

**SEND TAX NOTICE TO:**

Dennis Erwin and Jennifer Erwin  
7013 Eagle Valley Way  
Birmingham, Alabama 35242

**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 #1362115

**WARRANTY DEED AND LIMITED POWER OF ATTORNEY**

State of Alabama  
County of Shelby

**KNOW ALL MEN BY THESE PRESENTS:** That in consideration of Three Hundred  
Twenty-Seven Thousand Nine Hundred Dollars and no/100 -----  
(\$ 327,900.00 ) to the undersigned Grantors in hand paid by the Grantees, whether one or  
more, herein, the receipt of which is hereby acknowledged, we, RICHARD C. MEALINS and JULIE  
H. MEALINS, husband & wife, (herein referred to as Grantors) do grant, bargain, sell and convey  
unto Dennis Erwin and wife, Jennifer Erwin

(herein referred to as Grantees) as individual owner or as joint tenants, with right of survivorship,  
if more than one, the following described real estate, situated in the State of Alabama, County of  
Shelby, to-wit:

Lot 1525, according to the Survey of Eagle Point, 15th Sector, as recorded in Map  
Book 26, Page 35, in the Probate Office of Shelby County, Alabama.

Subject to existing easements, restrictions, set back lines, rights of ways, limitations, if any, of  
record.

\$ 262,320.00 of the purchase price recited above was paid from a mortgage loan closed  
simultaneously herewith.

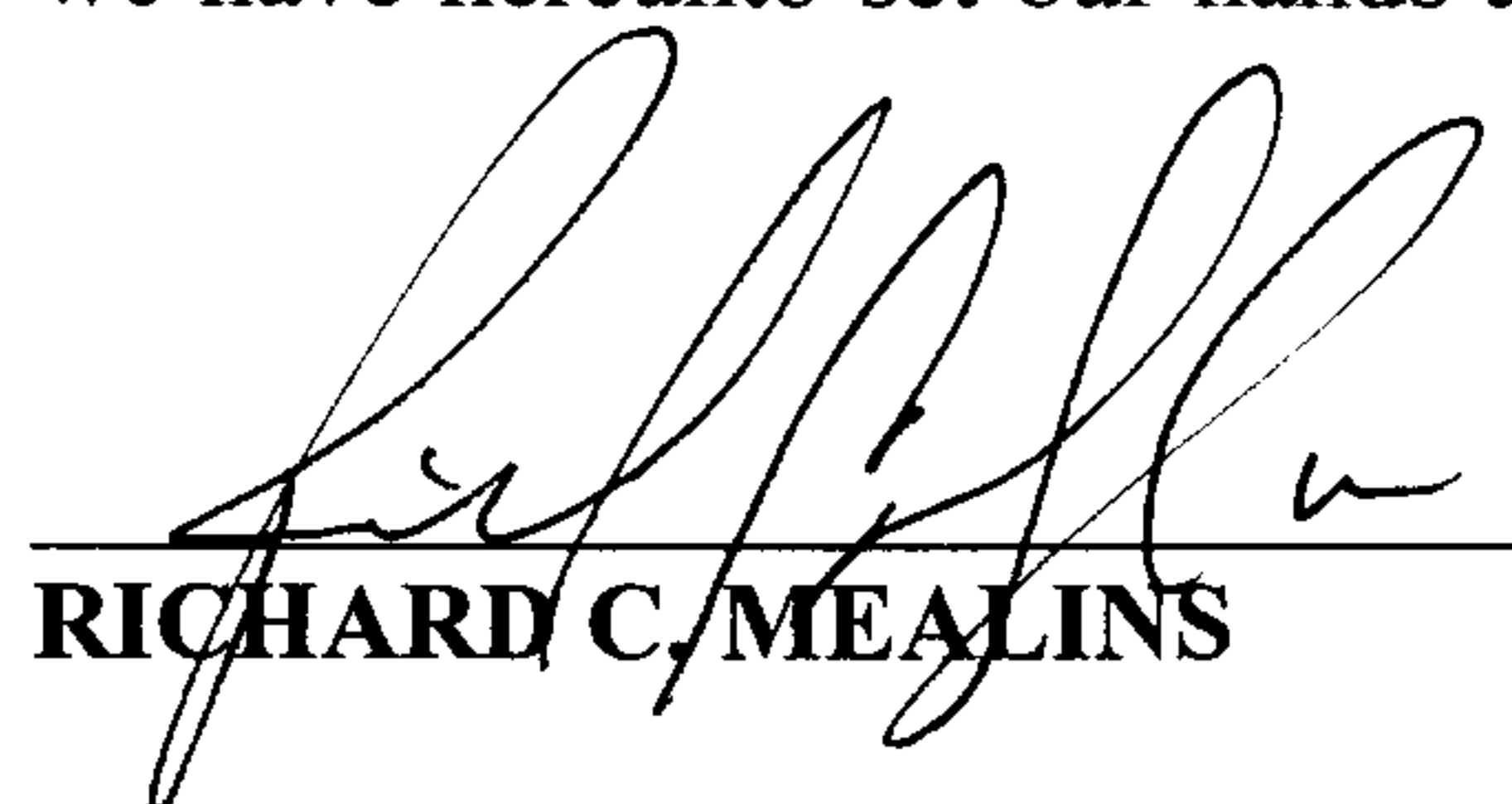
**TO HAVE AND TO HOLD** unto the said Grantee(s), his/her/their heirs and assigns,  
forever; it being the intention of the parties to this conveyance, that if more than one Grantee, then  
to the Grantees as joint tenants with right of survivorship (unless the joint tenancy hereby created  
is severed 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.

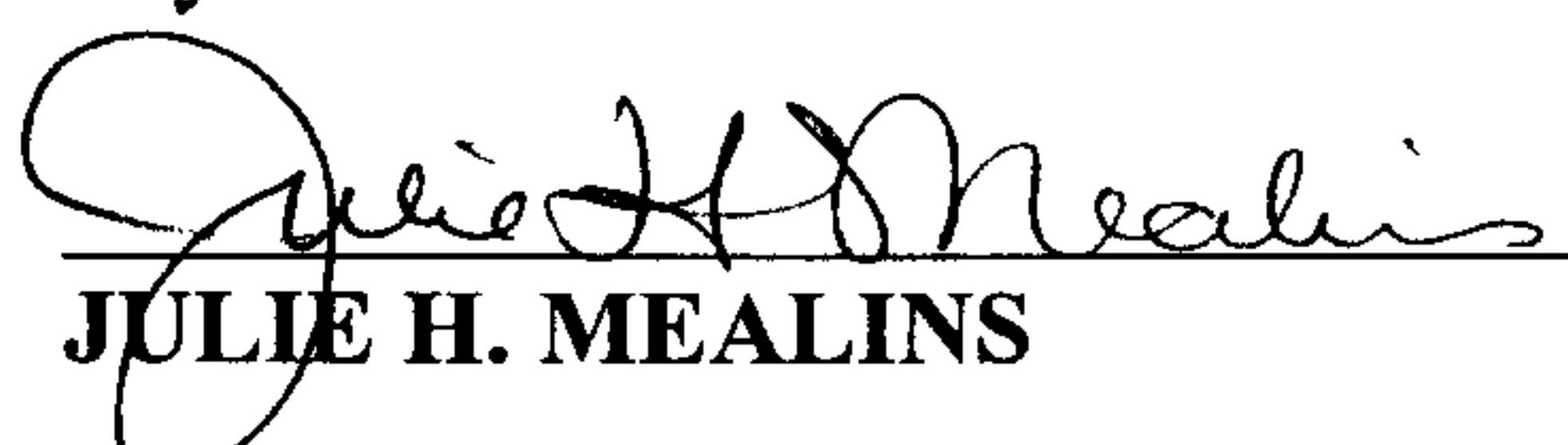
And we do for ourselves and for our heirs, executors, and administrators covenant with said  
Grantee(s), his/her/their heirs and assigns, that we are lawfully seized in fee simple of said premises;  
that they are free from all encumbrances, unless otherwise noted above; that we have a good right  
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 WHEREOF, we have hereunto set our hands and seals, this 22 day of October, 2002.

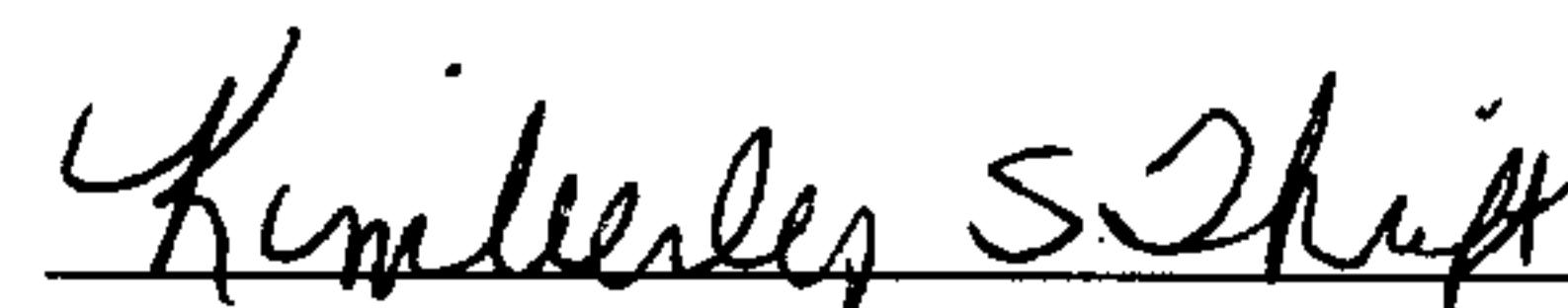
  
RICHARD C. MEALINS

  
JULIE H. MEALINS

State of Alabama  
County of Jefferson

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that whose name is **RICHARD C. MEALINS** signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the foregoing, he executed the same voluntarily on the day the same bears date.

Given under my hand this the 22nd day of October, 2002.

  
Notary Public

(SEAL)

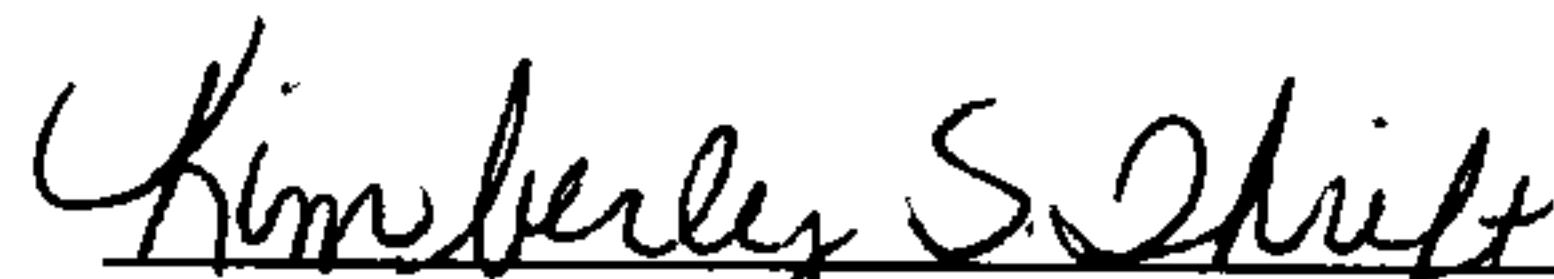
My commission expires:

State of Alabama  
County of Jefferson

NOTARY PUBLIC STATE OF ALABAMA AT LARGE  
MY COMMISSION EXPIRES: Nov 25, 2004  
BONDED THRU NOTARY PUBLIC UNDERWRITERS

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that whose name is **JULIE H. MEALINS** signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the foregoing, she executed the same voluntarily on the day the same bears date.

Given under my hand this the 22nd day of October, 2002.

  
Notary Public

(SEAL)

My commission expires:

NOTARY PUBLIC STATE OF ALABAMA AT LARGE  
MY COMMISSION EXPIRES: Nov 25, 2004  
BONDED THRU NOTARY PUBLIC UNDERWRITERS

**Instructions to Notary:** 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.