**RECORDING LEGEND**

PLEASE RECORD IN THE
APPROPRIATE REAL ESTATE RECORDS

**GRANTOR(s)**
**Jennifer Michelle Cripps and Jennie Joanna Camp**

**GRANTEE(s)**
HSBC Bank USA, National Association, as indenture trustee for the benefit of People's Choice Home Loan Securities Trust Series 2005-3, by its attorney-in-fact, Litton Loan Servicing, LP

This Instrument Prepared By:
*Robert M. Wilson, Jr.*
***WILSON & ASSOCIATES, P.L.L.C.***
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211
(501) 219-9388

BILL GARRETT, Davidson County
Trans:T20110008442 DEEDWARR
Recvd: 02/09/11 10:10 2 pgs
Fees:13.00 Taxes:317.83
20110209-0011334

# WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS:

That, Jennifer Michelle Cripps and Jennie Joanna Camp ("Grantors"), for and in consideration of the sum of One Dollar ($1.00), in hand paid by HSBC Bank USA, National Association, as indenture trustee for the benefit of People's Choice Home Loan Securities Trust Series 2005-3, by its attorney-in-fact, Litton Loan Servicing, LP ("Grantee"), the receipt of which is hereby acknowledged, do hereby grant, bargain, sell, and convey unto the said Grantee, and unto its successors and assigns forever, the following-described lands, situated in Davidson County, Tennessee, to wit:

Land lying in Davidson County, Tennessee, described as follows, to-wit:

Land in Davidson County, Tennessee, being Lot No. 16 of Block C on the plan of Woodlawn Estates, as shown on plat of record in Plat Book 843, page 82, in the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for a more complete particular description.

Being the same property conveyed to Jennifer Michelle Cripps and Jennie Joanna Camp from Jennifer Michelle Cripps and Jennie Joanna Camp, both as trustee for the Douglas Trust of record in Instrument 20050606-0063861, said Register's Office.

Also being the same property conveyed to Jennifer Michelle Cripps and Jennie Joanna Camp, both as trustee for the Douglas Trust, dated October 24, 2000 from Liberty Investments by deed dated 7/27/04 of record in Instrument No. 20040730-0091421, said Register's Office.

Also being the same property conveyed to Liberty Investments, a Tennessee General Partnership, by deed from William Joe Burns and Johnny Burns and Jack Edwin Burns and Sheryl Lee and Barbara Rayburn, executed on 5/12/03 and filed on 5/18/03, of record in Instrument No. 20030516-0067443, Register's Office for Davidson County, Tennessee.

More commonly known as: 209 Dupont Avenue, Madison, Tennessee 37115.

Tax Parcel No.: 04309018100

TO HAVE AND TO HOLD the same unto the said Grantee, and unto its successors and assigns, forever with all appurtenances thereunto belonging. And we, Jennifer Michelle Cripps and Jennie Joanna Camp, hereby covenant with the said Grantee that we will forever warrant and defend the title to said lands against any and all claims whatsoever.

WITNESS my hand and seal this 7th day of Jan., 2011.

Jennifer Michelle Cripps

Jennie Joanna Camp

ACKNOWLEDGMENT

STATE OF Tennessee

COUNTY OF Davidson

Before me, the undersigned notary public of the state and county aforesaid, personally appeared Jennifer Michelle Cripps and Jennie Joanna Camp, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and known to be the person (or persons) described in and who executed the foregoing instrument, and acknowledged that such person (or persons) executed the same as such person's (or persons') free act and deed for the purposes therein contained.

Witness my hand and seal at office in Goodlettsville this 7th day of Jan., 2011.

MARIA MARTOCCI
Notary Public
DAVIDSON COUNTY, TENNESSEE

Maria Martocci
Notary Public

My Commission Expires: My Commission Expires May 6, 2013

FORM FOR OATH

I hereby swear and affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $85,900.51, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Jennifer Michelle Cripps
Jennifer Michelle Cripps

Jennie Joanna Camp
Jennie Joanna Camp

ACKNOWLEDGMENT

STATE OF Tennessee

COUNTY OF Davidson

Before me, the undersigned notary public of the state and county aforesaid, personally appeared Jennifer Michelle Cripps and Jennie Joanna Camp, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and known to be the person (or persons) described in and who executed the foregoing instrument, and acknowledged that such person (or persons) executed the same as such person's (or persons') free act and deed for the purposes therein contained.

Witness my hand and seal at office in Goodlettsville this 7th day of Jan., 2011.

MARIA MARTOCCI
Notary Public
DAVIDSON COUNTY, TENNESSEE

Maria Martocci
Notary Public

My Commission Expires: My Commission Expires May 6, 2013

**PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:**
Litton Loan Servicing, Inc
4828 Loop Central Drive
Houston, TX 77081
ATTENTION: David Lopez