This Form furnished by Attorneys Title Company, Inc.

INSTALLMENT DEED

Form No. WD - 4

FROM

JACK J. COHEN, EX UX, ET AL

TO

CARL J. STAMEY, ET UX

For draftsman's use

THIS INSTRUMENT PREPARED BY:

JAMES A. CARNEY
Attorney at Law
730 Stahlman Bldg.
Nashville, TN 37201

The Name & Address of a Property Owner:	The Name & Address of the Mortgagee:	MAP-PARCEL NUMBERS
Carl J. Stamey, et ux	Shearson/American Express Mortg. Corp (NAME)	Map 73-1
2412 Milton Drive (STREET ADDRESS OR ROUTE NUMBER)	1201 E. Highland Avenue, Suite D (STREET ADDRESS)	Parcel 184
Nashville, TN 37216 (CITY) (STATE) (P. O. ZIP)	San Bernardino, California 92404 (CITY) (STATE) (ZIP)	

(FOR REGISTER'S USE)

IDENTIFICATION REFERENCE 59860

Nov 4 11 55 AM '86

FELIX Z. WILSON II REGISTER DAVIDSON COUNTY, TN

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

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

$ 57,950.00 Carl J. Stamey
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 31st DAY OF October 1986

James A. Carney
Notary Public

MY COMMISSION EXPIRES: 1-15-88

(AFFIX SEAL)

NOTARY PUBLIC

FOR AND IN CONSIDERATION OF the sum of Fifty Seven Thousand Nine Hundred Fifty And No/00 ---------- ($57,950.00) ---------- DOLLARS

of which $ 2,950.00 has been paid in cash by the grantees hereinafter named, the receipt of which is hereby acknowledged, and for the remainder the said grantees assume and agree to pay the balance due on a First Deed of Trust and note executed by Eugene Cardwell, Sr. securing Western Pacific Financial Corp., now held by Shearson/American Express Mortg. Corp., in the balance of about $30,000.00 recorded in Book 5251, page 54, Register's Office of Davidson County, Tennessee, and for the remaining balance have executed a note in the sum of $25,000.00 payable to grantors, bearing interest at 12% per annum, payable in monthly installments of $257.16 each, commencing December 1, 1986, and continuing monthly for 119 months, after which the entire balance shall fall due on November 1, 1996, payments include principal and interest. A late charge of 5% will be charged and paid on any payments due and not paid on or before 10 days after due date,

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, we, Jack J. Cohen and wife, Bessie D. Cohen, Don Vantrease and wife, Brenda Vantrease, and Thomas Gray and wife, Jannie C. Gray,

hereinafter called the grantors, have this day bargained and sold, and do hereby transfer and convey unto Carl J. Stamey and wife, Karen E. Stamey,

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

Land in Davidson County, Tennessee, being Lot No. 70 on the Plan of Highland View Subdivision of record in Book 1424, page 39, Register's Office for Davidson County, Tennessee.

Said Lot No. 70 fronts 70 feet on the northeasterly margin of Milton Drive, formerly Warrenton Place, and extends back 150 feet between parallel lines to a dead line in the rear measuring 70 feet thereon.

Being the same property conveyed to Jack J. Cohen and wife, Bessie D. Cohen, Don Vantrease and wife, Brenda Vantrease,and Thomas Gray and wife, Jannie C. Gray, by deed from Eugene Cardwell, Sr. and wife, Shirley C. Cardwell, of record in Book 6760, page 817, Register's Office of Davidson County, Tennessee.

This is unimproved ( ) improved (X) property, known as 2412 (House Number) Milton Drive (Street) P. O. Address: Nashville, TN 37216 (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 unencumbered.

We further covenant and bind ourselves, our heirs and represenatives, 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 E.A. Carney 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 $ Ins. Int. 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 31st day of October, 19 86.

JACK J. COHEN

BESSIE D. COHEN

DON VANTREASE

BRENDA VANTREASE

THOMAS GRAY

JANNIE C. GRAY

CARL J. STAMEY

KAREN E. STAMEY

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 Jack J. Cohen, Bessie D. Cohen, Don Vantrease, Brenda Vantrease, Thomas Gray, Jannie C. Gray, Carl J. Stamey and Karen E. Stamey, the bargainors, 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 31st day of October, 19 86.

James R. Carney, Notary Public

E. A. CARNEY NOTARY PUBLIC DAVIDSON COUNTY

Commission expires 1-19-88

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 _____

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

RECEIVED OF _____

FOR _____

BOOK 7030 PAGE 343

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
			57950.00- CO TX	
			25000.00- MO TX	
			162.12 CO TAX	
			23.00 MO TAX	
			.50 PRFEE	
			6.00 MISC	
			CHECK	191.62-
			21694 11/04/86 CAL	.00

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

5 9 8 6 0

IDENTIFICATION REFERENCE

Nov 4 11 55 AM '86

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 08241