BOOK 4803 PAGE 896

This Form furnished by Attorneys Title Company, Inc.

INSTALLMENT DEED Form No. WD-4

FROM

Lyla T. Mackey

TO

Harry L. Banniza and wife,
Margaret L. Banniza

For draftsman's use

This instrument prepared by
Theodore Hudson, Attorney
115 Union Street
Nashville, Tennessee 37201

ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Harry L. Banniza (NAME)	Harry L. Banniza (NAME)	
698 Harding Place (STREET ADDRESS OR ROUTE NUMBER)	698 Harding Place (STREET ADDRESS)	146-4
Nashville, Tennessee (CITY) (STATE) (P. O. ZIP)	Nashville, Tennessee (CITY) (STATE) (ZIP)	18 Pal

(FOR REGISTER'S USE)

64903

IDENTIF. REFERENCE

APR 9 1 38 PM '74

FELIX A. ... REGISTER
DAVIDSON COUNTY, TENN.

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

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

$ 35,000.00 Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 3rd DAY OF April, 1974.

Notary Public

MY COMMISSION EXPIRES: July 23, 1974

(AFFIX SEAL)

FOR AND IN CONSIDERATION OF the sum of Thirty Five Thousand and No/100 ----------($35,000.00)---------- DOLLARS

of which $ 10,000.00 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 note of even date herewith payable to the order of Lyla T. Mackey in 240 monthly installments of $201.42 each, the first of which is due and payable on the 3rd day of May, 1974, and thereafter a like amount on the 3rd day of each succeeding month, with the final and last installment being due on the 3rd day of April, 1994. The installments include interest at the rate of 7-1/2% per annum, said payments to be applied first to interest and balance to principal until the entire amount, both principal and interest, shall have been paid in full, all in accordance with the terms and conditions as set out in said note.

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,

I, Lyla T. Mackey, a widow

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

Harry L. Banniza and wife, Margaret L. Banniza

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

Land in Davidson County, Tennessee, being Lot No. 499 on the Plan of Caldwell Hall, Section 9, as of record in Book 3300, page 25, Register's Office for said County.

Said Lot No. 499 fronts 200.89 feet on the north side of Harding Place and extends back 200 feet on the west line and 184.35 feet on the east line to a dead line in the rear, measuring 212.8 feet thereon.

Being the same property conveyed to A. B. Mackey and wife, Lyla T. Mackey, by deed from Andrew Ewing, Trustee, of record in Book 3578, page 133, Register's Office for Davidson County, Tennessee. The said A. B. Mackey having since died.

This conveyance is made subject to restrictive oovenants of record in Book 3285, page 488, said Register's Office, and the Plan of record in Book 3300, page 25, said Register's Office, which shows an owner's certificate, certain setback lines and easements; and Easements as created by instrument of record in Book 1133, page 610 and Book 1237, page 371, Register's Office for Davidson County, Tennessee.

This is ( ) unimproved (X) improved property, known as 700 Harding Place (House Number) (Street) Nashville, Tennessee (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 seised 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 Theodore Hudson 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 insurable value, 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 3rd day of April 19 74.

Harry L. Banniza — Lyla T. Mackey

Margaret L. Banniza

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, Jo Ann Smith, a Notary Public in and for said County and State, the within named Lyla T. Mackey, a widow and Harry L. Banniza, 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 3rd day of April, 19 74.

Jo Ann Smith, Notary Public.

Commission expires May 15, 1975.

APR-9	CONV	35,000.00			
APR-9	MORTG	25,000.00			
APR-9	S'TAX		A*	91.00	
APR-9	S'TAX		A*	23.00	
APR-9	PRFEE		A*	.50	
APR-9	WDFEE		A*	4.00	* 118.50

STATE OF TENNESSEE
County of DAVIDSON

Personally appeared before me, Mable L. Harris, a Notary Public in and for said County and State, the within named Margaret L. Banniza, the 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 Nashville, Tennessee, this 3rd day of April, 19 74.

Mable L. Harris, Notary Public

Commission Expires My Commission Expires November 29, 1975