ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS:
John W. Smith, Jr., et ux (NAME)	Community Federal Savings & Loan (NAME)	81-11
1809 Heiman Street (STREET ADDRESS OR ROUTE NUMBER)	2701 Jefferson Street (STREET ADDRESS)	90
Nashville, Tennessee (CITY) (P. O. ZONE) (STATE)	Nashville, Tn. 37208 (CITY) (ZONE) (STATE)	

Mail-1

INSTALLMENT DEED

FOR AND IN CONSIDERATION OF the sum of Fifteen Thousand Five Hundred and No/100 ($15,500.00) DOLLARS

of which $ none 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 promissory note of even date herewith, payable to Community Federal Savings & Loan Association of Nashville in the principal sum of $15,500.00, with interest at the rate of nine (9) per centum per annum, on the unpaid balance, said principal and interest to be paid $130.08 on the 1st day of February, 1976, and a like sum on the same day of each month thereafter, to be applied first to interest on the unpaid balance, and the remainder to principal until said debt is paid in full. In addition to or in accordance with the agreement contained in said note the undersigned makers also agree to pay the holder of this note each month 1/12th of the estimated annual aggregate of all real estate taxes and premiums for hazard insurance, which they agree the holder shall hold to pay said taxes and insurance as same become due but payments may be commingled and invested by the holder with right to keep the earnings and may be applied on unpaid principal and interest upon any default or in case of surplus over taxes and insurance; the holder's right to declare default and foreclosure applies also to said tax and insurance payments, which are now estimated and payable at $18.75 per month and may be increased or decreased from time to time as required by the holder.

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.

Community Federal Savings & Loan Association of Nashville

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

John W. Smith, Jr. and wife, Fannie Smith,

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

Land in Davidson County, Tennessee, being Lot No. 6 on the Unrecorded Map of Smith and Bishop's Resubdivision of certain lots of J.M., T.J. and G.W. Harding's Addition, as of record in Book 21, page 80, Register's Office for said County, and being known as the easterly part of Lot No. 255 of said Harding Addition. Said Lot No. 6 fronts 50.6 feet on the west side of 18th Avenue North and runs back between lines, along the north margin of a 16 foot alley, 180.12 feet on the south line and 172.1 feet on the north line to a dead line in the rear on which it measures 50 feet. Being the same property conveyed to Community Federal Savings & Loan Association of Nashville by deed from Alfred C. Galloway, Trustee, of record in Book 4963, page 151, Register's Office for Davidson County, Tennessee.

FEB 19	CONV	15,500.00			
FEB 19	MORT'G	15,500.00			
FEB 19	S'TAX		B*	40.30	
FEB 19	S'TAX		B*	13.50	
FEB 19	PR'FEE		B*	.50	
FEB 19	W'DEED		B*	4.00	* 58.30

This is improved ( ) unimproved ( ) property known as 1719 - 18th Avenue, No., Nashville, Tn.
(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 convenant 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 Alfred C. Galloway, Trustee, his successors and assigns, the real estate hereinabefore 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 $15,500.00 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 outcery, 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:

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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 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 31st day of December, 19 75

John W. Smith, Jr.

Fannie Smith

COMMUNITY FEDERAL SAVINGS & LOAN ASSOCIATION OF NASHVILLE

BY: Alfred C. Galloway, President

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $15,500.00

Affiant

Subscribed and sworn to before me, this the 31st day of December 19 75

My commission expires 8-30-78 (Affix Seal)

A. C. Walker
Notary Public

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, A. C. Walker, a Notary Public in and for said County and State, the within named John W. Smith, Jr. and wife, Fannie Smith 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 31st day of December 19 75

Commission Expires 8-30-78

A. C. Walker
Notary Public

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Before me, A. C. Walker, a Notary Public of the State and County aforesaid, personally appeared Alfred C. Galloway with whom I am personally acquainted, and who, upon oath, acknowledged himself to be President of the Community Federal Savings & Loan Association the within named bargainor, a corporation, and that he as such President being authorized so to do, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by himself as President

Witness my hand and seal, at office in Nashville, Tennessee, 31st day of December 19 75

Commission Expires 8-30-78

A. C. Walker
Notary Public

THIS INSTRUMENT WAS PREPARED BY AVON N. WILLIAMS, JR., ATTORNEY AT LAW, 1414 PARKWAY TOWERS, NASHVILLE, TENNESSEE 37219.

INSTALLMENT DEED

From COMMUNITY FEDERAL SAVINGS & LOAN ASSOCIATION OF NASHVILLE

To JOHN W. SMITH, JR., ET UX

D 36685

IDENTIF. REFERENCE

FEB 19 12 06 PM '76

FELIX [illegible] REGISTER
DAVIDSON COUNTY, TENN.

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