

Lynn Omohundro

Attorney at Law

113 S. Young St., P.O. Box 540

Sparta, TN 38583

Phone: (931) 836-2226; Fax: (931) 836-2740

October 4, 2022

Mr. Cameron Nixon
Tays Realty & Auction
620 Maxwell Street
Cookeville, TN 38501

RE: Property of Robert Howard Austin Living
Trust, dated March 12, 2015
First (1st) Civil District
Map 059B, Group E, Parcel 045.00
White County, Tennessee

Dear Cameron:

We have made an examination of the public records of White County, Tennessee, relative to a certain tract in the First (1st) Civil District of said county, belonging to the Robert Howard Austin Living Trust, dated March 12, 2015. Being the same property conveyed to Robert Howard Austin Living Trust, dated March 12, 2015, by Quitclaim Deed, from Robert Howard Austin, dated 3/12/2015 and recorded 3/25/2015 in Record Book 360, Page 299, in the Register's Office for White County, Tennessee. This examination covers a period of thirty (30) years ending on October 4, 2022 at 8:00 a.m.

ENCUMBRANCES: Deed of Trust from Robert H. Austin, to First National Bank of Tennessee, in the amount of \$240,000.00, dated 09/29/2021 and recorded 9/30/2021 in Record Book 491, page 570, in the Register's Office for White County, Tennessee

TAXES: Taxes for the year 2022, (city taxes in the amount of \$1152.00, and county taxes in the amount of \$2572.00, due October 1, 2022 and subsequent taxes are a lien, but not yet due and owing.

RESTRICTIVE COVENANTS: None.

JUDGMENTS: None.

RIGHTS-OF-WAY: None.

LEGAL DESCRIPTION: Legal description attached hereto as Exhibit "A".

EXCEPTIONS:

1. General and special taxes for the year 2022 and subsequent years.
2. Mechanics' and materialmen's lien claims which do not appear of record.
3. Any unrecorded rights of way and easements; any discrepancies, conflicts, encroachments or shortages of area and boundaries which a correct survey would show; and any other matters affecting the property which are not of public record or are not consistent with the normal chain of title.
4. Any matter which would require visual inspection of the property.
5. Rights and claims of parties in possession adverse to the owners.
6. Utility easements, recorded or unrecorded.
7. Accuracy of the tax records in the office of the Trustee and the Clerk and Master; and accuracy of the indexes in the Register's Office and all other County or City Offices.
8. Usury or claims of usury.
9. Liability arising out of any consumer credit protection, Truth-In-Lending or similar law.
10. Failure on the part of the Seller to disclose in writing the existence of lead based paint or other lead based fixtures or improvements in the demised premises, and failure on the part of the Seller to disclose latent or patent defects in the premises which are known or should have been known to Seller.
11. Subject to compliance with all Federal, State or County laws or regulations which might apply.
12. Any federal litigation which affects or may affect, directly or indirectly, the title to the property.
13. Any and all matters which are not of public record in the County in which the real estate lies.
14. Any and all matters arising out of procedural imperfections of past foreclosures on the property.

It is our opinion, therefore, that Robert Howard Austin, Trustee for the Robert H. Austin Living Trust, dated March 12, 2015, holds record title to the property described herein, that First National Bank of Tennessee holds first lien, that the 2021 taxes are paid and that the 2022 and subsequent taxes are a lien, but not yet due and payable.

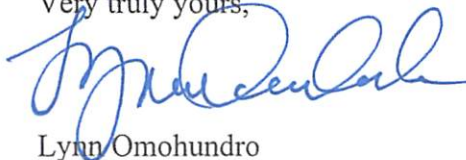
The opinion rendered herewith is for the sole and exclusive benefit of the lender to which this opinion is addressed. This opinion covers only the status of the title for the period of time hereinbefore stated and is subject to all of the limitations and exceptions herein stated. The opinion applies only to the loan and renewals of such loan for which this opinion was procured. I will not take action to cure any defects or liens until the lending institution to which

Mr. Cameron Nixon
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this letter is addressed has incurred an actual loss because of such defects or liens and then only if such liens or defects are apparent in the time period covered by this search and should have been discovered by me and are not covered by the other exclusions herein.

With best regards, I am

Very truly yours,



Lynn Omohundro

LO/kld

Exhibit "A"

Map 059B, Group E, Parcel 045.00

Beginning at the northeast corner of Edgar Pearson's lot on Main Street, running thence North 78° West with Edgar Pearson's line, about 22 poles to Jail Street; thence North 12° East with Jail Street approximately 135 feet to W.M. Mitchell's southwest corner; thence South 78° East with the South boundary of lots owned by W.M. Mitchell, W.L. Jarvis, and Miss Lula Marchbanks, about 22 poles to Main Street; thence South 12° West, approximately 135 feet to the beginning.

Being the same property conveyed to Robert Howard Austin Living Trust, dated March 12, 2015, by Quitclaim Deed, from Robert Howard Austin, dated 3/12/2015 and recorded 3/25/2015 in Record Book 360, Page 299, in the Register's Office for White County, Tennessee.