BOX 15

WARRANTY DEED

STATE OF TENNESSEE

Davidson County DEEDWARR
Recvd: 02/27/02 13:20 2pgs
Fees:13.00 Taxes:606.80
20020227-0024953

KNOW ALL MEN BY THESE PRESENTS:

THAT **CENDANT MOBILITY FINANCIAL CORPORATION, A DELAWARE CORPORATION,** (organized under the laws of the State of Delaware), GRANTOR, by its closing agent, 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 Kimberly A. Turner, 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. 53 on the Plan of Cambridge Forest, Section Two, as of record in Plat Book 9700, pages 672 and 673, 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 Kendra J. Thomson, an unmarried woman, by deed from Beazer Homes Corp. d/b/a Phillips Builders, Inc. of record in Book 11652, page 108, Register's Office for Davidson County, Tennessee, and further conveyed to Cendant Mobility Financial Corporation, a Delaware Corporation in Instrument #20020117-0007490

RESPONSIBLE TAXPAYER AND OWNER:
Kimberly A. Turner
2348 Edencrest Drive
Antioch, TN 37013

MORTGAGEE:
America's Wholesale Lender
4500 Park Granada
Calabasas, CA 91302

Map 149-15-0-A Parcel 59.00

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 Closing Agent and attested and its seal affixed by its Closing Agent, this 15th day of January, 2002.

CENDANT MOBILITY FINANCIAL CORPORATION,
A Delaware Corporation
By: Shari Lariccia
Title: Closing Agent

ATTEST:
By: Allean Mortensen
Title: Closing Agent

ACKNOWLEDGMENT

STATE OF Mississippi
COUNTY OF Madison

On this day, before me personally appeared Sheri Lorrecce and Allen Mortensen, to me personally well known, who acknowledged that their the Claims Agent and Claims Agent of **CENDANT MOBILITY FINANCIAL 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 15th day of January, 2002

Sylvia Willey
NOTARY PUBLIC

SYLVIA WILLEY MADISON COUNTY, MS NOTARY PUBLIC

My Commission Expires:
MISSISSIPPI STATEWIDE NOTARY PUBLIC
MY COMMISSION EXPIRES SEP 16, 2005
BONDED THRU STEGALL NOTARY SERVICE

I hereby swear or affirm that the actual consideration or true value of this transfer, whichever is greater is $ 164,000.00.

Affiant

Subscribed and sworn to before me this 19th day of February, 2002.

Notary Public
Larry N. Westbrook
My Commission Expires: April 23, 2005

LARRY N. WESTBROOK NOTARY PUBLIC AT LARGE MADISON COUNTY, MS

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 # 1276930