

Prepared by
Donna Stinson
Verdugo Trustee Service Corp
5280 Corporate Dr.
Frederick, MD 21703
301-696-4520

SPACE ABOVE THIS LINE FOR RECORDER'S USE _____

LIMITED POWER OF ATTORNEY

HSBC BANK USA, National Association 452 Fifth Avenue, New York, NY 10018, as Trustee for MLMI 2006-AF1, hereby constitutes and appoints CitiMortgage, Inc., having its principle executive offices at 750 Washington Blvd., Stamford, Connecticut 06901, as its lawful agent and attorney-in-fact, in its name, place and stead to execute and acknowledge in writing or by facsimile stamp all documents customarily and reasonably necessary and appropriate for the tasks described in items (1) through (4) below; provided however, that the documents described below may only be executed and delivered by such Attorneys-In-Fact if such documents are required or permitted under the terms of the related servicing agreements and no power is granted hereunder to take any action that would be adverse to the interests of the HSBC BANK USA, National Association. This Power of Attorney is being issued in connection with CitiMortgage, Inc.'s responsibilities to service certain mortgage loans (the "Loans") held by HSBC BANK USA, National Association as Trustee under the Pooling and Servicing Agreement dated September 1, 2006. These Loans are comprised of mortgages, deeds of trust, deeds to secure debt and other forms of security instruments (collectively the "Security Instruments") and the promissory notes (the "Notes") secured thereby.

- 1. Demand, sue for, recover, collect and receive each and every sum of money, debt, account and interest (which now is, or hereafter shall become due and payable) belonging to or claimed by HSBC BANK USA, National Association relating to the Loans, and to use or take any lawful means for recovery by legal process or otherwise.
- 2. As HSBC BANK USA, National Association's act and deed, to transact business of any kind regarding the Loans, to obtain any interest in the Loans and/or the property and buildings which are the subject of the Security Instruments (the "Property"), to contract for, purchase, receive, take possession of and obtain evidence of title in and to the Property, and/or to secure payment of the Notes or performance of any related obligation or agreement.
- 3. Execute bonds, Notes, Security Instruments and other contracts, agreements and instruments regarding the Loans and/or the Property, including but not limited to the execution of releases, satisfactions and assignments, and the execution of deeds and associated instruments, if any, conveying the Property, in the interest of HSBC BANK USA, National Association.
- 4. Endorse, on behalf of HSBC BANK USA, National Association, all checks, drafts and/or other negotiable instruments made payable to HSBC BANK USA, National Association.

Witness my hand and seal this 26 day of January, 2007.

HSBC Bank USA, National Association, as Trustee for MLMI 2006-AF1

Nina Nassar
Witness: Nina K. Nassar

By: Chi S. Le
Chi S. Le
Vice President

Elena Zheng
Witness: Elena Zheng

By: Susie Moy
Susie Moy
Vice President

Audrey H. Zabriskie
Attest: Audrey H. Zabriskie

FOR CORPORATE ACKNOWLEDGMENT

STATE OF New York
COUNTY OF Kings

On this 26th day of January, 2007, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Chi S. Le, Susie Moy, personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as Vice President and Vice President (title) respectively, of the corporation therein named, and acknowledged to me that such a corporation executed the within instrument pursuant to its bylaws or a resolution of the Board of Directors.

Witness my hand of official seal.

Signature Doris Wong

My Commission expires: DORIS WONG
No. DTWC06150860
Notary Public, State of New York
Qualified in Kings County
My Commission Expires 08/07/2010

(NOTARY SEAL)

