This instrument prepared by:

Lehman Land Title, Inc.
Six Cadillac Drive, Suite 190
Brentwood, Tennessee 37027
(615) 371-8999

File No.: 2857/0020729570

Davidson County DEEDWARR
Recvd: 02/14/07 14:17 2 pg
Fees:13.00 Taxes:543.90

20070214-0018989

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars, cash in hand paid, and other good and valuable considerations, the receipt of all of which is hereby acknowledged by the Grantor, **HSBC Bank USA, as Trustee for ACE Securities Corp. Home Equity Loan Trust, Series 2006-OP1 Asset Backed Pass-Through Certificates** said Grantor does hereby bargain, sell, and convey unto **Thomas L. Rando, a married person,** his/her assigns, subject to covenants and restrictions of record and matters an accurate survey would reveal, that certain tract or parcel of land in **Davidson** County, State of Tennessee, described as follows, to wit:

LOT NUMBER 84 ON THE PLAN OF PENNINSULA POINT, SECTION ONE, OF RECORD IN PLAT BOOK 9700, PAGE 88, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE DESCRIPTION OF SAID LOT.

BEING THE SAME PROPERTY CONVEYED TO CATHERINE M.MURRAY BY WARRANTY DEED FROM ELIZABETH D. MOSER AND ADAM MOSER DATED FEBRUARY 3, 2006 AND RECORDED IN INSTRUMENT NO. 200602080015503; AND FURTHER CONVEYED BY SUBSTITUTE TRUSTEE'S DEED FROM DENISE GRIFFIN, AS SUBSTITUTE TRUSTEE TO HSBC BANK USA, AS TRUSTEE FOR ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2006-OP1 ASSET BACKED PASS-THROUGH CERTIFICATES DATED NOVEMBER 146, 2006 IN INSTRUMENT NO. 20061116-0142388, IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TN.

TO HAVE AND TO HOLD said tract or parcel of land, together with the appurtenance, estate, title and interest thereto belonging, unto said Grantee, **Thomas L. Rando**, and his/her assigns forever.

Grantee, **Thomas L. Rando**, whose address is **3405 Millbridge Road, Antioch, TN 37013** is responsible for the payment of real property taxes on subject property.

Said **HSBC Bank USA, as Trustee for ACE Securities Corp. Home Equity Loan Trust, Series 2006-OP1 Asset Backed Pass-Through Certificates**, without recourse warrants the title to said property against the claims of all persons claiming, or to claim the same or any part thereof, by, through or under the said Grantor, but not otherwise.

AND THE GRANTOR, DOES HEREBY COVENANT with the Grantee, except as above-noted, that, at the time of the delivery of this Deed, the premises were free from all encumbrances made by it, and that it will warrant and defend the same against the lawful claims and demands of all persons claiming by, through, or under it, but against none other.

GRANTOR makes no representation or warranties of any kind or character expressed or implied as to the condition of the material and workmanship in the dwelling house located on said property. The Grantees have inspected and examined the property and are purchasing same based on no representation or warranties expressed or implied, made by Grantor, but on their own judgment.

This is improved property known as **3405 Millbridge Road, Antioch, TN 37013**.

IN WITNESS WHEREOF, the said **HSBC Bank USA, as Trustee for ACE Securities Corp. Home Equity Loan Trust, Series 2006-OP1 Asset Backed Pass-Through Certificates** has executed this deed and affixed its corporate seal by Diana Lyon, Assistant Secretary to Option One Mortgage Corporation, a California corporation attorney-in-fact for **HSBC Bank USA, as Trustee for ACE Securities Corp. Home Equity Loan Trust, Series 2006-OP1 Asset Backed Pass-Through Certificates**, this 26 day of January, 2007.

GRANTOR
HSBC Bank USA, as Trustee for ACE Securities Corp. Home Equity Loan Trust, Series 2006-OP1 Asset Backed Pass-Through Certificates

By: _____
Title: _____

Diana Lyon
~~Assistant Secretary~~

State of California
County of Orange

The actual consideration or value whichever is greater, for this transfer is $147,000.00.
Subscribed and sworn to before me this the 26 day of January 2007.

Affiant Angela Talamantes

Notary Public JACOB ARIAS

Commission Expires: _____

JACOB ARIAS
Commission # 1571572
Notary Public - California
Orange County
My Comm. Expires Apr 22, 2009

State of **California**

County of **Orange**

Before me, the undersigned authority, notary public of the State and County mentioned, personally appeared Diana Lyon who, upon oath, acknowledged him/herself to be Assistant Secretary of Option One Mortgage Corporation, a California Corporation, which is the attorney-in-fact for HSBC Bank USA, as Trustee for ACE Securities Corp. Home Equity Loan Trust, Series 2006-OP1 Asset Backed Pass-Through Certificates, the within named bargainor, and that he/she as such Assistant Secretary, being authorized to do so, executed the foregoing instrument in behalf of HSBC Bank USA, as Trustee for ACE Securities Corp. Home Equity Loan Trust, Series 2006-OP1 Asset Backed Pass-Through Certificatesas the Assistant Secretary of Option One Mortgage Corporation, its attorney-in-fact, and declared that he/she in his/her capacity as Assistant Secretary of Option One Mortgage Corporation, executed the same as the free act and deed of HSBC Bank USA, as Trustee for ACE Securities Corp. Home Equity Loan Trust, Series 2006-OP1 Asset Backed Pass-Through Certificates.

Witness my hand and Seal at office in this 26TH day of January, 2007.

NOTARY PUBLIC

JACOB ARIAS
Printed Name of Notary
My Commission Expires: _____

JACOB ARIAS
Commission # 1571572
Notary Public - California
Orange County
My Comm. Expires Apr 22, 2009

Address New Owner:	Send Tax Bills To.	Map and Parcel:
Thomas L. Rando	Churchill Mortgage	**137130A08400CO**
3405 Millbridge Road	761 Old Hickory Blvd. #400	
Antioch, TN 37013	Brentwood, TN 37027	