

Lawyers Title Insurance Corporation



**COMMITMENT FOR TITLE INSURANCE
SCHEDULE A**

- 1. Effective Date: August 17, 2006 @ 08:00 AM File No.: 85504

- 2. Policy or policies to be issued:
 - (a) ALTA Own. Policy (10/17/92) Amount: \$
 Proposed Insured:
 To Be Determined

 - (b) ALTA Loan Policy (10/17/92) Amount: \$
 Proposed Insured:

- 3. Title to the Fee Simple estate or interest in the land described or referred to in this Commitment is at the effective date hereof vested in:
 John Seal and Linda Seal Byrd, heirs of Winnie Seal

- 4. The land referred to in this Commitment is described as follows:
 See Exhibit "A" attached hereto.

Countersigned:
TENNESSEE VALLEY TITLE INSURANCE CO.

By: Tracey J. McMillan
Tracey J. McMillan

Tennessee Valley Title Insurance Co.
1500 First Tennessee Plaza
Knoxville, TN 37929

Commitment No.: 85504
Schedule A

This commitment is invalid unless the
Insuring Provisions and Schedules A and B
are attached.

SCHEDULE B - SECTION I REQUIREMENTS

The following are the requirements to be complied with:

1. Payment to or for the account of the grantors or mortgagors of the full consideration for the estate or interest to be insured.
2. Payment of all premiums and charges for policies, endorsement and services.
3. Furnish a properly executed Owner's Affidavit on attached form.
4. Furnish an accurate, current survey and surveyor's inspection report on attached form.
5. Payment of 2004 and 2005 Knox County taxes due in the amount of \$1,934.94 (August rate).
CLT #129-038.
6. Proper instrument(s) creating the estate or interest to be insured must be executed and duly filed for record, to-wit:
 - a. Duly authorized deed from Linda Seal Byrd, and Carol Silvey, Conservator for the estate of John Seal, sole heirs of Winnie Seal.

Commitment No.: 85504

Schedule B - Section I

Valid only if Insuring Provisions and
Schedules A and B are attached

SCHEDULE B - SECTION II EXCEPTIONS

The policy or policies to be issued will contain exceptions to the following 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. The dower, curtesy, homestead, community property, or other statutory marital rights, if any, of the spouse of any individual insured.
3. Rights or claims of parties in possession not shown by the public records.
4. Easements, or claims of easements, not shown by the public records.
5. Any discrepancies, conflicts, encroachments, servitudes, shortages in area and boundaries or other facts which a correct survey would show.
6. 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.

NOTE: Upon receipt of satisfactory Owner's Affidavit as required under Schedule B - Section 1, Items 3 and 6 hereinabove may be amended and/or deleted.

NOTE: Upon receipt of satisfactory survey and surveyor's inspection report as required under Schedule B - Section 1, Items 4 and 5 hereinabove may be amended and/or deleted.

7. Taxes for the year 2006, a lien, but not yet due or payable, and all taxes for subsequent years.
8. Rights of others in, and title to, that portion of the real property described in Schedule A hereof lying within the bounds of any roads or highways, to specifically include Hickory Creek Road.

Commitment No.: 85504
SCHEDULE B - SECTION II

Valid only if Insuring Provisions and
Schedules A and B are attached

EXHIBIT "A"

SITUATED in District Six of Knox County, Tennessee, without the corporate limits of the City of Knoxville, Tennessee, and being more particularly described as follows:

BEGINNING on a steel pin on George Coleys N. E. corner in Winnie Seal's line (1508) feet from a pin on south side of Buttermilk Road; thence with Coley's line, S. 56 W. 2232 feet to a pin in Bittles line with Bittle and Davis lines, N 40-1/2 W 1500 feet to the center of Hickory Creek Road to a point in H. E. Davis line opposite a pin on S side of the road; thence with center of said road, N 54 deg. E. 2232 feet to a point in the center of the road.

BEING the property conveyed to Everett Seal and wife, Winnie Seal by deed dated July 26, 1945, of record in Deed Book 695, page 306, in the Knox County Register's Office; and BEING the property vesting in Winnie Seal as the surviving tenant by the entirety upon the demise of Everett Seal. Winnie Seal is now deceased having died intestate, having surviving her as her sole heirs at law, John Seal and Linda Seal Byrd.

THERE IS EXCLUDED from the property described on the attached deed that portion conveyed to Shari Love Grace by the deed dated February 1, 2001, and recorded as Instrument No. 200103060058464, in the Knox

See Order appointing Carol Silvey as Conservator for John Seal recorded in Instrument #200606050101964, in the Knox County Register's Office.

Commitment No.: 85504

Exhibit A

Valid only if Insuring Provisions and
Schedules A and B are attached