BOOK 4704 PAGE 482

This Form furnished by Attorneys Title Company, Inc.

INSTALLMENT DEED Form No. WD-4

FROM
S. K. Grayson et ux

TO
Charles Cross et ux

For draftsman's use

This instrument prepared by
James A. Carney, Atty.
731 Stahlman Building
Nashville, Tenn. 37201

ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Charles Cross et ux (NAME)	Overland Associated Mortgage Co. (NAME)	Map 80-8
3217 Panorama Drive (STREET ADDRESS OR ROUTE NUMBER)	P. O. Box 10303 (STREET ADDRESS)	Par 84
Nashville, Tennessee 37207 (CITY) (STATE) (P. O. ZIP)	Kansas City, Missouri 64111 (CITY) (STATE) (ZIP)	13D12380

(FOR REGISTER'S USE)

C05288

IDENTIF. REFERENCE T

MAY 4 2 21 PM '73

FELIX Z. WILSON II REGISTER DAVIDSON COUNTY, TENN.

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS

$ 15,450.00 James A. Carney
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 18th DAY OF April 19 73

Betty E. Hall
Notary Public

MY COMMISSION EXPIRES: 2/16/76

(AFFIX SEAL)

FOR AND IN CONSIDERATION OF the sum of
Fifteen Thousand Four Hundred Fifty and No/100---------- DOLLARS
of which $ 500.00 has been paid in cash by the grantees hereinafter named, the receipt of which is hereby acknowledged, and for the remainder the said grantees have executed their one promissory note of even date payable to order of S. K. Grayson and Frances E. Grayson in the principal sum of $14,950.00 bearing interest at the rate of 8% per annum, payable in monthly installments of $115.39 each commencing on the 14th day of May 1973, and continuing monthly until fully paid. A late charge of 5% will be charged and paid on any monthly payments not paid on or before due date. In addition grantees or assigns shall pay a sum equal to 1/12 realty taxes and 1/12 hazard insurance premium on said property.

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

S. K. Grayson and wife, Frances E. Grayson

hereinafter called the grantors, have this day bargained and sold, and do hereby transfer and convey unto

Charles Cross and wife, Virginia Cross

herein called grantees, their heirs and assigns, certain real estate in Davidson County, Tennessee, as follows:

Land in Davidson County, Tennessee, being Lot No. 268 on the Plan of Bordeaux Hills, Section I, of record in Book 3300, page 91, Register's Office for Davidson County, Tennessee.

Said Lot No. 268 fronts 55.0 feet on the westerly side of Panorama Drive and runs back between lines 121.69 feet on its north line and 123.41 feet on its south line, to a line in the rear on which it measures 55.05 feet.

Being the same property conveyed to S. K. Grayson and wife, Frances E. Grayson by deed from Travis L. McElroy and wife, Bettye S. McElroy of record in Book4583, page 880, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to Deeds of Trusts of record in Book 4595, page 88, Book 4530, page 422, Register's Office for Davidson County, Tennessee, not assumed by grantees which grantors agree to pay in accordance with the terms thereof. Grantors subordinate the leins secured by this instrument to the indebtednesses herein above referred to. All money held in escrow by Overland Associated Mortgage Company or assigns, including insurance coverage in force is herewith transferred to grantees.

This is unimproved ( ) improved (X) property, known as 3217 Panorama Drive, Nashville, Tennessee.
(House Number) (Street) P. O. Address: (City or Town) (Postal Zone)

TO HAVE AND TO HOLD the said real estate, with the appurtenances, estate, title and interest thereto belonging, to the said grantees, 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 unencumbered.

We further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to the said real estate to said grantees, 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 non-payment of said notes, as they mature, as hereinafter provided, and for the consideration of one dollar, to us in hand paid, we, the said grantees herein do hereby transfer and convey unto E. A. Carney, 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 grantees 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 $ Ins. Int. 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. 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 therein, the same to bear interest from the date of such payment. Now, if we, the said grantees, 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 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 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 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 advise 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 the grantees herein, their heirs, 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 of 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 the said Trustee shall be vested in said successor.

Whenever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

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 grantors and grantees, have hereunto set our hands this the 18th day of April 19 73.

S. K. Grayson — Charles Cross
Frances E. Grayson — Virginia Cross
Tommie Mai Newell

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned authority, a Notary Public in and for said County and State, the within named S. K. Grayson, Frances E. Grayson, Charles Cross, Virginia Cross and Tommie Mai Newell.

the 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 18 day of April, 19 73.

James A Carney, Notary Public.

Commission expires 1-29-77

RECORDER'S MEMO:
Legibility of Writing, Typing or Printing in This Document Unsatisfactory When Received

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 ____ as ____.

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

MAY-4 CONV 15,450.00
MAY-4 MORTG 14,950.00
MAY-4 RS TAX A* 40.04
MAY-4 RS TAX A* 12.90
MAY-4 RG FEE A* .50
MAY-4 RECD A* 4.00 * 57.44

____ Notary Public.

Commission expires ____.