

EXHIBIT A

**IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

TOMMIE LEE HARRIS; LOUISE HARRIS;
JEFFREY HARRIS; and DONNA HARRIS,

Plaintiffs,

vs.

07 C 3552

OSI FINANCIAL SERVICES, INC.;
MARK S. DIAMOND; TERRY DIAMOND;
UNITED CONSTRUCTION OF AMERICA, INC.;
PERFORMANCE CREDIT CORPORATION, f/k/a
ENCORE CREDIT CORP.; MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.; HSBC BANK, USA,
as Trustee for FRIEDMAN, BILLINGS, RAMSEY
GROUP, INC. FBRSI 2005-2; CHASE HOME FINANCE,
LLC; DOES 1-10; LAWYERS'S TITLE INSURANCE
CORPORATION; and THE BANK OF NEW YORK, as
Trustee, under the Pooling and Servicing Agreement dated
July 1, 2004, CWABS Asset-Backed Certificates,
Series 2004-ECC2,

Judge Der-Yeghiayan

Magistrate Judge Schenkier

Defendants.

ORDER OF JUDGMENT

This matter having come before the Court on plaintiffs' Motion for Entry of Final Judgment, IT IS HEREBY ORDERED:

1. Within 30 days of final judgment, Encore shall pay directly to plaintiffs \$8,000 in statutory damages for refusal to rescind the June, 2004, loan and \$31,223.72 for rescission of the June 30, 2004 loan;

2. Within 30 days of final judgment, HSBC shall pay directly to plaintiffs \$4,000 in statutory damages for refusal to rescind the January 7, 2005, loan;

3. Within 45 days of final judgment, plaintiffs shall close on their refinance transaction with Neighborhood Lending Services, Inc. ("NLS"), and tender \$417,753.15 to HSBC, the present holder of plaintiffs' 2005 loan; HSBC shall accept this amount as the full and complete payoff of the 2005 loan;

4. Within 7 days following plaintiffs' payoff to HSBC, HSBC shall record a release of its mortgage on plaintiffs' property with the Office of the Cook County Recorder of Deeds; and

5. All remaining counts are dismissed with prejudice as to all defendants, as requested by plaintiffs.

Enter:

Samuel Der-Yeghiayan
United States District Judge

Dated: