

POA #: 1828 LIMITED POWER OF ATTORNEY

HSBC BANK USA, AS TRUSTEE (hereinafter called "Trustee") hereby appoints Ocwen Loan Servicing, LLC (hereinafter called "Ocwen"), as its true and lawful attorney-in-fact to act in the name, place and stead of Trustee for the purposes set forth below. Ocwen is the Servicer for many securitizations (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:

- 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.
- 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 motions to lift stays, and other documents or notice filings on behalf of Trustee in connection with insurance, foreclosure, bankruptcy and eviction actions.
- To endorse any checks or other instruments received by Ocwen and made payable to Trustee.
- 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 Ocwen to collect, negotiate or otherwise settle any deficiency claim, including interest and attorney's fees.
- To do any other act or complete any other document that arises in the normal course of servicing.

Dated: April 26, 2007.

Witness:

Name: Nina Nasar

Name: Elena Zheng

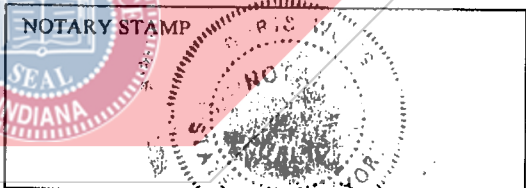
State of New York, County of Kings

BEFORE ME, Doris Wong, a Notary Public in and for the jurisdiction aforesaid, on this 26th day of April, 2007, personally appeared Susie Moy who is personally known to me (or sufficiently proven) to be a Vice President of HSBC Bank USA, 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 26th day of April, 2007.

My Commission Expires:

DORIS WONG No. 01W08150860 Notary Public, State of New York Qualified in Kings County My Commission Expires 08/07/2010



When recorded return to: Ocwen Loan Servicing, LLC Attn: Johnna Miller 1661 Worthington Rd, Ste 100 West Palm Beach, FL 33409

HOLD FOR MERIDIAN TITLE CORP

017680

I HEREBY CERTIFY THIS TO BE A TRUE AND EXACT COPY OF THE ORIGINAL.

[Handwritten signature]

Document is NOT OFFICIAL. This Document is the property of the Lake County Recorder!

FILED

NOV 13 2008

PEGGY HOLINGA KATONA LAKE COUNTY AUDITOR

2008 077265

2008 NOV 13 AM 11:00

STATE OF INDIANA LAKE COUNTY FILED FOR RECORD

MICHAEL A. BROWN RECORDER

819821

\$20 MT

Exhibit "A"
Updated as of August 13, 2007

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2004-HE1, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust, Series 2004-IN1, Asset Backed Pass-Through Certificates

Structured Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2004-SC1

ACE Securities Corp. Home Equity Loan Trust, Series 2004-HE2, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust, Series 2004-SD1, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust, Series 2004-HE4, Asset Backed Pass-Through Certificates

Renaissance Home Equity Loan Asset-Backed Certificates, Series 2004-4

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-SD1, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-SD1, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-HE1, Asset Backed Pass-Through Certificates

Renaissance Home Equity Loan Asset-Backed Certificates, Series 2005-1

ACE Securities Corp. Home Equity Loan Trust, Series 2005-HE2, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-SN1, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-SN1, Asset Backed Pass-Through Certificates

First NLC Trust 2005-1, Callable Mortgage-Backed Notes, Series 2005-1

ACE Securities Corp. Home Equity Loan Trust, Series 2005-HE3, Asset Backed Pass-Through Certificates

Renaissance Home Equity Loan Asset-Backed Notes, Series 2005-2

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-SD2, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-HE4, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-SD2, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-SL1, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-HE5, Asset Backed Pass-Through Certificates



Exhibit "A" Continue
Updated as of August 13, 2007

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-HE6, Asset Backed Pass-Through Certificates

Renaissance Home Equity Loan Trust 2005-3, Renaissance Home Equity Loan Asset-Backed Notes, Series 2005-3

ACE Securities Corp. Home Equity Loan Trust, Series 2005-ASAP1, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-SD3, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-SD3, Asset Backed Pass-Through Certificates

Renaissance Home Equity Loan Trust 2005-4, Renaissance Home Equity Loan Asset-Backed Notes, Series 2005-4

First NLC Trust 2005-4, Mortgage-Backed Certificates, Series 2005-4

ACE Securities Corp. Home Equity Loan Trust, Series 2006-SL for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-SL1, Asset Backed Pass-Through Certificates

Nomura Home Equity Loan, Inc., Asset-Backed Certificates, Series 2006-HE1

ACE Securities Corp. Home Equity Loan Trust, Series 2006-HE1 for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-HE1, Asset Backed Pass-Through Certificates and the Insurer

Renaissance Home Equity Loan Trust 2006-1

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-SD1, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-ASAP2, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-SL2, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-SD1, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-HE2, Asset Backed Pass-Through Certificates

Nomura Home Equity Loan, Inc., Asset-Backed Certificates, Series 2006-HE2

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-ASL1, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-ASAP3, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-SL3, Asset Backed Pass-Through Certificates

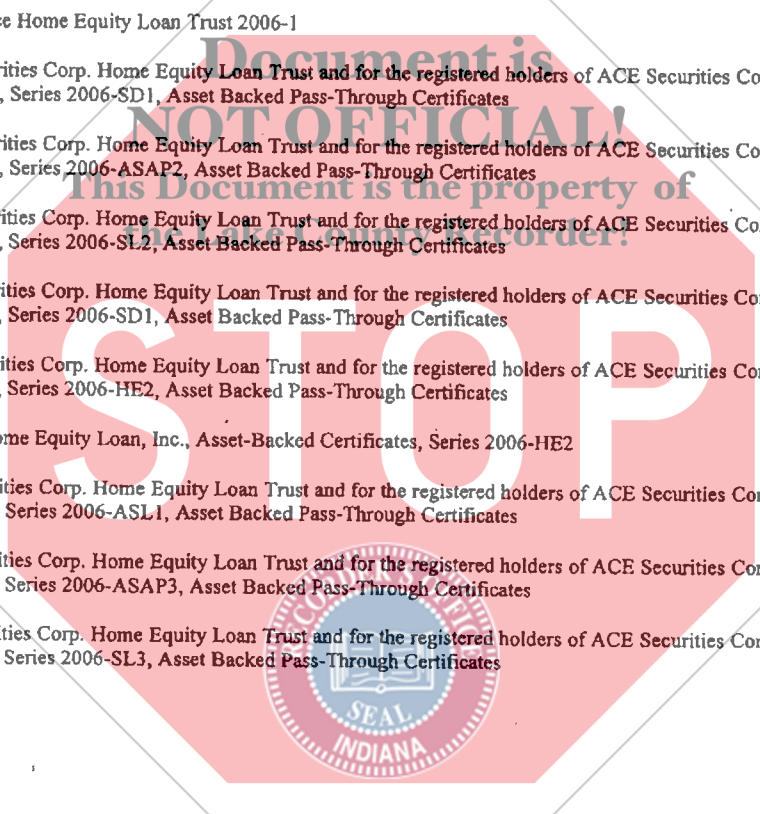


Exhibit "A" Continue
Updated as of August 13, 2007

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-HE3, Asset Backed Pass-Through Certificates

Renaissance Home Equity Loan Trust 2006-2

Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2005-S2

Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2005-S3

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-SD2, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-SD2, Asset Backed Pass-Through Certificates

Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2005-S4

Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2006-S1

Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2006-S1

Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2006-S3

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-ASAP4, Asset Backed Pass-Through Certificates

Nomura Home Equity Loan, Inc., Asset-Backed Certificates, Series 2006-HE3

Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2006-S4

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-HE4, Asset Backed Pass-Through Certificates

Renaissance Home Equity Loan Trust 2006-3

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-ASAP5, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-SD3, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-ASAP6, Asset Backed Pass-Through Certificates

Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2006-S5

Renaissance Home Equity Loan Trust 2006-4

Nomura Asset Acceptance Corporation Alternative Loan Trust, Series 2007-S1

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust 2007-HE1 Asset Backed Pass-Through Certificates

Nomura Home Equity Home Loan, Inc. Asset-Backed Certificates, Series 2007-2

Exhibit "A" Continue
Updated as of August 13, 2007

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust 2007-ASL1 Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2007-SL1, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2007-HE2, Asset Backed Pass-Through Certificates

Renaissance Home Equity Loan Trust 2007-1

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2007-WM2, Asset Backed Pass-Through Certificates

Renaissance Home Equity Loan Trust 2006-4

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2007-ASAP1, Asset Backed Pass-Through Certificates

Nomura Home Equity Loan, Inc., Asset-Backed Certificates, Series 2007-3

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2007-HE4, Asset Backed Pass-Through Certificates

Deutsche Alt-A Securities Mortgage Loan Trust, Series 2007-AR3 Mortgage Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2007-ASAP2, Asset Backed Pass-Through Certificates

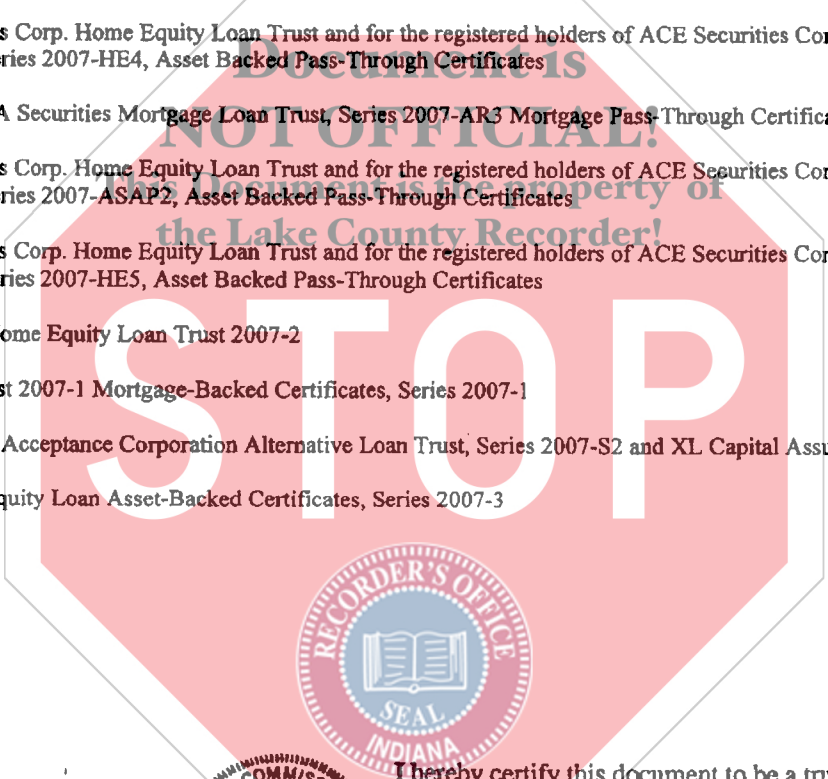
ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2007-HE5, Asset Backed Pass-Through Certificates

Renaissance Home Equity Loan Trust 2007-2

First NLC Trust 2007-1 Mortgage-Backed Certificates, Series 2007-1

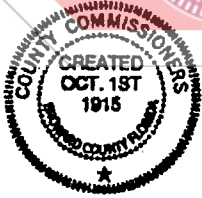
Nomura Asset Acceptance Corporation Alternative Loan Trust, Series 2007-S2 and XL Capital Assurance Inc.

Renaissance Equity Loan Asset-Backed Certificates, Series 2007-3



RECORDING FEE 20.00
TOTAL 20.00
Reg# N103 Rpt # 14614
MSB 4198 Blk # 2133
Jun 23, 2008 02:52 PM

I hereby certify this document to be a true, correct and complete copy of the record filed in my office. Dated this 6th day of March, 2008, Bertha Henry, Interim County Administrator.
By [Signature] Deputy Clerk



Received for Record JUN 23 2008 and recorded in the Land Records of Wicomico County, Maryland in Liber M.S.B. No. 2943 Folios 473-477
[Signature] Clerk