RECORDING LEGEND

PLEASE RECORD IN THE
APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
James D. Moore and Shannon D. Moore

GRANTEE(s)
HSBC Bank USA, National Association as Indenture Trustee for People's Choice Home Loan Securities Trust Series 2005-1, Mortgage-Backed Notes, Series 2005-1

This Instrument Prepared By:
Robert M. Wilson, Jr.
WILSON & ASSOCIATES, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211
(501) 219-9388

BILL GARRETT, Davidson County
Trans:T20090055917 DEEDTRS
Recvd: 08/17/09 10:14 5 pgs
Fees:28.00 Taxes:370.89
20090817-0076968

TRUSTEE'S DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated October 12, 2004 and recorded November 8, 2004, as Instrument No. 20041108-0134517 in the Register's Office of Davidson County, Tennessee, James D. Moore and Shannon D. Moore conveyed to Rhonda C. Bundy, 6077 Primacy Parkway, Suite 121A Memphis, TN, as Trustee for Mortgage Electronic Registration Systems, Inc., as a separate corporation that is acting solely as a nominee for Peoples Choice Home Loan, Inc, a Wyoming Corporation and Peoples Choice Home Loan, Inc., a Wyoming Corporation's successors and assigns, the hereinafter described property for the purpose of securing the payment of the indebtedness and performance of the obligations therein mentioned and set forth; and

WHEREAS, the holder of the debt secured has appointed **SHELLIE WALLACE** as Successor Trustee by instrument of record recorded on July 22, 2009 as Instrument No. 20090722-0068606 in the Register's Office of Davidson County, Tennessee; and

WHEREAS, default has been made in the payment of said indebtedness and the performance of said obligations thereby secured to be paid and performed, and the holder of said Deed of Trust has requested said Successor Trustee to, upon proper advertisement and notice, sell said property under the terms and provisions of said Deed of Trust; and

WHEREAS, in pursuance of said request by said beneficiary, advertisement and notice of the sale identifying all interested parties of said property was made and given conformity with the terms and provisions of said Deed of Trust, and Tenn. Code Ann. Sec. 35-5-104; said advertisement began on July 20, 2009 and was advertised a total of three times, prior to actual sale date; and

WHEREAS, pursuant to said advertisement and notice, on August 12, 2009 at the The Sommet Center in Nashville, Tennessee, the undersigned offered said property for sale at public outcry to the highest and best bidder for cash, at which time the said property was struck off and sold to HSBC Bank USA, National Association as Indenture Trustee for People's Choice Home Loan Securities Trust Series 2005-1, Mortgage-Backed Notes, Series 2005-1, at and for the sum of $100,240.50, that being the highest and best bid offered; and

WHEREAS, the purchaser has complied with the terms of the sale by paying into the hands of the undersigned Successor Trustee the expenses of the sale with the balance being applied upon said indebtedness for which said property was sold.

NOW, THEREFORE, in consideration of the premises and the payment by HSBC Bank USA, National Association as Indenture Trustee for People's Choice Home Loan Securities Trust Series 2005-1, Mortgage-Backed Notes, Series 2005-1 of the sum of money so paid, receipt of which is hereby acknowledged, the undersigned Successor Trustee does hereby grant, bargain, sell, and convey to the said HSBC Bank USA, National Association as Indenture Trustee for People's Choice Home Loan Securities Trust Series 2005-1, Mortgage-Backed Notes, Series 2005-1, its successors and assigns, the property above mentioned and now further described as being in Davidson County, Tennessee, to wit:

> Land in Davidson County, Tennessee, being a Lot Number 39 on the plan of Timber Ridge of record as Instrument Number 20040113- 0005330, in the Register's Office for Davidson County, Tennessee, to which Plan reference is hereby made for a more complete and accurate legal description. Being the same property conveyed to James D. Moore and wife Shannon D. Moore by Warranty Deed from NVR, Inc. t/a Fox Ridge Homes, to be recorded immediately prior to the recording hereof in Instrument Number 20041108-0134516, Register's Office for Davidson County, Tennessee.
>
> Being the same property conveyed to James D. Moore and Shannon D. Moore by Warranty Deed recorded November 8, 2004 , as Instrument No. 20041108- 0134516, Register's Office for Davidson County, Tennessee.
>
> Commonly known as: 1721 Timber Pointe, Nashville, Tennessee 37214-4415.

Tax Parcel No.: 108 160A 039.00

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any way appertaining unto HSBC Bank USA, National Association as Indenture Trustee for People's Choice Home Loan Securities Trust Series 2005-1, Mortgage-Backed Notes, Series 2005-1, and unto its successors and assigns.

IN WITNESS WHEREOF, the said Successor Trustee has hereunto set his or her hand and seal this 12 day of Aug, 2009.

Shellie Wallace
Shellie Wallace
Successor Trustee

ACKNOWLEDGMENT

STATE OF ARKANSAS
COUNTY OF PULASKI

Personally appeared before me, a Notary Public of the state and county aforesaid, duly commissioned and qualified, Shellie Wallace, as Successor Trustee, with whom I am personally acquainted, and who acknowledged that he or she executed the within instrument as Successor Trustee for the purposes thereincontained.

Witness my hand and seal at office in Little Rock, Arkansas this 12 day of Aug, 2009.

Notary Public

My Commission Expires:

MATTHEW D. MARTIN
Notary Public-Arkansas
Pulaski County
My Commission Expires 06-15-2019
Commission # 12371725

FORM FOR OATH

I hereby swear and affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $100,240.50, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Shellie Wallace
Shellie Wallace
Successor Trustee

ACKNOWLEDGMENT

STATE OF ARKANSAS
COUNTY OF PULASKI

Personally appeared before me, a Notary Public of the state and county aforesaid, duly commissioned and qualified, Shellie Wallace, as Successor Trustee, with whom I am personally acquainted, and who acknowledged that he or she executed the foregoing Form For Oath for the purposes therein contained.

Witness my hand and seal at office in LR this 12 day of Aug, 2009.

Notary Public

My Commission Expires:

MATTHEW D. MARTIN
Notary Public-Arkansas
Pulaski County
My Commission Expires 06-15-2019
Commission # 12371725

PROPERTY OWNER OR AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
HSBC Bank USA, National Association as Indenture Trustee for People's Choice Home Loan Securities Trust Series 2005-1, Mortgage-Backed Notes, Series 2005-1
10790 Rancho Bernardo Road
San Diego, CA 92127

EXHIBIT "A"

SERVICEMEMBERS CIVIL RELIEF ACT AFFIDAVIT

STATE OF Arkansas

COUNTY OF Pulaski

BEFORE ME, the undersigned authority, on this day personally appeared Shellie Wallace, who after being duly sworn, deposed and stated:

1. I am the Successor Trustee with a certain deed of trust, dated October 12, 2004, recorded November 8, 2004, as Instrument No. 20041108-0134517 in the Register's Office of Davidson County, Tennessee, executed by James D. Moore and Shannon D. Moore in favor of Mortgage Electronic Registration Systems, Inc., as a separate corporation that is acting solely as a nominee for Peoples Choice Home Loan, Inc, a Wyoming Corporation and Peoples Choice Home Loan, Inc., a Wyoming Corporation's successors and assigns to secure the payment of a deed of trust note to Mortgage Electronic Registration Systems, Inc., as a separate corporation that is acting solely as a nominee for Peoples Choice Home Loan, Inc, a Wyoming Corporation and Peoples Choice Home Loan, Inc., a Wyoming Corporation's successors and assigns.

2. HSBC Bank USA, National Association as Indenture Trustee for People's Choice Home Loan Securities Trust Series 2005-1, Mortgage-Backed Notes, Series 2005-1 is the holder of or agent for the holder of the indebtedness secured by said deed of trust.

3. To the best of my knowledge and belief, the mortgagors holding an interest in the above-described property were (1) not members of the Armed Forces of the United States of America and had not been members of any such entities for at least three (3) months prior to the date of the foreclosure sale the subject hereof or (2) were members Armed Forces of the United States of America at the time the security instrument was executed.

4. As such, foreclosure of this property will not be subject to the provisions of 50 U.S.C.S. §501, *et seq*. (the Servicemembers Civil Relief Act).

FURTHER AFFIANT SAYETH NOT.

DATED this 12 day of Aug, 2009.

Shellie Wallace

Shellie Wallace
Affiant

ACKNOWLEDGMENT

STATE OF Arkansas

COUNTY OF Pulaski

Personally appeared before me, a Notary Public of the state and county aforesaid, duly commissioned and qualified, Shellie Wallace, Successor Trustee, with whom I am personally acquainted, and who acknowledged that he or she executed the within instrument as Successor Trustee for the purposes therein contained.

Witness my hand and seal at office in Little Rock, Arkansas this 12 day of Aug, 2009.

Notary Public

My Commission Expires:

MATTHEW D. MARTIN
Notary Public-Arkansas
Pulaski County
My Commission Expires 06-15-2019
Commission # 12371725

DServiceMembersAffidavitTN_bboone_090812_1335

Department of Defense Manpower Data Center AUG-12-2009 08:56:36

Military Status Report
Pursuant to the Servicemembers Civil Relief Act

Last Name	First/Middle	Begin Date	Active Duty Status	Service/Agency
MOORE	JAMES	Based on the information you have furnished, the DMDC does not possess any information indicating that the individual is currently on active duty.		

Upon searching the information data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the current status of the individual as to all branches of the Military.

Mary M. Snavely-Dixon

_____