

Donald E. Skeeters (Ret.)
R. Terry Bennett
David T. Wilson II
Dustin C. Humphrey
Ashley M. Land



SKEETERS, BENNETT,
WILSON & HUMPHREY
ATTORNEYS AT LAW

550 W. Lincoln Trail Blvd.
Radcliff, KY 40160

October 22, 2019

Tranzon
Attn: Edward D. Durnil
VIA EMAIL: edurnil@tranzon.com

RE: TITLE OPINION for the benefit of R. Terry and Kay Bennett, husband and wife
3980 S. Dixie Blvd., Radcliff, KY 40160

Dear Mr. Durnil,

This is to certify that I have made a personal examination of all properly indexed records in the Office of the County Clerk where the subject real property is located ("Public Records") covering the period beginning thirty (30) years last past to October 16, 2019, at 8:00 a.m. The legal description of the subject property is as follows:

Being Lot 1B of the Amended Record Plat of Deer Haven Estates
Subdivision, amending Lot 1 of record in Plat Cabinet 1, Sheet 4906, in
the Office of the Hardin County Court Clerk.

Title to the above described property was derived by Deed dated December 20,
2009 of record in Deed Book 1316, Page 78 in the Office of the Hardin County
Court Clerk.

IT IS EXPRESSLY AGREED that neither all nor any portion of the above
described Lot 1B shall be used, directly or indirectly for purposes of a
Subway-type retail restaurant such as Quiznos, Blimpy's, Penn Station, or
a restaurant whose primary business is selling sub-type sandwiches. This
Restrictive Covenant shall run with the land.

I find title to said property to be vested in R. Terry Bennett and Kay L. Bennett,
husband and wife, as joint tenants with right of survivorship, subject to the following:

1. MORTGAGES, DEEDS OF TRUST OR VENDOR'S LIENS:

NONE

2. TAXES AND SPECIAL ASSESSMENTS:

The 2019 property taxes became a lien on said property on January 1, 2019, but are not yet due and payable. According to the Property Valuation Administrator's Office, the assessed taxable value of said property is \$375,800.00 (Map ID #181-20-01-003.01).

The 2018 Hardin County property taxes were paid December 1, 2018 in the amount of \$3,355.71 (Face amount \$3,424.19; Tax Bill #2466).

The 2019 City of Radcliff property taxes are due in the amount of \$585.57 if paid by October 31, 2019 (Face amount \$597.52; Tax Bill #658).

3. EASEMENTS AND RESTRICTIVE COVENANTS OF RECORD:

Subject to a restriction of record in Deed Book 1316, Page 78 in the Office aforesaid.

Subject to an Easement Agreement/Restrictions of record in Deed Book 1316, Page 81 in the Office aforesaid.

Subject to Restrictive Covenants of record in Deed Book 244, Page 669 and a Waiver of Restrictions of record in Deed Book 310, Page 669 in the Office aforesaid.

Subject to an ingress/egress easement of 91' x 74.51' along Lot 1A at the front of Lot 1B.

Subject to a 30' L shaped electric easement across the Lot. See plat.

Subject to a 40' building line, 20' drainage and utility easement and a 5' sidewalk easement along U.S. 31W.

Subject to a 40' building line and a 20' drainage and utility easement along the north and east side lot lines.

Subject to a 10' building line and drainage and utility easement along Lot 1A.

Subject to a Right of Way Easements of record in Deed Book 248, Page 438 and Deed Book 249, Page 687 in the Office aforesaid.

Subject to an Easement of record in Deed Book 628, Page 23 in the Office aforesaid.

Subject to a Pole Line Agreement of record in Deed Book 256, Page 174 in the Office aforesaid.

4. COAL, OIL, GAS OR OTHER MINERAL RIGHTS HERETOFORE DEEDED, CONVEYED, EXCEPTED, RESERVED OR LEASED:

NONE

5. EXCEPTIONS:

General Exception: This opinion is limited to properly indexed records in the Office of the County Clerk where the subject property is located.

Taxes or assessments that are not shown as existing liens by the records of any taxing authority that levies taxes or assessment on real property or by the Public Records.

Proceedings by a public agency that may result in taxes or assessments, notice of such proceedings, whether or not shown by the records of such agency or by the Public Records.

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.

Easements, liens or encumbrances, or claims thereof, not shown by the Public Records.

Any encroachments, encumbrances, violations, variations 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.

Any and all mechanics' and materialmen's lien for service, labor or materials furnished either before or after the date of this title opinion that may have been created pursuant to KRS Chapter 376.010, et seq.

Any federal, civil or bankruptcy proceedings.

The information contained herein should not be used for due diligence inquiry under CERCLA or other federal or state environmental legislation.

The undersigned does not make an opinion as to the state of the title concerning coal, oil, gas or other minerals in and under the subject property. Any mention of any leases in this opinion is informational only and no opinion is expressed as to the effect thereof.

6. REQUIREMENTS:

This title opinion is furnished for the benefit of Tranzon.

Sincerely,



SKEETERS, BENNETT, WILSON & HUMPHREY

mj

Map #181-20-01-003.01

REF:Deerhaven Estates/Hardin Co.

H:/RealEstate/Titles/Hardin/181-20-01-003.01