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2008 067574

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2008 SEP 23 11:01 AM  
2008002086 PPA \$17.00  
05/13/2008 01:41:24P 4 PGS  
MICHAEL W. BROWN  
Constable  
Adams County Recorder IN  
Recorded as Presented

WHEN RECORDED MAIL TO:

*Rel's Title*  
*4365 Harrison Ave*  
*Cincinnati, OH 45211*

Space above

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**LIMITED POWER OF ATTORNEY**

HSBC Bank USA, National Association, hereby constitutes and appoints Wells Fargo Bank, N.A., (the "Servicer"), as its lawful agent and attorney-in-fact, in its name, place and stead to execute and acknowledge in writing or by facsimile stamp all documents customarily and reasonably necessary and appropriate for the tasks described in items (1) through (4) below; provided however, that the documents described below may only be executed and delivered by such Attorney-In-Fact if such documents are required or permitted under the terms of the related servicing agreements and no power is granted hereunder to take any action that would be adverse to the interests of HSBC Bank USA, National Association or any action which is not required or permitted under the servicing or trust agreement. This Power of Attorney is being issued in connection with the Servicer's responsibilities to service certain mortgage loans (the "Loans") held by HSBC Bank USA, National Association as Trustee for Citigroup Mortgage Loan Trust Inc., Asset Backed Pass-Through Certificates Series 2003-HE3. These Loans are comprised of mortgages, deeds of trust, deeds to secure debt and other forms of security instruments (collectively the "Security Instruments") and the promissory notes (the "Notes") they secure.

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1. Demand, sue for, recover, collect and receive each and every sum of money, debt, account and interest (which now is, or hereafter shall become due and payable) belonging to or claimed by HSBC Bank USA, National Association as Trustee of the trusts relating to the Loans, and to use or take any lawful means for recovery by legal process or otherwise.

2. As HSBC Bank USA, National Association as Trustee of the trusts act and deed, to transact business of any kind regarding the Loans, to obtain any interest in the Loans and/or the property and buildings which are the subject of the Security Instruments (the "Property"), to contract for, purchase, receive, take possession of and obtain evidence of title in and to the Property, and/or to secure payment of the Notes or performance of any related obligation or agreement.

**FILED**

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SEP 25 2008

PEGGY HOLINGA KATONA  
LAKE COUNTY AUDITOR

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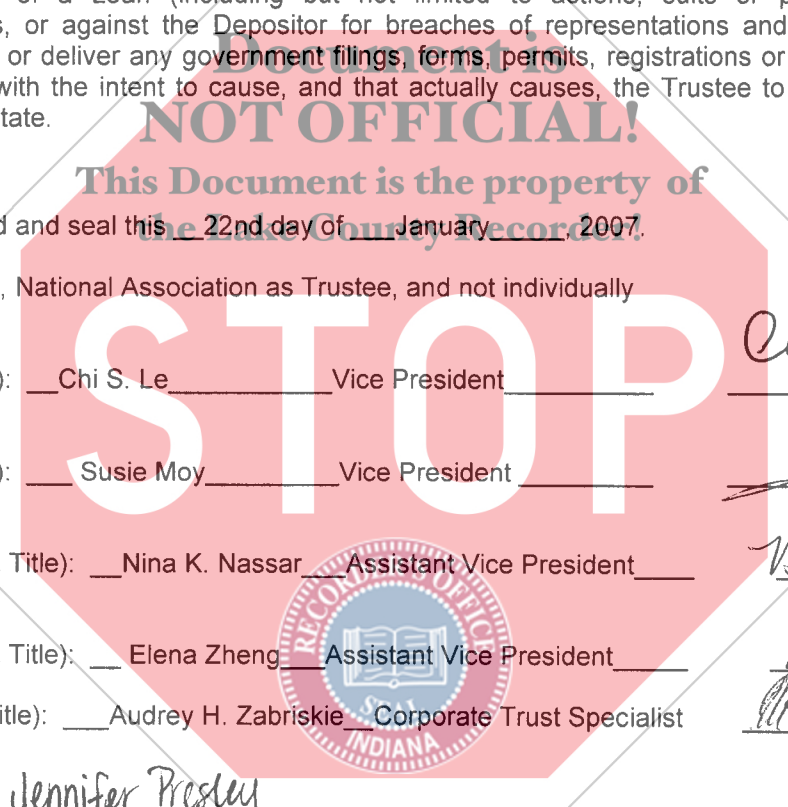
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3. Execute bonds, Notes, Security Instruments and other contracts, agreements and instruments regarding the Loans and/or the Property, including but not limited to the execution of releases, satisfactions and assignments, and the execution of deeds and associated instruments, if any, conveying the Property, in the interest of HSBC Bank USA, National Association as Trustee of the trusts.

4. Endorse, on behalf of HSBC Bank USA, National Association all checks, drafts and/or other negotiable instruments made payable to HSBC Bank USA, National Association as Trustee of the Trusts.

Notwithstanding anything continued herein to the contrary, the Servicer shall not, without the Trustee's written consent: (i) initiate any action, suit or proceeding directly relating to the servicing of a Loan solely under HSBC Bank USA, National Association as Trustee's name without indicating Servicer's representative capacity, (ii) initiate any other action, suit or proceeding not directly relating to the servicing of a Loan (including but not limited to actions, suits or proceedings against Certificateholders, or against the Depositor] for breaches of representations and warranties) solely under the Trustee's name, (iii) engage counsel to represent the Trustee in any action, suit or proceeding not directly relating to the servicing of a Loan (including but not limited to actions, suits or proceedings against Certificateholders, or against the Depositor for breaches of representations and warranties), or (iv) prepare, execute or deliver any government filings, forms, permits, registrations or other documents or take any action with the intent to cause, and that actually causes, the Trustee to be registered to do business in any state.



**Witness** my hand and seal this 22nd day of January, 2007.

HSBC Bank USA, National Association as Trustee, and not individually

By (Name & Title): Chi S. Le Vice President

*Chi S. Le*

By (Name & Title): Susie Moy Vice President

*Susie Moy*

Witness (Name & Title): Nina K. Nassar Assistant Vice President

*Nina K. Nassar*

Witness (Name & Title): Elena Zheng Assistant Vice President

*Elena Zheng*

Attest (Name & Title): Audrey H. Zabriskie Corporate Trust Specialist

*Audrey H. Zabriskie*

Prepared By: *Jennifer Presley*

CERTIFICATE OF SUBSCRIBING WITNESS

State of New York)  
 ) ss.:  
County of Kings)

On the 22nd day of January, in the year 2007 before me, the undersigned, a Notary Public in and for said State, personally appeared Nina K Nassar and Elena Zheng, the subscribing witnesses to the foregoing instrument, with whom I am personally acquainted, who, being by me duly sworn, did depose and say that they reside in 452 Fifth Ave. NY, NY 10018 (if the place of residence is in a city, include the street and street number, if any, thereof); that they know Chi S. Le to be the individual described in and who executed the foregoing instrument; that said subscribing witnesses were present and saw said Susie Moy execute the same; and that said witnesses at the same time subscribed their names as witnesses thereto.

WITNESS Doris Wong my hand and official seal

(SEAL)  
of

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This Document is the property of  
the Lake County Recorder!

Notary Public State

My commission Expires

DORIS WONG  
No. 01W06150860  
Notary Public, State of New York  
Qualified in Kings County  
My Commission Expires 08/07/2011

STOP



ACKNOWLEDGMENT OF CONVEYANCE

State of New York)  
 ) ss.:  
County of Kings)

On the 22nd day of January in the year 2007 before me, the undersigned, a Notary Public in and for said State, personally appeared Chi S. Le and Susie Moy, 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 he/she executed the same in his/her capacity, and that by his/her signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument.

WITNESS Doris Wong my hand and official seal

(SEAL) of \_\_\_\_\_ Notary Public State

This Document is the property of \_\_\_\_\_  
My commission Expires \_\_\_\_\_  
the Lake County Recorder!

DORIS WONG  
No. 01100860  
Notary Public State of New York  
Qualified in Kings County  
My Commission Expires 08/27/11

