

State of North Carolina        }  
  } ss.  
County of Wake                    }

**AFFIDAVIT**

BEFORE ME, the undersigned authority, personally appeared John A. Dunnery, who, being by me duly sworn, deposed as follows:

My name is John A. Dunnery. I am of sound mind, capable of making this affidavit and have personal knowledge of the facts herein stated:

I am a Vice President with Barclays Capital Real Estate Inc. dba HomEq Servicing ("HomEq"), and currently hold the position of Default and Special Servicing Operations Manager. In my position, I have access to records of HomEq pertaining to a residential mortgage loan originated on or around March 25, 2005, in the principal amount of \$105,400.00 between Cindy Staats as mortgagor and Decision One Mortgage as mortgagee. This mortgage is secured by real property and improvements thereon located at 239 Adams St., Edwardsville, IL. This loan was originated and recorded through the Mortgage Electronic Registration System ("MERS"). Subsequent to the loan origination, the mortgage and underlying note obligation were sold and securitized with the following entity: Morgan Stanley ABS Capital I Inc. Trust 2005-HE3, Mortgage Pass-Through Certificates Series 2005-HE3 Dated as of July 1, 2005 by and between Morgan Stanley ABS Capital I Inc. (Depositor), Wells Fargo Bank, National Association, Master Servicer, Securities Administrator and Custodian, Countrywide Home Loans Servicing LP (Servicer), HomEq Servicing Corporation (Servicer), Decision One Mortgage Company LLC (Responsible Party), NC Capital Corporation (Responsible Party) Accredited Home Lenders, Inc. (Responsible Party), WMC Mortgage Corp.

(Responsible Party), LaSalle Bank National Association (Custodian) and Deutsche Bank National Trust Company (as Trustee). Deutsche Bank National Trust Company, as Trustee, became the owner and holder of the note and mortgage through assignment from MERS to Deutsche Bank National Trust Company. Pursuant to the above mentioned entity, HomEq is acting as the mortgage servicer and has authority to act pursuant to a duly authorized Power of Attorney, a copy of which is attached hereto.

Effective with the payment due 06/01/06, HomEq converted this loan from a non-escrowed loan to an escrowed loan due to the mortgagor's failure to pay property taxes when due and upon receipt of cancellation of property insurance for nonpayment.

Currently, HomEq's records show a total property insurance and tax advance balance in the amount of \$5,752.81, broken down as follows:

PRE PETITION ARREARAGE:

02/23/06	\$1,876.47	property taxes (2005 taxes - redeemed)
04/20/06	\$1,454.00	property insurance (forced place 4/20/06-420/07)
06/26/06	\$ 737.15	property taxes (2006 1 <sup>st</sup> half)
	<u>\$4,067.62</u>	shortage included in claim

POST PETITION ADVANCES/CREDITS:

08/10/06	\$ 737.11	property taxes (2006 2 <sup>nd</sup> half)
10/11/06	(\$ 253.01)	escrow advance payment (credit from debtor since bk filed)
12/08/06	(\$ 253.01)	escrow advance payment (credit from debtor since bk filed)
02/21/07	\$1,454.10	property insurance (4/20/07-4/20/08)

In addition, as a result of the mortgagor's payment delinquency and default of the loan terms, there is an escrow account shortage for future insurance and tax obligations as of June, 2006, in the amount of \$3,978.22.

Further affiant sayeth not.

Dated: February 22, 2007

/s/JOHN A. DUNNERY  
John A. Dunnery, Vice President  
HomEq Servicing

SWORN TO AND SUBSCRIBED before me on the 22<sup>nd</sup> day of February, 2007.

/s/ Angela Simmons  
Notary Public

(SEAL)

### LIMITED POWER OF ATTORNEY

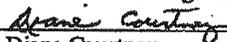
Wells Fargo Bank, N.A., Successor by Merger to Wells Fargo Bank Minnesota, N.A., F/K/A Norwest Bank Minnesota, N.A., (the "Company") located at 9062 Old Annapolis Road, Columbia, Maryland 21045, hereby irrevocably constitutes and appoints Barclays Capital Real Estate Inc., dba HomeEq Servicing, located at 4837 Watt Avenue, North Highlands, California 95660-5108, and any other officer or agent thereof, with full power of substitution, as its true and lawful attorney-in-fact with power and authority in the place and stead of the Company and in the name of the Company or in its own name from time to time in HomeEq Servicing's discretion, for the purpose of servicing mortgage loans, to take any and all appropriate action and to execute any and all documents and instruments which may be necessary or desirable to accomplish the purposes of servicing mortgage loans, and without limiting the generality of the foregoing, the Company hereby gives HomeEq Servicing the power and right, on behalf of the Company, without assent by the Company, to do the following, to the extent consistent with the terms and conditions of the Pooling and Servicing Agreements attached hereto as Exhibit A (the "Agreements"):

- (i) All documents with respect to residential mortgage loans serviced for Principal by said attorney-in-fact which are customarily and reasonable necessary and appropriate to the satisfaction, cancellation, or partial or full release of mortgages, deeds of trust or deeds to secure debt upon payment and discharge of all sums secured thereby;
- (ii) Instruments appointing one or more substitute trustees to act in place of the trustees named in Deeds of Trust;
- (iii) Affidavits of debt, notice of default, declaration of default, notices of foreclosure, and all such contracts, agreements, deeds, and instruments as are appropriate to effect any sale, transfer or disposition of real property acquired through foreclosure or otherwise;
- (iv) All other comparable instruments.

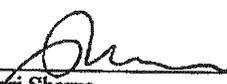
This Limited Power of Attorney is effective as of the date below and shall remain in full force and effect until revoked in writing by the undersigned or termination of the Agreement, whichever is earlier.

Date: October 19, 2006

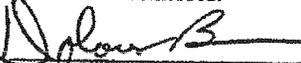
Wells Fargo Bank, N.A.,  
as Trustee under the Agreement

  
By: Diane Courtney  
Its: Vice President

Attest:

  
By: Sherri Sharps  
Its: Assistant Secretary

Unofficial Witnesses:

  
Dolores Branch

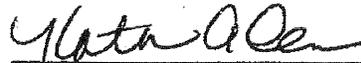
  
Anastasia K. Lacu

State of Maryland  
County of Howard

ss:

On the 19<sup>th</sup> day of October, 2006, before me, a Notary Public in and for said State, personally appeared Diane Courtney, known to me to be the Vice President of Wells Fargo Bank, N.A., and also known to me to be the person who executed this Limited Power of Attorney on behalf of said bank, and acknowledged to me that such bank executed this Limited Power of Attorney.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my office seal the day and year written above.



Notary Public: Kathleen A. Dean  
My commission expires: 2/1/2009

