

RETURN TO:
J. TERRY PITTS
601 Germantown Court, Suite 101
Cordova, TN 38018
(901)756-4063

2/27/06 8:14:17
BK 521 PG 780
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

WARRANTY DEED

STATE OF MISSISSIPPI

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 FINANCIAL CORPORATION, A DELAWARE CORPORATION**, does hereby sell, convey and warranty unto

MARK A. DUGGIN and wife, MELINDA S. DUGGIN, tenants by the entirety with full rights of survivorship and not as tenants in common, the following described land and property lying and being situated in the County of De Soto, State of Mississippi, to-wit:

Lot 37, Phase I, College Park Subdivision, in Section 11, Township 2 South, Range 6 West, as shown by plat of record in Plat Book 79, Page 30, Chancery Clerk's Office for DeSoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.

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 day of **February 2, 2006**.

PITTS
EW

CENDANT MOBILITY FINANCIAL CORPORATION, A
Delaware Corporation

By: Angela R. Sims

Title: Closing Agent

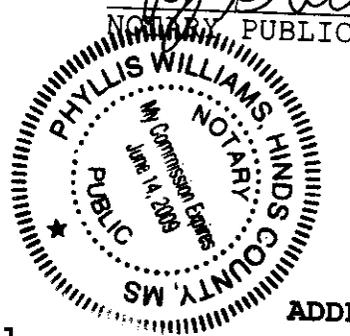
STATE OF Mississippi

COUNTY OF HINDS

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, the within named Angela R. Sims, who acknowledged that he/she is the Closing Agent, of CENDANT MOBILITY FINANCIAL 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 day of **February 2, 2006.**

Phyllis Williams



My Commission Expires: 6-14-09

ADDRESS OF GRANTORS:
Cendant Mobility Financial Corporation, A Delaware Corp.
40 Apple Ridge Road
Danbury, CT 06810

Phone No: 203-205-3400

ADDRESS OF GRANTEES:
MARK A. & MELINDA S. DUGGIN
4159 Destin Road
Olive Branch, MS 38654
home # 901-758-8969
work # 662-894-4673
Phone No: _____

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 #1637937

FAT#1106973