This instrument was prepared by: Andrew D. Tanner, Attorney
507 American Trust Building
Nashville, Tennessee

DEED OF CORRECTION

Installment Deed

ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP PARCEL NUMBERS
Hayes M. Howard et ux	Henry W. Bowers, Jr., et ux	13D - 22625
(NAME): 4532 Clarksville Hwy	(NAME): Route #3, Old Hillsboro Road	
(STREET ADDRESS OR ROUTE NUMBER): Nashville, Tennessee 37218	(STREET ADDRESS): Franklin, Tennessee 37064	BOOK 4440 PAGE 427
(CITY) (P. O. ZONE) (STATE)	(CITY) (ZONE) (STATE)	

FOR AND IN CONSIDERATION of the sum of

FORTY EIGHT THOUSAND and no/100 --- ($48,000.00) ---------- *Dollars,*

of which

EIGHT THOUSAND and no/100 ---- ($8,000.00) ---- *Dollars, has been paid in cash,*

the receipt of which is hereby acknowledged, and for the remainder

FORTY THOUSAND and no/100 ----- ($40,000.00) ---------- *Dollars,*

Hayes M. Howard and wife, Elizabeth J. Howard, have executed one (1) note of even date herewith, payable to Henry W. Bowers, Jr. and wife, Neva L. Bowers, in monthly installments of $308.73 each, beginning the 1st day of August 1970, and a like payment of $308.73 on the 1st day of each and every month thereafter until said indebtedness is paid in full. Interest at the rate of eight (8%) percent per annum has been computed and is included in the monthly installments.

Purchasers reserve the right to pay all or any portion of this loan at any time without penalty,

and providing for payment of attorney's fees, and to secure the payment of said indebtedness, principal, interest, and attorney fees, a lien is expressly retained on the land herein conveyed,

we, Henry W. Bowers, Jr. and wife, Neva L. Bowers,

have this day bargained and sold, and do hereby transfer and convey unto the said

Hayes M. Howard and wife, Elizabeth J. Howard,

their *(successors), heirs and assigns,*

certain real estate in Davidson County, Tennessee, as follows:

Being a portion of the H. W. Bowers, Jr. lands as recorded in Book 2597, page 543, Register's Office for Davidson County, Tennessee, and more particularly described as follows:

BEGINNING at a point, this point being an iron pin in the southern ROW line of State Highway No. 112 or Clarksville Highway approximately 0.5 miles south of the intersection of Stevens Lane and the Clarksville Highway; thence in a northeasterly direction along the southern ROW line of Clarksville Highway with a curve to the left having a radius of 8,629 feet passing through iron pins set on chord distance of 108 feet and 216 feet to an iron pin, the property corner, a total distance of 232 feet; thence S 72 degrees 49 minutes, E, 503.15 feet bounded by the H. W. Bowers, Jr. property to an iron pin; thence S 17 degrees 46 minutes W, 21.0 feet bounded by the H. W. Bowers, Jr. property to an iron pin; thence S 18 degrees 27 minutes W, 110.5 feet bounded by the H. W. Bowers, Jr. property to an iron pin; thence S 19 degrees 08 minutes W, 110.5 feet bounded by the H. W. Bowers, Jr. property to an iron pin; thence N 71 degrees 10 minutes W, 500.0 feet, bounded by the R. G. Gardner property

STATE OF TENNESSEE
COUNTY OF DAVIDSON

There is no consideration passing under this transfer, since it is merely a Deed of Correction

The actual consideration or value whichever is greater for this transfer is $

Affiant

Subscribed and sworn to before me, this the 17th day of August 19 70

Notary Public

My commission expires: My Commission Expires Oct. 31, 1971
(Affix Seal)

to an iron pin, this being the point of beginning, containing 2.73 acres, more or less.

Being part of the same property conveyed to Henry W. Bowers, Jr. and wife, Neva L. Bowers, by deed from R. B. Beal and wife, Elizabeth Corder Beal, of record in Book 2597, page 543, Register's Office for Davidson County, Tennessee.

Installment Deed from Henry W. Bowers, Jr. and wife, Neva L. Bowers, to Hayes M. Howard and wife, Elizabeth J. Howard, is of record in Book 4423, page 218, Register's Office for Davidson County, Tennessee.

In addition to the payments of $308.73 per month above stated, the purchasers will also pay into an escrow account an amount monthly sufficient to pay taxes (in the amount of $27.08 at this time).

unimproved ( ) This is improved (X) property, known as 4532 Clarksville Hwy., Nashville, Tennessee 37218
(House Number) (Street) P. O. Address: (City or Town)

TO HAVE AND TO HOLD said real estate, with the appurtenances, estate, title and interest thereto belonging, to the said Hayes M. Howard and wife, Elizabeth J. Howard, their *(successors), 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 unencumbered.*

We *further covenant and bind* ourselves/our *heirs and representatives, to warrant and forever defend the title to said real estate to said* Hayes M. Howard and wife, Elizabeth J. Howard, their *(successors), 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 indebtedness; rendering unnecessary court proceedings for the enforcement of said lien in the event of the non-payment of said indebtedness and installments thereof, as they mature, as hereinafter provided, and for the consideration of one dollar paid in cash, receipt of which is acknowledged, the said Hayes M. Howard and wife, Elizabeth J. Howard, *hereinafter referred to as trustors, hereby transfer and convey unto* Andrew D. Tanner, *Trustee, his successors and assigns, the real estate hereinbefore described, with the appurtenances, estate, title and interest thereto belonging upon the following uses and trusts:*

Trustors 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 the sum of $40,000.00, *or at least the maximum insurable value, until the indebtedness herein secured is 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 or holder of said indebtedness as his interest may appear.*

Trustors further agree to pay all taxes and assessments thereon, general or special, and to pay them when due, and, upon demand of said trustee or the lawful owner and holder of said indebtedness, to pay, discharge, or remove, any and all liens which may be hereafter placed against said property and which shall adversely affect the lien of this instrument or enforcement of the terms and provisions hereof; to keep the improvements on said property in good repair and preservation, and in case the trustee or his successors or the lawful owner and holder of said indebtedness shall hereafter be required to appear in any court or tribunal to enforce, or defend the title to, or possession of, said property, or the lien of this instrument, or appear in any court to prove the above indebtedness, all the costs and

expenses of such appearance or proceedings, together with a reasonable attorney's fee, shall be allowed, and be payable by trustors upon demand of the trustee or lawful owner or holder of said indebtedness, and, upon failure to do any of these things, then said trustee, or the lawful owner and holder of said indebtedness may do any or all of these things and the amounts so paid shall bear 6 percent interest from the date of payment and shall be and become a part of the indebtedness secured hereby.

Now, if trustors shall pay the indebtedness aforesaid when due, according to its terms, and pay taxes, keep up repairs, and keep said premises insured, and pay any and all other sums when due, as aforesaid, then this trust conveyance shall be of no further force or effect. But if said indebtedness, or any installment thereof, or interest thereon, is not paid promptly at maturity, or if, failing to pay taxes, keep up repairs or keep said premises insured, or pay said other sums when due, as herein provided, trustors fail to reimburse the trustee, or lawful owner and holder of said indebtedness for all sums, with interest, so expended by said trustee, or lawful owner and holder of said indebtedness, 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 indebtedness then past due and unpaid, all remaining unpaid indebtedness, and installments thereof, 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 front door of the Court House 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. The trustee may, at any time after default in the payment of any of said indebtedness, enter and take possession of said property, and shall only account for the net rents actually received by him. It is further agreed 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 the 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 indebtedness 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 trustors, their order, 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 indebtedness, or, if more than one when said indebtedness is represented by notes, then of the first-maturing unpaid note, or upon his refusal or failure so to do, then the holder in order of the next maturing notes, 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 the above named trustee shall be vested in said successor.

The word "Trustors" when used herein shall apply to parties both singular and plural.

IN WITNESS WHEREOF the parties to this instrument have signed their names, and the corporate party has caused its name to be signed hereto by its duly authorized officers, on this the 22nd *day of* August, *19* 70

Henry W. Bowers, Jr.
Henry W. Bowers, Jr.

Neva L. Bowers
Neva L. Bowers

Hayes M. Howard
Hayes M. Howard

Elizabeth J. Howard
Elizabeth J. Howard

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

Personally appeared before me, the undersigned, *a Notary Public in and for said County and State,* Henry W. Bowers, Jr. and wife, Neva L. Bowers, AND Hayes M. Howard, ~~and wife, Elizabeth J. Howard~~ *the within named bargainor...s, with whom I am personally acquainted, and who acknowledged that* they *executed the within instrument for the purposes therein contained.*

Witness my hand and official seal at Nashville *Tennessee, this* 22nd *day of* August, *19* 70.

Ina N. Kent *Notary Public*

My Commission Expires Oct. 31, 1971

My commission expires

IRA N. KENT NOTARY PUBLIC DAVIDSON COUNTY, TENN.

STATE OF New York }
COUNTY OF Queens }

Personally appeared before me, the undersigned, *a Notary Public in and for said County and State,* Elizabeth J. Howard, *the within named bargainor, with whom I am personally acquainted, and who acknowledged that* she *executed the within instrument for the purposes therein contained.*

Witness my hand and official seal at St. Albans, Queens, New York, *this* 20th *day of* August, *19* 70

CATHLEEN J. SANTA CRUZ
NOTARY PUBLIC, State of New York
No. 41-3450335
Qualified in Queens County
Term Expires March 30, 1971

Cathleen J. Santa Cruz *Notary Public*

Commission expires

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

Before me, ..., *a Notary Public of the State and County aforesaid, personally appeared* ....., *with whom I am personally acquainted, and who, upon oath, acknowledged* .....self *to be* ..... *of the* ....., *the within named bargainor, a corporation, and that* .....he *as such* ....., *being authorized so to do, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by* .....self *as* .....

Witness my hand and seal, at office in ....., *this* .....*day of* ....., *19*.....

.....*Notary Public*

Commission expires.....

AUG 24 70 MISC A* 6.00 * 6.00

DEED OF CORRECTION

INSTALLMENT DEED

FROM HENRY W. BOWERS, JR., et ux

TO HAYES M. HOWARD, et ux

A 87729

IDENTIF. REFERENCE

AUG 24 8 33 AM '70

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TENN.

Compliments of

GUARANTY TITLE

Office of

CHICAGO TITLE INSURANCE COMPANY
American Trust Building
S. W. Cor. Third & Union
NASHVILLE, TENNESSEE

Mail to: Nixon-Kent Company, 2535 Franklin Road, Nashville, Tennessee 37204