BILL GARRETT, Davidson County
Trans:T20090050692 DEEDWARR
Recvd: 07/28/09 08:35 3 pgs
Fees:18.00 Taxes:111.00
20090728-0070453

G#22063-2 BOX #14A

This Instrument prepared by (and returned to after recording):	Please send tax notice to the following: "New Owners"
John T. Cook, PC - Law Firm	Address of New Owner(s) as follows:
2927 Berry Hill Drive	Buyer: Timothy P. & Barbara Luther
Nashville, TN 37204	Buyer Address: P. O. Box 101455 Nashville, TN 37210

File # 95001759
REO # 102051463
Parcel #09413003200
Address: 171 Little Green Street, 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, N.A., as Indenture Trustee for the registered holders of the Renaissance Home Equity Loan Asset-Backed Certificates, Series 2005-1, 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 **Timothy P. Luther and wife, Barbara Luther,** whose address is shown above (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 26 day of June, 2009.

HSBC BANK USA, N.A., AS INDENTURE TRUSTEE FOR THE REGISTERED HOLDERS OF THE RENAISSANCE HOME EQUITY LOAN ASSET-BACKED CERTIFICATES, SERIES 2005-1
By: Ocwen Loan Servicing, LLC, as its Attorney-in-Fact

By: Joseph Hillery
Its: Director

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 Joseph Hillery, 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 Indenture Trustee for the registered holders of the Renaissance Home Equity Loan Asset-Backed Certificates, Series 2005-1, 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 Indenture Trustee for the registered holders of the Renaissance Home Equity Loan Asset-Backed Certificates, Series 2005-1.

WITNESS my hand and seal at office this 26 day of June, 2009.

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 $30,000.00 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.

5/26/12
My Commission Expires

Notary Public

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

EXHIBIT "A"

TO

SPECIAL WARRANTY DEED

Legal Description

DESCRIBED property located in Davidson County, Tennessee, to-wit:

BEING parts of Lot Nos. 17 and 18 in Block "K" of Hermitage Addition to Nashville, Tennessee, of record in Book 57, Page 43, and in Book 57, Page 108, Register's Office for Davidson County, Tennessee, and more particularly described as follows:

BEGINNING in southerly line of Green Street, now known as Little Green Street, extended at a point 33-7/12 feet East from Northeast corner of Lot No. 16 on said plan; thence, southwesterly 140 feet to northerly margin of Hermitage Avenue; thence, with said Avenue eastwardly 33-1/2 feet; thence, northwardly 140 feet to a point in southerly margin of Green Street; thence, westwardly 29-8/12 feet to the BEGINNING.

BEING the same property conveyed to HSBC Bank USA, N.A., as Indenture Trustee for the registered holders of the Renaissance Home Equity Loan Asset-Backed Certificates, Series 2005-1, by Substitute Trustee's Deed executed April 6, 2009, from Shapiro & Kirsch, LLP, as Substitute Trustee, of record in Instrument No. 20090506-0041630, Register's Office for Davidson County, Tennessee.

BEING improved property known as 171 Little Green Street, Nashville, TN 37210

MAP 094-13-0
PARCEL 032.00