

Record and return to:

LPOA Team
JPMorgan Chase Bank, N.A.
7301 Baymeadows Way
Jacksonville, FL 32256

Document: Power of Attorney

Date of POA: March 6, 2014

Grantor: HSBC Bank USA, National Association
2929 Walden Ave
Depew, NY 14043

Grantee: JPMorgan Chase Bank, National Association
7301 Baymeadows Way
Jacksonville, FL 32256

LIMITED POWER OF ATTORNEY

HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE (hereinafter called "Trustee") hereby appoints JPMorgan Chase bank, NA (hereinafter called "JPMorgan Chase Bank"), as its true and lawful attorney-in-fact to act in the name, place and stead of Trustee for the purposes set forth below. JPMorgan Chase Bank is the Servicer for many securitizations pursuant to the applicable Pooling and Servicing Agreements for each securitization (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 with respect to the loans, mortgages, and properties securitized pursuant to the Agreements:

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 claims and 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 JPMorgan Chase Bank 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 JPMorgan Chase Bank 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: March 6, 2014

**HSBC BANK USA, NATIONAL ASSOCIATION,
AS TRUSTEE**

Witness:


Name: Diane E Scott


Name: Esmeralda Marchante


Name: Fernando Acebedo
Title: Vice President

State of New York), County of New York)

BEFORE ME, Andres De Jesus Cordero, a Notary Public in and for the jurisdiction aforesaid, on this 6th day of March, 2014, personally appeared Fernando Acebedo who is personally known to me (or sufficiently proven) to be a Vice President of HSBC Bank USA, National Association 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 a Vice President for the uses, purposes and consideration therein set forth.

Witness my hand and official seal this 6th day of March, 2014.


My Commission Expires:

NOTARY STAMP

ANDRES DEJESUS CORDERO
Notary Public - State of New York
No. 01C06234102
Qualified in New York County
My Commission Expires January 10, 2011

Exhibit "A"

Updated as of March 6, 2014

HSBC Bank USA, National Association as Trustee for ACE Securities Corp. Home Equity Loan Trust, Series 2005-SD3 Asset Backed Pass-Through Certificates

HSBC Bank USA, National Association as Trustee for ACE Securities Corp. Home Equity Loan Trust, Series 2005-SN1 Asset Backed Pass-Through Certificates

HSBC Bank USA, National Association as Trustee for ACE Securities Corp. Home Equity Loan Trust, Series 2006-SD3 Asset Backed Passed-Through Certificates

HSBC Bank USA, National Association as Trustee for Citigroup Mortgage Loan Trust Inc., Asset-Backed Pass-Through Certificates, Series 2005-SHL1

HSBC Bank USA, National Association as Trustee for Deutsche Alt-A Securities, Inc. Mortgage Loan Trust, Series 2006-AB4 Mortgage Pass-Through Certificates

HSBC Bank USA, National Association as Trustee for Deutsche Alt-B Securities Mortgage Loan Trust, Series 2007-AB1

HSBC Bank USA, National Association as Indenture Trustee for FBR Securitization Trust 2005-1, Callable Mortgage-Backed Note, Series 2005-1

HSBC Bank USA, National Association as Indenture Trustee for FBR Securitization Trust 2005-2, Callable Mortgage-Backed Note, Series 2005-2

HSBC Bank USA, National Association as Indenture Trustee for FBR Securitization Trust 2005-4, Mortgage-Backed Note, Series 2005-4

HSBC Bank USA, National Association as Trustee for First NLC Trust 2005-4, Mortgage-Backed Certificates, Series 2005-4

HSBC Bank USA, National Association as Trustee for GSAA Home Equity Trust 2005-7 Asset-Backed Certificates Series 2005-7

HSBC Bank USA, National Association as Trustee for J.P. Morgan Mortgage Trust 2007-A2 Mortgage Pass-Through Certificates

HSBC Bank USA, National Association as Trustee for J.P. Morgan Alternative Loan Trust 2006-A5 Mortgage Pass-Through Certificates

HSBC Bank USA, National Association as Trustee for J.P. Morgan Alternative Loan Trust 2007-A1 Mortgage Pass-Through Certificates

HSBC Bank USA, National Association as Trustee for J.P. Morgan Mortgage Trust 2006-A5 Mortgage Pass-Through Certificates

HSBC Bank USA, National Association as Trustee for J.P. Morgan Mortgage Trust 2007-A1 Mortgage Pass-Through Certificates

HSBC Bank USA, National Association as Trustee for J.P. Morgan Mortgage Trust 2007-A5 Mortgage Pass-Through Certificates

HSBC Bank USA, National Association as Trustee for J.P. Morgan Mortgage Trust 2007-A6 Mortgage Pass-Through Certificates

Exhibit "A" Continued

Updated as of March 6, 2014

HSBC Bank USA, National Association as Trustee for Luminent Mortgage Trust 2006-3, Mortgage Pass-Through Certificates, Series 2006-3

HSBC Bank USA, National Association as Trustee for Luminent Mortgage Trust 2007-1 Mortgage Pass-Through Certificates, Series 2007-1

HSBC Bank USA, National Association as Trustee for Luminent Mortgage Trust 2007-2 Mortgage Pass-Through Certificates, Series 2007-2

HSBC Bank USA, National Association as Trustee for MASTR Reperforming Loan Trust 2005-1 Mortgage Pass-Through Certificates

HSBC Bank USA, National Association as Trustee for MASTR Reperforming Loan Trust 2005-2 Mortgage Pass-Through Certificates

HSBC Bank USA, National Association as Trustee for MASTR Reperforming Loan Trust 2006-1 Mortgage Pass-Through certificates

HSBC Bank USA, National Association as Trustee for MASTR Reperforming Loan Trust 2006-2 Mortgage Pass-Through Certificates

HSBC Bank USA, National Association as Trustee for Merrill Lynch Mortgage Investors, Inc. Mortgage Pass-Through Certificates, MLMBS Series 2007-1

HSBC Bank USA, National Association as Trustee for Merrill Lynch Mortgage Investors, Inc. Mortgage Pass-Through Certificates, MLMI Series 2005-A10

HSBC Bank USA, National Association as Trustee for Merrill Lynch Mortgage Investors, Inc. Mortgage Pass-Through Certificates, MLMI Series 2006-A1

HSBC Bank USA, National Association as Trustee for Merrill Lynch Mortgage Investors, Inc. Mortgage Pass-Through Certificates, MLMI Series 2006-AF1

HSBC Bank USA, National Association as Trustee for J.P. Morgan Alternative Loan Trust 2006-A7 Mortgage Pass-Through Certificates

HSBC Bank USA, National Association as Indenture Trustee for People's Choice Home Loan Securities Trust Series 2005-1 Mortgage Pass-Through Certificates

HSBC Bank USA, National Association as Trustee for Bear Sterns Mortgage Funding Trust 2006-AC1 Asset-Backed Certificates, Series 2006-AC1

HSBC Bank USA, National Association as Trustee for GSMPS Mortgage Loan Trust 2005-RP1 Mortgage Pass-Through Certificates Series 2005-RP1

HSBC Bank USA, National Association as Trustee for Luminent Mortgage Trust 2006-5 Mortgage Loan Pass-Through Certificates, Series 2006-5

HSBC Bank USA, National Association as Trustee for Luminent Mortgage Trust 2006-6 Mortgage Pass-Through Certificates, Series 2006-6

HSBC Bank USA, National Association as Trustee for Structured Asset Securities Corporation Mortgage Loan Trust Mortgage Pass-Through Certificates, Series 2007-RF2



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