

HEADS OF VOLUNTARY CONVEYANCE

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DATED: 25th day of April 2001.

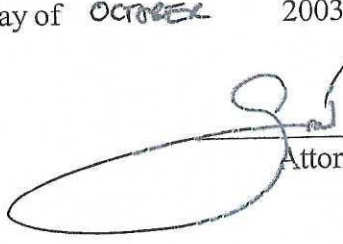
GRANTOR: FREDERICK LEONARD HENDRICKSON of Hamilton
Parish in the Islands of Bermuda.

GRANTEE: CAROL-ANN LOUISE FURBERT and ALBERT CURTIS
HARRIS both of Smiths Parish in the said Islands

DESCRIPTION OF PROPERTY: ALL THAT certain lot of land situate in Smith's Parish in the Islands of Bermuda containing nought decimal three one one Hectares (0.311 Ha) delineated and outlined in Red on the plan drawn by Jones Waddington Limited being their drawing number LS 2362A dated July 1995 and bounded NORTHERLY by certain land and there measuring Thirty-one decimal nought five metres (31.05m) EASTERLY by a roadway Fourteen feet wide delineated and coloured Yellow on the said plan and there measuring Seventy-seven decimal one one metres (77.11m) SOUTHERLY by the two lots of land designated "Lot A-1" and "Lot A-2" on the said plan formerly in the possession of the Mortgagor and there measuring Forty-four decimal two nought metres (44.20m) and WESTERLY partly by land designated as a playing field on the said plan and partly by other land and measuring along the Western boundary Seventy-five decimal two eight metres (75.28m) OR HOWEVER OTHERWISE the said lot of land may be bounded may measure or ought to be described TOGETHER WITH the dwelling house thereon known as "Grove Annex" 8 Town Hill Road Flatts Smiths Parish FL 07 (assessment numbers 110303016, 110304012, 110305019, 110306015 & 110307011) AND ESPECIALLY TOGETHER WITH full free and unrestricted right and liberty of way and passage for the owners for the time being of the lot of land hereinbefore described or any part thereof and his and their respective tenants and servants and

unrestricted right and liberty of way and passage for the owners for the time being of the lot of land hereinbefore described or any part thereof and his and their respective tenants and servants and all other persons lawfully going to or from the said lot of land or any part thereof with or without horses cattle and other animals carts carriages and vehicles of all descriptions OVER AND ALONG the roadway coloured yellow on the said plan lying within the Northeastern and Northern boundaries of lots A-1 and A-2 respectively and forming part of the said lots and leading in an Easterly direction to join the roadway firstly hereinabove mentioned leading to Harrington Sound Road BUT SUBJECT NEVERTHELESS TO full free and unrestricted right and liberty of way and passage for the owners for the time being of lots A-1 and A-2 respectively as shown on the said plan and hereinbefore mentioned or any part thereof and his and their respective tenants and servants and all other persons lawfully going to or from the said lots of land or any part thereof with or without horses cattle and other animals carts carriages and vehicles of all descriptions OVER AND ALONG that part of the roadway coloured green on the said plan lying within the Southeastern boundary of the lot hereinabove described and forming part thereof and leading in an Easterly direction to join the roadway firstly hereinabove mentioned leading to Harrington Sound Road.

Dated the 16th day of ~~OCTOBER~~ 2003.

 Associates
Attorneys for the parties