

215 FD 2007 muffy 241.85
Shapiro
223 FD 2007 Lambert
Ludren



Dep. 5-5-08

COLUMBIA COUNTY TAX CLAIM BUREAU

COLUMBIA COUNTY COURTHOUSE
P.O. BOX 380
BLOOMSBURG, PA 17815
(570) 389-5648

April 14, 2008

Karen:

On April 14, 2008, Tax Claim Bureau received two checks from the Sheriff's office.

#1) This check was written in the amount of \$ 5371.17 to payoff parcel the 2005, 2006 & 2007 delinquent taxes on parcel 03,04A-003-01,000, assessed in the name of Edward & Sandra Muffley. The Tax Claim office only has a delinquent amount of \$ 5124.32.

#2) This check was written in the amount of \$ 1801.61 to payoff the 2006 & 2007 delinquent taxes on parcel 23,05B-050-00,000, assessed in the name of Alan & Kimberly Lambert. The Tax Claim office only has a delinquent amount of \$ 1649.37.

Please provide an exchange check for the Sheriff office for the total difference of \$ 389.09.

If you have any further questions, please call me. Thank You.

Parcel #	03-04A-003-01,000	23-04B-050-00,000
	215-07	223-07
Delinquent taxes -	\$ 5124.32	1649.37
Lien Certificate Fee -	\$ + 5.00	+ 5.00
Total Due	\$ 5129.32	\$ 1654.37
Sheriff check (# 3831)	\$ 5371.17	(3830) \$ 1801.61
Difference Due on Exchange check :	\$ 241.85	\$ 147.24
	389.09	389.3

Sincerely,

Rena Newhart

Rena Newhart
Tax Claim Office Manager

SHERIFF'S SALE COST SHEET

HSBC Bank USA WA vs. Edward & Sandra Muffley
 NO. 215-07 ED NO. 1226-07 JD DATE/TIME OF SALE 3-26-08 0900

DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$ <u>150.00</u>
LEVY (PER PARCEL	\$15.00
MAILING COSTS	\$ <u>35.50</u>
ADVERTISING SALE BILLS & COPIES	\$17.50
ADVERTISING SALE (NEWSPAPER)	\$15.00
MILEAGE	\$ <u>40.00</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>5.00</u>
NOTARY	\$ <u>15.00</u>
TOTAL ***** \$ <u>418.00</u>	

WEB POSTING	\$150.00
PRESS ENTERPRISE INC.	\$ <u>743.16</u>
SOLICITOR'S SERVICES	\$75.00
TOTAL ***** \$ <u>968.16</u>	

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

REAL ESTATE TAXES:

BORO, TWP & COUNTY 20	\$ <u>543.91</u>
SCHOOL DIST. 20	\$
DELINQUENT 20	\$ <u>5374.17</u>
TOTAL ***** \$ <u>5715.08</u>	

MUNICIPAL FEES DUE:

SEWER 20	\$
WATER 20	\$
TOTAL ***** \$ <u>-0-</u>	

SURCHARGE FEE (DSTE)	\$ <u>110.00</u>
MISC. _____	\$ _____
_____	\$ _____
TOTAL ***** \$ <u>-0-</u>	

TOTAL COSTS (OPENING BID) \$ 7262.74

COLUMBIA COUNTY SHERIFF'S OFFICE

SHERIFF'S REAL ESTATE FINAL COST SHEET

HSBC Bank USA VS Edward & Sandra Murfey

NO. 215-07 ED NO. 1226-07 JD

DATE/TIME OF SALE: 3-26 08 0900

BID PRICE (INCLUDES COST) \$ 7262,74

POUNDAGE - 2% OF BID \$ 145,25

TRANSFER TAX - 2% OF FAIR MKT \$ _____

MISC. COSTS \$ _____

TOTAL AMOUNT NEEDED TO PURCHASE \$ 7407,99

PURCHASER(S): _____

ADDRESS: _____

NAMES(S) ON DEED: _____

PURCHASER(S) SIGNATURE(S): John S. Clark

TOTAL DUE: \$ 7407,99

LESS DEPOSIT: \$ 1350,00

DOWN PAYMENT: \$ _____

TOTAL DUE IN 8 DAYS \$ 6057,99

Shapiro & Kreisman, LLC
General Business Account
PH. (610) 278-6800
3600 Horizon Drive
Suite 150
King of Prussia, PA 19406

LaSalle Bank N.A.
Chicago IL 60603

197483

2-50/710

Pay This Amount

***** Six Thousand Fifty Seven and 99/100 Dollars

Check Date

03/27/08

Check Amount

*****\$6,057.99

Check Void After 90 Days

Re: 07-28438 / 719823 / LB

Pay
to the
order of

SHERIFF OF COLUMBIA COUNTY
P.O. BOX 380
BLOOMSBURG, PA 17815



⑈ 197483⑈ ⑆071000505⑆ 5201147419⑈



SK

SHAPIRO & KREISMAN, LLC

ATTORNEYS AT LAW

3600 Horizon Drive, Suite 150, King of Prussia, Pennsylvania 19406

Tel: (610) 278-6800, Fax: (610) 278-9980

GERALD M. SHAPIRO
Admitted in Illinois and Florida Only
DAVID S. KREISMAN
Admitted in Illinois Only
CHRISTOPHER A. DeNARDI
Managing Attorney
DANIELLE BOYLE-EBERSOLE +
LAUREN R. TABAS +
ILANA ZION
+ Also Licensed in New Jersey

March 27, 2008
Columbia County Sheriff
35 West Main Street
Bloomsburg, PA 17815

RE: HSBC Bank USA, N.A., as Indenture Trustee for the registered holders of
the First NLC Trust 2005-1, Callable Mortgage-Backed Notes, Series
2005-1 vs. Edward Muffley
Property Address: 4006 Maple Grove Road, Stillwater, PA 17878
Civil Action No: 2007-CV-1226
S&K File No: 07-28438

Dear Columbia County Sheriff:

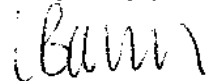
In reference to the above captioned matter, please prepare a deed to the following
entity: HSBC Bank USA, N.A., as Indenture Trustee for the registered holders of the
First NLC Trust 2005-1, Callable Mortgage-Backed Notes, Series 2005-1, 1675 Palm
Beach Blvd., West Palm Beach, FL 33401.

Enclosed is our check payable to the Sheriff of Columbia County in the amount of
\$6,057.99 in payment of monies owed to settle.

**Please forward the executed deed along with the enclosed package to the
recorder of deeds office for recording. Please call me the day this deed goes for
recording. WE WILL NEED THE RECORDING INFORMATION ON THIS AS
SOON AS POSSIBLE.**


Thank you for your prompt attention to this matter.

Very truly yours,



Laura Barron
Paralegal

Enclosures

RHV-183 EX (6-96)  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 _____ Page Number _____ Date Recorded _____
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Complete each section and file in duplicate with recorder 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: SHAPIRO & KREISMAN, LLC		Telephone Number: _____	
		Area Code (610) 278-6800	
Street Address: 3600 Horizon Drive, Suite 150	City: King of Prussia	State: PA	Zip Code: 19406

B TRANSFER DATA

Grantor(s)/Lessor(s) Columbia County Sheriff	Date of Acceptance of Document _____ Grantee(s)/Lessee(s) HSBC Bank USA, N.A., as Indenture Trustee for the registered holders of the First NLC Trust 2005-1, Callable Mortgage-Backed Notes, Series 2005-1
Street Address P.O. Box 380	Street Address 1675 Palm Beach Blvd.
City: Bloomsburg State: PA Zip Code: 17815	City: West Palm Beach, FL State: FL Zip Code: 33401

C PROPERTY LOCATION

Street Address 4006 Maple Grove Road		City, Township, Borough Township of Benton
County Columbia	School District Benton/ Stillwater Area	Tax Parcel Number 03-04A-003-01

D VALUATION DATA

1. Actual Cash Consideration \$7,262.74	2. Other Consideration +0	3. Total Consideration = \$7,262.74
4. County Assessed Value \$26,012.00	5. Common Level Ratio Factor X3.55	6. Fair Market Value = \$92,342.60

E EXEMPTION DATA

1a. Amount of Exemption Claimed 100%	1b. Percentage of Interest Conveyed 100%	
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2. Check Appropriate Box Below for Exemption Claimed

☐ Will or intestate succession _____ (Name of Decedent) _____ (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/suraw party agreement.)

☐ Transfer 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).

☒ Transfer from mortgagor to a holder of a mortgage in default. Mortgage Book Number 200502787.
******Assignment from MERS to HSBC recorded 4/10/07**

☐ 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.) Property transferred through a mortgage foreclosure action by Sheriff Sale held March 26, 2008 in satisfaction of judgment entered on Docket Number: 2007-CV-1226.

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 Laura Barron	Date 03/27/2008
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FAILURE TO COMPLETE THIS FORM PROPERLY OR ATTACH APPLICABLE DOCUMENTATION MAY RESULT IN THE RECORDER'S REFUSAL TO RECORD THE DEED.

County: 024

PARCEL ID: 03-04A-003-01.000

TAX YEAR: 2008

ALTERNATE ID:

EFFECTIVE DATE:

Year	Authority	Fund
------	-----------	------

Delq Year	Bill Roll	Tax	Interest	Penalty	Unpaid	Pending	Total Amount
2005	PRIM	1,066.49	228.80	106.65	280.00		1,681.94
2006	PRIM	1,417.42	163.80	141.75	45.00		1,767.97
2007	PRIM	1,430.43	23.62	143.05	45.00		1,642.10
Total:		3,914.34	416.22	391.45	370.00		5,092.01

+ 12.00 (Interest for 2005)
+ 15.00 (Interest for 2006)
129.00 (Interest for April, May, June + July)
50.00 (Tax Lien Cost)
\$ 5,291.17 due by Nov. 30

SK

SHAPIRO & KREISMAN, LLC

ATTORNEYS AT LAW

3600 Horizon Drive, Suite 150, King of Prussia, Pennsylvania 19406

Tel: (610) 278-6800, Fax: (610) 278-9980

GERALD M. SHAPIRO
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Admitted in Illinois Only
CHRISTOPHER A. DeNARDO
Managing Attorney
DANIELLE BOYLE-CHERSOLE +
LAUREN R. TABAS +
ILANA ZION
+ Also Licensed in New Jersey

February 27, 2008

Fax number 570-389-5625

Office of the Sheriff of Columbia County

Attn: Sheriff Chamberlain

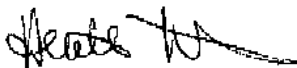
Re: HSBC Bank USA, N.A., as Indenture Trustee for the registered holders of the
First NLC Trust 2005-1, Callable Mortgage-Backed Notes, Series 2005-1 vs.
Edward Muffley and Sandra A. Muffley
C.P. #2007-CV-1226
Sale Date: February 27, 2008
Our File # 07-28438

Dear Sir or Madam:

Kindly continue the above-referenced sale for 30 days until March 26, 2008 9:00 AM

Thank you for your anticipated cooperation. If you have any questions or problems
please do not hesitate to contact me directly.

Very truly yours,



Heather Whitman
Legal Assistant

COMMONWEALTH OF PENNSYLVANIA
COUNTY OF COLUMBIA

SS

HSBC Bank USA, N.A., as Indenture Trustee for
the registered holders of the First NLC Trust 2005-
1, Callable Mortgage-Backed Notes, Series 2005-1
PLAINTIFF

No: 2007-CV-1226

VS.

2007-ED-215
WRIT OF EXECUTION:

Edward Muffley and Sandra A. Muffley
DEFENDANT(S)

MORTGAGE FORECLOSURE

TO THE SHERIFF OF COLUMBIA COUNTY:

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

4006 Maple Grove Road, Stillwater, PA 17878

See attached legal

NOTE: Description of property may be included in, or attached to the Writ.

Amount Due

\$104,381.59

Interest from November 14, 2007 to

\$

Costs to be added

Seal of Court

Date: Nov. 19, 2007

Lemi B. Klue
PROTHONOTARY
Prth. & Clk. Of Sev. Courts
My Com. Ex. 1st Mon. Jan 2008
Deputy Prothonotary

SHAPIRO & KREISMAN, LLC
BY: LAUREN R. TABAS, ESQUIRE
ATTORNEY I.D. NO: PA Bar # 93337
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610) 278-6800
S & K FILE NO. 07-28438

HSBC Bank USA, N.A., as Indenture Trustee
for the registered holders of the First NLC
Trust 2005-1, Callable Mortgage-Backed
Notes, Series 2005-1
PLAINTIFF

vs.

Edward Muffley and Sandra A. Muffley
DEFENDANTS

COURT OF COMMON PLEAS
COLUMBIA COUNTY

NO: 2007-CV-1226

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: Sandra A. Muffley
115 5th Street Lot 68
Delaware City, DE 19706

Your house (real estate) at:

4006 Maple Grove Road, Stillwater, PA 17878

03-04A-003-01

is scheduled to be sold at Sheriff's Sale on February 27, 2008 at:

Columbia County Sheriff's Office

35 West Main Street

Bloomsburg, PA 17185

at 9:00 am, to enforce the court judgment of \$104,381.59 obtained by
HSBC Bank USA, N.A., as Indenture Trustee for the registered holders of the First NLC Trust
2005-1, Callable Mortgage-Backed Notes, Series 2005-1 against you.

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 back to HSBC Bank USA, N.A., as Indenture Trustee for the registered holders of the First NLC Trust 2005-1, Callable Mortgage-Backed Notes, Series 2005-1 the amount of the judgment plus costs or the back payments, late charges, costs, and reasonable attorneys fees due. To find out how much you must pay, you may call: (610) 278-6800.
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 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 more chance you will have of stopping the sale. (See notice on page two of 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.

4. 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 (610) 278-6800.
5. 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.
6. 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 * .
7. 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.
8. 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.

9. You may be entitled to a share of the money, which was paid for your house. A schedule of distribution of the money bid for your house will be filed by the Sheriff no later than thirty (30) days from the date of the sale. This schedule will state who will be receiving the money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the date of filing of said schedule.
10. You may also have other rights and defenses or ways of getting your house 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 Lawyer Referral Service
North Penn Legal Services
168 East 5th Street
Bloomsburg, PA 17815
570-784-8760

PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT YOU ARE ADVISED THAT THIS LAW FIRM IS DEEMED TO BE A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.07-28438

ALL THAT certain parcel of land situate in the Township of Benton, County of Columbia, and Commonwealth of Pennsylvania, bounded and described as follows, to-wit:

BEGINNING at an iron pin corner set 25 feet in an easterly direction from the centerline of a blacktop state highway leading from Benton to Stillwater and at the line of lands now or late of Kenneth R. Kelsey and Ethel P. Kelsey;

THENCE along the line of lands now or late of Kenneth R. Kelsey and Ethel P. Kelsey and the line of lands now or late of Miller, South 80 degrees, 45 minutes East, 170 feet to an iron pin corner;

THENCE along line of lands now or late of Miller, North 8 degrees, 15 minutes East, 89 feet to an iron pin corner set on the line of land now or late of Ritter;

THENCE along the abovementioned line of lands, North 80 degrees, 45 minutes West, 170 feet to an iron pin corner set 25 feet in an easterly direction from the abovementioned highway and at the southwesterly corner of the Ritter lands aforesaid;

THENCE along the highway, South 8 degrees, 15 minutes West, 89 feet to the PLACE OF BEGINNING.

BEING the same premises sold and conveyed to Edward Muffley and Sandra A. Muffley, his wife, by Deed of George E. Boudman, Sr. and Lily Mac Boudman, his wife, dated December 5, 2002, and recorded December 12, 2002 at the Columbia County Recorder's Office to Instrument No. 200214375.

COMMONWEALTH OF PENNSYLVANIA
COUNTY OF COLUMBIA

SS

HSBC Bank USA, N.A., as Indenture Trustee for
the registered holders of the First NLC Trust 2005-
1, Callable Mortgage-Backed Notes, Series 2005-1
PLAINTIFF

No: 2007-CV-1226

VS.

2007-ED-215
WRIT OF EXECUTION:

Edward Muffley and Sandra A. Muffley
DEFENDANT(S)

MORTGAGE FORECLOSURE

TO THE SHERIFF OF COLUMBIA COUNTY:

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

4006 Maple Grove Road, Stillwater, PA 17878

See attached legal

NOTE: Description of property may be included in, or attached to the Writ.

Amount Due \$104,381.59

Interest from November 14, 2007 to \$

Costs to be added

Seal of Court

Date: Nov. 14, 2007



PROTHONOTARY
Pres. & Clk. Of Sev. Courts

My Com. Ex. 1st Term, Jan 2008

Deputy Prothonotary

SHAPIRO & KREISMAN, LLC
BY: LAUREN R. TABAS, ESQUIRE
ATTORNEY I.D. NO: PA Bar # 93337
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610) 278-6800
S & K FILE NO. 07-28438

HSBC Bank USA, N.A., as Indenture Trustee
for the registered holders of the First NLC
Trust 2005-1, Callable Mortgage-Backed
Notes, Series 2005-1
PLAINTIFF

vs.

Edward Muffley and Sandra A. Muffley
DEFENDANTS

COURT OF COMMON PLEAS
COLUMBIA COUNTY

NO: 2007-CV-1226

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TO: Edward Muffley
115 5th Street Lot 68
Delaware City, DE 19706

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03-04A-003-01

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Columbia County Lawyer Referral Service
North Penn Legal Services
168 East 5th Street
Bloomsburg, PA 17815
570-784-8760

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BEGINNING at an iron pin corner set 25 feet in an easterly direction from the centerline of a blacktop state highway leading from Benton to Stillwater and at the line of lands now or late of Kenneth R. Kelsey and Ethel P. Kelsey;

THENCE along the line of lands now or late of Kenneth R. Kelsey and Ethel P. Kelsey and the line of lands now or late of Miller, South 80 degrees, 45 minutes East, 170 feet to an iron pin corner;

THENCE along line of lands now or late of Miller, North 8 degrees, 15 minutes East, 89 feet to an iron pin corner set on the line of land now or late of Ritter;

THENCE along the abovementioned line of lands, North 80 degrees, 45 minutes West, 170 feet to an iron pin corner set 25 feet in an easterly direction from the abovementioned highway and at the southwesterly corner of the Ritter lands aforesaid;

THENCE along the highway, South 8 degrees, 15 minutes West, 89 feet to the PLACE OF BEGINNING.

BEING the same premises sold and conveyed to Edward Muffley and Sandra A. Muffley, his wife, by Deed of George E. Boudman, Sr. and Lily Mac Boudman, his wife, dated December 5, 2002, and recorded December 12, 2002 at the Columbia County Recorder's Office to Instrument No. 200214375.

U.S. SMALL BUSINESS ADMINISTRATION
PHILADELPHIA DISTRICT OFFICE
ROBERT N. C. NIX FEDERAL BUILDING
900 MARKET STREET-5TH FLOOR
PHILADELPHIA, PA 19107

Article Addressed to:

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.

SENDER: COMPLETE THIS SECTION

SENDER: COMPLETE THIS SECTION

- 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.

1. Article Addressed to:

COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF REVENUE-ATTN: SHERIFF SALE
BUREAU OF COMPLIANCE
CLEARANCE SUPPORT SECTION
DEPARTMENT 281230
HARRISBURG, PA 17128-1230

COMPLETE THIS SECTION ON DELIVERY

A. Signature *[Signature]* ²¹⁵ Agent ☒ Address ☒
B. Received by (Printed Name) *[Signature]* C. Date of Delivery *DEC 17 2007*
D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

3. Service Type

- ☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number

(Transfer from service label)

7007 0710 0002 4094 9833

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-15

SENDER: COMPLETE THIS SECTION

- 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.

1. Article Addressed to:

OFFICE OF F.A.I.R.
DEPARTMENT OF PUBLIC WELFARE
PO BOX 8016
HARRISBURG, PA 17105

COMPLETE THIS SECTION ON DELIVERY

A. Signature *[Signature]* ²¹⁵ Agent ☒ Address ☒
B. Received by (Printed Name) *[Signature]* C. Date of Delivery *DEC 17 20*
D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

3. Service Type

- ☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number

(Transfer from service label)

7007 0710 0002 4094 9826

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-11

SENDER: COMPLETE THIS SECTION

- 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.

1. Article Addressed to:

INTERNAL REVENUE SERVICE
TECHNICAL SUPPORT GROUP
WILLIAM GREEN FEDERAL BUILDING
600 ARCH STREET ROOM 3259
PHILADELPHIA, PA 19106

COMPLETE THIS SECTION ON DELIVERY

A. Signature *[Signature]* ²¹⁵ Agent ☐ Address ☒
B. Received by (Printed Name) *[Signature]* C. Date of Delivery *DEC 17 2007*
D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

3. Service Type

- ☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number

(Transfer from service label)

7007 0710 0002 4094 9802

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-11

3. Service Type
☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

A. Signature *[Signature]* ²¹⁵ Agent ☒ Address ☒
B. Received by (Printed Name) *[Signature]* C. Date of Delivery *12/17/07*
D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

COMPLETE THIS SECTION ON DELIVERY

SK**SHAPIRO & KREISMAN, LLC**

ATTORNEYS AT LAW

3600 Horizon Drive, Suite 150, King of Prussia, Pennsylvania 19406

Tel: (610) 278-6800, Fax: (610) 278-9980

GERALD M. SHAPIRO
Admitted in Illinois and Florida Only
DAVID S. KREISMAN
Admitted in Illinois Only
CHRISTOPHER A. DeNARDO
Managing Attorney
DANIELLE BOYLE EBERSOLE +
LAUREN R. TABAS +
ILANA ZION
+ Also Licensed in New Jersey

February 27, 2008

Fax number 570-389-5625

Office of the Sheriff of Columbia County

Attn: Sheriff Chamberlain

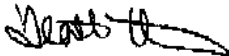
Re: HSBC Bank USA, N.A., as Indenture Trustee for the registered holders of the
First NLC Trust 2005-1, Callable Mortgage-Backed Notes, Series 2005-1 vs.
Edward Muffley and Sandra A. Muffley
C.P. #2007-CV-1226
Sale Date: February 27, 2008
Our File # 07-28438

Dear Sir or Madam:

Kindly continue the above-referenced sale until March 26, 2008.

Thank you for your anticipated cooperation. If you have any questions or problems,
please do not hesitate to contact me directly.

Very truly yours,



Heather Whitman
Legal Assistant

COUNTY OF COLUMBIA
REAL ESTATE TAX LIEN CERTIFICATE .

DATE: 28-JAN-08

FEE: \$5.00

CERT. NO: 4131

MUFFLEY EDWARD & SANDRA A
4006 MAPLE GROVE RD
STILLWATER PA 17878

DISTRICT: BENTON TWP
DEED 20021-4375
LOCATION: 4006 MAPLE GROVE RD MILLVILLE
PARCEL: 03 -04A-003-01,000

YEAR	BILL ROLL	AMOUNT	INTEREST	PENDING	COSTS	TOTAL AMOUNT DUE
2005	PRIM	1,664.34	17.60		0.00	1,681.94
2006	PRIM	1,744.57	23.39		0.00	1,767.96
2007	PRIM	1,588.48	23.61		30.00	1,642.09
TOTAL DUE :						\$5,091.99

TAX CLAIM TOTAL AMOUNT DUE DURING THE MONTH OF: March , 2008

THIS IS TO CERTIFY THAT, ACCORDING TO OUR RECORDS, TAX LIENS AS OF
DECEMBER 31, 2007

REQUESTED BY:

Timothy T. Chamberlain, Sheriff
dm.

STATE OF PENNSYLVANIA
COUNTY OF COLUMBIA

} SS

SHERIFF'S SALE

WEDNESDAY FEBRUARY 27, 2008 AT 9:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 214 OF 2007 ED AND CIVIL WRIT NO. OF 2007 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 parcel of land situate in the Township of Benton, County of Columbia, and Commonwealth of Pennsylvania, bounded and described as follows, to-wit: BEGINNING at an iron pin corner set 25 feet in an easterly direction from the centerline of a blacktop state highway leading from Benton to Stillwater and at the line of lands now or late of Kenneth R. Kelsey and Ethel P. Kelsey; THENCE along the line of lands now or late of Kenneth R. Kelsey and Ethel P. Kelsey and the line of lands now or late of Miller, South 80 degrees, 45 minutes East, 170 feet to an iron pin corner; THENCE along line of lands now or late of Miller, North 8 degrees, 15 minutes East, 89 feet to an iron pin corner set on the line of land now or late of Ritter; THENCE along the abovementioned line of lands, North 80 degrees, 45 minutes West, 170 feet to an iron pin corner set 25 feet in an easterly direction from the abovementioned highway and at the southwesterly corner of the Ritter lands aforesaid; THENCE along the highway, South 8 degrees, 15 minutes West, 89 feet to the PLACE OF BEGINNING.

BEING the same premises sold and conveyed to Edward Muffley and Sandra A. Muffley, his wife, by Deed of George E. Boudman, Sr. and Lily Mae Boudman, his wife, dated December 5, 2002, and recorded December 12, 2002 at the Columbia County Recorder's Office to Instrument No. 200214375.

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
Lauren Tabas
3600 Horizon Drive
King of Prussia, PA 19406

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

According to law deposes and says that Press Enterprise is with its principal office and place of business at 3185 g, County of Columbia and State of Pennsylvania, and was ch, 1902, and has been published daily, continuously in said at day and on the attached notice February 6, 13, 20, 2008 as fiant is one of the officers or publisher or designated agent of wspaper in which legal advertisement was published; that prise is interested in the subject matter of said notice and allegations in the foregoing statement as to time, place, and

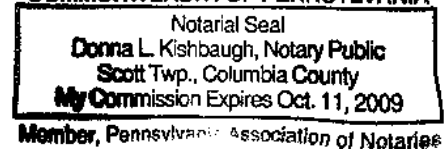
ore me this 21st day of February 2008

Donna L. Kishbaugh

(Notary Public)

COMMONWEALTH OF PENNSYLVANIA

My commission expires



....., 20....., I hereby certify that the advertising and \$......for publishing the foregoing notice, and the id in full.

SHAPIRO & KREISMAN, LLC
BY: LAUREN R. TABAS, ESQUIRE
ATTORNEY I.D. NO: PA Bar # 93337
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610) 278-6800
S & K FILE NO. 07-28438

HSBC Bank USA, N.A., as Indenture Trustee
for the registered holders of the First NLC Trust
2005-1, Callable Mortgage-Backed Notes,
Series 2005-1

PLAINTIFF

VS.

Edward Muffley and Sandra A. Muffley
DEFENDANT(S)

COURT OF COMMON PLEAS
COLUMBIA COUNTY

NO: 2007-CV-1226

CERTIFICATION OF NOTICE TO LIENHOLDERS
PURSUANT TO PA R.C.P 3129.2 (C) (2)

I, Heather Whitman, Legal Assistant for Shapiro & Kreisman, LLC, attorneys for the Plaintiff, HSBC Bank USA, N.A., as Indenture Trustee for the registered holders of the First NLC Trust 2005-1, Callable Mortgage-Backed Notes, Series 2005-1, hereby certify that Notice of Sale was served on all persons appearing on Exhibit "A" attached hereto, by United States mail, first class, postage prepaid, with Certificates of Mailing on December 19, 2007, the originals of which are attached and that each of said persons appears on Plaintiff's Affidavit pursuant to Pa. R.C.P. 3129.1.

The undersigned understands that the statements herein are subject to the penalties provided by 18 P.S. Section 4904.

Respectfully submitted,

SHAPIRO & KREISMAN, LLC

BY:



Heather Whitman
Legal Assistant

07-28438

Name and Address of Sender
Shapiro & Kresman, LLC
3600 Horizon Drive
Suite 150
King of Prussia, PA 19406

Check type of mail or service:
☐ Certified
☐ COD
☐ Delivery Confirmation
☐ Express Mail
☐ Insured
☐ Recorded Delivery (International)
☐ Registered
☐ Return Receipt for Merchandise
☐ Signature Confirmation

Affix Stamp Here
(If issued as a
certificate of mailing,
or for additional
copies of this bill)
Postmark and
Date of Receipt:

Article Number	Addressee (Name, Street, City, State, & ZIP Code)	Postage	Fee	Handling Charge	Actual Value If Registered	Insured Value	Due Sender If COD	DC Fee	SC Fee	SH Fee	RC Fee	RR Fee
1. 07-28438	Tenant or Occupant 4006 Maple Grove Road Stillwater, PA 17878											
2.	Colombia County Domestic Relations 15 Perry Avenue P.O. Box 380 Bloomsburg, PA 17815											
3.												
4.												
5.												
6.												
8.												

Delivery Confirmation

Signature Confirmation

Special Handling

Restricted Delivery

Return Receipt

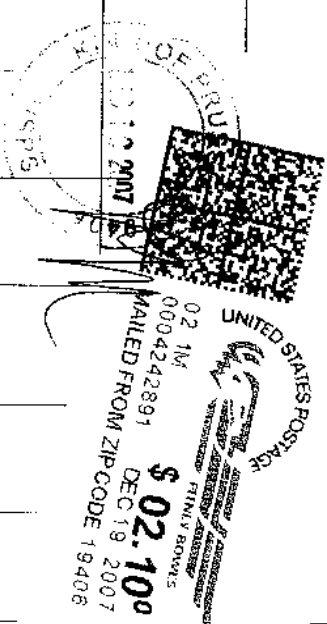
Total Number of Pieces Listed by Sender 3

Total Number of Pieces Received at Post Office

Postmaster, Per (Name of receiving employee)

Complete by Typewriter, Ink or Ball Point Pen

See Privacy Act Statement on Reverse



COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 11/19/2007

SERVICE# 8 - OF - 11 SERVICES
DOCKET # 215ED2007

PLAINTIFF

HSBC BANK USA, N.A., AS INDENTURE TRUSTEE FOR
THE REGISTERED HOLDERS OF THE FIRST NLC TRUST
2005-1, CALLAGLE MORTGAGE BACKED NOTES, SERIES
2005-1

DEFENDANT

EDWARD MUFFLEY
SANDRA A. MUFFLEY

ATTORNEY FIRM

SHAPIRO AND KREISMAN

PERSON/CORP TO SERVED

COLUMBIA COUNTY TAX CLAIM

PO BOX 380

BLOOMSBURG

PAPERS TO SERVED

MORTGAGE FORECLOSURE

SERVED UPON

Deb

RELATIONSHIP

IDENTIFICATION

DATE *1-25-08*

TIME *1:55*

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

TC

DATE

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 NA.

VS.

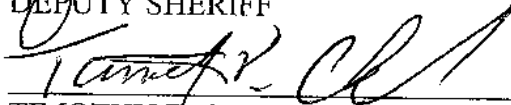
EDWARD & SANDRA MUFFLEY

WRIT OF EXECUTION #215 OF 2007 ED

POSTING OF PROPERTY

January 23, 2008 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE
PROPERTY OF EDWARD & SANDRA MUFFLEY, AT 4006 MAPLE GROVE ROAD STILLWATER
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 23RD DAY OF JANUARY 2008



COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Nancy Westover, Notary Public
Bloomington, Columbia Co., PA
My Comm. Expires November 07, 2009

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

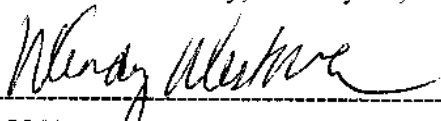
SHERIFF'S RETURN OF NO SERVICE

HSBC BANK USA, N.A., AS INDENTURE TRUSTEE **215ED2007**
FOR THE REGISTERED HOLDERS OF THE FIRST
NLC TRUST 2005-1, CALLAGLE MORTGAGE
BACKED NOTES, SERIES 2005-1
VS.

EDWARD MUFFLEY
SANDRA A. MUFFLEY

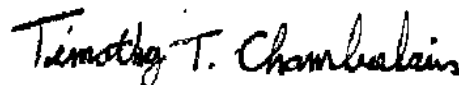
THE AFOREMENTIONED WRIT IS BEING RETURNED NOT SERVED, AS OF
THIS 12/6/2007 FOR THE FOLLOWING REASONS:
CERTIFIED MAIL UNCLAIMED

SWORN AND SUBSCRIBED BEFORE ME
THIS Wednesday, January 23, 2008

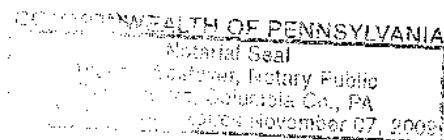


NOTARY PUBLIC

SO ANSWERS :



TIMOTHY T. CHAMBERLAIN
SHERIFF



COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 11/19/2007

SERVICE# 3 - OF - 11 SERVICES
DOCKET # 215ED2007

PLAINTIFF

HSBC BANK USA, N.A., AS INDENTURE TRUSTEE FOR
THE REGISTERED HOLDERS OF THE FIRST NLC TRUST
2005-1, CALLAGLE MORTGAGE BACKED NOTES, SERIES
2005-1

DEFENDANT

EDWARD MUFFLEY
SANDRA A. MUFFLEY

ATTORNEY FIRM

SHAPIRO AND KREISMAN

PERSON/CORP TO SERVED

TENANT(S)

4006 MAPLE GROVE ROAD

STILLWATER

PAPERS TO SERVED

MORTGAGE FORECLOSURE

SERVED UPON Posted House Empty

RELATIONSHIP _____ IDENTIFICATION _____

DATE 12-27-7 TIME 1205 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

[Signature] DATE 12-27-7

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 11/19/2007

SERVICE# 4 - OF - 11 SERVICES
DOCKET # 215ED2007

PLAINTIFF

HSBC BANK USA, N.A., AS INDENTURE TRUSTEE FOR
THE REGISTERED HOLDERS OF THE FIRST NLC TRUST
2005-1, CALLAGLE MORTGAGE BACKED NOTES, SERIES
2005-1

DEFENDANT

EDWARD MUFFLEY
SANDRA A. MUFFLEY

ATTORNEY FIRM

SHAPIRO AND KREISMAN

PERSON/CORP TO SERVED

CATHY GORDON-TAX COLLECTOR

85 GORDON ROAD

BENTON

PAPERS TO SERVED

MORTGAGE FORECLOSURE

SERVED UPON Cathy

RELATIONSHIP Tax Collector IDENTIFICATION _____

DATE 12-27-7 TIME 1745 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. Luten

DATE 12-27-7

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 11/19/2007

SERVICE# 5 - OF - 11 SERVICES
DOCKET # 215ED2007

PLAINTIFF HSBC BANK USA, N.A., AS INDENTURE TRUSTEE FOR
THE REGISTERED HOLDERS OF THE FIRST NLC TRUST
2005-1, CALLAGLE MORTGAGE BACKED NOTES, SERIES
2005-1

DEFENDANT EDWARD MUFFLEY
SANDRA A. MUFFLEY
ATTORNEY FIRM SHAPIRO AND KREISMAN

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

SERVED UPON MAUREEN Cole

RELATIONSHIP CUSTOMER SR IDENTIFICATION _____

DATE 12-3-7 TIME 1400 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) _____

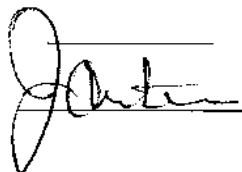
ATTEMPTS
DATE

TIME

OFFICER

REMARKS

DEPUTY



DATE 12-3-7

REAL ESTATE OUTLINE

ED # 215 51

DATE RECEIVED 11-19-07
DOCKET AND INDEX 1-20-07

CHECK FOR PROPER INFO.

WRIT OF EXECUTION	<input checked="" type="checkbox"/>	
COPY OF DESCRIPTION	<input checked="" type="checkbox"/>	
WHEREABOUTS OF LKA	<input checked="" type="checkbox"/>	
NON-MILITARY AFFIDAVIT	<input checked="" type="checkbox"/>	
NOTICES OF SHERIFF SALE	<input checked="" type="checkbox"/>	
WATCHMAN RELEASE FORM	<input checked="" type="checkbox"/>	
AFFIDAVIT OF LIENS LIST	<input checked="" type="checkbox"/>	
CHECK FOR \$1,350.00 OR _____	<input checked="" type="checkbox"/>	CK# <u>192592</u>

****IF ANY OF ABOVE IS MISSING DO NOT PROCEED****

SALE DATE Feb. 27, 08 TIME 0900
POSTING DATE Mar. 24, 08
ADV. DATES FOR NEWSPAPER
1ST WEEK Mar. 11, 08
2ND WEEK Mar. 18, 08
3RD WEEK Mar. 25, 08

SHERIFF'S SALE

WEDNESDAY FEBRUARY 27, 2008 AT 9:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 214 OF 2007 ED AND CIVIL WRIT NO. 1226 OF 2007 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 parcel of land situate in the Township of Benton, County of Columbia, and Commonwealth of Pennsylvania, bounded and described as follows, to-wit:

BEGINNING at an iron pin corner set 25 feet in an easterly direction from the centerline of a blacktop state highway leading from Benton to Stillwater and at the line of lands now or late of Kenneth R. Kelsey and Ethel P. Kelsey; THENCE along the line of lands now or late of Kenneth R. Kelsey and Ethel P. Kelsey and the line of lands now or late of Miller, South 80 degrees, 45 minutes East, 170 feet to an iron pin corner; THENCE along line of lands now or late of Miller, North 8 degrees, 15 minutes East, 89 feet to an iron pin corner set on the line of land now or late of Ritter; THENCE along the abovementioned line of lands, North 80 degrees, 45 minutes West, 170 feet to an iron pin corner set 25 feet in an easterly direction from the abovementioned highway and at the southwesterly corner of the Ritter lands aforesaid; THENCE along the highway, South 8 degrees, 15 minutes West, 89 feet to the PLACE OF BEGINNING.

BEING the same premises sold and conveyed to Edward Muffley and Sandra A. Muffley, his wife, by Deed of George E. Boudman, Sr. and Lily Mae Boudman, his wife, dated December 5, 2002, and recorded December 12, 2002 at the Columbia County Recorder's Office to Instrument No. 200214375.

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.

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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
Lauren Tabas
3600 Horizon Drive
King of Prussia, PA 19406

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

SHERIFF'S SALE

WEDNESDAY FEBRUARY 27, 2008 AT 9:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 214 OF 2007 ED AND CIVIL WRIT NO. 1226 OF 2007 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:

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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
Lauren Tabas
3600 Horizon Drive
King of Prussia, PA 19406

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

COMMONWEALTH OF PENNSYLVANIA
COUNTY OF COLUMBIA

SS

HSBC Bank USA, N.A., as Indenture Trustee for
the registered holders of the First NLC Trust 2005-
1, Callable Mortgage-Backed Notes, Series 2005-1
PLAINTIFF

No: 2007-CV-1226

VS.

2007-ED-215
WRIT OF EXECUTION:

Edward Muffley and Sandra A. Muffley
DEFENDANT(S)

MORTGAGE FORECLOSURE

TO THE SHERIFF OF COLUMBIA COUNTY:

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

4006 Maple Grove Road, Stillwater, PA 17878

See attached legal

NOTE: Description of property may be included in, or attached to the Writ.

Amount Due

\$104,381.59

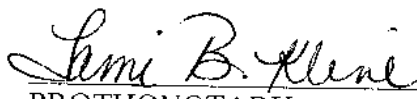
Interest from November 14, 2007 to

\$

Costs to be added

Seal of Court

Date: Nov. 19, 2007


PROTHONOTARY
Proth. & Clk. Of Gov. Courts
My Com. Ex. 1st Mon. Jan 2008
Deputy Prothonotary

SHAPIRO & KREISMAN, LLC
BY: ILANA ZION, ESQUIRE
ATTORNEY I.D. NO: PA Bar # 87137
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610) 278-6800
S & K FILE NO. 07-28438

HSBC Bank USA, N.A., as Indenture Trustee
for the registered holders of the First NLC
Trust 2005-1, Callable Mortgage-Backed
Notes, Series 2005-1
PLAINTIFF

COURT OF COMMON PLEAS
COLUMBIA COUNTY

NO: 2007-CV.1226

VS.

Edward Muffley
and
Sandra A. Muffley
DEFENDANTS

NOTICE OF INTENTION TO TAKE DEFAULT
UNDER Pa.R.C.P. 237.1
IMPORTANT NOTICE

TO: Edward Muffley
DATE OF NOTICE: November 1, 2007

You are in default because you have failed to enter a written appearance personally or by attorney and file in writing with the court your defenses or objections to the claims set forth against you. Unless you act within ten (10) days from the date of this notice, a Judgment may be entered against you without a hearing and you may lose your property or other important rights. You should take this notice to a lawyer at once. If you do not have a lawyer or cannot afford one, go to or telephone the following office to find out where you can get legal help:

Columbia County Lawyer Referral Service
North Penn Legal Services
168 East 5th Street
Bloomsburg, PA 17815
570-784-8760

**PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT YOU ARE ADVISED
THAT THIS LAW FIRM IS DEEMED TO BE A DEBT COLLECTOR ATTEMPTING TO
COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT
PURPOSE.**

NOTIFICACION IMPORTANTE

Usted se encuentra en estado de rebeldia por no haber tomado la accion requerida de su parte en este caso. Al no tomar la accion debida dentro de un termino de diez (10) dias de la fecha de esta notificacion, el tribuna podra, sin necesidad de compararecer usted in corte o escuchar preuba alguna, dictar sentencia en su contra. Usted puede perder bienes y otros derechos importantes. Debe llevar esta notificacion a un abogado inmediatamente. Si usted no tiene abogado o si no tiene dinero suficiente para tal servicio, vaya en persona o llame por telefono a la oficina cuya direccion se encuentra escrita abajo para averiguar donde se puede conseguir assitencia legal:

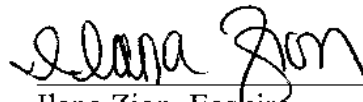
Columbia County Lawyer Referral Service
North Penn Legal Services
168 East 5th Street
Bloomsburg, PA 17815
570-784-8760

PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT YOU ARE ADVISED THAT THIS LAW FIRM IS DEEMED TO BE A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

PERSONS TO WHOM RULE 237.1 NOTICE SENT TO:

Edward Muffley
115 5th Street Lot 68
Delaware City, DE 19706

Sandra A. Muffley
115 5th Street Lot 68
Delaware City, DE 19706



Ilana Zion, Esquire
Shapiro & Kreisman, LLC
Attorney for Plaintiff

SHAPIRO & KREISMAN, LLC
BY: ILANA ZION, ESQUIRE
ATTORNEY I.D. NO: PA Bar # 87137
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610) 278-6800
S & K FILE NO. 07-28438

HSBC Bank USA, N.A., as Indenture Trustee
for the registered holders of the First NLC
Trust 2005-1, Callable Mortgage-Backed
Notes, Series 2005-1
PLAINTIFF

VS.

Edward Muffley
and
Sandra A. Muffley
DEFENDANTS

COURT OF COMMON PLEAS
COLUMBIA COUNTY

NO: 2007-CV.1226

NOTICE OF INTENTION TO TAKE DEFAULT
UNDER Pa.R.C.P. 237.1
IMPORTANT NOTICE

TO: Sandra A. Muffley
DATE OF NOTICE: November 1, 2007

You are in default because you have failed to enter a written appearance personally or by attorney and file in writing with the court your defenses or objections to the claims set forth against you. Unless you act within ten (10) days from the date of this notice, a Judgment may be entered against you without a hearing and you may lose your property or other important rights. You should take this notice to a lawyer at once. If you do not have a lawyer or cannot afford one, go to or telephone the following office to find out where you can get legal help:

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North Penn Legal Services
168 East 5th Street
Bloomsburg, PA 17815
570-784-8760

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PURPOSE.**

NOTIFICACION IMPORTANTE

Usted se encuentra en estado de rebeldia por no haber tomado la accion requerida de su parte en este caso. Al no tomar la accion debida dentro de un termino de diez (10) dias de la fecha de esta notificacion, el tribuna podra, sin necesidad de compararecer usted in corte o escuchar preuba alguna, dictar sentencia en su contra. Usted puede perder bienes y otros derechos importantes. Debe llevar esta notificacion a un abogado inmediatamente. Si usted no tiene abogado o si no tiene dinero suficiente para tal servicio, vaya en persona o llame por telefono a la oficina cuya direccion se encuentra escrita abajo para averiguar donde se puede conseguir assitencia legal:

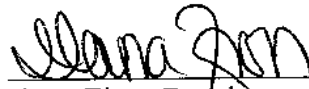
Columbia County Lawyer Referral Service
North Penn Legal Services
168 East 5th Street
Bloomsburg, PA 17815
570-784-8760

PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT YOU ARE ADVISED THAT THIS LAW FIRM IS DEEMED TO BE A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

PERSONS TO WHOM RULE 237.1 NOTICE SENT TO:

Edward Muffley
115 5th Street Lot 68
Delaware City, DE 19706

Sandra A. Muffley
115 5th Street Lot 68
Delaware City, DE 19706


Ilana Zion, Esquire
Shapiro & Kreisman, LLC
Attorney for Plaintiff

OFFICE OF THE PROTHONOTARY
COURT OF COMMON PLEAS
Columbia County Clerk
35 West Main Street
P.O. Box 380
Bloomsburg, PA 17815

TAMI B. KLINE
Prothonotary

TO: Edward Muffley
115 5th Street Lot 68
Delaware City, DE 19706

HSBC Bank USA, N.A., as Indenture Trustee
for the registered holders of the First NLC
Trust 2005-1, Callable Mortgage-Backed
Notes, Series 2005-1
PLAINTIFF
vs.

Edward Muffley and Sandra A. Muffley
DEFENDANT(S)

COURT OF COMMON PLEAS
CIVIL DIVISION
COLUMBIA COUNTY

NO:2007-CV-1226

NOTICE

Pursuant to Rule 25a of the Supreme Court of Pennsylvania, you are hereby notified that a judgment has been entered against you in the above proceeding as indicated below.

TAMI B. KLINE
Prothonotary

☒ Judgment by Default

☐ Judgment for Possession

☐ Judgment on Award of Arbitration

☐ Judgment on Verdict

☐ Judgment on Court Findings

IF YOU HAVE ANY QUESTIONS CONCERNING THIS NOTICE, PLEASE CALL:
ATTORNEY LAUREN R. TABAS, ESQUIRE AT (610) 278-6800.

SHERIFF'S SALE

WEDNESDAY FEBRUARY 27, 2008 AT 9:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 214 OF 2007 ED AND CIVIL WRIT NO. 1226 OF 2007 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 parcel of land situate in the Township of Benton, County of Columbia, and Commonwealth of Pennsylvania, bounded and described as follows, to-wit:

BEGINNING at an iron pin corner set 25 feet in an easterly direction from the centerline of a blacktop state highway leading from Benton to Stillwater and at the line of lands now or late of Kenneth R. Kelsey and Ethel P. Kelsey; THENCE along the line of lands now or late of Kenneth R. Kelsey and Ethel P. Kelsey and the line of lands now or late of Miller, South 80 degrees, 45 minutes East, 170 feet to an iron pin corner; THENCE along line of lands now or late of Miller, North 8 degrees, 15 minutes East, 89 feet to an iron pin corner set on the line of land now or late of Ritter; THENCE along the abovementioned line of lands, North 80 degrees, 45 minutes West, 170 feet to an iron pin corner set 25 feet in an easterly direction from the abovementioned highway and at the southwesterly corner of the Ritter lands aforesaid; THENCE along the highway, South 8 degrees, 15 minutes West, 89 feet to the PLACE OF BEGINNING.

BEING the same premises sold and conveyed to Edward Muffley and Sandra A. Muffley, his wife, by Decd of George E. Boudman, Sr. and Lily Mae Boudman, his wife, dated December 5, 2002, and recorded December 12, 2002 at the Columbia County Recorder's Office to Instrument No. 200214375.

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
Lauren Tabas
3600 Horizon Drive
King of Prussia, PA 19406

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

OFFICE OF THE PROTHONOTARY
COURT OF COMMON PLEAS
Columbia County Clerk
35 West Main Street
P.O. Box 380
Bloomsburg, PA 17815

TAMI B. KLINE
Prothonotary

TO: Sandra A. Muffley
115 5th Street Lot 68
Delaware City, DE 19706

HSBC Bank USA, N.A., as Indenture Trustee
for the registered holders of the First NLC
Trust 2005-1, Callable Mortgage-Backed
Notes, Series 2005-1
PLAINTIFF

vs.

Edward Muffley and Sandra A. Muffley
DEFENDANT(S)

COURT OF COMMON PLEAS
CIVIL DIVISION
COLUMBIA COUNTY

NO:2007-CV-1226

NOTICE

Pursuant to Rule 236 of the Supreme Court of Pennsylvania, you are hereby notified that a Judgment has been entered against you in the above proceeding as indicated below.

TAMI B. KLINE
Prothonotary

- ☒ Judgment by Default
- ☐ Judgment for Possession
- ☐ Judgment on Award of Arbitration
- ☐ Judgment on Verdict
- ☐ Judgment on Court Findings

IF YOU HAVE ANY QUESTIONS CONCERNING THIS NOTICE, PLEASE CALL:
ATTORNEY LAUREN R. TABAS, ESQUIRE AT (610) 278-6800.

SHAPIRO & KREISMAN, LLC
BY: LAUREN R. TABAS, ESQUIRE
ATTORNEY I.D. NO: PA Bar # 93337
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610) 278-6800
J & K FILE NO. 07-28438

HSBC Bank USA, N.A., as Indenture Trustee
for the registered holders of the First NLC
Trust 2005-1, Callable Mortgage-Backed
Notes, Series 2005-1
PLAINTIFF

vs.

Edward Muffley and Sandra A. Muffley
DEFENDANTS

COURT OF COMMON PLEAS
COLUMBIA COUNTY

NO: 2007-CV-1226

AFFIDAVIT PURSUANT TO RULE 3129.1

HSBC Bank USA, N.A., as Indenture Trustee for the registered holders of the First NLC Trust 2005-1, Callable Mortgage-Backed Notes, Series 2005-1, Plaintiff in the above action, sets forth, as of the date the praecipe for the writ of execution was filed, the following information concerning the real property located at 4006 Maple Grove Road, Stillwater, PA 17878.

1. Name and address of Owner(s) or Reputed Owner(s)

Edward Muffley
115 5th Street Lot 68
Delaware City, DE 19706

Sandra A. Muffley
115 5th Street Lot 68
Delaware City, DE 19706

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

Edward Muffley
115 5th Street Lot 68
Delaware City, DE 19706

Sandra A. Muffley
115 5th Street Lot 68
Delaware City, DE 19706

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

HSBC Bank USA, N.A., as Indenture Trustee for the registered holders of the First NLC
Trust 2005-1, Callable Mortgage-Backed Notes, Series 2005-1
c/o Ocwen Federal Bank FSB
1675 Palm Beach Blvd.
West Palm Beach, FL 33401

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

HSBC Bank USA, N.A., as Indenture Trustee for the registered holders of the First NLC
Trust 2005-1, Callable Mortgage-Backed Notes, Series 2005-1. Plaintiff
c/o Ocwen Federal Bank FSB
1675 Palm Beach Blvd.
West Palm Beach, FL 33401

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

NONE

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

Columbia County Domestic Relations
13 Perry Avenue
P.O. Box 380
Bloomsburg, PA 17815

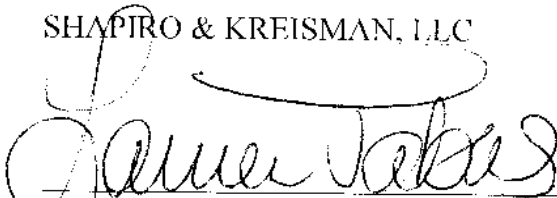
6. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale:

TENANT OR OCCUPANT
4006 Maple Grove Road
Stillwater, PA 17878

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

SHAPIRO & KREISMAN, LLC

BY:

A handwritten signature in cursive script, appearing to read "Lauren Tabas", written over a horizontal line.

Lauren R. Tabas, Esquire

07-28438

SK

SHAPIRO & KREISMAN, LLC

ATTORNEYS AT LAW

3600 Horizon Drive, Suite 150, King of Prussia, Pennsylvania 19406

Tel: (610) 278-6800, Fax: (610) 278-9980

GERALD M. SHAPIRO
Admitted in Illinois and Florida Only
DAVID S. KREISMAN
Admitted in Illinois Only
CHRISTOPHER A. DeNARDO
Managing Attorney
DANIELLE BOYLE-EBERSOLE
LAUREN R. TABAS +
ILANA ZION
Also Licensed in New Jersey

Columbia County Sheriff
35 West Main Street
Bloomsburg, PA 17815
Attn:

RE: HSBC Bank USA, N.A., as Indenture Trustee for the registered holders of the
First NLC Trust 2005-1, Callable Mortgage-Backed Notes, Series 2005-1 vs.
Edward Muffley and Sandra A. Muffley
Docket number: 2007-CV-1226
Our file number: 07-28438

Sir or Madam:

The Prothonotary shall have delivered the Writ of Execution for sale of Real Property to you together with the below listed documents for the _____ sale date.
Please advise if this property will not be scheduled for that date.

In accordance with Columbia County's requirements for scheduling a Sheriff's sale, I enclose:

- _____ Sale deposit in the amount of \$1,350.00;
- _____ 8 copies of the property legal description for the deed and printers;
- _____ Affidavit pursuant to Rule 3129.1 ;
- _____ Act 91 Affidavit;
- _____ Notices of Sale for each Defendant;
- _____ Request for service of the notice of sale;
- _____ Request for posting, advertising, of the notice of sale.

_____ Please time stamp the enclosed "ATTORNEY COPY" of the 3129 Affidavit and return in the prepaid envelope provided.

We will send notice of the sale to all known lienholders prior to the sale and will file a Certification.

Thank you for your cooperation in this matter.
Very truly yours,

Denise Semetti
Legal Assistant

SHAPIRO & KREISMAN, LLC
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406
Telephone: (610) 278-6800
Facsimile: (610) 278-9980

Columbia County Sheriff
15 West Main Street
Bloomsburg, PA 17815

Re: HSBC Bank USA, N.A., as Indenture Trustee for the registered holders of the
First NLC Trust 2005-1, Callable Mortgage-Backed Notes, Series 2005-1 vs.
Edward Muffley and Sandra A. Muffley
CIVIL ACTION NO. 2007-CV-1226
OUR FILE NO. 07-28438

Sir/Madam:

Please post the HANDBILL upon the following Defendants at the addresses provided:

Edward Muffley and Sandra A. Muffley
4006 Maple Grove Road
Stillwater, PA 17878

PLEASE OBTAINING SERVICE OF THE NOTICE OF SALE UPON THE DEFENDANTS
OUT OF STATE.

Upon service, please forward to this office in the enclosed self-addressed stamped
envelope, a copy of your Sheriff's Return.

Your assistance in this matter is greatly appreciated.

Very truly yours,

Denise Scmetti
Legal Assistant

Enclosures

SHAPIRO & KREISMAN, LLC
BY: LAUREN R. TABAS, ESQUIRE
ATTORNEY I.D. NO. PA Bar # 93337
3600 HORIZON DRIVE, SUITE 150
RING OF PRUSSIA, PA 19406
TELEPHONE: (610) 278-6800
S & K FILE NO. 07-28438

HSBC Bank USA, N.A., as Indenture Trustee
for the registered holders of the First NLC
Trust 2005-1, Callable Mortgage-Backed
Notes, Series 2005-1
PLAINTIFF

vs.

Edward Muffley and Sandra A. Muffley
DEFENDANTS

COURT OF COMMON PLEAS
COLUMBIA COUNTY

NO: 2007-CV-1226

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: Edward Muffley
115 5th Street Lot 68
Delaware City, DE 19706

Your house (real estate) at:

4006 Maple Grove Road, Stillwater, PA 17878
03-04A-003-01

is scheduled to be sold at Sheriff's Sale on _____ at:

Columbia County Sheriff's Office
35 West Main Street
Bloomsburg, PA 17185

at _____, to enforce the court judgment of \$104,381.59 obtained by
HSBC Bank USA, N.A., as Indenture Trustee for the registered holders of the First NLC Trust
2005-1, Callable Mortgage-Backed Notes, Series 2005-1 against you.

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 back to HSBC Bank USA, N.A., as Indenture Trustee for the registered holders of the First NLC Trust 2005-1, Callable Mortgage-Backed Notes, Series 2005-1 the amount of the judgment plus costs or the back payments, late charges, costs, and reasonable attorneys fees due. To find out how much you must pay, you may call: (610) 278-6800.
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 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 more chance you will have of stopping the sale. (See notice on page two of 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.

4. 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 (610) 278-6800.

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.

6. 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 *.
7. 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.
8. 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.

9. You may be entitled to a share of the money, which was paid for your house. A schedule of distribution of the money bid for your house will be filed by the Sheriff no later than thirty (30) days from the date of the sale. This schedule will state who will be receiving the money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the date of filing of said schedule.
10. You may also have other rights and defenses or ways of getting your house 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 Lawyer Referral Service
North Penn Legal Services
168 East 5th Street
Bloomsburg, PA 17815
570-784-8760

PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT YOU ARE ADVISED THAT THIS LAW FIRM IS DEEMED TO BE A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.07-28438

ALL THAT certain parcel of land situate in the Township of Benton, County of Columbia, and Commonwealth of Pennsylvania, bounded and described as follows, to-wit:

BEGINNING at an iron pin corner set 25 feet in an easterly direction from the centerline of a blacktop state highway leading from Benton to Stillwater and at the line of lands now or late of Kenneth R. Kelsey and Ethel P. Kelsey;

THENCE along the line of lands now or late of Kenneth R. Kelsey and Ethel P. Kelsey and the line of lands now or late of Miller, South 80 degrees, 45 minutes East, 170 feet to an iron pin corner;

THENCE along line of lands now or late of Miller, North 8 degrees, 15 minutes East, 89 feet to an iron pin corner set on the line of land now or late of Ritter;

THENCE along the abovementioned line of lands, North 80 degrees, 45 minutes West, 170 feet to an iron pin corner set 25 feet in an easterly direction from the abovementioned highway and at the southwesterly corner of the Ritter lands aforesaid;

THENCE along the highway, South 8 degrees, 15 minutes West, 89 feet to the PLACE OF BEGINNING.

BEING the same premises sold and conveyed to Edward Muffley and Sandra A. Muffley, his wife, by Deed of George E. Boudman, Sr. and Lily Mac Boudman, his wife, dated December 5, 2002, and recorded December 12, 2002 at the Columbia County Recorder's Office to Instrument No. 200214375.

SHAPIRO & KREISMAN, LLC
BY: LAUREN R. TABAS, ESQUIRE
ATTORNEY I.D. NO: PA Bar # 93337
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610) 278-6800
J & K FILE NO. 07-28438

HSBC Bank USA, N.A., as Indenture Trustee
for the registered holders of the First NLC
Trust 2005-1, Callable Mortgage-Backed
Notes, Series 2005-1
PLAINTIFF

vs.

Edward Muffley and Sandra A. Muffley
DEFENDANTS

COURT OF COMMON PLEAS
COLUMBIA COUNTY

NO: 2007-CV-1226

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: Sandra A. Muffley
115 5th Street Lot 68
Delaware City, DE 19706

Your house (real estate) at:

4006 Maple Grove Road, Stillwater, PA 17878
03-04A-003-01

is scheduled to be sold at Sheriff's Sale on _____ at:

Columbia County Sheriff's Office
35 West Main Street
Bloomsburg, PA 17185

on _____, to enforce the court judgment of \$104,381.59 obtained by
HSBC Bank USA, N.A., as Indenture Trustee for the registered holders of the First NLC Trust
2005-1, Callable Mortgage-Backed Notes, Series 2005-1 against you.

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 back to HSBC Bank USA, N.A., as Indenture Trustee for the registered holders of the First NLC Trust 2005-1, Callable Mortgage-Backed Notes, Series 2005-1 the amount of the judgment plus costs or the back payments, late charges, costs, and reasonable attorneys fees due. To find out how much you must pay, you may call: (610) 278-6800.
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 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 more chance you will have of stopping the sale. (See notice on page two of 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 (610) 278-6800.
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 * .
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 house. A schedule of distribution of the money bid for your house will be filed by the Sheriff no later than thirty (30) days from the date of the sale. This schedule will state who will be receiving the money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the date of filing of said schedule.
7. You may also have other rights and defenses or ways of getting your house 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 Lawyer Referral Service
North Penn Legal Services
168 East 5th Street
Bloomsburg, PA 17815
570-784-8760

PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT YOU ARE ADVISED THAT THIS LAW FIRM IS DEEMED TO BE A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.07-28438

ALL THAT certain parcel of land situate in the Township of Benton, County of Columbia, and Commonwealth of Pennsylvania, bounded and described as follows, to-wit:

BEGINNING at an iron pin corner set 25 feet in an easterly direction from the centerline of a blacktop state highway leading from Benton to Stillwater and at the line of lands now or late of Kenneth R. Kelsey and Ethel P. Kelsey;

THENCE along the line of lands now or late of Kenneth R. Kelsey and Ethel P. Kelsey and the line of lands now or late of Miller, South 80 degrees, 45 minutes East, 170 feet to an iron pin corner;

THENCE along line of lands now or late of Miller, North 8 degrees, 15 minutes East, 89 feet to an iron pin corner set on the line of land now or late of Ritter;

THENCE along the abovementioned line of lands, North 80 degrees, 45 minutes West, 170 feet to an iron pin corner set 25 feet in an easterly direction from the abovementioned highway and at the southwesterly corner of the Ritter lands aforesaid;

THENCE along the highway, South 8 degrees, 15 minutes West, 89 feet to the PLACE OF BEGINNING.

BEING the same premises sold and conveyed to Edward Muffley and Sandra A. Muffley, his wife, by Deed of George E. Boudman, Sr. and Lily Mac Boudman, his wife, dated December 5, 2002, and recorded December 12, 2002 at the Columbia County Recorder's Office to Instrument No. 200214375.

ALL THAT certain parcel of land situate in the Township of Benton, County of Columbia, and Commonwealth of Pennsylvania, bounded and described as follows, to-wit:

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SHAPIRO & KREISMAN, LLC
BY: LAUREN R. TABAS, ESQUIRE
ATTORNEY I.D. NO: PA Bar # 93337
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610) 278-6800
S & K FILE NO. 07-28438

HSBC Bank USA, N.A., as Indenture Trustee
for the registered holders of the First NLC
Trust 2005-1, Callable Mortgage-Backed
Notes, Series 2005-1
PLAINTIFF

vs.

Edward Muffley and Sandra A. Muffley
DEFENDANT(S)

COURT OF COMMON PLEAS
CIVIL DIVISION
COLUMBIA COUNTY

NO:2007-CV-1226

CERTIFICATION OF ADDRESS

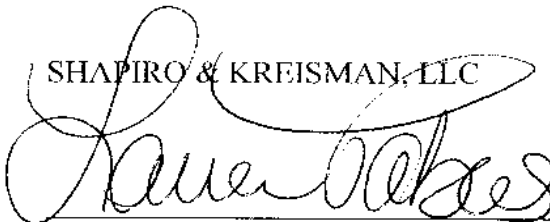
I hereby certify that the correct address of the judgment creditor (Plaintiff) is:

HSBC Bank USA, N.A., as Indenture Trustee for the registered holders of the First NLC Trust
2005-1, Callable Mortgage-Backed Notes, Series 2005-1
c/o Ocwen Federal Bank FSB
1675 Palm Beach Blvd.
West Palm Beach, FL 33401

and that the last known address(es) of the judgment debtor (Defendant(s)) is:

Edward Muffley
115 5th Street Lot 68
Delaware City, DE 19706

Sandra A. Muffley
115 5th Street Lot 68
Delaware City, DE 19706

SHAPIRO & KREISMAN, LLC
BY: 
Lauren R. Tabas, Esquire
Attorney for Plaintiff

SHAPIRO & KREISMAN, LLC
BY: LAUREN R. TABAS, ESQUIRE
ATTORNEY I.D. NO: PA Bar # 93337
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610) 278-6800
S & K FILE NO. 07-28438

USBC Bank USA, N.A., as Indenture Trustee
for the registered holders of the First NLC
Trust 2005-1, Callable Mortgage-Backed
Notes, Series 2005-1
PLAINTIFF

vs.
Edward Muffley and Sandra A. Muffley
DEFENDANTS

COURT OF COMMON PLEAS
COLUMBIA COUNTY

NO: 2007-CV-1226


CERTIFICATION AS TO THE SALE OF REAL PROPERTY

I hereby certify that I am the Attorney of record for the Plaintiff in this Action against
Real Property and further certify this Property is:

☐ FHA - Tenant Occupied or Vacant
☐ Commercial
☐ As a result of a Complaint in Assumpsit
☐ That the Plaintiff has complied in all respects with Section 403 of the
☒ Mortgage Assistance Act including but not limited to:

- (a) Service of notice on Defendant(s)
- (b) Expiration of 30 days since the service of notice
- (c) Defendant(s) failure to request or appear at meeting with Mortgagee or
Consumer Credit Counseling Agency
- (d) Defendant(s) failure to file application with Homeowners Emergency
Assistance Program.

I further agree to indemnify and hold harmless the Sheriff of Columbia County for any
false statement given herein.

SHAPIRO & KREISMAN, LLC
BY: 
Lauren R. Tabas, Esquire
PA Bar # 93337

SHAPIRO & KREISMAN, LLC
BY: DANIELLE BOYLE-EBERSOLE, ESQ.
LAUREN R. TABAS, ESQ.,
AND ILANA ZION, ESQ.
ATTORNEY I.D. NOS. 81747, 93337 & 87137
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610) 278-6800
S & K FILE NO. 07-28438

HSBC Bank USA, N.A., as Indenture Trustee
for the registered holders of the First NLC
Trust 2005-1, Callable Mortgage-Backed
Notes, Series 2005-1

PLAINTIFF

VS.

Edward Muffley
4006 Maple Grove Road
Stillwater, PA 17878
Sandra A. Muffley
4006 Maple Grove Road
Stillwater, PA 17878

DEFENDANT(S)

STATE OF: Florida

COUNTY OF: Orange

COURT OF COMMON PLEAS
COLUMBIA COUNTY

NO: 2007-CV-1226

AFFIDAVIT OF NON-MILITARY SERVICE

THE UNDERSIGNED being duly sworn, states that he/she is over the age of eighteen years and competent to make this affidavit and the following averments are based upon investigations made and records maintained either as Plaintiff or servicing agent of the Plaintiff and that the above-captioned Defendants' last known address is as set forth in the caption and they are not in the Military or Naval Service of the United States of America or its Allies as defined in the Soldiers and Sailors Civil Relief Act of 1940, as amended.

Ocwen Loan Servicing, LLC on behalf of HSBC Bank USA, N.A., as Indenture Trustee
for the registered holders of the First NLC Trust 2005-1, Callable Mortgage-Backed
Notes, Series 2005-1

By:

Jessica Dybas

NAME: Jessica Dybas

TITLE: US Foreclosure Facilitator

Sworn to and subscribed before me this 13th day of August 2007.

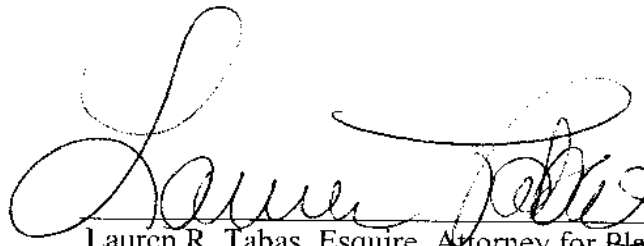
Heather A. Snider
Notary Public

07-28438



WAIVER OF WATCHMAN

Any Deputy Sheriff levying upon or attaching any property under which writ may leave same without a watchman, in custody or 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.

 (SEAL)
Lauren R. Tabas, Esquire, Attorney for Plaintiff

11/13/07 Date:

SHAPIRO & KREISMAN, LLC
BY: LAUREN R. TABAS, ESQUIRE
ATTORNEY I.D. NO: PA Bar # 93337
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610) 278-6800
S & K FILE NO. 07-28438

HSBC Bank USA, N.A., as Indenture Trustee
for the registered holders of the First NLC
Trust 2005-1, Callable Mortgage-Backed
Notes, Series 2005-1
PLAINTIFF

vs.

Edward Muffley and Sandra A. Muffley
DEFENDANTS

COURT OF COMMON PLEAS
COLUMBIA COUNTY

NO: 2007-CV-1226

AFFIDAVIT PURSUANT TO RULE 3129.1

HSBC Bank USA, N.A., as Indenture Trustee for the registered holders of the First NLC Trust 2005-1, Callable Mortgage-Backed Notes, Series 2005-1, Plaintiff in the above action, sets forth, as of the date the praecipe for the writ of execution was filed, the following information concerning the real property located at 4006 Maple Grove Road, Stillwater, PA 17878.

1. Name and address of Owner(s) or Reputed Owner(s)

Edward Muffley
115 5th Street Lot 68
Delaware City, DE 19706

Sandra A. Muffley
115 5th Street Lot 68
Delaware City, DE 19706

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

Edward Muffley
115 5th Street Lot 68
Delaware City, DE 19706

Sandra A. Muffley
115 5th Street Lot 68
Delaware City, DE 19706

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

HSBC Bank USA, N.A., as Indenture Trustee for the registered holders of the First NLC Trust 2005-1, Callable Mortgage-Backed Notes, Series 2005-1
c/o Ocwen Federal Bank FSB
1675 Palm Beach Blvd.
West Palm Beach, FL 33401

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

HSBC Bank USA, N.A., as Indenture Trustee for the registered holders of the First NLC Trust 2005-1, Callable Mortgage-Backed Notes, Series 2005-1, Plaintiff
c/o Ocwen Federal Bank FSB
1675 Palm Beach Blvd.
West Palm Beach, FL 33401

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

NONE

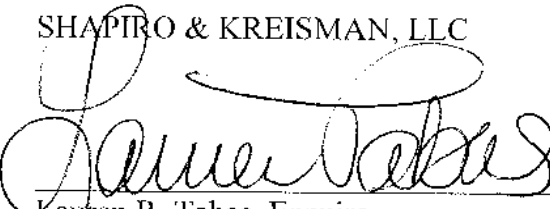
6. Name and address of every other person who has any record interest in the property and whose interest may be affected by the sale:

Columbia County Domestic Relations
15 Perry Avenue
P.O. Box 380
Bloomsburg, PA 17815

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

TENANT OR OCCUPANT
4006 Maple Grove Road
Stillwater, PA 17878

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

SHAPIRO & KREISMAN, LLC
BY: 
Lauren R. Tabas, Esquire

07-28438

Shapiro & Kreisman, LLC
General Business Account
PH. (610) 278-6800
3600 Horizon Drive
Suite 150
King of Prussia, PA 19406

LaSalle Bank N.A.
Chicago IL 60603

192592

2-50/710

Pay This Amount


One Thousand Three Hundred Fifty and No/100 Dollars

Check Date
11/09/07

Check Amount
*****\$1,350.00
Check Void After 90 Days

Ref: 07-28438 / 719823 / DLS

Pay to the order of
SHERIFF OF COLUMBIA COUNTY
P.O. BOX 380
BLOOMSBURG, PA 17815



⑈ 192592⑈ ⑆071000505⑆ 5201147419⑈