STATE OF Alabama

Consideration of \$135,000.00

COUNTY OF Shelby

USLT File No: 85009129 Client File No: 1034247841

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 Trustee for the registered holders of Renaissance Equity Loan Asset-Backed Certificates, Series 2007-3, 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 William J. Farris 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 174 CEDAR BEND DRIVE, HELENA, Alabama 35080 and is more particularly described as follows:

"SEE ATTACHED EXHIBIT A"

Subject to all outstanding rights of redemption in favor of all persons entitled to redeem the property from that certain mortgage foreclosure as evidenced by foreclosure deed dated March 24, 2008 and recorded by Instrument No. 20080411000147120 in the aforesaid County and State

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

\$\$132,554.00 of the above consideration was paid from the proceeds of a mortgage loan closed simultaneously. This conveyance is made subject to unpaid taxes and assessments, if any, and to any herewith 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.

20090223000063750 1/3 \$19.50 Shelby Cnty Judge of Probate:AL 02/23/2009 02:03:25PM FILED/CERT

Shelby County, AL 02/23/2009 State of Alabama IN WITNESS WHEREOF, Grantor, Kenth Chapmen, LED Manager (title) of HSBC Bank USA, N.A., as Trustee for the registered holders of Renaissance Equity Loan Asset-Backed Certificates, Series 2007-3, 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 day of 2007.

HSBC Bank USA, N.A., as Trustee for the registered holders of Renaissance Equity Loan Asset-Backed Certificates, Series 2007-3 CORPORATE CORPORATE By: , FOR **REO Manager** Ocwen Federal Bank FSB n/k/a Ocwen Loan **SEA** Servicing, LLC, Attorney-In-Fact STATE OF **FLORIDA ORANGE COUNTY OF** I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Keith Chapman whose name as of Ocwen Federal Bank FSB, n/k/a Ocwen Loan Servicing, REO Manager LLC, appearing as attorney-in-fact for HSBC Bank USA, N.A., as Trustee for the registered holders of Renaissance Equity Loan Asset-Backed Certificates, Series 2007-3, 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 REO Manager for said limited liability company and in its capacity as attorneyin-fact, and with full authority, executed the same voluntarily on the day the same bears date Given under my hand and official seal this 13 day of February, 2009. NOTARY PUBLIC-STATE OF FLORIDA Pasquale V. Palazzolo NOTARY PUBLIC Commission #DD558208 Expires: MAY 30, 2010 My Commission Expires: BONDED THRU ATLANTIC BONDING CO., INC.

Prepared by:	Mail to:
Maxwell D. Carter, Esq.	U.S. Land Title of Alabama, LLC
One Perimeter Park South	174 CEDAR BEND DRIVE
Suite 100 North	HELENA, Alabama 35080
Birmingham, AL 35243	

EXHIBIT "A"

LOT 22, IN BLOCK 2, ACCORDING TO THE SURVEY OF CEDAR BEND, PHASE 1, AS RECORDED IN MAP BOOK 17, PAGE 139, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA

20090223000063750 3/3 \$19.50 Shelby Cnty Judge of Probate, AL 02/23/2009 02:03:25PM FILED/CERT