



**3 Bedroom, 2 Bath, 1,288 Sq Ft  
Home on 1 Acre Lot in Sparta,  
TN (White County)**

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This instrument prepared by Hugh M. Carmichael, Attorney at Law, Sparta, Tennessee.

## RESTRICTIONS ON PARK VILLAGE SUBDIVISION

Whereas, Lloyd Copeland, J. D. Massa and Joe Wilhite are the owners of all of the property shown on the plan of Park Village Subdivision, which was surveyed and platted by Tom B. Thaxton and which plat is of record in Plat Book 1, page 135, Slide 68, in the Register's Office for White County, Tennessee, and desire to place certain restrictive covenants on those lots numbered 1 through 39 as shown on said plan and the 15.2 acre tract is specifically excluded from these restrictions.

Therefore, in consideration of the premises, the undersigned hereby impose the following restrictions, which shall be covenants running with the land and binding upon all persons who may now or hereafter own, possess or occupy said property, their successors and assigns, for a period of thirty (30) years from the date hereof and said restrictive covenants are as follows:

1. All lots of this subdivision shall be known and described as residential lots, shall be used for this purpose only, and shall be limited to one-family residential units, and no such buildings shall be used as a duplex, an apartment, flat, tenement house, hotel, or for public gatherings.

2. No building shall be erected on the lots as shown on said plan which shall not have at least one thousand (1,000) square feet of floor space devoted to the living area. All porches, stoops, breezeways, garages and similar structures shall be in addition to the said minimum areas.

3. No lot or lots, as shown on said plan, shall again be subdivided, resubdivided, altered or changed so as to produce less area than established on said plan. Not more than one residence building may be built or maintained on any one lot at the same time.

JUN 17 1973

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4. All buildings erected on any building lot shall have at least fifty per cent (50%) of the exterior wall area constructed of brick-veneer or stone veneer. Any variance may be approved in advance by the developers.

5. No objectionable nor offensive trade shall be carried on upon any lot nor shall anything be done thereon which may be or become a nuisance or annoyance to the neighborhood.

6. No trailer, basement, tent, shack or barn shall be erected on any lot for use as residential purposes, either temporary or permanent, and no residence of a temporary character shall be permitted. No structure shall be built or moved onto any lot unless it shall conform to and be in harmony with existing structures in said subdivision.

7. No sewage shall be allowed to flow onto the surface of the ground, but shall be disposed of through septic tanks or sewers built in accordance with the regulations of the State Health Department.

8. No signs or any advertising nature shall be permitted on any lot or building except in conformance with the zoning laws or regulations. Signs, however, may be erected by the developers of the subdivision during the development and sale of the entire subdivision.

9. No detached garages, carports, shelters or detached buildings of any kind shall be constructed without the expressed consent of the developers of Park Village Subdivision.

10. Cats, dogs and other small domestic animals customarily kept as pets, but no other animals, poultry or domestic fowls may be kept or maintained on the premises. No dogs, cats, or other household pets may be kept, bred or maintained for any commercial purpose.

11. No basement excavation made upon any lot will be allowed to remain open for more than three months and no basement home or temporary living quarters shall be allowed.





12. All streets shown on the plan of the Park Village Subdivision are hereby dedicated to White County, Tennessee, as public thoroughfares.

Witness our hands, this 16<sup>th</sup> day of June, 1977.

LLOYD COPELAND  
 LLOYD COPELAND

J. D. MASSA  
 J. D. MASSA

JOE WILHITE  
 JOE WILHITE

STATE OF TENNESSEE

COUNTY OF WHITE

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Lloyd Copeland, J. D. Massa and Joe Wilhite, with whom I am personally acquainted, and who acknowledged that they executed the foregoing instrument for the purposes therein contained.

Witness my hand and official seal, this 16<sup>th</sup> day of June, 1977.



Dianna H. Officer  
 Notary Public

My commission expires: 7-29-79

STATE OF TENNESSEE, WHITE COUNTY  
 The foregoing instrument and certificate were noted in  
 Note Book 4, Page 129 at 3:15 o'clock P. M.  
6-17 1977 and recorded in Book 37  
 Page 389 State Tax Paid \$     Fee      Record-  
 ing Fee      Total \$      
 Witness My hand,  
 Receipt No.     

Register of Deeds for White County



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12. All streets shown on the plan of the Park Village Subdivision are hereby dedicated to White County, Tennessee, as public thoroughfares.

Witness our hands, this 16<sup>th</sup> day of June, 1977.

Lloyd Copeland  
 LLOYD COPENLAND

J. D. Massa  
 J. D. MASSA

Joe Wilhite  
 JOE WILHITE

STATE OF TENNESSEE

COUNTY OF WHITE

INDEXED

DIRECT

REVERSE

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Lloyd Copeland, J. D. Massa and Joe Wilhite, with whom I am personally acquainted, and who acknowledged that they executed the foregoing instrument for the purposes therein contained.

Witness my hand and official seal, this 16<sup>th</sup> day of June, 1977.



Diana H. Officer  
 Notary Public

My commission expires: 7-27-79

STATE OF TENNESSEE, WHITE COUNTY  
 The foregoing instrument and certificate were noted in  
 Note Book 9, Page 179 at 3:10 o'clock P. M.  
 O-17 1977 and recorded in Book 37  
 Page 329 State Tax Paid \$3 Fee 37  
 ing Fee 37 Total \$40  
 Witness My hand.  
 Receipt No. 37329

Register of Deeds for White County





# Tax Information



Thursday, August 27, 2020

## LOCATION

<b>Property Address</b>	301 Southard Rd Sparta, TN 38583-6598
<b>Subdivision</b>	Park Village
<b>County</b>	White County, TN

## PROPERTY SUMMARY

<b>Property Type</b>	Residential
<b>Land Use</b>	Single Family
<b>Improvement Type</b>	Single Family
<b>Square Feet</b>	1288

## GENERAL PARCEL INFORMATION

<b>Parcel ID/Tax ID</b>	013P A 040.03
<b>Special Int</b>	000
<b>Alternate Parcel ID</b>	
<b>Land Map</b>	024A
<b>District/Ward</b>	04
<b>2010 Census Trct/Blk</b>	9351/3
<b>Assessor Roll Year</b>	2019



## CURRENT OWNER

<b>Name</b>	Robinson Justin O Teri M
<b>Mailing Address</b>	301 Southard Rd Sparta, TN 38583-6598

## SALES HISTORY THROUGH 08/14/2020

Date	Amount	Buyer/Owners	Seller	Instrument	No. Parcels	Book/Page Or Document#
4/15/2010	\$96,900	Robinson Justin O & Teri M		Warranty Deed		281/196
8/4/2006	\$84,000	Daniels Adam Donovan & Jessica Lee		Warranty Deed		208/751

## TAX ASSESSMENT

Appraisal	Amount	Assessment	Amount	Jurisdiction	Rate
<b>Appraisal Year</b>	2019	<b>Assessment Year</b>	2019		
<b>Appraised Land</b>	\$15,600	<b>Assessed Land</b>		<b>White</b>	2.05
<b>Appraised Improvements</b>	\$99,900	<b>Assessed Improvements</b>			
<b>Total Tax Appraisal</b>	\$115,500	<b>Total Assessment</b>	\$28,875		
		<b>Exempt Amount</b>			
		<b>Exempt Reason</b>			

## TAXES

Tax Year	City Taxes	County Taxes	Total Taxes
2019		\$591.94	\$591.94
2018		\$508.40	\$508.40
2017		\$508.40	\$508.40
2016		\$508.40	\$508.40
2015		\$508.40	\$508.40

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## Property Report for 301 SOUTHARD RD. cont.

2014	\$450.01	\$450.01
2013	\$450.01	\$450.01

### MORTGAGE HISTORY

Date	Loan Amount	Borrower	Lender	Book/Page or Document#
04/15/2010	\$95,144	Robinson Justin O Robinson Teri M	Mortgage Investors Group	RB281/198 10005804

### PROPERTY CHARACTERISTICS: BUILDING

<b>Building # 1</b>				
<b>Type</b>	Single Family	<b>Condition</b>	Average	<b>Units</b>
<b>Year Built</b>	2006	<b>Effective Year</b>	2006	<b>Stories</b> 1
<b>BRs</b>		<b>Baths</b>	F H	<b>Rooms</b>
<b>Total Sq. Ft.</b>	1,288			
<b>Building Square Feet (Living Space)</b>			<b>Building Square Feet (Other)</b>	
Base 1288			Open Porch Finished 96	

#### - CONSTRUCTION

<b>Quality</b>	Average	<b>Roof Framing</b>	Gable/Hip
<b>Shape</b>	Rectangular Design	<b>Roof Cover Deck</b>	Composition Shingle
<b>Partitions</b>		<b>Cabinet Millwork</b>	Average
<b>Common Wall</b>		<b>Floor Finish</b>	Carpet Combination
<b>Foundation</b>	Continuous Footing	<b>Interior Finish</b>	Drywall
<b>Floor System</b>	Wood W/ Sub Floor	<b>Air Conditioning</b>	Cooling Package
<b>Exterior Wall</b>	Siding Average	<b>Heat Type</b>	Heat Pakage
<b>Structural Framing</b>		<b>Bathroom Tile</b>	
<b>Fireplace</b>		<b>Plumbing Fixtures</b>	6

#### - OTHER

<b>Occupancy</b>	Occupied	<b>Building Data Source</b>	Inspection
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### PROPERTY CHARACTERISTICS: EXTRA FEATURES

Feature	Size or Description	Year Built	Condition
Wood Deck	10X15	2006	AVERAGE
Wood Deck	4X4	2006	AVERAGE

### PROPERTY CHARACTERISTICS: LOT

<b>Land Use</b>	Single Family	<b>Lot Dimensions</b>	100X463.46
<b>Block/Lot</b>	/9	<b>Lot Square Feet</b>	43,560
<b>Latitude/Longitude</b>	36.015601°/-85.568708°	<b>Acreage</b>	1

### PROPERTY CHARACTERISTICS: UTILITIES/AREA

<b>Gas Source</b>		<b>Road Type</b>	Paved
<b>Electric Source</b>	Public	<b>Topography</b>	Rolling
<b>Water Source</b>	Public	<b>District Trend</b>	Stable
<b>Sewer Source</b>		<b>Special School District 1</b>	
<b>Zoning Code</b>		<b>Special School District 2</b>	
<b>Owner Type</b>			

### LEGAL DESCRIPTION

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# Tax Information



## Property Report for 301 SOUTHARD RD. cont.

Subdivision	Park Village	Plat Book/Page	1/136		
Block/Lot	/9	District/Ward	04		
Description					
FEMA FLOOD ZONES					
Zone Code	Flood Risk	BFE	Description	FIRM Panel ID	FIRM Panel Eff. Date
X	Minimal		Area of minimal flood hazard, usually depicted on FIRMs as above the 500-year flood level.	47185C0050D	09/28/2007

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# Title Commitment



 <b>First American Title™</b>	<b>ALTA Commitment for Title Insurance</b>
	ISSUED BY <b>First American Title Insurance Company</b>
<b>Commitment</b>	

## COMMITMENT FOR TITLE INSURANCE

Issued By

**FIRST AMERICAN TITLE INSURANCE COMPANY**

### NOTICE

**IMPORTANT—READ CAREFULLY:** THIS COMMITMENT IS AN OFFER TO ISSUE ONE OR MORE TITLE INSURANCE POLICIES. ALL CLAIMS OR REMEDIES SOUGHT AGAINST THE COMPANY INVOLVING THE CONTENT OF THIS COMMITMENT OR THE POLICY MUST BE BASED SOLELY IN CONTRACT.

THIS COMMITMENT IS NOT AN ABSTRACT OF TITLE, REPORT OF THE CONDITION OF TITLE, LEGAL OPINION, OPINION OF TITLE, OR OTHER REPRESENTATION OF THE STATUS OF TITLE. THE PROCEDURES USED BY THE COMPANY TO DETERMINE INSURABILITY OF THE TITLE, INCLUDING ANY SEARCH AND EXAMINATION, ARE PROPRIETARY TO THE COMPANY, WERE PERFORMED SOLELY FOR THE BENEFIT OF THE COMPANY, AND CREATE NO EXTRACTIONAL LIABILITY TO ANY PERSON, INCLUDING A PROPOSED INSURED.

THE COMPANY'S OBLIGATION UNDER THIS COMMITMENT IS TO ISSUE A POLICY TO A PROPOSED INSURED IDENTIFIED IN SCHEDULE A IN ACCORDANCE WITH THE TERMS AND PROVISIONS OF THIS COMMITMENT. THE COMPANY HAS NO LIABILITY OR OBLIGATION INVOLVING THE CONTENT OF THIS COMMITMENT TO ANY OTHER PERSON.

### COMMITMENT TO ISSUE POLICY

Subject to the Notice; Schedule B, Part I—Requirements; Schedule B, Part II—Exceptions; and the Commitment Conditions, **First American Title Insurance Company**, a Nebraska Corporation (the "Company"), commits to issue the Policy according to the terms and provisions of this Commitment. This Commitment is effective as of the Commitment Date shown in Schedule A for each Policy described in Schedule A, only when the Company has entered in Schedule A both the specified dollar amount as the Proposed Policy Amount and the name of the Proposed Insured.

If all of the Schedule B, Part I—Requirements have not been met within 180 days after the Commitment Date, this Commitment terminates and the Company's liability and obligation end.

**First American Title Insurance Company**

Dennis J. Gilmore, President      Greg L. Smith, Secretary

If this jacket was created electronically, it constitutes an original document.

*This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by First American Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I—Requirements; Schedule B, Part II—Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.*

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Form 5030099 (1-31-17)

Page 1 of 10

ALTA Commitment for Title Insurance (8-1-16)  
Tennessee - Without Arbitration



## COMMITMENT CONDITIONS

### 1. DEFINITIONS

- (a) "Knowledge" or "Known": Actual or imputed knowledge, but not constructive notice imparted by the Public Records.
- (b) "Land": The land described in Schedule A and affixed improvements that by law constitute real property. The term "Land" does not include any property beyond the lines of the area described in Schedule A, nor any right, title, interest, estate, or easement in abutting streets, roads, avenues, alleys, lanes, ways, or waterways, but this does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.
- (c) "Mortgage": A mortgage, deed of trust, or other security instrument, including one evidenced by electronic means authorized by law.
- (d) "Policy": Each contract of title insurance, in a form adopted by the American Land Title Association, issued or to be issued by the Company pursuant to this Commitment.
- (e) "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.
- (f) "Proposed Policy Amount": Each dollar amount specified in Schedule A as the Proposed Policy Amount of each Policy to be issued pursuant to this Commitment.
- (g) "Public Records": Records established under state statutes at the Commitment Date for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without Knowledge.
- (h) "Title": The estate or interest described in Schedule A.

- 2. If all of the Schedule B, Part I—Requirements have not been met within the time period specified in the Commitment to Issue Policy, this Commitment terminates and the Company's liability and obligation end.

- 3. The Company's liability and obligation is limited by and this Commitment is not valid without:

- (a) the Notice;
- (b) the Commitment to Issue Policy;
- (c) the Commitment Conditions;
- (d) Schedule A;
- (e) Schedule B, Part I—Requirements;
- (f) Schedule B, Part II—Exceptions; and
- (g) a counter-signature by the Company or its issuing agent that may be in electronic form.

### 4. COMPANY'S RIGHT TO AMEND

The Company may amend this Commitment at any time. If the Company amends this Commitment to add a defect, lien, encumbrance, adverse claim, or other matter recorded in the Public Records prior to the Commitment Date, any liability of the Company is limited by Commitment Condition 5. The Company shall not be liable for any other amendment to this Commitment.

### 5. LIMITATIONS OF LIABILITY

- (a) The Company's liability under Commitment Condition 4 is limited to the Proposed Insured's actual expense incurred in the interval between the Company's delivery to the Proposed Insured of the Commitment and the delivery of the amended Commitment, resulting from the Proposed Insured's good faith reliance to:
  - (i) comply with the Schedule B, Part I—Requirements;
  - (ii) eliminate, with the Company's written consent, any Schedule B, Part II—Exceptions; or
  - (iii) acquire the Title or create the Mortgage covered by this Commitment.
- (b) The Company shall not be liable under Commitment Condition 5(a) if the Proposed Insured requested the amendment or had Knowledge of the matter and did not notify the Company about it in writing.
- (c) The Company will only have liability under Commitment Condition 4 if the Proposed Insured would not have incurred the expense had the Commitment included the added matter when the Commitment was first delivered to the Proposed Insured.
- (d) The Company's liability shall not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Conditions 5(a)(i) through 5(a)(iii) or the Proposed Policy Amount.
- (e) The Company shall not be liable for the content of the Transaction Identification Data, if any.

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- (f) In no event shall the Company be obligated to issue the Policy referred to in this Commitment unless all of the Schedule B, Part I—Requirements have been met to the satisfaction of the Company.
- (g) In any event, the Company's liability is limited by the terms and provisions of the Policy.

**6. LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT**

- (a) Only a Proposed Insured identified in Schedule A, and no other person, may make a claim under this Commitment.
- (b) Any claim must be based in contract and must be restricted solely to the terms and provisions of this Commitment.
- (c) Until the Policy is issued, this Commitment, as last revised, is the exclusive and entire agreement between the parties with respect to the subject matter of this Commitment and supersedes all prior commitment negotiations, representations, and proposals of any kind, whether written or oral, express or implied, relating to the subject matter of this Commitment.
- (d) The deletion or modification of any Schedule B, Part II—Exception does not constitute an agreement or obligation to provide coverage beyond the terms and provisions of this Commitment or the Policy.
- (e) Any amendment or endorsement to this Commitment must be in writing and authenticated by a person authorized by the Company.
- (f) When the Policy is issued, all liability and obligation under this Commitment will end and the Company's only liability will be under the Policy.

**7. IF THIS COMMITMENT HAS BEEN ISSUED BY AN ISSUING AGENT**

The issuing agent is the Company's agent only for the limited purpose of issuing title insurance commitments and policies. The issuing agent is not the Company's agent for the purpose of providing closing or settlement services.

**8. PRO-FORMA POLICY**

The Company may provide, at the request of a Proposed Insured, a pro-forma policy illustrating the coverage that the Company may provide. A pro-forma policy neither reflects the status of Title at the time that the pro-forma policy is delivered to a Proposed Insured, nor is it a commitment to insure.

**9. ARBITRATION**


Arbitration provision intentionally removed.

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 <b>First American Title™</b>	<b>ALTA Commitment for Title Insurance</b> ISSUED BY <b>First American Title Insurance Company</b>
<b>Schedule A</b>	

**Transaction Identification Data for reference only:**

Issuing Agent: Paramount Title Services  
(Cookeville Branch)

Issuing Office's ALTA® Registry ID: 1169043

Commitment No.: 2020-15626-2

Property Address: 301 Southard Road, Sparta,  
TN 38583

Revision No.:

Issuing Office: 1095 South Walnut Avenue, Ste C., Cookeville,  
TN 38501

Loan ID No.:

Issuing Office File No.: 2020-15626-2

## SCHEDULE A

1. Commitment Date: 08/24/2020 at 8:00 AM
2. Policy to be issued:
  - (a) ALTA Owner's Policy (6-17-06)  
 Proposed Insured: **Buyer(s) to be determined at day of auction**  
 Proposed Policy Amount: **\$Coverage in an amount to be determined by highest bid at the day of auction**
3. The estate or interest in the Land described or referred to in this Commitment is fee simple
4. Title to the fee simple estate or interest in the Land is at the Commitment Date vested in:  
 Justin O. Robinson and Teri M. Robinson, husband and wife  
  
 Being the same property conveyed to Justin O. Robinson and Teri M. Robinson, husband and wife by Deed dated April 15, 2010 from Adam Donovan Daniels and Jessica Lee Daniels, husband and wife, recorded April 19, 2010, in Book 281, Page 196, in the Official Records of White County, Tennessee.
5. The Land is described as follows:  
 Property description set forth in Exhibit A attached hereto and made a part hereof.

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## FIRST AMERICAN TITLE INSURANCE COMPANY

By: 


**Authorized Signatory**  
Christopher Cantrell, License #: 14779  
Paramount Title Services (Cookeville Branch)  
**Issuing Agent**

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 <b>First American Title™</b>	<b>ALTA Commitment for Title Insurance</b>
<b>Schedule BI</b>	ISSUED BY <b>First American Title Insurance Company</b>

Commitment No.: 2020-15626-2

## SCHEDULE B, PART I

### Requirements

All of the following Requirements must be met:

1. The Proposed Insured must notify the Company in writing of the name of any party not referred to in this Commitment who will obtain an interest in the Land or who will make a loan on the Land. The Company may then make additional Requirements or Exceptions.
2. Pay the agreed amount for the estate or interest to be insured.
3. Pay the premiums, fees, and charges for the Policy to the Company.
4. Pay all taxes and/or assessments, levied and assessed against the land which are due and payable.
5. Documents satisfactory to the Company that convey the Title or create the Mortgage to be insured, or both, must be properly authorized, executed, delivered, and recorded in the Public Records.

Duly authorized and executed Deed from Justin O. Robinson and Teri M. Robinson, husband and wife, to . TBD, to be executed and recorded at closing.

6. You must tell us in writing the name of anyone not referred to in this Commitment who will get an interest in the land or who will make a loan on the land. We may make additional requirements or exceptions.
7. Affidavit executed by current owner(s) of the land described in Schedule A on a form to be supplied by the Company which shall include, but not be limited to, a certification that (1) there are no parties in possession of the land described in Schedule A, other than the current owners; (2) no bankruptcy proceedings in any federal court, federal tax liens, state tax liens and/or judgments have been or are being filed against the owner(s); (3) there are no liens for past due taxes of any nature or any unpaid assessments of any kind; (4) there are no financing statements and no outstanding indebtedness for equipment, appliances or other fixtures attached to the land described in Schedule A; and (5) there are no matters existing, at the time of the delivery of any deed contemplated herein, which would adversely affect the ability of the owner(s) to mortgage or convey the land described in Schedule A.
8. Affidavit executed by current owner(s) of the insured property on a form to be supplied by the Company stating that there have been no improvements to the insured property within the past 1 year which could give rise to a construction lien and that there are no accounts or claims pending and unpaid which could constitute a lien against insured property. The affidavit will also state that affiant has no knowledge of any natural person or legal entity who has or could have a claim of right, interest or lien adverse to the Insured.
9. Execution and delivery of Notice of Availability of Title Insurance to Purchaser/Mortgagor.

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 <b>First American Title™</b>	<b>ALTA Commitment for Title Insurance</b>
<b>Schedule BI</b>	ISSUED BY <b>First American Title Insurance Company</b>

Commitment No.: 2020-15626-2


**SCHEDULE B, PART I**  
**Requirements (Continued)**

10. Note: Immediately prior to disbursement of the closing proceeds, the search of the public records must be continued from the effective date hereof. The Company reserves the right to raise such further exceptions and requirements as an examination of the information revealed by such search requires, provided, however, that such exceptions or requirements shall not relieve the Company from its liability under this Commitment arising from the matters which would be revealed by such search, to the extent that Company, or its Agent countersigning this Commitment, has disbursed said proceeds.
11. A Deed of Trust from Justin O. Robinson and Teri M. Robinson, husband and wife to Charles E. Tonkins, II, Trustee(s), securing an indebtedness to MERS as Nominee for Mortgage Investor's Group, in the amount of \$95,144.00, dated April 15, 2010 and recorded on April 19, 2010 in Book 281, Page 198 with Appointment of Successor Trustee recorded in Book 336, Page 673; Corporation Assignment of Deed of Trust recorded in Book 334, Page 310; and Transfer and Assignment recorded in Book 431, page 521, in the official records of White County Register of Deeds to be satisfied and released.
12. A judgment from Citizens Bank against Teri Robinson in the amount of \$3,825.18 entered on January 11, 2017 by White County General Sessions Court in Case #CV19636 and recorded on January 12, 2017 in Book RB391, Page 83 in the official records of White County Register of Deeds, to be paid and released OR satisfactory evidence to the Company that Teri M. Robinson is not the same as the one listed on said judgment.
13. Execution of Affidavit of Understanding and Indemnity and Hold Harmless Agreement Due to the COVID-19 Emergency by the Parties to the Contemplated Transaction.

*This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by First American Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I—Requirements; Schedule B, Part II—Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.*

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 <b>First American Title™</b>	<b>ALTA Commitment for Title Insurance</b> ISSUED BY <b>First American Title Insurance Company</b>
<b>Schedule BII</b>	

Commitment No.: 2020-15626-2

## SCHEDULE B, PART II

### Exceptions

THIS COMMITMENT DOES NOT REPUBLISH ANY COVENANT, CONDITION, RESTRICTION, OR LIMITATION CONTAINED IN ANY DOCUMENT REFERRED TO IN THIS COMMITMENT TO THE EXTENT THAT THE SPECIFIC COVENANT, CONDITION, RESTRICTION, OR LIMITATION VIOLATES STATE OR FEDERAL LAW BASED ON RACE, COLOR, RELIGION, SEX, SEXUAL ORIENTATION, GENDER IDENTITY, HANDICAP, FAMILIAL STATUS, OR NATIONAL ORIGIN.


The Policy will not insure against loss or damage resulting from the terms and provisions of any lease or easement identified in Schedule A, and will include the following Exceptions unless cleared to the satisfaction of the Company:

1. (a) Taxes or assessments that are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records; (b) proceedings by a public agency that may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the Public Records.
2. Any facts, rights, interest or claims that are not shown by the Public Records but that could be ascertained by an inspection of the Land or that may be asserted by persons in possession of the Land.
3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records.
4. Any encroachments, encumbrances, violations, variations, or adverse circumstances affecting the Title that would be disclosed by an accurate and complete survey of the Land and not shown by the Public Records.
5. Any lien or rights to a lien, for labor, services or materials imposed by law and not shown by the Public Records.
6. Any claim to (a) ownership of or rights to minerals and similar substances, including but not limited to ores, metals, coal, lignite, oil, gas, uranium, limestone, clay, rock, sand, and gravel located in, on, or under the Land or produced from the Land, whether such ownership or rights arise by lease, grant, exception, conveyance, reservation, or otherwise; and (b) any rights, privileges, immunities, rights of way, and easements associated therewith or appurtenant thereto, whether or not the interests or rights excepted in (a) or (b) appear in the Public Records or are shown in Schedule B.
7. Taxes and assessments for the year 2020 and subsequent years, which are not yet due and payable.
8. County taxes for 2019 in the amount of \$508.00 are paid. 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: White County Trustee, 1 West Bockman Way, Ste. 102, Sparta, TN, 38583.

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<b>Schedule BII</b>	

Commitment No.: 2020-15626-2

## SCHEDULE B, PART II

### Exceptions (Continued)

9. Subject to Restrictions and Covenants of record in Misc Book 37, Page 329, in the official records of White County, 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.
10. Subject to the plat of record in Plat Book 1, Page 135, Slide 68, in the official records of White County, Tennessee.

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 <b>First American Title™</b>	ALTA Commitment for Title Insurance
	ISSUED BY <b>First American Title Insurance Company</b>
<b>Exhibit A</b>	

Commitment No.: 2020-15626-2

The Land referred to herein below is situated in the County of White, State of Tennessee, and is described as follows:

Tax ID#: Map 013P, Group A, Parcel 040.03

SITUATED, LYING AND BEING in the FOURTH (4th) Civil District of White County, Tennessee, bounded and described as follows:

BEING Lot No. 9, of the Park Village Subdivision, as shown on the plat of record in Plat Book 1, Page 135, Slide 68, Register's Office, White County, Tennessee, to which plat specific reference is hereby made for a more complete description of the subject property.

Being the same property conveyed to Justin O. Robinson and Teri M. Robinson, husband and wife by Deed dated April 15, 2010 from Adam Donovan Daniels and Jessica Lee Daniels, husband and wife, recorded April 19, 2010, in Book 281, Page 196, in the Official Records of White County, Tennessee.