WARRANTY DEED

STATE OF TENNESSEE

After Recording RETURN TO:
Closing & Title Services, Inc.
405 Two Mile Pike, Suite C
Goodlettsville, TN 37072-1859

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 Michael E. Herman and wife, Lauren J. Herman, 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. 62 on the Plan of Stonemeade, Section III, as of record in Book 7900, page 429, and as amended in Book 7900, Page 478, 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 William B. Sullivan and wife, Meagan Gurley by deed from Thomas S. Burr and wife Shona R. Burr of record in Book 11259, page 10, Register's Office for Davidson County, Tennessee.

Being the same property conveyed to CENDANT MOBILITY FINANCIAL CORPORATION, a Delaware Corporation, from * and wife, **, of record in Instrument No. 20020722-0082989 in the Register's Office for **Davidson**, Tennessee.

* William B. Sullivan ** Meagan Gurley

RESPONSIBLE TAXPAYER AND OWNER:
Michael E. Herman and Lauren J. Herman
4737 Holly Springs Road
Nashville, TN 37221 Map 155-15-0-A Parcel 62.00co
MORTGAGEE:
USAA Federal Savings Bank
10750 McDermott Freeway
San Antonio, Texas 78288

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 16 day of August, 2002.

CENDANT MOBILITY FINANCIAL CORPORATION,
A Delaware Corporation
By: Keri Lauccia
Title: Closing Agent

ATTEST:
By:
Title: Closing Agent

Davidson County DEEDWARR
Recvd: 09/04/02 13:37 2pgs
Fees:13.00 Taxes:699.30
20020904-0106953

ACKNOWLEDGMENT

STATE OF Mississippi

COUNTY OF Madison

On this day, before me personally appeared Sheri Laruccia and Erik Datum, to me personally well known, who acknowledged that their the Closing Agent and Closing 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 16th day of August, 2002

Sylvia Willey

NOTARY PUBLIC

My Commission Expires:

MISSISSIPPI STATEWIDE NOTARY PUBLIC
MY COMMISSION EXPIRES SEP 16, 2005
BONDED THRU STEGALL NOTARY SERVICE

SYLVIA WILLEY, MADISON COUNTY, MS NOTARY PUBLIC

I hereby swear or affirm that the actual consideration or true value of this transfer, whichever is greater is $ 189,000.00.

Subscribed and sworn to before me this 30 day of Aug. 2002

Affiant

Notary Public

LARRY D. CRAIG NOTARY PUBLIC AT LARGE CHEATHAM COUNTY

My Commission Expires 4-28-04

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 # 1328388