

 <b>First American Title</b>	<b>Owner's Policy of Title Insurance</b>
	ISSUED BY <b>First American Title Insurance Company</b>
<b>Schedule A</b>	POLICY NUMBER <b>0-85879887</b>

Name and Address of Title Insurance Company:

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

File No.: **14-810P** ← File Number on every page

Address Reference: **100 Forest Ct., Knoxville, TN 37919**

Amount of Insurance: **\$325,000.00**

Date of Policy: **November 5, 2014**  
(or the date and time of recording of the instrument vesting Insured title, whichever is later)

← This format is used when issuing the Owners' Policy at the closing table

1. Name of Insured:

**Edward F. Hardemann and Mila S. Hardemann, husband and wife**

2. The estate or interest in the Land that is insured by this policy is: **Fee Simple**

3. Title is vested in:

**Edward F. Hardemann and Mila S. Hardemann, husband and wife**

4. The Land referred to in this policy is described as follows:

**SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF**


**Willmott, Connor and Clow, P.A.**

By: \_\_\_\_\_

Authorized Countersignature

(This Schedule A valid only when Schedule B is attached)



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<b>Schedule B</b>	POLICY NUMBER <b>0-85879887</b>

File No.: **14-810P** ← File Number on every page

**EXCEPTIONS FROM COVERAGE**

This policy does not insure against loss or damage, (and the Company will not pay costs, attorneys' fees, or expenses) that arise by reason of:

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, interests, or claims that are not shown by the Public Records 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, not shown by the Public Records.
4. Any encroachment, encumbrance, violation, variation, 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. Taxes and assessments for the year 2015 and subsequent years, not yet due and payable.

**NOTE: Exception(s) numbered 2-5 above is/are hereby deleted.** ← Prompts for deleted pages

7. Upon presentation of a current, accurate survey acceptable to the Company and Lender and a proper no-lien affidavit executed by grantors, items 1, 2 and 3 above shall be deleted.
8. Access is by private road(s) and rights of ingress and egress are reserved as noted on the Plat.
9. Mortgage executed by **Edward F. Hardemann and Mila S. Hardemann, husband and wife**, in favor of **Bank of Upson** in the original principal sum of **\$210,000.00**, dated **November 5, 2014** and recorded **November 6, 2014 @ 2:15PM**, in Official Records Book **1111**, Page **1111**, of the Public Records of Knox County, Tennessee.

↑

Mortgage Clause merges as the last exception only if there is a mortgage entered in the closing file.



 <b>First American Title</b>	<b>Owner's Policy of Title Insurance</b>
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<b>Schedule A (Continued)</b>	POLICY NUMBER <b>0-85879887</b>

File No.: 14-810P

File Number on every page

First American Title mandates the legal description on a separate page.

**LEGAL DESCRIPTION**

**Lot 15, Block 6, of Skylake Subdivision, according to the Plat thereof, as recorded in Plat Book 25, Page 74, of the Public Records of Knox County, Tennessee.**

