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When recorded return to:

JPMorgan Chase Bank, National Association LPOA Oversight Team- FL5-7304 7301 Baymeadows Way Jacksonville, FL 32256

20160801000271110 1/4 \$24.00 Shelby Cnty Judge of Probate, AL 08/01/2016 03:59:28 PM FILED/CERT

AFTER RECORDING RETURN TO: DOCUMENT PROCESSING SOLUTIONS, INC. 590 W. LAMBERT RD. BREA, CA 92821

AMERICAN CONTROL OF THE PROPERTY OF THE PROPER

20130820000906430 1/3
Bk: LR201317 Pg:8292
Jefferson County, Alabama
I certify this instrument filed on:
08/20/2013 02:59:09 PM POA
Judge of Probate- Alan L. King

LIMITED POWER OF ATTORNEY

HSBC Bank USA., a New York banking corporation, (the "Company") hereby irrevocably constitutes and appoints JPMorgan Chase Bank, National Association (the "Servicer"), and its officers or agents thereof, with full power of substitution, as its true and lawful attorney-in-fact with full irrevocable power and authority in the place and stead of the Company and in the name of the Company or in its own name, from time to time in Servicer's discretion, for the purpose of servicing mortgage loans, related to that certain Transfer and Serving Agreements reflected on Exhibit A, to take any and all appropriate action and to execute any and all documents and instruments which may be necessary or desirable to accomplish the purposes of servicing mortgage loans, and, without limiting the generality of the foregoing, the Company hereby gives each of Servicer the power and right, on behalf of the Company, without assent by the Company, to do the following, to the extent consistent with the terms and conditions of the Transfer and Servicing Agreements and Servicing Agreements attached hereto as Exhibit A:

(A) to direct any party liable for any payment under any loans to make payment of any and all moneys due or to become due thereunder directly to the Servicer or as the Servicer shall direct and in the name of the Company or its own name, or otherwise, to take possession of and endorse and collect any checks, drafts, notes, acceptances, or other instruments for the payment of moneys due under any loans (including those related to mortgage insurance); (B) to execute substitutions of trustee, assignment, reconveyance documents, foreclosure documents, modifications, subordinations, grant deeds and other instruments conveying real property, and such other documents as the Servicer deems necessary to carry out its obligations to service the mortgage loans; (C) to ask or demand for, collect, receive payment of and receipt for, any and all moneys, claims, and other amounts due or to become due at any time in respect of or arising out of any loans; (D) to commence and prosecute any suits, actions, or proceedings at law or in equity in any court of competent jurisdiction to collect the loans or any thereof and to enforce any other right in respect of any loans; and (E) generally, to do, at the Servicer's option, at any time, and from time to time, all acts and things which the Servicer, deems necessary to protect, preserve or realize upon the loans and the liens thereon and to effect the intent of the Agreement, all as fully and effectively as the Company might do.

The Company hereby ratifies all that said attorneys shall lawfully do or cause to be done by virtue hereof. This power of attorney is a power coupled with an interest and shall be irrevocable.

The powers conferred on Chase are solely to protect Chase's interests in the loans and shall not impose any duty upon Chase to exercise any such powers. Neither Chase nor any of its officers, directors, or employees shall be responsible to the Company for any act or failure to act hereunder.

HSBC Bank USA, as Indenture Trustee

DATED this 25th day of __January__, 2007

By: Nina Nassar Its: Assistant Vice President____ STATE OF __New York_ COUNTY OF Kings_ On this 25th day of January, 2007, before me, the undersigned, a notary public, personally appeared Nina Nassar____, AVP___ of HSBC Bank USA., a New York banking corporation, who is personally known 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 they executed the same in his/her authorized capacities and that by their signatures on the instrument the persons of the entry upon behalf of which the persons acted, executed the Instrument. WITNESS my hand and official seal. **DORIS WONG** No. 01WQ6150860 Shelby Cnty Judge of Probate, AL Notary Public, State of New York
Qualified in Kings County
My Commission Expires 08/07/2010 08/01/2016 03:59:28 PM FILED/CERT

Exhibit A

FBR Securitization Trust 2005-1 Callable Mortgage-Backed Notes, Series 2005-1 FBR Securitization Trust 2005-2 Callable Mortgage-Backed, Series 2005-2

20130820000906430 3/3
Bk: LR201317 Pg:8292
Jefferson County, Alabama
08/20/2013 02:59:09 PM POA
Fee - \$22.00

Total of Fees and Taxes-\$22.00 SCOTTK

20160801000271110 3/4 \$24.00

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Shelby Cnty Judge of Probate, AL 08/01/2016 03:59:28 PM FILED/CERT

State of Alabama Jefferson County

JUDGE OF PROBATE