Prepared By and Return to:
LandCastle Title, LLC
810 Crescent Centre Drive, Suite 280
Franklin, TN 37067
File Number: NSR-081100963A

Davidson County DEEDWARR
Recvd: 01/09/09 15:47 4 pgs
Fees:23.00 Taxes:189.81
20090109-0002509

SPECIAL WARRANTY DEED

ADDRESS NEW OWNER(S) AS FOLLOWS: Michael Howerter	SEND TAX BILL TO: Michael Howerter	MAP/PARCEL NUMBERS: 07111010800
(Name) 341 Marshall St.	(Name) Same	
(Address) Nashville, TN 37207	(Address)	
(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 Trustee for Ownit Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-3, Grantor, has this day bargained and sold, and does hereby transfer and convey unto Michael Howerter, the Grantees herein, their successors, heirs and assigns, that certain

X improved unimproved real estate located at 341 Marshall St, 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.

(Continuation of Special Warranty Deed)

Witness our hand as of the 11/26/08, 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 Trustee for Ownit Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-3 by Litton Loan Servicing LP as Attorney In Fact

BY: _____

NAME: Sandra Castille

ITS: Assistant Vice President

State of _____
County of Harris

This day personally appeared before me, the undersigned authority in and for the jurisdiction aforesaid Sandra Castille who acknowledged to me that she/he is Asst. Vice President (Title of person signing) of LITTON LOAN SERVICING, LP (Name of Company), the attorney-in-fact for HSBC Bank USA, National Association, as Trustee for Ownit Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-3, and that in its capacity as attorney-in-fact for HSBC Bank USA, National Association, as Trustee for Ownit Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-3 she/he executed, signed and delivered the above and foregoing instrument after having been authorized by HSBC Bank USA, National Association, as Trustee for Ownit Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-3 and the attorney-in-fact for said Grantor to do so.

Given under my hand and seal this the 26 day of Nov, 2008.

PAULINE WINFREY
MY COMMISSION EXPIRES
AUGUST 27, 2011

Notary Public

My Commission Expires: _____

State of TN
County of Davidson

The actual consideration or value, whichever is greater, for this transfer is $51,300.00

Affiant

Subscribed and sworn to before me this 12/29/08.

Notary Public

My Commission Expires: 10-2-10

CHEATHAM COUNTY
STATE OF TENNESSEE
NOTARY PUBLIC
LEWIS BROMER MCCOY

RE: 341 Marshall St, Nashville, TN 37207

EXHIBIT "A"

Property located in Davidson County, Tennessee, to wit:

Being the East 1/2 of Lot Number 20 in Trinity Heights, a plan of which is of record in Book 161, Page 38, of the Register's Office for Davidson County, Tennessee, to which reference is made for a more complete and accurate description of said property.

Said east half of Lot No. 20 fronts 50 feet of the North side of Marshall Avenue (aka Marshall Street) and extends back Northwardly between parallel lines 150 feet to an alley in the rear.

Being the same property conveyed to HSBC Bank USA, National Association, as Trustee for Ownit Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-3 by Trustee's Deed dated 7/2/08, and recorded 7/9/08, instrument no. 20080709-0070333, in the Register's Office of Davidson County, Tennessee.

RE: 341 Marshall St, Nashville, TN 37207

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.

RE: 341 Marshall St, Nashville, TN 37207