

DOC # 720349  
03/27/2008 09:10AM Deputy: GB  
OFFICIAL RECORD  
Requested By:  
FIRST CENTENNIAL - RENO  
Douglas County - NV  
Werner Christen - Recorder  
Page: 1 of 4 Fee: 42.00  
BK-308 PG-6283 RPTT: 1,817.40



**RECORDING REQUESTED BY:**

First Centennial Title Co. of Nevada  
Order No. 166398 CT  
Escrow No. FT080003335 PW

**When Recorded Mail Document  
and Tax Statement To:**

Shawn Flaherty and Agnes Mogyorodi  
P.O. Box 16246  
South Lake Tahoe, CA 96151

RPTT: ~~\$2,376.60~~ 1,817.40  
APN: 1319-19-113-019

**GRANT, BARGAIN, SALE DEED**

THIS INDENTURE WITNESSETH: That HSBC Bank USA, N.A., as Indenture Trustee for the registered Noteholders of Renaissance Home Equity Loan Trust 2006-3

FOR VALUABLE CONSIDERATION, receipt of which is hereby acknowledged, do(es) hereby Grant, Bargain, Sell and

Convey to Shawn M. Flaherty an unmarried man and Agness M. Mogyorodi an unmarried woman all as joint tenants all that real property situated in Clark County, State of Nevada, bounded and described as follows:

See "Exhibit One" Legal See "Exhibit Two" Special Warranty Deed for Verbiage

SUBJECT TO: 1. Taxes for the fiscal year 2007-08  
2. Covenants, Conditions, Reservations, Rights, Rights of Way and Easements now of record.

Together with all and singular tenements, hereditaments and appurtenances thereunto belonging or in anywise appertaining.

DATED: March 10, 2008

HSBC Bank USA, N.A., as Indenture Trustee  
for the registered Noteholders of Renaissance  
Home Equity Loan Trust 2006-3



BY: *Joseph Hillery*  
JOSEPH HILLERY  
Director

STATE OF FL

COUNTY OF Orange

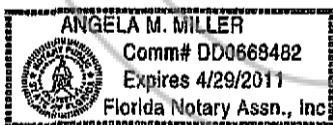
I, Angela Miller, a Notary Public of the  
County and State first above written, do hereby  
certify that Joseph Hillery  
personally appeared before me this day and  
acknowledged the due execution of the  
foregoing instrument.

Witness my hand and official seal, this the

March 11, 2008  
Angela M. Miller  
Notary Public

My Commission Expires: \_\_\_\_\_

(SEAL)



BK-308  
PG-6284

**EXHIBIT ONE**  
**Legal Description**

All that certain real property situate in the County of Douglas, State of NEVADA, described as follows:

Lot 19, as shown on the Map of Aspen Valley Subdivision Unit No. 2, filed for record in the Office of the County Recorder of Douglas County, State of Nevada, on November 15, 1966, in Book 45, Page 625, as Document No. 34571.

Excepting therefrom that portion as described in the Deed from Jade Dragon, Inc., to Rose Olds, et ux, recorded October 8, 1980, in Book 1080, Page 553, as Document No. 49401, Official Records, Douglas County, Nevada.

APN: 1319-19-113-019

COPY



BK-308  
PG-6285

## SPECIAL WARRANTY DEED

### Exhibit "Two"

"Grantor covenants that it is seized and possessed 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 portion(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 portion(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 changes(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.

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