

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), cash in hand paid, and other good and valuable considerations, the receipt and sufficiency of which is hereby acknowledged, the undersigned, **CENDANT MOBILITY SERVICES CORPORATION, A DELAWARE CORPORATION**, does hereby sell, convey and warranty unto _____

Nicholas G. Mavromatis and wife, Nicole J. Mavromatis, as joint tenants with full rights of *, the following described land and property lying and being situated in the County of De Soto, State of Mississippi, to-wit:

* survivorship and not as tenants in common,

Lot 33, Golden Oaks Community, located in Section 29, Township 1 South, Range 7 West, Desoto County, Mississippi, as recorded in Plat Book 63, Page 44, in the office of the Chancery Court Clerk of Desoto County, Mississippi.

THIS CONVEYANCE is made subject to any and all applicable building restrictions, restrictive covenants, rights-of-way, easements and mineral reservations of record.

IT IS AGREED AND UNDERSTOOD that ad valorem taxes for the current year have been prorated on an estimated basis. It is possible that the actual taxes for the current year may be increased above the prior year amount, and the Grantees assume responsibility for any increase in taxes.

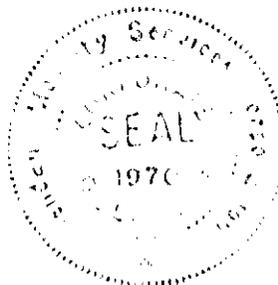
WITNESS THE SIGNATURE OF THE DULY AUTHORIZED OFFICER OF THE GRANTOR, this the 18th day of December, 2000.

CENDANT MOBILITY SERVICES CORPORATION,
A Delaware Corporation

By: *Raymond A. Adell*
Title: Assistant Secretary

STATE MS. - DESOTO CO. FILED
Dec 22 4 52 PM '00 *me*

BK 384 PG 648
W.F. ...



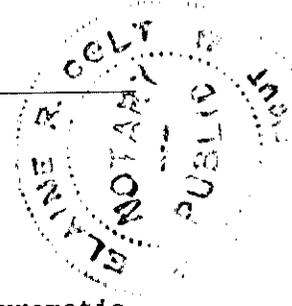
STATE OF Connecticut

COUNTY OF Fairfield

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, the within named Raymond A. Wells, who acknowledged that he/she is the Assistant Secretary, of Cendant Mobility Services Corporation, A Delaware Corporation and on behalf of the said corporation, and as its act and deed he/she executed and delivered the above and foregoing Warranty Deed, after first having been duly authorized by said corporation to do so.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this the 18th day of December, 2000.

Elaine R. Colt
NOTARY PUBLIC



My Commission Expires: **ELAINE R. COLT**
NOTARY PUBLIC
MY COMMISSION EXPIRES MAY 31, 2003

ADDRESS OF GRANTORS:
Cendant Mobility Services Corp.
40 Apple Ridge Road
Danbury, CT 06810
Phone No: 203-205-3400

ADDRESS OF GRANTEEES:
Nicholas G. & Nicole J. Mavromatis
1551 Golden Oaks Loop South
Southaven, MS38671
Phone No: N/A

This instrument prepared by: Fred A. Ross, Jr. Esq.
Mid South Title Agency, Inc.
499 S. President St./ P.O. Box 23429
Jackson, MS 39201/ 39225-3429
(601) 960-4550 Cendant File # 1140029

Return To: David M. Ross
Attorney at Law
P.O. Box 1461
Oxford, MS 38655

CERTIFICATE OF CENDANT MOBILITY SERVICES CORPORATION

I, Raymond A. Wells, Assistant Secretary of CENDANT MOBILITY SERVICES CORPORATION, a Delaware corporation (the "Corporation"), do hereby certify that the following resolution was duly adopted by the Board of Directors of the Corporation by Unanimous Written Consent dated as of June 11, 1997 in accordance with the provisions of the Certificate of Incorporation and the By-Laws of the Corporation and that such resolution is now in full force and effect:

RESOLVED, that the President, any Executive Vice President, any Senior Vice President, any Vice President, the Secretary, or any Assistant Secretary, be and is hereby authorized and empowered, on behalf of the Corporation, to purchase, mortgage, lease or convey such residential real estate as the Corporation may acquire and dispose of in the Corporation's normal course of business and each such officer is authorized and empowered to execute and accept any and all instruments necessary and incidental thereto.

I do hereby further certify that the following resolution was duly adopted by the Board of Directors of the Corporation by Unanimous Written Consent dated as of November 3, 1997 in accordance with the provisions of the Certificate of Incorporation and the By-Laws of the Corporation and that such resolution is now in full force and effect:

RESOLVED, that John E. Borger, Senior Vice President and Assistant Secretary, is hereby authorized and empowered, upon notification to the Board of Directors, to appoint additional Assistant Secretaries as may be necessary to properly and efficiently conduct the Corporation's business, and all such appointments are hereby ratified and confirmed, as if such appointments were the act of the Board of Directors in each such instance.

I do hereby further certify that the following positions are currently held by the persons named:

Chairman	Richard A. Smith	Senior Vice President	Daniel A. Keating
President and		Senior Vice President	Michael P. Mancini
Chief Executive Officer	Kevin J. Kelleher	Senior Vice President	Traci A. Morris
Executive Vice President		Senior Vice President	Gloria L. Newman
and Assistant Secretary	James E. Buckman	Vice President	
Executive Vice President	Gerald S. Pearce	Finance and Controller	Eric Barnes
Executive Vice President	Donald F. Smith	Vice President	
Senior Vice President, Finance,		and Assistant Secretary	Eric J. Bock
and Chief Financial Officer	Dennis M. O'Gara	Vice President, Tax	Vincent Ventura
Senior Vice President		Assistant Secretary	Scott Bojezuk
and Treasurer	Duncan H. Cocroft	Assistant Secretary	William Jernigan
Senior Vice President		Assistant Secretary	Patricia A. Mitchell
and Secretary	Jeanne M. Murphy	Assistant Secretary	Raymond A. Wells
Senior Vice President		Assistant Treasurer	Mark E. Johnson
and Assistant Secretary	John E. Borger	Assistant Treasurer	John M. Peterson
Senior Vice President	John B. Arcario	Assistant Treasurer	A. Donald Ruston
Senior Vice President	Michael P. Brannan		

Witness my hand and the seal of the Corporation this 18th day of December 2000.

[SEAL]



Raymond A. Wells
Assistant Secretary