

POA COVERSHEET

HSBC BANK USA, AS TRUSTEE

TO

OCWEN LOAN SERVICING, LLC

SHAPIRO AND MASSEY, LLC

1910 LAKELAND DR, SUITE B

lu JACKSON, MS 39216

601-981-9299

170-E
1200

BOOK 7116 PAGE 9576

(2)

RETURN TO:
SHAPIRO & MASSEY
1910 LAKELAND DRIVE, SUITE B
JACKSON, MS 39216
601-981-9299

1292163

POA #: 1828

LIMITED POWER OF ATTORNEY

~~08-100567~~
~~09-103560~~
~~11-002450~~
~~08-1013510~~
11-0037910

HSBC BANK USA, AS TRUSTEE (hereinafter called "Trustee") hereby appoints Ocwen Loan Servicing, LLC (hereinafter called "Ocwen"), as its true and lawful attorney-in-fact to act in the name, place and stead of Trustee for the purposes set forth below. Ocwen is the Servicer for many securitizations (the "Agreements" see Exhibit A attached for a listing) now in existence and that will be formed from time to time.

The said attorneys-in-fact, and each of them, are hereby authorized, and empowered, as follows:

1. To execute, acknowledge, seal and deliver deed of trust/mortgage note endorsements, lost note affidavits, assignments of deed of trust/mortgage and other recorded documents, satisfactions/releases/reconveyances of deed of trust/mortgage, subordinations and modifications, tax authority notifications and declarations, deeds, bills of sale, and other instruments of sale, conveyance, and transfer, appropriately completed, with all ordinary or necessary endorsements, acknowledgments, affidavits, and supporting documents as may be necessary or appropriate to effect its execution, delivery, conveyance, recordation or filing.
2. To execute and deliver insurance filings and claims, affidavits of debt, substitutions of trustee, substitutions of counsel, non-military affidavits, notices of rescission, foreclosure deeds, transfer tax affidavits, affidavits of merit, verifications of complaints, notices to quit, bankruptcy declarations for the purpose of filing motions to lift stays, and other documents or notice filings on behalf of Trustee in connection with insurance, foreclosure, bankruptcy and eviction actions.
3. To endorse any checks or other instruments received by Ocwen and made payable to Trustee.
4. To pursue any deficiency, debt or other obligation, secured or unsecured, including but not limited to those arising from foreclosure or other sale, promissory note or check. This power also authorizes Ocwen to collect, negotiate or otherwise settle any deficiency claim, including interest and attorney's fees.
5. To do any other act or complete any other document that arises in the normal course of servicing

Dated: April 26, 2007.

HSBC BANK USA, AS TRUSTEE

Witness:

Name: Susie Moy
Title: Vice President

Nina Nasar
Name: Nina Nasar

Elena Zheng
Name: Elena Zheng

When recorded return to:
Ocwen Loan Servicing, LLC
Attn: Joanna Miller
1661 Worthington Rd, Ste 100
West Palm Beach, FL 33409

State of New York, County of Kings

BEFORE ME, Doris Wong, a Notary Public in and for the jurisdiction aforesaid, on this 26th day of April, 2007, personally appeared Susie Moy who is personally known to me (or sufficiently proven) to be a Vice President of HSBC Bank USA, as Trustee and the person who executed the foregoing instrument by virtue of the authority vested in him/her and he/she did acknowledge the signing of the foregoing instrument to be his/her free and voluntary act and deed as Vice President for the uses, purposes and consideration therein set forth.

Witness my hand and official seal this 26th day of April, 2007.

Doris Wong
My Commission Expires:

DORIS WONG
No. 01WO6180660
Notary Public, State of New York
Qualified in Kings County
My Commission Expires 06/07/2010

NOTARY STAMP
KING'S COUNTY DISTRICT
MANDA SWEENEY
CHANCERY CLERK
325.274324778

FILED FOR RECORD
JUL 21 PM 4 27
KING'S COUNTY, MS

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Exhibit "A"

Updated as of March 2, 2009

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2004-HE1, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust, Series 2004-IN1, Asset Backed Pass-Through Certificates

Structured Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2004-SC1

ACE Securities Corp. Home Equity Loan Trust, Series 2004-HE2, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust, Series 2004-SD1, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust, Series 2004-HE4, Asset Backed Pass-Through Certificates

Renaissance Home Equity Loan Asset-Backed Certificates, Series 2004-4

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-SD1, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-SD1, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-HE1, Asset Backed Pass-Through Certificates

Renaissance Home Equity Loan Asset-Backed Certificates, Series 2005-1

ACE Securities Corp. Home Equity Loan Trust, Series 2005-HE2, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-SN1, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-SN1, Asset Backed Pass-Through Certificates

First NLC Trust 2005-1, Callable Mortgage-Backed Notes, Series 2005-1

ACE Securities Corp. Home Equity Loan Trust, Series 2005-HE3, Asset Backed Pass-Through Certificates

Renaissance Home Equity Loan Asset-Backed Notes, Series 2005-2

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-SD2, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-HE4, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-SD2, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-SL1, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-HE5, Asset Backed Pass-Through Certificates

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Exhibit "A" Continue
Updated as of March 2, 2009

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-HE6, Asset Backed Pass-Through Certificates

Renaissance Home Equity Loan Trust 2005-3, Renaissance Home Equity Loan Asset-Backed Notes, Series 2005-3

ACE Securities Corp. Home Equity Loan Trust, Series 2005-ASAP1, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-SD3, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-SD3, Asset Backed Pass-Through Certificates

Renaissance Home Equity Loan Trust 2005-4, Renaissance Home Equity Loan Asset-Backed Notes, Series 2005-4

First NLC Trust 2005-4, Mortgage-Backed Certificates, Series 2005-4

ACE Securities Corp. Home Equity Loan Trust, Series 2006-SL for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-SL1, Asset Backed Pass-Through Certificates

Nomura Home Equity Loan, Inc., Asset-Backed Certificates, Series 2006-HE1

ACE Securities Corp. Home Equity Loan Trust, Series 2006-HE1 for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-HE1, Asset Backed Pass-Through Certificates and the Insurer

Renaissance Home Equity Loan Trust 2006-1

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-SD1, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-ASAP2, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-SL2, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-SD1, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-HE2, Asset Backed Pass-Through Certificates

Nomura Home Equity Loan, Inc., Asset-Backed Certificates, Series 2006-HE2

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-ASL1, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-ASAP3, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-SL3, Asset Backed Pass-Through Certificates

BOOK 7116 PAGE 9579**Exhibit "A" Continue**
Updated as of March 2, 2009

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-HE3, Asset Backed Pass-Through Certificates

Renaissance Home Equity Loan Trust 2006-2

Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2005-S2

Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2005-S3

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-SD2, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-SD2, Asset Backed Pass-Through Certificates

Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2005-S4

Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2006-S1

Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2006-S1

Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2006-S3

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-ASAP4, Asset Backed Pass-Through Certificates

Nomura Home Equity Loan, Inc., Asset-Backed Certificates, Series 2006-HE3

Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2006-S4

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-HE4, Asset Backed Pass-Through Certificates

Renaissance Home Equity Loan Trust 2006-3

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-ASAP5, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-SD3, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-ASAP6, Asset Backed Pass-Through Certificates

Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2006-S5

Renaissance Home Equity Loan Trust 2006-4

Nomura Asset Acceptance Corporation Alternative Loan Trust, Series 2007-S1

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust 2007-HE1 Asset Backed Pass-Through Certificates

Nomura Home Equity Home Loan, Inc. Asset-Backed Certificates, Series 2007-2

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Exhibit "A" Continue
Updated as of March 2, 2009

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust 2007-ASL1 Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2007-SL1, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2007-HE2, Asset Backed Pass-Through Certificates

Renaissance Home Equity Loan Trust 2007-1

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2007-WM2, Asset Backed Pass-Through Certificates

Renaissance Home Equity Loan Trust 2006-4

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2007-ASAP1, Asset Backed Pass-Through Certificates

Nomura Home Equity Loan, Inc., Asset-Backed Certificates, Series 2007-3

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2007-HE4, Asset Backed Pass-Through Certificates

Deutsche Alt-A Securities Mortgage Loan Trust, Series 2007-AR3 Mortgage Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2007-ASAP2, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2007-HE5, Asset Backed Pass-Through Certificates

Renaissance Home Equity Loan Trust 2007-2

First NLC Trust 2007-1 Mortgage-Backed Certificates, Series 2007-1

Nomura Asset Acceptance Corporation Alternative Loan Trust, Series 2007-S2 and XL Capital Assurance Inc.

Renaissance Equity Loan Asset-Backed Certificates, Series 2007-3

SG Mortgage Securities Trust 2007 AHL1 Asset Backed Certificates, Series 2007 AHL1

ACE Securities Corp. Home Equity Loan Trust 2007-D1 Asset Backed Pass-Through Certificates

Luminent MortgageTrust 2006-2, Mortgage Pass-Through Certificates, Series 2006-2

Luminent MortgageTrust 2006-3, Mortgage Pass-Through Certificates, Series 2006-3

Luminent MortgageTrust 2006-4, Mortgage Pass-Through Certificates, Series 2006-4



I hereby certify this document to be a true, correct and complete copy of the record filed in my office. Dated this 6 day of July 2009, Bertha Henry, County Administrator.

By Eva Archer
Deputy Clerk

2009006593
RECORDED
Date (mm/dd/yyyy)Time (hh:mm)
10/15/2009 10:28 AM
MONROE CO, MS
CHANCERY CLERK RONNIE BOOZER
Recorded By DEPUTY LILLIAN WHITE

STATE OF MS
COUNTY OF MONROE
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2011 APR 26 PM 3:03
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CHANCERY CLERK

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LEE CO, MS
CHANCERY CLERK BILL BENSON
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