Davidson County DEEDWARR
Recvd: 06/20/07 15:15 4 pgs
Fees:23.00 Taxes:288.60

20070620-0073865

Prepared By and Return to:
LandCastle Title, LLC
810 Crescent Centre Drive, Suite 280
Franklin, TN 37067
File Number: TNT-070100107T

Corrective

SPECIAL WARRANTY DEED

*Correct Spelling of Grantee.

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILL TO:	MAP/PARCEL NUMBERS:
Ramsan G. Varghose	Ramsan G. Varghose	71-15 333.00
(Name)	(Name)	
1227 North 2nd St.	Same	
(Address)	(Address)	
Nashville, TN 37207	Same	
(City) (State) (Zip)	(City) (State) (Zip)	

FOR AND IN CONSIDERATION of the sum of Ten Dollars and no/100 ($10.00), cash in hand paid by the Grantees and other good and valuable consideration accepted as cash, the receipt and sufficiency of which is hereby acknowledged, HSBC Bank USA, National Association, as Indenture Trustee under the Indenture Relating to People's Choice Home Loan Securities Trustee Series 2005-3, Mortgage-Backed Notes, Series 2005-3, Grantor, has this day bargained and sold, and does hereby transfer and convey unto ~~Ramsan G. Varghose~~ Ramsan G. Varghese, the Grantees herein, their successors, heirs and assigns, that certain

X improved unimproved real estate located at 1227 North 2nd Street, Nashville, TN, 37207, in Davidson County, Tennessee, described in Exhibit A attached hereto.

TO HAVE AND TO HOLD said real estate, with the appurtenances, estate, title and interest thereto belonging to the Grantees their successors, heirs and assigns forever. We covenant that we are lawfully seized and possessed of said real estate in fee simple, have a good right to convey it, and that the same is unencumbered, except for those encumbrances set forth in Exhibit B attached hereto.

We further covenant and bind ourselves, our successors and representatives, to warrant and forever defend the title to said real estate to said Grantees, their successors, heirs and assigns, against the lawful claims of all persons claiming by, through, or under Grantor, by no others.

Whenever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Witness our hand as of the May 17th, 2007, the corporate party, if any, having caused its name to be signed hereto by its duly authorized officers as of said day and date.

HSBC Bank USA, National Association, as Indenture Trustee under the Indenture Relating to People's Choice Home Loan Securities Trustee Series 2005-3, Mortgage-Backed Notes, Series 2005-3, By: People's Choice Home Loan, Inc., as its Attorney in Fact

BY: _____

BENJIE ALVIDERA

ITS: **Assistant Secretary**

People's Choice Home Loan, Inc. as attorney in fact

State of CALIFORNIA
County of ORANGE

Before me, the undersigned, a Notary Public in and for said County and State, personally appeared BENJIE ALVIDERA, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged him/her self to be the **Assistant Secretary** (Title of person signing) of _____ (Name of Company), a Corporation, the within named bargainor and that he/she, acting in such capacity, and authorized so to do, executed the foregoing instrument in behalf of said corporation for the purposes therein contained.

Witness my hand and official seal, at office in May Hill, this 2004.

TAMARA SULEA
Commission # 1552192
Notary Public - California
Orange County
My Comm. Expires Feb 12, 2009

Notary Public
My Commission Expires: 2/12/09

State of Tennessee
County of Williamson

The actual consideration or value, whichever is greater, for this transfer is $ 78,000.00

Affiant

Subscribed and sworn to before me this May 18th, 2004

KEVANA M. NIXON
NOTARY PUBLIC
STATE OF TENNESSEE
WILLIAMSON COUNTY

Notary Public
My Commission Expires: 9/16/09

EXHIBIT "A"

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 78 ON THE PLAN OF BENEDICT LAND CO.'S SUBDIVISION OF THE LINDSLEY TRACT, OF RECORD IN BOOK 332, PAGE 40, REGISTER'S OFFICE FOR SAID COUNTY. SAID LOT NO. 78 FRONTS 50 FEET ON THE WESTERLY MARGIN OF NORTH SECOND STREET AND EXTENDS BACK, BETWEEN PARALLEL LINES 181 FEET, MORE OR LESS, TO AN ALLEY. BEING THE SAME PROPERTY CONVEYED BY SUBSTITUTE TRUSTEE'S DEED FROM PRIORITY TRUSTEE SERVICES OF TN, L.L.C., AS SUBSTITUTE TRUSTEE TO HSBC BANK USA, NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE UNDER THE INDENTURE RELATING TO PEOPLE'S CHOICE HOME LOAN SECURITIES TRUST SERIES 2005-3, MORTGAGE-BACKED NOTES, SERIES 2005-3 AS RECORDED ON THE 7TH DAY OF DECEMBER, 2006 IN INSTRUMENT NO. 20061207-0151291; WARRANTY DEED FROM DEBORAH SMITH, MARRIED TO WILLIAM STONE AND REGINA STONE, HUSBAND AND WIFE AS RECORDED ON THE 1ST DAY OF APRIL, 2005 IN INSTRUMENT NO. 20050401-0035801 AND WARRANTY DEED FROM JILLIAN ETHERINGTON, A SINGLE PERSON TO DEBORAH SMITH, MARRIED AS RECORDED ON THE 10TH DAY OF NOVEMBER, 2004 IN INSTRUMENT NO. 20041110-0135669, IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE.

To the best of sellers knowledge

SPECIAL WARRANTY DEED

EXHIBIT "B"

"Grantor covenants that it is seized and possessed of the said land and has a right to convey it, and warrants the title against the lawful claims of all persons claiming by, through, and under it, but not further otherwise."

The following reservations from and exception to this conveyance and the warranty of title made herein shall apply.

1. All easements, rights-of-way and prescriptive rights whether of record or not, pertaining to any portion(s) of the herein described property (hereinafter, the "Property");

2. All valid oil, gas and mineral rights, interests or leases, royalty reservations, mineral interest and transfers of interest of any character, in the oil, gas or minerals of record in any county in which any portion of the Property is located;

3. All restrictive covenants, terms, conditions, contracts, provisions, zoning ordinances and other items of record in any county in which any portion of the Property is located, pertaining to any portion(s) of the Property, but only to the extent that same are still in effect;

4. All presently recorded instruments (other than liens and conveyances by, through or under the Grantor) that affect the Property and any portion(s) thereof;

5. Ad valorem taxes, fees and assessments, if any, for te current year and all prior and subsequent years, the payment of which Grantee assumes (at the time of transfer of title), and all subsequent assessments for this and all prior years due to change(s) in land usage (including, but not limited to, the presence or absence of improvements, if any, on the Property), ownership, or both, the payment of which Grantee assumes; and

6. Any conditions that would be revealed by a physical inspection and survey of the Property.

To the best of sellers knowledge