This Form furnished by Attorneys Title Company, Inc.

INSTALLMENT DEED

Form No. WD- 4

FROM

Lindley Murray, Jr., and wife,

Oneida N. Murray

TO

JAMES G. GODFREY

For draftsman's use

This instrument prepared by:
Devereaux D. Cannon, Jr., Attorney
344 Fourth Avenue, North
Nashville, Tennessee 37219-1612

BOOK 8621 PAGE 176

ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
JAMES G. GODFREY (NAME)	JAMES G. GODFREY (NAME)	142-6A-159
810 Bellevue Road (STREET ADDRESS OR ROUTE NUMBER)	SAME (STREET ADDRESS)	
Nashville, Tn (CITY) (STATE) (P. O. ZIP)	(CITY) (STATE) (ZIP)	

(FOR REGISTER'S USE)

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

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

$ 39,150.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 12 DAY OF May, 1992

Notary Public

MY COMMISSION EXPIRES: October 12, 1992

(AFFIX SEAL)

FOR AND IN CONSIDERATION OF the sum of Thirty Nine Thousand One Hundred Fifty and No/100-- ($39,150.00) DOLLARS

of which $ 15,000.00 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 assumed and agreed to pay $20,256.45, which is the remaining unpaid balance of a note executed by Harry R. Harley and wife, to John H. Roe, Jr., Trustee, of record in Book 6019, page 616, Register's Office for Davidson County, Tennessee; and in further consideration the grantee has executed his one note of even date herewith in the principal amount of $3,893.55, payable to the order of Lindley Murray, Jr., and wife, Oneida N. Murray, in monthly installments of $100.00 each, the first of which is due and payable on June 1, 1992, and thereafter a like amount on the 1st day of each succeeding month until paid in full. The installments include interest at the rate of 9-1/2% per annum, with payments to be applied first to interest and balance to principal until the entire amount, both principal and interest shall have been paid in full.

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,

LINDLEY MURRAY, JR., AND WIFE, ONEIDA N. MURRAY

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

JAMES G. GODFREY

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

Land in Davidson County, Tennessee, being Building No. 16, Unit No. 159, and Garage No. 2, on the Plan of "Peppertree", Creekside Meadows Condominiums, of record in Book 4675, page 128, through 130, Register's Office for Davidson County, Tennessee ("RODC") together with all fixtures, appliances, wallcoverings, carpets or other improvements therein and the undivided interest in the common elements appurtenant thereto, all being more particularly described in the Master Deed and By-Laws of record in Book 4984, page 174, Book 5045, page 800, Book 5086, page 80, and Book 5259, page 5, RODC, and the Charter of Creekside Meadows Association, Inc., of record in Book 4836, page 610, RODC.

Being the same property conveyed to Lindley Murray, Jr., and wife, Oneida N. Murray, by deed from Ben G. Harper, a single person, of record in Book 6683, page 169, Register's Office for Davidson County, Tennessee.

SEE ATTACHED EXHIBIT "A"

"Maximum Principal Indebtedness for Tennessee Recording Tax Purposes is $_____."

This is ( ) unimproved (X) improved property, known as #159 (House Number) 810 Bellevue Road (Street) - Nashville, TN (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 represenatives, 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 Lindley Murray, III 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 insurable value 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.

IN WITNESS WHEREOF, we the said grantors and grantees, have hereunto set our hands this the _____ day of _____ 19 92.

James G. Godfrey
JAMES G. GODFREY, UNMARRIED

Lindley Murray, Jr.
LINDLEY MURRAY, JR.

Oneida N. Murray
ONEIDA N. MURRAY

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 Lindley Murray, Jr., and wife, Oneida N. Murray AND James G. Godfrey, unmarried 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 12th day of May, 19 92.

N. L. Baker
Notary Public

Commission expires October 1st, 1995.

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 _____

EXHIBIT "A"

It is further understood and agreed that in the event that the grantee and/or subsequent owners of the property herein described should allow the first mortgage (which has been assumed) to become delinquent, then the grantors herein at their option, shall have the right to declare the note secured by this instrument in default and demand payment of the balance of the entire indebtedness, both principal and accrued interest; with demand, notice and protest expressly waived.

THIS CONVEYANCE IS MADE SUBJECT TO THE FOLLOWING:

1. Charter of Creekside Meadows Association, Inc. of record in Book 4836, page 610, said Register's Office.

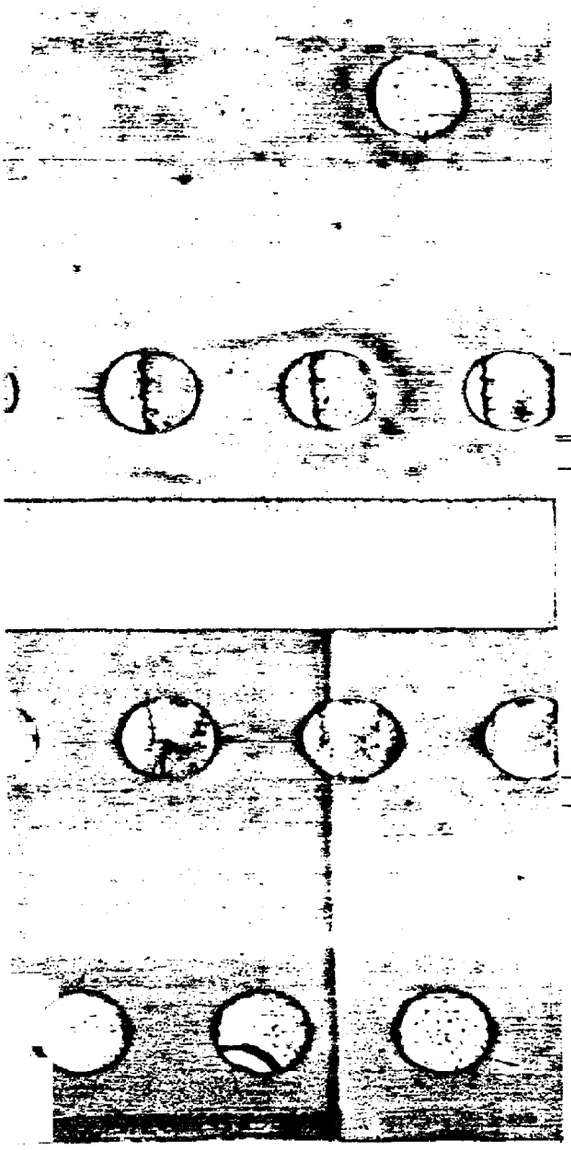
2. The Plan of record in Book 4675, pages 128 thru 130, said Register's Office, shows an Owner's Certification, certain minimum building setback lines and certain easements.

3. The premises herein insured is a condominium apartment established pursuant to all the provisions of the Tennessee "Horizontal property Act" as the same is set out in Section 66-27-101 et seq. of the Tennessee Code Annotated, as amended, and is subject to the provisions and requirements thereof; and is subject to the By-Laws for the administration thereof; also subject to easements, rights and interest in favor of other unit owners and all sewer, water, electrical, telephone and other utility easements now or hereafter established over, through or upon the land embracing the regime and buildings thereon; and also including without limitations all conditions, covenants, restrictions, options, burdens, assessments, and other undertakings contained in the Master Deed establishing a Horizontal Property Regime of "Peppertree" - Creekside Meadows Condominiums, of record in Book 4834, page 257, as amended in Book 4984, page 174; Book 5045, page 800; Book 5086, page 80; Book 5259, page 5; Book 6535, page 723; Book 6874, page 354 and Book 7610, page 973, Register's Office for Davidson County, Tennessee, and the By-Laws appended thereto of record in Book 4834, page 297, as amended in Book 5259, page 5; Book 6237, page 644 and Book 6535, page 724, Register's Office for Davidson County, Tennessee.

4. Subject to the liens for any unpaid assessments and/or special assessments.

5. Rights of others in and to the common elements.

08431
IDENTIFICATION REFERENCE
MAY 7 12 39 PM '92
LUCA Z. WILSON II REGISTER
DAVIDSON COUNTY, TN
PICK-UP
4641 05/07 0101 03CHECK 180.15



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

RECEIVED OF _____

FOR _____

BOOK 8621 PAGE 179

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 39150.00
				MAMT 24150.00
				CON TX 144.67
				MOR TX 25.48
				PRFEE 1.00
				WDEED 9.00
				TOTAL 180.15
				CHECK 180.15
05/07/92	01		12:38 0001	4641

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0 8 4 3 7

IDENTIFICATION REFERENCE

MAY 7 12 39 PM '92

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 528893