This instrument prepared by:
MORROW & CLARK, ATTORNEYS
3221 Nolensville Road
Nashville, Tennessee 37211

Installment Deed

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ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Pauline Clem Kellow	same	Map 182
(NAME)	(NAME)	Par. 45
Route 1		
(STREET ADDRESS OR ROUTE NUMBER)	(STREET ADDRESS)	
Antioch, Tennessee		
(CITY) (P. O. ZONE) (STATE)	(CITY) (ZONE) (STATE)	

FOR AND IN CONSIDERATION of the sum of ---Three thousand, nine hundred and fifty and 00/100----------($3,950.00)---------- *Dollars, of which* ----------Five hundred and 00/100---------- ----------($500.00)---------- *Dollars, has been paid in cash, the receipt of which is hereby acknowledged, and for the remainder* ----Three thousand, four hundred and fifty and 00/100---------($3,450.00)---------- *Dollars,*

Pauline Clem Kellow *has executed*

her promissory note in the amount of $3,450.00 payable in monthly installments of $59.66 per month. Each installment includes interest of 7½% and this is for six years.

JUL 13 72	CONV	*3,950.00			
JUL 13 72	MORT'G	*3,450.00			
JUL 13 72 S'TAX			A*	10.14	
JUL 13 72 S'TAX			A*	1.40	
JUL 13 72 PR'FEE			A*	.50	
JUL 13 72	W'DEED		A*	6.00	* 18.04

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, Gene H. Smith and wife, Patricia C. Smith

have this day bargained and sold, and do hereby transfer and convey unto the said Pauline Clem Kellow (unmarried)

her *(successors), heirs and assigns, certain real estate in Davidson County, Tennessee, as follows:*

Land in the 5th Civil District of Davidson County, Tennessee described according to a survey prepared by David H. Parker, Surveyor dated March 22, 1971 as follows:

Beginning at an iron pin in the northerly margin of Old Hickory Boulevard at the common line between Tract #1 and herein described Tract #2; thence with said common line N 4 degrees 30 minutes, E 641.07 feet to an iron pin; thence N 85 degrees 39 minutes W, 108.00 feet to an iron pin; thence S 24 degrees 00 minutes W, 581.94 feet to an iron pin in the northerly margin of said Old Hickory Boulevard; thence with said northerly margin S 65 degrees 33 minutes E, 203.00 feet to an iron pin, said pin being the beginning of a curve to the left having a radius of 393.12 feet; thence with said curve in a southeasterly direction 114.35 feet to the point of beginning and containing an area of 3.0 acres, more or less.

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value whichever is greater, for this transfer is $ 3,950.00

Subscribed and sworn to before me, this the 10 day of July 19 72

Virginia L. Tate
Affiant

My commission expires: May 13 - 74
(Affix Seal)

Bill Hall
Notary Public

Being part of the same property conveyed to Gene H. Smith and wife, Patricia C. Smith by deed from Charles Riley Jones and wife, Frances H. Jones of record in Book 4488, Page 949, Register's Office, Davidson County, Tennessee.

unimproved (X)
This is improved ( ) property, known as ..... (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 Pauline Clem Kellow *her (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 and our *heirs and representatives, to warrant and forever defend the title to said real estate to said* Pauline Clem Kellow, her *(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 Pauline Clem Kellow *hereinafter referred to as trustors, hereby transfer and convey unto* Phillip Saindon, *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 $....., 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.

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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 10 day of July, 19 72.

B 6 7 1 4 7

IDENTIF. REFERENCE

Jul 13 10 01 AM '72

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TENN.

× Gene H. Smith

× Patricia C. Smith

Pauline Clem Kellow

STATE OF TENNESSEE }
~~COUNTY OF DAVIDSON~~ }

at Large

Personally appeared before me, Bill Hall, a Notary Public in and for said County and State, Gene H. Smith, Patricia C. Smith and Pauline Clem Kellow

the within named bargainorS..., 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 10 day of July, 19 72.

Bill Hall, Notary Public

Commission expires May 13-74