Prepared by: Adam N. Williams IV. NNy
2nd Ave N
Nashville, Tenn.

Installment Deed

ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Roger J. and Mary F. Gonzalez (NAME:)	Community Federal Savings & Loan Assoc. (NAME:)	Map 105-4
36 Shephard Street (STREET ADDRESS OR ROUTE NUMBER)	2701 Jefferson Street (STREET ADDRESS)	Parcel 118
Nashville, Tennessee (CITY) (P. O. ZONE) (STATE)	Nashville, Tennessee 37208 (CITY) (ZONE) (STATE)	

FOR AND IN CONSIDERATION of the sum of Ten Thousand and No/100 ($10,000.00)--------

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Dollars,

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of which Five Hundred and No/100 ($500.00)

Dollars, has been paid in cash,

the receipt of which is hereby acknowledged, and for the remainder Nine Thousand Five Hundred and No/100

($9,500.00) *Dollars,*

Roger J. Gonzalez and wife, Mary F. Gonzalez, the grantees *have executed* their promissory note of even date herewith payable to Community Federal Savings & Loan Association of Nashville in the principal sum of $9,500.00, with interest at the rate of twelve (12) per centum per annum on the unpaid balance, said principal and interest to be paid $104.66, per month, 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 maker also agrees 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 holders' right to declare default and foreclosure applies also to said tax and insurance payments, which are now estimated and payable at $30.57 per month and may be increased or decreased from time to time as required by the holder. All of said monthly payments to begin on the 1st day of February, 1980.

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, COMMUNITY FEDERAL SAVINGS & LOAN ASSOCIATION OF NASHVILLE hereinafter called the grantors

have this day bargained and sold, and do hereby transfer and convey unto the said Roger J. Gonzalez and wife, Mary F. Gonzalez, their

(successors), heirs and assigns,

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

Land in Davidson County, Tennessee, being the westerly one-half of Lot No. 25 of John Trimble's Addition to South Nashville, of record in Book 57, page 53, Register's Office for said County.

Said part of said lot fronts 25 feet on the north side of Shepherd Street and runs back between lines, 131.21 feet on its westerly line and 130 feet, more or less, on its easterly line to an alley on which it measures 25 feet.

Being the same property conveyed to Community Federal Savings & Loan Association of Nashville by Trustee's Deed from Alfred C. Galloway, Trustee, of record in Book 5564, page 257, Register's Office for Davidson County, Tennessee.

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value whichever is greater for this transfer is $ 10,000.00

Subscribed and sworn to before me, this the 8th day of December 19 80

Affiant

My commission expires: January 22, 1984 (Affix Seal)

Notary Public

unimproved ( )
This is improved (X) property, known as 36 Shephard Street, Nashville, Tennessee
(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 Roger J. Gonzalez and wife, Mary F. Gonzalez, their *(successors), heirs and assigns forever.* Said Community Federal Savings and Loan Association *covenant that* it is *lawfully seized and possessed of said real estate in fee simple,* ~~xxx~~ has *a good right to convey it, and that the same is unencumbered.*

It *further covenants and binds* itself, it successors ~~xxx~~ *and representatives, to warrant and forever defend the title to said real estate to said* Roger J. Gonzalez and wife, Mary F. Gonzalez, their *(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 Roger J. Gonzalez and wife, Mary F. Gonzalez, *hereinafter referred to as trustors, hereby transfer and convey unto* Alfred C. Galloway, *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.*

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 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 8th *day of* December, *19*80.

COMMUNITY FEDERAL SAVINGS AND LOAN ASSOCIATION

BY _____

Alfred C. Galloway, President

_____

_____

Roger J. Gonzalez

_____

Mary F. Gonzalez

_____

_____

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

Personally appeared before me, Robin J. Tolliver, *a Notary Public in and for said County and State,* Roger J. Gonzalez and wife, Mary F. Gonzalez

_____

_____

*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* 8th *day of* December, *19*80.

_____ *Notary Public*

Commission expires January 22, 1984

NOTARY PUBLIC

STATE OF.....

COUNTY OF.....

Personally appeared before me, ..., *a Notary Public in and for said County and State,* .....

.....

the within named bargainor....., with whom I am personally acquainted, and who acknowledged that ..... executed the within instrument for the purposes therein contained.

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

.....*Notary Public*

Commission expires.....

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, Robin J. Tolliver, *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* him*self to be* President *of the* Community Federal Savings And 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* him *self as* such President.

Witness my hand and seal, at office in Nashville, Tennessee,
this 8th *day of* December, *19* 80.

Robert J. Tolliver
.....*Notary Public*

Commission expires January 22, 1984

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INSTALLMENT DEED

FROM

COMMUNITY FEDERAL SAVINGS & LOAN ASSN.

TO

ROGER GONZALEZ, ET UX MARY GONZALEZ

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

T
IDENTIF. REFERENCE

Dec 11 2 29 PM '80

FEE $ 2.00
DAVIDSON COUNTY, TENN.

OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____ BOOK 5689 PAGE 299

FOR _____

CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

10[illegible].00-	CO
550[illegible].00-	MO
26.00	CO TX
7.50	MO TX
.50	PRFEE
18.00	ADDTO
CHECK	46.00-
9748412/11/80 BAL	.00

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

G 21-559

IDENTIF. REFERENCE

Dec 11 2 29 PM '80

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TENN.

No. 797035