

SHERIFF'S SALE COST SHEET

119-08 vs. Cox
 NO. 119-08 ED NO. 457-07 JD DATE/TIME OF SALE Stayed

DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$ <u>150.00</u>
LEVY (PER PARCEL	\$15.00
MAILING COSTS	\$ <u>1.50</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>5.00</u>
NOTARY	\$ <u>15.00</u>
TOTAL *****	\$ <u>306.00</u>

WEB POSTING	\$150.00
PRESS ENTERPRISE INC.	\$ <u>37.86</u>
SOLICITOR'S SERVICES	\$75.00
TOTAL *****	\$ <u>306.76</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>10.00</u>
MISC.	\$
TOTAL *****	\$ <u>-0-</u>

TOTAL COSTS (OPENING BID)

1380 - Def.
 \$782.86
 567.14

SHERIFF'S SALE COST SHEET

HSBC Bank NA vs. Michael + Susan Cape
 NO. 119-08 ED NO. 457-07 JD DATE/TIME OF SALE Oct 7 0900

DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$ <u>150.00</u>
LEVY (PER PARCEL	\$15.00
MAILING COSTS	\$ <u>24.50</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>5.00</u>
NOTARY	\$ <u>15.00</u>
TOTAL ***** \$ <u>391.00</u>	

WEB POSTING	\$150.00
PRESS ENTERPRISE INC.	\$ <u>211.86</u>
SOLICITOR'S SERVICES	\$75.00
TOTAL ***** \$ <u>456.86</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	\$
DELINQUENT 20	\$ <u>1512.39</u>
TOTAL ***** \$ <u>1512.39</u>	

MUNICIPAL FEES DUE:

SEWER 20	\$ <u>217.31</u>
WATER 20	\$
TOTAL ***** \$ <u>217.31</u>	

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

TOTAL COSTS (OPENING BID) \$ 2119.06

COPY

SHAPIRO & DENARDO, LLC
BY: MICHAEL J. CLARK, ESQUIRE
ATTORNEY I.D. NO: PA Bar # 202929
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610) 278-6800
S & D 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

CLERK OF COURT'S OFFICE
COLUMBIA COUNTY, PA

2008 OCT 17 A 10 23

PROFESSOR

ORDER

AND NOW, this 16 day of Oct, 2008, upon consideration of
Plaintiff's Motion to Set Aside Sheriff's Sale filed in the above-captioned matter, and the
response thereto, if any, it is hereby:

ORDERED and DECREED that Plaintiff's Motion is **GRANTED** and the Sheriff's
Sale conducted on October 1, 2008 of the property located at 301 Mary Street, Berwick, PA
18603 is hereby set aside without prejudice; and it is further

ORDERED and DECREED that a copy of this Order shall be served upon Defendants
via first-class mail, and that a copy of this Order will be filed with the Recorder of Deeds for
Carbon County.

BY THE COURT:

H Scott W. News
J.

FAX

To: Sheriff Chamberlain

Company:

Fax: 570-389-5625

Phone:

From:

Fax: 610-278-9980

Phone: 610-278-6800 x243

E-mail: lcolwell@LOGS.com

NOTES:

SHAPIRO & DENARDO, LLC
BY: MICHAEL J. CLARK, ESQUIRE
ATTORNEY I.D. NO: PA Bar # 202929
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610) 278-6800
S & D 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

ORDER

AND NOW, this _____ day of _____, 2008, upon consideration of Plaintiff's Motion to Set Aside Sheriff's Sale filed in the above-captioned matter, and the response thereto, if any, it is hereby:

ORDERED and DECREED that Plaintiff's Motion is **GRANTED** and the Sheriff's Sale conducted on October 1, 2008 of the property located at 301 Mary Street, Berwick, PA 18603 is hereby set aside without prejudice; and it is further

ORDERED and DECREED that a copy of this Order shall be served upon Defendants via first-class mail, and that a copy of this Order will be filed with the Recorder of Deeds for Carbon County.

BY THE COURT:

J.

SHAPIRO & DENARDO, LLC
BY: MICHAEL J. CLARK, ESQUIRE
ATTORNEY I.D. NO: PA Bar # 202929
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610) 278-6800
S & D 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

PLAINTIFF'S MOTION TO SET ASIDE SHERIFF'S SALE OF REAL PROPERTY

Plaintiff/Petitioner, 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"), by and through its counsel, Shapiro & DeNardo, LLC, hereby moves this Honorable Court to Set Aside the Sheriff's Sale conducted on October 1, 2008 and in support thereof, avers as follows:

1. Plaintiff filed its Complaint in Mortgage Foreclosure against Defendants, Michael J. Cope and Susan R. Cope, (collectively referred to as "Defendants") on March 13, 2007.
2. The Complaint sought in rem relief in Mortgage Foreclosure against a certain parcel of real property owned by Defendants located at 301 Mary Street, Berwick, PA 18603 (hereinafter "Mortgaged Premises").
3. On or about April 20, 2007, Plaintiff obtained a Default Judgment against Defendants for their failure to answer Plaintiff's Complaint.

4. Plaintiff thereafter properly caused a Writ of Execution to be issued and as a result thereof, the Columbia County Sheriff's Office scheduled the Mortgaged Premises for Sheriff's Sale.

5. The Sheriff's Sale of the Mortgaged Premises occurred on October 1, 2008 and Plaintiff was the successful bidder at the Sheriff's Sale.

6. Pursuant to Pa. R.C.P. 3132, upon petition of "any party in interest before delivery of [...] the sheriff's deed to real property, the court, may, upon proper cause shown, set aside the sale [...]."

7. Plaintiff will not settle with the Columbia County Sheriff and a Sheriff's Deed has not been issued or recorded as of the date of the filing of this petition.

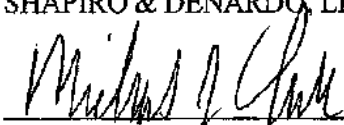
8. Plaintiff and Defendants have agreed to a settlement wherein Defendants would retain the Mortgaged Premises subject to the debt owed under the Mortgage held by Plaintiff.

9. The setting aside of the October 1, 2008 Sheriff's Sale will not prejudice Defendants or any other party in interest and would, in fact, be of great benefit to Defendants as they would be able to stay in the Mortgaged Premises.

WHEREFORE, Plaintiff respectfully requests that this Honorable Court enter an Order setting aside the Sheriff's Sale held on October 1, 2008, without prejudice.

Respectfully submitted,
SHAPIRO & DENARDO, LLC

BY:


Michael J. Clark, Esquire
Attorney for Plaintiff

SHAPIRO & DENARDO, LLC
BY: MICHAEL J. CLARK, ESQUIRE
ATTORNEY I.D. NO: PA Bar # 202929
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610) 278-6800
S & D 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

**MEMORANDUM IN SUPPORT OF PLAINTIFF'S MOTION TO SET ASIDE
SHERIFF'S SALE OF REAL PROPERTY**

A. STATEMENT OF FACTS:

Plaintiff filed its Complaint in Mortgage Foreclosure against Michael J. Cope and Susan R. Cope ("Defendants") on March 13, 2007. The Complaint sought in rem relief in Mortgage Foreclosure against a certain parcel of real property owned by Defendants located at 301 Mary Street, Berwick, PA 18603 ("Mortgaged Premises"). On or about April 20, 2007, Plaintiff obtained a Default Judgment against Defendants for their Failure to Answer Plaintiff's Complaint. Plaintiff thereafter properly caused a Writ of Execution to be issued and as a result thereof, the Columbia County Sheriff's Office scheduled the Mortgaged Premises for Sheriff's Sale.

The Sheriff's Sale of the Mortgaged Premises occurred on October 1, 2008 and Plaintiff was the successful bidder at the Sheriff's Sale. Plaintiff will not be paying any money to the Columbia County Sheriff and, therefore, will not be settling with the Columbia County Sheriff with respect to the October 1, 2008 Sheriff's Sale in this case. Plaintiff and Defendants have

entered into a settlement agreement whereby they can retain ownership of the property subject to Plaintiff's mortgage.

B. ARGUMENT:

Pa. R.C.P. 3132 states as follows:

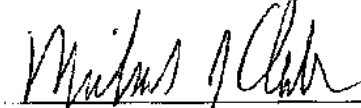
Upon petition of any party in interest before delivery of the personal property or of the sheriff's deed to real property, the court, may, *upon proper cause shown*, set aside the sale and order a resale or enter any other order which may be just and proper under the circumstances. (Emphasis added).

Upon petition by any party, this Honorable Court may set aside a Sheriff's Sale if there exists a legal or equitable ground on which to do so. In the present case, Plaintiff and Defendants have agreed to a settlement wherein Defendants would retain the property subject to the debt owed under the Mortgage held by Plaintiff. This agreement will allow Defendants to stay in the mortgaged premises. Additionally, Plaintiff will not be settling with the Columbia County Sheriff's Office and as of this date the Sheriff's Deed has not been issued. The setting aside of the Sheriff's Sale of October 1, 2008 will in no way prejudice Defendants or any other party in interest.

WHEREFORE, Plaintiff respectfully requests that this Honorable Court enter an Order Setting Aside the Sheriff's Sale held on October 1, 2008, without prejudice.

Respectfully submitted,
SHAPIRO & DENARDO, LLC

BY:


Michael J. Clark, Esquire
Attorney for Plaintiff

Dated: 10-13-08

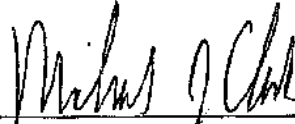
VERIFICATION

Michael J. Clark, Esquire, hereby states he is the Attorney for the Plaintiff in this action, he is authorized to make this Verification, and the statements made in the foregoing Plaintiff's Motion to Set Aside Sheriff's Sale are true and correct to the best of his knowledge, information and belief. The undersigned understands that this statement herein is made subject to the penalties of 18 Pa.C.S.A. §4904 relating to unsworn falsification of authorities.

SHAPIRO & DENARDO, LLC

Dated: 10-13-08

BY:



Michael J. Clark, Esquire
Attorney for Plaintiff

SHAPIRO & DENARDO, LLC
BY: MICHAEL J. CLARK, ESQUIRE
ATTORNEY I.D. NO: PA Bar # 202929
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610) 278-6800
S & D 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

CERTIFICATE OF SERVICE

I, the undersigned, hereby certify that a true and correct copy of the foregoing Motion to
Set Aside Sheriff's Sale was sent on 10-13-08 by first class mail, postage prepaid, to the
following:

Michael J. Cope
301 Mary Street
Berwick, PA 18603

Susan R. Cope
301 Mary Street
Berwick, PA 18603

Columbia County Sheriff's Office
Via Facsimile (570) 389-5625

SHAPIRO & DENARDO, LLC

BY: 

Michael J. Clark, Esquire
Attorney for Plaintiff

SHAPIRO & DENARDO, LLC
BY: MICHAEL J. CLARK, ESQUIRE
ATTORNEY I.D. NO: PA Bar # 202929
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610) 278-6800
S & D 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

CERTIFICATION

I hereby certify that the attached Plaintiff's Motion to Set Aside Sheriff's Sale is
uncontested.

SHAPIRO & KREISMAN, LLC

BY:


Michael J. Clark, Esquire
Attorney for Plaintiff

07-28216

COLUMBIA COUNTY SHERIFF'S OFFICE

SHERIFF'S REAL ESTATE FINAL COST SHEET

HSBC Bank NA vs Michael & Susan Cape

NO. 119-08 ED NO. 457-07 JD

DATE/TIME OF SALE: Oct. 1 ~100

BID PRICE (INCLUDES COST) \$ 271,706

POUNDAGE - 2% OF BID \$ 5,438

TRANSFER TAX - 2% OF FAIR MKT \$ _____

MISC. COSTS \$ _____

TOTAL AMOUNT NEEDED TO PURCHASE \$ 277,144

PURCHASER(S): _____

ADDRESS: _____

NAMES(S) ON DEED: _____

PURCHASER(S) SIGNATURE(S): John Luck

TOTAL DUE: \$ 277,144

LESS DEPOSIT: \$ 138,000

DOWN PAYMENT: \$ _____

TOTAL DUE IN 8 DAYS \$ 142,144

COMPLETE THIS SECTION ON DELIVERY

A. Signature *[Signature]* ☒ Agent *119*
 B. Received by (Printed Name) *[Signature]* C. Date of Delivery *JUL 10 2006*
 D. Is delivery address different from item 1? ☐ Yes
 If YES, enter delivery address below: ☐ No

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

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

OFFICE OF FAIR
 DEPARTMENT OF PUBLIC WELFARE
 PO BOX 8016
 HARRISBURG, PA 17105

2. Article Number
 (Transfer from service label)

7007 0710 0002 9631 4760

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-16

COMPLETE THIS SECTION ON DELIVERY

A. Signature *[Signature]* ☐ Agent *119*
 B. Received by (Printed Name) *[Signature]* C. Date of Delivery *JUL 10 2006*
 D. Is delivery address different from item 1? ☐ Yes
 If YES, enter delivery address below: ☐ No

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

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

2. Article Number
 (Transfer from service label)

7007 0710 0002 9631 4751

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

7007 0710 0002 9631 4777

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

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

B. Received by (Printed Name) *[Signature]* C. Date of Delivery *7-11-06*

A. Signature *[Signature]* ☐ Agent *119*

COMPLETE THIS SECTION ON DELIVERY

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.

Article Addressed to:

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

COMPLETE THIS SECTION ON DELIVERY

A. Signature *[Signature]* ☐ Agent *119*
 B. Received by (Printed Name) *[Signature]* C. Date of Delivery *7-11-06*
 D. Is delivery address different from item 1? ☐ Yes
 If YES, enter delivery address below: ☐ No

Article Addressed to:

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

SENDER: COMPLETE THIS SECTION

INTERNAL REVENUE SERVICE
 TECHNICAL SUPPORT GROUP
 WILLIAM GREEN FEDERAL BUILDING
 600 ARCH STREET ROOM 13259
 PHILADELPHIA, PA 19106

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

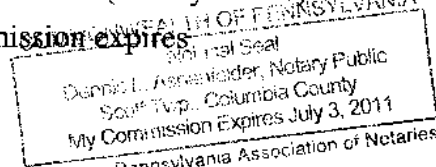
STATE OF PENNSYLVANIA
COUNTY OF COLUMBIA } SS

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 September 10, 17, 24, 2008 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 24th day of September, 2008.

(Notary Public)

My commission expires



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.

JIMOTHY T. CHAMBERLAIN



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P.O. BOX 380

BLOOMSBURG, PA 17815

FAX: (570) 389-5625

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

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

HSBC BANK USA NA

VS.

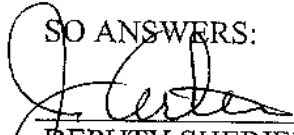
MICHAEL & SUSAN COPE

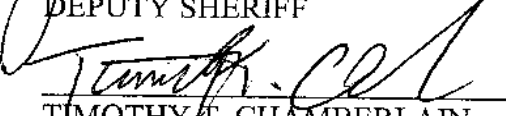
WRIT OF EXECUTION #119 OF 2008 ED

POSTING OF PROPERTY

August 27, 2008 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 CHIEF DEPUTY SHERIFF JAMES ARTER.

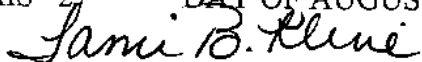
SO ANSWERS:


DEPUTY SHERIFF


TIMOTHY T. CHAMBERLAIN
SHERIFF

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 27TH DAY OF AUGUST 2008



Prothonotary & Clerk of the Court
My Comm. Exp. 12-31-2012

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) 764-6300

HSBC BANK USA, NA, 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 # 119ED2008

MORTGAGE FORECLOSURE

MICHAEL J. COPE
SUSAN R. COPE

SHERIFF'S COST \$ 284.00 PAID

AFFIDAVIT OF SERVICE

NOW, THIS WEDNESDAY, JULY 23, 2008, AT 7:10 AM, SERVED THE WITHIN MORTGAGE
FORECLOSURE UPON MICHAEL COPE AT 301 MARY STREET, BERWICK BY
HANDING TO SUSAN COPE, 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 WEDNESDAY, JULY 23, 2008

Kelly P. Brewer
NOTARY PUBLIC

X Timothy T. Chamberlain
TIMOTHY T. CHAMBERLAIN
SHERIFF

Proth & Clerk of Sev. Courts
My Com. Ex. 1st Monday in 2012

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, NA, 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 # 119ED2008

VS

MORTGAGE FORECLOSURE

MICHAEL J. COPE
SUSAN R. COPE

SHERIFF'S COST \$ 284.00 PAID

AFFIDAVIT OF SERVICE

NOW, THIS WEDNESDAY, JULY 23, 2008, AT 7:10 AM, SERVED THE WITHIN MORTGAGE
FORECLOSURE UPON SUSAN COPE AT 301 MARY STREET, BERWICK BY HANDING TO
SUSAN 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 WEDNESDAY, JULY 23, 2008

Kelly P Brewer
NOTARY PUBLIC

X Timothy T. Chamberlain
TIMOTHY T. CHAMBERLAIN
SHERIFF

Proth & Clerk of Sev. Courts
My Com. Ex. 1st Monday in 2012

199
SHAPIRO & DENARDO, LLC
BY: MICHAEL J. CLARK, ESQUIRE
ATTORNEY I.D. NO: PA Bar # 202929
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

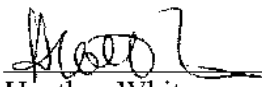
CERTIFICATION OF NOTICE TO LIENHOLDERS
PURSUANT TO PA R.C.P 3129.2 (C) (2)

I, Heather Whitman, Legal Assistant for Shapiro & DeNardo, 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 July 29, 2008, 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 & DENARDO, LLC

BY: 
Heather Whitman
Legal Assistant

07-28216

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

Check type of mail or service:

<input type="checkbox"/> Certified	<input type="checkbox"/> Recorded Delivery (International)
<input type="checkbox"/> COD	<input type="checkbox"/> Registered
<input type="checkbox"/> Delivery Confirmation	<input type="checkbox"/> Return Receipt for Merchandise
<input type="checkbox"/> Express Mail	<input type="checkbox"/> Signature Confirmation
<input type="checkbox"/> Insured	

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

Article Number

Addressee (Name, Street, City State, & Zip Code)

Postage

Fee

Handling Charge

Actual Value if Registered

Insured Value

Due Sender if COD

DC Fee

SC Fee

SH Fee

RD Fee

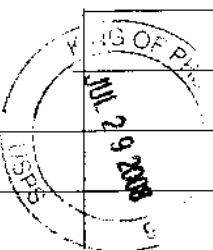
RR Fee

07-28216

Tenant or Occupant
 301 Mary Street
 Berwick, PA 18603

Columbia County Domestic Relations
 15 Perry Avenue, PO Box 380
 Bloomsburg, PA 17815

3.



4.

5.

6.

7.

8.

Total Number of Pieces Listed by Sender: 2

Total Number of Pieces Received at Post Office: 2

Postmaster (or other receiving employee)

See Privacy Act Statement on Reverse

Delivery Confirmation

Signature Confirmation

Special Handling

Restricted Delivery

Return Receipt



July 22, 2008

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

**HSBC BANK USA, NA, 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 # 119ED2008

JD # 457JD2007

Dear Timothy:

The amount due on sewer account #102993 for the property located at 301 Mary Street Berwick, Pa through December 31, 2008 is \$217.31.

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

Sincerely,

Kelly Greer
Authority Clerk

1108 Freas Avenue • Berwick, Pennsylvania 18603
"BAJSA is an Equal Opportunity Provider and Provider"

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

Hearing Impaired 711

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 6/30/2008

SERVICE# 1 - OF - 11 SERVICES
DOCKET # 119ED2008

PLAINTIFF

HSBC BANK USA, NA, 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 DENARDO, LLC

PERSON/CORP TO SERVED

MICHAEL COPE

301 MARY STREET

BERWICK

PAPERS TO SERVED

MORTGAGE FORECLOSURE

SERVED UPON

RELATIONSHIP

IDENTIFICATION

DATE

TIME

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

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 6/30/2008

SERVICE# 2 - OF - 11 SERVICES
DOCKET # 119ED2008

PLAINTIFF

HSBC BANK USA, NA, 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 DENARDO, LLC

PERSON/CORP TO SERVED

SUSAN COPE

301 MARY STREET

BERWICK

PAPERS TO SERVED

MORTGAGE FORECLOSURE

SERVED UPON

Susan

RELATIONSHIP

IDENTIFICATION

DATE

7-23

TIME

6-710

MILEAGE

OTHER

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

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

F. OTHER (SPECIFY) _____

ATTEMPTS

DATE

TIME

OFFICER

REMARKS

7-21

1130

PC

LC w/ daughter

DEPUTY

DATE

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 6/30/2008

SERVICE# 4 - OF - 11 SERVICES
DOCKET # 119ED2008

PLAINTIFF

HSBC BANK USA, NA, 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 DENARDO, LLC

PERSON/CORP TO SERVED

BERWICK SEWER

1108 FREAS AVE.

BERWICK

PAPERS TO SERVED

MORTGAGE FORECLOSURE

SERVED UPON

RELATIONSHIP

IDENTIFICATION

DATE

TIME

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

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 6/30/2008

SERVICE# 5 - OF - 11 SERVICES
DOCKET # 119ED2008

PLAINTIFF

HSBC BANK USA, NA, 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 DENARDO, LLC

PERSON/CORP TO SERVED

DOMESTIC RELATIONS

15 PERRY AVE.

BLOOMSBURG

PAPERS TO SERVED

MORTGAGE FORECLOSURE

SERVED UPON MAUREEN Cole

RELATIONSHIP Customer Service IDENTIFICATION _____

DATE 7-18-8 TIME 0845 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) _____

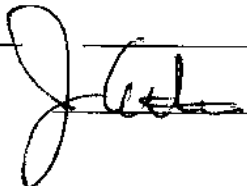
ATTEMPTS
DATE

TIME

OFFICER

REMARKS

DEPUTY



DATE 7-18-8

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 6/30/2008

SERVICE# 3 - OF - 11 SERVICES
DOCKET # 119ED2008

PLAINTIFF

HSBC BANK USA, NA, 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 DENARDO, LLC

PERSON/CORP TO SERVED

CONNIE GINGHER-TAX COLLECTOR

1615 LINCOLN AVE

BERWICK

PAPERS TO SERVED

MORTGAGE FORECLOSURE

SERVED UPON

Connie Gingher

RELATIONSHIP

IDENTIFICATION

DATE

7-21-08

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

TC

DATE

BERWICK AREA SCHOOL DISTRICT

2008 SCHOOL REAL ESTATE DATE 07/01/2008 BILL# 000784

BERWICK BOROUGH

MAKE CHECKS PAYABLE TO:

CONNIE C. GINGER

1615 LINCOLN AVENUE

BERWICK, PA 18603

HOURS Mon, Tue, Thur, 9:30am-4:00pm
Closed Wednesday and Friday
Closed Holidays
PHONE 570-752-7442

DESCRIPTION	ASSESSMENT	RATE	2% DISC	FACE AMOUNT	10% PENALTY
REAL ESTATE	25892	48.1000	1039.49	1060.70	1166.77
ASSESSED VALUE	25892	1245.41	1039.49	1060.70	1166.77
HOMESTEAD REDUCTION					
GAMING REVENUE	-3840	-184.70			
TAXABLE ASSESSMENT	22052	1060.70			
			IF PAID ON OR BEFORE Aug 31	IF PAID ON OR BEFORE Oct 31	IF PAID AFTER Nov 1

NO REFUNDS UNDER \$5.00

M
A COPE MICHAEL J & SUSAN R
I 301 MARY STREET
L BERWICK PA 18603

PROPERTY DESCRIPTION	ACCT.
PARCEL 04A01 06400000	7629
301 MARY ST	5800.00
0567-0832	20092.00
0.33 ACRES	
	SCHOOL PENALTY 10%
	DELINQUENT TAX TO
	COURTHOUSE DEC 15

MAKE SEPARATE CHECKS FOR SCHOOL PAYMENT

Tax Notice 2008 County & Municipality

BERWICK BORO
MAKE CHECKS PAYABLE TO:

Connie C Ginger

1615 Lincoln Avenue

Berwick PA 18603

HOURS: MON, TUE, THUR : 9:30 AM - 4 PM
CLOSED WEDNESDAY & HOLIDAYS.
CLOSED FRIDAYS

PHONE: 570-752-7442

FOR: COLUMBIA COUNTY

DATE 03/01/2008

BILL NO. 3068

DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	TAX AMOUNT DUE	INCL PENALTY
GENERAL	25,892	6.146	155.95	159.13	175.04
SINKING		1.345	34.12	34.82	38.30
FIRE		1.25	31.72	32.37	33.99
LIGHT		1.75	44.40	45.31	47.58
BORO RE		10.6	268.97	274.46	288.18
The discount & penalty have been calculated for your convenience					
PAY THIS AMOUNT			535.16	546.09	583.09
			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

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

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

FILE COPY

This tax returned to courthouse on: January 1, 2009

4.24.08

DCEN

COUNTY OF COLUMBIA
REAL ESTATE TAX LIEN CERTIFICATE

DATE:18-JUL-08

FEE:\$5.00

CERT. NO:5005

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

DISTRICT: BERWICK BORO
DEED 0515-0934
LOCATION: 301 MARY ST LOTS 302-303
PARCEL: 04A-01 -064-00,000

YEAR	BILL ROLL	AMOUNT	INTEREST	PENDING	TOTAL AMOUNT
					DUE
2007	PRIM	1,476.57	30.82		1,507.39
TOTAL DUE :					\$1,507.39

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

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

REQUESTED BY:

Timothy T. Chamberlain, Sheriff
dm.

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 6/30/2008

SERVICE# 8 - OF - 11 SERVICES
DOCKET # 119ED2008

PLAINTIFF

HSBC BANK USA, NA, 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 DENARDO, LLC

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 7-18-8 TIME 0805 MILEAGE _____ OTHER _____

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

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

F. OTHER (SPECIFY) _____

ATTEMPTS
DATE

TIME

OFFICER

REMARKS

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

DEPUTY

J. Carter

DATE 7-18-8

REAL ESTATE OUTLINE

ED # 117-08

DATE RECEIVED 6-20-08
DOCKET AND INDEX 7-8-08

CHECK FOR PROPER INFO.

WRIT OF EXECUTION	<u>✓</u>	
COPY OF DESCRIPTION	<u>✓</u>	
WHEREABOUTS OF LKA	<u>✓</u>	
NON-MILITARY AFFIDAVIT	<u>✓</u>	
NOTICES OF SHERIFF SALE	<u>✓</u>	
WAIVER OF WATCHMAN	<u>✓</u>	
AFFIDAVIT OF LIENS LIST	<u>✓</u>	
CHECK FOR \$1,350.00 OR _____	<u>✓</u>	CK# <u>200108</u>

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

SALE DATE	<u>27.1.08</u>	TIME <u>0900</u>
POSTING DATE	<u>Aug. 26, 08</u>	
ADV. DATES FOR NEWSPAPER	1 ST WEEK <u>Sept. 10</u>	
	2 ND WEEK <u>17</u>	
	3 RD WEEK <u>24, 08</u>	

SHERIFF'S SALE

Wednesday, October 1st, 2008 at 09:00 A.M.

BY VIRTUE OF WRIT OF EXECUTION NO. 119ED2008 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 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
Michael J. Clark
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, October 1st, 2008 at 09:00 A.M.

BY VIRTUE OF WRIT OF EXECUTION NO. 119ED2008 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 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
Michael J. Clark
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, October 1st, 2008 at 09:00 A.M.

BY VIRTUE OF WRIT OF EXECUTION NO. 119ED2008 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 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
Michael J. Clark
3600 Horizon Drive, Suite 150
King of Prussia, PA 19406

Sheriff of Columbia County
Timothy T. Chamberlain
<http://www.sheriffcolumbiacounty.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-119

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

Lami B. Kline
PROTHONOTARY

Date: *June 30, 2008*

Deputy Prothonotary

SHAPIRO & DENARDO, LLC
BY: MICHAEL J. CLARK, ESQUIRE
ATTORNEY I.D. NO: PA Bar # 202929
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

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

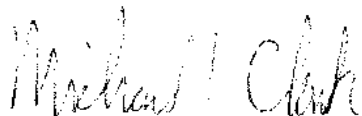
and that the last known address of the judgment debtor (Defendants) is:

Michael J. Cope
301 Mary Street
Berwick, PA 18603

Susan R. Cope
301 Mary Street
Berwick, PA 18603

SHAPIRO & DENARDO, LLC

BY:



Michael J. Clark, Esquire
Attorney for Plaintiff

SHAPIRO & DENARDO, LLC
BY: MICHAEL J. CLARK, ESQUIRE
ATTORNEY I.D. NO: PA Bar # 202929
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

CERTIFICATE OF SERVICE

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

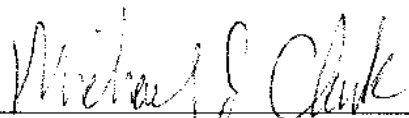
Michael J. Cope
301 Mary Street
Berwick, PA 18603

Susan R. Cope
301 Mary Street
Berwick, PA 18603

Date mailed: 6/27/08

SHAPIRO & DENARDO, LLC

BY:


Michael J. Clark, Esquire
Attorney for Plaintiff

07-28216

SHAPIRO & DENARDO, LLC
BY: MICHAEL J. CLARK, ESQUIRE
ATTORNEY I.D. NO: PA Bar # 202929
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

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

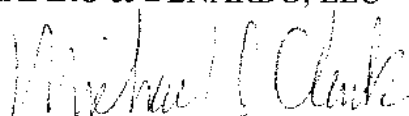
7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale:

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 & DENARDO, LLC

BY:


Michael J. Clark, Esquire

SD

SHAPIRO & DENARDO, LLC

ATTORNEYS AT LAW

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

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

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

Columbia County Sheriff
35 West Main Street
Bloomsburg, PA 17815

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,

Anita Levy
Legal Assistant



SD

SHAPIRO & DENARDO, 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
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,

Anita Levy
Legal Assistant

Enclosures

SHAPIRO & DENARDO, LLC
BY: MICHAEL J. CLARK, ESQUIRE
ATTORNEY I.D. NO: PA Bar # 202929
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

2008-ED-119

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.

SHAPIRO & DENARDO, LLC
BY: MICHAEL J. CLARK, ESQUIRE
ATTORNEY I.D. NO: PA Bar # 202929
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

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: Susan R. 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 Assct-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.

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.

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.

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.

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.

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.

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.

SHAPIRO & DENARDO, LLC
BY: MICHAEL J. CLARK, ESQUIRE
ATTORNEY I.D. NO: PA Bar # 202929
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

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 & DENARDO, LLC

BY:



Michael J. Clark, Esquire
Attorney for Plaintiff

07-28216

SHAPIRO & DENARDO, LLC
BY: MICHAEL J. CLARK, ESQUIRE
ATTORNEY I.D. NO: PA Bar # 202929
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

CERTIFICATE OF SERVICE

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

Michael J. Cope
301 Mary Street
Berwick, PA 18603

Susan R. Cope
301 Mary Street
Berwick, PA 18603

Date mailed: 6/27/08

SHAPIRO & DENARDO, LLC

BY: Michael J. Clark
Michael J. Clark, Esquire
Attorney for Plaintiff

07-28216

SHAPIRO & DENARDO, LLC
BY: MICHAEL J. CLARK, ESQUIRE
ATTORNEY I.D. NO: PA Bar # 202929
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

CERTIFICATION AS TO THE SALE OF REAL PROPERTY

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

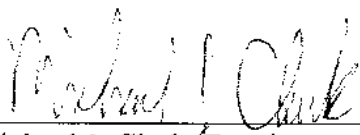
_____ FHA - Tenant Occupied or Vacant
_____ Commercial
_____ As a result of a Complaint in Assumpsit
_____ That the Plaintiff has complied in all respects with Section 403 of the
X _____ Mortgage Assistance Act including but not limited to:

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

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

SHAPIRO & DENARDO, LLC

BY:


Michael J. Clark, Esquire
PA Bar # 202929

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)

COURT OF COMMON PLEAS
COLUMBIA COUNTY

NO:

STATE OF: Florida

COUNTY OF: Orange

AFFIDAVIT OF NON-MILITARY SERVICE

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

Ocwen Loan Servicing, LLC on behalf of HSBC Bank USA, N.A., as Indenture Trustee
for the registered 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

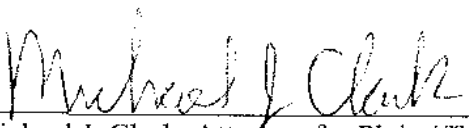
Sworn to and subscribed before me this 13th day of March 2007.

Heather A. Snider
Notary Public

07-28216

NOTARY PUBLIC
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 of whoever is found in possession, after notifying such
person of such levy or attachment, without liability on the part of such deputy or the
sheriff to any plaintiff herein for any loss, destruction or removal of any such property
before sheriff's sale thereof; and the Sheriff is hereby released from all liability to protect
the property described in the above execution by insurance, which insurance is hereby
waived.



Michael J. Clark, Attorney for Plaintiff

SHAPIRO & DENARDO, LLC
BY: MICHAEL J. CLARK, ESQUIRE
ATTORNEY I.D. NO: PA Bar # 202929
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

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

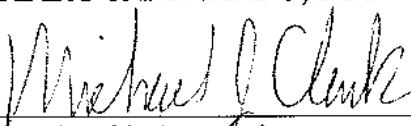
7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale:

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 & DENARDO, LLC

BY:


Michael J. Clark, Esquire

Shapiro & DeNardo, 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

200108

2-50/710

Pay This Amount

One Thousand Three Hundred Fifty and No/100 Dollars

Check Date

06/24/08

Check Amount

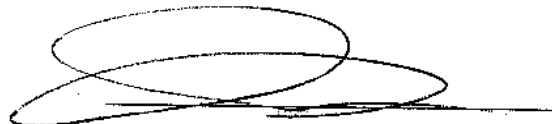
*****\$1,350.00

Ref: 07-28216 / 102922556 / AL

Check Void After 90 Days

Pay
to the
order of

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



⑈ 200108⑈ ⑆ 071000505⑆ 5201147419⑈