



20071120000529540 1/2 \$15.00  
Shelby Cnty Judge of Probate, AL  
11/20/2007 08:38:02AM FILED/CERT

STATE OF ALABAMA

Consideration of \$70,000.00

COUNTY OF SHELBY

USLT File No: 75006646

Client File No: 102113651

## SPECIAL WARRANTY DEED

FOR VALUABLE CONSIDERATION to the undersigned paid by the Grantee herein, the receipt of which is hereby acknowledged, the undersigned **HSBC Bank USA, N.A., as Indenture Trustee for the registered Noteholders of Renaissance Home Equity Loan Asset-Backed Notes, Series 2005-2, by Ocwen Federal Bank FSB n/k/a Ocwen Loan Servicing, LLC its attorney in fact**, a corporation organized and existing under the laws of the United States, (hereinafter called the "Grantor"), has granted, bargained and sold, and does by these presents grant, bargain, sell and convey unto **Tony Higgins and Barbara Higgins** and his/her/their assigns (hereinafter called "Grantee"), subject to the limited warranties of title stated hereinbelow, the following described property situated in **Shelby County, State of Alabama**, described as follows, to-wit:

The property is commonly known as **588 HIGHWAY 340, ALABASTER, AL 35007** and is more particularly described as follows:

**THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN SHELBY COUNTY, ALABAMA, TO-WIT:**

**LOT 2-A, ACCORDING TO THE RESURVEY OF LOTS 2 AND 3, OZLEY PLACE, AS RECORDED IN MAP BOOK 34, PAGE 39 IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.**

*#73,316.00 PAID FROM A FIRST MORTGAGE.*

The property hereinabove described was acquired by the Grantor by instrument recorded in Book *\** at Page *\** in the aforesaid County and State.

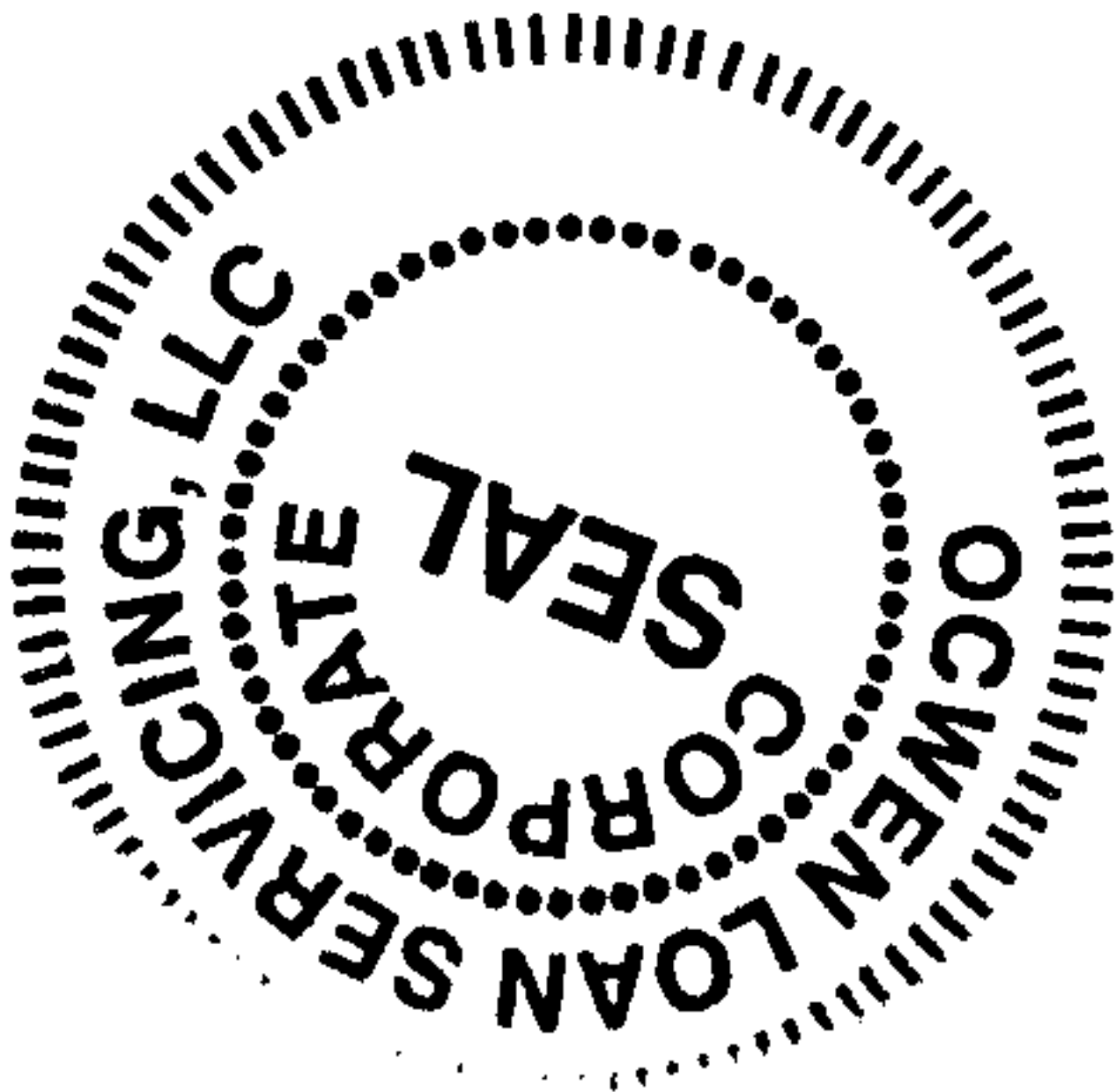
*\* Inst. # 2006 0717 000341900*

TO HAVE AND TO HOLD the above described property together with all rights and privileges incident or appurtenant thereto, unto the said grantee, **Tony Higgins and Barbara Higgins** and his/her/theirs assigns, forever.

This conveyance is made subject to unpaid taxes and assessments, if any, and to any outstanding statutory rights of redemption from foreclosure sale, and covenants and restrictions of record and matters an accurate survey would reveal.

Warranties of covenant are disclaimed herein except Grantor does hereby warrant the title to said property against lawful claims of all persons claiming by, through and under the Grantor.

IN WITNESS WHEREOF, HSBC Bank USA, N.A., as Indenture Trustee for the registered Noteholders of Renaissance Home Equity Loan Asset-Backed Notes, Series 2005-2, by Ocwen Federal Bank FSB n/k/a Ocwen Loan Servicing, LLC, its attorney in fact, has caused this conveyance to be executed in its name by its undersigned officer, and its corporate seal affixed, this 17 day of Oct, 2007.



By: HSBC Bank USA, N.A., as Indenture Trustee for the registered Noteholders of Renaissance Home Equity Loan Asset-Backed Notes, Series 2005-2

By: KEITH CHAPMAN  
VA REO Closing Manager, FOR  
Ocwen Federal Bank FSB n/k/a Ocwen Loan Servicing, LLC, Attorney-In-Fact

STATE OF Florida  
COUNTY OF Orange

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that KEITH CHAPMAN, whose name as VA REO Closing Manager of Ocwen Federal Bank FSB, n/k/a Ocwen Loan Servicing, LLC, appearing as attorney-in-fact for HSBC Bank USA, N.A., as Indenture Trustee for the registered Noteholders of Renaissance Home Equity Loan Asset-Backed Notes, Series 2005-2, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day, that being informed of the contents of said conveyance, he/she, in his/her capacity as for said limited liability company and in its capacity as attorney-in-fact, and with full authority, executed the same voluntarily on the day the same bears date

Given under my hand and official seal this 17 day of Oct, 2007.



Valerie Braxton  
My Commission DD318917  
Expires May 12, 2008

Valerie Braxton  
NOTARY PUBLIC  
My Commission Expires:

Prepared by:	Mail to:
Tim Shelton, Esq.	U.S. Land Title, LLC, an AL Limited Liability Company
303 2nd Avenue SE, Suite B	4875 Olde Towne Parkway, Suite 50
Decatur, AL 35601	Atlanta, GA 30068

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