BOX 58-A

13.00
488.40
501.40

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 Edith Spratt, 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. 13 on the Plan of Dry Creek Pointe, Section One, as of record in Book 7900, page 737, 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 Pamela E Wilcox by Special Warranty Deed from Federal National Mortgage Association, a corporation organized under and existing pursuant to the laws of the United States, of record in Book 11712, page 954, Register's Office for Davidson County, Tennessee.

Being the same property conveyed to CENDANT MOBILITY FINANCIAL CORPORATION, a Delaware Corporation, from Pamela E. Wilcos, a single person of record in Instrument No 20020717-0086373 in the Register's Office for **Davidson**, Tennessee.

RESPONSIBLE TAXPAYER AND OWNER:
Edith Spratt

207 Dry Creek Pointe, Goodlettsville, TN 37072
Map 33-4-0-B Parcel 13.00co
MORTGAGEE:
Finance America LLC

~~16802 Aston Street~~
Irvine, CA 92602

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 12 day of August, 2002.

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

ATTEST:
By:
Title: Closing Agent

Davidson County DEEDWARR
Recvd: 11/12/02 08:47 2pgs
Fees:13.00 Taxes:488.40
20021112-0139474

ACKNOWLEDGMENT

STATE OF MS

COUNTY OF Madison

On this day, before me personally appeared Alexis Saracco 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 12th day of August, 2002.

Sylvia M Willis

SYLVIA WILLIS MADISON COUNTY, MS NOTARY PUBLIC 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 $ 132,000.00. Subscribed and sworn to before me this 6th day of November, 2002.

Affiant

Judith C. Jacobs

Notary Public

JUDITH C. JACOBS NOTARY PUBLIC AT LARGE HARDEMAN CO., TENNESSEE

My Commission Expires: 9/22/04

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 # 1330598