THIS INSTRUMENT PREPARED BY:
Joseph B. Pitt, Jr., Attorney
First American Center
Nashville, Tennessee 37238

"Maximum Principal indebtedness for Tennessee Recording Tax purpose is $33,000.00."

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WRAP AROUND

Installment Deed

NAME OF MORTGAGEE:

ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP PARCEL NUMBERS
L. Hollis Bratcher & wife, Juanita Bratcher	B. Thomas Mathis and Rickey W. Mathis	82-3-253
(NAME:)	(NAME:)	
3600 Whites Creek Pike	120 Winding Way	
(STREET ADDRESS OR ROUTE NUMBER)	(STREET ADDRESS)	
Nashville, Tennessee 37207	Nashville, Tennessee 37075	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

FOR AND IN CONSIDERATION of the sum of Thirty-Three Thousand and 00/100 ($33,000.00) Dollars, of which -0- Dollars, has been paid in cash, the receipt of which is hereby acknowledged, and for the remainder Thirty-Three Thousand Dollars and 00/100 ($33,000.00) Dollars,

L. Hollis Bratcher and wife, Juanita Bratcher, ha ve executed their promissory note of even date herewith in the principal amount of Thirty-Three Thousand Dollars and 00/100 ($33,000.00) payable to the order of B. Thomas Mathis and Rickey W. Mathis in two hundred forty (240) monthly installments of Three Hundred Eighteen Dollars and 45/100 ($318.45) each, which installments include both principal and interest at the rate of Ten Percent (10%) per annum, the first of said installments being due and payable on October 1, 1987 and the remaining installments being due on the same day of each successive month thereafter until paid in full. It is understood and agreed that a late charge of 5% may be imposed on any installment delinquent in excess of fifteen (15) days,

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, B. Thomas Mathis and Rickey W. Mathis

have this day bargained and sold, and do hereby transfer and convey unto the said L. Hollis Bratcher and wife, Juanita Bratcher the Grantees herein, their (successors), heirs and assigns,

certain real estate in Davidson County, Tennessee, as follows:

Land in Davidson County, Tennessee, being Lot No. 153 on the Plan of Benedict Land Company's Subdivision of the Lindsley Tract, as of record in Book 332, page 40, Register's Office for Davidson County, Tennessee.

Said Lot No. 153 fronts 50 feet on the westerly side of Meridian Street and extends back between parallel lines 173-½ feet to an alley.

Being the same property conveyed to B. Thomas Mathis and Rickey W. Mathis, tenants in common, by deed from Richard W. Lamb and Juanita Burgess Lamb, of record in Book 5481, page 844, Register's Office for Davidson County, Tennessee.

Attached hereto and incorporated herein by reference as if copied herein verbatim is a Rider to Wrap Around Installment Deed, executed by the parties hereto.

Buyer cannot allow loan to be assumed for a period of at least two (2) years, after this time the mortgage is assumable upon approved credit application by mortgage holder,- although interest is subject to escalate.

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value whichever is greater, for this transfer is $ 33,000.00

Affiant

Subscribed and sworn to before me, this the 4th day of August 19 87

Notary Public

My commission expires: 4/17/88 (Affix Seal)

( ) unimproved ( ) This is improved (X) property, known as 1120 Meridian Street (House Number) (Street) Nashville, Tennessee 37207 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 Grantees 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. except for 1987 taxes and Installment Deed of record in Book 4039, page 928, said Register's Office.

We further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to said real estate to said Grantees, 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 lien indebtedness; tendering 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 Grantees hereinafter referred to as trustors, hereby transfer and convey unto Joe B. Webb 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 $ 33,000.00 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 will 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 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 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 of 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 the statutory right 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 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 the 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 ad herein provided, also reasonable attorney's fees for advice in the premise, 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 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 to do so, 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.

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.

Witness our hands this 4th day of August, 19 87, the corporate party, if any, having caused its name to be signed hereto by its duly authorized officers on said day and date.

B. Thomas Mathis
B. THOMAS MATHIS

Rickey W. Mathis
RICKEY W. MATHIS

L. Hollis Bratcher
L. HOLLIS BRATCHER

Juanita Bratcher
JUANITA BRATCHER

STATE OF TENNESSEE
COUNTY OF DAVIDSON

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Personally appeared before me Margie DeMoss, a Notary Public in and for said County and State B. THOMAS MATHIS and RICKEY W. MATHIS and L. HOLLIS BRATCHER and wife, JUANITA BRATCHER

the within named 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 4th day of August, 1987.

Margie DeMoss
Notary Public

Commission expires 4/17/88

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 _____

INSTALLMENT DEED

FROM
B. Thomas Mathis and Rickey W. Mathis

TO
L. Hollis Bratcher and wife,
Juanita Bratcher

WEBB REALTY COMPANY
914 NORTH FIRST STREET
NASHVILLE, TENNESSEE 37207
BOX 8044
PHONE 262-0713

Chicago Title Insurance Company
2000 Richard Jones Road
Nashville, Tenn. 37215
Phone 298-2627

THIS INSTRUMENT PREPARED BY:

Joseph B. Pitt, Jr., Attorney
First American Center
Nashville, Tennessee 37238

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RIDER TO WRAP AROUND INSTALLMENT DEED

This Rider to WRAP AROUND INSTALLMENT DEED made this 4th day of August, 1987, by and between B. THOMAS MATHIS and RICKEY W. MATHIS, (hereinafter referred to as "Lender") and L. HOLLIS BRATCHER and wife, JUANITA BRATCHER, (hereinafter referred to as "Borrower"), and is incorporated into and shall be deemed to amend and supplement the WRAP AROUND INSTALLMENT DEED of even date herewith, given by Borrower to secure Borrower's note to Lender.

W I T N E S S E T H :

WHEREAS, the property which is the subject of said WRAP AROUND INSTALLMENT DEED is encumbered by the Installment Deed in favor of SAM GARFINKLE and wife, EVA R. GARFINKLE, of record in Book 4039, page 928, Register's Office for Davidson County, Tennessee (hereinafter referred to as Prior Lien).

NOW THEREFORE, the parties do hereby covenant and agree as follows:

1. Lender, out of each payment made by Borrower, agrees to pay to the holder of the indebtedness secured by Prior Lien the unpaid principal balance of said indebtedness, together with all interest and other sums accruing thereunder as and when required by the terms of said Prior Lien and the note secured thereby. However, Lender's obligation hereunder to make payments as and when due under said Prior Lien and the note secured thereby is conditioned upon Borrower not being in default under this Installment Deed. Upon pay-off or prepayment in full of this WRAP AROUND INSTALLMENT DEED, Lender agrees to prepay in full the indebtedness secured by the Prior Lien. Upon any partial prepayment hereof, Lender agrees to prepay said Prior Lien pro rata to the amount of the prepayment hereof.

2. If Lender shall default in making any required payment, whether principal, interest or otherwise, due under the Prior Lien at a time when Borrower shall not then be in default hereunder, then Borrower shall have the right to advance the funds necessary to cure any such default directly to the holder or holders of the indebtedness secured by the Prior Lien, and all funds so advanced by Borrower, together with interest thereon at the maximum rate then allowed by law shall be credited against the next installment(s) of principal and/or interest due under the note secured by this instrument.

3. Borrower and Lender agree to promptly send to the other copies of any notices received by them from the holder of the Prior Lien. Lender shall notify said Prior Lien holder to forward all notices and communications with respect to the property directly to the Borrower, as well as to the Lender, and that said holders are authorized to receive payments hereunder directly from the Borrower in the event of any default in such payments by the Lender.

4. Notwithstanding the foregoing, Lender's obligation to make payments as and when due under the Prior Lien is conditioned upon Borrower not being in default under this instrument. Borrower agrees to comply with the terms and conditions of the Prior Lien other than with respect to payment of sums due thereunder and failure of Borrower to so comply shall be an act of default hereunder.

5. In the event any unsatisfied encumbrances still exist against the property other than those set forth above, Lender agrees to obtain releases of such encumbrances at the request of the Borrower. If Lender fails upon Borrower's request to obtain such releases, Borrower may advance any funds necessary to satisfy said encumbrance and all funds so

advanced by Borrower, together with interest thereon at the maximum rate then allowed by law shall be credited against the next installment (s) of principal and/or interest due under the note secured by this instrument.

B. Thomas Mathis
B. THOMAS MATHIS (Lender)

Rickey W. Mathis
RICKEY W. MATHIS (Lender)

L. Hollis Bratcher
L. HOLLIS BRATCHER (Borrower)

Juanita Bratcher
JUANITA BRATCHER (Borrower)

55109

IDENTIFICATION REFERENCE

AUG 12 9 44 AM '87

FELIX A. WILSON II REGISTER
DAVIDSON COUNTY, TN

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 TAX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TAX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL
			3.00	.00- CA'T.
			3.00	.00- MA'T.
			92.40	CSTAX
			31.00	MSTAX
			.50	PRFEE
			15.00	REC'D
				CHECK 134.90-
			07/9A08/12/87 BAL.	.00

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

5.5.1:09

IDENTIFI REFERENCE

AUG 12 9 44 AM '87

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 04660