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DOCUMENT PREPARED BY _____

NAME: Ivonne Z. Hernandez

ADDRESS: 5720 Premier Park Drive
CITY/STATE/ZIP: West Palm Beach, Florida, 33409

WHEN RECORDED MAIL TO:

NAME: Ivonne Z. Hernandez

ADDRESS: 5720 Premier Park Drive
CITY/STATE/ZIP: West Palm Beach, Florida, 33409



Doc# 2214615022 Fee \$88.00

KAREN A. YARBROUGH
COOK COUNTY CLERK

DATE: 05/26/2022 02:44 PM PG: 1 OF 5

(DOCUMENT WILL ONLY BE RETURNED TO NAME & ADDRESS IDENTIFIED ABOVE)

(SPACE ABOVE FOR RECORDER'S USE)

POWER OF ATTORNEY
(DOCUMENT TITLE)

Property of Cook County Clerk's Office

STATE OF IOWA, COUNTY OF BLACK HAWK, SS:
I, Sandie L. Smith, Recorder of said County, hereby
certify that this is a true copy of the official document
as recorded in the Recorder's Office in Book and
Page or Document No. 2020-00004708

Doc ID: 009653590004 Type: GEN
Recorded: 09/12/2019 at 08:49:09 AM
Fee Amt: \$22.00 Page 1 of 4
Black Hawk County Iowa
SANDIE L. SMITH RECORDER
File **2020-00004708**

9-13-19 Sandie L. Smith
(DATE) (Recorder)

* Document drafted by and
After Recording Return Document to:
PHH Mortgage Corporation
5720 Premier Park Dr Bldg 3
West Palm Beach, FL 33407
Attr. Record Services

POWER OF ATTORNEY

4673
HSBC Bank USA, National Association, a national banking association organized and existing under the laws of the United States, having an office located at 452 Fifth Avenue, New York, New York 10018 (hereinafter called "Trustee") hereby appoints PHH Mortgage Corporation (hereinafter called "PMC") having an office located at 1661 Worthington Rd, Ste 100, West Palm Beach, FL 33409, as its true and lawful attorney-in-fact to act in the name, place and stead of Trustee for the purposes set forth below. PMC is the Servicer for many securitizations pursuant to the applicable transaction 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. This Power of Attorney is revocable upon receipt of notice from the Trustee.

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:

1. 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.
2. To execute and deliver insurance filings and claims, affidavits of debt, substitutions of trustee, substitutions of counsel, non-military affidavits, notices of rescission, foreclosure deed, 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.
3. To endorse any checks or other instruments received by PMC and made payable to Trustee.
4. 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 PMC to collect, negotiate or otherwise settle any deficiency claim, including interest and attorney's fees.
5. To do any other act or complete any other document that arises in the normal course of servicing.

Dated: August 16, 2019

HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE

Witness:

Adrian Waring
Name: Adrian Waring
Title: Vice President

James Curd
Name: James Curd

Kevin Barry
Name: Kevin Barry

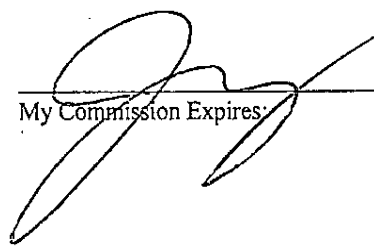
State of New York), County of New York)

BEFORE ME, Jane Yang, a Notary Public in and for the jurisdiction aforesaid, on this 16th day of August, 2019, personally appeared Adrian Waring who is personally known to me (or sufficiently proven) to be a Vice President of HSBC Bank USA, National Association 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 16th day of August, 2019.

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My Commission Expires

NOTARY STAMP
JANE YANG
NOTARY PUBLIC, STATE OF NEW YORK
Registration No. 01YA6283112
Qualified in New York County
Commission Expires May 28, 2021

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Exhibit "A"

Updated as of 8/12/2019

Trusts	Agreements
Merrill Lynch Mortgage Investors, INC., Mortgage Pass-Through Certificates, MANA Series 2007-A1	Pooling and Servicing Agreement
Merrill Lynch Mortgage Investors, INC., Mortgage Pass-Through Certificates, MANA Series 2007-A3	Pooling and Servicing Agreement
Merrill Lynch Mortgage Investors, INC., Mortgage Pass-Through Certificates, MANA Series 2007-AF1	Pooling and Servicing Agreement
Merrill Lynch Mortgage Investors, Inc., Mortgage Pass-Through Certificates, MANA Series 2007-F1	Pooling and Servicing Agreement
Merrill Lynch Mortgage Investors, Inc., Mortgage Pass-Through Certificates, MANA Series 2007-OAR4	Pooling and Servicing Agreement
MORGAN STANLEY MORTGAGE LOAN TRUST-2004-2AR, Mortgage Pass-Through Certificates Series 2004-2AP	Pooling and Servicing Agreement
Mortgage IT Securities Corp. Mortgage Loan Trust, Series 2007-1	Pooling and Servicing Agreement
Mortgage Pass-Through Certificates, MLMBS Series 2007-1	Pooling and Servicing Agreement
Mortgage Pass-Through Certificates, MLMBS Series 2007-3	Pooling and Servicing Agreement
Mortgage Pass-Through Certificates, MLMI Series 2006-A1	Pooling and Servicing Agreement
Mortgage Pass-Through Certificates, MLMI Series 2006-A2	Pooling and Servicing Agreement
Mortgage Pass-Through Certificates, MLMI Series 2006-A4	Pooling and Servicing Agreement
Mortgage Pass-Through Certificates, MLMI Series 2006-AF1	Pooling and Servicing Agreement
Nomura Asset Acceptance Corporation Alternative Loan Trust, Series 2007-S1	Pooling and Servicing Agreement
Nomura Asset Acceptance Corporation Alternative Loan Trust, Series 2007-S2	Pooling and Servicing Agreement
Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2005-AP1	Pooling and Servicing Agreement
Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2005-AP2	Pooling and Servicing Agreement
Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2005-S2	Pooling and Servicing Agreement
Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2005-S3	Pooling and Servicing Agreement
Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2005-S4	Pooling and Servicing Agreement
Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2006-AR1	Pooling and Servicing Agreement
Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2006-AR4	Pooling and Servicing Agreement
Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2006-S1	Pooling and Servicing Agreement
Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2006-S2	Pooling and Servicing Agreement
Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2006-S3	Pooling and Servicing Agreement
Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2006-S4	Pooling and Servicing Agreement
Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2006-S5	Pooling and Servicing Agreement
Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2007-1	Pooling and Servicing Agreement
Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2007-2	Pooling and Servicing Agreement
Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2007-3	Pooling and Servicing Agreement
Nomura Asset Acceptance Corporation, Mortgage Pass-Through Certificates, Series 2005-AP3	Pooling and Servicing Agreement
Nomura Home Equity Home Loan, Inc. Asset-Backed Certificates, Series 2007-2	Pooling and Servicing Agreement
Nomura Home Equity Loan, Inc., Alternative Loan Trust, Series 2007-1	Pooling and Servicing Agreement
Nomura Home Equity Loan, Inc., Asset-Backed Certificates, Series 2006-FM1	Pooling and Servicing Agreement
Nomura Home Equity Loan, Inc., Asset-Backed Certificates, Series 2006-FM2	Pooling and Servicing Agreement
Nomura Home Equity Loan, Inc., Asset-Backed Certificates, Series 2006-HE1	Pooling and Servicing Agreement
Nomura Home Equity Loan, Inc., Asset-Backed Certificates, Series 2006-HE2	Pooling and Servicing Agreement
Nomura Home Equity Loan, Inc., Asset-Backed Certificates, Series 2006-HE3	Pooling and Servicing Agreement

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Nomura Home Equity Loan, Inc., Asset-Backed Certificates, Series 2007-3	Pooling and Servicing Agreement
Nomura Home Equity Loans, Inc., Home Equity Loan Trust, Series 2005-HE1	Pooling and Servicing Agreement
Option One Mortgage Loan Trust 2007-HL1, Asset-Backed Certificates, Series 2007-HL1	Pooling and Servicing Agreement
People's Choice Home Loans Securities Corp. Mortgage Pass-Through Certificates, Series 2006-1	Pooling and Servicing Agreement
People's Choice Home Loan Securities Trust Series 2004-2, Mortgage Pass-Through Certificates, Series 2004-2	Pooling and Servicing Agreement
People's Choice Home Loans Securities Trust Series 2004-1 Mortgage Pass-Through Certificates, Series 2004-1	Pooling and Servicing Agreement
Renaissance Home Equity Loan Asset-Backed Certificates, Series 2004-4	Pooling and Servicing Agreement
Renaissance Home Equity Loan Asset-Backed Certificates, Series 2005-1	Indenture
Renaissance Home Equity Loan Asset-Backed Certificates, Series 2007-3	Indenture
Renaissance Home Equity Loan Asset-Backed Notes, Series 2005-2	Indenture
Renaissance Home Equity Loan Trust 2005-3, Renaissance Home Equity Loan Asset-Backed Notes, Series 2005-3	Indenture
Renaissance Home Equity Loan Trust 2005-4, Renaissance Home Equity Loan Asset-Backed Notes, Series 2005-4	Indenture
Renaissance Home Equity Loan Trust 2006-1	Indenture
Renaissance Home Equity Loan Trust 2006-2	Indenture
Renaissance Home Equity Loan Trust 2006-3	Indenture
Renaissance Home Equity Loan Trust 2006-4	Indenture
Renaissance Home Equity Loan Trust 2007-1	Indenture
Renaissance Home Equity Loan Trust 2007-2	Indenture
Sequoia Mortgage Trust 2003-5	Pooling and Servicing Agreement
Sequoia Mortgage Trust 2004-1	Pooling and Servicing Agreement
Sequoia Mortgage Trust 2004-11, Mortgage Pass-Through Certificates	Pooling and Servicing Agreement
Sequoia Mortgage Trust 2004-6, Mortgage Pass-Through Certificates	Pooling and Servicing Agreement
Sequoia Mortgage Trust 2004-8, Mortgage Pass-Through Certificates	Pooling and Servicing Agreement
Sequoia Mortgage Trust 2004-9, Mortgage Pass-Through Certificates	Pooling and Servicing Agreement
Sequoia Mortgage Trust 2005-4, Mortgage Pass-Through Certificates	Pooling and Servicing Agreement
Sequoia Mortgage Trust 2007-3, Mortgage Pass-Through Certificates	Pooling and Servicing Agreement
Sequoia Mortgage Trust 2007-4	Pooling and Servicing Agreement
Structured Adjustable Rate Mortgage Loan Trust, Mortgage Pass-Through Certificates, Series 2004-1	Trust Agreement
SunTrust Acquisition Closed-End Seconds Trust, Series 2007-1 Asset Backed Pass-Through Certificates	Pooling and Servicing Agreement
SunTrust Alternative Loan Trust 2006-1F	Pooling and Servicing Agreement
Structured Adjustable Rate Mortgage Loan Trust, Mortgage Pass-Through Certificates, Series 2005-1	Trust Agreement

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