BOOK 15

WARRANTY DEED AND IRREVOCABLE DURABLE POWER OF ATTORNEY

THIS INDENTURE is made this the 16 day of August, 2004, by CLARENCE A. BROWN and wife, ROBIN J. BROWN, First Parties, for the purpose of conveying the premises described herein to Penny G. Bell and husband, Donald E. Bell, Second Parties, and to appoint Burrow Closing Management Corporation, A California Corporation, acting alone and Mid South Title Inc., a Mississippi Corporation, as our attorney in fact.

I. WARRANTY DEED

WITNESSETH:

That said First Parties, for and in consideration of the sum of One and No/100 DOLLARS ($1.00) and other good and valuable consideration to them in hand paid by Second Parties, the receipt of which is hereby acknowledged, have granted, bargained, sold and conveyed, and to hereby grant, bargain sell and convey unto the said Second Parties the following described premises, to-wit:

Land in Davidson County, Tennessee, being Lot No. 337 on the Final PUD Plan Re-subdivision of Lot 337, Camden Woods, Phase 1 of record in Book 7900, page 510, 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 Clarence A. Brown and wife, Robin J. Brown by deed from Mark A. Garafola and wife, Patricia M. Olsen Garafola of record in Instrument No. 20020103-0001223, Register's Office for Davidson County, Tennessee.

The above description is the same as the previous deed of record, no boundary survey having been made at the time of his conveyance.

THIS conveyance is made subject to applicable restrictions, building set-back lines, all existing easements, and to all conditions as shown of Public Record.

Davidson County DEEDWARR
Recvd: 09/17/04 15:49 3pgs
Fees:18.00 Taxes:644.73
20040917-0112440

THE NAME AND ADDRESS OF A PROPERTY OWNER:
Penny G. Bell and Donale E. Bell
ADDRESS: 1524 Andchel Drive
Hermitage, TN 37076
PERSON OR ENTITY RESPONSIBLE FOR PAYMENT OF TAXES: Wilmington Finance DIV of AIG Federal Savings Bank
ADDRESS: 401 Plymouth Road, Ste 400
Plymouth Meeting, PA 19462
PARCEL ID NO. Map 86-08-0 Parcel 124

with the hereditaments and appurtenances thereto appertaining, hereby releasing all claims to homestead and dc wer therein. **TO HAVE AND TO HOLD THE** said premises to the said Second Parties, their heirs and assigns fore ver.

And said First Parties, for themselves and for their heirs, executors and administrators do hereby covenant · ith Second Parties, their heirs, and assigns, that they are lawfully seized in fee simple of the premises above conveyed ind has full power, authority and right to convey the same, and that said premises are free from all encumbrances ex ept taxes for the year 2004, which are to be prorated between the parties as of the date of closing, the payment of whic h is assumed by the Second Parties; and that they will forever warrant and defend the said premises and the title the eto against the lawful claims of all persons whomever.

II. IRREVOCABLE DURABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS:

1. **Power of Attorney**: First Parties do hereby make, constitute, and appoint BURROW CLOSI NG MANAGEMENT CORPORATION, A California Corporation, Acting Alone ("Agent") and MID SOUTH TI TLE AGENCY, INC., A MISSISSIPPI CORPORATION, as our true and lawful Attorney-In-Fact, for us and in our na me, place, and stead and on behalf of us for our use and benefit to do each of the following things:

(a) **General Powers.** Generally to do, sign, or perform in our name, place, and stead any act, d ed, matter, or thing whatsoever, that ought to be done, signed, or performed, or that, in the opinion of the Attorney-In- act ought to be done, signed, or performed in and about the premises, of or relating in any way to the premises descri ed herein, to all intents and purposes whatsoever, as fully and effectually as we could do if personally present and act ng. The enumeration of specific powers hereunder shall not in any way limit the general powers conferred herein.

(b) **Monies.** To receive from or disburse to any source whatever monies derived from the sale o the premises described herein.

(c) **Real and Personal Property.** To buy, lease, sell, alter, maintain, pledge, or in any way deal · ith real and personal property described herein and sign each instrument necessary or advisable to complete any such re l or personal property transaction, including but not limited to, deeds, closing statements, owners' affidavits and bills of s ale.

(d) **Litigation.** To sue, defend, or compromise suits and legal actions and to employ counse l in connection with our ownership of the premises described herein.

(e) **Agents.** To contract for or employ agents, accountants, advisors, attorneys, and others for serv ces in connection with the performance by said Attorney-In-Fact of any powers herein, and to appoint a substitut or substitutes to perform any of the acts that our Attorney-In-Fact is by this instrument authorized to perform, with the r ght to revoke such appointment of a substitute or substitutes at the pleasure of our Attorney-In-Fact, and any s ich authorization to a substitute shall not terminate with the death or disability of our Attorney-In-Fact.

2. **Ratification.** We hereby ratify and confirm each act done or caused to be done by our Attorney-In-Fa t in and about the premises described herein by virtue of this power of attorney.

3. **Inducement.** For the purpose of inducing any party to act in accordance with the powers granted in his power of attorney, we hereby warrant that if this power of attorney is terminated for any reason whatsoever, we and our successors will save such party harmless from any loss suffered or liability incurred by such party in actin in accordance with this power of attorney prior to the receipt by such party of actual notice of any such termination. ny party may rely upon an affidavit executed by our Attorney-In-Fact stating that he does not have actual knowledge o the termination of the power by revocation or by our death. All multiple counterpart originals shall have equal force nd effect, and any party may rely upon a photocopy of this power without production of the original.

4. **Durability.** This power of attorney shall not be affected by any disability, incompetence, or capacity wl ich either of us may suffer at any future time or times, whether or not the same shall be adjudicated by any court, it being our intent that the authorization and powers granted herein shall remain exercisable notwithstanding any such subseq ent occurrence, and that this power of attorney shall be construed to satisfy the Tennessee Uniform Durable Powe of Attorney Act, Tenn. Code Ann. Section 34-6-101 et seq.

5. **Irrevocable.** For a good and valuable consideration from CENDANT MOBILITY FINANCI AL CORPORATION, a Delaware Corporation, the receipt of which is hereby acknowledged, we agree that our Attorney In-Fact is hereby irrevocably vested with the powers set forth herein, and we do further forever renounce all right to rev oke any of the powers of said Attorney-In-Fact, or to appoint any person or entity other than said Attorney-In-Fact to execute the same, and forever renounce all rights on our part personally to do any of the acts which our attorne is hereby authorized to perform.

IN WITNESS WHEREOF, the said First Parties have hereunder set their hand and seal the day and year irst above written.

CLARENCE A. BROWN

ROBIN J. BROWN

STATE OF NEVADA)

COUNTY OF CLARK)

PERSONALLY APPEARED BEFORE ME, the undersigned authority, a Notary Public in and for said Cou nty and State, the within named bargainor, **CLARENCE A. BROWN**, with whom I am personally acquainted, or prove l to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purp ses therein contained.

WITNESS MY HAND AND SEAL AT OFFICE, in CLARK County, this the 16TH day of AUGUST, 2004

NOTARY PUBLIC

My Commission Expires:
APRIL 6, 2006

SARA ANNE LUTZ
Notary Public State of Nevada
No. 98-1624-1
My appt. exp. Apr. 6, 2006

STATE OF NEVADA)

COUNTY OF CLARK)

PERSONALLY APPEARED BEFORE ME, the undersigned authority, a Notary Public in and for said Cou nty and State, the within named bargainor, **ROBIN J. BROWN**, with whom I am personally acquainted, or proved to m on the basis of satisfactory evidence, and who acknowledged that she executed the within instrument for the purposes the ein contained.

WITNESS MY HAND AND SEAL AT OFFICE, in CLARK County, this the 16TH day of AUGUST, 2004

NOTARY PUBLIC

My Commission Expires:
April 6, 2006

SARA ANNE LUTZ
Notary Public State of Nevada
No. 98-1624-1
My appt. exp. Apr. 6, 2006

I hereby swear or affirm that the actual consideration or true value of this transfer, whichever is greater is:
$ 174,250.00.

Affiant:

Subscribed and sworn to before me this 16 day of Sept, 2004.

NOTARY PUBLIC
Larry N. Westbrook

My Commission Expires:
4/23/05

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

This instrument prepared by: Fred A. Ross, Jr.
Attorney for CENDANT MOBILITY FINANCIAL CORPORATION
499 South President Street / P.O. Box 23429
Jackson, Mississippi 39201 / 39225-3429
601-960-4550 Cendant # 151025204