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Davidson County DEEDWARR
Recvd: 09/01/06 14:24 2 pg
Fees:13.00 Taxes:259.00
20060901-0108509

SPECIAL WARRANTY DEED

THIS DEED, between HSBC Bank USA N.A., as Trustee for Home Equity Loan Trust Series ACE 2005-SD2, organized and existing under the laws of the United States of America, hereinafter called Grantor, and Evelyn Juanita Hargrove, hereafter called Grantee.

WITNESSETH, That said Grantor for and in consideration of the sum of ten dollars ($10.00) and other valuable consideration, receipt of which is hereby acknowledged, has bargained and sold, and by these presents, does transfer and convey unto the said Grantee, and unto its successors and assigns, certain property described as follows:

Described property located in Davidson County, Tennessee, to wit:

Lot Number 14A of the Zone Lot Division of Lot Number 4 through 17 of the Meadows of Tulip Grove, Section One, of record in Book 6250, Page 363, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description.

This legal description is identical with that in Deed recorded in Instrument Number 20041111-0135847 in the Register's Office of Davidson County, State of Tennessee.

For prior title, see Deed of record in Substitute Trustee's Deed recorded in Instrument Number 20060412-0042097, in said Register's Office.

TO HAVE AND TO HOLD the said parcel of land, with the appurtenances, estate, title, and interest thereto belonging, to the said Grantee and its successors and assigns, forever.

Subject to any unpaid taxes, easements and restrictions.

Grantor does further covenant and bind Grantor's successors, to warrant and forever defend the title to the said Grantee and its successors and assigns, against the lawful claims of all persons by, through or under it, but not further or otherwise.

HSBC Bank USA N.A., as Trustee for Home Equity Loan Trust Series ACE 2005-SD2

BY: _____

Wells Fargo Bank, N.A. successor by merger to Wells Fargo Home Mortgage, Inc. as Attorney in Fact

Title: Ami Curtis
Assistant Vice President

STATE OF Maryland
COUNTY OF Frederick

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Ami Cums of Wells Fargo Bank, N.A. successor by merger to Wells Fargo Home Mortgage, Inc. as Attorney-in-Fact for HSBC Bank USA N.A., as Trustee for Home Equity Loan Trust Series ACE 2005-SD2 with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence). and who acknowledged that he/she/they executed the within instrument for the purposes therein contained and who further acknowledged that he/she/they is the Attorney in fact of the maker, or a constituent of the maker, and is authorized by the maker, or by its constituent, the constituent being authorized by the maker to execute this instrument on behalf of the maker.

WITNESS my hand and Official Seal at Office this 17 day of Aug, 2006.

Daphne K Hasselbrook
NOTARY PUBLIC

My Commission Expires: 04/01/2010

DAPHNE K HASSELBROOK NOTARY PUBLIC FREDERICK COUNTY

STATE OF Tennessee
COUNTY OF Davidson

I hereby swear or affirm that, to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is $70,000.00 which amount is equal to or greater than the amount which the property would command at a fair and voluntary sale.

Affiant

Subscribed and sworn to before me this the 25th day of August, 2006.

Notary Public

JENNIFER L. WISE STATE OF TENNESSEE NOTARY PUBLIC WILSON COUNTY

My commission expires: 5/3/10

Property Address: 813 Bradley Place, Hermitage, TN 37076

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Evelyn Juanita Hargrove
C/O 1ST TRUST BANK FOR SAVINGS
P.O. BOX 17257
MEMPHIS, TN 38187-0257

S & K File # 06-CL0522

Map & Parcel : 75-11-189.00

THIS INSTRUMENT PREPARED BY:
Law Office of Shapiro & Kirsch, LLP
6055 Primacy Parkway, Suite 410
Memphis, TN 38119