Record 3rd

THIS INSTRUMENT PREPARED BY:
RICHARD B. MANER, P.C.
5775 Glenridge Drive
Building D, Suite 100
Atlanta, GA 30328

NOTE TO CLERK: Please cross index to Instrument Number 20050414-0041605, and Instrument Number 20050414-0041606 in the Register's Office of Davidson County, Tennessee.
Our File #FC13-390 / Patricia Lowe

BILL GARRETT, Davidson County
Trans:T20140027877 DEEDWARR
Recvd: 04/24/14 09:45 8 pgs
Fees:43.00 Taxes:467.28
20140424-0034400

WARRANTY DEED IN LIEU OF FORECLOSURE
LIEN NOT EXTINGUISHED OR MERGED

WHEREAS, **HSBC Bank USA, National Association, as Trustee for Ownit Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-2**, (the "**Grantee**") is the owner and holder of a certain Promissory Note (hereinafter, the "Note") executed and delivered by **Patricia Lowe** (hereinafter, collectively, the "**Grantor**"), in the original principal amount of **One Hundred Eleven Thousand Six Hundred Dollars And No Cents ($111,600.00)**, which is secured by a Deed of Trust from the Grantor, dated April 8, 2005, of record in **Instrument Number 20050414-0041605**, Register's Office for Davidson County, Tennessee, conveyed to Nashville Title, Trustee, for the benefit of **Mortgage Electronic Registration Systems, Inc. as nominee for Ownit Mortgage Solutions, Inc.** as last transferred to HSBC Bank USA, National Association, as Trustee for Ownit Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-2 Grantee by assignment to be recorded simultaneously herewith in the Register's Office of Davidson County, Tennessee records, and

WHEREAS, **HSBC Bank USA, National Association, as Trustee for Ownit Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-2**, (the "**Grantee**") is the owner and holder of a certain Promissory Note (hereinafter, the "Note") executed and delivered by **Patricia Lowe** (hereinafter, collectively, the "**Grantor**"), in the original principal amount of **Twenty Seven Thousand Nine Hundred Dollars And No Cents ($27,900.00)**, which is secured by a Deed of Trust from the Grantor, dated April 8, 2005, of record in **Instrument Number 20050414-0041606**, Register's Office for Davidson County, Tennessee, conveyed to Nashville Title, Trustee, for the benefit of **Mortgage Electronic Registration Systems, Inc. as nominee for Ownit Mortgage Solutions, Inc.** as last transferred to HSBC Bank USA, National Association, as Trustee for Ownit Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-2 Grantee by assignment to be recorded simultaneously herewith in the Register's Office of Davidson County, Tennessee records, and

WHEREAS, the Grantor has agreed to make, and the Grantee has agreed to accept, this conveyance in return for full and complete satisfaction of said Note;

NOW, THEREFORE, for and in consideration of the sum of Ten and No/100 Dollars ($10.00), cash in hand paid by the hereinafter name Grantee, and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the Grantor has bargained and sold and by these presents does hereby transfer and convey unto the Grantee, his/her/its heirs, representatives, successors, and assigns, certain real property located in Davidson County, Tennessee, more particularly described as follows:

Being Lot No. 543 on the plan of Edge-O-Lake Estates, Sectin XI, of record in Book 3842, Page 190, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete and accurate description.

Said Lot No. 543 fronts 80.0 feet on the westerly side of Bell Road and extends back between parallel lines 150.89 feet to a dead line.

Being the same property conveyed to Patricia Lowe, an unmarried woman by deed from Anna Jean Woods, an unmarried person, on October 25, 2000, of record in Instrument Number 20001027-0106701, Register's Office for Davidson County, Tennessee.

A.P.N. #: 136-13-61

IT IS THE EXPRESS INTENTION OF GRANTOR AND GRANTEE THAT THE LEGAL AND EQUITABLE INTERESTS AS DESCRIBED IN THE DEED OF TRUST OF RECORD IN INSTRUMENT NUMBER 20050414-0041605 AND INSTRUMENT NUMBER 20050414-0041606, SAID REGISTER'S OFFICE, NOT BE MERGED BY VIRTUE OF THIS DEED, AND THAT THE LIEN OF THE SAID DEED OF TRUST SHALL REMAIN IN FULL FORCE AND EFFECT AND NOT BE RELEASED HEREBY.

TO HAVE AND TO HOLD said tract of land, with the appurtenances, estate, title and interest thereto belonging to said Grantee, his/her/its heirs, representatives, successors, and assigns, forever; and Grantor does covenant with said Grantee that Grantor is lawfully seized and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, except as otherwise herein set out; and Grantor does further covenant and bind his/her/its heirs, representatives, successors, and assigns to warrant and forever defend the title to said land to said Grantee, his/her/its heirs, representatives, successors, and assigns, against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF, the undersigned has executed this instrument on this 31st day of March, 2014.

Grantor

Patricia Lowe

Patricia Lowe

ACKNOWLEDGMENT

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Before me, the undersigned authority, a Notary Public of the State of Tennessee and County of DAVIDSON, personally appeared **Patricia Lowe**, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged themselves to be the within named bargainor, executed the foregoing instrument for the purpose therein contained that they executed the same as their free act and deed

WITNESS my hand and official seal at office, this 31 day of MAR, 2014.

Gordon Weigle

Notary Public
My Commission expires:

My Commission Expires
October 18, 2016

GORDON WEIGLE
STATE OF TENNESSEE
NOTARY PUBLIC
DAVIDSON COUNTY, TENN.

FORM FOR OATH

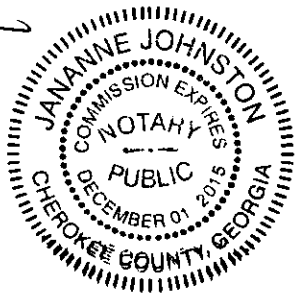
I hereby swear or affirm that the actual consideration or true value of this transfer, whichever is greater, for Tennessee Recording Tax Purpose is $100,972.91 (for Instrument Number 20050414-0041605) and $25,318.22 (for Instrument Number 20050414-0041606) for a total of $126,291.13.

Carol Mastin
Affiant

Subscribed and sworn to before me this 1st day of April, 2014.

Jananne Johnston
Notary Public

My commission expires:



PROPERTY ADDRESS:
227 Bell Road
Antioch,TN 37013

ADDRESS NEW OWNER:
HSBC Bank USA, National Association, as Trustee for Ownit Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-2
c/o Ocwen Loan Servicing, LLC
1661 Worthington Road, Suite 100
West Palm Beach, FL 33409

SEND TAX BILLS TO:
Ocwen Loan Servicing, LLC
1661 Worthington Road, Suite 100
West Palm Beach, FL 33409

TAX I.D. NUMBER:
13613006100

Authorization for Entry and To Take Possession of Premises

RE: Patricia Lowe
227 Bell Road, Antioch, TN 37013

We, the undersigned, Patricia Lowe, do hereby state and declare that we have vacated the property commonly known as 227 Bell Road Antioch, TN, 37013 (the "Property"). We have executed and delivered a certain Deed in Lieu of Foreclosure to our lender, intending to convey title of subject Property. Our lender, HSBC Bank USA, National Association, as Trustee for Ownit Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-2, and its servicing agent, Ocwen Loan Servicing, LLC, and/or any other duly appointed representatives or assigns of these entities are hereby and affirmatively authorized to enter and take possession of said premises. Furthermore, though we believe the property to be completely vacant, with no personalty or other personal belongings remaining thereon, should our lender find such personal items on the premises, it is authorized to dispose of such items as it deems fit.

This 31st day of March 2014.

Patricia Lowe

Patricia Lowe

EXHIBIT "A"
ESTOPPEL AFFIDAVIT

STATE OF Tennessee
COUNTY OF Davidson

Patricia Lowe, being first duly sworn, depose and say: That they are the identical parties who made, executed, and delivered that certain Deed in Lieu of Foreclosure to **HSBC Bank USA, National Association, as Trustee for Ownit Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-2**, dated 31st day of March, 2014, conveying the following described property, to-wit:

> Being Lot No. 543 on the plan of Edge-O-Lake Estates, Sectin XI, of record in Book 3842, Page 190, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete and accurate description.
>
> Said Lot No. 543 fronts 80.0 feet on the westerly side of Bell Road and extends back between parallel lines 150.89 feet to a dead line.
>
> Being the same property conveyed to Patricia Lowe, an unmarried woman by deed from Anna Jean Woods, an unmarried person, on October 25, 2000, of record in Instrument Number 20001027-0106701, Register's Office for Davidson County, Tennessee.
>
> A.P.N. #: 136-13-61

That the aforesaid deed was intended to be and wasa an absolute conveyance of the title to said premises to **HSBC Bank USA, National Association, as Trustee for Ownit Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-2**, and was not and is not now intended as a mortgage, trust conveyance, or security of any kind; that it was the intention of affiants as grantors in said deed to convey, and by said deed these affiants did convey to **HSBC Bank USA, National Association, as Trustee for Ownit Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-2**, therein all their right, title, and interest absolutely in and to said premises; that possession of said premises has been surrendered to **HSBC Bank USA, National Association, as Trustee for Ownit Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-2**,;

That in the execution and delivery of said deed affiants were not acting under any misapprehension as to the effect thereof, and acted freely and voluntarily and were not acting under coercion or duress;

That aforesaid deed was not given as a preference against any other creditor or the deponents or either of them; that at the time it was given there was no other person or persons, firms or corporations, other than **HSBC Bank USA, National Association, as Trustee for Ownit Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-2**, who have interest, either direct or indirectly, in said premises; that these deponents are solvent and have not other creditors whose rights would be prejudiced by such conveyance, and that deponents are not obligated upon any bond or mortgage or other security whereby any lien has been created or exists against the premises described in said deed.

That the consideration for said deed was and is payment to affiants of the sum of $1.00 by **HSBC Bank USA, National Association, as Trustee for Ownit Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-2**, agreement to forebear taking any action against affiants to collect on

the obligations secured by the mortgage described below, other than by foreclosure of that mortgage and to not seek, obtain or permit a deficiency judgment against affiants in such foreclosure action. The mortgage referred to herein

Deed of Trust

Document Identifier: MTG1
Borrower Name(s): Patricia Lowe
Borower Status: Unmarried
Trustee: Nashville Title
Beneficiary: Mortgage Electronic Registration Systems, Inc. as nominee for Ownit Mortgage Solutions, Inc.
Amount: One Hundred Eleven Thousand Six Hundred Dollars And No Cents ($111,600.00)
Dated: April 8, 2005
Maturity Date: May 1, 2035
Recorded: April 14, 2005
Document: Instrument Number 20050414-0041605

Assigned to HSBC Bank USA, National Association, as Trustee for Ownit Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-2 by assignment to be recorded simultaneously herewith in the Register's Office of Davidson County, Tennessee records.

Document Identifier: MTG2
Borrower Name(s): Patricia Lowe
Borower Status: Unmarried
Trustee: Nashville Title
Beneficiary: Mortgage Electronic Registration Systems, Inc. as nominee for Ownit Mortgage Solutions, Inc.
Amount: Twenty Seven Thousand Nine Hundred Dollars And No Cents ($27,900.00),
Dated: April 8, 2005
Maturity Date: May 1, 2020
Recorded: April 14, 2005
Document: Instrument Number 20050414-0041606

Assigned to HSBC Bank USA, National Association, as Trustee for Ownit Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-2 by assignment to be recorded simultaneously herewith in the Register's Office of Davidson County, Tennessee records.

At the time of making said deed in lieu of foreclosure affiants believed and now believe that the aforesaid consideration therefore represents the fair value of the property so deeded, or more.

This affidavit is made for the protection and benefit of **HSBC Bank USA, National Association, as Trustee for Ownit Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-2,** its successors and assigns, and all other parties hereafter dealing with or who may acquire an interest in the property herein described.

That affiants, and each of them will testify, declare, depose, or certify before any competent tribunal, officer, or person, in any case now pending or which may hereafter be instituted, to the trust of the particular facts hereinabove set forth.

WE (THE BORROWERS) UNDERSTAND THAT WE HAD A RIGHT TO OBTAIN LEGAL ADVICE BEFORE SIGNING THE AFORESAID DEED. WE HAVE EITHER DONE SO OR HAVE ELECTED TO PROCEED WITHOUT LEGAL ADVICE.

Dated: 31, March, 2014

Patricia Lowe

Patricia Lowe

ACKNOWLEDGMENT

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Before me, the undersigned authority, a Notary Public of the State of Tennessee and County of DAVIDSON, personally appeared **Patricia Lowe**, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged themselves to be the within named bargainor, executed the foregoing instrument for the purpose therein contained that they executed the same as their free act and deed

WITNESS my hand and official seal at office, this 31 day of MAR, 2014.

Gordon Weigle

Notary Public
My Commission expires:

My Commission Expires
October 18, 2016

