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# 152242104

Davidson County DEEDWARR
Recvd: 11/16/04 15:37 2pgs
Fees:13.00 Taxes:784.40
20041116-0137756

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 Assistant Vice President, 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 Javier Gonzalez Montes De Oca, unmarried, 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. 54 on the Plan of Phase Two Lakeridge, as of record in Plat Book 9700, page 114, 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 John Harold Jones Jr. and wife, Ingeborg Jones, of record in Instrument No. *, in the Register's Office for Davidson County, Tennessee.

* 20041116-0137755

RESPONSIBLE TAXPAYER AND OWNER:

Javier Gonzalez Montes De Oca
3920 Lakeridge Run, Nashville, TN 37214
Map 109-01-0-A Parcel 46.00co
MORTGAGEE:

Centex Home Equity Company, LLC
P.O. Box 199400
Dallas, TX 75219

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 Asst. V P and attested and its seal affixed by its Asst. V P, this 1 day of Nov, 2004

CENDANT MOBILITY FINANCIAL CORPORATION, A Delaware Corporation

By: Elizabeth M Schumpf

Title: Assistant Vice President

ATTEST:

By: Kymberley Barnes

Title: Assistant Vice President

ACKNOWLEDGMENT

STATE OF New Jersey

COUNTY OF Burlington

On this day, before me personally appeared Elizabeth Schumpf and Kymberly Barnes, to me personally well known, who acknowledged that their the Asst. Vice President and Asst. Vice President 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 1 day of November, 2004

Nina James

NOTARY PUBLIC

NINA JAMES NOTARY PUBLIC JERSEY

My Commission Expires:
9/29/2009

NINA JAMES
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 9/29/2009

I hereby swear or affirm that the actual consideration or true value of this transfer, whichever is greater is $212,000.00. Sworn to and subscribed before me this 12th day of November, 2004

Affiant

Notary Public Larry N. Westbrook

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

My Commission Expires:
4/23/05