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 # 1355381

Davidson County DEEDWARR
Recvd: 11/12/02 15:45 2pgs
Fees:13.00 Taxes:732.60
20021112-0140198

BOX 15

**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 James M. Harper, IV and wife, Holly R. Edwards, 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. 380 on the Plan of Walnut Hill Manor, Section I, as of record in Book 4460, page 108, 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 Randy L. Riddle and wife, Ann-Marie Riddle by deed from Bruce D. Rogers and wife, Norma G. Rogers of record in Book 11635, page 448, Register's Office for Davidson County, Tennessee.

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

* 20021112-0140197

RESPONSIBLE TAXPAYER AND OWNER:
James M. Harper, IV and Holly R. Edwards
7298 Cavalier Road, Nashville, TN 37221
Map 142-03 Parcel 42.00
MORTGAGEE:
America's Wholesale Lender
7298 Cavalier Road
Nashville, TN 37221

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 9th day of October, 2002.

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

ATTEST:
By: _____
Title: Closing Agent

**ACKNOWLEDGMENT**

STATE OF MS

COUNTY OF Hinds

On this day, before me personally appeared Erik Jatum and Shelli Lavicka, to me personally well known, who acknowledged that their the Vice Pres and Vice Pres 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 4th day of October, 2002

LaChelle E. Powell

NOTARY PUBLIC

My Commission Expires:

MISSISSIPPI STATEWIDE NOTARY PUBLIC
MY COMMISSION EXPIRES MARCH 16, 2003
BONDED THRU STEGALL NOTARY SERVICE

LACHELLE E POWELL NOTARY PUBLIC Hinds County, MS

I hereby swear or affirm that the actual consideration or true value of this transfer, whichever is greater is $ 198,000.00 Subscribed and sworn to before me this 5th day of November, 2002

Holly R. Edwards

Affiant

Notary Public

My Commission Expires: 4/23/05

LARRY N WESTBROOK NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY, TN