BILL GARRETT, Davidson County
Trans:T20090087376 DEEDWARRSP
Recvd: 12/30/09 10:40 7 pgs
Fees:38.00 Taxes:170.20
20091230-0118255

Recording Requested by &
When Recorded Return To:
US Recordings, Inc.
2925 Country Drive
St. Paul, MN 55117

This Instrument Prepared By:
Leila Hansen, Esq.
9041 South Pecos Road, Suite 3900
Henderson, Nevada 89074

Actual Consideration amount is $46,000.00

PTS-102107901

7614976

SPECIAL WARRANTY DEED

TITLE OF DOCUMENT

ADDRESS NEW OWNER AS FOLLOWS:	MAIL TAX STATEMENT TO:	MAP PARCEL NUMBERS:
Robert Treadway	Robert Treadway	Map/Parcel:
1623 Breckenridge Drive	1623 Breckenridge Drive	119 05 0 024.00
Murfreesboro, Tennessee 37219	Murfreesboro, Tennessee 37219	

(TP)

FOR AND IN CONSIDERATION of the sum of Ten dollars and no/100 ($10.00), cash in hand paid by the grantee and other good and valuable considerations accepted as cash, the receipt and sufficiency of which is 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** has this day bargained and sold, and does hereby transfer and convey unto the said **Robert Treadway, a married man**, Grantee herein, its successors and assigns, certain real estate in Davidson County, Tennessee as follows:

THE EASTERLY HALF OF LOT NUMBER FOUR (4) OF BLOCK 28 ON THE MAP OF RESUBDIVISION OF PART OF CUMBERLAND NURSERIES, AS OF RECORD IN BOOK 161, PAGE 166, REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

SAID PART OF LOT NUMBER FOUR (4) FRONTS SIXTY-SIX FEET ON THE SOUTHERLY SIDE OF PEACHTREE STREET AND RUNS BECK BETWEEN PARALLEL LINES, WITH THE WESTERLY MARGIN OF BURBANK AVENUE OF LOT 8 ON SAID PLAN.

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 Deed from Shapiro & Kirscho, LLP., as Substitute Trustee of record as Instrument No. 20090903-0083180, said Register's Office.

The express purpose of this conveyance is to Transfer Title.

This is unimproved ( ) property known as 301 Peachtree Street, Nashville, Tennessee 37210
Improved (✓)

I/We covenant that we are lawfully seized and possessed of said real estate in fee simple, have a good right to convey it, and that the same is unencumbered, except for those encumbrances of record in the Register's Office of Davidson County, Tennessee.

AND I/WE WARRANT the title against all persons claiming under Grantor, but not otherwise.

TO HAVE AND TO HOLD all of Grantor's right, title and interest in and to the above described property unto the said Grantee, Grantee's heirs, administrators, executors, successors and/or assigns forever IN FEE SIMPLE; so that neither Grantor or Grantor's heirs,

administrators, executors, successors and/or assigns shall have, claim or demand any right or title to the aforesaid property, premises or appurtenances or any part thereof.

Whenever used, the singular number shall include the plural, the plural the singular and the use of any gender shall be applicable to all genders.

Witness our hand this 11 day of December, 2009, the corporate party, if any, having caused its name to be signed hereto by its duly authorized officers on said day and date.

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: _____
Corporate Officer
Printed Name & Title: Robert Kaltenbach, Senior Manager

OCWEN LOAN SERVICING, LLC CORPORATE SEAL

ACKNOWLEDGMENT

STATE OF FLORIDA)

COUNTY OF ORANGE) ss

Before me, Theo Smith, REO Closer, a Notary Public of the State and County aforesaid, personally appeared Robert Kaltenbach with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged ____self to be Senior Manager 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**, the within named bargainor, a national association organized and operating under the laws of the State of Florida and that he/she as such _____ executed the foregoing instrument for the purposes contained therein, by signing the name of the national association by himself/herself as Senior Manager.

NOTARY STAMP/SEAL

WITNESS my hand and official seal,
at office in Orange County, FL
this 11 day of December, 2009.

_____
NOTARY PUBLIC
MY Commission Expires: 5/26/12

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

AFFIDAVIT OF VALUE

STATE OF FLORIDA)

COUNTY OF ORANGE)

The actual consideration or value whichever is greater, for this transfer is $46,000.00.
Subscribed and sworn to before me this the 11 day of December, 2009.

(Affix Seal)

Affiant

Notary Public
My Commission Expires: 5/26/12

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

A. Settlement Statement

U.S. Department of Housing and Urban Development

OMB Approval No. 2502-0265

B. Type of Loan

1. ☐ FHA 2. ☐ FmHA 3. ☐ Conv. Unins. 4. ☐ VA 5. ☐ Conv. Ins.

6. File Number:	7. Loan Number:	8. Mortgage Insurance Case Number:
PTS-102107901		

C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. Name & Address of Borrower:	E. Name & Address of Seller:	F. Name & Address of Lender:
ROBERT TREADWAY	HSBC BANK USA, N.A., AS INDENTURE TRUSTEE FOR THE REGISTERED HOLDERS OF RENAISSANCE HOME EQUITY LOAN TRUST ASSET-BACKED CERTIFICATES, SERIES 2005-1 12001 SCIENCE DRIVE SUITE 110B ORLANDO, FL 32826	

G. Property Location:	H. Settlement Agent	
301 PEACHTREE STREET NASHVILLE, TN 37210 (DAVIDSON)	FIDELITY NATIONAL TITLE INSURANCE 6500 PINECREST DRIVE, SUITE 600, PLANO, TX 75024	
	Place Of Settlement: 6500 PINECREST DRIVE, SUITE 600, PLANO, TX 75024	I. Settlement Date / Disbursement Date 12/18/2009 / 12/18/2009

J. Summary of Borrower's Transaction		K. Summary of Seller's Transaction	
100. Gross Amount Due From Borrower		**400. Gross Amount Due To Seller**	
101. Contract sales price	$46,000.00	401. Contract sales price	$46,000.00
102. Personal Property		402. Personal Property	
103. Settlement Charges to Borrower (line 1400)	$887.00	403.	
104.		404.	
105.		405.	
Adjustments for items paid by seller in advance		**Adjustments for items paid by seller in advance**	
106. City/town taxes		406. City/town taxes	
107. County taxes 12/18/2009 to 12/31/2009 @ $1,003.59/Year	$35.74	407. County taxes 12/18/2009 to 12/31/2009 @ $1,003.59/Year	$35.74
108. Assessments		408. Assessments	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. Gross Amount Due From Borrower	**$46,922.74**	**420. Gross Amount Due To Seller**	**$46,035.74**
200. Amounts Paid By Or In Behalf Of Borrower		**500. Reductions In Amount Due To Seller**	
201. Deposit or Earnest Money		501. Excess deposit (see instructions)	
202. Principal amount of new loan		502. Settlement Charges to Seller (line 1400)	$6,331.21
203. Existing loan taken subject to		503. Existing loan(s) taken subject to	
204. Deposit/Earnest Money from A&E Real Estate	$2,000.00	504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
Adjustments for items unpaid by seller		**Adjustments for items unpaid by seller**	
210. City/town taxes		510. City/town taxes	
211. County taxes		511. County taxes	
212. Assessments		512. Assessments	
213.		513.	
214		514	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid By/For Borrower	**$2,000.00**	**520. Total Reduction Amount Due Seller**	**$6,331.21**
300. Cash At Settlement From/To Borrower		**600. Cash At Settlement To/From Seller**	
301. Gross Amount Due From Borrower (line 120)	$46,922.74	601. Gross Amount Due To Seller (line 420)	$46,035.74
302. Less Amounts Paid By/For Borrower (line 220)	$2,000.00	602. Less Deduction in Amt. Due To Seller (line 520)	$6,331.21
303. Cash ☑ From ☐ To Borrower	$44,922.74	**603. Cash** ☑ To ☐ From Seller	$39,704.53

Theo Smith
REO Closer

L. Settlement Charges

	Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
700. Total Sales/Broker's Commission		
Division of Commission (line 700) as follows:		
701. $1,120.00 to A&E Real Estate		
702. $1,380.00 to A&E Real Estate		
703. Commission paid at Settlement		$2,500.00
704. Referral Fee to RRES		$690.00
800. Items Payable In Connection With Loan		
801. Loan Origination Fee		
802. Loan Discount		
803. Appraisal Fee		
804. Credit Report		
805. Lender's Inspection Fee		
806. Mortgage Insurance Application Fee		
807. Assumption Fee		
900. Items Required By Lender To Be Paid In Advance		
901. Interest		
902. Mortgage Insurance Premium		
903. Hazard Insurance Premium		
1000. Reserves Deposited With Lender		
1001. Hazard insurance		
1002. Mortgage insurance		
1003. City property taxes		
1004. County property taxes		
1005. Annual assessments		
1008. Aggregate accounting adjustment		
1100. Title Charges		
1101. Settlement or closing fee to Fidelity National Title Insurance	$225.00	
1102. Abstract or title search		
1103. Title examination		
1104. Title insurance binder		
1105. Document preparation to Fidelity National Title Insurance		$100.00
1106. Notary fees to Bancserv	$150.00	
1107. Attorney's fees		
(includes above item numbers:)		
1108. Title Insurance to Fidelity National Title Insurance		$395.00
(includes below item numbers:)		
1109. Lender's coverage $0.00 Premium $0.00		
1110. Owner's coverage $46,000.00 Premium $395.00		
1113. Tax Research to Fidelity National Title Insurance	$35.00	
1114. Recording Processing to Fidelity National Title Insurance	$50.00	
1115. Closing Administration Fee to Premium Title Services, Inc.	$400.00	
1200. Recording Fees		
1201. Recording fees: Deed $27.00;Mortgage ;Release ;	$27.00	
1202. County tax/stamps: Deed $174.80;Mortgage $0.00;		$174.80
1203. State tax/stamps: Deed ;Mortgage ;		
1204. City tax/stamps: Deed ;Mortgage ;		
1300. Additional Charges		
1301. Survey		
1302. Pest Inspection		
1304. Property Management Fee to A&E Real Estate		$700.00
1305. Seller Representation Coordination Fee to Premium Title Services, Inc.		$450.00
1306. Property Report Review and Processing Fee to Premium Title Services, Inc		$200.00
1307. Taxes Due by 2/28/2010 to Davidson County Trustee		$1,003.59
1308. Final Water Bill to Metro Water Services		$117.82
1400. Total Settlement Charges (enter on line 103, Section J and 502, Section K)	**$887.00**	**$6,331.21**

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief it is true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

BUYERS

ROBERT TREADWAY

SELLERS

Theo Smith
REO Closer

HSBC BANK USA, N.A., AS INDENTURE TRUSTEE FOR THE REGISTERED HOLDERS OF RENAISSANCE HOME EQUITY LOAN TRUST ASSET-BACKED CERTIFICATES, SERIES 2005-1

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or I will cause the funds to be disbursed in accordance with this statement.

Settlement Agent

Date

12/18/2009

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010

95004680

ACKNOWLEDGEMENT AND RECEIPT OF SETTLEMENT STATEMENT

LENDER: DATE: 12/18/2009

PURCHASER/BORROWER(S): **ROBERT TREADWAY**

SELLER(S): HSBC Bank USA, N.A., as Indenture Trustee for the Registered holders of Renaissance Home Equity Loan Trust Asset-Backed Certificates, Series 2005-1

PROPERTY ADDRESS: 301 Peachtree Street NASHVILLE Tennessee 37210

Purchaser and Seller acknowledge that each has received, reviewed, and approved the entries appearing on the Settlement Statement, and each acknowledge receipt of a copy of same. Purchaser acknowledges receipt of a copy of the Truth in Lending Disclosures, if any, prior to consummation of the loan transaction. Purchaser further acknowledges receipt and disbursement on his behalf of the loan proceeds in full. Seller acknowledges receipt and payment in full of the proceeds due Seller from the settlement. Purchaser further acknowledges this is an REO property and Seller obtained said property from a foreclosure action.

If the pro-ration of taxes and assessments was made based on estimated amounts prior to receipt of current actual bills, Purchaser and Seller agree that all pro-rations shown on the Settlement Statement are final and no further pro-rations will be performed after closing has concluded and all fund disbursed. The payment of all outstanding taxes and assessments not paid at settlement are assumed by Purchaser.

Purchaser and Seller acknowledge that settlement agent and/or PREMIUM TITLE SERVICES make no representations as to the status of any outstanding or past due water, sewerage or other utility bills applicable to the property. The status of such items shall be determined by and are the responsibility of the Purchaser and Seller.

Purchaser and Seller agree that should any inadvertent errors or omissions later be discovered in any documents executed at settlement, they shall promptly execute such corrective documents and remit such sums as may be required to adjust or correct such errors or omissions.

As part of the consideration of this sale, the contract between the parties is by reference incorporated herein and made a part hereof; the terms and conditions contained therein shall survive the closing and shall not merge upon delivery of the Warranty Deed.

SELLER(S):
HSBC Bank USA, N.A., as Indenture Trustee for the Registered holders of Renaissance Home Equity Loan Trust Asset-Backed Certificates, Series 2005-1

Title:

PURCHASER/BORROWER(S):
ROBERT TREADWAY

By: _____

Settlement Agent

