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# 139866204

Davidson County DEEDWARR
Recvd: 11/19/03 15:42 2pgs
Fees:13.00 Taxes:939.80
20031119-0168982

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 & 00/100********** Dollars and other good and valuable considerations in hand paid by William Rosenfield and wife, Julie Rosenfeld, 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 **Williamson** County, State of Tennessee:

Land in Davidson County, Tennessee, being Lot No. 29 on the Plan of Phase Two, Oakmont Subdivision, as of record in Book 7900, page 945, 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 Walter I Cowell and wife, Margaret W. Cowell by deed from Gerry L. Sharp, married of record in Book 11622, page 531 Register's Office for Davidson County, Tennessee.

Being the same property conveyed to CENDANT MOBILITY FINANCIAL CORPORATION, a Delaware Corporation, from Walter I Cowell and wife, Margaret W. Cowell, of record in Instrument No._____, in the Register's Office for Williamson County, Tennessee.

RESPONSIBLE TAXPAYER AND OWNER:
William Rosenfield and Julie Rosenfeld
304 Red Feather Lane, Brentwood, Tn 37027
Map 172-05-0-A Parcel 29.00

MORTGAGEE:
Michigan Fidelity Acceptance Corp
dba Franklin Mortgage Funding, Inc
25800 Northwestern Hwy, #875
Southfield, MI 48075

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 13th day of November, 2003.

CENDANT MOBILITY FINANCIAL CORPORATION,
A Delaware Corporation
By: Heather Mentz
Title: closing agent

ATTEST:
By: Jennifer Kuhnel
Title: Closing Agent

ACKNOWLEDGMENT

STATE OF New Jersey
COUNTY OF Burlington

On this day, before me personally appeared Heather Mentz and Jennifer Kuhnel, 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 13th day of November, 2003.

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

Joseph Boyle
NOTARY PUBLIC

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

My Commission Expires:
May 7, 2008

I hereby swear or affirm that the actual consideration or true value of this transfer, whichever is greater is $254,000.00. Subscribed and sworn to before me this 14 day of November, 2003

Affiant

Notary Public 4/23/01

LARRY N. WESTBROOK NOTARY PUBLIC AT LARGE 5. WILLIAMSON COUNTY, TN