RECORDING LEGEND

PLEASE RECORD IN THE
APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Darrell Bowers and Erica Bowers

GRANTEE(s)
HSBC Bank USA, National Association as trustee for the benefit of the certificateholders, Nomura Home Equity Loan, Inc., Asset-Backed Pass-Through Certificates, Series 2005-FM1

This Instrument Prepared By:
Robert M. Wilson, Jr.
WILSON & ASSOCIATES, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211
(501) 219-9388

Davidson County DEEDTRS
Recvd: 01/25/06 09:28 2 pgs
Fees:13.00 Taxes:352.23
20060125-0009352

TRUSTEE'S DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated March 30, 2005 and recorded April 25, 2005, as Instrument No. 20050425-0045640 in the Register's Office of Davidson County, Tennessee, Darrell Bowers and Erica Bowers conveyed to Nashville Title, as Trustee for Mortgage Electronic Registration Systems, Inc. as a separate corporation that is acting solely as nominee for Fremont Investment & Loan and Fremont Investment & Loan's successors and assigns, the hereinafter described property for the purpose of securing the payment of the indebtedness and performance of the obligations therein mentioned and set forth; and

WHEREAS, the holder of the debt secured has appointed **AARON L. SQUYRES** as Successor Trustee and **LESLIE GARRETT** as Co-Trustee by instrument of record recorded on December 19, 2005 as Instrument No. 20051219-0151421 in the Register's Office of Davidson County, Tennessee; and

WHEREAS, default has been made in the payment of said indebtedness and the performance of said obligations thereby secured to be paid and performed, and the holder of said Deed of Trust has requested said Successor Trustee to, upon proper advertisement and notice, sell said property under the terms and provisions of said Deed of Trust; and

WHEREAS, in pursuance of said request by said beneficiary, advertisement and notice of the sale of said property was, by said Successor Trustee, made and given conformity with the terms and provisions of said Deed of Trust, and

WHEREAS, pursuant to said advertisement and notice, on January 11, 2006 at the GAYLORD ENTERTAINMENT CENTER, 501 BROADWAY in Nashville, Tennessee, the undersigned offered said property for sale at public outcry to the highest and best bidder for cash, at which time the said property was struck off and sold to HSBC Bank USA, National Association as trustee for the benefit of the certificateholders, Nomura Home Equity Loan, Inc., Asset-Backed Pass-Through Certificates, Series 2005-FM1, at and for the sum of $95,198.59, that being the highest and best bid offered; and

WHEREAS, the purchaser has complied with the terms of the sale by paying into the hands of the undersigned Successor Trustee the expenses of the sale with the balance being applied upon said indebtedness for which said property was sold.

NOW, THEREFORE, in consideration of the premises and the payment by HSBC Bank USA, National Association as trustee for the benefit of the certificateholders, Nomura Home Equity Loan, Inc., Asset-Backed Pass-Through Certificates, Series 2005-FM1 of the sum of money so paid, receipt of which is hereby acknowledged, the undersigned Successor Trustee does hereby grant, bargain, sell, and convey to the said HSBC Bank USA, National Association as trustee for the benefit of the certificateholders, Nomura Home Equity Loan, Inc., Asset-Backed Pass-Through Certificates, Series 2005-FM1, its successors and assigns, the property above mentioned and now further described as being in Davidson County, Tennessee, to wit:

> Being Lot No. 77 of Block One in the Subdivision of the Heffernan Place, of record in Book 161, page 138, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete and accurate description. Being the same property conveyed to Darrell Bowers and Erica Bowers, husband and wife, from Aaron Chamberlain and wife, Yvonne Chamberlain, by deed on March 30, 2005, of record in Instrument Number 20050425-0045639, Register's Office for Davidson County, Tennessee.
>
> Commonly known as: 2418 Alameda Street, Nashville, Tennessee 37208
> Tax Parcel No.: 092-02-0.0385

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any way appertaining unto HSBC Bank USA, National Association as trustee for the benefit of the certificateholders, Nomura Home Equity Loan, Inc., Asset-Backed Pass-Through Certificates, Series 2005-FM1, and unto its successors and assigns.

IN WITNESS WHEREOF, the said Co-Trustee has hereunto set his or her hand and seal this 20 day of Jan, 06.

Leslie Garrett, Co-Trustee

ACKNOWLEDGMENT

STATE OF ARKANSAS
COUNTY OF FAULKNER

Personally appeared before me, a Notary Public of the state and county aforesaid, duly commissioned and qualified, Leslie Garrett, as Co-Trustee, with whom I am personally acquainted, and who acknowledged that he or she executed the within instrument as Co-Trustee for the purposes therein contained.

Witness my hand and seal at office in Little Rock, Arkansas this 20 day of Jan, 06.

Notary Public

My Commission Expires:

MISTY M. SOBANSKI
NOTARY PUBLIC-STATE OF ARKANSAS
FAULKNER COUNTY
My Commission Expires 06-03-2015

FORM FOR OATH

I hereby swear and affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $95,198.59, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Leslie Garrett
Co-Trustee

ACKNOWLEDGMENT

STATE OF ARKANSAS
COUNTY OF FAULKNER

Personally appeared before me, a Notary Public of the state and county aforesaid, duly commissioned and qualified, Leslie Garrett, as Co-Trustee, with whom I am personally acquainted, and who acknowledged that he or she executed the foregoing Form For Oath for the purposes therein contained.

Witness my hand and seal at office in AR this 20 day of Jan, 06.

Notary Public

My Commission Expires:

MISTY M. SOBANSKI
NOTARY PUBLIC-STATE OF ARKANSAS
FAULKNER COUNTY
My Commission Expires 06-03-2015

PROPERTY OWNER OR AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
HSBC Bank USA, National Association as trustee for the benefit of the certificateholders, Nomura Home Equity Loan, Inc., Asset-Backed Pass-Through Certificates, Series 2005-FM1
7105 Corporate Drive
Mail Stop PPX-C-35
Plano, TX 75024