



Book 2009 Page 1296

Document 2009 1296 Type 06 009 Pages 5
Date 4/01/2009 Time 3:52:51PM
Rec Amt \$27.00

DEBORAH L PEYTON, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

POWER OF ATTORNEY
THE IOWA STATE BAR ASSOCIATION
Official Form No. 101
Recorder's Cover Sheet

Preparer Information: (name, address and phone number)

David M. Erickson
666 Walnut Street, Suite 2500
Des Moines, IA 50309
Phone: (515) 288-2500

Taxpayer Information: (name and complete address)

Gary Schmidt
812 New St.
Manchester, IA 52057

Return Document To: (name and complete address)

Davis Law Firm
666 Walnut Street, Suite 2500
Des Moines, IA 50309

Grantors:

HSBC Bank USA, National Association

Grantees:

Wells Fargo Bank, N.A.

Legal Description:

After Recording Please Return to:
Premiere Asset Services
Attn: Leah Wright
1 Home Campus
MAC X2301-049
Des Moines, Iowa 50328

WHEN RECORDED MAIL TO:

_____ Space above
this line for recorders use

LIMITED POWER OF ATTORNEY

HSBC Bank USA, National Association, hereby constitutes and appoints **Wells Fargo Bank, N.A.**, (the "Servicer"), 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 Attorney-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 HSBC Bank USA, National Association or any action which is not required or permitted under the servicing or trust agreement. This Power of Attorney is being issued in connection with the Servicer's responsibilities to service certain mortgage loans (the "Loans") held by HSBC Bank USA, National Association as Trustee of various trust. 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") they secure.

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, National Association as Trustee of the trusts relating to the Loans, and to use or take any lawful means for recovery by legal process or otherwise.

2. As HSBC Bank USA, National Association as Trustee of the trusts 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, National Association as Trustee of the trusts.

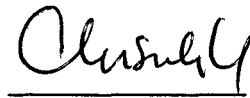
4. Endorse, on behalf of HSBC Bank USA, National Association all checks, drafts and/or other negotiable instruments made payable to HSBC Bank USA, National Association as Trustee of the Trusts.

Notwithstanding anything continued herein to the contrary, the Servicer shall not, without the Trustee's written consent: (i) initiate any action, suit or proceeding directly relating to the servicing of a Loan solely under HSBC Bank USA, National Association as Trustee's name without indicating Servicer's representative capacity, (ii) initiate any other action, suit or proceeding not directly relating to the servicing of a Loan (including but not limited to actions, suits or proceedings against Certificateholders, or against the Depositor] for breaches of representations and warranties) solely under the Trustee's name, (iii) engage counsel to represent the Trustee in any action, suit or proceeding not directly relating to the servicing of a Loan (including but not limited to actions, suits or proceedings against Certificateholders, or against the Depositor for breaches of representations and warranties), or (iv) prepare, execute or deliver any government filings, forms, permits, registrations or other documents or take any action with the intent to cause, and that actually causes, the Trustee to be registered to do business in any state.

Witness my hand and seal this 17th day of February, 2009.

HSBC Bank USA, National Association as Trustee, and not individually

By (Name & Title): Chi S. Le Vice President



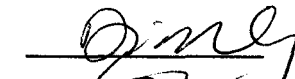
By (Name & Title): Susie Moy Vice President



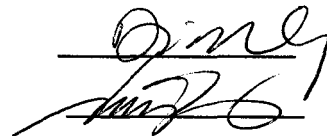
Witness (Name & Title): Elena Zheng AVP



Witness (Name & Title): Doris Wong AVP



Attest (Name & Title): Nancy Luong Corporate Trust Specialist



ACKNOWLEDGMENT OF CONVEYANCE

State of New York)

) ss.:

County of New York)

On the 17th day of February in the year 2009 before me, the undersigned, a Notary Public in and for said State, personally appeared Chi S. Le and Susie Moy, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her capacity, and that by his/her signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument.

WITNESS

[Signature] my hand

and

official

seal

(SEAL)

of _____

Notary Public State

My commission Expires _____

AUDREY H. ZABRISKIE
No. 01ZA6158890
Notary Public, State of New York
Qualified in New York County
My Commission Expires 01/16/2011

State of New York)
County of New York) ss.:

WITNESS

my

hand

and

official

seal

(SEAL)

of

Notary Public State

My commission Expires _____

MARK INIGO
No. 011N6192025
Notary Public, State of New York
Qualified in New York County
My Commission Expires 08/25/2012