

Index: Lt 63 Estates of  
Hickory Forrest Sub, Sec B  
Desoto Co., MS

STATE OF MISSISSIPPI  
COUNTY OF DESOTO

**SPECIAL WARRANTY DEED**

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), cash in hand paid, and other good, legal and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the undersigned, **HSBC Bank USA, N.A., as Trustee on behalf of ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-SD3, Asset Backed Pass-Through Certificates,** by **Ocwen Federal Bank FSB n/k/a Ocwen Loan Servicing, LLC its attorney in fact, by Ocwen Loan Servicing, LLC, successor by merger to Ocwen Federal Bank, FA, its Attorney In Fact** by and through its duly authorized and appointed officer or director, does hereby Grant, Bargain, Sell, Convey, and Specially Warrant unto **Raul A. Neyraa Jr.,** GRANTEE(S), that certain land and property situated and being in DeSoto County, State of Mississippi, to-wit:

**SEE ATTACHED EXHIBIT "A"**

The property hereinabove described was acquired by the Grantor by instrument recorded in Book 543 at Page 334 in the aforesaid County and State.

“Grantor covenants that it has possession of the said land and has a right to convey it, and warrants the title against the lawful claims of all persons claiming by, through, and under it, but not further otherwise”

The following reservations from and exceptions to this conveyance and the warranty of title made herein shall apply.

\* RETURN TO "  
HOME-LAND TITLE  
953 NORTH ST  
JACKSON, MISSISSIPPI 39202

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- (1) All easements, rights-of-way and prescriptive rights whether of record or not, pertaining to any portions(s) of the herein described property (hereinafter, the "Property");
- (2) All valid oil, gas and mineral rights, interest or leases, royalty reservations, mineral interest and transfers of interest of any character, in the oil, gas or minerals of record in any county in which any portion of the Property is located;
- (3) All restrictive covenants, terms conditions, contracts, provisions, zoning ordinances and other items of record in any county in which any portion of the Property is located, pertaining to any portions(s) of the Property, but only to the extent that same are still in effect;
- (4) All presently recorded instruments (other than liens and conveyances by, through or under the Grantor) that affect the Property and any portion(s) thereof;
- (5) Ad valorem taxes, fees and assessments, if any for the current year and all prior and subsequent years, the payment of which Grantee assumes (at the time of transfer of title), and all subsequent assessments for this and all prior years due to change(s) in land usage (including, but not limited to, the presence or absence of improvements, if any, on the Property), ownership, or both, the payment of which Grantee assumes; and
- (6) Any conditions that would be revealed by a physical inspection and survey of the Property

WITNESS my signature this the 6<sup>th</sup> day of April, 2007.



HSBC Bank USA, N.A., as Trustee on behalf of ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-SD3, Asset Backed Pass-Through Certificates, by Ocwen Federal Bank FSB n/k/a Ocwen Loan Servicing, LLC its attorney in fact, by Ocwen Loan Servicing, LLC, successor by merger to Ocwen Federal Bank, FA, its Attorney In Fact

BY: *Joseph Hillery*  
 ITS: JOSEPH HILLERY  
 Director

STATE OF Florida  
COUNTY OF Orange

Personally appeared before me, the undersigned authority in and for the said county, and state on this 6<sup>th</sup> day of April, 2007, within my jurisdiction, the within named **JOSEPH HILLERY**, who acknowledged that he is Director for HSBC Bank USA, N.A., as Trustee on behalf of ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-SD3, Asset Backed Pass-Through Certificates, by Ocwen Federal Bank FSB n/k/a Ocwen Loan Servicing, LLC its attorney in fact by **Ocwen Loan Servicing, LLC, successor by merger to Ocwen Federal Bank, FA, its Attorney In Fact**, and that for and on behalf of said corporation and as the act and deed of said corporations, she executed the above and foregoing instrument after first having been duly authorized by HSBC Bank USA, N.A., as Trustee on behalf of ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-SD3, Asset Backed Pass-Through Certificates, by Ocwen Federal Bank FSB n/k/a Ocwen Loan Servicing, LLC its attorney in fact so to do.

Given under my hand and official seal, this the 6<sup>th</sup> day of April, 2007.



Deon Rameshwar Paul  
My Commission DD323504  
Expires May 26, 2008

NOTARY PUBLIC

MY COMMISSION EXPIRES:

GRANTOR:

HSBC Bank USA, N.A., as Trustee on behalf of ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-SD3, Asset Backed Pass-Through Certificates, by Ocwen Federal Bank FSB n/k/a Ocwen Loan Servicing, LLC its attorney in fact

2100 Southbridge Pkwy Ste 585

Birmingham, AL 35209

205-877-9173

GRANTEE:

Raul A. Neyraa Jr.

7100 Tulane Rd  
Horn Lake, ms 38637

901-246-9347  
N/A

Phone:

Phone:

Document prepared by:	Mail to:
Brad D. Wilkinson	US Land Title, LLC, an AL Limited Liability Company
Wilkinson Law Firm, P.C.	2100 Southbridge Parkway, Suite 585
953 North Street	Birmingham, AL
Jackson, MS 39202	205-877-9173

PHNA

POA#: 1828

LIMITED POWER OF ATTORNEY

HSBC BANK USA, NATIONAL ASSOCIATION (f/k/a HSBC BANK USA), AS TRUSTEE (hereinafter called "Trustee") hereby appoints Ocwen Loan Servicing, LLC (hereinafter called "Ocwen"), as its true and lawful attorney-in-fact to act in the name, place and stead of Trustee for the purposes set forth below. Ocwen is the Servicer for many securitizations (the "Agreements" see Exhibit A attached for a listing) now in existence and that will be formed from time to time.

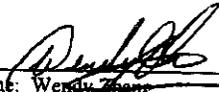
The said attorneys-in-fact, and each of them, are hereby authorized, and empowered, as follows:

1. To execute, acknowledge, seal and deliver deed of trust/mortgage note endorsements, lost note affidavits, assignments of deed of trust/mortgage and other recorded documents, satisfactions/releases/reconveyances of deed of trust/mortgage, subordinations and modifications, tax authority notifications and declarations, deeds, bills of sale, and other instruments of sale, conveyance, and transfer, appropriately completed, with all ordinary or necessary endorsements, acknowledgments, affidavits, and supporting documents as may be necessary or appropriate to effect its execution, delivery, conveyance, recordation or filing.
2. To execute and deliver insurance filings and claims, affidavits of debt, substitutions of trustee, substitutions of counsel, non-military affidavits, notices of rescission, foreclosure deeds, transfer tax affidavits, affidavits of merit, verifications of complaints, notices to quit, bankruptcy declarations for the purpose of filing motions to lift stays, and other documents or notice filings on behalf of Trustee in connection with insurance, foreclosure, bankruptcy and eviction actions.
3. To endorse any checks or other instruments received by Ocwen and made payable to Trustee.
4. To pursue any deficiency, debt or other obligation, secured or unsecured, including but not limited to those arising from foreclosure or other sale, promissory note or check. This power also authorizes Ocwen to collect, negotiate or otherwise settle any deficiency claim, including interest and attorney's fees.
5. To do any other act or complete any other document that arises in the normal course of servicing

Dated: June 27, 2005.

**HSBC BANK USA, NATIONAL ASSOCIATION  
AS TRUSTEE**

Witness:

  
Name: Wendy Zhang

  
Name: Susie Moy  
Title: Vice President

  
Name: Eli Shaashua

State of New York), County of New York)

BEFORE ME, Ecliff Jackman, a Notary Public in and for the jurisdiction aforesaid, on this 27<sup>th</sup> day of June, 2005, personally appeared Susie Moy who resides at 452 Fifth Ave. New York, NY 10018 and who is personally known to me (or sufficiently proven) to be a Vice President of HSBC Bank USA, NATIONAL ASSOCIATION (f/k/a HSBC BANK USA), as Trustee and the person who executed the foregoing instrument by virtue of the authority vested in him/her and he/she did acknowledge the signing of the foregoing instrument to be his/her free and voluntary act and deed as an officer of the Trustee for the uses, purposes and consideration therein set forth.

Witness my hand and official seal this 27<sup>th</sup> day of June, 2005.

6/28/08   
My Commission Expires:

ECLIFF JACKMAN  
No. 01JAS112150  
Notary Public, State of New York  
Qualified in New York County  
My Commission Expires 06/28/08

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**Exhibit "A"**

- ACE Securities Corp. Home Equity Loan Trust, Series 2004-HE1, Asset Backed Pass-Through Certificates
- ACE Securities Corp. Home Equity Loan Trust, Series 2004-IN1, Asset Backed Pass-Through Certificates
- Structured Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2004-SC1
- ACE Securities Corp. Home Equity Loan Trust, Series 2004-HE2, Asset Backed Pass-Through Certificates
- ACE Securities Corp. Home Equity Loan Trust, Series 2004-SD1, Asset Backed Pass-Through Certificates
- ACE Securities Corp. Home Equity Loan Trust, Series 2004-HE4, Asset Backed Pass-Through Certificates
- Renaissance Home Equity Loan Asset-Backed Certificates, Series 2004-4
- ACE Securities Corp. Home Equity Loan Trust, Series 2005-SD1, Asset Backed Pass-Through Certificates
- ACE Securities Corp. Home Equity Loan Trust, Series 2005-HE1, Asset Backed Pass-Through Certificates
- Renaissance Home Equity Loan Asset-Backed Certificates, Series 2005-1
- ACE Securities Corp. Home Equity Loan Trust, Series 2005-HE2, Asset Backed Pass-Through Certificates
- ACE Securities Corp. Home Equity Loan Trust, Series 2005-SN1, Asset Backed Pass-Through Certificates
- ACE Securities Corp. Home Equity Loan Trust, Series 2005-HE3, Asset Backed Pass-Through Certificates
- Renaissance Home Equity Loan Asset-Backed Notes, Series 2005-2
- ACE Securities Corp. Home Equity Loan Trust, Series 2005-SD2, Asset Backed Pass-Through Certificates
- ACE Securities Corp. Home Equity Loan Trust, Series 2005-HE4, Asset Backed Pass-Through Certificates
- ACE Securities Corp. Home Equity Loan Trust, Series 2005-SL1, Asset Backed Pass-Through Certificates
- ACE Securities Corp. Home Equity Loan Trust, Series 2005-HE6, Asset Backed Pass-Through Certificates
- Renaissance Home Equity Loan Trust 2005-3, Renaissance Home Equity Loan Asset-Backed Notes, Series 2005-3
- ACE Securities Corp. Home Equity Loan Trust, Series 2005-ASAP1, Asset Backed Pass-Through Certificates



I hereby certify this document to be a true, correct and complete copy of the record filed in my office. Dated this 16<sup>th</sup> day of January, 2007. Pamela D. Brangaccio, County Administrator.  
 By [Signature]  
 Deputy Clerk

EXHIBIT "A"

LEGAL DESCRIPTION

Home-Land Title & Abstract File J-607995

LOT 63, ESTATES OF HICKORY FOREST SUBDIVISION, SECTION B, LOCATED IN SECTION 25, TOWNSHIP 1 SOUTH, RANGE 9 WEST, AS SHOWN ON PLAT OF SAID SUBDIVISION OF RECORD IN PLAT BOOK 42, PAGE 20, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION OF SAID LOT.