Box 48A

**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 Robert T. Kepperling and wife, Helen R. Kepperling, 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. 248 on the Plan of Hampton Park (formerly Chitwood Downs, a Planned Unit Development), as of record in Book 6900, page 550, 551 and 552, and Certificate of Correction of record in Book 7462, Page 445, and by amendment to Change Name of record in Book 8181, Page 112, 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 Kevin D. Childress, a married person, by deed from Fox Ridge Homes, Inc. A/K/A NVR Fox Ridge, Inc. of record in Book 11583, page 763, Register's Office for Davidson County, Tennessee.

Being the same property conveyed to CENDANT MOBILITY FINANCIAL CORPORATION, a Delaware Corporation, from Kevin D Childress and wife, Hope Childress, of record in Instrument No. 20020910-0109863, in the Register's Office for Davidson County, Tennessee.

RESPONSIBLE TAXPAYER AND OWNER:
Robert T. Kepperling and Helen R. Kepperling
1021 Tonyawood Drive, Old Hickory, Tn 37138
Map 63-16-0-B Parcel 166.00 co

MORTGAGEE:
Countrywide Home Loans, Inc
8501 Fallbrook Avenue
West Hills, CA 91304

Davidson County DEEDWARR
Recvd: 02/19/03 08:03 2pgs
Fees:13.00 Taxes:495.80
20030219-0021085

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 23 day of January, 2003

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

ATTEST:
By:
Title: Closing Agent

**ACKNOWLEDGMENT**

STATE OF MS

COUNTY OF Rankin

On this day, before me personally appeared Shari Larocca and Erik Tatum, 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 23 day of January, 2003

Phyllis M. Lambert
NOTARY PUBLIC

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

PHYLLIS M. LAMBERT NOTARY PUBLIC RANKIN COUNTY, MS

I hereby swear or affirm that the actual consideration or true value of this transfer, whichever is greater is $134,000.00.

Subscribed and sworn to before me this 14 day of February, 2003

Affiant

Theresa D. Dorsey
Notary Public

My Commission Expires:

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 # 1334434

THERESA D. DORSEY NOTARY PUBLIC AT LARGE RUTHERFORD COUNTY, TENN. My Commission Expires 9/17/2005