Return to: JTC
#21952-3

BOX 14-A

NEW OWNER: 85007696

This Instrument prepared by:	Please send tax notice to the following:
John T Cook, Law Office	Robert O'Malley
2927 Berry Hill Drive	P.O. Box 4
Nashville, TN 37204	Antioch, TN 37011

File # 85007696
REO # 103243804
Parcel #0931604330
Address: 43 FAIRFIELD AVENUE, NASHVILLE, Tennessee 37210

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten and No/100 Dollars ($10.00), cash in hand paid, and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, **HSBC Bank USA, National Association, as Indenture Trustee for the registered Noteholders of Renaissance Home Equity Loan Trust 2006-4, a corporation organized and existing under the laws of the United States** , (herein referred to as "Grantor") has/have this day bargained and sold and, by these presents, does/do hereby transfer and convey unto **Robert O'Malley and Betty O'Malley,** (herein referred to as "Grantee"), his/her/their/its heirs, successors and/or assigns, forever, the following described tract or parcel of land located in **Davidson** County, Tennessee, to wit:

Please see attached Exhibit "A"

TO HAVE AND TO HOLD said tract or parcel of land together with all the improvements thereon and the appurtenances thereunto belonging unto said Grantee, his/her/their heirs and assigns, in fee simple forever.

GRANTOR COVENTANTS with the said Grantee that they are lawfully seized and possessed of said property, that they have a good and lawful right to sell and convey the same and that they are from any lien or encumbrance whatsoever, except for applicable zoning and building regulations, all visible easements, restrictions and limitations of record and any real estate taxes, which are to be prorated.

GRANTOR FURTHER COVENANTS with the said Grantee and binds themselves, his/her/their heirs/successors and assigns, to warrant and forever defend the title thereto of said tract or parcel of land to the said Grantee, his/her/their heirs and assigns, against the lawful claims and demands of all persons whomsoever.

ALL warranties of Grantor herein contained are expressly limited to those person or parties claiming by, through or under Grantor.

WITNESS this the 1 day of May, 2009.

BILL GARRETT, Davidson County
Trans:T20090030758 DEEDWARR
Recvd: 05/08/09 13:22 3 pgs
Fees:18.00 Taxes:56.24
20090508-0042603

HSBC BANK USA, NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE FOR THE REGISTERED NOTEHOLDERS OF RENAISSANCE HOME EQUITY LOAN TRUST 2006-4

By: Ocwen Loan Servicing, LLC, as its Attorney In Fact

By: Keith Chapman
Its: REO Closing Manager

OCWEN LOAN SERVICING, LLC CORPORATE SEAL

STATE OF FLORIDA)
COUNTY OF ORANGE)

BEFORE ME, a Notary Public of the state and county mentioned, personally appeared Keith Chapman, 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 an authorized signatory of Ocwen Loan Servicing, LLC, as attorney in fact, and who acknowledged that he/she as such, being authorized so to do, executed and delivered the foregoing instrument on behalf of HSBC Bank USA, National Association, as Indenture Trustee for the registered Noteholders of Renaissance Home Equity Loan Trust 2006-4, its successors and assigns, by Ocwen Loan Servicing, LLC, as its attorney in fact and as the free act and deed of the within named HSBC Bank USA, National Association, as Indenture Trustee for the registered Noteholders of Renaissance Home Equity Loan Trust 2006-4.

WITNESS my hand and seal at office this 1 day of May, 20 09.

THEO SMITH
Comm# DD0791781
Expires 5/26/2012
Florida Notary Assn., Inc

Notary Public, My commission expires: 5/26/12

I, or we, hereby swear or affirm to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer is $ 15,200.00 which amount is equal to or greater than the amount which the property is transferred would command at a fair and voluntary sale.

Affiant

Subscribed and sworn to me before me on the date written above.

5/26/12
My Commission Expires

Notary Public

THEO SMITH
Comm# DD0791781
Expires 5/26/2012
Florida Notary Assn., Inc

EXHIBIT "A"

Described property located in Davidson County, Tennessee, to wit:

Part of Lot Number 1, of Block F, on the Plan of Hermitage Addition, of record in Book 57, Page 43, Register's Office of said County.

Said part of said lot fronts 27 1/2 feet on the easterly side of Fairfield Avenue and extends back between lines 75 feet, more or less, to the westerly line of Lot Number 2 on said Plan, the southwest front corner being located 27 1/2 feet northerly from the first alley south of Robertson Street.

INCLUDED BUT EXCLUDED FROM THE ABOVE DESCRIBED TRACT is the portion of the premises conveyed by deed of record in Book 3868, Page 262, Register's Office of Davidson County, Tennessse, to wit:

Part of Lot Number 1, Block F, Hermitage Addition, of record in Book 57, Page 43, Register's Office of Davidson County, Tennessee, and more particularly described as follows:

BEGINNING at a point in the easterly margin of Fairfield Avenue, said point being located 27.6 feet northerly from the first alley south of Robertson Street; thence northerly 27.6 feet along the easterly margin of Fairfield Avenue to a point; thence easterly 10.07 feet to a point; thence southerly parallel to and 30 feet from the centerline of Fairfield Avenue 27.6 feet to a point; thence westerly 10.07 feet to the point of beginning.

The property hereinabove described was acquired by the Grantor by instrument recorded in Instrument No. 20080904-0090879 in the aforesaid County and State.