



First American Title Insurance Company

COMMITMENT INFORMATION SHEET

The Title Insurance Commitment is a legal contract between you and the Company. It is issued to show the basis on which we will issue a Title Insurance Policy to you. The Policy will insure you against certain risks to the land title, subject to the limitations shown in the Policy.

The Company will give you a sample of the Policy form, if you ask.

The Policy contains an arbitration clause. All arbitrable matters when the Amount of Insurance is \$2,000,000 or less shall be arbitrated at the option of either the Company or you as the exclusive remedy of the parties. You may review a copy of the arbitration rules at www.alfa.org.

The Commitment is based on the land title as of the Commitment Date. Any changes in the land title or the transaction may affect the Commitment and the Policy.

The Commitment is subject to its Requirements, Exceptions and Conditions.

THIS INFORMATION IS NOT PART OF THE TITLE INSURANCE COMMITMENT. YOU SHOULD READ THE COMMITMENT VERY CAREFULLY.

If you have any questions about the commitment, contact:

FIRST AMERICAN TITLE INSURANCE COMPANY
1 First American Way
Santa Ana, California 92707

or

The office which is issued this Commitment

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First American Title Insurance Company

COMMITMENT

SCHEDULE A

Issuing Office File No: 2010-05-2720

1. Commitment Date: 4/19/2010 at 8:00 am

2. Policy (or Policies) to be issued:

(a) **ALTA Owners Policy (06-17-2006)**

Policy Amount \$TBD

Proposed Insured: **TBD**

(b) **ALTA Loan Policy (06-17-2006)**

Policy Amount \$TBD

Proposed Insured: **TBD**

3. A fee simple interest in the land described in this Commitment is owned, at the Commitment Date, by:

Gary W. Rose and Sheila Rose, husband and wife

4. The land referred to in this Commitment, situated in the County of **Cumberland**, State of **TN**, is described as follows:

See Attached Schedule A Continued

Paramount Title Services, LLC
45 Peavine Plaza, Suite 103
Crossville, TN 38571
(931) 456.8080

THIS COMMITMENT IS FURNISHED BY FIRST AMERICAN TITLE INSURANCE COMPANY OR ITS POLICY ISSUING AGENT SOLELY FOR THE ISSUANCE OF A POLICY OR POLICIES OF TITLE INSURANCE OF FIRST AMERICAN TITLE INSURANCE COMPANY. THIS COMMITMENT IS NOT AN ABSTRACT OR AN OPINION OF TITLE. LIABILITY UNDER THIS COMMITMENT IS DEFINED BY AND LIMITED TO THE TERMS AND CONDITIONS OF THIS COMMITMENT AND THE TITLE INSURANCE POLICY TO BE ISSUED. PERSONS AND ENTITIES NOT LISTED ABOVE AS PROPOSED INSUREDS ARE NOT ENTITLED TO RELY UPON THIS COMMITMENT FOR ANY PURPOSE.

First American Title Insurance Company
Schedule A (Continued)

Issuing Office File No.: 2010-05-2720

SITUATED, LYING AND BEING in the Second (2nd) Civil District of Cumberland County, Tennessee and being more particularly described as follows:

TRACT ONE: Beginning on an iron rod at the Southwest corner of a 2.117 acre tract heretofore conveyed by Archie Wooley and wife, Cheri Wooley, to Gary W. Rose and wife, Sheila Rose, in Book 1020, page 1923; thence along a line of Rose, S-33-45-58-E, 94.85 feet to an iron rod; thence with the line of a 0.657 acre tract N-67-38-27-E, 302.49 feet to the center of Clear Creek; thence with the center of same N-34-21-04-W, 98.18 feet to the SE corner of the Rose's tract referred above; thence with the South line of same, S-67-03-29-W, 300.87 feet to the point of Beginning, containing **0.655 acre**, as surveyed by Andy Potter, RLS 1334 on November 30, 1998 and May 18, 2000.

Subject to 20 foot Easement for egress and ingress and further subject to a road access and utility easement in Book 1022, page 123, Register's Office, Cumberland County, Tennessee.

Prior Reference: Being the same property conveyed to Gary W. Rose and wife, Sheila Rose, by virtue of a Warranty Deed from Archie Wooley and wife, Cheri Wooley, recorded August 4, 2003 in Book 1145, page 600, Register's Office, Cumberland County, Tennessee.

Tax Map 018, Parcel 053.11

TRACT TWO: Beginning on an iron rod at the Northwest corner of a 1.34 acre tract heretofore conveyed by B. Bruce Baltimore and wife, Denell M. Baltimore, to Gary Rose and wife, Sheila Rose, as recorded in Deed Book 1022, page 122; thence with the North line of said tract N-68-13-02-E, 304.15 feet to the center of same Clear Creek; thence with the center of same N-34-21-04-W, 98.18 feet; thence with the South line of a 0.655 acre tract, S-67-38-27-W, 302.49 feet to an iron rod; thence S-33-45-58-E, 94.85 feet to the point of Beginning, containing **0.657 acre**, as surveyed by Andy Potter, RLS 1334 on November 30, 1998 and May 18, 2000.

Prior Reference: Being the same property conveyed to Gary Rose and wife, Sheila Rose, by virtue of a Warranty Deed from B. Bruce Baltimore and wife, Denell M. Baltimore, recorded May 13, 2003 in Book 1136, page 1034, Register's Office, Cumberland County, Tennessee.

Tax Map 018, Parcel 53.08

TRACT THREE: Beginning on an iron rod in the South ROW of McCormick Road; 25 feet from the center of same at the NW corner of a tract heretofore conveyed by B. Bruce Baltimore and wife, Denell M. Baltimore; thence with the South ROW of McCormick Road, S-76-48-39-W, 100.48 feet; S-70-07-28-W, 51.29 feet; S-64-22-52-W, 238.46 feet to an iron rod; thence leaving said road and running with the East line of a 5.04 acre survey, S-27-14-15-E, 402.80 feet to an iron rod at the Westernmost corner of a tract conveyed to Gary and Sheila Rose; thence with the North line of said tract, N-68-10-40-E, 331.00 feet to an iron rod at the Northernmost corner of said tract; thence N-68-10-40-E, 20.57 feet to an iron rod at the Southernmost corner of the tract referenced above; thence with the West line of said tract, N-21-58-21-W, 399.97 feet to the point of Beginning, containing **3.482 acres**, as surveyed by Andy Potter, RLS 1334 on May 18, 1999.

Reserving, however, an easement for ingress and egress to other property twenty (20) feet in width.

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Prior Reference: Being the same property conveyed to Gary W. Rose and wife, Sheila Rose, by virtue of a General Warranty Deed from B. Bruce Baltimore and wife, Denell M. Baltimore, recorded September 9, 1999 in Book 1041, page 2075, Register's Office, Cumberland County, Tennessee.

Tax Map 018, Parcel 53.09

TRACT FOUR: Beginning on an iron rod located S-68-10-40-W, 20.57 feet from an iron rod at the SW corner of a 2.117 acre tract heretofore conveyed by B. Bruce Baltimore and Denell M. Baltimore, husband and wife, to Cheri S. Johnson and Rosie M. Wooley, of record in Book 1020, page 1923; thence from said point of beginning S-39-42-23-E, passing an iron rod set at 379.99 feet and continuing in all a total of 409.99 feet to the center of Clear Creek; thence up and with the center of Clear Creek as the same meanders S-76-22-25-W, 127.09 feet and S-62-43-57-W, 227.73 feet; thence leaving the creek and running N-36-39-37-W, passing an iron rod at 30.75 feet and continuing in all a total of 407.30 feet to an iron rod; thence N-68-10-40-E, 331.00 feet to the point of Beginning, containing **3.00 acres**, as surveyed by Andy Potter, RLS 1334 on September 24, 1998.

Also conveyed is an easement for the purpose of ingress and egress being twenty (20) feet in width, the centerline of which is described as beginning at a point in the center of McCormick Road, located S-76-09-08-W, 520.21 feet from a concrete ROW monument on the South side of Elmore Road; thence from said point of beginning S-34-16-30-W, 55.91 feet; S-39-09-42-E, 179.57 feet; and S-45-54-54-E, 221.53 feet to the North line of the tract above described, containing 0.20 acres.

Beginning at a point in the center of Clear Creek at the SE and Easternmost corner of a 3.00 acre tract heretofore conveyed to Gary W. Rose and Sheila Rose, husband and wife, thence with the East line of said tract N-39-41-23-W passing an iron rod on the bank at 30 feet, in all a total distance of 214.99 feet to an iron rod; thence N-68-13-02-E passing an iron rod on the bank at 289.15 feet, in all a total distance of 304.15 feet to the center of Clear Creek, thence up and with the same, S-18-58-37-E, 77.54 feet; S-30-04-14-E, 75.61 feet; S-08-36-46-E, 48.80 feet; S-43-41-53-E, 70.30 feet; and S-76-22-30-W, 171.81 feet to the point of Beginning, containing **1.34 acres** as surveyed by Andy Potter, RLS 1334 on November 20, 1998.

Subject to a 20 foot easement for ingress and egress in Book 1030, page 573, Register's Office, Cumberland County, Tennessee.

Prior Reference: Being the same property conveyed to Gary W. Rose and Sheila Rose, husband and wife, by virtue of a Warranty Deed from B. Bruce Baltimore and Denell M. Baltimore, husband and wife, recorded February 12, 1999 in Book 1030, page 573, Register's Office, Cumberland County, Tennessee.

Tax Map 18, Parcel 53.07

TRACT FIVE: The following is a description of a portion of the B. Bruce Baltimore and wife, Denell M. Baltimore property located in the Clark Creek area of the Second (2nd) Civil District of Cumberland County, Tennessee (Reference Deed Book 1022, page 122 - Tax Map 18), and being more particularly described as follows:

BEGINNING on an iron rod which marks the SW corner of Kevin D. Ward (DB 1169 pg 1762), the NW corner of Gary Rose (DB 1145, pg 600), the SE corner of Gary Rose (DB 1041 pg 2075) and the NE corner of this described parcel, said iron rod is farther located approximately 1/10 mile South of the intersection of MacCormick Lane and Clear Creek Road; thence leaving Ward and going with the Western side of Gary Rose (DB 1145 pg 600) S-33-45-58-E 94.85 feet to an iron rod; thence continuing with another tract of Gary Rose (DB 1136, pg 1034) S-33-45-58-E 94.85 feet to an iron rod which marks the Southernmost corner of this described parcel; thence leaving Rose (DB 1136 pg 1034) and going with another Gary Rose tract (DB 1030 pg 573) N-39-41-32-W 194.99 feet to an iron rod which marks the NW corner of this described parcel;

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thence leaving Rose (DB 1030, pg 573) and going with the Southern side of Gary Rose (DB 1041 pg 2075) N-68-10-40-E 20.57 feet to the Beginning containing **0.0438 acre** as calculated from an Andy Potter RLS 1334 survey dated July 25, 1996.

Prior Reference: Being the same property conveyed to Gary W. Rose and wife, Sheila Rose, by virtue of a Quit Claim Deed from B. Bruce Baltimore and wife, Denell M. Baltimore, recorded May 11, 2010 in Book 1340, page 214, Register's Office, Cumberland County, Tennessee. Gary W. Rose and Sheila Rose own 4 tracts of property as recorded in Book 1030, page 573; Book 1041, page 2075; Book 1136, page 1034 and Book 1145, page 600 identified as Tax Map 18 being parcels 53.07; 53.09; 53.08 and 53.11 respectively. The Quit Claim Deed was executed to clear up a 0.0438 section of property that was never conveyed. For further reference see Deed Book 1022, page 122, said Register's Office.

Tax Map 18, Parcel _____

The undersigned hereby swear and affirm that Gary W. Rose is one and the same person as Gary Rose.

Map 018, Parcel 053.07, Map 018, Parcel 053.08, Map 018, Parcel 053.09, Map 018, Parcel 053.11

Property Address: 105 McCormick Lane, Crossville, TN 38571

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SCHEDULE B - SECTION I REQUIREMENTS

The following requirements must be met:

1. Pay the agreed amounts for the interest in the land and/or mortgage to be insured.
2. Pay us the premiums, fees and charges for the policy.
3. Pay all taxes and/or assessments, levied and assessed against the land, which are due and payable.
4. Documents satisfactory to us creating the interest in the land and/or mortgage to be insured must be signed, delivered and recorded.
 - a. **Warranty Deed from Gary W. Rose and Sheila Rose, husband and wife to TBD.**
 - b. **Deed of Trust from TBD, to Trustee for the benefit of T/B/D, encumbering property described in Schedule "A" in the principal amount of \$TBD.**
5. 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.
6. 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.
7. 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.
8. Execution and delivery of Notice of Availability of Title Insurance to Purchaser/Mortgagor.
9. **Deed of Trust from Gary W. Rose and Sheila Rose, husband and wife, describing the land in favor of Farm Credit Services of Mid-America, FLCA, in the amount of \$143,500.00 and recorded in Book 1073, Page 19 to be paid and released of record.**
10. **Home Equity Line of Credit – Open End Deed of Trust from Gary W. Rose and Sheila Rose describing the land in favor of First Bank, in the amount of \$50,000.00 and recorded in Book 1276, Page 440 to be paid and released of record.**

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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. (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 which are not shown by the Public Record 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, which are not shown by the Public Record.
4. Any encroachment, encumbrances, violations, variations, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land and not shown by the Public Records.
5. Any mineral or mineral rights leased, granted or retained by current or prior owners.
6. Any lien, or right to a lien, for services, labor or material imposed by law and not shown by the public record.

Special Exceptions:

1. The Mortgage, if any noted under Item 1 of schedule B – Section 1 (Owners' Policy Only).
2. Taxes for 2009 in the amount of \$14.00 are paid (Tract 1).
3. Taxes for 2009 in the amount of \$14.00 are paid (Tract 2).
4. Taxes for 2009 in the amount of \$53.00 are paid (Tract 3)
5. Taxes for 2009 in the amount of \$754.00 are paid (Tract 4).
Taxes for 2010 and thereafter, a lien but not yet due and payable.
6. Twenty foot easement for ingress and egress.
7. Road access and utility easement in Book 1022, page 122.
8. Plat of record in Plat Book 10, page 273
9. Soil and Environmental Services soil density report for Tract 4 in Book 1029, page 237.

NOTE: the acreage mentioned in the legal description is only for convenience in identifying the tract insured, it is not intended that this policy insure the amount of acreage.

Note: All of the recording information contained herein refers to the Public Records of **Cumberland County, TN**, unless otherwise indicated. Any reference herein to a Book and Page or Instrument Number is a reference to the Official Records of said county, unless indicated to the contrary.

First American Title Insurance Company

Privacy Policy

We Are Committed to Safeguarding Customer Information

In order to better serve your needs now and in the future, we may ask you to provide us with certain information. We understand that you may be concerned about what we will do with such information - particularly any personal or financial information. We agree that you have a right to know how we will utilize the personal information you provide to us. Therefore, together with our parent company, The First American Corporation, we have adopted this Privacy Policy to govern the use and handling of your personal information.

Applicability

This Privacy Policy governs our use of the information which you provide to us. It does not govern the manner in which we may use information we have obtained from any other source, such as information obtained from a public record or from another person or entity. First American has also adopted broader guidelines that govern our use of personal information regardless of its source. First American calls these guidelines its *Fair Information Values*, a copy of which can be found on our website at www.firstam.com.

Types of Information

Depending upon which of our services you are utilizing, the types of nonpublic personal information that we may collect include:

- Information we receive from you on applications, forms and in other communications to us, whether in writing, in person, by telephone or any other means;
- Information about your transactions with us, our affiliated companies, or others; and
- Information we receive from a consumer reporting agency.

Use of Information

We request information from you for our own legitimate business purposes and not for the benefit of any nonaffiliated party. Therefore, we will not release your information to nonaffiliated parties except: (1) as necessary for us to provide the product or service you have requested of us; or (2) as permitted by law. We may, however, store such information indefinitely, including the period after which any customer relationship has ceased. Such information may be used for any internal purpose, such as quality control efforts or customer analysis. We may also provide all of the types of nonpublic personal information listed above to one or more of our affiliated companies. Such affiliated companies include financial service providers, such as title insurers, property and casualty insurers, and trust and investment advisory companies, or companies involved in real estate services, such as appraisal companies, home warranty companies, and escrow companies. Furthermore, we may also provide all the information we collect, as described above, to companies that perform marketing services on our behalf, on behalf of our affiliated companies, or to other financial institutions with which we or our affiliated companies have joint marketing agreements.

Former Customers

Even if you are no longer our customer, our Privacy Policy will continue to apply to you.

Confidentiality and Security

We will use our best efforts to ensure that no unauthorized parties have access to any of your information. We restrict access to nonpublic personal information about you to those individuals and entities who need to know that information to provide products or services to you. We will use our best efforts to train and oversee our employees and agents to ensure that your information will be handled responsibly and in accordance with this Privacy Policy and First American's *Fair Information Values*. We currently maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

SOILS & ENVIRONMENTAL SERVICES

955 West Avenue Suite 108 Crossville, TN 38555

PHONE: 931-484-8554 FAX: 931-484-8554

COUNTY : CUMBERLAND DATE : 8-24-98

JOB DESCRIPTION AND / OR LOCATION : HIGH INTENSITY SOIL MAP : FOR BRUCE BALTIMORE ELMORE ROAD AT CLEAR CREEK

ANY CUTTING OR FILLING WILL
VOID THIS SOIL MAP

SOILS SCIENTIST DATE


ANDREW K. BROWN

The signature of the Soils Scientist does not
constitute approval by the Dept. of Env. & Cons.

Note: RED over GREEN or RED over _____, the subsurface sewage lines
should be restricted to a depth indicated on the soils map. Lines installed at a
greater depth may have a +75 m.p.i. rate.

The use of colors on soil maps are to show the estimated absorption rates of soils
minutes per inch.


RED over GREEN 15 through 60 minutes per inch
(when rate is not assigned use rate in soils chart)

RED over 61-75 minutes per inch
(use 75 rate when m.p.i. is not assigned)

RED >75 minutes per inch
(may be due to absorption rates greater than 75
minutes per inch , drainage , depth , slopes , fill
material or non soils).

Note: Hold a minimum of 25 feet setback from the center of a two dot drain and
hold a minimum of 10 feet setback from center of a one dot drain , unless other-
wise noted.

LEGEND

-  SINGLE
-  POND
-  DEPRESSION
-  SPRING
-  DRAINAGE WAY
-  ROCK OUTCROP

BK 1029 PG 237

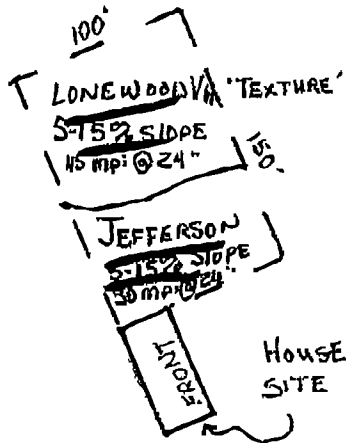
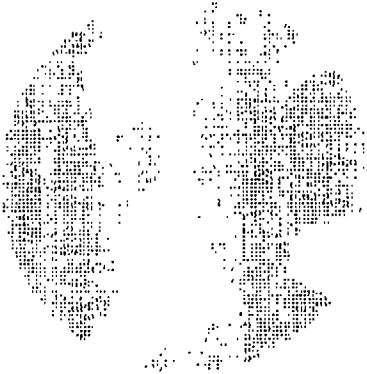
* See Plat Book 10 page 293

Records
As is!

Soils & Environmental Services



State of Tennessee, County of CUMBERLAND
Received for record the 25 day of
JANUARY 1999 at 8:43 AM. (CREC# 208118)
Recorded in official records GENERAL IN
Book 1029 pages 237- 240
Notebook 11 Page 233
State Tax \$.00 Clerks Fee \$.00.
Recording \$ 18.00, Total \$ 18.00.
Register of Deeds JUDY GRAM SWALLOW
Deputy Register ADRIA C. GUSS



BRUCE BALTIMORE
PROPERTY CLEAR CREEK
3 ACRE TRACT

High Intensity Soils Map
Scale 1" = 100'

BK 1029 PG 238

