*Stephanie W. Windham
Janice M. Wallace
Karl P. Broder

*AV Preeminent®
Martindale-Hubbell®
Peer Review Rating™

BECK, OWEN & MURRAY

Attorneys at Law
www.beckowen.com
dpenland@beckowen.com
Ext. 1027

David E. Penland
Nathan R. Greene

John T. O'Neal
Admitted in GA & FL
Of Counsel

William M. Dallas III
Emeritus

CERTIFICATE OF TITLE TO THE PROPERTY OF CHARLES N. AND JOHN NEEL SUBJECT TO INTEREST OF GRIFFIN-SPALDING COUNTY LAND BANK AUTHORITY BY VIRTUE OF SHERIFF'S TAX DEED RECORDED 09/25/2017 IN DEED BOOK 4208, PAGE 348

To: Griffin-Spalding County Land Bank Authority
Attn: Mr. Christopher Blocker

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

CHARLES N. AND JOHN NEEL SUBJECT TO INTEREST OF
GRIFFIN-SPALDING COUNTY LAND BANK AUTHORITY BY VIRTUE OF
SHERIFF'S TAX DEED RECORDED 09/25/2017 IN DEED BOOK 4208, PAGE 348

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, 2014 on the captioned property. 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 were exempt for Map Ref. No. 048 01018). 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 land owners 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 that have not been paid.

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

LOAN DEEDS AND OTHER MATTERS:

19. Title is currently vested in Charles N. Neel and John Neel subject to the interest of Griffin-Spalding County Land Bank Authority by virtue of Sheriff's Tax Deed recorded 09/25/2017 in Deed Book 4208, Page 348, Spalding County, Georgia records.

20. Lis Pendens Notice filed by The City of Griffin against Real Property located at 809 Pamela Drive, Griffin, Georgia (Tax Map 048 01018; Charles N. Neel and John Neel; The Pitney Bowes Bank, Inc.; State Revenue Commissioner Douglas J. Macguinnite; Georgia Department of Revenue; Commissioner of Internal Revenue Douglas H. Shulman; United States of America and Sylvia Hollums (Spalding County Tax Commissioner) filed 03/25/2013 in Lien Book 372, page 250, Spalding County, Georgia records.

21. Order filed 05/15/2013 in the Municipal Court of the City of Griffin, Civil Action File No. 13-003-004, The City of Griffin v. Real Property located at 809 Pamela Drive, Griffin, Georgia (Tax Map 048 01018; Charles N. Neel and John Neel; The Pitney Bowes Bank, Inc.; State Revenue Commissioner Douglas J. Macguinnite; Georgia Department of Revenue; Commissioner of Internal Revenue Douglas H. Shulman; United States of America and Sylvia Hollums (Spalding County Tax Commissioner) in Lien Book 375, page 149, Spalding County, Georgia records.

22. Order Upon Petition to Abate Nuisance, The City of Griffin v. Real Property located at 809 Pamela Drive, Griffin, Georgia (Tax Map 048 01018; Charles N. Neel and John Neel; The Pitney Bowes Bank, Inc.; State Revenue Commissioner Douglas J. Macguinnite; Georgia Department of Revenue; Commissioner of Internal Revenue Douglas H. Shulman; United States of America and Sylvia Hollums (Spalding County Tax Commissioner) filed 05/13/2014 in Lien Book 397, Page 4 and Deed Book 3759, Page 92, Spalding County, Georgia records.

23. Spalding County Tax Fi. Fa. filed against Charles N. and John Neel dated 07/24/2013 and recorded 08/26/2013 in Lien Book 383, Page 318, Spalding County, Georgia records in the original amount of $446.24.

24. Spalding County Tax Fi. Fa. filed against Charles N. and John Neel dated 05/28/2010 and recorded 07/02/2010 in Lien Book 309, Page 266, Spalding County, Georgia records in the original amount of $715.62.

25. Spalding County Tax Fi. Fa. filed against Charles N. and John Neel dated 04/05/2011 and recorded 09/19/2011 in Lien Book 340, Page 344, Spalding County, Georgia records in the original amount of $714.44.

26. Spalding County Tax Fi. Fa. filed against Charles N. and John Neel dated 07/09/2014 and recorded 08/22/2014 in Lien Book 406, Page 228, Spalding County, Georgia records in the original amount of $414.84.

27. Spalding County Tax Fi. Fa. filed against Charles N. and John Neel dated 04/14/2015 and recorded 06/15/2015 in Lien Book 427, Page 22, Spalding County, Georgia records in the original amount of $383.02.

28. Spalding County Tax Fi. Fa. filed against Charles N. and John Neel dated 06/06/2012 and recorded 12/11/2015 in Lien Book 437, Page 51, Spalding County, Georgia records in the original amount of $722.18.

29. Spalding County Tax Fi. Fa. filed against Charles N. and John Neel dated 04/01/2016 and recorded 04/19/2016 in Lien Book 446, Page 258, Spalding County, Georgia records in the original amount of $93.92.

30. Spalding County Tax Fi. Fa. filed against Charles N. and John Neel dated 02/14/2017 and recorded 05/17/2017 in Lien Book 470, Page 9, Spalding County, Georgia records in the original amount of $92.40.

31. All matters of that plat recorded at Plat Book 5, Page 106, Spalding County, Georgia records.

Title checked to the 21st day of March, 2025 at 8:00 a.m.

We agree to indemnify you and your successors 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: *David E. Penland*
May 5, 2025

EXHIBIT “A”

All and only that parcel of land designated as Tax Parcel 048 01018, lying and being in Land Lot 115, City of Griffin, Spalding County, Georgia, containing 0.53 acre, more or less, being Lot 18, Block A, Terrace Heights Subdivision, shown in Plat Book 5, Page 106, described in Deed Book 4068, Page 84, the description contained therein being incorporated herein by this reference, known as 809 Pamela Drive.