345 Rouser Rd.

Coraopolis, PA 15108
866-412-3636 Fax: 866-252-3080

Title Report Summary

Commitment No: 130074 - 1

Commitment Effective Date: 11/09/2010

Property Address: 19390 SW 289TH ST, HOMESTEAD, FL 33030-2235

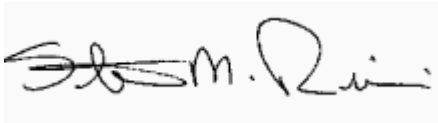
Loan Number: 0021848593

The following items appear on the preliminary title work for the above shown report on Schedule B, Section I (Requirements) or Schedule B, Section II (Exceptions) of our Commitment. These items will need to be addressed prior to the closing:

R6	Positive proof must be provided that a Certificate of Use (CU) has been obtained from the county disclosing that the property complies with all zoning and building codes.
E10	Current Grade C
E10	Beginning Grade C
R12	Positive proof that the proper instrument(s) conveying title to the foreclosing lender have been completed and filed of record. If there is no mortgage or assignment of record to the foreclosing lender, positive proof of assignment must be provided prior to foreclosure. Copy of foreclosure file may be requested prior to closing and title policy issuance. At that time the Company reserves the right to make additional requirements and /or exceptions. NOTE: Please contact the Company when a purchaser and loan amount for this property have been obtained. At that time, the premium and endorsement fees will be added. A Search of the buyer will also be required. The Company may add additional exceptions and requirements at that time.
R8/E8	Subject to Mortgage Dated 06/29/2006, Recorded 07/17/2006 in the office of the Recorder of MIAMI-DADE County, Florida, in Book 24728 Page 1085, executed by Marisol Farrada to Option One Mortgage Corporation, which states that it secured a debt in the principal sum of $631,750.00. Assigned to Wells Fargo Bank NA, as Trustee for ABFC 2006-OPT3 Trust, ABFC Asset-Backed Certificates, Series 2006- OPT3 in Book 26356 Page 1172 Recorded 05/01/2008
E7	2010 County Taxes are Open in the amount of $7,019.97 due 03/31/2011. Taxes accruing in the current year. Tax ID 30-7820-002-0150. NOTE: CONTACT LOCAL TAX AUTHORITIES FOR EXACT AMOUNTS DUE, PRIOR TO LOAN CLOSING.
R9/E9	Notice of Lien filed by Miami-Dade County Stormwater vs Marisol Farrada as set forth in book 26936 Page 607 in the amount of $103.71 plus interest and cost, Recorded 07/10/2009, in MIAMI-DADE County Records.
R10/E16	Notice of Lis Pendens recorded 04/09/2008 reflecting that suit entitled Notice of Lis Pendens, Wells Fargo Bank NA, as Trustee for ABFC 2006-OPT3 Trust, ABFC Asset-Backed Certificates, Series 2006-OPT3vs Lester Rodriguez, Marisol Farrada , under Case or Docket No. Book 26314 Page 4460, and any claims or rights that may be reflected by, or judgments or orders rendered pursuant to, the Notice or suit. NOTE: CASE NO. ILLEGIBLE

Should you have any questions or comments, please feel free to contact

Very truly yours,



This document is void without a signature above.

Schedule A

1. Commitment Effective Date: 11/09/2010

2. Policy (or Policies) to be issued: Amount
   (a) Owner's Policy $1.00

   Proposed Insured: MARISOL FARRADA

   (b) Loan Policy $1.00
   Proposed Insured: tbd, its successors and/or assigns as their interest may appear

3. Fee Simple interest in the land described in this Commitment is owned, at the Commitment Date, by:

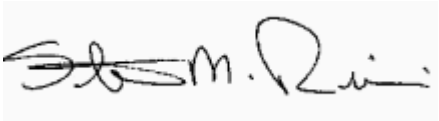
   Marisol Farrada, married woman

4. The land referred to in this Commitment is described as follows:

   See Exhibit A attached hereto and made a part hereof

   Tax ID: 30-7820-002-0150

PowerLink Settlement Services, LP An Agent of Chicago Title Insurance Company



Steven M Ringeisen

Valid only if Schedule B and Cover are attached

130074 - 1

Schedule B - Section I
Requirements

1. Documents satisfactory to the Company, creating the estate or interest to be insured must be executed and duly filed for record.
2. Payment to or for the account of the grantors or mortgagors of the full consideration for the estate or interest, mortgage or lien to be issued.
3. Furnish proof of payment of all bills for labor and material furnished or to be furnished in connection with improvements erected or to be erected.
4. The Company requires the payment of all taxes and assessments and any penalties and interest, due and payable at closing.
5. The Company must be notified of all parties being added to title, prior to the loan closing. A judgment search must be completed for any parties being added to title. The Company reserves the right to add additional requirements and/or exceptions as may be deemed necessary, upon review of the judgment search.
6. Positive proof must be provided that a Certificate of Use (CU) has been obtained from the county disclosing that the property complies with all zoning and building codes.
7. A recent survey showing no violations, encroachments or other matters accompanied by a survey affidavit stating that no changes have been made to be reviewed by the Company to closing of the new loan.

   NOTE: This company reserves the right to add additional requirements and/or exceptions, as may be deemed necessary, to the Commitment to insure, upon review of aforementioned survey and accompanying survey affidavit.
8. If the subject property lies within the City of Miami Gardens it is required that the City inspect the property and issue a certificate of reoccupancy before the property is conveyed. A Reoccupancy certificate must be recorded in connection with every conveyance of property in Miami Gardens.
9. Payoff of Mortgage Dated 06/29/2006, Recorded 07/17/2006 in the office of the Recorder of MIAMI-DADE County, Florida, in Book 24728 Page 1085, executed by Marisol Farrada to Option One Mortgage Corporation, which states that it secured a debt in the principal sum of $631,750.00. Assigned to Wells Fargo Bank NA, as Trustee for ABFC 2006-OPT3 Trust, ABFC Asset-Backed Certificates, Series 2006-OPT3 in Book 26356 Page 1172 Recorded 05/01/2008
10. Payoff Notice of Lien lien in favor of Miami-Dade County Stormwater against Marisol Farrada in the amount of $103.71 plus costs, attorneys' fees and interest, book 26936 Page 607, recorded 07/10/2009.
11. PowerLink requires a satisfactory dismissal with prejudice of this suit by Wells Fargo Bank NA, as Trustee for ABFC 2006-OPT3 Trust, ABFC Asset-Backed Certificates, Series 2006- OPT3 vs Lester Rodriguez, Marisol Farrada under Case or Docket No Book 26314 Page 4460 and release of that Lis Pendens recorded 04/09/2008.

    NOTE: CASE NO. ILLEGIBLE

Schedule B - Section I
Requirements

12. Positive proof that the proper instrument(s) conveying title to the foreclosing lender have been completed and filed of record. If there is no mortgage or assignment of record to the foreclosing lender, positive proof of assignment must be provided prior to foreclosure.

    Copy of foreclosure file may be requested prior to closing and title policy issuance. At that time the Company reserves the right to make additional requirements and /or exceptions.

    NOTE: Please contact the Company when a purchaser and loan amount for this property have been obtained. At that time, the premium and endorsement fees will be added. A Search of the buyer will also be required. The Company may add additional exceptions and requirements at that time.

Schedule B - Section II
Exceptions

Schedule B of the policy or policies to be issued will contain exceptions to the following matters unless the same are disposed of to the satisfaction of the company:

1. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the public records or attaching subsequent to the Effective Date but prior to the date the proposed Insured acquires for value of record the estate or interest or mortgage thereon covered by this Commitment.

   remove from final loan/owner's policy

2. Any taxes or assessments, not yet due or payable.

   * *remove from final loan/owner's policy*

3. Any discrepancies, conflicts, or shortages in area or boundary lines, or any encroachments or any overlapping improvements or other boundary or location disputes (can be eliminated or amended in mortgagee's policy upon proper evidence being furnished).

   remove from final loan/owner's policy

4. Rights or claims of parties in possession, and not of record in the public records, or right to a lien, for services, labor or material heretofore or hereafter furnished. NOTE: Upon receipt of a satisfactory Owner's Affidavit, this exception will be deleted.

   remove from final loan/owner's policy

5. Covenants, conditions or restrictions, if any, appearing in the Public Records.

   remove from final loan/owner's policy

6. Any roadway or easement, similar or dissimilar, on or under, over or across said property, or any part thereof and not of record in said records.

   remove from final loan/owner's policy

7. 2010 County Taxes are Open in the amount of $7,019.97 due 03/31/2011. Taxes accruing in the current year. Tax ID 30-7820-002-0150. NOTE: CONTACT LOCAL TAX AUTHORITIES FOR EXACT AMOUNTS DUE, PRIOR TO LOAN CLOSING.

8. Subject to Mortgage Dated 06/29/2006, Recorded 07/17/2006 in the office of the Recorder of MIAMI-DADE County, Florida, in Book 24728 Page 1085, executed by Marisol Farrada to Option One Mortgage Corporation, which states that it secured a debt in the principal sum of $631,750.00. Assigned to Wells Fargo Bank NA, as Trustee for ABFC 2006-OPT3 Trust, ABFC Asset-Backed Certificates, Series 2006-OPT3 in Book 26356 Page 1172 Recorded 05/01/2008

9. Notice of Lien filed by Miami-Dade County Stormwater vs Marisol Farrada as set forth in book 26936 Page 607 in the amount of $103.71 plus interest and cost, Recorded 07/10/2009, in MIAMI-DADE County Records.

10. Current Grade C

11. Beginning Grade C

Schedule B - Section II
Exceptions

12. For Informational Purposes Only:

    The only deed affecting said land, which recorded within the last (24) months of the date of this report, are as follows:
    NONE
    * Remove from Final loan/owner's Policy *

13. In the event that any exception herein contains covenants, conditions and restrictions, said exception omits any covenants or restrictions, based upon race, color, religion, sex, sexual orientation, familial status, marital status, disability, handicap, national origin, ancestry, or source of income, as set forth in applicable state or federal laws, except to the extent that said covenant or restriction is permitted by applicable law.

    remove from final loan/owner's policy

14. Covenants, conditions and restrictions and other instruments recorded in the Public Records and purporting to impose a transfer fee or conveyance fee payable upon the conveyance of an interest in real property or payable for the right to make or accept such a transfer, and any and all fees, liens, or charges, whether recorded or unrecorded, if any, currently due and payable or that will become due or payable, and any other rights deriving therefrom, that are assessed pursuant thereto.

    * remove from final loan policy *

15. Notice of Lis Pendens recorded 12/5/2008 reflecting that suit entitled, Wells Fargo Bank NA, as Trustee for ABFC 2006-OPT3 Trust, ABFC Asset-Backed Certificates, Series 2006- OPT3 vs. Marisol Farrada under Case of Docket No. 08-73593CA30 and any claims or rights that may be reflected by, or judgments or orders rendered pursuant to, the Notice or suit.

16. Notice of Lis Pendens recorded 04/09/2008 reflecting that suit entitled Notice of Lis Pendens, Wells Fargo Bank NA, as Trustee for ABFC 2006-OPT3 Trust, ABFC Asset-Backed Certificates, Series 2006- OPT3vs Lester Rodriguez, Marisol Farrada , under Case or Docket No. Book 26314 Page 4460, and any claims or rights that may be reflected by, or judgments or orders rendered pursuant to, the Notice or suit.

    NOTE: CASE NO. ILLEGIBLE

Exhibit "A"
Legal Description

The following described land, situate, lying and being in Miami-Dade County, Florida, to wit:

LOT 1 BLOCK 2 OF BISCADO ESTATES SECTION ONE, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 60 PAGE 85 OF THE PUBLIC RECORDS OF MIAMI-DADE COUNTY, FLORIDA

Tax ID: 30-7820-002-0150

Exhibit "A"
Legal Description

The following described land, situate, lying and being in Miami-Dade County, Florida, to wit:

LOT 1 BLOCK 2 OF BISCADO ESTATES SECTION ONE, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 60 PAGE 85 OF THE PUBLIC RECORDS OF MIAMI-DADE COUNTY, FLORIDA

Tax ID: 30-7820-002-0150

Privacy Statement

Fidelity National Financial, Inc. and its subsidiaries ("FNF") respect the privacy and security of your non-public personal information ("Personal Information") and protecting your Personal Information is one of our top priorities. This Privacy Statement explains FNF's privacy practices, including how we use the Personal Information we receive from you and from other specified sources, and to whom it may be disclosed. FNF follows the privacy practices described in this Privacy Statement and, depending on the business performed, FNF companies may share information as described herein.

Personal Information Collected

We may collect Personal Information about you from the following sources:

- Information we receive from you on applications or other forms, such as your name, address, social security number, tax identification number, asset information, and income information;
- Information we receive from you through our Internet websites, such as your name, address, email address, Internet Protocol address, the website links you used to get to our websites, and your activity while using or reviewing our websites;
- Information about your transactions with or services performed by us, our affiliates, or others, such as information concerning your policy, premiums, payment history, information about your home or other real property, information from lenders and other third parties involved in such transaction, account balances, and credit card information; and
- Information we receive from consumer or other reporting agencies and publicly recorded documents.

Disclosure of Personal Information

We may provide your Personal Information (excluding information we receive from consumer or other credit reporting agencies) to various individuals and companies, as permitted by law, without obtaining your prior authorization. Such laws do not allow consumers to restrict these disclosures. Disclosures may include, without limitation, the following:

- To insurance agents, brokers, representatives, support organizations, or others to provide you with services you have requested, and to enable us to detect or prevent criminal activity, fraud, material misrepresentation, or nondisclosure in connection with an insurance transaction;
- To third-party contractors or service providers for the purpose of determining your eligibility for an insurance benefit or payment and/or providing you with services you have requested;
- To an insurance regulatory authority, or a law enforcement or other governmental authority, in a civil action, in connection with a subpoena or a governmental investigation;
- To companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements; and/or
- To lenders, lien holders, judgment creditors, or other parties claiming an encumbrance or an interest in title whose claim or interest must be determined, settled, paid or released prior to a title or escrow closing.

We may also disclose your Personal Information to others when we believe, in good faith, that such disclosure is reasonably necessary to comply with the law or to protect the safety of our

customers, employees, or property and/or to comply with a judicial proceeding, court order or legal process.

Disclosure to Affiliated Companies - We are permitted by law to share your name, address and facts about your transaction with other FNF companies, such as insurance companies, agents, and other real estate service providers to provide you with services you have requested, for marketing or product development research, or to market products or services to you. We do not, however, disclose information we collect from consumer or credit reporting agencies with our affiliates or others without your consent, in conformity with applicable law, unless such disclosure is otherwise permitted by law.

Disclosure to Nonaffiliated Third Parties - We do not disclose Personal Information about our customers or former customers to nonaffiliated third parties, except as outlined herein or as otherwise permitted by law.

Confidentiality and Security of Personal Information

We restrict access to Personal Information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard Personal Information.

Access to Personal Information/
Requests for Correction, Amendment, or Deletion of Personal Information

As required by applicable law, we will afford you the right to access your Personal Information, under certain circumstances to find out to whom your Personal Information has been disclosed, and request correction or deletion of your Personal Information. However, FNF's current policy is to maintain customers' Personal Information for no less than your state's required record retention requirements for the purpose of handling future coverage claims.

For your protection, all requests made under this section must be in writing and must include your notarized signature to establish your identity. Where permitted by law, we may charge a reasonable fee to cover the costs incurred in responding to such requests. Please send requests to:

Chief Privacy Officer
Fidelity National Financial, Inc.
601 Riverside Avenue
Jacksonville, FL 32204

Changes to this Privacy Statement

This Privacy Statement may be amended from time to time consistent with applicable privacy laws. When we amend this Privacy Statement, we will post a notice of such changes on our website. The effective date of this Privacy Statement, as stated above, indicates the last time this Privacy Statement was revised or materially changed.

Privacy Statement Effective Date 5/1/2008