

Prepared By and Return To:

Jesse Simpson
LandCastle Title, LLC
5110 Eisenhower Boulevard, Suite 102
Tampa, FL 33634

File No. TPR-100400701S

Property Appraiser's Parcel I.D. (folio) Number(s)

33-39-26-00002-0014-00024

SPECIAL WARRANTY DEED

THIS SPECIAL WARRANTY DEED made this May 5, 2010 by HSBC Bank USA National Association, as Trustee for the Benefit of People's Finance Realty Mortgage Securities Trust, Series 2006-1, Mortgage Pass-Through Certificates, Series 2006-1 (who acquired title as HSBC Bank USA National Association, as Trustee for the benefit of People's Financial Mortgage Securities Trust, Series 2006-1 per the Certificate of Title recorded in Book 2404, Page 394 which had a scrivener's error, but the correct entity and series designation) hereinafter called the grantor and Rafael G. Ballina and Sara Ballina, husband and wife whose post office address is 1205 16th Ave SW, Vero Beach, FL 32962-5316, hereinafter called the grantee:

(Wherever used herein the terms "grantor" and "grantee" include all the parties to this instrument and the heirs, legal representative and assigns of individuals, and the successors and assigns of corporations.)

WITNESSETH: That the grantor, for and in consideration of the sum of \$ 68,000.00 and other valuable consideration, receipt whereof is hereby acknowledged, hereby grants, bargains, sells, aliens, remises, releases, conveys and confirms unto the grantee, all the certain land situated in Indian River County, Florida, viz:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF

Property Address: 1205 16th Ave SW, Vero Beach, FL 32962-5316

SEE EXHIBIT B ATTACHED HERETO AND MADE A PART HEREOF FOR INCUMBENCY STATEMENT

SEE EXHIBIT C ATTACHED HERETO AND MADE A PART HEREOF FOR POWER OF ATTORNEY

Subject to encumbrances, easements and restrictions of record and taxes for January 1, 2010.

TOGETHER with all the tenements, hereditaments and appurtenances thereto belonging or in any wise appertaining.

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

AND the grantor hereby covenants with said grantee that the grantor is lawfully seized of said land in

SPECIAL WARRANTY DEED
(Continued)


fee simple; that the grantor has good right and lawful authority to sell and convey said land; and hereby warrants the title to said land and will defend the same against the lawful claims of all persons claiming by, through or under the said grantor.

SPECIAL WARRANTY DEED

(Continued)

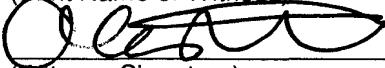
IN WITNESS WHEREOF, the grantor has caused these presents to be executed in its name, and its corporate seal to be hereunto affixed, by its proper officers duly authorized, the day and year first above written.

Signed, sealed and delivered in our presence:


(Witness Signature)

S. HANEY

(Print Name of Witness)


(Witness Signature)

ana castillo
(Print Name of Witness)

(Corporate Seal)

HSBC Bank USA National Association, as
Trustee for the Benefit of People's Finance Realty
Mortgage Securities Trust, Series 2006-1,
Mortgage Pass-Through Certificates, Series
2006-1

By: Litton Loan Servicing LP, as Attorney-in-Fact

BY 

Print Name: J. LYNN BURROW
VICE PRESIDENT

As Its: _____

Address:

4828 Loop Central Drive

Houston, TX 77081

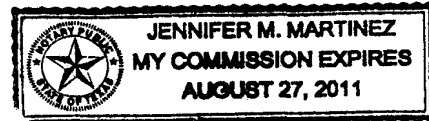
SPECIAL WARRANTY DEED
(Continued)

State of Texas
County of Tarrant

The foregoing instrument was acknowledged before me this 5 day of May, 2010, by J. LYNN BURROW, as Authorized Signatory of Litton Loan Servicing LP, as Attorney-in-Fact for HSBC Bank USA National Association, as Trustee for the Benefit of People's Finance Realty Mortgage Securities Trust, Series 2006-1, Mortgage Pass-Through Certificates, Series 2006-1, who [☒] is personally known to me or who [☐] has produced _____ as identification.

Jennifer M. Martinez
Notary Public
Printed Name: _____
My Commission Expires: _____

(Notary Seal)



SPECIAL WARRANTY DEED
(Continued)

Exhibit "A"

Lot 24, Block N of "OSLO PARK" UNIT NO. 2, according to the Plat thereof as recorded in Plat Book 4, Page(s) 13, of the Public Records of Indian River County, Florida.

LITTON LOAN SERVICING LP


SECRETARY'S CERTIFICATE

The undersigned, as Secretary of Litton Loan Servicing LP (the "Company"), a Delaware limited partnership, does hereby certify as follows:

The attached resolution to appoint officers of the Company was executed by Unanimous Written Consent by the Board of Managers of Litton GP LLC as of December 10, 2007 and remains effective as of the date hereof.

IN WITNESS WHEREOF, the undersigned has hereunto set her hand and the seal of the Company as of this the 20th day of February 2008.

LITTON LOAN SERVICING LP

By: 
Ann Kelley, Secretary

Unanimous Written Consent
Litton GP LLC
December 10, 2007

RESOLVED, the Company, as the General Partner of Litton Loan Servicing LP (the "Partnership") and in accordance with the Amended and Restated Limited Liability Partnership Agreement dated as of January 1, 2000 (as amended to date), hereby appoint the persons listed in Exhibit A attached hereto to the officer positions set forth opposite such person's name, with such appointments to be effective simultaneously with the closing (the "Effective Time") of the transactions contemplated by the Purchase Agreement by and between Credit-Based Asset Servicing and Securitization LLC and The Goldman Sachs Group, Inc.;

RESOLVED, that as of the Effective Time, all prior appointments of officerships shall be terminated; and it is

RESOLVED, the foregoing persons all actions heretofore taken by the officers of the Partnership be, and they hereby are, approved, adopted, ratified, and confirmed in all respects.

As of 12-10-07

**EXHIBIT A
OFFICERS OF LITTON LOAN SERVICING LP**

<u>Office</u>	<u>Name</u>
Senior Executive Officers:	
Founding Director	Larry B. Litton, Sr.
Executive Officers:	
President and Chief Executive Officer	Larry B. Litton, Jr.
Senior Vice President and Chief Financial Officer (CFO)	Elizabeth Folk
Senior Vice President and Assistant Secretary	Janice McClure
Senior Vice President and Chief Technology Officer	Jeff Roberts
Senior Vice President	Elizabeth Hopkins
Senior Vice President	Richard Bauerband
Senior Vice President	Robert Tompkins
Senior Vice President	Shane Ross
Senior Vice President, General Counsel and Secretary	Ann Kelley
Vice President, Deputy General Counsel and Assistant Secretary	Lisa Holland
Vice President and Controller	Marisol Allgeier
Vice President	Angelica Chapa
Vice President	Becki Sellers
Vice President	Bill R. Gilbert
Vice President	Brett Berg
Vice President	Chris Wyatt
Vice President	Debra Lyman
Vice President	Debra Thayer
Vice President	Dee Anne Lerma
Vice President	John Crandall
Vice President	Joseph Corona
Vice President	Joseph Laigaie
Vice President	Kathryn Bartz
Vice President	Matthew Martin
Vice President	Mike Bailey
Vice President	Oscar Southall
Vice President	Randall Reynolds
Vice President	Richard Williams
Vice President	Stacey Bayley
Vice President	Toby Gallegos
Vice President	Tomas Hruska

**LITTON LOAN SERVICING LP
REO DEPARTMENT DESIGNATION AND AUTHORIZATION
EFFECTIVE FEBRUARY 10, 2010**

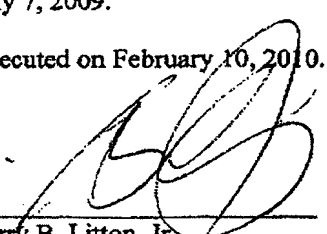
Larry B. Litton, Jr. as Vice President of Litton Consumer and Corporate Servicing, LLC, the General Partner of Litton Loan Servicing LP ("Litton"), effective February 10, 2010 hereby designates and appoints the following officers and employees of Litton to prepare and execute all documents and perform such actions as may be necessary in connection with the marketing, management and sale of real estate owned ("REO") assets owned or serviced by Litton, including without limitation, deeds conveying title to real property and ancillary documents as may be required in connection with the sale of REO properties:

J. Weston Moffett	Senior Vice President
Todd Berger	Vice President
J. Lynn Burrow	Vice President
Sandra Castille	Vice President
Henry Nguyen	Assistant Vice President
Edward Skornik	Assistant Vice President
Claire Caldwell	Portfolio Manager
Zane Doyle	REO Supervisor
Jennifer Fitzpatrick	REO Supervisor
Jon Flynt	REO Supervisor
Teresa Gallagher	REO Supervisor
Gerald Looby	REO Supervisor
Lynnell Marlow	REO Supervisor
Debra Moran	REO Supervisor
Mike Soechting	Portfolio Manager

All actions heretofore taken by these designated officers and employees of Litton are approved, adopted, ratified and confirmed in all respects.

This designation and appointment amends the designation and appointment effective on July 7, 2009.

Executed on February 10, 2010.



Larry B. Litton, Jr.

RECORDING REQUESTED BY
& AFTER RECORDING RETURN TO:

Litton Loan Servicing LP
4828 Loop Central Drive
Houston, Texas 77081
Attention: Allison S. Walas
Prepared By: *L Kemp*

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that HSBC Bank USA, National Association ("HSBC"), hereby constitutes and appoints the Litton Loan Servicing LP ("Litton"), by and through Litton's officers, HSBC's true and lawful Attorney-in-Fact, in HSBC's name, place and stead and for HSBC's benefit, in connection with all mortgage loans serviced by the Servicer pursuant to the Asset Purchase Agreement dated as of August 29, 2008 and the Agreements listed on the Addendum attached hereto for the purpose of performing all acts and executing all documents in the name of HSBC as may be customarily and reasonably necessary and appropriate to effectuate the following enumerated transactions in respect of any of the mortgages or deeds of trust (the "Mortgages" and the "Deeds of Trust", respectively) and promissory notes secured thereby (the "Mortgage Notes") (whether the undersigned is named therein as mortgagee or beneficiary or has become mortgagee by virtue of endorsement of the Mortgage Note secured by any such Mortgage or Deed of Trust) and for which the Servicer is acting as servicer, all subject to the terms of the Pooling and Servicing Agreement.

This appointment shall apply to the following enumerated transactions only:

1. The conveyance of the properties to the mortgage insurer, or the closing of the title to the property to be acquired as real estate owned, or conveyance of title to real estate owned.
2. The assignment of any Mortgage or Deed of Trust and the related Mortgage Note, in connection with the repurchase of the mortgage loan secured and evidenced thereby.

The undersigned gives said Attorney-in-Fact full power and authority to execute such instruments and to do and perform all and every act and thing necessary and proper to carry into effect the power or powers granted by or under this Limited Power of Attorney as fully as the undersigned might or could do, and hereby does ratify and confirm to all that said Attorney-in-Fact shall lawfully do or cause to be done by authority hereof.

Third parties without actual notice may rely upon the exercise of the power granted under this Limited Power of attorney; and may be satisfied that this Limited Power of Attorney shall continue in full force and effect and has not been revoked unless an instrument of revocation has been made in writing by the undersigned.

IN WITNESS WHEREOF, HSBC has caused its corporate seal to be hereto affixed and these presents to be signed and acknowledged in its name and behalf by Susie Moy its duly elected and authorized Vice President this 2nd day of December, 2008.

HSBC Bank USA, National Association

By: [Signature]
Name: Susie Moy
Title: Vice President

Witness: [Signature]
Name: Elena Zheng
Title: Assistant Vice President

Witness: [Signature]
Name: Nancy Luong
Title: Corporate Trust Specialist

STATE OF New York

COUNTY OF New York

On December 2, 2008, before me, the undersigned, a Notary Public in and for said state, personally appeared Susie Moy, Vice President for HSBC Bank USA, National Association, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed that same in his/her authorized capacity, and that by his/her signature on the instrument the entity upon behalf of which the person acted and executed the instrument.

WITNESS my hand and official seal.
(SEAL)

[Signature]
Notary Public

My Commission Expires _____

AUDREY H. ZABRISKIE
No. 012A6158890
Notary Public, State of New York
Qualified in New York County
My Commission Expires 01/16/2011

Addendum

Inv Code	Deal
#318-48	<p><u>People's Choice Home Loan Securities Corp., People's Choice Home Loan Securities Trust 2005-2, Mortgage-Backed Notes, Series 2005-2</u></p> <ul style="list-style-type: none"> - Sale and Servicing Agreement dated as of April 1, 2005 by and between People's Choice Home Loan Securities Corp., as Depositor, People's Choice Home Loan Securities Trust Series 2005-2, as Issuer, HSBC Bank USA, National Association, as Indenture Trustee, Wells Fargo Bank, National Association, as Master Servicer and Securities Administrator, EMC Mortgage Corporation, as Servicer, People's Choice Home Loan, Inc., as Subservicer and People's Choice Funding, Inc., as Seller and Company - Amended and Restated Servicing Agreement dated as of June 28, 2007 among Equity One, Inc., as Servicer, Wells Fargo Bank, National Association, as Master Servicer, Popular Mortgage Servicing, Inc., as Subservicer, People's Choice Home Loan Securities Trust Series 2005-2, as Issuer and HSBC Bank USA, National Association, as Indenture Trustee - Asset Purchase Agreement dated August 29, 2008 between Goldman Sachs Mortgage Company, Goldman, Sachs & Co., Litton Loan Servicing LP, as Purchasers, Popular Mortgage Servicing, Inc., Equity One, Inc., Equity One, Incorporated, Equity One Consumer Loan Company, Inc., E-LOAN Auto Fund Two, LLC, Popular Financial Services, LLC, Popular FS, LLC, as Sellers, and Popular, Inc. and Popular North America, Inc. -(Litton Loan Servicing LP is Servicer pursuant to the Assignment and Assumption of Contracts dated as of August ???, 2008 by and between Equity One, Inc. the "Assignor" and Litton Loan Servicing LP, the "Assignee")
#318-49	<p><u>People's Choice Home Loan Securities Corp., People's Choice Home Loan Securities Trust 2005-3, Mortgage-Backed Notes, Series 2005-3</u></p> <ul style="list-style-type: none"> - Sale and Servicing Agreement dated as of June 1, 2005 by and between People's Choice Home Loan Securities Corp., as Depositor, People's Choice Home Loan Securities Trust Series 2005-3, as Issuer, HSBC Bank USA, National Association, as Indenture Trustee, Wells Fargo Bank, National Association, as Master Servicer and Securities Administrator, EMC Mortgage Corporation, as Servicer, People's Choice Home Loan, Inc., as Subservicer and People's Choice Funding, Inc., as Seller and Company - Assignment, Assumption and Recognition Agreement dated as of June 28, 2007 among EMC Mortgage Corporation, as Servicer Assignor, People's Choice Home Loan, Inc., as Subservicer Assignor, Equity One, Inc., as Assignee, Wells Fargo Bank, N.A., as Master Servicer, Securities Administrator and Custodian, People's Choice Home Loan Securities Corp., as Depositor, People's Choice Funding, Inc., as Seller and Company, People's Choice Home Loan Securities Trust Series 2005-3, as Issuer and HSBC Bank USA, National Association, as Indenture Trustee - Amended and Restated Servicing Agreement dated as of June 28, 2007 among Equity One, Inc., as Servicer, Wells Fargo Bank, National Association, as Master Servicer, Popular Mortgage Servicing, Inc., as Subservicer, People's Choice Home Loan Securities Trust Series 2005-3, as Issuer and HSBC Bank USA, National Association, as Indenture Trustee - Asset Purchase Agreement dated August 29, 2008 between Goldman Sachs Mortgage Company, Goldman, Sachs & Co., Litton Loan Servicing LP, as Purchasers, Popular Mortgage Servicing, Inc., Equity One, Inc., Equity One, Incorporated, Equity One Consumer Loan Company, Inc., E-LOAN Auto Fund Two, LLC, Popular Financial Services, LLC, Popular FS, LLC, as Sellers, and Popular, Inc. and Popular North America, Inc. -(Litton Loan Servicing LP is Servicer pursuant to the Assignment and Assumption of Contracts dated as of August ???, 2008 by and between Equity One, Inc. the "Assignor" and Litton Loan Servicing LP, the "Assignee")
#318-50	<p><u>People's Choice Home Loan Securities Corp., People's Choice Home Loan Securities Trust 2005-4, Mortgage-Backed Notes, Series 2005-4</u></p> <ul style="list-style-type: none"> - Sale and Servicing Agreement dated as of October 1, 2005 by and between People's Choice Home Loan Securities Corp., as Depositor, People's Choice Home Loan Securities Trust Series 2005-4, as Issuer, HSBC Bank USA, National Association, as Indenture Trustee, Wells Fargo Bank, National Association, as Master Servicer and Securities Administrator, EMC Mortgage Corporation, as Servicer, People's Choice Home Loan, Inc., as Subservicer and People's Choice

	<p>Funding, Inc., as Seller and Company</p> <ul style="list-style-type: none"> - Assignment, Assumption and Recognition Agreement dated as of June 28, 2007 among EMC Mortgage Corporation, as Servicer Assignor, People's Choice Home Loan, Inc., as Subservicer Assignor, Equity One, Inc., as Assignee, Wells Fargo Bank, N.A., as Master Servicer, Securities Administrator and Custodian, People's Choice Home Loan Securities Corp., as Depositor, People's Choice Funding, Inc., as Seller and Company, People's Choice Home Loan Securities Trust Series 2005-4, as Issuer and HSBC Bank USA, National Association, as Indenture Trustee - Amended and Restated Servicing Agreement dated as of June 28, 2007 among Equity One, Inc., as Servicer, Wells Fargo Bank, National Association, as Master Servicer, Popular Mortgage Servicing, Inc., as Subservicer, People's Choice Home Loan Securities Trust Series 2005-4, as Issuer and HSBC Bank USA, National Association, as Indenture Trustee - Asset Purchase Agreement dated August 29, 2008 between Goldman Sachs Mortgage Company, Goldman, Sachs & Co., Litton Loan Servicing LP, as Purchasers, Popular Mortgage Servicing, Inc., Equity One, Inc., Equity One, Incorporated, Equity One Consumer Loan Company, Inc., E-LOAN Auto Fund Two, LLC, Popular Financial Services, LLC, Popular FS, LLC, as Sellers, and Popular, Inc. and Popular North America, Inc. -(Litton Loan Servicing LP is Servicer pursuant to the Assignment and Assumption of Contracts dated as of August ???, 2008 by and between Equity One, Inc. the "Assignor" and Litton Loan Servicing LP, the "Assignee")
#318-51	<p><u>People's Finance Realty Mortgage Securities Trust, Series 2006-1, Mortgage Pass-Through Certificates, Series 2006-1</u></p> <ul style="list-style-type: none"> - Pooling and Servicing Agreement dated as of July 1, 2006 by and between People's Choice Home Loan Securities Corp., as Depositor, Wells Fargo Bank, N.A., as Master Servicer and Securities Administrator, HSBC Bank USA, National Association, as Trustee, EMC Mortgage Corporation, as Servicer and People's Choice Home Loan, Inc. as Seller and Subservicer - Assignment, Assumption and Recognition Agreement dated as of June 28, 2007 among EMC Mortgage Corporation, as Servicer Assignor, People's Choice Home Loan, Inc., as Subservicer Assignor, Equity One, Inc., as Assignee, Wells Fargo Bank, N.A., as Master Servicer, Securities Administrator and Custodian, People's Choice Home Loan Securities Corp., as Depositor, People's Choice Home Loan, Inc., as Seller and HSBC Bank USA, National Association, as Trustee - Amended and Restated Servicing Agreement dated as of June 28, 2007 among Equity One, Inc., as Servicer, Wells Fargo Bank, N.A., as Master Servicer, Popular Mortgage Servicing, Inc., as Subservicer and HSBC Bank USA, National Association, as Trustee - Asset Purchase Agreement dated August 29, 2008 between Goldman Sachs Mortgage Company, Goldman, Sachs & Co., Litton Loan Servicing LP, as Purchasers, Popular Mortgage Servicing, Inc., Equity One, Inc., Equity One, Incorporated, Equity One Consumer Loan Company, Inc., E-LOAN Auto Fund Two, LLC, Popular Financial Services, LLC, Popular FS, LLC, as Sellers, and Popular, Inc. and Popular North America, Inc. -(Litton Loan Servicing LP is Servicer pursuant to the Assignment and Assumption of Contracts dated as of August ???, 2008 by and between Equity One, Inc. the "Assignor" and Litton Loan Servicing LP, the "Assignee")