This Form furnished by Attorneys Title Company, Inc.

INSTALLMENT DEED

Form No. WD - 4

FROM

John H. Otey, Jr.

TO

Betty C. Robinson

For draftsman's use

This instrument prepared by
Nella Schneider Hunt, Attorney
Attorneys Title Company, Inc.
222 Third Avenue, North
Nashville, Tennessee 37201

ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Betty C. Robinson (NAME)	Betty C. Robinson (NAME)	81-15-168
2704 Bronte Avenue (STREET ADDRESS OR ROUTE NUMBER)	2704 Bronte Avenue (STREET ADDRESS)	81-15-169
Nashville, Tennessee 37216 (CITY) (STATE) (P. O. ZIP)	Nashville, Tennessee 37216 (CITY) (STATE) (ZIP)	

(FOR REGISTER'S USE)

6 2 8 3 2 IDENTIF. REFERENCE

DEC 19 3 47 PM '85

FERRY Z. NILSON II REGISTER DAVIDSON COUNTY, TN

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

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

$ 35,000.00 Betty C. Robinson
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 19th DAY OF December 19 85.

Jo Ann Smith
Notary Public

MY COMMISSION EXPIRES: April 19, 1987
(AFFIX SEAL)

FOR AND IN CONSIDERATION OF the sum of Thirty Five Thousand and No/100 ($35,000.00) DOLLARS

of which $ 6,000.00 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 executed her one note of even date herewith in the principal amount of $29,000.00, payable to the order of John H. Otey, Jr., in monthly installments of $425.97 each, the first of which is due and payable on the 19th day of January, 1986, and thereafter a like amount on the 19th day of each succeeding month, the last installment for the unpaid principal balance being due and payable on the 19th day of December, 1990. Said payments include interest on the unpaid principal balance at the rate of 14-1/2% per annum, amortized over a 12 year period. Said Note is to be renegotiated after said five (5) year period in accordance with the terms set out in said note.

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 expresaly retained on the land herein conveyed,

John H. Otey, Jr.

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

Betty C. Robinson

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

TRACT I: Land in Davidson County, Tennessee, being part of Lots 25, 26 and 27 in J. M., T. J. and G. W. Hardings Plan of Lots in North Nashville, of record in Book 21, page 80, Register's Office, Davidson County, Tennessee, and more particularly described as follows:

Beginning at the northwest corner of 18th Avenue, North, formerly Salem Street, and an alley, being the southeast corner of said Lot 27; thence with the westerly margin of said Avenue northerly 50 feet; thence westerly with the northerly margin of said alley 159 feet, more or less, to the easterly margin of a 10 foot alley; thence with the easterly margin of said alley southerly 49 feet, more or less, to the northerly margin of the first mentioned alley; thence with said margin 169 feet to the beginning. This is improved property known as 1407 18th Avenue North.

(SEE ATTACHED MARKED EXHIBIT "A")

This is ( ) unimproved ( ) improved (X) property, known as 1407 - 1409 D. B. Todd, Jr., Blvd. Nashville, Tennessee
(House Number) (Street) P. O. Address: (City or Town) (Postal Zone)

BK 6741 PG 743

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 David Vincent, 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 $ insurable value 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, the statutory right of redemption, homestead, dower, statutory or elective rights, 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 19th day of December 19 85.

Betty C. Robinson

Betty C. Robinson, unmarried

John H. Otey, Jr.

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 John H. Otey, Jr. and Betty C. Robinson, unmarried the bargainors, with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence), and who acknowledged that she executed the within instrument for the purposes therein contained.

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

Jo Ann Smith Notary Public

Commission expires April 19, 1987

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, (or proved to me on the basis of satisfactory evidence), 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 in _____, this _____ day of _____, 19____.

_____ Notary Public

Commission expires _____

EXHIBIT "A"

TRACT II: Land in Davidson County, Tennessee, being parts of Lots 25, 26, and 27 in J. M. and T. J. Harding Plan of Lots in North, as of record in Book 21, page 80, Register's Office for Davidson County, Tennessee, described according to a survey made on January 15, 1934, by Erle Drake, County Surveyor, as follows:

Said parts of Lots 25, 26, and 27 fronts 50 feet on the westerly side of 18th Avenue, North and run back between lines 148 feet, more or less, on the north line and 159 feet, more or less, along the south line, the same being the north margin of a 16 foot alley, to an alley in the rear, on which it measures 49 feet. This property is improved known as 1409 18th Avenue, North.

Being part of the same property conveyed to John H. Otey, Jr., by deed from Jerome James, an unmarried man, of record in Book 6388, page 647, Register's Office for Davidson County, Tennessee.

The property herein described and conveyed in this instrument is not the usual place of residence of the grantor.

OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 6741 PAGE 745

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
			[illegible]	
			[illegible] MTG TX	
			91.00 DEED TX	
			27.00 MTG TX	
			.50 PRFEE	
			9.00 WDED	
			CHECK 127.50	

B034A12/19/85 2:N[illegible]

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

6 2 8 3 2

IDENTIFICATION REFERENCE

Dec 19 3 47 PM '85

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY TN

No. 203464