



**FIDELITY NATIONAL TITLE INSURANCE COMPANY
COMMITMENT FOR TITLE INSURANCE
SCHEDULE A**

File No. PRO-15-2178W

REVISION D

1. Effective Date:

2. Policy or policies to be issued: Amount

To Be Determined

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

Proposed Insured: To Be Determined

- (b) ALTA Loan Policy: (6-17-06)
- ALTA Short Form Residential Loan Policy: (6-17-06)
- Advantage Residential Loan Policy
- Advantage Express Loan Policy

Proposed Insured:

- (c) Other

Proposed Insured:

3. Title to the Fee Simple estate or interest in the land described or referred to in this Commitment is at the effective date hereof vested in:

Franklin Real Estate Company, a Pennsylvania corporation

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

See Schedule A attached hereto and made a part hereof.

Property Address:

Auction Tracts 1-25, Kennedy Shores
Franklin County, Virginia

Countersigned:

PROFESSIONAL TITLE ASSOCIATES
3130 Chaparral Drive, Suite B-100
Roanoke, VA 24018
(540) 725-1558

Authorized Officer or Agent

FIDELITY NATIONAL TITLE INSURANCE COMPANY
SCHEDULE B
Requirements

File No. PRO-15-2178W

The following are the requirements to be complied with:

Item(a) Payment to or for the account of the grantors or mortgagors of the full consideration for the estate or interest to be insured.

Item(b) Proper instrument(s) creating the estate or interest to be insured must be executed and duly filed for record, to-wit:

1. Duly authorized deed from Franklin Real Estate Company, a Pennsylvania corporation, vesting fee simple title in To Be Determined.

NOTE: Corporate resolutions authorizing above referenced corporate transaction and conveyance must be furnished or certified as proper by approved attorney.

2. No recorded deed of trust or mortgage on the subject property was found in a search of the land records. Accordingly, the Company requires receipt of an Affidavit from record owner addressed to the Company, stating that there are no recorded or unrecorded deed(s) of trust, personal notes and/or obligations on the above real estate intended by the mortgagee, lender or noteholder to be paid with closing proceeds.
3. Receipt of newly created description that adequately defines, describes and locates premises to be insured AND this description must be used in the document(s) creating the estate or interest to be insured, subject to approval by this Company.
4. Receipt of description that adequately defines, describes and locates the easement to be conveyed as appurtenant to the insured premises AND certification the title to the adjoining property over which the easement crosses has been examined and that unencumbered title to the easement is vested in the insured.

NOTE: This description MUST BE USED in the documents creating the estate to be insured.

5. Examination of the appropriate public records in the name(s) of the Purchasers of the Land to be insured and described in this title commitment, and disclosure to the Company of all United States liens thereby revealed. Unless released of record or otherwise disposed of to the satisfaction of the Company, judgments in favor of the United States will appear as exceptions in Schedule B of the final policy.
6. Payment of any rollback taxes due under Section 58.1-3237, Code of Virginia, as amended.
7. Approved plat of subdivision showing boundaries to be insured, must be recorded with required instrument(s). NOTE: The Company must be furnished a copy of same prior to closing along with the recording information for said plat.
8. Receipt of satisfactory executed "Owners (sellers) Affidavit as to Mechanics' Liens and Possession."

Note: This Company may take other requirements and/or exceptions upon receipt and review of the above-listed documents.

Commitment – Schedule B Section 1

This commitment is invalid unless the Insuring Provisions and Schedules A and B are attached

FIDELITY NATIONAL TITLE INSURANCE COMPANY
SCHEDULE B – SECTION 2
Exceptions

File No. PRO-15-2178W

The policy or policies to be issued will contain exceptions to the following unless the same are disposed of to the satisfaction of the Company:

Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the public records or attaching subsequent to the effective date hereof but prior to the date the proposed Insured acquires for value of record the estate or interest or mortgage thereon covered by this Commitment.

1. Those taxes becoming due and payable subsequent to the date of the policy.
2. 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. The term "encroachment" includes encroachments of existing improvements located on the Land onto adjoining land, and encroachments onto the Land of existing improvements located on adjoining land.
3. Terms, provisions, restrictions, conditions, easements, liens, assessments, developer rights, options, rights of first refusal and reservations appearing of record as Instrument No. _____/Deed Book _____, page _____.

NOTE: This exception omits any covenant, condition or restriction based on race, color, religion, sex, handicap, familial status or national origin as provided in 42 U.S.C Section 3604, unless and only to the extent that the covenant (a) is not in violation of state or federal law, (b) is exempt under 42 U.S.C Section 3607, or (c) relates to a handicap, but does not discriminate against handicapped people.

4. Terms and provisions of Road Maintenance Agreement appearing of record as Instrument No. _____/Deed Book _____, page _____. - AS TO AUCTION TRACTS 1 THROUGH 8
5. Terms and provisions of instrument entitled "Flowage Right and Easement Deed Smith Mountain Combination Hydro Electric Power Project Upper Reservoir" granted to Appalachian Power Company from The Franklin Real Estate Company, dated September 1, 1961, recorded in Deed Book 189, page 125.
6. Easement granted The County of Franklin, Virginia by instrument dated September 16, 1968 from Franklin Real Estate Company, et al, recorded in Deed Book 264, Page 17.
7. Cemetery reserved in instrument recorded in Deed Book 103, page 589, together with the right of ingress and egress thereto, and shown on plat made by Robert C. Jeans, L.S., dated September 9, 2015. - AS TO AUCTION TRACT 2
8. Cemetery reserved in instrument recorded in Deed Book 70, page 359, together with the right of ingress and egress thereto, and shown on plat made by Robert C. Jeans, L.S., dated September 9, 2015. - AS TO AUCTION TRACT 3
9. Easement granted Appalachian Electric Power Company by instrument dated April 6, 1946 from J. D. Bassett, Jr., et ux, et al, recorded in Deed Book 108, page 236.
10. Easement granted Lee Telephone Company by instrument dated November 8, 1960 from T. F. Jones, et al, recorded in Deed Book 192, Page 207.
11. Terms and provisions of instrument entitled "Flowage Right and Easement Deed Smith Mountain Combination Hydro Electric Power Project Upper Reservoir" granted to Appalachian Power Company from The Franklin Real Estate Company, dated November 1, 1962, recorded in Deed Book 202, page 47.

Commitment – Schedule B Section 2

This commitment is invalid unless the Insuring Provisions and Schedules A and B are attached

FIDELITY NATIONAL TITLE INSURANCE COMPANY
SCHEDULE B – SECTION 2
Exceptions - (continued)

12. Easement granted Joseph S. Hill and Audrey E. Hill by instrument dated February 28, 1991 from Franklin Real Estate Company, recorded in Deed Book 478, Page 1483 and amended by instrument recorded in Deed Book 962, page 1796.
13. The following matters as shown on plat of subdivision made by Robert C. Jeans, L.S., dated September 9, 2015:
 - a. Overhead utility line(s) crossing Auction Tracts 1, 2, 3 and 4.
 - b. Portions of Auction Tracts 1, 2, 3, 4, 5, 6, 7, and 8 lie within the bounds of Kennedy Shores Lane (50' private r/w & P.U.E.).
 - c. Cundiff Cemetery (DB 103, pg. 589) located upon Auction Tract 2.
 - d. Poindexter Cemetery (DB 70, pg. 359) located upon Auction Tract 3.
 - e. Public utility easement 20 feet in width along the southerly lines of Auction Tracts 8, 9 and 10 and along the westerly line of Auction Tracts 12 and 13, and along the northerly lines of Auction Tracts 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23 and 24, and along the northwest and southwest lines of Auction Tract 25.
 - f. Soil road bed located upon Auction Tracts 10, 11 and 12.
 - g. Drainfield and force main easement 10 feet in width for the benefit of Lot 17 (Auction Tract 17) located upon Lot 18 (Auction Tract 18).
14. Rights of others in and to the use and enjoyment of Smith Mountain Lake and the waters thereof.
15. Rights of others in and to the use and enjoyment of the appurtenant easement(s) set out under Schedule A hereof.
16. Rights of others in and to the use and enjoyment of those portions of Auction Tracts 1, 2, 3, 4, 5, 6, 7 and 8, lying within the bounds of Kennedy Shores Lane.

ITEMS 17 THROUGH 29 SET OUT BELOW AFFECT A PORTION OF AUCTION TRACTS 8, 9, 10 AND ALL OF 25 ONLY:

17. Terms, provisions, restrictions, conditions, easements, liens, assessments and reservations appearing of record in Deed Book 226, page 593.

NOTE: This exception omits any covenant, condition or restriction based on race, color, religion, sex, handicap, familial status or national origin as provided in 42 U.S.C Section 3604, unless and only to the extent that the covenant (a) is not in violation of state or federal law, (b) is exempt under 42 U.S.C Section 3607, or (c) relates to a handicap, but does not discriminate against handicapped people.
18. Terms and provisions of instrument entitled "Flowage Right and Easement Deed Smith Mountain Combination Hydro Electric Power Project Upper Reservoir" granted to Appalachian Power Company from Blanch Pasley Brown, dated November 9, 1959, recorded in Deed Book 171, page 139.
19. Easement granted Appalachian Power Company by instrument dated March 21, 1966 from Highland Lake, Inc., recorded in Deed Book 229, page 229.

Commitment – Schedule B Section 2-continued

This commitment is invalid unless the Insuring Provisions and Schedules A and B are attached

FIDELITY NATIONAL TITLE INSURANCE COMPANY
SCHEDULE B – SECTION 2
Exceptions - (continued)

20. Easement granted Lee Telephone Company by instrument dated September 28, 1965 from Highland Lake, Inc., recorded in Deed Book 230, Page 125.
21. Easement granted Lee Telephone Company by instrument dated September 18, 1967 from Highland Lake, Inc., recorded in Deed Book 242, Page 659.
22. Easement granted Lee Telephone Company by instrument dated September 18, 1967 from Highland Lake, Inc., recorded in Deed Book 242, Page 660.
23. Easement granted Lee Telephone Company by instrument dated September 18, 1967 from Highland Lake, Inc., recorded in Deed Book 242, Page 663.
24. Easement granted Lee Telephone Company by instrument dated September 18, 1967 from Highland Lake, Inc., recorded in Deed Book 242, Page 661.
25. Easement granted Lee Telephone Company by instrument dated September 18, 1967 from Highland Lake, Inc., recorded in Deed Book 242, Page 662.
26. Easement granted Centel of Virginia by instrument dated April 10, 1985 from Highland Lake, Inc., recorded in Deed Book 387, Page 1954.
27. Easement granted Appalachian Power Company by instrument dated February 21, 1995 from Highland Lakes, Inc., recorded in Deed Book 560, page 1420.
28. Terms and conditions set out in agreements recorded in Deed Book 220, page 191 (amended by Deed Book 220, page 297) and in Deed Book 298, page 459.
29. Rights of others in and to the use of the common areas, if any.

NOTE: If policy is to be issued in support of a mortgage loan, attention is directed to the fact that the Company can assume no liability under its policy, the closing instructions, or Insured Closing Service for compliance with the requirements of any consumer credit protection or truth in lending law in connection with said mortgage loan.

Commitment – Schedule B Section 2-continued

This commitment is invalid unless the Insuring Provisions and Schedules A and B are attached

FIDELITY NATIONAL TITLE INSURANCE COMPANY
Schedule A
Legal Description

File No. PRO-15-2178W

Located in the County of Franklin, State of Virginia:

AUCTION TRACT 1:

Lot 1, Kennedy Shores, containing 5.000 acres, more or less, as shown on plat made by Robert C. Jean, L.S., dated September 9, 2015, recorded in the Clerk's Office of the Circuit Court for the County of Franklin, Virginia, in Plat Book _____, page _____.

TOGETHER WITH. an easement of ingress and egress over that certain 50 foot private right of way and public utility easement known as Kennedy Shores Lane, as shown on the aforementioned plat of subdivision.

TOGETHER WITH AND SUBJECT TO.....(EASEMENT FOR LAKE ACCESS BELOW 800 FT CONTOUR)

****DESCRIPTION OF LAND AND APPURTENANT EASEMENT(S) TO BE PROVIDED BY APPROVED ATTORNEY****

AUCTION TRACT 2:

Lot 2, Kennedy Shores, containing 5.000 acres, more or less, as shown on plat made by Robert C. Jean, L.S., dated September 9, 2015, recorded in the Clerk's Office of the Circuit Court for the County of Franklin, Virginia, in Plat Book _____, page _____.

TOGETHER WITH. an easement of ingress and egress over that certain 50 foot private right of way and public utility easement known as Kennedy Shores Lane, as shown on the aforementioned plat of subdivision.

TOGETHER WITH AND SUBJECT TO.....(EASEMENT FOR LAKE ACCESS BELOW 800 FT CONTOUR)

****DESCRIPTION OF LAND AND APPURTENANT EASEMENT(S) TO BE PROVIDED BY APPROVED ATTORNEY****

AUCTION TRACT 3:

Lot 3, Kennedy Shores, containing 5.004 acres, more or less, as shown on plat made by Robert C. Jean, L.S., dated September 9, 2015, recorded in the Clerk's Office of the Circuit Court for the County of Franklin, Virginia, in Plat Book _____, page _____.

TOGETHER WITH. an easement of ingress and egress over that certain 50 foot private right of way and public utility easement known as Kennedy Shores Lane, as shown on the aforementioned plat of subdivision.

TOGETHER WITH AND SUBJECT TO.....(EASEMENT FOR LAKE ACCESS BELOW 800 FT CONTOUR)

****DESCRIPTION OF LAND AND APPURTENANT EASEMENT(S) TO BE PROVIDED BY APPROVED ATTORNEY****

AUCTION TRACT 4:

Lot 4, Kennedy Shores, containing 5.000 acres, more or less, as shown on plat made by Robert C. Jean, L.S., dated September 9, 2015, recorded in the Clerk's Office of the Circuit Court for the County of Franklin, Virginia, in Plat Book _____, page _____.

TOGETHER WITH. an easement of ingress and egress over that certain 50 foot private right of way and public utility easement known as Kennedy Shores Lane, as shown on the aforementioned plat of subdivision.

Commitment – Schedule A

This commitment is invalid unless the Insuring Provisions and Schedules A and B are attached

FIDELITY NATIONAL TITLE INSURANCE COMPANY

EXHIBIT A

Legal Description – (continued)

TOGETHER WITH AND SUBJECT TO.....(EASEMENT FOR LAKE ACCESS BELOW 800 FT CONTOUR)

****DESCRIPTION OF LAND AND APPURTENANT EASEMENT(S) TO BE PROVIDED BY APPROVED ATTORNEY****

AUCTION TRACT 5:

Lot 5, Kennedy Shores, containing 5.145 acres, more or less, as shown on plat made by Robert C. Jean, L.S., dated September 9, 2015, recorded in the Clerk's Office of the Circuit Court for the County of Franklin, Virginia, in Plat Book _____, page _____.

TOGETHER WITH. an easement of ingress and egress over that certain 50 foot private right of way and public utility easement known as Kennedy Shores Lane, as shown on the aforementioned plat of subdivision.

TOGETHER WITH AND SUBJECT TO.....(EASEMENT FOR LAKE ACCESS BELOW 800 FT CONTOUR)

****DESCRIPTION OF LAND AND APPURTENANT EASEMENT(S) TO BE PROVIDED BY APPROVED ATTORNEY****

AUCTION TRACT 6:

Lot 6, Kennedy Shores, containing 5.014 acres, more or less, as shown on plat made by Robert C. Jean, L.S., dated September 9, 2015, recorded in the Clerk's Office of the Circuit Court for the County of Franklin, Virginia, in Plat Book _____, page _____.

TOGETHER WITH. an easement of ingress and egress over that certain 50 foot private right of way and public utility easement known as Kennedy Shores Lane, as shown on the aforementioned plat of subdivision.

TOGETHER WITH AND SUBJECT TO.....(EASEMENT FOR LAKE ACCESS BELOW 800 FT CONTOUR)

****DESCRIPTION OF LAND AND APPURTENANT EASEMENT(S) TO BE PROVIDED BY APPROVED ATTORNEY****

AUCTION TRACT 7:

Lot 7, Kennedy Shores, containing 5.895 acres, more or less, as shown on plat made by Robert C. Jean, L.S., dated September 9, 2015, recorded in the Clerk's Office of the Circuit Court for the County of Franklin, Virginia, in Plat Book _____, page _____.

TOGETHER WITH. an easement of ingress and egress over that certain 50 foot private right of way and public utility easement known as Kennedy Shores Lane, as shown on the aforementioned plat of subdivision.

TOGETHER WITH AND SUBJECT TO.....(EASEMENT FOR LAKE ACCESS BELOW 800 FT CONTOUR)

****LEGAL DESCRIPTION TO BE PROVIDED BY APPROVED ATTORNEY****

AUCTION TRACT 8:

Lot 8, Kennedy Shores, containing 6.706 acres, more or less, as shown on plat made by Robert C. Jean, L.S., dated September 9, 2015, recorded in the Clerk's Office of the Circuit Court for the County of Franklin, Virginia, in Plat Book _____, page _____.

TOGETHER WITH. an easement of ingress and egress over that certain 50 foot private right of way and public utility easement known as Kennedy Shores Lane, as shown on the aforementioned plat of subdivision.

TOGETHER WITH AND SUBJECT TO.....(EASEMENT FOR LAKE ACCESS BELOW 800 FT CONTOUR)

****DESCRIPTION OF LAND AND APPURTENANT EASEMENT(S) TO BE PROVIDED BY APPROVED ATTORNEY****

FIDELITY NATIONAL TITLE INSURANCE COMPANY

EXHIBIT A

Legal Description – (continued)

AUCTION TRACT 9:

Lot 9, Kennedy Shores, containing 5.408 acres, more or less, as shown on plat made by Robert C. Jean, L.S., dated September 9, 2015, recorded in the Clerk's Office of the Circuit Court for the County of Franklin, Virginia, in Plat Book _____, page _____.

TOGETHER WITH AND SUBJECT TO.....(EASEMENT FOR LAKE ACCESS BELOW 800 FT CONTOUR)

****DESCRIPTION OF LAND AND APPURTENANT EASEMENT(S) TO BE PROVIDED BY APPROVED ATTORNEY****

AUCTION TRACT 10:

Lot 10, Kennedy Shores, containing 7.508 acres, more or less, as shown on plat made by Robert C. Jean, L.S., dated September 9, 2015, recorded in the Clerk's Office of the Circuit Court for the County of Franklin, Virginia, in Plat Book _____, page _____.

TOGETHER WITH AND SUBJECT TO.....(EASEMENT FOR LAKE ACCESS BELOW 800 FT CONTOUR)

****DESCRIPTION OF LAND AND APPURTENANT EASEMENT(S) TO BE PROVIDED BY APPROVED ATTORNEY****

AUCTION TRACT 11:

Lot 11, Kennedy Shores, containing 11.429 acres, more or less, as shown on plat made by Robert C. Jean, L.S., dated September 9, 2015, recorded in the Clerk's Office of the Circuit Court for the County of Franklin, Virginia, in Plat Book _____, page _____.

TOGETHER WITH AND SUBJECT TO.....(EASEMENT FOR LAKE ACCESS BELOW 800 FT CONTOUR)

****DESCRIPTION OF LAND AND APPURTENANT EASEMENT(S) TO BE PROVIDED BY APPROVED ATTORNEY****

AUCTION TRACT 12,:

Lot 12, Kennedy Shores, containing 18.147 acres, more or less, as shown on plat made by Robert C. Jean, L.S., dated September 9, 2015, recorded in the Clerk's Office of the Circuit Court for the County of Franklin, Virginia, in Plat Book _____, page _____.

TOGETHER WITH AND SUBJECT TO.....(EASEMENT FOR LAKE ACCESS BELOW 800 FT CONTOUR)

****DESCRIPTION OF LAND AND APPURTENANT EASEMENT(S) TO BE PROVIDED BY APPROVED ATTORNEY****

AUCTION TRACT 13:

Lot 13, Kennedy Shores, containing 16.824 acres, more or less, as shown on plat made by Robert C. Jean, L.S., dated September 9, 2015, recorded in the Clerk's Office of the Circuit Court for the County of Franklin, Virginia, in Plat Book _____, page _____.

TOGETHER WITH AND SUBJECT TO.....(EASEMENT FOR LAKE ACCESS BELOW 800 FT CONTOUR)

****DESCRIPTION OF LAND AND APPURTENANT EASEMENT(S) TO BE PROVIDED BY APPROVED ATTORNEY****

AUCTION TRACT 14:

Lot 14, Kennedy Shores, containing 6.354 acres, more or less, as shown on plat made by Robert C. Jean, L.S., dated September 9, 2015, recorded in the Clerk's Office of the Circuit Court for the County of Franklin, Virginia, in Plat Book _____, page _____.

TOGETHER WITH AND SUBJECT TO.....(EASEMENT FOR LAKE ACCESS BELOW 800 FT CONTOUR)

Commitment – Exhibit A - continued

FIDELITY NATIONAL TITLE INSURANCE COMPANY
EXHIBIT A
Legal Description – (continued)

****DESCRIPTION OF LAND AND APPURTENANT EASEMENT(S) TO BE PROVIDED BY APPROVED ATTORNEY****

AUCTION TRACT 15:

Lot 15, Kennedy Shores, containing 3.971 acres, more or less, as shown on plat made by Robert C. Jean, L.S., dated September 9, 2015, recorded in the Clerk's Office of the Circuit Court for the County of Franklin, Virginia, in Plat Book _____, page _____.

TOGETHER WITH AND SUBJECT TO.....(EASEMENT FOR LAKE ACCESS BELOW 800 FT CONTOUR)

****DESCRIPTION OF LAND AND APPURTENANT EASEMENT(S) TO BE PROVIDED BY APPROVED ATTORNEY****

AUCTION TRACT 16:

Lot 16, Kennedy Shores, containing 4.581 acres, more or less, as shown on plat made by Robert C. Jean, L.S., dated September 9, 2015, recorded in the Clerk's Office of the Circuit Court for the County of Franklin, Virginia, in Plat Book _____, page _____.

TOGETHER WITH AND SUBJECT TO.....(EASEMENT FOR LAKE ACCESS BELOW 800 FT CONTOUR)

****DESCRIPTION OF LAND AND APPURTENANT EASEMENT(S) TO BE PROVIDED BY APPROVED ATTORNEY****

AUCTION TRACT 17:

Lot 17, Kennedy Shores, containing 3.905 acres, more or less, as shown on plat made by Robert C. Jean, L.S., dated September 9, 2015, recorded in the Clerk's Office of the Circuit Court for the County of Franklin, Virginia, in Plat Book _____, page _____.

TOGETHER WITH(EASEMENT FOR DRAINFIELD AND 10 FOOT FORCE MAIN EASEMENT UPON LOT 18)

TOGETHER WITH AND SUBJECT TO.....(EASEMENT FOR LAKE ACCESS BELOW 800 FT CONTOUR)

****DESCRIPTION OF LAND AND APPURTENANT EASEMENT(S) TO BE PROVIDED BY APPROVED ATTORNEY****

AUCTION TRACT 18:

Lot 18, Kennedy Shores, containing 3.463 acres, more or less, as shown on plat made by Robert C. Jean, L.S., dated September 9, 2015, recorded in the Clerk's Office of the Circuit Court for the County of Franklin, Virginia, in Plat Book _____, page _____.

TOGETHER WITH AND SUBJECT TO.....(EASEMENT FOR LAKE ACCESS BELOW 800 FT CONTOUR)

****DESCRIPTION OF LAND AND APPURTENANT EASEMENT(S) TO BE PROVIDED BY APPROVED ATTORNEY****

AUCTION TRACT 19:

Lot 19, Kennedy Shores, containing 3.177 acres, more or less, as shown on plat made by Robert C. Jean, L.S., dated September 9, 2015, recorded in the Clerk's Office of the Circuit Court for the County of Franklin, Virginia, in Plat Book _____, page _____.

TOGETHER WITH AND SUBJECT TO.....(EASEMENT FOR LAKE ACCESS BELOW 800 FT CONTOUR)

****DESCRIPTION OF LAND AND APPURTENANT EASEMENT(S) TO BE PROVIDED BY APPROVED ATTORNEY****

FIDELITY NATIONAL TITLE INSURANCE COMPANY

EXHIBIT A

Legal Description – (continued)

AUCTION TRACT 20:

Lot 20, Kennedy Shores, containing 3.591 acres, more or less, as shown on plat made by Robert C. Jean, L.S., dated September 9, 2015, recorded in the Clerk's Office of the Circuit Court for the County of Franklin, Virginia, in Plat Book _____, page _____.

TOGETHER WITH AND SUBJECT TO.....(EASEMENT FOR LAKE ACCESS BELOW 800 FT CONTOUR)

****DESCRIPTION OF LAND AND APPURTENANT EASEMENT(S) TO BE PROVIDED BY APPROVED ATTORNEY****

AUCTION TRACT 21:

Lot 21, Kennedy Shores, containing 3.155 acres, more or less, as shown on plat made by Robert C. Jean, L.S., dated September 9, 2015, recorded in the Clerk's Office of the Circuit Court for the County of Franklin, Virginia, in Plat Book _____, page _____.

TOGETHER WITH AND SUBJECT TO.....(EASEMENT FOR LAKE ACCESS BELOW 800 FT CONTOUR)

****DESCRIPTION OF LAND AND APPURTENANT EASEMENT(S) TO BE PROVIDED BY APPROVED ATTORNEY****

AUCTION TRACT 22:

Lot 22, Kennedy Shores, containing 3.563 acres, more or less, as shown on plat made by Robert C. Jean, L.S., dated September 9, 2015, recorded in the Clerk's Office of the Circuit Court for the County of Franklin, Virginia, in Plat Book _____, page _____.

TOGETHER WITH AND SUBJECT TO.....(EASEMENT FOR LAKE ACCESS BELOW 800 FT CONTOUR)

****DESCRIPTION OF LAND AND APPURTENANT EASEMENT(S) TO BE PROVIDED BY APPROVED ATTORNEY****

AUCTION TRACT 23:

Lot 23, Kennedy Shores, containing 3.050 acres, more or less, as shown on plat made by Robert C. Jean, L.S., dated September 9, 2015, recorded in the Clerk's Office of the Circuit Court for the County of Franklin, Virginia, in Plat Book _____, page _____.

TOGETHER WITH AND SUBJECT TO.....(EASEMENT FOR LAKE ACCESS BELOW 800 FT CONTOUR)

****DESCRIPTION OF LAND AND APPURTENANT EASEMENT(S) TO BE PROVIDED BY APPROVED ATTORNEY****

AUCTION TRACT 24:

Lot 24, Kennedy Shores, containing 2.238 acres, more or less, as shown on plat made by Robert C. Jean, L.S., dated September 9, 2015, recorded in the Clerk's Office of the Circuit Court for the County of Franklin, Virginia, in Plat Book _____, page _____.

TOGETHER WITH AND SUBJECT TO.....(EASEMENT FOR LAKE ACCESS BELOW 800 FT CONTOUR)

****DESCRIPTION OF LAND AND APPURTENANT EASEMENT(S) TO BE PROVIDED BY APPROVED ATTORNEY****

AUCTION TRACT 25:

Lot 19, Block/Section A, Section 1, Highland Lake recorded in Plat Book 3, page 159 of the records of the Clerk's Office of the Circuit Court for the County of Franklin, Virginia.