Installment Deed

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ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO	MAP - PARCEL NUMBERS
EDWARD A. McKENZIE, et ux	OWNER	43-15
105 Randy Road		53
Madison, Tn. 37115		11D 44765

FOR AND IN CONSIDERATION of the sum of Twenty-four Thousand and No/100 ($24,000.00) Dollars, of which Twelve Thousand and No/100 ($12,000.00) Dollars, has been paid in cash, the receipt of which is hereby acknowledged, and for the remainder Twelve Thousand and No/100 ($12,000.00) Dollars,

EDWARD A. McKENZIE and wife, DANA K. McKENZIE ha ve executed their promissory note payable to Janice S. Cline, Jennifer S. Heinrich, James A. Speakman and Joe W. Speakman in 36 equal monthly installments in the amount of $123.48, beginning December 1, 1981, and with a 37th and final payment in the amount of $11,968.62 being due on December 1, 1984.

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, JANICE S. CLINE, JENNIFER S. HEINRICH, JAMES A. SPEAKMAN, and JOE W. SPEAKMAN, heirs at law of James A. Speakman and Ann B. Speakman have this day bargained and sold, and do hereby transfer and convey unto the said EDWARD A. McKENZIE and wife, DANA K. McKENZIE, their (successors), heirs and assigns, certain real estate in DAVIDSON County, Tennessee as follows:

A parcel of land in the 10th Councilmanic District of Metropolitan Government of Nashville & Davidson County, Tennessee. Being part of Lot No. 62 on the Plan of Rainbow Terrace, Section V, as of record in Book 2133, page 72, Register's Office for said County.

Said part of Lot No. 62 fronts 115 feet on the east side of Randy Road and runs back between lines 338.30 feet on the north line and 339.3 feet on the south line to a dead line in the rear on which it measures 115 feet.

Being the same property conveyed to James A. Speakman and wife, Ann B. Speakman by deed from Jack Williams and wife, Frances Williams, of record in Book 3398, page 129, Register's Office for Davidson County, Tennessee. The said James A. Speakman and Ann B. Speakman having since died, leaving as their only heirs the within named Grantors, Janice S. Cline, Jennifer S. Heinrich, James A. Speakman and Joe W. Speakman.

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value whichever is greater for this transfer is $ 24,000.00

Affiant

Subscribed and sworn to before me, this the 29th day of October, 19 81

My commission expires: 10/17/82

(Affix Seal)

Notary Public

NOTARY PUBLIC STATE OF TENN. DAVIDSON CO.

unimproved ( )
This is improved (X) property, known as 105 Randy Road, Madison, Tennessee 37115

TO HAVE AND TO HOLD said real estate, with the appurtenances, estate, title and interest thereto belonging, to the said Grantees, their (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 unemcumbered.

We further convenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to said real estate to said grantees, their (successors), heirs and assigns, against the lawful claims of 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 EDWARD A. McKENZIE and wife, DANA K. McKENZIE hereinafter referred to as trustors, hereby transfer and convey unto DOUGLAS R. BERRY, 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 $ acv, 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.

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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 and 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 29th day of October 1981 the corporate party, if any, having caused its name to be signed hereto by its duly authorized officers on said day and date.

Edward A McKenzie
EDWARD A. McKENZIE

Janice S. Cline
JANICE S. CLINE

Dana K McKenzie
DANA K. McKENZIE

Jennifer S Heinrich
JENNIFER S. HEINRICH

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Joe W. Speakman
JOE W. SPEAKMAN

James A. Speakman
JAMES A. SPEAKMAN

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Edward A. McKenzie, Dana K. McKenzie, Janice S. Cline, Jennifer S. Heinrich, James A. Speakman and Joe W. Speakman 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 Goodlettsville, Tennessee this 29th day of October, 1981

Janice L. Curley
Notary Public

Commission expires October 17, 1982

NOTARY PUBLIC DAVIDSON COUNTY

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 at Tennessee, this day of , 19

Notary Public

Commission expires

INSTALLMENT DEED

FROM

TO

RUSH

G 6661 1

MAIL ENV.

IDENTIFICATION REFERENCE

Nov 3 8 40 AM '81

REGISTER
DAVIDSON COUNTY, TENN.

THIS INSTRUMENT PREPARED BY
DOUGLAS R. BERRY
Attorney
907 TWO MILE PKY.
GOODLETTSVILLE, TN 37072

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

RECEIVED OF _____

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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
			24000.00-	CO
			12000.00-	MO
			62.40	CO TX
			10.00	MO TX
			.50	PRFEE
			6.00	WDEED
			CHECK	78.90-
6195A	11/03/81		BAL	.00

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

G 6661 I

IDENTIF. REFERENCE

NOV 3 8 40 AM '81

REGISTER
DAVIDSON COUNTY, TENN.

No. 851380