Instrument prepared by:

U.S. Land Title
2100 Southbridge Parkway, Suite 585
Birmingham, AL 35209

Please Sent Tax
Notice/New Owner:
Cathy L Mabry
155 Bales Rd
Lebanon, TN 37087

File # 65000574
REO # 102919925
Parcel # 07108013.00
Address: **2009 Jones Cir, Nashville, TN 37207**

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION of the sun of Ten and No/100Dollars ($10.00), cash in had paid, and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, **HSBC Bank USA, N.A., as Indenture Trustee for the registered Noteholders of Renaissance Home Equity Loan Trust 2005-4, Renaissance Home Equity Loan Asset-Backed Notes, Series 2005-4, by Ocwen Federal Bank FSB n/k/a Ocwen Loan Servicing LLC, as its attorney in fact,a corporation organized and existing under the laws of the United States** , (herein referred to as "Grantor") has/have this day bargained and sold and, by these presents, does/do hereby transfer and convey unto **Cathy L Mabry** (herein referred to as "Grantee"), his/her/their heirs and assigns, forever, the following described tract or parcel of land located in **Davidson** County, Tennessee, to wit:

Please see attached Exhibit "A"

TO HAVE AND TO HOLD said tract or parcel of land together with all the improvements thereon and the appurtenances thereunto belonging unto said Grantee, his/her/their heirs and assigns, in fee simple forever.

GRANTOR COVENTANTS with the said Grantee that they are lawfully seized and possessed of said property, that they have a good and lawful right to sell and convey the same and that they are from any lien or encumbrance whatsoever, except for applicable zoning and building regulations, all visible easements, restrictions and limitations of record and any real estate taxes, which are to be prorated.

GRANTOR FURTHER COVENANTS with the said Grantee and binds themselves, his/her/their heirs/successors and assigns, to warrant and forever defend the title thereto of said tract or parcel of land to the said Grantee, his/her/their heirs and assigns, against the lawful claims and demands of all persons whomsoever.

ALL warranties of Grantor herein contained are expressly limited to those person or parties claiming by, through or under Grantor.

WITNESS this the 6th day of July, 2006.

Davidson County DEEDWARR
Recvd: 10/25/06 10:36 3 pgs
Fees:18.00 Taxes:173.90
20061025-0132224

HSBC Bank USA, N.A., as Indenture Trustee for the registered Noteholders of Renaissance Home Equity Loan Trust 2005-4, Renaissance Home Equity Loan Asset-Backed Notes, Series 2005-4, by Ocwen Federal Bank FSB n/k/a Ocwen Loan Servicing LLC, as its attorney in fact

By: KEITH CHAPMAN
Its: VA REO Closing Manager

OCWEN LOAN SERVICING, LLC CORPORATE SEAL

STATE OF ~~TENNESSEE~~ FL)
COUNTY OF Orange)

Before me, the undersigned authority, Kavitaben R. Mehta notary public of the State and County mentioned, personally appeared KEITH CHAPMAN who, upon oath, acknowledged him/herself to be VA REO Closing Manager of Ocwen Federal Bank FSB n/k/a Ocwen Loan Servicing LLC, which is the attorney-in-fact for HSBC Bank USA, N.A., as Indenture Trustee for the registered Noteholders of Renaissance Home Equity Loan Trust 2005-4, Renaissance Home Equity Loan Asset-Backed Notes, Series 2005-4, the within named bargainor, and that he/she as such VA REO Closing Mgr., being authorized to do so, executed the foregoing instrument in behalf of HSBC Bank USA, N.A., as Indenture Trustee for the registered Noteholders of Renaissance Home Equity Loan Trust 2005-4, Renaissance Home Equity Loan Asset-Backed Notes, Series 2005-4as the VA REO Closing Manager of Ocwen Federal Bank FSB n/k/a Ocwen Loan Servicing LLC, which is the attorney-in-fact for HSBC Bank USA, N.A., as Indenture Trustee for the registered Noteholders of Renaissance Home Equity Loan Trust 2005-4, Renaissance Home Equity Loan Asset-Backed Notes, Series 2005-4 and declared that he/she in his/her capacity as VA REO Closing manager of Ocwen Federal Bank FSB n/k/a Ocwen Loan Servicing LLC which is the attorney-in-fact for HSBC Bank USA, N.A., as Indenture Trustee for the registered Noteholders of Renaissance Home Equity Loan Trust 2005-4, Renaissance Home Equity Loan Asset-Backed Notes, Series 2005-4.

WITNESS my hand and seal at office this 6th day of July, 20 06.

Kavitaben R. Mehta
NOTARY PUBLIC

NOTARY PUBLIC-STATE OF FLORIDA
Kavitaben R. Mehta
Commission # DD454685
Expires: JULY 25, 2009
Bonded Thru Atlantic Bonding Co., Inc.

State of ~~Tennessee~~ Alabama)
County of Jefferson)

The actual consideration for this transfer is $ 47,000.00.

Affiant

Subscribed and sworn to before me, this 9th day of October, 20 06.

NOTARY PUBLIC

CRYSTIN LYNN MASON NOTARY PUBLIC EXP. 10-19-08 ALABAMA STATE AT LARGE

My Commission Expires:

Exhibit A

Being Lot No. 154, on the Map or Joywood Heights, Section One, as of record in Book 1130, Page 91, Register's Office for said Davidson County, description as follows:
Beginning on the Easterly margin of Jones Circle at the corner of Lot Nos. 154 and 155; thence with said Circle Southwesterly 152.4 feet to the beginning of a curve, thence around said curve, Eastwardly 43.4 feet to the Westerly margin of Jones Avenue; thence with said Avenue, Northeastwardly 99.4 feet to a corner of Lots Nos. 153 and 154; thence with the line between said two Lots, Northwestwardly 88.5 feet to the common corner of Lots Nos. 153, 154, and 155; thence with the line between said Lots Nos. 154 and 155, Southwestwardly 124 feet to the point of beginning.

Tax Identification Number: **07108013.00**

Address: **2009 Jones Circle, Nashville, TN 37207**

Being the same property conveyed by Substitute Trustees Deed in Instrument No 20060509-0054278, in the register's office of Davidson County, Tennessee.