PREPARED BY (AND RETURN TO):

WILKINS & IVEY
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McCann & Hubbard
7105 Crossroads Blvd. #102
Brentwood, TN 37027
615-377-3319

W & I Ref:(_____) Title No: 45764
Dav. Co. File: Box 8

Davidson County DEEDWARR
Recvd: 07/26/04 14:52 2pgs
Fees:13.00 Taxes:320.05
20040726-0089189

ADDRESS NEW OWNER:	**RESPONSIBLE FOR TAX PAYMENT:**
Charles Bedford 510 Basswood Ave. #12 Nashville, Tennessee 37209	America's Wholesale Lender 7105 Corporate Dr. Plano, TX 75024

TAX MAP-PARCEL NUMBERS: 90-11-B-012

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of **$86,500.00** , cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned **Scott J. Kampschaefer , unmarried**, hereinafter called the **Grantor**, has bargained and sold, and by these presents does hereby transfer and convey unto **Charles Bedford , unmarried** hereinafter called the **Grantee**, Grantee's heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows: **To Wit:**

A Condominium Apartment in Davidson County, Tennessee, being Unit No. 12 of River Breeze Garden Townhomes a horizontal property regime pursuant to the Tennessee Horizontal Property Act, as shown on Exhibit "B" to the Master Deed of record in Doc. No. 20030207-0017550, amended in 20030618-0084385, Register's Office for said County, to which plan reference is hereby made for a more complete description, together with the said Apartment's appurtenant undivided interest in the general and limited common elements of the Condominium.

Being the same property conveyed to Scott J. Kampschaefer by deed from RBL Associates, LLC, a limited liability company of record in Doc. No. 20030502-0058998, Register's Office for Davidson County, Tennessee.

Description Reference: Described from information contained in recorded condominium documents.

This conveyance is subject to: Taxes for 2004, and subsequent years; The Plan, with Owner's Certificate, of record in Master Deed and By-Laws as Exhibit "B" in Doc. No. 20030207-0017550, amended in Doc. No. 20030618-0084385 said Register's Office, which Plan shows minimum building set back lines and easements and to which Plan reference is hereby made for a more complete description.: The provisions of the condominium Master Deed of record in Doc. No. 20030207-0017550, amended in Doc. No. 20030618-0084385, said Register's Office, which submits said property to a Horizontal Property Regime pursuant to the provisions of the Tennessee Horizontal Property Act and sets forth restrictions, assessments, liens and other matters.

By Quitclaim Deed of record in Doc. No. 20030207-0017551, said Register's Office, RBL Associates conveyed all interest in the common elements to River Breeze Garden Townhomes Homeowners Association, Inc.

Easement for sanitary sewers amended in Doc. No. 20030618-0084385 and/or storm drainage granted to the Metropolitan Government of Nashville and Davidson County, Tennessee of record in Book 5269, page 72, said Register's Office.

This is improved property, known as: 510 Basswood, Nashville, Tennessee 37209

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Grantee, Grantee's heirs or assigns, forever.

GRANTOR COVENANTS with the said Grantee that Grantor is lawfully seised and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, unless otherwise herein set out.

GRANTOR FURTHER COVENANTS and binds Grantor, Grantor's heirs and representatives, to warrant and forever defend the title to the said land to the said Grantee, Grantee's heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS THE EXECUTION HEREOF this 20th day of July, 2004.

Scott J. Kampschaefer

State of Maryland
County of Howard

On this 7/20/04, before me the undersigned authority, personally appeared Scott J. Kampschaefer, to me known (or proved to me on the basis of satisfactory evidence) to be the person(s) described in and who executed the foregoing instrument, and acknowledged the execution as a free act and deed.

My Commission Expires: TIMOTHY TAEYOUNG KIM NOTARY PUBLIC STATE OF MARYLAND My Commission Expires August 5, 2006

Notary

State of Tennessee
County of Williamson

AFFIDAVIT

The undersigned declares under oath that the actual consideration or value, whichever is greater, for this transfer is $86,500.00

Affiant

Sworn and subscribed before me this the 20th day of July, 2004

My Commission Expires:

Notary Public