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Installment Deed

Prepared by Gard Prop Atty

ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Helen B. O'Connor	Home Federal Savings & Loan	131-5H
(NAME:) P.O. Box 90422	(NAME:) 2304 4th Avenue North	#172
(STREET ADDRESS OR ROUTE NUMBER) Nashville Tenn 37209	(STREET ADDRESS) Nashville TN 37219	NBA 70170
(CITY) (P. O. ZONE) (STATE)	(CITY) (ZONE) (STATE)	

FOR AND IN CONSIDERATION of the sum of Sixty-Nine Thousand Nine Hundred and No/100 ($69,900.00)---------- *Dollars, of which* Five Thousand One Hundred Sixty-Nine and 75/100 ($5,169.75)---- ---------- *Dollars, has been paid in cash, the receipt of which is hereby acknowledged, and for the remainder* Sixty-Four Thousand Seven Hundred Thirty and 25/100 ($64,730.25)---------- *Dollars,*

Helen B. O'Connor (Unmarried) *has* assumed ~~executed~~

the outstanding principal balance of a loan payable to Home Federal Savings and Loan Association, secured by a deed of trust of record in Book 5006, page 723, Register's Office for Davidson County, Tennessee. However, Helen B. O'Connor, herein called Grantee, agrees to cause Grantor to be released of liability on said note on or before July 15, 1978, by application of a minimum Thirty Thousand and No/100 ($30,000.00) Dollars to reduction of principal. In the event she fails to cause the grantors to be so released, she will reconvey title to the property and pay all costs in connection therewith, including the cost of redecorating. To secure Grantee's performance as above set forth, including payment of costs and

~~and providing for payment of attorney fees, should the payment of said principal, interest, and~~ X

attorney fees, a lien is expressly retained on the land herein conveyed,

REESE L. SMITH, JR. and HARRY M. ROWLAND, TRUSTEES

have this day bargained and sold, and do hereby transfer and convey unto the said

HELEN B. O'CONNOR (UNMARRIED)

her

(successors), heirs and assigns,

certain real estate in Davidson County, Tennessee, as follows:

Unit No. 172, Jefferson Square, Section One, a Condominium, a Horizontal Property Regime, located on Hillsboro Road, Nashville, Davidson County, Tennessee, as shown on the plat of Jefferson Square, Section One, Condominium Apartments, recorded in Book 4675, page 12, of the Register's Office for Davidson County, Tennessee, and described in a Master Deed, recorded in Book 4731, page 332, of the Register's Office for Davidson County, Tennessee, to which reference is hereby made. The easements, restrictive covenants, conditions and regulations imposed upon and relating to the property, apartments, co-owners and tenants of Jefferson Square, Section One Condominium Apartments, contained in the Master Deed and the By-Laws appended thereto, recorded in Book 4731, page 341, of the Register's Office for Davidson County, Tennessee, are incorporated in this deed by reference and made a part hereof the same as though copied herein.

Being part of the same property conveyed to Reese L. Smith, Jr. and Harry M. Rowland, Trustees, by deed from Clark Gower, and wife, Leona Sanders Gower, of record in Book 4549, page 781, and Book 4592, page 693, and by quitclaim deed from Moreau P. Estes, and wife, Bertha L. Estes, of record in Book 4592, page 691, said Register's Office.

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value whichever is greater, for this transfer is $ 69,900.00

Subscribed and sworn to before me, this the 17th day of February, 19 78

Helen B. O'Connor
Affiant

My commission expires: 2/23/81
(Affix Seal)

Notary Public

unimproved ( )
This is improved (X) property, known as #172, 5039 Hillsboro Road, Nashville, TN
(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 Helen B. O'Connor
her *(successors), 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* except for 1978 taxes; deed of trust in Book 5006, page 723; plan of record in Book 4675, page 12 and as set out above.

We *further covenant and bind* ourselves, our *heirs and representatives, to warrant and forever defend the title to said real estate to said* Helen B. O'Connor
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 Helen B. O'Connor
hereinafter referred to as trustors, hereby transfer and convey unto John B. Cobb, 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 $....., 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 *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 Register's 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.

IN WITNESS WHEREOF the parties to this instrument have signed their names, and the corporate party has caused its name to be signed hereto by its duly authorized officers, on this the 17th *day of* February, *19*78

Reese L. Smith, Jr., Trustee

Harry M. Rowland, Trustee

Helen B. O'Connor

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

Personally appeared before me, Gail Pigg, *a Notary Public in and for said County and State,* Reese L. Smith, Jr. and Harry M. Rowland, Trustees

*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* 17th *day of* February, *19*78

Gail Pigg *Notary Public*

Commission expires 2/23/81

NOTARY PUBLIC AT LARGE STATE OF TENNESSEE GAIL PIGG

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STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

Personally appeared before me, Gail Pigg, *a Notary Public in and for said County and State,* Helen B. O'Connor

the within named 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* 17th *day of* February, *19* 78

Gail Pigg *Notary Public*

Commission expires 2/23/81

NOTARY PUBLIC AT LARGE GAIL PIGG TENNESSEE

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 .....

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

Notary Public

Commission expires .....

INSTALLMENT DEED

FROM

Reese L. Smith, Jr. and

Harry M. Rowland, Trustees

TO

Helen B. O'Connor

MAR-7 78	CONV	69,900.00			
MAR-7 78 S'TAX			B*	181.74	
MAR-7 78 PR'FEE			B*	.50	
MAR-7 78	W'DEED		B*	8.00	* 190.24

F 53529

IDENTIF. REFERENCE

MAR 7 8 13 AM '78

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

Chicago Title Insurance Company
First American Center — Phone 255-4631
NASHVILLE, TENNESSEE 37238