I , the said JAMES P. SPENCER , 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 $ 1400.00 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 said notes, as his interest may appear.

I 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 I 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 therein, the same to bear interest from the date of such payment.

Now, if I , the said JAMES P. SPENCER , 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 I 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, IF I 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.

I agree that the Trustee may, at any time after default in 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. I 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.

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

3rd. 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 JAMES P. SPENCER 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 N. D. ELLIS 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 of settlement in relation to his trusteeship.

In Witness Whereof, We, the said MRS. LESTER HILL DOYLE AND HUSBAND ANDREW J. DOYLE and JAMES P. SPENCER , hereunto set our hands at NASHVILLE, , Tennessee, this the 15 day of JUNE , 19 43.

MRS. LESTER HILL DOYLE
ANDREW J. DOYLE
JAMES P. SPENCER

STATE OF TENNESSEE, DAVIDSON COUNTY.

Personally appeared before me, NELL G. BURNS , a Notary Public in and for said County and State, the within named MRS. LESTER HILL DOYLE, AND HUSBAND, ANDREW J. DOYLE, AND JAMES P. SPENCER the bargainor S, with whom I am personally acquainted, and who acknowledged that THEY executed the within instrument for the purposes therein contained.

And---------- , 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 purpose therein expressed~~.

Witness my hand and official seal at Nashville, Tennessee, this 15 day of JUNE 19 43.

My commission expires JULY 10, 1943
U.S.R.S $2.20
RECD JUNE 16, 1943 AT 11:13 A.M.
LW

(Seal) NELL G. BURNS
Notary Public.

NUMBER 97116 RECORDED JUNE 17TH, 1943.

DAVID S. FERGUESON ET UX. --TO-- A.J.SMITH, AND WIFE

73647 MARSHALL & BRUCE CO. NASHVILLE

INSTALLMENT DEED

Book No. 1274

V. L. P.

FOR AND IN CONSIDERATION of the sum of EIGHTEEN HUNDRED DOLLARS, DOLLARS of which AMOUNT TWO HUNDRED DOLLARS has been paid in cash by A.J.SMITH AND WIFE FRANCES SMITH, , the receipt of which is hereby acknowledged, and for the remainder OF SIXTEEN HUNDRED DOLLARS the said A.J.SMITH AND WIFE FRANCES SMITH HAVE THIS DAY EXECUTED THEIR NOTE IN SAID SUM PAYABLE TO OUR ORDER, IN 80 MONTHLY INSTALLMENTS IN THE PRINCIPAL SUM OF $20.00 EACH, BEARING INTEREST FROM DATE, THE FIRST OF SAID INSTALLMENT PAYMENTS BEING IN THE SUM OF $28.00 (PRINCIPAL $20.00, INTEREST $8.00) , AND EACH REMAINING INSTALLMENT BEING IN THE SUM OF TEN CENTS LESS THAN THE PRECEDING INSTALLMENT; THE FIRST OF SAID MONTHLY PAYMENTS TO BE MADE ON JULY 15, 1943, AND ONE ON THE 15TH DAY OF THE NEXT SUCCEEDING 79 MONTHS THEREAFTER.

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, DAVIS S. FERGUESON AND WIFE CATHERINE FERGUESON have this day bargained and sold, and do hereby transfer and convey, unto the said A.J.SMITH AND WIFE FRANCES SMITH THEIR, heirs and assigns, certain real estate in Davidson County, Tennessee, as follows:

BEING LOT NO.75 ON THE PLAN OF CEPHAS WOODARD'S SUBDIVISION OF LOTS NOS. 5 AND 6, WOODARD PLAN, AS OF RECORD IN BOOK 161, PAGE 174, REGISTER'S OFFICE FOR SAID COUNTY. SAID LOT NO.75 FRONTS 50 FEET ON THE EASTERLY SIDE OF 12TH AVENUE NORTH FORMERLY EPPS AVENUE, AND RUNS BACK BETWEEN PARALLEL LINES 115 FEET TO AN ALLEY. BEING THE SAME PROPERTY CONVEYED TO US , DAVID S.FERGUSON AND WIFE, CATHERINE FERGUSON BY DEED FROM A.R. NEELY AND WIFE DATED NOVEMBER 24, 1919, AND RECORDED IN BOOK PAGE 31, SAID REGISTER'S OFFICE.

TO HAVE AND TO HOLD said real estate, with the appurtenances, estate, title, and interest thereto belonging, to the said A.J.SMITH AND WIFE FRANCES SMITH THEIR, heirs and assigns, forever, WE covenant with THEIR lawfully seized and possessed of said real estate in fee simple, have good right to convey it, and that the same is unencumbered EXCEPT BY TAXES FOR THE YEAR 1943, WHICH SAID VENDEES ASSUME AND AGREE TO PAY. WE further covenant and bind OURSELVES OUR heirs and representatives, to warrant and forever defend the title to said real estate to said A.J.SMITH AND WIFE FRANCES SMITH 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 A.J.SMITH AND WIFE FRANCES SMITH do hereby transfer and convey unto BEN FERGUESON , Trustee, his successors and assigns, the real estate herein before described, with the appurtenances, estate, title, and interest thereto belonging, for the purposes aforesaid only.

I am the true and lawful holder of the claim secured by the instrument within
recorded and have a knowledge of the execution thereof and the facts of the claim secure
the same is just. This day of