First American Title Insurance Company

Transaction Identification Data for reference only:

Issuing Agent T

Tennessee Valley Title Insurance Co.

Issuing Office:

800 S. Gay Street, Suite 1700, Knoxville, TN 37929

Issuing Office's ALTA ® Registry ID:

2715

Loan ID Number:

Commitment Number: 191508 Issuing Office File Number: 191508

Property Address:

7431 Old Maynardville Pike, Knoxville, TN

SCHEDULE A

1. Commitment Date: August 9, 2019 at 08:00 AM

2. Policy to be issued:

(a) ALTA Own. Policy (06/17/06)

Proposed Insured: TO BE DETERMINED (IN AN AMOUNT TO BE DETERMINED)

Proposed Policy Amount:

- 3. The estate or interest in the Land described or referred to in this Commitment is Fee Simple.
- 4. The Title is, at the Commitment Date, vested in:

Joe E. Wright, Jr., Kimberly D. Wright and Connie Cunningham, heirs at law of Joe E. Wright

5. The Land is described as follows:

SEE EXHIBIT A ATTACHED HERETO

Tennessee Valley Title Insurance Co.

Bv:

Tracev M. Axtell

This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by First American Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I-Requirements; and Schedule B, Part II-Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.



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SCHEDULE B, PART I Requirements

All of 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 recorded Warranty Deed from Joe E. Wright, Jr., Kimberly D. Wright and Connie Cunningham, heirs at law of Joe E. Wright, vesting fee simple title in a purchaser to be determined.

NOTE: The Company reserves the right to make further requirements and/or exceptions upon (1) its review of the proposed documents creating the estate or interest to be insured, or (2) ascertaining other details of the transaction.

NOTE; CLT #028-271: 2018 County taxes have been paid in the amount of \$1,861.00.

SCHEDULE B, PART II Exceptions

THIS COMMITMENT DOES NOT REPUBLISH ANY COVENANT, CONDITION, RESTRICTION, OR LIMITATION CONTAINED IN ANY DOCUMENT REFERRED TO IN THIS COMMITMENT TO THE EXTENT THAT THE SPECIFIC COVENANT, CONDITION, RESTRICTION, OR LIMITATION VIOLATES STATE OR FEDERAL LAW BASED ON RACE, COLOR, RELIGION, SEX, SEXUAL ORIENTATION, GENDER IDENTITY, HANDICAP, FAMILIAL STATUS, OR NATIONAL ORIGIN.

The Policy will not insure against loss or damage resulting from the terms and provisions of any lease or easement identified in Schedule A, and will include the following Exceptions unless cleared to the satisfaction of the Company:

- Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attaches, or is disclosed between the Commitment Date and the date on which all of the Schedule B, Part I-Requirements are met.
- 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.

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SCHEDULE B (Continued)

- 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 survey and surveyor's inspection report as required under Schedule B Section 1, Items 4 and 5 hereinabove may be amended and/or deleted.
 - 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.
- 8. Taxes for the year 2019, which are a lien, but not yet due or payable, and all taxes for subsequent years.
- 9. Underground Utility Easement to Hallsdale-Powell Utility District dated October 10, 2007, and recorded as Instrument No. 200710150031582, in the Knox County Register's Office.

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First American Title Insurance Company

Commitment Number: 191508

EXHIBIT A PROPERTY DESCRIPTION

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

SITUATED in District No. Six (6) of Knox County, Tennessee, and being more particularly described as follows:

BEGINNING at an iron pin on the south side of State Highway No. 33, comer to Mack Hodge property; thence South 37 deg. 41 min. East, 444.29 feet to an iron pin in the Hodge property line and on the north side of Old Maynardville Pike; thence along the north side of the Old Maynardville Pike right-of-way, South 56 deg. 37 min. West, 290 feet to an iron pin on the north side of Old Maynardville Pike to the V. T. Smith property; thence North 38 deg. 10 min. West, with the said Smith property, 355.4 feet to an iron pin on the south side of State Highway No. 33, comer to Smith property; thence North 39 deg. 19 min. East, along the south side of State Highway No. 33, 300 feet to an iron pin in the Mack Hodge line, the point of BEGINNING.

BEING the same property conveyed to Joe E. Wright and wife, M. Christine Wright by Warranty Deed from Billy G. Kelley and wife, Jane H. Kelley, dated November 17, 1971, and recorded in Deed Book 1468, page 138, in the Knox County Register's Office. M. Christine Wright is now deceased, leaving Joe E. Wright as the surviving tenant by the entirety. Joe E. Wright is now deceased, having died intestate on or about December 28, 2015, leaving Joe E. Wright, Jr., Kimberly D. Wright and Connie Cunningham as his sole surviving heirs at law.