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24 North Jefferson Ave.
P.O. Box 715
Cookeville, TN 38503

June 27, 2022

Tays Realty & Auction
620 Maxwell Street
Cookeville, TN 38501

Ladies and Gentlemen:

Re: 815 N. Holly Street
Tax Map 48K, Group A, Parcel 4.00

I hereby certify that I have examined the public records of Putnam County, Tennessee, affecting the title to the property located in the Fourteenth Civil District of Putnam County, Tennessee, conveyed to Sandra K. Sitto and Will Fox, as described and recorded in the Register's Office of Putnam County, Tennessee, in Record Book 1270, Page 67. This opinion covers a period of twenty years to June 27, 2022 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:

Subject to a Deed of Trust to Bank of Putnam County in the amount of \$49,000.00 dated February 27, 2012, recorded March 7, 2012 in Record Book 683, Page 353; Assigned to Mortgage Electronic Registration Systems dated February 27, 2012, recorded March 22, 2012 in Record Book 686, Page 18, aforesaid records.

2. Taxes:

- a. Subject to the 2022 County and City taxes, liens not yet due and payable.
- b. The 2021 County taxes in the amount of \$729.00 have been paid.
- c. The 2021 City taxes in the amount of \$401.00 have been paid.
- 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. Ledbetter Title Co., LLC and Kent R. Moore, Attorney at Law, assume 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. Subject to a right-of-way easement to Town of Monterey for sanitary sewer line easement of record in Warranty Deed Book 334, Page 473, aforesaid records.
 - b. Subject to a judgment in favor of Midland Funding, LLC against Sandra Sitto in the original amount of \$6,278.88 recorded December 12, 2013 in Record Book 797, Page 59, aforesaid records.
 - c. Subject to a judgment in favor of Capital One Bank against Sandra K. Sitto in the original amount of \$3,428.78 recorded May 19, 2017 in Record Book 995, Page 251, aforesaid records.
 - d. Subject to a judgment in favor of Discover Bank against Sandra Kay Sitto in the original amount of \$2,546.38 recorded September 26, 2019 in Record Book 1148, Page 294, aforesaid records.
 - e. Subject to all matters on the survey by Allen Maples Land Surveying dated May 19, 2022, including garage being located in the setback area.

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.

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

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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, including without limitation oil and gas rights, 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 *Tays Realty & Auction*, and the undersigned shall not be responsible to any other party relying on it.


KENT R. MOORE, ATTORNEY AT LAW

Exhibit "A"

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

Beginning at a ½" rebar (new) in the northwest margin of North Holly Street, being an eastern most corner of Abbie Peters (RB:1358 PG:445); thence leaving North Holly Street and with a northeast line of Abbie Peters N40°06'17"W a distance of 193.72' to a ½" rebar (new), being a northern most corner of Abbie Peters and an eastern most corner of Carl Buckner (RB:635 PG:559); thence leaving Abbie Peters and with a northeast line of Carl Buckner N45°18'05"W a distance of 20.00' to a ½" rebar (old), being a southern most corner of Donny Welch (RB:1119 PG:744); thence leaving Carl Buckner and with a southeast line of Donny Welch and Maria Salinas (RB:306 PG:48) N55°15'28"E a distance of 267.95' to a point in the center of a creek and in a southwest line of Paul and Clarice West (DB:413 PG:563), being an eastern most corner of Maria Salinas; thence leaving Maria Salinas and with a southwest line of Paul and Clarice West and with the center of the creek S49°46'54"E a distance of 131.88' to a point, being a northern most corner of City of Monterey (DB:334 PG:501); thence leaving Paul and Clarice West and with a northwest line of City of Monterey S47°36'36"W a distance of 50.00' to a ½" rebar (new); thence S62°00'47"E a distance of 50.00' to a ½" rebar (new) in the northwest margin of North Holly Street, being a southern most corner of City of Monterey; thence leaving City of Monterey and with the northwest margin of North Holly Street S47°36'36"W a distance of 256.03' to the beginning. Containing 1.204 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 May 19, 2022.

MAP 48K, GROUP A, PARCEL 4.00

The previous and last conveyance being a deed to Sandra K. Sitto and Will Fox of record in Record Book 1270, Page 67, Register's Office of Putnam County, Tennessee.