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This Form furnished by Attorneys Title Company, Inc.

INSTALLMENT DEED

Form No. WD - 4

FROM

Home Equity Company

TO

James L. Barnhart, et ux

For draftsman's use

This instrument prepared By:
Delores E. Whitworth
Home Equity Company
600 Third Avenue South
Nashville, Tennessee 37210

ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
James L. Barnhart, et ux (NAME)	Same (NAME)	
1712 Litton Avenue (STREET ADDRESS OR ROUTE NUMBER)	Same (STREET ADDRESS)	72-12 320
Nashville, Tennessee 37216 (CITY) (STATE) (P. O. ZIP)	Same (CITY) (STATE) (ZIP)	

(FOR REGISTER'S USE)

IDENTIFICATION REFERENCE

1 4 6 3

JUN 17 3 44 PM '86

FELIX E. WILSON JR. REGISTER
DAVIDSON COUNTY, TN

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

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

$ 22,500.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 16th DAY OF August, 19 86.

Notary Public

MY COMMISSION EXPIRES: 11/13/89

(AFFIX SEAL)

FOR AND IN CONSIDERATION OF the sum of Twenty-Two Five Hundred and no/100ths ($ 22,500.00) DOLLARS

of which $ 1,500.00 has been paid in cash by the grantees hereinafter named, the receipt of which is hereby acknowledged, and for the remainder the said grantees have executed their one joint promissory note of even date herewith in the principal sum of Twenty-One Thousand and no/100ths Dollars ($21,000.00) bearing interest at the rate of 10% per annum, payable as follows:

The sum of $190.83 on the 15th day of September, 1977 and a like amount on the 15th day of each succeeding month including principal and interest at the rate of 10% per annum, with the remaining unpaid balance due on the 15th day of August, 1987 the sum of $17,948.98. In addition and along with each monthly payment shall be paid $14.66 to be held in escrow for the payment of taxes and insurance, making the total monthly payment $205.49. Said payments shall be applied first to interest and balance 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,

Home Equity Company, a Tennessee Corporation

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

James L. Barnhart and wife, Jo Ann Barnhart

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

Land in davidson County, Tennessee, being Lot No 103 on the Map of Riverside Drive Subdivision, as of record in Book 974, pages 60 and 61, Register's Office for said County.

Said Lot fronts 50 feet on the south side of Litton Avenue and runs back between parallel lines 150 feet to a dead line.

Being part of the same property conveyed to Home Equity Company by deed from J. Murray Milliken, Trustee, of record in Book 4998, page 174, Register's Office for Davidson, County, Tennessee.

It is expressly understood by the parties hereto that the property herein conveyed is encumbered by a deed of trust of record in Book 3385, page 197, RODC, and Home Equity Company warrants that it will pay, as they come due, each of the payments set out in the said deed of trust and further, that in the event at any time it is desired to pay in full the note set out in this installment deed, that it will immediately pay off the cost of being released, the lein of the first deed of trust. And it further does indemnify and hold harmless, James L. Barnhart and wife, Jo Ann Barnhart, their heirs and assigns, from any liability which might result to them from the remaining existence of this first deed of trust.

This is unimproved ( ) improved (X) property, known as 1712 (House Number) Litton Avenue (Street) Nashville, Tennessee 37216 (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 unincumbered. except as set out above

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 J. Murray Milliken 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, 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 16th day of August 19 77.

HOME EQUITY COMPANY

BY: _____
Louis Komisar, President

_____
James L. Barnhart

_____
Jo Ann Barnhart

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, Delores E. Whitworth, a Notary Public in and for said County and State, the within named James L. Barnhart and wife, Jo Ann Barnhart

the bargainors, 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 16th day of August, 19 77.

_____, Notary Public.

Commission expires 11/13/79

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Before me, Delores E. Whitworth, a Notary Public of the State and County aforesaid, personally appeared Louis Komisar, with whom I am personally acquainted, and who, upon oath, acknowledged his self to be President of the Home Equity Company, the within named bargainor, a corporation, and that he as such President, being authorized so to do, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by his self as President.

Witness my hand and seal, at office in Nashville, Tennessee, this 16th day of August, 19 77.

_____, Notary Public.

Commission expires 11/13/79

RECORDERS MEMO
LEGIBILITY OF WRITING, TYPING OR PRINTING M
THIS DOCUMENT UNSATISFACTORY WHEN RECEIV

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
			22500.00- CAMT.	
			21000.00- MAMT.	
			58.50 CSTAX	
			19.00 MSTAX	
			.50 PRFEE	
			6.00 MDEED	
			CHECK	84.00-
			0591A06/17/86 CHG	.00

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

1 1 4 6 3

IDENTIFICATION REFERENCE

JUN 17 3 44 PM '86

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 260146