

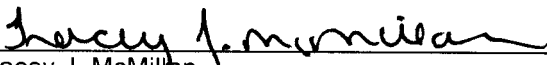
Southern Title Insurance Corporation

Commitment Number: 85730

SCHEDULE A

1. Commitment Date: September 19, 2006 at 08:00 AM
2. Policy (or Policies) to be issued: Policy Amount
 - (a) Owner's Policy (ALTA Own. Policy (10/17/92))
Proposed Insured:
TO BE DETERMINED
 - (b) Loan Policy (ALTA Loan Policy (10/17/92))
Proposed Insured:
3. Fee Simple interest in the land described in this Commitment is owned, at the Commitment Date, by:
Joseph L. Kennedy, Sr. and wife, Wanda L. Kennedy
4. The land referred to in the Commitment is described as follows:
SEE SCHEDULE C ATTACHED HERETO

TENNESSEE VALLEY TITLE INSURANCE CO.

By: 
Tracey J. McMillan

Southern Title Insurance Corporation

Commitment Number: 85730

**SCHEDULE B - SECTION I
REQUIREMENTS**

The following requirements must be met:

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 Notice and Waiver signed by the mortgagors.
4. Furnish a properly executed Owner's Affidavit on attached form.
5. Furnish an accurate, current survey and surveyor's inspection report on attached form.
6. Payment of Knox County taxes as follows:

CLT #018-153.03 (Lot 2)
2004 - \$583.97 (September rate).
2005 - \$379.73 (September rate).
2006 - \$163.00 (Due October 1, 2006)

CLT #018-153.04 (Lot 3)
2004 - \$161.72 (September rate).
2005 - \$119.64 (September rate).
2006 - \$108.00 (Due October 1, 2006)

CLT #018-153.06 (Lot 6)
2003 - Balance due of \$83.98 (September rate).
2004 - \$646.49 (September rate).
2005 - \$472.62 (September rate).
2006 - \$369.00 (Due October 1, 2006).

CLT #018-153.07 (Lot 7)
2003 - \$213.98 (September rate).
2004 - \$198.61 (September rate).
2005 - \$159.03 (September rate).
2006 - \$144.00 (Due October 1, 2006)

7. Proper instrument(s) creating the estate or interest to be insured must be executed and duly filed for record, to-wit:
 - a. Properly executed and acknowledged Deed from Joseph L. Kennedy, Sr. and wife, Wanda L. Kennedy, vesting fee simple title in purchaser(s) to be determined.

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**SCHEDULE B - SECTION II
EXCEPTIONS**

Any policy we issue will have the following exceptions unless they are taken care of to our satisfaction.

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. Declaration of Joint Permanent Easement dated April 30, 1995, of record in Deed Book 2175, page 217, in the Knox County Register's Office.
9. Terms and provisions of Maintenance Agreement dated May 29, 1995, of record in Deed Book 2177, page 395, in the Knox County Register's Office.
10. Easement to Hallsdale-Powell Utility District, dated December 30, 1999, of record in Instrument #200001070001605, in the Knox County Register's Office.
11. Matters depicted on map of record in Map Cabinet N, Slide 376D, in the Knox County Register's Office, to include: 20-foot drainage easement on Lots 6, 7 and 2.

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SCHEDULE C
PROPERTY DESCRIPTION

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

SITUATED in District Six of Knox County, Tennessee, without the corporate limits of the City of Knoxville, Tennessee, and being known and designated as all of Lots 2, 3, 6 and 7, Joseph Kennedy Subdivision, as shown on plat of record in Plat Cabinet N, Slide 376D, in the Register's Office for Knox County, Tennessee, to which plat specific reference is hereby made for a more particular description.

BEING part of that property conveyed to Joseph L. Kennedy, Sr. and wife, Wanda L. Kennedy, by deed from Robert A. Hammon and William Carter Hammond, dated September 30, 1992, of record in Deed Book 2086, page 319, as corrected by deed dated April 23, 1999, of record in Instrument #199906040201923, both in the Knox County Register's Office.