point of **BEGINNING** containing 5.59 acres according to the survey of Billy G. Knight RLS No. 1375, dated February 19, 2014.

BEING the same real estate conveyed to Chris E. Bell and wife, Tonya P. Bell by quitclaim deed of Porter H. Bell, dated April 3, 2014 and of record in the Register's Office for Hamblen County, Tennessee, in Record Book 1572, page 719.

THIS CONVEYANCE is made subject to the restrictions and easements as may be binding on the above described property as contained in former deeds conveying title to this real estate and recorded declarations of restrictions.

TRACT III:

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

BEGINNING at an iron pin in the old road bed, thence with the old road bed North 62 deg. 13 min. 34 sec. East 229.61 feet; thence with the old road bed North 64 deg. 41 min. 55 sec. East 370.62 feet to a point corner to Bell, and near Springvale Road; thence North 35 deg. 33 min. 10 sec. West 29.45 feet to a post; thence South 56 deg. 19 min. West 149 .69 feet; thence South 67 deg. 01 min. 23 sec . West 93.56 feet to a post; thence South 65 deg. 11 min. 07 sec. West 185.15 feet to a post; thence South 62 deg. 37 min. 25 sec. West 140.39 feet to a post; thence South 32 deg. 41 min. 49 sec. West 32.73 feet to the BEGINNING, and being 0.19 acres according to the survey of Billy G. Knight, dated May 24, 1994.

BEING the same premises conveyed 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.

TRACT IV:

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

BEGINNING at an axle in the old road bed, corner to Bell; thence with the old road bed North 47 deg. 22 min. 31 sec. East 363 feet; thence with the old road bed North 65 deg. 11 min. 47 sec . East 316.31 feet to a post; thence South 80 deg. 34 min. 10 sec. West 234.41 feet to a six inch tree; thence South 51 deg. 10 min. 30 sec. West 180.32 feet to a post; thence South 59 deg. 21 min. 22 sec. West 254.80 feet to a post; thence North 69 deg. 59 min. East 160.63 feet to a post in the line of Bell; thence with Bell South 50 deg. 57 min. 29 sec. East 241.58 feet to the BEGINNING and being 0.93 acres according to the survey of Billy G. Knight, RLS No. 1375 and whose address is 3334 Fontana Lane, Knoxville, TN 37917, dated August 11, 1993.

BEING the same premises conveyed 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.

TRACT V:

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

BEGINNING at a stone corner, being the common corner of other property of P. Bell and common corner to Dehart; thence with the Dehart line South 83 deg. 45' 15" East 230.59 feet to an angle iron, common corner with P. Bell; thence with the line of Bell South 81 deg. 24 ' 46" East 150.84 feet to an iron pin; thence a severance line with the line of property this day conveyed to Eversole South 8 deg. 11' West 234 .56 feet to an iron pin in the line of P. Bell: thence with the line of P. Bell North 50 deg. 57' 29" West 444.18 feet to a stone corner in the line of Dehart and the point of BEGINNING, containing 1.04 acres, according to a survey prepared by Billy G. Knight, TRLS No. 1375, 3334 Fontana Lane, Knoxville, Tennessee 37917, bearing date of August 11, 1993.

BEING the same premises conveyed 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.

EXCEPTED FROM and not herein conveyed are the tracts of land set out in the following deeds:

Book 367, page 504; Book 1364, page 686; Book 1560, page 895; Book 352, page 88; Book 368, page 302; Book 160, page 349; Book 421, page 40; Book 890, page 652; Book 292, page 51; Book 359, page 415; Book 367, page 501; Book 1572, page 632; Book 1572, page 719; Book 291, page 247; Book 367, page 506; Book 368, page 422; Book 369, page 9; Book 105, page 115; Book 119, page 17; Book 144, page 201; Book 186, page 422; Book 190, page 370; Book 223, page 401; Book 259, page 299; Book 274, page 91; Book 274, page 251

TRACT VI:

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

BEGINNING at a point in the centerline of Clyde Thomas Road, corner to Howell and Freeman; thence with the centerline of the road, six calls and distances: North 1 deg. 13 min. East 145.61 feet; North 11 deg. 47 min. East 102.96 feet; thence North 16 deg. 57 min. East 381.74 feet; thence North 11 deg. 09 min. East 74.98 feet; thence North 3 deg. 03 min. West 104.98 feet; thence North 14 deg. 0 min. West 126.85 feet in the creek; thence with the creek, seven calls and distances: North 89 deg. 57 min. West 295.07 feet; thence North 53 deg. 20 min. West 135.98 feet; thence North 42 deg. 17 min. West 69.05 feet; thence North 68 deg. 45 min. West 127.05 feet; thence North 55 deg. 26 min. West 166.78 feet; thence North 60 deg. 04 min. West 170.47 feet; thence North 74 deg. 41 min. West 73.29 feet; thence with the line of Bell South 1 deg. 18 min. 50 sec. West 1,160 feet to a post in the Howell line; thence with Howell South 81 deg. 41 min. East 722.16 feet to a post; thence South 88 deg. 08 min. East 119.68 feet to the **BEGINNING**, and being 24.32 acres, including the north side of the creek, as shown by survey of Billy G. Knight, dated January 25, 1991.

BEING the same premises conveyed to Doyle Bell and Roy Gene Bell by deed of Mary F. Greene dated 3/24/93, and recorded in Record Book 403, page 611 in said Register's Office.