ALTA Commitment Form

COMMITMENT FOR TITLE INSURANCE



Stewart Title Guaranty Company, a Texas Corporation ("Company"), for a valuable consideration, commits to issue its policy or policies of title insurance, as identified in Schedule A, in favor of the Proposed Insured named in Schedule A, as owner or mortgagee of the estate or interest in the land described or referred to in Schedule A, upon payment of the premiums and charges and compliance with the Requirements; all subject to the provisions of Schedules A and B and to the Conditions of this Commitment.

This Commitment shall be effective only when the identity of the Proposed Insured and the amount of the policy or policies committed for have been inserted in Schedule A by the Company.

All liability and obligation under this Commitment shall cease and terminate six months after the Effective Date or when the policy or policies committed for shall issue, whichever first occurs, provided that the failure to issue the policy or policies is not the fault of the Company.

The Company will provide a sample of the policy form upon request.

This commitment shall not be valid or binding until countersigned by a validating officer or authorized signatory.

IN WITNESS WHEREOF, Stewart Title Guaranty Company has caused its corporate name and seal to be affixed by its duly authorized officers on the date shown in Schedule A.

Title Guaranty and Trust Company of Chattanooga
Company

Chattanooga, Tennessee

City, State

City, State

Countersigned by:

Stewart

Senior Chairman of the Board

Alsolub Monitoria

Chairman of the Board

Mula Labla

President

File No.: 20152483

004-UN ALTA Commitment (6/17/06)

CONDITIONS

- 1. The term mortgage, when used herein, shall include deed of trust, trust deed, or other security instrument.
- 2. If the proposed Insured has or acquired actual knowledge of any defect, lien, encumbrance, adverse claim or other matter affecting the estate or interest or mortgage thereon covered by this Commitment other than those shown in Schedule B hereof, and shall fail to disclose such knowledge to the Company in writing, the Company shall be relieved from liability for any loss or damage resulting from any act of reliance hereon to the extent the Company is prejudiced by failure to so disclose such knowledge. If the proposed Insured shall disclose such knowledge to the Company, or if the Company otherwise acquires actual knowledge of any such defect, lien, encumbrance, adverse claim or other matter, the Company at its option may amend Schedule B of this Commitment accordingly, but such amendment shall not relieve the Company from liability previously incurred pursuant to paragraph 3 of these Conditions.
- 3. Liability of the Company under this Commitment shall be only to the named proposed Insured and such parties included under the definition of Insured in the form of policy or policies committed for and only for actual loss incurred in reliance hereon in undertaking in good faith (a) to comply with the requirements hereof, or (b) to eliminate exceptions shown in Schedule B, or (c) to acquire or create the estate or interest or mortgage thereon covered by this Commitment. In no event shall such liability exceed the amount stated in Schedule A for the policy or policies committed for and such liability is subject to the insuring provisions and Conditions and the Exclusions from Coverage of the form of policy or policies committed for in favor of the proposed Insured which are hereby incorporated by reference and are made a part of this Commitment except as expressly modified herein.
- 4. This Commitment is a contract to issue one or more title insurance policies and is not an abstract of title or a report of the condition of title. Any action or actions or rights of action that the proposed Insured may have or may bring against the Company arising out of the status of the title to the estate or interest or the status of the mortgage thereon covered by this Commitment must be based on and are subject to the provisions of this Commitment.
- 5. The policy to be issued 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 the Insured as the exclusive remedy of the parties. You may review a copy of the arbitration rules at http://www.alta.org/.



All notices required to be given the Company and any statement in writing required to be furnished the Company shall be addressed to it at P.O. Box 2029, Houston, Texas 77252.

SCHEDULE A

Order Number: 20152483

1. 'Effective Date: October 27, 2015 at 8:00 am

2. Policy or Policies to be issued:

Amount of Insurance

(a) ALTA Owner's Policy - (6/17/06)

Proposed Insured: TBD

(b) ☐ ALTA Loan Policy - (6/17/06)

Proposed Insured: NONE

- 0 -

- 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 effective date vested in:

Proper Deed of Warranty from to SUNTRUST BANK AS TRUSTEE UNDER WILL OF FRANCES C. CANNON IRREVOCABLE FAMILY TRUST DATED AUGUST 4, 2004, and SUNTRUST BANK, SUCCESSOR TRUSTEE OF THE RESIDUAL MARITAL TRUST UNDER THE LAST WILL AND TESTAMENT OF FRANCES C. CANNON DATED AUGUST 4, 2004

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

IN THE CITY OF CHATTANOOGA, HAMILTON COUNTY, TENNESSEE:

Lot Fleven (11) Block A. Plan of Murray Hills, as shown by plat of record in Plat Book 17, Page

Lot Eleven (11), Block A, Plan of Murray Hills, as shown by plat of record in Plat Book 17, Page 69, in the Register's Office of Hamilton County, Tennessee.

FOR PRIOR TITLE, see Deed to SunTrust Bank as Trustee Under Will of Frances C. Cannon Irrevocable Family Trust dated August 4, 2004 from SunTrust Bank, successor trustee of the Tennessee Marital Trust under the Last Will and Testament of Frances C. Cannon dated August 4, 2004, dated November 26, 2008 and recorded on December 3, 2008 in Book 8809, Page 932, in the Register's Office of Hamilton County, Tennessee. See also, Deed to SunTrust Bank, successor trustee of the Residual Marital Trust under the Last Will and Testament of Frances C. Cannon dated August 4, 2004 from Anne Cannon Crais, the duly qualified personal representative of the Estate of Frances C. Cannon by appointment in the Chancery Court of Hamilton County, Tennessee, under Docket Number 05-P-426, dated November 24, 2006 and recorded on December 1, 2006 in Book 8168, Page 528, in the Register's Office of Hamilton County, Tennessee. See also, Deeds in Book 2985, Page 780, and in Book 8168, Page 515, in the Register's Office of Hamilton County, Tennessee.



SCHEDULE B PART I & II

Order Number: 20152483

I. Requirements:

Instruments in insurable form which must be executed, delivered, and duly filed for record:

- NO OUTSTANDING DEEDS OF TRUST FOUND OF RECORD, PLEASE VERIFY.
- 2. Proper Deed of Warranty from to SUNTRUST BANK AS TRUSTEE UNDER WILL OF FRANCES C. CANNON IRREVOCABLE FAMILY TRUST DATED AUGUST 4, 2004, and SUNTRUST BANK, SUCCESSOR TRUSTEE OF THE RESIDUAL MARITAL TRUST UNDER THE LAST WILL AND TESTAMENT OF FRANCES C. CANNON DATED AUGUST 4, 2004, to _____, must be placed of record in the Register's Office of Hamilton County, Tennessee, and any liens retained therein released.
- 3. Proper Affidavit as to Mechanics' and Furnishers' liens must be furnished this Office. PLEASE NOTE: In the event that any improvements on the herein described property are of new construction (having been completed within the last year), it will be necessary to comply with the "Notice of Completion Law" as provided for in Chapter 189, 2007 State Public Acts.
- 4. Proper payment of property taxes as set forth on Schedule B.
- 5. Proper release, receipt, waiver or other proof of satisfaction evidencing that the Estate of FRANCES C. CANNON, deceased, is not subject to a claim of lien under TennCare by any agency of the State of Tennessee. (IN FILE)
- 6. Proper Inheritance Tax Waiver must be provided this office. (IN FILE)
- II. Schedule B of the policy or policies to be issued will contain exceptions to the following matters unless the same are disposed of to the satisfaction of the Company:
 - 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 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. Standard Exceptions:
 - (a) Rights or claims of parties in possession not shown by the public records.
 - (b) Easements, or claims of easements, not shown by the public records.
 - (c) Encroachments, overlaps, boundary line disputes, or other matters which would be disclosed by an accurate survey or inspection of the premises.
 - (d) Any lien, or right to a lien, for services, labor, or material hereto or hereafter furnished, imposed by law and not shown by the public records.
 - (e) Rights of dower, homestead or other marital rights of the spouse, if any, of any individual insured.
 - (f) Restrictions upon the use of the premises not appearing in the chain of title to the land.
 - (g) Minerals of whatsoever kind, subsurface and surface substances, including but not limited to coal, lignite, oil, gas, uranium, clay, rock, sand and gravel in, on, under and that may be produced from the Land, together with all rights, privileges, and immunities relating thereto, whether or not appearing in the Public Records or listed



SCHEDULE B PART I & II

Order Number: 20152483

in Schedule B. The Company makes no representation as to the present ownership of any such interests. There may be leases, grants, exceptions or reservations of interests that are not listed.

- 3. 2015 County Taxes are NOW DUE AND PAYABLE in the amount of \$711.35, BILL #61778.
 - 2016 County Taxes are a LIEN, not yet due and payable.
 - 2015 City Taxes are NOW DUE AND PAYABLE in the amount of \$593.99.
 - 2016 City Taxes are a LIEN, not yet due and payable.
 - 2015 Water Quality Fee is NOW DUE AND PAYABLE in the amount of \$115.20.
 - 2016 Water Quality Fee is a LIEN, not yet due and payable.
 - Map and Parcel Number: 119M-C-011, Assessment: \$25,725.00.
- 4. The rights or claims of parties in possession under any outstanding, oral or written, lease or rental agreements.
- 5. Any governmental zoning and subdivision ordinances in effect thereon.
- 6. Conditions, restrictions, reservations, limitations, easements, any lien rights, etc., as set out in instrument recorded in Book 1110, Page 110, as modified in Book 1129, Page 76, in the Register's Office of Hamilton County, Tennessee, 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.
- 7. Conditions, restrictions, reservations, limitations, easements, etc., as set out in instrument recorded in Book 1082, Page 647, as modified in Book 1125, Page 274, in the Register's Office of Hamilton County, Tennessee.
- 8. All notes, stipulations, restrictions, easements, conditions, and regulations as shown, described or noted on recorded plat.



Stewart Title Guaranty Company, Stewart Title Insurance Company, Stewart Title Insurance Company of Oregon, National Land Title Insurance Company, Arkansas Title Insurance Company, Charter Land Title Insurance Company

Privacy Policy Notice

PURPOSE OF THIS NOTICE

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a nonaffiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of Stewart Title Guaranty Company, Stewart Title Insurance Company, Stewart Title Insurance Company, Arkansas Title Insurance Company, and Charter Land Title Insurance Company.

We may collect nonpublic personal information about you from the following sources:

- Information we receive from you such as on applications or other forms.
- Information about your transactions we secure from our files, or from our affiliates or others.
- Information we receive from a consumer reporting agency.
- Information that we receive from others involved in your transaction, such as the real estate agent or lender.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional nonpublic personal information will be collected about you.

We may disclose any of the above information that we collect about our customers or former customers to our affiliates or to nonaffiliated third parties as permitted by law.

We also may disclose this information about our customers or former customers to nonaffiliated companies that perform marketing services on our behalf or with whom we have joint marketing agreements:

- Financial service providers such as companies engaged in banking, consumer finance, securities and insurance.
- Non-financial companies such as envelope stuffers and other fulfillment service providers.

WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

The Title Guaranty and Trust Company of Chattanooga Privacy Policy Notice

PURPOSE OF THIS NOTICE

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a nonaffiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of The Title Guaranty and Trust Company of Chattanooga.

We may collect nonpublic personal information about you from the following sources:

- Information we receive from you, such as on applications or other forms.
- Information about your transactions we secure from our files, or from our affiliates or others.
- Information we receive from a consumer reporting agency.
- Information that we receive from others involved in your transaction, such as the real estate agent or lender.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional nonpublic personal information will be collected about you.

We may disclose any of the above information that we collect about our customers or former customers to our affiliates or to nonaffiliated third parties as permitted by law.

WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

PRIVACY POLICY OF THE TITLE GUARANTY AND TRUST COMPANY OF CHATTANOOGA

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about a consumer with a nonaffiliated third party unless the institution provides the consumer with a notice of its privacy policies and practices, such as the type of information that it collects about the consumer and the categories of persons or entities to whom it may be disclosed.

In compliance with the GLBA, we do not share nonpublic personal information about a consumer with a nonaffiliated third party, unless allowed by law.

In compliance with the GLBA, our privacy practices regarding nonpublic personal financial information of consumers and customers (as defined by GLBA) are as follows, subject to any exceptions as permitted by law.

- We protect nonpublic personal information of customers and consumers.
- We allow access on need to know basis only. Only title company personnel who need to know can access the information. Examples may include bookkeepers, title examiners, title underwriter personnel, auditors, closers and their assistants, management, scanning personnel, and claims related investigation personnel, including but not limited to retained counsel.
- We allow customers and consumers to review their nonpublic personal information that we have collected, and
 we allow them to provide us with requests for amendment or deletion of such information, to which we will
 reasonably respond.
- We require consent from a proper party to the transaction to provide nonpublic personal information relating to that transaction. On closed files, we require a written instruction by a party.
- We have implemented a security procedure for protection of nonpublic personal information: we allow only authorized personnel to review the information, and we keep closed files in secure storage, with limited access, or we store the files on computer with limited password access.
- We generally do not keep copies of credit reports, loan applications, and tax returns on consumers and customers.
- We don't share copies of owner's policies of customers on residential transactions, unless at the request of the insured owner.
- If we share starter title information, we don't share nonpublic personal information, such as sales price (unless it is public information)', policy numbers, or amount of insurance on owner's policies issued to customers.
- We don't share nonpublic personal information, such as social security numbers, shown on affidavits of identity.
- We periodically inform our personnel about our policy.

We don't share nonpublic personal information with independent contractors, unless there is a need to process the transaction as allowed by law, and the contractors agree in writing not to further share the information.

Hamilton County, Tennessee

Unofficial Property Card

Location 3516 RHODA LN Property Type 22 Property Account Number 46615 Land Use 111 Parcel ID 119M C 011 District CITY

Current Property Mailing Address

Owner SUNTRUST BANK TR
C/O SUNTRUST BANK MC6500
Address P O BOX 305110

City NASHVILLE State TN Zip 37230-5110

Current Property Sales Information

Sale Date 11/26/2008 Sale Price \$0 Legal Reference 8809-0932 Grantor(Seller) SUNTRUST BANK TR

Current Property Assessment

Building Value \$78,600
Xtra Features Value \$0
Land Value \$24,300
Total Value \$102,900
Assessed Value \$25,725

Narrative Description

This property is classified as RESIDENTIAL with a(n) RANCH style structure on this card, built about 1959 with 1,482 square feet.

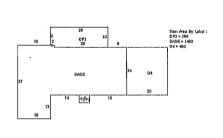
Land Description

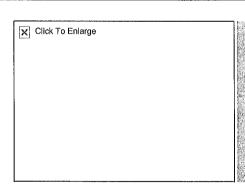
The total land area of this property is (100X220).

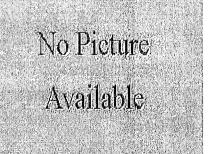
Legal Description

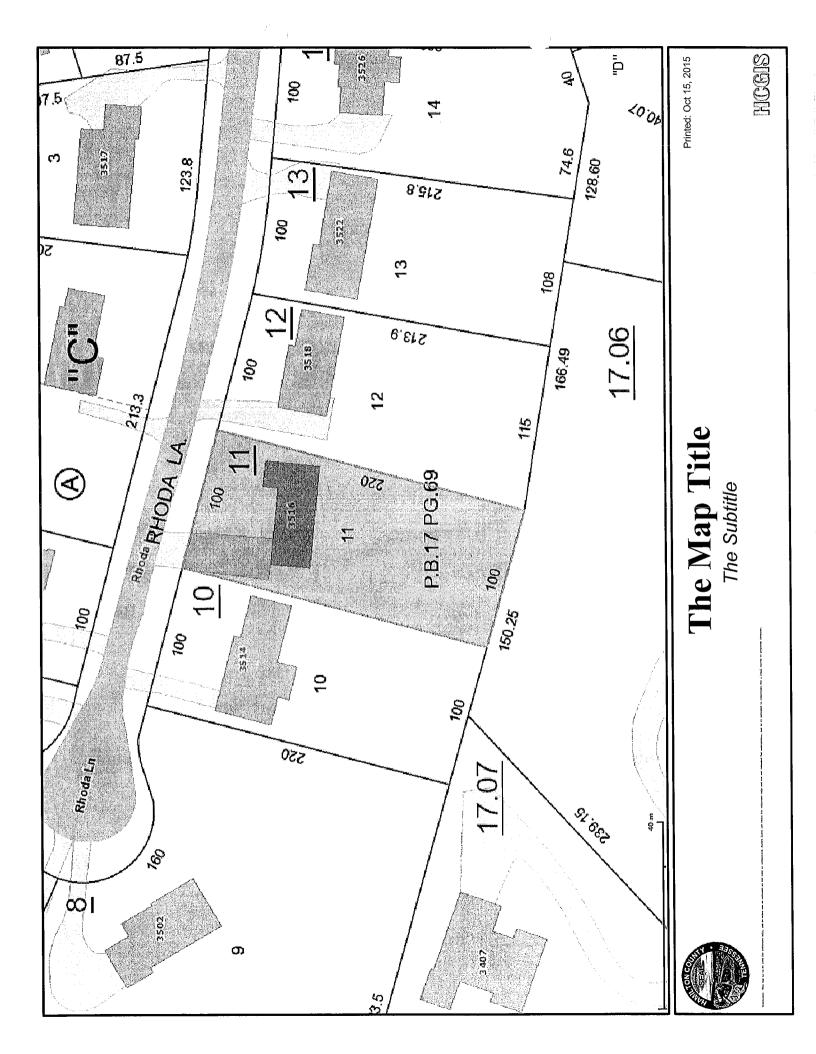
LOT 11 BLK A MURRAY HILLS PB 17 PG 69 3188 04A 12

Property Images











Hamilton County Trustee Property Tax Inquiry

Bill Hullander - Hamilton County Trustee

210 Courthouse @ 625 Georgia Ave. Chattanooga, TN 37402 Phone: (423) 209-7270 Fax: (423) 209-7271

Office Hours: Mon - Fri 8:00am-4:00pm except these holidays

Hamilton County Tennessee A great place to work and live.

- ±) Trustee Home
- **Satellite Location Directions**
- **→** General Property Tax FAQs
- <u>**</u>) Current Property Tax Rates <u>Email the Trustee</u>
- 2014 Tax Roll File
- 🛨 Delinquent File Download

Other Links

County Officials & Departments Hamilton County Assessor Hamilton County Register Of Deeds Trustee - Tax Bill

Return to Property Details

Printing Tips

State Grid	119M C 011 Fla	ıgs	None	•
District	Chattanooga (1)			
Property Address	3516 RHODA LN			
Bill Type	Real Property		Bill Year	2015
Status	Active		Bill #	61778
Mailing Address	SUNTRUST BANK TR C/O SUNTRUST BANK MC6500 P O BOX 305110 NASHVILLE TN, 37230		Assessment	\$25,725.00
Legal Desc	1. LOT 11 BLK A MURRAY HILLS PB 17 04A 12 2.	[,] PG 69 3188		
	3.			

Billing Information

Date	Transaction Type	Fee Type	Amount
9/23/2015	Tax Billing	County Tax	\$711.35

IF PAID BY 2/29/2016 U S POSTMARK ACCEPTED

Make Payment

MAKE CHECKS PAYABLE AND MAIL TO:

HAMILTON COUNTY TRUSTEE 625 Georgia Ave., Room 210 Chattanooga, TN 37402-1494

Send any suggestions about this site to <u>County Webmaster</u>
© 2015, General Government of Hamilton County

Chattanooga Tax Bill

State Grid	119M C 011	Flags	# # 1 * 1
Property Address			

Bill#	0063466	
Bill Type	Real Property	Bill Year 2015
Status	Active	
Owner Name	SUNTRUST BANK TR	
Mailing Address	P O BOX 305110 NASHVILLE TN 37230	Assessment \$25,725.00

Billing Information

Year	Transaction Type	Fee Type	Amount
2015	Tax Billing	City Tax	\$593.99
2015	Tax Billing	City Water Quali	; •

4 - 4 - 4	The second secon
Total Due	\$709.19

Amount due changes monthly; must be paid by 2/28/2016 US Postmark accepted; Or Pay Online.

IT LE #840710 havingers dette

BOOK 2985 PAGE 780

This instrument was prepared by the Department of Housing and Urban Development,
1111 Northshore Drive
Knoxville, Tennesses 37919

CASH DEED FOR TENNESSEE

THA CASE NO 481-090826-503

THIS INDENTURE, made and entered into this 20th day of April, 1984, by and between SAMUEL R. PIERCE, JR., Secretary of Housing and Urban Development, of Washington, D. C., party of the first part, and Alvin C. Cannon and wife Frances Cannon, Their heirs and assigns, party(ies) of the second part,

WITNESSETH: That for and in consideration of the sum of TEN DOLLARS (\$10.00), the receipt of which is hereby acknowledged, the said party of the first part has bargained and sold and does hereby bargain, sell, convey and confirm unto the said party(ies) of the sacond part, the following described real estate situate, lying and being in the County of Hamilton, State of Tennessee, to wit:

Lot Eleven (11), Block "A", Hurray Hills Subdivision, as shown by plat of record in Plat Book 17, Page 69, of the Register's Office of Hamilton County, Tennessee.

'Being the same property conveyed by deed recorded in Book 2932, Page 615, in the Register's Office of Hamilton County, Tennessee, which erroneously referred to the plat as being recorded in Plat Book 14, Page 69, said Register's Office.

All assessments, taxes, rent and ground rent (if any) shall be prorated as of the closing date, and the purchaser will assume all taxes, assessments and ground rent (if any) accruing on or after the closing date.

BEING the same property acquired by the party of the first part pursuant to the provisions of the National Housing Act, as amended (12 USC 1701 et seq.) and the Department of Housing and Urban Development Act (79 Stat. 667), by deed dated October 4, 1984, and recorded in Book 2932, Page 615, Office of the Register, County of Hamilton, State of Tennessee.

TO HAVE AND TO HOLD the aforesaid real estate, together with all the appurtenances and hereditements thereunto belonging or in any wise appertaining unto the said party(ies) of the second part, Their heirs and assigns in fee simple forever.

THA FORM NO. 1879 January 1977

2985/780

BOOK 2985 PACE 781

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SAID CONVEYANCE IS made subject to all covenants, easements, restrictions, reservations, conditions and rights appearing of record against the above described property; also SUBJECT to any state of facts which an accurate survey of said property would show.

AND THE SAID party of the first part does hereby covenant with the said party(ies) of the second part that he is lawfully seized in fee of the aforedescribed real estate; that he has a good right to sell and convey the same; that the title and quiet possession thereto he will warrant and forever defend against the lawful claims of all persons, claiming same by, through or under him but no further or otherwise.

IN WITNESS WHEREOF the undersigned has set his hand and seal as Knoxville Office Chief, Loan Management and Property Disposition, MUD Office, Knoxville, Tennessee, for and on behalf of the said Secretary of Housing and Urban Development, under authority and by virtue of the Code of Federal Regulations, Title 24, Chapter II, Part 200, Subpart D, and the Federal Register, Volume 35, Page 16106 (10/14/76), as amended.

Signed, sealed and delivered in the presence of:	SAMUEL R. PIERCE, JR. Secretary of Housing and Urban Developmen
	Ay: William S. McClister HUD Offfice, KNOXVILLE, Tennessee
STATE OF TEMPERORY	

Before me, LUCILLE A. BOYD, a Notary Public in and for the State and County aforesaid, personally appeared WILLIAM S. McCLISTER, who is personally well known to me and known to me to be the dully appointed Knoxville Office, Chief, Loan Management and Property Disposition, HUD Office, Knoxville, Tennessee, and the person who executed the foregoing instrument bearing date April 20, 1984, by virtue of the above cited authority and acknowledged the foregoing instrument to be his free act and deed as Field Office Chief, LMAPD, for and on behelf of SAMUEL R. PIERCE, JR., Secretary of Housing and Urban Development.

Suill a Burl

(seal)

My Commission Expires: October 21, 1986

RESPONSIBLE TAXPAYER IS:

NAKE

COUNTY OF KNOX

ADDRESS

STATE OF TENNESSEE

COUNTY OF HAMILTON

The undersigned Grantee hereby swears or affirms that the actual consideration for this transfer, or value of the property transferred, whichever is greater _, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Signed and sworn to or affirmed before me on this Date of Expiration of Commission: December 19 1984

Mar 3 2 25 PH '84 DOROTHY P. BRAMMER REGISTER HAMILTON COUNTY STATE OF TENNESSEE

05/03/84 43,801.00 05/03/84

**123.38

NAME AND ADDRESS OF NEW OWNER	SEND TAX BILLS TO	(T) V 1/2
	100	TAX MAP PARCEL NUMBER
Mr. & Mrs. Alvin F. Cannon	INTER FEDERAL	119M-C-011
6210 CLARK Rd.	UNION SQ	
Chi HARRISON, TN3734)	Charamood TN 370	97

COVENANTS: RESTRICTIONS AND RESTRICTIVE CONDITIONS

MEREAS J. C. Morray, Frustee, of Chartanoga, Tennessee, became the owner, in a tract of Land in Hamilton Goonty, Tennessee, by virtue of a Marranty Deed from James A. Buford and low M. Cillespie dated Angust 6, 1952 and recorded in Hook 1992, page 54; in the Register's Office of Hamilton County, Tennessee, confirming contain restrictions, conditions, reservations, doverants; exceptions, estamping, pursibilities of reverter and other provises, reference to which is hergby made for a Complete description of same; and

Tamescal, within the pair future; and

REMINERAS II is the desire of the said of C. throug, Trutted to insure the proper favelengent of said sundivision into a residential section by selling and conveying lots therein for the construction of residences:

THE THEREOUS, in confidential and the remitter and for the purpose of controlling and promoting the future development of said truly exists and unvectors the relicus of the lottern development is beyong the said to 2. Morrey, Frusteet development of the relicus of the result of the more than the relicus of the result of the result of the more as burney if the lotter with the purpose of the result of the which said the other band one may be underly as the relicus of the result of the resu

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extent of said conflict but such over-ruling of one or more of the following provisions either in whole or in part shell not invalidate any of the remaining provisions or the application visions of parts thereof. If any of the following provisions or the application of same to any purposes or circumstances, shall be held invalid the remainier of this instrument or its application to purposes or circumstances when them to which is is held invalid shall not be affected thereby. I. G. Murray. Trustee, this successors and assigns, shall have the power to reimpose these provisions and charges gither in their original form or as he of they may amond same at the expiration of 50 years from the date hereof by appropriate instrument recorded in the Hagrater's Office of Hamilton County. Tennessee. But if such instrument, shall not have been recorded on or before the expiration of 50 years from the date hereof them bill instrument and its provisions shall be deemed to have expired and shall have no turber effect:

To next this or offencive trade or activity shall be earried on on any lot, nor shall snything be done thereon which shall be an annoyance of a numbrose to the marchisorhood. No shapp, goats, awins, horses, sattle burros, fowl or any like animals shall be allowed to remain their or on said subdivision or to room at large or sky of the shreets of mys in or bordering same. No liquer, beer, wine or other individuals substance substances; shall be sold within the bounds of said subdivision.

The land included in Eurray Hills Subdivision Unit number 1 shall be used for residential or non-commercial nursess only. Only single family residences shall be constructed in said subdivision. No brailer, basement, sent, shack, garage, bard or which optically created in said subdivision shall at any time to used us a residence temporary or permanently and shall any structure of a temporary character be used state residence. There shall not be exected, permitted, maintained or operated any privy, casapool, vault or any form of privy, except such lewage system as meets the requirements of the Eamilton County Zoning Regulations.

Only one single single family residence shall be erected on any one lot. residence shall be constructed which has a ground floor area of the main exclusive of open perches, breezeways and garages of leas than 1200 square feet. J. C. Hurray, Trustee, his successors and assigns, shall have submitted to him or them before any construction is begun complete clans and specifications nclosing total cost and he or they shall have the sole right to approve or disapprove said plans and specifications. No construction shall be in until such plans and specifications shall have been approved by the said Murray, Trustee, his suctessors or assigns. In the event said plans and specifications be properly submitted to the said Murray, Trustee, his successors or assigns, and he or they fail within 10 days to give notice of approval or disapproval the said plans and specific extrants shall be deemed to be approved in full-

100

Forbuilding or part thereof shall be erected or maintained on any part of said caract closer than 40 feet to any street either front, side or rear. The proximity f buridings to side low line shall be governed by the Hamilton County Zoning Reguistions. Free and open spaces shall be left on both sides of every dwelling. Driveways shall be properly drained and said drains shall be constructed and maintained nwher on owners of the lot or lots upon which is lies.

ants or reservations in said subdivision as located and for the purposes set, out are shown on the plat of said subdivision to be recorded in the legister's office of Hemilton County, Cennessee. The purchasers or owners of the various lots mall at their own cost and expense keep and preserve that portion of any of said de lying width their own property lines at all times in good condition of ind maintenance. The said J. C. Murray, Trustee, his successors and assigns tility commany with facilities located within said easement shall have the right to enter unon same for any of the purposes for which said easements are whers of any lot or lots shall at all times keep their respective roperites in good condition and repair and neat in appearance.

In in the intention of the said hurray, Trustee to convey by separate
instruments of instruments the fee simple within to the streets, lines, alloys,
due, and said plat to Henriton County, Tennessee, and a 1/54 undivided
integers in and to that portion of said runk estate designated on said plat se
for examining particle the purchases or purchasers of each lot in said substitute.

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ment for the purposes therein sentained, by signing the name of the said corporation by themselves as such officers thereof.

IN WITHESS WHEREOF I have hereunto set my hand and Notarial Seal.

 Dalue Morrison, Notary Public
My commission expires Jan 5, 1954

STATE OF TENTESCEE)

HAMILTON OCURTY) The above instrument and certificate were filed Jul 10, 1952 at 2:27 F.M. entered in Note Book No 45, page 6 and recorded in Book 1032, page 646. WITHESO by hand at office in Chattanooga, Tenn.

Pa Stawar (Register

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TRACT NO XCR-158

SPECIAL WARRANTY DEED

THIS INDENTURE, made and entered into by and between the United States of America, hereinafter called the "Grantor", acting herein by and through its legal agent, the Tennessee Valley Authority(hereinafter sometimes referred to as the "Authority"), a corporation created and existing under an Act of Congress, known as the "Tennessee Valley Authority Act of 1955," as amended, and JAMES A. BUFCRD, single; TOW M. GILLESPIE, single; and HERSCHEL T.WHITE, single; hereinafter called the "Grantee",

WITTESSETH:

WHEREAS, Section 31 of the above mentioned Act of Congress authorizes and directs the Authority, as agent of the United States of America, to sell at public auction after due advertisement to the highest bidder any land purchased by the Authority, in the name of the United States of America, not necessary to carry out plans and projects actually decided upon; and

WHEREAS, no permanent dam, hydrcelectric power plant, fertilizer plant or munitions plant is located on the land hereinafter described, and the Board of Directors of the Authority has determined that said land is not necessary to carry out any of its plans and projects actually decidedupon; and

WHEREAS, the Authority pursuant to and in accordance with the provisions of said Act of Congress advertised the said land for sale at public auction; and

WHEREAS, pursuant to said advertisement said land was effected for sale at public auction on the 5 day of May, 1950, at ten o'clock A.M. at the Kings Point Subdivision site, County of Hamilton, State of Tennessee, and the terms of said sale having been cried for a reasonable time said land was finally struck off and sold to the Grantee for the sum of SEVENUTHOUSAND TWO HUNDRED FIFTY AND NO/100 Dollars (\$7,250.00) that being the highest and best bid made at said sale. W

MCW, THEREFORE, in consideration of the premises and the full payment of the aforesaid bid, receipt whereof is hereby acknowledged, the Authority as legal agent for the United States of America does hereby bargain, sell, transfer and convey unto the Grantee: A tract of land lying in the Second Civil District of Hamilton County, State of Tennessee, on the south side of Chickamauga Lake, approximately 1 mile east of Chickamauga Dam, and more particularly described as follows:

Beginning at an iron pin and US-TVA Monument 5-6 (Coordinates: N , 255, 164; E. 2,236,236) in the boundary of the United States of America's land at a corner of the lands of R.T.Wright and C.M.P.Pool; thence with the United States of America's boundary line N. 23° -52' E., ESI feet to an iron pin and US-TVA Monument 5-7; thence N 23° 05' E. 280 feet to an iron pin and US-TVA Monument 5-8; thence N 23° 38' E., 272 feet to an iron pin and US-TVA Monument 5-8; thence N 23° 38' E., 272 feet to an iron pine and

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US-TVA Numment 5-10; thence, leaving the United States of America's boundary line, N. 335 431 B. 470 feet to a point in the center line of a county road from which US-TVA Monument 2-1 bears N.23° 43' 3., at a distance of 48 feet; thence with the center line of the County road as it meanders in an easterly direction approximately along the following bearings and distances: S 68° 50' E 327 feet, S. 76° 24' E. 272 feet, and N. 61° 12' E 166 fret to a point; thence, leaving the read, S. 18° 36' E., 139 feet, passing an ✓ angle iron at 29 fect, to an angle iron; thence N 84° 431 E. 253 feet to an angle iron; thence N. 84° 37' E., 233 feet to an angle iron; thenceS.62° 16' E. 364 feet to an angle $\ensuremath{\, imes}$ iron; thence S. 52° 23' E., 109 feet to an angle iron;

Mence S. 62° 12' E. 902 feet to an angle iron in the boundary of the United States of America's land; thence with the United States of America's boundary line S. 23° 54' W. 2179 feet, passing US-TVA Monument 5-34 at 609 feet and US-TVA Monument 5-4 RMB at 2026 feet, to a point; thence N. 66° 18' W., 1301 feet, passing US-TVA Monument 5-4 RMA at 234 feet, to US-TVA Monument 5-5; thence N. 66° 10' W. 1373 feet to the point of beginning, and containing 130, acres, more or less.

Furthermore, to afford a means of ingress and egress to and from the land above described, r the grantor hereby conveys to the grantee, with any others who may be designated by the granter, the right to construct, maintain and use a road on, ever and across a right of way 40 feet wide, the center line of the said right of way being described as follows: Beginning at the angle iron in the northeast boundary of the above described land N. 62° 12' W. 902, feet from the most easterly property corner; thence N. 47° 00' E. 640 feet to an angle iron; thence M. 36° 55' E. approximately 600 feet to a point in a county read; together with the right to.de the necessary work of construction and maintenance of said road and the necessary work in connection with the maintenance of any drainage ditches and other road appurtenances lying outside of but adjacent to the limits of the

The positions of corners and directions of lines are referred to the Tennessee Coordinate System. The boundary morkers designated "US-TVA' Monument" are concrete monuments capped by bronze tablets imprinted with the given numbers.

The above described tract of land is a part of the same land acquired by the United States of America by virtue of the Final Decree entered September 16, 1941, in cause styled United States of America ex rel, Mennessee Valley Authority vs. Inez K. Fritts et al, paseno 2136, in United States District Court, Eastern District of the State of Tennessee, Southern Division, recorded in Deed Book 822, page 615 inthe Register's office of Hamilton County, Tennessee.

The above land is ocrayed subject to any temporary and intermittent flooding that may result from the erection and operation of any dam or dams coross the Tennessee River and its tributaries and also subject to the right to temporarily and intermittently flood any portion of any road serving the land described.

IN MAKING THIS CONVEYANCE, HOWEVER, THE GRANTCH EXPRESSLY RESERVES THE FOLLOWING DESCRIBED EASEMENT RIGHT:

THE RIGHT TO MAINTAIN ANY EXISTING BOUNDARY AND TRAVERSE MONUMENTS AND SILT RANGE STATIONS UPON THE LAND ABOVE DESCRIBED.

ALL TRANTUM, THORTUM AND ALL OTHER MATERIALS DETERMINED PURSUANT TO SECTION 5(b)(1) OF THE ATOMIC ENERGY ACT OF 1946(60 STAT 761) TO BE PECULIARLY ESSENTIAL TO THE PRODUCTION OF FISSICNABLE MATERIAL, CONTAINED, IN WHATEVER CONCENTRATION, IN DEPOSITS IN THE LANDS COVERED BY THIS INSTRUMENT ARE HEREBY RESERVED FOR THE USE OF THE UNITED STATES, TOGETHER WITH THE RIGHT OF THE UNITED STATES THROUGH ITS AUTHORIZED AGENTS OR REPRESENTATIVES AT ANY TIME TO ENTER UPON THE LAND AND PROSPECT FOR, MINE, AND REMOVE THE SAME, MAKING JUST COMPENSATION FOR ANY DAMAGE OR INJURY OCCASIONED THEREBY. HOWEVER, THOU TAKE MAY BE USED, AND ANY RIGHTS OTHERWISE ACQUIRED BY THIS DISPOSITION MAY BE AND THE PERSON MATERIALS HAD BEEN MADE: EXCEPT THAT, WHEN SUCH

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USE RASULTS IN THE EXTRACTION OF ANY SUCH MATERIAL FROM THE LAND IN QUANTITIES WHICH MAY NOT BE TRANSPERRED OR DELIVERED WITHOUT A LIGENSE UNDER THE ATOMIC ENERGY ACT OF 1040, AS IT NOW EXISTS OR MAY HEREAPTER BE AMENDED, SUCH MATERIAL SHALL BE THE PROPERTY OF THE UNITED STATES ATOMIC ENERGY COMMISSION, AND THE COMMISSION MAY REQUIRE DELIVERY OF SUCH MATERIAL TO IT BY ANY POSSESSOR THEREOF AFTER SUCH MATERIAL HAS BEEN SEPARATED AS SUCH FROM THE CRES IN WHICH IT WAS CONTAINED. IF THE COMMISSION REQUIRES THE DELIVERY OF SUCH MATERIAL TO IT, IT SHALL PAY TO THE FERSON MINING OR EXTRACTING THE SAME, OR TO SUCH OTHER PERSON AS THE COMMISSION DETERMINES TO BE ENTITLED THEMETO, SHOW SUMS, INCLUDING PROPERTY, AS THE COMMISSION DEEMS PAIR AND REASONABLE FOR THE DISCOVERY, MINING, DEVELOPMENT, PRODUCTION, EXTRACTION, AND OTHER SERVICES PERFORMED WITH RESPECT TO SUCH MATERIAL PRIOR TO SUCH DELIVERY, BUT SUCH FAYMENT SHALL NOT INCLUDE ANY AMOUNT ON ACCOUNT OF THE VALUE OF SUCH MATERIAL BEFORE REMOVAL FROM ITS PLACE OF DEPOSIT IN NATURE. IF THE COMMISSION DOES NOT REQUIRE DELIVERY OF SUCH MATERIAL TO IT, THE RESERVATION HEREBY MADE SHALL BE OF ME FURTHER FORCE OR EFFECT.

TVA 25370(LA-4-48)

GRANTOR FURTHER RESERVES TWO PERMANENT EASEMENTS AND RIGHTS OF WAY FOR THE POLLOWING
FURFOSES, NAMELY: THE PERPETUAL RIGHT TO ENTER AND TO ERECT, MAINTAIN ERAIR, REBUILD,
AND TWO CRECKE TETEPHONE LINES, INCLUDING THE RIGHT TO ERECT SUCH FOLES AND OTHER TRANSMISSION LINES, STRUCTURES WIRES,
CABLES, AND ANY NECESSARY AFFURTERANCES: THE RIGHT TO CLEAR SAID RIGHTS OF WAY AND

CABLES, AND ANY NECESSARY AFFURTERANCES: THE RIGHT TO CLEAR SAID RIGHTS OF WAY AND KEEF THE SAME CLEAR OF BRUSH, TREES, BUILDINGS AND FIRE HAZARDS: AND THE RIGHT TO REMOVE DANGER TREES, IF ANY, LOCATED BEYOND THE LIMITS OF SAID RIGHTS OF WAY: ALL OVER, UPON, ACROSS AND UNDER THE FOLLOWING DESCRIBED LAND, TO WIT:

Strip No 1. A strip of land 150 feet wide lying 75 feet on each side of the center line of an existing transmission line owned and operated by the Authority known as the Chickarauga Watts Bar Transmission Line, the center line of the said Chickarauga Watts Bar Transmission Line being described as follows: Beginning at a point in the northwest boundary of the above described land, S 23° 43' W. 80 feet, more or less, from the most northwesterly property corner; thence N. 84° 10' E., approximately 170 feet to a point in the center line of a county road which is a boundary of the described land.

Strip No 2. A strip of land 300 feet wide lying 75 feet on the north side and 225 feet on the south side of the center line of an existing transmission line owned and operated by the Authority known as the Chickamauga-Hiwassee Transmission Line, the center line of the said Chickamauga-Hiwassee Transmission Line being described as follows: Beginning at a point in the scuthesst boundary of the above described land, N. 23° 54' E., 740 feet, more or less, from the most southerly property—corner; thence in a westerly direction approximately 1640 feet to a point in the southwest boundary line N 66° 10' W. 160

MEITHER THE AUTHORITY NOR THE UNITED STATES OF AMERICA SHALL BE LIABLE FOR ANY DAMAGE INCIDENTAL TO THE EXERCISE OF ANY OF THE RIGHTS RESERVED EXCEPT THAT THE AUTHORITY SHALL REMAIN LIABLE FOR ANY ADDITIONAL DAMAGE CAUSED BY ITS CONSTRUCTION FORCES TO THE PROPERTY (ABOVE DESCRIBED AND HEREBY CONVEYED) AS A RESULT OF THE ERECTION, MAINTENANCE, CR REBUILDING OF ITS ELECTRICAL POWER TRANSMISSION AND TELEPHONE LINES ON THE RIGHTS OF WAY RESERVED. W

feet, more or less, from US-TVA Monument 5-5.

IN ACCEPTING THIS CONVEYANCE, HOWEVER, THE GRANTEE, FOR HIMSELF, HIS HEIRS, SUCCESSORS AND ASSIGNS, COVENANTS AND AGREES TO AND WITH THE GRANTOR THAT THE FOLLOWING SHALL CONSTITUTE REAL COVENANTS WHICH SHALL ATTACH TO AND RUN WITH THE ABOVE DESCRIBED LAND AND SHALL BE BINDING UPON ANYONE WHO MAY HEREAFTER COME INTO OWNERSHIP THEREOF, WHETHER BY PURCHASE, DEVISE, DESCENT, OR SUCCESSION:

IN THE INTEREST OF FUBLIC HEALTH AND SANITATION AND IN ORDER THAT THE LAND ABOVE DESCRIBED AND ALL OTHER LAND IN THE SAME LOCALITY MAY BE BEHEFITED BY A DEGREESE IN THE HAZARDS

OF CLICAN FOR A CONTROL OF THE FROTEOTICS OF WATER SUFFLIES, REGREATION, WILDLIFE, AND

OTHER PUBLIC USES OF GRANTCR'S RESERVOTH WATERS AND SHORE LANDS, HE WILL NOT USE THE ABOVE DESCRIBED FROTERTY FOR ANY PURPOSE THAT WOULD REQUIT IN THE DRAINING OR DUNTING INTO THE RESERVOIR OF ANY REPUSE, SEWAGE, OR OTHER MATERIAL WHICH MIGHT TEND TO FOLIUTE THE WATERS OF SAID RESERVOIR.

DAMAGE TO THE ABOVE DESCRIBED LANDS OR THE GRANTOR, ITS SUCCESSORS, AGENTS, OR ASSIGNS SHALL NOT BE LIABLE FOR ANY LOSS OR ANY INGROVEMENTS LOCATED THEREON DUE TO EROSION OR SOAKAGE OF THE LAND AS A RESULT OF WAYE-ACTION, FLUCTUATIONOF WATER LEVELS, OR OTHER CAUSES.

TWA 25TYC(LA-4-48)W TO HAVE AND TO HOLD said land and premises unto the grantee, his heir:, buccessors and assigns, in fee simple, tegether with all and singular the hereditaments and appartenances thereunto belonging or inanywise appartaining.

And the Authority does hereby covenant that the United Statesof America is seized and possessed of the above described land; that the Authority as legal agent of the United States, is duly authorized to convey the same; that saidland is free and clear of liens and encumbrances; and that, subject only to such exceptions, conditions, restrictions and/or limitations as may be expressly mentioned above, it will warrant and defend the title thereto against the lawful demands of all persons claiming by, through, or under the United States of America, but not further or otherwise.

Wherever in this instrument the context requires, the singular number and masculine gender as herein used may be read as plural and feminine, or neuter, respectively.

IN WITKESS WHERECF, the Tennessee Valley Authority, acting herein as legal agent of the United States of America, and being duly authorized so to do, has caused this instrument to be executed, in the name of the United States of America, by its authorized officers, and its corporate seal to be hereunto affixed, on this the 3 day of May,1950.

BY THMHESSEE VALLEY AUTHORITY, its legal agent.

UNITED STATES OF AMERICA

Attest: John Randolph Ferry,
Assistant Secretary

TVA 255TC(LA-4-48) W

STATE OF TENNESSEE)

(CORPORATE SEAL)

CCUNTY OF HAMILTON) On the 3 day of August, 1950, personally appeared before me, Geo M. Baker and John Randolph Perry, to me personally known, who, being by me duly sworn, did say that they are Chief of the Land Branch and Assistant Secretary, respectively of the TENNESSEE VALLEY AUTHORITY, a corporation and that the seal affixed to the foregoing instrument is the corporate seal of said corporation, and that said instrument was signed, sealed and delivered in behalf of said corporation, as legal agent for the UNITED STATES OF AMERICA, by authority of its Board of Directors; and the said Seo M. Baker, and John Randolph Ferry, severally acknowledged said instrument to be the free act and deed of said corporation and of the United States of America.

Witness my hand and official seal at Chattanooga this the day and year aforesaid.

 William C.Watson, Jr., Notary Public My commission expires January 11, 1954

TVA 2537C (LA-4-48) W

STATE OF TENNESSEE)

HAMILTON COUNTY) The above instrument and certificate were filed Jul 10, 1952 at 2:49 P.M. entered in Note Book No 45, page t and recorded in Book 1082, page 647. WIINESS my hand at office in Chattanooga, Tenn.

A Samuel Register

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