(2)

File No. 281200019

# WARRANTY DEED

Davidson County DEEDWARR
Recvd: 12/29/08 13:46 2 pgs
Fees:13.00 Taxes:665.63

20081229-0122924

STATE OF TN
COUNTY OF Williamson

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $179,000.00

X _____
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 22nd DAY OF DECEMBER, 2008.

_____
Notary Public

MY COMMISSION EXPIRES: (AFFIX SEAL)

THOMAS SIDWELL
STATE OF TENNESSEE NOTARY PUBLIC
WILLIAMSON COUNTY, TENN.
My Commission Expires NOV. 9, 2009

**THIS INSTRUMENT WAS PREPARED BY**
Sidwell & Barrett, P.C.
5107 Maryland Way
Brentwood, TN 37027

| ADDRESS NEW OWNER(S) AS FOLLOWS: | SEND TAX BILLS TO: | MAP-PARCEL NUMBERS |
|---|---|---|
| Dorrliza R. Obispado | Dorrliza R. Obispado | 16410A299 |
| (NAME) 6220 Bentwood Dr. | (NAME) 6220 Bentwood Dr. | |
| (ADDRESS) Antioch, TN 37013 | (ADDRESS) Antioch, TN 37013 | |
| (CITY) (STATE) (ZIP) | (CITY) (STATE) (ZIP) | |

For and in consideration of the sum of ten dollars, cash in hand paid by the hereinafter named grantee(s), and other good and valuable considerations, the receipt of which is hereby acknowledged, WE, HSBC Bank USA, National Association, as Trustee for the holders of Nomura Home Equity Loan, Inc., Home Equity Loan Trust, Series 2007-1, hereinafter called the grantors(s), have bargained and sold, and by these presents do transfer and convey unto Dorrliza R. Obispado, hereinafter called the grantee(s), HER heirs and assigns, a certain tract or parcel of land in **Davidson** County, State of Tennessee, described as follows, to-wit:

Land in Davidson County, Tennessee being Lot No. 374 on the Plan of Final Plat of Village Seven, Summerfield Subdivision as shown by plat appearing of record in Instrument No. 20041130-0142175, Register's Office for Davidson County, Tennessee to which said plan reference is hereby made for a more complete and accurate legal description thereof.

Being the same property conveyed to HSBC Bank USA, National Association, as Trustee for the holders of Nomura Home Equity Loan, Inc., Home Equity Loan Trust, Series 2007-1 by deed from Shellie Wallace as successor trustee and Matthew Smith as co-trustee dated 7-23-08 filed 8-11-08 and recorded in Instrument No. 20080811-0082398, Register's Office for Davidson County, Tennessee.

Taxes for the year 2009 and all subsequent years, a lien, not yet due and payable. All prior years are paid.

Subject to all matters as set forth on the plat of record in Plat Instrument No. 20041130-0142175, Register's Office of said County.

Subject to restrictions of record in Book 11588, Page 484, Book 11648, Page 662 , Book 11669, Page 376, Instrument No. 20010308-0021946 and Instrument No. 20010504-004626001, said Register's Office.

Subject to easements to Utilities-Government Agencies-Lot Owners of record in Instrument No. 20041130-042175 and Instrument No. 20050317-0029621, said Register's Office.

This conveyance is further subject to (1) all applicable zoning ordinances (2) utility, sewer, drainage and other easements of record, (3) all subdivision/condominium assessments, covenants, bylaws, restrictions, declarations and easements of record, (4) building restrictions, and (5) other matters of public record.

unimproved ☐

This is improved ☒ property, known as 6220 Bentwood Dr., Antioch, TN 37013
(House Number) (Street) (P.O. Address) (City or Town) (Postal Zip)

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEE(S), HER heirs and assigns forever; and we do covenant with the said GRANTEE(S) that we are lawfully seized and possessed of said land in fee simple, have a good right to convey it and the same is unencumbered, unless otherwise herein set out; and we do further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to the said land to the said GRANTEE(S), HER heirs and assigns, against the lawful claims of all persons whomsoever. Wherever 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 hands this 11th day of December, 2008.

Marshella Terney (witness)

HSBC Bank USA, National Association, as Trustee for the holders of Nomura Home Equity Loan, Inc., Home Equity Loan Trust, Series 2007-1

By: _____

Jana Scherf
Vice President Loan Documentation

STATE OF MN
COUNTY OF Hennepin

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Jana Scherf with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who, upon oath, acknowledged such person to be VP of Wells Fargo Bank, N.A., as Attorney In Fact for HSBC Bank USA, National Association, as Trustee for the holders of Nomura Home Equity Loan, Inc., Home Equity Loan Trust, Series 2007-1, the bargainor, and who, being authorized to do so, acknowledged he/she executed the foregoing instrument for the purposes therein contained.

Witness my hand at office this 11 day of 12, 2008.

Commission expires:

Jasmina Bevanda
Notary Public

**File Number: 281200019**

**RETURN TO:**
Sidwell Title
5107 Maryland Way
Brentwood, TN 37027

JASMINA BEVANDA
Notary Public
Minnesota
My Commission Expires January 31, 2012