Return to: JTC
#21906-3

BOX 14-A

This Instrument prepared by (and returned to after recording):	Please send tax notice to the following:
John T. Cook, PC - Law Firm	NEW OWNER
2927 Berry Hill Drive	Buyer: Next Stage, Inc. (Birdie Anderson)
Nashville, TN 37204	Address: 108 Kendall Park Drive Nashville, TN 37217

File # 95001390
REO # 103399259
Parcel #07009013800
Address: 2215 Kirk Avenue, NASHVILLE, Tennessee 37218

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, N.A., as Trustee for the registered holders of Renaissance Equity Loan Asset-Backed Certificates, Series 2007-3, 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 **, NEXT STAGE, INC.,** whose address is (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 free 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 10 day of June, 2009.

BILL GARRETT, Davidson County
Trans:T20090039472 DEEDWARR
Recvd: 06/15/09 09:15 3 pgs
Fees:18.00 Taxes:333.00
20090615-0055080

HSBC BANK USA, N.A., AS TRUSTEE FOR THE REGISTERED HOLDERS OF RENAISSANCE EQUITY LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-3
By: Ocwen Loan Servicing, LLC, as its Attorney-in-Fact

By:
Its:

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, N.A., as Trustee for the registered holders of Renaissance Equity Loan Asset-Backed Certificates, Series 2007-3, 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, N.A., as Trustee for the registered holders of Renaissance Equity Loan Asset-Backed Certificates, Series 2007-3.

WITNESS my hand and seal at office this 10 day of June, 2009.

Notary Public State of Florida
Maria Aviles
My Commission DD756297
Expires 04/07/2012

Notary Public, My commission expires: 4/7/12

I, or we, hereby swear or affirm to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer is $ 90,000.00 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.

My Commission Expires Notary Public

Notary Public State of Florida
Maria Aviles
My Commission DD756297
Expires 04/07/2012

EXHIBIT "A"

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

TRACT 1:

A tract of land described according to a copy of a survey thereof made by J. Ralph Roberson, Jr., on July 23, 1987, as follows:

BEGINNING at an iron pin in the westerly margin of Powell Lane near its south terminus at the southeast corner of the land conveyed, said land conveyed to Jeanette Marie Harris by Quitclaim Deed from Jeanette Marie Harris and William James Harris, Jr., dated 07/12/05, and filed for record on 07/12/05, in Instrument Number 20050713-0080993, said Register's Office for Davidson County, Tennessee; thence with Resha's east line South 13 degrees 30 minutes West 90 feet to an iron pin in a fence line; thence along said fence South 88 degrees East 212 feet to an iron pin at the corner of an old stone wall fence, being the southwest corner of the tract conveyed to Ada Mae Harris by deed in Book 7224, Page 395, said Register's Office; thence along Powell's west line along said stone wall North 17 degrees West 13.8 feet to the point of beginning.

TRACT 2:

A tract of land described according to a copy of a survey thereof made by J. Ralph Roberson, Jr., on July 23, 1987, as follows:

BEGINNING at an iron pin in the westerly margin of Powell Lane near its south terminus at the southeast corner of the land conveyed, said land conveyed to Jeanette Marie Harris by Quit Claim Deed from Jeanette Marie Harris and William James Harris, Jr., dated 07/12/05, and filed for record 07/12/05, in Instrument Number 20050713-0080993, said Register's Office for Davidson County, Tennessee; thence with Resha's east line South 13 degrees 30 minutes West 91 feet to an iron pin in a fence line; thence along said fence South 88 degrees East 196 feet to an iron pin at the corner of an old stone wall fence, being the southwest corner of the tract conveyed to Ada Mae Harris by deed in Book 7224, Page 395, said Register's Office; thence along Powell's west line along said stone wall North 5 degrees 45 minutes East 125 feet to an iron pin in the margin of Powell Lane.

The property hereinabove described was acquired by the Grantor by instrument recorded as **Instrument No. 20081229-0123147**, in the aforesaid County and State.