

This instrument prepared by:
Law Offices of Jeff W. Parmer, LLC
402 Office Park Drive, Suite 290
Birmingham, AL 35223

Send tax notice to:
Laurie Jean Edwards
198 Village Drive
Calera, AL 35040

SPECIAL WARRANTY DEED

(Consideration)
\$10.00

This Deed is made and entered into this 23 day of April 20 09 by and between

HSBC Bank USA National Association as Trustee for SG Mortgage Securities Trust 2005-OPT1 Asset Backed Certificates, Series 2005-OPT1 by American Home Mortgage Servicing, Inc., as Attorney in Fact of the County of DALLAS, State of TEXAS, hereinafter collectively referred to as

"Grantor", and

Laurie J. Edwards

of the County of DALLAS State of TEXAS hereinafter referred to as "Grantee". The mailing address of the Grantee is 198 Village Drive, Calera, AL 35040

WITNESSETH, that the Grantors, for and in consideration of the sum of Ten Dollars (\$10.00) and other valuable considerations paid to the Grantor, the receipt of which is hereby acknowledged, does by these presents GRANT, BARGAIN AND SELL, CONVEY AND CONFIRM unto the Grantee, the following described lots, tracts or parcels of land lying, being and situated in the County of Shelby and State of Alabama to-wit:

Lot 160, according to the Survey of Waterford Village, Sector 4, as recorded in Map Book 33, Page 86, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Subject to easements, conditions, restrictions and limitations of record.
All of the above recited consideration was paid from the proceeds of a mortgage loan
To have and to hold the same; together with all rights and appurtenances to the same belonging,
closed simultaneously herewith
unto the said Grantees, and to His/Her successors and assigns.

The said Grantor hereby covenanting that it and the successors and assigns of such Grantor shall and will WARRANT AND DEFEND the title to the premises unto the said Grantees, and to the successors and assigns of such Grantee forever, against the lawful claims of all persons claiming by, through or under Grantor but none other, excepting, however, the general taxes for the calendar year _____ and thereafter, and special taxes becoming a lien after the date of this deed.

The Grantor promises or covenants to defend title to the property from and against all unlawful claims and demands of all persons claiming by, through or under Grantor and none other.

IN WITNESS WHEREOF, the said Grantor has hereunto caused this instrument to be signed on the day and year first above written.

Grantor:

HSBC Bank USA National Association as Trustee for SG Mortgage Securities Trust 2005-OPT1 Asset Backed Certificates, Series 2005-OPT1 by American Home Mortgage Servicing, Inc., as Attorney in Fact

Elizabeth Mills Taylor
Title:

Elizabeth Mills-Taylor
Assistant Secretary

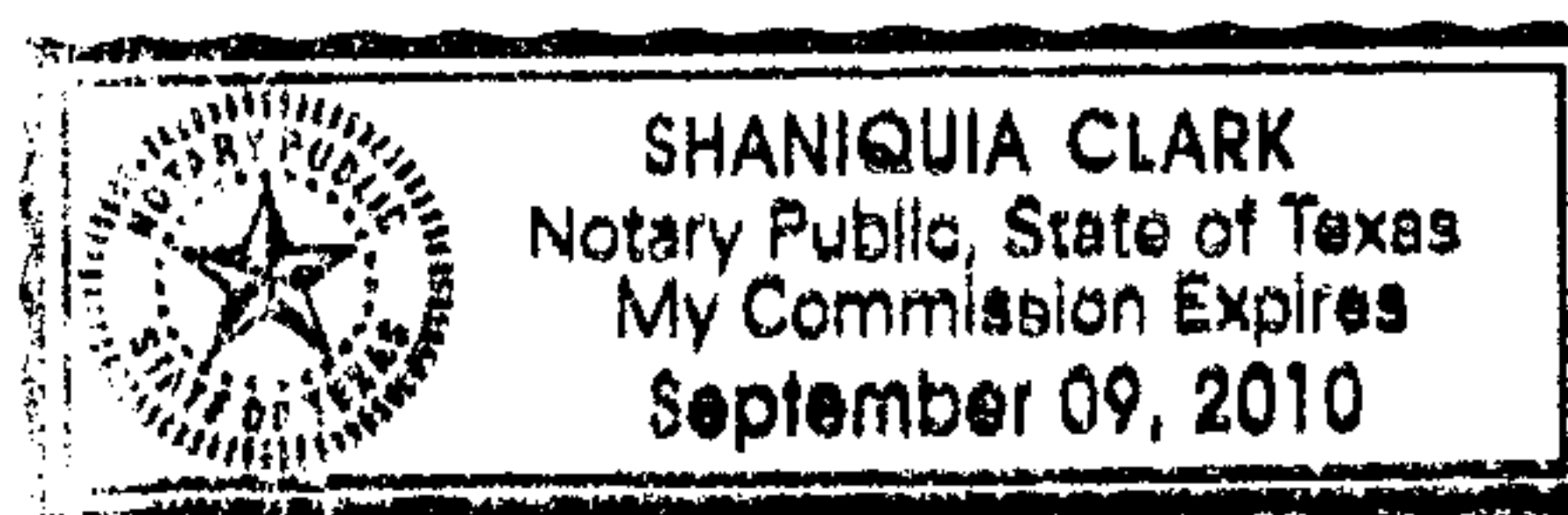
STATE OF TEXAS)
COUNTY OF DALLAS) SS

On this 23 day of APRIL, 2009, before me Shaniquia Clark appeared Elizabeth Mills Taylor to me personally known, who, being by me duly sworn, did say that he/she is the Assistant Secretary (title) of American Home Mortgage as Attorney in Fact for HSBC Bank USA National Association as Trustee for SG Mortgage Securities Trust 2005-OPT1 Asset Backed Certificates, Series 2005-OPT1 and that the seal affixed to the foregoing instrument is the corporate seal of said corporation and that said instrument was signed and sealed in behalf of said corporation, by authority of its board of directors and said _____ acknowledged said instrument to be the free act and deed of said corporation.

In Testimony whereof, I have hereunto set my hand and affixed my official seal in the County and State aforesaid, the day and year first written above.

Shaniquia Clark
Notary Public

My Commission Expires:



(Notary seal)