

Prepared by and Return to:
Tammy Shrum, an employee of
First American Title Insurance Company
2001 9th Avenue, Suite 108
Vero Beach, Florida 32960
(877)753-0344
File No.: 2118-2079072

SPECIAL WARRANTY DEED

State of Florida

County of Flagler

THIS SPECIAL WARRANTY DEED is made on MAY 21, 2015, between

HSBC Bank USA, National Association, as trustee for benefit of the holders of the Citigroup Mortgage Loan Trust Inc., Asset-Backed Pass-Through Certificates, Series 2007-SHL1

having a business address at: 1260 NW 124th Street, Miami, FL 33167
("Grantor"). and

Michael Andrews, a married man

having a mailing address of: 59 Blare Drive, Palm Coast, FL 32137
("Grantee"),

WITNESSETH, that the said Grantor, for and in consideration of the sum of TEN AND NO/100 DOLLARS (\$10.00) and other valuable considerations, receipt and sufficiency of which is hereby acknowledged, has granted, bargained, sold, remised, released, conveyed and confirmed unto said "Grantee", it's successors and assigns forever, following described land, situate, lying and being in the County of **Flagler, State of Florida**, to-wit:

Lot 5, Block 15, BERNARD MEADOWS SECTION 81 PALM HARBOR AT PALM COAST, according to map or plat thereof recorded in Plat Book 23, Page 23, Public Records of Flagler County, Florida.

Tax Parcel Identification Number: **0711317081001500050**

SUBJECT, however, to all reservations, covenants, conditions, restrictions and easements of record and to all applicable zoning ordinances and/or restrictions or requirements imposed by governmental authorities, if any.

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

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

AND Grantor hereby covenants with said Grantee that Grantor is lawfully seized of said land in fee simple; that it has good right and lawful authority to sell and convey said land; and that said land is free of all encumbrances except taxes accruing subsequent to **2014**. That it hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons claiming by, through or under Grantor, but against none other.

IN WITNESS WHEREOF, Grantor has signed these presents on the date first above written.

HSBC Bank USA, National Association, as
trustee for benefit of the holders of the
Citigroup Mortgage Loan Trust Inc., Asset-
Backed Pass-Through Certificates, Series
2007-SHL1

By: Ocwen Loan Servicing, LLC, attorney in
fact pursuant to POA recorded in Book
26414, Page 0945, Palm Beach
County, Florida

By:  _____
Jami Dorobiala
Contract Management Coordinator

Signed, sealed and delivered in our presence:

Witness Signature _____

Print Name: Chris Heinrich

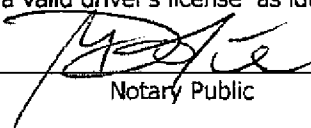
 _____
Witness Signature

Print Name: Mark Stuft

State of Florida
County of palm beach

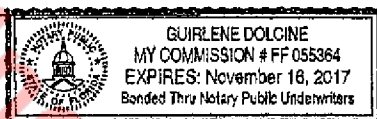
THE FOREGOING INSTRUMENT WAS ACKNOWLEDGED before me on May 21, 2015, by Jami Dorobiala, as Contract Management Coordinator on behalf of Ocwen Loan Servicing, LLC, Attorney In Fact for HSBC Bank USA, National Association, as trustee for benefit of the holders of the Citigroup Mortgage Loan Trust Inc., Asset-Backed Pass-Through Certificates, Series 2007-SHL1, who is/are personally known to me or who has/have produced a valid driver's license as identification.

Personally Known To Me


Notary Public

Guirene Dolcine

(Printed Name)



My Commission expires: _____

{Notarial Seal}