INSTALLMENT DEED

NEW OWNER:	SEND TAX BILLS TO:	MAP & PARCEL NO:
Young Wook Pak 4121 Lebanon Pike Hermitage, 37076	Same	Map 75-10 Parcel 212

FOR AND IN CONSIDERATION OF the sum of Eight Hundred And Twenty-Five Thousand Dollars ($825,000.00), of which Two Hundred Thousand Dollars ($200,000.00) has been paid in cash by the Grantee hereinafter named, the receipt of which is hereby acknowledged, and for the remainder, the said Grantee has given his note of even date in the amount of Six Hundred And Twenty-Five Thousand Dollars ($625,000.00) payable to Grantor as therein set out; reference is here made to said note for the terms and conditions thereof; 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.

I, Robert J. LeRoy, hereinafter called the Grantor, have this day bargained and sold, and do hereby transfer and convey unto Young Wook Pak, herein called Grantee, his heirs and assigns, certain real estate in Davidson County, Tennessee, as follows:

Lot No. 4 on the Plan of Wal-Mart Center of record in Plat Book 6900, Page 237, in the Register's Office of Davidson County, Tennessee, being more particularly described by metes and bounds on Exhibit A attached hereto and made a part hereof, SUBJECT to all matters on plat of record in Book 6900, Page 3, first revision recorded in Book 6900, Page 237 and as more particularly shown on the survey prepared by Barge, Waggoner, Sumner and Cannon, dated November 25, 1988.

This is improved Property known as 4121 Lebanon Road, Hermitage, Tennessee 37076.

Included in this conveyance and in the purchase price herein is certain furnishings, equipment, and inventory as set out in bills of sale between the parties.

R L Pak ~~The subject property is sold in "as is" condition.~~

This is commercial property and has never been used by the Grantor as a residence.

The maximum indebtedness secured under for recording purposes is $625,000.00.

TO HAVE AND TO HOLD the said real estate, with the appurtenances, estate, title and interest thereto belonging, to the said Grantee, his 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.

I further covenant and bind myself, my heirs and representatives, to warrant and forever defend the title to the said real estate to said Grantee, his 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 me in hand paid, the said Grantee herein does hereby transfer and convey unto Hunter Short, 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 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 interest until the note herein secured is 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 note, as their interest may appear. I 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 I fail to do either, then the said trustee, or the lawful owner and holder of said note, 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. Grantee further agrees to secure and maintain a license agreement with Super Wash, Inc. during the entire time of the subject indebtedness. Now, if I, the said Grantee, shall pay the note aforesaid when due, according to its 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; 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 30 days from date of such payment; or if I fail to maintain a license contract with Super Wash, Inc., this trust conveyance shall remain in full force and effect, and at the option of the lawful owner and holder of said note, or any of said note then past due and unpaid, all remaining unpaid 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 20 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 equity of redemption, statutory right to redeem property as provided in T.C.A. 66-8-101, 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 note, 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.

So long as the indebtedness secured hereunder remains unpaid, then the Grantee shall not convey or transfer any of his right, title or interest in the subject property or contract therefore without the prior written consent of the Grantor and upon any such conveyance or transfer or contract, without Grantor's consent, then the entire principal balance and any accumulated interest on said note shall immediately become due and payable.

In case of sale hereunder, the proceeds will be applied by the trustee as follows:

First: 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.

Second: To the payment of all unpaid notes herein secured, and any and all sums expended in the protection of said property, as herein authorized.

Third: To the payment of all taxes which may be unpaid on said premises.

Fourth: The residue, if any, will be paid to the Grantee herein, his 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.

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 30th day of June, 1994.

Robert J. LeRoy

Robert J. LeRoy

Young Wook Pak

By: Charles Sukyun Pak

Charles Sukyun Pak,
Attorney-in-Fact

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Robert J. LeRoy, the within named bargainor, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged that he executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal at Nashville, Tennessee, this 30th day of June, 1994.

NOTARY PUBLIC

My Commission expires: 6/25/96

STATE OF TENNESSEE
COUNTY OF DAVIDSON

On this 30th day of June, 1994, before me personally appeared Charles Sukyun Pak, Attorney-in-Fact, to me known to be the person who executed the foregoing instrument on behalf of Young Wook Pak, and who acknowledged that he executed the same as the free act and deed of said Young Wook Pak.

WITNESS my hand and official seal at Nashville, Tennessee, this 30th day of June, 1994.

NOTARY PUBLIC

My Commission expires: 5/25/96

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $400,000.00 (this is the value of the land and improvements--the sale price shown herein includes personal property).

Affiant

Subscribed and sworn to before me, this 30th day of June, 1994.

NOTARY PUBLIC

My Commission expires: 5/26/96

68779
IDENTIF. ↑ REFERENCE

94 JUL -7 AM 10: 27
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

PICK-UP

THIS INSTRUMENT PREPARED BY:
Hunter Short, Attorney
2323 21st Avenue South, Suite 200
Nashville, TN 37212
(615) 298-3300

Being a parcel of land in the Second Civil District of Nashville, Davidson County, Tennessee, being Lot No. 4 as shown on the plan of First Revision, Wal-Mart Center, as of record in Book 6900, page 237, R.O.D.C., and being more particularly described as follows:

Begin at a point in the southeasterly margin of Lebanon Road, said point being northeasterly 551.83 feet, as measured along said margin, from the easterly margin of the CSX Transportation (Railroad):

thence, leaving said southeasterly margin with the easterly margin of a joint access and public utility easement as shown on said plan of First Revision, Wal-Mart Center the following calls:

S 43 degrees 32 minutes E, 110.00 feet to a point;

with a curve to the right 75.88 feet to a point, said curve having a central angle of 23 degrees 30 minutes 00 seconds, a radius of 185.00 feet and a tangent of 33.48 feet;

with a curve to the right 73.51 feet to a point, said curve having a central angle of 42 degrees 06 minutes 56 seconds, a radius of 100.00 feet and a tangent of 38.50 feet;

S 30 degrees 14 minutes W, 41.20 feet to a point;

with a curve to the left 30.65 feet to the true point of beginning of the herein described parcel, said curve having a central angle of 03 degrees 59 minutes 59 seconds, a radius of 439.13 feet and a tangent of 15.33 feet;

thence, leaving said margin, the following calls;

S 55 degrees 28 minutes 45 seconds E, 188.05 feet to a point;

S 19 degrees 10 minutes 26 seconds E, 138.79 feet to a point;

N 72 degrees 21 minutes 32 seconds W, 95.00 feet to a point;

thence, N 84 degrees 25 minutes 00 seconds W, 127.00 feet to a point in the easterly margin of a joint access and public utility easement; 4450 07/07 0101 CHECK 2217.45

thence, with said margin, the following calls;

N 05 degrees 35 minutes E, 26.00 feet to a point;

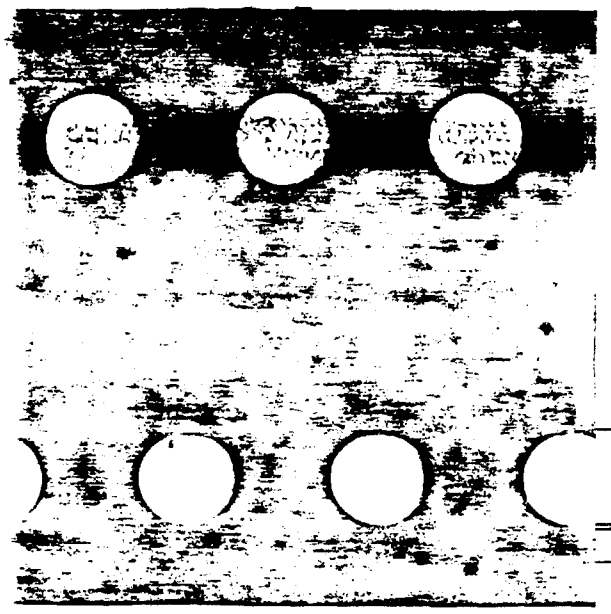
N 84 degrees 25 minutes W, 8.00 feet to a point;

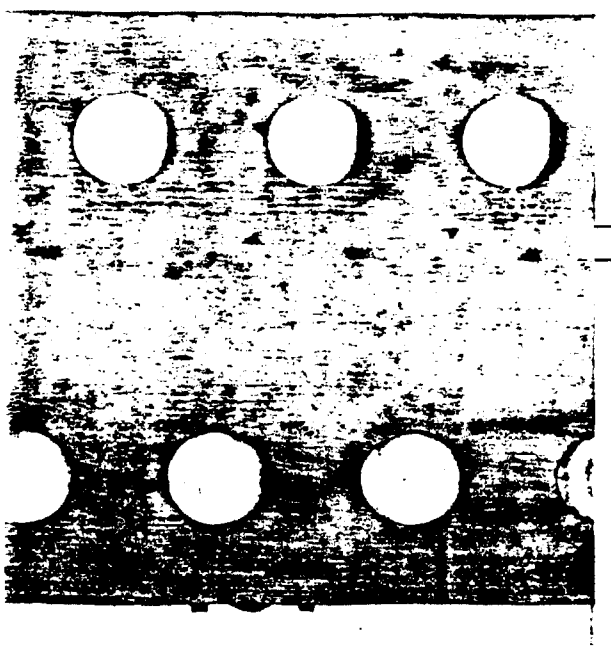
N 05 degrees 35 minutes E, 77.00 feet to a point;

N 08 degrees 45 minutes E, 94.32 feet to the point of beginning, containing 28,968 square feet or 0.67 acre, more or less.

Being the same property conveyed to Robert J. LeRoy by deed from Wal-Mart Properties, Inc. of record in Book 7748, Page 753, Register's Office of Davidson County, Tennessee.

RECORDER'S 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 9400 PAGE 822

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	
				400000.00
			MAMT	
				625000.00
			CON TX	1480.00
			MOR TX	716.45
			PRFEE	1.00
			WDEED	20.00
			TOTAL	2217.45
			CHECK	2217.45
07/07/94	01		10:28 0001	4450

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

68779
IDENTIF. ↑ REFERENCE

94 JUL -7 AM 10:27
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 811090