

Cendant Mobility Financial Corporation
499 South President Street
Jackson, Mississippi 39225

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 #142059504

KNOW ALL MEN BY THESE PRESENTS: That in consideration of Ten Dollars
and no/100-----
__(\$ 10.00) to the undersigned Grantors in hand paid by the Grantees, whether one or
more, herein, the receipt of which is hereby acknowledged, we, HENRY BROWN and SHERITA
W. BROWN, husband & wife, (herein referred to as Grantors) do grant, bargain, sell and convey
unto CENDANT MOBILITY FINANCIAL CORPORATION, A DELAWARE CORPORATION
_____ (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:

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 other documents required for said sale and conveyance. We further give and grant unto our Agent

004, 1000000

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 13 day of August, 2003

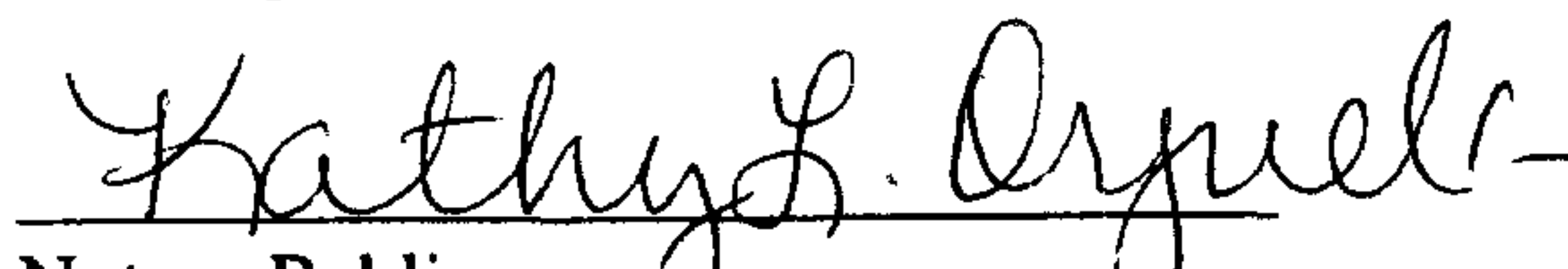

HENRY BROWN


SHERITA W. BROWN

State of Georgia
County of Connetquot

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that whose name is **HENRY BROWN** 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 13 day of August, 2003


Notary Public

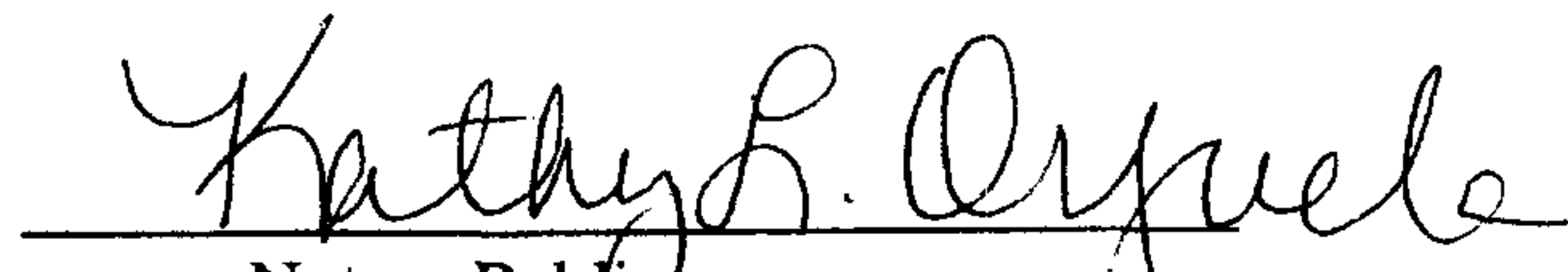
(SEAL)

My commission expires: 10/2006

State of Georgia
County of Connetquot

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that whose name is **SHERITA W. BROWN** 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 13 day of August, 2003


Notary Public

(SEAL)

My commission expires: 10/2006

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.