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Cookeville, TN 38503

March 10, 2024

John C. McLemore
Law Office of John C. McLemore, PLLC
1801 West End Ave., Ste. 1500
Nashville, TN 37203

Dear Mr. McLemore:

Re: Brad Bilbrey and Seanaree Bilbrey
2783 Hillwood Street
Tax Map 78E, Group B, Parcel 12.00

I hereby certify that I have examined the public records of Putnam County, Tennessee, affecting the title to the property located in the 14th Civil District of Putnam County, Tennessee, conveyed to Brad Bilbrey and Seanaree Bilbrey, as described and recorded in the Register's Office of Putnam County, Tennessee, in Record Book 678, Page 168. This opinion covers a period of twenty years to March 10, 2024 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 2024 County taxes, a lien not yet due and payable.
 - b. The 2023 County taxes in the amount of \$743.00, plus penalty and interest, a lien now past due and payable.
 - c. 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.

Mr. John C. McLemore
RE: 2783 Hillwood Street
March 10, 2024
Page 2

3. Other objections:
- a. Subject to a 15' Sewer Line Easement to the town of Monterey in Warranty Deed Book 281, Page 621, aforesaid records.
 - b. Subject to common interest in Monterey Lake as recorded in Record Book 678, Page 168, aforesaid records.

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 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.

Mr. John C. McLemore
RE: 2783 Hillwood Street
March 10, 2024
Page 3

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 *John C. McLemore*, 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 14th Civil District of Putnam County, Tennessee, and being more particularly described as follows:

Beginning at a 14 inch Poplar in the Southeastern margin of Hillwood Street, said Poplar being North 57 degrees 17 minutes 50 seconds East a distance of 873.40 feet from a 6 inch x 6 inch concrete right of way monument in the Eastern right of way of Interstate #40 and said poplar being an agreed upon corner between George C. Miller et ux Property (WDB 339, PG 159) and the Wade Callahan property WDB 438, PG 507 and being the northwest corner of property herein described: thence along the southeastern margin of Hillwood Street the following courses and distances: North 51 degrees 22 minutes 31 seconds East, 193.00 feet to a point; North 49 degrees 05 minutes 21 seconds East 59.59 feet to a point; North 45 degrees 03 minutes 95 seconds East 35.75 feet to a point; North 42 degrees 35 minutes 34 seconds East 75.66 feet to a ½ inch rebar set 100 feet southwest of a 48 inch concrete culvert at the southwest intersection of Hillwood Street and Arrowhead Drive; thence leaving Hillwood Street and along the southwestern line of the exclusion (WDB 438, PG 507) South 30 degrees 25 minutes 49 seconds East a distance of 42.04 feet to a 1/2 inch rebar set in the center of creek; thence along the center of said creek the following courses and distances: South 36 degrees 05 minutes 59 seconds West 19.02 feet to a point; South 59 degrees 15 minutes 31 seconds West, 10.92 feet to a point; South 05 degrees 27 minutes 35 seconds West 15.89 feet to a point; South 09 degrees 53 minutes 51 seconds East, 13.36 feet to a point; South 26 degrees 00 minutes 18 seconds West, 10.81 feet; South 12 degrees 09 minutes 41 seconds West 40.40 feet to a point at Monterey Lake; thence along Monterey Lake as it meanders South 38 degrees 44 minutes 01 seconds West, a distance of 344.97 feet to a point at Monterey Lake said point being South 15 degrees 15 minutes 00 seconds East, a distance of 27.71 feet from a 4 inch wooden fence post; thence along an agreed upon line between George C. Miller et ux (WDB 339, PG 159) and Erick Wade Callahan (WDB 438, PG 507) North 15 degrees 15 minutes 00 seconds West, a distance of 170.00 feet to the point of BEGINNING, containing 0.913 acres and being a resurvey of the property described in Warranty Deed Book 438, Page 507 in the Register's Office, Putnam County, Tennessee.

The above described property is also subject to a 15 foot sewer line right of way easement for benefit of Town of Monterey and sewer life station near the eastern line of the property described herein of record in Warranty Deed Book 281, Page 621, Register's Office, Putnam County, Tennessee.

This conveyance also includes a common interest only in that part of Monterey Lake lying north of 1-40. This common interest is shared with the property owners bordering the body of water.

MAP 78E, GROUP B, PARCEL 12.00

The previous and last conveyance being a deed to Brad Bilbrey and Seanaree of record in Record Book 678, Page 168, Register's Office of Putnam County, Tennessee.