

SHERIFF'S SALE COST SHEET

1530 Bank NO. VS. C.A. No.
NO. 33-07 ED NO. 334-07 JD DATE/TIME OF SALE Stayed

DOCKET/RETURN	\$15.00
SERVICE PER DEF.	<u>\$ 165.00</u>
LEVY (PER PARCEL	\$15.00
MAILING COSTS	<u>\$ 52.50</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 *****	\$ 315.50

WEB POSTING	\$150.00
PRESS ENTERPRISE INC.	\$ <u>61156</u>
SOLICITOR'S SERVICES	\$75.00
TOTAL *****	\$ 82156

PROTHONOTARY (NOTARY) \$10.00
 RECORDER OF DEEDS \$
 TOTAL ***** \$

REAL ESTATE TAXES:

BORO, TWP & COUNTY 20	20	\$	
SCHOOL DIST.	20	\$	
DELINQUENT	20	\$	5.00
TOTAL *****			\$ 5.00

MUNICIPAL FEES DUE:

SEWER	20__	\$ _____
WATER	20__	\$ _____
TOTAL *****		\$ _____

SURCHARGE FEE (DSTE) \$ None
MISC. _____ \$ _____
_____ \$ _____
TOTAL ***** \$ None

TOTAL COSTS (OPENING BID) \$ 1762.06

120 fms. 87,94

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 BOYLANDER EBERSOLE +
LAUREN R. TABAS +
ILANA ZION
+ Also Licensed in New Jersey

October 17, 2007

Fax number 570-389-5625

Office of the Sheriff of Columbia County

Attn: Sheriff Chamberlain

Re: HSBC Bank USA, N.A. as Trustee for the registered holders of the Renaissance
Home Equity Loan Asset-Backed Certificates, Series 2004-4 vs. Kristine L. Caffey
and Michael Caffey
C.P. #2007-CV-334
Sale Date: October 24, 2007
Our File # 07-28161

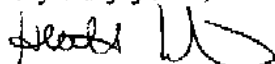
Dear Sheriff Chamberlain:

Kindly stay the sale scheduled for the above-referenced case due to the filing of a
Chapter 13 bankruptcy under case number 07-51557 on June 26, 2007 filed by Kristine L.
Caffey and Michael Caffey. No monies were received.

In order for our company to properly bill our clients, would you kindly take sometime out
to send us the refund or the amount due and owing. Please return the writ to the
prothonotary.

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
Foreclosure Department

SHERIFF'S SALE COST SHEET

HSBC Bank USA vs. K.istine & Michael Caffrey
 NO. 55-07 ED NO. 534-07 JD DATE/TIME OF SALE Oct. 24, 07 0900

DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$ <u>165.00</u>
LEVY (PER PARCEL	\$15.00
MAILING COSTS	\$ <u>22.50</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>400.50</u>	

WEB POSTING	\$150.00
PRESS ENTERPRISE INC.	\$ <u>671.56</u>
SOLICITOR'S SERVICES	\$75.00
TOTAL ***** \$ <u>896.55</u>	

PROTHONOTARY (NOTARY)	\$10.00
RECORDER OF DEEDS	\$ <u>12.50</u>
TOTAL ***** \$ <u>22.50</u>	

REAL ESTATE TAXES:		
BORO, TWP & COUNTY 20	\$	<u>296.68</u>
SCHOOL DIST. 20	\$	<u>550.50</u>
DELINQUENT 20	\$	<u>213.22</u>
TOTAL ***** \$ <u>5581.90</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) \$ 5054.46

COLUMBIA COUNTY SHERIFF'S OFFICE

SHERIFF'S REAL ESTATE FINAL COST SHEET

HSBC Bank USA vs Richard & Michael Gaffney

NO. 55-07 ED NO. 337-07 JD

DATE/TIME OF SALE: Oct. 24 0900

BID PRICE (INCLUDES COST) \$ _____

POUNDAGE – 2% OF BID \$ _____

TRANSFER TAX – 2% OF FAIR MKT \$ _____

MISC. COSTS \$ _____

TOTAL AMOUNT NEEDED TO PURCHASE \$ _____

PURCHASER(S): _____

ADDRESS: _____

NAMES(S) ON DEED: _____

PURCHASER(S) SIGNATURE(S): _____

TOTAL DUE: \$ _____

LESS DEPOSIT: \$ _____

DOWN PAYMENT: \$ _____

TOTAL DUE IN 8 DAYS \$ _____

The logo consists of the letters 'SK' in a white, serif font, centered within a solid black square.**SHAPIRO & KREISMAN, LLC**

ATTORNEYS AT LAW

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

GERALD M. SHAPIRO
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Admitted in Illinois Only
CHRISTOPHER A. DeNARDI
Managing Attorney
DANIELLE BOYL *EBERSOLE +*
LAUREN R. TABAK +
ILANA ZION
+ Also Licensed in New Jersey

September 17, 2007

Fax number 570-389-5625

Office of the Sheriff of Columbia County

Attn: Sheriff Chamberlain

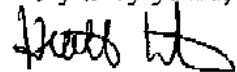
Re: HSBC Bank USA, N.A. as Trustee for the registered holders of the Renaissance
Home Equity Loan Asset-Backed Certificates, Series 2004-4 vs. Kristine L.
Caffey and Michael Caffey
C.P. #2007-CV-334
Sale Date: September 19, 2007
Our File # 07-28161

Dear Sir or Madam:

Kindly continue the above-referenced sale until October 24, 2007.

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

Very truly yours,

A handwritten signature in black ink, appearing to read 'Heather Whitman', written over a horizontal line.

Heather Whitman
Legal Assistant

SK**SHAPIRO & KREISMAN, LLC**

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Managing Attorney
DANIELLE BOYLE-EBERSOLE +
LAUREN R. TABAS +
ILANA ZION
+ Also Licensed in New Jersey

June 27, 2007

Fax number 570-389-5625

Office of the Sheriff of Columbia County

Attn: Real Estate Dept.

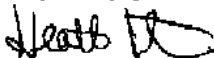
Re: HSBC Bank USA, N.A. as Trustee for the registered holders of the Renaissance
Home Equity Loan Asset-Backed Certificates, Series 2004-4 vs. Kristine L.
Caffey and Michael Caffey
C.P. #2007-CV-334
Sale Date: June 27, 2007
Our File # 07-28161

Dear Sir or Madam:

Kindly continue the above-referenced sale for 90 days until Sept. 19, as the
Defendant filed a Chapter 13 bankruptcy under case number 07-51557. 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

Official Form 1 (4/07)

United States Bankruptcy Court
Middle District of Pennsylvania
Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Caffey, Michael T	Name of Joint Debtor (Spouse) (Last, First, Middle): Caffey, Kristine L
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): AKA Michael Caffey; AKA Michael Timothy Caffey	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): AKA Kristine Leigh Caffey; FKA Kristine L Blaine; FKA Kristine Leigh Blaine; AKA Kristine L Caffey, Sr.
Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all): xxx-xx-5845	Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all): xxx-xx-2613
Street Address of Debtor (No. and Street, City, and State): 3927 Old Berwick Rd Bloomsburg, PA <div style="text-align: right;">ZIP Code 17815</div>	Street Address of Joint Debtor (No. and Street, City, and State): 3927 Old Berwick Rd Bloomsburg, PA <div style="text-align: right;">ZIP Code 17815</div>
County of Residence or of the Principal Place of Business: Columbia	County of Residence or of the Principal Place of Business: Columbia
Mailing Address of Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>	Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above): <div style="text-align: right; font-size: 1.2em;">5:07-bk-51557</div>	

Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other <input type="checkbox"/> Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
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Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	Check one box: Chapter 11 Debtors <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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Statistical/Administrative Information *** James Beatrice, Jr. *** <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors <table style="width:100%; text-align: center;"> <tr> <td>1-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1000-5,000</td> <td>5001-10,000</td> <td>10,001-25,000</td> <td>25,001-50,000</td> <td>100,001-100,000</td> <td>OVER 100,000</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table> Estimated Assets <table style="width:100%; text-align: center;"> <tr> <td><input type="checkbox"/> \$0 to \$10,000</td> <td><input checked="" type="checkbox"/> \$10,001 to \$100,000</td> <td><input type="checkbox"/> \$100,001 to \$1 million</td> <td><input type="checkbox"/> \$1,000,001 to \$100 million</td> <td><input type="checkbox"/> More than \$100 million</td> </tr> </table> Estimated Liabilities <table style="width:100%; text-align: center;"> <tr> <td><input type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,001 to \$100,000</td> <td><input checked="" type="checkbox"/> \$100,001 to \$1 million</td> <td><input type="checkbox"/> \$1,000,001 to \$100 million</td> <td><input type="checkbox"/> More than \$100 million</td> </tr> </table>	1-49	50-99	100-199	200-999	1000-5,000	5001-10,000	10,001-25,000	25,001-50,000	100,001-100,000	OVER 100,000	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> \$0 to \$10,000	<input checked="" type="checkbox"/> \$10,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$100 million	<input type="checkbox"/> More than \$100 million	<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$100 million	<input type="checkbox"/> More than \$100 million	THIS SPACE IS FOR COURT USE ONLY <div style="font-size: 1.2em;">Middle District Bankruptcy Court Filed in Wilkes-Barre, PA on JUN 26 2007 at 10:01 AM ECF</div>
1-49	50-99	100-199	200-999	1000-5,000	5001-10,000	10,001-25,000	25,001-50,000	100,001-100,000	OVER 100,000																						
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																						
<input type="checkbox"/> \$0 to \$10,000	<input checked="" type="checkbox"/> \$10,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$100 million	<input type="checkbox"/> More than \$100 million																											
<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$100 million	<input type="checkbox"/> More than \$100 million																											

<p>1. Article Addressed to:</p> <p>OFFICE OF F.A.I.R. DEPARTMENT OF PUBLIC WELFARE PO BOX 8016 HARRISBURG, PA 17105</p>	<p>2. Article Number (Transfer from service label)</p> <p>7005 0390 0001 2235 9851</p>	<p>3. Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> <p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>Domestic Return Receipt</p> <p>PS Form 3811, February 2004</p>		
<p>102595-02-M-1</p>		

<p>1. Article Addressed to:</p> <p>U.S. SMALL BUSINESS ADMINISTRATION PHILADELPHIA DISTRICT OFFICE ROBERT N.C. NIX FEDERAL BUILDING 900 MARKET STREET-5TH FLOOR PHILADELPHIA, PA 19107</p>	<p>2. Article Number (Transfer from service label)</p> <p>7005 0390 0001 2235 9868</p>	<p>3. Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> <p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>Domestic Return Receipt</p> <p>PS Form 3811, February 2004</p>		
<p>102595-02-M-1</p>		

<p>1. Article Addressed to:</p> <p>INTERNAL REVENUE SERVICE TECHNICAL SUPPORT GROUP WILLIAM GREEN FEDERAL BUILDING 600 ARCH STREET ROOM 100 PHILADELPHIA, PA 19106</p>	<p>2. Article Number (Transfer from service label)</p> <p>7005 0390 0001 2235 9875</p>	<p>3. Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> <p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>Domestic Return Receipt</p> <p>PS Form 3811, February 2004</p>		
<p>102595-02-M-1</p>		

Official Form 1 (4/07)

FORM B1, Page 2

Voluntary Petition*(This page must be completed and filed in every case)*

Name of Debtor(s):
 Caffey, Michael T
 Caffey, Kristine L.

All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)

Location Where Filed: - None -	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X /s/ James Beatrice, Jr. June 25, 2007
 Signature of Attorney for Debtor(s) (Date)
 James Beatrice, Jr.

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Statement by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

 (Name of landlord that obtained judgment)

 (Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

Official Form 1 (4/07)

FORM BI, Page 3

Voluntary Petition*(This page must be completed and filed in every case.)*

Name of Debtor(s):

Caffey, Michael T

Caffey, Kristine L

Signatures**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Michael T CaffeySignature of Debtor Michael T CaffeyX /s/ Kristine L CaffeySignature of Joint Debtor Kristine L Caffey

Telephone Number (If not represented by attorney)

June 25, 2007

Date

Signature of AttorneyX /s/ James Beatrice, Jr.

Signature of Attorney for Debtor(s)

James Beatrice, Jr.

Printed Name of Attorney for Debtor(s)

Beatrice Law Offices

Firm Name

PO Box 70Hughesville, PA 17737

Address

570-546-2050

Telephone Number

June 25, 2007

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person or partner whose Social Security number is provided above.

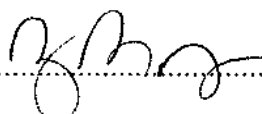
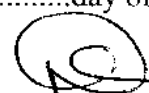
Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

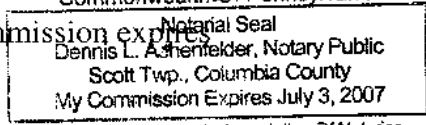
If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

STATE OF PENNSYLVANIA
COUNTY OF COLUMBIA } SS

Paula J. Barry, being duly sworn according to law deposes and says that Press Enterprise is a newspaper of general circulation with its principal office and place of business at 3185 Lackawanna Avenue, Bloomsburg, County of Columbia and State of Pennsylvania, and was established on the 1st day of March, 1902, and has been published daily, continuously in said Town, County and State since that day and on the attached notice June 6, 13, 20, 2007 as printed and published; that the affiant is one of the officers or publisher or designated agent of the owner or publisher of said newspaper in which legal advertisement was published; that neither the affiant nor Press Enterprise is interested in the subject matter of said notice and advertisement and that all of the allegations in the foregoing statement as to time, place, and character of publication are true.

_____ 
Sworn and subscribed to before me this 21st day of June, 2007
_____ 

(Notary Public)
Commonwealth of Pennsylvania
My commission expires _____

Dennis L. Ashenfelter, Notary Public
Scott Twp., Columbia County
My Commission Expires July 3, 2007
Member, Pennsylvania Association Of Notaries

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

TIMOTHY T. CHAMBERLAIN



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P.O. BOX 380

BLOOMSBURG, PA 17815

FAX: (570) 389-5625

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

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

HSBC BANK USA

VS.

KRISTINE & MICHAEL CAFFEY

WRIT OF EXECUTION #55 OF 2007 ED

POSTING OF PROPERTY

May 24, 2007 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE
PROPERTY OF KRISTINE & MICHAEL CAFFEY AT 3927 OLD BERWICK RD BLOOMSBURG
COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY
COLUMBIA COUNTY CHIEF DEPUTY JAMES ARTER.

SO ANSWERS:

DEPUTY SHERIFF

TIMOTHY T. CHAMBERLAIN
SHERIFF

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 29TH DAY OF MAY 2007

Wendy Westover

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

TIMOTHY T. CHAMBERLAIN



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

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

HSBC BANK USA, N.A., AS TRUSTEE FOR
THE REGISTERED HOLDERS OF THE
RENAISSANCE HOME EQUITY LOAN
ASSET-BACKED CERTIFICATES, SERIES
2004-4

Docket # 55ED2007

VS

MORTGAGE FORECLOSURE

KRISTINE L. CAFFEY
MICHAEL CAFFEY

AFFIDAVIT OF SERVICE


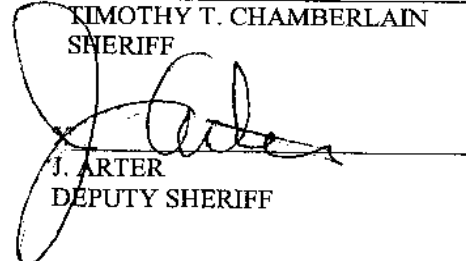
NOW, THIS MONDAY, APRIL 09, 2007, AT 10:45 AM, SERVED THE WITHIN MORTGAGE
FORECLOSURE UPON MICHAEL CAFFEY AT 3927 OLD BERWICK ROAD, BLOOMSBURG
BY HANDING TO KRISTINE CAFFEY, WIFE, A TRUE AND ATTESTED COPY OF THE
ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME
THIS TUESDAY, APRIL 10, 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

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
(370) 784-6300

HSBC BANK USA, N.A., AS TRUSTEE FOR
THE REGISTERED HOLDERS OF THE
RENAISSANCE HOME EQUITY LOAN
ASSET-BACKED CERTIFICATES, SERIES
2004-4

Docket # 55ED2007

VS

MORTGAGE FORECLOSURE

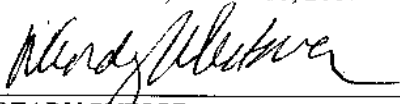
KRISTINE L. CAFFEY
MICHAEL CAFFEY

AFFIDAVIT OF SERVICE

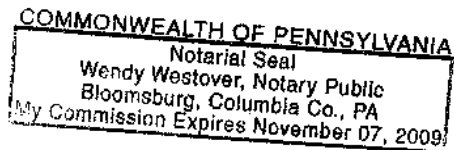
NOW, THIS MONDAY, APRIL 09, 2007, AT 10:45 AM, SERVED THE WITHIN MORTGAGE
FORECLOSURE UPON KRISTINE CAFFEY AT 3927 OLD BERWICK ROAD, BLOOMSBURG
BY HANDING TO KRISTINE CAFFEY, A TRUE AND ATTESTED COPY OF THE ORIGINAL
WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME
THIS TUESDAY, APRIL 10, 2007



NOTARY PUBLIC





X

TIMOTHY T. CHAMBERLAIN
SHERIFF



J. APTER
DEPUTY SHERIFF



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 Clerk
35 West Main Street
P.O. Box 380
Bloomsburg, PA 17815

Re: HSBC Bank USA, N.A. as Trustee for the registered holders of the Renaissance
Home Equity Loan Asset-Backed Certificates, Series 2004-4 vs.
Kristine L. Caffey and Michael Caffey
CCP # 2007-CV-334
Sale Date: June 27, 2007

To whom it may concern:

Enclosed please find our Certification of Notice to Lienholders. Kindly file the same.

If you have any questions on this, please don't hesitate to call.

Sincerely,



Heather Whitman
Legal Assistant

S&K # 07-28161
Enclosures

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

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. 07-28161

HSBC Bank USA, N.A. as Trustee for the
registered holders of the Renaissance Home
Equity Loan Asset-Backed Certificates, Series
2004-4

PLAINTIFF

VS.

Kristine L. Caffey and Michael Caffey
DEFENDANT(S)

COURT OF COMMON PLEAS
COLUMBIA COUNTY

NO: 2007-CV-334

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 Trustee for the registered holders of the Renaissance Home Equity Loan Asset-Backed Certificates, Series 2004-4, 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 April 20, 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

07-28161

Name and Address of Sender

Check type of mail or service:

Attach Stamp Here

Symposium & Ketterman, LLC
3601 Horton Drive, Ste 150
King of Prussia, PA 19406

☐ Certified
☐ COD
☐ Delivery Confirmation
☐ Express Mail
☐ Insured
☐ Recorded Delivery (International)
☐ Registered
☐ Return Receipt for Merchandise
☐ Signature Confirmation

(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

RD Fee

RR Fee

02-28161

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

Tenant of Occupant
3927 Old Berwick Road
Bloomsburg, PA 17815

Philadelphia Federal Credit Union
12800 Wunsund Rd.
Philadelphia, PA 19154



UNITED STATES POSTAGE
02 1A
0004336189 APR 20 2007
MAILED FROM ZIP CODE 19406

[Handwritten signature]

Postmaster, Per (Name of receiving employee)

Total Number of Pieces Listed by Sender

Total Number of Pieces Received at Post Office

Postmaster, Per (Name of receiving employee)

See Privacy Act Statement on Reverse

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 4/4/2007

SERVICE# 1 - OF - 12 SERVICES
DOCKET # 55ED2007

PLAINTIFF

HSBC BANK USA, N.A., AS TRUSTEE FOR THE
REGISTERED HOLDERS OF THE RENAISSANCE HOME
EQUITY LOAN ASSET-BACKED CERTIFICATES, SERIES
2004-4

DEFENDANT

KRISTINE L. CAFFEY
MICHAEL CAFFEY

ATTORNEY FIRM

SHAPIRO AND KREISMAN

PERSON/CORP TO SERVED
KRISTINE CAFFEY
3927 OLD BERWICK ROAD
BLOOMSBURG

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON KRISTINE

RELATIONSHIP DEF IDENTIFICATION _____

DATE 4-9-7 TIME 1045 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

<u>4-9-7</u>	<u>1010</u>	<u>2</u>	<u>CD</u>
_____	_____	_____	_____
_____	_____	_____	_____

DEPUTY

DATE 4-9-7

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 4/4/2007

SERVICE# 2 - OF - 12 SERVICES
DOCKET # 55ED2007

PLAINTIFF

HSBC BANK USA, N.A., AS TRUSTEE FOR THE
REGISTERED HOLDERS OF THE RENAISSANCE HOME
EQUITY LOAN ASSET-BACKED CERTIFICATES, SERIES
2004-4

DEFENDANT

KRISTINE L. CAFFEY
MICHAEL CAFFEY

ATTORNEY FIRM

SHAPIRO AND KREISMAN

PERSON/CORP TO SERVED
MICHAEL CAFFEY
3927 OLD BERWICK ROAD
BLOOMSBURG

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON KRISTINE

RELATIONSHIP WIFE IDENTIFICATION _____

DATE 4-9-7 TIME 10 45 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

4-9-7 1010 2 CD

DEPUTY

Jade

DATE 4-9-7

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 4/4/2007

SERVICE# 5 - OF - 12 SERVICES
DOCKET # 55ED2007

PLAINTIFF HSBC BANK USA, N.A., AS TRUSTEE FOR THE
REGISTERED HOLDERS OF THE RENAISSANCE HOME
EQUITY LOAN ASSET-BACKED CERTIFICATES, SERIES
2004-4

DEFENDANT KRISTINE L. CAFFEY

MICHAEL CAFFEY

ATTORNEY FIRM

SHAPIRO AND KREISMAN

PERSON/CORP TO SERVED
LINDA FEDDER-TAX COLLECTOR
6390 THIRD ST.
BLOOMSBURG

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON JOY FEDDER

RELATIONSHIP DAUGHTER IDENTIFICATION _____

DATE 4-9-7 TIME 1000 MILEAGE _____ OTHER _____

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

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

F. OTHER (SPECIFY) _____

ATTEMPTS
DATE

TIME

OFFICER

REMARKS

DEPUTY

J. Carter

DATE 4-9-7

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 4/4/2007

SERVICE# 6 - OF - 12 SERVICES
DOCKET # 55ED2007

PLAINTIFF

HSBC BANK USA, N.A., AS TRUSTEE FOR THE
REGISTERED HOLDERS OF THE RENAISSANCE HOME
EQUITY LOAN ASSET-BACKED CERTIFICATES, SERIES
2004-4

DEFENDANT

KRISTINE L. CAFFEY
MICHAEL CAFFEY

ATTORNEY FIRM

SHAPIRO AND KREISMAN

PERSON/CORP TO SERVED

DOMESTIC RELATIONS

15 PERRY AVE.

BLOOMSBURG

PAPERS TO SERVED

MORTGAGE FORECLOSURE

SERVED UPON Leslie Levan

RELATIONSHIP Customer Service IDENTIFICATION _____

DATE 4-9-7 TIME 1120 MILEAGE _____ OTHER _____

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

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA _____ POB A 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 4-9-7

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 4/4/2007

SERVICE# 9 - OF - 12 SERVICES
DOCKET # 55ED2007

PLAINTIFF

HSBC BANK USA, N.A., AS TRUSTEE FOR THE
REGISTERED HOLDERS OF THE RENAISSANCE HOME
EQUITY LOAN ASSET-BACKED CERTIFICATES, SERIES
2004-4

DEFENDANT

KRISTINE L. CAFFEY
MICHAEL CAFFEY

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 Miller

RELATIONSHIP

Clerk

IDENTIFICATION

DATE 4-4-7

TIME 1345

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. Miller

DATE

4-4-7

COUNTY OF COLUMBIA
REAL ESTATE TAX LIEN CERTIFICATE

DATE:04-APR-07

FEE:\$5.00

CERT. NO:3254

CAFFEY MICHAEL & KRISTINE L
3927 OLD BERWICK RD
BLOOMSBURG PA 17815

DISTRICT: CENTRE SOUTH TWP
DEED 20041-4161
LOCATION: 3927 OLD BERWICK RD BLOOMSBURG
PARCEL: 12 -01A-051-00,000

YEAR	BILL ROLL	AMOUNT	INTEREST	PENDING	TOTAL AMOUNT
2005	PRIM	1,025.65	19.23		1,159.88
2006	PRIM	1,252.26	26.57		1,308.83
TOTAL DUE :					\$2,468.71

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
Jm.

REAL ESTATE OUTLINE

ED # 55-07

DATE RECEIVED 4-4-07
DOCKET AND INDEX 4-4-07

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>182953</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 6</u>	
	2 ND WEEK <u>13</u>	
	3 RD WEEK <u>20, 07</u>	

SHERIFF'S SALE

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

BY VIRTUE OF WRIT OF EXECUTION NO. 55ED2007 AND CIVIL WRIT NO. 334JD2007 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 THOSE TWO CERTAIN TRACTS OF LAND SITUATE IN THE TOWNSHIP OF SOUTH CENTER, COUNTY OF COLUMBIA AND STATE OF PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS:

TRACT NO. 1: BEGINNING AT AN IRON PIN AT THE SOUTHWEST CORNER; THENCE IN A NORTHERLY DIRECTION, 204 FEET 8 INCHES TO AN IRON PIN, CORNER OF BISSETT AVENUE; THENCE 50 FEET ALONG SAID BISSETT AVENUE IN AN EASTERLY DIRECTION TO A CORNER; THENCE IN A SOUTHERLY DIRECTION 205 FEET 2 INCHES TO A CORNER; THENCE IN A WESTERLY DIRECTION 50 FEET ALONG HIGHWAY TO AN IRON PIN CORNER, THE PLACE OF BEGINNING, BEING LOT NO. 20 OF PLOT OF LOTS RECORDED OCTOBER 25, 1933, IN MAP BOOK (COLUMBIA COUNTY) NO.1 AT PAGES 422 AND 423.

TRACT NO. 2; ALL THAT CERTAIN LOT IN A DRAFT OF 20 LOTS IN SOUTH CENTER TOWNSHIP, COLUMBIA COUNTY, PENNSYLVANIA, ALONG CONCRETE HIGHWAY KNOWN AS U.S.PENNA. ROUTE NO. 11, ON THE NORTHERN SIDE OF SAID HIGHWAY, MORE PARTICULARLY BOUNDED AND DESCRIBED AS FOLLOWS, TO WIT: BEGINNING AT THE SOUTHWEST CORNER OF LOT NO.18 IN SAID PLOT OF LOTS, THENCE BY THE WESTERN SIDE OF LOT NO. 18 NORTH 20 DEGREES WEST, 205 FEET 7 INCHES TO THE SOUTHERN SIDE OF BISSETT AVENUE; THENCE BY THE SAME, SOUTH 70 DEGREES WEST, 50 FEET TO THE NORTHEAST CORNER OF LOT NO. 20 OF SAID ADDITION; THENCE BY THE SAME SOUTH 20 DEGREES EAST, 205 FEET AND 2 INCHES TO THE NORTHERN SIDE OF SAID CONCRETE HIGHWAY; THENCE BY THE SAME NORTH 70 DEGREES EAST, 50 FEET TO THE SOUTHWEST CORNER OF LOT NO. 18, THE PLACE OF BEGINNING, BEING LOT NO. 19 OF SAID ADDITION AS SURVEYED BY HOWARD FETTEROLF ON MARCH 25, 1925, AS RECORDED IN MAP BOOK NO. 1, AT PAGES 422, ETC., IN COLUMBIA COUNTY, PENNSYLVANIA, AND SUBJECT TO BUILDING LINE AS MORE PARTICULARLY SET FORTH IN SAID RECORDED MAP.

BEING THE SAME PREMISES WHICH MICHAEL CAFFEY AND KRISTIN L. CAFFEY BY DEED DATED NOVEMBER 12, 2004 AND RECORDED IN THE COLUMBIA COUNTY RECORDER OF DEEDS OFFICE ON DECEMBER 16, 2004 IN INSTRUMENT NUMBER 200414161, GRANTED AND CONVEYED UNTO MICHAEL CAFFEY AND KRISTINE L. CAFFEY

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. 55ED2007 AND CIVIL WRIT NO. 334JD2007 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 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. 55ED2007 AND CIVIL WRIT NO. 334JD2007 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 THOSE TWO CERTAIN TRACTS OF LAND SITUATE IN THE TOWNSHIP OF SOUTH CENTER, COUNTY OF COLUMBIA AND STATE OF PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS:

TRACT NO. 1: BEGINNING AT AN IRON PIN AT THE SOUTHWEST CORNER; THENCE IN A NORTHERLY DIRECTION, 204 FEET 8 INCHES TO AN IRON PIN, CORNER OF BISSETT AVENUE; THENCE 50 FEET ALONG SAID BISSETT AVENUE IN AN EASTERLY DIRECTION TO A CORNER; THENCE IN A SOUTHERLY DIRECTION 205 FEET 2 INCHES TO A CORNER; THENCE IN A WESTERLY DIRECTION 50 FEET ALONG HIGHWAY TO AN IRON PIN CORNER, THE PLACE OF BEGINNING, BEING LOT NO. 20 OF PLOT OF LOTS RECORDED OCTOBER 25, 1933, IN MAP BOOK (COLUMBIA COUNTY) NO.1 AT PAGES 422 AND 423.

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BEING THE SAME PREMISES WHICH MICHAEL CAFFEY AND KRISTIN L. CAFFEY BY DEED DATED NOVEMBER 12, 2004 AND RECORDED IN THE COLUMBIA COUNTY RECORDER OF DEEDS OFFICE ON DECEMBER 16, 2004 IN INSTRUMENT NUMBER 200414161, GRANTED AND CONVEYED UNTO MICHAEL CAFFEY AND KRISTINE L. CAFFEY

TERMS OF SALE

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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 Trustee for the
registered holders of the Renaissance Home Equity
Loan Asset-Backed Certificates, Series 2004-4
PLAINTIFF

No: 2007-CV-334

2007-ED. 55

VS.

WRIT OF EXECUTION:

Kristine L. Caffey and Michael Caffey
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:

3927 Old Berwick Road, Bloomsburg, PA 17815

See attached legal

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

Amount Due

\$117,106.17

Interest from April 3, 2007 to

\$ _____

Costs to be added

Seal of Court

Fanni B. Kline
PROTHONOTARY

Date: *4/2/2007*

Elizabeth A. Brennan
Deputy Prothonotary

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-FRERSON +

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 Trustee for the registered holders of the Renaissance Home Equity Loan Asset-Backed Certificates, Series 2004-4 vs. Kristine L. Caffey and Michael Caffey
Docket number: 2007-CV-334
Our file number: 07-28161

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
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. 07-28161

HSBC Bank USA, N.A. as Trustee for the
registered holders of the Renaissance Home
Equity Loan Asset-Backed Certificates,
Series 2004-4

PLAINTIFF

vs.

Kristine L. Caffey and Michael Caffey
DEFENDANTS

COURT OF COMMON PLEAS
COLUMBIA COUNTY

NO: 2007-CV-334

2007-ED-55

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: Kristine L. Caffey
3927 Old Berwick Road
Bloomsburg, PA 17815

Your house (real estate) at:

3927 Old Berwick Road, Bloomsburg, PA 17815
12-01A-051

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 \$117,106.17 obtained by HSBC Bank USA, N.A. as Trustee for the registered holders of the Renaissance Home Equity Loan Asset-Backed Certificates, Series 2004-4 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 Trustee for the registered holders of the Renaissance Home Equity Loan Asset-Backed Certificates, Series 2004-4 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 570-389-5618.
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.

07-28161

ALL THOSE TWO CERTAIN TRACTS OF LAND SITUATE IN THE TOWNSHIP OF SOUTH CENTER, COUNTY OF COLUMBIA AND STATE OF PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS:

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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. 07-28161

HSBC Bank USA, N.A. as Trustee for the
registered holders of the Renaissance Home
Equity Loan Asset-Backed Certificates,
Series 2004-4

PLAINTIFF

vs.

Kristine L. Caffey and Michael Caffey
DEFENDANTS

COURT OF COMMON PLEAS
CIVIL DIVISION
COLUMBIA COUNTY

NO:2007-CV-334

CERTIFICATION OF ADDRESS

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

HSBC Bank USA, N.A. as Trustee for the registered holders of the Renaissance Home Equity
Loan Asset-Backed Certificates, Series 2004-4
1675 Palm Beach Blvd.
West Palm Beach, FL 33401


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

Kristine L. Caffey
3927 Old Berwick Road
Bloomsburg, PA 17815

Michael Caffey
3927 Old Berwick Road
Bloomsburg, PA 17815

SHAPIRO & KREISMAN, LLC

BY:


Lauren R. Tabas, Esquire
Attorney for Plaintiff

07-28161

SHAPIRO & KREISMAN, LLC
BY: LAUREN R. TABAS, ESQUIRE
ATTORNEY I.D. NO: PA Bar # 93337
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PLAINTIFF

vs.

Kristine L. Caffey and Michael Caffey
DEFENDANTS

COURT OF COMMON PLEAS
COLUMBIA COUNTY

NO: 2007-CV-334

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:

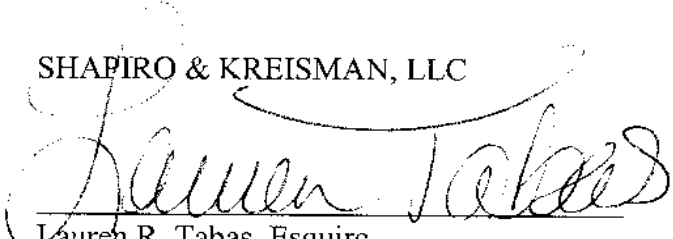
☐ FHA - Tenant Occupied or Vacant
☐ Commercial
☐ As a result of a Complaint in Assumpsit
☐ That the Plaintiff has complied in all respects with Section 403 of the
☒ Mortgage Assistance Act including but not limited to:

- (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: LAUREN R. TABAS, ESQUIRE
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registered holders of the Renaissance Home
Equity Loan Asset-Backed Certificates,
Series 2004-4

PLAINTIFF

VS.

Kristine L. Caffey and Michael Caffey

DEFENDANTS

STATE OF: Pennsylvania

COUNTY OF: Montgomery

COURT OF COMMON PLEAS
COLUMBIA COUNTY

2007-CV-334

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 information contained in the records of the 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 to the best of our knowledge, information or belief, 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.

SHAPIRO & KREISMAN, LLC

By: Lauren R. Tabas

Lauren R. Tabas, Esquire

Sworn to and subscribed

before me this 29th day

of March, 2007.

Denise L. Semetti
Notary Public

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal

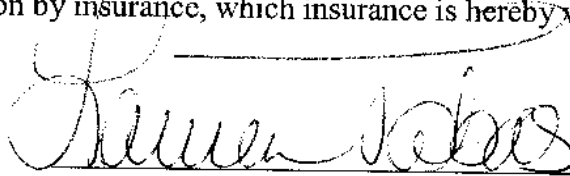
Denise L. Semetti, Notary Public

Upper Merion Twp., Montgomery County

My Commission Expires July 22, 2010

Member, Pennsylvania Association of Notaries

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 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. 07-28161

HSBC Bank USA, N.A. as Trustee for the
registered holders of the Renaissance Home
Equity Loan Asset-Backed Certificates,
Series 2004-4

PLAINTIFF

vs.

Kristine L. Caffey and Michael Caffey
DEFENDANTS

COURT OF COMMON PLEAS
COLUMBIA COUNTY

NO: 2007-CV-334

AFFIDAVIT PURSUANT TO RULE 3129.1

HSBC Bank USA, N.A. as Trustee for the registered holders of the Renaissance Home Equity Loan Asset-Backed Certificates, Series 2004-4, 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 3927 Old Berwick Road, Bloomsburg, PA 17815.

1. Name and address of Owners or Reputed Owners

Kristine L. Caffey
3927 Old Berwick Road
Bloomsburg, PA 17815

Michael Caffey
3927 Old Berwick Road
Bloomsburg, PA 17815

2. Name and address of Defendants in the judgment:

Kristine L. Caffey
3927 Old Berwick Road
Bloomsburg, PA 17815

Michael Caffey
3927 Old Berwick Road
Bloomsburg, PA 17815

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 Trustee for the registered holders of the Renaissance Home Equity Loan Asset-Backed Certificates, Series 2004-4
1675 Palm Beach Blvd.
West Palm Beach, FL 33401

Philadelphia Federal Credit Union
12800 Townsend Rd.
Philadelphia, PA 19154

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

HSBC Bank USA, N.A. as Trustee for the registered holders of the Renaissance Home Equity Loan Asset-Backed Certificates, Series 2004-4, Plaintiff
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

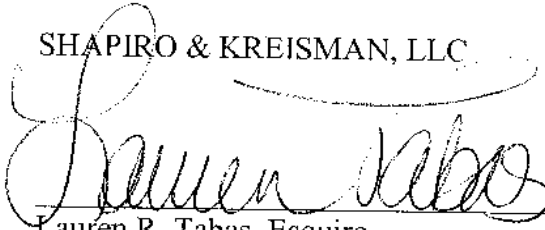
6. Name and address of every other person who has any record interest in the property and whose interest may be affected by the sale:

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
3927 Old Berwick Road
Bloomsburg, PA 17815

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

07-28161



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

DANIEL F. 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 Trustee for the registered holders of the Renaissance
Home Equity Loan Asset-Backed Certificates, Series 2004-4 vs. Kristine L.
Caffey and Michael Caffey
CIVIL ACTION NO. 2007-CV-334
OUR FILE NO. 07-28161

Sir/Madam:

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

Kristine L. Caffey
3927 Old Berwick Road
Bloomsburg, PA 17815

Michael Caffey
3927 Old Berwick Road
Bloomsburg, PA 17815

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

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. 07-28161

HSBC Bank USA, N.A. as Trustee for the
registered holders of the Renaissance Home
Equity Loan Asset-Backed Certificates,
Series 2004-4

PLAINTIFF

vs.

Kristine L. Caffey and Michael Caffey
DEFENDANTS

COURT OF COMMON PLEAS
COLUMBIA COUNTY

NO: 2007-CV-334

AFFIDAVIT PURSUANT TO RULE 3129.1

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West Palm Beach, FL 33401

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12800 Townsend Rd.
Philadelphia, PA 19154

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HSBC Bank USA, N.A. as Trustee for the registered holders of the Renaissance Home Equity Loan Asset-Backed Certificates, Series 2004-4, Plaintiff
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

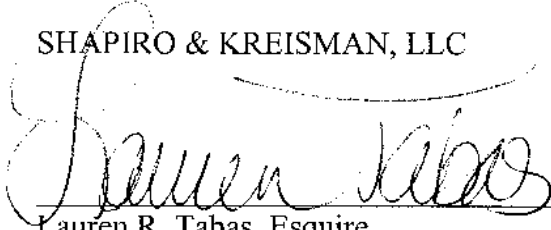
7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale:

TENANT OR OCCUPANT
3927 Old Berwick Road
Bloomsburg, PA 17815

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

07-28161

SK

SHAPIRO & KREISMAN, LLC

ATTORNEYS AT LAW

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Admitted in Illinois Only
KEVIN DISKIN+
Managing Attorney
DANIELLE BOYLE-EBERSOLE +
LAUREN R. TABAS +
ILANA ZION
+ Also Licensed in New Jersey

Columbia County Clerk
35 West Main Street
P.O. Box 380
Bloomsburg, PA 17815

RE: HSBC Bank USA, N.A. as Trustee for the registered holders of the Renaissance Home Equity Loan Asset-Backed Certificates, Series 2004-4 vs. Kristine L. Caffey and Michael Caffey
Docket number: 2007-CV-334
Our file number: 07-28161

Dear Sir/Madame:

We enclose the following documents for filing:

____ Check in the amount of \$
____ Certification pursuant to Rule 237.1 (if applicable);
____ Praecipe for Judgment;
____ Affidavit of last known addresses;
____ Certificate of Service
____ Affidavit of Non-military Service;
____ Rule 236 Notices with stamped and addressed envelopes;
____ Bankruptcy Court order, if applicable;
____ Proof of service of the complaint, if required;
____ Check in the amount of \$

Please enter judgment and return the "ATTORNEY COPY" in the prepaid envelope provided.

Thank you for your cooperation in this regard.

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

182953
2-50/710

Pay This Amount

One Thousand Three Hundred Fifty and No/100 Dollars

Check Date

03/26/07

Check Amount

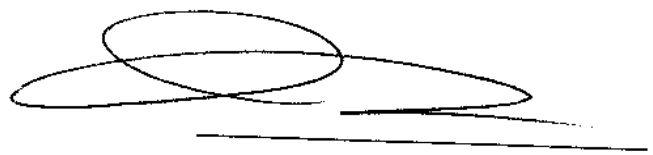
*****\$1,350.00

Check Void After 90 Days

Re: 07-28161 / 102036613 / LC

Pay
to the
order of

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



⑈ 182953⑈ ⑆071000505⑆ 5201147419⑈