

**STATUTORY WARRANTY DEED**  
**STATE OF ALABAMA**

STATE OF Alabama

COUNTY OF Jefferson

KNOW ALL MEN BY THESE PRESENTS, that in consideration of the sum of Ten Dollars (\$10.00) and other good and valuable considerations to the undersigned Grantor, Cendant Mobility Financial Corporation, a Delaware Corporation, herein referred to as Grantor, in hand paid by Charles E. Collins and wife, Kelli T. Collins

herein referred to as Grantee(s), the receipt of which is hereby acknowledged, the said Grantor does by these presents, grant, bargain, sell and convey unto said Grantee(s), as joint tenants and upon the death of either of them, then to the survivor of them in fee simple, together with every contingent remainder and right of reversion, the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 14, Block 2, according to the Survey of Kirkwall, a Subdivision of Inverness as recorded in Map Book 6, Page 152 A & B, in the Probate Office of Shelby County, Alabama.

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TO HAVE AND TO HOLD to 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 survive the other, the entire interest in fee simple shall pass 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.

\* Subject to current taxes, easements and restrictions of record.

\*\* \$200,000.00 of the Purchase Price was paid from the proceeds of a mortgage recorded simultaneously herewith.

IN WITNESS WHEREOF, the undersigned have hereto set their hands and seals this 19  
day of November, 2002.

CENDANT MOBILITY FINANCIAL CORPORATION  
A DELAWARE CORPORATION

By: Erik Tatum

(Name) Erik Tatum

Title) Closing Agent

STATE OF MS

COUNTY OF Hinds

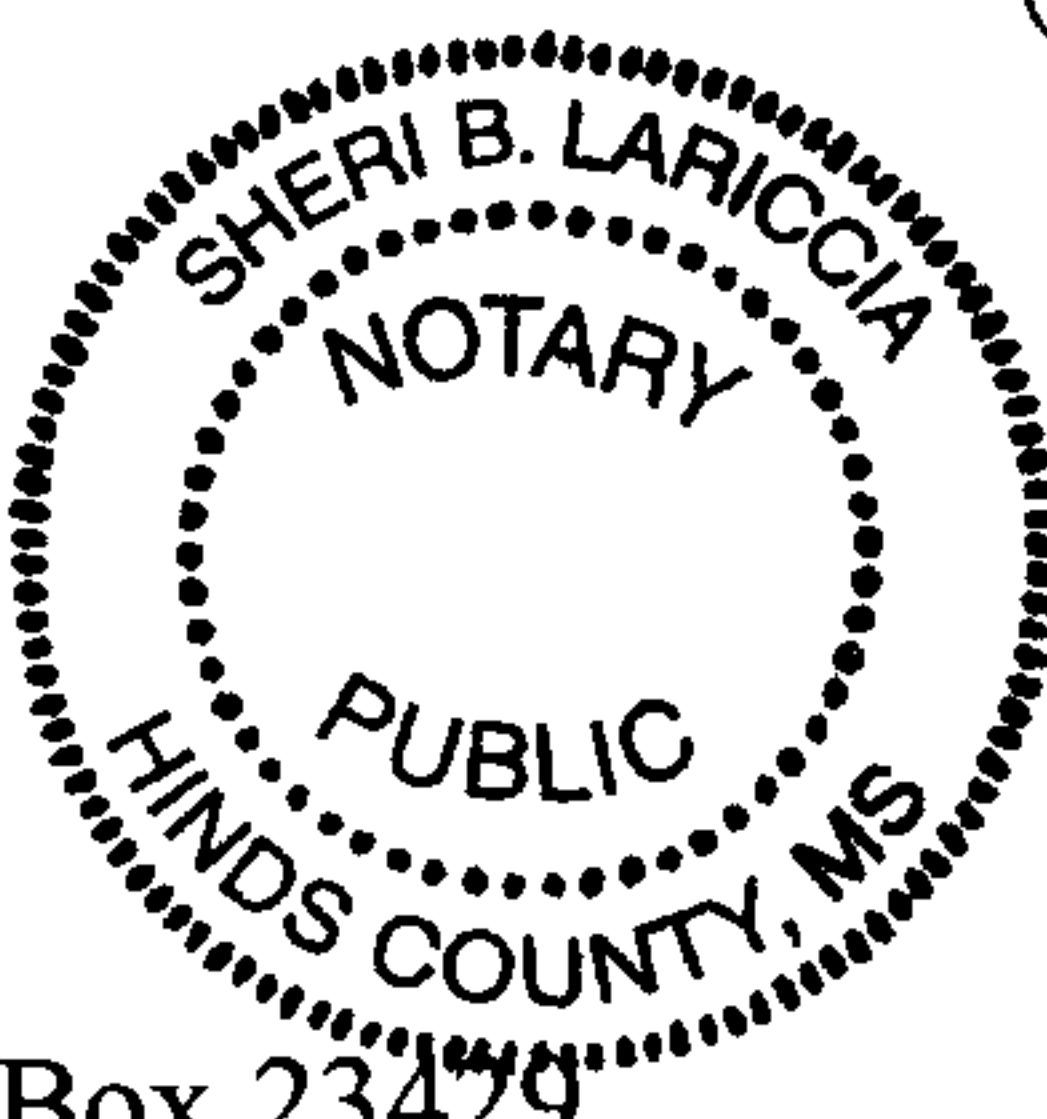
I, the undersigned, a Notary Public in and for said County and State, hereby certify that Erik Tatum, whose name as Closing Agent of Cendant Mobility Financial Corporation, A Delaware Corporation, is signed to the foregoing conveyance and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he/she, as such officer and with full authority, signed, executed and delivered the same voluntarily for and as the act of said corporation.

Given under my hand and official seal, this 19 day of Nov., 2002.

Sheri B. Lariccia  
Notary Public

My commission Expires:  
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This instrument prepared by:  
Fred A. Ross, Esq.  
Mid South Title Agency, Inc.  
499 South President Street / P.O. Box 23429  
Jackson, Mississippi 39201/39225-3429  
Cendant File # 1347909



Notary Public State of Mississippi  
At Large  
My Commission Expires  
October 12, 2006  
BONDED THRU  
HEIDEN, BROOKS & GARLAND, INC.