FILE BOX 4

This Form furnished by Attorneys Title Company, Inc.

INSTALLMENT DEED

Form No. WD - 4

FROM

NASHVILLE ASBURY CREDIT UNION

TO

RONALD CUNNINGHAM and Wife,
JANICE CUNNINGHAM

For draftsman's use

THIS INSTRUMENT PREPARED BY:
FOLEY & WEISS, ATTORNEYS
1208 Fidelity Federal Building
Nashville, Tennessee 37219

BOOK 5862 PAGE 551

ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Ronald Cunningham (NAME)	Fidelity Federal Savings & Loan Assn. (NAME)	59-13-135
2448 Broadview Drive (STREET ADDRESS OR ROUTE NUMBER)	401 Union Street (STREET ADDRESS)	13DA-45250
Nashville Tn. 37217 (CITY) (STATE) (P. O. ZIP)	Nashville, Tennessee 37219 (CITY) (STATE) (ZIP)	

(FOR REGISTER'S USE)

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR TRUE VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS
$ 26,390.39
Affiant
SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 17th DAY OF March 1982
Deputy Register

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS
$ 31,390.39
Affiant
SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 12th DAY OF March 1982.
Notary Public
MY COMMISSION EXPIRES: 4/22/84
(AFFIX SEAL)

FOR AND IN CONSIDERATION OF the sum of THIRTY ONE THOUSAND THREE HUNDRED NINETY and 39/100 ($31,390.39) DOLLARS

of which $ 4,000.00 has been paid in cash by the grantees hereinafter named, the receipt of which is hereby acknowledged, and for the remainder the said grantees has assumed and agreed to pay the unpaid principal balance in the sum of $20,628.39 owing upon a certain note secured by a deed of trust to John G. Palmer, Trustee, of record in Book 4814, page 314, Register's Office for Davidson County, Tennessee and for the remainder $6,762.00 has executed a promissory note of even date payable to the order of the Grantor in sixty (60) monthly installments of $157.35 each, including interest at the rate of 14%, beginning on April 15th, 1982 and thereafter a like sum monthly thereafter until the entire amount, both principal and interest has been paid in full. Payments to be credited first to the payment of interest on the unpaid principal balance as shall from time to time remain unpaid, remainder to principal.

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,

NASHVILLE ASBURY CREDIT UNION

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

RONALD CUNNINGHAM and wife, JANICE CUNNINGHAM,

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

Being Lot No. 32 on the Plan of Haynes Park Subdivision, Section 3, as of record in Book 4460, page 185, Register's Office for said County.

Said Lot No. 32 fronts 77.60 feet on the easterly side of Haynes Park Drive and runs back between lines, 128.77 feet on the southerly line and 130.25 feet on the northerly line to a line in the rear on which it measures 77.61 feet thereon.

Being the same property conveyed to Nashville Asbury Credit Union by deed from Mary Ann Clinard, Trustee, of record in Book 5297, page 428, said Register's Office.

This conveyance is subject to restrictive covenants of record in Book 4707, page 766, and the terms and conditions of an Owner's Certificate, easements and minimum building set back lines as shown on the plan of record in Book 4460, page 186, said Register's Office.

This is unimproved ( ) improved (X) property, known as 216 Haynes Park Drive, Nashville, Tennessee
(House Number) (Street) P. O. Address: (City or Town) (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 Peter Weiss **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 $** 30,000.00 **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 12th day of March 1982.

NASHVILLE ASBURY CREDIT UNION

BY: D. L. Thorpe

D. L. THORPE, ASST. TREASURER

Ronald Cunningham

RONALD CUNNINGHAM

Janice H. Cunningham

JANICE CUNNINGHAM

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Ronald Cunningham and wife, Janice Cunningham the 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 12th day of March, 19 82

George E. Willis, Jr., Notary Public.

Commission expires 4/22/84

RUSH

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

Before me, the undersigned, a Notary Public of the State and County aforesaid, personally appeared D. L. Thorpe, with whom I am personally acquainted, and who, upon oath, acknowledged him self to be the Asst. Treasurer of the Nashville Asbury Credit Union, the within named bargainor, a corporation, and that he as such Assistant Treasurer, 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 Assistant Treasurer.

Witness my hand and seal, at office in Nashville, Tennessee, this 12th day of March, 19 82

Notary Public

Commission expires 4/22/84

FELIX Z. MILLSOCK, REGISTER
DAVIDSON COUNTY, TENN.
MAR 17 9 16AM '82

IDENTIFICATION

68.35 14

OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____

BOOK 5862 PAGE 553

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
			31,950.00-	CO
			67,000.00-	MO
			81.64	CO TX
			4.80	MO TX
			.50	PRFEE
			6.00	WDEED
			CHECK	92.34-
7328A	03/17/82		BAL	.00

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

68351 4

IDENTIF. REFERENCE

MAR 17 9 10 AM '82

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TENN.

No. 871664