BOX 15

WARRANTY DEED

STATE OF TENNESSEE

Davidson County DEEDWARR
Recvd: 12/20/01 15:00 2pgs
Fees:13.00 Taxes:492.10
20011220-0140898

KNOW ALL MEN BY THESE PRESENTS:

THAT **CENDANT MOBILITY SERVICES CORPORATION, A DELAWARE CORPORATION,** (organized under the laws of the State of Delaware), GRANTOR, by its ___ Assistant Secretary ___, duly authorized by proper resolution of its Board of Directors, for the consideration of the sum of Ten and No/100 Dollars ($10.00) and other good and valuable considerations in hand paid by Cynthia M O'Keefe, unmarried _____, GRANTEE(S), the receipt of which is hereby acknowledged, does grant, bargain, sell, transfer and convey unto the said GRANTEE(S) and unto their heirs and assigns forever the following described land, situated in **Davidson** County, State of Tennessee:

Land in Davidson County, Tennessee, being Lot No. 11 on the Plan of Phase Three, Waterford Subdivision, as of record in Plat Book 7900, page 707, Register's Office for said County, to which plat reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to Scott M. Dickson, unmarried, by deed from Raymond T. Ferguson, Jr. and wife, Brenda Ferguson of record in Book 11063., page 573, Register's Office for Davidson County, Tennessee, and further conveyed to Cendant Mobility Services Corporation,a Delaware Corporation, in Instrument # 20011128-0130265, said Register's Office.

RESPONSIBLE TAXPAYER AND OWNER:

Cynthia M. O'Keefe
1931 Waterford Drive
Old Hickory, TN 37138
Map 53-6-0-S Parcel 11.00co

MORTGAGEE:

Mortgage Company of America
2416 21st Avenue South, #202
Nashville, TN 37212

TO HAVE AND TO HOLD the same unto the said GRANTEE(S), and unto their heirs and assigns forever, with all appurtenances thereunto belonging.

And GRANTOR hereby covenants with the said GRANTEE(S) that it will forever warranty and defend the title to said lands against all claims whatever.

IN TESTIMONY WHEREOF, the name of the GRANTOR is hereunto affixed by its ___

Assistant Secretary and attested and its seal affixed by its Critical Inventory Specialist this 8th day of November, 2001.

CENDANT MOBILITY SERVICES CORPORATION,
A Delaware Corporation

By: Raymond A Wells

Title: Assistant Secretary

ATTEST:

By: Louise White

Title: Critical Inventory Specialist

ACKNOWLEDGMENT

STATE OF Connecticut
COUNTY OF Fairfield

On this day, before me personally appeared Raymond A. Wells and Louise White, to me personally well known, who acknowledged that their the Assistant Secretary and Critical Inventory Specialist of **CENDANT MOBILITY SERVICES CORPORATION, A DELAWARE CORPORATION,** and that they, as such officers, being authorized so to do, has signed, executed and delivered the foregoing instrument for the purposes therein contained by signing the name of the corporation by themselves as such officers.

WITNESS my hand and official seal this 8th day of November, 2001.

Elaine R. Colt

NOTARY PUBLIC

My Commission Expires:

ELAINE R. COLT
NOTARY PUBLIC
MY COMMISSION EXPIRES MAY 31, 2005

I hereby swear or affirm that the actual consideration or true value of this transfer, whichever is greater is $ 133,000.00 .

Affiant

Notary Public Larry N.Westbrook
My Commission Expires: 4/23/05

LARRY N. WESTBROOK NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY, TN

This instrument prepared by: Fred A. Ross, Esq.
Mid South Title Agency, Inc.
499 South President Street / P.O. Box 23429
Jackson, MS 39201/39225-3429
(601) 960-4550 Cendant File # 1271959