THE MAXIMUM PRINCIPAL INDEBTEDNESS FOR TENNESSEE RECORDING TAX PURPOSES IS $13,120.96.

**INSTALLMENT DEED**

FROM: LORETTA ELLISON

TO: JOAN ANDERSON KEITH and husband, JOSEPH DAVID KEITH

| Address New Owner As Follows: | Send Tax Bills: | Map-Parcel Nos. |
|---|---|---|
| Joan Anderson Keith and Joseph David Keith<br>17 Villa Place<br>Nashville, TN 37212 | Dominion Bankshs Mortg Co<br>Loan No. 047943-6<br>P. O. Box 12701<br>Roanoke, VA 24027-2701 | Map 104-8<br>Par 363 |

This Instrument Prepared By: MORRIS LEVINE (3494)
Attorney at Law
1119 Stahlman Bldg.
Nashville, TN 37201

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)
The actual consideration or value, whichever is greater, for this transfer is $ 61,500.00 .

Joseph David Keith
AFFIANT

Sworn to and subscribed before me this 31 of December, 1992.

Mary Lisa Levine
Notary Public

My commission expires: 5-25-96

FOR AND IN CONSIDERATION of the sum of Sixty-One Thousand, Five Hundred ($61,500.00) Dollars, of which Four Thousand ($4,000.00) Dollars, has been paid in cash by the grantees hereinafter named, the receipt of which is hereby acknowledged, and, of which the Grantees have assumed and agreed to pay the unpaid balance of a certain note which is secured by deed of trust of record in Book 6511, page 568, Register's Office for Davidson County, Tennessee, reference to which said instrument is here made for a more particular description of said note and the terms and conditions of said deed of trust, the obligations of which are assumed by Grantees, JOAN ANDERSON KEITH and husband, JOSEPH DAVID KEITH, and for the remainder the said grantees have executed their promissory note in the principal sum of Thirteen Thousand One Hundred Twenty & 96/100 ($13,120.96) Dollars, of even date herewith, which said note is payable to the order of LORETTA ELLISON. Said note provides for the payment of attorney's fees, if placed in the hands of an attorney for collection. Said note being payable in monthly installments of $253.66 each, including interest at the rate of 6% per annum on the unpaid principal balance. Monthly payments are to be applied, first, to the payment of interest on the principal, or so much thereof as shall from time to time remain unpaid, and the balance to be applied to payment of principal, until the entire amount is paid in full. The first payment of $253.66 is due and payable on February 1, 1993, and thereafter on or before the 1st day of each succeeding month until full payment is made,

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,

LORETTA ELLISON, Unmarried,
hereinafter called the grantor, has this day bargained and sold,

and does hereby transfer and convey unto

JOAN ANDERSON KEITH and husband, JOSEPH DAVID KEITH, herein called grantees, their heirs and assigns, certain real estate in Davidson County, Tennessee, described as follows, to-wit:

LAND in Davidson County, Tennessee, being Lot No. 10 on the Plan of Subdivision of Lot No. 60 in O. B. Hayes Addition, called Rokeby, as of record in Book 161, page 133, said Register's Office, to which reference is hereby made for a more complete legal description.

BEING the same property conveyed to Loretta Ellison by deed from Cleave Mays, Executor of the Last Will and Testament of Marian S. Tharpe, Deceased, of record in Book 8675, page 585, Register's Office for Davidson County, Tennessee.

This is improved property known as:

1709 Villa Place, Nashville, Tennessee 37212.

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. I covenant that I am lawfully seized and possessed of said real estate in fee simple; have a good right to convey it, and that the same is unencumbered, except for current year's property taxes, which are pro-rated and assumed by grantees, and, the lien created herein, and as appears of record.

I further covenant and bind myself and my 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 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 GAY LISA LEVINE, TRUSTEE, 1119 STAHLMAN BUILDING, NASHVILLE, TENNESSEE 37201, her 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 amount until the notes herein secured are fully paid, and to have the loss, if any, made payable on the policy or policies to the 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 said 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 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, 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 grantor and grantees, have hereunto set our hands this the 31 day of December, 1992.

Loretta Ellison

Joseph David Reid

Joan Anderson Keith

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, LORETTA ELLISON, the 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 purpose therein contained.

Witness my hand and official seal at Nashville, Tennessee, this 31 day of December, 1992.

Mary Lisa Bruno
Notary Public

My Commission Expires: 5-25-96.

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, JOAN ANDERSON KEITH and husband, JOSEPH DAVID KEITH, 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 foregoing instrument for the purpose therein contained.

Witness my hand and official seal at Nashville, Tennessee, this 31 day of December, 1992.

Mary Lisa Bruno
Notary Public

My Commission Expires: 5-25-96.

7.8527.

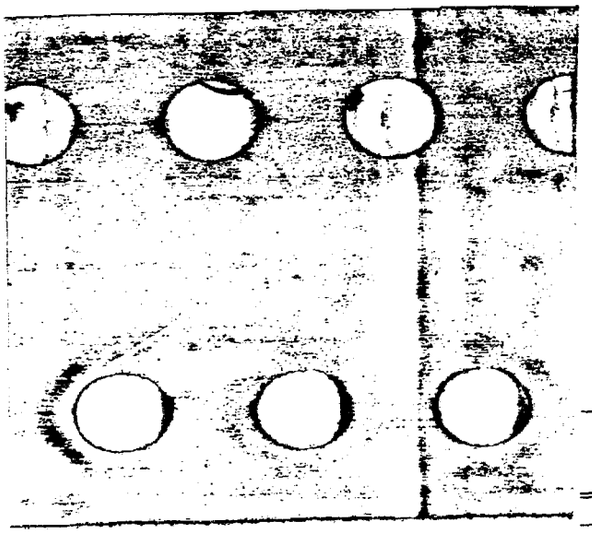
IDENTIFICATION REFERENCE

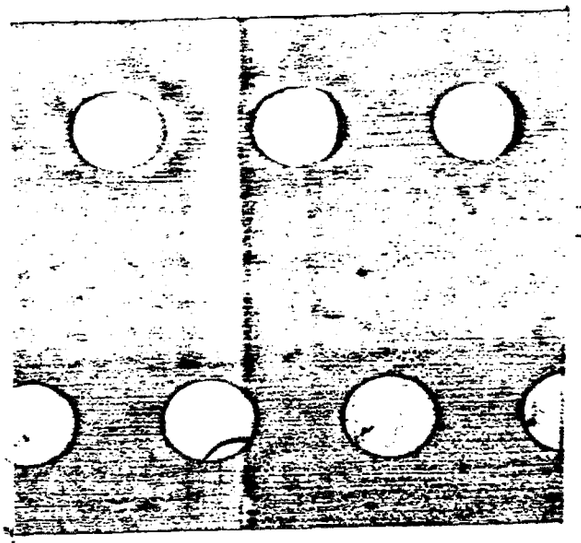
DEC 31 12 00 PM '92

REGISTER'S OFFICE
DAVIDSON COUNTY, TN

7098 12/31 0101 03CHECK 257.34

145:020





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

RECEIVED OF _____

FOR _____

BOOK 8828 PAGE 815

| | | |
|---|---|---|
| CO - CONVEYANCE | CC - CERTIFIED COPY | MISC - MISCELLANEOUS |
| MO - MORTGAGE | REL - RELEASE | COTX - STATE TAX CONVEY |
| WD - WARRANTY DEED | UCC - UNIFORM COMMERCIAL CODE | MOTX - STATE TAX MORT |
| TD - TRUST DEED | | PRFEE - PROBATE FEE |

| DATE | SYMBOL | VALUATION | TAX AND FEES | TOTAL PAID |
|---|---|---|---|---|
| | | | | |

| | |
|---|---|
| CAMT | 61500.00 |
| MAMT | 13120.96 |
| CON TX | 227.55 |
| MOR TX | 12.79 |
| PRFEE | 1.00 |
| WDEED | 16.00 |
| TOTAL | 257.34 |
| CHECK | 257.34 |

12/31/92 01 11:58 0001 7098

**RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK**

7.8.52 7.

IDENTIFICATION REFERENCE

DEC 31 12 00 PM '92

FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN

**No.** 606211