THIS INSTRUMENT WAS PREPARED BY

James L. Fuqua, Jr., Atty., 505 E. Main St., Hendersonville, TN 37075

State of Tennessee)
County of Davidson)

The Actual Consideration or Value, Whichever is Greater, For This Transfer is $100,000.00. Maximum principal indebtedness for Tennessee recording tax purposes is $39,161.07.

Charles E Gary

SUBSCRIBED AND SWORN TO BEFORE ME, this the ____ day of ____, 1990.

Commission Expires 14 July 1991

NOTARY PUBLIC

ADDRESS OF NEW OWNER:	SEND TAX BILLS TO:	
Chong P. Suber 4420 Whites Creek Pike Whites Creek Tennessee 37189	Chong P. Suber 4420 Whites Creek Pike Whites Creek Tennessee 37189	MAP #: 40 PARCEL #: 41,42

INSTALLMENT DEED

BE IT REMEMBERED THAT FOR AND IN CONSIDERATION OF THE SUM OF DOLLARS ($100,000.00) of which $0.00 has been paid in cash by Chong P. Suber and for the remainder Chong P. Suber agrees to assume and pay, mortgages, notes and expenses as follow:

1. Installment deed note payable to Jeong Sik Yun and wife Myung Yun with a present balance of $60,838.93 secured by an instrument of record in Book 6947, page 759 in the Register's Office for Davidson County, Tennessee.
2. One note of even date in the principal amount of $39,161.07 payable to In Soon Gary at any time within five years without interest and secured by this installment deed;

In Soon Gary and husband Charles E. Gary, have this day bargained and sold, and by this deed do hereby transfer and convey unto Chong P. Suber, her heirs and assigns, certain real estate in Davidson County, Tennessee, as described as follows:

TRACT 1:

Land located in the 14th. Civil District of Davidson County, Tennessee, beginning at a stake in the west margin of Whites Creek Pike, H.M. England's southeast corner; thence with his line South 80.5 degrees West 155 feet to a stake in Whites Creek or Judith Creek; Thence with the creek South 27.75 degrees East 92 feet to a stake; thence South 42.75 degrees East 49 feet to a stake at the northeast corner of the bank lot; thence with the north line of the bank lot, North 82 degrees East 92 feet to a stake in the Whites Creek Pike; thence with Whites Creek Pike North 7 degrees West 130.7 feet to the point of beginning, containing 0.4 acres, more or less. The right-of-way of Old Hickory Boulevard is included in this description but excluded therefrom.

TRACT 2:

Land located in the 14th. Civil District of Davidson County, beginning at the western side of the Whites Creek Turnpike at a point twenty five feet south of the building once occupied as a store house by White McCord Company and from this point in a western direction, parallel with the south line of the store house to Judith Creek, thence in a southeastern direction with the creek to the western edge of Whites Creek turnpike, thence with the western edge of the turnpike to the beginning.

Being the same property conveyed to the grantors herein by an

in Book 6947, page 759 in the Register's Office for Davidson County, Tennessee.

This property is improved property known as 4420 Whites Creek Pike, Whites Creek Tennessee.

TO HAVE AND TO HOLD the real estate with the appurtenances, estate, title and interest thereto belonging to Chong P. Suber, her heirs and assigns forever. In Soon Gary and husband Charles E. Gary covenant that they are lawfully seized and possessed of the real estate in fee simple, have a good right to convey it, and that it is unencumbered, except as above set out. Taxes for the year 1990 have been prorated between the parties and assumed by Chong P. Suber.

In Soon Gary and husband Charles E. Gary further covenant and bind themselves, their heirs, and representatives to warrant and forever defend the title to the real estate to Chong P. Suber, her heirs and assigns, against the lawful claims of all persons.

AND NOW for the purpose securing payment of all sums which are part of the consideration or become due in the future due to covenants made by Chong P. Suber herein or covenants made by her in the installment-deed-note and for the further consideration of one dollar, to her in hand paid, the receipt of which she hereby acknowledges, Chong P. Suber does hereby transfer and convey unto James L. Fuqua, Jr., TRUSTEE, his successors and assigns the real estate described with the appurtenances, estate, title and interest belonging thereto for the purpose of securing the debt, only.

Chong P. Suber does hereby agree to keep the real estate described herein and all improvements thereon, insured by a reliable fire insurance company for a sum equal to the debt secured by this installment deed, and to have the loss, if any, made payable on the policy to the Trustee for the use and benefit of the lawful owners and holders of the debt secured hereby, as their interest may appear and to furnish a copy of the policy to the Trustee or his successors.

Chong P. Suber further agrees to keep the improvements on the real estate in good repair and preservation and to pay all taxes and assessments thereon, and to pay them when due. If Chong P. Suber fails to do either, then the Trustee, or the lawful owner and holder of the debt may do any or all of these things, and the sums so expended shall be due and payable immediately without notice or demand and shall become a part of the debt secured herein, and shall bear interest from the date of payment at the maximum legal rate.

Now, if Chong P. Suber pays the promissory note above described when due, according to its terms, and pays the taxes, and keeps the improvements insured, and keeps up repairs, then this trust conveyance shall be of no further force or effect. But if Chong P. Suber fails to pay any installment, principal or interest, on the promissory note promptly when due, or if she fails to pay taxes, keep up repairs or keep the premises insured, or if Chong P. Suber fails to reimburse the Trustee or lawful owner of the note, with interest, so expended by the Trustee and note holder, then this trust conveyance shall remain in full force and effect, and at the option of the lawful owner and holder of the promissory note, the entire unpaid balance, principal and interest, due on the note shall immediately become due and payable, without notice or demand, and the Trustee, or his successors in trust, are hereby authorized and empowered to sell the real estate at the Davidson County Courthouse door to the highest bidder for cash, at public outcry, free from the equity of redemption, statutory right of redemption, homestead, dower and all other exemptions of every kind which Chong P. Suber hereby expressly waive. Prior to the sale the Trustee shall give twenty (20) days notice by three publications in any newspaper, daily or weekly published in Davidson County. The Trustee, or his successors in trust, are authorized and empowered to execute and deliver a deed to the purchaser. The holders of debt secured hereby and the In Soon Gary and husband Charles E. Gary may bid at any sale under this trust conveyance. Chong P. Suber agrees, that the Trustee may, at any time after default, enter and take possession of the real estate and shall only account for the net rents actually received by him. Chong P. Suber further agrees that, in the event the Trustee fails, before selling the real estate, to enter and take possession thereof, the purchaser shall be entitled to immediate possession thereof upon the delivery to him of a deed for the real estate.

In case of a sale the proceeds will be applied by the Trustee; first to the payment of all costs, charges and expenses of executing this conveyance and enforcing the lien herein created including a reasonable Trustee's fee and a reasonable attorney's fee for advice for instituting or defending any litigation which may arise on account of the execution of this conveyance, or the enforcement or protection of the lien and also the expenses of any such litigation; second to the payment of the promissory note herein secured, and any and all sums expended in the protection of the property; third, the residue, if any, will be paid to Chong P. Suber, her representatives or assigns.

In case of the death, absence, inability or refusal to act of the Trustee at any time when action under this trust may be required, the lawful owner and holder of the lien 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 Trustee shall be vested in the successor.

The 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, In Soon Gary and husband Charles E. Gary and Chong P. Suber, have hereunto set our hands this 11 day of Dec, 1990.

In Soon Gary

Charles E. Gary

Chong P. Suber

Chong P. Suber

State of Tennessee)
Davidson County)
)

Personally appeared Mary Patterson before me, a Notary Public in and for Davidson County and Tennessee, the within named In Soon Gary and husband Charles E. Gary, the bargainors, with whom I am personally acquainted, (or proved to 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 Third National Bank Nashville Tennessee, on Feb. 15 1990.

Mary Patterson
Notary Public

My Commission Expires Jan. 23, 1994
Commission Expires:

State of Tennessee)
Davidson County)
)

Personally appeared before me, Mary Patterson, a Notary Public in and for Davidson County and State, the within named Chong P. Suber, the bargainor, with whom I am personally acquainted, (or proved to 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 Third National Bk Nashville Tennessee, this 15 day of Feb., 1990.

Mary Patterson
Notary Public

Commission Expires:

I U U 7 0

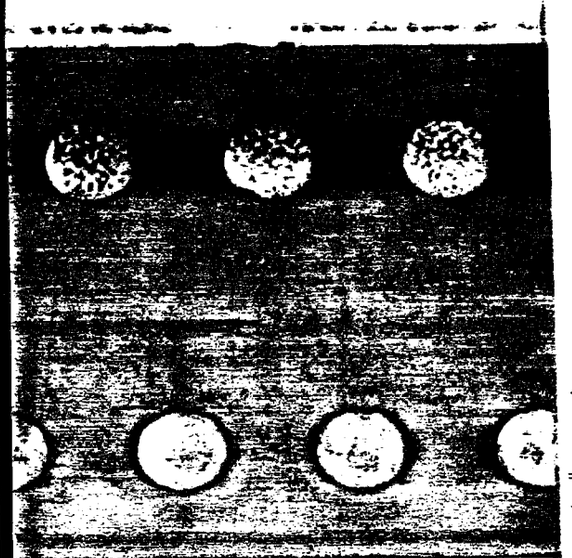
IDENTIF. TREFERENCE

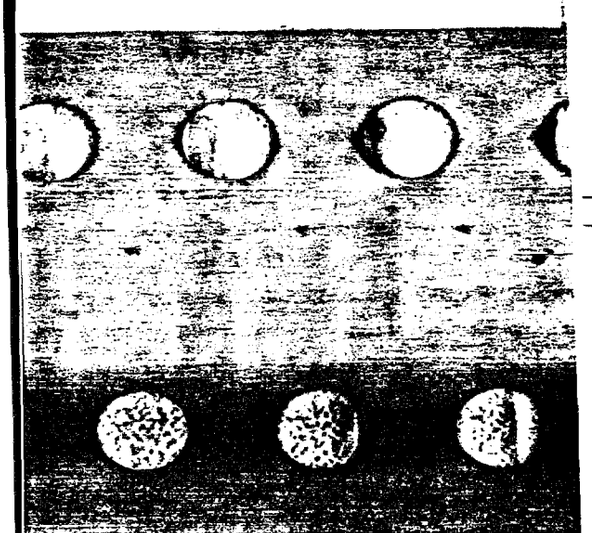
Mar 12 1 10 PM '90

DAVIDSON COUNTY TN.

RUSH

1575 03/12 0101 03CHECK 382.74





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

RECEIVED OF _____

FOR _____

BOOK 8062 PAGE 689

CO - CONVEYANCE
MO - MORTGAGE
WD - WARRANTY DEED
TD - TRUST DEED

CC - CERTIFIED COPY
REL - RELEASE
UCC - UNIFORM COMMERCIAL CODE

MISC - MISCELLANEOUS
CO TX - STATE TAX CONVEY
MO TX - STATE TAX MORT
PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 100000.00
CON TX 39161.07
ERR CO
CON TX 39161.07-
MAMT 39161.07
CON TX 330.00
MOR TX 42.74
PRFEE 1.00
WDEED 9.00
TOTAL ~~382.74~~
CHECK ~~382.74~~

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

03/12/90 01 13:08 0001 1575

10070

IDENTIF. REFERENCE

MAR 12 1 10 PM '90

DAVIDSON COUNTY TN.

No. 300054