BOX 50-B

~~PREPARED BY:~~ RETURN TO:
BANKERS TITLE & ESCROW CORP.
3310 WEST END AVE.
NASHVILLE, TN 37203

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# 1587123

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 Karl G. Kersey and wife, Lori A. Kersey, 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. 251 on the Plan of Warner Park Valley, Section 1, as of record in Book 3600, page 12, 13 and 14, 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 Gerald R. Armbruster, Jr. and wife, Suzanne I. Armbruster, of record in Instrument No. Y and/or Deed Book _____, Page _____, in the Register's Office for Davidson County, Tennessee.

ADDRESS OF OWNER & PROPERTY:

Karl G. Kersey and Lori A. Kersey Y20050810-0094841
914 Neuhoff Lane
Nashville, TN 37205

PARTY RESPONSIBLE FOR TAXES:

New Owners

TAX I.D. #
Map 126-11-0 Parcel 72.00

Davidson County DEEDWARR
Recvd: 08/10/05 13:09 2 pgs
Fees:13.00 Taxes:862.10
20050810-0094842

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 and attested and its seal affixed by its CLOSING AGENT, this 7th day of July, 20 05.

CENDANT MOBILITY FINANCIAL CORPORATION, A Delaware Corporation

By: _____

Title: Closing Agent

ATTEST:

By: _____

Title: Closing Agent

ACKNOWLEDGMENT

STATE OF MS

COUNTY OF Hinds

On this day, before me personally appeared David M. Ross and Fred A. Ross, Jr., 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 7th day of July, 20 05.

_____

NOTARY PUBLIC

PHYLLIS WILLIAMS, HINDS COUNTY, MS NOTARY PUBLIC My Commission Expires June 14, 2009

My Commission Expires:

6-14-09

I hereby swear or affirm that the actual consideration or true value of this transfer, whichever is greater is $ 233,000.00.

_____

Affiant

Subscribed and sworn to before me this 15 day of July, 20 05.

_____

Notary Public

My Commission Expires:

1-26-08