STATE OF CALIFORNIA
COUNTY OF SAN DIEGO

The actual consideration or value, whichever is greater, for this transfer is $38,000.00.

ACKNOWLEDGEMENT

On July 22, 2010 before me, Christina Odell (insert name and title of the officer)

Personally appeared Linda Rice Asst. Vice President

Who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

Witness my hand and official seal.

Signature _____ (Seal)

CHRISTINA ODELL
Commission # 1819976
Notary Public - California
San Diego County
My Comm. Expires Oct 27, 2012

SPECIAL WARRANTY DEED

BILL GARRETT, Davidson County
Trans:T20100047928 DEEDWARRSP
Recvd: 08/04/10 10:23 2 pgs
Fees:13.00 Taxes:140.60
20100804-0061260

THIS INSTRUMENT WAS PREPARED BY
TAYLOR TITLE & ESCROW, INC.
51 CENTURY BLVD., SUITE 130
NASHVILLE, TENNESSEE 37214

ADDRESS OF NEW OWNER:	SEND TAX BILLS TO:
ROBERT TODD CHAPLIN 328 EDITH AVENUE NASHVILLE, TN 37207 MAP & PARCEL NO. 071-11-0/100.00	OWNER 110 HILLSIDE DRIVE HENDERSONVILLE TN 37075

FOR AND IN CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEE(S), AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED,

HSBC BANK USA, NATIONAL ASSOCIATION, as Indenture Trustee of the FBR Securitization Trust 2005-1, Callable Mortgage-Backed Notes, Series 2005-1,

HEREINAFTER CALLED GRANTOR(S), HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO HEREBY TRANSFER AND CONVEY UNTO

ROBERT TODD CHAPLIN,

HEREINAFTER CALLED GRANTEE(S), THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND, TOGETHER WITH ALL TENEMENTS, HEREDITAMENTS AND APPURTENANCES THERETO, LOCATED IN DAVIDSON COUNTY, STATE OF TENNESSEE, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

Being Lot No. 33, Trinity Heights Subdivision, as shown by plat of record in Plat Book 161, page 38, of the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for a more complete and accurate description of said lot.

Being the same property conveyed to HSBC Bank USA, National Association, as Indenture Trustee of the FBR Securitization Trust 2005-1, Callable Mortgage-Backed Notes, Series 2005-1 by Trustee's Deed from Shellie Wallace, Successor-Trustee, dated January 8, 2010, and filed of record on January 27, 2010, in Instrument No. 20100127-0006749, Register's Office for Davidson County, Tennessee.

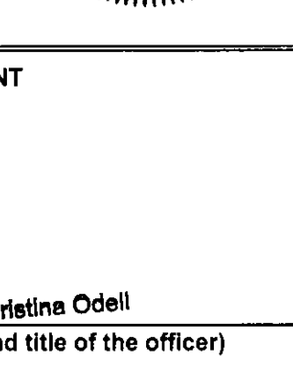
THIS IS IMPROVED PROPERTY KNOWN AS: *328 EDITH AVENUE, NASHVILLE, TN 37207*

TO HAVE AND TO HOLD THE SAID TRACT OR PARCEL OF LAND, WITH THE APPURTENANCE, ESTATE, TITLE AND INTEREST THERETO BELONGING TO THE SAID GRANTEES, THEIR HEIRS AND ASSIGNS, FOREVER; AND WE DO COVENANT WITH THE SAID GRANTEES THAT WE ARE LAWFULLY SEIZED AND POSSESSED OF SAID LAND IN FEE SIMPLE, HAVE A GOOD RIGHT TO CONVEY IT, AND THE SAME IS UNENCUMBERED, UNLESS OTHERWISE HEREIN SET OUT; AND WE DO FURTHER COVENANT AND BIND OURSELVES, OUR HEIRS AND REPRESENTATIVES, TO WARRANT AND FOREVER DEFEND THE TITLE TO THE SAID LAND TO THE SAID GRANTEES, THEIR HEIRS AND ASSIGNS, AGAINST THE LAWFUL CLAIMS OF ALL PERSONS WHOMSOEVER, *BUT THIS WARRANTY DEED IS LIMITED TO THE TIME IN WHICH SAID REAL ESTATE WAS LAWFULLY SEIZED AND POSSESSED BY GRANTORS HEREIN AND DOES NOT EXTEND TO ANY PREVIOUS TIME THERETO.* WHEREVER 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 HANDS THIS 22 DAY OF JULY, 2010.

HSBC BANK USA, NATIONAL ASSOCIATION,
as Indenture Trustee of the FBR Securitization
Trust 2005-1, Callable Mortgage-Backed Notes, Series 2005-1

By: By JPMorgan Chase Bank, N.A.
as attorney-in-fact As Attorney-In-Fact



Linda Rice
by: Asst. Vice President

ACKNOWLEDGEMENT

STATE OF CALIFORNIA
COUNTY OF SAN DIEGO

On July 22, 2010 before me, Christina Odell
(insert name and title of the officer)

Personally appeared Linda Rice
Asst. Vice President

Who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

Witness my hand and official seal.

Signature _____ (Seal)

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SPECIAL WARRANTY DEED

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