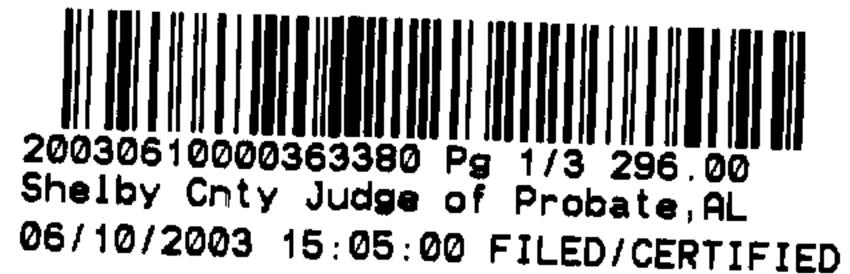
CONSTRUCTION 275, 900 00



SEND TAX NOTICE TO:

Cendant Mobility Financial Corporation

499 South President Street, Suite 200 Jackson, Mississippi 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 #138346704

WARRANTY DEED AND LIMITED POWER OF ATTORNEY

State of Alabama County of Shelby

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

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

We hereby certify that whose name is MAUREEN HALEY A/K/A MAUREEN SARAMA A/K/A MAUREEN ONEIL SARAMA are all one and the same person.

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 Burrow Closing Management Corporation, A California Corporation, acting alone, as our true and lawful agent 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

older Marian

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 5 day, 2003.	of
MAUREEN HALEY A/K/A MAUREEN SARAMA A/K/A MAUREEN ONEIL SARAMA	
EDWARD W. SARAMA	
State of Own County of Dhinson	
I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify the whose name is MAUREEN HALEY A/K/A MAUREEN SARAMA A/K/A MAUREEN ONE! SARAMA signed to the foregoing conveyance, and who is known to me, acknowledged before no this day that, being informed of the contents of the foregoing, she executed the same voluntary on the day the same bears date.	IL ne
Given under my hand this the 15 day of 100 , 2003.	
JAYNE SANDLER Commission Number 714844 My Commission Expires January 22, 2005 Notary Public My commission expires: 1.22.05	
State of County of	
I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that whose name is EDWARD W. SARAMA signed to the foregoing conveyance, and who is know 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.	vn
Given under my hand this the \(\frac{17}{2} \) day of \(\frac{100}{2} \).	
(SEAL) Notary Public	
My commission expires:	

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.

NOTARY ACKNOWLEDGEMENT

State of NWAAA	
County ofCOUNTY OF	
on May 162003, before me, a Notary Public of the State aforesaid	i, personally
who is personally known to me (or proved to me on the basis of satisfactory evidence) to be the	narcan(c)
whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/t	• • •
the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the in	•
person(s) or the entity upon behalf of which they acted, executed this instrument.	
Witness my hand and official seal.	
Notary Public	
My commission expires: 12/6/06 (. SAVAGE	
Seal	
C. SAVAGE Notary Public, State of Nevada Appointment No. 03801771 My Appt. Expires Dec. 6, 2006	