FILE NO.: 416.0715396TN\r

BILL GARRETT, Davidson County
Trans: T20090062948 DEEDTRS
Recvd: 09/15/09 09:09 5 pgs
Fees: 28.00 Taxes: 577.20
20090915-0085939

THIS INSTRUMENT PREPARED BY & RETURN TO:
Nationwide Trustee Services, Inc.
1587 N.E. Expressway
Atlanta, GA 30329

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated February 28, 2005 and recorded in the Register's Office of Davidson County, TN, at Instrument No. 20050316-0029088, ("Deed of Trust")Osas Igori and O. Ganda Igori conveyed to Buyers Title & Escrow, LLC, as Trustee, the hereinafter described property for the purpose of securing payment of the indebtedness and performance of the obligations therein mentioned and set forth; and

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR OWNIT MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES SERIES 2005-3; and

WHEREAS, **HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR OWNIT MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES SERIES 2005-3,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Instrument No. 20090803-0072149** in the Register's Office of Davidson County, TN; 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 requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and

WHEREAS, the property was advertised for sale in conformity with the laws of TN and the terms and provisions of said Deed of Trust on 07/17/09, 07/24/09, 07/31/09, 08/07/2009, 08/14/2009, in THE NASHVILLE RECORD, by which advertisement the sale was held on September 03, 2009, at the corner of Fifth and Broadway at the Main Entrance to the Sommet Center F/K/A Gaylord Entertainment Center in Nashville, Davidson County, TN, in bar of the equities of redemption, dower, and homestead; and

WHEREAS, State Tax Lien(s) have been filed by the Tennessee Department of Revenue against the subject property in the Register's Office of Davidson County, Tennessee, at Instrument No. 2008022100168. Notice of the sale was given to the State of Tennessee pursuant to T.C.A. 67-1-1433(b)(1) and a copy is attached hereto as Exhibit "A". The response of the State of Tennessee is attached hereto as Exhibit "B". The property is subject to the right of the State of Tennessee to redeem pursuant to T.C.A. 67-1-1433(c)(1).

WHEREAS, at the time and place mentioned in said advertisement, Phil Young, the undersigned's agent, offered said property for sale at public outcry to the highest and best bidder for cash, at which sale **HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR OWNIT MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES SERIES 2005-3**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $156,000.00; and

WHEREAS, the owner and holder of said debt for which said property was sold has complied with the terms of sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance of the purchase price being credited on the indebtedness secured by said Deed of Trust;

NOW, THEREFORE, in consideration of the premises and of the payment by HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR OWNIT MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES SERIES 2005-3 as aforesaid, of the said sum of money, receipt of which payment is hereby acknowledged, the undersigned **Nationwide Trustee Services, Inc.**, as Substitute Trustee, does hereby grant, bargain, sell and convey unto **HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR OWNIT MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES SERIES 2005-3**, its successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of TN:

Being Lot 56 on the Plan of Phase Two Pinnacle Point Subdivision, as of record in Plat Book 6900, page 140, Register's Office for Davison County, Tennessee, to which plan reference is hereby made for a more complete description. Being the same property conveyed to Grantor(s) by Deed recorded simultaneously herewith in Book _____, page _____ or Instrument No. 20050316-0029087, Register's Office for said county.

The last recorded Warranty Deed was filed of record at Instrument No. 200503160029087 in the Register's Office of Davidson County, TN.

TO HAVE AND TO HOLD the property described above, together with the privileges, appurtenances, and hereditaments thereunto belonging or in any way appertaining unto the said **HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR OWNIT MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES SERIES 2005-3**, its successors and assigns forever, to whom the said, **Nationwide Trustee Services, Inc.**, as Substitute Trustee, warrants the title to the aforesaid property against the lawful claims and demands of all persons claiming by, through or under him, but not further nor otherwise.

IN TESTIMONY WHEREOF, **Nationwide Trustee Services, Inc.**, Substitute Trustee, has hereunto set his hand, this 03rd day of September, 2009.

Nationwide Trustee Services, Inc.
Substitute Trustee

STATE OF GEORGIA

COUNTY OF DEKALB

On this 03rd day of September, 2009, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Germaine Duncan, with whom I am personally acquainted (or proved on the basis of satisfactory evidence to be the person), and who, upon his or her oath, acknowledged himself or herself to be the Vice President of **Nationwide Trustee Services, Inc.**, the within named bargainor, and as such officer or member being duly authorized so to do, executed the foregoing instrument for the purposes therein contained by subscribing thereto the name of the corporation by himself or herself as such officer or member.

WITNESS my hand and Notarial Seal the day and year above written.

Ronald Key
Notary Public

RONALD KEY NOTARY PUBLIC Exp. Nov. 28, 2010 GWINNETT COUNTY, GA

My Commission Expires: 11-28-2010

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STATE OF GEORGIA

COUNTY OF DEKALB

I hereby swear or affirm that to the best of my knowledge, information and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is $156,000.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME ON THIS 03RD DAY OF SEPTEMBER 2009.

Ronald Key
Notary Public

RONALD KEY NOTARY PUBLIC Exp. Nov. 28, 2010 GWINNETT COUNTY, GA

My Commission Expires: 11-28-2010

File No.: 416.0715396TN (Igori)
Property Address: 1204 Orchard Mountain Court, Antioch, TN 37013
Tax Parcel ID No.: 135140A05600CO

Mail Tax Notices To and Property Owner:

Litton Loan Servicing
4828 Loop Central Drive
Houston, TX 770812226

Exhibit A

NATIONWIDE TRUSTEE SERVICES, INC.

SUBSTITUTE TRUSTEE
1587 NORTHEAST EXPRESSWAY
ATLANTA, GA 30329
(770) 234-9181
FAX (770) 234-9192

August 4, 2009

VIA CERTIFIED MAIL
RETURN RECEIPT REQUESTED
Copy Via Regular Mail

Ms. Donera Adcox
Department of Revenue
Tax Enforcement Division
P.O. Box 190665
Nashville, TN 37219-0865

Re: **Notice of State Tax Lien/Consent to Sell**
File Number: 416.0715396TN
Name Per Client: Osas Igori
Property Address: 1204 Orchard Mountain Court
Antioch, TN 37013

Dear Sir or Madam:

I am writing to advise you in accordance with T.C.A. 67-1-1433 that Litton Loan Servicing has instituted foreclosure proceedings against the above-referenced property. The sale is scheduled to take place on September 3, 2009. Enclosed is a copy of the Substitute Trustee's Notice, which is being published in the Davidson County legal newspaper. The recording information for the Deed of Trust, as well as the terms of sale and additional information, can be found in this notice.

The title search of the Davidson County records indicates that one state tax lien(s) has/have been filed against certain parties thought to be the owners of the subject property. As required, we have attached a copy(ies) of the specific state tax lien(s) found; said lien(s) were recorded in Instrument No. 2008022100168.

We are not certain that the parties named in the state tax lien(s) are the same as the above-referenced borrower(s), or other predecessors in title. However, the names and social security numbers of the individual(s) against whom the above-referenced lien(s) are filed are as follows: Osas E. Igori D/B/A Osas E Igori 002 xxxx- 0639/000.

The unpaid principal balance of the loan against the above-referenced property is approximately $133,458.64. Interest through the sale date is approximately 19,104.70. Costs and attorneys' fees associated with the sale should be approximately $1,500.00.

Please return an acknowledged receipt of this notice on the enclosed duplicate letter and return in the enclosed self-addressed stamped envelope. If you should have any questions

about this matter, please do not hesitate to contact this office.

Sincerely,
Prommis Solutions, LLC on behalf of
Nationwide Trustee Services, Inc.

LDWatts

Enclosures
cc: Litton Loan Servicing

Exhibit B

STATE OF TENNESSEE
DEPARTMENT OF REVENUE
REVENUE ENFORCEMENT DIVISION
ANDREW JACKSON STATE OFFICE BUILDING
NASHVILLE, TENNESSEE 37242

August 7, 2009

LD Watts
Nationwide Services, Inc.
1587 Northeast Expressway
Atlanta, GA 30329

Re: Foreclosure Sale of Property Owned by: **Osas Igori**
Entity Number: **002 415750639/000**

Dear Ms. Watts:

This is in reference to your letter dated August 4, 2009 regarding a foreclosure sale of property owned by the above-captioned taxpayer(s), pursuant to the provisions of T.C.A. § 67-1-1401 et. seq..

The Tennessee Department of Revenue does not have any known liens filed against the taxpayer(s). The most recent lien was released on we are not in receipt of the book and page numbers at this time however, the release has been sent to be recorded in Davidson County, Tennessee.

I trust that this has answered your letter, but if not, please let me know.

Sincerely,

Donera Adcox, Account Tech I
Special Procedures Section
Revenue Enforcement Division

DA/enc

c: *file*