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Record and Return To:  
Sunbelt Title Agency  
809 S. Orlando Avenue,  
Ste K-O  
Winter Park, FL 32789

R-ENV  
URS

FILE NUMBER: 7938090350  
LOAN # 0039545108

**SPECIAL WARRANTY DEED**

Made this 10<sup>th</sup> day of April, 2009, by HSBC BANK USA AS  
TRUSTEE FOR PHH2007-1 a Corporation existing under the laws of the  
State of CA whose address is: FIRST AMERICAN NATIONAL  
DEFAULT OUTSOURCING, MAIL CODE DFW2-5, 4001 LEADENHALL  
ROAD, MOUNT LAUREL, NJ 08054 hereinafter called Grantor, and to:  
NICHOLAS PASQUALE AND TERESA MCDOWELL and whose mailing  
address is: 3549 BEAUMONT LOOP, SPRING HILL, FL 34609,  
hereinafter called the Grantee.

Grantor, in consideration of TEN DOLLARS (\$10.00) AND OTHER GOOD  
AND VALUABLE CONSIDERATION paid by Grantee, grants and conveys  
to Grantee that property located in the County of HERNANDO, State of  
Florida, described more particularly as follows:

Lot 24, Block 8, of STERLING HILL PHASE "1A", according to the Plat thereof as recorded in Plat Book 34,  
Pages 9 through 20, of the Public Records of Hernando County, Florida.

PARCEL ID #: R09 223 18 3601 0080 0240

AKA: 3549 BEAUMONT LOOP, SPRING HILL, FL 34609

Subject to easements and restrictions of record.  
Subject to the lien of the General Taxes for the year 2009 and thereafter.

**2009028684**  
LORINDA 2657/255

OFFICIAL RECORDS  
BK: 2657 PG: 255

  
LT1-2-2009028684-1

  
LT2-2657-255-2

RECORDING FEES \$ 18.50  
DEED DOC STAMP \$ 805.00  
05/29/2009 Deputy Clk

05/29/2009 2:32PM # Pages 2  
Filed & Recorded in Official Records of  
HERNANDO COUNTY CLERK OF COURT  
KAREN NICOLAI

Grantor covenants as follows:

1. That the premises are free from all encumbrances made by Grantor; and
2. That Grantor will warrant and defend the property hereby conveyed against the lawful claims and demands of all persons claiming by, through, or under him, but against none other.

IN WITNESS WHEREOF, the said party of the first part has caused these presents to be signed in its name by its proper officers, and its corporate seal to be affixed, attested by its secretary, the day and year above written.

Signed, Sealed and Delivered  
In the Presence of:

HSBC BANK USA AS TRUSTEE FOR PHH2007-1  
BY PHH MORTGAGE CORPORATION AS  
ATTORNEY IN FACT

Lauren Pallante  
WITNESS

BY: [Signature]  
PRINT NAME: Marc Hinkle  
TITLE: VP

Lauren Pallante  
Printed Name:  
Tara Moore  
WITNESS

Tara Moore  
Printed Name:

OFFICIAL RECORDS  
BK: 2657 PG: 256

STATE OF: New Jersey  
COUNTY OF: Burlington

I HEREBY CERTIFY that on this date 10th day of April, 2009, before me personally appeared Marc Hinkle (Print Name), VP (Title) of PHH MORTGAGE CORPORATION, as Attorney in Fact for HSBC BANK USA AS TRUSTEE FOR PHH2007-1, a corporation under the laws of the State of New Jersey, to me personally known or who has produced [Signature] as identification and who signed the foregoing instrument as such officers for the uses and purposes therein mentioned and that they affixed thereto the official seal of said corporation, and that the said instrument is the act and deed of said Corporation.

WITNESS my signature and official seal on 10th day of April, 2009 in the County of Burlington and the State of NJ.

Sharonna Kenya Howard  
NOTARY PUBLIC (signature)

Print Name:  
My Commission Expires:  
Stamp/Seal:

OFFICIAL SEAL  
SHARONNA KENYA HOWARD  
NOTARY PUBLIC, STATE OF NEW JERSEY  
COM. EXP. JUNE 26, 2011

Prepared by: Patricia A Kresnik  
Sunbelt Title Agency  
26750 U.S. Hwy 19 North Suite 400  
Clearwater, FL 33761

