

This Instrument Was Prepared By:

Aaminah Reynoso

→ LAW OFFICES OF DAVID J. STERN, P.A.

900 South Pine Island Road, Suite 400

Plantation, FL 33324

File No.: 08-C20512

Tax Folio No.: 0711317035006000050

Asset No: 1158013786

SPECIAL WARRANTY DEED

THIS INDENTURE, made this 16 day of June, 2008, between **HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR HOME EQUITY LOAN TRUST SERIES ACE 2005-HE5**, whose post-office mailing address is 8480 Stagecoach Circle, Frederick, MD 21701, hereinafter called the Grantor, to **MOISES M. DASILVA and MARIA F. DASILVA, husband and wife**, whose post-office mailing address is 14 Burrell Place, Palm Coast, FL 32137, hereinafter called the Grantee.

(Wherever used herein the terms "Grantor" and "Grantee" include the parties to this instrument and their heirs, legal representatives and assignees of individuals, and assigns of corporations)

WITNESSETH: the Grantor, for and in consideration of the sum of TEN and 00/100 (\$10.00) DOLLARS and other good and valuable consideration, receipt whereof is hereby acknowledged by these presents, does grant, bargain and sell, alien, remise, release, convey and confirm unto the Grantee all that certain land, situate in Flagler County Florida, viz:

Lot 5, of Block 60, of PALM COAST, Map of Belle Terre, Section 35, according to the plat thereof, as recorded in Map Book 11, Pages 2-26, of the Public Records of Flagler County, Florida.

Subject to: Restrictions, limitations, conditions, reservations, covenants and easements of record, if any; all applicable zoning ordinances; and taxes for the year 2008 and subsequent years.

TOGETHER with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

AND the Grantor hereby covenants with the Grantee that the Grantor is lawfully seized of said land in fee simple; that the Grantor has good right and lawful authority to sell and convey said land; that the Grantor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons claiming by, through or under the Grantor.

The Grantor, as trustee, has the full power and authority to protect, conserve, sell, convey, lease, encumber, and to otherwise manage and dispose of said real property pursuant to F.S. 689.071.

The undersigned Agent further states that the Power of Attorney has not been heretofore revoked by the Principal and is still in full force and effect.

Wherever the text in this Special Warranty Deed so requires, the use of any gender shall be deemed to include all genders, and the use of the singular shall include the plural.



IN WITNESS WHEREOF the Grantor has caused these presents to be executed in its name, and its corporate seal to be hereunto affixed, by its proper officer(s) thereunto duly authorized, the day and year first above written.

Signed, sealed and delivered in our presence:

HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR HOME EQUITY LOAN TRUST SERIES ACE 2005-HE5

Susan Little

Print Name: Susan Little

Mary Senseney
Print Name: Mary Senseney

By: WELLS FARGO BANK, N.A. Its Attorney-in-Fact pursuant to Power of Attorney attached hereto.

By: Darryl Scott
Print Name: Darryl Scott

Title: Assistant Vice President

(CORPORATE SEAL)

STATE OF SC

COUNTY OF York

The foregoing instrument was acknowledged before me this 16 day of June, 2008, by Darryl Scott, as Assistant Vice President of WELLS FARGO BANK, N.A. as Attorney-in-Fact for HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR HOME EQUITY LOAN TRUST SERIES ACE 2005-HE5, who executed same on behalf of the said corporation and who did take an oath. He/She is personally known to me or has produced _____ as identification.

Deborah K. Waldrop
NOTARY PUBLIC
South Carolina
My Commission Expires 6/13/2017

[Signature]
Notary Public, State of _____
Print Name: _____

My commission expires:

[Signature]

After recording Return to:
Wells Fargo Home Mortgage
Attn: Lien Rise, MAC #X0501-022
1003 E. Brier Dr.
San Bernardino, CA 92408

WHEN RECORDED MAIL TO:

_____ Space above
this line for recorders use

LIMITED POWER OF ATTORNEY

HSBC Bank USA, National Association, hereby constitutes and appoints Wells Fargo Bank, N.A., (the "Servicer"), as its lawful agent and attorney-in-fact, in its name, place and stead to execute and acknowledge in writing or by facsimile stamp all documents customarily and reasonably necessary and appropriate for the tasks described in items (1) through (4) below; provided however, that the documents described below may only be executed and delivered by such Attorney-In-Fact if such documents are required or permitted under the terms of the related servicing agreements and no power is granted hereunder to take any action that would be adverse to the interests of HSBC Bank USA, National Association or any action which is not required or permitted under the servicing or trust agreement. This Power of Attorney is being issued in connection with the Servicer's responsibilities to service certain mortgage loans (the "Loans") held by HSBC Bank USA, National Association as Trustee of various trust. These Loans are comprised of mortgages, deeds of trust, deeds to secure debt and other forms of security instruments (collectively the "Security Instruments") and the promissory notes (the "Notes") they secure.

1. Demand, sue for, recover, collect and receive each and every sum of money, debt, account and interest (which now is, or hereafter shall become due and payable) belonging to or claimed by HSBC Bank USA, National Association as Trustee of the trusts relating to the Loans, and to use or take any lawful means for recovery by legal process or otherwise.
2. As HSBC Bank USA, National Association as Trustee of the trusts act and deed, to transact business of any kind regarding the Loans, to obtain any interest in the Loans and/or the property and buildings which are the subject of the Security Instruments (the "Property"), to contract for, purchase, receive, take possession of and obtain evidence of title in and to the Property, and/or to secure payment of the Notes or performance of any related obligation or agreement.

3. Execute bonds, Notes, Security Instruments and other contracts, agreements and instruments regarding the Loans and/or the Property, including but not limited to the execution of releases, satisfactions and assignments, and the execution of deeds and associated instruments, if any, conveying the Property, in the interest of HSBC Bank USA, National Association as Trustee of the trusts.

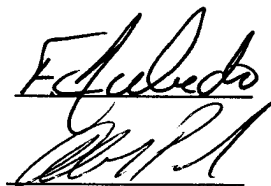
4. Endorse, on behalf of HSBC Bank USA, National Association all checks, drafts and/or other negotiable instruments made payable to HSBC Bank USA, National Association as Trustee of the Trusts.

Notwithstanding anything continued herein to the contrary, the Servicer shall not, without the Trustee's written consent: (i) initiate any action, suit or proceeding directly relating to the servicing of a Loan solely under HSBC Bank USA, National Association as Trustee's name without indicating Servicer's representative capacity, (ii) initiate any other action, suit or proceeding not directly relating to the servicing of a Loan (including but not limited to actions, suits or proceedings against Certificateholders, or against the Depositor] for breaches of representations and warranties) solely under the Trustee's name, (iii) engage counsel to represent the Trustee in any action, suit or proceeding not directly relating to the servicing of a Loan (including but not limited to actions, suits or proceedings against Certificateholders, or against the Depositor for breaches of representations and warranties), or (iv) prepare, execute or deliver any government filings, forms, permits, registrations or other documents or take any action with the intent to cause, and that actually causes, the Trustee to be registered to do business in any state.

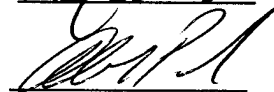
Witness my hand and seal this 13th day of March, 2008.

HSBC Bank USA, National Association as Trustee, and not individually

By (Name & Title): Fernando Acebedo Vice President _____



By (Name & Title): Alexander Pabon Vice President _____



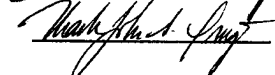
Witness (Name & Title): Elena Zheng AVP _____



Witness (Name & Title): Doris Wong Officer _____



Attest (Name & Title): Mark J. Inigo Corporate Trust Specialist _____



ACKNOWLEDGMENT OF CONVEYANCE

State of New York)
) ss.:
County of New York)

On the 13th day of March in the year 2008 before me, the undersigned, a Notary Public in and for said State, personally appeared Fernando Acebedo_ and Alexander Pabon, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her capacity, and that by his/her signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument.

WITNESS [Signature] my hand and official seal

(SEAL) _____ Notary Public State
of _____

My commission Expires _____

AUDREY H. ZABRISKIE
No. 01ZA6158890
Notary Public, State of New York
Qualified in New York County
My Commission Expires 01/16/2011

Official Copy

PREMIERE

Asset^S_M Services

7495 New Horizon Way, Frederick, MD
21703

www.premierere.com



LETTER OF AUTHORIZATION

Attached Exhibit lists the names and positions of Wells Fargo Bank, NA. employees given authority to sign any and all documents necessary to complete the closing transactions with exception to deeds and other documents that need to be recorded. ** Please note, the officers listed below do have the authority to sign deeds and other recordable documents.

Tamara Swain *	Vice President
Jodi Cornish *	Vice President
Dixie Teagle *	Vice President
Melanie Burkett *	Vice President
Cynthia Flynn *	Vice President
Melanie Bycroft *	Assistant Vice President
Lynn Carder *	Assistant Vice President
Ann Niles *	Assistant Vice President
Jennifer Sharp *	Assistant Vice President
Annette Pabon *	Assistant Vice President
Mike Hojnowshi *	Assistant Vice President
Rodney Dabbondanza *	Assistant Vice President
Jose X Pinto *	Assistant Vice President
Jeff Greissinger *	Assistant Vice President
Christy Tiska *	Assistant Vice President
Mary C. Smith *	Assistant Vice President
Mary Senseney *	Assistant Vice President
Ami Curtis *	Assistant Vice President
Desmond Cline-Symthe *	Assistant Vice President
Darryl Scott *	Assistant Vice President
Jennifer Presley *	Assistant Vice President
Joseph Barry *	Assistant Vice President
Erick Wenk *	Assistant Vice President
Glendora Hudson	Assistant Vice President
Yvette Blatchford*	Assistant Vice President
Janet Farmer *	Assistant Vice President
Otti Eskridge *	Assistant Vice President
Tracy Nelson *	Assistant Secretary
Cindy Moldovan *	Assistant Secretary
Bonita Shugarts *	Assistant Secretary
Julie Welter-Smith *	Assistant Secretary
Laura Stang *	Assistant Secretary
Donta Kieffer *	Assistant Secretary
Leah Bruchey *	Assistant Secretary
Mike Miller *	Assistant Secretary

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- Jessica Sweeney
Asset Manager
- Stacy Dennis
Asset Manager
- Michael Hiatt
Asset Manager
- Eileen Gaylor
Asset Manager
- Kevin Schriver
Asset Manager
- Kristi Keyser
Asset Manager
- Lisa Compton
Asset Manager
- Regina Woods
Asset Manager
- Donna Kendall
Asset Manager
- Amy Rountree
Asset Manager
- Stu Smith
Asset Manager
- Joe Smith
Asset Manager
- Gayle Luaces
Asset Manager
- Kim McGargle
Asset Manager
- Diane Franklin
Asset Manager
- Laura Culley
Asset Manager
- Angie Mitts
Asset Manager
- Bev Schissler
Asset Manager
- Rob Moore
Asset Manager
- Kim Cover
Asset Manager
- Susan Mautz
Asset Manager
- Nicole Denny
Asset Manager
- Brigitte Day
Asset Manager
- Natacha Mattox
Asset Manager
- Debra Hillringhouse
Asset Manager
- Hollie Govoni
Asset Manager
- Cheri Tolson-Clipper
Asset Manager
- Dawn Dumbroski
Asset Manager
- Craig Knight
Asset Manager
- Theresa Wolfe
Asset Manager
- Melinda Dotson
Asset Manager
- Shelley Devlin
Asset Manager
- Marijo Kober
Asset Manager
- Carey Barnes
Asset Manager
- Michael Frevert
Asset Manager
- Sherry Cohen
Asset Manager
- Michelle Schultz
Asset Manager
- Patricia Counter
Asset Manager
- Edith Fitzgerald
Asset Manager
- Sheila Sherrill
Asset Manager
- Jason Wilson
Asset Manager
- Brooke Argo
Asset Manager
- Jeremy Baker
Asset Manager
- Lindsay Fries
Asset Manager
- Jason Lee
Asset Manager

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- Cavin Pollar
Asset Manager
- Janene Brennan
Asset Manager
- Lynn Demaray
Asset Manager
- Tara Rasmussen
Asset Manager
- Courtney Sharp
Asset Manager
- Lisa Spratt
Asset Manager
- Tracy Trenhaile
Asset Manager
- Angela Van Hauen
Asset Manager
- Joy Beemer
Asset Manager
- Nathan Brennan
Asset Manager
- Brent Coyner
Asset Manager
- Denise Hildreth
Asset Manager
- Louise Legg
Asset Manager
- Steven Muniz
Asset Manager
- Nicky Pickering
Asset Manager
- Michael Sheldon
Asset Manager
- Casey White
Asset Manager
- Kasha Blanding
Asset Manager
- Brad Cottom
Asset Manager
- Ricky Green
Asset Manager
- Donna Hayes
Asset Manager
- Michael Hopkins
Asset Manager
- Joseph Jones
Asset Manager
- RC Jones
Asset Manager
- Shawn Robinson
Asset Manager
- Sandra Brink
Asset Manager
- Angela Carpenter
Asset Manager
- Kindra Cunningham
Asset Manager
- Melissa Dietrich
Asset Manager
- Omar Mark
Asset Manager
- Jeannine Reed
Asset Manager
- Aaron Whitt
Asset Manager
- Michelle Yarborough
Asset Manager
- Robey Caldwell
Asset Manager
- Theresa Freeman
Asset Manager
- Yvonne Gardner
Asset Manager
- Tnisha Garrison
Asset Manager
- Syreeta Gray
Asset Manager
- Bryan Hutchins
Asset Manager
- Jennifer Stephens
Asset Manager
- Christy Tillman
Asset Manager
- Christina Valdepena
Asset Manager
- Kathleen Cost
Asset Manager
- Gwen Atkinson
Asset Manager
- Don Fritz
Asset Manager
- Stacey Gallagher
Asset Manager

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Shawn Hartwig
Asset Manager
Stephanie Johnson
Asset Manager
Staci Kent
Asset Manager
Sorrell O'Connor
Asset Manager
Chris Carrubba
Asset Manager
Robert Martus
Asset Manager
Kelly McLucas
Asset Manager
Anita Steele
Asset Manager
Jodie Lindsey
Asset Manager
Rosie Flores
Asset Manager
Maria Palos
Asset Manager
Sandra Romero
Asset Manager
Carol Rowlen

Asset Manager
Irene Vargas
Asset Manager
Sara Heyse
Asset Manager
Veronica Lopez
Asset Manager
Adriana Navarro
Asset Manager
Sandra Neal
Asset Manager
Rebecca Pennell
Asset Manager
Michelle Schafer
Asset Manager
Aaron Whitt
Asset Manager
Nichole Pritchett
Asset Manager
Jason Miller
Asset Manager

Brenda Myers Closer
Rachael Hoover Closer
Amber Taber Closer
Daphne Murphy Closer
Shanon Stottlemeyer Closer
Stacy Edens Closer
Gretchen Gilman Closer
Kareedi Epps Closer
Bill Hormes Closer
Lora Ferree Closer
Jean Toms Closer
Brenda Delauter Closer
Marie Launder Closer
Jennifer Hahn Closer
Mike Moss Closer
Lindsey McKendrick Closer
Jessica Chapin Closer
Kristine Scharnberg Closer
Megan Dunleavy Closer
Suzie Brown Closer
Tamera Stone Closer

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Leah Wright	Closer
Kristen Dauner	Closer
Cheryl Doud	Closer
Nicole Johnson	Closer
Terrell Blackmon	Closer
Omari Stewart	Closer
Cynthia Thomas	Closer
Guy Lunda	Closer
Kristen Hanley	Closer
Sanchez Crenshaw	Closer
Maureen Kyzer	Closer
Sara Barker	Closer
Tina Beal	Closer
Lisa Hoffman	Closer
Molly Ruiz	Closer
Veronica Jones	Closer
Dan Wingfield	Closer
Angela Thompson	Closer
Uzziah Chavies	Closer
Ray Allen	Closer
Melinda Koll	Closer
Matt Hagen	Closer
Aaron Reyes	Closer
Branden Farmer	Closer
Sharon Glover	Closer
Suzie Bergstrom	Closer

Unofficial Copy