

**JAMES REED BROWN  
8500 HWY 111, STE. 100  
BYRDSTOWN, TN 38549  
931-864-2889**

**ATTORNEY'S PRELIMINARY OPINION**

To: PEOPLE'S BANK AND TRUST COMPANY OF PICKETT COUNTY

Borrower/Purchaser: GEORGE R. MYERS AND TERRI L. FIDDLER  
Property Address: 101 RED OAK RD. Mortgagee: PEOPLE'S BANK  
BYRDSTOWN, TN 38549

The undersigned hereby certifies to PEOPLE'S BANK AND TRUST COMPANY OF PICKETT COUNTY and ANY COMPANY issuing a commitment and/or policy to the Borrower/Purchaser and/or Mortgagee relying on this certificate that:

Marketable fee simple title of record to the property described in Exhibit A is vested in GEORGE R. MYERS AND TERRI L. FIDDLER under deed from VERNON C. ROBERTS AND WIFE, LULA MAE ROBERTS, dated JUNE 12, 2020, and recorded JUNE 12, 2020, at 1:01 PM, in Book 169, Page 559, in the records of PICKETT COUNTY, TENNESSEE, subject only to the following mentioned defects/encumbrances:

1. The lien of the general taxes for the year 2022. Map: 2-12.10  
2021 TAXES AND PREVIOUS YEARS' TAXES ARE PAID: 2021 PICKETT COUNTY TAXES WERE PAID IN THE AMOUNT OF \$439.22 ON DECEMBER 27, 2021.
2. The lien of any special taxes or assessments.
3. Any lien, or right to a lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not shown by the public records.
4. Rights or claims of parties in possession not shown on the public records.
5. Easements, or claims of easements, not shown by the public records.
6. Any discrepancies, conflicts in boundary lines, encroachments, easements, measurements, variations in area or content, party walls, and/or other facts which a correct survey and/or physical inspection of the premises would disclose.
7. Streams or other bodies of water, if any, riparian rights and the title to any filled in lands.
8. Restrictive Covenants: NONE
9. Easements and/or Rights of Way:  
Property has access by means of:  X a public road  easement recorded at:

10. Deed of Trust/Mortgage from GEORGE MYERS AND TERRI FIDDLER dated JUNE 12, 2020, and recorded JUNE 12, 2020, at 1:01 PM in Book 169, Page 562, to PEOPLE'S BANK AND TRUST COMPANY OF PICKETT COUNTY in the amount of \$96,000.00.
11. Subject to the utility easements along the "Byrdstown Gravel Road." (now Oak Hill Road), and the thirty (30) feet right-of-way reserved in Deed Book 54, Page 508.

Based upon an examination of all public records affecting title to the real estate described above for a period of at least 40 years, the undersigned certifies to PEOPLE'S BANK AND TRUST COMPANY OF PICKETT COUNTY and the issuing underwriter that the information shown in this Opinion of Title correctly and completely reflects the status of title to said real estate. Title is certified as of MAY 31, 2022 at 1:00 \_\_\_ A.M.  X  P.M.

Certified by:

  
\_\_\_\_\_  
JAMES REED BROWN, ATTORNEY