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W.E. DAVIS CH. CLK.

This instrument prepared by:
Fred A. Ross, Jr.
Attorney for Cendant Mobility Financial Corporation
499 South President Street / P.O. Box 23429
Jackson, MS 39201/39225-3429
601-960-4550 Cendant # 1336503

WARRANTY DEED AND SPECIAL POWER OF ATTORNEY

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 are hereby acknowledged, the undersigned, **MICHAEL J. KURIMCAK** and wife, **TERESA S. KURIMCAK**, do hereby sell, convey and warrant unto _____

_____ Cendant Mobility Financial Corporation, A Delaware Corporation _____

_____, the following described land and property lying and being situated in De Soto County, Mississippi, to-wit:

LOT 124, SECTION D, FAIRHAVEN ESTATES SUBDIVISION, as shown on plat of record at Plat Book 69, Pages 35-36, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

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.

AND WE DO BY THESE PRESENTS make, constitute and appoint Cendant Mobility Financial Corporation, a Delaware Corporation ("Agent") and/or Mid South Title Agency, Inc, a Mississippi Corporation ("Agent") and/or its authorized and designated agents or representatives, as our true and lawful agent and attorney-in-fact to do and perform for us in our name, place and stead, and for our use and benefit, to execute a standard form lien waiver and any other documents necessary for delivery of this deed and to complete the sale of the property herein described, including, but not limited to, the HUD-1 Settlement Statement, HUD-1 Certification, Affidavit of Purchaser and Seller, Lender Assumption Statements and/or Modification Agreement, Lender Compliance Agreement, and any other documents required for said sale and conveyance. We further give and grant unto our Agent full power and authority to do and exercise of any of the foregoing powers as fully as we might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that our 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 Mississippi. This Power of Attorney is coupled with an interest and shall remain in force and effect until the sale contemplated is closed, and shall not be revoked by either of the undersigned prior to said time.

July, 2002 WITNESS THE SIGNATURE OF THE GRANTORS, this the 16 day of

Michael J. Kurimcak MICHAEL J. KURIMCAK Teresa S. Kurimcak TERESA S. KURIMCAK

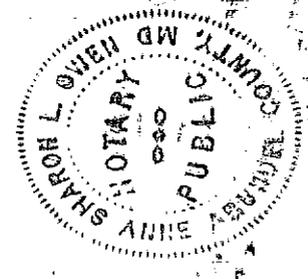
STATE OF Maryland COUNTY OF Anne Arundel

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, the within named MICHAEL J. KURIMCAK, who acknowledged to me that he/she signed, executed and delivered the above and foregoing Warranty Deed and Special Power of Attorney on the day and year therein mentioned.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this the 16th day of July, 2002

Sharon L. Owen NOTARY PUBLIC

My Commission Expires: 5-1-2006 (Seal)



STATE OF Maryland COUNTY OF Anne Arundel

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, the within named TERESA S. KURIMCAK, who acknowledged to me that he/she signed, executed and delivered the above and foregoing Warranty Deed and Special Power of Attorney on the day and year therein mentioned.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this the 16th day of July, 2002

Sharon L. Owen NOTARY PUBLIC

My Commission Expires: 5-1-2006 (Seal)



ADDRESS OF GRANTORS: Michael J. Kurimcak & Teresa A. Kurimcak 9992 Victor Drive, Olive Branch, MS Phone No: N/A Home N/A Work

ADDRESS OF GRANTEE: Cendant Mobility Financial Corp 40 Apple Ridge Road Danbury, CT 06810 Phone No: 203-205-3400 Work N/A Home