

SEND TAX NOTICE TO:

Cendant Mobility Financial Corp
499 S. President Street, Suite 200
Jackson, Mississippi 39225

THIS INSTRUMENT PREPARED BY:
WARD, PARMER & WILSON, LLC.
400 Shades Creek Parkway, Suite 100
Birmingham, Alabama 35209
(205) 879-5997

WARRANTY DEED AND LIMITED POWER OF ATTORNEY

State of Alabama
County of Shelby

KNOW ALL MEN BY THESE PRESENTS: That in consideration of Three Hundred Forty Thousand and no/100(\$340,000.00) to the undersigned Grantor in hand paid by the Grantees, whether one or more, herein, the receipt of which is hereby acknowledged, I, **Kathy H. Jones, an unmarried person**, (herein referred to as Grantor) does 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:

See Attached Exhibit "A"

Kathy H. Jones being the surviving grantee of a deed dated July 24, 2001 and recorded in Instrument No. 20010803000322981 in the Shelby County, Alabama. William F. Jones having died on or about October 7, 2003 in Jefferson County, Alabama.

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

\$0.00 of the purchase price recited above was paid from a mortgage loan closed simultaneously herewith.

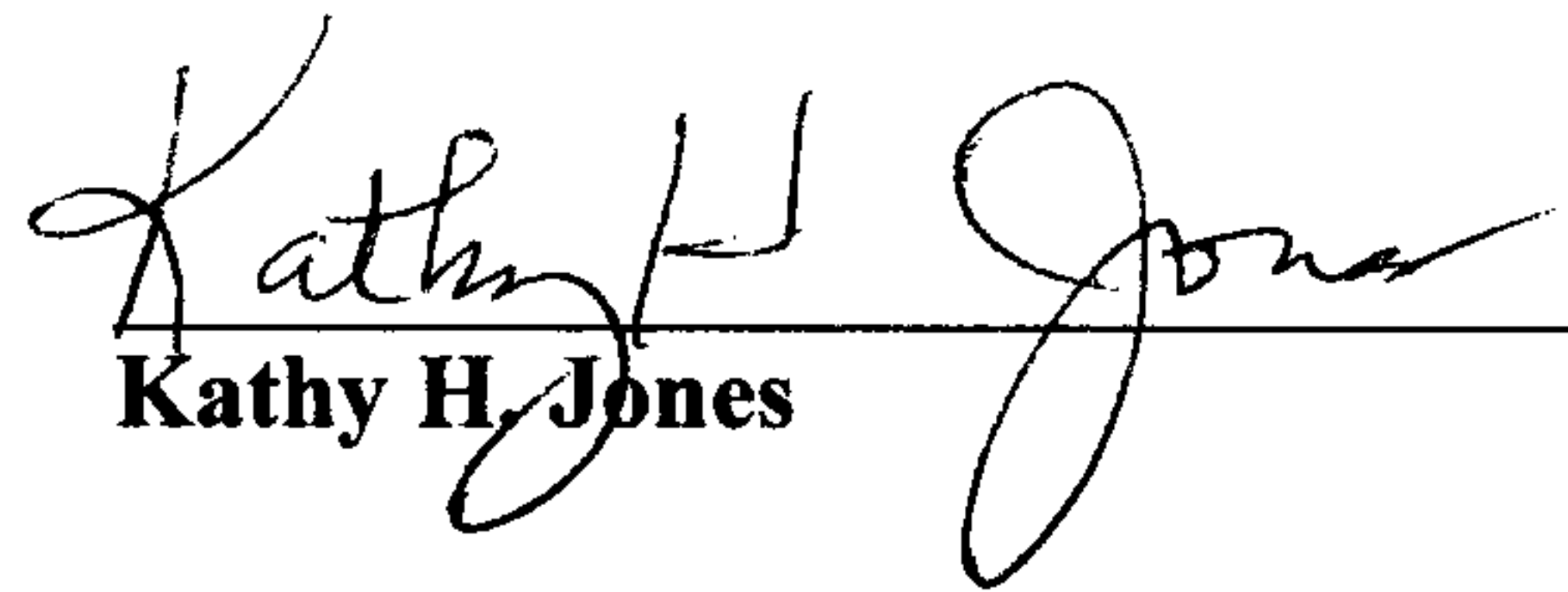
TO HAVE AND TO HOLD unto the said Grantee(s), his/her/their heirs and assigns, forever; it being the intention of the parties to this conveyance, that if more than one Grantee, then to the Grantees as joint tenants with right of survivorship (unless the joint tenancy hereby created is severed or terminated 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 I do for myself and for my heirs, executors, and administrators covenant with said Grantee(s), his/her/their heirs and assigns, that I am lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that I have a good right to sell and convey the same as aforesaid; that I 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 I do by these presents make, constitute and appoint **Cendant Mobility Financial Corporation, a Delaware Corporation** ("Agent") and/or its authorized and designated agents or representatives, as my true and lawful agent and attorney-in-fact to do and perform for me in my name, place and stead, and for my 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

the exercise of any of the foregoing powers as fully as I might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that my 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 the undersigned prior to said time.

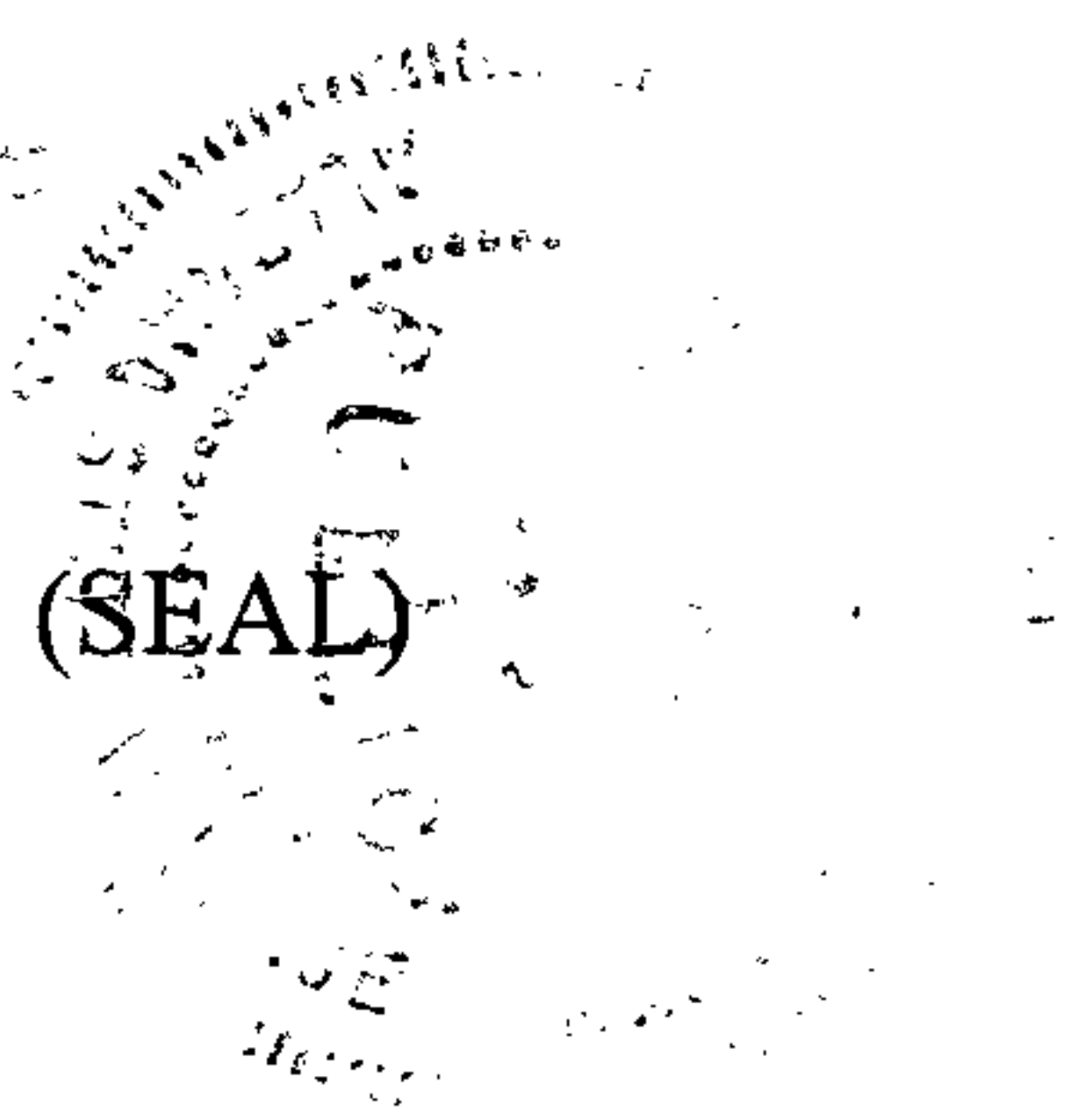
IN WITNESS WHEREOF, I have hereunto set my hand and seal, this 26th day of July, 2004.

 (Seal)
Kathy H. Jones

State of Alabama
Jefferson County

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that **Kathy H. Jones**, a single person, whose name 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 foregoing, he/she executed the same voluntarily on the day the same bears date.

Given under my hand this the 26th day of July, 2004




Notary Public

My commission expires:

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Nov 5, 2006
BONDED THRU NOTARY PUBLIC UNDERWRITERS

Instructions to Notary: This form acknowledgment 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 acknowledgment.

EXHIBIT "A"

Lot 1708-A, according to a Re-subdivision of Highland Lakes, 17th Sector, an Eddleman Community, as recorded in Map Book 27, Page 90 A & B, 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, recorded as Instrument # 1994-07111 and amended in Instrument # 1996-17543 and 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, 17th Sector, recorded as Instrument # 2000-41317 in the Probate Office of Shelby County, Alabama.