

LIMITED POWER OF ATTORNEY

HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE (hereinafter called "Trustee") hereby appoints PHH Mortgage Corporation (hereinafter called "PHH Mortgage"), as its true and lawful attorney-in-fact to act in the name, place and stead of Trustee for the purposes set forth below. PHH Mortgage 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:

- 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 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.
- To endorse any checks or other instruments received by PHH Mortgage 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 PHH Mortgage 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: November 6, 2009

HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE

Witness:

[Signature]
Name: Nancy Luong

[Signature]
Name: Elena Zheng

[Signature]
Name: Susie Moy
Title: Vice President

STATE OF INDIANA
 LAKE COUNTY
 FILED FOR RECORD
 2010 MAR -9 AM 9:36
 MICHELLE R. SAMMAN
 RECORDER

State of New York), County of New York)

BEFORE ME, Nina Nassar, a Notary Public in and for the jurisdiction aforesaid, on this 6th day of November, 2009, 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 6th day of November, 2009.

[Signature]
My Commission Expires:
 Notary Public, State of New York
 No. 8160277
 Exp. 06/30/2011

FILED
 MAR 08 2010
 NOTARY STAMP
 PEGGY HOLINGA KATONA
 LAKE COUNTY AUDITOR
 0512

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