



Paramount

TITLE SERVICES, LLC

This Opinion is provided for the benefit of:

Brandon Richards
The Property Company
36 W. Broad Street
Cookeville, TN

Effective date and time: February 24, 2023 8:00 a.m.

Re: Title Opinion of T B. D

Tax ID # 048G-A-014.00

Pursuant to your request this is to advise that I have made an investigation into the record title of a certain tract or parcel of land in **Van Buren** County, Tennessee, as described in a conveyance from **Jesse L.V. Day and wife, Sandra L. Day** to **Charles E. Moore and Tina R. Moore, husband and wife** by Deed dated **January 26, 2019** and recorded **February 14, 2019** in **Book RB98, Page 390**, Register's Office, **Van Buren** County, Tennessee, which is the last conveyance affecting title, covering a period based on a search of the records for a period of not less than 30 years. My investigation is limited to a search of the index books and/or computer index, and NOT THE "NOTEBOOK"; consequently, I do not assume liability or responsibility for any discrepancy such as a document being noted of record in the "Notebooks", but not appearing of record in the index books and/or computer records.

My investigation reveals that said lands are owned, as of this date, by **Charles E. Moore and Tina R. Moore, husband and wife**, in fee simple, subject only to the following:

EXCEPTIONS:

1. This title report does not make any representation with regard to the following: (a) any parties in possession; (b) deficiencies in quantities of land; (c) boundary line disputes; (d) roadways; (e) any unrecorded easements; (f) any unrecorded liens; (g) accuracy of the index books and computer index of the Register's Office for **Van Buren** County, Tennessee; (h) any matter not of public record which would be revealed by an accurate survey or inspection of the premises; (I) any undisclosed heirs; (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 corporate capacity in the event a corporation is in the chain of title; (q) any facts that would be revealed by an examination of the records of the State Courts, Federal District Court, and Bankruptcy Courts; (r) any questions of security interests or liens under the Uniform Commercial Code; (s) any law, ordinance or governmental regulation (including but not limited to building and zoning ordinances) restricting or regulating or prohibiting the occupancy, use or enjoyment of the land, or regulating the character, dimensions or location of any improvement 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; (t) the effect of foreclosure proceedings under any mortgage, deed of trust, vendor's lien or installment deed listed in the chain of title; (u) the validity of any prior transfer that was subject to the "Bulk Transfer" law; (v) any claim or allegation in any bankruptcy proceeding or otherwise that any deed in the chain of title was a fraudulent transfer, whether same be a deed of conveyance, foreclosure, or a deed in lieu of foreclosure, within one year from the vesting in the present owner; (w) any claim of any Trustee in bankruptcy filed by any Grantor herein, notice of such filing in bankruptcy not being recorded in the Register's Office for the county of location of the realty, or of which the parties, including the undersigned, had no actual notice; (x) any claimed liability for a clean up of any hazardous and/or toxic waste, materials or condition upon the subject premises.

These items listed under paragraph one (1) are matters which would not be revealed by an examination of the records of the Register's Office of **Van Buren** County, Tennessee, and, therefore, matters in which I have no means of securing the necessary information. The matters under one (1) (a), (b), (c), (d) and (e) could be protected against by an accurate survey by a qualified licensed surveyor. Item one (1) (f), 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. Paragraph one (1) (g) through (r) and (t) may be insured against by the utilization of title insurance. Item one (1) (t) may also be guarded against by contacting the mortgage holder and thereby securing information regarding the lien. Should you desire more information on title insurance, I would be pleased to discuss same with you.

2. The fees, rules and regulations of the County Zoning Authority, the Public Health Department and County Water and Sewer Authority as interpreted and administered by said authorities.

3. This conveyance is subject to all Governmental rules and regulations and all public utility and private easements and rights-of-way, whether shown of record or ascertainable by a visual inspection of the premises.

4. Subject to any financing statements filed under the Uniform Commercial Code of the State of Tennessee, affecting subject property.

5. All recorded or unrecorded mineral rights.

6. County taxes for 2022 in the amount of \$157.00 are due and payable. NOTE: County Taxes are due October 1st of each year and delinquent after February 28th of the year after the year assessed and are payable to: Van Buren County Trustee.

7. Subject to Payment of all POA/CC dues which may be due and payable on the subject property.

8. Subject to Restrictive Covenants recorded in Misc Book 21, page 759 and Misc Book 27, Page 736 and amendments thereto, Registrants Office for Van Buren, Tennessee, but omitting any covenants or restriction based on race, color, religion, sex, handicap, familial status on national origin unless and only to the extent that said (a) is exempt under Chapter 24, Section 3607 of the United States or (b) relates to handicap but not discriminate against handicapped persons.

9. Subject to Subject to all matters as shown on Plat of record in Plat Cabinet 1, Page 111, Van Buren County, Tennessee Register of Deeds' Office.

10. Subject to Homeowners' Association Rules and Charter recorded in Book 21, Page 755, Van Buren County, Tennessee Register of Deeds' Office.

Subject to the above exceptions, it is my opinion that said owner has a good and marketable title thereto.

This opinion is written for your exclusive use, and the undersigned shall not be responsible to any other person relying on it for any purpose. No opinion is rendered as to the validity, legal effect, enforceability or priority of any matter herein shown. This opinion is subject to accuracy of the indexes to the public and tax records. Also, if applicable, this opinion is subject to the accuracy of the information provided by any computer data.

Sincerely yours,

A handwritten signature in black ink, appearing to read "Chris Cantrell", with a stylized flourish at the end.

Christopher L. Cantrell

CLC: