48-A 03

Realty Title

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 # 1363790

WARRANTY DEED

STATE OF TENNESSEE

Davidson County DEEDWARR
Recvd: 12/28/02 14:49 2pgs
Fees:13.00 Taxes:577.20
20021228-0161326

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 Steve Bender _____, 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. 72 on the Plan of First Revision of Somerset Farms, Section Three, a Planned Unit Development as of record in Book 7900, page 741, 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 Todd E. Crowell, a single person by deed from Christopher E. Aiken and wife, Bridget M. Aiken of record in Instrument No. 20000503-0044496, Register's Office for Davidson County, Tennessee.

Being the same property conveyed to CENDANT MOBILITY FINANCIAL CORPORATION, a Delaware Corporation, from Todd E. Crowell and wife, Gretchen A. Crowell, of record in Instrument No. * _____, in the Register's Office for Davidson County, Tennessee. *20021228-0161325

RESPONSIBLE TAXPAYER AND OWNER:

Steve Bender
508 Fisher Court, Nashville, TN 37221

MORTGAGEE:

Countrywide Home Loans, Inc
718 Thompson Lane, Suite 104
Nashville, TN 37204

Map & Parcel No: 141-07-0-B 74.00CO

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 19 day of December, 2002.

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

ATTEST:
By: Erik Tatum
Title: Closing Agent

ACKNOWLEDGMENT

STATE OF MS
COUNTY OF Rankin

On this day, before me personally appeared Sheri Lariccia and Erik Tatum, to me personally well known, who acknowledged that their the Closing agent and closing agnt 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 11 day of December, 2002.

Phyllis M. Lambert
NOTARY PUBLIC

PHYLLIS M. LAMBERT NOTARY PUBLIC RANKIN COUNTY, MS

My Commission Expires:
NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: Oct 23, 2006
BONDED THRU NOTARY PUBLIC UNDERWRITERS

I hereby swear or affirm that the actual consideration or true value of this transfer, whichever is greater is $156,000.00.

Affiant

Notary Public

My Commission Expires:

Subscribed and sworn to before me this 20 day of December, 2002