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This Form furnished by Attorneys Title Company, Inc.

INSTALLMENT DEED Form No. WD-4

FROM
BENNY LEE SANTIAGO, et al

TO
CAROLYN MORROW

For draftsman's use

THIS INSTRUMENT PREPARED BY:

JAMES A. CARNEY
Attorney at Law
905 Stahlman Building
Nashville, Tennessee 37201

ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Carolyn Morrow (NAME)	No MORTGAGE ESCROW (NAME)	TRACT 1: Map 82-13 Parcel 39
1015 9th Ave, N (STREET ADDRESS OR ROUTE NUMBER)	SEND TAX BILLS TO SAME (STREET ADDRESS)	TRACT 2: Map 82-13 Parcel 40
Nashville, TN 37208 (CITY) (STATE) (P. O. ZIP)	(CITY) (STATE) (ZIP)	TRACT 3:

(FOR REGISTER'S USE)

5280.00 IDENTIFICATION REFERENCE AUG 28 12 12 PM '90 FELIX Z. WILSON II REGISTER DAVIDSON COUNTY, TN PICK-UP

STATE OF TENNESSEE }
COUNTY OF DAVIDSON } Map 82-13 Parcel 37

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

$ 25,000.00 James A. Carney
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 28 DAY OF August 1990

D. Wiseman
Notary Public

MY COMMISSION EXPIRES: Aug-14-94
(AFFIX SEAL)

FOR AND IN CONSIDERATION OF the sum of Twenty Five Thousand ---------- And No/00 ---------- ($25,000.00) ---------- DOLLARS

of which $ 5,000.00 has been paid in cash by the grantees hereinafter named, the receipt of which is hereby acknowledged, and for the remainder the said grantees has executed a promissory note of even date in the principal sum of $20,000.00, bearing interest at 10% per annum, payabel to the order of Benny Lee Santiago and Jackie Hatcher in monthly installments of $332.03 each, commencing on the 11th day of June, 1990, and continuing monthly until fully paid, payments include principal and interest. A late charge of 5% will be charged and paid on any monthly installments due and not paid on or before 10 days after due date,

Maximum Principal Indebtedness for
Tennessee Recording Tax Purposes
is $20,000.00

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,

Benny Lee Santiago and Jackie Hatcher, as tenants in common,

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

Carolyn Morrow,

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

TRACT 1:

LEGAL DESCRIPTION ON ATTACHED SHEET.

3942 08/28 0101 03CHECK 113.20

TRACT 2:

LEGAL DESCRIPTION ON ATTACHED SHEET

TRACT 3:

LEGAL DESCRIPTION ON ATTACHED SHEET.

RECORDER'S MEMO
Legibility of Writing, Typing or Printing in This Document Unsatisfactory When Received.

TRACT 1: Improved property, known as 1011 9th Avenue, North, Nashville, Tennessee 37208
TRACT 2: Improved property, known as 904 Jackson Street, Nashville, Tennessee 37208
TRACT 3:

This is unimproved (XX) improved ( ) property, known as 1015 (House Number) 9th Avenue, North (Street) Nashville, Tennessee 37208 (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 Bob Herrman 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.

19 90 . IN WITNESS WHEREOF, we, the said grantors and grantees, have hereunto set our hands this the 14 th day of May

Benny Lee Santiago
BENNY LEE SANTIAGO

Carolyn Morrow
CAROLYN MORROW

JACKIE HATCHER
Jackie Hatcher

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

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Personally appeared before me Undersigned, a Notary Public in and for said County and State, the within named Benny Lee Santiago and Jackie Hatcher

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 14th day of May, 1990.

James R. Carr
Notary Public

Commission expires 11-10-91

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, Wayne Morrow, a Notary Public of the State and County aforesaid, personally appeared Carolyn Morrow with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence), and who, acknowledged she executed the foregoing instrument for the purpose therein contained, 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 Nashville this 15 day of May, 1990.

Wayne A. Morrow
Notary Public

Commission expires 11-27-93

TRACT 1:

BEING part of the southeast part of Lot No. 183 on the map of McNairy's Mansion House Tract shown on the front flyleaf of Book 9 of the Register's Office for Davidson County, Tennessee.

SAID part of said lot fronts 31.5 feet on the west side of 9th Avenue North and runs back between parallel lines along the north margin of Jackson Street as widened 63.5 feet to a dead line.

TRACT 2:

BEING part of Lot No. 183 on the plan of Judge John McNairy's Mansion House Tract as of record on the front flyleaf of Book 9, of the Register's Office for Davidson County, Tennessee, described as follows:

BEGINNING on the northerly margin of Jackson Street 63 1/2 feet westerly from the westerly margin of 9th Avenue North, formerly McLemore Street; thence with the northerly margin of Jackson Street, westerly 35 feet to a stake; thence northerly parallel with said Avenue 67 1/2 feet to a stake; thence easterly parallel with Jackson Street 35 feet to a stake; thence southerly 67 1/2 feet to the beginning.

BEING the same properties conveyed to Bennie Lee Santiago and Jackie Hatcher by deed from Charles C. Blackman and wife, Linda Blackman, of record in Book 6698, page 193, Register's Office for Davidson County, Tennessee.

TRACT 3:

BEING part of Lot No. 183 on the Map of Judge John McNairy's Mansion House Tract, a plan of which is of record in the front fly leaf of Box 9, Register's Office for said County, described according to a copy of a survey thereof made November 1, 1935, by Blanchard and Parris, Surveyors, as follows:

BEGINNING at a point in the westerly margin of 9th Avenue North 62.5 feet north of the northerly margin of Jackson Street, as now widened; thence northerly along the westerly margin of said Avenue 33.5 feet to a point; thence southerly parallel to Jackson Street 98.5 feet to the point of beginning.

BEING the same property conveyed to Metropolitan Government of Nashville, Davidson County, Tennessee by tax sale of record in Book 5413, page 602, Register's Office for Davidson County, Tennessee; and

BEING the same property conveyed to Bennie Lee Santiago and Jackie Hatcher by deed from Metropolitan Government of Nashville and Davidson County, Tennessee of record in Book 7294, page 932, Register's Office for Davidson County, Tennessee; and

BEING the same property conveyed to Bennie Lee Santiago and Jackie Hatcher by Quitclaim Deed from Laura Jane Green of record in Book 8106 , page 996 , said Register's Office.

Benny Lee Santiago and Bennie Lee Santiago are one and the same person.

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

CAMT 25000.00
MAMT 20000.00
CON TX 82.50
MOR TX 20.70
PRFEE 1.00
~~MFEED 9.00~~
~~TOTAL 113.20~~
CHECK 113.20

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

08/28/90 01 12:15 0001 3942

528.00

IDENTIFI REFERENCE

AUG 28 12 12 PM '90

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 350327