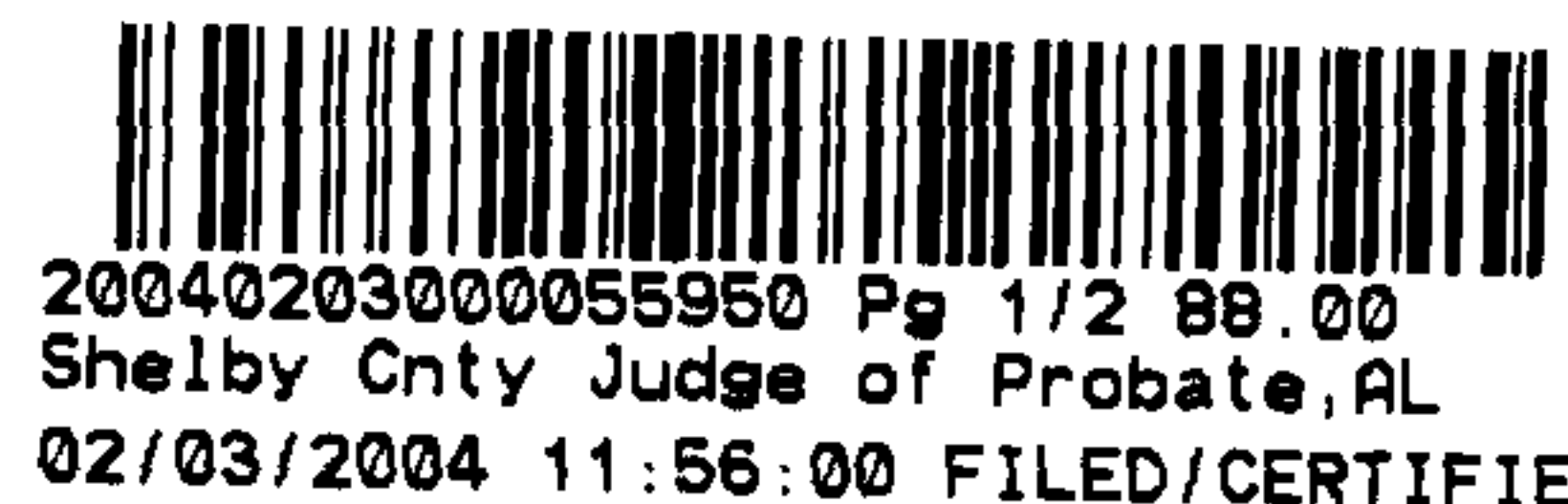


Consideration \$370,000.00



STATUTORY WARRANTY DEED
STATE OF ALABAMA

Send Tax Notice to
H. Browne Mercer
3704 Wyngate Cove
Birmingham, Alabama 35242

STATE OF ALABAMA

COUNTY OF SHELBY

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
H. Browne Mercer and wife Mary Mercer

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 32, in Block 4, according to the Survey of Wyngate, First Sector, as recorded in Map Book 11, Page 13, in the Probate Office of Shelby County, Alabama, and amended by Map Book 11, Page 81, and further amended in Map Book 12, Page 1, as recorded in said Probate Office.

*

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.

** \$296,000.00 of the purchase price was paid from the proceeds of a mortgage recorded simultaneously herewith.

Corley

IN WITNESS WHEREOF, the undersigned have hereto set their hands and seals this 16
day of January, 2004.

CENDANT MOBILITY FINANCIAL CORPORATION, A
DELAWARE CORPORATION

By: [Signature]
(Name) Bender Kuhl
Title) Closing Agent

STATE OF New Jersey
COUNTY OF Burlington

[Signature], the undersigned, a Notary Public in and for said County and State, hereby certify that [Signature], 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 16 day of January, 2004.

[Signature]
Notary Public

My commission Expires:

KEITA A. CARR
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 9/17/2007

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 # 143347504