THIS INSTRUMENT PREPARED BY:
Russell E. Freeman, Attorney
HAYNES, WALKER & FREEMAN
P. O. Box 527
140 North Main Street
Goodlettsville, Tennessee 37072

BOOK 10101 PG 397

INSTALLMENT DEED

Address New Owners	Send Tax Bills To:	Map-Parcel
Vernon Wheeler 5921 Lickton Pike Goodlettsville, TN 37072	Same	Map 17 Parcel 83

FOR AND IN CONSIDERATION of the sum of *Seventy-Five Thousand and no/100 ($75,000.00) Dollars*, of which ***VERNON WHEELER and wife, TERRI WHEELER***, have executed a note of even date herewith for the principal sum of *Sixty-Five Thousand and no/100 ($65,000.00) Dollars* to ***SHELIA OSBORNE, DEBRA L. SHELTON, and WILLIAM R. TAYLOR***, payable in installments of *Five Hundred Seventy and 42/100 ($570.42) Dollars* per month for a total of eleven (11) months and a final payment of *Sixty-Five Thousand Two Hundred Nine and 14/100 ($65,209.14)*, said payments to include a ten (10%) percent simple interest, ***SHELIA OSBORNE, DEBRA L. SHELTON, and WILLIAM R. TAYLOR, Co-Executors of Estate of Charles Albert Osborne, Co-Administrators of the Estate of Bonnell Ruth Osborne, and Beneficiaries; and WILLIAM KEITH SHELTON, husband of Debra L. Shelton, and BRENDA TAYLOR, wife of William R. Taylor***, have this day bargained and sold, and do hereby transfer and convey unto the said ***VERNON WHEELER and wife, TERRI WHEELER***, their successors, heirs and assigns, certain real estate in Davidson County, Tennessee, as follows:

Two tracts of land in the 10th, formerly the 20th, Civil District of Davidson County, Tennessee, described as follows:

FIRST TRACT: Beginning at a stone, F. G. Harris' southeast corner; running thence south 86-3/4 deg. east 39.28 poles to a stone at corner of wire fence; thence north 52-3/4 deg. east 17.08 poles to a stone; thence north 43-1/2 deg. west passing through two forker trees (poplar) and black walnut, to a point in the center of a county road; thence south 53-1/2 deg. west 8.24 poles to a stone in the north ditch of said road; thence south 31-1/2 deg. west 15.80 poles to a stone; thence south 1 deg. west 8.24 poles to a stone in F. G. Harris' line; thence with F. G. Harris' line, south 9-3/4 deg. west 17.48 poles to the point of beginning, containing 9.1 acres, more or less.

SECOND TRACT: Beginning at a point in Walker's Creek Road and Ollie Galbreath's northwest corner, and running in a southwesterly direction with Dilleha's line, to a point in Harris' east boundary line; thence with Harris' line in a northerly direction, to a point in Walker's Creek Road, to the beginning. The parcel of land herein conveyed is a tract of land between the boundaries of the old and new Walker's Creek Road, containing by estimation one-half acre, more or less.

Being the same property conveyed to Charles A. Osborne and wife, Bonnell R. Osborne, by deed from Harry B. Bowles, of record in Book 3178, page 485, Register's Office, Davidson County, Tennessee. The said Charles A. Osborne died testate on November 22, 1995, survived by his wife, Bonnell R. Osborne who died intestate on December 22, 1995.

Maximum principal indebtedness for Tennessee recording tax purposes is $65,000.00.

STATE OF TENNESSEE]
COUNTY OF DAVIDSON]

The actual consideration or value whichever is greater, for this transfer is $75,000.00.
Subscribed and sworn to before me, this 21 day of June, 1996.
My Commission Expires: 7/30/96
(Affix Seal)

Affiant

Notary Public

This is improved property located at 5921 Lickton Pike, Goodlettsville, Tennessee.

TO HAVE AND TO HOLD said real estate, with the appurtenances, estate, title and interest thereto belonging to the Grantees, their successors, 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, except as noted herein.

We further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to said real estate to said Grantees, their successors, 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 indebtedness; rendering unnecessary court proceedings for the enforcement of said lien in the event of the non-payment of said indebtedness and installments thereof as they mature, as hereinafter provided, and for the consideration of *One Dollar ($1.00)* paid in cash, receipt of which is acknowledged, the said ***VERNON WHEELER and wife, TERRI WHEELER,*** hereinafter referred to as Trustors, hereby transfer and convey unto Russell E. Freeman, Trustee, his successors and assigns, the real estate hereinbefore described, with the appurtenances, estate, title and interest thereto belonging upon the following uses and trusts:

Trustor agrees to keep all buildings now on, or to be hereafter erected on said property, insured in some reliable fire insurance company or companies, for the maximum insurable value, until the indebtedness 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 or holder of said indebtedness as his interest may appear.

Trustor further agrees to pay all taxes and assessments thereon, general or special, and to pay them when due, and, upon demand of said Trustee or the lawful owner and holder of said indebtedness, to pay, discharge, or remove, any and all liens which may be hereafter placed against said property and which shall adversely affect the lien of this instrument or enforcement of the terms and provisions hereof; to keep the improvements on said property in good repair and preservation, and in case the Trustee or his successors or the lawful owner and holder of said indebtedness shall hereafter be required to appear in any court or tribunal to enforce, or defend the title to, or possession of, said property, or the lien of this instrument, or appear in any court to prove the above indebtedness, all the costs and expenses of such appearance or proceedings, together with a reasonable attorney's fee, shall be allowed, and be payable by Trustors upon demand of the Trustee or lawful owner or holder of said indebtedness, and, upon failure to do any of these things, then said Trustee, or the lawful owner and holder of said indebtedness may do any or all of these things and the amounts so paid shall bear ten (10%) percent interest from the date of payment and shall become a part of the indebtedness secured hereby.

Now, if Trustor shall pay the indebtedness aforesaid when due, according to its terms, and pay taxes, keep up repairs, and keep said premises insured, and pay any and all other sums when due, as aforesaid, then this trust conveyance shall be of no further force or effect. But, if said indebtedness, or any installment thereof, or interest thereon, is not paid promptly at maturity, or if, failing to pay taxes, keep up repairs or keep said premises insured, or pay said other sums when due as herein provided, Trustors fail to reimburse the Trustee, or lawful owner and holder of said indebtedness for all sums with interest so expended by said Trustee or lawful owner and holder of said indebtedness within thirty (30) days from the 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 indebtedness then past due and unpaid, all remaining unpaid indebtedness and installments thereof 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 (20) days' notice by three (3) 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, 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 trust conveyance. The Trustee may, at any time after default in the payment of any of said indebtedness, enter and take possession of said property, and shall only account for the net rents actually received by him. It is further agreed 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 all unpaid indebtedness 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 Trustor, its order, 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 indebtedness, or, if more than one when said indebtedness is represented by notes, then of the first-maturing unpaid, note or upon his refusal or failure so to do, then the holder in order of the next maturing notes, 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 above-named Trustee shall be vested in said successor.

The word "Trustors" when used herein shall apply to parties both singular and plural.

WITNESS my hand on this the 21 day of June, 1996.

SHELIA OSBORNE
Co-Executor of Estate of
Charles Albert Osborne;
Co-Administrator of Estate of
Bonnell Ruth Brokenshire Osborne;
Beneficiary

VERNON WHEELER

DEBRA L. SHELTON
Co-Executor of Estate of
Charles Albert Osborne;
Co-Administrator of Estate of
Bonnell Ruth Brokenshire Osborne;
Beneficiary

TERRI WHEELER

NORMAN KEITH SHELTON

WILLIAM R. TAYLOR
Co-Executor of Estate of
Charles Albert Osborne;
Co-Administrator of Estate of
Bonnell Ruth Brokenshire Osborne;
Beneficiary

BRENDA TAYLOR

3691 06/27 0101 03CHECK 366.95

96 JUN 27 PM 3:18

REGISTER

0197556

IDENTIFICATION REFERENCE

STATE OF TENNESSEE]
COUNTY OF DAVIDSON]

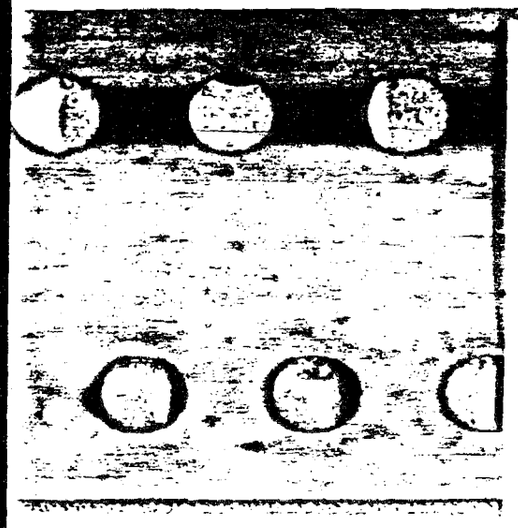
Personally appeared before me, the undersigned, a Notary Public in and for said County and State, *SHELIA M. OSBORNE, DEBRA L. SHELTON and husband, WILLIAM KEITH SHELTON, WILLIAM R. TAYLOR and wife, BRENDA TAYLOR, VERNON WHEELER and wife, TERRI WHEELER*, the within named bargainors, with whom I am personally 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 Goodlettsville, Tennessee, on this the 21 day of June, 1996.

NOTARY PUBLIC

My Commission Expires: 7/27/96

THE PREPARER OF THIS DEED MAKES NO REPRESENTATION AS TO THE STATUS OF TITLE TO THE PROPERTY DESCRIBED HEREIN. THIS DEED HAS BEEN PREPARED SOLELY FROM INFORMATION FURNISHED TO THE PREPARER, WHO MAKES NO REPRESENTATION WHATSOEVER OTHER THAN IT HAS BEEN ACCURATELY TRANSCRIBED FROM THE INFORMATION PROVIDED.



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

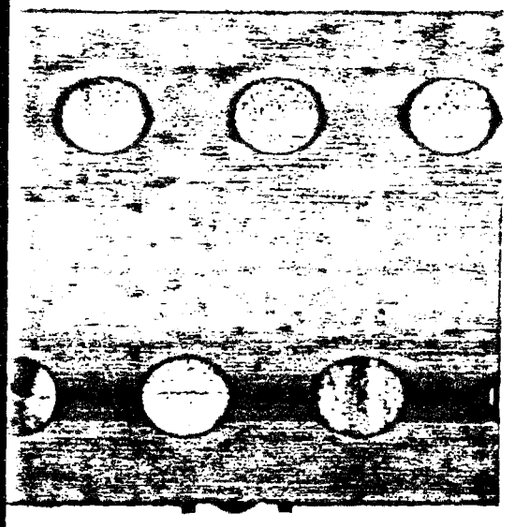
RECEIVED OF _____

FOR _____

BOOK 10101 PG 401

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	75000.00
MAMT	65000.00
CON TX	277.50
MOR TX	72.45
PRFEE	1.00
MISC	16.00
TOTAL	366.95
CHECK	366.95

06/27/96 01 15:23 0001 8691

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0197556
IDENTIFICATION REFERENCE

96 JUN 27 PM 3:18
FELIX Z. WILSON REGISTER
DAVIDSON COUNTY, TN.

No. 1056444