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DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

Prepared by:
Return to:
Realty Title & Escrow
6397 Goodman #112
Olive Branch MS 38654
10080479
NA

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that Deutsche Bank National Trust Company, a national banking association organized and existing under the laws of the United States, and having its principal place of business at 1761 East St. Andrew Place, Santa Ana, California, 92705, as Trustee (the "Trustee") pursuant to the agreements listed on Exhibit A attached hereto (collectively the "Agreements") by and between Deutsche Bank National Trust Company, as trustee, and BAC Home Loans Servicing, LP. F/K/A Countrywide Home Loans Servicing, LP, as servicer (in such capacity, the "Servicer"), hereby constitutes and appoints the Servicer, by and through the Servicer's officers, the Trustee's true and lawful Attorney-in-Fact, in the Trustee's name, place and stead and for the Trustee's benefit, in connection with all mortgage loans serviced by the Servicer pursuant to the Agreements solely for the purpose of performing such acts and executing such documents in the name of the Trustee necessary and appropriate to effectuate the following enumerated transactions in respect of any of the mortgages or deeds of trust (the "Mortgages" and the "Deeds of Trust" respectively) and promissory notes secured thereby (the "Mortgage Notes") for which the undersigned is acting as Trustee for various certificateholders (whether the undersigned is named therein as mortgagee or beneficiary or has become mortgagee by virtue of endorsement of the Mortgage Note secured by any such Mortgage or Deed of Trust) and for which BAC Home Loans Servicing, LP. F/K/A Countrywide Home Loans Servicing, LP is acting as the Servicer.

This Appointment shall apply only to the following enumerated transactions and nothing herein or in the Agreement shall be construed to the contrary:

1. The modification or re-recording of a Mortgage or Deed of Trust, where said modification or re-recording is solely for the purpose of correcting the Mortgage or Deed of Trust to conform same to the original intent of the parties thereto or to correct title errors discovered after such title insurance was issued; provided that (i) said modification or re-recording, in either instance, does not adversely affect the lien of the Mortgage or Deed of Trust as insured and (ii) otherwise conforms to the provisions of the Agreement.

2. The subordination of the lien of a Mortgage or Deed of Trust to an easement in favor of a public utility company of a government agency or unit with powers of eminent domain; this section shall include, without limitation, the execution of partial satisfactions/releases, partial reconveyances or the execution or requests to trustees to accomplish same.

3. The conveyance of the properties to the mortgage insurer, or the closing of the title to the property to be acquired as real estate owned, or conveyance of title to real estate owned.

4. The completion of loan assumption agreements.

5. The full satisfaction/release of a Mortgage or Deed of Trust or full conveyance upon payment and discharge of all sums secured thereby, including, without limitation, cancellation of the related Mortgage Note.

15

6. The assignment of any Mortgage or Deed of Trust and the related Mortgage Note, in connection with the repurchase of the mortgage loan secured and evidenced thereby.

7. The full assignment of a Mortgage or Deed of Trust upon payment and discharge of all sums secured thereby in conjunction with the refinancing thereof, including, without limitation, the assignment of the related Mortgage Note.

8. With respect to a Mortgage or Deed of Trust, the foreclosure, the taking of a deed in lieu of foreclosure, or the completion of judicial or non-judicial foreclosure or termination, cancellation or rescission of any such foreclosure, including, without limitation, any and all of the following acts:

   a. the substitution of trustee(s) serving under a Deed of Trust, in accordance with state law and the Deed of Trust;

   b. the preparation and issuance of statements of breach or non-performance;

   c. the preparation and filing of notices of default and/or notices of sale;

   d. the cancellation/rescission of notices of default and/or notices of sale;

   e. the taking of deed in lieu of foreclosure; and

   f. the preparation and execution of such other documents and performance of such other actions as may be necessary under the terms of the Mortgage, Deed of Trust or state law to expeditiously complete said transactions in paragraphs 8.a. through 8.e. above.

9. With respect to the sale of property acquired through a foreclosure or deed-in lieu of foreclosure, including, without limitation, the execution of the following documentation:

   a. listing agreements;

   b. purchase and sale agreements;

   c. grant/warranty/quit claim deeds or any other deed causing the transfer of title of the property to a party contracted to purchase same;

   d. escrow instructions; and

   e. any and all documents necessary to effect the transfer of property.

10. The modification or amendment of escrow agreements established for repairs to the mortgaged property or reserves for replacement of personal property.

The undersigned gives said Attorney-in-Fact full power and authority to execute such instruments and to do and perform all and every act and thing necessary and proper to carry into effect the power or powers

granted by or under this Limited Power of Attorney as fully as the undersigned might or could do, and hereby does ratify and confirm to all that said Attorney-in-Fact shall be effective as of **January 29, 2010.**

This appointment is to be construed and interpreted as a limited power of attorney. The enumeration of specific items, rights, acts or powers herein is not intended to, nor does it give rise to, and it is not to be construed as a general power of attorney.

Nothing contained herein shall (i) limit in any manner any indemnification provided by the Servicer to the Trustee under the Agreement, or (ii) be construed to grant the Servicer the power to initiate or defend any suit, litigation or proceeding in the name of Deutsche Bank National Trust Company except as specifically provided for herein. If the Servicer receives any notice of suit, litigation or proceeding in the name of Deutsche Bank National Trust Company, then the Servicer shall promptly forward a copy of same to the Trustee.

This limited power of attorney is not intended to extend the powers granted to the Servicer under the Agreement or to allow the Servicer to take any action with respect to Mortgages, Deeds of Trust or Mortgage Notes not authorized by the Agreement.

The Servicer hereby agrees to indemnify and hold the Trustee and its directors, officers, employees and agents harmless from and against any and all liabilities, obligations, losses, damages, penalties, actions, judgments, suits, costs, expenses or disbursements of any kind or nature whatsoever incurred by reason or result of or in connection with the exercise by the Servicer of the powers granted to it hereunder. The foregoing indemnity shall survive the termination of this Limited Power of Attorney and the Agreement or the earlier resignation or removal of the Trustee under the Agreement.

This Limited Power of Attorney is entered into and shall be governed by the laws of the State of New York, without regard to conflicts of law principles of such state.

Third parties without actual notice may rely upon the exercise of the power granted under this Limited Power of Attorney; and may be satisfied that this Limited Power of Attorney shall continue in full force and effect and has not been revoked unless an instrument of revocation has been made in writing by the undersigned.

IN WITNESS WHEREOF, Deutsche Bank National Trust Company, as Trustee has caused its corporate seal to be hereto affixed and these presents to be signed and acknowledged in its name and behalf by a duly elected and authorized signatory this **29th day of January 2010.**

Deutsche Bank National Trust Company, as Trustee

By:_____
Name: Barbara Campbell
Title: Vice President

Witness:_____
Tim Avakian/Trust Administrator

Witness:_____
Richard Vieta/Trust Administrator

Acknowledged and Agreed
BAC Home Loans Servicing, LP
F/K/A Countrywide Home Loans Servicing, LP

By: _____
Name: SCOTT E DONALDSON
Title: ASST SECRETARY

02867.001 #92035

STATE OF CALIFORNIA
COUNTY OF ORANGE

On **January 29, 2010**, before me, **Rosa Mendez**, a Notary Public in and for said state, personally appeared **Barbara Campbell**, who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that **she** executed that same in **she** authorized capacity, and that by **her** signature on the instrument the entity upon behalf of which the person acted and executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.
(SEAL)

ROSA MENDEZ
Commission # 1826953
Notary Public - California
Orange County
My Comm. Expires Dec 15, 2012

_____
Notary Public, State of California

02867.001 #92035

EXHIBIT A

BCAP TRUST LLC 2007-AA1 -- Trust Agreement, dated as of February 1, 2007 between BCAP LLC, as depositor, Wells Fargo Bank, N.A., as custodian (in such capacity, the "Custodian"), and Deutsche Bank National Trust Company, as trustee

BCAP TRUST LLC 2007-AA2 - Trust Agreement, dated as of March 1, 2007 between BCAP LLC, as depositor, Wells Fargo Bank, N.A., as custodian (in such capacity, the "Custodian"), and Deutsche Bank National Trust Company, as trustee

BCAP TRUST LLC 2007-AA3 - Trust Agreement, dated as of May 1, 2007 between BCAP LLC, as depositor, Wells Fargo Bank, N.A., as custodian (in such capacity, the "Custodian"), and Deutsche Bank National Trust Company, as trustee

CDC MORTGAGE CAPITAL TRUST 2004-HE1-- Pooling and Servicing Agreement is dated as of February 1, 2004, among Morgan Stanley ABS Capital I Inc, as depositor (the "Depositor"), BAC Home Loans Servicing, LP F/K/A Countrywide Home Loans Servicing, LP, as servicer, CDC Mortgage Capital Inc, as unaffiliated seller and Deutsche Bank National Trust Company, as Trustee

CDC MORTGAGE CAPITAL TRUST 2004-HE2 -- Pooling and Servicing Agreement is dated as of May 1, 2004, among Morgan Stanley ABS Capital I Inc, as depositor (the "Depositor"), BAC Home Loans Servicing, LP F/K/A Countrywide Home Loans Servicing, LP, as servicer, CDC Mortgage Capital Inc, as unaffiliated seller and Deutsche Bank National Trust Company, as Trustee

FFMLT TRUST 2005-FF2 – Pooling and Servicing Agreement is dated as of April 1, 2005, is among GS Mortgage Securities Corp., as depositor, National City Home Loan Services, Inc., as responsible party, BAC Home Loans Servicing, LP F/K/A Countrywide Home Loans Servicing, LP, as servicer and Deutsche Bank National Trust Company, as Trustee

GSAA HOME EQUITY TRUST 2005-10 - Pooling and Servicing Agreement is dated as of June 1, 2004, is among GS Mortgage Securities Corp., as depositor, Ameriquest Mortgage Company , as responsible party, BAC Home Loans Servicing, LP F/K/A Countrywide Home Loans Servicing, LP, as servicer and Deutsche Bank National Trust Company, as Trustee

GSAA HOME EQUITY TRUST 2005-2 – Pooling and Servicing Agreement is dated as of January 1, 2005 among GS Mortgage Securities Corp., as depositor, BAC Home Loan Servicing, LP F/K/A BAC Home Loans Servicing, LP F/K/A Countrywide Home Loans Servicing, LP, as the servicer, NC Capital Corporation and New Century Mortgage Corporation, as responsible party and Deutsche Bank National Trust Company, as Trustee

GSAA HOME EQUITY TRUST 2005-4 - Trust Agreement is dated as of March 1, 2005, is among GS Mortgage Securities Corp., as depositor and Deutsche Bank National Trust Company, as Trustee

GSAA TRUST 2004-10 – Pooling and Servicing Agreement is dated as of November 1, 2004, is among GS Mortgage Securities Corp., as depositor, Ameriquest Mortgage Company, as responsible party, BAC Home Loans Servicing, LP F/K/A Countrywide Home Loans Servicing, LP, as servicer and Deutsche Bank National Trust Company, as Trustee

GSAA HOME EQUITY TRUST 2004-09 – Pooling and Servicing Agreement is dated as of October 1, 2004 among GS Mortgage Securities Corp., as depositor, BAC Home Loan Servicing, LP F/K/A BAC Home Loans Servicing, LP F/K/A Countrywide Home Loans Servicing, LP, as the servicer, NC Capital Corporation and New Century Mortgage Corporation, as responsible party and Deutsche Bank National Trust Company, as Trustee

GSAA TRUST 2006-4 – Assignment Agreement is dated as of March 2, 2006, is among GS Mortgage Securities Corp., as assignor or depositor, Wells Fargo Bank NA , as Master Servicer, BAC Home Loan Servicing, LP F/K/A BAC Home Loans Servicing, LP F/K/A Countrywide Home Loans Servicing, LP, as servicer and Deutsche Bank National Trust Company, as not in its individual capacity but solely as Trustee

GSAA HOME EQUITY TRUST 2006-8 – Assignment Agreement is dated as of April 28,2006, is among GS Mortgage Securities Corp., as assignor or depositor, Wells Fargo Bank NA , as Master Servicer, BAC Home Loan Servicing, LP F/K/A BAC Home Loans Servicing, LP F/K/A Countrywide Home Loans Servicing, LP, as servicer and Deutsche Bank National Trust Company, as not in its individual capacity but solely as Trustee

GSAA HOME EQUITY TRUST 2006-16 – Assignment Agreement is dated as of September 28,2006, is among GS Mortgage Securities Corp., as assignor or depositor, Wells Fargo Bank NA , as Master Servicer, BAC Home Loan Servicing, LP F/K/A BAC Home Loans Servicing, LP F/K/A Countrywide Home Loans Servicing, LP, as servicer and Deutsche Bank National Trust Company, as not in its individual capacity but solely as Trustee

GSAA TRUST 2004-11 – Trust Agreement is dated as of December 4, 2004, is among GS Mortgage Securities Corp., as depositor and Deutsche Bank National Trust Company, as Trustee

GSAA TRUST 2004-3 – Pooling and Servicing Agreement is dated as of May 1, 2004, is among GS Mortgage Securities Corp., as depositor, Chase Manhattan Mortgage Corporation, as servicer, BAC Home Loan Servicing, LP F/K/A BAC Home Loans Servicing, LP F/K/A Countrywide Home Loans Servicing, LP, as servicer and Deutsche Bank National Trust Company, as Trustee

GSAA TRUST 2004-5 – Pooling and Servicing Agreement is dated as of June 1, 2004, is among GS Mortgage Securities Corp., as depositor, Chase Manhattan Mortgage Corporation, as servicer, BAC Home Loan Servicing, LP F/K/A BAC Home Loans Servicing, LP F/K/A Countrywide Home Loans Servicing, LP, as servicer and Deutsche Bank National Trust Company, as Trustee

GSAMP TRUST 2004-AR1 – Pooling and Servicing Agreement is dated as of June 1, 2004, is among GS Mortgage Securities Corp., as depositor, Ameriquest Mortgage Company, as responsible party, BAC Home Loan Servicing, LP F/K/A BAC Home Loans Servicing, LP F/K/A Countrywide Home Loans Servicing, LP, as servicer and Deutsche Bank National Trust Company, as Trustee

GSAMP TRUST 2004-AR2 – Pooling and Servicing Agreement is dated as of August 1, 2004 among GS Mortgage Securities Corp., as depositor, BAC Home Loans Servicing, LP F/K/A Countrywide Home Loans Servicing, LP, as the servicer, Ameriquest Mortgage Company, as responsible party and Deutsche Bank National Trust Company, as Trustee

GSAMP TRUST 2004-HE2 – Pooling and Servicing Agreement is dated as of June 1, 2004, is among GS Mortgage Securities Corp., as depositor, Ameriquest Mortgage Company, as responsible party, Chase Manhattan Mortgage Corp, as servicer, Ocwen Federal Bank FSB, BAC Home Loans Servicing, LP F/K/A

Countrywide Home Loans Servicing, LP, as servicer and Deutsche Bank National Trust Company, as Trustee

GSAMP TRUST 2005-AHL - Pooling and Servicing Agreement is dated as of May 1, 2005 is among GS Mortgage Securities Corp., as depositor, BAC Home Loans Servicing, LP F/K/A Countrywide Home Loans Servicing, LP, as servicer and Deutsche Bank National Trust Company, as Trustee

GSAMP TRUST 2005-HE1 - Pooling and Servicing Agreement is dated as of January 1, 2005 is among GS Mortgage Securities Corp., as depositor, Ocwen Federal Bank FSB, JPMorgan Chase Bank, NA, BAC Home Loans Servicing, LP F/K/A Countrywide Home Loans Servicing, LP, as servicers and Deutsche Bank National Trust Company, as Trustee

GSAMP TRUST 2005-HE2 - Pooling and Servicing Agreement is dated as of March 1, 2005 is among GS Mortgage Securities Corp., as depositor, JPMorgan Chase Bank, NA, , J.P. Morgan Trust Company, NA, BAC Home Loans Servicing, LP F/K/A Countrywide Home Loans Servicing, LP, as servicer and Deutsche Bank National Trust Company, as Trustee

GSAMP TRUST 2005-HE3 - Pooling and Servicing Agreement is dated as of June 1, 2005 is among GS Mortgage Securities Corp., as depositor, BAC Home Loans Servicing, LP F/K/A Countrywide Home Loans Servicing, LP, JPMorgan Chase Bank, National Association, Wilshire Credit Corporation, as the servicers, J.P. Morgan Trust Company, National Association, Wells Fargo Bank, N.A, together the custodian and Deutsche Bank National Trust Company, as Trustee

GSAA HOME EQUITY TRUST 2006-17 ASSET-BACKED CERTIFICATES SERIES 2006-17 – Master Servicing and Trust Agreement dated October 1, 2006 among GS Mortgage Securities Corp., as depositor, Deutsche Bank National Trust Company, as trustee, The Bank of New York, Deutsche Bank National Trust Company and U.S. Bank National Association, as custodian and Wells Fargo Bank, National Association, as Master Servicer and Securities Administrator.

HarborView Mortgage Loan Trust Mortgage Loan Pass-Through Certificates, Series 2005-7 -- Pooling and Servicing Agreement is dated as of June 1, 2005 among Greenwich Capital Acceptance, Inc, as depositor, Greenwich Capital Financial Products, Inc., as seller and Deutsche Bank National Trust Company, as Trustee

HarborView Mortgage Loan Trust Mortgage Loan Pass-Through Certificates, Series 2006-3 -- Pooling and Servicing Agreement is dated as of April 1, 2006 among Greenwich Capital Acceptance, Inc, as depositor, Greenwich Capital Financial Products, Inc., as seller and Deutsche Bank National Trust Company, as Trustee

HarborView Mortgage Loan Trust Mortgage Loan Pass-Through Certificates, Series 2006-5 -- Pooling and Servicing Agreement is dated as of June 1, 2006 among Greenwich Capital Acceptance, Inc, as depositor, Greenwich Capital Financial Products, Inc., as seller and Deutsche Bank National Trust Company, as Trustee

HarborView Mortgage Loan Trust Mortgage Loan Pass-Through Certificates, Series 2006-9 -- Pooling and Servicing Agreement is dated as of September 1, 2006 among Greenwich Capital Acceptance, Inc, as

depositor, Greenwich Capital Financial Products, Inc., as seller and Deutsche Bank National Trust Company, as Trustee

HSI Securitization Corporation Trust 2006-HE2 – Assignment Agreement is dated as of November 1, 2006, is among HSBC Bank USA, National Association, as assignor, HSI Asset Securitization Corporation as depositor, CitiMortgage, as Master Servicer, BAC Home Loans Servicing, LP F/K/A Countrywide Home Loans Servicing, LP., as Servicer and Deutsche Bank National Trust Company, as not in its individual capacity but solely as Trustee

HSI Securitization Corporation Trust 2007-HE1 – Assignment Agreement is dated as of February 1, 2007, is among HSBC Bank USA, National Association, as assignor, HSI Asset Securitization Corporation as depositor, Wells Fargo Bank NA , as Master Servicer, BAC Home Loans Servicing, LP F/K/A Countrywide Home Loans Servicing, LP, as Servicer and Deutsche Bank National Trust Company, as not in its individual capacity but solely as Trustee

HSI Securitization Corporation Trust 2007-HE2 – Assignment Agreement is dated as of April 1, 2007, is among HSBC Bank USA, National Association, as assignor, HSI Asset Securitization Corporation as depositor, Wells Fargo Bank NA , as Master Servicer, BAC Home Loans Servicing, LP F/K/A Countrywide Home Loans Servicing, LP, as Servicer and Deutsche Bank National Trust Company, as not in its individual capacity but solely as Trustee

HSI Securitization Corporation Trust 2007-NC1 – Assignment Agreement is dated as of May 1, 2007, is among HSBC Bank USA, National Association, as assignor, HSI Asset Securitization Corporation as depositor, Wells Fargo Bank NA , as Master Servicer, BAC Home Loans Servicing, LP F/K/A Countrywide Home Loans Servicing, LP, as Servicer and Deutsche Bank National Trust Company, as not in its individual capacity but solely as Trustee

IMPAC Secured Assets Cop., Mortgage Pass-Through Certificates Series 2007-2 – Pooling and Servicing Agreement dated as of March 1, 2007, IMPAC Secured Assets Corp., as depositor, IMPAC Funding Corporation, as Master Servicer, and Deutsche Bank National Trust company as Trustee.

IMPAC Secured Assets Trust 2007-3 -- Pooling and Servicing Agreement is dated as of April 1, 2005 among Impac Secured Assets Corp., as depositor, IMPAC Funding Corporation, as master servicer and Deutsche Bank National Trust Company, as trustee

IXIS REAL ESTATE CAPITAL TRUST 2004-HE4 – Pooling and Servicing Agreement is dated as of November 1, 2004 among Morgan Stanley ABS Capital I Inc, as depositor, BAC Home Loans Servicing, LP F/K/A Countrywide Home Loans Servicing, LP, as servicer, IXIS Real Estate Capital Inc, as unaffiliated seller, Deutsche Bank National Trust Company, as custodian and Trustee

IXIS REAL ESTATE CAPITAL TRUST 2005-HE1 -- Pooling and Servicing Agreement is dated as of February 1, 2005 among Morgan Stanley ABS Capital I Inc, as depositor, BAC Home Loans Servicing, LP F/K/A Countrywide Home Loans Servicing, LP, as servicer, IXIS Real Estate Capital Inc, as unaffiliated seller, Deutsche Bank National Trust Company, as custodian and Trustee

IXIS REAL ESTATE CAPITAL TRUST 2005-HE3 -- Pooling and Servicing Agreement is dated as of August 1, 2005 among Morgan Stanley ABS Capital I Inc, as depositor, BAC Home Loans Servicing, LP F/K/A Countrywide Home Loans Servicing, LP, as servicer, IXIS Real Estate Capital Inc, as unaffiliated seller, Deutsche Bank National Trust Company, as custodian and Trustee

Morgan Stanley 2003-NC10 - Pooling and Servicing Agreement, dated as of October 1, 2003, among Morgan Stanley ABS Capital I Inc a Delaware corporation, as depositor BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP, as servicer, NC CAPITAL CORPORATION, as responsible party (the "Responsible Party"), and Deutsche Bank National Trust Company, as Trustee

Morgan Stanley 2004-HE1 - Pooling and Servicing Agreement, dated as of February 1, 2004, among Morgan Stanley ABS Capital I Inc a Delaware corporation, as depositor, CHASE MANHATTAN MORTGAGE CORPORATION, as servicer, BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP, as servicer, AAMES CAPITAL CORPORATION, as a responsible party, ACCREDITED HOME LENDERS, INC., as a responsible party, NC CAPITAL CORPORATION, as a responsible party and Deutsche Bank National Trust Company, as Trustee

Morgan Stanley 2004-HE2 - Pooling and Servicing Agreement, dated as of April 1, 2004, among Morgan Stanley ABS Capital I Inc a Delaware corporation, CHASE MANHATTAN MORTGAGE CORPORATION, BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP, HOMEQ SERVICING CORPORATION, AAMES CAPITAL CORPORATION, ACCREDITED HOME LENDERS, INC, NC CAPITAL CORPORATION and Deutsche Bank National Trust Company, as Trustee

Morgan Stanley 2004-HE8 - Pooling and Servicing Agreement, dated as of October 1, 2004, among Morgan Stanley ABS Capital I Inc a Delaware corporation, CHASE MANHATTAN MORTGAGE CORPORATION, BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP, NEW CENTURY MORTGAGE CORPORATION, ("New Century" and, together with Chase and Countrywide, the "Servicers"), AAMES CAPITAL CORPORATION, NC CAPITAL CORPORATION, and Deutsche Bank National Trust Company, as Trustee

Morgan Stanley 2004-HE9 - Pooling and Servicing Agreement, dated as of November 1, 2004, among Morgan Stanley ABS Capital I Inc a Delaware corporation, BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP, as servicer, AAMES CAPITAL CORPORATION, NC CAPITAL CORPORATION, ACCREDITED HOME LENDERS, INC. and Deutsche Bank National Trust Company, as Trustee

Morgan Stanley 2004-NC2 - Pooling and Servicing Agreement, dated as of February 1, 2004, among Morgan Stanley ABS Capital I Inc a Delaware corporation, as depositor ,BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP, as servicer, NC CAPITAL CORPORATION, as responsible party and Deutsche Bank National Trust Company, as Trustee

Morgan Stanley 2004-NC3 - Pooling and Servicing Agreement, dated as of April 1, 2004, among Morgan Stanley ABS Capital I Inc a Delaware corporation, as depositor ,BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP, as servicer NC CAPITAL CORPORATION, as responsible party and Deutsche Bank National Trust Company, as Trustee

Morgan Stanley 2004-NC5 - Pooling and Servicing Agreement, dated as of June 1, 2004, among Morgan Stanley ABS Capital I Inc a Delaware corporation, as depositor ,BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP, as servicer NC CAPITAL CORPORATION, as responsible party and Deutsche Bank National Trust Company, as Trustee

Morgan Stanley 2004-NC8 - Pooling and Servicing Agreement dated as of November 1, 2004, among Morgan Stanley ABS Capital I Inc. ., a Delaware corporation, as depositor, Chase Manhattan Mortgage

Corporation, as servicer, BAC Home Loans Servicing, LP F/K/A Countrywide Home Loans Servicing, LP, as servicer, New Century Mortgage Corporation, as servicer, NC Capital Corporation, as responsible party and Deutsche Bank National Trust Company, as Trustee

Morgan Stanley 2005-HE1 - Pooling and Servicing Agreement, dated as of January 1, 2005, among Morgan Stanley ABS Capital I Inc a Delaware corporation, BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP, OPTION ONE MORTGAGE CORPORATION, HOMEQ SERVICING CORPORATION, NC CAPITAL CORPORATION, ACCREDITED HOME LENDERS, INC., DECISION ONE MORTGAGE COMPANY LLC, WELLS FARGO BANK, NATIONAL ASSOCIATION, as custodian and Deutsche Bank National Trust Company, as Trustee

Morgan Stanley 2005-HE2 - Pooling and Servicing Agreement dated as of March 1, 2005, among Morgan Stanley ABS Capital I Inc a Delaware corporation ,BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP, OPTION ONE MORTGAGE CORPORATION, HOMEQ SERVICING CORPORATION, NC CAPITAL CORPORATION, ACCREDITED HOME LENDERS, INC., DECISION ONE MORTGAGE COMPANY LLC, AAMES CAPITAL CORPORATION, WELLS FARGO BANK, NATIONAL ASSOCIATION, as custodian and Deutsche Bank National Trust Company, as Trustee

Morgan Stanley 2005-HE3 - Pooling and Servicing Agreement, dated as of July 1, 2005, among Morgan Stanley ABS Capital I Inc a Delaware corporation ,BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP, JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, HOMEQ SERVICING CORPORATION, WMC MORTGAGE CORP., NC CAPITAL CORPORATION, DECISION ONE MORTGAGE COMPANY, LLC, WELLS FARGO BANK, NATIONAL ASSOCIATION, as custodian LASALLE BANK NATIONAL ASSOCIATION, as custodian, ACCREDITED HOME LOANS, INC., AAMES CAPITAL CORPORATION and Deutsche Bank National Trust Company, as Trustee

Morgan Stanley 2005-HE6 - Pooling and Servicing Agreement dated as of November 1, 2005, among Morgan Stanley ABS Capital I Inc a Delaware corporation ,BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP, JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, HOMEQ SERVICING CORPORATION, WMC MORTGAGE CORP., NC CAPITAL CORPORATION, DECISION ONE MORTGAGE COMPANY, LLC, WELLS FARGO BANK, NATIONAL ASSOCIATION, as custodian LASALLE BANK NATIONAL ASSOCIATION, as custodian, ACCREDITED HOME LOANS, INC., AAMES CAPITAL CORPORATION and Deutsche Bank National Trust Company, as Trustee

Morgan Stanley 2005-HE7 - Pooling and Servicing Agreement dated as of December 1, 2005, among Morgan Stanley ABS Capital I Inc a Delaware corporation ,BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP, JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, HOMEQ SERVICING CORPORATION, WMC MORTGAGE CORP., NC CAPITAL CORPORATION, DECISION ONE MORTGAGE COMPANY, LLC, WELLS FARGO BANK, NATIONAL ASSOCIATION, as custodian, LASALLE BANK NATIONAL ASSOCIATION, as custodian and Deutsche Bank National Trust Company, as Trustee

Morgan Stanley 2005-NC2 - Pooling and Servicing Agreement dated as of April 1, 2005, among Morgan Stanley ABS Capital I Inc a Delaware corporation, as depositor ,HOMEQ SERVICING CORPORATION, BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP, NC CAPITAL CORPORATION, as responsible party and Deutsche Bank National Trust Company, as Trustee

Morgan Stanley 2005-WMC1 - Pooling and Servicing Agreement dated as of February 1, 2005, among Morgan Stanley ABS Capital I Inc a Delaware corporation, as depositor, BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP, as servicer, WMC MORTGAGE CORP., as responsible party, WELLS FARGO BANK, NATIONAL ASSOCIATION, as custodian and Deutsche Bank National Trust Company, as Trustee

Morgan Stanley 2006-HE4 - Pooling and Servicing Agreement, dated as of June 1, 2006, among Morgan Stanley ABS Capital I Inc a Delaware corporation, as depositor ,WELLS FARGO BANK, NATIONAL ASSOCIATION, as servicer (in such capacity, the "Servicer") and a custodian, NC CAPITAL CORPORATION, as a responsible party, WMC MORTGAGE CORP., as a responsible party , DECISION ONE MORTGAGE COMPANY, LLC, as a responsible party, Deutsche Bank National Trust Company, as Trustee and LASALLE BANK NATIONAL ASSOCIATION, as a custodian

Morgan Stanley 2006-HE5 - Pooling and Servicing Agreement, dated as of June 1, 2006, among Morgan Stanley ABS Capital I Inc a Delaware corporation, as depositor ,BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP, as a servicer, WELLS FARGO BANK, NATIONAL ASSOCIATION, as a servicer and a custodian, BARCLAYS CAPITAL REAL ESTATE INC. D/B/A HOMEQ SERVICING CORPORATION, as a servicer, NEW CENTURY MORTGAGE CORPORATION, NC CAPITAL CORPORATION, as a responsible party, WMC MORTGAGE CORP., as a responsible party, DECISION ONE MORTGAGE COMPANY, LLC, as a responsible party, Deutsche Bank National Trust Company, as Trustee and LASALLE BANK NATIONAL ASSOCIATION, as a custodian

Morgan Stanley 2006-HE6 - Pooling and Servicing Agreement, dated as of September 1, 2006, among Morgan Stanley ABS Capital I Inc, a Delaware corporation, as depositor ,BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP, as a servicer, WELLS FARGO BANK, NATIONAL ASSOCIATION, as a servicer and a custodian, NEW CENTURY MORTGAGE CORPORATION, NC CAPITAL CORPORATION, as a responsible party, WMC MORTGAGE CORP., as a responsible party, DECISION ONE MORTGAGE COMPANY, LLC, as a responsible party, Deutsche Bank National Trust Company, as Trustee and LASALLE BANK NATIONAL ASSOCIATION, as a custodian

Morgan Stanley 2006-HE7 - Pooling and Servicing Agreement, dated as of October 1, 2006, among Morgan Stanley ABS Capital I Inc., a Delaware corporation, as depositor ,BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP, as a servicer, NEW CENTURY MORTGAGE CORPORATION, as a servicer, NC CAPITAL CORPORATION, as a responsible party, WMC MORTGAGE CORP., as a responsible party, DECISION ONE MORTGAGE COMPANY, LLC, as a responsible party, WELLS FARGO BANK, NATIONAL ASSOCIATION, as a custodian, LASALLE BANK NATIONAL ASSOCIATION, as a custodian and Deutsche Bank National Trust Company, as Trustee

Morgan Stanley 2006-HE8 - Pooling and Servicing Agreement, dated as of November 1, 2006, among Morgan Stanley ABS Capital I Inc., a Delaware corporation, as depositor ,BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP, as a servicer, NEW CENTURY MORTGAGE CORPORATION, as a servicer, Saxon Mortgage Services, Inc., as a servicer, NC CAPITAL CORPORATION, as a responsible party, WMC MORTGAGE CORP., as a responsible party, DECISION ONE MORTGAGE COMPANY, LLC, as a responsible party, LASALLE BANK NATIONAL ASSOCIATION, as a custodian and Deutsche Bank National Trust Company, as Trustee

Morgan Stanley 2006-HEL2 --Pooling and Servicing Agreement dated as of March 1, 2006, among Morgan Stanley ABS Capital I Inc. , as depositor, JPMorgan Chase Bank, National Association, as servicer, and Deutsche Bank National Trust Company, as Trustee

Morgan Stanley 2006-NC5 - Pooling and Servicing Agreement, dated as of November 1, 2006, among Morgan Stanley ABS Capital I Inc a Delaware corporation, as depositor, BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP, as a servicer, NEW CENTURY MORTGAGE CORPORATION, as a servicer, NC CAPITAL CORPORATION, as responsible party, and Deutsche Bank National Trust Company, as Trustee

Morgan Stanley 2007-HE1 - Pooling and Servicing Agreement dated as of January 1, 2007 among Morgan Stanley ABS Capital I Inc a Delaware corporation, as depositor ,SAXON MORTGAGE SERVICES, INC., a Delaware corporation, as a servicer, BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP, as a servicer, NC CAPITAL CORPORATION, as a responsible party, DECISION ONE MORTGAGE COMPANY, LLC, as a responsible party, Deutsche Bank National Trust Company, as Trustee and LASALLE BANK NATIONAL ASSOCIATION, as custodian

Morgan Stanley 2007-HE2 - Pooling and Servicing Agreement, dated as of February 1, 2007 among Morgan Stanley ABS Capital I Inc., a Delaware corporation, as depositor ,SAXON MORTGAGE SERVICES, INC., as a servicer, BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP, as a servicer, WELLS FARGO BANK, NATIONAL ASSOCIATION, as a servicer and a custodian, NEW CENTURY MORTGAGE CORPORATION, as a servicer, NC CAPITAL CORPORATION, as a responsible party, WMC MORTGAGE CORP., as a responsible party, DECISION ONE MORTGAGE COMPANY, LLC, as a responsible party, Deutsche Bank National Trust Company, as Trustee and LASALLE BANK NATIONAL ASSOCIATION, as a custodian

Morgan Stanley 2007-HE3 - Pooling and Servicing Agreement, dated as of February 1, 2007 among Morgan Stanley ABS Capital I Inc., a Delaware corporation, as depositor ,SAXON MORTGAGE SERVICES, INC., as a servicer, BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP, as a servicer, NC CAPITAL CORPORATION, , as responsible party, Deutsche Bank National Trust Company, as Trustee and WELLS FARGO BANK, NATIONAL ASSOCIATION, as custodian

Morgan Stanley 2007-NC1 - Pooling and Servicing Agreement, dated as of January 1, 2007, among Morgan Stanley ABS Capital I Inc a Delaware corporation, as depositor ,BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP, as a servicer, SAXON MORTGAGE SERVICES, INC, as a servicer, NC CAPITAL CORPORATION, as responsible party and Deutsche Bank National Trust Company, as Trustee

Morgan Stanley 2007-NC2 - Pooling and Servicing Agreement, dated as of April 1, 2007, among Morgan Stanley ABS Capital I Inc a Delaware corporation, as depositor ,BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP, as a servicer, SAXON MORTGAGE SERVICES, INC, as a servicer, NC CAPITAL CORPORATION, as responsible party and Deutsche Bank National Trust Company, as Trustee, WELLS FARGO BANK, NATIONAL ASSOCIATION, as Master Servicer.

Morgan Stanley ABS Capital I Inc. Trust 2004-HE2, Mortgage Pass-Through Certificates Series 2004-HE2 Dated as of April 1, 2004 by and between Morgan Stanley ABS Capital I Inc. (as Depositor),

Homeq Servicing Corporation (as Servicer), Aames Capital Corporation (as Responsible Party) and NC Capital Corp. (as Responsible Party) and Accredited Home Lenders, Inc. (as Responsible Party) and Deutsche Bank National Trust Company (as Trustee)

Morgan Stanley ABS Capital I Inc.Trust 2004-HE4, Mortgage Pass-Through Certificates Series 2004-HE-4 Dated as of June 1, 2004 by and between Morgan Stanley ABS Capital I Inc. (as Depositor), Homeq Servicing Corporation (as Servicer), Aames Capital Corporation (as Responsible Party) and NC Capital Corp. (as Responsible Party) and Accredited Home Lenders, Inc. (as Responsible Party) and Deutsche Bank National Trust Company (as Trustee)

Morgan Stanley ABS Capital I Inc. Trust 2004-HE5, Mortgage Pass-Through Certificates Series 2004-HE5 Dated as of July 1, 2004 by and between Morgan Stanley ABS Capital I Inc. (as Depositor), Chase Manhattan Mortgage Corporation (as Servicer), BAC Home Loans Servicing, LP. F/K/A Countrywide Home Loans Servicing, LP(as Servicer), Homeq Servicing Corporation (as Servicer), Accredited Home Lenders, Inc. (as Responsible Party), NC Capital Corporation (as Responsible Party), and Deutsche Bank National Trust Company (as Trustee)

Morgan Stanley ABS Capital I Inc. Trust 2004-HE6, Mortgage Pass-Through Certificates Series 2004-HE6 Dated as of August 1, 2004 by and between Morgan Stanley ABS Capital I Inc. (as Depositor), Chase Manhattan Mortgage Corporation (as Servicer), BAC Home Loans Servicing, LP. F/K/A Countrywide Home Loans Servicing, LP(as Servicer), Homeq Servicing Corporation (as Servicer), Accredited Home Lenders, Inc. (as Responsible Party), NC Capital Corporation (as Responsible party), and Deutsche Bank National Trust Company (as Trustee)

Morgan Stanley ABS Capital I Inc. Trust 2004-HE7, Mortgage Pass-Through Certificates Series 2004-HE7 Dated as of August 1, 2004 by and between Morgan Stanley ABS Capital I Inc. (as Depositor), Chase Manhattan Mortgage Corporation (as Servicer), BAC Home Loans Servicing, LP. F/K/A Countrywide Home Loans Servicing, LP(as Servicer), Homeq Servicing Corporation (as Servicer), New Century Mortgage Corporation (as Servicer), Aames Capital Corporation (as Responsible Party), MILA, Inc.(as Responsible party), NC Capital Corporation (as Responsible party), and Deutsche Bank National Trust Company (as Trustee)

Morgan Stanley ABS Capital I Inc. Trust 2005-HE1, Mortgage Pass-Through Certificates Series 2005-HE1 Dated as of January 1, 2005 by and between Morgan Stanley ABS Capital I Inc. (as Depositor), BAC Home Loans Servicing, LP. F/K/A Countrywide Home Loans Servicing, LP(as Servicer), HomEq Servicing Corporation (as Servicer), Decision One Mortgage Company LLC (as Responsible Party), Option One Mortgage Corporation (as Responsible Party and Servicer), NC Capital Corporation (as Responsible Party), Accredited Home Lenders, Inc. (as Responsible Party), Wells Fargo Bank, National Association (as Custodian) and Deutsche Bank National Trust Company (as Trustee)

Morgan Stanley ABS Capital I Inc. Trust 2005-HE2, Mortgage Pass-Through Certificates Series 2005-HE2 Dated as of March 1, 2005 by and between Morgan Stanley ABS Capital I Inc. (Depositor), Option One Mortgage Corporation (Responsible Party and Servicer), HomEq Servicing Corporation (Servicer), Decision One Mortgage Company LLC (Servicer), NC Capital Corporation (Responsible Party), Accredited Home Lenders, Inc. (Responsible Party) Aames Capital Corporation (Responsible Party), Wells Fargo Bank, National Association (Custodian) and Deutsche Bank National Trust Company (Trustee)

Morgan Stanley ABS Capital I Inc. Trust 2005-NC2, Mortgage Pass-Through Certificates Series 2005-NC2 Dated as of April 1, 2005 by and between Morgan Stanley ABS Capital I Inc. (Depositor), HomEq Servicing Corporation (Servicer), BAC Home Loans Servicing, LP. F/K/A Countrywide Home Loans Servicing, LP(Servicer), NC Capital Corporation (Responsible Party), and Deutsche Bank National Trust Company (Trustee)

Morgan Stanley ABS Capital I Inc. Trust 2005-HE6, Mortgage Pass-Through Certificates Series 2005-HE6 Dated as of November 1, 2005 by and between Morgan Stanley ABS Capital I Inc. (Depositor), Wells Fargo Bank, National Association (Custodian), BAC Home Loans Servicing, LP. F/K/A Countrywide Home Loans Servicing, LP(Servicer), HomEq Servicing Corporation (Servicer), JP Morgan Chase Bank, National Association (Servicer), Decision One Mortgage Company LLC (Responsible Party), NC Capital Corporation (Responsible Party), Accredited Home Lenders, Inc. (Responsible Party), WMC Mortgage Corp. (Responsible Party), Aames Capital Corporation (Responsible Party), LaSalle Bank National Association (Custodian) and Deutsche Bank National Trust Company (as Trustee)

Morgan Stanley ABS Capital I Inc. Trust 2005-HE7, Mortgage Pass-Through Certificates Series 2005-HE7 Dated as of December 1, 2005 by and between Morgan Stanley ABS Capital I Inc. (Depositor), Wells Fargo Bank, National Association (Custodian), BAC Home Loans Servicing, LP. F/K/A Countrywide Home Loans Servicing, LP(Servicer), HomEq Servicing Corporation (Servicer), JP Morgan Chase Bank, National Association (Servicer), Decision One Mortgage Company LLC (Responsible Party), NC Capital Corporation (Responsible Party), WMC Mortgage Corp. (Responsible Party), LaSalle Bank National Association (Custodian) and Deutsche Bank National Trust Company (as Trustee)

Morgan Stanley ABS Capital I Inc. Trust 2006-HE8, Mortgage Pass-Through Certificates Series 2006-HE8 Dated as of November 1, 2006 by and between Morgan Stanley ABS Capital I Inc. (Depositor), Wells Fargo Bank, National Association (Master Servicer), BAC Home Loans Servicing, LP. F/K/A Countrywide Home Loans Servicing, LP(Servicer), New Century Mortgage Corp (Servicer), Saxon Mortgage Serices, Inc. (Servicer), Decision One Mortgage Company LLC (Responsible Party), NC Capital Corporation (Responsible Party), WMC Mortgage Corp. (Responsible Party), Aames Capital Corporation (Responsible Party), LaSalle Bank National Association (Custodian) and Deutsche Bank National Trust Company (as Trustee)

Morgan Stanley ABS Capital I Inc. Trust 2007-HE7, Mortgage Pass-Through Certificates Series 2007-HE7 Dated as of September 1, 2008 by and between Morgan Stanley ABS Capital I Inc. (Depositor), Wells Fargo Bank, National Association (Master Servicer), BAC Home Loans Servicing, LP. F/K/A Countrywide Home Loans Servicing, LP(Servicer), Saxon Mortgage Serices, Inc. (Servicer), LaSalle Bank National Association (Custodian) and Deutsche Bank National Trust Company (as Trustee)

Morgan Stanley Home Equity Loan Trust 2006-1, Mortgage Pass-Through Certificates Series 2006-1 Dated as of January 1, 2006 by and between Morgan Stanley ABS Capital I Inc. (Depositor), Countrywide Home Loans Servicing, LLP (Servicer), HomEq Servicing Corporation (as Servicer),First NLC Financial Services, LLC (Responsible Party), Decision One Mortgage Company, LLC (Responsible Party), LaSalle Bank National Association (Custodian) and Deutsche Bank National Trust Company (as Trustee)

Morgan Stanley HEL 2006-1 - Pooling and Servicing Agreement, dated as of January 1, 2006, among Morgan Stanley ABS Capital I Inc a Delaware corporation ,HOMEQ SERVICING CORPORATION,

Vendee Mortgage Trust 2002-1--Pooling and Servicing Agreement, dated as of February 1, 2002, by and among VA, Countrywide, as Master Servicer, and Deutsche Bank National Trust Company formerly known as Bankers Trust Company of California, N.A., as Trustee

Vendee Mortgage Trust 2002-2--Pooling and Servicing Agreement, dated as of June 1, 2002, by and among VA, Countrywide, as Master Servicer, and Deutsche Bank National Trust Company, as Trustee

Vendee Mortgage Trust 2002-3--Pooling and Servicing Agreement, dated as of September 1, 2002, by and among VA, Countrywide, as Master Servicer, and Deutsche Bank National Trust Company, as Trustee

Vendee Mortgage Trust 2003-1--Pooling and Servicing Agreement, dated as of February 1, 2003, by and among VA, Countrywide, as Master Servicer, and Deutsche Bank National Trust Company, as Trustee

Vendee Mortgage Trust 2003-2--Pooling and Servicing Agreement, dated as of October 1, 2003, by and among VA, Countrywide, as Master Servicer, and Deutsche Bank National Trust Company, as Trustee
WALSH ACCEPTANCE CORP 1996-1 --Pooling and Servicing Agreement is dated as of September 1, 1996, among Walsh Acceptance Corp, as depositor (the "Depositor"), Temple-Inland Mortgage Corporation, as Master Servicer, Deutsche Bank National Trust Company, formerly known as Bankers Trust Company, as Trustee

As Trustee on Behalf Of HIS Asset Securitization Corporation Trust 2006-HE1