

PREPARED BY:
C. DOUGLAS FIELDS, ATTORNEY AT LAW
169 E FIRST STREET, CROSSVILLE, TENNESSEE 38555

CERTIFICATE OF TITLE EXAMINATION

I hereby certify to Tays Realty & Auction, LLC, that I have examined the public records of Cumberland County, Tennessee, as indexed, as the same relates to that parcel of real estate situated in Cumberland County, Tennessee, and more particularly described as follows:

See Attached Schedule "A"

Note: All of the recording information contained herein refers to the Public Records of Cumberland County, Tennessee, unless otherwise indicated. Any reference herein to a Book and Page is a reference to the Official Record Books of said county, unless indicated to the contrary. Said opinion does not cover lawsuits, bankruptcy or any other records not above enunciated.

This examination was made as of the 14th day of October, 2019, at 8:00 A.M. and in my opinion good fee simple title as of the date of such examination was vested in Catherine Oaks, Patricia Davis and Cindy Harville, by virtue of a Deed of record in Book 1227, Page 848, Register's Office, Cumberland County, Tennessee.

This title opinion is for the sole use and benefit of Tays Realty & Auction, LLC.

TAXES:

Pay delinquent County of Cumberland taxes for the year 2019 in the base amount of \$1196.00, for Tax Identification No. 077I-A-027.00.

Pay delinquent County of Cumberland taxes for the year 2018 in the base amount of \$1196.00, plus penalties and interest, for Tax Identification No. 077I-A-027.00.

Note: The property described on Schedule A is not assessed for city taxes.

The above opinion in regards to vested title is:

Subject to the following:

EXCEPTIONS:

1. This title report does not make any representation with regard to (a) accuracy of the index books of the Register's Office for Cumberland County, Tennessee; (b) any matter not of public record which would be disclosed by an accurate survey or inspection of the premises; (c) any fraud or forgery in connection with any of the instruments in the chain of title; (d) mental incompetence; (e) confusion with regard to the name or proper identity of parties; (f) improprieties with regard to delivery of deed; (g) marital rights (spouse or former spouse of past owners not revealed in the instruments); (h) any instrument executed by a minor; (i) lack of corporate capacity in the event a corporation is in the chain of title.
2. Taxes or assessments that are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records; (b) proceedings by a public agency that may result in taxes or assessments, or notices of such

proceedings, whether or not shown by the records of such agency or by the Public Records.

3. Any facts, rights, interest or claims that are not shown by the Public Records but that could be ascertained by an inspection of the Land or that may be asserted by persons in possession of the Land.
4. Easements, liens or encumbrances or claims thereof, not shown by the Public Record.
5. Any encroachment, encumbrances, violations, variations, or adverse circumstances affecting the Title that would be disclosed by an accurate and complete land survey of the Land and not shown by the Public Records.
6. Any lien or rights to a lien, for labor, services or materials imposed by law and not shown by the Public Records.
7. Any claims to (a) ownership of or rights to minerals and similar substances, including but not limited to ores, metals, coal, lignite, oil, gas, uranium, limestone, clay, rock, sand, and gravel located in, on, or under the Land or produced from the Land, whether such ownership or rights arise by lease, grant, exception, conveyance, reservation, or otherwise; and (b) any rights, privileges, immunities, rights of way, and easements associated therewith or appurtenant thereto, whether or not the interests or rights expedited in (a) or (b) appear in the Public Records or are shown in Schedule B.
8. Taxes and assessments for the year 2019 and subsequent years, not yet due and payable.
9. County of Cumberland taxes for the year 2019 and thereafter, not yet due and payable.
10. Liability as to taxes resulting from supplemental, revised or correction assessments pursuant to the provisions of Tennessee Code Ann _ 67-5-603, et seq.
11. Restrictions, dedications, conditions, reservations, easements and other matters shown on the plat of CANTERBURY ADDITION-FAIRFIELD GLADE, as recorded in Plat Book 3, Page(s) 48.
12. Covenants, Conditions and Restrictions as set forth in Covenants and Restrictions recorded in Book 99, Page 370 as amended in Book 161, Page33; Book 259, Page 108; Book 325, Page 59; Book 351, Page 710; Book 1006, Page 1986; Book 1006, Page 2082; Book 1006, Page 2120; Book 1307, Page 1829; Book 1522, Page 1183 and Book 1522, Page 2374.
13. Rights, if any, of the property owners abutting the Canterbury Lake, or adjoining streams or water, and the rights of the upper and lower riparian owners to the unobstructed use of the waters of the Canterbury Lake, and in and to the bed thereof.
14. Changes in the boundary of the land resulting from erosion, relict ion or accretion caused by the flow of the Canterbury Lake, including any determination that some portion of the land has been included within said Lake.
15. Easement, of record in Book 1560, Page 2197, Register's Office, Cumberland County, Tennessee.
16. No coverage is provided as to the amount of acreage or square footage of the land.
17. Title opinion being based on a search of records for a period of not less than 30 years.

REQUIREMENTS:

To transfer fee simple, unencumbered title to a purchaser, in my opinion, the following requirements must be met:

1. Documents satisfactory that convey the Title must be properly authorized, executed, delivered, and recorded in the Public Records.
2. Proof of payment of any and all Homeowner's Association liens and/or assessments against the land described in Schedule A (including, but not limited to, any special assessments or payments due to others such as master associations). Dues are owing through October 2019, in the amount of \$101.75.
3. Payment of the 2018 County Taxes.
4. Payment of the 2019 County Taxes.

This title opinion is for the sole use and benefit of Tays Realty & Auction, LLC, not to exceed the value of the property if sold.

By 
C. Douglas Fields
Attorney at Law

SCHEDULE "A"

**LYING AND BEING IN THE SECOND CIVIL DISTRICT OF CUMBERLAND COUNTY,
TENNESSEE, BOUNDED AND DESCRIBED AS FOLLOWS:**

Map 077I-A-027.00

Lot 58, Block 3, CANTERBURY ADDITION OF FAIRFIELD GLADE, as shown on plat of record in Plat Book 3, Page 48, in the Register's Office, Cumberland County, Tennessee, to which plat reference is hereby made for a more particular description of said property.

Being the same property conveyed to Delmer Harville and wife, Cindy Harville by Warranty Deed from Rosetta H. Heath of record in Book 423, Page 411, in the Register's Office of Cumberland County, Tennessee, dated January 26, 1988 and recorded November 4, 1991.

Being the same property conveyed to Catherine Oaks, Patricia Davis and Cindy Harville by Quitclaim Deed from Delmer Harville and wife, Cindy Harville of record in Book 1227, Page 848, in the Register's Office of Cumberland County, Tennessee, dated August 22, 2005 and recorded March 31, 2006.