BOOK 5292 PAGE 115

Installment Deed

ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Vassie Clay Andrews	Same	81-11-371
(NAME:)	(NAME:)	This instrument was prepared by
1602-16th Avenue, North		Pat Crockett
(STREET ADDRESS OR ROUTE NUMBER)	(STREET ADDRESS)	RUTHERFORD, CROCKETT, GUENTHER
Nashville, TN 37208		306 Nashville Bank & Trust Bldg.
(CITY) (P. O. ZONE) (STATE)	(CITY) (ZONE)	Nashville, Tennessee 37201

FIELD BK. 2W-2265

FOR AND IN CONSIDERATION of the sum of Eleven Thousand and no/100 ($11,000.00) Dollars, of which Six Thousand, Eight Hundred Thirty Seven and 10/100 ($6,837.10) Dollars, has been paid in cash, the receipt of which is hereby acknowledged, and for the remainder Four Thousand, One Hundred Sixty two and 90/100 ($4,162.90) Dollars,

Vassie Clay Andrews, unmarried, has executed her negotiable promissory installment note of even date in the principal amount of $4,162.90, payable in 142 monthly installments, the first due and payable on July 1, 1978, and one on the first day of each successive month thereafter, each in the amount of $50.00, including interest at 10% percent per annum and the last to include all unpaid interest and the unpaid balance of the principal,

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, Joseph H. Rutherford and wife, Mary Della Rutherford, have this day bargained and sold, and do hereby transfer and convey unto the said Vassie Clay Andrews, her heirs and assigns, certain real estate in Davidson County, Tennessee, as follows: Being the northerly ½ of Lot No. 306 in D. F. McGavock's et als, Addition, known as Addition to the Town of McGavock, the Plan of which addition is recorded in Book 21, page 41, Register's Office, said County.

Beginning on the easterly margin of Hendershott Street, (now called 16th Ave., No.) at a point 50 feet north of the northern margin of Cockrill Street, said lot fronts 50 feet on the east side of Hendershott Street, and extends back eastwardly at right angles to said street between parallel lines 170 feet to an alley; thence southerly along the easterly margin of the said alley 50 feet to the northeast corner of the property conveyed to William Guy and wife, Altonia Guy, by deed from Matilda Lloyd, of record in the Register's Office for said County; thence along with said Guys' northerly line to the beginning.

Being the same property conveyed to Joseph H. Rutherford by deed from First Southern Savings and Loan Association, of record in Book 5192, page 664, said Register's Office.

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value whichever is greater for this transfer is $ 11,000.00

Subscribed and sworn to before me, this the 26th day of May, 1978

Affiant

My commission expires: Sept. 16, 1978 (Affix Seal)

Notary Public

N. S. COPAS NOTARY PUBLIC DAVIDSON COUNTY, TENN.

This is unimproved (x) improved property, known as 1602 (House Number) 16th Avenue, North (Street) Nashville, TN 37208 (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 Vassie Clay Andrews, her 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 by 1978 property taxes, prorated, and assumed by Grantee. We further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to said real estate to said Vassie Clay Andrews, her 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 Vassie Clay Andrews hereinafter referred to as trustors, hereby transfer and convey unto N. S. Copas, 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 $ 10,000.00, 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.

Trustor agrees that failure to pay taxes, keep up repairs, or keep premises insured, if not cured within thirty days after written notice

from the holder, is also ground for acceleration and foreclosure at the option of the holder.

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 26 day of May, 19 78 the corporate party, if any, having caused its name to be signed hereto by its duly authorized officers on said day and date.

Mrs. Vassie Clay Andrews

Joseph H. Rutherford

Mary Della Rutherford

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

Personally appeared before me, N. S. Capps *, a Notary Public in and for said County and State,* Joseph H. Rutherford, Mary Della Rutherford and Vassie Clay Andrews

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* 26th *day of* May, *19* 78.

N. S. Capps *Notary Public*

Commission expires Sept. 14, 1978

N. S. CAPPS NOTARY PUBLIC DAVIDSON COUNTY, TENN.

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 ____

MAY 31 78 CONV 11,000.00
MAY 31 78 MORT'G *4,162.90
MAY 31 78 CO'TAX B* 28.60
MAY 31 78 S'TAX B* 2.20
MAY 31 78 PR'FEE B* .50
MAY 31 78 W'DEED B* 4.00 * 35.30

INSTALLMENT DEED

FROM Joseph H. Rutherford, et ux

TO Vassie Clay Andrews

F 68260

IDENTIFICATION REFERENCE

FILED MAY 31 2 47 PM '78

FELIX E. WILSON REGISTER
DAVIDSON COUNTY, TENN.

This instrument prepared by:
J. Vaulx Crockett, Attorney
306 Nashville City Bank and
Trust Building
Nashville, TN 37201

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