#2

WARRANTY DEED

STATE OF TENNESSEE

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 Kristin Smith, 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, State of Tennessee, described as follows, to wit;
Being the westerly part of Lot No. 20 on the plan of Noel's Idlewild Addition, as of record in Book 161, page 120, Register's Office for Davidson County, Tennessee.

Said part of Lot No. 20 fronts 50.0 feet on the northerly side of Halcyon Avenue and runs back 150.0 feet on the easterly line and 151.0 feet on the westerly line with the easterly margin of 10th Avenue, South, to an alley measuring 50.0 feet, more or less, thereon.

Being the same property conveyed to Brian J. Demers and wife, Cheryl E. Demers, by deed from James W. Bilyeu and wife, Wadean Bilyeu, of record in Instrument Number 20010301-0019377, Register's Office for Davidson County, Tennessee.

Being the same property conveyed to CENDANT MOBILITY FINANCIAL CORPORATION, a Delaware Corporation, from Brian J Demers and wife, Cheryl E Demers, of record in Instrument No. *, in the Register's Office for **Davidson**, Tennessee.

* # 20020910010096 04

RESPONSIBLE TAXPAYER AND OWNER:
Kristin Smith
926 Halcyon Avenue, Nashville, TN 37204
Map 118-01 Parcel 337.00

MORTGAGEE:
First Franklin Financial
112 Town Park Drive, Suite G150
Kennesau, GA 30144

Davidson County DEEDWARR
Recvd: 09/10/02 10:40 2pgs
Fees:13.00 Taxes:514.53
20020910-0109605

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 22 day of August, 2002

CENDANT MOBILITY FINANCIAL CORPORATION,
A Delaware Corporation
By: Sheri Laricia
Title: Closing Agent

ATTEST:
By:
Title: Closing Agent

ACKNOWLEDGMENT

STATE OF Mississippi

COUNTY OF Madison

On this day, before me personally appeared Keri Laricela 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 22 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 $ 139,063.00.

Subscribed and sworn to before me this 30 day of August, 2002

Affiant

Notary Public

My Commission Expires: 8-14-05

RUSSELL JOHN McCAIN NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY, TENN.

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 # 1316917