

IN THE CIRCUIT COURT OF THE FIFTEENTH
JUDICIAL CIRCUIT IN AND FOR
PALM BEACH COUNTY, FLORIDA

CASE NO.: 502017CA003860XXXXMB AG

HSBC BANK USA, NATIONAL
ASSOCIATION AS TRUSTEE FOR SG
MORTGAGE SECURITIES TRUST 2005
OPTI ASSET-BACKED CERTIFICATES
SERIES 2005-OPTI,

Plaintiff/Counter-Defendant,

vs.

MONIQUE L'ITALIEN, and STEFANIE
L'ITALIEN, etc., et. ux., et al.,

Defendants/Plaintiffs-in-Counterclaim,

vs.

HSBC BANK USA, NATIONAL
ASSOCIATION AS TRUSTEE FOR SG
MORTGAGE SECURITIES TRUST 2005
OPTI ASSET-BACKED CERTIFICATES
SERIES 2005, and OCWEN LOAN
SERVICING, LLC,

Defendants-in-Counterclaim.

FINAL JUDGEMENT

Pursuant to the Settlement and Release Agreement entered into by the parties,

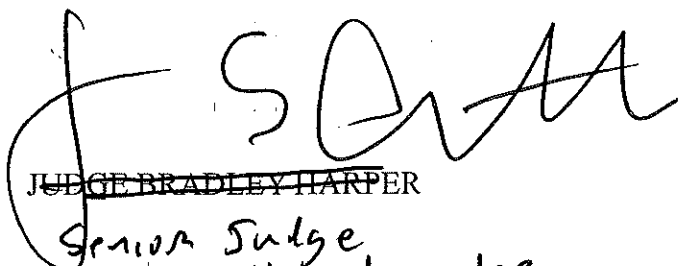
IT IS ORDERED AND ADJUDGED that Monique L'Italien as Class Representative whose address is 623 36th Street West Palm Beach, Fl. 33407 and the Class Plaintiffs (who, with Monique L'Italien, are referred to as Class Plaintiffs shall recover against the Counterclaim Defendants HSBC Bank USA, National Association as Trustee for SG Mortgage Securities Trust 2005 OPTI Asset-Backed Trust 2005-OPTI ("HSBC") whose address is 66 Hudson Boulevard East, New

York, NY 10001 and Counterclaim Defendant PHH Mortgage Corporation, as successor by merger to Ocwen Loan Servicing, LLC ("Ocwen") whose address is 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409 jointly and severally the following amounts

1. \$1,200,000 for Class Plaintiffs' damages, which shall not bear post-judgment interest until 45 days after the date of this Final Judgment. Beginning on the 46th day after entry of this Final Judgment, the judgment amount shall accrue interest at the statutory rate set forth in Fla. Stat. § 55.03, for which let execution issue,
2. \$1,990,000 for attorney fees and costs, which shall not bear post-judgment interest until 45 days after the date of this Final Judgment. Beginning on the 46th day after entry of this Final Judgment, the judgment amount shall accrue interest at the statutory rate set forth in Fla. Stat. § 55.03, for which let execution issue, and
3. \$10,000 as a Class Representative incentive fee, which shall not bear post-judgment interest until 45 days after the date of this Final Judgment. Beginning on the 46th day after entry of this Final Judgment, the judgment amount shall accrue interest at the statutory rate set forth in Fla. Stat. § 55.03, for which let execution issue.

If the total Judgment is not satisfied or post-judgment collection is not stayed within 45 days from the date of this Final Judgment, Counterclaim Defendants HSBC and Ocwen shall complete Form 1.977 (Fact Information Sheet), including all required attachments.

ORDERED at West Palm Beach, Palm Beach County, Florida on February 18, 2026


~~JUDGE BRADLEY HARPER~~
Senior Judge
John S. Kastrenakes

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