

A. Settlement Statement

U.S. Department of Housing and Urban Development

OMB Approval No. 2502-0265

B. Type of Loan

1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input type="checkbox"/> Conv. Unins.	6. File Number: CE1211-FL-483197	7. Loan Number: Cash	8. Mortgage Insurance Case Number:
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.				

C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. Name & Address of Borrower: JEREMY HAVARD AND GABRIELLE MCCARTHY AS TRUSTEES OF THE IN-POINT ATF HAVARD MCCARTHY SUPER DATED JULY 1, 2012. P. O BOX 492 WILLOUGHBY, NSW, 2068 AUSTRALIA	E. Name & Address of Seller: 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-WM2, ASSET BACKED PASS-THROUGH CERTIFICATES D/O OWEN 1661 WORTHINGTON ROAD SUITE 100 WEST PALM BEACH, FL 33408	F. Name & Address of Lender:
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G. Property Location: 2348 LENA LANE 1301 WEST PALM BEACH, FL 33415 (PALM BEACH) (00-42-44-14-62-013-1301)	H. Settlement Agent: PREMIUM TITLE SERVICES, INC. 2002 SUMMIT BOULEVARD, SUITE 600, ATLANTA, GA 30319 (855) 339-6325	I. Settlement Date / Disbursement Date: 12/14/2012 /
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Corrected on title deed.

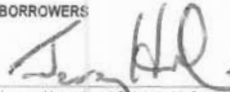
J. Summary of Borrower's Transaction		K. Summary of Seller's Transaction	
100. Gross Amount Due From Borrower		400. Gross Amount Due To Seller	
101. Contract sales price	\$59,179.00	401. Contract sales price	\$59,179.00
102. Personal Property		402. Personal Property	
103. Settlement Charges to Borrower (line 1400)	\$491.60	403.	
104. State Tax Stamps (Per Contract, Section 10.5.1)	\$414.40	404. State Tax Stamps (Per Contract, Section 10.5.1)	\$414.40
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City/town taxes		406. City/town taxes	
107. County taxes 12/14/2012 to 1/1/2013 @ \$1,090.36/Year	\$53.62	407. County taxes 12/14/2012 to 1/1/2013 @ \$1,090.36/Year	\$53.62
108. Assessments 12/14/2012 to 1/1/2013 @ \$235.00/Month	\$136.45	408. Assessments 12/14/2012 to 1/1/2013 @ \$235.00/Month	\$136.45
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. Gross Amount Due From Borrower	\$60,275.07	420. Gross Amount Due To Seller	\$59,783.47
200. Amounts Paid By Or In Behalf Of Borrower		500. Reductions in Amount Due To Seller	
201. Deposit or Earnest Money	\$2,850.00	501. Excess deposit (see instructions)	
202. Principal amount of new loan		502. Settlement Charges to Seller (line 1400)	\$11,330.56
203. Existing loan taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506. Earnest money retained by Jeremy Havard and Gabrielle	
207.		507. Disbursed as proceeds (\$2,850.00)	
208.		508.	
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City/town taxes		510. City/town taxes	
211. County taxes		511. County taxes	
212. Assessments		512. Assessments	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid By/For Borrower	\$2,850.00	520. Total Reduction Amount Due Seller	\$11,330.56
300. Cash At Settlement From/To Borrower		600. Cash At Settlement To/From Seller	
301. Gross Amount Due From Borrower (line 120)	\$60,275.07	601. Gross Amount Due To Seller (line 420)	\$59,783.47
302. Less Amounts Paid By/For Borrower (line 220)	\$2,850.00	602. Less Deduction in Amt. Due To Seller (line 520)	\$11,330.56
303. Cash <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	\$57,425.07	603. Cash <input checked="" type="checkbox"/> To <input type="checkbox"/> From Seller	\$48,452.91

L. Settlement Charges

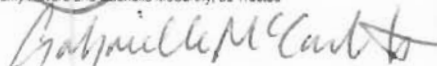
	Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
700. Total Sales/Broker's Commission		
Division of Commission (line 700) as follows:		
701. \$1,250.00 to REALHome Services and Solutions, Inc.		
702. \$1,710.00 to Platinum Properties		
703. Commission paid at Settlement		\$2,960.00
704. Referral Fee to RESS a/k/a Real Estate Servicing Solutions		\$855.00
800. Items Payable In Connection With Loan		
801. Loan Origination Fee		
802. Loan Discount		
804. Credit Report		
805. Lender's Inspection Fee		
806. Mortgage Insurance Application Fee		
807. Assumption Fee		
900. Items Required By Lender To Be Paid In Advance		
901. Interest		
902. Mortgage Insurance Premium		
903. Hazard Insurance Premium		
1000. Reserves Deposited With Lender		
1001. Hazard insurance		
1002. Mortgage insurance		
1003. City property taxes		
1004. County property taxes		
1005. Annual assessments		
1006. Aggregate accounting adjustment		
1100. Title Charges		
1101. Settlement or closing fee to Premium Title Services, Inc.	\$400.00	\$400.00
1102. Abstract or title search to Premium Title Services, Inc.		\$125.00
1103. Title examination		
1104. Title insurance binder		
1105. Document preparation		
1106. Notary fees		
1107. Attorney's fees (includes above item numbers:)		
1108. Title Insurance to Premium Title Services, Inc. (includes above item numbers:)		\$340.40
1109. Lender's coverage \$0.00 Premium \$0.00 (Westcor Land Title Insurance Company; \$0.00)		
1110. Owner's coverage \$59,179.00 Premium \$340.40 (Westcor Land Title Insurance Company; \$102.12)		
1112. Express delivery service fees to Premium Title Services FBO Federal Express	\$60.00	
1200. Government Recording and Transfer Charges		
1201. Recording fees: Deed \$27.60; Mortgage Release ;	\$27.60	
1202. County tax/stamps: Deed ;Mortgage ;		
1203. State tax/stamps: Deed \$414.40;Mortgage ;		\$414.40
1204. City tax/stamps: Deed ;Mortgage ;		
1205. Additional Recording Charge For Non-Confirming Docs to Clerk & Comptroller of Palm Beach County	\$4.00	
1300. Additional Settlement Charges		
1301. Survey		
1302. Pest inspection		
1304. HOA PayOff to Dicker, Krivok & Stoloff, P.A. Trust Account		\$2,470.31
1305. Property Preservation Fee to Altisource Holdings, LLC PPI Revenue		\$700.00
1306. Closing Coordination, Review & Processing Fee to Altisource Holdings, LLC - Operating Account		\$750.00
1307. Web Technology Fee (Per Contract, Section 2.14) to HUBZU f/k/a RealHome Go Home BP		\$299.00
1308. Buyer's Premium Fee (Per Contract, Section 2.15) to HUBZU f/k/a RealHome Go Home BP		\$1,880.00
1309. Advanced HOA Assessment January to Dicker, Krivok & Stoloff, P.A. Trust Account		\$136.45
1400. Total Settlement Charges (enter on line 103, Section J and 502, Section K)	\$491.60	\$11,330.56

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief it is true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

BORROWERS



 Jeremy Hayward and Gabrielle McCarthy, as Trustee



 Gabrielle McCarthy

SELLERS

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-WM2, ASSET BACKED PASS-THROUGH CERTIFICATES

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or I will cause the funds to be disbursed in accordance with this statement.

Settlement Agent

Date

ROBYN F CONINE

12/14/2012

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010

OWNER'S POLICY OF TITLE INSURANCE

(with Florida Modifications)

Issued by Westcor Land Title Insurance Company

Any notice of claim and any other notice or statement in writing required to be given to the Company under this Policy must be given to the Company at the address shown in Section 18 of the Conditions.

COVERED RISKS

SUBJECT TO THE EXCLUSIONS FROM COVERAGE, THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B, AND THE CONDITIONS, Westcor Land Title Insurance Company, a California corporation (the "Company") insures, as of Date of Policy, against loss or damage, not exceeding the Amount of Insurance, sustained or incurred by the Insured by reason of:

1. Title being vested other than as stated in Schedule A.
2. Any defect in or lien or encumbrance on the Title. This Covered Risk includes but is not limited to insurance against loss from
 - (a) A defect in the Title caused by
 - (i) forgery, fraud, undue influence, duress, incompetency, incapacity, or impersonation;
 - (ii) failure of any person or Entity to have authorized a transfer or conveyance;
 - (iii) a document affecting Title not properly created, executed, witnessed, sealed, acknowledged, notarized, or delivered;
 - (iv) failure to perform those acts necessary to create a document by electronic means authorized by law;
 - (v) a document executed under a falsified, expired, or otherwise invalid power of attorney;
 - (vi) a document not properly filed, recorded, or indexed in the Public Records including failure to perform those acts by electronic means authorized by law; or
 - (vii) a defective judicial or administrative proceeding.
 - (b) The lien of real estate taxes or assessments imposed on the Title by a governmental authority due or payable, but unpaid.
 - (c) Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land. The term "encroachment" includes encroachments of existing improvements located on the Land onto adjoining land, and encroachments onto the Land of existing improvements located on adjoining land.
3. Unmarketable Title.
4. No right of access to and from the Land.
5. The violation or enforcement of any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) restricting, regulating, prohibiting, or relating to
 - (a) the occupancy, use, or enjoyment of the Land;
 - (b) the character, dimensions, or location of any improvement erected on the Land;
 - (c) the subdivision of land; or
 - (d) environmental protection
 if a notice, describing any part of the Land, is recorded in the Public Records setting forth the violation or intention to enforce, but only to the extent of the violation or enforcement referred to in that notice.

COVERED RISKS CONTINUED ON NEXT PAGE

In Witness Whereof, WESTCOR LAND TITLE INSURANCE COMPANY, has caused this policy to be signed and sealed as of Date of Policy shown in Schedule A, the policy to become valid when countersigned by an authorized signatory of the Company.

ISSUED BY
Premium Title Services, Inc.
Premium Title Services, Inc.

Authorized Officer or Licensed Agent



By: Mary O'Donnell
President

Attest: Patricia H. Power
Secretary

HOA Lena (Alpine Villas West) info@communitymgmt.com
Lynn / Charlotte Davis 561-9776

Locam Parent gokene
 Boss (Broke) realty.com
 Keystone # 561 721 6622
 chud deal

Contract to Lease
 REAL ESTATE ASSOCIATION OF REALTORS®

This CONTRACT TO LEASE is between
William Jackson and Cristopher Holmes ("Prospective Tenant")
 and IN POINT PTY LTD TR SUPER HAVARD MCCARTHY TRUST ("Prospective Landlord")
 for the proposed rental of the real property located at:
2348 Lena 1301 West Palm Beach, FL 33415

1. DEPOSIT RECEIPT: Keystone Realty Group, Inc. ("Broker")
 acknowledges receipt of a deposit in the amount of \$ 1,100.00

2. DESCRIPTION OF PROPERTY: 2 BR _____ BA furnished unfurnished inventory attached
Parking: spaces 2, vehicles prohibited (if any) _____
Pets: prohibited permitted, restrictions: 2 pets up to 20 lbs.
Property Use Restrictions: Residential
 Property is to be used by 2 occupant(s) for (purpose): Residence

3. TERMS: Proposed Lease Term to commence on the 1ST day of SEPTEMBER, 2013 and end
 on the 31ST day of AUGUST, 2014

Total rent \$ 1,000.00 per Month
 Security deposit \$ 1,000.00
 Advance rent \$ _____
 Application fee \$ _____
 Pet fee(s) refundable \$ 250.00
 non-refundable \$ 250.00
 Other First mont \$ 1,000.00
 Other Last month \$ 1,000.00 **SEE SPECIAL CLAUSES**

Security deposit, advance rent, and refundable fees will be held by Broker **Prospective Landlord** Other
 _____ in a separate interest bearing non-interest bearing account in a Florida financial institution.

EXPENSES: To be paid by:

	Landlord	Tenant	N/A		Landlord	Tenant	N/A
UTILITIES:				MAINTENANCE:			
Electric	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	A/C and Heating	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Gas/Fuel	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Building Interior	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sewer	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Building Exterior	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Water	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Lawn	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Trash Collection	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Pool and Equipment	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Telephone	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Pest Control	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
TAXES:				INSURANCE:			
Real Property	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Personal Liability	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sales and Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Property Damage	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Personal Property	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Flood	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Intangible	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
OTHER: Cable							

5. PREPARATION OF LEASE AGREEMENT: The parties to this Contract agree to prepare or have prepared a lease agreement consistent with the terms and conditions of this Contract. The lease agreement will be executed by all parties no later than SEPTEMBER 01 2013. Lease provisions which conflict with provisions of this Contract will control.

6. ASSOCIATION APPROVAL: Where applicable, this Contract is subject to and contingent upon the **Prospective Tenant** being approved by the condominium/cooperative/homeowners association. **Prospective Tenant** will pay a non-refundable application fee of \$ TBD and make application for association approval within 3 days from the

over man on the 1st... he was instructed to...
 the termite
 some time ago...
 time ago...
 some time ago...
 some time ago...



#1

2348 Lena Lane #1301, West Palm Beach 33415

RENTAL PROPERTY MANAGEMENT AGREEMENT
PROPERTY MANAGEMENT AGREEMENT

THE TRUSTEE FOR HARVARD MCCARTHY SUPER

THIS AGREEMENT is made by and between _____ (hereinafter "owner")

and Infinity Community Management, Inc. (hereinafter "Manager") for the mutual purpose of the management and operation of 2348 LENA LANE #1301 WPB FL 33415 (hereinafter the "Property"), more fully described as follows:

Condo is rented to William Jackson (561) 876-4502
+ Chris Holmes. They pay electric & water. Rent is \$1000 p.m.
KEY CODE 1357

In furtherance of this Agreement, Owner and Manager hereby agree to the following terms and conditions (hereinafter captioned as "Articles"):

Article 1. Collection of Rents and Payment of Accounts.

Manager shall collect rents due and provide receipts for same to Owner no later than the 15th of the month in which rents are collected. Manager shall send one (1) notice to the tenant to collect rents or other monies due and payable to the Owner of the Property. Manager shall make all necessary and proper disbursements regarding the Property including but not limited to, the payment of real estate or other ad valorem taxes, labor and maintenance fees/charges, decorating and repair charges, advertisements.

Article 2. Maintenance of Property.

Manager shall make or cause to be made proper and thorough inspections of the Property at six (6) month intervals and send the inspection report to the owner. Upon written consent from the owner, Manager shall make or cause to be made such repairs, alterations, painting and maintenance as necessary to preserve the property in good condition.

♀ Article 3. Compensation of Manager.

Owner shall pay Manager the following agreed compensation for services to be rendered:

\$50.00 per month

Article 4. Term and Termination.

The term of this Agreement shall be for one year from the date hereof and shall be automatically renewed and extended for similar periods thereafter unless terminated pursuant to this Article. Either party may terminate this Agreement for any reason by providing

Property #2.



CFN 20130021302
OR BK 25719 PG 0670
RECORDED 01/15/2013 07:41:43
Palm Beach County, Florida
AMT 59,179.00
Doc Stamp 414.40
Sharon R. Bock, CLERK & CONTROLLE
Pgs 0670 - 672; (3pgs)

Consideration: \$59,179.00

This document prepared by (and after recording return to):
Name: Eric Evans
Firm: Premium Title Services, Inc.
2002 Summit Boulevard, Suite 600
Atlanta, GA 30319
Phone: (855) 339-6325
After recording return to: P. O Box 492
Willoughby, NSW, 2068, Australia,
Asset No. 80569171
File No. CE1211-FL-483197

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**SPECIAL WARRANTY DEED
AND
SUPPORTING AFFIDAVIT OF POWER OF ATTORNEY**

STATE OF FLORIDA
COUNTY OF Palm Beach

THIS DEED, made this 6 day of December, 2012, by and between 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-WM2, Asset Backed Pass-Through Certificates, a national banking association, organized and existing under the laws of The United States of America; hereinafter called the Grantor, whose mailing address is: c/o Ocwen Loan Servicing, LLC, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409; and The In-Point PTY Ltd as trustee for Havard McCarthy Super dated July 1, 2012 hereinafter called the Grantee, whose mailing address is:

P. O Box 492, Willoughby, NSW, 2068, Australia,

WITNESSETH, that the Grantor, for and in consideration for the sum of Ten Dollars (\$10.00) and other valuable consideration, the receipt whereof is hereby acknowledged, hereby grants, bargains, and sells unto the Grantee, and Grantee's successors, heirs, and assigns forever, all that certain parcel of land in the County of Palm Beach, State of Florida, to wit:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

PARCEL ID #: 00-42-44-14-62-013-1301
Located at 2348 Lena Lane 1301, West Palm Beach, FL 33415

TOGETHER, with all of the tenements, hereditaments and appurtenances thereto, belonging or in anywise appertaining.

TO HAVE AND TO HOLD, the same in fee simple forever.

AND the grantor does hereby fully warrant the title to said land, and will defend the same against lawful claims of all persons claiming by, through or under said Grantor but against none other.