

Transaction Identification Data, for which the Company assumes no liability as set forth in Commitment Condition 5.e.:

Issuing Agent:	BROCK, SHIPE, KLENK, PLC
Issuing Office:	265 BROOKVIEW CENTRE WAY SUITE 604 KNOXVILLE, TN 37919
Commitment Number: 251647 Your File No.:	
Property Address:	3009 Brigadoon Road Rockwood, TN 37854

SCHEDULE A

1.	Commitment Date: April 24, 2025
2.	Policy to be issued:
(a) 2021 ALTA OWNER'S POLICY	Proposed Policy Amount: TBD
PROPOSED INSURED:	
TO BE DETERMINED	
(b) 2021 ALTA LOAN POLICY	Proposed Policy Amount: N/A
PROPOSED INSURED:	
N/A	
3.	The estate or interest in the Land described at the Commitment Date is Leasehold.
4.	The Title is, at the Commitment Date, vested in: JOHN G. BROCK AND WIFE, STACEY G. BROCK (LEASEHOLD) and, as disclosed in the Public Records, has been since LEASEHOLD: July 1, 2020 FEE SIMPLE: February 17, 2005
5.	The land is described as follows: Land in Roane County, Tennessee, being Lot No. 37 on the plan of The Cottages at Brigadoon, as shown on Exhibit B to the Declaration of Covenants, Conditions and Restrictions of The Cottages at Brigadoon of record in Book 1128, Page 68 as supplemented in Book 1337, Page 124, Book 1348, Page 515 and Book 1509, Page 535,

Register's Office for Roane County, Tennessee, to which plan reference is made for a more complete and accurate description thereof.

Being part of the same property conveyed to BRIGADOON PARTNERS, LLC, A TENNESSEE LIMITED LIABILITY COMPANY, by deed from JEAN MCCLURE, WILLIAM CHRISTIAN SANDERS, CHARLES PRESTON SANDERS, III AND JOAN V. KIRKHAM, dated February 15, 2005, of record in Book 1100, Page 842, said Register's Office, being subsequently leased to DONALD MARK MCKINNON AND WIFE, JOANNE MCKINNON pursuant to Ground Lease by and between BRIGADOON PARTNERS, LLC (Ground Lessor) and DONALD MARK MCKINNON AND WIFE, JOANNE MCKINNON (Ground Lessee), dated September 22, 2006, of record in Book 1195, Page 156, which was subsequently assigned to BERNIE BLOEMER AND MELISSA BLOEMER in Book 1657, Page 856 and subsequently assigned to JOHN G. BROCK AND WIFE, STACEY G. BROCK in Book 1746, Page 195, said Registers Office.

SCHEDULE B - I COMMITMENT

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.	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.
5.	The Company must be provided with satisfactory evidence that all parties identified on Schedule A. of this Commitment are not sanctioned nonresident aliens, sanctioned foreign businesses, or a sanctioned foreign government, as defined in Tenn. Code Ann. § 66-2-301. This requirement is an ongoing obligation of all parties identified on Schedule A. and in the event that a party's status changes following the date of this Commitment or at any point prior to issuance of a policy of title insurance, the party must disclose the same in writing to the Company.
6.	The Company will require a sworn Owner's Affidavit and Indemnity, acceptable to company, to be complete and duly executed.

7. Record proper release of the Deed of Trust dated June 22, 2020, executed by John Brock and Stacey Brock, in favor of Pinnacle Bank, in the sum of \$607,500.00, of record in Book 1746, Page 199, Register's Office for said County.
8. Submission of written evidence from the Homeowner's Association, that any and all maintenance fees, recreational fees and/or association assessments are paid in full to a current date.

SCHEDULE B - II COMMITMENT

EXCEPTIONS FROM COVERAGE

Some historical land records contain Discriminatory Covenants that are illegal and unenforceable by law. This Commitment and the Policy treat any Discriminatory Covenant in a document referenced in Schedule B as if each Discriminatory Covenant is redacted, repudiated, removed, and not republished or recirculated. Only the remaining provisions of the document will be excepted from coverage.

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

1.	Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attaches, or is disclosed between the Commitment Date and the date on which all of the Schedule B, Part I-Requirements are met.
2.	Any discrepancies, conflicts, easements, boundary line disputes, any shortages in area, encroachments or protrusions, or overlapping of improvements which would be disclosed by an inspection and accurate survey of the premises.
3.	Rights and claims of parties in possession.
4.	Mechanics', Contractors' or Materialmen's liens and lien claims, if any, where no notice thereof appears on record.
5.	Any facts, rights, interests or claims which are not shown by the public record, but which could be ascertained by an inspection of the land or by making inquiry of person(s) in possession thereof.
6.	Liens, encumbrances or claims thereof, which are not shown by the public record.

7. General or special taxes and assessments required to be paid in the year 2025 and subsequent years for Map-Par. 102-023.00 SI 037.

Roane County taxes for 2020, Map-Par. 102-023.00 SI 037, \$5,410.00, PAID

If improvements are completed after January 1st and before September 1st of any year the law requires supplemental assessments for the year in which improvements are completed, as defined by Statute. The Company assumes no liability for taxes assessed by correction pursuant to the provisions of Tennessee Code Annotated sections 67-5-603, et seq.

8. Declaration of Covenants, Conditions, Liens, Easements and Restrictions, including, but not limited to, easements, assessments, special assessments, charges and liens, contained in an instrument of record in Book 1128, Page 68 as supplemented in Book 1337, Page 124, Book 1348, Page 515 and Book 1509, Page 535, said Register's Office.
9. Restrictions limiting the use of the property to general commercial recreational purposes, together with other restrictions in favor of the Tennessee Valley Authority and the United States of America, of record in Book K-7, Page 269, and Book T-7, Pages 259, and 292, said Register's Office.

10. Extensive easements in favor of the Tennessee Valley Authority and the United States of America, including the right to flood and to flow water across any portion of the property lying below the 750 contour line, traverse the property to maintain shoreline, silt range stations and for other enumerated purposes, as set out in Deed Book K-7, Page 269, and Deed Book T-7, Pages 259 and 292, said Register's Office.
11. Terms and provisions of Ground Lease by and between Brigadoon Partners, LLC, (Ground Lessor) and Wallace L. Madson, Jr. and wife, Cynthia C. Madson (Ground Lessee), dated August 9, 2006, of record in Book 1195, Page 156, which was subsequently assigned to Bernie Bloemer and Melissa Bloemer in Book 1657, Page 856 and subsequently assigned to John G. Brock and wife, Stacey G. Brock in Book 1746, Page 195, said Registers Office.
12. Grant of Easement of record in Book 1831, Page 110, said Register's Office.

JK / JK