

EXHIBIT H

FORM OF POWER OF ATTORNEY

LIMITED POWER OF ATTORNEY

HSBC Bank USA, National Association, a national banking association having its principal place of business in New York, New York, in its capacity as indenture trustee with respect to the People's Choice Home Loan Securities Trust 2005-4, Mortgage-Backed Notes, Series 2005-4 (hereinafter called the "Indenture Trustee") hereby appoints People's Choice Home Loan, Inc. (hereinafter called "PCHLI"), as its true and lawful attorney-in-fact to act in the name, place and stead of the Indenture Trustee for the purposes set forth below.

The said attorneys-in-fact, and each of them, are hereby authorized, and empowered, as follows:

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 motions to lift stays, and other documents or notice filings on behalf of the Indenture Trustee in connection with insurance, foreclosure, bankruptcy and eviction actions.
3. 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 PCHLI to collect, negotiate or otherwise settle any deficiency claim, including interest and attorney's fees.
4. To do any other act or complete any other document that arises in the normal course of servicing of all Mortgage Loans and REO Properties, as defined in, and subject to the terms of, (a) the Sale and Servicing Agreement, dated as of October 1, 2005, among People's Choice Home Loan Securities Corp., as depositor (the "Depositor"), People's Choice Home Loan Securities Trust 2005-4, as the issuer (the "Issuer"), the Indenture Trustee, Wells Fargo Bank, National Association, as master servicer and securities administrator, EMC Mortgage Corporation, as servicer (the "Servicer"), and PCHLI, as subservicer, and (b) the Servicing Agreement, dated as of October 1, 2005, among the Servicer, Wells Fargo Bank, National Association, as master servicer, PCHLI, as subservicer, the Issuer and the Indenture Trustee.

*Austin*

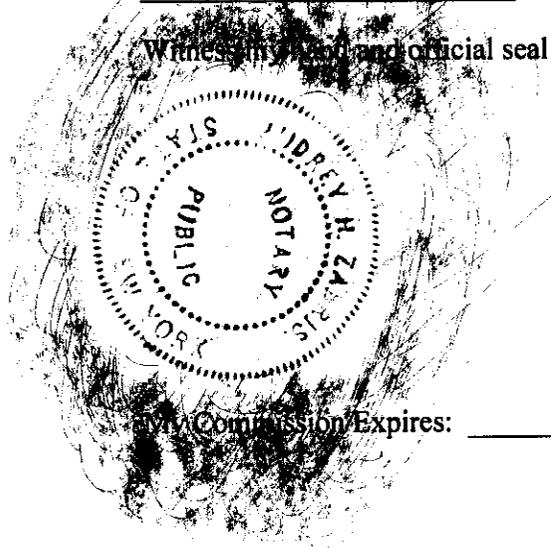
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State of   New York   )

County of   New York   :   ss   )

BEFORE ME,   Audrey H. Zabriskie  , a Notary Public in and for the jurisdiction aforesaid, on this   21st   day of   June, 2007  , personally appeared   Elena Zheng   who resides at   452 Fifth Ave, New York, NY 10018   and who is personally known to me (or sufficiently proven) to be a   Assistant Vice President   of   HSBC BANK, N.A.   and the person who executed the foregoing instrument by virtue of the authority vested in him/her and he/she did acknowledge the signing of the foregoing instrument to be his/her free and voluntary act and deed as a   Officer of the Trustee   for the uses, purposes and consideration therein set forth.

Witness my hand and official seal this   21st   day of   June  , 200  7  .



*Audrey H. Zabriskie*

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

Dated: June 21, 2007.

Witness: *Chi S. Le*

Name: Chi S. Le

*Nina K. Nassar*

Name: Nina K. Nassar

*Elena Zheng*  
Name: Elena Zheng  
Title: Assistant Vice President

**PREPARED BY: RETURN TO:  
AUSTIN LAW FIRM, P.A.  
ATTORNEYS AT LAW  
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*502-08-0064*

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