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May 15, 2023

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

RE: Property of Estate of Leland Smith  
Fourth Civil District  
Map 43, Parcel 34.01  
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 Civil District of said county, belonging to the Leland Smith, deceased. Being the same property conveyed to Leland Smith, by Quitclaim Deed, from Lori J. Wright, n/k/a Lori J. Sullivan, dated and recorded 12/27/2019 in Record Book 447, Page 206, in the Register's Office for White County, Tennessee. This examination covers a period of thirty (30) years ending on May 15, 2023 at 8:00 a.m.

**ENCUMBRANCES:** None.

**TAXES:** 2022 taxes have been paid. 2023 taxes, in the estimated amount of \$216.00, due October 1, 2023, and subsequent taxes are a lien, but not yet due and payable.

**RESTRICTIVE COVENANTS:** None.

**JUDGMENTS:** None.

**RIGHTS-OF-WAY:** None.

**OIL AND GAS LEASES:** None.

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

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**EXCEPTIONS:**

1. General and special taxes for the year 2023 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 the Estate of Leland Smith holds record title to the property described herein, that the 2022 taxes are paid, and that the 2023 and subsequent years taxes are a lien, but not yet due and payable.

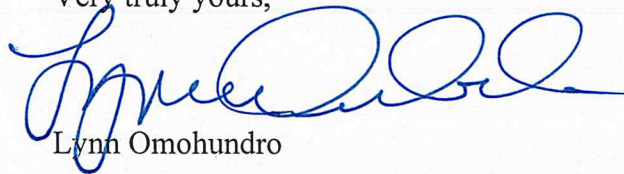
The opinion rendered herewith is for the sole and exclusive benefit of the lender to which this opinion is addressed. This opinion covers only the status of the title for the period of time hereinbefore stated and is subject to all of the limitations and exceptions herein stated. The opinion applies 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

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institution to which 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,

A handwritten signature in blue ink, appearing to read "Lynn Omohundro", written in a cursive style.

Lynn Omohundro

LO/kld



EXHIBIT "A"

**Map 043, Parcel 034.01**

Beginning on the south side of the Old Zion Road, and also being Simpson's corner; thence running in a western direction with said road to stake, Anderson's corner; thence running in a southern direction with Anderson's line to a stake, it being Anderson's and Acuff's corner; thence running in a northern direction with Simpson's line back to the place of beginning, containing 21 acres, more or less.

Being the same property conveyed to Leland Smith, by Quitclaim Deed, from Lori J. Wright, n/k/a Lori J. Sullivan, dated and recorded 12/27/2019 in Record Book 447, page 206, in the Register's Office for White County, Tennessee.

INCLUDED in the above description but expressly EXCLUDED from this conveyance is the following tract conveyed to Earl L. Smith et ux, by deed of record in Deed Book 161, Page 507, in the Register's Office for White County, Tennessee and more particularly described as follows: Beginning on a stake in the south margin of a county gravel road, the same being known as the Old Zion Road and a corner to Simpson, Snodgrass and northwest corner of the within described property; thence running in a southern directions 189 feet to a stake in the south margin of the Old Zion Road; thence in a western direction with the Old Zion Road 315 feet to the beginning, containing 1 1/2 acres more or less.

Also included in this conveyance by specifically EXCLUDED is the following tract conveyed to Bank of America by Substitute Trustee's Deed filed with the Register's Office for White County, Tennessee, as RB 357, Page 352 and described as follows; Lying and being more particularly described as follows: Beginning at 1/2" rebar (new) in the south margin of Drake Road, being the northeast corner of Earl & Dina (161-507), also being a corner of Jack Smith (RB:6-80); thence with the south margin of Drake Road around a curve to the right an arc distance of 79.58" (RADIUS-239.47', CHORD-79.21', CHORD BEARING N69°56'54"E) to a point; thence around a curve to the right an arc distance of 272.02' (RADIUS-887.87', CHORD-270.96', CHORD BEARING-N88°14'43"E) to a point; thence continuing with the south margin of Drake Road S82°58'40"E 132.98' to a 3/8" rebar (old), being the northwest corner of Kathy Howell (RB:75-966) also being a corner of Jack Smith (RB:6-80); thence leaving the south margin of Drake Road and with the west line of Kathy Howell (RB:75-766) S08°19'03"W 229.16' to a 3/8" rebar (old), being the southwest corner of Kathy Howell (RB:75-966), also being a corner of Janie Joy Carney (222-3); thence with the west line of Janey Joy Carney (222-3) being a fence S09°25'05"W 371.95' to a 1/2" rebar (old); thence leaving the west line of Janey Joy Carney (222-3) and severing the land of Jack Smith (RB:6-80) N83°13'21"W 949.90' to a 1/2" rebar (new) at a 14" walnut in the east line of Leta Snodgrass (110-151); thence with said east line of Leta Snodgrass (110-151), being fence N08°50'14"E 221.25' to a wood fence corner being the southwest corner of Earl & Dina (161-507), also being a corner of Jack Smith (RB:6-80); thence leaving the east line of Leta Snodgrass (110-151) and with the south line of Earl & Dina (161-507), being a fence N86°42'32"E 343.09' to a wood post fence corner being the southwest corner of Earl & Dina (161-507) also being a corner of Jack Smith (RB:6-80); thence with the East line of Earl & Dina (161-507), being a fence N01°40'57"W 189.00' to the point of beginning, containing 10.08 acres more or less, as surveyed by BARTLETT SURVEYING, 214 East Stevens Street, Cookeville, Tennessee, Ronald G. Taylor RLS #2123 on May 5, 2008.