This instrument was prepared by: Andrew D. Tanner, Attorney
507 American Trust Building
P.O. Box 2541
Nashville, Tennessee 37219

BOOK 4815 PAGE 231

Installment Deed

ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Minnie M. J. Dowdy	National Mortgage Company	
(NAME)	(NAME)	
3354 Olsen Lane	4041 Knight Arnold Road	Map 80-3
(STREET ADDRESS OR ROUTE NUMBER)	(STREET ADDRESS)	
Nashville, Tennessee 37218	Memphis, Tennessee 38118	Par. 27
(CITY) (P. O. ZONE) (STATE)	(CITY) (ZONE) (STATE)	

FOR AND IN CONSIDERATION of the sum of
FIFTHEEN THOUSAND NINE HUNDRED FORTY-SEVEN and 32/100 ($15,947.32) - - - - - - - *Dollars,*
of which
EIGHT HUNDRED FIFTY and NO/100 ($850.00) - - - - - - - - - - - - - - - *Dollars, has been paid in cash,*
the receipt of which is hereby acknowledged, and for the remainder
FIFTEEN THOUSAND NINETY-SEVEN and 32/100 - ($15,097.32) - - - - - - - - - - - - - *Dollars,*

I, Minnie M. J. Dowdy, have assumed and agree to pay balance of a note in ~~xxxxxxxxx~~ original amount of $13,800.00 to National Mortgage Company of Memphis, Tennessee, secured by a deed of trust, of record in Book 4492, page 527, Register's Office for Davidson County, Tennessee, payable as specified therein; AND have executed my promissory note of even date herewith in the amount $1,720.75, payable to Ruby C. Lynn, as follows: On the 5th day of June 1974, the sum of $200.00, and thereafter a like sum of $200.00 on the 5th day of each and every succeeding month, for a period of eight months and the ninth payment in the sum of $120.75, until said indebtedness is paid in full. Interest at the rate of 9½% per annum is computed and is included in the last monthly installment,

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,
I, Ruby C. Lynn,
have this day bargained and sold, and do hereby transfer and convey unto the said
Minnie M. J. Dowdy,
her *(successors), heirs and assigns,*
certain real estate in Davidson County, Tennessee, as follows:

Being Lot No. 530 on the Plan of Bordeaux Hills, Section 8, as of record in Book 4175, page 113, Register's Office for said County.

Said Lot No. 530 fronts 55 feet on the northeasterly side of Olsen Lane and extends back between parallel lines 143.0 feet to the right of way of the Illinois Central Railroad.

Being the same property conveyed to Ruby C. Lynn by deed from William G. Manning and wife, Geraldine Manning, of record in Book 4719, pages 806 and 807, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to all restrictive covenents, easements and set back lines that are applicable to the above described property.

It is expressly agreed and understood that all right, title and interest in and to the escrow account is hereby transferred to said Grantee.

STATE OF TENNESSEE }
COUNTY OF DAVIDSON } The actual consideration or value whichever is greater, for this transfer is $ 15,947.32

Subscribed and sworn to before me, this the 4th day of May 19 74

Minnie M. J. Dowdy
Affiant

My commission expires: My Commission Expires Nov. 8, 1975 (Affix Seal)

Fred N. Kent
Notary Public

This is unimproved ( ) improved (X) property, known as 3354 Olsen Lane, 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
Minnie M. J. Dowdy
her *(successors), heirs and assigns forever.* I *covenant that* I am *lawfully seized and possessed of said real estate in fee simple, have a good right to convey it, and that the same is unencumbered,* except as abovementioned.
I *further covenant and bind* myself/my *heirs and representatives, to warrant and forever defend the title to said real estate to said* Minnie M. J. Dowdy
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
Minnie M. J. Dowdy
hereinafter referred to as trustors, hereby transfer and convey unto John R. Reynolds, Jr., *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 $ 15,200.00 *, 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 Registers 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.

Witness our *hand* S *this* fourth *day of* May, *19* 74 *the corporate party, if any, having caused its name to be signed hereto by its duly authorized officers on said day and date.*

Minnie M. J. Dowdy

Minnie M. J. Dowdy

Ruby C. Lynn

Ruby C. Lynn

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

Personally appeared before me, the undersigned, *a Notary Public in and for said County and State,* Ruby C. Lynn and Minnie M. J. Dowdy

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 4th *day of* May, *19* 74.

Ina N. Kent
Notary Public

NOTARY PUBLIC DAVIDSON COUNTY

My Commission Expires Nov. 8, 1975

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* .....

CONV 15,947.32
MAY 14 '74 S. TAX A* 41.34
MAY 14 '74 P. FEE A* .50
MAY 14 '74 DEED A* 1.00
45.84

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

Notary Public

Commission expires

INSTALLMENT DEED

FROM
RUBY C. LYNN

TO
MINNIE M. J. DOWDY

C 54249

IDENTIF. REFERENCE

MAY 14 2 29 PM '74

FELIX Z. WILKINS REGISTER
DAVIDSON COUNTY, TENN.

Compliments of

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