BOX 15

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# 142907104

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 Ten Dollars & 00/100 Dollars and other good and valuable considerations in hand paid by Fred M. Stokes, III, 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. 36 on the Plan of Sugar Valley, Section I, as of record in Book 9700, pages 709-7111. 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 CENDANT MOBILITY FINANCIAL CORPORATION, a Delaware Corporation, from Andand Gandhi and Niranjan B Gandhi and Aruna Gandhi of record in Instrument No. 20031027-0158127 in the Register's Office for Davidson County, Tennessee.

RESPONSIBLE TAXPAYER AND OWNER:
Fred M. Stokes, III
6812 Sunnywood Drive, Nashville, TN 37211

Map 181-01-0-A Parcel 3.00co

MORTGAGEE:
Columbia National Incorporated
P.O. Box 3050
Columbia, MD 21045

Davidson County DEEDWARR
Recvd: 10/27/03 15:26 2pgs
Fees:13.00 Taxes:678.58
20031027-0158128

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 17th day of October, 2003.

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

ATTEST:
By:
Title: Closing Agent

ACKNOWLEDGMENT

STATE OF New Jersey
COUNTY OF Burlington

On this day, before me personally appeared _____ and _____, 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 17th day of October, 2003.

JOSEPH BOYLE
Notary Public of New Jersey
My Commission Expires May 7, 2008

NOTARY PUBLIC

My Commission Expires:
May 7, 2008

JOSEPH BOYLE My Commission Expires May 7 2008 Burlington County, NJ Notary Public

I hereby swear or affirm that the actual consideration or true value of this transfer, whichever is greater is $ 183,400.00

Affiant

Notary Public
4/23/05

LARRY N. WESTBROOKS NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY, TN