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Document drafted by and RECORDING REQUESTED BY: Nationstar Mortgage LLC 350 Highland Drive Lewisville, TX 75067 MICHAEL B. BROWN RECORDER

SPACE ABOVE THIS LINE FOR RECORDER'S USE

LIMITED POWER OF ATTORNEY

The trusts identified on the attached Schedule A (the "Trusts"), by and through U.S. Bank National Association, a national banking association organized and existing under the laws of the United States and having an office at 60 Livingston Avenue, EP-MN-WS3D, St. Paul, MN 55107, not in its individual capacity but solely as Trustee ("Trustee"), hereby constitutes and appoints Nationstar Mortgage LLC, ("Servicer"), and in its name, aforesaid Attorney-In-Fact, by and through any officer appointed by the Board of Directors of Servicer, to execute and acknowledge in writing or by facsimile stamp all documents customarily and reasonably necessary and appropriate for the tasks described in the items (1) through (10) below; provided however, that the documents described below may only be executed and delivered by such Attorneys-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 U.S. Bank National Association. This Limited Power of Attorney is being issued in connection with Servicer's responsibilities to service certain mortgage loans (the "Loans") held by the Trustee. These Loans are secured by collateral comprised of Mortgages, Deeds of Trust, Deeds to Secure Debt and other forms of Security instruments (collectively the "Security Instruments") encumbering any and all real and personal property delineated therein (the "Property") and the Notes secured thereby. Please refer to Schedule A attached hereto.

- 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 the Trustee, and to use or take any lawful means for recovery or otherwise, including but not limited to the substitution of trustee serving under a Deed of Trust, the preparation and issuance of statements of breach, notices of default, and/or notices of sale, accepting deeds in lieu of foreclosure, evicting (to the extent allowed by federal, state or local laws) foreclosure on the properties under the Security Instruments by judicial or non-judicial foreclosure, actions for temporary restraining orders, injunctions, appointments of receiver, suits for waste, fraud and any and all other tort, contractual or verifications in support thereof, as may be necessary or advisable in any bankruptcy action, state or federal suit or any other action.
- 2. Execute and/or file such documents and take such other action as is proper and necessary to defend the Trustee in litigation and to resolve any litigation will the Servicer has an obligation to defend the Trustee, including but not trustee dismissal, termination, cancellation, rescission and settlement.

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Nationstar Mortgage LLC POA issued by U.S. Bank National Association

PEGGY HOLINGA KATONA LAKE COUNTY AUDITOR

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- 3. Transact business of any kind regarding the Loans, as the Trustee's act and deed, to contract for, purchase, receive and take possession and evidence of title in and to the Property and/or to secure payment of a promissory note or performance of any obligation or agreement relating thereto.
- 4. Execute, complete, indorse or file bonds, notes, mortgages, deeds of trust and other contracts, agreements and instruments regarding the Borrowers and/or the Property, including but not limited to the execution of estoppel certificates, financing statements, continuation statements, releases, satisfactions, assignments, loan modification agreements, payment plans, waivers, consents, amendments, forbearance agreements, loan assumption agreements, subordination agreements, property adjustment agreements, management agreements, listing agreements, purchase and sale agreements and other instruments pertaining to mortgages or deeds of trust, and execution of deeds and associated instruments, if any, conveying the Property, in the interest of the Trustee.
- 5. Endorse on behalf of the undersigned all checks, drafts and/or other negotiable instruments made payable to the undersigned.
- 6. Execute any document or perform any act in connection with the administration of any PMI policy or LPMI policy, hazard or other insurance claim relative to the Loans or related Property.
- 7. Execute any document or perform any act described in items (3), (4), and (5) in connection with the termination of any Trust as necessary to transfer ownership of the affected Loans to the entity (or its designee or assignee) possessing the right to obtain ownership of the Loans.
- 8. Subordinate the lien of a mortgage, deed of trust, or deed to secure debt (i) for the purpose of refinancing Loans, where applicable, or (ii) to an easement in favor of a public utility company or a government agency or unit with powers of eminent domain, including but not limited to the execution of partial satisfactions and releases and partial reconveyances reasonably required for such purpose, and the execution or requests to the trustees to accomplish the same.
- 9. Convey the Property to the mortgage insurer, or close the title to the Property to be acquired as real estate owned, or convey title to real estate owned property ("REO Property").
- 10. Execute and deliver the following documentation with respect to the sale of REO Property acquired through a foreclosure or deed-in-lieu of foreclosure, including, without limitation: listing agreements; purchase and sale agreements; grant / limited or special warranty / quit claim deeds or any other deed, but not general warranty deeds, causing the transfer of title of the property to a party contracted to purchase same; escrow instructions; and any and all documents necessary to effect the transfer of REO Property.

Servicer has the power to execute additional limited powers of attorney and delegate the authority given to it by U.S. Bank National Association, as Trustee, under the related servicing agreements listed on Schedule A, attached.

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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 the exercise by the Servicer of the powers specifically granted to it under the related servicing agreements. The foregoing indemnity shall survive the termination of this Limited Power of Attorney and the related servicing agreements or the earlier resignation or removal of the Trustee under the related servicing agreements listed on Schedule A, attached.

Witness my hand and seal this 19th day of July, 2013.

NO CORPORATE SEAL

On Behalf of the Trusts, by U.S. Bank National Association, as Trustee

Witness: Brett C. Sav

Jason M. Ross, Vice President

Buton H Dhome Witness: Burton H. Thompson

This Document is the property of Attest: Cynthia Harms, Trust Officer ke County Recorder!

CORPORATE ACKNOWLEDGMENT

State of Minnesota

County of Ramsey

On this 19th day of July, 2013, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Jason M. Ross, Sara P. Goos, and Cynthia Harms personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as Vice President, Assistant Vice President, and Trust Officer, respectively of U.S. Bank National Association, as Trustee, a national banking association, and acknowledged to me that such national banking association executed the within instrument pursuant to its by-laws or a resolution of its Board of Directors.

WITNESS my hand and official seal.

My commission expires: 01/31/2016

Schedule A

- U.S. Bank, National Association, as Trustee for Banc of America Funding Corporation Mortgage Pass-Through Certificates, Series 2006-A
- U.S. Bank, National Association, as Trustee for Banc of America Funding Corporation Mortgage Pass-Through Certificates, Series 2006-H
- U.S. Bank, National Association, as Trustee for Banc of America Funding Corporation Mortgage Pass-Through Certificates, Series 2007-A
- U.S. Bank, National Association, as Trustee for Banc of America Funding Corporation Mortgage Pass-Through Certificates, Series 2007-C
- U.S. Bank, National Association, as Trustee for Banc of America Funding Corporation Mortgage Pass-Through Certificates, Series 2005-E
- U.S. Bank, National Association, as Trustee for Banc of America Funding Corporation Mortgage Pass-Through Certificates. Series 2005-F
- U.S. Bank, National Association, as Trustee for Banc of America Funding Corporation Mortgage Pass-Through Certificates, Series 2005-H
- U.S. Bank, National Association, as Trustee for GSR Mortgage Loan Trust 2005-9F, Mortgage Pass-Through Certificates, Series 2005-9F

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- U.S. Bank, National Association, as Trustee for GSR Mortgage Loan Trust 2006-1F, Mortgage Pass-Through Certificates, Series 2006-1F
- U.S. Bank, National Association, as Trustee for GSR Mortgage Loan Trust 2006-3F, Mortgage Pass-Through Certificates, Series 2006-3F
- U.S. Bank, National Association, as Trustee for GSR Mortgage Loan Trust 2006-7F, Mortgage Pass-Through Certificates, Series 2006-7F
- U.S. Bank, National Association, as Trustee for Citigroup Mortgage Loan Trust Inc. Mortgage Pass-Through Certificates, Series 2007-AR7
- U.S. Bank, National Association, as Trustee for Lehman XS Trust Mortgage Pass-Through Certificates, Series 2005-7N
- U.S. Bank, National Association, as Trustee for Lehman XS Trust Mortgage Pass-Through Certificates, Series 2006-2N
- U.S. Bank, National Association, as Trustee for Lehman XS Trust Mortgage Pass-Through Certificates, Series 2006-4N

- U.S. Bank, National Association, as Trustee for Lehman XS Trust Mortgage Pass-Through Certificates, Series 2006-10N
- U.S. Bank, National Association, as Trustee for Lehman XS Trust Mortgage Pass-Through Certificates, Series 2006-12N
- U.S. Bank, National Association, as Trustee for Lehman XS Trust Mortgage Pass-Through Certificates, Series 2006-16N
- U.S. Bank, National Association, as Trustee for Lehman XS Trust Mortgage Pass-Through Certificates. Series 2006-18N
- U.S. Bank, National Association, as Trustee for Lehman XS Trust Mortgage Pass-Through Certificates, Series 2007-4N
- U.S. Bank, National Association, as Trustee for Lehman XS Trust Mortgage Pass-Through Certificates, Series 2007-7N
- U.S. Bank, National Association, as Trustee for Lehman XS Trust Mortgage Pass-Through Certificates, Series 2007-15N
- U.S. Bank, National Association, as Trustee for Lehman XS Trust Mortgage Pass-Through Certificates, Series 2007-16N
- GSAA Home Equity Trust 2006-14, Asset-Backed Certificates, Series 2006-14
- Structured Adjustable Rate Mortgage Loan Trust, Mortgage Pass-Through Certificates, Scries 2005-9
- Structured Adjustable Rate Mortgage Loan Trust, Mortgage Pass-Through Certificates, Series 2006-9
- Structured Adjustable Rate Mortgage Loan Trust, Mortgage Pass-Through Certificates, Series 2005-19XS
- Structured Adjustable Rate Mortgage Loan Trust, Mortgage Pass-Through Certificates, Series 2006-
- Structured Adjustable Rate Mortgage Loan Trust, Mortgage Pass-Through Certificates, Series 2005-16XS
- Structured Adjustable Rate Mortgage Loan Trust, Mortgage Pass-Through Certificates, Series 2006-8

Structured Adjustable Rate Mortgage Loan Trust, Mortgage Pass-Through Certificates, Series 2005-23

ADJUSTABLE RATE MORTGAGE-BACKED PASS-THROUGH CERTIFICATES, SERIES 2004-1

ADJUSTABLE RATE MORTGAGE-BACKED PASS-THROUGH CERTIFICATES, SERIES 2005-5

ADJUSTABLE RATE MORTGAGE-BACKED PASS-THROUGH CERTIFICATES, SERIES 2005-7

ADJUSTABLE RATE MORTGAGE-BACKED PASS-THROUGH CERTIFICATES, SERIES 2005-9

ADJUSTABLE RATE MORTGAGE-BACKED PASS-THROUGH CERTIFICATES, SERIES 2006-1

ADJUSTABLE RATE MORTGAGE-BACKED PASS-THROUGH CERTIFICATES, SERIES 2006-2

ADJUSTABLE RATE MORTGAGE-BACKED PASS-THROUGH CERTIFICATES, SERIES 2007-1

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Banc of America Funding Corporation, Mortgage Pass-Through Certificates, Series 2005-1

Banc of America Funding Corporation, Mortgage Pass-Through Certificates, Series 2005-A

Banc of America Funding Corporation, Mortgage Pass-Through Certificates, Series 2006-2

Banc of America Funding Corporation, Mortgage Pass-Through Certificates, Series 2007-4

Banc of America Funding Corporation, Mortgage Pass-Through Certificates, Series 2007-7

Banc of America Funding Corporation, Mortgage Pass-Through Certificates, Series 2007-B

Banc of America Funding Corporation, Mortgage Pass-Through Certificates, Series 2008-1

BANC OF AMERICA FUNDING 2008-FT1/TRUST MORTGAGE PASS-THROUGH CERTIFICATES,2008-FT1

BANC OF AMERICA FUNDING 2009-FT1 TRUST MORTGAGE PASS-THROUGH CERTIFICATES,2009-FT1

Structured Asset Mortgage Investments II Inc. Bear Steams ALT-A Trust 2006-3, Mortgage Pass-Through Certificates Series2006-3

BAYVIEW FINANCIAL MORTGAGE PASS-THROUGE CERTIFICATES, SERIES2005-D

BAYVIEW FINANCIAL MORTGAGE PASS-THROUGH CERTIFICATES, SERIES2007-B

BEAR STEARNS ASSET BACKED SECURITIES I TRUST 2004-AC6 ASSET-BACKED CERTIFICATES, SERIES2004-AC6

Citigroup Mortgage Loan Trust Inc 2004-HYB2

Citigroup Mortgage Loan Trust Inc 2004-HYB4

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Citigroup Mortgage Loan Trust Inc 2005-10

Citigroup Mortgage Loan Trust Inc 2005-2

Citigroup Mortgage Loan Trust Inc 2005-3

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Citigroup Mortgage Loan Trust Inc 2006-AR3

Citigroup Mortgage Loan Trust Inc 2006-AR5

Citigroup Mortgage Loan Trust Inc 2006-AR6

Citigroup Mortgage Loan Trust Inc 2006-AR7

Citigroup Mortgage Loan Trust Inc 2007-10

Citigroup Mortgage Loan Trust Inc 2007-6

Citigroup Mortgage Loan Trust Inc 2007-AMC2

Citigroup Mortgage Loan Trust Inc 2007-AR1

Citigroup Mortgage Loan Trust Inc 2007-AR4

Citigroup Mortgage Loan Trust Inc 2007-AR8

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U.S. BANK, NATIONAL ASSOCIATION, AS SUCCESSOR TRUSTEE TO BANK OF AMERICA, N.A., AS SUCCESSOR TO LASALLE BANK, N.A., AS TRUSTEE FOR MERRILL LYNCH FIRST FRANKLIN MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-2

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U.S. BANK, NATIONAL ASSOCIATION, AS SUCCESSOR TRUSTEE TO BANK OF AMERICA, N.A., AS SUCCESSOR TO LASALLE BANK, N.A., AS TRUSTEE FOR MERRILL LYNCH FIRST FRANKLIN MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSETBACKED CERTIFICATES, SERIES 2007-5 is the property of

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Lehman XS Trust Mortgage Pass-Through Certificates, Series 2005-2

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MERRILL LYNCH MORTGAGE INVESTORS TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2004-A3

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MERRILL LYNCH MORTGAGE INVESTORS TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2005-SL3
MERRILL LYNCH MORTGAGE INVESTORS TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-AHL1

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MERRILL LYNCH MORTGAGE INVESTORS TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-FF1

MERRILL LYNCH MORTGAGE INVESTORS TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-FM1

MERRILL LYNCH MORTGAGE INVESTORS TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-HE2

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MERRILL LYNCH MORTGAGE INVESTORS TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-HE4

MERRILL LYNCH MORTGAGE INVESTORS TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-HE6

MERRILL LYNCH MORTGAGE INVESTORS TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-MLN1

MERRILL LYNCH MORTGAGE INVESTORS TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-RM1

MERRILL LYNCH MORTGAGE INVESTORS TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-RM2

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MERRILL LYNCH MORTGAGE INVESTORS TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-SL1

MERRILL LYNCH MORTGAGE INVESTORS TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-WMC2

MERRILL LYNCH MORTGAGE INVESTORS TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-HE1

MERRILL LYNCH MORTGAGE INVESTORS TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-HE3

MERRILL LYNCH MORTGAGE INVESTORS TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-SD1

MORGAN STANLEY MORTGAGE LOAN TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-1AR

STRUCTURED ASSET INVESTMENT LOAN TRUST MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-3

STRUCTURED ADJUSTABLE RATE MORTGAGE LOAN TRUST MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2005-22

STRUCTURED ADJUSTABLE RATE MORTGAGE LOAN TRUST MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2005-9

STRUCTURED ADJUSTABLE RATE MORTGAGE LOAN TRUST MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-10

STRUCTURED ADJUSTABLE RATE MORTGAGE LOAN TRUST MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-11

STRUCTURED ADJUSTABLE RATE MORTGAGE LOAN TRUST MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-12

STRUCTURED ADJUSTABLE RATE MORTGAGE LOAN TRUST MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-2 is the property of

STRUCTURED ADJUSTABLE RATE MORTGAGE LOAN TRUST MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-3

STRUCTURED ADJUSTABLE RATE MORTGAGE LOAN TRUST MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-4

STRUCTURED ADJUSTABLE RATE MORTGAGE LOAN TRUST MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-5

STRUCTURED ADJUSTABLE RATE MORTGAGE LOAN TRUST MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-7

Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2001-16H

Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2002-10H

Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2003-1

Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2003-8

Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2004-S2 Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2004-S3 Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2004-S4 Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2005-11H Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2005-14 Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2005-6 Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2005-RF1 Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2005-RF2 Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2005-S1 Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2005-SC1 Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2006-BC2 Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2006-BC3 Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2006-BC4 the Lake County Recorder! Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2006-BC5 SEQUOIA ALTERNATIVE LOAN TRUST 2006-1

SPECIALTY UNDERWRITING AND RESIDENTIAL FINANCE TRUST MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-AB1

SPECIALTY UNDERWRITING AND RESIDENTIAL FINANCE TRUST MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-AB2
SPECIALTY UNDERWRITING AND RESIDENTIAL FINANCE TRUST MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-AB3

SPECIALTY UNDERWRITING AND RESIDENTIAL FINANCE TRUST MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-BC1

SPECIALTY UNDERWRITING AND RESIDENTIAL FINANCE TRUST MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-BC2

SPECIALTY UNDERWRITING AND RESIDENTIAL FINANCE TRUST MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-BC3

SPECIALTY UNDERWRITING AND RESIDENTIAL FINANCE TRUST MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-BC4

SPECIALTY UNDERWRITING AND RESIDENTIAL FINANCE TRUST MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-BC5

SPECIALTY UNDERWRITING AND RESIDENTIAL FINANCE TRUST MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-AB1

SPECIALTY UNDERWRITING AND RESIDENTIAL FINANCE TRUST MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-BC1

SPECIALTY UNDERWRITING AND RESIDENTIAL FINANCE TRUST MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-BC2

Terwin Mortgage Trust ASSET-BACKED CERTIFICATES, TMTS SERIES 2004-18SL

Terwin Mortgage Trust ASSET-BACKED CERTIFICATES, TMTS SERIES 2004-1HE

Terwin Mortgage Trust ASSET-BACKED CERTIFICATES, TMTS SERIES 2004-7HE

Terwin Mortgage Trust ASSET-BACKED CERTIFICATES, TMTS SERIES 2004-9HE

Terwin Mortgage Trust ASSET-BACKED CERTIFICATES, TMTS SERIES 2005-11

Washington Mutual Pass-Through Certificates WMALT Series 2006-AR1

Washington Mutual Pass-Through Certificates WMALT Series 2006-AR4

Washington Mutual Pass-Through Certificates WMALT Series 2006-AR5

Washington Mutual Pass-Through Certificates WMALT Series 2006-AR7

Washington Mutual Pass-Through Certificates WMALT Series 2006-AR8 Washington Mutual Pass-Through Certificates WMALT Series 2006-AR9

Washington Mutual Pass-Through Certificates WMALT Series 2007-OA1

Washington Mutual Pass-Through Certificates WMALT Series 2007-OA2

Washington Mutual Pass-Through Certificates WMALT Series 2007-OA3

Washington Mutual Pass-Through Certificates WMALT Series 2007-OA4

Zuni Mortgage Loan Trust Mortgage Loan Pass-Through Certificates, Series 2006-OA1

Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2002-NP1

Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2003-GEL1

MERRILL LYNCH MORTGAGE INVESTORS TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2005-A1

Luminent Mortgage Trust 2005-1, Mortgage-Backed Notes, Series 2005-1

