Consideration

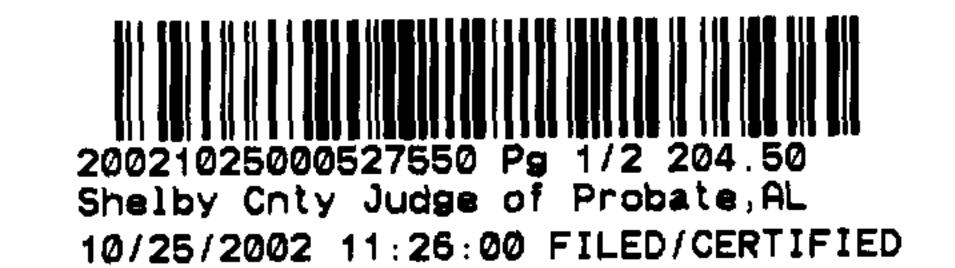
SEND TAX NOTICE TO:

Cendant Mobility Financial Corporation 499 S. President Street, #200

Jackson, Ms 39225

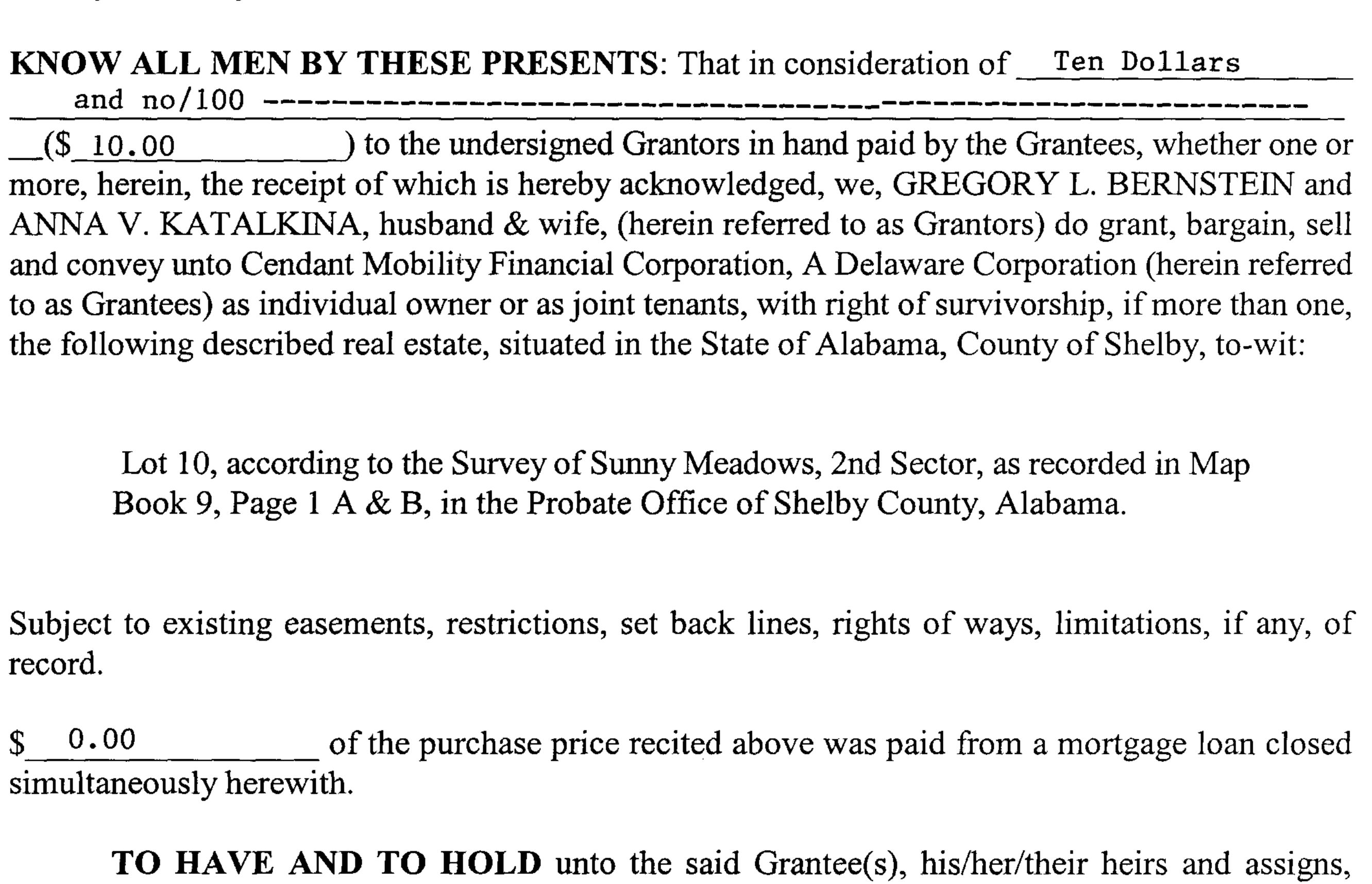
THIS INSTRUMENT PREPARED BY:

Fred A. Ross, Jr.
Attorney for Cendant Mobility Financial Corporation
499 South President Street / P.O. Box 23429
Jackson, MS 39201/39225-3429
(601) 960-4550 Cendant #1356605



WARRANTY DEED AND LIMITED POWER OF ATTORNEY

State of Alabama County of Shelby



TO HAVE AND TO HOLD unto the said Grantee(s), his/her/their heirs and assigns, forever; it being the intention of the parties to this conveyance, that if more than one Grantee, then to the Grantees as joint tenants with right of survivorship (unless the joint tenancy hereby created is severed or terminated during the joint lives of the Grantee(s) herein) in the event one Grantee herein survives the other, the entire interest in fee simple shall pass to the surviving Grantee and if one does not survive the other, then the heirs and assigns of the Grantees herein shall take as tenants in common.

And we do for ourselves and for our heirs, executors, and administrators covenant with said Grantee(s), his/her/their heirs and assigns, that we are lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that we have a good right to sell and convey the same as aforesaid; that we will and my heirs, executors and administrators shall, warrant and defend the same to the said Grantee(s), his/her/their heirs, and assigns forever, against the lawful claims of all persons.

And we do by these presents make, constitute and appoint Cendant Mobility Financial Corporation, a Delaware Corporation ("Agent") and/or Mid South Title Agency, Inc., a Mississippi Corporation ("Agent") and/or its authorized and designated agents or representatives, as our true and lawful agent and attorney-in-fact to do and perform for us in our name, place and stead, and for our use and benefit, to execute a standard form lien waiver and any and all documents necessary for delivery of this deed and to complete the sale of the property herein described, including but not limited to the HUD-1 Settlement Statement, HUD-1 Certification, Affidavit of Purchaser and Seller, AHFA Bond Forms (Seller Affidavit), Lender Assumption Statements and/or Modification Agreement, Lender Compliance Agreement, and any other documents required for said sale and conveyance. We further give and grant unto our Agent full power and authority to do and perform every act necessary and proper to be done and the exercise of any of the foregoing powers as fully

as we might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that our Agent shall lawfully do or cause to be done by virtue hereof. This power of attorney shall not be affected by disability, incompetency or incapacity of Principal, and shall be governed by the laws of the State of Alabama. This power of attorney is coupled with an interest and shall remain in force and effect until delivery of this deed and the sale closed, and shall not be revoked by either of the undersigned prior to said time.

IN WITNESS WHEREC	OF , we have hereunto set our hands and seals, this $\angle 5$ day of
, 20 <u>00.</u>	Gregory L Bernstein GREGORY L. BERNSTEIN
	Annal, Kelallina
	ANNA V. KATALKINA
State of Mana. County of Management	20021025000527550 Pg 2/2 204.50 Shelby Cnty Judge of Probate,AL 10/25/2002 11:26:00 FILED/CERTIFIED
whose name is GREGORY L. It known to me, acknowledged before	Public, in and for said County, in said State, hereby certify that BERNSTEIN signed to the foregoing conveyance, and who is ore me on this day that, being informed of the contents of the oluntarily on the day the same bears date.
Given under my hand this	the Listed day of September, 2002 Somethe Heyer Notary Public
(SFAL)	My commission expires: //-30-03
State of Manual County of Hulyay	· —
whose name is ANNA V. KATAI to me, acknowledged before me or she executed the same voluntarily	
Given under my hand this	the Byd day of Systemileo, 2002.
(SEAL)	Notary Public My commission expires://-30-03

<u>Instructions to Notary</u>: This form acknowledgement cannot be changed or modified. It must remain as written to comply with Alabama law. The designation of the State and the County can be changed to conform to the place of the taking of the acknowledgement.