Box 28

This Form furnished by Attorneys Title Company, Inc.

INSTALLMENT DEED Form No. WD - 4

FROM

BOBBY W. HOWARD AND WIFE,

REBECCA P. HOWARD

TO

JESSY MARIE FRANKLIN

For draftsman's use

This instrument prepared by:
B. W. Howard
2609 Windemere Drive
Nashville, TN 37214

BOOK 10102 PG 466

ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
JESSY MARIE FRANKLIN (NAME)	Same (NAME)	037-00-0-049
5630 HIGDON ROAD (STREET ADDRESS OR ROUTE NUMBER)	(STREET ADDRESS)	
JOELTON, TN 37080 (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

$ 9,000.00 Jessy Marie Franklin
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 28th DAY OF June, 1996.

Jo Anne Smith
Notary Public

MY COMMISSION EXPIRES: 11/28/98

(AFFIX SEAL)

FOR AND IN CONSIDERATION OF the sum of Nine Thousand and No/100---------- ($9,000.00)---------- DOLLARS

of which $ 1,000.00 has been paid in cash by the grantees hereinafter named, the receipt of which is hereby acknowledged, and for the remainder the said grantees herein has executed one promissory note of even date herewith for the sum of $8,000.00 payable to the order of the Grantee herein, with interest at 6% per annum. Both principal and interest shall be payable in monthly installments of $154.66, and are to be applied first to payment of interest on the principal sum 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.

MAXIMUM PRINCIPAL INDEBTEDNESS FOR TENNESSEE RECORDING TAX PURPOSES IS $8,000.00.

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,

BOBBY W. HOWARD AND WIFE, REBECCA P. HOWARD

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

JESSY MARIE FRANKLIN

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

(SEE ATTACHED EXHIBIT "A")

96 JUN 28 PM 1:33 REGISTER DAVID. TENN.

96107878 REFERENCE

9030 06/28 0101 03CHECK 53.20

This is unimproved (X) improved ( ) property, known as _____ (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 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 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 Devereaux D. Cannon, Jr., Nashville, TN 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 $ n/a 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 herein, 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 28th day of June, 19 96.

Jessy Marie Franklin
JESSY MARIE FRANKLIN

Bobby W. Howard
BOBBY W. HOWARD

Rebecca P. Howard
REBECCA P. HOWARD

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 BOBBY W. HOWARD, REBECCA P. HOWARD, AND JESSY MARIE FRANKLIN 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 28th day of June, 19 96.

DeAnn Smith Notary Public

NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

Commission expires 11/28/98

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____.

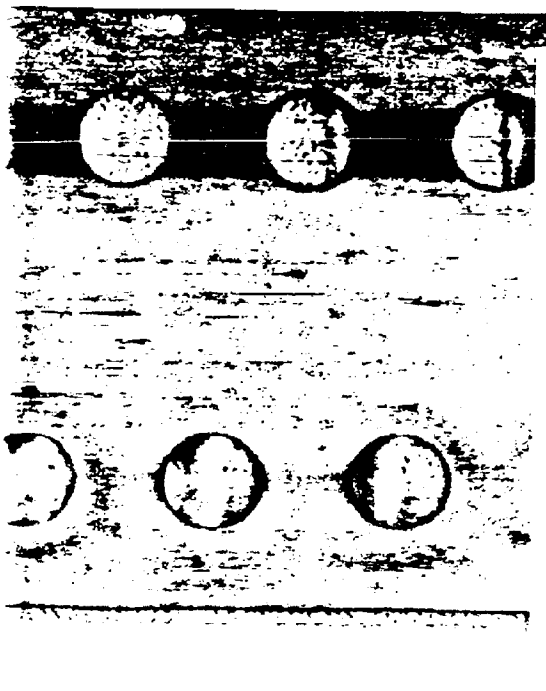
_____ Notary Public

Commission expires _____

EXHIBIT "A"

A tract of land in the 14th Civil District of said County, beginning at a point 200 feet east of the northwest corner of Tract No. I conveyed to William C. Jenkins by Warranty Deed from James C. Scott, of record in Book 4012, page 565, in Register's Office for said County; said point also being the northeast corner of Tract No. 2 conveyed to Lennis Rose Johnson, by Warranty Deed from William C. Jenkins etal, of record in Book 3183, page 586, in said Register's Office; said point being in the bottom of a hollow; thence down the hollow with the northerly margin of said William C. Jenkins' said Tract No. I; said hollow meanders as follows: North 88 degrees east passing down a fall 475.5 feet to the bottom of a second fall, and in the forks of a hollow; continuing on down hollow south 79 degrees east 4 poles; south 47 degrees east 4 poles; south 47 degrees east 4 poles; south 78 degrees east 6 poles; south 39 1/2 degrees east 10 poles; south 68 degrees east 6 poles; south 44 degrees east 8 poles; thence leaving the said hollow south 26 degrees west 350 feet to a point; thence north 72 degrees west 470 feet, more or less, to a point in the north edge of an old road, said point also being the northeast corner of Edison property; thence with north side of said road as follows: north 72 degrees west 3 poles; south 87 degrees west 10 poles; south 72 degrees west 4 poles; south 74 degrees west 98.42 feet to an iron pin; said iron pin also being the southeast corner of said Lennis Rose Johnson property conveyed by deed recorded in Book 3183, page 586, in said Register's Office; thence leaving said road north 9 degrees 57' west 530 feet, more or less, to the bottom of a hollow, the point of beginning, containing 9 acres, more or less.

Being the same property conveyed to Bobby W. Howard and wife, Rebecca P. Howard, by Warranty deed from William C. Jenkins, of record in Book 4419, page 610, Register's Office for Davidson County, Tennessee.



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

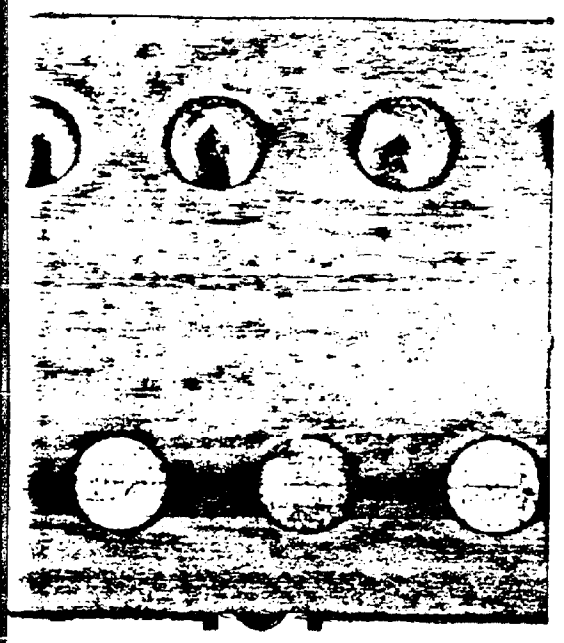
BOOK 10102PG469

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	9000.00
MAMT	8000.00
CON TX	33.30
MOR TX	6.90
PRFEE	1.00
WDEED	12.00
TOTAL	53.20
CHECK	53.20

06/28/96 01 13:40 0001 9030



RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0197878

IDENTIF. & REFERENCE

96 JUN 28 PM 1:33

REGISTER
DAVIDSON COUNTY, TN.

No. 1056778