

Prepared by:
Delta Title Corporation
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New Orleans, LA 70114
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P 2/25/09 9:24:13 SS
BK 130 PG 587
DESOTO COUNTY, MS
W-E. DAVIS, CH CLERK

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, hereby constitutes and appoints Everhome Mortgage Company, ("Everhome Mortgage"), having its principle executive offices at 8100 Nations Way, Jacksonville, Florida 32256, 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 Everhome Mortgage Company'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 December 1, 2005. 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 13th day of November, 2008.

HSBC Bank USA, National Association, as Trustee

Witness: Mark J. Inigo [Signature]

By: [Signature]
Susie Moy
Vice President

Witness: Doris Wong [Signature]

Attest: Nina Nassar [Signature]

By: [Signature]
Elena Zheng
Assistant Vice President

FOR CORPORATE ACKNOWLEDGMENT

STATE OF New York
COUNTY OF New York

On this 13th day of November, 2008, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Susie Moy and Elena Zheng, 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 Assistant 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.

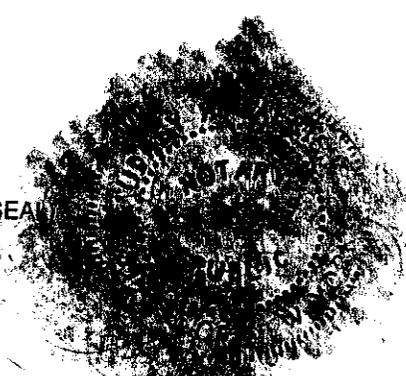
Witness my hand of official seal.

Signature [Signature]

My Commission expires: _____

AUDREY H. ZABRISKIE
No. 01ZA6158890
Notary Public, State of New York
Qualified in New York County
My Commission Expires 01/16/2011

(NOTARY SEAL)



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