WHITE & POLK, P.C.

ATTORNEYS AT LAW 107 WEST COLLEGE STREET MURFREESBORO, TENNESSEE 37130

GEORGE H. WHITE MARK A. POLK TELEPHONE: (615) 893-6592 FACSIMILE: (615) 893-9446

March 13, 2018

VIA HAND DELIVERY

Mr. Larry Sims Sims Commercial Realty & Auctioneers, LLC 10-A Public Square North Murfreesboro, Tennessee 37130

> RE: Rhonda Hingst, married 6012 Hill Circle, Nashville Davidson County, Tennessee

> > PRELIMINARY TITLE CERTIFICATE

Dear Larry:

I have made an examination of the public records in the Register's Office of Rutherford County, Tennessee, with reference to the real property described in Schedule A attached hereto. This certification does not embrace an assurance as to the quantity of realty, the accuracy of any measurements, nor the precise location of the boundary lines.

Subject to the foregoing reservations regarding quantity, etc., I am of the opinion that fee simple title to the property is vested in the above-named individual, subject to the following:

- 1. a. The 2018 Davidson County Metropolitan real property taxes and taxes for subsequent years are a lien but are not yet due and payable.
- b. The 2017 Davidson County Metropolitan real property taxes assessed to Rhonda Hingst, Map & Parcel No. 103-01-0-092.00 in the amount of \$1,650.86, have been paid, Receipt 3474092
- c. The 2016 Davidson County Metropolitan real property taxes and taxes for prior years have been paid.
- 2. Defects, liens, encumbrances, adverse claims, or other matters created and first appearing in the public records or attaching subsequent to the date hereof, but prior to the date of the auction sale of the property.

- 3. Agreement for Dedication of Easement for Sanitary Sewers and/or Storm Drainage of record in Book 5921, page 730, and book 5921, page 733, of the Register's Office for Davidson County, Tennessee.
- 4. Agreement for Dedication of Easement for Sewage Pumps, Service Lines, Ingress/Egress Purposes and Appurtenances of record in Instrument No. 20060912-0113019, of said Register's Office.
- 5. Scrivener's Affidavit appearing of record as Instrument No. 20180122-0006248, of said Register's Office.
- 6. No opinion is afforded as to the exact amount of acreage contained within the bounds of the subject property.
- 7. Title to that portion of the subject property embraced within the bounds of roads, highways, easements and rights-of-way, including the right-of-way for Hill Circle.
- 8. Any lien, or right to a lien, for services, labor or materials, heretofore or hereafter furnished, imposed by law and not shown by the public records.
- 9. Any inaccuracy or omission appearing in the indexes to the public records in the Register's Office or tax records.
- 10. Any fact that would be revealed by an examination of the public records of the State Courts, Federal District Courts, and the Federal Bankruptcy Courts.
 - 11. Accuracy outside the dates of this title search, if applicable.
- 12. The undersigned certifies that, except as hereinabove set forth, no liens under the Comprehensive Environmental Response, Compensation, and Liability Act, 42 U.S.C. Section 9601, et seq., or the Tennessee Hazardous Waste Management Act, T.C.A. Section 68-46-101, et seq., have been filed either in the office of the Clerk of the United States District Court or the Register's Office in the county of the captioned property which embraces same.
- 13. This title opinion does not make any representation with regard to (a) any parties in possession; (b) deficiencies in quantities of land; (c) boundary line disputes and locations of improvements; (d) roadway; (e) any unrecorded easements; (f) any unrecorded liens, including liens for labor performed and materials furnished within the statutory period; (g) accuracy of the index books of the Register's Office; (h) any matter not of public record which would be disclosed 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 incompetencies; (l) confusion with regard to the name or proper identity of parties; (m) improprieties with regard to the delivery of deeds; (n) marital rights (spouse or former spouse of past owner not revealed in the instruments); (o) any instrument executed by a minor; (p) lack of corporate capacity in the event a corporation is in the chain of title; or (q) governmental building and zoning regulations. These matters which would not be revealed by an examination of the records in the Register's Office of Rutherford County,

Tennessee, and, therefore matters in which I have no means of securing the necessary information. The matters under (a), (b), (c), (d) and (e) could be protected against by an accurate survey by a qualified land surveyor. Item (f), unrecorded liens, could be guarded against by inspection of the premises for new improvements, and if such appear to have been recent, the utilization of the notice of completion and waiting the applicable waiting period to close a per T.C.A. Title 66, Chapter 11, Part 1. The remaining items, with the exception of item (q), may be insured against by the utilization of title insurance. Inquiry should be made at the appropriate governmental agencies with regard to item (q).

This opinion is for the exclusive use of Sims Commercial Realtors & Auctioneers, in researching the realty, and I shall not be responsible to any other person relying upon it for any other purpose.

DATED March 8, 2018, as of 7:59 a.m.

Very truly yours,

George H. White

SCHEDULE A

Real property located in Davidson County, Tennessee and being more particularly described as follows, to-wit:

Tract 1:

Certain real estate in Davidson County, Tennessee as follows: Beginning on a stone in the north boundary line of Hill Circle 187 feet from the east boundary line of the Cowden tract and running with this boundary line S 64-30 W 100 feet to a stone; thence South 22 West 271 feet to a stone; thence N 72 E 100 feet to a stone; thence S 22 W 264 feet to the beginning, being the south part of Lot No. 4 in Section III of the Cowen Subdivision.

Being the same property conveyed to Rhonda Hingst by deed from William E. Hall appearing of record as Instrument No. 20170920-0096181, as corrected by Scrivener's Affidavit appearing of record as Instrument Number 20180122-0006248, both of record in the Register's Office of Davidson County, Tennessee. See, also, deed of record as Instrument No. 20160212-0013853, of the Register's Office of Davidson County, Tennessee.

Tract 2:

Being the southerly part of Lot No. 3 and a small tract lying between said Lot No. 3 and the north margin of Hill Circle on the Plan of the Division of the John B. Cowden property, Section III, not of record, described together partly according to surveys made by Norris H. Hickerson, Surveyor, November 16, 1946, and May 24, 1947, as follows: Beginning on the northerly margin of Hill Circle at the southwest corner of the property conveyed to Thomas Clark and wife, by deed from John S. Cowden and wife, of record in Book 2708, page 116, Register's Office for said County; thence with the northerly margin of said Circle, south 64 degrees west 100 feet to the southeast corner of the property conveyed to John G. Robinson and wife, by deed from John S. Cowden and wife, of record in Book 2204, page 62, said Register's Office; thence north 22 degrees west 267 feet to the southwest corner of the part of said Lot No. 3 conveyed to Harry C. Vineyard and wife, by deed from John B. Cowden, Trustee, of record in Book 1471, page 535, said Register's Office; thence with said Vineyard's Southern boundary line, north 72 degrees east 100 feet to said Vineyard's southeast corner; thence south 222 degrees east 225 feet to the beginning.

Being the same property conveyed to Rhonda Hingst, by deed from Clifford Hall, appearing of record as Instrument No. 20170926-0098643, of the Register's Office for Davidson County, Tennessee.

This is improved property having an address of 6012 Hill Circle, Nashville, Tennessee 37209.