This Instrument prepared by:
James R. Wyatt, Attorney
First American Center
Nashville, Tennessee

Installment Deed

BOOK 5221 PAGE 645

ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP PARCEL NUMBERS
Michele Sinclair-Whitely	SAME	104-2
(NAME:) P.O. Box 52473	(NAME:)	Pt. Pge 254
(STREET ADDRESS OR ROUTE NUMBER) Nashville, Tenn. 37205	(STREET ADDRESS)	
(CITY) (P. O. ZONE) (STATE)	(CITY) (ZONE) (STATE)	

FOR AND IN CONSIDERATION of the sum of One Hundred Thousand and no/100---------- ($100,000.00) ---------- *Dollars,*
of which Fifteen Thousand and no/100---------- ($ 15,000.00) ---------- *Dollars, has been paid in cash,*
the receipt of which is hereby acknowledged, and for the remainder Eighty Five Thousand and no/100---------- (85,000.00) ---------- *Dollars,*

Brian T. Sinclair-Whitely and wife, Michele Sinclair-Whitely have executed their note of even date herewith for the principal amount of $85,000.00 payable to the order of Elise Callaham Reeves in 120 monthly installments of $1,053.89 each which include both principal and interest at the rate of 8-1/2 % per annum, with the first installment falling due February 1, 1978, and the others on the same day of each month thereafter until said note is paid in full. Said interest at the rate of 8-1/2% per annum begins to accrue on said note on January 1, 1978,

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, Elise Callaham Reeves, a widow,

have this day bargained and sold, and do hereby transfer and convey unto the said Michele Sinclair-Whitely, her

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

Being Lots Nos. 9 and 10 on the Map of George Shields Subdivision of Lots Nos. 45 and 46 of the Boyd Cockrill Spring Tract, of record in Book 57, page 51, Register's Office for said County.

Said Lots Nos. 9 and 10 adjoin and front together 109 feet on the south side of Poston Street or Avenue, and run back between parallel lines, Lot No. 9 running back along the east margin of 28th Avenue North, 140 feet to an alley in the rear.

Being the same property conveyed to Elise Callaham Reeves, by deed from Mame S. Petrone and husband, John Petrone, of record in Book 1323, page 237, said Register's Office.

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

The actual consideration or value whichever is greater, for this transfer is $ 100,000.00

Subscribed and sworn to before me, this the 14th day of November 19 77

Affiant

My commission expires: 4-21-80 (Affix Seal)

Notary Public

This is unimproved ( ) improved (X) property, known as 2707 Poston Avenue, Nashville, Tennessee
(House Number) (Street) P. O. Address: (City & Town)

TO HAVE AND TO HOLD said real estate, with the appurtenances, estate, title and interest thereto belonging, to the said
Michele Sinclair-Whitely, 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 unincumbered.*

I *further covenant and bind* myself, my *heirs and representatives, to warrant and forever defend the title to said real estate to said* Michele Sinclair-Whitely, her

successors, heirs and assigns, against the lawful claims of all persons.

And now, for the purpose of better and more fully securing the payment of said 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 to each, the receipt of which is acknowledged, the said Michele Sinclair-Whitely,
and husband, Brian T. Sinclair-Whitely

hereinafter referred to as trustors, hereby transfer and convey unto James R. Wyatt *, 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 $ 85,000.00 *, 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 8-1/2 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 my hand this 14th day of November, 19 77, the corporate party, if any, having caused its name to be signed hereto by its duly authorized officers on said day and date.

X Elise Callaham Reeves
Elise Callaham Reeves

Brian T. Sinclair-Whitely
Brian T. Sinclair-Whitely

Michele Sinclair-Whitely
Michele Sinclair-Whitely

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

Personally appeared before me, Mary Ensley, a Notary Public in and for said County and State, Elise Callaham Reeves, and Brian T. Sinclair-Whitely and wife, Michele Sinclair-Whitely,

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 14th day of November, 19 77.

Commission expires 4/21/80

Mary Ensley
Notary Public

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

NOV14'77	CONV	90,000.00		
NOV14'77	CONV	10,000.00		
NOV14'77	MORT'G	95,000.00		
NOV14'77	STAX		B★	260.00
NOV14'77	S'TAX		B★	33.00
NOV14'77	PR'FEE		B★	.50
NOV14'77	W'DEED		B★	4.00 ★ 347.50

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 .....

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

..... Notary Public

Commission expires .....

PLEASE RETURN TO
CHICAGO TITLE INS. CO.
FIRST AMERICAN CENTER
NASHVILLE, TENN. 37238 23749

INSTALLMENT DEED

FROM
Elise Callaham Reeves

TO
Michele Sinclair-Whitely

E 36410.

IDENTIF. REFERENCE

Nov 14 11 25 AM '77

FELIX Z. WILSON JR. REGISTER
DAVIDSON COUNTY, TENN.

Compliments of
Chicago Title Insurance Company
First Floor — First American Center
Phone 255-4631
NASHVILLE, TENNESSEE 37208