This Form furnished by Attorneys Title Company, Inc.

INSTALLMENT DEED

Form No. WD- 4

FROM
Judith Wilkinson

TO
Terry Cummings and wife, Mindy Cummings

For draftsman's use

Dennis W. Powers
McClellan, Powers & Ehmling, P.C.
116 Public Square, Suite 101
Gallatin, TN 37066

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ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Terry Cummings, et ux (NAME)	Chemical Financial Credit Services (NAME)	17 -29 (A)
5930 Lickton Pike (STREET ADDRESS OR ROUTE NUMBER)	907 Two Mile Parkway (STREET ADDRESS)	
Goodlettsville, TN 37072 (CITY) (STATE) (P.O. ZIP)	Goodlettsville, TN 37072 (CITY) (STATE) (ZIP)	

(FOR REGISTER'S USE)

9 9 3 6 6

IDENTIF. REFERENCE

JAN 30 10 40 AM '90

RUSH

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 61,000.00

Judith Wilkinson
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 29 DAY OF JAN 19 90.

Notary Public

MY COMMISSION EXPIRES: 4/22/92

(AFFIX SEAL)

NOTARY PUBLIC

FOR AND IN CONSIDERATION OF the sum of ---Sixty-One Thousand and No/100 ($61,000.00) Dollars

DOLLARS

of which $ -0- has been paid in cash by the grantees hereinafter named, the receipt of which is hereby acknowledged, and for the remainder the said grantees TERRY CUMMINGS and wife, MINDY CUMMINGS have executed their promissory note of even date herewith in the principal amount of $61,000.00 payable to JUDITH WILKINSON payable as follows: monthly installments of Six Hundred Sixty and No/100 ($660.00) Dollars per month beginning the 20 day of February, 1990 and continuing each month thereafter a like amount for a total of eighty-four (84) monthly payments. Each monthly payment shall include principal and interest at the rate of 11.5% and the balance shall be due at the end of 84 months. Holders agree to pay the first mortgage payments to Chemical Financial Credit Services Corporation.

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.

JUDITH WILKINSON

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

TERRY CUMMINGS and wife, MINDY CUMMINGS

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

A SMALL TRACT of land located in the 10th Civil District of Davidson County, Tennessee, on Lickton Pike and bounded as follows:

BEGINNING at the southeast corner in center of Lickton Pike and running North 1 deg. West 17 poles and 9 links to a rock in Harris line; thence North 77 deg. East 33 poles to a stake on east side of ditch; thence South 22-1/2 deg. West 3-2/5 poles to center of said Pike; thence with center of said pike South 48-1/2 deg. West 16 poles to a point in center of Pike, continuing with center of Pike South 58-1/2 deg. West 21-1/2 poles to the beginning, containing 1-3/4 acres, more or less.

BEING the samd proeprty conveyed to JUDITH WILKINSON by deed from Willie L. Davenport and wife, Nancy E. Davenport of record in Book 7074, Page 307, Register's Office for Davidson County, Tennessee.

"Maximum Principal Indebtedness for Tennessee Recording Tax Purposes is $ 61,000.00"

This is (unimproved ( ) improved (X)) property, known as 5930 Lickton Pike, Goodlettsville, Tennessee 37072
(House Number) (Street) 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 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 _____ 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 or bargainors 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 $ 61,000.00 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 thereby, 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:

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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 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 grantors 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 29 day of January, 1990.

Judith Wilkinson
JUDITH WILKINSON

Terry Cummings
TERRY CUMMINGS

Mindy Cummings
MINDY CUMMINGS

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 JUDITH WILKINSON and TERRY CUMMINGS and wife, MINDY CUMMINGS the bargainor....., 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 Tennessee, Tennessee, this 29th day of January, 1990.

Harold Darnell, Notary Public.

Commission expires 9-7-93.

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

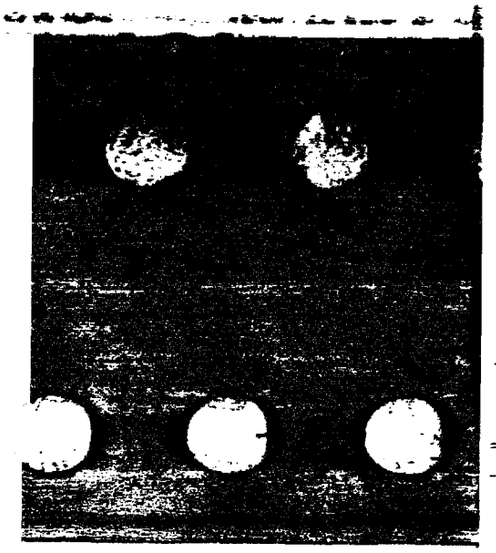
Before me, t e, a Notary Public of the State and County aforesaid, personally appeared, with whom I am personally acquainted, and who, upon oath, acknowledged self to be of the, the within named bargainor, a corporation, and that he as such, being authorized so to do, executed the foregoing instrument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

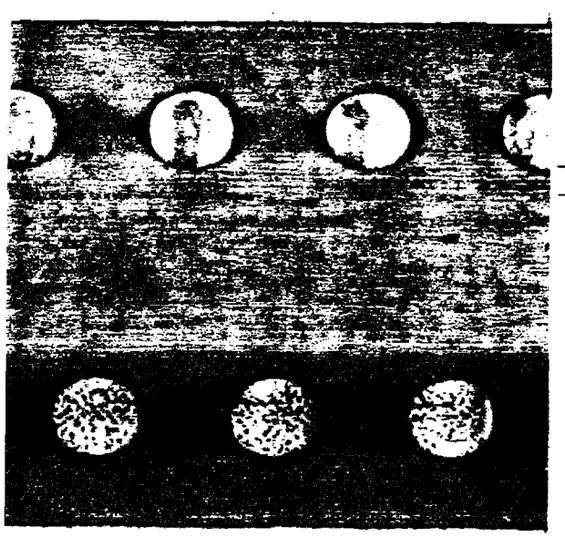
Witness my hand and seal, at office in Madison, TN, this 29 day of January, 1990.

NOTARY PUBLIC

Harold Darnell, Notary Public.

Commission expires 9-7-93





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
			CAMT	61000.00
			MAMT	61000.00
			CON TX	201.30
			MOR TX	67.85
			PRFEE	1.00
			WDEED	6.00
			TOTAL	276.15
			CHECK	276.15
01/30/90	01		10:37 0001	7365

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

99966

IDENTIF. REFERENCE

JAN 30 10 40 AM '90

FELIX Z. WILSON, REGISTER
DAVIDSON COUNTY TN.

No. 288423