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 # 1309304

Davidson County DEEDWARR
Recvd: 09/10/02 14:09 2pgs
Fees:13.00 Taxes:521.70
20020910-0109842

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 Abdul K. Chowdhury and Nasreen Ara Begum, husband and wife, 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. 221 on the Plan of Hickory Woods Estates, Section "C", as of record in Book 6900, page 885-887, 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 Thomas J. Szymanski and wife, Monica J. Szymanski by deed from Continental Development and Construction, Inc. of record in Book 10299, page 716, Register's Office for Davidson County, Tennessee.

Being the same property conveyed to CENDANT MOBILITY FINANCIAL CORPORATION, a Delaware Corporation, from Thomas J Szymanski and wife, Monica J Szymanski, of record in Instrument No. 20020716-0085759, in the Register's Office for Davidson County, Tennessee.

RESPONSIBLE TAXPAYER AND OWNER:

Addul K. Chowdhury and Nasreen Ara Begum
6132 Firelight Trail, Antioch, TN 37013
Map 176-05-0-B Parcel 123.00co

MORTGAGEE:

SunTrust Bank
P.O. Box 305110
~~Nashville, TN 37230-5110~~

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: Sheri Larriccia
Title: Closing Agent

ATTEST:
By:
Title: Closing Agent

ACKNOWLEDGMENT

STATE OF Mississippi
COUNTY OF Madison

On this day, before me personally appeared Sheri Larriccia 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 16 day of August, 2002

NOTARY PUBLIC

SYLVIA WILLIAMS 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 $ 141,000.00. Subscribed and sworn to before me this 6th day of September, 2002

Affiant

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

LARRY N. WESTBROOK NOTARY PUBLIC AT LARGE MADISON COUNTY TN