

This instrument prepared by:
David M. Ross., Esq.
Attorney for Cartus Financial Corporation
499 South President Street / P.O. Box 23429
Jackson, Mississippi 39201/39225-3429
File # 1712403

Send TAx Notice To: Clinton D. Watkins 534 Reach Drive Birmingham AL 35242

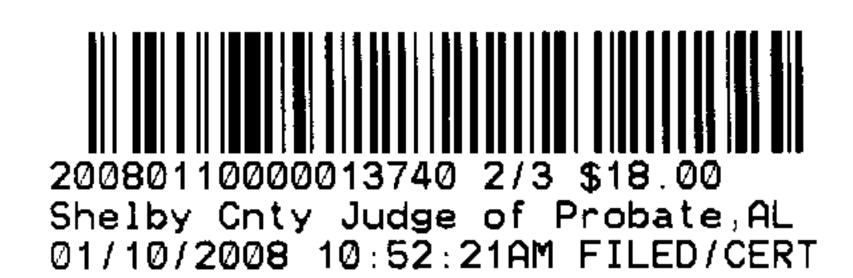
STATUTORY WARRANTY DEED STATE OF ALABAMA

STATE OF Alabama								
COUNTY OF JEfferson								
Consideration 156,000 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, Cartus Financial								
Corporation, formerly known as Cendant Mobility Financial Corporation, a Delaware Corporation,								
herein	referred	to	as	Grantor,	in	hand	paid	by
Clinton D.	Watkins and	Ashley	Watkins					

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:

SEE EXHIBIT A

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. \$156,000.00 of the purchase price recited above was paid from a mortgage loan closed simultaneously herewith.



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

February 28, 2007

CARTUS FINANCIAL CORPORATION, formerly known as CENDANT MOBILITY FINANCIAL CORPORATION, A DELAWARE CORPORATION

By: Mary Alice Mirth

(Name) May Alice larrett

(Title)

CLOSING AGENT

STATE OF MISSISSIPPI COUNTY OF HINDS

I, the undersigned, a Notary Public in and for said County and State, hereby certify that May Alice Revert , whose name as Closing Agent of Cartus 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 day of February 28, 2007.

My commission Expires:

My Commission Expires:

June 9, 2009

Mittission Expires:

Notary Public

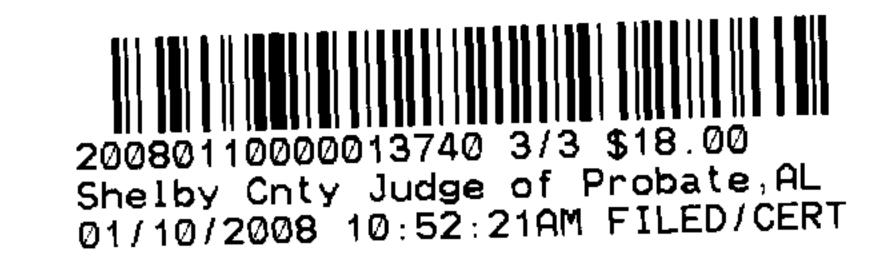


EXHIBIT A

Lot 53, according to the Final Record Plat of Narrows Reach Sector, Phase 2, as recorded in Map Book 30, Page 58A and 58B, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Together with the nonexclusive easement to use the Common Areas as more particularly described in The Narrows Residential Declaration of Covenants, Conditions and Restrictions recorded as Instrument # 2000-9755 in the Probate Office of Shelby County. Alabama (which, together with all amendments thereto, is hereinafter collectively referred to as the "Declaration").