Record 1st

Davidson County DEEDWARR
Recvd: 02/04/08 11:32 2 pgs
Fees:13.00 Taxes:395.90
20080204-0011296

S&K #: 07-51253

SPECIAL WARRANTY DEED

THIS DEED, between HSBC Bank USA National Association as Trustee for Home Equity Loan Trust Series ACE 2006-HE1 organized and existing under the laws of the United States of America, hereinafter called Grantor, and Jerry Franklin and Paula Franklin, Married 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:

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Lot Number 150 on the Plan of Hickory Highlands Place, Section 2, Phase 3, of record in Instrument Number 200203150032956, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

This legal description is identical with that in Deed of Trust recorded in Instrument Number 20051109-0135806 Register's Office of Davidson County, Tennessee.

For prior title, see Deed of record in Instrument Number 20071001-0116634 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 National Association as
Trustee for Home Equity Loan Trust Series
ACE 2006-HE1

Mike Miller

Title: Assistant Secretary

By: Wells Fargo Bank, N.A., its attorney in fact

STATE OF South Carolina
COUNTY OF Richland

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named **Mike Miller** of Wells Fargo Bank, N.A. as Attorney-in-Fact for HSBC Bank USA National Association as Trustee for Home Equity Loan Trust Series ACE 2006-HE1 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 2 day of Jan, 2008.

Angela Denise Thompson
NOTARY PUBLIC
South Carolina
My Commission Expires 10/2/2017

NOTARY PUBLIC

My Commission Expires: 10-02-2017

STATE OF Tennessee
COUNTY OF Shelby

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 $107,000.00 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 14th day of Jan, 2008.

Notary Public

MELINA A. LYONS
STATE OF TENNESSEE
NOTARY PUBLIC
SHELBY COUNTY
My Commission Expires 06/18/2011

My commission expires: 6-18-2011

Property Address: 5148 Highlander Drive, Antioch, TN 37013

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Jerry Franklin and Paula Franklin, Married
1012 Jones Parkway
Brentwood, TN 37027

Map & Parcel 163020099.00

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