

Southern Title Insurance Corporation

Commitment Number: 86031

SCHEDULE A

1. Commitment Date: October 30, 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:
H. Louis Young
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

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**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 Owner's Affidavit on attached form.
4. Payment of 2006 Knox County and Knoxville City taxes as follows:
County - \$413.00.
City - \$431.34.
CLT #070GB-009.
5. 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 East Tennessee Human Resource Agency, by Carol Silvey, Representative Agent, as Conservator for H. Louis Young, and wife of H. Louis Young, if married, vesting fee simple title in purchaser(s) to be named.

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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. 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.
5. NOTE: Upon receipt of satisfactory Owner's Affidavit as required under Schedule B - Section 1, Items 3 and 4 hereinabove may be amended and/or deleted.
6. Taxes for the year 2007, and all taxes for subsequent years.
7. Covenants and restrictions filed of record in Deed Book 680, page 136, in the office of the Knox County Register of Deeds, but omitting any covenant or restriction based on race, color, religion, sex, handicap, familial status or national origin unless and only to the extent that said covenant (a) is exempt under Chapter 42, Section 3607, of the United States Code or (b) relates to handicap but does not discriminate against handicapped persons.
8. Matters depicted or disclosed by survey of Bruce McClellan, RLS #696, of Trotter-McClellan, Inc., dated October 25, 2006, to include:
 - (a) 35-foot minimum building setback line along Boright Drive;
 - (b) 20-foot drainage easement crossing rear corner of property;
 - (c) Fence encroaching to the extent of 5.0 feet onto subject property;
 - (d) Dog house located on Lot 10R2 encroaching to the extent of 2.7 feet onto subject property; and
 - (e) Shed located on Lot 10R2 encroaching to the extent of 1.1 feet onto subject property.

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SCHEDULE C
PROPERTY DESCRIPTION

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

SITUATED in District Seven of Knox County, Tennessee, within the 33rd Ward of the City of Knoxville, Tennessee, and being known and designated as Lot 9, Block F, Country Club Estates, as shown on map of record in Map Cabinet B, Slide 88A (Map Book 14, page 150), in the Register's Office for Knox County, Tennessee, and being more particularly bounded and described as follows:

BEGINNING at an existing iron pin located in the northwestern right of way of Boright Drive, said iron pin being located in a northeasterly direction 135.00 feet from the point of intersection of Gary Road; thence from said point of beginning and leaving the right of way of Boright Drive, North 33 deg. 07 min. West, 260.73 feet to an existing iron pin; thence North 49 deg. 24 min. East, 72.94 feet to an existing iron pipe; thence South 39 deg. 12 min. East, 264.20 feet to an existing iron pipe located in the northwestern right of way of Boright Drive; thence with said right of way, South 50 deg. 41 min. West, 40 feet to a point; thence along a curve to the right, having a radius of 548.00 feet, an arc distance of 60.68 feet and a chord bearing and distance of South 53 deg. 52 min. West, 60.65 feet to an existing iron pin, said iron pin marking the POINT OF BEGINNING; according to the survey of Bruce McClellan, Tennessee RLS #696, of Trotter-McClellan, Inc., 3329 W. Gov. John Sevier Hwy., Knoxville, TN 37920, dated October 25, 2006, and bearing Drawing #06-356.

BEING the same property conveyed to H. Louis Young by deed from William Eugene Monday, Jr. and wife, Florence S. Monday, dated June 11, 1975, of record in Deed Book 1555, page 884, in the Knox County Register's Office.