This instrument prepared by:

Seymour Samuels, Jr.
501 Union Street, Suite 701
P. O. Box 2707
Nashville, TN 37219

INSTALLMENT DEED

Address New Owners:	Send Tax Bills To:	Map-Parcel Nos.
Mr. & Mrs. Noe Gonzales (Name)	Same (Name)	Map #103-5
5726 Knob Road (Street Address)	(Street Address)	Parcel #11
Nashville, TN. 37209 (City, State) (Zip)	(City, State, Zip)	

FOR AND IN CONSIDERATION OF the sum of Eighty-Four Thousand Nine Hundred and No/100 (84,900.00) Dollars of which $17,000.00 has been paid in cash by NOE GONZALES AND RUTH GONZALES ("Grantees"), the receipt of which is hereby acknowledged, and for the remainder the said Grantees have assumed the principal balance of $10,748.04 due and owing to Prudential Insurance Company of America pursuant to a promisory note in the original principal amount of $17,000.00 secured by a Deed of Trust to R. Bruce Robertson, Jr., Trustee, of record in Book 3809, page 976 of the Register's office of Davidson County, Tennessee; and, in addition Grantees have delivered to Rose Silverman their joint and several promissory note (herein referred to sometimes as Second Note) in the principal amount of $57,200.00 amortized over a thirty (30) year period, but payable in monthly installments, including principal and interest, at 12-1/2% per year, over a period of ten (10) years with the remaining balance payable in full on March 29, 1992, with the Grantees having the privilege of prepaying the entire unpaid principal balance with accrued interest without penalty, and providing for payment of attorney's fees; and to secure the payment of said note principal and interest, and attorney's fees a lien is expressly retained on the land herein conveyed.

ROSE SILVERMAN, a widow and unmarried, hereinafter called the Grantor, has this day bargained and sold and does hereby transfer and convey unto NOE GONZALES AND HIS WIFE, RUTH GONZALES, their heirs and assigns, certain real estate in Nashville, Davidson County, Tennessee as follows:

Land in Davidson County, Tennessee, being Lot No. 63 on the Plan of Hillwood Park, as of record in Book 3300, pages 27 and 28, Register's Office for said County.

Said Lot fronts 146.52 feet on the north side of Knob Road and runs back 334.6 feet on the east line and 333 feet on the west line to a dead line in the rear on which it measures 98.3 feet.

Being the same property conveyed to Selwyn Silverman and wife Rose Silverman by deed from Harry G. Graham and wife Margaret Hunt Graham of record in Book 3809, page 974, Register's Office for Davidson County, Tennessee. The said Selwyn Silverman having since died.

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR TRUE VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 84900

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 24th DAY OF March 1982

Deputy Register

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, except:

1. The Metropolitan Government of Nashville and Davidson County 1982 land taxes which have been prorated and assumed by the buyer; and

2. Deed of Trust executed by Selwyn Silverman and wife Rose Silverman, to R. Bruce Robertson, Jr., Trustee, of record in Book 3809, page 976, said Register's Office, dated September 8, 1964, to secure to Prudential Insurance Co. of America, an indebtedness in the amount of $17,500.00, and any other sums which may be and become payable under the terms thereof, including but not limited to principal, interest and service fee. (See instrument for complete terms and conditions as well as possible rights and options of the mortgagee, including rights respecting assumption of the debt secured thereby.); and

3. Restrictive covenants contained in instrument of record in Book 3312, page 104, Register's Office for Davidson County, Tennessee; and

4. The Plan of record in Book 3300, page 27 & 28, said Register's Office, shows an Owner's Certificate, a 125 foot minimum building setback line from Knob Road and a 10 foot easement for public utility and drainage purposes along the rear line of said lot, and a 2-1/2 x 25 foot utility anchor easement located on the Southeast corner of said lot, and an easement for overhang along southerly line; and

5. All applicable zoning and building regulations enacted by ordinances of the Metropolitan Government of Nashville and Davidson County.

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 Seymour Samuels, Jr., 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 $57,200.00 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 herein, 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 note for all sums, with interest, so expended by said Trustee, or lawful owner and holder of said note, within thirty days from date of such payment or if the said property is conveyed, transferred or leased without the prior written consent of the holder of the said note, this trust conveyance shall remain in full force and effect, and at the option of the lawful owner and holder of said note, 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.

The said real property shall not be sold, transfered, conveyed or rented without the prior written consent of the holder of the Second Note described above which consent shall not be unreasonably withheld and the interest rate shall not be increased.

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 29th day of March, 1982.

Noe Gonzales — Rose Silverman

X Ruth P. Gonzales

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, Louise S. Clemmons, a Notary Public in and for said County and State, the within named Rose Silverman the bargainor, with whom I am personally acquainted, and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Nashville, Tennessee, this 29 day of March, 1982.

Louise S. Clemmons
Notary Public

My commission expires:
Jan 15 - 1983

STATE OF TEXAS)
COUNTY OF EL PASO)

Personally appeared before me, , a Notary Public in and for said County and State, the within named Ruth Gonzales, with whom I am personally acquainted, and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand and official seal at EL PASO, Texas, this 24th day of March, 1982.

Laura L. Vera
Notary Public

My commission expires:
4/15/85

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, Louise S. Clemmons, a Notary Public in and for said County and State, the within named Noe Gonzales, with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Nashville, Tennessee, this 25 day of March, 1982.

Louise S. Clemmons
Notary Public

My commission expires:
Jan 15 - 1983

FELIX Z. WILSON, REGISTER
DAVIDSON COUNTY, TENNESSEE
MAR 29 11 22 AM '82
IDENTIF. REFERENCE
6849488
RUSH

OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR BOOK 5866 PAGE 694

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
			64500.00-	CO
			57200.00-	MO
			220.74	CO TX
			56.20	MO TX
			.50	PRFEE
			12.00	MDEED
			CHECK	283.44-
9162A03/29/82			BAL	.00

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

G 8 4 9 4 8

IDENTIF. REFERENCE

MAR 29 11 23 AM '82

FELIX Z. WILSON
DAVIDSON COUNTY, TENN.

No. 873423