

**COMMITMENT FOR TITLE INSURANCE
SCHEDULE A**

File No.: 15-006P

Effective Date: January 15, 2015 at 8:00 A.M.

2. Policy or Policies To Be Issued:

Amount of Insurance

(a) A.L.T.A. Owner's

(b) A.L.T.A. Loan

3. The estate or interest in the land described or referred to in this Commitment and covered herein is:

Fee Simple

4. Title to the Fee Simple estate or interest in said land is at the effective date hereof vested in:

Paul G. Hackler, and wife Mary A. Hackler

5. The land referred to in this Commitment is described as follows:

See Attached Legal Description

Exhibit A
LEGAL DESCRIPTION

File Number: 15-006P

TRACT I:

Situated in District No. Ten (10) of Blount County, Tennessee, and being more particularly described as follows:

Beginning at an iron rod corner to Bill Shipwash, and the proportion herein conveyed said point being North 34 degrees 23 minutes West, 381.45 feet from the corner of the right of way of Doug Gap Road and the properties of Ralph Shipwash and Bill Shipwash; thence with Bill Shipwash, North 34 degrees 23 minutes West, 169.78 feet to an iron rod; thence North 69 degrees 56 minutes East, 264.93 feet to an iron rod; thence South 34 degrees 18 minutes, East 169.71 feet to an iron rod; thence South 69 degrees 56 minutes West, 264.68 feet to an iron rod and the containing one acre, more or less, as shown by the survey of E. H. Pitts, dated Oct. 1, 1986.

This conveyance is made subject to the non-exclusive fifty (50) foot right of way easement for ingress and egress being more particularly described as follows:

Beginning at an iron rod marking the Northeastern most corner of the properties herein conveyed and Ernest Walker; thence with the line of Walker, South 34 degrees 18 minutes East, 169.71 feet to an iron rod; thence South 69 degrees 56 minutes West, 50 feet to a point; thence North 34 degrees 18 minutes West, 169.71 feet to a point; thence North 69 degrees 56 minutes East, 50 feet to said point of beginning.

There is also conveyed herewith the non-exclusive right to use the following described fifty foot right of way to Doug Gap Road:

Beginning at an iron rod corner to the right of way line of Doug Gap Road and Ralph Shipwash; thence North 34 degrees 18 minutes West, 396.61 feet to an iron rod; thence South 69 degrees 56 minutes West, 50 feet to a point; thence South 34 degrees 18 minutes East, 396.61 feet to an iron rod in the line of Doug Gap Road; thence with the right of way of Doug Gap Road, North 69 degrees 52 minutes East, 51.68 feet, more or less.

TRACT II:

Situated in District No. Ten (10) of Blount County, Tennessee, and being more particularly described as follows:

Beginning at an iron rod corner to Ralph Shipwash and Bill Shipwash; thence with the line of Bill Shipwash, North 34 degrees 23 minutes West, 169.94 feet to an iron rod; thence North 69 degrees 56 minutes East, 264.68 feet to an iron rod corner to Ernest Walker; thence with the line of Walker, South 34 degrees 18 minutes East, 169.89 feet to an new iron rod; thence South 69 degrees 56 minutes West, 264.42 feet to said point of beginning.

There is also granted herewith a non-exclusive right of way being more particularly described as follows:

Beginning at an iron rod corner to the property of Ralph Shipwash and the right of way of Doug Gap Road; thence with the corner of Ralph Shipwash and the property herein conveyed, North 34 degrees 18 minutes West, 226.80 feet to an iron rod; thence North 69 degrees 56 minutes East, 51.70 feet to an iron rod corner to Ernest Walker; thence with the line of Walker, South 34 degrees 18 minutes East, 226.73 feet to an iron rod corner to Walker and the right of way of Doug Gap Road; thence with Doug Gap Road, South 69 degrees 52 minutes West, 51.68 feet to the point of Beginning, and containing 114, more or less, as shown by survey of E. H. Pitts, dated October 1, 1986.

This property is subject to the following described fifty (50) foot right of way for ingress and egress to the remaining owners of the Irene Shipwash Estate.

Beginning at an iron rod corner to the properties herein conveyed and Ralph Shipwash; thence North 69 degrees 56 minutes East, 51.70 feet to an iron rod, corner to Ernest Walker; thence with the line of Walker, North 34 degrees 18 minutes West, 169.98 feet to a new iron rod; thence South 69 degrees 56 minutes West, 50 feet to a point; thence South 34 degrees 23 minutes East, 169.88 feet to said point of beginning.

Being the same property conveyed to Paul G. Hackler and wife, Mary A. Hackler, from Phyllis Hackler Rutherford (FKA) Phyllis C. Hackler, by Warranty Deed, dated September 17, 1997 and recorded September 25, 1997, in Book 603, Page 719, in the Register's Office for Blount County, Tennessee.

COMMITMENT FOR TITLE INSURANCE

SCHEDULE B

Part I

File No.: 15-006P

The following are the requirements to be complied with:

1. Instrument(s) creating the estate or interest to be insured must be approved, executed and filed for record, to wit:
 1. Warranty Deed Paul G. Hackler, and wife Mary A. Hackler to _____ must be executed, acknowledged and recorded prior to recording your deed of trust.
2. Payment of the full consideration to, or for the account of, the grantors or mortgagors.
3. Payment of all taxes, charges, assessments, levied and assessed against subject premises, which are due and payable.
4. Satisfactory evidence should be had that improvements and/or repairs or alterations thereto are completed; that contractor, subcontractors and materialmen are all paid.
5. 2013 Blount County taxes are due in the amount of
Map, Group and Parcel Number: 025-161 & 025-161.05.
6. Payment in full of the premium, fees, and charges for the policy.
7. Cancellation or Release of Deed of Trust executed by Fair Bank Mortgage and filed for record in the Register's Office for Blount County, Tennessee and securing the principal sum of \$25,200.00.
8. CHAIN OF TITLE:
 1. Being the same property conveyed to Paul G. Hackler and wife, Mary A. Hackler, from Phyllis Hackler Rutherford (FKA) Phyllis C. Hackler, by Warranty Deed, dated September 17, 1997 and recorded September 25, 1997, in Book 603, Page 719, in the Register's Office for Blount County, Tennessee. Also by Warranty Book 530, Page 797 and Book 480, Page 307, in the Register's Office for Blount County, Tennessee.

COMMITMENT FOR TITLE INSURANCE

SCHEDULE B

Part II

File No.: 15-006P

Schedule B of the policy or policies to be insured will contain exceptions to the following matters unless the same are disposed of to the satisfaction of the Company:

1. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the public records or attaching subsequent to the effective date hereof but prior to the date the proposed insured acquires for value of record the estate or interest or mortgage thereon covered by this Commitment.
2. Rights or claims of easements not shown by the public records.
3. Restrictive Covenants affecting the property described in Schedule A (or Exhibit A if attached).
4. Taxes for the year 2015 which are not yet due and payable.
5. Any inaccuracy in the area, square footage, or acreage of the land described in Schedule A. The company does not insure the area, square footage, or acreage of the land.
6. Subject to any and all restrictions, easements, boundary line agreements and building setback lines of record in said Register's Office.
7. 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. We assume no liability for taxes assessed by correction pursuant to the provisions of Tennessee Code Annotated, Section 67-5-603- et seq.
8. Terms, provisions, covenants, conditions, restrictions, easements, changes, assessments and liens provided in the Covenants, Conditions and Restrictions of record in the described Register's Office, but omitting any covenant, conditions or restrictions, if any based on race, color, religion, sex, handicap, familial status or national origin unless and only to the extent that the covenant, conditions or restriction (a) is exempt under Title 42 of the United States Code, or (b) relates to handicap but does not discriminate against handicapped persons.
9. Any Owner's Policy issued pursuant hereto will contain under Schedule B the Standard Exceptions listed below. Any loan policy issued pursuant hereto will contain Standard Exceptions (1) and (4) unless a satisfactory survey and inspection of the premises is made.
 - 1) Rights or claims of parties in possession not shown by the public records;
 - 2) Any lien, or right to a lien, for services, labor, or material heretofore or hereafter furnished, imposed by law and not shown by the public records;
 - 3) Taxes or special assessments which are not shown as existing liens by the public records;

COMMITMENT FOR TITLE INSURANCE

SCHEDULE B

Part II

- 4) Any encroachment, encumbrance, violation, variation, or adverse circumstances affecting the Title that would be disclosed by an accurate and complete land survey of the Land.
- 5) Easements or claims of easements not shown by the Public Records.

END OF SCHEDULE B

File No.: 15-006P

EXHIBIT A

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TRACT II:

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