

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

CFN 20200162860
OR BK 31419 PG 0590
RECORDED 05/12/2020 13:39:25
Palm Beach County, Florida
Sharon R. Bock, CLERK & COMPTROLLER
Pgs 0590 - 5947 (5998)

4673

POWER OF ATTORNEY

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 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. 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:

- 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 PMC 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 PMC 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: 3/12/2020

Witness: [Signature]

Name: Kevin Barry

[Signature]

Name: Helen Wong

HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE

[Signature]

Name: Adriane Waring

Title: Vice President

Prepared By: David Duperval

State of New York), County of New York)

BEFORE ME, Jane Yang, a Notary Public in and for the jurisdiction aforesaid, on this March day of 12, 2020, personally appeared Adriane 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 12th day of March, 2020.


My Commission Expires:

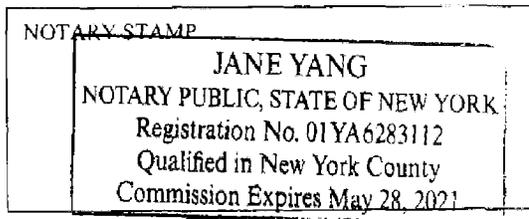


Exhibit "A"
 Updated as of 3/6/2020

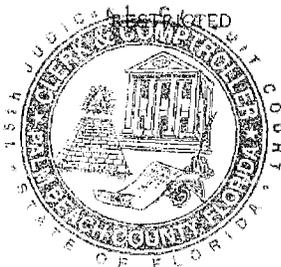
Trusts	Agreements
Merrill Lynch Mortgage Investors, INC., Mortgage Pass-Through Certificates, MANA Series 2007-A1	Pooling and Servicing Agreement dated 1/1/2007
Merrill Lynch Mortgage Investors, INC., Mortgage Pass-Through Certificates, MANA Series 2007-A3	Pooling and Servicing Agreement dated 4/1/2007
Merrill Lynch Mortgage Investors, INC., Mortgage Pass-Through Certificates, MANA Series 2007-AF1	Pooling and Servicing Agreement dated 5/1/2007
Merrill Lynch Mortgage Investors, Inc., Mortgage Pass-Through Certificates, MANA Series 2007-F1	Pooling and Servicing Agreement dated 3/01/2007
Merrill Lynch Mortgage Investors, Inc., Mortgage Pass-Through Certificates, MANA Series 2007-OAR4	Pooling and Servicing Agreement dated 7/1/2007
MORGAN STANLEY MORTGAGE LOAN TRUST 2004-2AR, Mortgage Pass-Through Certificates Series 2004-2AR	Pooling and Servicing Agreement dated 2/1/2004
Mortgage IT Securities Corp. Mortgage Loan Trust, Series 2007-1	Pooling and Servicing Agreement dated 5/1/2007
Mortgage Pass-Through Certificates, MLMBS Series 2007-1	Pooling and Servicing Agreement dated 3/1/2007
Mortgage Pass-Through Certificates, MLMBS Series 2007-3	Pooling and Servicing Agreement dated 7/1/2007
Mortgage Pass-Through Certificates, MLMI Series 2006-A1	Pooling and Servicing Agreement dated 3/1/2006
Mortgage Pass-Through Certificates, MLMI Series 2006-A2	Pooling and Servicing Agreement dated 4/1/2006
Mortgage Pass-Through Certificates, MLMI Series 2006-A4	Pooling and Servicing Agreement dated 7/1/2006
Mortgage Pass-Through Certificates, MLMI Series 2006-AF1	Pooling and Servicing Agreement dated 9/1/2006
Nomura Asset Acceptance Corporation Alternative Loan Trust, Series 2007-S1	Pooling and Servicing Agreement dated 1/1/2007
Nomura Asset Acceptance Corporation Alternative Loan Trust, Series 2007-S2 and XL Capital Assurance Inc.	Pooling and Servicing Agreement dated 7/1/2007
Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2005-AP1	Pooling and Servicing Agreement dated 2/1/2005
Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2005-AP2	Pooling and Servicing Agreement dated 5/1/2005
Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2005-S2	Pooling and Servicing Agreement dated 6/1/2005
Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2005-S3	Pooling and Servicing Agreement dated 9/1/2005
Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2005-S4	Pooling and Servicing Agreement dated 12/1/2005
Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2006-AR3	Pooling and Servicing Agreement dated 9/1/2006
Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2006-AR4	Pooling and Servicing Agreement dated 11/1/2006
Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2006-S1	Pooling and Servicing Agreement dated 2/1/2006
Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2006-S2	Pooling and Servicing Agreement dated 5/1/2006
Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2006-S3	Pooling and Servicing Agreement dated 7/1/2006
Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2006 S4	Pooling and Servicing Agreement dated 9/1/2006

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Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2006-S5	Pooling and Servicing Agreement dated 11/1/2006
Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2007-1	Pooling and Servicing Agreement dated 4/1/2007
Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2007-2	Pooling and Servicing Agreement dated 6/1/2007
Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2007-3	Pooling and Servicing Agreement dated 6/1/2007
Nomura Asset Acceptance Corporation, Mortgage Pass-Through Certificates, Series 2005-AP3	Pooling and Servicing Agreement dated 8/1/2005
Nomura Home Equity Home Loan, Inc. Asset-Backed Certificates, Series 2007-2	Pooling and Servicing Agreement dated 1/1/2007
Nomura Home Equity Loan, Inc., Alternative Loan Trust, Series 2007-1	Pooling and Servicing Agreement dated 1/1/2007
Nomura Home Equity Loan, Inc., Asset-Backed Certificates, Series 2006-FM1	Pooling and Servicing Agreement dated 1/1/2006
Nomura Home Equity Loan, Inc., Asset-Backed Certificates, Series 2006-FM2	Pooling and Servicing Agreement dated 10/1/2006
Nomura Home Equity Loan, Inc., Asset-Backed Certificates, Series 2006-HE1	Pooling and Servicing Agreement dated 2/1/2006
Nomura Home Equity Loan, Inc., Asset-Backed Certificates, Series 2006-HE2	Pooling and Servicing Agreement dated 4/1/2006
Nomura Home Equity Loan, Inc., Asset-Backed Certificates, Series 2006-HE3	Pooling and Servicing Agreement dated 8/1/2006
Nomura Home Equity Loan, Inc., Asset-Backed Certificates, Series 2007-3	Pooling and Servicing Agreement dated 4/1/2007
Nomura Home Equity Loans, Inc., Home Equity Loan Trust, Series 2005-HE1	Pooling and Servicing Agreement dated 10/1/2005
Option One Mortgage Loan Trust 2007-HL1, Asset-Backed Certificates, Series 2007-HL1	Pooling and Servicing Agreement dated 4/1/2007
People's Choice Home Loan Securities Trust Series 2004-2, Mortgage Pass-Through Certificates, Series 2004-2	Pooling and Servicing Agreement dated 8/1/2004
People's Choice Home Loans Securities Trust Series 2004-1 Mortgage Pass-Through Certificates, Series 2004-1	Pooling and Servicing Agreement dated 4/1/2004
Renaissance Home Equity Loan Asset-Backed Certificates, Series 2004-4	Pooling and Servicing Agreement dated 12/1/2004
Renaissance Home Equity Loan Asset-Backed Certificates, Series 2005-1	Servicing Agreement dated 3/31/2005
Renaissance Home Equity Loan Asset-Backed Certificates, Series 2007-3	Pooling and Servicing Agreement dated 8/1/2007
Renaissance Home Equity Loan Asset-Backed Notes, Series 2005-2	Servicing Agreement dated 6/29/2005
Renaissance Home Equity Loan Trust 2005-3, Renaissance Home Equity Loan Asset-Backed Notes, Series 2005-3	Servicing Agreement dated 9/29/2005
Renaissance Home Equity Loan Trust 2005-4, Renaissance Home Equity Loan Asset-Backed Notes, Series 2005-4	Servicing Agreement dated 12/30/2005
Renaissance Home Equity Loan Trust 2006-1	Servicing Agreement dated 3/30/2006
Renaissance Home Equity Loan Trust 2006-2	Servicing Agreement dated 6/29/2006
Renaissance Home Equity Loan Trust 2006-3	Servicing Agreement dated 9/28/2006
Renaissance Home Equity Loan Trust 2006-4	Servicing Agreement dated 12/28/2006

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Renaissance Home Equity Loan Trust 2007-1	Servicing Agreement dated 3/29/2007
Renaissance Home Equity Loan Trust 2007-2	Servicing Agreement dated 6/18/2007
Sequoia Mortgage Trust 2003-5	Pooling and Servicing Agreement dated 8/1/2003
Sequoia Mortgage Trust 2004-1	Pooling and Servicing Agreement dated 1/1/2004
Sequoia Mortgage Trust 2004-11, Mortgage Pass-Through Certificates	Pooling and Servicing Agreement dated 11/1/2004
Sequoia Mortgage Trust 2004-6, Mortgage Pass-Through Certificates	Pooling and Servicing Agreement dated 6/1/2004
Sequoia Mortgage Trust 2004-8, Mortgage Pass-Through Certificates	Pooling and Servicing Agreement dated 8/1/2004
Sequoia Mortgage Trust 2004-9, Mortgage Pass-Through Certificates	Pooling and Servicing Agreement dated 9/1/2004
Sequoia Mortgage Trust 2005-4, Mortgage Pass-Through Certificates	Pooling and Servicing Agreement dated 9/1/2005
Sequoia Mortgage Trust 2007-3, Mortgage Pass-Through Certificates	Pooling and Servicing Agreement dated 7/1/2007
Sequoia Mortgage Trust 2007-4	Pooling and Servicing Agreement dated 8/1/2007
Structured Adjustable Rate Mortgage Loan Trust, Mortgage Pass-Through Certificates, Series 2004-1	Servicing Agreement dated 1/1/2004
SunTrust Acquisition Closed-End Seconds Trust, Series 2007-1 Asset Backed Pass-Through Certificates	Pooling and Servicing Agreement dated 4/1/2007
SunTrust Alternative Loan Trust 2006-1F	Pooling and Servicing Agreement dated 5/1/2006
Structured Adjustable Rate Mortgage Loan Trust, Mortgage Pass-Through Certificates, Series 2005-1	Servicing Agreement dated 1/1/2005



I hereby certify the foregoing is a true copy of the record in my office with redactions, if any as required by law as of this day, Jul 31, 2020.
 Sharon R. Bock, Clerk and Comptroller, Palm Beach County, Florida
 BY *Sharon R. Bock* Deputy Clerk