Installment Deed

ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP PARCEL NUMBERS
Jerry N. Gomer, et ux	Same	132-6-3
(NAME)	(NAME)	
4024 Overbrook Drive		OH 6404
(STREET ADDRESS OR ROUTE NUMBER)	(STREET ADDRESS)	
Nashville, TN 37204		
(CITY) (P. O. ZONE) (STATE)	(CITY) (ZONE) (STATE)	

BOOK 6550 PAGE 560

FOR AND IN CONSIDERATION of the sum of --One Hundred Twenty-seven Thousand Five Hundred and 00/100 (127,500.00)---------- *Dollars, of which* --Twenty-seven Thousand Five Hundred and 00/100 (27,500.00)---------- *Dollars, has been paid in cash, the receipt of which is hereby acknowledged, and for the remainder* of One Hundred Thousand and 00/100 (100,000.00)---------- *Dollars, Jerry N. Gomer and wife, Edwina P. Gomer have executed*

their joint promissory note of even date herewith payable to Grantors in 119 monthly payments of $1,028.61 eac , with the 120th, and final, monthly payment being for the entire unpaid balance, principal and interest; and first of said monthly payments shall be due on June 15, 1985, and on the like day of each succeeding 119 months until paid in full. Payments as made shall be applied first to interest to date at the rate of 12 per cent per annum, and balance to principal,

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, we, FRANK P. GAINES and wife, INEZ T. GAINES,

have this day bargained and sold, and do hereby transfer and convey unto the said JERRY N. GOMER and wife, EDWINA P. GOMER, their *(successors), heirs and assigns, certain real estate in Davidson County, Tennessee, as follows*

Being Lot No. 15 on the Map of Brookhaven Estates, as of record in Book 1835, Pages 49, 50 and 51, Register's Office for said County, and described as follows:

BEGINNING at a point in the easterly margin of Overbrook Drive at the corner of Lots Nos. 14 and 15; thence with the line between said lots easterly 343.9 feet to a point; thence southerly 135 feet to a corner of Lot 17; thence with the line between Lots 15 and 16, northwesterly 223.9 feet to the margin of Overbrook Drive; thence with the margin of the same northeasterly around a slight curve, 130 feet to the beginning.

Being the same property conveyed to Frank P. Gaines and wife, Inez T. Gaines, by deed from Duncan M. Fort, Jr. and wife, Sue Thompson Fort, of record in Book 2991, Page 611, Register's Office for Davidson County, Tennessee.

Restrictions of record in Book 1578, Page 276, and in Book 1786, Page 501, and in Book 1969, Page 609, Register's Office for said County.

Taxes for 1985 to be pro rated and assumed by Grantees.

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value whichever is greater, for this transfer is $ 127,500.00

Subscribed and sworn to before me, this the 6th day of May 1985

Affiant

My commission expires: 11-26-85 (Affix Seal)

Notary Public

This is improved (XX) unimproved ( ) property, known as 4024 Overbrook Drive (House Number) (Street) Nashville, Tennessee 37204 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 JERRY N. GOMER and wife, EDWINA P. GOMER, 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 unencumbered.* We *further covenant and bind* ourselves, our *heirs and representatives, to warrant and forever defend the title to said real estate to said* Jerry N. Gomer and wife, Edwina P. Gomer, 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 Ten 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 Jerry N. Gomer and wife, Edwina P. Gomer, *hereinafter referred to as trustors, hereby transfer and convey unto* O. B. Hofstetter, Jr., *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 $ insurable/value *, 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 equity of redemption, statutory right of redemption, homestead, and all other exemptions and rights 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 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 Registers Office for Davidson County, Tennessee, and the title herein conveyed to the above named trustee shall be vested in said successor.

The words "Trustors" when used herein shall apply to parties both singular and plural.

Witness our *hand* s *this* 6th *day of* May, 1985, *the corporate party, if any, having caused its name to be signed hereto by its duly authorized officers on said day and date.*

Frank P. Gaines
by Inez T. Gaines Attorney-in-fact
Inez T. Gaines.

Jerry N. Gomer
Edwina P. Gomer

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* ~~Frank P. Gaines and wife,~~ Inez T. Gaines, and Jerry N. Gomer and wife, Edwina P. Gomer,

the bargainor s, *with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged that* they *executed the within instrument for the purposes therein contained.*

Witness my hand and official seal at Nashville, Tennessee *this* 6th *day of* May, 19 85.

My commission expires 10-20-85 *Notary Public* Eunice Miller

STATE OF TENNESSEE

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public of the State and County aforesaid, personally appeared Inez T. Gaines who executed this instrument on behalf of Frank P. Gaines as his attorney-in-fact pursuant to a recorded Power of Attorney of record in Book 6546, Page 959, Register's Office for said County, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged that she executed the said instrument as such attorney-in-fact for the purposes therein contained.

Witness my hand and official seal at Nashville, Tennessee, this 30th day of April, 1985.

Notary Public Eunice Miller

My commission expires: October 20, 1985

INSTALLMENT DEED

FROM
FRANK P. GAINES and wife,
INEZ T. GAINES

TO
JERRY N. GOMER and wife,
EDWINA P. GOMER

THIS INSTRUMENT PREPARED BY:
Hofstetter & Hofstetter, Attorneys
Suite 500
230 Fourth Avenue North
Nashville, TN 37219

RECEIVED
DAVIDSON COUNTY, TN
MAY 7 9 53 AM '85
REGISTER'S OFFICE

IDENTIFICATION
Prepared by

Ticor Title Insurance Company
Public Square Building
344 4th Avenue North
NASHVILLE, TENNESSEE 37219

J 02 45

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

RECEIVED OF _____

FOR _____

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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
			127500.00-	CAMT.
			100000.00-	MAMT.
			331.50	CSTAX
			98.00	MSTAX
			.50	PRFEE
			6.00	WDEED
			CHECK	436.00-
5198	A	05/07/85	BAL	.00

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

J0245 I'

IDENTIF. REFERENCE

MAY 7 9 53 AM '85

FELIX Z. WILSON, REGISTER
DAVIDSON COUNTY, TN

No. 131948