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CERTIFICATE OF TITLE
TO THE PROPERTY OF
GRIFFIN SPALDING LAND BANK AUTHORITY

To: Griffin Spalding County Land Bank Authority
Re: TO-25-0154
118 Pecan Point

After a careful examination of the pertinent records as correctly indexed in Spalding County, Georgia, affecting title to the property described on the attached Exhibit "A", we certify that record title is vested in

GRIFFIN SPALDING LAND BANK AUTHORITY

subject, however, to the exceptions and conditions hereinafter set out:

1. All unrecorded or incorrectly indexed facts, conditions and defects affecting the described property. All recorded facts, conditions or defects affecting captioned property not appearing of record in Spalding County, Georgia. We expressly do not certify the dimensions of the described property, not to the boundaries thereof, nor the existence or location of any improvements thereon, nor do we certify to the accuracy of any plat referred to in the caption description, nor to the absence of any easements, encroachments or physical conditions which could be discovered by an accurate survey or by physical inspection of said property. Any forgery in the chain of title and any errors made from improper indexing, filing and recording.

2. All rights, if any, of persons who may be in possession of all or any part of the captioned property under claims not appearing of record, or any defects not apparent of record.

3. Incapacities of any grantor or grantee in the chain of title not appearing of record.

4. Any lien for labor performed or materials furnished or architectural services rendered in the improvement of the captioned property within the past ninety days.

5. The operation and effect of all pertinent zoning ordinances or building restrictions in effect in Spalding County, Georgia, affecting said property.

6. Claims or interests acquired through bankruptcy proceedings and/or any defects in title arising out of bankruptcy proceedings, notice of which is unrecorded in the office of the Clerk of the Superior Court.

7. Applicable provisions of the Consumer Credit Protective Act, approved May 29, 1968, and regulations thereof.

8. All existing easements and right of ways.

9. Abstractor has been informed by the Tax Commissioner's office that State and County taxes have been paid through December 31, 2022, on the captioned property. While the Tax Commissioner shows all taxes paid, there are open Spalding County tax fi fas listed below that have not been cancelled. Enforcement of these fi fas may be time-barred. We do not certify that taxes have or have not been paid as set out above. We certify only that this information has been supplied to us by the Tax Commissioner of Spalding County, Georgia. We except to State and County taxes for the year 2025 and future years, which will be liens against this property. (**2024 county taxes are past due in the amount of $147.78 for Map Ref. No. 233 03019)**. **No property taxes have been assessed because Griffin Spalding County Land Bank Authority is an exempt entity.**

10. Abstractor excepts to any claim arising out of any past, present or future violation of any federal, state or local environmental protection statutes or solid waste disposal statutes.

11. All matters of record subsequent to the date of this certificate.

12. Unrecorded statutory liens for the improvement of captioned property.

13. Street and sanitary liens not properly placed on record.

14. Matters respecting personal property situated or affixed to captioned property.

15. Title to that portion of the premises within the bounds of any public road.

16. The riparian rights of abutting landowners in and to the waters of any stream traversing captioned property.

17. Past due utility bills, which deter the municipal authority or utility company from transferring meters or service unit bills have been paid.

18. Filings related to personal property or fixtures not readily indexed in the deed records.

LOAN DEEDS AND OTHER MATTERS:

19. Title is currently vested in Griffin Spalding County Land Bank Authority by virtue of Sheriff's Tax Deed recorded 11/14/2013 in Deed Book 3802, Page 207, Spalding County, Georgia records and Affidavit Regarding Foreclosure of the Right of Redemption from Tax Sale dated 12/10/2020 and recorded 01/29/2021 in Deed Book 4961, Page 172, Spalding County, Georgia records.

20. Spalding County Tax Fi Fa against MRC Development, Inc. dated 05/28/2010 and recorded 07/01/2010 in Lien Book 309, Page 247, Spalding County, Georgia records in the total amount of $487.03, subject to penalties, interest and fees, if any.

21. Spalding County Tax Fi Fa against MRC Development, Inc. dated 04/05/2011 and recorded 09/19/2011 in Lien Book 340, Page 333, Spalding County, Georgia records in the total amount of $496.47, subject to penalties, interest and fees, if any.

22. Spalding County Tax Fi Fa against MRC Development, Inc. dated 06/06/2012 and recorded 06/14/2012 in Lien Book 355, Page 95, Spalding County, Georgia records in the total amount of $493.38, subject to penalties, interest and fees, if any.

23. Spalding County Tax Fi Fa against MRC Development, Inc. dated 07/24/2013 and recorded 08/01/2013 in Lien Book 378, Page 292, Spalding County, Georgia records in the total amount of $294.27, subject to penalties, interest and fees, if any.

24. Easement from MRC Development, Inc. to Lamar County Electric Membership Corporation dated 09/25/2002 and recorded 10/04/2002 in Deed Book 2155, Page 223, Spalding County, Georgia records.

25. Road Deed from MRC Development, Inc. to Spalding County dated 01/06/2003 and recorded 01/08/2003 in Deed Book 2208, Page 111, Spalding County, Georgia records.

26. All matters of that plat recorded in Plat Book 24, Page 341, Spalding County, Georgia records.

27. Restrictions recorded at Deed Book 2208, Page 164, Spalding County, Georgia records.

28. Property acquired by Sheriff's Tax Deed is unmarketable. Purchaser must successfully complete a Quiet Title action in Spalding Superior Court to obtain marketable title. Tax sale property cannot be insured.

Title checked to the 30th day of May 2025 at 08:00 AM.

We agree to indemnify you to the full extent of any loss attributable to a breach of our duty to exercise reasonable care and skill in the examination of the title and the giving of this opinion.

BECK, OWEN & MURRAY
Attorneys at Law
By: *Janice M. Wallace*
June 10, 2025

EXHIBIT "A"

All and only that parcel of land designated as Tax Parcel 233 03019, lying and being in Land Lot 119 of the 2nd Land District, Spalding County, Georgia, being Lot 10, The Orchards, shown in Plat Book 24, Page 341, the description contained therein being incorporated herein by this reference, described in Deed Book 1908, Page 257, known as 118 Pecan Point.