Record & Return to:
Victory Title & Escrow, LLC
695 President Place, Suite 203
Smyrna, TN 37167
VT0909007??

SPECIAL WARRANTY DEED

THIS INDENTURE, made and entered into this 9th day of October, 2009 by and **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** hereinafter called Grantor, and Katie M. Morris unmarried, hereinafter called Grantee.

WITNESSETH: That for and in consideration of Ten Dollars ($10.00), cash in hand paid, and other good and valuable considerations, the receipt of all of which is hereby acknowledged, the Grantor has bargained and sold and does hereby bargain, sell, convey and confirm unto the Grantee the following described real estate, situated and being in the County of Davidson, State of Tennessee, to wit:

Lot 39 on the Plan of Timber Ridge, as recorded in Instrument Number 20040113-0005330 in the Register's Office of Davidson County, Tennessee to which plat reference is hereby made for a more particular description of said property.

Commonly know as: 1721 Timber Pointe Nashville, TN 37214

Being all or part of the same property described in Trustee's Deed recorded under Davidson County Register's Instrument Number 20090817-0076968.

Tax Parcel Number: 108-160A-039.00

TO HAVE AND TO HOLD the aforesaid real estate, together with all the appurtenances and hereditaments thereunto belonging or in any wise appertaining unto the Grantee, Grantee's heirs and assigns, in fee simple forever.

The Grantor does hereby covenant with the Grantee that Grantor is lawfully seized in fee of the aforedescribed real estate; that the Grantor has a good right to sell and convey the same; that the same is unencumbered except any taxes not yet due but constituting a lien which are assumed by Grantee;

and any subdivision restrictions of record;

and any existing easements of record;

and that the title and quiet possession thereto Grantor warrants and will forever defend against the lawful claims of all persons claiming by, through, or under it, but not further or otherwise.

The word "party" as used herein shall mean "parties" if more than one person or entity be referred to, and pronouns shall be construed according to their proper gender and number according to the context hereof.

WITNESS the signature of the Grantor the day and year first above written.

BILL GARRETT, Davidson County
Trans:T20090069672 DEEDWARR
Recvd: 10/13/09 10:55 2 pgs
Fees:13.00 Taxes:444.00
20091013-0094888

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
By: ~~Chase Home Finance, LLC~~, as Attorney-in-Fact By J.P Morgan Chase Bank, N.A. as Attorney-in-Fact

BY: _____
Tony Huynh
Asst. Vice President

TITLE: _____

STATE OF California
COUNTY OF San Diego

Before me, a Notary Public in and for said State and County, personally appeared Tony Huynh, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), **and who, upon oath, acknowledged** NVH **self to be the** AVP **of Chase Home Finance, LLC as Attorney-in-Fact for 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 the within named bargainor, and that** he **as such** AVP**, and being so authorized to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the Chase Home Finance, LLC as Attorney-in-Fact for 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**, by his self as such.

WITNESS my hand and Notarial Seal at office this 7 day of ~~September~~ October, 2009.

SEAL

VICTORIA RODRIGUEZ
Commission # 1692169
Notary Public - California
San Diego County
My Comm. Expires Sep 5, 2010

Notary Public
My commission expires: SEPT 5 2010

STATE OF California
COUNTY OF San Diego

I, or we, hereby swear of affirm that to the best of affiants knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred whichever is greater, is $120,000.00, which amount, is equal to or greater that the amount which the property transferred would command at a fair and voluntary sale.

Affiant Tony Huynh
Asst. Vice President

Subscribed and sworn to before me this the 7 day of ~~September,~~ October 2009.

My Commission Expires:

Notary Public

VICTORIA RODRIGUEZ
Commission # 1692169
Notary Public - California
San Diego County
My Comm. Expires Sep 5, 2010

Owner's Mailing Address:
1721 Timber Point
Nashville, TN 37214

Property Address:
1721 Timber Pointe
Nashville, TN 37214

Person or entity responsible for
The payment of taxes:
SunTrust Mortgage Inc
901 Semmes Ave
Richmond, VA 23224

Prepared by and return to:

EDCO TITLE & CLOSING Services, Inc.
6510 Stage Road, Suite 1
Bartlett, TN 38134
Our File No.