

COPY

True and Certified Copy
Statewide Title Company

Record and Return to:
HomEq Servicing
4837 Watt Avenue
Mailcode CA3501
N. Highlands, CA 95660
Cindy Delasco

Janifer Oemes

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LIMITED 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 Pooling and Servicing Agreements (the "Agreements") listed on the attached Exhibit A, hereby constitutes and appoints Barclays Capital Real Estate Inc., a Delaware Corporation, dba HomEq Servicing having its principal place of business at 4837 Watt Avenue, #100, North Highlands, CA 95660 (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 HomEq Servicing is acting as the Servicer.

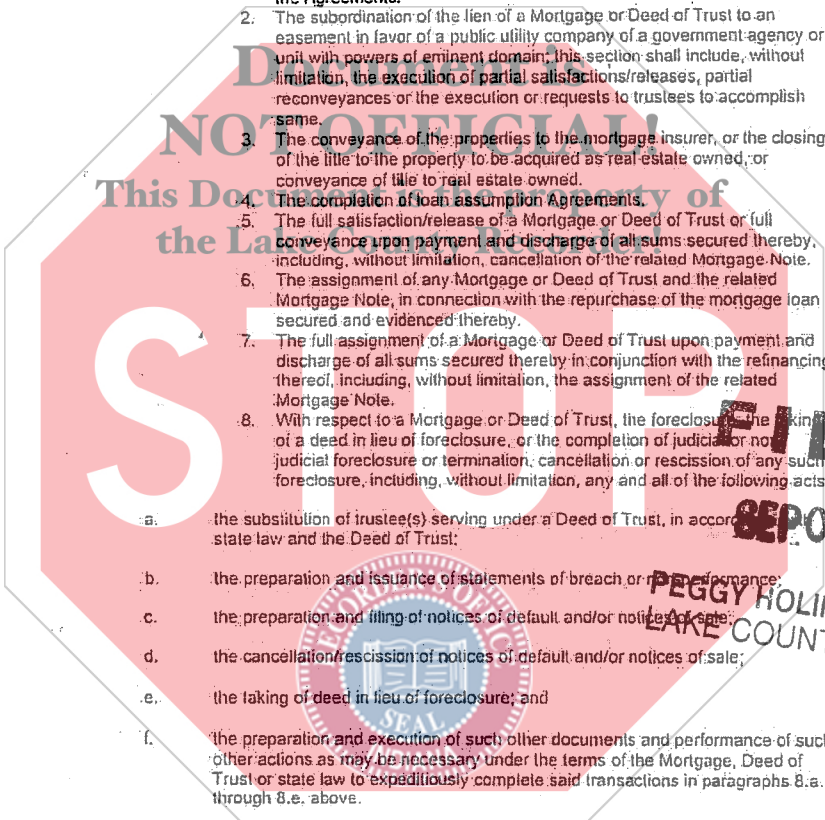
This Appointment shall apply only to the following enumerated transactions and nothing herein or in the Agreements shall be construed to the contrary:

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 Agreements.
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.
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 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;

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PEGGY HOLINGA KATONA
LAKE COUNTY AUDITOR

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- 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 the date hereof.

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 Agreements, 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 or Bankers Trust Company of California, N.A., then the Servicer shall promptly forward a copy of same to the Trustee.

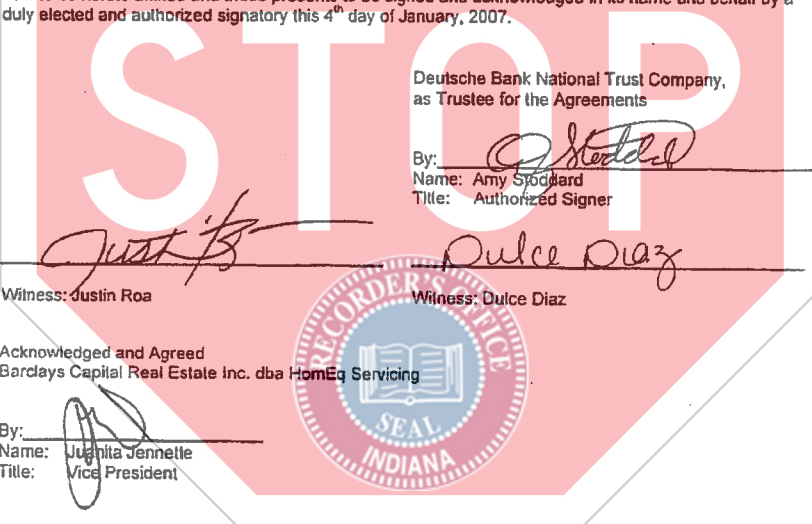
This limited power of attorney is not intended to extend the powers granted to the Servicer under the Agreements or to allow the Servicer to take any action with respect to Mortgages, Deeds of Trust or Mortgage Notes not authorized by the Agreements.

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 Agreements or the earlier resignation or removal of the Trustee under the Agreements.

This Limited Power of Attorney is entered into and shall be governed by the laws of the State of California, 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 4th day of January, 2007.



Deutsche Bank National Trust Company,
as Trustee for the Agreements


By: *Amy Stoddard*
Name: Amy Stoddard
Title: Authorized Signer

Justin Roa
Witness: Justin Roa

Dulce Diaz
Witness: Dulce Diaz

Acknowledged and Agreed
Barclays Capital Real Estate Inc. dba HomeEq Servicing

By: *Jughita Jennette*
Name: Jughita Jennette
Title: Vice President

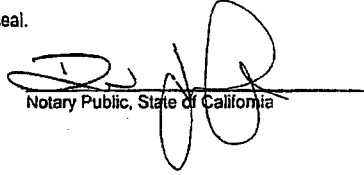


STATE OF CALIFORNIA
COUNTY OF ORANGE

On January 4th, 2007, before me, the undersigned, personally appeared Amy Stoddard, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that she executed that same in her

authorized capacity, and that by her signature on the instrument the individual, or the person upon behalf of which the person acted, executed the instrument, and that such individual made such appearance before the undersigned in the City of Santa Ana, in the County of Orange State of California.

WITNESS my hand and official seal.
(SEAL)


Notary Public, State of California

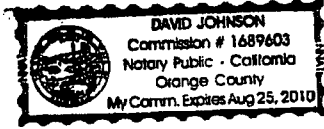


Exhibit A

1. SERVICING RIGHTS PURCHASE AND SERVICING AGREEMENT, dated August 1, 2004 among Bank of America N.A. ("Purchaser"), Homeq Servicing Corporation ("Servicer") and Deutsche Bank National Trust Company ("Trustee") of the ABFC 2004-HE1 Trust, ABFC Asset-Backed Certificates, Series 2004-HE1 dated as of August 1, 2004 by and between Asset Backed Funding Corporation ("Depositor") Wells Fargo Bank, National Association, as master servicer (in such capacity, the "Master Servicer") and as securities administrator (in such capacity, the "Securities Administrator")
2. Equifirst Mortgage Loan Trust 2004-1, Asset Backed Certificates, Series 2004-1 Dated as of February 15, 2004 by and between Financial Asset Securities Corp. (as Depositor), Homeq Servicing Corporation (as Servicer) and Deutsche Bank National Trust Company (as Trustee)
3. Meritage Mortgage Loan Trust 2004-1, Asset Backed Certificates, Series 2004-1 Dated as of March 1, 2004 by and between Financial Asset Securities Corp. (as Depositor), Homeq Servicing Corporation (as Servicer) and Deutsche Bank National Trust Company (as Trustee)
4. Soundview Home Loan Trust 2004-1, Asset Backed Certificates, Series 2004-1 Dated as of August 1, 2004 by and between Financial Asset Securities Corp. (as Depositor), Homeq Servicing Corporation (as Servicer), Saxon Mortgage Services Inc (as Servicer), and Deutsche Bank National Trust Company (as Trustee)
5. Finance America Mortgage Loan Trust 2004-2, Asset-Backed Certificates, Series 2004-2 dated as of August 1, 2004 by and between Financial Asset Securities Corp. (as Depositor), Homeq Servicing Corporation (as Servicer) and Deutsche Bank National Trust Company (as Trustee)
6. PCFA Home Equity Investment Trust 2003-GP1, Dated as of January 16, 2003 by and between PCFA Home Equity Investment Trust (as Depositor), Homeq Servicing Corporation (as Servicer) and Deutsche Bank National Trust Company (as Trustee)
7. Morgan Stanley ABS Capital I Inc.Trust 2003-NC5, Mortgage Pass-Through Certificates Series 2003-NC5 Dated as of May 1, 2003 by and between Morgan Stanley ABS Capital I Inc. (as Depositor), Homeq Servicing Corporation (as Servicer), NC Capital Corp. (as Responsible Party) and Deutsche Bank National Trust Company (as Trustee)
8. Morgan Stanley ABS Capital I Inc.Trust 2003-NC6, Mortgage Pass-Through Certificates Series 2003-NC6 Dated as of June 1, 2003 by and between Morgan Stanley ABS Capital I Inc. (as Depositor), Homeq Servicing Corporation (as Servicer), NC Capital Corp. (as Responsible Party) and Deutsche Bank National Trust Company (as Trustee)
9. Morgan Stanley ABS Capital I Inc.Trust 2003-NC7, Mortgage Pass-Through Certificates Series 2003-NC7 Dated as of July 1, 2003 by and between Morgan Stanley ABS Capital I Inc. (as Depositor), Homeq Servicing Corporation (as Servicer), NC Capital Corp. (as Responsible Party) and Deutsche Bank National Trust Company (as Trustee)
10. Morgan Stanley ABS Capital I Inc.Trust 2003-NC9, Mortgage Pass-Through Certificates Series 2003-NC9 Dated as of August 1, 2003 by and between Morgan Stanley ABS Capital I Inc. (as Depositor), Homeq Servicing Corporation (as Servicer), NC Capital Corp. (as Responsible Party), Deutsche Bank National Trust Company (as Trustee), and ACE Guaranty Corp. (as Certificate Insurer)
11. Morgan Stanley ABS Capital I Inc.Trust 2004-NC1, Mortgage Pass-Through Certificates Series 2004-NC1 Dated as of January 1, 2004 by and between Morgan Stanley ABS Capital I Inc. (as Depositor), Homeq Servicing Corporation (as Servicer), NC Capital Corp. (as Responsible Party) and Deutsche Bank National Trust Company (as Trustee)
12. 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)
13. Morgan Stanley ABS Capital I Inc.Trust 2004-NC4, Mortgage Pass-Through Certificates Series 2004-NC4 Dated as of May 1, 2004 by and between Morgan Stanley ABS Capital I Inc. (as Depositor), Homeq Servicing (as Servicer), NC Capital Corp. (as Responsible Party) and Deutsche Bank National Trust Company (as Trustee)
14. Morgan Stanley ABS Capital I Inc.Trust 2004-HE3, Mortgage Pass-Through Certificates Series 2004-HE3 Dated as of May 1, 2004 by and between Morgan Stanley ABS Capital I Inc. (as Depositor), Homeq Servicing (as Servicer) and Chase Manhattan Mortgage Corp. (as Servicer), Aames Capital Corporation (as Responsible Party), Accredited Home Lenders, Inc. (as Responsible Party), NC Capital Corp. (as Responsible Party) and Deutsche Bank National Trust Company (as Trustee)
15. Morgan Stanley ABS Capital I Inc.Trust 2004-HE4, Mortgage Pass-Through Certificates Series 2004-NC4 Dated as of June 1, 2004 by and between Morgan Stanley ABS Capital I Inc. (as Depositor), Homeq Servicing (as Servicer) and Chase Manhattan Mortgage Corp. (as Servicer) and Countrywide Home Loan Servicing LP (as Servicer), Aames Capital Corporation (as Responsible Party), Accredited Home Lenders, Inc. (as Responsible Party), NC Capital Corp. (as Responsible Party) and Deutsche Bank National Trust Company (as Trustee)

16. 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), 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)
17. Morgan Stanley ABS Capital I Inc. Trust 2004-NC6, Mortgage Pass-Through Certificates Series 2004-NC6 Dated as of July 1, 2004 by and between Morgan Stanley ABS Capital I Inc. (as Depositor), Chase Manhattan Mortgage Corporation (as Servicer), Homeq Servicing Corporation (as Servicer), New Century Mortgage Corporation (as Servicer), NC Capital Corporation (as Responsible Party), and Deutsche Bank National Trust Company (as Trustee)
18. Morgan Stanley ABS Capital I Inc. Trust 2004-WMC1, Mortgage Pass-Through Certificates Series 2004-WMC1 Dated as of July 1, 2004 by and between Morgan Stanley ABS Capital I Inc. (as Depositor), Homeq Servicing Corporation (as Servicer), WMC Mortgage Corp (as Responsible Party), and Deutsche Bank National Trust Company (as Trustee)
19. ASSIGNMENT, ASSUMPTION AND RECOGNITION AGREEMENT, dated July 1, 2004, among Morgan Stanley Mortgage Capital Inc. ("Purchaser"), Homeq Servicing Corporation, a New Jersey corporation ("Servicer"), and Deutsche Bank National Trust Company ("Deutsche Bank"), as trustee ("Trustee") of Morgan Stanley Mortgage Loan Trust 2004-GAR ("Trust") and acknowledged by Wells Fargo Bank, National Association, as master servicer (in such capacity, the "Master Servicer") and as securities administrator (in such capacity, the "Securities Administrator") and Morgan Stanley Capital I Inc. ("Depositor").
20. Morgan Stanley ABS Capital I Inc. Trust 2004-NC7, Mortgage Pass-Through Certificates Series 2004-NC7 Dated as of August 1, 2004 by and between Morgan Stanley ABS Capital I Inc. (as Depositor), Chase Manhattan Mortgage Corporation (as Servicer), Homeq Servicing Corporation (as Servicer), New Century Mortgage Corporation (as Servicer), NC Capital Corporation (as Responsible Party), and Deutsche Bank National Trust Company (as Trustee)
21. 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), 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)
22. 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), 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)
23. Morgan Stanley ABS Capital I Inc. Trust 2004-WMC2, Mortgage Pass-Through Certificates Series 2004-WMC2 Dated as of August 1, 2004 by and between Morgan Stanley ABS Capital I Inc. (as Depositor), Homeq Servicing Corporation (as Servicer), WMC Mortgage Corp (as Responsible Party), and Deutsche Bank National Trust Company (as Trustee)
24. Morgan Stanley Home Equity Loan Trust 2005-1, Mortgage Pass-Through Certificates Series 2005-1 dated as of January 1, 2005 by and between Morgan Stanley ABS Capital I Inc. (Depositor), Chase Home Finance LLC (Servicer), Homeq Servicing Corporation (Servicer), First NLC Financial Services, LLC (Responsible Party), MILA, Inc. (Responsible Party) and Deutsche Bank National Trust Company (Trustee)
25. 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), 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)
26. Morgan Stanley ABS Capital I Inc. Trust 2005-NC1, Mortgage Pass-Through Certificates Series 2005-NC1 Dated as of February 1, 2005 by and between Morgan Stanley ABS Capital I Inc. (as Depositor), Homeq Servicing Corporation (as Servicer), Chase Home Finance LLC (as Servicer), New Century Mortgage Corporation (as Servicer), NC Capital Corporation (as Responsible Party), and Deutsche Bank National Trust Company (as Trustee)
27. 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)

28. 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), Countrywide Home Loans Servicing LP (Servicer), NC Capital Corporation (Responsible Party), and Deutsche Bank National Trust Company (Trustee)
29. Morgan Stanley Home Equity Loan Trust 2005-2, Mortgage Pass-Through Certificates Series 2005-2 Dated as of May 1, 2005 by and between Morgan Stanley ABS Capital I Inc. (Depositor), JP Morgan Chase Bank, National Association (Servicer), Countrywide Home Loans Servicing LP (Servicer), HomEq Servicing Corporation (as Servicer), Accredited Home Lenders, Inc. (Responsible Party), First NLC Financial Services, LLC (Responsible Party), MILA, Inc. (Responsible Party), and Deutsche Bank National Trust Company (as Trustee)
30. Morgan Stanley ABS Capital I Inc. Trust 2005-HE3, Mortgage Pass-Through Certificates Series 2005-HE3 Dated as of July 1, 2005 by and between Morgan Stanley ABS Capital I Inc. (Depositor), Wells Fargo Bank, National Association, Master Servicer, Securities Administrator and Custodian, Countrywide Home Loans Servicing LP (Servicer), HomEq Servicing Corporation (Servicer), Decision One Mortgage Company LLC (Responsible Party), NC Capital Corporation (Responsible Party) Accredited Home Lenders, Inc. (Responsible Party), WMC Mortgage Corp. (Responsible Party), LaSalle Bank National Association (Custodian) and Deutsche Bank National Trust Company (as Trustee)
31. Morgan Stanley Home Equity Loan Trust 2005-3, Mortgage Pass-Through Certificates Series 2005-3 Dated as of August 1, 2005 by and between Morgan Stanley ABS Capital I Inc. (Depositor), JP Morgan Chase Bank, National Association (Servicer), HomEq Servicing Corporation (as Servicer), MILA, Inc. (Responsible Party), and Deutsche Bank National Trust Company (as Trustee)
32. Morgan Stanley Home Equity Loan Trust 2005-4, Mortgage Pass-Through Certificates Series 2005-4 Dated as of November 1, 2005 by and between Morgan Stanley ABS Capital I Inc. (Depositor), JP Morgan Chase Bank, National Association (Servicer), HomEq Servicing Corporation (as Servicer), First NLC Financial Services, LLC (Responsible Party), LaSalle Bank National Association (Custodian) and Deutsche Bank National Trust Company (as Trustee)
33. 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), 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)
34. 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), 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)
35. 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)
36. Morgan Stanley ABS Capital I Inc. Trust 2006-NC1, Mortgage Pass-Through Certificates Series 2006-NC1 Dated as of January 1, 2006 by and between Morgan Stanley ABS Capital I Inc. (Depositor), HomEq Servicing Corporation (as Servicer), JP Morgan Chase Bank, National Association (Servicer), NC Capital Corporation (Responsible Party) and Deutsche Bank National Trust Company (as Trustee)
37. Morgan Stanley Home Equity Loan Trust 2006-2 Mortgage Pass-Through Certificates Series 2006-2 Dated as of March 1, 2006 by and between Morgan Stanley ABS Capital I Inc. (Depositor), HomEq Servicing Corporation (as Servicer), JP Morgan Chase Bank, National Association (Servicer), First NLC Financial Services LLC (Responsible Party) and Deutsche Bank National Trust Company (as Trustee)
38. Morgan Stanley ABS Capital I Inc. Trust 2006-NC3 Mortgage Pass-Through Certificates Series 2006-NC3 Dated as of April 1, 2006 by and between Morgan Stanley ABS Capital I Inc. (Depositor), HomEq Servicing Corporation (Servicer), Wells Fargo Bank, N.A. (Servicer), NC Capital Corporation (Responsible Party) and Deutsche Bank National Trust Company (as Trustee)

39. Morgan Stanley Capital I Inc. Trust 2006-HE2 Mortgage Pass-Through Certificates Series 2006-HE2 Dated as of April 1, 2006 by and between Morgan Stanley Capital I Inc. (Depositor), Wells Fargo Bank, National Association (Servicer, Securities Administrator and Custodian), JP Morgan Chase Bank, National Association (Servicer), HomeEq Servicing Corporation (Servicer), WMC Mortgage Corp. (Responsible Party), Decision One Mortgage Company, LLC (Responsible Party), Deutsche Bank National Trust Company (Trustee) and LaSalle Bank National Association (Custodian)
40. Morgan Stanley ABS Capital I Inc. Trust 2006-HE5 Mortgage Pass-Through Certificates Series 2006-HE5 Dated as of June 1, 2006 by and between Morgan Stanley ABS Capital I Inc. (Depositor), Countrywide Home Loans Servicing LP (Servicer), Wells Fargo Bank, National Association (Servicer and Custodian), HomeEq Servicing Corporation (Servicer), New Century Mortgage Corporation (Servicer), NC Capital Corporation (Responsible Party), WMC Mortgage Corp. (Responsible Party), Decision One Mortgage Company, LLC (Responsible Party), Deutsche Bank National Trust Company (Trustee) and LaSalle Bank National Association (Custodian)
41. Morgan Stanley ABS Capital I Inc. Trust 2006-HE3 Mortgage Pass-Through Certificates Series 2006-HE3 Dated as of May 1, 2006 by and between Morgan Stanley ABS Capital I Inc. (Depositor), Wells Fargo Bank, National Association (Servicer and Custodian), HomeEq Servicing Corporation (Servicer), NC Capital Corporation (Responsible Party), WMC Mortgage Corp. (Responsible Party), Decision One Mortgage Company, LLC (Responsible Party), Deutsche Bank National Trust Company (Trustee) and LaSalle Bank National Association (Custodian)
42. Morgan Stanley Home Equity Loan Trust 2006-3 Mortgage Pass-Through Certificates Series 2006-3 Dated as of May 1, 2006 by and between Morgan Stanley ABS Capital I Inc. (Depositor), HomeEq Servicing Corporation (as Servicer), JP Morgan Chase Bank, National Association (Servicer), First NLC Financial Services LLC (Responsible Party) and Deutsche Bank National Trust Company (Trustee)
43. Morgan Stanley IXIS Real Estate Capital Trust 2006-1 Mortgage Pass-Through Certificates Series 2006-1 Dated as of June 1, 2006 by and between Morgan Stanley ABS Capital I Inc. (Depositor), Wells Fargo Bank, National Association (Master Servicer, Securities Administrator and Servicer), Saxon Mortgage Services, Inc. (Servicer), JP Morgan Chase Bank, National Association (Servicer), HomeEq Servicing Corporation (Servicer), First NLC Financial Services, LLC (Responsible Party), Decision One Mortgage Company, LLC (Responsible Party), WMC Mortgage Corp. (Responsible Party), Deutsche Bank National Trust Company (Trustee) and IXIS Real Estate Capital Inc. (Sponsor)

Prepared by: C. Belasco

I affirm, under the penalties of perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law.

By: Jennifer Armes, declarant
 Jennifer Armes

