RECORDING LEGEND

PLEASE RECORD IN THE
APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Inthasone Keobounhom and June H. Chou

GRANTEE(s)
HSBC Bank USA, National Association, as Trustee for Ownit Mortgage Loan Trust Mortgage Loan Asset-Backed Certificates, Series 2005-4

This Instrument Prepared By:
Robert M. Wilson, Jr.
WILSON & ASSOCIATES, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211
(501) 219-9388

Davidson County DEEDTRS
Recvd: 09/29/08 15:44 2 pgs
Fees:13.00 Taxes:542.34
20080929-0098859

TRUSTEE'S DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated June 30, 2005 and recorded July 13, 2005, as Instrument No. 20050713-0080922 in the Register's Office of Davidson County, Tennessee, Inthasone Keobounhom and June H. Chou conveyed to Buyers Title & Escrow, as Trustee for Mortgage Electronic Registration Systems, Inc., as a separate corporation that is acting solely as a nominee for Ownit Mortgage Solutions, Inc., and Ownit Mortgage Solutions, Inc.'s successors and assigns, the hereinafter described property for the purpose of securing the payment of the indebtedness and performance of the obligations therein mentioned and set forth; and

WHEREAS, the holder of the debt secured has appointed **SHELLIE WALLACE** as Successor Trustee and **MARIA NEUMANN** as Co-Trustee by instrument of record recorded on September 12, 2008 as Instrument No. 20080912-0093626 in the Register's Office of Davidson County, Tennessee; and

WHEREAS, default has been made in the payment of said indebtedness and the performance of said obligations thereby secured to be paid and performed, and the holder of said Deed of Trust has requested said Successor Trustee to, upon proper advertisement and notice, sell said property under the terms and provisions of said Deed of Trust; and

WHEREAS, in pursuance of said request by said beneficiary, advertisement and notice of the sale identifying all interested parties of said property was made and given conformity with the terms and provisions of said Deed of Trust, and Tenn. Code Ann. Sec. 35-5-104; and

WHEREAS, pursuant to said advertisement and notice, on September 24, 2008 at the Davidson County Courthouse in Nashville, Tennessee, the undersigned offered said property for sale at public outcry to the highest and best bidder for cash, at which time the said property was struck off and sold to HSBC Bank USA, National Association, as Trustee for Ownit Mortgage Loan Trust Mortgage Loan Asset-Backed Certificates, Series 2005-4, at and for the sum of $146,578.11, that being the highest and best bid offered; and

WHEREAS, the purchaser has complied with the terms of the sale by paying into the hands of the undersigned Successor Trustee the expenses of the sale with the balance being applied upon said indebtedness for which said property was sold.

NOW, THEREFORE, in consideration of the premises and the payment by HSBC Bank USA, National Association, as Trustee for Ownit Mortgage Loan Trust Mortgage Loan Asset-Backed Certificates, Series 2005-4 of the sum of money so paid, receipt of which is hereby acknowledged, the undersigned Successor Trustee does hereby grant, bargain, sell, and convey to the said HSBC Bank USA, National Association, as Trustee for Ownit Mortgage Loan Trust Mortgage Loan Asset-Backed Certificates, Series 2005-4, its successors and assigns, the property above mentioned and now further described as being in Davidson County, Tennessee, to wit:

> Land in Davidson County, Tennessee being all of Lot No. 156 on the Final Plat, Village Four, Summerfield, A Cluster Lot Subdivision, of record in Instrument No. 20030401-0042979, Register's Office for Davidson County, Tennessee, to which reference is hereby made for more complete details of said lot.
> Being the same property conveyed to Grantor(s) by Deed recorded Simultaneously herewith in Book _____, Page _____, or Instrument NO. 20050713-0080921 Register's Office for said county.

Commonly known as: 4224 Sandstone Drive, Antioch, Tennessee 37013.

Tax Parcel No.: 164100A23500C0

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any way appertaining unto HSBC Bank USA, National Association, as Trustee for Ownit Mortgage Loan Trust Mortgage Loan Asset-Backed Certificates, Series 2005-4, and unto its successors and assigns.

IN WITNESS WHEREOF, the said Co-Trustee has hereunto set his or her hand and seal this 24 day of Sept, 2008.

Maria Neumann, Co-Trustee

ACKNOWLEDGMENT

STATE OF ARKANSAS
COUNTY OF PULASKI

Personally appeared before me, a Notary Public of the state and county aforesaid, duly commissioned and qualified, Maria Neumann, as Co-Trustee, with whom I am personally acquainted, and who acknowledged that he or she executed the within instrument as Co-Trustee for the purposes therein contained.

Witness my hand and seal at office in Little Rock, Arkansas this 24 day of Sept, 2008.

Lena M. Drennan
Notary Public

My Commission Expires: LENA M. DRENNAN NOTARY PUBLIC SALINE COUNTY, ARKANSAS COMM. EXP. 08/10/11

FORM FOR OATH

I hereby swear and affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $146,578.11, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Maria Neumann
Co-Trustee

ACKNOWLEDGMENT

STATE OF ARKANSAS
COUNTY OF PULASKI

Personally appeared before me, a Notary Public of the state and county aforesaid, duly commissioned and qualified, Maria Neumann, as Co-Trustee, with whom I am personally acquainted, and who acknowledged that he or she executed the foregoing Form For Oath for the purposes therein contained.

Witness my hand and seal at office in Little Rock this 24 day of Sept, 2008.

Lena M. Drennan
Notary Public

My Commission Expires: LENA M. DRENNAN NOTARY PUBLIC SALINE COUNTY, ARKANSAS COMM. EXP. 08/10/11

PROPERTY OWNER OR AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
HSBC Bank USA, National Association, as Trustee for Ownit Mortgage Loan Trust Mortgage Loan Asset-Backed Certificates, Series 2005-4
4828 Loop Central Drive
Houston, TX 77081