NUMBER 52752. T. M. DENT ET UX. TO W. E. HOWS ET UX. RECORDED OCTOBER 1, 1923.

INSTALLMENT DEED

FOR AND IN CONSIDERATION of the sum of ($2000.00) TWO THOUSAND AND NO/100 DOLLARS of which TWO HUNDRED FIFTY & NO/100 DOLLARS has been paid in cash by W. E. HOWS AND WIFE, KITTIE O. HOWS, the receipt of which is hereby acknowledged, and for the remainder ($800.00) EIGHT HUNDRED & NO/100 DOLLARS the said PART OF W. E. HOWS AND WIFE, KITTIE O. HOWS ASSUME AND AGREE TO PAY A NOTE FOR SAID AMOUNT, SECURED BY DEED OF TRUST TO R. W. BRATTON, TRUSTEE DATED AUG. 15- 1918 AND RENEWED TO AUG. 15- 1924 RECORDED IN BOOK 518 PAGE 258 R.O.D.C. TENN. AND FOR THE BALANCE $950.00 THE SAID W. E. HOWS AND WIFE KITTIE O. HOWS HAS EXECUTED THEIR 41 PROMISSORY NOTES FOR $22.50 EACH, AND ONE FOR $27.50 OF EVEN DATE HEREWITH PAYABLE TO THE ORDER OF T. M. DENT. THE RATE FIRST OF SAID NOTES FALLS DUE OCT. 20, 1923, AND THE OTHERS, ONE ON THE 20TH DAY OF EACH SUCCEEDING MONTH THEREAFTER UNTIL ALL ARE PAID.

all of said notes bearing six per cent interest from date, and providing for payment of attorney's fees; and to secure the payment of said notes, principal and interest, and attorney's fees, a lien is expressly retained on the land herein conveyed, WE, T. M. DENT AND WIFE TOMMIE J. DENT have this day bargained and sold, and do hereby transfer and convey unto the said W. E. HOWS AND WIFE KITTIE O. HOWS WITH THE RIGHT OF SURVIVORSHIP THEIR heirs and assigns, certain real estate in Davidson County, Tennessee, as follows:

BEING LOTS 95, 96, AND 97 ON THE PLAN OF THE UNITED ELECTRIC RAILWAY PROPERTY, AS OF RECORD IN PLAN BOOK 161 PAGE 8 OF THE R.O.D.C. TENN. SAID LOTS 95, 96 AND 97 JOIN AND FRONT TOGETHER 165 FEET ON THE EAST SIDE OF QUEEN STREET, AND RUN BACK BETWEEN PARALLEL LINES (THE NORTH LINE OF LOT 95 RUNNING BACK WITH THE SOUTH MARGIN OF ELECTRIC AVENUE) 150 FEET TO AN ALLEY, AND BEING THE SAME PROPERTY CONVEYED TO T. M. DENT BY DEED FROM A. NANCE AND WIFE FAY NANCE AS OF RECORD IN BOOK 620 PAGE 90 R.O.D.C. TENNESSEE.

THE GRANTORS T. M. DENT AND WIFE AGREE THAT WHEN THE NOTE SECURED IN THE TRUST DEED TO R. W. BRATTON, TR. SHALL HAVE BECOME DUE, IF THE GRANTEES DESIRE TO EXECUTE ANOTHER DEED OF TRUST FOR THE SAME AMOUNT TO PAY SAID NOTE SECURED IN THE BRATTON DEED, THEN SAID DEED OF TRUST SHALL CONSTITUTE A PRIOR LIEN ON THE PROPERTY HEREIN CONVEYED TO THE 42 NOTES HEREIN MENTIONED.

To Have and to Hold said real estate, with the appurtenances, estate, title, and interest thereto belonging, to the said WE, W. E. HOWS AND WIFE KITTIE O. HOWS, THEIR heirs and assigns, forever. WE covenant that WE ARE lawfully seized and possessed of said real estate in fee simple, have a good right to convey it, and that the same is unincumbered. EXCEPT AS ABOVE SET OUT.

WE further covenant and bind OURSELVES, OUR heirs and representatives, to warrant and forever defend the title to said real estate to said W. E. HOWS AND WIFE KITTIE O. HOWS, THEIR heirs and assigns, against the lawful claims of all persons.

And now, for the purpose of better and more effectually securing the payment of said lien notes, and rendering unnecessary court proceedings for the enforcement of said lien in the event of the nonpayment of said notes as they mature, as hereinafter provided, and for the consideration of One Dollar to US in hand paid, WE, the said W. E. HOWS AND WIFE, KITTIE O. HOWS do hereby transfer and convey unto WEBB HAYS, Trustee, his successors and assigns, the real estate hereinbefore described, with the appurtenances, estate, title, and interest thereto belonging, for the purposes aforesaid only.

WE, the said W. E. HOWS AND WIFE KITTIE O. HOWS, do hereby agree to keep all buildings now on, or to be hereafter erected on said property, insured in some reliable fire insurance company or companies for at least the sum of $1600.00 until the notes herein secured are fully paid, and to have the loss, if any, made payable on the policy or policies to said Trustee for the benefit of the lawful owner and holder of notes, as his interest may appear.

WE further agree to keep the improvements on said property in good repair and preservation, and to pay all taxes and assessments thereon, and to pay them when due; and in case WE fail to do either, then the said Trustee or the lawful owner and holder of said notes, or any of them, may do any or all of these things and charge and treat the sum or sums so expended as part of the indebtedness secured herein, the same to bear interest from the date of such payment.

Now, if WE, the said W. E. HOWS AND WIFE KITTIE O. HOWS, shall pay the notes aforesaid when due, according to their terms and pay taxes, keep up repairs, and keep said premises insured as aforesaid, then this trust conveyance shall be of no further force or effect. But if WE fail to pay any one of said notes or part thereof promptly at maturity, or if, failing to pay taxes, keep up repairs, or keep said premises insured as herein provided, WE fail to reimburse the Trustee or lawful owner and holder of said notes for all sums, with interest, so expended by said Trustee or lawful owner and holder of said notes, within thirty days from date of such payment, this trust conveyance shall remain in full force and effect, and at the option of the lawful owner and holder of said notes, or any of said notes then past due and unpaid, all remaining unpaid notes shall become due and payable at once without notice, and the said Trustee or his successor in trust is hereby authorized and empowered, upon giving twenty days' notice by three publications in any newspaper, daily or weekly, published in Davidson County, Tennessee, to sell said property at the south door of the Courthouse in said County to the highest bidder, for cash, at public outcry, free from the equity of redemption, homestead, dower, and all other exemptions of every kind, which are hereby expressly waived; and the said Trustee or his successor in trust is authorized and empowered to execute and deliver a deed to the purchaser. The creditor may bid at any sale under this trust conveyance.

WE agree that the Trustee may, at any time after default in the payment of any one of said notes, enter and take possession of said property, and shall only account for the net rents actually received by him. WE further agree that in the event the Trustee fails, before selling said property as herein provided, to enter and take possession thereof, the purchaser shall be entitled to immediate possession thereof upon delivery to him by the Trustee of a deed for said property. In case of sale hereunder, the proceeds will be applied by the Trustee as follows:

1st. To the payment of all costs, charges, and expenses of executing this conveyance and enforcing said lien, as herein provided; also reasonable attorney's fees for advice in the premises, or for instituting or defending any litigation which may arise on account of the execution of this conveyance or the enforcement of said lien; also the expenses of any such litigation.

2d. To the payment of all taxes which may be unpaid on said premises.

3d. To the payment of all unpaid notes herein secured, and any and all sums expended in the protection of said property, as herein authorized.

4th. The residue, if any, will be paid to W. E. HOWS AND WIFE KITTIE O. HOWS, THEIR representatives or assigns.

In case of the death, absence, inability, or refusal to act of said Trustee at any time when action under the foregoing power and trusts may be required, the lawful owner and holder of said lien notes, or if more than one, then the first-maturing unpaid note, is hereby authorized and empowered to name and appoint a successor to execute this trust by an instrument in writing, to be recorded in the Register's office for Davidson County, Tennessee, and the title herein conveyed to WEBB HAYS, Trustee, shall be vested in said successor.

Said Trustee shall execute this trust without being required to give bond, and he shall not be required to file any account or settlement in relation to his trusteeship.

In Witness Whereof, We, the said T. M. DENT AND WIFE TOMMIE J. DENT and ..... hereunto set our hands at NASHVILLE, Tennessee, this the 20TH day of SEPT, 192 3.

T. M. DENT
TOMMIE J. DENT
W. E. HOWS
KITTIE O. HOWS

STATE OF TENNESSEE, DAVIDSON COUNTY.

Personally appeared before me, J. E. JOHNSON, a Notary Public in and for said County and State, the within-named T. M. DENT AND WIFE TOMMIE J. DENT AND W. E. HOWS AND WIFE KITTIE O. HOWS, the bargainor S, with whom I am personally acquainted, and who acknowledged that THEY executed the within instrument for the purposes therein contained.

And TOMMIE J. DENT AND KITTIE O. HOWS / T. M. DENT AND W. E. HOWS, wi VES of the said having appeared before me privately and apart from THEIR husband S, the said TOMMIE J. DENT AND KITTIE O. HOWS, acknowledged the execution of the said instrument to have been done by THEM freely, voluntarily, and understandingly, without compulsion or constraint from THEIR said husband S, and for the purposes therein expressed.

Witness my hand and official seal at NASHVILLE, Tennessee, this 21ST day of SEPT. 192 3.

My commission expires on the --- day of -- 192- (SEAL) J. E. JOHNSON, Notary Public.

STATE OF TENNESSEE, DAVIDSON COUNTY.

Personally appeared before me, , a Notary Public in and for said County and State, the within-named

the bargainor..., with whom I am personally acquainted, and who acknowledged that executed the within instrument for the purposes therein contained.

And ..., wi of the said having appeared before me privately and apart from husband , the said , acknowledged the execution of the said instrument to have been done by freely, voluntarily, and understandingly, without compulsion or constraint from said husband..., and for the purposes therein expressed.

Witness my hand and official seal at ..., Tennessee, this ... day of ..., 192...

My commission expires on the day of , 192 ... Notary Public.

U.S.R.S. $1.50
RECEIVED SEPTEMBER 21, 1923, 11:50 A.M.