

# SHERIFF'S SALE COST SHEET

1700 Deed 1/1 vs. Cape  
 NO. 0807 ED NO. 45701 JD DATE/TIME OF SALE 5/20/16

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>24.00</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>324.50</u>	

WEB POSTING	\$150.00
PRESS ENTERPRISE INC.	\$ <u>297.16</u>
SOLICITOR'S SERVICES	\$75.00
TOTAL ***** \$ <u>447.16</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) \$ 596.66

205.00 # 453,34

SK

**SHAPIRO & KREISMAN, LLC**

ATTORNEYS AT LAW

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

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

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

October 17, 2007

Fax number 570-389-5625  
Columbia County Sheriff  
ATTN: Sheriff Chamberlain

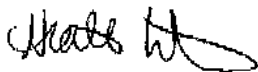
RE: HSBC Bank USA, N.A., as Indenture Trustee for the registered  
Noteholders of Renaissance Home Equity Loan Trust 2005-4, Renaissance  
Home Equity Loan Asset-Backed Notes, Series 2005-4 vs. Michael J.  
Cope and Susan R. Cope  
Docket No. 2007-CV-457  
Our File No. 07-28216

Dear Sheriff Chamberlain:

Kindly stay Sheriff's sale currently scheduled for October 24, 2007 in the above-referenced matter. Plaintiff has realized that no monies have 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

NO. 68-07 ED NO. 487-07 JD VS. Michael & Susan Cape DATE/TIME OF SALE OCT, 24 1000

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>7.00</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>409.50</u>

WEB POSTING	\$150.00
PRESS ENTERPRISE INC.	\$ <u>277.16</u>
SOLICITOR'S SERVICES	\$75.00
TOTAL *****	\$ <u>522.16</u>

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

REAL ESTATE TAXES:

BORO, TWP & COUNTY 20	\$
SCHOOL DIST. 20	\$ <u>1245.41</u>
DELINQUENT 20	\$ <u>5.00</u>
TOTAL *****	\$ <u>1250.41</u>

MUNICIPAL FEES DUE:

SEWER 20	\$ <u>97.09</u>
WATER 20	\$
TOTAL *****	\$ <u>97.09</u>

SURCHARGE FEE (DSTE)	\$ <u>120.00</u>
MISC.	\$
TOTAL *****	\$ <u>0.00</u>

TOTAL COSTS (OPENING BID) \$ 2450.66

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

HSOK 2016 USA VS Abdullah & Mary Saleh

NO. 68-07 ED NO. 457-07 JD

DATE/TIME OF SALE: Oct 31 1000

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 \$ \_\_\_\_\_

SK

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**CHRISTOPHER A. DeNARDO**  
*Managing Attorney*  
**DANIELLE BOYLI-EBERSOLE +**  
**LAUREN R. TABA +**  
**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

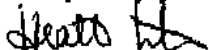
Re: HSBC Bank USA, N.A., as Indenture Trustee for the registered Noteholders of Renaissance Home Equity Loan Trust 2005-4, Renaissance Home Equity Loan Asset-Backed Notes, Series 2005-4 vs. Michael J. Cope and Susan R. Cope  
C.P. #2007-CV-457  
Sale Date: September 19, 2007  
Our File # 07-28216

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,



Heather Whitman  
Legal Assistant



July 18, 2007

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

**HSBC BANK USA, N.A., AS INDENTURE TRUSTEE FOR THE  
REGISTERED NOTEHOLDERS OF RENAISSANCE HOME EQUITY  
LOAN TRUST 2005-4, RENAISSANCE HOME EQUITY LOAN ASSET-  
BACKED NOTES, SERIES 2005-4**

**VS.**

**MICHAEL J. COPE  
SUSAN R. COPE**

**DOCKET # 68ED2007**

**JD # 457JD2007**

Dear Timothy:

The *updated* balance due on sewer account #102993 for the property located at 301 Mary Street Berwick, Pa through September 2007 is \$97.09.

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

Sincerely,

Kristy Romig  
Authority Clerk

*Hearing Impaired 711*

*"BAJSA is an Equal Opportunity Provider and Provider"*

1108 Freas Avenue • Berwick, Pennsylvania 18603

Phone: (570) 752-8477 • Fax: (570) 752-8479

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 21<sup>st</sup> day of June, 2007.

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

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

SK

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

June 25, 2007

Fax number 570-389-5625

Office of the Sheriff of Columbia County

Attn: Sheriff Chamberlain

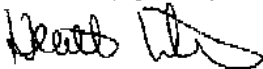
Re: HSBC Bank USA, N.A., as Indenture Trustee for the registered Noteholders of  
Renaissance Home Equity Loan Trust 2005-4, Renaissance Home Equity Loan  
Asset-Backed Notes, Series 2005-4 vs. Michael J. Cope and Susan R. Cope  
C.P. #2007-CV-457  
Sale Date: June 27, 2007  
Our File # 07-28216

Dear Sir or Madam:

Kindly continue the above-referenced sale until September 19, 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,



Heather Whitman  
Legal Assistant





SK

# SHAPIRO & KREISMAN, LLC

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

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

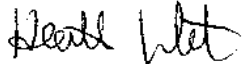
Re: HSBC Bank USA, N.A., as Indenture Trustee for the registered Noteholders of  
Renaissance Home Equity Loan Trust 2005-4, Renaissance Home Equity Loan  
Asset-Backed Notes, Series 2005-4 vs.  
Michael J. Cope and Susan R. Cope  
CCP # 2007-CV-457  
Sale Date: June 27, 2007

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 # 07-28216  
Enclosures

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

1. Article Addressed to:

2. Article Number  
(Transfer from service label)

3. Service Type

4. Restricted Delivery? (Extra Fee)

5. Is delivery address different from item 1? Yes No

6. If YES, enter delivery address below:

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

7006 0100 0003 5231 4536

Domestic Return Receipt

**SENDER: COMPLETE THIS SECTION**

1. Article Addressed to:

2. Article Number  
(Transfer from service label)

3. Service Type

4. Restricted Delivery? (Extra Fee)

5. Is delivery address different from item 1? Yes No

6. If YES, enter delivery address below:

HSBC Bank USA, N.A.  
12650 Ingenuity Drive  
Orlando, FL 32826

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? Yes No

E. If YES, enter delivery address below:

F. Service Type

G. Restricted Delivery? (Extra Fee)

7006 0100 0003 5231 4512

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-15

**SENDER: COMPLETE THIS SECTION**

1. Article Addressed to:

2. Article Number  
(Transfer from service label)

3. Service Type

4. Restricted Delivery? (Extra Fee)

5. Is delivery address different from item 1? Yes No

6. If YES, enter delivery address below:

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

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? Yes No

E. If YES, enter delivery address below:

F. Service Type

G. Restricted Delivery? (Extra Fee)

7006 0100 0003 5231 4543

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-11

**SENDER: COMPLETE THIS SECTION**

1. Article Addressed to:

2. Article Number  
(Transfer from service label)

3. Service Type

4. Restricted Delivery? (Extra Fee)

5. Is delivery address different from item 1? Yes No

6. If YES, enter delivery address below:

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

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? Yes No

E. If YES, enter delivery address below:

F. Service Type

G. Restricted Delivery? (Extra Fee)

7006 0100 0003 5231 4550

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-11

## SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

## 1. Article Addressed to:

Susquehanna Bank PA  
460 Market Street  
Sunbury, PA 17801

## COMPLETE THIS SECTION ON DELIVERY

- A. Signature *[Signature]* ☐ Agent ☒ Addressee
- B. Received by (Printed Name) *[Signature]* ☒ Addressee
- C. Date of Delivery *APR 27 2007*
- D. Is delivery address different from item 1? ☐ Yes ☒ No  
If YES, enter delivery address below:

## 3. Service Type

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

## 4. Restricted Delivery? (Extra Fee)

☐ Yes

## 2. Article Number

(Transfer from service label)

7006 0100 0003 5231 4109

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-15

## SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

## 1. Article Addressed to:

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

## COMPLETE THIS SECTION ON DELIVERY

- A. Signature *[Signature]* ☐ Agent ☒ Addressee
- B. Received by (Printed Name) *[Signature]* ☒ Addressee
- C. Date of Delivery *APR 27 2007*
- D. Is delivery address different from item 1? ☐ Yes ☒ No  
If YES, enter delivery address below:

## 3. Service Type

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

## 4. Restricted Delivery? (Extra Fee)

☐ Yes

## 2. Article Number

(Transfer from service label)

7006 0100 0003 5231 4529

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-15

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. 07-28216

HSBC Bank USA, N.A., as Indenture Trustee  
for the registered Noteholders of Renaissance  
Home Equity Loan Trust 2005-4, Renaissance  
Home Equity Loan Asset-Backed Notes, Series  
2005-4

PLAINTIFF

VS.

Michael J. Cope and Susan R. Cope  
DEFENDANT(S)

COURT OF COMMON PLEAS  
COLUMBIA COUNTY

NO: 2007-CV-457

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

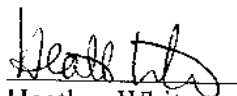
I, Heather Whitman, Legal Assistant for Shapiro & Kreisman, LLC, attorneys for the Plaintiff, HSBC Bank USA, N.A., as Indenture Trustee for the registered Noteholders of Renaissance Home Equity Loan Trust 2005-4, Renaissance Home Equity Loan Asset-Backed Notes, Series 2005-4, hereby certify that Notice 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 May 18, 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

07-28216

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

Check type of mail or service:  
☐ Certified  
☐ COD  
☐ Delivery Confirmation  
☐ Express Mail  
☐ Insured

☐ Recorded Delivery (International)  
☐ Registered  
☐ Return Receipt for Merchandise  
☐ Signature Confirmation

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

Article Number

1. 07-26216

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

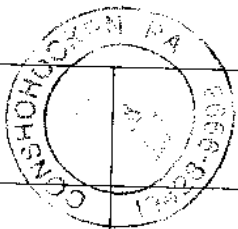
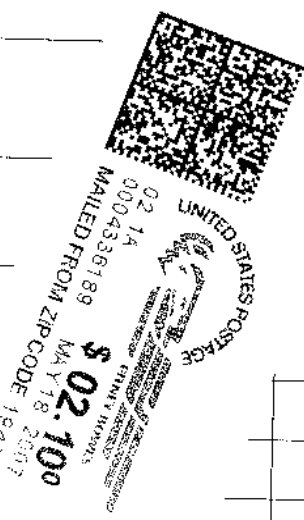
SH  
Fee

RD  
Fee

RR  
Fee

Tenant or Occupant  
301 Mary Street  
Berwick, PA 18603

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



Delivery Confirmation

Signature Confirmation

Special Handling

Restricted Delivery

Return Receipt

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

PS Form 3877, February 2002 (Page 1 of 1)

Complete by Typewriter, Ink or Ball Point Pen

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.

MICHAEL & SUSAN COPE

WRIT OF EXECUTION #68 OF 2007 ED

POSTING OF PROPERTY

May 24, 2007 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE  
PROPERTY OF MICHAEL & SUSAN COPE AT 301 MARY STREET BERWICK  
COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY  
COLUMBIA COUNTY SHERIFF TIMOTHY CHAMBERLAIN.

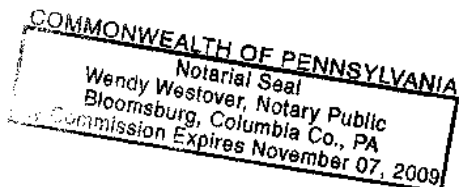
SO ANSWERS:

DEPUTY SHERIFF

TIMOTHY T. CHAMBERLAIN  
SHERIFF

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 29<sup>TH</sup> DAY OF MAY 2007



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 INDENTURE  
TRUSTEE FOR THE REGISTERED  
NOTEHOLDERS OF RENAISSANCE HOME  
EQUITY LOAN TRUST 2005-4,  
RENAISSANCE HOME EQUITY LOAN  
ASSET-BACKED NOTES, SERIES 2005-4

Docket # 68ED2007

VS

MORTGAGE FORECLOSURE

MICHAEL J. COPE  
SUSAN R. COPE

AFFIDAVIT OF SERVICE

NOW, THIS MONDAY, MAY 07, 2007, AT 2:45 PM, SERVED THE WITHIN MORTGAGE  
FORECLOSURE UPON SUSAN COPE AT 301 MARY ST., BERWICK BY HANDING TO  
MICHAEL COPE, 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 TUESDAY, MAY 08, 2007

  
NOTARY PUBLIC



X  
TIMOTHY T. CHAMBERLAIN  
SHERIFF

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

X   
P. D'ANGELO  
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  
(570) 794-6300

HSBC BANK USA, N.A., AS INDENTURE  
TRUSTEE FOR THE REGISTERED  
NOTEHOLDERS OF RENAISSANCE HOME  
EQUITY LOAN TRUST 2005-4,  
RENAISSANCE HOME EQUITY LOAN  
ASSET-BACKED NOTES, SERIES 2005-4  
VS

Docket # 68ED2007

MORTGAGE FORECLOSURE

MICHAEL J. COPE  
SUSAN R. COPE

AFFIDAVIT OF SERVICE

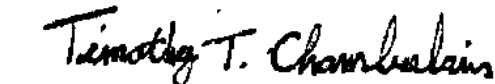
NOW, THIS MONDAY, MAY 07, 2007, AT 2:45 PM, SERVED THE WITHIN MORTGAGE  
FORECLOSURE UPON MICHAEL COPE AT 301 MARY ST., BERWICK BY HANDING TO  
MICHAEL COPE, , A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE  
KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,


SWORN AND SUBSCRIBED BEFORE ME  
THIS TUESDAY, MAY 08, 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

X  
  
P. D'ANGELO  
DEPUTY SHERIFF





May 14, 2007

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

**HSBC BANK USA, N.A., AS INDENTURE TRUSTEE FOR THE  
REGISTERED NOTEHOLDERS OF RENAISSANCE HOME EQUITY  
LOAN TRUST 2005-4, RENAISSANCE HOME EQUITY LOAN ASSET-  
BACKED NOTES, SERIES 2005-4**

VS.

**MICHAEL J. COPE  
SUSAN R. COPE**

**DOCKET # 68ED2007**

**JD # 457JD2007**

Dear Timothy:

The balance due on sewer account #102993 for the property located at 301 Mary Street Berwick, Pa through June is \$317.02.

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

Sincerely,

Kelly Greer  
Authority Clerk

# COLUMBIA COUNTY SHERIFF'S OFFICE PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
DATE RECEIVED 4/25/2007

SERVICE# 1 - OF - 12 SERVICES  
DOCKET # 68ED2007

PLAINTIFF

HSBC BANK USA, N.A., AS INDENTURE TRUSTEE FOR  
THE REGISTERED NOTEHOLDERS OF RENAISSANCE  
HOME EQUITY LOAN TRUST 2005-4, RENAISSANCE  
HOME EQUITY LOAN ASSET-BACKED NOTES, SERIES  
2005-4

DEFENDANT

MICHAEL J. COPE  
SUSAN R. COPE  
ATTORNEY FIRM SHAPIRO AND KREISMAN

PERSON/CORP TO SERVED
MICHAEL COPE
301 MARY ST.
BERWICK

PAPERS TO SERVED  
MORTGAGE FORECLOSURE

SERVED UPON MICHAEL COPE

RELATIONSHIP \_\_\_\_\_ IDENTIFICATION \_\_\_\_\_

DATE 05.07.07 TIME 1445 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 05.07.07

# COLUMBIA COUNTY SHERIFF'S OFFICE PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
DATE RECEIVED 4/25/2007

SERVICE# 2 - OF - 12 SERVICES  
DOCKET # 68ED2007

PLAINTIFF

HSBC BANK USA, N.A., AS INDENTURE TRUSTEE FOR  
THE REGISTERED NOTEHOLDERS OF RENAISSANCE  
HOME EQUITY LOAN TRUST 2005-4, RENAISSANCE  
HOME EQUITY LOAN ASSET-BACKED NOTES, SERIES  
2005-4

DEFENDANT

MICHAEL J. COPE  
SUSAN R. COPE

ATTORNEY FIRM

SHAPIRO AND KREISMAN

PERSON/CORP TO SERVED
SUSAN COPE
301 MARY ST.
BERWICK

PAPERS TO SERVED  
MORTGAGE FORECLOSURE

SERVED UPON MICHAEL COPE

RELATIONSHIP HUSBAND IDENTIFICATION \_\_\_\_\_

DATE 05-07-07 TIME 1445 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) \_\_\_\_\_

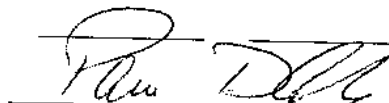
ATTEMPTS  
DATE

TIME

OFFICER

REMARKS

DEPUTY



DATE 05-07-07

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
DATE RECEIVED 4/25/2007

SERVICE# 4 - OF - 12 SERVICES  
DOCKET # 68ED2007

PLAINTIFF

HSBC BANK USA, N.A., AS INDENTURE TRUSTEE FOR  
THE REGISTERED NOTEHOLDERS OF RENAISSANCE  
HOME EQUITY LOAN TRUST 2005-4, RENAISSANCE  
HOME EQUITY LOAN ASSET-BACKED NOTES, SERIES  
2005-4

DEFENDANT

MICHAEL J. COPE  
SUSAN R. COPE

ATTORNEY FIRM

SHAPIRO AND KREISMAN

PERSON/CORP TO SERVED

CONNIE GINGHER-TAX COLLECTOR

1615 LINCOLN AVE.

BERWICK

PAPERS TO SERVED

MORTGAGE FORECLOSURE

SERVED UPON MAGGIE FRITZ

RELATIONSHIP CLERK IDENTIFICATION \_\_\_\_\_

DATE 05.07.07 TIME 1450 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) \_\_\_\_\_

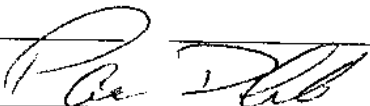
ATTEMPTS  
DATE

TIME

OFFICER

REMARKS

DEPUTY



DATE 05.07.07

**Tax Notice 2007 County & Municipalit****BERWICK BORO****MAKE CHECKS PAYABLE TO:**

Connie C Gingham  
1615 Lincoln Avenue  
Berwick PA 18603

**HOURS:** MON, TUE, THUR & FRI : 9:30AM - 4PM  
CLOSED WEDNESDAY & HOLIDAYS.  
CLOSED FRIDAY AFTER DISCOUNT

**PHONE: 570-752-7442****FOR: COLUMBIA COUNTY****DATE**  
03/01/2007**BILL NO.**  
3047

DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	AX AMOUNT DUE	INCL PENALTY
GENERAL	25,892	6.146	155.95	159.13	175.04
SINKING		1.345	34.12	34.82	38.30
LIGHT		1	25.37	25.89	27.18
FIRE		1.25	31.72	32.37	33.99
BORO RE		10.6	268.97	274.46	288.18
The discount & penalty have been calculated for your convenience			516.13	526.67	562.69
PAY THIS AMOUNT			April 30 If paid on or before	June 30 If paid on or before	June 30 If paid after

**TAXES ARE DUE & PAYABLE - PROMPT PAYMENT IS REQUESTED**

COPE MICHAEL J & SUSAN R  
301 MARY STREET  
BERWICK PA 18603

CNTY TWP  
Discount 2 % 2 %  
Penalty 10 % 5 %  
PARCEL: 04A-01 -064-00,000  
301 MARY ST  
.3329 Acres Land 5,800  
Buildings 20,092  
Total Assessment 25,892

This tax returned to  
courthouse on:  
January 1, 2008

**FILE COPY**

If you desire a receipt, send a self-addressed stamped envelope with your payment  
**THIS TAX NOTICE MUST BE RETURNED WITH YOUR PAYMENT**

OCWEN

4301078

# COLUMBIA COUNTY SHERIFF'S OFFICE PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
DATE RECEIVED 4/25/2007

SERVICE# 5 - OF - 12 SERVICES  
DOCKET # 68ED2007

PLAINTIFF

HSBC BANK USA, N.A., AS INDENTURE TRUSTEE FOR  
THE REGISTERED NOTEHOLDERS OF RENAISSANCE  
HOME EQUITY LOAN TRUST 2005-4, RENAISSANCE  
HOME EQUITY LOAN ASSET-BACKED NOTES, SERIES  
2005-4

DEFENDANT

MICHAEL J. COPE  
SUSAN R. COPE  
ATTORNEY FIRM SHAPIRO AND KREISMAN

PERSON/CORP TO SERVED
BERWICK SEWER
1108 FREAS AVE.
BERWICK

PAPERS TO SERVED  
MORTGAGE FORECLOSURE

SERVED UPON KELLY GREER

RELATIONSHIP CLERK IDENTIFICATION \_\_\_\_\_

DATE 05.07.07 TIME 1430 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) \_\_\_\_\_  
\_\_\_\_\_

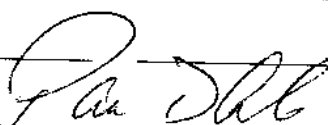
ATTEMPTS  
DATE

TIME

OFFICER

REMARKS

DEPUTY

 DATE 05.07.07

.. COUNTY OF COLUMBIA  
REAL ESTATE TAX CERTIFICATION

Date: 04/26/2007

Fee: \$5.00

Cert. NO: 3333

COPE MICHAEL J & SUSAN R  
301 MARY STREET  
BERWICK PA 18603

District: BERWICK BORO  
Deed: 0515 -0934  
Location: 301 MARY ST LOTS 302  
Parcel Id:04A-01 -064-00,000

Assessment: 25,892  
Balances as of 04/26/2007

YEAR	TAX TYPE	TAX AMOUNT	PENALTY	DISCOUNT	PAID	BALANCE
------	----------	------------	---------	----------	------	---------

NO TAX CLAIM TAXES DUE

By: Timothy T. Chamberlain, Per: dm.  
Sheriff

# COLUMBIA COUNTY SHERIFF'S OFFICE PROCESS SERVICE ORDER

OFFICER:  
DATE RECEIVED 4/25/2007

SERVICE# 6 - OF - 12 SERVICES  
DOCKET # 68ED2007

PLAINTIFF

HSBC BANK USA, N.A., AS INDENTURE TRUSTEE FOR  
THE REGISTERED NOTEHOLDERS OF RENAISSANCE  
HOME EQUITY LOAN TRUST 2005-4, RENAISSANCE  
HOME EQUITY LOAN ASSET-BACKED NOTES, SERIES  
2005-4

DEFENDANT

MICHAEL J. COPE  
SUSAN R. COPE  
SHAPIRO AND KREISMAN

ATTORNEY FIRM

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

PAPERS TO SERVED  
MORTGAGE FORECLOSURE

SERVED UPON LESLIE LEVAN

RELATIONSHIP: CUSTOMER Service IDENTIFICATION \_\_\_\_\_

DATE 4-25-7 TIME 1518 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 4-25-7



# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER:  
DATE RECEIVED 4/25/2007

SERVICE# 9 - OF - 12 SERVICES  
DOCKET # 68ED2007

PLAINTIFF

HSBC BANK USA, N.A., AS INDENTURE TRUSTEE FOR  
THE REGISTERED NOTEHOLDERS OF RENAISSANCE  
HOME EQUITY LOAN TRUST 2005-4, RENAISSANCE  
HOME EQUITY LOAN ASSET-BACKED NOTES, SERIES  
2005-4

DEFENDANT

MICHAEL J. COPE  
SUSAN R. COPE  
SHAPIRO AND KREISMAN

ATTORNEY FIRM

<b>PERSON/CORP TO SERVED</b>
COLUMBIA COUNTY TAX CLAIM
PO BOX 380
BLOOMSBURG

**PAPERS TO SERVED**  
MORTGAGE FORECLOSURE

SERVED UPON DEB Miller

RELATIONSHIP Clerk IDENTIFICATION \_\_\_\_\_

DATE 4-25-7 TIME 1445 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 4-25-7

# REAL ESTATE OUTLINE

ED # 6801

DATE RECEIVED 7-27-07  
DOCKET AND INDEX 4-2-07

## 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>185751</u>

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

SALE DATE Sept 8-7-07 TIME 1000  
POSTING DATE Aug 28-07  
ADV. DATES FOR NEWSPAPER  
1<sup>ST</sup> WEEK Sept 1-7-07  
2<sup>ND</sup> WEEK Sept 8-14-07  
3<sup>RD</sup> WEEK Sept 15-21-07

# SHERIFF'S SALE

Wednesday, June 27th, 2007 at 10:00 A.M.

BY VIRTUE OF WRIT OF EXECUTION NO. 68ED2007 AND CIVIL WRIT NO. 457JD2007 ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY CIVIL DIVISION TO ME DIRECTED THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

ALL THAT CERTAIN piece or parcel of land.

SITUATE in the Borough of Berwick, County of Columbia and State of Pennsylvania bounded and described as follows to wit:

BEGINNING at a corner of Lot No. 304 on Mary Street; thence Westerly a distance of 100 feet to Chestnut Street extension; thence Northerly a distance of 145 feet to a 15 foot alley; thence Easterly a distance of 98 feet to corner of Lot No. 304; thence Southerly a distance of 145 feet to the place of beginning.

BEING the same premises which Timothy E. Dunn and Lisa Dunn, his wife, by Deed dated April 29, 1994 and recorded in the Columbia County Recorder of Deeds Office on May 4, 1994 in Deed Book 567, page 0832, granted and conveyed unto Michael J. Cope and Susan R. Cope, 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 10:00 A.M.

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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/>

# SHERIFF'S SALE

Wednesday, June 27th, 2007 at 10:00 A.M.

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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 Indenture Trustee for  
the registered Noteholders of Renaissance Home  
Equity Loan Trust 2005-4, Renaissance Home  
Equity Loan Asset-Backed Notes, Series 2005-4  
PLAINTIFF

No: 2007-CV-457

*2007-ED-68*

VS.

WRIT OF EXECUTION:

MORTGAGE FORECLOSURE

Michael J. Cope and Susan R. Cope  
DEFENDANT(S)

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:

301 Mary Street, Berwick, PA 18603

See attached legal

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

Amount Due

\$89,275.89

Interest from April 21, 2007 to

\$ \_\_\_\_\_

Costs to be added

Seal of Court

*Jami B. Kline*  
PROTHONOTARY

Date: *April 25 2007*

\_\_\_\_\_  
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*

CHRISTOPHER A. DeNARDO

*Managing Attorney*

DANIELLE BOYLE-EBERSON +

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 Noteholders of Renaissance Home Equity Loan Trust 2005-4, Renaissance Home Equity Loan Asset-Backed Notes, Series 2005-4 vs. Michael J. Cope and Susan R. Cope  
Docket number: 2007-CV-457  
Our file number: 07-28216

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. 07-28216

HSBC Bank USA, N.A., as Indenture Trustee  
for the registered Noteholders of Renaissance  
Home Equity Loan Trust 2005-4,  
Renaissance Home Equity Loan Asset-  
Backed Notes, Series 2005-4  
PLAINTIFF

vs.

Michael J. Cope and Susan R. Cope  
DEFENDANTS

COURT OF COMMON PLEAS  
COLUMBIA COUNTY

NO: 2007-CV-457

*2007 ED 68*

**NOTICE OF SHERIFF'S SALE OF REAL PROPERTY**

TO: Michael J. Cope  
301 Mary Street  
Berwick, PA 18603

Your house (real estate) at:

301 Mary Street, Berwick, PA 18603  
04A-01-064

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 \$89,275.89 obtained by HSBC Bank USA, N.A., as Indenture Trustee for the registered Noteholders of Renaissance Home Equity Loan Trust 2005-4, Renaissance Home Equity Loan Asset-Backed Notes, Series 2005-4 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 Indenture Trustee for the registered Noteholders of Renaissance Home Equity Loan Trust 2005-4, Renaissance Home Equity Loan Asset-Backed Notes, Series 2005-4 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.**

07-28216

ALL THAT CERTAIN piece or parcel of land.

SITUATE in the Borough of Berwick, County of Columbia and State of Pennsylvania bounded and described as follows to wit:

BEGINNING at a corner of Lot No. 304 on Mary Street; thence Westerly a distance of 100 feet to Chestnut Street extension; thence Northerly a distance of 145 feet to a 15 foot alley; thence Easterly a distance of 98 feet to corner of Lot No. 304; thence Southerly a distance of 145 feet to the place of beginning.

BEING the same premises which Timothy E. Dunn and Lisa Dunn, his wife, by Deed dated April 29, 1994 and recorded in the Columbia County Recorder of Deeds Office on May 4, 1994 in Deed Book 567, page 0832, granted and conveyed unto Michael J. Cope and Susan R. Cope, his wife.

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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. 07-28216

HSBC Bank USA, N.A., as Indenture Trustee  
for the registered Noteholders of Renaissance  
Home Equity Loan Trust 2005-4,  
Renaissance Home Equity Loan Asset-  
Backed Notes, Series 2005-4  
PLAINTIFF

vs.

Michael J. Cope and Susan R. Cope  
DEFENDANTS

COURT OF COMMON PLEAS  
CIVIL DIVISION  
COLUMBIA COUNTY

NO:2007-CV-457

*2007-ED-68*

**CERTIFICATION OF ADDRESS**

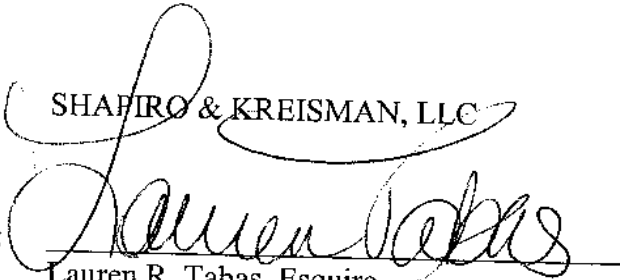
I hereby certify that the correct address of the judgment creditor (Plaintiff) is:

HSBC Bank USA, N.A., as Indenture Trustee for the registered Noteholders of Renaissance  
Home Equity Loan Trust 2005-4, Renaissance Home Equity Loan Asset-Backed Notes, Series  
2005-4  
12650 Ingenuity Drive  
Orlando, FL 32826

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

Michael J. Cope  
301 Mary Street  
Berwick, PA 18603

Susan R. Cope  
301 Mary Street  
Berwick, PA 18603

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

07-28216

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  
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Renaissance Home Equity Loan Asset-  
Backed Notes, Series 2005-4  
PLAINTIFF

vs.

Michael J. Cope and Susan R. Cope  
DEFENDANTS

COURT OF COMMON PLEAS  
COLUMBIA COUNTY

NO: 2007-CV-457

*2007-ED-68*

**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*  
Lauren R. Tabas, Esquire  
PA Bar # 93337

SRV

SHAPIRO & KREISMAN, LLC  
BY: DANIELLE BOYLE-EBERSOLE, ESQ.  
LAUREN R. TABAS, ESQ.,  
AND ILANA ZION, ESQ.  
ATTORNEY I.D. NOS. 81747, 93337 & 87137  
3600 HORIZON DRIVE, SUITE 150  
KING OF PRUSSIA, PA 19406  
TELEPHONE: (610) 278-6800  
S & K FILE NO. 07-28216

HSBC Bank USA, N.A., as Indenture Trustee  
for the registered Noteholders of Renaissance  
Home Equity Loan Trust 2005-4,  
Renaissance Home Equity Loan Asset-  
Backed Notes, Series 2005-4  
PLAINTIFF  
VS.

Michael J. Cope  
301 Mary Street  
Berwick, PA 18603  
Susan R. Cope  
301 Mary Street  
Berwick, PA 18603  
DEFENDANT(S)

STATE OF: Florida  
COUNTY OF: Orange

COURT OF COMMON PLEAS  
COLUMBIA COUNTY

NO: 2007 CV 457  
2007-ED-68

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 Noteholders of Renaissance Home Equity Loan Trust 2005-4,  
Renaissance Home Equity Loan Asset-Backed Notes, Series 2005-4

By: Jessica Dybas  
NAME: Jessica Dybas  
TITLE: US Foreclosure Facilitator

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

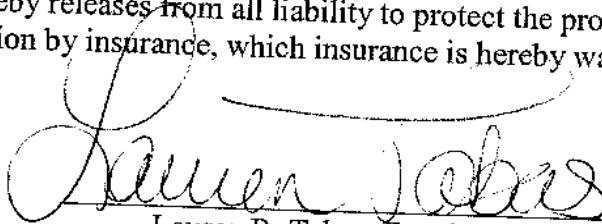
Heather A. Snider Notary Public

07-28216



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

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, reading "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  
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HSBC Bank USA, N.A., as Indenture Trustee  
for the registered Noteholders of Renaissance  
Home Equity Loan Trust 2005-4,  
Renaissance Home Equity Loan Asset-  
Backed Notes, Series 2005-4

PLAINTIFF

vs.

Michael J. Cope and Susan R. Cope  
DEFENDANTS

COURT OF COMMON PLEAS  
COLUMBIA COUNTY

NO: 2007-CV-457

*2007-ED-68*

**AFFIDAVIT PURSUANT TO RULE 3129.1**

HSBC Bank USA, N.A., as Indenture Trustee for the registered Noteholders of Renaissance Home Equity Loan Trust 2005-4, Renaissance Home Equity Loan Asset-Backed Notes, Series 2005-4, 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 301 Mary Street, Berwick, PA 18603.

1. Name and address of Owners or Reputed Owners

Michael J. Cope  
301 Mary Street  
Berwick, PA 18603

Susan R. Cope  
301 Mary Street  
Berwick, PA 18603

2. Name and address of Defendants in the judgment:

Michael J. Cope  
301 Mary Street  
Berwick, PA 18603

Susan R. Cope  
301 Mary Street  
Berwick, PA 18603

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 Noteholders of  
Renaissance Home Equity Loan Trust 2005-4, Renaissance Home Equity Loan Asset-  
Backed Notes, Series 2005-4  
12650 Ingenuity Drive  
Orlando, FL 32826

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 Noteholders of  
Renaissance Home Equity Loan Trust 2005-4, Renaissance Home Equity Loan Asset-  
Backed Notes, Series 2005-4, Plaintiff  
12650 Ingenuity Drive  
Orlando, FL 32826

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

NONE

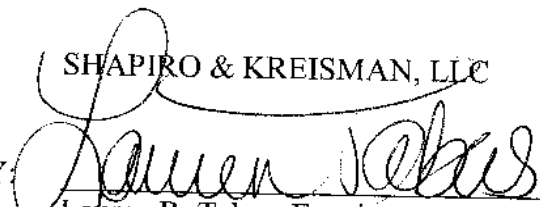
6. Name and address of every other person who has any record interest in the property and whose interest may be affected by the sale:

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  
301 Mary Street  
Berwick, PA 18603

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



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 to Illinois Only*

CHRISTOPHER A. DeNARDO

*Managing Attorney*

DANIELLE BOYLE-EBERSON +

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 Noteholders of Renaissance Home Equity Loan Trust 2005-4, Renaissance Home Equity Loan Asset-Backed Notes, Series 2005-4 vs. Michael J. Cope and Susan R. Cope  
CIVIL ACTION NO. 2007-CV-457  
OUR FILE NO. 07-28216

Sir/Madam:

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

Michael J. Cope  
301 Mary Street  
Berwick, PA 18603

Susan R. Cope  
301 Mary Street  
Berwick, PA 18603

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  
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TELEPHONE: (610) 278-6800  
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Backed Notes, Series 2005-4  
PLAINTIFF

vs.

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DEFENDANTS

COURT OF COMMON PLEAS  
COLUMBIA COUNTY

NO: 2007-CV-457

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2. Name and address of Defendants in the judgment:

Michael J. Cope  
301 Mary Street  
Berwick, PA 18603

Susan R. Cope  
301 Mary Street  
Berwick, PA 18603

2007-09-11  
11:00 AM  
CLERK OF COURT  
COLUMBIA COUNTY  
PAID  
2007-09-11  
11:00 AM  
CLERK OF COURT  
COLUMBIA COUNTY  
PAID



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 Noteholders of  
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Backed Notes, Series 2005-4  
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Orlando, FL 32826

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 Notcholders of  
Renaissance Home Equity Loan Trust 2005-4, Renaissance Home Equity Loan Asset-  
Backed Notes, Series 2005-4, Plaintiff  
12650 Ingenuity Drive  
Orlando, FL 32826

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

NONE

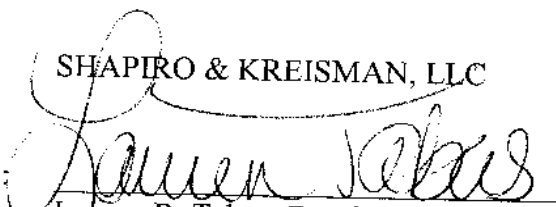
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15 Perry Avenue, P.O. Box 380  
Bloomsburg, PA 17815

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  
301 Mary Street  
Berwick, PA 18603

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

LaSalle Bank N.A.  
Chicago IL 60603

183781

2-50/710

Pay This Amount

One Thousand Three Hundred Fifty and No/100 Dollars 04/17/07 \*\*\*\*\*\$1,350.00

Check Date

Check Amount

Re: 07-28216 / 102922556 / LC

Pay  
to the  
order of

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

Check Void After 90 Days



⑈183781⑈ ⑆071000505⑆ 5201147419⑈