

2017 019484

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2017 MAR 27 AM 9:45

MICHAEL B. BROWN
RECORDER

After Recorded Return To:

New Penn Financial, LLC d/b/a Shellpoint Mortgage Servicing

75 Beattie Place

Greenville, SC 29601

Attention: Cynthia Brock, Doc Curative Manager

COPY

METROPOLITAN TITLE OF IN
9604 COLDWATER ROAD
SUITE 105
FORT WAYNE IN 46825

LIMITED POWER OF ATTORNEY

KNOW ALL PERSONS BY THESE PRESENTS:

That, pursuant to the authority granted under that certain limited power of attorney attached as Exhibit A hereto (the "Trustee Limited Power of Attorney") by HSBC Bank USA, National Association, a national banking association located at 452 Fifth Avenue, New York, NY 10018, in its capacity as Trustee for the trusts identified in Exhibit A thereto ("Trustee"), Bank of America, N.A., a national banking association ("BANA"), by these presents does hereby make, constitute and appoint New Penn Financial LLC dba Shellpoint Mortgage Servicing, a Delaware limited liability company ("Subservicer") located at 75 Beattie Place, Greenville, SC 29601, BANA's true and lawful attorney-in-fact, and hereby grants it authority and power to take, through its duly authorized officers, the Actions (as such term is defined herein) in Trustee's name, place and stead. This limited power of attorney (the "Limited Power of Attorney") is given in connection with and pursuant to a certain Flow Subservicing Agreement dated as of September 10, 2012 (the "Agreement") by and between BANA and Subservicer, pursuant to which Subservicer has the duty to provide servicing, administration, and management and disposition services with respect to certain Mortgage Loans (as such term is defined in the Trustee Limited Power of Attorney) serviced by BANA as servicer and held by Trustee (the "Servicing Arrangement").

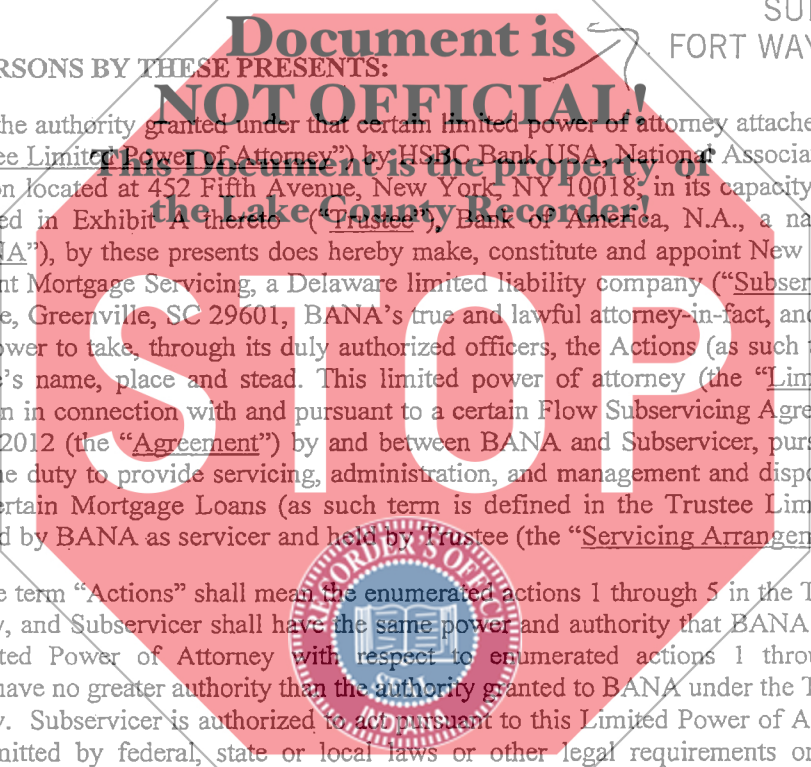
As used above, the term "Actions" shall mean the enumerated actions 1 through 5 in the Trustee Limited Power of Attorney, and Subservicer shall have the same power and authority that BANA is given under the Trustee Limited Power of Attorney with respect to enumerated actions 1 through 5 therein. Subservicer shall have no greater authority than the authority granted to BANA under the Trustee Limited Power of Attorney. Subservicer is authorized to act pursuant to this Limited Power of Attorney only as mandated or permitted by federal, state or local laws or other legal requirements or restrictions—including without limitation federal and state debt collection laws—applicable to Trustee, BANA or Subservicer in connection with the Mortgage Loans.

Pursuant to the power granted to it by the Trustee Limited Power of Attorney, BANA, as Trustee's attorney-in-fact, further grants Subservicer full power and authority to execute such instruments and to do and perform all and every act and thing requisite, necessary and proper to carry into effect the power or powers granted by or under this Limited Power of Attorney as fully, to all intents and purposes, as BANA itself might or could do under the Trustee Limited Power of Attorney, and hereby does ratify and confirm all that Subservicer shall lawfully do or cause to be done by authority hereof.

As Trustee's attorney-in-fact, BANA represents to those dealing with Subservicer that they may rely upon the Limited Power of Attorney until they receive actual notice of termination or revocation thereof or unless an instrument of revocation has been recorded. Any and all third parties dealing with

LIMITED POWER OF ATTORNEY TO NEW PENN FINANCIAL LLC DBA SHELLPOINT MORTGAGE SERVICING

THIS INSTRUMENT PREPARED BY AMIE ELDRED 7315 S DURANGO DRIVE, LAS VEGAS, NV 89113



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Subservicer as BANA's attorney-in-fact may rely completely, unconditionally and conclusively on the authority of Subservicer, and need not make any inquiry about whether Subservicer is acting pursuant to the Servicing Arrangement. Any purchaser, title insurance company, public official or other third party may rely upon a written statement by Subservicer that any subject mortgage loan or real estate owned by Trustee, as Trustee, or by Subservicer for Trustee as a result of the termination of the related Mortgage Loan, is subject to the authority and power conferred to the Subservicer pursuant to the Servicing Arrangement and this Limited Power of Attorney (including, for the avoidance of doubt, the Trustee Limited Power of Attorney).

Nothing contained herein shall be construed to grant Subservicer the power to (i) initiate or defend any suit, litigation, or proceeding in the name of BANA or Trustee or be construed to create a duty of BANA or Trustee to initiate or defend any suit, litigation, or proceeding in the name of Subservicer, (ii) incur or agree to any liability or obligation in the name or on behalf of BANA or Trustee, or (iii) execute any document or take any action on behalf of, or in the name, place, or stead of, BANA or Trustee, except, in each case, as provided herein.

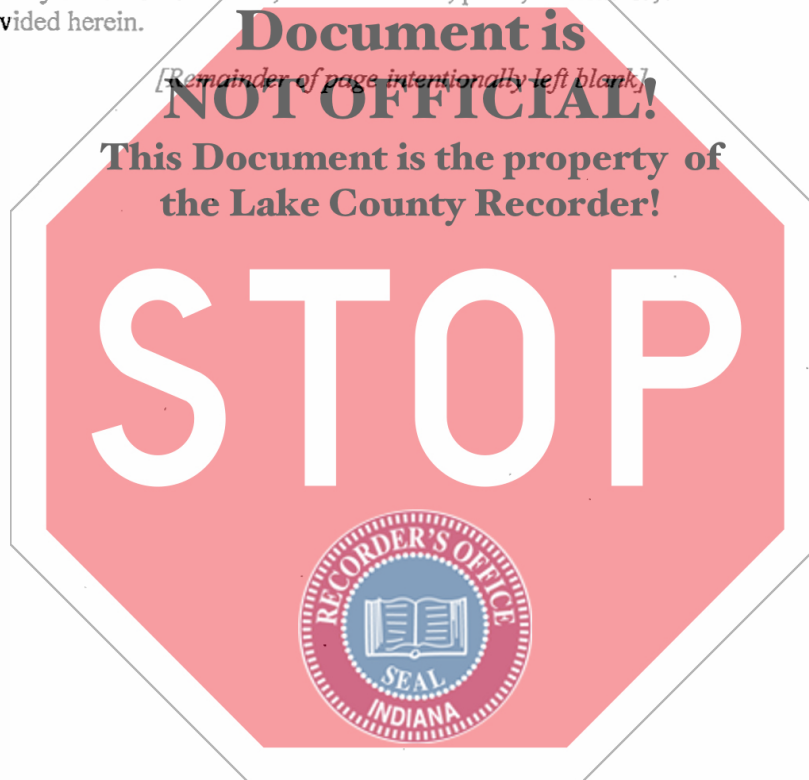


Exhibit A

TRUSTEE LIMITED POWER OF ATTORNEY

[attached hereto]



LIMITED POWER OF ATTORNEY TO NEW PENN FINANCIAL LLC DBA SHELLPOINT MORTGAGE SERVICING

THIS INSTRUMENT PREPARED BY AMIE ELDRED 7315 S DURANGO DRIVE, LAS VEGAS, NV 89113

Exhibit A Continued

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 BANK OF AMERICA, N.A., a national banking association located at 1800 Tapo Canyon Rd., Simi Valley, CA, 93063 (hereinafter called "BANA"), as its true and lawful attorney-in-fact to act in the name, place and stead of Trustee for the purposes set forth below. BANA is the servicer for the ACE Securities Corp. Home Equity Loan Trust, Series 2005-HE4 (the "Trust") pursuant to the pooling and servicing agreement identified opposite the name of the Trust on Exhibit A (the "Agreement").

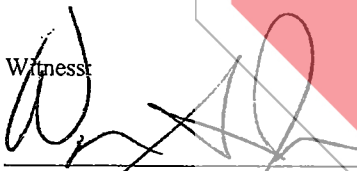
The said attorneys-in-fact, and each of them, are hereby authorized, and empowered, as follows with respect to the loans, mortgages, and properties securitized pursuant to the Agreement (the "Mortgage Loans"):

1. 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.
2. 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 filings on behalf of Trustee in connection with insurance, foreclosure, bankruptcy and eviction actions.
3. To endorse any checks or other instruments received by BANA and made payable to Trustee.
4. 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 BANA to collect, negotiate or otherwise settle any deficiency claim, including interest and attorney's fees.
5. To do any other act or complete any other document that arises in the normal course of servicing.
6. To delegate the authority given to BANA by Trustee under this Power of Attorney for purposes of servicing, administering or managing the Mortgage Loans by executing such additional powers of attorney in favor of New Penn Financial LLC dba Shellpoint Mortgage Servicing, as subservicer for BANA for such purposes. BANA's attorneys-in-fact shall have no greater authority than that held by BANA.

Dated: February 27, 2017

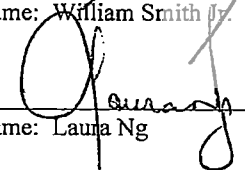
HSBC BANK USA, NATIONAL ASSOCIATION,
AS TRUSTEE

Witness


Name: William Smith Jr.




Name: Asma Alghofailey
Title: Vice President


Name: Laura Ng

State of New York), County of New York)

On the 27th day of February in the year 2017 before me, the undersigned, a Notary Public in and for said State, personally appeared Asma Alghofailey, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed, the instrument

Witness my hand and official seal this 27th day of February, 2017.


My Commission Expires:

NOTARY STAMP

JAMES CURD
Notary Public, State of New York
No. 01CU6112189
Qualified in Richmond County
Commission Expires June 23, 2020

"I affirm, under the penalties of perjury, that I have taken reasonable care to redact each Social Security number in this document, Unless required by law."

Greg Putt
Document is NOT OFFICIAL!
Prepared By: Laura Ng

This Document is the property of the Lake County Recorder!

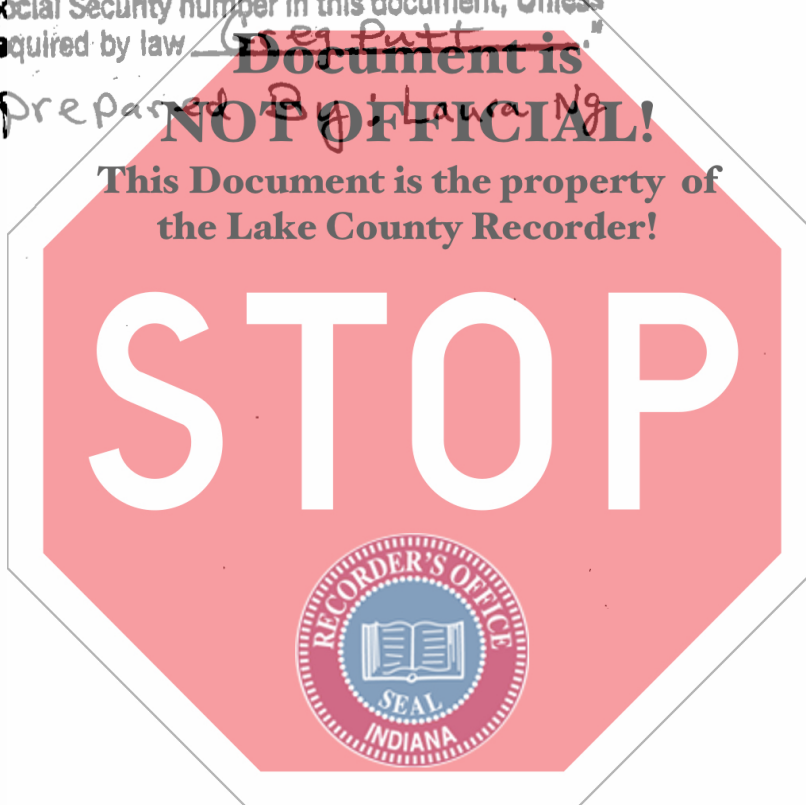


Exhibit "A"
Updated as of February 23, 2017

<u>TRUST</u>	<u>AGREEMENT</u>
ACE Securities Corp. Home Equity Loan Trust, Series 2005-HE4	Pooling and Servicing Agreement, dated as of June 1, 2005, among Ace Securities Corp., as depositor, Countrywide Home Loans Servicing LP, as a servicer, Saxon Mortgage Services, Inc., as a servicer, Ocwen Federal Bank FSB, as a servicer, Wells Fargo Bank, N.A., as master servicer and as securities administrator and HSBC Bank USA, N.A., as trustee

