

STATUTORY WARRANTY DEED
STATE OF ALABAMA

STATE OF Alabama

COUNTY OF Shelby

Send Tax Notice to:
Charles F. Judd
1048 Grove Park Way
Birmingham, AL 35243

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 F. Judd and wife, Jane S. Judd

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 ~~Jefferson~~ Shelby County, Alabama, to-wit:

Lot 1171, according to the Map of Highland Lakes, 11th Sector, an Eddleman Community, as recorded in Map Book 27, Page 84 A, B, C & D, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Together with nonexclusive easement to use the private roadways, common area all as more particularly described in the Declaration of Easements and Master protective Covenants for Highland Lakes, a Residential Subdivision, as recorded in Instrument #1994-07111 and amended in Instrument #1996-17543 and amended in Instrument #1999-31095 in the Probate Office of Shelby County, Alabama, and the Declaration of Covenants, Conditions and Restrictions for Highland Lakes, a Residential Subdivision, 11th Sector, recorded as Instrument #2000-41316 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.

** \$250,000.00 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 18th
day of September, 2003.

CENDANT MOBILITY FINANCIAL CORPORATION,
A DELAWARE CORPORATION

By: Heather Mentz
(Name) Heather Mentz
Title) Closing Agent

STATE OF New Jersey
COUNTY OF Burlington

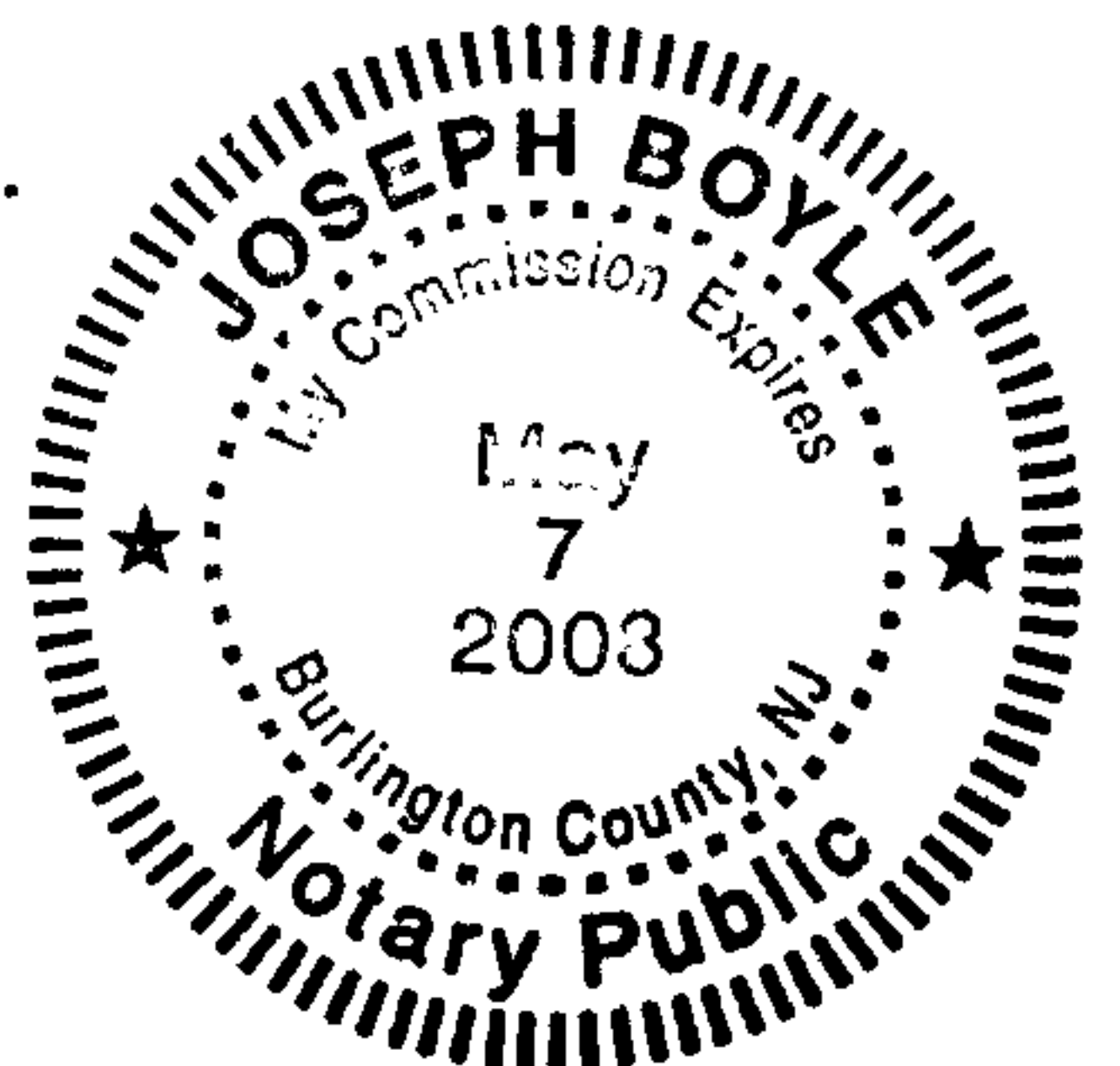
I, the undersigned, a Notary Public in and for said County and State, hereby certify that Heather Mentz, whose name as Closing Agent of CENDANT MOBILITY FINANCIAL CORPORATION, A Delaware Corporation, is signed to the foregoing conveyance and who is known to me, acknowledged before me on this day that, 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 18th day of September, 2003.

JOSEPH BOYLE
Notary Public of New Jersey
My Commission Expires May 7, 2008

My commission Expires:
May 7, 2008

Joseph Boyle
Notary Public



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 # 143128804