BILL GARRETT, Davidson County
Trans:T20090078153 DEEDWARR
Recvd: 11/17/09 11:39 2 pgs
Fees:13.00 Taxes:913.90
20091117-0105793

THIS INSTRUMENT PREPARED BY:

Craig W. Syby, Esq.
781 Beta Drive
Suite I
Mayfield Village, OH 44143

Address New Owner(s)
Robin Jan Payton
157 Ellington Place
Madison, Tennessee 37115

Send Tax Bills To:
SUNTRUST MORTGAGE, INC.
ATTN: PAYMENT PROCESSING
P.O. BOX 79041
BALTIMORE, MD 21279-0041
Map & Parcel Nos.:
171-12-0A-021.00CO

CORPORATE FORM
SPECIAL WARRANTY DEED

THIS INDENTURE, made and entered into this 9TH **day of** OCTOBER, 2009, by and between **HSBC Bank USA, National Association, as Trustee for Ownit Mortgage Loan Trust Mortgage Loan Asset-Backed Certificates, Series 2005-4, by Litton Loan Servicing, L.P., as Attorney in Fact**, a corporation organized and existing under and by virtue of the laws of the State of California, party of the first part, and **Robin Jan Payton**, party of the second part,

WITNESSETH: That for and in consideration of **TWO HUNDRED FORTY SEVEN THOUSAND AND 00/100 DOLLARS ($247,000.00)**, cash in hand paid, and other good and valuable considerations, the receipt of all of which is hereby acknowledged, the said party of the first part has bargained and sold and does hereby bargain, sell, convey and confirm unto the said party of the second part the following described real estate, situated and being in Brentwood, County of Davidson, State of Tennessee:

Being in Davidson County, Tennessee, to wit:

Land in Davidson County, Tennessee, being Lot No. 21 on the Plan of Addition to Brelan Park at Saddlewood, Section 1, a Planned Unit Development, of record in Plat Book 7900, Page 788, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a complete and accurate description of said lot.

Being the same property conveyed to HSBC Bank USA, National Association, as Trustee for Ownit Mortgage Loan Trust Mortgage Loan Asset-Backed Certificates, Series 2005-4, by deed dated May 21, 2008, of record in Instrument 20080609-0059307, in the Office of the Davidson County Register.

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 said party of the second part, its heirs, or successors and assigns in fee simple forever.

The said party of the first part does hereby covenant with the said party of the second part that it is lawfully seized in fee of the aforedescribed real estate; that it has a good right to sell and convey the same; that the same is unencumbered,

and that the title and quiet possession thereto it will warrant and forever defend against the lawful claims of all persons claiming against the acts of the party of the first part, and those claiming by and through the party of the first part, but none otherwise.

ALL REAL ESTATE SOLUTIONS LLC
781 Beta Dr. Suite #I
MAYFIELD VILLAGE, OH 44143
092708

Wherever the word "party" as used herein, it shall mean "parties" if there are more than one person referred to and whenever pronouns occur herein, they shall be construed according to their proper gender and number according to the context of this instrument.

IN WITNESS WHEREOF, party of the first part has caused this instrument to be executed by and through its duly authorized officers the day and year first above written.

HSBC Bank USA, National Association, as Trustee for Ownit Mortgage Loan Trust Mortgage Loan Asset-Backed Certificates, Series 2005-4, by Litton Loan Servicing, L.P., as Attorney in Fact

By: _____
J. LYNN BURROW
ASSISTANT VICE PRESIDENT

STATE OF Texas, COUNTY OF Harris

Before me, a Notary Public in and for said State and County aforesaid, personally appeared, with whom I am personally acquainted and who, upon oath, acknowledged himself/herself to be the President/Authorized Agent of **HSBC Bank USA, National Association, as Trustee for Ownit Mortgage Loan Trust Mortgage Loan Asset-Backed Certificates, Series 2005-4, by Litton Loan Servicing, L.P., as Attorney in Fact, By:** J. LYNN BURROW**, its' Authorized Agent/Power of Attorney,** the within named bargainor, a corporation, and that he/she as such President/Authorized Agent, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by himself/herself as such President/Authorized Agent.

WITNESS my hand and Official Seal at office this 9 day of Oct, 2009

My commission expires:

_____
Notary Public

JENNIFER M. MARTINEZ
MY COMMISSION EXPIRES
AUGUST 27, 2011

I, or we, hereby swear or affirm that, to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater is, **$247,000.00**, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

_____
Affiant Joe Hughes

Subscribed and sworn to before me, this 13th day of October, 2009.

_____
Notary Public
My commission expires:

NOTARIAL SEAL
STATE OF OHIO

NATHAN FIJAL, Notary Public
In and for the State of Ohio
My Commission Expires 02-21-11

Property address:
5573 Saddlewood Lane
Brentwood, TN 37027