

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

April 19, 2007

Fax number 570-389-5625
Columbia County Sheriff
ATTN: Real Estate Dept.

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 No. 2006-CV-1575-MF
Our File No. 06-27480

Dear Sir or Madam:

Kindly stay Sheriff's sale currently scheduled for June 27, 2007 in the above-referenced matter. Plaintiff has realized that no monies that been received.

Please forward to us a bill for any additional monies which may be due and owing to the Sheriff of Columbia County, or in the alternative, refund any monies from the deposit already with your office.

Very truly yours,



Heather Whitman
Legal Assistant

SHERIFF'S SALE COST SHEET

HSBC Bank vs. Edward & Sandra Muffly
 NO. 5307 ED NO. 1575-06 JD DATE/TIME OF SALE 5/10/07

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>15.00</u>
TOTAL *****	\$ <u>340.50</u>

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

PROTHONOTARY (NOTARY)	\$10.00
RECORDER OF DEEDS	\$ _____
TOTAL *****	\$ <u>-0-</u>

REAL ESTATE TAXES:

BORO, TWP & COUNTY 20	\$ _____
SCHOOL DIST. 20	\$ _____
DELINQUENT 20	\$ <u>5.00</u>
TOTAL *****	\$ <u>5.00</u>

MUNICIPAL FEES DUE:

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

SURCHARGE FEE (DSTE)	\$ <u>120.00</u>
MISC. _____	\$ _____
_____	\$ _____
TOTAL *****	\$ <u>-0-</u>

TOTAL COSTS (OPENING BID) \$ 615.50

1350
 730/150 Lot

Tim Chamberlain

From: Tim Chamberlain [tchamber@columbiapa.org]
Sent: Friday, April 20, 2007 8:10 AM
To: Cathy
Subject: Sale cancellation

The Edward & Sandra Muffley (#53ED2007) sale has been cancelled. It was to start June 6.
Thank you
Tim

TIMOTHY T. CHAMBERLAIN



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P.O. BOX 388
BLOOMSBURG, PA 17815
FAX: (570) 389-5625

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

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

Docket # 53ED2007

VS

MORTGAGE FORECLOSURE

EDWARD MUFFLEY
SANDRA A. MUFFLEY

AFFIDAVIT OF SERVICE

NOW, THIS WEDNESDAY, MARCH 28, 2007, AT 6:30 PM, SERVED THE WITHIN MORTGAGE
FORECLOSURE UPON SANDRA A. MUFFLEY AT 4006 MAPLE GROVE ROAD, STILLWATER
BY HANDING TO EDWARD MUFFLEY, HUSBAND, A TRUE AND ATTESTED COPY OF THE
ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME
THIS THURSDAY, MARCH 29, 2007


NOTARY PUBLIC

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



X

TIMOTHY T. CHAMBERLAIN
SHERIFF


J. ARTER
DEPUTY SHERIFF

TIMOTHY T. CHAMBERLAIN



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P.O. BOX 388
BLOOMSBURG, PA 17815
FAX: (570) 389-5625

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-4300

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

Docket # 53ED2007

VS

MORTGAGE FORECLOSURE

EDWARD MUFFLEY
SANDRA A. MUFFLEY

AFFIDAVIT OF SERVICE

NOW, THIS WEDNESDAY, MARCH 28, 2007, AT 6:30 PM, SERVED THE WITHIN MORTGAGE
FORECLOSURE UPON EDWARD MUFFLEY AT 4006 MAPLE GROVE ROAD, STILLWATER
BY HANDING TO EDWARD MUFFLEY, , A TRUE AND ATTESTED COPY OF THE ORIGINAL
WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME
THIS THURSDAY, MARCH 29, 2007

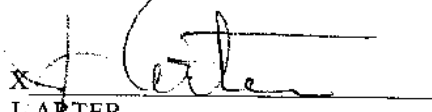

NOTARY PUBLIC

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



X

TIMOTHY T. CHAMBERLAIN
SHERIFF



J. ARTER
DEPUTY SHERIFF

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 3/26/2007

SERVICE# 1 - OF - 12 SERVICES
DOCKET # 53ED2007

PLAINTIFF

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

DEFENDANT

EDWARD MUFFLEY
SANDRA A. MUFFLEY

ATTORNEY FIRM

SHAPIRO AND KREISMAN

PERSON/CORP TO SERVED
EDWARD MUFFLEY
4006 MAPLE GROVE ROAD
STILLWATER

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON Edward

RELATIONSHIP DEF IDENTIFICATION _____

DATE 3-28-7 TIME 1830 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

3-27-7 1310 2 Ed

DEPUTY

J. Galt

DATE 3-28-7

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 3/26/2007

SERVICE# 2 - OF - 12 SERVICES
DOCKET # 53ED2007

PLAINTIFF

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

DEFENDANT

EDWARD MUFFLEY
SANDRA A. MUFFLEY

ATTORNEY FIRM

SHAPIRO AND KREISMAN

PERSON/CORP TO SERVED
SANDRA A. MUFFLEY
4006 MAPLE GROVE ROAD
STILLWATER

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON Edward

RELATIONSHIP Husband IDENTIFICATION _____

DATE 3-28-7 TIME 18:30 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

3-27-7 1:310 2 C

DEPUTY

J. Chamberlain

DATE 3-28-7

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 3/26/2007

SERVICE# 4 - OF - 12 SERVICES
DOCKET # 53ED2007

PLAINTIFF

HSBC BANK USA, NA., AS INDENTURE TRUSTEE FOR
THE REGISTERED HOLDERS OF THE FIRST NLC TRUST
2005-1, CALLABLE 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 3-27-7 TIME 1330 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) _____

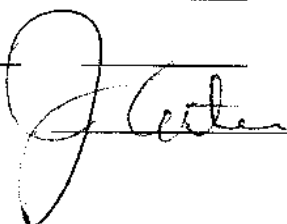
ATTEMPTS
DATE

TIME

OFFICER

REMARKS

DEPUTY



DATE 3-27-7

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 3/26/2007

SERVICE# 5 - OF - 12 SERVICES
DOCKET # 53ED2007

PLAINTIFF

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

DEFENDANT

EDWARD MUFFLEY
SANDRA A. MUFFLEY
ATTORNEY FIRM SHAPIRO AND KREISMAN

ATTORNEY FIRM

PERSON/CORP TO SERVED

BENTON SEWER

37 THREE SPRINGS ROAD

BENTON

PAPERS TO SERVED

MORTGAGE FORECLOSURE

SERVED UPON Posted Front Door

RELATIONSHIP _____ IDENTIFICATION _____

DATE 3-27-7 TIME 1240 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

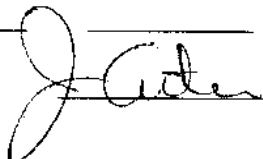
DATE

TIME

OFFICER

REMARKS

DEPUTY



DATE 3-27-7

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 3/26/2007

SERVICE# 6 - OF - 12 SERVICES
DOCKET # 53ED2007

PLAINTIFF

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

DEFENDANT

EDWARD MUFFLEY
SANDRA A. MUFFLEY

ATTORNEY FIRM

SHAPIRO AND KREISMAN

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

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON Lestie LEVAN

RELATIONSHIP Customer Service IDENTIFICATION _____

DATE 3-27-7 TIME 6:30 MILEAGE _____ OTHER _____

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

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA _____ POB X 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 3-27-7

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 3/26/2007

SERVICE# 9 - OF - 12 SERVICES
DOCKET # 53ED2007

PLAINTIFF HSBC BANK USA, NA., AS INDENTURE TRUSTEE FOR
THE REGISTERED HOLDERS OF THE FIRST NLC TRUST
2005-1, CALLABLE 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 WEB Miller

RELATIONSHIP CLERK IDENTIFICATION _____

DATE 3-27-7 TIME 9:30 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) _____

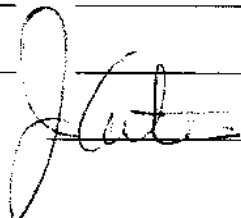
ATTEMPTS
DATE

TIME

OFFICER

REMARKS

DEPUTY



DATE 3-27-7

COUNTY OF COLUMBIA
REAL ESTATE TAX LIEN CERTIFICATE

DATE: 27-MAR-07

FEE: \$5.00

CERT. NO: 3226

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	-----PENDING----- INTEREST	COSTS	TOTAL AMOUNT DUE
2005	PRIM	1,371.34	35.19	115.00	1,521.53
2006	PRIM	1,627.57	46.77	30.00	1,704.34
TOTAL DUE :					\$3,225.87

TAX CLAIM TOTAL AMOUNT DUE DURING THE MONTH OF: July , 2007

THIS IS TO CERTIFY THAT, ACCORDING TO OUR RECORDS, TAX LIENS AS OF
DECEMBER 31, 2006

REQUESTED BY: Timothy T. Chamberlain, Sheriff
dm.

REAL ESTATE OUTLINE

ED # 53-07

DATE RECEIVED 3-28-07
DOCKET AND INDEX 5-28-07

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>18519</u>

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

SALE DATE	<u>June 27, 07</u>	TIME <u>0900</u>
POSTING DATE	<u>May 24, 07</u>	
ADV. DATES FOR NEWSPAPER	1 ST WEEK <u>June 7</u>	
	2 ND WEEK <u>18</u>	
	3 RD WEEK <u>25</u>	

SHERIFF'S SALE

Wednesday, June 27th, 2007 at 09:00 A.M.

BY VIRTUE OF WRIT OF EXECUTION NO. 53ED2007 AND CIVIL WRIT NO. 1575JD2006 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 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 Ritter lands aforesaid;

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

BEING the same premises which George E. Boudman, Sr., and Lily Mae Boudman, his wife, by Deed dated December 5, 2002 and recorded in the Columbia County Recorder of Deeds Office on December 12, 2002 as Instrument No. 200214375 granted and conveyed unto Edward Muffley and Sandra A. Muffley, his wife.

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 in 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 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 the 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 R. Tabas, Esq.
3600 Horizon Drive, Suite 150
King of Prussia, PA 19406

Sheriff of Columbia County
Timothy T. Chamberlain
<http://www.sheriffofcolumbiacounty.com/>

SHERIFF'S SALE

Wednesday, June 27th, 2007 at 09:00 A.M.

BY VIRTUE OF WRIT OF EXECUTION NO. 53ED2007 AND CIVIL WRIT NO. 1575JD2006 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 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 Ritter lands aforesaid;

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

BEING the same premises which George E. Boudman, Sr., and Lily Mae Boudman, his wife, by Deed dated December 5, 2002 and recorded in the Columbia County Recorder of Deeds Office on December 12, 2002 as Instrument No. 200214375 granted and conveyed unto Edward Muffley and Sandra A. Muffley, his wife.

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 in 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 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 the 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 R. Tabas, Esq.
3600 Horizon Drive, Suite 150
King of Prussia, PA 19406

Sheriff of Columbia County
Timothy T. Chamberlain
<http://www.sheriffofcolumbiacounty.com/>

SHERIFF'S SALE

Wednesday, June 27th, 2007 at 09:00 A.M.

BY VIRTUE OF WRIT OF EXECUTION NO. 53ED2007 AND CIVIL WRIT NO. 1575JD2006 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 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 Ritter lands aforesaid;

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

BEING the same premises which George E. Boudman, Sr., and Lily Mae Boudman, his wife, by Deed dated December 5, 2002 and recorded in the Columbia County Recorder of Deeds Office on December 12, 2002 as Instrument No. 200214375 granted and conveyed unto Edward Muffley and Sandra A. Muffley, his wife.

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 in 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 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 the 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 R. Tabas, Esq.
3600 Horizon Drive, Suite 150
King of Prussia, PA 19406

Sheriff of Columbia County
Timothy T. Chamberlain
<http://www.sheriffofcolumbiacounty.com/>

SHERIFF'S SALE

Wednesday, June 27th, 2007 at 09:00 A.M.

BY VIRTUE OF WRIT OF EXECUTION NO. 53ED2007 AND CIVIL WRIT NO. 1575JD2006 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 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 Ritter lands aforesaid;

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

BEING the same premises which George E. Boudman, Sr., and Lily Mae Boudman, his wife, by Deed dated December 5, 2002 and recorded in the Columbia County Recorder of Deeds Office on December 12, 2002 as Instrument No. 200214375 granted and conveyed unto Edward Muffley and Sandra A. Muffley, his wife.

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 in 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 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 the bidder will be considered forfeited, but will be applied against any damages recoverable. The defalting 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 R. Tabas, Esq.
3600 Horizon Drive, Suite 150
King of Prussia, PA 19406

Sheriff of Columbia County
Timothy T. Chamberlain
<http://www.sheriffofcolumbiacounty.com/>

SHERIFF'S SALE

Wednesday, June 27th, 2007 at 09:00 A.M.

BY VIRTUE OF WRIT OF EXECUTION NO. 53ED2007 AND CIVIL WRIT NO. 1575JD2006 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 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 Ritter lands aforesaid;

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

BEING the same premises which George E. Boudman, Sr., and Lily Mae Boudman, his wife, by Deed dated December 5, 2002 and recorded in the Columbia County Recorder of Deeds Office on December 12, 2002 as Instrument No. 200214375 granted and conveyed unto Edward Muffley and Sandra A. Muffley, his wife.

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 in 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 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 the 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 R. Tabas, Esq.
3600 Horizon Drive, Suite 150
King of Prussia, PA 19406

Sheriff of Columbia County
Timothy T. Chamberlain
<http://www.sheriffofcolumbiacounty.com/>

SHERIFF'S SALE

Wednesday, June 27th, 2007 at 09:00 A.M.

BY VIRTUE OF WRIT OF EXECUTION NO. 53ED2007 AND CIVIL WRIT NO. 1575JD2006 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 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 Ritter lands aforesaid;

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

BEING the same premises which George E. Boudman, Sr., and Lily Mae Boudman, his wife, by Deed dated December 5, 2002 and recorded in the Columbia County Recorder of Deeds Office on December 12, 2002 as Instrument No. 200214375 granted and conveyed unto Edward Muffley and Sandra A. Muffley, his wife.

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 in 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 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 the 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 R. Tabas, Esq.
3600 Horizon Drive, Suite 150
King of Prussia, PA 19406

Sheriff of Columbia County
Timothy T. Chamberlain
<http://www.sheriffofcolumbiacounty.com/>

DAVID PERLIN 3/25

1. Article Addressed to:
INTERNAL REVENUE SERVICE
TECHNICAL SUPPORT GROUP
WILLIAM GREEN FEDERAL BUILDING
600 ARCH STREET ROOM 3259
PHILADELPHIA, PA 19106

2. Article Number (Transfer from service label)
7005 0390 0001 2235 9752

3. Service Type
☒ Certified Mail
☐ Registered
☐ Insured Mail
☐ Express Mail
☐ Return Receipt for Merchandise
☐ C.O.D.
4. Restricted Delivery? (Extra Fee) ☐ Yes

5. Date of Delivery
C. Date of Delivery: 3/25/07

6. Is delivery address different from item 1? If YES, enter delivery address below: ☐ Yes ☐ No

7. 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.
 U.S. SMALL BUSINESS ADMINISTRATION
 PHILADELPHIA DISTRICT OFFICE
 ROBERT N.C. NIX FEDERAL BUILDING
 900 MARKET STREET-5TH FLOOR
 PHILADELPHIA, PA 19107

8. COMPLETE THIS SECTION ON DELIVERY
 A. Signature: [Signature]
 B. Received by (Printed Name): [Signature]
 C. Date of Delivery: 3/25/07
 D. Is delivery address different from item 1? If YES, enter delivery address below: ☐ Yes ☐ No
 3. Service Type:
☒ Certified Mail
☐ Registered
☐ Insured Mail
☐ Express Mail
☐ Return Receipt for Merchandise
☐ C.O.D.
 4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:
INTERNAL REVENUE SERVICE
TECHNICAL SUPPORT GROUP
WILLIAM GREEN FEDERAL BUILDING
600 ARCH STREET ROOM 3259
PHILADELPHIA, PA 19106

2. Article Number (Transfer from service label)
7005 0390 0001 2235 9738

3. Service Type
☒ Certified Mail
☐ Registered
☐ Insured Mail
☐ Express Mail
☐ Return Receipt for Merchandise
☐ C.O.D.
4. Restricted Delivery? (Extra Fee) ☐ Yes

5. Date of Delivery
C. Date of Delivery: 3/28/07

6. Is delivery address different from item 1? If YES, enter delivery address below: ☐ Yes ☐ No

7. 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.
 OFFICE OF F.A.I.R.
 DEPARTMENT OF PUBLIC WELFARE
 PO BOX 8016
 HARRISBURG, PA 17105

8. COMPLETE THIS SECTION ON DELIVERY
 A. Signature: [Signature]
 B. Received by (Printed Name): [Signature]
 C. Date of Delivery: 3/28/07
 D. Is delivery address different from item 1? If YES, enter delivery address below: ☐ Yes ☐ No
 3. Service Type:
☒ Certified Mail
☐ Registered
☐ Insured Mail
☐ Express Mail
☐ Return Receipt for Merchandise
☐ C.O.D.
 4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:
INTERNAL REVENUE SERVICE
TECHNICAL SUPPORT GROUP
WILLIAM GREEN FEDERAL BUILDING
600 ARCH STREET ROOM 3259
PHILADELPHIA, PA 19106

2. Article Number (Transfer from service label)
7005 0390 0001 2235 9721

3. Service Type
☒ Certified Mail
☐ Registered
☐ Insured Mail
☐ Express Mail
☐ Return Receipt for Merchandise
☐ C.O.D.
4. Restricted Delivery? (Extra Fee) ☐ Yes

5. Date of Delivery
C. Date of Delivery: 3/28/07

6. Is delivery address different from item 1? If YES, enter delivery address below: ☐ Yes ☐ No

7. 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.
 COMMONWEALTH OF PENNSYLVANIA
 DEPARTMENT OF REVENUE-ATTN: SHERIFF SALE
 BUREAU OF COMPLIANCE
 CLEARANCE SUPPORT SECTION
 DEPARTMENT 281230
 HARRISBURG, PA 17128-1230

8. COMPLETE THIS SECTION ON DELIVERY
 A. Signature: [Signature]
 B. Received by (Printed Name): [Signature]
 C. Date of Delivery: 3/28/07
 D. Is delivery address different from item 1? If YES, enter delivery address below: ☐ Yes ☐ No
 3. Service Type:
☒ Certified Mail
☐ Registered
☐ Insured Mail
☐ Express Mail
☐ Return Receipt for Merchandise
☐ C.O.D.
 4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:
INTERNAL REVENUE SERVICE
TECHNICAL SUPPORT GROUP
WILLIAM GREEN FEDERAL BUILDING
600 ARCH STREET ROOM 3259
PHILADELPHIA, PA 19106

2. Article Number (Transfer from service label)
7005 0390 0001 2235 9721

3. Service Type
☒ Certified Mail
☐ Registered
☐ Insured Mail
☐ Express Mail
☐ Return Receipt for Merchandise
☐ C.O.D.
4. Restricted Delivery? (Extra Fee) ☐ Yes

5. Date of Delivery
C. Date of Delivery: 3/28/07

6. Is delivery address different from item 1? If YES, enter delivery address below: ☐ Yes ☐ No

7. 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.
 COMMONWEALTH OF PENNSYLVANIA
 DEPARTMENT OF REVENUE-ATTN: SHERIFF SALE
 BUREAU OF COMPLIANCE
 CLEARANCE SUPPORT SECTION
 DEPARTMENT 281230
 HARRISBURG, PA 17128-1230

8. COMPLETE THIS SECTION ON DELIVERY
 A. Signature: [Signature]
 B. Received by (Printed Name): [Signature]
 C. Date of Delivery: 3/28/07
 D. Is delivery address different from item 1? If YES, enter delivery address below: ☐ Yes ☐ No
 3. Service Type:
☒ Certified Mail
☐ Registered
☐ Insured Mail
☐ Express Mail
☐ Return Receipt for Merchandise
☐ C.O.D.
 4. Restricted Delivery? (Extra Fee) ☐ Yes

SHERIFF'S SALE

Wednesday, June 27th, 2007 at 09:00 A.M.

BY VIRTUE OF WRIT OF EXECUTION NO. 53ED2007 AND CIVIL WRIT NO. 1575JD2006 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 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 Ritter lands aforesaid;

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

BEING the same premises which George E. Boudman, Sr., and Lily Mae Boudman, his wife, by Deed dated December 5, 2002 and recorded in the Columbia County Recorder of Deeds Office on December 12, 2002 as Instrument No. 200214375 granted and conveyed unto Edward Muffley and Sandra A. Muffley, his wife.

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 in 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 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 the 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 R. Tabas, Esq.
3600 Horizon Drive, Suite 150
King of Prussia, PA 19406

Sheriff of Columbia County
Timothy T. Chamberlain
<http://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: 2006-CV-1575-MF

Writ 2007-ED-53

VS.

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

\$96,802.71

Interest from March 24, 2007 to

\$ _____

Costs to be added

Seal of Court

Date: 03-26-2007

Tamara B. Kline
PROTHONOTARY

Barbara D. Yelwitt
Deputy Prothonotary *by*

Proth. & Clk. Of Sec. Courts
My Com. Ex. 1st Mon. Jan 2008

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. 06-27480

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: 2006-CV-1575-MF

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: Edward Muffley
4006 Maple Grove Road
Stillwater, PA 17878

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 County
35 West Main Street
Bloomsburg, PA 17185

at _____, to enforce the court judgment of \$96,802.71 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 570-389-5622.
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.

06-27480

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 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 Ritter lands aforesaid;

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

BEING the same premises which George E. Boudman, Sr., and Lily Mae Boudman, his wife, by Deed dated December 5, 2002 and recorded in the Columbia County Recorder of Deeds Office on December 12, 2002 as Instrument No. 200214375 granted and conveyed unto Edward Muffley and Sandra A. Muffley, his wife.

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 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 Ritter lands aforesaid;

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

BEING the same premises which George E. Boudman, Sr., and Lily Mae Boudman, his wife, by Decd dated December 5, 2002 and recorded in the Columbia County Recorder of Deeds Office on December 12, 2002 as Instrument No. 200214375 granted and conveyed unto Edward Muffley and Sandra A. Muffley, his wife.

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 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 Ritter lands aforesaid;

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

BEING the same premises which George E. Boudman, Sr., and Lily Mae Boudman, his wife, by Deed dated December 5, 2002 and recorded in the Columbia County Recorder of Deeds Office on December 12, 2002 as Instrument No. 200214375 granted and conveyed unto Edward Muffley and Sandra A. Muffley, his wife.

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 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 Ritter lands aforesaid;

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

BEING the same premises which George E. Boudman, Sr., and Lily Mae Boudman, his wife, by Deed dated December 5, 2002 and recorded in the Columbia County Recorder of Deeds Office on December 12, 2002 as Instrument No. 200214375 granted and conveyed unto Edward Muffley and Sandra A. Muffley, his wife.

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. 06-27480

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
CIVIL DIVISION
COLUMBIA COUNTY

NO:2006-CV-1575-MF

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
1665 Palm Beach Lakes, Suite 105
West Palm Beach, FL 33401


and that the last known address of the judgment debtor (Defendants) is:

Edward Muffley
4006 Maple Grove Road
Stillwater, PA 17878

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

SHAPIRO & KREISMAN, LLC

BY:


Lauren R. Tabas, Esquire
Attorney for Plaintiff

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 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 Ritter lands aforesaid;

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

BEING the same premises which George E. Boudman, Sr., and Lily Mac Boudman, his wife, by Deed dated December 5, 2002 and recorded in the Columbia County Recorder of Deeds Office on December 12, 2002 as Instrument No. 200214375 granted and conveyed unto Edward Muffley and Sandra A. Muffley, his wife.

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. 06-27480

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: 2006-CV-1575-MF

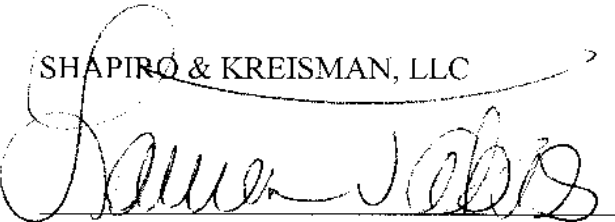
CERTIFICATION AS TO THE SALE OF REAL PROPERTY

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
 X 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: KEVIN DISKIN, ESQ.,
LAUREN R. TABAS, ESQ.,
AND ILANA ZION, ESQ.
ATTORNEY I.D. NOS. 86727, 93337 & 87137
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610) 278-6800
S & K FILE NO. 06-27480

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:

VS.

Edward Muffley

Sandra A. Muffley
DEFENDANT(S)

STATE OF: Florida

COUNTY OF: Orange

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 1st day of November 2006.

Heather A. Snider
Notary Public



Heather A. Snider
My Commission DD229481
Expires July 06, 2007



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

KEVIN DISKIN+

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

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. 2006-CV-1575-MF
OUR FILE NO. 06-27480

Sir/Madam:

Please serve the NOTICE OF SALE upon the following Defendants at the addresses
provided:

Edward Muffley
4006 Maple Grove Road
Stillwater, PA 17878

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

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

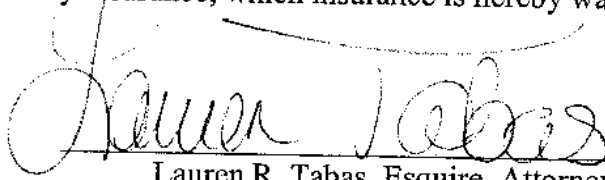
Your assistance in this matter is greatly appreciated.

Very truly yours,

Laraine Colwell
Legal Assistant

Enclosures

WAIVER OF WATCHMAN/WAIVER OF INSURANCE – 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; and the Sheriff is hereby releases from all liability to protect the property described in the above execution by insurance, which insurance is hereby waived.

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

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. 06-27480

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: 2006-CV-1575-MF

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 praccipe 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 Owners or Reputed Owners

Edward Muffley
4006 Maple Grove Road
Stillwater, PA 17878

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

2. Name and address of Defendants in the judgment:

Edward Muffley
4006 Maple Grove Road
Stillwater, PA 17878

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

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
1665 Palm Beach Lakes, Suite 105
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
1665 Palm Beach Lakes, Suite 105
West Palm Beach, FL 33401

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

NONE

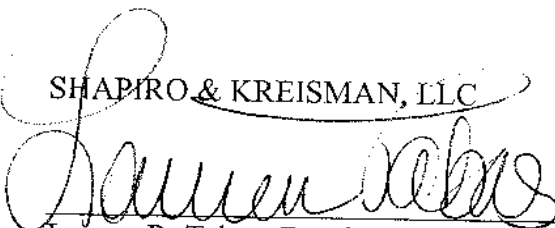
6. Name and address of every other person who has any record interest in the property and whose interest may be affected by the sale:

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

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. 06-27480

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: 2006-CV-1575-MF

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 Owners or Reputed Owners

Edward Muffley
4006 Maple Grove Road
Stillwater, PA 17878

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

2. Name and address of Defendants in the judgment:

Edward Muffley
4006 Maple Grove Road
Stillwater, PA 17878

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

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
1665 Palm Beach Lakes, Suite 105
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
1665 Palm Beach Lakes, Suite 105
West Palm Beach, FL 33401

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

NONE

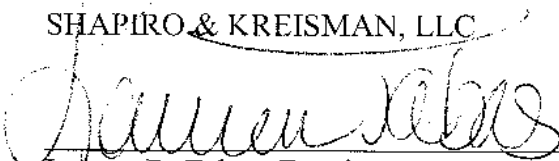
6. Name and address of every other person who has any record interest in the property and whose interest may be affected by the sale:

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

SHAPIRO & KREISMAN, LLC
BY: KEVIN DISKIN, ESQ.,
LAUREN R. TABAS, ESQ.,
AND ILANA ZION, ESQ.
ATTORNEY I.D. NOS. 86727, 93337 & 87137
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610) 278-6800
S & K FILE NO. 06-27480

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

Sandra A. Muffley
DEFENDANT(S)

STATE OF: Florida

COURT OF COMMON PLEAS
COLUMBIA COUNTY

NO:

COUNTY OF: Orange

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 1st day of November 2006.

Heather A. Snider
Notary Public



Heather A. Snider
My Commission DD229481
Expires July 06 2007

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:

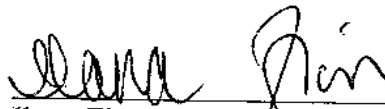
Columbia County Lawyer Referral Service
North Penn Legal Services
168 East 5th Street
Bloomsburg, PA 17815
570-784-8760

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
4006 Maple Grove Road
Stillwater, PA 17878

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


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. 06-27480

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: 2006-CV-1575-MF

VS.

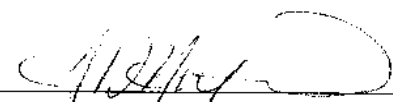
Edward Muffley
and
Sandra A. Muffley
DEFENDANTS

CERTIFICATION OF MAILING NOTICE UNDER RULE 237.1

The undersigned hereby certifies that a Written Notice of Intention to File a Praecipe for the Entry of Default Judgment was mailed to the defendant (s) and to his, her, their attorney of record, if any, after the default occurred and at least (10) days prior to the date of the filing of the Praecipe. Said Notice was sent on the date set forth in the copy of said Notice attached hereto, November 28, 2006 to the following Defendants:

Edward Muffley
4006 Maple Grove Road
Stillwater, PA 17878

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



Angela D'Antonio, Legal Assistant
to Ilana Zion, Esquire for
Shapiro & Kreisman, LLC

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. 06-27480

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
CIVIL DIVISION
COLUMBIA COUNTY

NO:2006-CV-1575-MF

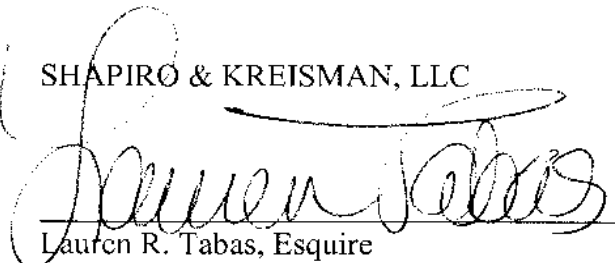
CERTIFICATE OF SERVICE

I, Lauren R. Tabas, Esquire, Attorney for the Plaintiff, hereby certify that I have served
by first class mail, postage prepaid, true and correct copies of the attached papers upon the
following persons or their attorney of record:

Edward Muffley
4006 Maple Grove Road
Stillwater, PA 17878

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

Date mailed: 3-22-07

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

06-27480

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. 06-27480

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
CIVIL DIVISION
COLUMBIA COUNTY

NO:2006-CV-1575-MF

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
1665 Palm Beach Lakes, Suite 105
West Palm Beach, FL 33401

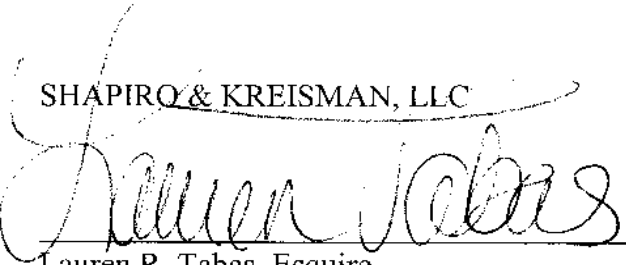
and that the last known address of the judgment debtor (Defendants) is:

Edward Muffley
4006 Maple Grove Road
Stillwater, PA 17878

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

SHAPIRO & KREISMAN, LLC

BY:


Lauren R. Tabas, Esquire
Attorney for Plaintiff

06-27480



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

KEVIN DISKIN+

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

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: 2006-CV-1575-MF
Our file number: 06-27480

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 \$;
_____ 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,

Laraine Colwell
Legal Assistant

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

182719
2-50/710

Pay This Amount

Check Date

Check Amount

One Thousand Three Hundred Fifty and No/100 Dollars

03/20/07

*****\$1,350.00

Check Void After 90 Days

Ref: 06-2748Q / 719823 / LC

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



⑈ 182719 ⑈ ⑆071000505⑆ 5201147419⑈