

LAW OFFICES

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September 8, 2021

Mr. John McLemore, Trustee  
2000 Richard Jones Road  
Suite 250  
Nashville, TN 37215

Dear Mr. McLemore:

Re: Janet L. Newberry  
3058 Hutchings College Road – **WHITE COUNTY**  
Tax Map 28, Parcel 21.06  
**TITLE OPINION UPDATE**

I hereby certify that I have examined the public records of White County, Tennessee, affecting the title to the property located in the Fourth Civil District of White County, Tennessee, conveyed to Janet L. Newberry (now deceased), as described and recorded in the Register's Office of White County, Tennessee, in Record Book 306, Page 352. This opinion covers the period of March 10, 2020 to September 8, 2021 at 8:00 a.m.

My examination of the said public records reveals the following objections:

1. Mortgages, deeds of trust, and/or purchase money lien notes:  
None.
2. Taxes:
  - a. Subject to the 2021 County taxes, a lien not yet due and payable.
  - b. The 2020 County taxes in the amount of \$963.00, plus penalty and interest, are now past due and payable.
  - c. The 2019 County taxes in the amount of \$792.00, plus penalty and interest, are now past due and payable.
  - d. The 2018 County taxes in the amount of \$792.00, plus penalty and interest, are now past due and payable.
  - e. The 2017 County taxes in the amount of \$792.00, plus penalty and interest, are

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now past due and payable.

- f. 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. David W. Ledbetter, Attorney at Law, assumes no liability for taxes assessed by correction pursuant to the provisions of T.C.A., Section 67-5-603, et seq.

3. Other objections:

- a. An Affidavit of Heirship, by a party having no interest in subject property, swearing as to the known heirs-at-law of Janet L. Newberry, now deceased, must be executed and recorded in the Register's Office of White County, Tennessee.
- b. An easement deed to Robert Johnson Ramsey, Jr. is to be recorded in the Register's Office of White County, Tennessee.
- c. Subject to all matters on the survey by Allen Maples Land Surveying dated August 10, 2021.

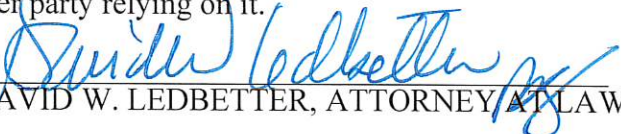
This title report does not make any representation with regard to (a) any parties in possession; (b) deficiencies in quantities of land; (c) boundary line disputes; (d) roadways; (e) any unrecorded easements; (f) improper subdivision or re-subdivision of subject property, or failure to comply with applicable governmental planning regulations or statutes; (g) any unrecorded liens; (h) accuracy of the index books of the Register's, Trustee's and Clerk and Master's offices of said County; (i) any matter not of public record which would be disclosed by an accurate survey or inspection of the premises; (j) any undisclosed heirs; (k) any fraud or forgery in connection with any of the instruments in the chain of title; (l) mental incompetence; (m) confusion with regard to the name or proper identity of parties; (n) improprieties with regard to delivery of deed; (o) marital rights (spouse or former spouse of past owners not revealed in the instrument); (p) any instrument executed by a minor; (q) lack of corporate capacity in the event a corporation is in the chain of title; (r) any facts that would be revealed by an examination of the records of State Courts, Federal District Court, and Federal Bankruptcy Court; (s) any questions of security interests or liens under the Uniform Commercial Code; (t) any law, ordinance or governmental regulation (including but not limited to building and zoning ordinances) restricting and regulating or prohibiting the occupancy, use or enjoyment of the land, or regulating the character, dimensions or location of any improvements now or hereafter erected on the land, or prohibiting a separation in ownership or a reduction in the dimensions or area of the land, or the effect of any violation of any such law, ordinance or governmental regulation.

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These items listed under the immediately preceding paragraphs are matters which would not be revealed by an examination of the records of the Register's, Trustee's and Clerk and Master's Offices of said County, and, therefore, matters in which we 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) improper subdivision or re-subdivision of subject property could be protected against by requiring a qualified licensed surveyor to properly subdivide or re-subdivide subject property and obtain necessary approvals in accordance with any applicable governmental planning regulations and statutes. Item (g) unrecorded liens, could be guarded against by an 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 T.C.A. Section 66-11-143, et seq. The matters under (h) through (s) may be insured against by the utilization of title insurance, and should you desire more information in that regard we would be pleased to discuss same with you.

This title report does not certify the existence of any mineral rights or mineral interests for minerals of any kind, whether surface or subsurface, or for any rights, privileges, or immunities relating thereto. The undersigned makes no representation as to present ownership of any such rights or interests. There may be leases, grants, exceptions or reservations of rights or interests not disclosed hereby.

This title opinion is issued for the sole use and benefit of **John C. McLemore, Trustee**, and the undersigned shall not be responsible to any other party relying on it.

  
DAVID W. LEDBETTER, ATTORNEY AT LAW

**Exhibit "A"**

Lying and being located in the Fourth Civil District of White County, Tennessee, and being more particularly described as follows:

Beginning at a ½" rebar (new) in the north margin of Hutchings College Road, being a southwest corner of Greg Hutson (RB:428 PG:329); thence leaving Greg Hutson and with the north margin of Hutchings College Road N78°52'51"W a distance of 200.00' to a ½" rebar (new), being a southeast corner of Robert Ramsey Jr (RB:309 PG:532); thence leaving Hutchings College Road and with an east line of Robert Ramsey Jr N10°40'25"E a distance of 300.00' to a ½" rebar (new) in a fence; thence continuing with a south line of Robert Ramsey Jr and a fence S78°42'36"E a distance of 200.00' to a ½" rebar (new) in a fence, being a northwest corner of Greg Hutson; thence leaving Robert Ramsey Jr and with a west line of Greg Hutson S10°40'21"W a distance of 299.40' to the beginning. Containing 1.376 acres, more or less, as surveyed by Allen Maples Land Surveying, 38 Mayberry Street, Sparta, Tennessee, 38583, Allen Maples Jr. R.L.S. #2171, on August 10, 2021.

Being Lots 3 & 4, of Charles Payne Tract, as recorded in Plat Cabinet:1, Page:137, in the Register's Office of White County, Tennessee.

**MAP 28, PARCEL 21.06**

The previous and last conveyance being a deed to Janet L. Newberry (now deceased) of record in Record Book 306, Page 352, Register's Office of White County, Tennessee.