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LL# H52-449

CERTIFICATE OF TITLE EXAMINATION

THIS IS TO CERTIFY THAT we have made a careful examination of the public records of Rutherford County, Tennessee, as indexed, as same relates to that parcel of real estate lying and situate in Rutherford County, Tennessee, more particularly described in Exhibit A attached hereto, for a period not exceeding twenty (20) years from the date of such examination.

THIS EXAMINATION was made on July 18, 2022, at 8:00 AM, and in our opinion, good fee simple title as of the date of such examination was vested in James W. Royer and Suzanne Marie Taylor by deed recorded in Record Book 1727, Pages 1351-1353, Register's Office of Rutherford County, Tennessee.

I. TAXES:

Rutherford County property taxes for 2022 and subsequent years, a lien, not yet due and payable.

Rutherford County property taxes for the year 2021, paid in full on December 16, 2021, in the amount of \$1,859.00.

City of Murfreesboro property taxes for 2022, and subsequent years, a lien, not yet due and payable.

City of Murfreesboro property taxes for the year 2021, paid in full on November 29, 2021, in the amount of \$1,080.00.

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. The Company assumes no liability for taxes assessed by correction pursuant to the provisions of T.C.A. Section 67-5-603 et seq.

No opinion is herein expressed regarding public utility property taxes (as defined by T.C.A. #67-5-501(8) or as to personal property taxes assessed to the property described herein or owner thereof and I assume no liability therefor. Any reference to other such tax above is for information purposes only.

II. RESTRICTIONS, CONDITIONS AND EASEMENTS:

Restrictions of record in Book 592, page 1029, corrected in Book 600, page 1626 and amended in Book 674, page 1009, Book 755, page 3315, Book 794, page 2501, amended in Book 894, page 2410, Book 1046, page 2095, Book 1283, page 3126, Book 1283, page 3183, Book 1316, page 2612,

Book 1384, page 3986, Book 1411, page 2837, Book 1651, page 1104 Book 1853, page 2306, Book 1937, page 2082, Book 1994, page 3820, and Book 1985, page 1448, Register's Office, Rutherford County, Tennessee.

All matters, as shown on the plan of record in Plat Book 40, page 255, Register's Office, Rutherford County, Tennessee.

Charter for Three Rivers Homeowner's Association of record in Book 1040, page 2726, Register's Office, Rutherford County, Tennessee.

Subdivision Easement and Street Grant of record in Book 1602, page 3074, Register's Office, Rutherford County, Tennessee.

Sanitary Sewer Easement of record in Book 165, page 2070, Book 165, page 2079, Book 174 page 1277, and Book 661, page 3061, Register's Office, Rutherford County, Tennessee.

Easement/right-of-way in favor of Middle Tennessee Electric Membership Corporation, of record in Book 82, page 538, Register's Office, Rutherford County, Tennessee.

Drainage and Temporary Construction Easement of record in Book 517, page 86, Register's Office, Rutherford County, Tennessee.

Easement/right-of-way in favor of Colonial Pipeline Company, of record in Book 147, page 130, Book 147, page 213, Book 151, page 279, and Book 151, page 415, Register's Office, Rutherford County, Tennessee.

Assignment fo Declarants Rights of record in Book 1285, page 3831 and Book 1285, pager 3837, in the Register's Office for Rutherford County, Tennessee.

Inspection and Maintenance Agreement for Private Stormwater Management Facilities of record in Book 1641, page2719, in the Register's Office for Rutherford County, Tennessee.

Subject to rights of others in and to common areas / elements.

Subject to lien for special assessment contained in DCCR's / Master Deed.

Subject to homeowner's association dues.

III. DEED OF TRUST AND/PURCHASE LIENS:

Deed of Trust in the original amount of \$323,833.00 in favor of InterLinc Mortgage Services, LLC dated November 13, 2018, of record in Book 1727, Page 1354, assigned in Book 1845, page 1659, Register's Office for Rutherford County, Tennessee.

IV. OTHER:

NONE OF RECORD.

V. This title report does not make any representation to any matter more than 20 years old and is limited to the direct index of the Register of Deeds or with regard to (a) any parties in possession or the location of any improvements; (b) deficiencies in quantities of land; (c) boundary line disputes; (d) location of roadways; (e) any unrecorded easements or rights-of-way; (f) any unrecorded liens including the lien for taxes assessed under TCA 67-5-603, et seq. on improvements completed after January 1 of any year which are required by law to be supplementally assessed or rollback taxes due under the Green Belt Agricultural or Forest laws; (g) accuracy of the index books of the public record of said County; (h) any matter not of public record which would be disclosed by an accurate survey or inspection of the premises; (i) any undisclosed heirs or any undisclosed creditors; (j) any fraud or forgery in connection with any of the instruments in the chain of title; (k) mental incompetence; (l) confusion with regard to the name or proper identity of parties; (m) improprieties with regard to delivery of deed; (n) marital rights (spouse or former spouse of past owners not revealed in the instrument); (o) any instrument executed by a minor; (p) lack of authority or capacity in the event an entity including but not limited to corporation, limited liability company, limited partnership, general partnership, trust, church or religious denomination is in the chain of title; (q) any Federal or State estate taxes which might be due as a result of the failure to file an estate tax return or the filing of a fraudulent tax return; (r) any Federal, State, Municipal, County or other lien of any nature arising from the use, past or present, of any toxic, hazardous or dangerous material, chemical or other element; (s) any unrecorded liens including the lien for any utility services, including but not limited to water taps and water services.

THE ITEMS listed under Item V are matters which would not be revealed by an examination of the public records of the direct index of the Register's Office for said County, Tennessee, and are expressly excluded from the scope of this examination. The matters under (a), (b), (c), (d) and (e) could be protected against by an accurate survey by a qualified licensed surveyor. Item (f), unrecorded liens, could be guarded against by inspection of the premises for new improvements, and if such appear to have been present, the utilization of the statutory notice of completion per TCA 66-11-143, et seq. Items listed under Item V, (g) through (p) 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 and our position, if you desire, to arrange for a title insurance commitment to be issued subject to requirements contained in same. The remaining items, (q) through (s) may be investigated by contacting the various agencies and authorities responsible for those claims or liens.

NO REPRESENTATIONS are made with regard to any matter, law, ordinance or governmental regulation, including but not limited to building and zoning ordinances, unapproved subdivision of lands, codes restricting, regulating or prohibiting the occupancy or any use of the realty or as may later affect the realty and availability of sewer, septic, water or any utility to the premises.

FURTHER, THIS EXAMINATION does not make any representations as to any judicial matter of record in any court including but not limited to insolvency proceedings in either State or Federal Courts.

THIS TITLE EXAMINATION is issued for the sole use and benefit of **Walker Auction & Realty, LLC**, and may not be used or relied upon by any other party. By acceptance of this opinion,

beneficiary agrees not to furnish copies of this opinion to any party nor represent to any party the contents hereof nor allow any other party to rely on this examination. This letter is not a guarantee of title nor a commitment to insure or secure title insurance.

LEE & LEE ATTORNEYS, PC

By:  _____

Attachment

EXHIBIT A

A certain tract or parcel of land in Rutherford County, State of Tennessee, described as follows, to-wit:

Land in Rutherford County, Tennessee, being Lot No. 449 on the Plan of Section 6, Three Rivers Subdivision, of record in Plat Cabinet 40, page 255, Register's Office for Rutherford County, Tennessee, to which reference is hereby made for a more complete description.