This instrument prepared by
William E. Higgins
338-46th Ave. No. Nashville Tenn.

BOOK 5404 PAGE 685

This Form furnished by Attorneys Title Company, Inc.

INSTALLMENT DEED Form No. WD-4

FROM
Ruben K. Richards, et ux

TO
Richard E. Cunningham, et ux

For draftsman's use

ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Richard F. Cunningham, et ux (NAME)	SAME (NAME)	91-15-70
5314 Nevada Avenue (STREET ADDRESS OR ROUTE NUMBER)	(STREET ADDRESS)	
Nashville, Tennessee 37209 (CITY) (STATE) (P. O. ZIP)	(CITY) (STATE) (ZIP)	

(FOR REGISTER'S USE)

IDENTIF. REFERENCE

MAR 13 12 59 PM '79

FELIX Z. WILSON II REGISTER DAVIDSON COUNTY, TENN.

F-18207.

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS

$ 25,000.00 Ruben K. Richards
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, A THIS THE 10TH DAY OF March 1979

Notary Public

MY COMMISSION EXPIRES: 1-15-80

(AFFIX SEAL)

NOTARY PUBLIC DAVIDSON COUNTY, TENN.

FOR AND IN CONSIDERATION OF the sum of TWENTY FIVE THOUSAND AND NO/100ths ($25,000.00) 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 in the principal sum of $25,000.00 payable to Ruben K. Richards, and wife, Earlene P. Richards in monthly installments as follows: On the 1st day of April, 1979, the sum of $200.00, and thereafter a like sum of $200.00 on the 1st day of each succeeding month thereafter. This principal amount of $25,000.00 is non interest bearing. Said monthly payments of $200.00 shall continue until the principal amount has been paid in full. Said indebtedness or any remaining amount of said indebtedness shall not be assumed, transferred or assigned,

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,

We, Ruben K. Richards and wife, Earlene P. Richards

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

Richard E. Cunningham and wife, Marilyn Jane Cunningham

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

LAND in Davidson County, Tennessee, being part of Block No. 13 on the Realty Savings Bank and Trust Company's Revised Plan of West Extension of Charlotte Park Company's First Addition, as of record in Book 421, page 18, Register's Office for said County, described according to a survey made by E.R. Southgate, Surveyor, January 9, 1946, as follows:
BEGINNING on the northerly margin of Nevada Avenue, at the southwest corner of the property conveyed to Jesse B. Lunday and wife by deed from L.R. Wiggs and wife, of record in Book 1469, page 183, said Register's Office, said point being 170 feet east of the easterly margin of 54th Avenue North or Richland Avenue; thence with the northern margin of said Nevada Avenue, westwardly 50 feet; thence northwardly and paralled with Lunday's westerly line, 103 feet, more or less, to a point in the southerly line of t property conveyed to A.C. Oakley by deed from J.H. Brackman and wife, of record in book 1784, page 587, said Register's Office; thence with Oakley's southerly line, eastwardly 14 feet, more or less, to Oakley's southeast corner; thence with Oakley's easterly line and the easterly line of the property conveyed to J.G. Edwards and wife by deed from J.H. Brackman and wife, of record in book 1785, page 17, said REgister's Office, northwestwardly 100 feet to the southerly margin of an alley, Edwards northeast corner; thence with said alley, eastwardly 48 feet to Lunday's northwest corner; thence with Lunday's westerly line, southwardly 200 feet to the beginning. BEING the same property conveyed to Ruben K. Richards, and wife, Earlene P. Richards by warranty deed from John Herbert Tanner and wife, of record in Book 2091, page 257, R.O.D.C.

This is unimproved (X) improved property, known as 5314 Nevada Avenue (House Number) (Street) Nashville, Tennessee (P. O. Address: City or Town) 37209 (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 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.

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 Burton Duncan Trustee, his successors and assigns, the real estate hereinbefore 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 $ ins. int. 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 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 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:

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 advise 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 10th day of March, 19 79.

Ruben K. Richards
Marilyn Jane Cunningham
Richard E. Cunningham
Carlene P. Richards

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

Personally appeared before me, H.B. Duncan, a Notary Public in and for said County and State, the within named Ruben K. Richards, Carlene P. Richards, Richard E. Cunningham, Marilyn Jane Cunningham, 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 Tennessee, this 10 day of March, 19 79.

H.B. DUNCAN ★ NOTARY PUBLIC ★ DAVIDSON COUNTY, TENN.

H.B. Duncan, Notary Public.

Commission expires 1-15-83

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 .....

OFFICIAL RECEIPT
FELIX Z. WILSON, II
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

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RECEIVED OF _____

FOR _____

CO - CONVEYANCE	CC - CERTIFIED COPY	MS - MISCELLANEOUS
MO - MORTGAGE	MR - RELEASE	ST - STATE TAX CONVEY.
WD - WARRANTY DEED	UC - UNIFORM COMMERCIAL CODE	ST - STATE TAX MORT.
TD - TRUST & DEED		PF - PROBATE FEES

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

25000.00- CAMT.
25000.00- MAMT.
65.00 CSTAX
23.00 MSTAX
.50 PRFEE
4.00 WDEED
CHECK 92.50-
RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK .00

F. I. 8 2 0. 7.

IDENTIF. REFERENCE T

MAR 13 12 59 PM '79

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TENN.

No. 869017