RETURN TO: SATURN & MAZER TITLE SERVICES, INC.
212 THIRD AVENUE NORTH, NASHVILLE, TN 37201
FILE BOX " 7 " SP43788

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# 154059704

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 ($ **10.00**) and other good and valuable considerations in hand paid by Ken D. Nichols **and wife.** Joan K. Nichols, 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 the 10th Civil District of **Davidson** County, State of Tennessee:

SEE ATTACHED SHEET EXHIBIT "A"

Being the same property conveyed to CENDANT MOBILITY FINANCIAL CORPORATION, a Delaware Corporation, from **Odie D. Pansius**, of record in Instrument No. 20050512-0053744 and/or Deed Book _____, Page _____, in the Register's Office for Davidson County, Tennessee.

NAME AND ADDRESS OF PROPERTY OWNER:
Ken D. Nichols and Joan K. Nichols
320 Old Hickory Blvd. #1501
Nashville, TN 37221

RESPONSIBLE PARTY FOR PAYMENT OF TAXES:
Franklin American Mortgage Company
501 Croporate Centre Dr. Suite 400
Franklin, TN 37067

TAX I.D. #: Map 128-12-0-A Parcel 78.00 co

Davidson County DEEDWARR
Recvd: 05/12/05 12:54 3 pgs
Fees:18.00 Taxes:895.40
20050512-0053745

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 Assistant Vice President and attested and its seal affixed by its Assistant Vice President this 10 day of February, 20 05.

CENDANT MOBILITY FINANCIAL CORPORATION, A Delaware Corporation
By: Staci L. Williams
Title: Assistant Vice President

ATTEST:
By: Elizabeth M. Schimpf
Title: Assistant Vice President

ACKNOWLEDGMENT

STATE OF New Jersey
COUNTY OF Burlington

On this day, before me personally appeared Staci Williams and Elizabeth Schimpf, to me personally well known, who acknowledged that their the Asst. Vice Presidents 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 10th day of February, 2005.

Karen E. Bircsak
NOTARY PUBLIC

KAREN E. BIRCSAK NOTARY PUBLIC NEW JERSEY

My Commission Expires:
KAREN E. BIRCSAK
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 1/14/2010

I hereby swear or affirm that the actual consideration or true value of this transfer, whichever is greater is:
$ 242,000.00

Affiant: Adam B. Nichols

Subscribed and sworn to before me this 28 day of April, 2005.

NOTARY PUBLIC

My Commission Expires:
3/25/06

ANN D. MAZER NOTARY PUBLIC AT LARGE MERCER COUNTY TENN.

EXHIBIT "A"

Land in DavidsonCounty, Tennessee, being Unit No. 78, Building No. 15 on the Plan of Section 13, Phase 1B, Eale Ridge at the Reserve, Condominiums, a Horizontal Property Remime, created under Title 66, Section 27-101, et seq., as amended in Tennessee Code Annotated, and as established by a Master Deed and By-Laws, of record in Instrument No. 20011011-0110875, as Supplemented and Amended by Supplement and Amendment No. 18 to the Master Deed of record in Instrument No. 20020313-0031656, Register's Office for Davidson County, Tennessee, together with the undivided percentage interest in the Common Elements appurtenant to said unit as set forth in said Master Deed. Reference is hereby made to the Plat of Eagle Ridge at theReserve Condominiums as shown on Exhibit "A" to the Master Deed of record as aforementioned, said Register's Office for a more complete identification and description of such unit.

This conveyance is made subject to all the provisions of the Tennessee "Horizontal Property Act" as the same is set out in Section 66-27-101 et seq. of the Tennessee Code Annotated and is subject to the provisions and requirements thereof; and is subject to the By-Laws and Charter for the administration thereof; and is subject to easements, rights and interest in favor of other unit owners and all sewer, water, electrical, telephone and other utility easements now or hereafter established over, through or upon the land embracing the regime and building thereon; and also including, without limitations, all conditions, covenants, restrictions and options, burdens, assessements and other undertakings contained in the Master Deed of record in Instrument No. 20011011-0110875, Register's Office for Davidson County, Tennessee.