


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 # 1563625

*Handwritten:*  
161-101-101  
147.50

Send Tax Notice to:  
Wendy K. Owings  
254 Bedford Lane  
Birmingham, Alabama 35040

**STATUTORY WARRANTY DEED**  
**STATE OF ALABAMA**

  
20050429000206890 1/2 \$43.50  
Shelby Cnty Judge of Probate, AL  
04/29/2005 03:37:18PM FILED/CERT

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

Wendy K. Owings, an unmarried person and Burt D. Owings,  
a married person

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 713, according to the Survey of Savannah Pointe, Sector VII, as recorded in Map Book 31, Page 101, in the Probate Office of Shelby County, Alabama.

\* Subject to taxes, easements and restrictions of record.

\*\* \$118,000.00 of the purchase Price was paid from the proceeds of a mortgage recorded simultaneously herewith.

\*\*\* The property herein described does not constitute the homestead of Burt D. Owings or his spouse.

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.

Shelby County, AL 04/29/2005  
State of Alabama

Deed Tax: \$29.50

*Jeff Parmer*

IN WITNESS WHEREOF, the undersigned have hereto set their hands and seals this 19  
day of April, 2005.

CENDANT MOBILITY FINANCIAL CORPORATION, A  
DELAWARE CORPORATION

By: Darlene Johnson

(Name) Darlene Johnson

Title) Closing Agent

STATE OF MS

COUNTY OF Hinds

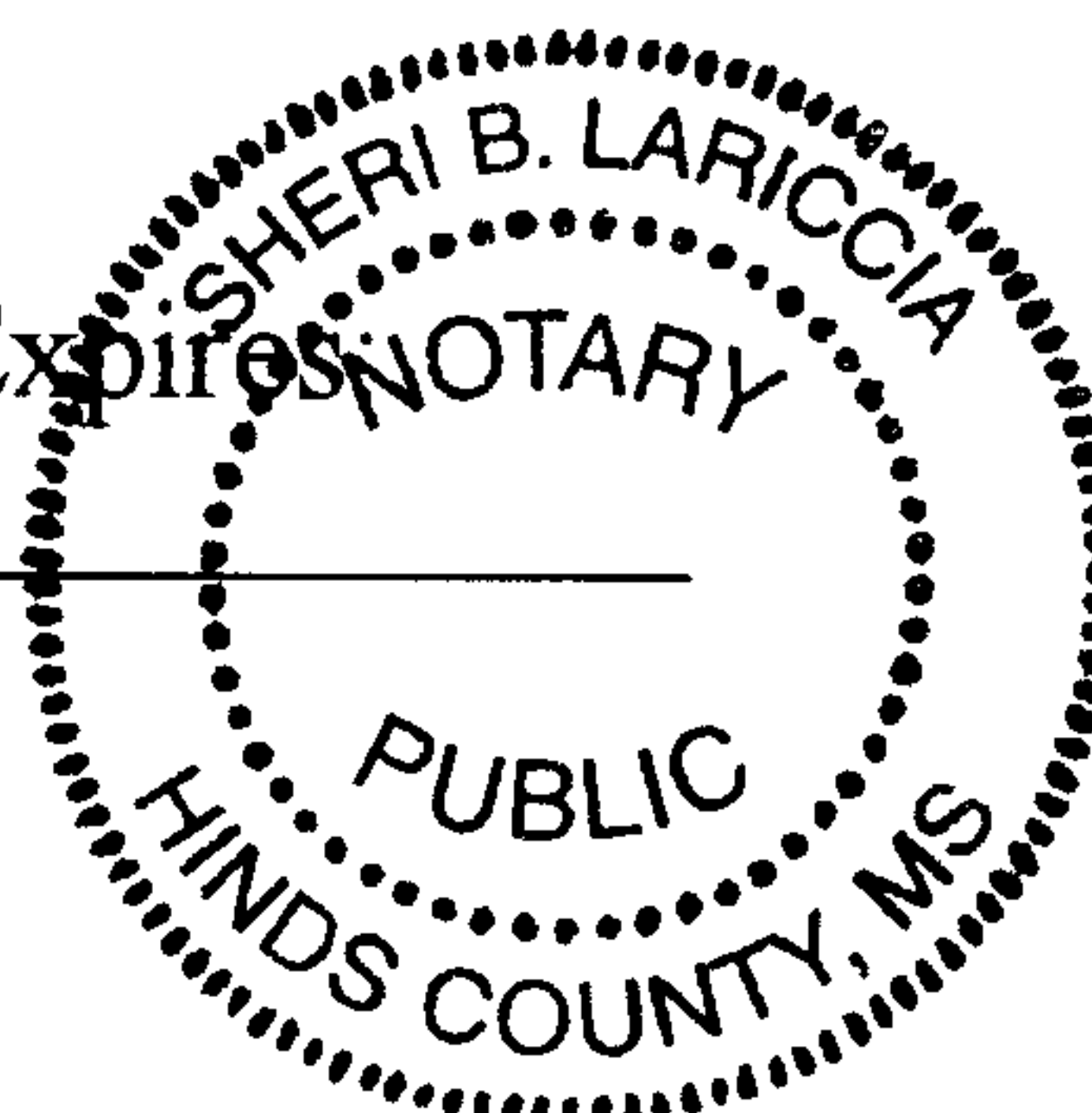
I, the undersigned, a Notary Public in and for said County and State, hereby certify that  
Darlene Johnson, whose name as Closing Agent of Cendant Mobility Financial  
Corporation, A Delaware Corporation, is signed to the foregoing conveyance and who is known to  
me, acknowledged before me on this 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 19<sup>th</sup> day of April, 2005.

Sheri B. Lariccia

Notary Public

My commission Expires



Notary Public State of Mississippi  
At Large  
My Commission Expires  
October 12, 2006  
BONDED THRU  
HEIDEN, BROOKS & GARLAND, INC.