

) INDEX:  
) LOT 201, SECTION J, KENTWOOD  
) SUBDIVISION, SECTION 3, T2S  
) R8W, DESOTO COUNTY, MISSISSIPPI.  
)  
)  
)

**This document prepared by (and after recording return to):**

Name: 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 2007-  
ASAP1, Asset Backed Pass-  
Through Certificates  
Firm c/o U. S. Land Title of  
Mississippi, LLC  
Address: 1900 The Exchange Building  
500  
Atlanta GA 30339  
Phone: (770) 977-0933  
Loan No. 20239869  
USLTNo. 85006323  
Other File No. L859870

**Above This Line Reserved  
For Official Use Only**

**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**

Home Land Title

registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2007-ASAP1, Asset Backed Pass-Through Certificates, 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 **Donald Kinnaman and Deborah Kinnaman**, GRANTEE(S), that certain land and property situated and being in DeSoto County, State of Mississippi, to-wit:

**Lot 201, Section J, Kentwood Subdivision, situated in Section 3, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 45, Page 33, in the Office of the Chancery Clerk of Desoto County, Mississippi.**

**Also known as 2773 WAVERLY DRIVE, HORN LAKE, MS 38637**

**Parcel ID #: 2-08-2-03-15-0-00201.00**

The property hereinabove described was acquired by the Grantor by instrument recorded in Book 589 at Page 19 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.

- (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 19th day of August, 2008.

**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 2007-ASAP1, Asset Backed Pass-Through Certificates, by Ocwen Loan Servicing, LLC, successor by merger to Ocwen Federal Bank, FA, its Attorney In Fact**

BY:   
Keith Chapman  
ITS: REO Manager

STATE OF Florida  
 COUNTY OF Orange

Personally appeared before me, the undersigned authority in and for the said county, and state on this 19th day of August, 20<sup>08</sup>, within my jurisdiction, the within named Keith Chapman, who acknowledged that he is REO Manager for **Ocwen Loan Servicing, LLC, successor by merger to Ocwen Federal Bank, FA, its Attorney In Fact** 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 2007-ASAP1, Asset Backed Pass-Through Certificates, 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 2007-ASAP1, Asset Backed Pass-Through Certificates so to do.

Given under my hand and official seal, this the 19th day of August, 20<sup>08</sup>

NOTARY PUBLIC STATE OF FLORIDA  
 Leisa Schain  
 Commission # DD681657  
 Expires: JUNE 04, 2011  
 BONDED THRU ATLANTIC BONDING CO., INC.

*Leisa Schain*  
 \_\_\_\_\_  
 NOTARY PUBLIC

MY COMMISSION EXPIRES: 06/04/2011

Tax ID No.: 2-08-2-03-15-0-00201.00	
Transfer Tax: \$	
<b>Return to after recording:</b>	<b>Send new tax bills to:</b>
U.S. Land Title of Mississippi, LLC	Donald Kinnaman and Deborah Kinnaman
1900 The Exchange Building 500	4600 Nail Road
Atlanta, GA 30339	, Horn Lake, MS 38637
File No: 85006323	626-533-5612
Client No.: 20239869	
Other No: L859870 <u>710-977-0933</u>	

Document prepared by:	
Brad D. Wilkinson	
Wilkinson Law Firm, P.C.	<u>601-948-3595</u>

511 Keywood Circle	
Flowood, MS 39232	

POA #: 1828

LIMITED POWER OF ATTORNEY

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: April 26, 2007.

**HSBC BANK USA, AS TRUSTEE**

Witness:

Name: Susie Moy  
Title: Vice President

Nina Nasar  
Name: Nina Nasar

Elena Zheng  
Name: Elena Zheng

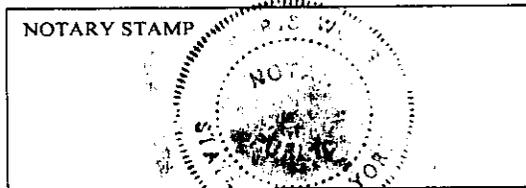
State of New York, County of Kings

BEFORE ME, Doris Wong, a Notary Public in and for the jurisdiction aforesaid, on this 26th day of April, 2007, personally appeared Susie Moy who is personally known to me (or sufficiently proven) to be a Vice President of 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 a Vice President for the uses, purposes and consideration therein set forth.

Witness my hand and official seal this 26th day of April, 2007.

Doris Wong  
My Commission Expires:

DORIS WONG  
No. 01WO6150880  
Notary Public, State of New York  
Qualified in Kings County  
My Commission Expires 08/07/2010



When recorded return to:  
Ocwen Loan Servicing, LLC  
Attn: Johnna Miller  
1661 Worthington Rd, Ste 100  
West Palm Beach, FL 33409

**Exhibit "A"**

Updated as of August 13, 2007

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of 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 and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-SD1, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-SD1, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of 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 and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-SN1, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-SN1, Asset Backed Pass-Through Certificates

First NLC Trust 2005-1, Callable Mortgage-Backed Notes, Series 2005-1

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 and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-SD2, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-HE4, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-SD2, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-SL1, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-HE5, Asset Backed Pass-Through Certificates

**Exhibit "A" Continue**

Updated as of August 13, 2007

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of 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

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

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

Renaissance Home Equity Loan Trust 2005-4, Renaissance Home Equity Loan Asset-Backed Notes, Series 2005-4

First NLC Trust 2005-4, Mortgage-Backed Certificates, Series 2005-4

ACE Securities Corp. Home Equity Loan Trust, Series 2006-SL for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-SL1, Asset Backed Pass-Through Certificates

Nomura Home Equity Loan, Inc., Asset-Backed Certificates, Series 2006-HE1

ACE Securities Corp. Home Equity Loan Trust, Series 2006-HE1 for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-HE1, Asset Backed Pass-Through Certificates and the Insurer

Renaissance Home Equity Loan Trust 2006-1

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-SD1, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-ASAP2, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-SL2, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-SD1, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-HE2, Asset Backed Pass-Through Certificates

Nomura Home Equity Loan, Inc., Asset-Backed Certificates, Series 2006-HE2

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-ASL1, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-ASAP3, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-SL3, Asset Backed Pass-Through Certificates

**Exhibit "A" Continue**

Updated as of August 13, 2007

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-HE3, Asset Backed Pass-Through Certificates

Renaissance Home Equity Loan Trust 2006-2

Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2005-S2

Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2005-S3

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-SD2, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-SD2, Asset Backed Pass-Through Certificates

Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2005-S4

Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2006-S1

Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2006-S1

Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2006-S3

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-ASAP4, Asset Backed Pass-Through Certificates

Nomura Home Equity Loan, Inc., Asset-Backed Certificates, Series 2006-HE3

Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2006-S4

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-HE4, Asset Backed Pass-Through Certificates

Renaissance Home Equity Loan Trust 2006-3

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-ASAP5, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-SD3, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-ASAP6, Asset Backed Pass-Through Certificates

Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2006-S5

Renaissance Home Equity Loan Trust 2006-4

Nomura Asset Acceptance Corporation Alternative Loan Trust, Series 2007-S1

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust 2007-HE1 Asset Backed Pass-Through Certificates

Nomura Home Equity Home Loan, Inc. Asset-Backed Certificates, Series 2007-2

**Exhibit "A" Continue**

Updated as of August 13, 2007

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust 2007-ASL1 Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2007-SL1, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2007-HE2, Asset Backed Pass-Through Certificates

Renaissance Home Equity Loan Trust 2007-1

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2007-WM2, Asset Backed Pass-Through Certificates

Renaissance Home Equity Loan Trust 2006-4

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2007-ASAP1, Asset Backed Pass-Through Certificates

Nomura Home Equity Loan, Inc., Asset-Backed Certificates, Series 2007-3

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2007-HE4, Asset Backed Pass-Through Certificates

Deutsche Alt-A Securities Mortgage Loan Trust, Series 2007-AR3 Mortgage Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2007-ASAP2, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2007-HE5, Asset Backed Pass-Through Certificates

Renaissance Home Equity Loan Trust 2007-2

First NLC Trust 2007-1 Mortgage-Backed Certificates, Series 2007-1

Nomura Asset Acceptance Corporation Alternative Loan Trust, Series 2007-S2 and XL Capital Assurance Inc.

Renaissance Equity Loan Asset-Backed Certificates, Series 2007-3



I hereby certify this document to be a true correct and complete copy of the record filed in my office. Dated this 14 day of JULY, 2008. Bertha Henry, Interim County Administrator.  
By Renee Palmer  
Deputy Clerk

Home-Land Title & Abstract File J-808013

**INDEX:** LOT 201, SECTION J, KENTWOOD SUBDIVISION, SECTION 3, T2S, R8W, DESOTO COUNTY, MISSISSIPPI.

**EXHIBIT "A"**

LOT 201, SECTION J, KENTWOOD SUBDIVISION, SITUATED IN SECTION 3, TOWNSHIP 2 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 45, PAGE 33, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI. THIS BEING THE SAME PROPERTY CONVEYED TO TIMOTHY P. GARVEY AND LISA S. GARVEY, BY VIRTUE OF A WARRANTY DEED DATED OCTOBER 18, 1996, EXECUTED BY AYERS CONSTRUCTION CO., INC., FILED FOR RECORD ON OCTOBER 22, 1996, IN BOOK 308, PAGE 8; RE-RECORDED ON NOVEMBER 13, 1996, IN BOOK 308, PAGE 703, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

**RETURN TO  
HOME-LAND TITLE  
P.O. BOX 321408  
FLOWOOD, MS 39232**