

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.

ORDER GRANTING PRELIMINARY APPROVAL OF SETTLEMENT

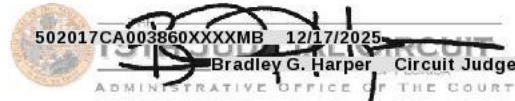
This matter came before the Court on Class Plaintiffs' Motion for Preliminary Approval of Settlement with the Counterclaim Defendants, and having reviewed the Motion, and having heard argument of counsel, the Court rules as follows:

1. The Motion is **GRANTED**, and the Court preliminarily approves the Settlement outlined in Class Plaintiffs' Motion. The Court also approves the Class Notice, which is Exhibit A to the Motion, and finds that the Class Notice fairly and accurately informs the Class Members of the terms of the Settlement.

2. The Court sets the hearing for Final Approval of Settlement for February 19, 2026 at 10:00 am. Said hearing can be attended in person or by Zoom, and the Zoom link is <https://us02web.zoom.us/j/94110438096?pwd=TjVsQ3ROYWZQcklZbjV3RkdRTUd5Zz09>. The Motion for Final Approval of Settlement must be filed no later than 15 days prior to the hearing.
3. The Class Administrator is authorized to send the Class Notice to all members of the Class either by direct mail or email if available. In accordance with the Settlement, the Counterclaim Defendants will bear such cost for notifying the Class Members.
4. Any Class Member may file an objection to the Settlement. Said objection must be in writing and shall be filed no later than 15 days before the date set for the final approval of settlement hearing, and must be served on Class Counsel Louis M. Silber c/o Silber & Davis at 501 S. Flagler Drive, Suite 306, West Palm Beach, Fla. 33401, email lsilber@silberdavis.com and Counsel for Counterclaim Defendants, Thomas Kidera c/o Orrick, Herrington, and Sutcliffe, L.L.P., 51 West 52nd Street, New York, NY 10019-6142, email tkidera@orrick.com. Each objection must (a) set forth the objecting Class Member's full name, current address, email address and telephone number; (b) contain the loan number and address of the property bringing the Class Member within the scope of the class; (c) state whether the objection to the Settlement is in whole or in part; (d) state whether the objection applies only to the objecting Class Member or to the entire Settlement Class; (e) state with specificity the grounds for the objection; (f) state whether the Class Member intends to appear either live or by Zoom at the Final Approval Hearing; and (g) state whether the Class Member will be represented by separate counsel.
5. Any Counsel representing a class member who objects to the settlement shall file a Notice of Appearance. The Notice of Appearance shall state the number of times during the prior five-year period that Counsel objected to a class action settlement on its own behalf or on behalf of a class member. If Counsel intends to appear at the Final Approval Hearing, then Counsel shall file a Notice of Intent to Appear. The Notice of Appearance and Notice of Intent to Appear must be served on Class Counsel and Counsel for Counterclaim Defendants as indicated above.
6. Any objection that is not timely filed or in compliance with this Order shall not be considered a valid objection, and the Class Member will not be permitted to object to any of the terms or to the approval of the Settlement at the Final Approval Hearing, unless the Court rules otherwise.

7. Finally, the Court **Orders** the parties to continue to take all necessary and appropriate steps to implement their Settlement.

DONE and ORDERED in West Palm Beach, Palm Beach County.



502017CA003860XXXXMB 12/17/2025
Bradley G. Harper
Circuit Judge

CONFORMED COPIES TO:

Louis M. Silber, Silber & Davis
501 S. Flagler Drive, Suite 306
West Palm Beach, FL 33401
Email: lsilber@silberdavis.com (Primary)
Email: adavis@silberdavis.com (Primary)
Email: dnigels@silberdavis.com (Secondary)

James A. Bonfiglio, P.A.
PO Box 1489
Boynton Beach, FL 33425-1489
Email: jab@fightforeclosure.com
Email: tilalawyer@aol.com

Searcy Denney, etc.
Jack Scarola, Esq., Co-Counsel for Colombo
2139 Palm Beach Lakes Blvd.
West Palm Beach, FL 33409
Primary: JSX@SearcyLaw.com
Email: scarolateam@searcylaw.com
Secondary: mmccann@searcylaw.com

Philip M. Burlington, Esq.
Burlington & Rockenbach, P.A.
Courthouse Commons/Suite 350
444 West Railroad Avenue
West Palm Beach, FL 33401
Email: pmb@FLAppellateLaw.com

Richard A. Jacobsen, Esq. (Pro Hac Vice)
51 West 52nd Street
New York, NY 10019-6142
rjacobson@orrick.com
Thomas N. Kidera, Esq. (Pro Hac Vice)
tkidera@orrick.com
pateaml@orrick.com
nymao@orrick.com
Aaron M. Rubin, Esq. (Pro Hac Vice)
arubin@orrick.com

Adam P. Hartley, Esq., Bridget A. Berry, Esq., and Patrick G. Broderick, Esq.
Greenberg Traurig, P.A.
777 S. Flagler Drive, Suite 300 East
West Palm Beach, FL 33401
Email: hartleya@gtlaw.com
Email: berryb@gtlaw.com
Email: whitfieldd@gtlaw.com
Email: broderickp@gtlaw.com.
Email: Sandra.famadas@gtlaw.com
Email: flservice@gtlaw.com
Attorneys for Plaintiff and Counterclaim Defendants

Nelson A. Perez, Esq.
Van Ness Law Firm, P.A.
1239 E. Newport Center Drive, Suite 110
Deerfield Beach, FL 33442
Email: pleadings@vanlawfl.com