BOX 15

WARRANTY DEED AND IRREVOCABLE DURABLE POWER OF ATTORNEY

THIS INDENTURE is made this the 17 day of August, 2004 by ROBERT VAN EPP, A Single Person, First Party, for the purpose of conveying the premises described herein to CENDANT MOBILITY FINANCIAL CORPORATION, A DELAWARE CORPORATION, Second Parties, and to appoint Burrow Closing Management Corporation, A California Corporation, acting alone, and Mid South Title Inc., a Mississippi Corporation. Whenever in this instrument a pronoun is used, it shall be construed to represent either singular or plural, as the case may demand.

I. WARRANTY DEED

WITNESSETH:

That said First Party, 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. 16 on the Plan of Woodland Point, Phase III, as of record in Instrument # 20001011-0101044, 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 Robert Van Epp, an unmarried man, by deed from Centex Homes, a Nevada General Partnership of record in 20021104-0134851, 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.

THE NAME AND ADDRESS OF A PROPERTY OWNER:
Mid South Title Agency
ADDRESS: P.O. Box 23429
Jackson, MS 39225-3429
PERSON OR ENTITY RESPONSIBLE FOR PAYMENT OF TAXES: same
ADDRESS same
PARCEL ID NO. Map 122-01-0-A Parcel 241.00co

Davidson County DEEDWARR
Recvd: 11/23/04 13:16 3pgs
Fees:18.00 Taxes:510.60
20041123-0140405

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

And said First Party, for him/her/themself and for their heirs, executors and administrators do hereby cover ant with Second Parties, their heirs, and assigns, that they are lawfully seized in fee simple of the premises above conve ed and has full power, authority and right to convey the same, and that said premises are free from all encumbrances exc 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 thei 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 Party does 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 name, place, nd 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, de ed, matter, or thing whatsoever, that ought to be done, signed, or performed, or that, in the opinion of the Attorney-In-F 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 of the premises described herein.

(c) **Real and Personal Property.** To buy, lease, sell, alter, maintain, pledge, or in any way deal v ith real and personal property described herein and sign each instrument necessary or advisable to complete any such rea 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 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.** I 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 and 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 w hich 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 r of Attorney Act, Tenn. Code Ann. Section 34-6-101 et seq.

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

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

Robert Van Epp 8/17/04
ROBERT VAN EPP

STATE OF FLORIDA)

COUNTY OF BREVARD)

PERSONALLY APPEARED BEFORE ME, the undersigned authority, a Notary Public in and for said County and State, the within named bargainor, **ROBERT VAN EPP,** with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained.

WITNESS MY HAND AND SEAL AT OFFICE, in Brevard County, this the 17 day of August, 2004

Jean M Bundy
NOTARY PUBLIC

My Commission Expires:
6/29/08

JEAN M. BUNDY
Notary Public - State of Florida
My Commission Expires Jun 29, 2008
Commission # DD 319205
Bonded By National Notary Assn.

I hereby swear or affirm that the actual consideration or true value of this transfer, whichever is greater is:
$ 138,000.00

Affiant: Bobbie State

Subscribed and sworn to before me this 19 day of November, 2004

JoAnn B Sisemore
NOTARY PUBLIC

My Commission Expires:
1-28-06

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 # 150991504

JOANN B. SISEMORE
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TN