



Document 2019 1858

Book 2019 Page 1858 Type 03 001 Pages 13

Date 6/24/2019 Time 12:05:58PM

Rec Amt \$67.00 Aud Amt \$5.00

Rev Transfer Tax \$128.80

Rev Stamp# 219 DOV# 228

INDX

ANNO

SCAN

LISA SMITH, COUNTY RECORDER

MADISON COUNTY IOWA

CHEK

Commitment Number: 180344491

Seller's Loan Number: 0016573230

This instrument prepared by:

Jay A. Rosenberg, Attorney at Law, (Iowa Bar Number AT0012626) 3805 Edwards Road, Suite 550, Cincinnati, OHIO 45209 (513) 247-9605

Address Tax Statement To:

**JOHN ARTHUR WALKER and RANDYRAY ROBERT WALKER
2758 ST CHARLES RD, ST CHARLES, IA 50240**

After Recording Return To:

ServiceLink, LLC

1400 Cherrington Parkway

Moon Township, PA 15108

**PROPERTY APPRAISAL (TAX/APN) PARCEL IDENTIFICATION NUMBER
520101324020000**

\$ 81,000 SPECIAL/LIMITED WARRANTY DEED

DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR MORGAN STANLEY CAPITAL I INC. TRUST 2006-HE2, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-HE2, whose mailing address is 3217 S. Decker Lake Dr., Salt Lake City, UT 84119, hereinafter grantor, for \$81,000.00 (Eighty One Thousand Dollars and Zero Cents) in consideration paid, grants with covenants of special warranty to JOHN ARTHUR WALKER and RANDYRAY ROBERT WALKER, hereinafter grantees, whose tax mailing address is 2758 ST. CHARLES RD, ST. CHARLES, IA 50240, the following real property:

COMMENCING AT THE NORTHEAST CORNER OF THE NORTHWEST QUARTER (NW1/4) OF THE NORTHEAST QUARTER (NE 1/4) OF SECTION THIRTEEN (13), IN TOWNSHIP SEVENTY-FIVE (75) NORTH, RANGE TWENTY-SEVEN (27) WEST OF THE 5TH P.M., MADISON COUNTY, IOWA, WHICH IS THE POINT OF BEGINNING; THENCE SOUTH 0 DEGREES 27 MINUTES EAST 367 FEET ALONG THE EAST LINE OF SAID NORTHWEST QUARTER (NW1/4) OF THE NORTHEAST

QUARTER (NE/14); THENCE WEST 477.1 FEET; THENCE NORTH 367 FEET TO THE NORTH LINE OF SAID NORTHWEST QUARTER (NW/14) OF THE NORTHEAST QUARTER (NE 1/4); THENCE EAST 474.4 FEET TO THE POINT OF BEGINNING, CONTAINING 4.0082 ACRES, INCLUDING .6079 ACRES OF ROAD RIGHT OF WAY.

Property Address is: 2758 SAINT CHARLES ROAD, SAINT CHARLES, IA 50240

Prior instrument reference: **Official Records Book 2018, Page 2583**

Seller makes no representations or warranties, of any kind or nature whatsoever, other than those set out above, whether expressed, implied, implied by law, or otherwise, concerning the condition of the title of the property.

The real property described above is conveyed subject to the following: All easements, covenants, conditions and restrictions of record; All legal highways; Zoning, building and other laws, ordinances and regulations; Real estate taxes and assessments not yet due and payable; Rights of tenants in possession.

TO HAVE AND TO HOLD the same together with all and singular the appurtenances thereunto belonging or in anywise appertaining, and all the estate, right, title interest, lien equity and claim whatsoever of the said grantor, either in law or equity, to the only proper use, benefit and behalf of the grantees forever.

Executed by the undersigned on JUN 11 2019, 2019:

DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR MORGAN STANLEY CAPITAL I INC. TRUST 2006-HE2, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-HE2, By Select Portfolio Servicing, Inc., as Attorney in Fact

By:  JUN 11 2019

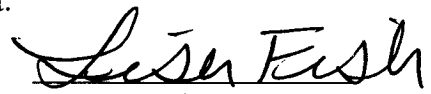
Printed Name: RICHARD ORTIZ

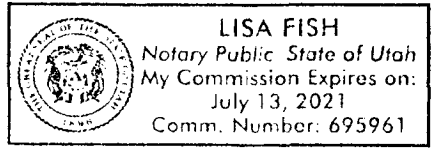
Its: Document Control Officer

* **Document Control Officer Personally Known**

STATE OF UTAH
COUNTY OF SALT LAKE

The foregoing instrument was acknowledged before me on June 11th, 2019. Before me, LISA FISH, a Notary Public of said State and County aforesaid, personally appeared Richard Ortiz Its * on behalf of Select Portfolio Servicing, Inc., as Attorney in Fact for **DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR MORGAN STANLEY CAPITAL I INC. TRUST 2006-HE2, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-HE2** with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself or herself to be Document Control Officer of Select Portfolio Servicing, Inc. its Attorney In Fact, and that he or she executed the foregoing instrument for the purposes contained herein by personally signing the above described instrument.


Notary Public



LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that Deutsche Bank National Trust Company, a national banking association organized and existing under the laws of the United States, and having its usual place of business at 1761 East St. Andrew Place, Santa Ana, California, 92705, in its capacity as Trustee (the "Trustee") under and pursuant to the agreements ("Agreements") governing the trusts referenced on Exhibit A hereto ("Trusts"), hereby constitutes and appoints Select Portfolio Servicing, Inc., as servicer ("Servicer") for the Trusts, by and through the Servicer's officers, the Trustee's true and lawful Attorney-in-Fact, in the Trustee's name, place and stead and for the Trustee's benefit, in connection with all mortgage loans serviced by the Servicer pursuant to the Agreements solely for the purpose of performing such acts and executing such documents in the name of the Trustee necessary and appropriate to effectuate the following enumerated transactions in respect of any of the mortgages or deeds of trust (the "Mortgages" and the "Deeds of Trust" respectively) and promissory notes secured thereby (the "Mortgage Notes") for which the undersigned is acting as Trustee for various certificateholders (whether the undersigned is named therein as mortgagee or beneficiary or has become mortgagee by virtue of endorsement of the Mortgage Note secured by any such Mortgage or Deed of Trust) and for which Select Portfolio Servicing, Inc. is acting as the Servicer.

This Appointment shall apply only to the following enumerated transactions and nothing herein or in the Agreements shall be construed to the contrary:

1. The modification or re-recording of a Mortgage or Deed of Trust, where said modification or re-recording is solely for the purpose of correcting the Mortgage or Deed of Trust to conform same to the original intent of the parties thereto or to correct title errors discovered after such title insurance was issued; provided that (i) said modification or re-recording, in either instance, does not adversely affect the lien of the Mortgage or Deed of Trust as insured and (ii) otherwise conforms to the provisions of the Agreements.
2. The subordination of the lien of a Mortgage or Deed of Trust to an easement in favor of a public utility company of a government agency or unit with powers of eminent domain; this section shall include, without limitation, the execution of partial satisfactions/releases, partial reconveyances or the execution or requests to trustees to accomplish same.
3. The conveyance of the properties to the mortgage insurer, or the closing of the title to the property to be acquired as real estate owned, or conveyance of title to real estate owned.
4. The completion of loan assumption agreements.
5. The full satisfaction/release of a Mortgage or Deed of Trust or full conveyance upon payment and discharge of all sums secured thereby, including, without limitation, cancellation of the related Mortgage Note.
6. The assignment of any Mortgage or Deed of Trust and the related Mortgage Note, in connection with the repurchase of the mortgage loan secured and evidenced thereby.
7. The full assignment of a Mortgage or Deed of Trust upon payment and discharge of all sums secured thereby in conjunction with the refinancing thereof, including, without limitation, the assignment of the related Mortgage Note.

8. The full enforcement of and preservation of the Trustee's interests in the Mortgage Notes, Mortgages or Deeds of Trust, and in the proceeds thereof, by way of, including but not limited to, foreclosure, the taking of a deed in lieu of foreclosure, or the completion of judicial or non-judicial foreclosure or the termination, cancellation or rescission of any such foreclosure, the initiation, prosecution and completion of eviction actions or proceedings with respect to, or the termination, cancellation or rescission of any such eviction actions or proceedings, and the pursuit of title insurance, hazard insurance and claims in bankruptcy proceedings, including, without limitation, any and all of the following acts:
 - a. the substitution of trustee(s) serving under a Deed of Trust, in accordance with state law and the Deed of Trust;
 - b. the preparation and issuance of statements of breach or non-performance;
 - c. the preparation and filing of notices of default and/or notices of sale;
 - d. the cancellation/rescission of notices of default and/or notices of sale;
 - e. the taking of deed in lieu of foreclosure;
 - f. the filing, prosecution and defense of claims, and to appear on behalf of the Trustee, in bankruptcy cases affecting Mortgage Notes, Mortgages or Deeds of Trust;
 - g. the preparation and service of notices to quit and all other documents necessary to initiate, prosecute and complete eviction actions or proceedings;
 - h. the tendering, filing, prosecution and defense, as applicable, of hazard insurance and title insurance claims, including but not limited to appearing on behalf of the Trustee in quiet title actions; and
 - i. the preparation and execution of such other documents and performance of such other actions as may be necessary under the terms of the Mortgage, Deed of Trust or state law to expeditiously complete said transactions in paragraphs 8.a. through 8.h. above.
9. With respect to the sale of property acquired through a foreclosure or deed-in lieu of foreclosure, including, without limitation, the execution of the following documentation:
 - a. listing agreements;
 - b. purchase and sale agreements;
 - c. grant/warranty/quit claim deeds or any other deed causing the transfer of title of the property to a party contracted to purchase same;
 - d. escrow instructions; and
 - e. any and all documents necessary to effect the transfer of property.
10. The modification or amendment of escrow agreements established for repairs to the mortgaged property or reserves for replacement of personal property.

The undersigned gives said Attorney-in-Fact full power and authority to execute such instruments and to do and perform all and every act and thing necessary and proper to carry into effect the power or powers granted by or under this Limited Power of Attorney as fully as the undersigned might or could do, and hereby does ratify and confirm to all that said Attorney-in-Fact shall be effective as of December 2, 2015.

This appointment is to be construed and interpreted as a limited power of attorney. The enumeration of specific items, rights, acts or powers herein is not intended to, nor does it give rise to, and it is not to be construed as a general power of attorney.

Solely to the extent that the Servicer has the power to delegate its rights or obligations under the Agreements, the Servicer also has the power to delegate the authority given to it by the Trustee under this Limited Power of Attorney, for purposes of performing its obligations and duties by executing such additional powers of attorney in favor of its attorneys-in-fact as are necessary for such purpose. The Servicer's attorneys-in-fact shall have no greater authority than that held by the Servicer.

Nothing contained herein shall (i) limit in any manner any indemnification provided by the Servicer to the Trustee under the Agreements, or (ii) be construed to grant the Servicer the power to initiate or defend any suit, litigation or proceeding in the name of Deutsche Bank National Trust Company, except as specifically provided for herein and solely in its capacity as Trustee. If the Servicer receives any notice of suit, litigation or proceeding in the name of Deutsche Bank National Trust Company, then the Servicer shall promptly forward a copy of same to the Trustee.

This limited power of attorney is not intended to extend the powers granted to the Servicer under the Agreements or to allow the Servicer to take any action with respect to Mortgages, Deeds of Trust or Mortgage Notes not authorized by the Agreements.


The 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 or in connection with any misuse by the Servicer of the powers granted to it hereunder. In accepting this indemnity, the Trustee does not waive, but rather expressly reserves, any other indemnities available under the Agreements. Pursuant to the Agreements, the Trustee shall not be liable for the actions of the Servicer or any Subservicers under this Limited Power of Attorney. The foregoing indemnity shall survive the termination of this Limited Power of Attorney and the Agreements or the earlier resignation or removal of the Trustee under the Agreements.

This Limited Power of Attorney is entered into and shall be governed by the laws of the State of New York, without regard to conflicts of law principles of such state.

Third parties without actual notice may rely upon the exercise of the power granted under this Limited Power of Attorney; and may be satisfied that this Limited Power of Attorney shall continue in full force and effect and has not been revoked unless an instrument of revocation has been made in writing by the undersigned.

IN WITNESS WHEREOF, Deutsche Bank National Trust Company, as Trustee for the Trusts listed on Exhibit A has caused its corporate seal to be hereto affixed and these presents to be signed and acknowledged in its name and behalf by a duly elected and authorized signatory this 2nd day of December, 2015.

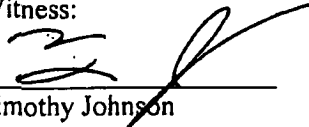
Deutsche Bank National Trust Company,
as Trustee for the Trusts on Exhibit A

By: 
Name: Karlene Benvenuto
Title: Assistant Vice President

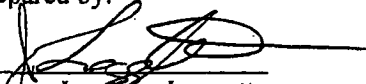
Witness:


Corey Robinson

Witness:


Timothy Johnson

Prepared by:


Name: Jonathan Leggett
Title: Trust Administrator
Address: Deutsche Bank National Trust Company
1761 E. Saint Andrew Place
Santa Ana, CA 92705

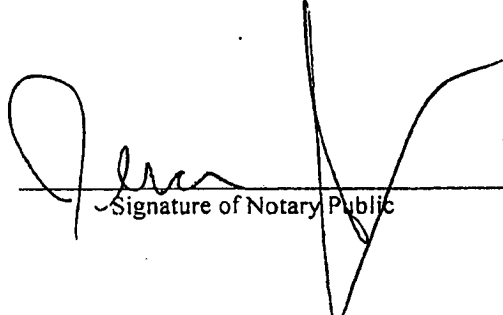
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

STATE OF CALIFORNIA
COUNTY OF ORANGE

On December 2, 2015 before me, Jerome Jackson, a Notary Public, personally appeared Karlene Benvenuto, who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed that same in her authorized capacity, and that by her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.
(SEAL)



Signature of Notary Public

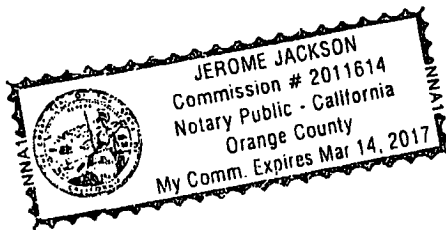


Exhibit A

Agreement

Pooling and Servicing Agreement, dated as of March 1, 2006 among Morgan Stanley ABS Capital I Inc., as Depositor, Ocwen Loan Servicing LLC, as Successor Servicer to HomeQ Servicing Corporation, JPMorgan Chase Bank N.A., as Servicer, First NLC Financial Services, LLC, as Responsible Party and Deutsche Bank National Trust Company, as Trustee, related to the Morgan Stanley Home Equity Loan Trust 2006-2, Mortgage Pass-Through Certificates, Series 2006-2.

Trust

Morgan Stanley Home Equity Loan Trust 2006-2, Mortgage Pass-Through Certificates, Series 2006-2

Agreement

Pooling and Servicing Agreement, dated as of May 1, 2006 among Morgan Stanley ABS Capital I Inc., as Depositor, Ocwen Loan Servicing LLC, as Successor Servicer to HomeQ Servicing Corporation, Wells Fargo Bank, N.A. as Servicer, JPMorgan Chase Bank N.A., as Servicer, First NLC Financial Services, LLC, as Responsible Party and Deutsche Bank National Trust Company, as Trustee, related to the Morgan Stanley Home Equity Loan Trust 2006-3, Mortgage Pass-Through Certificates, Series 2006-3.

Trust

Morgan Stanley Home Equity Loan Trust 2006-3, Mortgage Pass-Through Certificates, Series 2006-3

Agreement

Pooling and Servicing Agreement dated as of June 1, 2006 (the "Agreement") by and between Morgan Stanley ABS Capital I Inc., as Depositor, Wells Fargo Bank, National Association, as Master Servicer, Securities Administrator and Servicer ("Wells Fargo"), Saxon Mortgage Services, Inc., as Servicer, ("Saxon"), JPMorgan Chase Bank, National Association, as Servicer ("JPMorgan"), Ocwen Loan Servicing, LLC as successor servicer to HomeQ Servicing Corporation, as Servicer ("Ocwen"), First NLC Financial Services LLC, as a Responsible Party, Decision One Mortgage Company, LLC, as a Responsible Party, WMC Mortgage Corp., as a Responsible Party, and Deutsche Bank National Trust Company, as Trustee related to the Morgan Stanley IXIS Real Estate Capital Trust 2006-1, Mortgage Pass-Through Certificates, Series 2006-1

Trust

Morgan Stanley IXIS Real Estate Capital Trust 2006-1, Mortgage Pass-Through Certificates, Series 2006-1

Agreement

Pooling and Servicing Agreement dated as of February 1, 2005 by and between Morgan Stanley ABS Capital I Inc., as Depositor, HomeQ Servicing Corporation, Chase Home Finance LLC, and New Century Mortgage Corporation, as Servicers, NP Capital Corporation, as Responsible Party, and Deutsche Bank National Trust Company, as Trustee, related to Morgan Stanley ABS Capital I Inc. Trust 2005-NC1, Mortgage Pass-Through Certificates, Series 2005-NC1

Trust

Morgan Stanley ABS Capital I Inc. Trust 2005-NC1, Mortgage Pass-Through Certificates, Series 2005-NC1

Agreement

Pooling and Servicing Agreement, dated as of August 1, 2005 among Morgan Stanley ABS Capital I inc., as Depositor, Ocwen Loan Servicing LLC, as Successor Servicer to HomeQ Servicing Corporation and JPMorgan Chase Bank, National Association, Mila, Inc., as Responsible Party, LaSalle Bank National Association, as Custodian, and Deutsche Bank National Trust Company, as Trustee, related to the Morgan Stanley Home Equity Loan Trust 2005-3, Mortgage Pass-Through Certificates, Series 2005-3

Trust

Morgan Stanley Home Equity Loan Trust 2005-3, Mortgage Pass-Through Certificates, Series 2005-3

Agreement

Pooling and Servicing Agreement, dated as of November 1, 2005 among Morgan Stanley ABS Capital I inc., as Depositor, Ocwen Loan Servicing LLC, as Successor Servicer to Countrywide Home Loans Servicing LP, HomeQ Servicing Corporation and JPMorgan Chase Bank, National Association, NC Capital Corporation, as Responsible Party, WMC Mortgage Corp., as Responsible Party, Accredited Home Lenders, Inc., as Responsible Party, Aames Capital Corporation, as Responsible Party, LaSalle Bank National Association, as Custodian, Wells Fargo Bank, National Association, as Custodian, and Deutsche Bank National Trust Company, as Trustee, related to the Morgan Stanley ABS Capital I Inc. Trust 2005-HE6, Mortgage Pass-Through Certificates, Series 2005-HE6

Trust

Morgan Stanley ABS Capital I Inc. Trust 2005-HE6, Mortgage Pass-Through Certificates, Series 2005-HE6

Agreement

Pooling and Servicing Agreement, dated as of December 1, 2005 among Morgan Stanley ABS Capital I inc., as Depositor, Ocwen Loan Servicing LLC, as Successor Servicer to Countrywide Home Loans Servicing LP, HomeQ Servicing Corporation and JPMorgan Chase Bank, National Association, NC Capital Corporation, as Responsible Party, Decision One Mortgage Company, LLC, as Responsible Party, WMC Mortgage Corp., as Responsible Party, LaSalle Bank National Association, as Custodian, Wells Fargo Bank, National Association, as Custodian, and Deutsche Bank National Trust Company, as Trustee, related to the Morgan Stanley ABS Capital I Inc. Trust 2005-HE7, Mortgage Pass-Through Certificates, Series 2005-HE7

Trust

Morgan Stanley ABS Capital I Inc. Trust 2005-HE7, Mortgage Pass-Through Certificates, Series 2005-HE7

Agreement

Pooling and Servicing Agreement, dated as of May 1, 2004, among Morgan Stanley ABS Capital I INC., a Delaware corporation (the "Depositor"), Chase Manhattan Mortgage Corporation, a New Jersey corporation ("Chase"), HomeQ Servicing Corporation, a New Jersey corporation ("HomEq", and together with Chase, the "Servicers"), AAMES Capital Corporation, a California corporation ("Aames"), Accredited Home Lenders, INC., a California corporation ("Accredited"), NC Capital Corporation, California corporation ("NCCC") and Deutsche Bank National Trust Company, a national banking association, as trustee (the "Trustee"), related to Morgan Stanley ABS Capital I Inc. Trust 2004 HE3, Mortgage Pass-Through Certificates, Series 2004-HE3

Trust

Morgan Stanley ABS Capital I Inc. Trust 2004-HE3, Mortgage Pass-Through Certificates, Series 2004-HE3

Agreement

Pooling and Servicing Agreement, dated as of April 1, 2004, among Morgan Stanley ABS Capital I INC., a Delaware corporation (the "Depositor"), Chase Manhattan Mortgage Corporation, a New Jersey corporation, ("Chase"), Countrywide Home Loans Servicing LP, a Texas limited partnership ("Countrywide"), HomeQ Servicing Corporation, a New Jersey corporation ("HomEq", and together with Chase and Countrywide, the "Servicers"), AAMES Capital Corporation, a California corporation ("Aames"), Accredited Home Lenders, INC., a California corporation ("Accredited"), NC Capital Corporation, California corporation ("NCCC") and Deutsche Bank National Trust Company, a national banking association, as trustee (the "Trustee"), related to Morgan Stanley ABS Capital I INC. TRUST 2004-HE2, Mortgage Pass-Through Certificates, Series 2004-HE2

Trust

Morgan Stanley ABS Capital I INC. Trust 2004-HE2, Mortgage Pass-Through Certificates, Series 2004-HE2

Agreement

Pooling and Service agreement, dated as of June 1, 2004, among Morgan Stanley ABS Capital Inc., a Delaware corporation (the "Depositor"), Chase Manhattan Mortgage Corporation, a New Jersey corporation ("Chase"), Countrywide Home Loan Serving LP, a Texas limited partnership ("Countrywide"), HomeQ Servicing Corporation, a New Jersey corporation ("HomEq", and together with Chase and Countrywide. the "Servicers"), AAMES Capital Corporation, a California corporation ("Accredited"), NC Capital Corporation, a California corporation ("NCCC") and Deutsche Bank National Trust Company, a national banking association, as trustee ("the Trustee"), related to Morgan Stanley ABS Capital I Inc. Trust Series 2004-HE4, Mortgage Pass-Through Certificates Series 2004-HE4

Trust

Morgan Stanley ABS Capital I Inc. Trust Series 2004-HE4, Mortgage Pass-Through Certificates Series 2004-HE4

Agreement

Pooling and Servicing Agreement, dated as of June 1, 2004 (the "Agreement"), by and among Morgan Stanley Capital I INC., a Delaware corporation, as depositor (the "Depositor"), Deutsche Bank National Trust Company, a national banking association, as trustee (the "Trustee"), Wells Fargo Bank, National Association, in its dual capacities as master servicer (the "Master Servicer") and securities administrator (the "Securities Administrator"), and Washington Mutual Mortgage Securities CORP., as servicer (a "Servicer") and acknowledged by Morgan Stanley Mortgage Capital INC., a New York corporation, as seller (the "Seller"), related to Morgan Stanley Mortgage Loan Trust 2004-5AR, Mortgage Pass-Through Certificates, Series 2004-5AR

Trust

Morgan Stanley Mortgage Loan Trust 2004-5AR, Mortgage Pass-Through Certificates, Series 2004-5AR

Agreement

Pooling and Servicing Agreement dated as of January 1, 2006 by and between Morgan Stanley ABS Capital I Inc. as Depositor, Ocwen Loan Servicing LLC as Servicer, Select Portfolio Servicing Inc., as Successor Servicer to JPMorgan Chase Bank, National Association, NC Capital Corporation as a Responsible Party, and Deutsche Bank National Trust Company as Trustee for the Morgan Stanley ABS Capital I Inc. Trust 2006-NC1, Mortgage Pass-Through Certificates, Series 2006-NC1

Trust

Morgan Stanley ABS Capital I Inc. Trust 2006-NC1, Mortgage Pass-Through Certificates, Series 2006-NC1

Agreement

Pooling and Servicing Agreement dated as of April 1, 2006 by and between Morgan Stanley Capital I Inc. as Depositor, Wells Fargo Bank, National Association as a Servicer, Securities Administrator and a Custodian, Select Portfolio Servicing, Inc. as Successor Servicer to JP Morgan Chase Bank, National Association as a Servicer, Ocwen Loan Servicing, LLC as Successor Servicer to HomeEq Servicing Corporation as a Servicer, WMC Mortgage Corp. as a Responsible Party, Decision One Mortgage Company, LLC as a Responsible Party, LaSalle Bank National Association as a Custodian and Deutsche Bank National Trust Company as Trustee for the Morgan Stanley Capital I Inc. Trust 2006-HE2, Mortgage Pass-Through Certificates, Series 2006-HE2

Trust

Morgan Stanley Capital I Inc. Trust 2006-HE2, Mortgage Pass-Through Certificates, Series 2006-HE2

Agreement

Pooling and Servicing Agreement, dated as of July 1, 2004, among Morgan Stanley ABS Capital I INC., a Delaware corporation (the "Depositor"), Chase Manhattan Mortgage Corporation, a New Jersey corporation ("Chase"), Countrywide Home Loans Servicing LP, a Texas limited partnership ("Countrywide"), HomeQ Servicing Corporation, a New Jersey corporation ("HomeEq", and together with Chase and Countrywide, the "Servicers"), Accredited Home Lenders, INC., a California corporation ("Accredited"), NC Capital Corporation, a California corporation ("NCCC") and Deutsche Bank National Trust Company, a national banking association, as trustee (the "Trustee"), related to Morgan Stanley ABS Capital I INC. Trust 2004-HE5, Mortgage Pass-Through Certificates, Series 2004-HE5

Trust

Morgan Stanley ABS Capital I INC. Trust 2004-HE5 Mortgage Pass-Through Certificates, Series 2004-HE5

Agreement

Pooling and Servicing Agreement, dated as of August 1, 2004, among Morgan Stanley ABS Capital I INC., a Delaware corporation (the "Depositor"), Chase Manhattan Mortgage Corporation, a New Jersey corporation ("Chase"), Countrywide Home Loans Servicing LP, a Texas limited partnership ("Countrywide"), HomeQ Servicing Corporation, a New Jersey corporation ("HomeEq", and together with Chase and Countrywide, the "Servicers"), Accredited Home Lenders, INC., a California corporation ("Accredited"), NC Capital Corporation, a California corporation ("NCCC") and Deutsche Bank National Trust Company, as trustee, related to Morgan Stanley ABS Capital I INC. Trust 2004-HE6, Mortgage Pass-Through Certificates, Series 2004-HE6

Trust

Morgan Stanley ABS Capital I INC. Trust 2004-HE6, Mortgage Pass-Through Certificates, Series 2004-HE6

Agreement

Pooling and Servicing Agreement, dated as of July 1, 2004, among Morgan Stanley ABS Capital I INC., a Delaware corporation, as depositor (the "Depositor"), Chase Manhattan Mortgage Corporation, a New Jersey corporation ("Chase"), HomeQ Servicing Corporation, a New Jersey corporation ("HomeEq") and New Century Mortgage Corporation, a California corporation ("New Century", and together with Chase and HomeEq, the "Servicers"), NC Capital Corporation, a California corporation, as responsible party (the "Responsible Party"), and Deutsche Bank National Trust Company, a national banking association, as trustee (the "Trustee"), related to Morgan Stanley ABS Capital I INC. Trust 2004-NC6, Mortgage Pass-Through Certificates, Series 2004-NC6

Trust

Morgan Stanley ABS Capital I INC. Trust 2004-NC6 Mortgage Pass-Through Certificates, Series 2004-NC6

Agreement

Pooling and Servicing Agreement, dated as of August 1, 2004, among Morgan Stanley ABS Capital I INC., a Delaware corporation, as depositor (the "Depositor"), Chase Manhattan Mortgage Corporation, a New Jersey corporation ("Chase"), HomeQ Servicing Corporation, a New Jersey corporation ("HomeQ") and NEW New Century Mortgage Corporation, a California corporation ("New Century", and together with Chase and HomeQ, the "Servicers"), NC Capital Corporation, a California corporation, as responsible party (the "Responsible Party"), and Deutsche Bank National Trust Company, a national banking association, as trustee (the "Trustee"), related to Morgan Stanley ABS Capital I INC. Trust 2004-NC7, Mortgage Pass-Through Certificates, Series 2004-NC7

Trust

Morgan Stanley ABS Capital I INC. TRUST 2004-NC7, Mortgage Pass-Through Certificates, Series 2004-NC7

Agreement

The Pooling and Service agreement, dated as of February 1, 2004. Among Morgan Stanley ABS Capital I Inc., a Delaware corporation, as depositor (the "Depositor"), Chase Manhattan Mortgage Corporation, a New Jersey corporation ("Chase"), Countrywide Home Loan Serving LP, a Texas limited partnership, as servicer ("Countrywide", and together with Chase, the "Servicers"), AAMES Capital corporation, a California corporation, as responsible party ("Aames"), Accredited Home Lenders, Inc., a California corporation, as a responsible party ("NCCC") and Deutsche Bank National Trust Company, a national association, as trustee ("the Trustee"), related to Morgan Stanley ABS Capital I INC. Trust 2004-HE1, Mortgage Pass-Through Certificates, Series 2004-HE1.

Trust

Morgan Stanley ABS Capital I INC. Trust 2004-HE1, Mortgage Pass-Through Certificates, Series 2004-HE1

Agreement

Pooling and Servicing Agreement dated as of August 1, 2004 by and between Morgan Stanley Capital I Inc. as Depositor, Wells Fargo Bank, National Association, as Master Servicer and Securities Administrator, Select Portfolio Servicing, Inc. as successor servicer to JPMorgan Chase Bank, National Association, successor in interest to Washington Mutual Mortgage Securities Corp. as Servicer and Deutsche Bank National Trust Company, as Trustee ("Trustee") related to Morgan Stanley Mortgage Loan Trust 2004-7AR, Mortgage Pass-Through Certificates, Series 2004-7AR

Trust

Deutsche Bank National Trust Company, as Trustee for Morgan Stanley Mortgage Loan Trust 2004-7AR, Mortgage Pass-Through Certificates, Series 2004-7AR

Agreement

Pooling and Servicing Agreement dated as of September 1, 2004 by and between Morgan Stanley Capital I Inc. as Depositor, Wells Fargo Bank, National Association, as Master Servicer and Securities Administrator, and Deutsche Bank National Trust Company, as Trustee ("Trustee") for Morgan Stanley Mortgage Loan Trust 2004-8AR Mortgage Pass-Through Certificates, Series 2004-8AR and Assignment, Assumption and Recognition Agreement dated as of September 1, 2004 among Morgan Stanley Mortgage Capital Inc., Select Portfolio Servicing, Inc. as successor servicer to JPMorgan Chase Bank, National Association, successor in interest to Chase Manhattan Mortgage Corporation, a New Jersey corporation ("Servicer"), and Deutsche Bank National Trust Company, as trustee of Morgan Stanley Mortgage Loan Trust 2004-8AR and acknowledged by Wells Fargo Bank, National Association, as master servicer and as securities administrator and Morgan Stanley Capital I Inc. related to Morgan Stanley Mortgage Loan Trust 2004-8AR, Mortgage Pass-Through Certificates, Series 2004-8AR

Trust

Morgan Stanley Mortgage Loan Trust 2004-8AR, Mortgage Pass-Through Certificates, Series 2004-8AR