

Document Prepared By:
Jeffrey P. Aloisio
When recorded return to:
HSBC Mortgage Services
577 Lamont Road
Elmhurst, IL 60126
Assignment Unit
Project #: **hfs2poa**
Loan #: **8444416**
Investor Loan #:
Assignee Loan #:
Pool #:
PIN/Tax ID #:
Property Address:
3821 Nail Road
Horn Lake, MS 38637

12/20/04 9:48 AM
BK 2/28 PG 309
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

MSC)-3 7/5/01

This space for Recorder's Use

ASSIGNMENT OF DEED OF TRUST

For good and valuable consideration, the sufficiency of which is hereby acknowledged **Household Financial Services, Inc. as Attorney-in-fact for Home Loan and Investment Bank, F.S.B., A Corporation**, whose address is **577 Lamont Road, Elmhurst, IL 60126**, does by these presents hereby grant, bargain, sell, assign, transfer, convey, set over and deliver unto **Mortgage Electronic Registrations Systems, Inc, A Corporation**, whose address is **P.O. Box 2026, Flint, MI 48501-2026**, the following described Deed of Trust, together with the certain promissory note(s) described therein, together with all rights therein and thereto, all liens created or secured thereby, and any and all interest due or to become due thereon.

State of Recordation: Mississippi Recording Jurisdiction: DESOTO
Recording Book: 1937 Page: 0513 Document No:
Recording Book2: Page2: Document No2:
Recording Date: 03-03-2004
Original Trustor(s): Christopher L. Sechler and wife, Susan R. Sechler
Original Trustee: Jim B. Tohill

Original Beneficiary: Ameriquest Mortgage Company

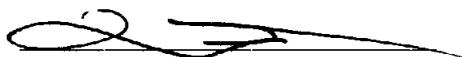
Date of Deed of Trust: 01-29-2004 Original Loan Amount: \$274,500.00
Comments: SEE ATTACHED EXHIBIT POA

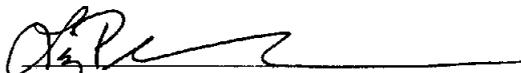
Legal Description (See Attached Page if required)

IN WITNESS WHEREOF, the undersigned entity by its Board of Directors or by all due authority has caused this instrument to be executed by its duly authorized officer(s), representative(s) or Attorney-in-Fact this **12-02-2004**.

DATE OF TRANSFER: ____-____-____

Household Financial Services, Inc. as Attorney-in-fact for Home Loan and Investment Bank, F.S.B.


Devika Bustillos
Secretary


Liz Pecoraro
Vice President

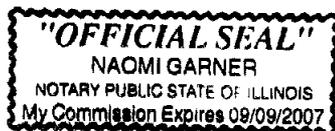
State of **IL**

County of **Cook**

On this date of **12-02-2004**, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State and County, personally appeared the within named **Liz Pecoraro** and **Devika Bustillos**, known to me (or identified to me on the basis of satisfactory evidence) that they are the **Vice President** and **Secretary** respectively of **Household Financial Services, Inc. as Attorney-in-fact for Home Loan and Investment Bank, F.S.B., A Corporation**, and were duly authorized in their respective capacities to execute the foregoing instrument for and in the name and on behalf of said corporation and that said corporation executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.


Notary Public: **Naomi Garner**
My Commission Expires: **09-09-2007**



LEGAL DESCRIPTION

All that certain lot or parcel of land situated in the County of DeSoto, State of Mississippi, and being more particularly described as follows:

SIX (6) ACRES IN THE NORTHWEST QUARTER OF SECTION 4, TOWNSHIP 2, RANGE 8 WEST, DESCRIBED AS BEGINNING AT A POINT IN THE NORTH LINE OF SECTION 4, TOWNSHIP 2, RANGE 8 WEST, SAID POINT BEING 1,320 FEET EAST OF THE NORTHWEST CORNER OF SAID SECTION; THENCE NORTH 84 DEGREES 30 MINUTES EAST ALONG SAID SECTION LINE 400 FEET TO A POINT; THENCE SOUTH 5 DEGREES 30 MINUTES EAST 660 FEET TO A POINT; THENCE SOUTH 84 DEGREES 30 MINUTES WEST 400 FEET TO A POINT IN THE NORTHEAST CORNER OF THE HUTCHISON TRACT; THENCE NORTH 5 DEGREES 30 MINUTES WEST 660 FEET TO THE POINT OF BEGINNING.

BEING the same property conveyed to CHRISTOPHER L. SECHLER and wife, SUSAN R. SECHLER by Warranty Deed from THE ESTATE OF CLIFFORD R. DUNN, dated 08/02/00, recorded 08/10/00, in Book 377, Page 374, in the Clerk of Chancery Court of DeSoto County, Mississippi.

0444416

Limited Power of Attorney

8444416

Whereas, Home Loan and Investment Bank ("Seller") has sold or intends to sell certain Loans to Household Financial Services, Inc., and its Affiliates (collectively, "Buyer") pursuant to that certain Flow Loan Purchase Agreement dated September 26, 2001 ("Agreement"). (Capitalized terms not otherwise defined herein shall have the meaning set forth in the Agreement.)

Now, therefore, Seller does hereby constitute and appoint Buyer the true and lawful attorney-in-fact of Seller and in Seller's name, place and stead for the following, and only the following purposes:

- (i) executing, acknowledging, and delivering to Buyer any assignment of Mortgage or other document necessary to transfer to, or vest in Buyer or to protect the right, title and interest of Buyer in and to those Loans provided, however, that any endorsement given or made pursuant hereto with respect to any Note other instrument evidencing a Mortgage Loan or an interest therein shall be so given or made without recourse and without any representation or warranty of any kind, except to the extent otherwise expressly provided in the Agreement.
- (ii) endorsing, as agent for Seller, any checks or other instruments (made payable to Seller) received as payment with respect to the Loans after each related purchase.

Seller intends that this Limited Power of Attorney ("POA") is coupled with an interest and not revocable.

Seller further grants to Buyer as its attorney-in-fact full authority to act in any manner both proper and necessary to exercise the foregoing powers, and ratifies every act that Buyer may lawfully perform in exercising those powers by virtue thereof.

Buyer shall indemnify, defend and hold harmless Seller, its successors and assigns, from and against any and all losses, costs, expenses, (including, without limitation, reasonable attorneys' fees), damages, liabilities, demands, or claims of any kind whatsoever ("Claims") arising out of (i) any act taken by Buyer pursuant to this POA, which act results in a Claim solely by virtue of the unlawful use of this POA (and not a result of a Claim related to the underlying instrument with respect to which the POA has been used), or (ii) any use or misuse of this POA in any manner or by any person or entity not expressly authorized hereby.

IN WITNESS WHEREOF, Seller has executed this Limited Power of Attorney this 26th day of September, 2001.

Seller: HOME LOAN AND INVESTMENT BANK

By: Edwin Furtado

Name: Edwin Furtado

Title: Executive Vice President

STATE OF Rhode Island
COUNTY OF kent

On this, the 26th day of September, 2001, the foregoing instrument was acknowledged before me, a notary public, in and for the State of Rhode Island, by Edwin Furtado, personally known to me, by me duly sworn, did say he/she is the Executive Vice President of Home Loan and Investment Bank, F.S.B.

David F. Tetreault
Notary Public David F. Tetreault
My Commission Expires: 11/19/01

SEAL