

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 for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-HE3, 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 **Christopher Lance Peifer and Sarah Lynnette Peifer**, GRANTEE(S), that certain land and property situated and being in DeSoto County, State of Mississippi, to-wit:

Lot 57, Section "B", Lyons Gate Subdivision, in Section 15 & 22, Township 1 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 65, Page 15, in the office of the Chancery Clerk of DeSoto County, Mississippi.
Parcel ID #: 1065-1503-000057-00

Also known as 9246 Gee Gee, OLIVE BRANCH, Mississippi 38654
Parcel ID #: 1065-22180-000057-00

The property hereinabove described was acquired by the Grantor by instrument recorded in Book 606 at Page 456 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 28 day of May, 20⁰⁹.



HSBC Bank USA, N.A., as Trustee for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-HE3, Asset Backed Pass-Through Certificates by Ocwen Loan Servicing, LLC, successor by merger to Ocwen Federal Bank, FA, its Attorney In Fact

BY: *[Signature]*
Title: Keith Chapman REO Manager
ITS: _____

STATE OF Florida
COUNTY OF Orange

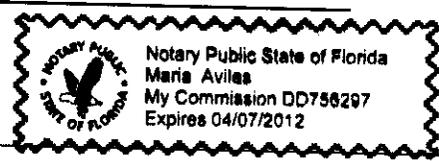
Personally appeared before me, the undersigned authority in and for the said county, and state on this 28 day of May, 20⁰⁹, within my jurisdiction, the within named Keith Chapman, who acknowledged that he is Manager for **Ocwen Loan Servicing, LLC, successor by merger to Ocwen Federal Bank, FA, its Attorney In Fact** for HSBC Bank USA, N.A., as Trustee for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-HE3, 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 for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-HE3, Asset Backed Pass-Through Certificates so to do.

Given under my hand and official seal, this the 28 day of May, 2009

[Handwritten Signature]

 NOTARY PUBLIC

MY COMMISSION EXPIRES: April 7, 2012



Tax ID No.: 1065-22180-000057-00	
Transfer Tax: \$	
Return to after recording:	Send new tax bills to:
HOME-LAND TITLE	Christopher Lance Peifer
P.O. BOX 321408	
FLOWOOD, MS 39232	
File No: 95002095	
Client No.: 34343459	
Other No: 343434591 05042009	

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:

[Signature]
Name: Nina Nasar

Name: Susie Moy [Signature]
Title: Vice President

[Signature]
Name: Elena Zheng

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

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.

[Signature]
My Commission Expires:

DORIS WONG
No. 01WO8150860
Notary Public, State of New York
Qualified in Kings County
My Commission Expires 08/07/2010

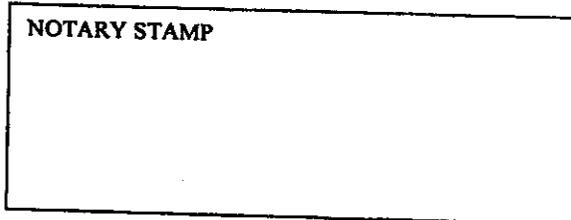


Exhibit "A"

Updated as of March 2, 2009

- 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 March 2, 2009

- 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 March 2, 2009

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 March 2, 2009

- 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
- SG Mortgage Securities Trust 2007 AHL1 Asset Backed Certificates, Series 2007 AHL1
- ACE Securities Corp. Home Equity Loan Trust 2007-D1 Asset Backed Pass-Through Certificates
- Luminent MortgageTrust 2006-2, Mortgage Pass-Through Certificates, Series 2006-2
- Luminent MortgageTrust 2006-3, Mortgage Pass-Through Certificates, Series 2006-3
- Luminent MortgageTrust 2006-4, Mortgage Pass-Through Certificates, Series 2006-4



I hereby certify this document to be a true, correct and complete copy of the record filed in my office. Dated this 30 day of April 2009 Bertha Henry, County Administrator.
By [Signature] Deputy Clerk

Exhibit A

Home-Land Title & Abstract File J-902442

INDEX: LOT 57, SECTION B, LYON'S GATE SUBDIVISION (SECTION 22, TOWNSHIP 1, RANGE 6), DESOTO COUNTY, MISSISSIPPI.

EXHIBIT "A"

LOT 57, SECTION "B", LYONS GATE SUBDIVISION, IN SECTION 15 & 22, TOWNSHIP 1 SOUTH, RANGE 6 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 65, PAGE 15, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.



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