

Tom Hansen



Book 2008 Page 1552

Document 2008 1552 Type 06 009 Pages 2
Date 5/16/2008 Time 2:32:39PM
Rec Amt \$12.00

DEBORAH L PEYTON, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

LIMITED POWER OF ATTORNEY

Prepared by: Elena Zheng
HSBC Bank USA National Association
c/o 6501 Irvine Center Drive
Irvine, CA 92618
800-975-4722

Return to: Belin Law Firm (zab/OOMC/Hansen)
666 Walnut Street, Suite 2000
Des Moines, IA 50309

Grantor: HSBC Bank USA National Association

Grantee: Option One Mortgage Corporation

When Recorded, Return to
Option One Mortgage Corp.
6501 Irvine Center Drive
Irvine, CA 92618
Atten: DB-RE

SPACE ABOVE THIS LINE FOR RECORDER'S USE

LIMITED POWER OF ATTORNEY

HSBC BANK USA, 452 FIFTH Avenue, New York, NY 10018 hereby constitutes and appoints Option One Mortgage Corporation ("Option One"), a California Corporation, having its principle executive offices at 3 Ada, Irvine, California 92618, 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 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 the HSBC BANK USA. This Power of Attorney is being issued in connection with Option One's responsibilities to service certain mortgage loans (the "Loans") held by HSBC BANK USA as Trustee under the Pooling and Servicing Agreement dated October 1, 2005. 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") secured thereby.

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 relating to the Loans, and to use or take any lawful means for recovery by legal process or otherwise.
2. As HSBC BANK USA's 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.
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.
4. Endorse, on behalf of HSBC BANK USA, all checks, drafts and/or other negotiable instruments made payable to HSBC BANK USA.

Witness my hand and seal this 20th day of April, 2007.

HSBC Bank USA, National Association as
Trustee for Nomura Home Equity Loan, Inc.
Asset-Backed Certificates, Series 2005-HE1

Nina Nassar
Witness Nina Nassar

By: Elena Zheng
Elena Zheng
Assistant Vice President

Doris Wong
Witness Doris Wong

Josephine Reca
Attest: Josephine Reca

By: Susie Moy
Susie Moy
Vice President

FOR CORPORATE ACKNOWLEDGMENT

STATE OF New York
COUNTY OF New York

On this 20th day of April, 2007, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Elena Zheng, Susie Moy, personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as Assistant Vice President, and Vice President (title) respectively, of the corporation therein named, and acknowledged to me that such a corporation executed the within instrument pursuant to its bylaws or a resolution of the Board of Directors.

Witness my hand of official seal.

Signature Audrey H. Zabriskie
AUDREY H. ZABRISKIE
No. 01ZA6158890
Notary Public, State of New York
Qualified in New York County
My Commission Expires 01/16/2011
My Commission expires: _____

(NOTARY SEAL)

