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October 19, 2020

Tays Realty & Auction, LLC  
Cookeville, TN 38501

Re: Property of Tiffany Ann Hutton, Larosa Diane Ferrell and  
Travis Hutton  
319 Mt. View Drive, Sparta  
First (1st) Civil District - White County

I have made an examination of the public records of White County, Tennessee, as indexed, relative to a certain tract of real estate situated in the First (1st) Civil District of said county and belonging to Tiffany Ann Hutton, Larosa Diane Ferrell and Travis Hutton, which property was acquired by them by Will of Mildred Bumbalough recorded in Will Book 14, page 363, in the Probate Clerk's Office for White County, Tennessee. Mildred Bumbalough acquired the property by deed recorded in Warranty Deed Book 165, page 863, in the Register's Office of White County, Tennessee. Mildred Bumbalough was the surviving tenant by the entirety of H. Donald Bumbalough, deceased. This examination covers a period of thirty (30) years.

The fee for this title examination is based on a property value of \$90,000.00, with said amount establishing the maximum potential legal liability for this examination.

This examination was made as of the 19th day of October, 2020, at 11:39 a.m., and in my opinion good fee simple title is vested in Ann Hutton, Larosa Diane Ferrell and Travis Hutton, subject to the following:

- I. TAXES: The 2020 real estate taxes (\$647.00) are due and payable, but are not delinquent until March 1, 2021.
- II. RESTRICTIONS, CONDITIONS AND EASEMENTS: None.
- III. DEEDS OF TRUST AND/OR PURCHASE LIENS: A Deed of Trust executed in favor of Bank of America by H. Donald Bumbalough and wife, Mildred Bumbalough, on February 10, 2003 securing the payment of a promissory note in the principal amount of \$50,000.00, and recorded in Record Book 132, page 477, in the Register's Office for White County, Tennessee.
- IV. OTHER: None.

V. This title report does not make any representation with regard to (a) any parties in possession; (b) deficiencies in quantities of land; (c) boundary line disputes; (d) roadways; (e) any unrecorded easements; (f) any unrecorded liens; (g) accuracy of the tax records of White County, Tennessee, and of the index books of the Register's Office for White County, Tennessee; (h) any matter not of public record which would be disclosed by an accurate survey or inspection of the premises; (i) any undisclosed heirs; (j) any fraud or forgery in connection with any of the instruments in the chain of title; (k) mental incompetence; (l) confusion with regard to the name or proper identity of parties; (m) improprieties with regard to delivery of deed; (n) marital rights (spouse or former spouses of past owners not revealed in the instrument); (o) any instrument executed by a minor; (p) lack of corporate capacity in the event a corporation is in the chain of title. The items listed under Item V are matters which would not be revealed by an examination of the records of the Register's Office of White County, Tennessee, and, therefore, matters in which I have no means of securing the necessary information. The matters under (a), (b), (c), (d) and (e) could be protected against by an accurate survey by a qualified licensed surveyor. Item (f), unrecorded liens, could be guarded against by inspection of the premises for new improvements, and if such appear to have been present, the utilization of the notice of completion and waiting ten (10) days to close as per TCA 66-11-143, et seq. The remaining items listed under Item V, (g) through (p), may be insured against by the utilization of title insurance, and should you desire more information in that regard, I would be pleased to discuss same with you and my position, if you desire, to arrange for title insurance to be secured.

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

Yours very truly,



JACK FRANKLIN

JF:mh