

FIRST AMERICAN TITLE INSURANCE COMPANY

SCHEDULE A

COMMITMENT NO. 061810

1. Commitment Date: June 18, 2010 at 8:00 A. M.
2. Policy (or policies) to be issued:
 - (a) ALTA Owner's Policy (10-17-92) Policy Amount: \$TBD
Proposed Insured:

TO BE DETERMINED
 - (b) ALTA Loan Policy (10-17-92) Policy Amount: \$TBD
Proposed Insured:

TO BE DETERMINED
 - (c) Policy Policy Amount:
Proposed Insured:
3. FEE SIMPLE interest in the land described in this Commitment is owned, at the Commitment Date, by:

INVESTOR'S TRUST COMPANY, TRUSTEE
4. The land referred to in this Commitment is described as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

By: _____
Authorized Signatory

SCHEDULE B - SECTION I

REQUIREMENTS

Commitment No. 061810

The following requirements must be met:

- (a) Pay the agreed amounts for the interest in the land and/or the mortgage to be insured.
- (b) Pay us the premiums, fees and charges for the policy.
- (c) Documents satisfactory to us creating the interest in the land and/or the mortgage to be insured must be signed, delivered and recorded:
 - 1) Trustee's Deed from Investor's Trust Company, Trustee, to _____, Must be properly executed, acknowledged and recorded in the Register's Office for Knox County, Tennessee.
 - 2) Satisfactory evidence must be furnished Title Guaranty Agency of Knoxville, Inc., that Investor's Trust Company is, in fact, a viable existing corporation and that the Lease of the property described under Schedule A hereof and the execution of all documents is pursuant to the appropriate corporate resolution authorizing such execution. A certificate of existence from the Tennessee Secretary of State must be furnished Title Guaranty Agency of Knoxville, Inc.
- d) 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 relating to the interest of the loan.

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TAX INFORMATION:

CONTROL NO. 94K-C-94K-53.00

County Taxes: Assessment \$50,025.00; Paid through 2006; 2007, 2008, 2009 and 2010 Taxes NOT PAID. 2010 Taxes being neither due nor payable.

Oak Ridge City Taxes: Assessment \$50,025.00; Paid through 2007; 2008, 2009 and 2010 Taxes NOT PAID.

SCHEDULE B - SECTION II

EXCEPTIONS

Commitment No. 061810

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. Rights or claims of parties in actual possession of any or all of the property.
3. Any discrepancies or conflicts in boundary lines, any shortages in area, or any encroachment or overlapping of improvements.
4. Any facts, rights, interest or claims which are not shown by the public record, but which would be ascertained by an accurate survey of the land or by making inquiry of persons in possession thereof.
5. Easements or claims thereof, which are not shown by the public record.
6. Any lien or right to lien for services, labor or material imposed by law and not shown by the public record.
7. Taxes or assessments which are not shown as existing by the records of any taxing authority that levies taxes or assessments on real property or by the public record. Proceedings by a public agency which may result in taxes or assessments, or notice of such proceedings, whether or not shown by the records of such agency or the public record.
8. All assessments and taxes due in 2010, and thereafter.
9. Any fees, dues and/or assessments of a Homeowner's Association.
10. Restrictions of record in Deed Book X-14, page 514, and in Deed Book N-7, page 123, in the Register's Office for Anderson County, Tennessee.
11. All conditions shown on the map of record in Map Cabinet 2, Slide 180-A, in the Register's Office for Anderson County, Tennessee, including: (a) 30-foot minimum building set-back line along front and Eastern lot line; and five (5) foot utility and drainage easement on each side of all lot lines.

Commitment No. 061810

EXHIBIT "A"

SITUATED in District Two (2) of Anderson County, Tennessee, within the corporate limits of the City of Oak Ridge, Tennessee, and being known and designated as all of Lot 16, Block 19CK, Emory Hills Estates, Unit 1, as shown by Map of record in Map Cabinet 2, Slide 180-A, in the Register's Office for Anderson County, Tennessee, to which map specific reference is hereby made for a more particular description.

BEING the same property conveyed to Janice Downey, Single, n/k/a Janice Howell, Married, by Steve R. Queener, Clerk and Master, by Clerk and Master's Deed, dated June 28, 2007, and recorded in Book 1458, page 1011, in the Register's Office for Anderson County, Tennessee.