



# Fidelity National Title Insurance Company

## SCHEDULE A

Title No. **PRO-18-3184W7**

File No. **PRO-18-3184W7**

- 1. Commitment Date:
- 2. Policy or Policies to be issued: Amount of Insurance
  - (a) ALTA Owner's Policy (6-17-06) **\$439,100.00**
  - Proposed Insured:  
**To Be Determined**
  - (b)
  - Proposed Insured:

3. The Fee Simple interest in the land described in this Commitment is owned, at the Commitment Date, by  
**Kathryn Wilson Rowe and Phillip G. Gardner, Co-Trustees of the James M. Wilson Revocable Trust Agreement dated May 12, 2017**

4. The land referred to in the Commitment is described as follows:  
**See continuation of Schedule A for legal description**

Countersigned:  
Professional Title Associates  
1528 Narrow Passage Road  
Buchanan, VA 24066

By: \_\_\_\_\_  
Authorized Signatory



# Fidelity National Title Insurance Company

## SCHEDULE A CONTINUED

Title No. **PRO-18-3184W7**

File No. **PRO-18-3184W7**

### LEGAL DESCRIPTION

All that certain lot or parcel of land situate in the **County of Franklin**, Commonwealth of Virginia, and being more particularly described as follows:

All those certain tracts or parcels of land situate, lying and being in the Blackwater Magisterial District, Franklin County, Virginia, and being more particularly described as follows, to-wit:

#### Parcel No. I:

All that certain tract or parcel of land, situate, lying and being in the Blackwater Magisterial District, Franklin County, Virginia, situate, lying and being on the western side of Virginia State Route 602, containing 857.840 acres, more or less, according to plat of survey prepared by Philip H. Mundy, L.S., dated May 14, 1994, which survey is of record in the Clerk's Office, Circuit Court of Franklin County, Virginia, in Deed Book 545, at page 380, and by this reference incorporated and made a part hereof for a more complete and particular description of the subject property.

(NOTE: The subject property is carried on the current land records for Franklin County, Virginia, as tax map/parcel #39.-6.1.A).

#### PARCEL NO. II:

All that certain tract or parcel of land, situate, lying and being in the Blackwater Magisterial District, Franklin County, Virginia, situate, lying and being on the northern side of Virginia State Route 602, containing 66.055 acres, more or less, and being more particularly shown and described according to plat of survey prepared by Philip H. Mundy, L.S., which survey is of record in the Clerk's Office, Circuit Court of Franklin County, Virginia, in Deed Book 551, at Page 1109, and by this reference incorporated and made a part hereof for a more complete and particular description of the subject property.

(NOTE: The subject property is carried on the current land recorded for Franklin County, Virginia, as tax map/parcel 024.-59).

Being a portion of the same property conveyed to James M. Wilson and Kathryn H. Wilson, Co-Trustees of the James M. Wilson Revocable Trust Agreement dated May 12, 2017, by Deed from James M. Wilson dated May 12, 2017, recorded in the Clerk's Office of the Circuit Court of Franklin, Virginia, in Deed Book 1093, Page 295.



# Fidelity National Title Insurance Company

## SCHEDULE B I

### REQUIREMENTS

Title No. **PRO-18-3184W7**

File No. **PRO-18-3184W7**

The following requirements must be met:

1. Pay the agreed amounts for the interest in the land and/or the mortgage to be insured.
2. Pay us the premiums, fees and charges for the policy.
3. Documents satisfactory to us creating the interest in the land and/or the mortgage to be insured must be signed, delivered and recorded.
  - a. **Duly authorized Deed from Kathryn Wilson Rowe and Phillip G. Gardner, Co-Trustees of the James M. Wilson Revocable Trust Agreement dated May 12, 2017 to To Be Determined.**
4. You must tell us in writing the name of anyone not referred to in this Commitment who will get an interest in the land or who will make a loan on the land. We may then make additional requirements or exceptions.
5. Receipt of satisfactory executed "Owners (sellers) Affidavit as to Mechanics' Liens and Possession."
6. Receipt by the Company of satisfactory Notice of Availability of Owner's Coverage.
7. 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 real estate intended by the mortgagee, lender or noteholder to be paid with closing proceeds.
8. Payment of any rollback taxes due under Section 58.1-3237, Code of Virginia, as amended. – As to TM No. 24-59
9. Certification by Approved Attorney that Trustee(s) has/have full and complete power and authority to sell described property pursuant to and in accordance with the terms and provisions of the Trust Agreement under which title is held and vested and further that all provisions of such Trust have been complied with concerning the transaction and there is no violation of any of the provisions thereof, and that the trust is still in effect and has not been amended.
10. 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.

OR

Certification of Approved Attorney that there are no docketed federal judgment liens against the purchasers.

NOTE: THIS COMPANY MAY TAKE OTHER REQUIREMENTS AND/OR EXCEPTIONS UPON RECEIPT AND REVIEW OF THE ABOVE-LISTED DOCUMENTS.



# Fidelity National Title Insurance Company

## SCHEDULE B – PART I CONTINUED

Title No. **PRO-18-3184W7**

File No. **PRO-18-3184W7**

This tax information is furnished for your information only. No liability of any nature whatsoever is hereby assumed for errors as to these figures. The settlement agent/attorney must verify these figures for the purposes of certifying title to the Company and preparing settlement pro rations.

Tax Assessment for 2017

MAP or PARCEL ID/GPIN # 39-6-1.A

DESCRIPTION IN TAX RECORD: 857.84 Acres

LAND ASSESSMENT: \$340,000.00

IMPROVEMENTS ASSESSMENT: \$0.00

TOTAL ASSESSMENT: \$340,000.00

ANNUAL TAX: \$1,870.00

TAX PAYMENT DUE DATE(S): December 5

TAXES HAVE BEEN PAID THROUGH: 2017

TAXES A LIEN, NOT YET DUE: 2018

This tax information is furnished for your information only. No liability of any nature whatsoever is hereby assumed for errors as to these figures. The settlement agent/attorney must verify these figures for the purposes of certifying title to the Company and preparing settlement pro rations.

Tax Assessment for 2017

MAP or PARCEL ID/GPIN # 24-59

DESCRIPTION IN TAX RECORD: 66.055 Acres, Route 602

LAND ASSESSMENT: \$99,100.00 (Land Use Value \$24,400.00)

IMPROVEMENTS ASSESSMENT: \$0.00

TOTAL ASSESSMENT: \$99,100.00 (Land Use Value \$24,400.00)

ANNUAL TAX: \$134.20

TAX PAYMENT DUE DATE(S): December 5

TAXES HAVE BEEN PAID THROUGH: 2017

TAXES A LIEN, NOT YET DUE: 2018

NOTE: Subject to parcel is currently assessed under the land use program and is therefore subject to roll back taxes, if any.



# Fidelity National Title Insurance Company

## SCHEDULE B II

### EXCEPTIONS

Title No. **PRO-18-3184W7**

File No. **PRO-18-3184W7**

Any policy we issue will have the following exceptions unless they are taken care of to our satisfaction.

- a. 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. Property is subject to roll back taxes. – TM 24-59
  3. Easement granted from C. S. Nichols and Ollie R. Nichols to Appalachian Electric Power Company by instrument dated August 17, 1948, recorded in Deed Book 113, Page 83.
  4. Easement granted from G. H. Nichols and Meary E. Nichols to Appalachian Electric Power Company by instrument dated August 17, 1948, recorded in Deed Book 113, Page 86.
  5. Easement granted from G. H. Nichols and Meary E. Nichols to Appalachian Electric Power Company by instrument dated August 17, 1948, recorded in Deed Book 113, Page 88.
  6. Easement granted from Harvey Nichols to Chesapeake and Potomac Telephone Company of Virginia by instrument dated August 17, 1976, recorded in Deed Book 319, Page 479.
  7. Easement granted Lewis C. Nichols and Mary W. Nichols to Appalachian Power Company by instrument dated May 3, 1985, recorded in Deed Book 388, Page 44.
  8. Easement and right of way existing for the benefit of the property (1 acre tract) now or formerly belonging to George Roosevelt Sloane, at ux, which easement and right of way was established by deed recorded in Deed Book 253, at page 12 and possibly shown by plat recorded in Deed 438, at page 563.
  9. Rights of others in and to the use of the roadway and easement as referred to in prior Deeds, as: "a right-of-way easement along the logging road designated as "Access to Wimmers Spur along existing lot road, with the right of ingress and egress, said logging road being shown on plat of survey made by J. L. Zeh, CLS, dated October 3, 1984, and revised October 17, 1984, and recorded in Deed Book 382, at page 1532.
  10. Rights of others in and to the use of the existing fifty (50) foot right of way as a means of access to the properties serviced by the same, and the burden of the maintenance and right of way. Both the right of way and maintenance requirements are established by the following Deeds: Deed Book 382, page 1463; Deed Book 1469 and Deed Book 382, page 1476 (and other deeds in chain as well).
  11. Rights of others prescriptive or otherwise in and to the use of old logging roads, roadways, and/or "public" roadways, which traverse the Land.
  12. The following matters as shown on Plat of survey prepared by Philip Mundy, dated May 14, 1994:
    - (a) fence encroachment, affecting Parcel No. 1, along boundary line of the Land with the lands now or formerly owned by Harvey, Nichols; and
    - (b) fence encroachment along the eastern boundary line of Parcel No. 2 with the property now or formerly belonging to Dee H. Pincock.
  13. Rights of others in and to the natural flow of any branches, streams, creeks, or waterways which traverse the Land.
  14. Rights of others in and to the use of the roadway as shown on and plat of record in Deed Book 437, Pages 1353-1355.



# Fidelity National Title Insurance Company

## SCHEDULE B – PART II CONTINUED

Title No. **PRO-18-3184W7**

File No. **PRO-18-3184W7**

15. Exception is made to that portion of Parcel No. 1, containing 4.758 acres, as shown on plat of survey recorded in Deed Book 438, pages 561-563 by reason of the followings:
  - (a) Possible outstanding curtsey interest in Morgan Nichols, A/k/a John Morgan Nichols, by reason of his failure to sign that certain deed of conveyance recorded in Deed Book 232, page 245.
  - (b) Possible life estate interest as reserved by Mattie W. Nichols, for herself, and for the benefit of John Morgan Nichols, in Deed Book 232, page 245.
16. Non-exclusive easement for ingress and egress as shown on plat of Dudley & Zeh, dated October 3, 1984, revised October 17, 1984, and recorded in the aforesaid Clerk's Office in Deed Book 382, Page 1532.
17. Item shown on Plat of Subdivision recorded in Deed Book 545, Pages 379/381 and Deed Book 551, Page 1109:
  - a. Existing 50' right of way crosses south part of the Land.
  - b. Greens Creek and Wolf Hollow Branch located upon the Land.
18. Terms and provisions contained in Deed of Gift of Easement from James M. Wilson to Virginia Outdoors Foundation dated July 30, 2007, recorded in Deed Book 921, Page 1295.
19. Terms and conditions of Boundary Line Agreement recorded in Deed Book 548, Page 604 and Deed Book 582, Page 89.
20. Terms and conditions of Agreement as to use of 50' right of way as set forth in Deed Book 382, Page 1463; Deed Book 382, Page 1469; Deed Book 382, Page 1476 and reserved in Deed Book 444, Page 86; Deed Book 444, Page 95 and Deed Book 444, Page 1180.
21. Rights of tenants or parties in possession.
22. Easements or claims of easements not shown by the public records, boundary line disputes, overlaps, encroachments and any matters not shown by the public records which would be disclosed by an accurate survey and inspection of the Land described in Schedule A.



# Fidelity National Title Insurance Company

## SCHEDULE A

Title No. **PRO-18-3184W5**

File No. **PRO-18-3184W5**

- 1. Commitment Date:
- 2. Policy or Policies to be issued: Amount of Insurance
  - (a) ALTA Owner's Policy (6-17-06) **\$54,400.00**
  - Proposed Insured:  
**To Be Determined**
  - (b)
  - Proposed Insured:

3. The Fee Simple interest in the land described in this Commitment is owned, at the Commitment Date, by **Estate of James M. Wilson, deceased**

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

**All that certain lot or parcel of land situate in the County of Franklin, Commonwealth of Virginia, and being more particularly described as follows:**

**All of that certain parcel of land lying and being in the Blackwater Magisterial District of Franklin County, Virginia, containing 19.2143 acres (County Tax Map 24-57) as shown on plat made by John D. Lewis, L.S. dated April 18, 2016, revised June 1, 2016 and recorded in the Clerk's Office of the Circuit Court of Franklin County, Virginia, in Deed Book 1077, Page 2756.**

**Being a portion of the same property conveyed to James M. Wilson by Deed from Dee Whitford Pincock, Jr., Executor/Personal Representative of the Estate of Hazel H. Pincock, deceased, testate, and Dee Whitford Pincock, Jr., Sandra Lou Johnson, Cynthia Spencer, dated August 31, 2015, recorded in the Clerk's Office of the Circuit Court of Franklin County, Virginia, in Deed Book 1067, Page 2321.**

Countersigned:

Professional Title Associates  
1528 Narrow Passage Road  
Buchanan, VA 24066

By: \_\_\_\_\_  
Authorized Signatory



# Fidelity National Title Insurance Company

## SCHEDULE B I

### REQUIREMENTS

Title No. **PRO-18-3184W5**

File No. **PRO-18-3184W5**

The following requirements must be met:

1. Pay the agreed amounts for the interest in the land and/or the mortgage to be insured.
2. Pay us the premiums, fees and charges for the policy.
3. Documents satisfactory to us creating the interest in the land and/or the mortgage to be insured must be signed, delivered and recorded.
  - a. **Deed from Heirs of the Estate of James M. Wilson, deceased to To Be Determined.**
4. You must tell us in writing the name of anyone not referred to in this Commitment who will get an interest in the land or who will make a loan on the land. We may then make additional requirements or exceptions.
5. Receipt of satisfactory executed "Owners (sellers) Affidavit as to Mechanics' Liens and Possession."
6. Receipt by the Company of satisfactory Notice of Availability of Owner's Coverage.
7. Establishment of record of the death and heirs of James M. Wilson, deceased.
8. Receipt of properly executed Indemnity and Escrow Agreement for the estate of James M. Wilson, deceased; OR
  - a) Receipt of Surety Bond satisfactory to the company in the amount of the net proceeds protecting this company against any debts or estate or inheritance taxes due by the Estate of James M. Wilson, deceased, any appeal from the probate of the will of said deceased, discovery and probate of a later will and unmarketability of title to the insured premises by virtue of the fact that the company is or may be liable for debts or estate or inheritance taxes due by said estate, or subject to an appeal from the probate of the will of said decedent. OR
  - b) Upon receipt and review of estate asset information, the company may be willing to insure as to matters of the estate without escrow of net proceeds upon payment of an extra hazard premium and receipt of fully executed DECEDENT'S ESTATE INDEMNITY - UNSECURED (FNT019). The following information will need to be reviewed for consideration of waiver from escrow of the net proceeds:
    - i) net proceeds due the estate from the sale of property;
    - ii) all debts encumbered by the estate;
    - iii) amount of federal taxes due by the estate; and
    - iv) certification the devisees are the same as the heirs would be
9. 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 real estate intended by the mortgagee, lender or noteholder to be paid with closing proceeds.
10. Payment of any rollback taxes due under Section 58.1-3237, Code of Virginia, as amended.

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





# Fidelity National Title Insurance Company

## SCHEDULE B – PART I CONTINUED

Title No. **PRO-18-3184W5**

File No. **PRO-18-3184W5**

This tax information is furnished for your information only. No liability of any nature whatsoever is hereby assumed for errors as to these figures. The settlement agent/attorney must verify these figures for the purposes of certifying title to the Company and preparing settlement pro rations.

Tax Assessment for 2017

MAP or PARCEL ID/GPIN # 24-57

DESCRIPTION IN TAX RECORD: 19.2143 Acres Route 602

LAND ASSESSMENT: \$54,400.00 (Land Use Value \$7,100.00)

IMPROVEMENTS ASSESSMENT: \$0.00

TOTAL ASSESSMENT: \$54,400.00 (Land Use Value \$7,100.00)

ANNUAL TAX: \$39.05

TAX PAYMENT DUE DATE(S): December 5

TAXES HAVE BEEN PAID THROUGH: 2017

TAXES A LIEN, NOT YET DUE: 2018

NOTE: Subject to parcel is currently assessed under the land use program and is therefore subject to roll back taxes, if any.



# Fidelity National Title Insurance Company

## SCHEDULE B II

### EXCEPTIONS

Title No. **PRO-18-3184W5**

File No. **PRO-18-3184W5**

Any policy we issue will have the following exceptions unless they are taken care of to our satisfaction.

- a. 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. Property is subject to roll back taxes.
  3. Easement granted from J. R. Sloan and Vinie S. Sloan, et al, to Commonwealth of Virginia, by instrument dated October 15, 1963, recorded in Deed Book 210, Page 584.
  4. Fences do not coincide the property lines as shown on plat recorded in Deed Book 1077, page 2756.
  5. Rights of others in and to the continued uninterrupted flow of Green Creek and the spring branch.
  6. Rights of tenants or parties in possession.
  7. 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.



# Fidelity National Title Insurance Company

## SCHEDULE A

Title No. **PRO-18-3184W6**

File No. **PRO-18-3184W6**

- 1. Commitment Date:
- 2. Policy or Policies to be issued: Amount of Insurance
  - (a) ALTA Owner's Policy (6-17-06) **\$13,500.00**
  - Proposed Insured:  
**To Be Determined**
  - (b)
  - Proposed Insured:

3. The Fee Simple interest in the land described in this Commitment is owned, at the Commitment Date, by  
**½ Interest - Kathryn Wilson Rowe and Phillip G. Gardner, Co-Trustees of the James M. Wilson Revocable Trust Agreement dated May 12, 2017**  
**½ Interest - Elizabeth V. Via-Kalinski and Mary Paige Via**

4. The land referred to in the Commitment is described as follows:  
**See continuation of Schedule A for legal description**

Countersigned:  
Professional Title Associates  
1528 Narrow Passage Road  
Buchanan, VA 24066

By: \_\_\_\_\_  
Authorized Signatory



# Fidelity National Title Insurance Company

## SCHEDULE A CONTINUED

Title No. **PRO-18-3184W6**

File No. **PRO-18-3184W6**

### LEGAL DESCRIPTION

All that certain lot or parcel of land situate in the **County of Franklin**, Commonwealth of Virginia, and being more particularly described as follows:

ALL that certain tract or parcel of land, situated on Sigmon Road (State Route 837), in the blue Ridge Magisterial District of Franklin County, Virginia, containing 7.512 acres, as shown on plat of survey surveyed February 28, 2008, by Allan J. Ingram, Land Surveyor, which survey is recorded in the Clerk's Office of the Circuit Court of Franklin County, Virginia, in Deed Book 939, at page 497.

Being portion of the same property conveyed to James M. Wilson and Kathryn H. Wilson, Co-Trustees of the James M. Wilson Revocable Trust Agreement dated May 12, 2017 - 1/2 Interest - by Deed from James M. Wilson dated May 12, 2017, recorded May 22, 2017 in the Clerk's Office of the Circuit Court of Franklin, Virginia, recorded in Deed Book 1093, Page 295.

Being the same property in which a 1/2 interest was conveyed to Elizabeth V. Via-Kalinski and Mary Paige Via by Deed of Gift dated August 7, 2009, from James M. Wilson, recorded in the aforesaid Clerk's Office in Deed Book 965, page 2151.



# Fidelity National Title Insurance Company

## SCHEDULE B I

### REQUIREMENTS

Title No. **PRO-18-3184W6**

File No. **PRO-18-3184W6**

The following requirements must be met:

1. Pay the agreed amounts for the interest in the land and/or the mortgage to be insured.
2. Pay us the premiums, fees and charges for the policy.
3. Documents satisfactory to us creating the interest in the land and/or the mortgage to be insured must be signed, delivered and recorded.
  - a. **Duly authorized Deed from Kathryn Wilson Rowe and Phillip G. Gardner, Co-Trustees of the James M. Wilson Revocable Trust Agreement dated May 12, 2017, and Elizabeth V. Via-Kalinski and Mary Paige Via to To Be Determined.**
4. You must tell us in writing the name of anyone not referred to in this Commitment who will get an interest in the land or who will make a loan on the land. We may then make additional requirements or exceptions.
5. Receipt of satisfactory executed "Owners (sellers) Affidavit as to Mechanics' Liens and Possession."
6. Receipt by the Company of satisfactory Notice of Availability of Owner's Coverage.
7. 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 real estate intended by the mortgagee, lender or noteholder to be paid with closing proceeds.
8. Receipt of description that adequately defines, describes and locates the easement to be conveyed as appurtenant to the Land. NOTE: Establishment of access over Tax Map No. 100-111.
9. Certification by Approved Attorney that Trustee(s) has/have full and complete power and authority to sell described property pursuant to and in accordance with the terms and provisions of the Trust Agreement under which title is held and vested and further that all provisions of such Trust have been complied with concerning the transaction and there is no violation of any of the provisions thereof, and that the trust is still in effect and has not been amended.
10. 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.  
OR

Certification of Approved Attorney that there are no docketed federal judgment liens against the purchasers.

NOTE: THIS COMPANY MAY TAKE OTHER REQUIREMENTS AND/OR EXCEPTIONS UPON RECEIPT AND REVIEW OF THE ABOVE-LISTED DOCUMENTS.



# Fidelity National Title Insurance Company

## SCHEDULE B – PART I CONTINUED

Title No. **PRO-18-3184W6**

File No. **PRO-18-3184W6**

This tax information is furnished for your information only. No liability of any nature whatsoever is hereby assumed for errors as to these figures. The settlement agent/attorney must verify these figures for the purposes of certifying title to the Company and preparing settlement pro rations.

Tax Assessment for 2017 BILL # N/A MAP or PARCEL ID/GPIN # 100-23.1

DESCRIPTION IN TAX RECORD: 7.512 Acres

LAND ASSESSMENT: \$13,500.00

IMPROVEMENTS ASSESSMENT: \$0.00

TOTAL ASSESSMENT: \$13,500.00

ANNUAL TAX: \$74.25

TAX PAYMENT DUE DATE(S): December 5

TAXES HAVE BEEN PAID THROUGH: 2017

TAXES A LIEN, NOT YET DUE: 2018



# Fidelity National Title Insurance Company

## SCHEDULE B II

### EXCEPTIONS

Title No. **PRO-18-3184W6**

File No. **PRO-18-3184W6**

Any policy we issue will have the following exceptions unless they are taken care of to our satisfaction.

- a. 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. Easement granted from Fannie Sigmon to Lee Telephone Company by instrument dated December 3, 1965 and recorded in Deed Book 230, Page 217.
  3. Rights of others in and to the use of that portion of the Land lying within the bounds of the grass road and soil road bed as shown on plat recorded in Deed Book 939, page 497.
  4. Lack of right of access. NOTE: This exception will be amended upon establishment of appurtenant easement over Tax Map No. 100-111.
  5. Rights of tenants or parties in possession.
  6. 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.



# Fidelity National Title Insurance Company

## SCHEDULE A

Title No. **PRO-18-3184W8**

File No. **PRO-18-3184W8**

1. Commitment Date: **January 26, 2018 at 8:00 am**
2. Policy or Policies to be issued: Amount of Insurance
  - (a) ALTA Owner's Policy (6-17-06) **\$42,700.00**
  - Proposed Insured:  
**To Be Determined**
  - (b)
  - Proposed Insured:
3. The Fee Simple interest in the land described in this Commitment is owned, at the Commitment Date, by  
**Kathryn Wilson Rowe and Phillip G. Gardner, Co-Trustees of the James M. Wilson Revocable Trust Agreement dated May 12, 2017**
4. The land referred to in the Commitment is described as follows:  
**See continuation of Schedule A for legal description**

Countersigned:

Professional Title Associates  
1528 Narrow Passage Road  
Buchanan, VA 24066

By: \_\_\_\_\_  
Authorized Signatory





# Fidelity National Title Insurance Company

## SCHEDULE A CONTINUED

Title No. **PRO-18-3184W8**

File No. **PRO-18-3184W8**

### LEGAL DESCRIPTION

All that certain lot or parcel of land situate in the **County of Franklin**, Commonwealth of Virginia, and being more particularly described as follows:

All that certain tract or real estate lying and being in the Blackwater Magisterial District of Franklin County, Virginia, being Tract A and containing 25.108 acres, more or less, according to that certain plat of survey designated "The Ridge" prepared by Buford T. Lumsden and Associates, P.C. and filed in the Clerk's Office of the Circuit Court of Franklin County on the 25th day of April, 1984, and recorded in the aforesaid Clerk's Office, in Deed Book 378, Page 815.

TOGETHER WITH an easement over that 50 foot private road for ingress and egress to and from Virginia Secondary Route 643, as shown on the above referenced plat, and as granted in deed to William J. Miller, Jr. and Judith A. Miller, husband and wife, dated April 3, 1984, recorded in Deed Book 378, Page 816.

Being a portion the same property conveyed to James M. Wilson and Kathryn H. Wilson, Co-Trustees of the James M. Wilson Revocable Trust Agreement dated May 12, 2017, by Deed from James M. Wilson dated May 12, 2017, recorded in the Clerk's Office of the Circuit Court of Franklin, Virginia, in Deed Book 1093, Page 295.



# Fidelity National Title Insurance Company

## SCHEDULE B I

### REQUIREMENTS

Title No. **PRO-18-3184W8**

File No. **PRO-18-3184W8**

The following requirements must be met:

1. Pay the agreed amounts for the interest in the land and/or the mortgage to be insured.
2. Pay us the premiums, fees and charges for the policy.
3. Documents satisfactory to us creating the interest in the land and/or the mortgage to be insured must be signed, delivered and recorded.
  - a. **Duly authorized Deed from Kathryn Wilson Rowe and Phillip G. Gardner, Co-Trustees of the James M. Wilson Revocable Trust Agreement dated May 12, 2017 to To Be Determined.**
4. You must tell us in writing the name of anyone not referred to in this Commitment who will get an interest in the land or who will make a loan on the land. We may then make additional requirements or exceptions.
5. Receipt of satisfactory executed "Owners (sellers) Affidavit as to Mechanics' Liens and Possession."
6. Receipt by the Company of satisfactory Notice of Availability of Owner's Coverage.
7. 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 real estate intended by the mortgagee, lender or noteholder to be paid with closing proceeds.
8. Payment of any rollback taxes due under Section 58.1-3237, Code of Virginia, as amended.
9. Certification by Approved Attorney that Trustee(s) has/have full and complete power and authority to sell described property pursuant to and in accordance with the terms and provisions of the Trust Agreement under which title is held and vested and further that all provisions of such Trust have been complied with concerning the transaction and there is no violation of any of the provisions thereof, and that the trust is still in effect and has not been amended.
10. 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.

OR

Certification of Approved Attorney that there are no docketed federal judgment liens against the purchasers.

NOTE: THIS COMPANY MAY TAKE OTHER REQUIREMENTS AND/OR EXCEPTIONS UPON RECEIPT AND REVIEW OF THE ABOVE-LISTED DOCUMENTS.



# Fidelity National Title Insurance Company

## SCHEDULE B – PART I CONTINUED

Title No. **PRO-18-3184W8**

File No. **PRO-18-3184W8**

This tax information is furnished for your information only. No liability of any nature whatsoever is hereby assumed for errors as to these figures. The settlement agent/attorney must verify these figures for the purposes of certifying title to the Company and preparing settlement pro rations.

Tax Assessment for 2017

MAP or PARCEL ID/GPIN # 24-48

DESCRIPTION IN TAX RECORD: Tract A, 25.1 Acres, The Ridge

LAND ASSESSMENT: \$42,200.00 (Land Use Value \$9,300.00)

IMPROVEMENTS ASSESSMENT: \$0.00

TOTAL ASSESSMENT: \$42,200.00 (Land Use Value \$9,300.00)

ANNUAL TAX: \$51.15

TAX PAYMENT DUE DATE(S): December 5

TAXES HAVE BEEN PAID THROUGH: 2017

TAXES A LIEN, NOT YET DUE: 2018

NOTE: Subject to parcel is currently assessed under the land use program and is therefore subject to roll back taxes, if any.



# Fidelity National Title Insurance Company

## SCHEDULE B II

### EXCEPTIONS

Title No. **PRO-18-3184W8**

File No. **PRO-18-3184W8**

Any policy we issue will have the following exceptions unless they are taken care of to our satisfaction.

- a. 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. Property is subject to roll back taxes.
  3. Easement granted from E. L. Nichols and Hazel F. Nichols, et al, to Appalachian Electric Power Company by instrument dated July 28, 1948, recorded in Deed Book 112, page 390.
  4. Easement granted from E. H. Nichols and Octavia W. Nichols to Appalachian Electric Power Company by instrument dated August 17, 1948, recorded in Deed Book 113, page 76.
  5. The following matters as shown on Plat of Subdivision recorded in Deed Book 378, Page 815:
    - a. Swale crossing the east part of said land constitutes a 20' drainage easement.
    - b. Portion of cul-de- sac (portion of Cliff Circle) located on northwest portion of the Land.
  6. Rights of others in and to the use of the use of the appurtenant easement as set out in the description.
  7. Right of others in and to the use of the private roads as shown on the recorded plat of subdivision.
  8. Rights of others in and to the continued uninterrupted flow of the swale.
  9. Rights of tenants or parties in possession.
10. Easements or claims of easements not shown by the public records, boundary line disputes, overlaps, encroachments and any matters not shown by the public records which would be disclosed by an accurate survey and inspection of the Land described in Schedule A.



# Fidelity National Title Insurance Company

## SCHEDULE A

Title No. **PRO-18-3184W9**

File No. **PRO-18-3184W9**

1. Commitment Date: **January 26, 2018 at 8:00 am**
2. Policy or Policies to be issued: Amount of Insurance
  - (a) ALTA Owner's Policy (6-17-06) **\$8,200.00**
  - Proposed Insured:  
**To Be Determined**
  - (b)
  - Proposed Insured:
3. The Fee Simple interest in the land described in this Commitment is owned, at the Commitment Date, by  
**Kathryn Wilson Rowe and Phillip G. Gardner, Co-Trustees of the James M. Wilson Revocable Trust dated May 12, 2017,**
4. The land referred to in the Commitment is described as follows:  
**See continuation of Schedule A for legal description**

Countersigned:

Professional Title Associates  
1528 Narrow Passage Road  
Buchanan, VA 24066

By: \_\_\_\_\_  
Authorized Signatory



# Fidelity National Title Insurance Company

## SCHEDULE A CONTINUED

Title No. **PRO-18-3184W9**

File No. **PRO-18-3184W9**

### LEGAL DESCRIPTION

All that certain lot or parcel of land situate in the **County of Franklin**, Commonwealth of Virginia, and being more particularly described as follows:

All that certain tract or parcel of land, situate in the Blackwater Magisterial District, Franklin County, Virginia, fronting on State Route 602 (Callaway Road), and containing 23.243 acres according to plat of survey prepared by Robert C. Jeans, Land Surveyor, dated August 16, 2011, which plat is of record in the Franklin County Circuit Court Clerk's Office in Deed Book 1002, at Pages 2314 and 2315, reference being made to said plat for a more complete description of the herein conveyed property.

Being a portion the same property conveyed to James M. Wilson and Kathryn H. Wilson, Co-Trustees of the James M. Wilson Revocable Trust Agreement dated May 12, 2017, by Deed from James M. Wilson dated May 12, 2017, recorded in the Clerk's Office of the Circuit Court of Franklin County, Virginia, in Deed Book 1093, Page 295.



# Fidelity National Title Insurance Company

## SCHEDULE B I

### REQUIREMENTS

Title No. **PRO-18-3184W9**

File No. **PRO-18-3184W9**

The following requirements must be met:

1. Pay the agreed amounts for the interest in the land and/or the mortgage to be insured.
2. Pay us the premiums, fees and charges for the policy.
3. Documents satisfactory to us creating the interest in the land and/or the mortgage to be insured must be signed, delivered and recorded.
  - a. **Duly authorized Deed from Kathryn Wilson Rowe and Phillip G. Gardner, Co-Trustees of the James M. Wilson Revocable Trust dated May 12, 2017, to To Be Determined.**
4. You must tell us in writing the name of anyone not referred to in this Commitment who will get an interest in the land or who will make a loan on the land. We may then make additional requirements or exceptions.
5. Receipt of satisfactory executed "Owners (sellers) Affidavit as to Mechanics' Liens and Possession."
6. Receipt by the Company of satisfactory Notice of Availability of Owner's Coverage.
7. 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 real estate intended by the mortgagee, lender or noteholder to be paid with closing proceeds.
8. Certification by Approved Attorney that Trustee(s) has/have full and complete power and authority to sell described property pursuant to and in accordance with the terms and provisions of the Trust Agreement under which title is held and vested and further that all provisions of such Trust have been complied with concerning the transaction and there is no violation of any of the provisions thereof, and that the trust is still in effect and has not been amended.
9. 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.

OR

Certification of Approved Attorney that there are no docketed federal judgment liens against the purchasers.

**NOTE: THIS COMPANY MAY TAKE OTHER REQUIREMENTS AND/OR EXCEPTIONS UPON RECEIPT AND REVIEW OF THE ABOVE-LISTED DOCUMENTS.**



# Fidelity National Title Insurance Company

## SCHEDULE B – PART I CONTINUED

Title No. **PRO-18-3184W9**

File No. **PRO-18-3184W9**

This tax information is furnished for your information only. No liability of any nature whatsoever is hereby assumed for errors as to these figures. The settlement agent/attorney must verify these figures for the purposes of certifying title to the Company and preparing settlement pro rations.

Tax Assessment for 2017

MAP or PARCEL ID/GPIN # 39-15.12

DESCRIPTION IN TAX RECORD: 23.243

LAND ASSESSMENT: \$8,200.00

IMPROVEMENTS ASSESSMENT: \$0.00

TOTAL ASSESSMENT: \$8,200.00

ANNUAL TAX: \$45.10

TAX PAYMENT DUE DATE(S): December 5

TAXES HAVE BEEN PAID THROUGH: 2017

TAXES A LIEN, NOT YET DUE: 2018





# Fidelity National Title Insurance Company

## SCHEDULE B II

### EXCEPTIONS

Title No. **PRO-18-3184W9**

File No. **PRO-18-3184W9**

Any policy we issue will have the following exceptions unless they are taken care of to our satisfaction.

- a. 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. Easement granted from Sherwood Nichols and wife Audrey G. Nichols, et al to Commonwealth of Virginia by instrument dated October 15, 1963 and recorded in Deed Book 210, Page 584.
  3. Terms and provision contained in Deed of Gift of Easement from James M. Wilson to Virginia Outdoors Foundation dated July 30, 2007 recorded in Deed Book 921, page 1295 and as amended in Deed Book 1024, Page 1466.
  4. Overhead electric line crossing the Land as shown on Plat of Subdivision recorded in Deed Book 1002, Page 2314.
  6. Rights of tenants or parties in possession.
  7. Easements or claims of easements not shown by the public records, boundary line disputes, overlaps, encroachments and any matters not shown by the public records which would be disclosed by an accurate survey and inspection of the Land described in Schedule A.



# Fidelity National Title Insurance Company

## SCHEDULE A

Title No. **PRO-18-3184W10**

File No. **PRO-18-3184W10**

1. Commitment Date:
2. Policy or Policies to be issued: Amount of Insurance
  - (a) ALTA Owner's Policy (6-17-06) **\$26,200.00**
  - Proposed Insured:  
**To Be Determined**
  - (b)
  - Proposed Insured:
3. The Fee Simple interest in the land described in this Commitment is owned, at the Commitment Date, by  
**Kathryn Wilson Rowe and Phillip G. Gardner, Co-Trustees of the James M. Wilson Revocable Trust Agreement dated May 12, 2017**
4. The land referred to in the Commitment is described as follows:  
**See continuation of Schedule A for legal description**

Countersigned:

Professional Title Associates  
1528 Narrow Passage Road  
Buchanan, VA 24066

By: \_\_\_\_\_  
Authorized Signatory



# Fidelity National Title Insurance Company

## SCHEDULE A CONTINUED

Title No. **PRO-18-3184W10**

File No. **PRO-18-3184W10**

### LEGAL DESCRIPTION

All that certain lot or parcel of land situate in the **County of Franklin**, Commonwealth of Virginia, and being more particularly described as follows:

All that certain tract or parcel of land containing approximately 22.02 acres, more or less, situate, lying and being in Blackwater Magisterial District, Franklin County, Virginia, fronting on both sides of County Route 602, and bordering Greens Creek on the east, adjoining the lands nor or formerly owned by Henry Nichols, Sherman Nichols, Lydia Sloan, Noell Yopp, John Robert Sloan, Pippin Hill Church, and the Guerrant Estate, and being about 6 miles north of Callaway, and shown on plat legended "Property of James M. Wilson," prepared by Philip H. Mundy, L.S., dated June 8, 2000, of record in the Clerk's Office of the Circuit Court of Franklin County, Virginia, in Deed Book 764, page 544.

LESS AND EXCEPT 1.246 acres, which is that portion of the parcel north of State Route 602.

Being a portion of the same property conveyed to James M. Wilson and Kathryn H. Wilson, Co-Trustees of the James M. Wilson Revocable Trust Agreement dated May 12, 2017 by Deed from James M. Wilson dated May 12, 2017, recorded in the Clerk's Office of the Circuit Court of Franklin County, Virginia, in Deed Book 1093, Page 295.



# Fidelity National Title Insurance Company

## SCHEDULE B I

### REQUIREMENTS

Title No. **PRO-18-3184W10**

File No. **PRO-18-3184W10**

The following requirements must be met:

1. Pay the agreed amounts for the interest in the land and/or the mortgage to be insured.
2. Pay us the premiums, fees and charges for the policy.
3. Documents satisfactory to us creating the interest in the land and/or the mortgage to be insured must be signed, delivered and recorded.
  - a. **Duly authorized Deed from Kathryn Wilson Rowe and Phillip G. Gardner, Co-Trustees of the James M. Wilson Revocable Trust Agreement dated May 12, 2017, to To Be Determined.**
4. You must tell us in writing the name of anyone not referred to in this Commitment who will get an interest in the land or who will make a loan on the land. We may then make additional requirements or exceptions.
5. Receipt of satisfactory executed "Owners (sellers) Affidavit as to Mechanics' Liens and Possession."
6. Receipt by the Company of satisfactory Notice of Availability of Owner's Coverage.
7. 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 real estate intended by the mortgagee, lender or noteholder to be paid with closing proceeds.
8. Certification by Approved Attorney that Trustee(s) has/have full and complete power and authority to sell described property pursuant to and in accordance with the terms and provisions of the Trust Agreement under which title is held and vested and further that all provisions of such Trust have been complied with concerning the transaction and there is no violation of any of the provisions thereof, and that the trust is still in effect and has not been amended.
9. 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.

OR

Certification of Approved Attorney that there are no docketed federal judgment liens against the purchasers.

**NOTE: THIS COMPANY MAY TAKE OTHER REQUIREMENTS AND/OR EXCEPTIONS UPON RECEIPT AND REVIEW OF THE ABOVE-LISTED DOCUMENTS.**



# Fidelity National Title Insurance Company

## SCHEDULE B – PART I CONTINUED

Title No. **PRO-18-3184W10**

File No. **PRO-18-3184W10**

This tax information is furnished for your information only. No liability of any nature whatsoever is hereby assumed for errors as to these figures. The settlement agent/attorney must verify these figures for the purposes of certifying title to the Company and preparing settlement pro rations.

Tax Assessment for 2017

MAP or PARCEL ID/GPIN # 24-75

DESCRIPTION IN TAX RECORD: 20.774 Acres RT-602 (Callaway Road)

LAND ASSESSMENT: \$23,200.00

IMPROVEMENTS ASSESSMENT: \$3,000.00

TOTAL ASSESSMENT: \$26,200.00

ANNUAL TAX: \$144.10

TAX PAYMENT DUE DATE(S): December 5

TAXES HAVE BEEN PAID THROUGH: 2017

TAXES A LIEN, NOT YET DUE: 2018



# Fidelity National Title Insurance Company

## SCHEDULE B II

### EXCEPTIONS

Title No. **PRO-18-3184W10**

File No. **PRO-18-3184W10**

Any policy we issue will have the following exceptions unless they are taken care of to our satisfaction.

- a. 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. Easement granted from Susie A. Beckner, et.al, to Commonwealth of Virginia by instrument dated October 15, 1963, recorded in Deed Book 210, Page 584.
  3. Terms and provisions contained in Deed of Right of Easement from James M. Wilson to Virginia Outdoors Foundation dated July 30, 2007, recorded in Deed Book 921, Page 1295.
  4. Reservation of cemetery with right of ingress and egress thereto contained in Deed recorded in Deed Book 120, Page 426.
  5. Rights of tenants or parties in possession.
  6. Easements or claims of easements not shown by the public records, boundary line disputes, overlaps, encroachments and any matters not shown by the public records which would be disclosed by an accurate survey and inspection of the Land described in Schedule A.