

A to D Assignment:

From Originator to Trust

DOCUMENTS

➤ **Adjustable Rate Note (dated 24 November 2004)**

Borrowers to Credit Suisse First Boston Financial Corporation, Lender
\$119,000 @ 7.375% initial interest

➤ **Allonge to Note (dated 24 November 2004)**

"Without Recourse, Pay to the Order Of:" (left blank)
Signed by Director-Lyidian Data Services, Attorney-in-Fact
for Credit Suisse First Boston Financial Corporation

➤ **Mortgage (dated 24 November 2004)**

Borrowers to MERS, acting solely as a nominee for Lender;
Credit Suisse First Boston Financial Corporation, Lender

➤ **Secretary's Certification (dated 27 May 2005)**

November 2, 1998:

- * Merger of Wells Fargo & Company and Norwest Corporation;
- * Wells Fargo & Company was the indirect parent company of Norwest Mortgage, Inc.

December 14, 1999:

- * Norwest Mortgage, Inc. adopted fictitious business names:
 - America's Mortgage Company
 - America's Servicing Company
 - Directors Acceptance
 - Wells Fargo Mortgage Resources

April 14, 2000:

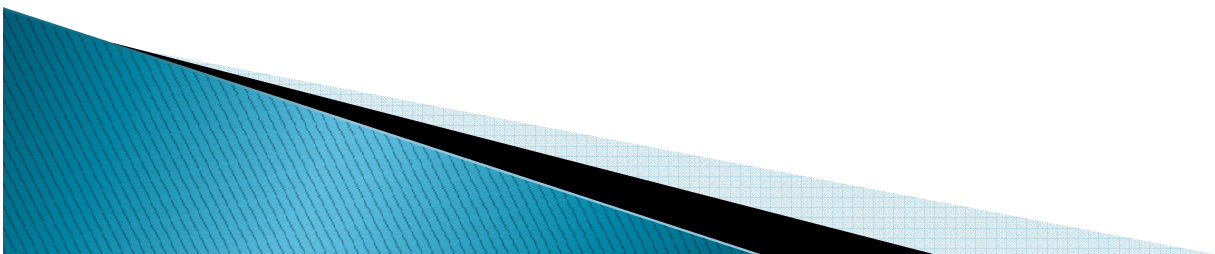
- * Norwest Mortgage, Inc. changed name to Wells Fargo Home Mortgage, Inc.;

May 8, 2004:

- * Wells Fargo Home Mortgage, Inc. merged into and with Wells Fargo Bank, National Association, the surviving entity

**SIGNED BY ASSISTANT SECRETARY OF WELLS FARGO BANK,
NATIONAL ASSOCIATION**

Borrowers filed
Chapter 13
on or about
14 March 2008



➤ **Limited Power of Attorney (dated 07 July 2008) & Acknowledgement of Conveyance (dated 07 July 2008)**

HSBC Bank USA, National Association, appointed Wells Fargo Bank, N.A. (the "Servicer") as its lawful agent and attorney-in-fact in connection with the Servicer's responsibilities to service certain mortgage loans held by HSBC Bank USA, National Association as Trustee of various trust.

Signed by VPs for HSBC Bank USA, National Association as Trustee

➤ **Assignment of Mortgage (SIGNED 28 October 2008, EFFECTIVE 07 March 2008)**

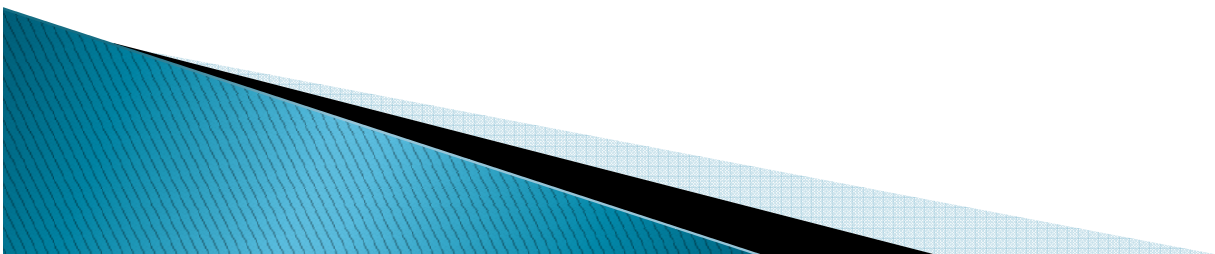
From MERS to HSBC USA Bank National Association, Inc., as Trustee for Credit Suisse First Boston ARMT 2005-1

Signed by Assistant Secretary and Vice President for MERS



§ 362(a)(4) ... a petition filed under section [301](#), [302](#), or [303](#) of this title, ... operates as a stay, applicable to all entities, of any act to create, perfect, or enforce any lien against property of the estate.

VIOLATION – Assignment signed and recorded
AFTER Chapter 13 filed.

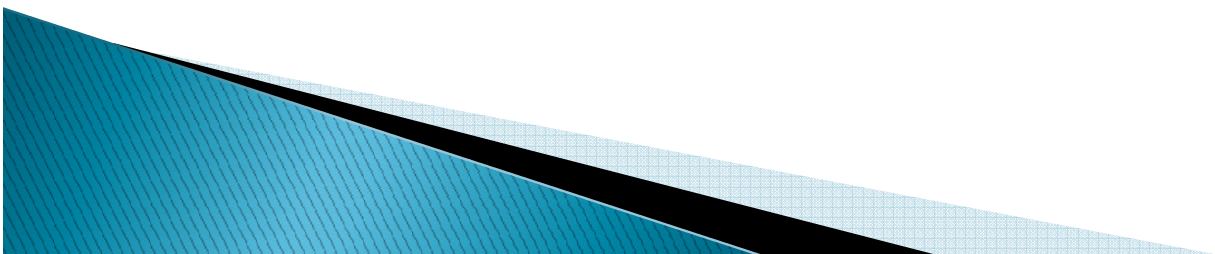


CONVEYANCING RULES – Section 2.01

Per PSA

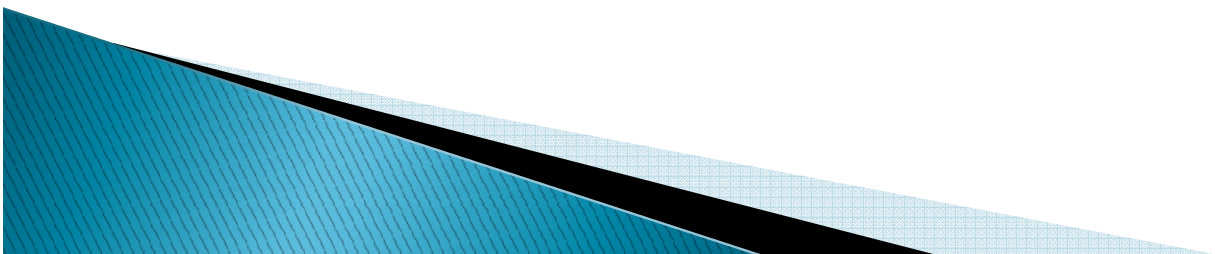
DEPOSITOR establishes Trust and sells, transfers, assigns, delivers, sets over, conveys to the Trustee for benefit of Certificateholders, the Depositor's right, title and interest in and to:

- (a) initial mortgage loans listed in the Mortgage Loan Schedule;
- (b) REO Property;
- (c) Collection Account;
- (d) any insurance policies with respect to the Initial Mortgage Loans;
- (e) Depositor's rights under the Assignment and Assumption Agreement;
- (f) all proceeds of the conversion of the foregoing into cash or other liquid property.



DEPOSITOR delivers to Custodian for benefit of Certificateholders:

- (a) original **Mortgage Note** bearing all intervening endorsements and any riders; OR a Lost Note Affidavit (with copy of Mortgage Note) from Seller;
- (b) original of any **guarantee** in connection with the Note;
- (c) original **Mortgage and assignment to MERS** with evidence of recording;
- (d) originals (or certified copy if original not returned from recording office) of **all assumptions, modifications, consolidation or extension agreements**;
- (e) original **mortgage title insurance policy** or copy of title commitment;
- (f) in MERS Mortgage loans, Seller agrees (at Seller's expense) to indicate that such loans have been assigned by Seller to Trustee per the PSA



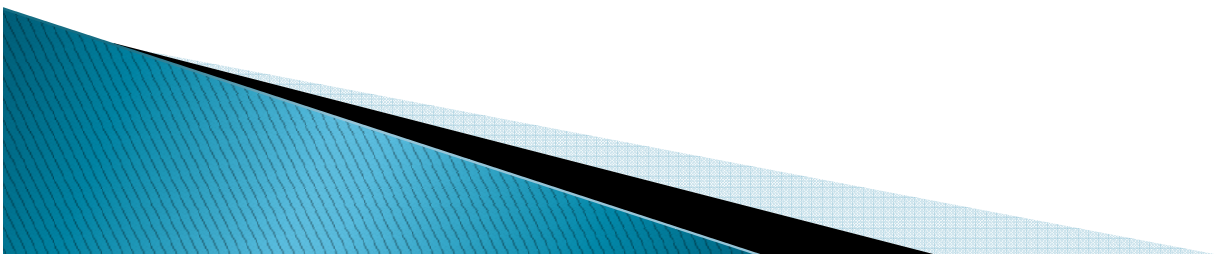
DEPOSITOR directs TRUSTEE and TRUST ADMINISTRATOR to enter into Custodial Agreement(s) to have CUSTODIAN maintain custody of documents.

Conveyance of Mortgage Loans by DEPOSITOR to TRUSTEE =

- SALE of the Mortgage Loans
- a GRANT by Depositor to Trustee for benefit of Certificateholders of a security interest in all Depositor's right, title, interest to and in Mortgage Loans per PSA
 - *perfected* security interest

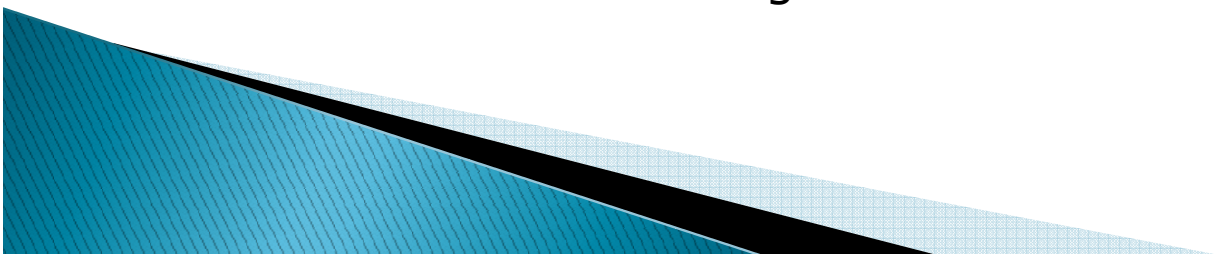
On or prior to Closing Date, DEPOSITOR directs TRUSTEE to execute Interest Rate Cap Agreements

With 1 Business Day's prior written notice to Trustee and Rating Agencies, on any Business Day designated by the Depositor during the PREFUNDING PERIOD, Depositor, Seller and Trustee shall complete, execute and deliver a Subsequent Transfer Agreement as long as such Agreement will not result in reduction or withdrawal of the ratings assigned to the Certificates on the Closing Date.



Transfer of Subsequent Mortgage Loans, other property and rights thereto, on a Subsequent Transfer Date is subject to *satisfaction* of the following conditions:

- each Subsequent Mortgage Loan conveyed satisfies the representations and warranties applicable as of the Subsequent Transfer Date
- Rating Agencies have been provided with an Opinion of Counsel dated as of the Closing Date at the expense of Depositor
- execution and delivery of Subsequent Transfer Agreement or conveyance of related Subsequent Mortgage Loans does NOT result in reduction or withdrawal of any ratings assigned to Certificates on Closing Date by the Rating Agencies
- remaining term to stated maturity of such Subsequent Mortgage Loan will not exceed 30 years
- Depositor has deposited in the Collection Account all collected Principal & Interest with respect to related Subsequent Mortgage Loans on or after related Cut-off Date
- Subsequent Mortgage Loan will not have Loan-to-Value ratio greater than 100.00%



- Subsequent Mortgage Loan will have principal balance not greater than \$1,500,000
- Subsequent Mortgage Loan maturity date shall not be beyond 30 years (in this particular PSA, not after April 1, 2035)
 - Subsequent Mortgage Loan shall not have a Net Mortgage Rate greater than 2.50%
- Subsequent Mortgage Loan shall not have first payment date later than May 1, 2005
- Subsequent Mortgage Loan will be acceptable to Rating Agencies
 - no Subsequent Mortgage Loan will be subject to Homeownership and Equity Protection Act of 1994 or any comparable state or local law
 - conveyance of Subsequent Mortgage Loans must meet characteristics defined in PSA

