Address New Owner(s) as:	Send Tax Bills To:	Map-Parcel Numbers
Ms. Judy D. Adkins	SAME	
(Name)	(Name)	119 - 11
2612 Live Oak Road		
Street Address or Route	Street Address	63
Nashville, TN 37210		
City State P.O. Zip	City State Zip	

THIS INSTRUMENT PREPARED BY:

ROY A. MILES, JR., Attorney
Suite 1445
First American Center
Nashville, Tennessee 37238-1445

STATE OF TENNESSEE)
COUNTY OF DAVIDSON

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

$ 45,000.00 Judy Diane Adkins
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 19 DAY OF July, 1991

Wayne H. Cothran
NOTARY PUBLIC

MY COMMISSION EXPIRES: My 22, 1993
(Affix Seal)

3795 FILED FOR RECORD Aug 13 10 34 AM '91

INSTALLMENT DEED

FOR AND IN CONSIDERATION of the sum of Forty-Five Thousand ($45,000.00) Dollars, of which $3,529.44 has been paid, the receipt of which is hereby acknowledged, and for the balance of which the Grantee herein has executed her promissory note of even date herewith in the principal sum of $41,470.56, payable in 188 monthly installments in the amount of $220.59 each, the first payment to be made on February 1, 1991, and a like amount on the 1st day of each month thereafter until paid in full, without interest, and to secure the payment of said note, principal and interest a lien is expressly retained on the land herein conveyed,

We, ELETTA M. CRAIG and husband, E. L. CRAIG,

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

JUDY DIANE ADKINS (unmarried)

hereinafter called the grantee, her heirs and assigns, certain real estate in Davidson County, Tennessee, as follows:

Land in Davidson, County, Tennessee, being Lot No. 75 on the Map of Mashburn Heights, as of record in Book 1835, page 1, Register's Office for said County.

Said Lot No. 75 fronts 78 feet on the southerly side of Live Oak Road, and runs back between lines, 162.6 feet on the west line and 187.1 feet on the east line, to a dead line in the rear, which is a broken line, on which it measures 104 feet.

Being the same property conveyed to Eletta M. Craig and husband, E. L. Craig by deed from Eletta M. Turner and Annie F. Turner of record in Book 5958, page 956, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to restrictive covenants, easements and set-back lines applicable to said property.

This is improved property, known as 2612 Live Oak Road, Nashville, Tennessee 37210.

TO HAVE AND TO HOLD the said real estate, with the appurtenances, estate, title and interest thereto belonging, to the said grantee, her 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 grantee, her 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 note and rendering unnecessary court proceedings for the enforcement of said lien in the event of the non-payment of said note as hereinafter provided, and for the consideration of one dollar to me in hand paid, I, JUDY DIANE ADKINS, the said grantee, do hereby transfer and convey unto ROY A. MILES, JR., Trustee, his successors and assigns, the real estate hereinbefore described, with the appurtenances, estate, title and interest thereto belonging, for the purposes aforesaid, only. I, the said grantee, do hereby agree to pay all taxes and assessments thereon, and to pay them when due; and in case I fail to do so, then the said Trustee, or the lawful owner and holder of said note may do any and 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 I, the said grantee, shall pay the note aforesaid when due in accordance with its terms, and shall pay the taxes as aforesaid, then this trust conveyance shall be of no further force or effect. But if I fail to pay any one of said installments promptly as set forth therein, or failing to pay taxes as herein provided, I fail to reimburse the Trustee or lawful owner and holder of said note for all sums, with interest, so expended by said Trustee or lawful owner and holder of said note, within ninety 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 note, all the remaining unpaid balance due on said note 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 Courthouse 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 conveyance. I agree that the Trustee may at any time after default in the payment of said installments enter and take possession of said property, and shall only account for the net rents actually received by him. I 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 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 the balance owing on the note 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 grantee herein, her 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 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.

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.

It is further the agreement of the parties to this Installment Deed that if all or any part of the property or an interest therein is sold or transferred by Grantee without Grantors' prior written consent, excluding (a) the creation of lien or encumbrance subordinate to this Installment Deed, (b) the creation of a purchase money security interest for household appliances, (c) a transfer by devise, descent or by operation of law upon the death of a joint tenant, or (d) the grant of any leasehold interest of three years or less not containing an option to purchase, Grantors may, at Grantors' option, declare all the sums secured by this Installment Deed to be immediately due and payable. Grantors shall have waived such option to accelerate if, prior to the sale or transfer, Grantors and the person to whom the Property is to be sold or transferred reach agreement in writing that the credit of such person is satisfactory to Grantors and that the interest payable on the sums secured by this Installment Deed shall be at such rate as Grantors shall request. If Grantors have waived the option to accelerate provided in this paragraph, and if Grantee's successor in interest has executed a written assumption agreement accepted in writing by Grantors, Grantors shall release Grantee from all obligation under this Installment Deed and the Note.

Whenever used, the singular number shall include the plural and the plural the singular, and the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, we, the said grantors and grantee, have hereunto set our hands this the 6th day of August, 1991.

Eletta M. Craig
ELETTA M. CRAIG, Grantor

"Maximum Principal Indebtedness for Tennessee Recording Tax Purposes is $ 41,470.56."

E. L. Craig
E. L. CRAIG, Grantor

Judy Diane Adkins
JUDY DIANE ADKINS, Grantee

STATE OF KENTUCKY)
)
COUNTY OF WHITLEY)

Personally appeared before me, Joan Hall, a Notary Public in and for said County and State, the within named ELETTA M. CRAIG and husband, E, L. CRAIG, 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 Corbin, Kentucky, this the 6th day of August, 1991.

Joan Hall
NOTARY PUBLIC

My commission expires MY COMMISSION EXPIRES 6/13/95

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STATE OF TENNESSEE)
)
COUNTY OF DAVIDSON)

Personally appeared before me, Judy Diane Adkins, a Notary Public in and for said County and State, JUDY DIANE ADKINS, Grantee, the within named bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that she executed the foregoing instrument, for the purposes therein contained.

WITNESS my hand and official seal at Nashville, Tennessee, this the 19 day of July, 1991.

NOTARY PUBLIC

My commission expires May 2, 1993

OFFICIAL RECEIPT

FELIX Z WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 8419 PAGE 489

CD CONVEYANCE	CC CERTIFIED COPY	MISC - MISCELLANEOUS
MO MORTGAGE	REL RELEASE	CC TX - STATE TAX CONVEY
AD 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

DAMT	45000.00
MAMT	41470.56
CON TX	166.50
MOR TX	45.39
PRFEE	1.00
MREED	12.00
TOTAL	224.89
PAID	224.89

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

21 10:38 0001 324

3879.5

IDENTIFICATION REFERENCE

AUG 13 10 34 AM '91

No. 449799