STATE OF TENNESSEE } BOOK 5931 PAGE 407
COUNTY OF Davidson }

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

69,900.00

Stephen C. Copeland
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 6TH DAY OF JANUARY 19 83

Notary Public

MY COMMISSION EXPIRES 11-9-83

THIS INSTRUMENT WAS PREPARED BY
LAWYER'S ESCROW SERVICE, INC. ONE UNION STREET, CORNER OF FIRST AND UNION, NASHVILLE, TN. 37201
NAME ADDRESS

ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO	MAP-PARCEL NUMBERS
Stephen C. Copeland (NAME)	Commerce Union Bank (NAME)	150-7
3224 Country Lawn Drive (STREET ADDRESS OR ROUTE NUMBER)	P.O. Box 2546 (STREET ADDRESS)	208
Antioch, Tenn. 37013 (CITY) (STATE) (P. O. ZIP)	Nashville, TN 37219 (CITY) (STATE) (ZIP)	2D 73303

FOR AND IN CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEES, AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, WE, Randall Phillips Builders, Inc.

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Stephen C. Copeland and wife Janice C. Copeland

HEREINAFTER CALLED THE GRANTEES, THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND IN Davidson COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS TO-WIT:

Land in Davidson County, Tennessee, being Lot No. 185 on the Plan of The Country, Section V, as of recorfd in Book 5200, pages 271 and 272, Register's Office for Davidson County, Tennessee.

Said Lot No. 185 fronts 80 feet on the westerly margin of Country Lawn Drive and extends back between parallel lines 125.0 feet to a dead line in the rear measuring 80 feet thereon.

being part of the same property conveyed to Randall Phillips Builders, Inc., by deed from Robert Leland Henley and wife, Dearah Hill Henley of record in Book 4684, page 351, and by deed from Philhall Corporation of record in Book 5579, page 956, Register's Office for Davidson County, Tennessee.

THIS conveyance is subject to any and all existing restrictions and easements of record.

This is improved (XX) unimproved ( ) property, known as 3224 Country Lawn Drive (House Number) (Street) Antioch, Tenn. 37013 (P. O. Address) (City or Town) (Postal Zip)

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEES, their heirs and assigns, forever, and we do covenant with the said GRANTEES that we are lawfully seized and possessed of said land in fee simple, have a good right to convey it, and the same is unencumbered, unless otherwise herein set out, and we do further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to the said land to the said GRANTEES, their heirs and assigns, against the lawful claims of all persons whomsoever. Wherever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders

Witness my hand this 6th day of JANUARY, 19 83

Randall Phillips Builders Inc

V.P.

STATE OF TENNESSEE }

BOOK 5991 PAGE 403

Personally appeared before me, _____, a Notary Public in and for said County and State, the within named _____

_____

_____

the bargainor___, with whom I am personally acquainted, and who acknowledged that _____ executed the within instrument for the purposes therein contained. Witness my hand and official seal at _____ _____, Tennessee, this _____ day of _____ 19___

Commission expires _____ _____
Notary Public

STATE OF TENNESSEE }
County of Davidson

Before me, ~~_____~~ the undersigned, a Notary Public within and for the State and County aforesaid, personally appeared Timothy J. Ferguson and _____ with whom I am personally acquainted and who upon (his oath) (~~their several oaths~~) acknowledged (himself) (~~themselves~~) to be the Vice President and _____ respectively of the Randall Phillips Builders, Inc. the within named bargainor, a corporation, and that (he) (they) as such Vice President and _____, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by the said Timothy J. Ferguson as such Vice President, and attesting the same by the said _____ as such _____

Witness my hand and official seal at office at Nashville on this the 11th day of JANUARY, 19 83

My commission expires 11-9-83

Notary Public

549 01/ 1 188.24- CHEC

WARRANTY DEED

FROM

Randall Phillips Builders, Inc.

TO

Stephen C. Copeland

H 25571

IDENTIF. REFERENCE

JAN 11 2 47 PM '83

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

Return to:
LAWYER'S ESCROW SERVICE
ONE UNION STREET
CORNER OF FIRST AND UNION
NASHVILLE, TENNESSEE 37201

OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____ BOOK 5991 PAGE 469

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

65000.00= CO
181.74 CO TX
.50 PRFEE
6.00 WDEED
CHECK 188.24-
0549A01/11/83 BAL .00

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

H 2 5 5 7 1

IDENTIF. REFERENCE

JAN 11 2 47 PM '83

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 920647

THIS INSTRUMENT PREPARED BY
LAWYER'S ESCROW SERVICE, INC.
ONE UNION STREET
CORNER 1st & UNION
NASHVILLE, TENN. 37201

This form is used in connection with deeds of trust insured under the one-to four-family provisions of the National Housing Act.

DEED OF TRUST

BOOK 5391 PAGE 479

THIS INDENTURE, Made and entered into this 6Th *day of* JANUARY ,19 83 ,*by and between* Stephen C. Copeland and wife Janice C. Copeland ,party of the first part, J. G. Palmer Trustee(s), party of the second part, and Commerce Union Bank ,a corporation organized and existing under the laws of the State of Tennessee , having its principal office and post-office address at P.O. Box 2546 Nashville, TN 37219 party of the third part,

WITNESSETH, That the party of the first part, in consideration of the debt and trust hereinafter mentioned and created, and the sum of One Dollar ($1.00) to him in hand paid, the receipt of which is hereby acknowledged, does by these presents, sell, transfer, and convey unto the party of the second part, his successors in trust, and assigns, forever, the following-described land situated in Antioch County of Davidson , and State of Tennessee, to wit:

Land in Davidson County, Tennessee, being Lot No. 185 on the Plan of The Country, Section V, as of recorfd in Book 5200, pages 271 and 272, Register's Office for Davidson County, Tennessee.

Said Lot No. 185 fronts 80 feet on the westerly margin of Country Lawn Drive and extends back between parallel lines 125.0 feet to a dead line in the rear measuring 80 feet thereon.

Being the same property conveyed to the grantors by deed of even date being recorded simultaneously herewith

TO HAVE AND TO HOLD the same to the party of the second part, his successors in trust, and assigns, forever.

AND the party of the first part convenants with the party of the second part, his successors in trust, and assigns, that he is lawfully seized in fee of said premises, that the same are free and clear of all taxes, liens, and encumbrances whatsoever, that he has good right, full power and lawful authority to convey the same, and that he will warrant and forever defend the title thereto against the lawful claims of any and all persons whomsoever.

This conveyance is made in trust, however, to secure the payment of the principal sum of SIXTY SEVEN THOUSAND FIVE HUNDRED AND 00/100---------- Dollars ($ 67,500.00),

evidenced by a promissory note of even date herewith, executed by party of the first part to party of the third part, with interest from date at the rate set forth in said note on the unpaid balance until paid. The said principal and interest shall be payable at the office of Commerce Union Bank in Nashville, TN 37219 , or at such other place as the holder of the note may designate in writing in monthly installments of SIX HUNDRED NINETY FOUR & 31/100 Dollars ($ 694.31), commencing on the first day of FEBRUARY ,1983 , and on the first day of each month thereafter until the principal and interest are fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and payable on the first day of JANUARY, 2013.

The party of the first part, in order more fully to protect the security of this Deed of Trust, does hereby covenant and agree as follows:

1. That he will pay the indebtedness as herein provided. Privilege is reserved to pay the debt in whole, or in an amount equal to one or more monthly payments on the principal that are next due on the note, on the first day of any month prior to maturity; provided, however, that written notice of an intention to exercise such privilege is given at leat thirty (30) days prior to repayment.

2. That, together with and in addition to the monthly payments of principal and interest payable under the terms of the note secured hereby, he will pay to the party of the third part, on the first day of each month until the note is fully paid, the following sums:

(a) An amount sufficient to provide the holder hereof with funds to pay the next mortgage insurance premium if this instrument and the note secured hereby are insured, or a monthly charge (in lieu of a mortgage insurance premium) if they are held by the Secretary of Housing and Urban Development as follows:

(I) If and so long as said note of even date and this instrument are insured or are reinsured under the provisions of the National Housing Act, an amount sufficient to accumulate in the hands of the holder one (1) month prior to its due date the annual mortgage insurance premium, in order to provide such holder with funds to pay such to the Secretary of Housing and Urban Development pursuant to the National Housing Act, as amended, and applicable Regulations thereunder; or

(II) If and so long as said note of even date and this instrument are held by the Secretary of Housing and Urban Development, a monthly charge (in lieu of a mortgage insurance premium) which shall be in amount equal to one-twelfth (1/12) of one-half (1/2) per centum of the average outstanding balance due on the note computed without taking into account delinquencies or prepayments;

CHECK
01/11 75.00

(b) A sum equal to the ground rents, if any, and the taxes and special assessments next due on the premises covered by this Deed of Trust, plus the premiums that will next become due and payable on policies of fire and other hazard insurance on the premises covered hereby (all as estimated by the party of the third part) less all sums already paid therefor divided by the number of months to elapse before one month prior to the date when such ground rents, premiums, taxes, and assessments will become delinquent, such sums to be held by the party of the third part in trust to pay said ground rents, premiums, taxes, and special assessments, before the same become delinquent; and

(c) All payments mentioned in the two preceding subsections of this paragraph and all payments to be made under the note secured hereby shall be added together, and the aggregate amount thereof shall be paid by the party of the first part each month in a single payment to be applied by the party of the third part to the following items in the order set forth:

(I) premium charges under the contract of insurance with the Secretary of Housing and Urban Development, or monthly charge (in lieu of mortgage insurance premium), as the case may be;

(II) ground rents, taxes, special assessments, fire and other hazard insurance premiums;

(III) interest on the note secured hereby; and

(IV) amortization of the principal of said note.

Any deficiency in the amount of such aggregate monthly payments shall, unless made good by the party of the first part prior to the due date of the next such payment, constitute an event of default under this Deed of Trust. The party of the third part may collect "a late charge" not to exceed four (4¢) for each dollar ($1) of each payment more than fifteen (15) days in arrears to cover the extra expense involved in handling delinquent payments.

3. If the total of the payments made by the party of the first part under (b) of paragraph 2 preceding shall exceed the amount of payments actually made by the party of the third part for ground rents, taxes and assessments or insurance premiums, as the case may be such excess, if the loan is current, at the option of the party of the first part, shall be credited on subsequent payments to be made by the party of the first part, or refunded to the party of the first part. If, however, the monthly payments made by the party of the first part under (b) of paragraph 2 preceding shall not be sufficient to pay ground rents, taxes, and assessments and insurance premiums, as the case may be, when the same shall become due and payable, then the party of the first part shall pay to the party of the third part any amount necessary to make up the deficiency, on or before the date when payment of such ground rents, taxes, assessments or insurance premiums shall be due. If at any time the party of the first part shall tender to the party of the third part, in accordance with the provisions of the note secured hereby, full payment of the entire indebtedness represented thereby, the party of the third part shall in computing the amount of such indebtedness, credit to the account of the party of the first part all payments made under the provisions of *(a)* of paragraph 2 hereof which the party of the third part has not become obligated to pay to the Secretary of Housing and Urban Development, and any balance remaining in the funds accumulated under the provisions of *(b)* paragraph 2 hereof. If there shall be a default under any of the provisions of this Deed of Trust resulting in a public sale of the premises covered hereby or if the party of the third part acquires the property otherwise after default he shall apply, at the time of the commencement of such proceedings, or at the same time the property is otherwise acquired, the balance then remaining in the funds accumulated under *(b)* of paragraph 2 preceding, as a credit charge against the amount of principal then remaining unpaid under the note secured hereby, and shall properly adjust any payments which shall have been made under *(a)* of paragraph 2.

4. That he will pay all taxes, assessments, water rates, and other governmental or municipal charges, fines, or impositions, and ground rents, whether levied or assessed upon the premises secured hereby or upon the interest of the third party therein, for which provision has not been made hereinbefore, and that he will promptly deliver the official receipts therefor to the party of the third part, and in default thereof the party of the third part shall have the right to pay the same. If the party of the first part shall fail to pay any fire or other hazard insurance premiums, or shall fail to pay for any necessary repairs, the party of the third part shall have the right to pay the same, and all sums so advanced shall be secured hereby and shall bear interest at the rate set forth in the note secured hereby from the date when paid. The party of the third part may also pay any other sum that is necessary to protect the security of this instrument. All such sums, as well as the costs paid by the party of the third part pursuant to this instrument, shall be secured hereby and shall bear interest at the rate set forth in the note secured hereby from the date when any such sums are paid.

5. That he will keep the improvements now existing or hereafter erected on the said premises, insured as may be required from time to time by the party of the third part against loss by fire and other hazards, casualties, and contingencies in such amounts and for such periods as may be required by the party of the third part and will pay promptly when due, any premiums on such insurance provision for payment of which has not been made hereinbefore. All insurance shall be carried in companies approved by the party of the third part and the policies and renewals thereof shall be held by the party of the third part and have attached thereto loss payable clauses in favor of and in form acceptable to the party of the third part. In event of loss he will give immediate notice by mail to the party of the third part, who may make proof of loss if not made promptly by the party of the first part, and each insurance company concerned is hereby authorized and directed to make payment for such loss directly to the party of the third part instead of to the party of the first part and the party of the third part jointly, and the insurance proceeds, or any part thereof, may be applied by the party of the third part at its option either to the reduction of the indebtedness hereby secured or to the restoration or repair of the property damaged. In event of foreclosure of this Deed of Trust or other transfer of title to the said premises in extinguishment of the indebtedness secured hereby, all right, title and interest of the party of the first part in and to any insurance policies then in force shall pass to the purchaser or grantee.

6. That if the premises, or any part thereof, be condemned under any power of eminent domain, or acquired for a public use, the damages, proceeds, and the consideration for such acquisition, to the extent of the full amount of indebtedness upon this Deed of Trust, and the note secured hereby remaining unpaid, are hereby assigned by the party of the first part to the party of the third part and shall be paid forthwith to the party of the third part to be applied by it on account of the indebtedness secured hereby, whether due or not.

7. That he will keep the said premises in as good order and condition as they are now and will not commit or permit any waste thereof, reasonable wear and tear excepted.

8. That if either the part of the second part or the party of the third part shall become a party to any suit or proceeding at law or in equity in reference to its interest in the premises herein conveyed, the reasonable costs, charges and attorney's fees in such suit or proceeding shall be added to the principal sum then owing by the party of the first part and shall be secured by this instrument.

9. That should this Deed of Trust and the note secured hereby not be eligible for insurance under the National Housing Act within sixty (60) days from the date hereof (written statement of any officer of the Department of Housing and Urban Development or authorized agent of the Secretary of Housing and Urban Development dated subsequent to the sixty (60) days time from the date of this Deed of Trust, declining to insure said note and this Deed of Trust, being deemed conclusive proof of such ineligibility), the party of the third part or the holder of the note may, at its option, declare all sums secured hereby immediately due and payable.

NQW, THEREFORE, if the party of the first part shall well and truly perform all the terms and conditions of this Deed of Trust, and of the note secured hereby, then this conveyance shall be null and void, and shall be released or satisfied at the cost and request of the party of the first part. If, however, there shall be a default under this Deed of Trust, or under the note secured hereby for 30 days, then all sums owing by the party of the first part to the party of the third part under this Deed of Trust, or under the note secured hereby, shall immediately become due and payable at the option of the party of the third part, and the party of the second part is hereby empowered and authorized, after first advertising for 21 days by 3 weekly notices, giving notice of the time, place and terms of sale, in some newspaper published in the County of Davidson , State of Tennessee, to sell the property at public outcry to the highest and best bidder for cash in bar of all equities of redemption, homestead, dower, and all other rights or exemptions of every kind, all of which are hereby expressly waived. The parties in interest hereby waive the necessity of the party of the second part making oath, filing inventory, or giving bond as security for the execution of this trust, as required by the laws of Tennessee. Upon such sale, the party of the second part is hereby authorized to execute and deliver a deed of conveyance in fee of said property to the purchaser thereof, and to place the purchaser in quiet and peaceful possession of the property. The party of the first part agrees that in case of any sale under this Deed of Trust he will at once surrender possession of the property, and will from that moment become and be a tenant at will of the purchaser, and be removable by process, such as forcible and unlawful detainer, hereby agreeing to pay to the purchaser the reasonable rental value of the property after such sale.

The proceeds of any sale under this Deed of Trust shall be applied by the party of the second part as follows: First, to pay the costs and expenses of executing this trust, and any and all sums expended on account of costs of litigation, attorney's fees, ground rents, taxes, insurance premiums, or any advances made or expenses incurred on account of the property sold, with interest thereon; second, to retain as compensation, a commission of one per centum (1%) on the gross amount of the sale; third, to pay off the debt secured hereby, including accrued interest thereon, as well as any other sums owing to the party of the third part by the party of the first part, pursuant to this instrument; and last, to pay the balance, if any, to the party of the first part upon delivery and surrender to the purchaser of possession of the property sold, less the expense, if any, of obtaining possession.

The party of the third part, its assigns or any holder of the note, secured by this Deed of Trust may at any time, with or without cause, and at his pleasure and without notice either to the Trustee or Vendor, remove the Trustee herein named and may appoint his successor by an instrument in writing which shall be recorded in the Register's office of the county in which the property is located, and the Successor Trustee so appointed shall succeed to all the rights, titles, and powers and be subject to all of the same obligations and duties, waivers and immunities, conferred upon the Trustee herein named, and no resignation, evidence of inability, or failure to function or evidence of absence or death of the Trustee herein named shall be required, and such like power of substitution shall continue so long as any part of the debt secured hereby remains unpaid.

It is a condition of this conveyance that the party of the first part shall retain possession of the property hereby conveyed until there is a default under this Deed of Trust, or under the note secured hereby; after such default, the party of the second part, or the party of the third part, shall have the right to collect the rents, issues, and profits of the property. In the event of such default, the party of the second part in addition to the power of sale as provided above, shall have the right to proceed in a court of equity to foreclose this Deed of Trust and shall be entitled to the appointment of a receiver to collect the rents, issues, and profits of the property, pending such sale.

And I, Janice C. Copeland , wife of the above named Stephen C. Copeland , for the consideration aforesaid, do hereby unite in this deed and agree to all the stipulations and provisions hereof, and grant, bargain, sell and convey unto the party of the second part, his successors, heirs or assigns, all right, title, claim and interest of every kind, character and description whatsoever that I now have or may hereafter acquire as homestead, dower, equity of redemption or otherwise in and to the property herein conveyed.

The covenants herein contained shall bind, and the benefits and advantages shall inure to, the respective heirs, executors, administrators, successors and assigns of the parties hereto. 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.

IN WITNESS WHEREOF, the parties of the first part have hereunto set their hand(s) on the day and year first above written.

Stephen C. Copeland
Stephen C. Copeland

Janice C. Copeland
Janice C. Copeland

Signed, sealed and delivered in the presence of:

STATE OF TENNESSEE
COUNTY OF Davidson

On this 6TH day of JANUARY ,19 83 , before me personally appeared Stephen C. Copeland and wife Janice C. Copeland to me known to be the person described in and, who executed the foregoing instrument, and who acknowledged the execution of same to be their free act and deed.

IN WITNESS WHEREOF I have hereunto set my hand and notarial seal.

Shirley L Davis
Notary Public.

My commission expires 11-9-83

Hold for Registration ,19 ,at o'clock m.,
and noted in Note Book No. ,Page , and recorded
19 , in Record Book No. , Page
Fee Paid

FELIX Z. WILSON II REGISTER DAVIDSON COUNTY, TN
JAN 11 2 49 PM '83
IDENTIF. REFERENCE
12557

Register

By ,D.R.

GPO 939-394

HUD-92179m (1-79)

OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

BOOK 5931 PAGE 473

RECEIVED OF _____

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

675[illegible]- 10
65.50 10 TX
.50 PRFEE
9.00 TDEED
CHECK 75.00-
05b0A01/11/83 BAL .00

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

H 2 5 5 7 2

IDENTIF. REFERENCE

JAN 11 2 49 PM '83

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 920648