

SHERIFF'S SALE COST SHEET

H50C Bank USA vs. Teresy Address and Service
 NO. 11-06 ED NO. 540-06 JD DATE/TIME OF SALE Sept. 20 1100

DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$ <u>165.00</u>
LEVY (PER PARCEL	\$15.00
MAILING COSTS	\$ <u>27.50</u>
ADVERTISING SALE BILLS & COPIES	\$17.50
ADVERTISING SALE (NEWSPAPER)	\$15.00
MILEAGE	\$ <u>10.00</u>
POSTING HANDBILL	\$15.00
CRYING/ADJOURN SALE	\$10.00
SHERIFF'S DEED	\$35.00
TRANSFER TAX FORM	\$25.00
DISTRIBUTION FORM	\$25.00
COPIES	\$ <u>5.50</u>
NOTARY	\$ <u>10.00</u>
TOTAL ***** \$ <u>390.50</u>	

WEB POSTING	\$150.00
PRESS ENTERPRISE INC.	\$ <u>808.00</u>
SOLICITOR'S SERVICES	\$75.00
TOTAL ***** \$ <u>1033.00</u>	

PROTHONOTARY (NOTARY)	\$10.00
RECORDER OF DEEDS	\$ <u>41.50</u>
TOTAL ***** \$ <u>51.50</u>	

REAL ESTATE TAXES:

BORO, TWP & COUNTY 20	\$
SCHOOL DIST. 20	\$ <u>488.17</u>
DELINQUENT 20	\$ <u>844.32</u>
TOTAL ***** \$ <u>1332.49</u>	

MUNICIPAL FEES DUE:

SEWER 20	\$
WATER 20	\$ <u>91.91</u>
TOTAL ***** \$ <u>91.91</u>	

SURCHARGE FEE (DSTE)	\$ <u>120.00</u>
MISC. _____	\$ _____
_____	\$ _____
TOTAL ***** \$ <u>—</u>	

TOTAL COSTS (OPENING BID) \$ 3019.46

COLUMBIA COUNTY SHERIFF'S OFFICE
SHERIFF'S REAL ESTATE FINAL COST SHEET

HSBC Bank USA vs Teresa Andress aka Sonnet/

NO. 111-06 ED NO. 540-06 JD

DATE/TIME OF SALE: Sept. 20 1100

BID PRICE (INCLUDES COST) \$ 3019.40

POUNDAGE - 2% OF BID \$ 60.39

TRANSFER TAX - 2% OF FAIR MKT \$ _____

MISC. COSTS \$ _____

TOTAL AMOUNT NEEDED TO PURCHASE \$ 3079.79

PURCHASER(S): _____

ADDRESS: _____

NAMES(S) ON DEED: _____

PURCHASER(S) SIGNATURE(S): Larry & Phil

Agent for Phelan Hallinan + Schmieg

TOTAL DUE: \$ 3079.79

LESS DEPOSIT: \$ 1350

DOWN PAYMENT: \$ _____

TOTAL DUE IN 8 DAYS \$ 1729.79

PHILIP AN HALLINAN & SCHMIEG, LLP

1617 JFK Boulevard, Suite 1400

Philadelphia, PA 19103-1814

Operated Assistant 215-563-7000

Automated Assistant 215-320-0007

nora.ferrer@fedphe.com

Nora Ferrer
Legal Assistant, ext. 1477

Representing Lenders in
Pennsylvania and New Jersey

February 16, 2007

Office of the Sheriff
Columbia County Courthouse
5 West Main Street
Bloomsburg, PA 17815

Re: ANDRESS, Teresa
518 Fisher Avenue
Catawissa, PA 17820
No. 540-CV-2006

Dear Sir or Madam:

With reference to the above captioned property, which was knocked-down to Daniel G. Schmieg as "attorney-on-the-writ", please prepare the Sheriff's Deed to HSBC BANK USA, NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE UNDER THE INDENTURE RELATING TO PEOPLE'S CHOICE HOME LOAN SECURITIES TRUST SERIES 2005-4, MORTGAGE-BACKED NOTES, SERIES 2005-4, 7515 Irvine Center Drive, Irvine, CA, 92618.

Please record the Sheriff's Deed and send a copy via facsimile at your earliest convenience.

In addition, please find enclosed two (2) Statements of Value along with two (2) stamped self-addressed envelopes for your convenience.

Thank you in advance for your cooperation in this matter.

Yours truly,


Nora Ferrer

Enclosure

cc: Peples Choice Home Loan, Inc.

Account No. 0010251888

COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF REVENUE
BUREAU OF INDIVIDUAL TAXES
DEPT. 280603
HARRISBURG, PA 17128-0603

**REALTY TRANSFER TAX
STATEMENT OF VALUE**

See Reverse for Instructions

RECORDER'S USE ONLY

State Tax Paid

Book Number
Zip Code Zip Code

Page Number

Date Recorded

Complete each section and file in duplicate with Recorders of Deeds when (1) the full value/consideration is not set forth in the deed, (2) when the deed is without consideration, or by gift, or (3) a tax exemption is claimed. A statement of value is not required if the transfer is wholly exempt from tax based on: (1) family relationship or (2) public utility easement. If more space is needed, attach additional sheet(s).

A CORRESPONDENT - All inquiries may be directed to the following person:

Name: Daniel G. Schmieg, Esquire Suite 1400 Telephone Number:
Street Address: One Penn Center at Suburban Station, 1617 JFK Blvd. City: Philadelphia State: PA Area Code (215) 563-7000 Zip Code: 19103

B TRANSFER DATA

Grantor(s)/Lessor(s): Timothy T. Chamberlain - Sheriff Columbia County Courthouse
Grantee(s)/Lessee(s): HSBC BANK USA, NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE UNDER THE INDENTURE RELATING TO PEOPLE'S CHOICE HOME LOAN SECURITIES TRUST SERIES 2005-4, MORTGAGE-BACKED NOTES, SERIES 2005-4
Street Address: P.O. Box 380, 35 W. Main Street City: Bloomsburg State: PA Zip Code: 17815
Street Address: 7515 Irvine Center Drive City: Irvine State: CA Zip Code: 92618

C PROPERTY LOCATION

Street Address: 518 Fisher Avenue, Catawissa, PA 17820 City, Township, Borough: Borough of Catawissa
County: Columbia School District: Borough of Catawissa Tax Parcel Number: 08-05-017-00,000

D VALUATION DATA

1. Actual Cash Consideration \$3,019.40	2. Other Consideration + -0-	3. Total Consideration = \$3,019.40
4. County Assessed Value \$18,704.00	5. Common Level Ratio Factor x 3.47	6. Fair Market Value = \$64,902.88

E EXEMPTION DATA

1a. Amount of Exemption Claimed 100%	1b. Percentage of Interest Conveyed 100%
---	---

2. Check Appropriate Box Below for Exemption Claimed

- ☐ Will or intestate succession (Name of Decedant) (Estate File Number)
- ☐ Transfer to Industrial Development Agency.
- ☐ Transfer to a Trust. (Attach complete copy of trust agreement identifying all beneficiaries.)
- ☐ Transfer between principal and agent. (Attach complete copy of agency/straw party agreement.)
- ☒ Transfer from mortgagor to a holder of a mortgage in default. Mortgage Instrument Number 200611016.
- ☐ Transfers to the Commonwealth, the United States and Instrumentalities by gift, dedication, condemnation or in lieu of condemnation. (If condemnation or in lieu of condemnation, attach copy of resolution.)
- ☐ Corrective or confirmatory deed. (Attach complete copy of the prior deed being corrected or confirmed.)
- ☐ Statutory corporate consolidation, merger or division. (Attach copy of articles.)
- ☐ Other (Please explain exemption claimed, if other than listed above.)

Under Penalties of law, I declare that I have examined this Statement, including accompanying information, and to the best of my knowledge and belief, it is true, correct and complete.

Signature of Correspondent or Responsible Party: Daniel G. Schmieg, ESQUIRE Date: 2/6/07

FAILURE TO COMPLETE THIS FORM PROPERLY OR ATTACH APPLICABLE DOCUMENTATION MAY RESULT IN THE RECORDER'S REFUSAL TO RECORD THE DEED.

ORIGINAL DOCUMENT PRINTED ON CHEMICAL REACTIVE PAPER WITH MICROPRINTED BORDER

PHILAN HALLINAN & SCHMIEG LLP
ATTORNEY ESCROW ACCOUNT
ONE PENN CENTER, SUITE 1400
PHILADELPHIA, PA 19103-1814

COMMERCE BANK
3-180/360
PHILADELPHIA, PA 19148

CHECK NO
574805

DEB 02/16/2007

DATE	AMOUNT
02/16/2007	*****1,729.79

Pay ONE THOUSAND SEVEN HUNDRED TWENTY NINE AND 79/100 DOLLARS

Void after 180 days

To The
Order
Of
Sheriff of Columbia County
35 W Main Street
Bloomsburg, PA 17815

Travis S. Williams

THIS DOCUMENT CONTAINS HEAT SENSITIVE INK. TOUCH OR PRESS HERE - RED IMAGE DISAPPEARS WITH HEAT.

⑈ 574805⑈ ⑆036001808⑆36 150866 E⑈

Catawissa Water Authority

Borough of Catawissa

19 Schoolhouse Road

P. O. Box 54

Catawissa, PA 17820

Phone: 570-356-2172 Fax: 570-356-7695

September 13, 2006

Timothy T. Chamberlain
Sheriff of Columbia County
P. O. Box 380
Bloomsburg, PA 17815

RE: Mortgage Electronic Registration Systems vs. Blair D. Lewis
Docket #: 100ED2006 JD # 423JD2006

HSBC Bank USA vs. Teresa L. Andress, a/k/a Teresa Samuel
Docket #: 111ED2006 JD # 540JD2006

Wells Fargo Bank vs. Holly J. Carl & Danny L. Carl
Docket #: 114ED2006 JD # 741JD2006

Dear Sheriff Chamberlain:

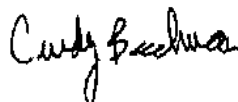
Enclosed is documentation of the water utility amounts owed to the Catawissa Water Authority by Lewis for the property listed under JD # 423JD2006; by Andress for the property listed under JD #540JD2006; and by the Carls for the property listed under JD # 741JD2006.

The following is a summation of amounts owed as of September 12, 2006:

Blair D. Lewis	\$ 104.80
Teresa L. Andress	\$ 91.91
Holly & Danny Carl	\$ 90.20

If you have any questions, please contact me at 356-2172.

Sincerely,



Cindy Bachman
Superintendent
Catawissa Water Authority

Encls.

Print your name and address on the reverse so that we can return the card to you. Attach this card to the back of the mailpiece, in front or on the front if space permits.	700	Domestic Return
Article Addressed to: OFFICE OF F.A.I.R. DEPARTMENT OF PUBLIC WELFARE PO BOX 8016 LARRISBURG, PA 17105	Article Number <i>(Transfer from service label)</i>	Form 3811, February 2004

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
<p>■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</p> <p>■ Print your name and address on the reverse so that we can return the card to you.</p> <p>■ Attach this card to the back of the mailpiece, or on the front if space permits.</p>	<p>A. Signature #11 <i>Samuel J. Vertigan</i> Agent</p> <p>B. Received by (Printed Name) C. Date of Delivery JUL 27 2000</p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p>
<p>1. Article Addressed to:</p> <p>COMMONWEALTH OF PENNSYLVANIA DEPARTMENT OF REVENUE-ATTN: SHERIFF SALE BUREAU OF COMPLIANCE CLEARANCE SUPPORT SECTION DEPARTMENT 281230 HARRISBURG, PA 17128-1230</p>	<p>3. Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p>
<p>2. Article Number (Transfer from service label)</p>	<p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>
<p>7005 1160 0000 0372 8668</p>	
<p>PS Form 3811, February 2004 Domestic Return Receipt 102595-02-M-154</p>	

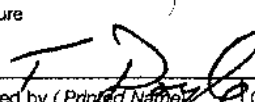
<p>SENDER: COMPLETE THIS SECTION</p> <ul style="list-style-type: none"> ■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired. ■ Print your name and address on the reverse so that we can return the card to you. ■ Attach this card to the back of the mailpiece, or on the front if space permits. <p>1. Article Addressed to:</p> <p style="text-align: center; padding: 20px 0;">INTERNAL REVENUE SERVICE TECHNICAL SUPPORT GROUP WILLIAM GREEN FEDERAL BUILDING 600 ARCH STREET ROOM 3259 PHILADELPHIA, PA 19106</p> <p>2. Article Number (Transfer from service label)</p>	<p>COMPLETE THIS SECTION ON DELIVERY</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 60%; border: none; padding: 5px;"> <p>A. Signature</p> <p>X <i>[Signature]</i></p> </td> <td style="width: 40%; border: none; padding: 5px;"> <p><input type="checkbox"/> Agent</p> <p><input checked="" type="checkbox"/> Addressee</p> </td> </tr> <tr> <td style="border: none; padding: 5px;"> <p>B. Received by (Printed Name)</p> <p><i>DAVID RIEGEL</i></p> </td> <td style="border: none; padding: 5px;"> <p>C. Date of Delivery</p> <p><i>AUG 21 2006</i></p> </td> </tr> <tr> <td colspan="2" style="border: none; padding: 5px;"> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes</p> <p style="padding-left: 20px;">If YES, enter delivery address below: <input type="checkbox"/> No</p> </td> </tr> </table> <p>3. Service Type</p> <table style="width: 100%; border: none;"> <tr> <td><input checked="" type="checkbox"/> Certified Mail</td> <td><input type="checkbox"/> Express Mail</td> </tr> <tr> <td><input type="checkbox"/> Registered</td> <td><input type="checkbox"/> Return Receipt for Merchandise</td> </tr> <tr> <td><input type="checkbox"/> Insured Mail</td> <td><input type="checkbox"/> C.O.D.</td> </tr> </table> <p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>	<p>A. Signature</p> <p>X <i>[Signature]</i></p>	<p><input type="checkbox"/> Agent</p> <p><input checked="" type="checkbox"/> Addressee</p>	<p>B. Received by (Printed Name)</p> <p><i>DAVID RIEGEL</i></p>	<p>C. Date of Delivery</p> <p><i>AUG 21 2006</i></p>	<p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes</p> <p style="padding-left: 20px;">If YES, enter delivery address below: <input type="checkbox"/> No</p>		<input checked="" type="checkbox"/> Certified Mail	<input type="checkbox"/> Express Mail	<input type="checkbox"/> Registered	<input type="checkbox"/> Return Receipt for Merchandise	<input type="checkbox"/> Insured Mail	<input type="checkbox"/> C.O.D.
<p>A. Signature</p> <p>X <i>[Signature]</i></p>	<p><input type="checkbox"/> Agent</p> <p><input checked="" type="checkbox"/> Addressee</p>												
<p>B. Received by (Printed Name)</p> <p><i>DAVID RIEGEL</i></p>	<p>C. Date of Delivery</p> <p><i>AUG 21 2006</i></p>												
<p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes</p> <p style="padding-left: 20px;">If YES, enter delivery address below: <input type="checkbox"/> No</p>													
<input checked="" type="checkbox"/> Certified Mail	<input type="checkbox"/> Express Mail												
<input type="checkbox"/> Registered	<input type="checkbox"/> Return Receipt for Merchandise												
<input type="checkbox"/> Insured Mail	<input type="checkbox"/> C.O.D.												

7005 1160 0000 0372 8699

PS Form 3811, February 2004

Domestic Return Receipt

102505-02-0000-15

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
<p>■ Complete Items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</p> <p>■ Print your name and address on the reverse so that we can return the card to you.</p> <p>■ Attach this card to the back of the mailpiece, or on the front if space permits.</p>	<p>A. Signature <div style="text-align: center;">X </div> <input type="checkbox"/> Agent 111 <input checked="" type="checkbox"/> Addressee </p> <p>B. Received by (Printed Name) <u>T. DOYLE</u> C. Date of Delivery <u>JUL 19 2006</u></p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No </p>
<p>1. Article Addressed to:</p> <p style="text-align: center; padding: 20px 0;">Commonwealth of PA PO Box 2675 Harrisburg, PA 17105</p>	<p>3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D. </p>
<p>2. Article Number <i>(Transfer from service label)</i></p>	<p>4. Restricted Delivery? <i>(Extra Fee)</i> <input type="checkbox"/> Yes</p>
<div style="border: 1px solid black; display: inline-block; padding: 5px;">7005 1160 0000 0372 8651</div>	

STATE OF PENNSYLVANIA
COUNTY OF COLUMBIA) SS

Brandon R. Eyerly, Publisher being duly sworn according to law deposes and says that Press Enterprise is a newspaper of general circulation with its principal office and place of business at 3185 Lackawanna Avenue, Bloomsburg, County of Columbia and State of Pennsylvania, and was established on the 1st day of March, 1902, and has been published daily, continuously in said Town, County and State since that day and on the attached notice August 30 and September 6, 13, 2006 as printed and published; that the affiant is one of the officers or publisher of said newspaper in which legal advertisement was published; that neither the affiant nor Press Enterprise is interested in the subject matter of said notice and advertisement and that all of the allegations in the foregoing statement as to time, place, and character of publication are true.

Sworn and subscribed to before me this 18th day of September 2006

(Notary Public)
Commonwealth Of Pennsylvania
My commission expires Notarial Seal
Dennis L. Ashenfelder, Notary Public
Scott Twp., Columbia County
My Commission Expires July 3, 2007
Member, Pennsylvania Association Of Notaries

And now,....., 20....., I hereby certify that the advertising and publication charges amounting to \$.....for publishing the foregoing notice, and the fee for this affidavit have been paid in full.

PHELAN HALLINAN & SCHMIEG, LLP
1617 JFK Boulevard, Suite 1400
Philadelphia, PA 19103-1814
Automated Attendant # 215-320-0007 ext 1478
Operated Assisted # 215-563-7000 ext 1478
Fax # 215-563-8656
Lisa.Steinman@fedphe.com

September 6, 2006

Office of the Sheriff
COLUMBIA County Courthouse



RE: HSBC BANK USA, NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE
UNDER THE INDENTURE RELATING TO PEOPLE'S CHOICE HOME LOAN
SECURITIES TRUST SERIES 2005-4, MORTGAGE-BACKED NOTES,
SERIES 2005-4
v. TERESA L. ANDRESS, A/K/A TERESA SAMUEL
COLUMBIA COUNTY, NO. 540-CV-2006

RE: AFFIDAVIT OF SERVICE PURSUANT TO RULE 3129
Dear Sir or Madam:

Enclosed please find the following:

XX Affidavit of service pursuant to rule 3129 with attachments.

Please find attached a copy of the original Affidavit of service pursuant to rule 3129, which has been sent for filing with the COLUMBIA County Prothonotary's Office as of the date of this letter.

*******IMPORTANT NOTICE: This property is sold at the direction of the plaintiff. It may not be sold in the absence of a representative of the plaintiff at the Sheriff's Sale. The sale must be postponed or stayed in the event that a representative of the plaintiff is not present at the sale.*******

Yours truly,

LISA STEINMAN
For PHELAN HALLINAN & SCHMIEG, LLP

*****PROPERTY IS LISTED FOR THE 9/20/06 SHERIFF'S SALE.*****

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA

RE: HSBC BANK USA, NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE
UNDER THE INDENTURE RELATING TO PEOPLE'S CHOICE HOME LOAN
SECURITIES TRUST SERIES 2005-4, MORTGAGE-BACKED NOTES,
SERIES 2005-4

) CIVIL ACTION

vs.

TERESA L. ANDRESS, A/K/A
TERESA SAMUEL

) CIVIL DIVISION
) NO. 540-CV-2006

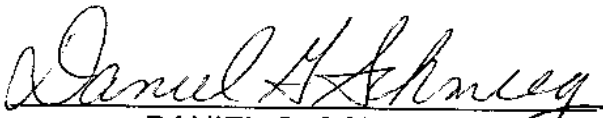
AFFIDAVIT OF SERVICE PURSUANT TO RULE 3129

COMMONWEALTH OF PENNSYLVANIA)
COUNTY OF COLUMBIA)

SS:

I, DANIEL G. SCHMIEG, ESQUIRE attorney for **HSBC BANK USA, NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE UNDER THE INDENTURE RELATING TO PEOPLE'S CHOICE HOME LOAN SECURITIES TRUST SERIES 2005-4, MORTGAGE-BACKED NOTES, SERIES 2005-4** hereby verify that true and correct copies of the Notice of Sheriff's sale were served by certificate of mailing to the recorded lienholders, and any known interested party see Exhibit "A" attached hereto.

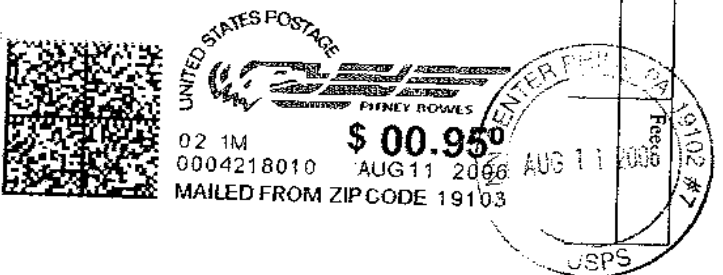
DATE: September 6, 2006


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

Name and Address of Sender

PHELAN HALLINAN & SCHMIEG LLC
ONE PENN CENTER PLAZA, SUITE 1400
PHILADELPHIA, PA 19103-1814

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage
1	*****	TENANT/OCCUPANT 518 FISHER AVENUE CATAWISSA, PA 17820	
2	*****	DOMESTIC RELATIONS OF COLUMBIA COUNTY COLUMBIA COUNTY COURTHOUSE P.O. BOX 380 BLOOMSBURG, PA 17815	
3		COMMONWEALTH OF PENNSYLVANIA DEPARTMENT OF WELFARE P.O. BOX 2675 HARRISBURG, PA 17105	
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			
15		RE: TERESA L. ANDRESS, A/K/A TERESA SAMUEL TEAM 3 PHS#134119.	
Total Number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office	Postmaster, Per (Name of Receiving Employee)



TIMOTHY T. CHAMBERLAIN



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P.O. BOX 380
BLOOMSBURG, PA 17815
FAX: (570) 389-5625

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

IN THE COURT OF COMMON PLEAS OF
COLUMBIA COUNTY, COMMONWEALTH
OF PENNSYLVANIA.

HSBC BANK USA

VS.

TERESA ANDRESS - SAMUEL

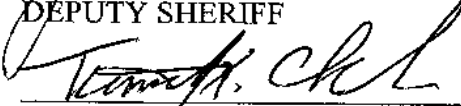
WRIT OF EXECUTION #111 OF 2006 ED

POSTING OF PROPERTY

August 15, 2006 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE
PROPERTY OF TERESA ANDRESS - SAMUEL AT 518 FISTHER AVE. CATAWISSA
COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY COLUMBIA COUNTY
CHIEF DEPUTY SHERIFF JAMES ARTER.

SO ANSWERS:


DEPUTY SHERIFF


TIMOTHY T. CHAMBERLAIN
SHERIFF

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 21ST DAY OF AUGUST 2006



COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Wendy Westover, Notary Public
Bloomsburg, Columbia Co., PA
My Commission Expires November 07, 2009

TIMOTHY T. CHAMBERLAIN



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P.O. BOX 380
BLOOMSBURG, PA. 17815
FAX: (570) 389-5623

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 764-4300

HSBC BANK USA, NATIONAL
ASSOCIATION, AS INDENTURE TRUSTEE
UNDER THE INDENTURE RELATING TO
PEOPLE'S CHOICE HOME LOAN
SECURITIES TRUST SERIES 2005-4,
MORTGAGE-BACKED NOTES, SERIES 2005-

Docket # 111ED2006

4

VS

MORTGAGE FORECLOSURE

TERESA L. ANDRESS, A/K/A TERESA
SAMUEL

AFFIDAVIT OF SERVICE

NOW, THIS MONDAY, JULY 31, 2006, AT 4:10 PM, SERVED THE WITHIN MORTGAGE
FORECLOSURE UPON TERESA ANDRESS AKA TERESA SAMUEL AT 350 FISHER AVE.
APT. 1, CATAWISSA BY HANDING TO TERESA ANDRESS, , A TRUE AND ATTESTED COPY
OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

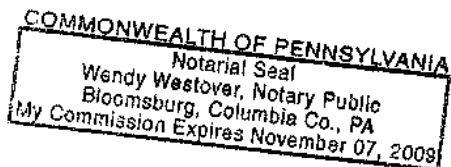
Timothy T. Chamberlain

SHERIFF TIMOTHY T. CHAMBERLAIN

SWORN AND SUBSCRIBED BEFORE ME
THIS MONDAY, AUGUST 07, 2006

Wendy Westover

NOTARY PUBLIC



J. Carter
J. CARTER
DEPUTY SHERIFF

4100

COLUMBIA COUNTY SHERIFF'S OFFICE PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 7/13/2006

SERVICE# 1 - OF - 12 SERVICES
DOCKET # 111ED2006

PLAINTIFF

HSBC BANK USA, NATIONAL ASSOCIATION, AS
INDENTURE TRUSTEE UNDER THE INDENTURE
RELATING TO PEOPLE'S CHOICE HOME LOAN
SECURITIES TRUST SERIES 2005-4, MORTGAGE-BACKED
NOTES, SERIES 2005-4

DEFENDANT
ATTORNEY FIRM

TERESA L. ANDRESS, A/K/A TERESA SAMUEL
PHELAN HALLINAN AND SCHMIEG

PERSON/CORP TO SERVED

TERESA ANDRESS AKA TERESA
SAMUEL

518 FISHER AVE.

CATAWISSA

PAPERS TO SERVED

MORTGAGE FORECLOSURE

SERVED UPON TERESA

RELATIONSHIP DEF IDENTIFICATION _____

DATE _____ TIME 6:10 MILEAGE _____ OTHER _____

Race _____ Sex _____ Height _____ Weight _____ Eyes _____ Hair _____ Age _____ Military _____

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA ^ POB _____ POE _____ CCSO _____
B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA
C. CORPORATION MANAGING AGENT
☒ D. REGISTERED AGENT
E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE

F. OTHER (SPECIFY) 350 FISHER AVE APT 71

ATTEMPTS
DATE

TIME

OFFICER

REMARKS

7-20-6 1140 ARTER CARD

7-21-6 0925 ARTER CARD

7-26-6 1240 ARTER CARD AT 350 FISHER AVE CMT.

7-31-6 1120 ARTER CARD AT 350 APT 71 FISHER AVE
DEPUTY J. Galt DATE 7-31-6

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 7/13/2006

SERVICE# 3 - OF - 12 SERVICES
DOCKET # 111ED2006

PLAINTIFF

HSBC BANK USA, NATIONAL ASSOCIATION, AS
INDENTURE TRUSTEE UNDER THE INDENTURE
RELATING TO PEOPLE'S CHOICE HOME LOAN
SECURITIES TRUST SERIES 2005-4, MORTGAGE-BACKED
NOTES, SERIES 2005-4

DEFENDANT
ATTORNEY FIRM

TERESA L. ANDRESS, A/K/A TERESA SAMUEL
PHELAN HALLINAN AND SCHMIEG

PERSON/CORP TO SERVED

CATAWISSA WATER

SCHOOLHOUSE ROAD

CATAWISSA

PAPERS TO SERVED

MORTGAGE FORECLOSURE

SERVED UPON Posted on Door

RELATIONSHIP _____ IDENTIFICATION _____

DATE 7-19-06 TIME 1230 MILEAGE _____ OTHER _____

Race _____ Sex _____ Height _____ Weight _____ Eyes _____ Hair _____ Age _____ Military _____

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA _____ POB ☒ POE _____ CCSO _____
B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA _____
C. CORPORATION MANAGING AGENT _____
D. REGISTERED AGENT _____
E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE _____

F. OTHER (SPECIFY) _____

ATTEMPTS

DATE

TIME

OFFICER

REMARKS

7-19-06 1230 Arrived Completed

DEPUTY

J. Carter

DATE 7-19-06

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 7/13/2006

SERVICE# 4 - OF - 12 SERVICES
DOCKET # 111ED2006

PLAINTIFF

HSBC BANK USA, NATIONAL ASSOCIATION, AS
INDENTURE TRUSTEE UNDER THE INDENTURE
RELATING TO PEOPLE'S CHOICE HOME LOAN
SECURITIES TRUST SERIES 2005-4, MORTGAGE-BACKED
NOTES, SERIES 2005-4

DEFENDANT
ATTORNEY FIRM

TERESA L. ANDRESS, A/K/A TERESA SAMUEL
PHELAN HALLINAN AND SCHMIEG

PERSON/CORP TO SERVED
CATAWISSA BOROUGH
MAIN STREET
CATAWISSA

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON SUZANNA HERMANSKI

RELATIONSHIP SPT IDENTIFICATION _____

DATE 7-20-06 TIME 1145 MILEAGE _____ OTHER _____

Race _____ Sex _____ Height _____ Weight _____ Eyes _____ Hair _____ Age _____ Military _____

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA _____ POB ☒ POE _____ CCSO _____
B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA _____
C. CORPORATION MANAGING AGENT _____
D. REGISTERED AGENT _____
E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE _____

F. OTHER (SPECIFY) _____

ATTEMPTS

DATE

TIME

OFFICER

REMARKS

_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

DEPUTY

J. Cullen

DATE

7-20-06

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 7/13/2006

SERVICE# 5 - OF - 12 SERVICES
DOCKET # 111ED2006

PLAINTIFF

HSBC BANK USA, NATIONAL ASSOCIATION, AS
INDENTURE TRUSTEE UNDER THE INDENTURE
RELATING TO PEOPLE'S CHOICE HOME LOAN
SECURITIES TRUST SERIES 2005-4, MORTGAGE-BACKED
NOTES, SERIES 2005-4

DEFENDANT
ATTORNEY FIRM

TERESA L. ANDRESS, A/K/A TERESA SAMUEL
PHELAN HALLINAN AND SCHMIEG

PERSON/CORP TO SERVED

PAULA CLARK-TAX COLLECTOR

138 SOUTH STREET

CATAWISSA

PAPERS TO SERVED

MORTGAGE FORECLOSURE

SERVED UPON DROPPED IN MAIL SLOT

RELATIONSHIP _____ IDENTIFICATION _____

DATE 7-19-06 TIME 1235 MILEAGE _____ OTHER _____

Race _____ Sex _____ Height _____ Weight _____ Eyes _____ Hair _____ Age _____ Military _____

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA ☒ POB _____ POE _____ CCSO _____
B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA
C. CORPORATION MANAGING AGENT
D. REGISTERED AGENT
E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE

F. OTHER (SPECIFY) _____

ATTEMPTS

DATE

TIME

OFFICER

REMARKS

_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

DEPUTY

J. Carter

DATE 7-19-06

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 7/13/2006

SERVICE# 6 - OF - 12 SERVICES
DOCKET # 111ED2006

PLAINTIFF

HSBC BANK USA, NATIONAL ASSOCIATION, AS
INDENTURE TRUSTEE UNDER THE INDENTURE
RELATING TO PEOPLE'S CHOICE HOME LOAN
SECURITIES TRUST SERIES 2005-4, MORTGAGE-BACKED
NOTES, SERIES 2005-4

DEFENDANT
ATTORNEY FIRM

TERESA L. ANDRESS, A/K/A TERESA SAMUEL
PHELAN HALLINAN AND SCHMIEG

PERSON/CORP TO SERVED
DOMESTIC RELATIONS
15 PERRY AVE.
BLOOMSBURG

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON Leslie Leman

RELATIONSHIP Cust Service IDENTIFICATION _____

DATE 7-20-6 TIME 0850 MILEAGE _____ OTHER _____

Race _____ Sex _____ Height _____ Weight _____ Eyes _____ Hair _____ Age _____ Military _____

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA _____ POB ☒ POE _____ CCSO _____
B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA
C. CORPORATION MANAGING AGENT
D. REGISTERED AGENT
E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE

F. OTHER (SPECIFY) _____

ATTEMPTS
DATE

TIME

OFFICER

REMARKS

_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

DEPUTY

J. Aiden

DATE

7-20-6

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 7/13/2006

SERVICE# 9 - OF - 12 SERVICES
DOCKET # 111ED2006

PLAINTIFF

HSBC BANK USA, NATIONAL ASSOCIATION, AS
INDENTURE TRUSTEE UNDER THE INDENTURE
RELATING TO PEOPLE'S CHOICE HOME LOAN
SECURITIES TRUST SERIES 2005-4, MORTGAGE-BACKED
NOTES, SERIES 2005-4

DEFENDANT
ATTORNEY FIRM

TERESA L. ANDRESS, A/K/A TERESA SAMUEL
PHELAN HALLINAN AND SCHMIEG

PERSON/CORP TO SERVED

COLUMBIA COUNTY TAX CLAIM

PO BOX 380

BLOOMSBURG

PAPERS TO SERVED

MORTGAGE FORECLOSURE

SERVED UPON

DEB Miller

RELATIONSHIP

Cleric

IDENTIFICATION

DATE

7-19-6

TIME

1600

MILEAGE

OTHER

Race

Sex

Height

Weight

Eyes

Hair

Age

Military

TYPE OF SERVICE:

- A. PERSONAL SERVICE AT POA ___ POB ☒ POE ___ CCSO ___
B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA
C. CORPORATION MANAGING AGENT
D. REGISTERED AGENT
E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE

F. OTHER (SPECIFY)

ATTEMPTS

DATE

TIME

OFFICER

REMARKS

DEPUTY

J. Aiter

DATE

7-19-6

COUNTY OF COLUMBIA
REAL ESTATE TAX LIEN CERTIFICATE

DATE:20-JUL-06

FEE:\$5.00

CERT. NO:2271

ANDRESS TERESA
518 FISHER AVE
CATAWISSA PA 17820

DISTRICT: CATAWISSA BORO
DEED 20060-0537
LOCATION: 518 FISHER AVE CATAWISSA
PARCEL: 08 -05 -017-00,000

YEAR	BILL ROLL	AMOUNT	INTEREST	-----PENDING----- COSTS	TOTAL AMOUNT DUE
2005	PRIM	823.22	16.10	0.00	839.32
TOTAL DUE :					\$839.32

TAX CLAIM TOTAL AMOUNT DUE DURING THE MONTH OF: October ,2006

THIS IS TO CERTIFY THAT,ACCORDING TO OUR RECORDS,TAX LIENS AS OF
DECEMBER 31, 2005

REQUESTED BY:

Timothy I. Chamberlain, Sheriff
dm,

TIMOTHY T. CHAMBERLAIN



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P.O. BOX 300
BLOOMERSBURG, PA 17015
PA RT (717) 589-0625

PHONE
(717) 389-2422

24 HOUR PHONE
(717) 786-6360

Tuesday, July 18, 2006

**PAULA CLARK-TAX COLLECTOR
138 SOUTH STREET
CATAWISSA, PA 17820-**

**HSBC BANK USA, NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE
UNDER THE INDENTURE RELATING TO PEOPLE'S CHOICE HOME LOAN
SECURITIES TRUST SERIES 2005-4, MORTGAGE-BACKED NOTES, SERIES
2005-4**

VS

TERESA L. ANDRESS, A/K/A TERESA SAMUEL

DOCKET # 111ED2006

JD # 540JD2006

Dear Sir:

Enclosed is a notice of an upcoming Sheriff's Sale. If you have any claims against this property, notify this office **IMMEDIATELY**.

Please feel free to contact me with any questions that you may have.

Respectfully,

Timothy T. Chamberlain

Timothy T. Chamberlain
Sheriff of Columbia County

TAX NOTICE 2006 SCHOOL REAL ESTATE
 CATAWISSA BOROUGH
MAKE CHECKS PAYABLE TO:
 PAULA CLARK
 138 SOUTH STREET
 CATAWISSA, PA 17820

HOURS Every Tuesday 6am - 8:30pm
 Except May 1 - June 15
 Except Sept 1 - Oct 15
PHONE 570-356-2189

M
A
I
L
T
O

ADDRESSES THEREA
 518 FISHER AVE
 CATAWISSA PA 17820

FOR SOUTHERN COLUMBIA AREA SD				DATE 07/01/2006		BILL# 000014	
DESCRIPTION	ASSIGNMENT	DATE	THIS DISC	AMOUNT TAX	AND PENALTY		
REAL ESTATE	18704	26.100	478.41	488.17	536.99		
The 2% discount and 10% penalty have been computed for your convenience. Taxes are due now and payable. Prompt payment is requested. This tax notice must be returned with your payment. For a receipt, enclose a BASE.				478.41	488.17	OCT 31	OCT 31
				IF PAID ON OR BEFORE		IF PAID AFTER	

SCHOOL PENALTY AT 10%

PROPERTY DESCRIPTION		ACCT. 27506	
PARCEL 08 05 01700000		THIS TAX RETURNED	
518 FISHER AVE	2000.00	TO COURT HOUSE	
20060-0537	16704.00	JANUARY 1, 2007	
0.14 ACRES			

Fax 570-356-2304

Copy 1

REAL ESTATE OUTLINE

ED # 11-06

DATE RECEIVED 7-14-06
DOCKET AND INDEX 7-18-06

CHECK FOR PROPER INFO.

WRIT OF EXECUTION ✓
COPY OF DESCRIPTION ✓
WHEREABOUTS OF LKA ✓
NON-MILITARY AFFIDAVIT ✓
NOTICES OF SHERIFF SALE ✓
WATCHMAN RELEASE FORM ✓
AFFIDAVIT OF LIENS LIST ✓
CHECK FOR \$1,350.00 OR ✓ CK# 516771
****IF ANY OF ABOVE IS MISSING DO NOT PROCEED****

SALE DATE Sept 23 06 TIME 30
POSTING DATE Aug. 16
ADV. DATES FOR NEWSPAPER
1ST WEEK Aug. 30
2ND WEEK Sept 6
3RD WEEK 9

SHERIFF'S SALE

WEDNESDAY SEPTEMBER 20, 2006 AT 11:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 111 OF 2006 ED AND CIVIL WRIT NO. 540 OF 2006 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

ALL THAT CERTAIN piece, parcel and tract of land situate in the Borough of Catawissa, Columbia County, Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a point on the southern line of Fisher Avenue in line of land now or formerly of Harry Leiby and Margaret Leiby, his wife; THENCE eastwardly along the southern line of said Fisher Avenue, forty (40 feet) feet to a point in line of land now or formerly of the said Glen M. Keller and Maxine Keller, his wife; THENCE southwardly along land now or formerly of the said Glen M. Keller et ux, one hundred fifty (150 feet) feet to a point on the northern line of Balshi Avenue (12 feet wide); THENCE westwardly along the northern line of the said Balshi Avenue, forty (40 feet) feet to a point in line of land now or formerly of the said Harry Leiby et ux; THENCE northwardly along land now or formerly of the said Harry Leiby, et ux, one hundred fifty (150 feet) feet to a point on the southern line of said Fisher Avenue, the place of BEGINNING WHEREON is erected a cement block dwelling.

BEING the same premises which Cynthia M. Payne, by Deed dated July 23, 2004, and recorded July 26, 2004, in the Office of the Recorder of Deeds in and for the County of Columbia, Pennsylvania, as Instrument No. 200408469, granted and conveyed unto Franklin D. Address and Teresa L. Address, in fee.

RECORD OWNER

TITLE TO SAID PREMISES IS VESTED IN Teresa Address, by Deed from Teresa Address and Franklin Address, husband and wife, dated 9-14-05, recorded 1-17-06, in Deed Book 20060, page 0537.

PRIOR DEED INFORMATION

TITLE TO SAID PREMISES IS VESTED IN Franklin D. Address and Teresa L. Address, husband and wife, by Deed from Cynthia M. Payne, single, dated 7-23-04, recorded 7-26-04, in Deed Book 20040, page 8469.

PARCEL IDENTIFICATION NO: 08-05-017-00,000

Premises being: 518 FISHER AVENUE, CATAWISSA, PA 17820

TERMS OF SALE

MINIMUM PAYMENT AT TIME OF SALE: The greater of ten (10%) percent of the bid price or costs (opening bid at sale). Minimum payment is to be paid in cash, certified check or cashier's check at time of sale.

REMAINING BALANCE OF BID PRICE: Any remaining amount of the bid price is to be paid within (8) days after the sale is cash, certified check or cashier's check.

IMPORTANT NOTICE FOR FAILURE TO PAY BID PRICE: FAILURE TO PAY THE BID PRICE IN ACCORDANCE WITH THESE TERMS MAY RESULT IN SERIOUS FINANCIAL CONSEQUENCES TO THE BIDDER. DO NOT BID UNLESS FUNDS ARE AVAILABLE FOR PAYMENT WITHIN THE PRESCRIBED TIME PERIOD.

If the successful bidder fails to pay the bid price as per the above terms, the Sheriff may elect either to sue the bidder for the balance due without a resale of the property, or to resell the property at the bidder's risk and maintain an action against the bidder for breach of contract. In the case of a default all sums paid by bidder will be considered forfeited, but will be applied against any damages recoverable. The defaulting bidder will be responsible for any attorney fees incurred by the Sheriff in connection with any action against the bidder in which the bidder is found liable for damages.

Plaintiff's Attorney
Daniel G. Schmieg
1617 John F. Kennedy Blvd
Philadelphia, PA 19103

Sheriff of Columbia County
Timothy T. Chamberlain
www.sheriffofcolumbiacounty.com

SHERIFF'S SALE

WEDNESDAY SEPTEMBER 20, 2006 AT 11:00 AM

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PARCEL IDENTIFICATION NO: 08-05-017-00,000

Premises being: 518 FISHER AVENUE, CATAWISSA, PA 17820

TERMS OF SALE

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Plaintiff's Attorney
Daniel G. Schmieg
1617 John F. Kennedy Blvd
Philadelphia, PA 19103

Sheriff of Columbia County
Timothy T. Chamberlain
www.sheriffofcolumbiacounty.com

SHERIFF'S SALE

WEDNESDAY SEPTEMBER 20, 2006 AT 11:00 AM

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PARCEL IDENTIFICATION NO: 08-05-017-00,000

Premises being: 518 FISHER AVENUE, CATAWISSA, PA 17820

TERMS OF SALE

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Plaintiff's Attorney
Daniel G. Schmieg
1617 John F. Kennedy Blvd
Philadelphia, PA 19103

Sheriff of Columbia County
Timothy T. Chamberlain
www.sheriffofcolumbiacounty.com

**WRIT OF EXECUTION – (MORTGAGE FORECLOSURE)
P.R.C.P. 3180-3183 and Rule 3257**

HSBC BANK USA, NATIONAL
ASSOCIATION, AS INDENTURE
TRUSTEE UNDER THE
INDENTURE RELATING TO
PEOPLE'S CHOICE HOME LOAN
SECURITIES TRUST SERIES 2005-
4, MORTGAGE-BACKED NOTES,
SERIES 2005-4

IN THE COURT OF COMMON PLEAS OF
COLUMBIA COUNTY, PENNSYLVANIA

No. 540-CV-2006 Term 2005

2006-ED111
WRIT OF EXECUTION
(Mortgage Foreclosure)

vs.

TERESA L. ANDRESS, A/K/A
TERESA SAMUEL

Commonwealth of Pennsylvania:

County of

TO THE SHERIFF OF COLUMBIA COUNTY, PENNSYLVANIA:

To satisfy the judgment, interest and costs in the above matter you are directed to levy upon and sell the following property
(specifically described property below):

PREMISES: 518 FISHER AVENUE, CATAWISSA, PA 17820
(See Legal Description attached)

Amount Due	<u>\$75,865.87</u>
Additional Fees and Costs	<u>\$1,855.00</u>
Interest from 6/20/06 to Sale at \$12.47per diem	\$.....and costs.

Dated

7/13/2006
(SEAL)

Tami B. Kline
(Clerk) Office of the Prothy Support, Common Pleas Court
of Columbia County, Penna.

PHS#134119

DESCRIPTION

ALL THAT CERTAIN piece, parcel and tract of land situate in the Borough of Catawissa, Columbia County, Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a point on the southern line of Fisher Avenue in line of land now or formerly of Harry Leiby and Margaret Leiby, his wife; THENCE eastwardly along the southern line of said Fisher Avenue, forty (40 feet) feet to a point in line of land now or formerly of the said Glen M. Keller and Maxine Keller, his wife; THENCE southwardly along land now or formerly of the said Glen M. Keller et ux, one hundred fifty (150 feet) feet to a point on the northern line of Balshi Avenue (12 feet wide); THENCE westwardly along the northern line of the said Balshi Avenue, forty (40 feet) feet to a point in line of land now or formerly of the said Harry Leiby et ux; THENCE northwardly along land now or formerly of the said Harry Leiby, et ux, one hundred fifty (150 feet) feet to a point on the southern line of said Fisher Avenue, the place of BEGINNING WHEREON is erected a cement block dwelling.

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RECORD OWNER

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PRIOR DEED INFORMATION

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PARCEL IDENTIFICATION NO: 08-05-017-00,000

Premises being: 518 FISHER AVENUE, CATAWISSA, PA 17820

PHELAN HALLINAN & SCHMIEG, LLP

By: DANIEL G. SCHMIEG

Identification No. 62205

One Penn Center at Suburban Station

1617 John F. Kennedy Boulevard

Suite 1400

Philadelphia, PA 19103-1814

Attorney for Plaintiff

(215)563-7000

Attorney for Plaintiff

**HSBC BANK USA, NATIONAL ASSOCIATION,
AS INDENTURE TRUSTEE UNDER THE
INDENTURE RELATING TO PEOPLE'S CHOICE
HOME LOAN SECURITIES TRUST SERIES 2005-
4, MORTGAGE-BACKED NOTES, SERIES 2005-4
7515 IRVINE CENTER DRIVE
IRVINE, CA 92618**

Plaintiff,

v.

**TERESA L. ANDRESS, A/K/A TERESA SAMUEL
518 FISHER AVENUE
CATAWISSA, PA 17820**

Defendant(s).

**COLUMBIA COUNTY
COURT OF COMMON PLEAS**

CIVIL DIVISION

NO. 540-CV-2006

2006-ED-111

**AFFIDAVIT PURSUANT TO RULE 3129
(Affidavit No.1)**

**HSBC BANK USA, NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE UNDER
THE INDENTURE RELATING TO PEOPLE'S CHOICE HOME LOAN SECURITIES TRUST SERIES
2005-4, MORTGAGE-BACKED NOTES, SERIES 2005-4, Plaintiff in the above action, by its attorney,
DANIEL G. SCHMIEG, ESQUIRE, sets forth as of the date the Praecipe for the Writ of Execution was filed, the
following information concerning the real property located at 518 FISHER AVENUE, CATAWISSA, PA 17820.**

1. Name and address of Owner(s) or reputed Owner(s):

NAME

LAST KNOWN ADDRESS (If address cannot be
reasonably ascertained, please so indicate.)

**TERESA L. ANDRESS,
A/K/A TERESA SAMUEL**

**518 FISHER AVENUE
CATAWISSA, PA 17820**

2. Name and address of Defendant(s) in the judgment:

NAME

LAST KNOWN ADDRESS (If address cannot be
reasonably ascertained, please so indicate.)

Same as above

3. Name and address of every judgment creditor whose judgment is a record lien on the real property to be sold:

NAME

LAST KNOWN ADDRESS (If address cannot be
reasonably ascertained, please so indicate.)

None

4. Name and address of the last recorded holder of every mortgage of record:

NAME

LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)

None

5. Name and address of every other person who has any record lien on the property:

NAME

LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)

None

6. Name and address of every other person who has any record interest in the property and whose interest may be affected by the Sale:

NAME

LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)

None

7. Name and address of every other person whom the Plaintiff has knowledge who has any interest in the property which may be affected by the Sale:

NAME

LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)

TENANT/OCCUPANT

**518 FISHER AVENUE
CATAWISSA, PA 17820**

**DOMESTIC RELATIONS
OF COLUMBIA COUNTY**

**COLUMBIA COUNTY COURTHOUSE
P.O. BOX 380
BLOOMSBURG, PA 17815**

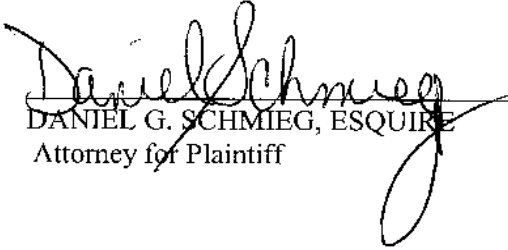
**COMMONWEALTH OF
PENNSYLVANIA
DEPARTMENT OF
WELFARE**

**P.O. BOX 2675
HARRISBURG, PA 17105**

I verify that the statements made in this Affidavit are true and correct to the best of my knowledge, information or belief. I understand that false statements herein are made subject to the penalties of 18 Pa. C.S. '4904 relating to unsworn falsification to authorities.

July 11, 2006

Date


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

PHELAN HALLINAN & SCHMIEG, LLP

By: DANIEL G. SCHMIEG

Identification No. 62205

Attorney for Plaintiff

One Penn Center at Suburban Station

1617 John F. Kennedy Boulevard

Suite 1400

Philadelphia, PA 19103-1814

Attorney for Plaintiff

(215)563-7000

HSBC BANK USA, NATIONAL ASSOCIATION,
AS INDENTURE TRUSTEE UNDER THE
INDENTURE RELATING TO PEOPLE'S CHOICE
HOME LOAN SECURITIES TRUST SERIES 2005-
4, MORTGAGE-BACKED NOTES, SERIES 2005-4
7515 IRVINE CENTER DRIVE
IRVINE, CA 92618

COLUMBIA COUNTY
COURT OF COMMON PLEAS

CIVIL DIVISION

NO. 540-CV-2006

Plaintiff,

v.

TERESA L. ANDRESS, A/K/A TERESA SAMUEL
518 FISHER AVENUE
CATAWISSA, PA 17820

Defendant(s).

AFFIDAVIT PURSUANT TO RULE 3129
(Affidavit No.1)

HSBC BANK USA, NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE UNDER THE INDENTURE RELATING TO PEOPLE'S CHOICE HOME LOAN SECURITIES TRUST SERIES 2005-4, MORTGAGE-BACKED NOTES, SERIES 2005-4, Plaintiff in the above action, by its attorney, DANIEL G. SCHMIEG, ESQUIRE, sets forth as of the date the Praecipe for the Writ of Execution was filed, the following information concerning the real property located at 518 FISHER AVENUE, CATAWISSA, PA 17820.

1. Name and address of Owner(s) or reputed Owner(s):

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
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TERESA L. ANDRESS, A/K/A TERESA SAMUEL	518 FISHER AVENUE CATAWISSA, PA 17820
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2. Name and address of Defendant(s) in the judgment:

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
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Same as above

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NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
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None

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NAME

LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)

None

5. Name and address of every other person who has any record lien on the property:

NAME

LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)

None

6. Name and address of every other person who has any record interest in the property and whose interest may be affected by the Sale:

NAME

LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)

None

7. Name and address of every other person whom the Plaintiff has knowledge who has any interest in the property which may be affected by the Sale:

NAME

LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)

TENANT/OCCUPANT

**518 FISHER AVENUE
CATAWISSA, PA 17820**

**DOMESTIC RELATIONS
OF COLUMBIA COUNTY**

**COLUMBIA COUNTY COURTHOUSE
P.O. BOX 380
BLOOMSBURG, PA 17815**

**COMMONWEALTH OF
PENNSYLVANIA
DEPARTMENT OF
WELFARE**


**P.O. BOX 2675
HARRISBURG, PA 17105**

I verify that the statements made in this Affidavit are true and correct to the best of my knowledge, information or belief. I understand that false statements herein are made subject to the penalties of 18 Pa. C.S. '4904 relating to unsworn falsification to authorities.

July 11, 2006

Date


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

PHELAN HALLINAN & SCHMIEG, LLP

By: DANIEL G. SCHMIEG

Identification No. 62205

One Penn Center at Suburban Station

1617 John F. Kennedy Boulevard

Suite 1400

Philadelphia, PA 19103-1814

Attorney for Plaintiff

(215)563-7000

Attorney for Plaintiff

**HSBC BANK USA, NATIONAL
ASSOCIATION, AS INDENTURE TRUSTEE
UNDER THE INDENTURE RELATING TO
PEOPLE'S CHOICE HOME LOAN
SECURITIES TRUST SERIES 2005-4,
MORTGAGE-BACKED NOTES, SERIES
2005-4
7515 IRVINE CENTER DRIVE
IRVINE, CA 92618**

Plaintiff,

v.

**TERESA L. ANDRESS, A/K/A
TERESA SAMUEL
518 FISHER AVENUE
CATAWISSA, PA 17820**

Defendant(s).

:
:
: **COLUMBIA COUNTY**
: **COURT OF COMMON PLEAS**
:
: **CIVIL DIVISION**
:
: **NO. 540-CV-2006**
: *2006-ED-111*
:
:
:
:

CERTIFICATION

DANIEL G. SCHMIEG, ESQUIRE hereby verifies that he is the attorney for the Plaintiff in the above-captioned matter and that the premises is not subject to the provisions of Act 91 because it is:

- () an FHA Mortgage
- () non-owner occupied
- () vacant
- (X) Act 91 procedures have been fulfilled

This Certification is made subject to the penalties of 18 Pa. C.S. '4904 relating to unsworn falsification to authorities.


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

PHELAN HALLINAN SCHMIEG, LLP

By: DANIEL G. SCHMIEG

Identification No. 62205

One Penn Center at Suburban Station

1617 John F. Kennedy Boulevard

Suite 1400

Philadelphia, PA 19103-1814

Attorney for Plaintiff

(215)563-7000

Attorney for Plaintiff

**HSBC BANK USA, NATIONAL
ASSOCIATION, AS INDENTURE TRUSTEE
UNDER THE INDENTURE RELATING TO
PEOPLE'S CHOICE HOME LOAN
SECURITIES TRUST SERIES 2005-4,
MORTGAGE-BACKED NOTES, SERIES
2005-4
7515 IRVINE CENTER DRIVE
IRVINE, CA 92618**

Plaintiff,

v.

**TERESA L. ANDRESS, A/K/A
TERESA SAMUEL
518 FISHER AVENUE
CATAWISSA, PA 17820**

Defendant(s).

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

**TO: TERESA L. ANDRESS, A/K/A TERESA SAMUEL
518 FISHER AVENUE
CATAWISSA, PA 17820**

Please be advised that this firm is a debt collector attempting to collect a debt. Any information received will be used for that purpose. If you have previously received a discharge in bankruptcy and this debt was not reaffirmed, this correspondence is not and should not be construed to be an attempt to collect a debt, but only enforcement of a lien against property..

Your house (real estate) at **518 FISHER AVENUE, CATAWISSA, PA 17820** is scheduled to be sold at Sheriff's Sale on _____, at _____ a.m., in the Office of the Sheriff at the Columbia County Courthouse, Bloomsburg, PA 17815, to enforce the Court Judgment of \$75,865.87 obtained by HSBC BANK USA, NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE UNDER THE INDENTURE RELATING TO PEOPLE'S CHOICE HOME LOAN SECURITIES TRUST SERIES 2005-4, MORTGAGE-BACKED NOTES, SERIES 2005-4, (the Mortgagee) against you. In the event the sale is continued, an announcement will be made at said sale in compliance with Pa.R.C.P., Rule 3129.3.

NOTICE OF OWNER'S RIGHTS

YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE

To prevent this Sheriff's Sale, you must take immediate action:

1. The Sale will be cancelled if you pay to the Mortgagee, HSBC BANK USA, NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE UNDER THE INDENTURE RELATING TO PEOPLE'S CHOICE HOME LOAN SECURITIES TRUST SERIES 2005-4, MORTGAGE-BACKED NOTES, SERIES 2005-4, the back payments, late charges, costs and reasonable

- attorney's fees due. To find out how much you must pay, you may call (215) 563-7000.
2. You may be able to stop the Sale by filing a petition asking the Court to strike or open the judgment, if the judgment was improperly entered. You may also ask the Court to postpone the Sale for good cause.
 3. You may also be able to stop the Sale through other legal proceedings.

You may need an attorney to assert your rights. The sooner you contact one, the better chance you will have of stopping the Sale. (See the Notice below on how to obtain an attorney.)

YOU MAY STILL BE ABLE TO SAVE YOUR PROPERTY AND YOU HAVE OTHER RIGHTS EVEN IF THE SHERIFF'S SALE DOES TAKE PLACE.

1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid by calling (215) 563-7000.
2. You may be able to petition the Court to set aside the Sale if the bid price was grossly inadequate compared to the value of your property.
3. The Sale will go through only if the buyer pays the Sheriff the full amount due in the Sale. To find out if this has happened, you may call (215) 563-7000.
4. If the amount due from the Buyer is not paid to the Sheriff, you will remain the owner of the property as if the Sale never happened.
5. You have a right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a Deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.
6. You may be entitled to a share of the money which was paid for your real estate. A Schedule of Distribution of the money bid for real estate will be filed by the Sheriff on _____. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reason why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the Schedule of Distribution is filed.
7. You may also have other rights and defenses or ways of getting your home back if you act immediately after the Sale.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE LISTED BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

**COLUMBIA COUNTY
SUSQUEHANNA LEGAL SERVICES
168 EAST 5TH STREET
BLOOMSBURG, PA 17815
(570) 784-8760**

DESCRIPTION

ALL THAT CERTAIN piece, parcel and tract of land situate in the Borough of Catawissa, Columbia County, Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a point on the southern line of Fisher Avenue in line of land now or formerly of Harry Leiby and Margaret Leiby, his wife; THENCE eastwardly along the southern line of said Fisher Avenue, forty (40 feet) feet to a point in line of land now or formerly of the said Glen M. Keller and Maxine Keller, his wife; THENCE southwardly along land now or formerly of the said Glen M. Keller et ux, one hundred fifty (150 feet) feet to a point on the northern line of Balshi Avenue (12 feet wide); THENCE westwardly along the northern line of the said Balshi Avenue, forty (40 feet) feet to a point in line of land now or formerly of the said Harry Leiby et ux; THENCE northwardly along land now or formerly of the said Harry Leiby, et ux, one hundred fifty (150 feet) feet to a point on the southern line of said Fisher Avenue, the place of BEGINNING WHEREON is erected a cement block dwelling.

BEING the same premises which Cynthia M. Payne, by Deed dated July 23, 2004, and recorded July 26, 2004, in the Office of the Recorder of Deeds in and for the County of Columbia, Pennsylvania, as Instrument No. 200408469, granted and conveyed unto Franklin D. Andress and Teresa L. Andress, in fee.

RECORD OWNER

TITLE TO SAID PREMISES IS VESTED IN Teresa Andress, by Deed from Teresa Andress and Franklin Andress, husband and wife, dated 9-14-05, recorded 1-17-06, in Deed Book 20060, page 0537.


PRIOR DEED INFORMATION

TITLE TO SAID PREMISES IS VESTED IN Franklin D. Andress and Teresa L. Andress, husband and wife, by Deed from Cynthia M. Payne, single, dated 7-23-04, recorded 7-26-04, in Deed Book 20040, page 8469.


PARCEL IDENTIFICATION NO: 08-05-017-00,000

Premises being: 518 FISHER AVENUE, CATAWISSA, PA 17820

WAIVER OF WATCHMAN - Any deputy sheriff levying upon or attaching any property under within writ may leave same without a watchman, in custody of whoever is found in possession, after notifying such person of such levy or attachment, without liability on the part of such deputy or the sheriff to any plaintiff herein for any loss, destruction or removal of any such property before sheriff's sale thereof.


(Attorney for Plaintiff(s)) (SEAL)

WAIVER OF INSURANCE - Now, _____, 20____, the Sheriff is hereby released from all liability to protect the property described in the within named execution by insurance, which insurance is hereby waived.


(Attorney for Plaintiff(s)) (SEAL)

HARRY A. ROADARMEL

COLUMBIA County, Pa.

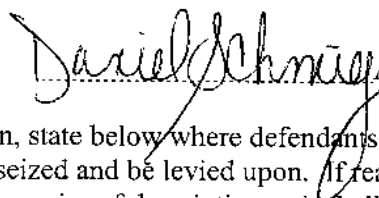
Sheriff

Sir: — There will be placed in your hands

for service a Writ of EXECUTION (REAL ESTATE), styled as

follows: HSBC BANK USA, NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE UNDER THE INDENTURE RELATING TO PEOPLE'S CHOICE HOME LOAN SECURITIES TRUST SERIES 2005-4, MORTGAGE-BACKED NOTES, SERIES 2005-4 vs TERESA L. ANDRESS, A/K/A TERESA SAMUEL and

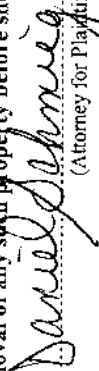
The defendant will be found at 518 FISHER AVENUE, CATAWISSA, PA 17820

 Attorney for Plaintiff

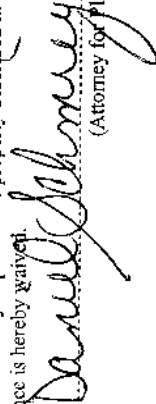
If Writ of Execution, state below where defendants will be found, what foods and chattels shall be seized and be levied upon. If real estate, attach five double spaced typed written copies of description as it shall appear on the new deed together with Street and Number of the premises. Please do not furnish us with the old deed or mortgage.

See attached legal description

WAIVER OF WATCHMAN - Any deputy sheriff levying upon or attaching any property under within writ may leave same without a watchman, in custody of whoever is found in possession, after notifying such person of such levy or attachment, without liability on the part of such deputy or the sheriff to any plaintiff herein for any loss, destruction or removal of any such property before sheriff's sale thereof.


(Attorney for Plaintiff(s)) (SEAL)

WAIVER OF INSURANCE - Now, _____, 20____, the Sheriff is hereby released from all liability to protect the property described in the within named execution by insurance, which insurance is hereby waived.


(Attorney for Plaintiff(s)) (SEAL)

HARRY A. ROADARMEL
COLUMBIA County, Pa.

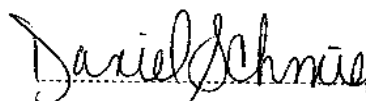
Sheriff

Sir: — There will be placed in your hands

for service a Writ of _____ EXECUTION (REAL ESTATE) _____, styled as

follows: HSBC BANK USA, NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE UNDER THE INDENTURE RELATING TO PEOPLE'S CHOICE HOME LOAN SECURITIES TRUST SERIES 2005-4, MORTGAGE-BACKED NOTES, SERIES 2005-4 vs TERESA L. ANDRESS, A/K/A TERESA SAMUEL and

The defendant will be found at 518 FISHER AVENUE, CATAWISSA, PA 17820

 Attorney for Plaintiff

If Writ of Execution, state below where defendants will be found, what foods and chattels shall be seized and be levied upon. If real estate, attach five double spaced typed written copies of description as it shall appear on the new deed together with Street and Number of the premises. Please do not furnish us with the old deed or mortgage.

See attached legal description

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BEGINNING at a point on the southern line of Fisher Avenue in line of land now or formerly of Harry Leiby and Margaret Leiby, his wife; THENCE eastwardly along the southern line of said Fisher Avenue, forty (40 feet) feet to a point in line of land now or formerly of the said Glen M. Keller and Maxine Keller, his wife; THENCE southwardly along land now or formerly of the said Glen M. Keller et ux, one hundred fifty (150 feet) feet to a point on the northern line of Balshi Avenue (12 feet wide); THENCE westwardly along the northern line of the said Balshi Avenue, forty (40 feet) feet to a point in line of land now or formerly of the said Harry Leiby et ux; THENCE northwardly along land now or formerly of the said Harry Leiby, et ux, one hundred fifty (150 feet) feet to a point on the southern line of said Fisher Avenue, the place of BEGINNING WHEREON is erected a cement block dwelling.

BEING the same premises which Cynthia M. Payne, by Deed dated July 23, 2004, and recorded July 26, 2004, in the Office of the Recorder of Deeds in and for the County of Columbia, Pennsylvania, as Instrument No. 200408469, granted and conveyed unto Franklin D. Andress and Teresa L. Andress, in fee.

RECORD OWNER

TITLE TO SAID PREMISES IS VESTED IN Teresa Andress, by Deed from Teresa Andress and Franklin Andress, husband and wife, dated 9-14-05, recorded 1-17-06, in Deed Book 20060, page 0537.

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PARCEL IDENTIFICATION NO: 08-05-017-00,000

Premises being: 518 FISHER AVENUE, CATAWISSA, PA 17820

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RECORD OWNER

TITLE TO SAID PREMISES IS VESTED IN Teresa Address, by Deed from Teresa Address and Franklin Address, husband and wife, dated 9-14-05, recorded 1-17-06, in Deed Book 20060, page 0537.

PRIOR DEED INFORMATION

TITLE TO SAID PREMISES IS VESTED IN Franklin D. Address and Teresa L. Address, husband and wife, by Deed from Cynthia M. Payne, single, dated 7-23-04, recorded 7-26-04, in Deed Book 20040, page 8469.

PARCEL IDENTIFICATION NO: 08-05-017-00,000

Premises being: 518 FISHER AVENUE, CATAWISSA, PA 17820

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Premises being: 518 FISHER AVENUE, CATAWISSA, PA 17820

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RECORD OWNER

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PRIOR DEED INFORMATION

TITLE TO SAID PREMISES IS VESTED IN Franklin D. Address and Teresa L. Address, husband and wife, by Deed from Cynthia M. Payne, single, dated 7-23-04, recorded 7-26-04, in Deed Book 20040, page 8469.

PARCEL IDENTIFICATION NO: 08-05-017-00,000

Premises being: 518 FISHER AVENUE, CATAWISSA, PA 17820

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PARCEL IDENTIFICATION NO: 08-05-017-00,000

Premises being: 518 FISHER AVENUE, CATAWISSA, PA 17820

SHERIFF'S RETURN

HSBC BANK USA, NATIONAL ASSOCIATION, AS
INDENTURE TRUSTEE UNDER THE INDENTURE
RELATING TO PEOPLE'S CHOICE HOME LOAN
SECURITIES TRUST SERIES 2005-4, MORTGAGE-BACKED
NOTES, SERIES 2005-4

Plaintiff

vs.

TERESA L. ANDRESS, A/K/A TERESA SAMUEL

Defendants

IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY

No. 540-CV-2006 CD Term, 2000

WRIT

ISSUED

NOW, _____ 2001, I, _____ High Sheriff of Columbia County, Pennsylvania,
do hereby deputize the Sheriff of _____ County, Pennsylvania, to execute this Writ. This deputation
being made at the request and risk of the Plaintiff.
Defendants alleged address is _____

Sheriff, Columbia County, Pennsylvania

By _____
Deputy Sheriff

AFFIDAVIT OF SERVICE

Now, _____ 200 , at _____ O'Clock _____ m., served the within
_____ upon _____
at _____
_____ by handing to _____
_____ a true and correct copy of the original Notice of Sale and made known to _____
the contents thereof.

Sworn and Subscribed before me

So Answers,

this _____

day of _____ 20 _____

Notary Public

BY: _____
Sheriff

_____, 20, _____, See return endorsed hereon by Sheriff of
_____, County, Pennsylvania, and made a part of this

return

So Answers,

Sheriff

Deputy Sheriff

SHERIFF'S DEPARTMENT

SHERIFF SERVICE PROCESS RECEIPT and AFFIDAVIT OF RETURN		INSTRUCTIONS: Please type or print legibly, insuring readability of all copies. Do not detach any copies.
Plaintiff HSBC BANK USA, NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE UNDER INDENTURE RELATING TO PEOPLE'S CHOICE HOME LOAN SECURITIES TRUS SERIES 2005-4, MORTGAGE-BACKED NOTES, SERIES 2005-4		Expiration date Court Number 540-CV-2006
Defendant TERESA L. ANDRESS, A/K/A TERESA SAMUEL		Type or Writ of Complaint EXECUTION/NOTICE OF SALE

SERVE

AT

{ NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE OR DESCRIPTION OF PROPERTY TO BE LEVIED, ATTACHED OR SALE.
TERESA L. ANDRESS, A/K/A TERESA SAMUEL
 ADDRESS (Street or RFD, Apartment No., City, Boro, Twp., State and Zip Code)
518 FISHER AVENUE, CATAWISSA, PA 17820

SPECIAL INSTRUCTIONS OR OTHER INFORMATION THAT WILL ASSIST IN EXPEDITING SERVICE.

SERVE DEFENDANT WITH THE NOTICE OF SALE.

NOW, _____, 200__, I, Sheriff of COLUMBIA County, PA do hereby deputize the Sheriff of _____ County, to execute the within and make return thereof according to law.

Sheriff of COLUMBIA County, Penna.

NOTE ONLY APPLICABLE ON WRIT OF EXECUTION: N.B. WAIVER OF WATCHMAN Any deputy sheriff levying upon or attaching any property under within writ may leave same without a watchman, in custody of whomever is found in possession, after notifying person of levy or attachment without liability on the part of such deputy or sheriff to any plaintiff herein for any loss, destruction or removal of any such property before sheriff's sale thereof.

Signature of Attorney or other Originator requesting service on behalf of <u>XX</u> Plaintiff _____ Defendant ADDRESS: One Penn Center at Suburban Station, 1617 John F. Kennedy Boulevard, Suite 1400 Philadelphia, PA 19103-1814	Telephone Number (215)563-7000	Date
SPACE BELOW FOR USE OF SHERIFF ONLY — DO NOT WRITE BELOW THIS LINE		
PLAINTIFF	Court Number	

RETURNED:

AFFIRMED and subscribed to before me this _____ day of _____ 20	SO ANSWERS Signature of Dep. Sheriff	Date
	Signature of Sheriff	Date
	Sheriff of	

SHERIFF'S DEPARTMENT

SHERIFF SERVICE PROCESS RECEIPT and AFFIDAVIT OF RETURN		INSTRUCTIONS: Please type or print legibly, insuring readability of all copies. Do not detach any copies.
Plaintiff HSBC BANK USA, NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE UNDER INDENTURE RELATING TO PEOPLE'S CHOICE HOME LOAN SECURITIES TRUS SERIES 2005-4, MORTGAGE-BACKED NOTES, SERIES 2005-4		Expiration date Court Number 540-CV-2006
Defendant TERESA L. ANDRESS, A/K/A TERESA SAMUEL &		Type or Writ of Complaint EXECUTION/NOTICE OF SALE
SERVE AT	NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE OR DESCRIPTION OF PROPERTY TO BE LEVIED, ATTACHED OR SALE. <hr/> ADDRESS (Street or RFD, Apartment No., City, Boro, Twp., State and Zip Code) 518 FISHER AVENUE, CATAWISSA, PA 17820	

SPECIAL INSTRUCTIONS OR OTHER INFORMATION THAT WILL ASSIST IN EXPEDITING SERVICE.

PLEASE POST THE PREMISES WITH THE SHERIFF'S HANDBILL OF SALE.

NOW, _____, 200__, I, Sheriff of COLUMBIA County, PA do hereby deputize the Sheriff of _____
 County, to execute the within and make return thereof according to law.

 Sheriff of COLUMBIA County, Penna.

NOTE ONLY APPLICABLE ON WRIT OF EXECUTION: N.B. WAIVER OF WATCHMAN — Any deputy sheriff levying upon or attaching any property under within writ may leave same without a watchman, in custody of whomever is found in possession, after notifying person of levy or attachment without liability on the part of such deputy or sheriff to any plaintiff herein for any loss, destruction or removal of any such property before sheriff's sale thereof.

Signature of Attorney or other Originator requesting service on behalf of <u>XX</u> Plaintiff _____ Defendant ADDRESS: One Penn Center at Suburban Station, 1617 John F. Kennedy Boulevard, Suite 1400 Philadelphia, PA 19103-1814	Telephone Number (215)563-7000	Date _____
SPACE BELOW FOR USE OF SHERIFF ONLY — DO NOT WRITE BELOW THIS LINE		
PLAINTIFF	Court Number	

RETURNED:

AFFIRMED and subscribed to before me this _____ day of _____ 20	SO ANSWERS Signature of Dep. Sheriff	Date
	Signature of Sheriff	Date
	Sheriff of	

ORIGINAL DOCUMENT PRINTED ON CHEMICAL REACTIVE PAPER WITH MICROPRINTED BORDER

PHILAN HALLINAN & SCHMIEG LLP
ATTORNEY ESCROW ACCOUNT
ONE PENN CENTER, SUITE 1400
PHILADELPHIA, PA 19103-1814

COMMERCE BANK
PHILADELPHIA, PA 19148

3-180/360

CHECK NO
516971

07/11/2006

DATE	AMOUNT
07/11/2006	*****1,350.00

Pay ONE THOUSAND THREE HUNDRED FIFTY AND 00/100 DOLLARS

Void after 180 days

To The
Order
for
Sheriff of Columbia County
35 W Main Street
Bloomsburg, PA 17815

Thomas J. Hallinan

THIS DOCUMENT CONTAINS HEAT SENSITIVE INK. TOUCH OR PRESS HERE. RED IMAGE DISAPPEARS WITH HEAT.

516971 036001808136 150866 611