This Form furnished by Attorneys Title Company, Inc.

INSTALLMENT DEED Form No. WD- 4

FROM
George C. Anderson and
Juanita H. Anderson

TO
Richard L. Simkins and
Richi L. Simkins

For draftsman's use
Prepared by:
George H. Cate, Jr.
CATE & SETZER, ATTORNEYS
1101 Stahlman Building
Nashville, TN 37201
615/255-0354

ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Richard L. Simkins and (NAME)	Same (NAME)	Map 61-11
Richi L. Simkins		Parcel 216
1102 Riverwood Drive (STREET ADDRESS OR ROUTE NUMBER)	(STREET ADDRESS)	
Nashville, TN 37216 (CITY) (STATE) (P. O. ZIP)	(CITY) (STATE) (ZIP)	

2314 07/02 0101 02 REV: 311.35

(FOR REGISTER'S USE)

2.4.7.6.3 IDENTIF. TREFERENCE Jul 2 1 50 PM '92 FELIX Z. WILSON II REGISTER DAVIDSON COUNTY TN. PICK-UP

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

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

$ 64,000.00 Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE ~~24th~~ 1ST DAY OF ~~June~~ July 19 92.

George H. Cate, II Notary Public

MY COMMISSION EXPIRES: 7/24/93

(AFFIX SEAL)

FOR AND IN CONSIDERATION OF the sum of Sixty-Four Thousand ($64,000.00) 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 have given their Promissory Note, payable to the Grantors, in the principal amount of $59,000.00, payable in monthly installments of $552.50 each, including principal and interest at 9% per annum, with a final payment in the amount of $55,025.68 being due on the 1st day of June, 1995.

The maximum principal secured by this Installment Deed at any time for Tennessee Recording Tax Purposes is $59,000.00.

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,

we, George C. Anderson and wife, Juanita H. Anderson,

hereinafter called the grantors, have this day bargained and sold, and do hereby transfer and convey unto Richard L. Simkins and Richi L. Simkins

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

Land in Davidson County, Tennessee, being Lot No. 2 on the Map of Eastdale Place, as of record in Book no. 547, pages 29 and 30, Register's Office for Davidson County, Tennessee.

Said Lot No. 2 fronts 80 feet on the southerly side of Riverwood Drive and runs back between parallel lines 200 feet to an alley.

Being the same property conveyed to Lee Anderson and wife Belma Smith Anderson by deed from John M. Cate and wife Mildred Anderson Cate of record in Book 2342, page 441, said Register's Office. The said Belma Smith Anderson died on May 30, 1951, survived by Lee Anderson, aka Levi G. Anderson. The said Lee Anderson, aka Levi G. Anderson, died in Davidson County, Tennessee on December 8, 1958, survived by George C. Anderson, one of the Grantors herein, as his sole heir-at-law. By quitclaim deed from George C. Anderson to Juanita H. Anderson, a tenancy by the entirety was created of record in Book 8591, page 617, said Register's Office, and Affidavit of Heirship of record in Book 8591, page 619, said Register's Office.

unimproved ( )
This is improved (X) property, known as 1102 Riverwood Drive, Nashville, TN 37216
(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 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 George H. Cate, Jr., Trustee, 1101 Stahlman Building, Nashville, TN 37201 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 expresaly 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 1st day of July 19 92.

GEORGE C. ANDERSON

RICHARD L. SIMKINS

JUANITA H. ANDERSON

RICHI L. SIMKINS
BY: ATTORNEY-IN-FACT

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me George H. Cate, Jr., a Notary Public in and for said County and State, the within named George C. Anderson and Juanita H. Anderson 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 1st day of July, 19 92.

George H. Cate, Jr. Notary Public

Commission expires 7/24/93

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, George H. Cate, Jr., a Notary Public in and for said County and State, the within named Richard L. Simkins, the Bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal at Nashville, Tennessee, this 1st day of July, 1992.

MY COMM. EXP. 7/24/93

NOTARY PUBLIC

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

On this 1st day of July, 1992, before me personally appeared Richard L. Simkins to me known (or proved to me on the basis of satisfactory evidence) to be the person who executed the foregoing instrument in behalf of Richi L. Simkins, and acknowledge that he executed the same as the free act and deed of Richi L. Simkins.

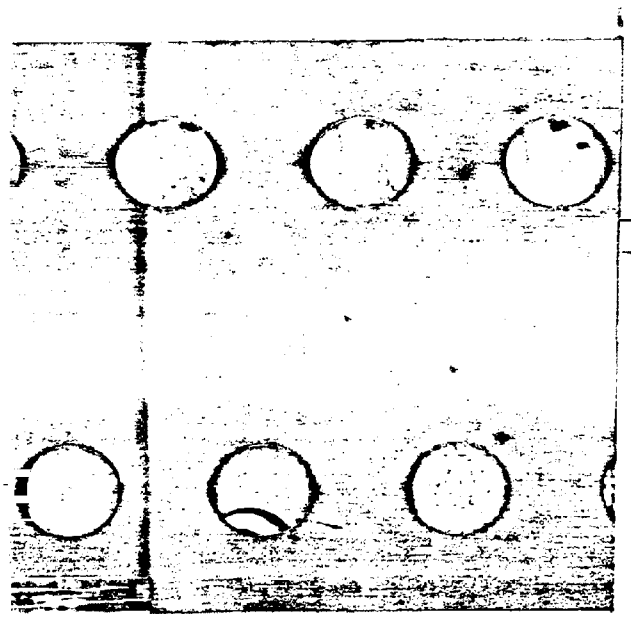
WITNESS my hand and official seal at Nashville, Tennessee, this 1st day of July, 1992.

MY COMM. EXP. 7/24/93

NOTARY PUBLIC

RECORDERS MEMO
LEGIBILITY OF WRITING, TYPING OR PRINTING IN THIS DOCUMENT UNSATISFACTORY WHEN RECEIVED





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

RECEIVED OF _____

FOR _____

BOOK 8667 PAGE 713

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	64000.00
MAMT	59000.00
CON TX	236.80
MOR TX	65.55
PRFEE	1.00
WDEED	8.00
TOTAL	311.35
CHECK	311.35

07/02/92 01 13:51 0001 231

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

2 4 7 6 3

IDENTIF. REFERENCE

JUL 2 1 50 PM '92

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY TN.

No. 547095