

**LAW OFFICE OF HUNTER  
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April 8, 2022

Olin Bryant  
Peoples Bank & Trust Co.  
524 Main Street  
Hazard, KY 41701

RE: Trinity Christian Academy of Lexington  
Tract 3  
See Plat Cabinet I0, Slide 275  
Jessamine County Kentucky  
Map ID: 078-00-00-005.00  
PRELIMINARY TITLE OPINION

Dear Mr. Bryant

I have examined the records of the Jessamine County Court Clerk's Office pertaining to the above three parcels of land located in Jessamine County, Kentucky, more particularly described as follows:

**SEE ATTACHED EXHIBIT A**

Based upon my examination of the records, in my opinion, a good marketable fee simple title in the above-described property was, on March 29, 2016 vested in Trinity Christian Academy of Lexington, LLC subject to the following encumbrances of record as of March 25, 2022 at 9:00 a.m.:

1. A Mortgage and Assignment of Leases and Rents granted to Central Bank & Trust Co. by Trinity Christian Academy of Lexington, LLC of record in M1344, Page 1. The underlying note is in the original principal amount of \$650,000.00.
2. As of the date of this opinion, the above properties are tax exempt.
3. A Land Use Restriction of record in D841, 913.

Group Exhibit C

4. Encroachments, overlaps, boundary line disputes or other matters which would be disclosed in an accurate survey or inspection of the premises.
5. Those restrictions, encumbrances, or defects that appear of record prior to the title exam; or that appear of record of this date, but are not properly indexed; or that appear of record at a later date, but were not properly indexed as of the date of this Certificate; and all forgeries, alterations, false statements and unauthorized acts affecting the public records in the Office of the Clerk of Jessamine County Kentucky.
6. Unrecorded easements, discrepancies or conflicts in boundary lines, shortage in area and encroachments which an accurate and complete survey or physical inspection of the premises would disclose.
7. No certification is made regarding the size or acreage of the subject tract or access to the same from a public road.
8. This examination does not cover mineral, timber, or oil and gas rights to the above described property.
9. No certification is made as to the interest of any person inheriting an interest in property whose name was omitted from any Affidavit of Descent appearing in the chain of title for this property.
10. It is assumed that all persons who executed deed or other documents in the chain of title were competent to do so at the time they executed said document.
11. Subject to any liens, out conveyances or other documents recorded against or by persons using names other than those contained in the chain of title supplied by the request for title opinion.
12. This examination does not include any inspection of any records relating to the United States Bankruptcy Court and thus make no certification regarding the status of any bankruptcy proceeding which could affect the subject real property.
13. I expressly assume that all actions taken by corporate entities owning interests in the subject tract now or in the past were duly authorized by the corporation's shareholders or board of directors and the officers who executed any deed or other documents have the proper authority to act on behalf of the entity.

14. It is assumed that all necessary legal steps were taken and all necessary parties were before the Court in each and every action that resulted in a court ordered sale and conveyance of any portion of the subject tract.
15. Rights or claims of parties in actual possession of any or all of the property.
16. Any law, ordinance or regulation restricting, regulating and/or relating to the use or occupancy of the real property described herein; or regulating the character, dimensions or location of any improvement now or hereafter erected on the real property described herein; or prohibiting a separation in ownership of a reduction in the dimensions or area of the real property described herein; or prohibiting or relating to the environmental protection; or the affect of any violation of such law, ordinance or governmental regulations, except to the extent that a notice of the enforcement thereof or notice of a defect, lien or encumbrance resulting from a violation affecting the real property described herein.

This opinion is given to Peoples Bank & Trust Co. of Hazard and any liability is hereunder limited to said persons. The purpose of this opinion is specifically to address issues relevant to the mortgagee. This opinion does not cover matters first appearing of record subsequent to the effective date of this opinion (March 25, 2022) or more than 30 years prior hereto. Said opinion is not title insurance.

Dated this the 8<sup>th</sup> day of April, 2022.



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**EXHIBIT A**

**Map ID:** 078-00-00-005.00

Being all of Tract 3 of the Smitson/Cox Properties as shown by the Retracement Consolidation Non-Building Plat of record in Plat Cabinet 10, Slide 275, in the Jessamine County Clerk's Office.

Being the same property conveyed to Trinity Christian Academy of Lexington, LLC, a Kentucky limited liability company, by Commissioner's Deed dated March 20, 2016, of record in Book CD24, Page 562, Jessamine County Clerk's office.

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April 8, 2022

Olin Bryant  
Peoples Bank & Trust Co.  
524 Main Street  
Hazard, KY 41701

RE: Trinity Christian Academy of Lexington  
Tract 2, Tract 4, and Parcel 5  
See Plat Cabinet 10, Slide 275  
Jessamine County Kentucky  
Map ID: 078-00-00-005.03; 078-00-00-005.02;  
And 078-00-00-004.01  
PRELIMINARY TITLE OPINION

Dear Mr. Bryant

I have examined the records of the Jessamine County Court Clerk's Office pertaining to the above three parcels of land located in Jessamine County, Kentucky, more particularly described as follows:

**SEE ATTACHED EXHIBIT A**

Based upon my examination of the records, in my opinion, a good marketable fee simple title in the above-described property was, on March 29, 2016 vested in Trinity Christian Academy of Lexington, LLC subject to the following encumbrances of record as of March 26, 2022 at 9:00 a.m.:

1. A Mortgage and Assignment of Leases and Rents granted to Central Bank & Trust Co. by Trinity Christian Academy of Lexington, LLC. The underlying note is in the original principal amount of \$650,000.00. (M 1344, 1)
2. As of the date of this opinion, the above properties are tax exempt.
3. An Easement granted to Jessamine County Water District No. 1, dated April 29, 2013.
4. A Land Use Restriction of record in D841, 913 and D832, Page 464.

5. Encroachments, overlaps, boundary line disputes or other matters which would be disclosed in an accurate survey or inspection of the premises.
6. Those restrictions, encumbrances, or defects that appear of record prior to the title exam; or that appear of record of this date, but are not properly indexed; or that appear of record at a later date, but were not properly indexed as of the date of this Certificate; and all forgeries, alterations, false statements and unauthorized acts affecting the public records in the Office of the Clerk of Jessamine County Kentucky.
7. Unrecorded easements, discrepancies or conflicts in boundary lines, shortage in area and encroachments which an accurate and complete survey or physical inspection of the premises would disclose.
8. No certification is made regarding the size or acreage of the subject tract or access to the same from a public road.
9. This examination does not cover mineral, timber, or oil and gas rights to the above described property.
10. No certification is made as to the interest of any person inheriting an interest in property whose name was omitted from any Affidavit of Descent appearing in the chain of title for this property.
11. It is assumed that all persons who executed deed or other documents in the chain of title were competent to do so at the time they executed said document.
12. Subject to any liens, out conveyances or other documents recorded against or by persons using names other than those contained in the chain of title supplied by the request for title opinion.
13. This examination does not include any inspection of any records relating to the United States Bankruptcy Court and thus make no certification regarding the status of any bankruptcy proceeding which could affect the subject real property.
14. I expressly assume that all actions taken by corporate entities owning interests in the subject tract now or in the past were duly authorized by the corporation's shareholders or board of directors and the officers who executed any deed or other documents have the proper authority to act on behalf of the entity.

15. It is assumed that all necessary legal steps were taken and all necessary parties were before the Court in each and every action that resulted in a court ordered sale and conveyance of any portion of the subject tract.
16. Rights or claims of parties in actual possession of any or all of the property.
17. Any law, ordinance or regulation restricting, regulating and/or relating to the use or occupancy of the real property described herein; or regulating the character, dimensions or location of any improvement now or hereafter erected on the real property described herein; or prohibiting a separation in ownership of a reduction in the dimensions or area of the real property described herein; or prohibiting or relating to the environmental protection; or the affect of any violation of such law, ordinance or governmental regulations, except to the extent that a notice of the enforcement thereof or notice of a defect, lien or encumbrance resulting from a violation affecting the real property described herein.

This opinion is given to Peoples Bank & Trust Co. of Hazard and any liability is hereunder limited to said persons. The purpose of this opinion is specifically to address issues relevant to the mortgagee. This opinion does not cover matters first appearing of record subsequent to the effective date of this opinion (March 26, 2022) or more than 30 years prior hereto. Said opinion is not title insurance.

Dated this the 8<sup>th</sup> day of April, 2022.



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**Exhibit A**

**MAP ID: 078-0-00-004.01; 078-00-00-005.03; AND 078-00-00-005.02**

All of Tract 2 (18.06 acres), Tract 4 (19.55 acres) and parcel 5 (2.59 acres) as shown on the Retracement Consolidation Non-Buildable Plat Smitson/Cox Properties record in Plat Cabinet 10, slide 275, in the Jessamine County Clerk's office, to which plat reference is made for a more particular description.

Being the same property conveyed from Cowen Family Holdings, LLC, a Kentucky limited liability company, to Trinity Christian Academy of Lexington, LLC, a Kentucky limited liability company, by Deed dated June 5, 2014, of record in Deed Book D710, Page 411, in the Jessamine County Clerk's office.