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**November 13, 2024**

**TITLE OPINION**

**TO: Jeff Hathorn  
Target Auction Company**

This will certify that we have examined the indices to the real property records in the Probate Office and Revenue Commissioner's Office of Etowah County for at least the past Twenty (20) years relating to the title to the following property, to wit:

**Lot Number Twenty-six (26) Foxchase West Subdivision according to Plat L-62, Judge of Probate, Etowah County, Alabama.**

Our examination of the title has been based on an examination of the above described records for the period indicated and is subject to any possible rights or interests created, reserved or granted prior to the beginning date of our search. Also, we do not certify as to any matters not shown by public records in the Office of the Judge of Probate, nor do we make any physical inspection of the property. As you are charged by law with notice of such matters that a physical inspection would reveal, we suggest that you make such inspection and/or obtain a current survey to satisfy yourself as to the existence of encroachments, recent improvements which could give rise to liens, rights of parties in possession, utility easements, access rights, etc. You are also advised to determine, if applicable, the status of municipal zoning regulations if this is of interest to you.

Our examination of the ad valorem property tax is based on those records available for public inspection at the time of our examination. No certification is made that such information is correct, or that the tax obligations set forth will not

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be changed by the taxing authority.

Based on the matters and facts shown from our examination, and assuming the entries in said indices to have been properly entered, including but not limited to the proper spelling and indexing of names, we are of the opinion that the title to the above described property appeared last vested in **Tim Nanney, Gale Nanney Solek and Dale Nanney Alvis, subject to a reserved life estate to Janette S. Nanney**, subject to the following observations and exceptions:

1. Ad valorem taxes for the **2023 tax year** were paid in the amount of **\$1,011.86**. The property is identified in the Revenue Commissioner's Office as parcel number **14-02-03-0-000-008.031**.
2. The existence of any mineral or mining rights, privileges and interests in, under and upon the surface of the property under examination.
3. Unrecorded mechanics' and materialmen's liens, if any, resulting from work performed on the property under examination, or other liens based on recent improvements.
4. Such easements, rights of way, measurements, overlaps, encroachments and other matters which a correct engineering survey of the property would disclose. This opinion does not certify the acreage or area of the subject property.
5. This opinion assumes it to be a fact that the owner has actual possession of the entire property and that none of it has been subjected by anyone, other than those who may be links in the chain of title of the owner, to a use or possession, either on the surface or above or below the surface, of a character which, if continued for a long enough period of time, would ripen into an easement or title by adverse possession.
6. Any loss or damage on account of the fact that under either the Federal Bankruptcy Code or similar State insolvency or creditors' rights laws, title to the property under examination is attacked on the grounds that any transfer or transaction in the chain of title was a fraudulent conveyance or that title should be subordinated to other claims or interests.
7. No certification is made as to whether the property might be subject to, or affected by, any violations of, or potential liability resulting from, the provisions of environmental laws and regulations of any Federal or State statute, enactment or regulation pertaining to environmental concerns, pollution, toxic

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or hazardous substances (or the storage or disposal of the same), any liability arising therefrom, or financial responsibility for the clean up of the same. The undersigned makes no certification, and disclaims all liability pertaining to the foregoing. Persons using or relying on this opinion are urged to have an environmental expert or consultant make a site inspection of the subject property for evidence of dumping, release of, storage, burial or the presence of hazardous or toxic substances, or the presence of underground storage tanks should this matter be of interest or concern to you.

**This opinion is for information purposes only for Target Auction Company and the amount of liability extended to preparer for providing information is limited to the actual consideration paid for such opinion. This opinion provides no relief for any claims arising in connection with the marketability of title, warranty of title, or possession of the property.**

Dated this the 13<sup>th</sup> day of November, 2024.

INZER, HANEY, McWHORTER, HANEY & SKELTON, LLC

  
Elizabeth P. Haney

EPH/hg

File #: 24-39651-H

