SHERIFF'S SALE COST SHEET

1)5BC Bank v NO. 32-08 ED NO. 334-07	JD DATE/TIME OF SALE 5-7-08 090
DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$/50, \pi
LEVY (PER PARCEL	\$15.00
MAILING COSTS	\$ <i>30,0</i> 0
ADVERTISING SALE BILLS & COPIES	\$17.50
ADVERTISING SALE (NEWSPAPER)	\$15.00
MILEAGE	\$ / 2,00
POSTING HANDBILL	\$15.00
CRYING/ADJOURN SALE	\$10.00
SHERIFF'S DEED	\$35.00
TRANSFER TAX FORM	\$25.00
DISTRIBUTION FORM	\$25.00
COPIES	\$ 5,00
NOTARY	\$ 15,00
TOTAL ********	\$ <u>75,00</u> ******** \$_384,50
WEB POSTING	\$150.00 \$ 694.86
PRESS ENTERPRISE INC.	\$ <u>694.86</u>
SOLICITOR'S SERVICES	\$75.00 ********* \$ 917.86
TOTAL *******	********* \$ 1/1/86
PROTHONOTARY (NOTARY)	\$10.00
RECORDER OF DEEDS	\$ 42,50
TOTAL *******	\$ <u>42,50</u> ******* \$ <u>52,50</u>
REAL ESTATE TAXES:	
BORO, TWP & COUNTY 20	s 264,25
SCHOOL DIST. 20	\$
DELINQUENT 20	\$ 3684.95
BORO, TWP & COUNTY 20 SCHOOL DIST. 20 DELINQUENT 20 TOTAL ********	******* \$ 3949,20
MUNICIPAL FEES DUE:	
SEWER 20	\$
WATER 20	\$
TOTAL ********	\$
SURCHARGE FEE (DSTE)	\$ 7/A.wh
MISC.	\$ <u>//0,00</u>
	\$ \$
TOTAL *******	*******
TOTAL COSTS (OP.	ENING BID) <u>\$54/6,06</u>

COLUMBIA COUNTY SHERIFF'S OFFICE

SHERIFF'S REAL ESTATE FINAL COST SHEET

HSBC Bank vs	Kristine & Michael Caf	(may)
NO. 32-08 ED	>>// 1	D
DATE/TIME OF SALE: 5-7-08	<u>0900</u>	
BID PRICE (INCLUDES COST)	s_5300,00	
POUNDAGE – 2% OF BID	s 53000,00 s 1060,00	
TRANSFER TAX – 2% OF FAIR MKT	\$	
MISC. COSTS	s250,00	
TOTAL AMOUNT NEEDED TO PURCH	1ASE \$ 676,06	• •
PURCHASER(S): ADDRESS: NAMES(S) ON DEED: PURCHASER(S) SIGNATURE(S):		
TOTAL DUE:	s_6726,06	
LESS DEPOSIT:	\$_/350,00	-
DOWN PAYMENT:	\$	
TOTAL DUE IN 8 D	SAYS \$_5376.0	6



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. SHA PIRO
Admitted in Illinois and Florida Only
DAVID S. KREISMAN
Admitted in Illinois Only
CHRISTOPHER A. DENARDO
Managing Partner
DANIELLE BOYLE-EBERSOLE +
LAUREN R. TABAS +
ILANA ZION

+ Also Licensed in New Jersey

May 8, 2008 Sheriff's Office Columbia County Sheriff 35 West Main Street Bloomsburg, PA 17815

RE: HSBC Bank USA, N.A. as Trustee for the registered holders of the

Renaissance Home Equity Loan Asset-Backed Certificates, Series 2004-4

vs. Kristine L. and Michael Caffey

Property Address: 3927 Old Berwick Road, Bloomsburg, PA 17815

Civil Action No: 2007-CV-334

S&D File No: 07-28161

Dear Columbia County Sheriff:

In reference to the above captioned matter, please prepare a deed to the following entity: HSBC Bank USA, N.A. as Trustec for the registered holders of the Renaissance Home Equity Loan Asset-Backed Certificates, Series 2004-4, 12650 Ingenuity Drive, Orlando, FL 32826.

Enclosed is our check payable to the Sheriff of Columbia County in the amount of \$5,376.06 in payment of monies owed to settle.

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

Thank you for your prompt attention to this matter.

Very truly yours,

Laura Barron Paralegal

Enclosures

REV-	183	EX	(6-96)



COMMONWEALTH OF PENNSYLVANIA DEPARTMENT OF REVENUE BUREAU OF INDIVIDUAL TAXES DEPT. 280603

REALTY TRANSFER TAX STATEMENT OF VALUE

RECORDER'S USE ONLY						
State Tax Paid						
Book Number						
Page Number						
Date Recorded						

BUREAU OF INDIVIDUAL TAXES DEPT, 280603	See Reverse f	for Instructions	Page Number				
HARRISBURG, PA 17128-0603			Date Recorded				
Complete each section and file in duplicate wit	b recorder of deeds when ((1) the full value/considera	tion is not set forth in the dee	d (2) when the dead is			
without consideration, or by gift, or (3) a tax ex- based on: (1) family relationship or (2) public a	temption is claimed. A Su nility easement. If more s	atement of Value is not rec pace is needed, attach addi	pured if the transfer is wholly itional sheet(s).	exempt from tax			
A CORRESPONDENT	<u> </u>	may be direct	ed to the followi	ng person:			
Name: SHAPIRO & DENARDO, 1.1.C	Area (Telephone Number: Tode (610) 278-6800					
Street Address:3600 Horizon Drive, Suite 150	City:King of Pruss	ia State:	PA Code:19406	Zip			
B TRANSFER DATA		Date of Acceptance of	Document	,			
Grantor(s)/Lessor(s) Columbia County Sheriff		Grantee(s)/Lessee(s) HSBC Bank USA, N.A. as Trustee for the registered holders of the Renaissance Home Equity Loan Asset-Backed Certificates, Series 2004-4					
Street Address P.O. Box 380		Street Address 12650 INGENUIT	TY DRIVE				
City State Bloomsburg PA	Zip Code 17815	City Orlando	State Florida	Zip Code 32826			
C PROPERTY LOCAT	TION			,			
Street Address 3927 Old Berwick Road		City, Township, Boroug Township of South					
County Columbia	School District Bloomsburg Area		Tax Parcel Number 12-01A-051	,			
D VALUATION DATA			<u></u>				
1. Actual Cash Consideration \$5,416.06	2. Other Consideration +0		3. Total Consideration = \$5,416.06				
4. County Assessed Value \$26,315.00	5. Common Level Ratio X3.55	Factor	6. Fair Market Value = \$93,418.25				
E EXEMPTION DATA			· · · · · · · · · · · · · · · · · · ·				
1a. Amount of Exemption Claimed 100%	1b. Percentage of Intere 100%	st Conveyed					
2. Check Appropriate Box Below for Exempti	ioπ Claimed	<u> </u>					
	(Name of I	Decedent)	(Estate File Number	! r)			
Transfer to a trust (Attach complete cop		fying all beneficiaries.)					
Transfer between principal and agent. (A	Attack complete copy of as	gency/straw party agreeme					
Transfer to the Commonwealth, the Unit condemnation or in lieu of condemnation	i, attach copy of resolution	1).					
Transfer from mortgagor to a holder o #200705737.	f a mortgage in default. M	ortgage Book Number 200	0414162 assigned to HSBC Bi	ank 6/6/07			
Corrective or confirmatory deed. (Attacl	a complete copy of the price	or deed being corrected or	confirmed.)				
Statutory corporate consolidation, merger or division. (Attach copy of articles.)							
Other (Please explain exemption claimed	d, if other than listed above	e.) <u>Property transferre</u>	d through a mortgage for	colosure action by			
Sheriff Sale held May 7, 2008 in satisfaction of judgment entered on Docket Number: 2007-CV-334.							
Under penalties of law, I declare the	at I have examined	this Statement, incl	uding accompanying	information,			
and to the best of my knowledge and Signature of Correspondent or Responsible Party		orrect and complete					
Laura Barron	1 PY (M	\wedge	Date 05/08/2008				
PAULUDE TO COMPLETE THE	FORTOR	<u> </u>					

FAILURE TO COMPLETE THIS FORM PROPERLY OR ATTACH APPLICABLE DOCUMENTATION MAY RESULT IN THE RECORDER'S REFUSAL TO RECORD THE DEED.

199584

2-50/710

LaSaile Bank N.A.

Shapiro & Kreisman, LLC

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

Chicago IL 60603

05/08/08 ****\$5,376.06 Check Amount Check Date

Check Void After 90 Days

Re: 07-28161 / 102036613 / LB

SHERIFF OF COLUMBIA COUNTY P.O. BOX 380 Pay to the order of

BLOOMSBURG, PA 17815

5201147419 #149584# #071000505# 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

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

PLAINTIFF

S & K FILE NO. 07-28161

VS.

Kristine L. Caffey and Michael Caffey DEFENDANTS

COURT OF COMMON PLEAS COLUMBIA COUNTY

NO: 2007-CV-334

AMENDED AFFADAVIT PURSUANT TO RULE 3129.1

HSBC Bank USA, N.A. as Trustee for the registered holders of the Renaissance Home Equity Loan Asset-Backed Certificates, Series 2004-4, Plaintiff in the above action, sets forth, as of the date the praecipe for the writ of execution was filed, the following information concerning the real property located at 3927 Old Berwick Road, Bloomsburg, PA 17815.

1. Name and address of Owners or Reputed Owners

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

Michael Caffey 3927 Old Berwick Road Bloomsburg, PA 17815

2. Name and address of Defendants in the judgment:

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

Michael Caffey 3927 Old Berwick Road Bloomsburg, PA 17815 3. Name and last known address of every judgment creditor whose judgment is a record lien on the real property to be sold:

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

West Palm Beach, FL 33401

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

Evans Disposal Service 2705 Snyder Ave. Bloomsburg, PA 17815

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

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

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

NONE

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

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

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

TENANT OR OCCUPANT 3927 Old Berwick Road Bloomsburg, PA 17815 I verify that the statements made in this affidavit are true and correct to the best of my personal knowledge or information and belief. I understand that false statements herein are made subject to the penalties of 18 Pa. C.S. Section 4904 relating to unsworn falsification to authorities.

SHAPIRO & KREISMAN, LLC

BY

Lauren R. Tabas, Esquire

07-28161

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

S & K FILE NO. 07-28161 HSBC Bank USA, N.A. as Trustee for the

registered holders of the Renaissance Home Equity Loan Asset-Backed Certificates, Series

2004-4

PLAINTIFF

VS.

Kristine L. Caffey and Michael Caffey DEFENDANT(S)

COURT OF COMMON PLEAS COLUMBIA COUNTY

NO: 2007-CV-334

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

I, Heather Whitman, Legal Assistant for Shapiro & Kreisman, LLC, attorneys for the Plaintiff, HSBC Bank USA, N.A. as Trustee for the registered holders of the Renaissance Home Equity Loan Asset-Backed Certificates, Series 2004-4, hereby certify that Notice of Sale was served on all persons appearing on Exhibit "A" attached hereto, by United States mail, first class, postage prepaid, with Certificates of Mailing on March 7, 2008 and March 27, 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 & KREISMAN, LLC

Legal Assistant

07-28161

PS Form 3877, February 2002 (Page / of 1)	Listed by Sender Received at Post Office		8.	7.	6.	5			07-28161	Article Number	Name and Address of Sender Shapiro & Kreisman, LLC 3600 Horizon Drive Suite 150 King of Prussia, PA 19406
Complete by Typewriter, Ink or Ball Point Pen	Postmaster, Pley (Namps of receiving lemployee)			QA 19406			Philadelphia Federal Credit Union 12800 Townsend Rd. Philadelphia PA 19154	Columbia County Domestic Relations 15 Perry Avenue, PO Box 380 Bloomsburg, PA 17815	3927 Old Berwick Road Bloomsburg, PA 17815	City State, & ZIP Code)	Check type of mail or service: Certified COD Registered Delivery Confirmation Signature Confirmation Insured Check type of mail or service: Recorded Delivery (International) Registered Signature Confirmation
	ļ		(2		848)	.\		E -		Postage	
				BRID					====	Fee	Affix Stamp Here (If issued as a certificate of mailing, or for additional copies of this bill) Postmark and Date of Receipt
	See						MAILER MAILER	NO UNITED OF		Handling Charge	here a a a a a a a a a a a a a a a a a a
	See Privacy Act Statement on Reverse						MAILED FROM ZIP CODE 19406	SAVES POR		Actual Value if Registered	
	tatement						01.050 P07.2008 DE 19408			Insured Value	
	on Reverse						3 8 6			Due Sender if COD	
		De	livery	Confirm	ation					Fee Fee	
			Signat	ure Con						SC S	
					Handli			<u> </u>		Fee I	
		•		Res	tricted			-	***	FR.	
	1		†		Keturn	Receip	τ			Fe R	

PS Form 3877, February 2002 (Page 1 of 1) Complete by	Listed by Sender Total Number of Pieces Total Number of Pieces Received at Post Office		CO	0	.cn	4.			
Complete by Typewriter, Ink or Ball Point Pen	Postmaster, Per (Name of receiving employee)						Evans Disposal Service 2705 Snyder Ave. Bloomsburg, PA 17815	Addressee (Name, Street, City State, & ZIP Code) Postage	Registered Registered Receipt for Merchandise Express Mail Signature Confirmation Insured
	See Privacy Act Statement on Reverse	D		 firmation Handl tricted		Ī		e Fee Handling Actual Value Insured Due Sender DC SC SH RD RR Charge if Registered Value if COD Fee Fee Fee Fee	or for additional copies of this bill) Postmark and Date of Receipt

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 April 16, 23, 30, 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	e me this 30^{+} day of 2008
	My commission expires Notarial Seal My commission Expires Notarial Seal Scott Twp., Columbia County My Commission Expires July 3, 2011 Member, Pennsylvania Association of Notaries
	, 20for publishing the foregoing notice, and the

TIMOTHY T. CHAMBERLAIN



PHONE (570) 389-5622 SHERIFF OF COLUMBIA COUNTY COURT HOUSE - P.O. BOX 380 BLOOMSBURG, PA 17815 FAX: (570) 389-5625

24 HOUR PHONE (570) 784-6300

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

HSBC BANK

VS.

KRISTINE & MICHAEL CAFFEY

WRIT OF EXECUTION #32 OF 2008 ED

POSTING OF PROPERTY

March 17, 2008 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE PROPERTY OF KRISTINE & MICHAEL CAFFEY AT 3927 OLD BERWICK RD BLOOMSBURG COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY COLUMBIA COUNTY SHERIFF TIMOTHY CHAMBERLAIN.

SO ANSWERS:

DEPUTY SHERIFF

TIMOTHY T. CHAMBERLAIN

SHERIFF

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 18TH DAY OF MARCH 2008

COMMONWEALTH OF PENNSYLVANIA

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



PHONE (\$70) 389-5622 SHERIFF OF COLUMBIA COUNTY COURT HOUSE - P.O. BOX 380 BLOOMSBURG, PA 17815

24 ISOUR PHONE (\$70) 284-6300

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

Docket # 32ED2008

VS

MORTGAGE FORECLOSURE

KRISTINE L. CAFFEY MICHAEL CAFFEY

AFFIDAVIT OF SERVICE

NOW, THIS TUESDAY, MARCH 04, 2008, AT 2:55 PM, SERVED THE WITHIN MORTGAGE FORECLOSURE UPON MICHAEL CAFFEY AT 2340 DUBAND APT B, BLOOMSBURG BY HANDING TO KRISTINE CAFFEY, WIFE, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME THIS THURSDAY, MARCH 13, 2008

<u>COMMONWEALTH OF PENNSYLVANIA</u>

Wendy Westover, Notary Public Bloomsburg, Columbia Co., PA

My Commission Expires November 07, 2009

SHERIFF TIMOTHY T. CHAMBERLAIN

12: Ph:	Article Ph:	Com tem trint so th Attac	SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
12800 Townsend Philadelphia,PA	Article Addressed to: Phi.ladelphia	NDIAR COMPLETE THE SE Complete items 1, 2, and All them 4 if Restricted Delivery Is a Print your name and address of so that we can return the card Attach this card to the back of or on the front if space permits	 Complete items 1, 2, anu. 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. 	A. Signature Agent Appent B. Recaived by (Printed Name) Fig. Dairy of Delive
,	_{Fe}	and address to the backers per lace per	Article Addressed to:	D. Is delivery address different from item 1? Yes If YES, enter delivery address below: No
Road 19154	Federal Credit Un	1, 2, and Also complete ted Delivery is desired. and address on the reverse return the card to you. to the back of the mailpiece, space permits.	COMMONWEALTH OF PENNSYLVANIA DEPARTMENT OF REVENUE-ATTN: SHEE BUREAU OF COMPLIANCE CLEARANCE SUPPORT SECTION DEPARTMENT 281230 HARRISBURG, PA. 17128-1230	hard a state of the state of th
μ ي	D.	m × > 8		4. Restricted Delivery? (Extra Fee)
Service Service Regi	ls deliv If YES,	Signatu	2. Article Number (Transfer from service label)	7007 0710 0002 4094 8584
Service Type Certified Mail Registered Insured Mail	/ery act	ned by	PS Form 3811, February 2004 Domes	stic Return Receipt 102595-02-M-1;
ilivery:	deliver	COMPLETE THIS SECTION A. Signatury X. J. La A J. L. T. T. B. Received by (Printed Name)	SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
Express Mall Return Receipt for Merchandise C.O.D. Extra Fee)	Is delivery address different from item 1? If YES, enter delivery address below:	(A)	 Complete items 1, 2, and 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. 	A Signature A Gent A Agent A Address B Received by (Printed Name) C. Dage of Delive
all leader for	3m 12	C. D	Attach this card to the back of the mailpiece, or on the front if space permits.	F Alston 2/28
T Menct	□ □ 8 g		Article Addressed to:	D. Is delivery address different from item 1? Yes If YES, enter delivery address below: No
II	or on the	<u> </u>	INTERNAL REVENUE SERVICE TECHNICAL SUPPORT GROUP WILLIAM GREEN FEDERAL BUILDING 600 ARCH STREET ROOM 3259 PHILADELPHIA, PA 19106	3. Service Type 2 Certified Mall
EUR WE OF	ਜ਼ ਵੱ ⊒	complete items from the items from t		□ Registered □ Return Receipt for Merchandi: □ Insured Mall □ C.O.D. 4. Restricted Delivery? (Extra Fee) □ Yes
- PA 94	to:	1, 2, and address to the base	Article Number (Transfer from service label)	7007 0710 0002 4094 8553
OF PUBLIC WELFARE PA 17105	Dec in the second secon	1, 2, an Also complete ted Delivery is desired. and address on the reverse return the card to you. to the back of the mailpiece,	SENDER: COMPLETE THIS SECTION Complete Items 1, 2, and 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 mailplece,	COMPLETE THIS SECTION ON DELIVERY A. Signature X Address B. Received by (Printed Name) C. Date of Delive
4 3	D	B × ≥ 8000	or on the front if space permits. 1. Article Addressed to:	D. Is delivery address different from item 17
Service Type Certified Mail	Is delivery address different from item 1? If YES, enter delivery address below:	A. Signature X B. Received by (Printed Name) COMPLETE THIS SECTION ON DELIVERY A. Signature A. Signature A. Signature B. Received by (Printed Name) FEB. 2	U.S. SMALL BUSINESS ADMINISTRATION PHILADELPHIA DISTRICT OFFICE ROBERT N.C. NIX FEDEAL BUILDING 900-MARKET STREET-5 TH FLOOR PHILADELPHIA, PA 19107	II FEG, Gitter Convert Convert
ige for ≯		15 5 8 10 10 10 10 10 10 10 10 10 10 10 10 10 1	Article Number (Transfer from service label)	2007 0710 0002 4094 BS60
Merchandis	□ □ 8	□ Agent Date of Delivery 2 8 2008	PS Form 3811, February 2004 Domes	stic Return Receipt 102595-02-M

TIMOTHY T. CHAMBERLAIN



PHONE (\$70) 389-5622 SHERIFF OF COLUMBIA COUNTY COURT HOUSE - P.O. BOX 380 IR.OOMSBURG, PA 17815 FAX: (570) 389:56:25

24 HOUR PHONE (570) 734 h300

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

Docket # 32ED2008

VS

MORTGAGE FORECLOSURE

KRISTINE L. CAFFEY MICHAEL CAFFEY

AFFIDAVIT OF SERVICE

NOW, THIS TUESDAY, MARCH 04, 2008, AT 2:55 PM, SERVED THE WITHIN MORTGAGE FORECLOSURE UPON KRISTINE CAFFEY AT 2340 DUBAND AVENUE, BLOOMSBURG BY HANDING TO KRISTINE CAFFEY, , A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

SHERIFF TIMOTHY T. CHAMBERLAIN

SWORN AND SUBSCRIBED BEFORE ME THIS THURSDAY, MARCH 13, 2008

COMMONWEALTH OF PENNSYLVANIA

Notavial Seal Wandy Westover, Notary Public Bloomsburg, Columbia Co., PA y Commission Expires November 07, 2009

OFFICER: T. CHAMBERLAIN SERVICE# 1 - OF - 11 SERVICES DATE RECEIVED 2/22/2008 DOCKET # 32ED2008 **PLAINTIFF** HSBC BANK USA, N.A. AS TRUSTEE FOR THE REGISTERED HOLDERS OF THE RENAISSANCE HOME EQUITY LOAN ASSET-BACKED CERTIFICATES, SERIES 2004-4 DEFENDANT KRISTINE L. CAFFEY MICHAEL CAFFEY ATTORNEY FIRM SHAPIRO AND KREISMAN PERSON/CORP TO SERVED PAPERS TO SERVED KRISTINE CAFFEY MORTGAGE FORECLOSURE 3927 OLD BERWICK ROAD BLOOMSBURG SERVED UPON _ KITSTINE RELATIONSHIP _____ IDENTIFICATION _____ DATE 3-4 TIME 1455 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 TC______ DATE_____ DEPUTY

T. CHAMBERLAIN OFFICER: SERVICE# 2 - OF - 11 SERVICES DATE RECEIVED 2/22/2008 DOCKET # 32ED2008 PLAINTIFF HSBC BANK USA, N.A. AS TRUSTEE FOR THE REGISTERED HOLDERS OF THE RENAISSANCE HOME EQUITY LOAN ASSET-BACKED CERTIFICATES, SERIES 2004-4 DEFENDANT KRISTINE L. CAFFEY MICHAEL CAFFEY ATTORNEY FIRM SHAPIRO AND KREISMAN PERSON/CORP TO SERVED PAPERS TO SERVED MICHAEL CAFFEY 2340 MORTGAGE FORECTOSURE 3927 OLD BERWICK ROAD Dubana BLOOMSBURG SERVED UPON _ 115 fore RELATIONSHIP LA fee IDENTIFICATION DATE 3-4 TIME 1455 MILEAGE _____ OTHER ____ Race ___ Sex __ Height ___ Weight __ Eyes __ Hair ___ Age ___ Military ___ TYPE OF SERVICE: A. PERSONAL SERVICE AT POA Y 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 1530 2 12.26-8 C849 2 10 ダータフーゼ (911 Dra funts DATE ____ DEPUTY

OFFICER:			SERVICE#	5 - OF - 11 SERVICES	
DATE RECEIVED	2/22/2008	3	DOCKET #	3 - OF - 11 SERVICES 32ED2008	
PLAINTIFF		REGISTERED	HOLDERS OI	TRUSTEE FOR THE THE RENAISSANCE KED CERTIFICATES,	HOME SERIES
DEFENDANT		KRISTINE L. C MICHAEL CAF			
ATTORNEY FIRM		SHAPIRO AND			
PERSON/CORP TO	SERVEI)	PAPERS TO	SERVED	
DOMESTIC RELAT	IONS			E FORECLOSURE	
15 PERRY AVE.					
BLOOMSBURG	<u>. </u>				
SERVED UPON L	BULLEN	Cole			_
RELATIONSHIP 💍	STORICE S	See	IDENTIFI	CATION	
DATEJ <u>-26-8</u> T	IME <u>ZSo</u>	o MILEA	GE	OTHER	_
Race Sex	Height	Weight F	Eves Hair	Age Military	.,
TYPE OF SERVICE:	C. COI D. REC	USEHOLD MEN RPORATION MA GISTERED AGE	IBER: 18+ Y) ANAGING AO NT	_ POB <u></u> POE CO EARS OF AGE AT POA SENT EMPTED SERVICE	CSO
	F. OTH	IER (SPECIFY)			
ATTEMPTS DATE	TIME	OFF	TICER	REMARKS	
DEPUTY C	len		DATE	2.26-8	

T. CHAMBERLAIN OFFICER: SERVICE# 4 - OF - 11 SERVICES DATE RECEIVED 2/22/2008 DOCKET # 32ED2008 PLAINTIFF HSBC BANK USA, N.A. AS TRUSTEE FOR THE REGISTERED HOLDERS OF THE RENAISSANCE HOME EQUITY LOAN ASSET-BACKED CERTIFICATES, SERIES 2004-4 DEFENDANT KRISTINE L. CAFFEY MICHAEL CAFFEY ATTORNEY FIRM SHAPIRO AND KREISMAN PERSON/CORP TO SERVED PAPERS TO SERVED LINDA FEDDER-TAX COLLECTOR MORTGAGE FORECLOSURE 6390 THIRD STREET BLOOMSBURG SERVED UPON LINDA RELATIONSHIP _____ IDENTIFICATION ____ DATE $\frac{1305}{100}$ 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 JC______DATE_____ DEPUTY

Tax Notice 2008 County & Municipality CENTRE SOUTH TWP MAKE CHECKS PAYBLE TO: LINDA J FEDDER 6390 THIRD STREET-LIME RIDGE Bloomsburg PA 17815 **HOURS:**STARTING MARCH 6: MONDAY - 3PM TO 6PM TUESDAY ~ 3PM TO 6PM PHONE:570-784-0219

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

CENTRE SOUTH TWP MAKE CHECKS PAYBLE TO:	FOR: COLUMBIA COUNTY			DATE 03/01/2008		ILL NO. 14450
LINDA J FEDDER	DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	AX AMOUNT DUE	INCL PENALTY
6390 THIRD STREET-LIME RIDGE	GENERAL	26,315	6.146	158.50	161.73	177.90
Bloomsburg PA 17815	SINKING FIRE		1.345	1		38.93
•	TWP RE		.5			1
HOURS:STARTING MARCH 6:	IWATER	EDONE 100	1.671	43.09		48.37
MONDAY - 3PM TO 6PM	WAICK	FRONT 100	.1	9.80	10.00	11.00
TUESDAY 3PM TO 6PM		<u> </u>			I	
PHONE:570-784-0219	The discount & penalty have been calculated	DAY THE AN	(CLINIT	258.97	264.25	290.68
	for your convenience	PAY THIS AM		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	CN	VTY T	WP	<u></u>	tax returned to
	···	Discount	2 %	2 %	l l	
CAFFEY MICHAEL & KRIST	Penalty 1	10 %	10 %	<u> </u>	rthouse on:	
3927 OLD BERWICK RD	PARCÉL: 12 -			Jani	uary 1, 2009	
BLOOMSBURG PA 17815	3927 OLD BE					
		.4695 Acres			4,602	
		1	٠٠	an io	T,002	

Buildings

Total Assessment

21.713

26,315

COUNTY OF COLUMBIA REAL ESTATE TAX LIEN CERTIFICATE

DATE: 26-FEB-08

FEE:\$5.00

CERT. NO:4323

CAFFEY MICHAEL & KRISTINE L 3927 OLD BERWICK RD

BLOOMSBURG PA 17815

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

YEAR	BILL ROLL	AMOUNT	PENDI INTEREST	ING TO COSTS	TRUOMA LATC
2005 2006 2007	PRIM PRIM PRIM	1,159.88 1,278.84 1,241.23	0.00	0.00	1,159.88 1,278.84 1,241.23
TOTAL	DUE :			.	\$3,679.95

TAX CLAIM TOTAL AMOUNT DUE DURING THE MONTH OF: May ,2008 THIS IS TO CERTIFY THAT, ACCORDING TO OUR RECORDS, TAX LIENS AS OF DECEMBER 31, 2007

REQUESTED BY: Timothy T. Chamberlain, Sheriff

In Bankruptcy

OFFICER: DATE RECEIVED 2/22,	/2008	SERVICE# 8 - OF - 11 SERVICES DOCKET # 32ED2008			
PLAINTIFF	REGISTERED	HSBC BANK USA, N.A. AS TRUSTEE FOR THE REGISTERED HOLDERS OF THE RENAISSANCE HOME EQUITY LOAN ASSET-BACKED CERTIFICATES, SERIE 2004-4			
DEFENDANT	MICHAEL CA		AFFFY		
ATTORNEY FIRM	SHAPIRO ANI	DKREISMAN			
PERSON/CORP TO SER	RVED	PAPERS TO SERVED			
COLUMBIA COUNTY TA PO BOX 380	AX CLAIM	MORTGAGE	FORECLOSURE		
BLOOMSBURG		-			
BEOOMODORO		J			
SERVED UPON DEB	HillER				
RELATIONSHIP CIERIC IDENTIFICATION			ATION		
DATE 226-8 TIME	1.3 15 MILE	AGE	OTHER		
Race Sex Heigh	nt Weight	Eyes Hair _	Age Military	_	
В. С. D.	CORPORATION M REGISTERED AGI	MBER: 18+ YE. IANAGING AGI ENT	POB POE CCSO ARS OF AGE AT POA ENT		
F.	OTHER (SPECIFY))		_	
ATTEMPTS DATE TIME	ЛЕ OF	FICER	REMARKS		
				-	
DEPUTY (u)	<u> </u>	DATE _	2-26-8	_	

REAL ESTATE OUTLINE

ED#32-08 DATE RECEIVED 30-66-6 DOCKET AND INDEX 2-26-02 CHECK FOR PROPER INFO. WRIT OF EXECUTION COPY OF DESCRIPTION WHEREABOUTS OF LKA NON-MILITARY AFFIDAVIT NOTICES OF SHERIFF SALE WATCHMAN RELEASE FORM AFFIDAVIT OF LIENS LIST CHECK FOR \$1,350.00 OR CK# 196536 **IF ANY OF ABOVE IS MISSING DO NOT PROCEDE** SALE DATE TIME 0900 POSTING DATE ADV. DATES FOR NEWSPAPER 2ND WEEK 3RD WEEK

SHERIFF'S SALE

Wednesday, May 7th, 2008 at 09:00 A.M.

BY VIRTUE OF WRIT OF EXECUTION NO. 32ED2008 AND CIVIL WRIT NO. 334JD2007 ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY CIVIL DIVISION TO ME DIRECTED THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

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

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

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

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

TERMS OF SALE

MINIMUM PAYMENT AT TIME OF SALE: The greater of ten (10%) percent of the bid price or costs (opening bid at sale). Minimum payment is to be paid in cash, certified check, or cashier's check at time of sale.

REMAINING BALANCE OF BID PRICE: Any remaining amount of the bid price is to be paid within (8) days after the sale in cash, certified check, or cashier's check.

IMPORTANT NOTICE FOR FAILURE TO PAY BID PRICE; FAILURE TO PAY THE BID PRICE IN ACCORDANCE WITH THESE TERMS MAY RESULT IN SERIOUS FINANCIAL CONSEQUENCES TO THE BIDDER. DO NOT BID UNLESS FUNDS ARE AVAILABLE FOR PAYMENT WITHIN THE PRESCRIBED TIME PERIOD.

If the successful bidder fails to pay the bid price as per the above terms, the Sheriff may elect either to sue the bidder for the balance due without a resale of property, or to resell the property at the bidder's risk and maintain an action against the bidder for breach of contract. In the case of a default all sums paid by the bidder will be considered forfeited, but will be applied against any damages recoverable. The defalting bidder will be responsible for any attorney fees incurred by the Sheriff in connection with any action against the bidder in which the bidder is found liable for damages.

SHERIFF'S SALE

Wednesday, May 7th, 2008 at 09:00 A.M.

BY VIRTUE OF WRIT OF EXECUTION NO. 32ED2008 AND CIVIL WRIT NO. 334JD2007 ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY CIVIL DIVISION TO ME DIRECTED THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

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

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

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

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

TERMS OF SALE

MINIMUM PAYMENT AT TIME OF SALE: The greater of ten (10%) percent of the bid price or costs (opening bid at sale). Minimum payment is to be paid in cash, certified check, or cashier's check at time of sale.

REMAINING BALANCE OF BID PRICE: Any remaining amount of the bid price is to be paid within (8) days after the sale in cash, certified check, or cashier's check.

IMPORTANT NOTICE FOR FAILURE TO PAY BID PRICE: FAILURE TO PAY THE BID PRICE IN ACCORDANCE WITH THESE TERMS MAY RESULT IN SERIOUS FINANCIAL CONSEQUENCES TO THE BIDDER. DO NOT BID UNLESS FUNDS ARE AVAILABLE FOR PAYMENT WITHIN THE PRESCRIBED TIME PERIOD.

If the successful bidder fails to pay the bid price as per the above terms, the Sheriff may elect either to sue the bidder for the balance due without a resale of property, or to resell the property at the bidder's risk and maintain an action against the bidder for breach of contract. In the case of a default all sums paid by the bidder will be considered forfeited, but will be applied against any damages recoverable. The defalting bidder will be responsible for any attorney fees incurred by the Sheriff in connection with any action against the bidder in which the bidder is found liable for damages.

COMMONWEALTH OF PENNSYLVANIA COUNTY OF COLUMBIA

SS

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

No: 2007-CV-334

VS.

WRIT OF EXECUTION:

2108-ED 32

Kristine L. Caffey and Michael Caffey DEFENDANT(S)

MORTGAGE FORECLOSURE

TO THE SHERIFF OF COLUMBIA COUNTY:

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

3927 Old Berwick Road, Bloomsburg, PA 17815 See attached legal

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

Amount Due	\$117,106.17
Interest from April 3, 2007 to	
Costs to be added	\$
Seal of Court	PROTHONOTARY PROTHONOTARY
Date: 2-25-08	Deputy Prothonolary

SHAPIRO & KREISMAN, LLC BY: LAUREN R. TABAS, ESQUIRE ATTORNEY I.D. NO: PA Bar # 93337 3600 HORIZON DRIVE, SUITE 150 KING OF PRUSSIA, PA 19406 TELEPHONE: (610) 278-6800 S & K FILE NO. 07-28161

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

PLAINTIFF

VS.

Kristine L. Caffey and Michael Caffey DEFENDANTS

COURT OF COMMON PLEAS CIVIL DIVISION COLUMBIA COUNTY

NO:2007-CV-334 2008-60-32

CERTIFICATION OF ADDRESS

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

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

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

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

Michael Caffey 3927 Old Berwick Road Bloomsburg, PA 17815

SHAPJRO & KREISMAN, LLC

BY:

Lauren R. Tabas, Esquire Attorney for Plaintiff

SHAPIRO & KREISMAN, LLC BY: LAUREN R. TABAS, ESQUIRE ATTORNEY I.D. NO: PA Bar # 93337 3600 HORIZON DRIVE, SUITE 150 KING OF PRUSSIA, PA 19406 TELEPHONE: (610) 278-6800 S & K FILE NO. 07-28161

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

PLAINTIFF

VS.

Kristine L. Caffey and Michael Caffey DEFENDANTS

COURT OF COMMON PLEAS CIVIL DIVISION COLUMBIA COUNTY

JOUE-ED-32

NO:2007-CV-334

CERTIFICATE OF SERVICE

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

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

Michael Caffey 3927 Old Berwick Road Bloomsburg, PA 17815

Date mailed: 2/26/68

SHAPIRO & KREISMAN, LLC

BY:

Lauren R. Tabas, Esquire
Attorney for Plaintiff

SHAPIRO & KREISMAN, LLC

BY: LAUREN R. TABAS, ESQUIRE

ATTORNEY I.D. NO: PA Bar # 93337

3600 HORIZON DRIVE, SUITE 150

KING OF PRUSSIA, PA 19406

TELEPHONE: (610) 278-6800

S & K FILE NO. 07-28161

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

PLAINTIFF

vs.

Kristine L. Caffey and Michael Caffey DEFENDANTS

COURT OF COMMON PLEAS COLUMBIA COUNTY

.300 E ED 32

NO: 2007-CV-334

AFFIDAVIT PURSUANT TO RULE 3129.1

HSBC Bank USA, N.A. as Trustee for the registered holders of the Renaissance Home Equity Loan Asset-Backed Certificates, Series 2004-4, Plaintiff in the above action, sets forth, as of the date the praecipe for the writ of execution was filed, the following information concerning the real property located at 3927 Old Berwick Road, Bloomsburg, PA 17815.

1. Name and address of Owners or Reputed Owners

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

Michael Caffey 3927 Old Berwick Road Bloomsburg, PA 17815

2. Name and address of Defendants in the judgment:

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

Michael Caffey 3927 Old Berwick Road Bloomsburg, PA 17815 3. Name and last known address of every judgment creditor whose judgment is a record lien on the real property to be sold:

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

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

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

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

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

NONE

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

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

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

TENANT OR OCCUPANT 3927 Old Berwick Road Bloomsburg, PA 17815 I verify that the statements made in this affidavit are true and correct to the best of my personal knowledge or information and belief. I understand that false statements herein are made subject to the penalties of 18 Pa. C.S. Section 4904 relating to unsworn falsification to authorities.

SHAPIRO & KREISMAN, LLC

RV

auren R. Tabas, Esquire

07-28161

UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: Michael T. Caffey Aka Michael
Caffey Aka Michael Timothy Caffey And
Kristine L. Caffey Aka Kristine Leigh Caffey
Fka Kristine L. Blaine Fka Kristine Leigh
Blaine Aka Kristine L. Caffey, Sr.
Debtors.

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

Movant, v.

Michael T. Caffey Aka Michael Caffey Aka Michael Timothy Caffey And Kristine L. Caffey Aka Kristine Leigh Caffey Fka Kristine L. Blaine Fka Kristine Leigh Blaine Aka Kristine L. Caffey, Sr. Debtors,

Charles J. DeHart III, Trustee, Additional Respondent. CHAPTER 13

BANKRUPTCY CASE NUMBER 07-51557/JJT

11 U.S.C. § 362

ORDER

ORDI

AND NOW, upon the failure of Debtors to file an answer, appear or otherwise respond to the Motion of the above Movant for Relief from the Automatic Stay, and for good cause shown, it is hereby

ORDERED AND DECR EED that the Automatic Stay of all proceedings, as provided under section 362 of the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (The Code) 11, U.S.C. 362, is lifted to allow Movant to proceed with, or to resume proceedings in Mortgage Foreclosure, including, but not limited to Sheriff's or Marshal's Sale of 3927 Old Berwick Road, Bloomsburg, PA 17815 (the "Mortgaged Premises"); and to take action, by suit or otherwise as permitted by law, in its own name or the names of its assignee, to obtain possession of the Mortgaged Premises.

Date: February 8, 2008

John J. Thomas, Bankruptey Judg

(AMG)

This document is electronically signed and filed on the same date.

SHAPIRO & KREISMAN, LLC BY: LAUREN R. TABAS, ESQUIRE ATTORNEY I.D. NO: PA Bar # 93337 3600 HORIZON DRIVE, SUITE 150

KING OF PRUSSIA, PA 19406 TELEPHONE: (610) 278-6800

S & K FILE NO. 07-28161

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

PLAINTIFF

VS.

Kristine L. Caffey and Michael Caffey DEFENDANTS

COURT OF COMMON PLEAS COLUMBIA COUNTY

NO: 2007-CV-334

AUE-ED32

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

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

Your house (real estate) at:

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

is scheduled to be sold at Sheriff's Sale on a

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

at ______, to enforce the court judgment of \$117,106.17 obtained by HSBC Bank USA, N.A. as Trustee for the registered holders of the Renaissance Home Equity Loan Asset-Backed Certificates, Series 2004-4 against you.

NOTICE OF OWNER'S RIGHTS YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE

To prevent this Sheriff's Sale you must take immediate action:

- 1. The sale will be cancelled if you pay back to HSBC Bank USA, N.A. as Trustee for the registered holders of the Renaissance Home Equity Loan Asset-Backed Certificates, Series 2004-4 the amount of the judgment plus costs or the back payments, late charges, costs, and reasonable attorneys fees due. To find out how much you must pay, you may call: (610) 278-6800.
- 2. You may be able to stop the sale by filing a petition asking the Court to strike or open the judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.
- 3. You may be able to stop the sale through other legal proceedings.

You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See notice on page two of how to obtain an attorney.)

YOU MAY STILL BE ABLE TO SAVE YOUR PROPERTY AND YOU HAVE OTHER RIGHTS EVEN IF THE SHERIFF'S SALE DOES TAKE PLACE.

- 4. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid by calling (610) 278-6800.
- 5. You may be able to petition the Court to set aside the sale if the bid price was grossly inadequate compared to the value of your property.
- 6. The sale will go through only if the buyer pays the Sheriff the full amount due in the sale. To find out if this has happened you may call 570-389-5618.
- 7. If the amount due from the buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.
- 8. You have a right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer.

At that time, the buyer may bring legal proceedings to evict you.

- 9. You may be entitled to a share of the money, which was paid for your house. A schedule of distribution of the money bid for your house will be filed by the Sheriff no later than thirty (30) days from the date of the sale. This schedule will state who will be receiving the money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the date of filing of said schedule.
- 10. You may also have other rights and defenses or ways of getting your house back, if you act immediately after the sale.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE LISTED BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

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

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

07-28161

SHAPIRO & KREISMAN, LLC BY: LAUREN R. TABAS, ESQUIRE ATTORNEY I.D. NO: PA Bar # 93337 3600 HORIZON DRIVE, SUITE 150 KING OF PRUSSIA, PA 19406 TELEPHONE: (610) 278-6800 S & K FILE NO. 07-28161

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

PLAINTIFF

VS.

Kristine L. Caffey and Michael Caffey DEFENDANTS

COURT OF COMMON PLEAS COLUMBIA COUNTY

NO: 2007-CV-334

2008-ED-32

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: Michael Caffey 3927 Old Berwick Road Bloomsburg, PA 17815

Your house (real estate) at:

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

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

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

at ______, to enforce the court judgment of \$117,106.17 obtained by HSBC Bank USA, N.A. as Trustee for the registered holders of the Renaissance Home Equity Loan Asset-Backed Certificates, Series 2004-4 against you.

NOTICE OF OWNER'S RIGHTS YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE

To prevent this Sheriff's Sale you must take immediate action:

- 1. The sale will be cancelled if you pay back to HSBC Bank USA, N.A. as Trustee for the registered holders of the Renaissance Home Equity Loan Asset-Backed Certificates, Series 2004-4 the amount of the judgment plus costs or the back payments, late charges, costs, and reasonable attorneys fees due. To find out how much you must pay, you may call: (610) 278-6800.
- 2. You may be able to stop the sale by filing a petition asking the Court to strike or open the judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.
- 3. You may be able to stop the sale through other legal proceedings.

You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See notice on page two of how to obtain an attorney.)

YOU MAY STILL BE ABLE TO SAVE YOUR PROPERTY AND YOU HAVE OTHER RIGHTS EVEN IF THE SHERIFF'S SALE DOES TAKE PLACE.

- 4. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid by calling (610) 278-6800.
- 5. You may be able to petition the Court to set aside the sale if the bid price was grossly inadequate compared to the value of your property.
- 6. The sale will go through only if the buyer pays the Sheriff the full amount due in the sale. To find out if this has happened you may call 570-389-5618.
- 7. If the amount due from the buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.
- 8. You have a right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer.

At that time, the buyer may bring legal proceedings to evict you.

- 9. You may be entitled to a share of the money, which was paid for your house. A schedule of distribution of the money bid for your house will be filed by the Sheriff no later than thirty (30) days from the date of the sale. This schedule will state who will be receiving the money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the date of filing of said schedule.
- 10. You may also have other rights and defenses or ways of getting your house back, if you act immediately after the sale.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE LISTED BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

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

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

07-28161

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

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

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

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

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

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

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

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

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

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

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

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

PLAINTIFF

S & K FILE NO. 07-28161

VŞ.

Kristine L. Caffey and Michael Caffey DEFENDANTS

COURT OF COMMON PLEAS CIVIL DIVISION COLUMBIA COUNTY

NO:2007-CV-334

CERTIFICATION OF ADDRESS

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

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

West Palm Beach, FL 33401

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

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

Michael Caffey 3927 Old Berwick Road Bloomsburg, PA 17815

- /

BY:

Lauren R. Tabas, Esquire Attorney for Plaintiff

ŚHAPIRO & KREISMAN, LLC

SHAPIRO & KREISMAN, LLC BY: LAUREN R. TABAS, ESQUIRE ATTORNEY I.D. NO: PA Bar # 93337 3600 HORIZON DRIVE, SUITE 150 KING OF PRUSSIA, PA 19406 TELEPHONE: (610) 278-6800 S & K FILE NO. 07-28161

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

PLAINTIFF

vs.

Kristine L. Caffey and Michael Caffey DEFENDANTS

NO: 2007-CV-334

COLUMBIA COUNTY

COURT OF COMMON PLEAS

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.

BY:

Lauren R. Tabas, Esquire

SHAPIRÓ & KREISMAN, LLC

PA Bar # 93337

BY: LAUREN R. TABAS, ESQUIRE

ATTORNEY I.D. NO: PA Bar # 93337

3600 HORIZON DRIVE, SUITE 150

KING OF PRUSSIA, PA 19406

TELEPHONE: (610) 278-6800 S & K FILE NO. 07-28161

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

Series 2004-4

PLAINTIFF

VS.

Kristine L. Caffey and Michael Caffey

DEFENDANTS

STATE OF: Pennsylvania

COUNTY OF: Montgomery

COURT OF COMMON PLEAS COLUMBIA COUNTY

2007-CV-334

AFFIDAVIT OF NON-MILITARY SERVICE

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

SHAPIRÓ & KREISMAN, LI

Lauren R. Tabas, Esquire

Sworn to and subscribed

before me this \hat{Q}

đav

 $\times \mathcal{U}_{\sim}$

Notary Public

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal

Denise L. Semetti, Notary Public Upper Merion Twp., Montgornery County

My Commission Expires July 22, 2010

Member, Pennsylvania Association of Notaries

WAIVER OF WATCHMAN/WAIVER OF INSURANCE-Any

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

Lauren R. Tabas, Attorney for Plaintiff

BY: LAUREN R. TABAS, ESQUIRE

ATTORNEY I.D. NO: PA Bar # 93337

3600 HORIZON DRIVE, SUITE 150

KING OF PRUSSIA, PA 19406 TELEPHONE: (610) 278-6800

S & K FILE NO. 07-28161

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

PLAINTIFF

VS.

Kristine L. Caffey and Michael Caffey DEFENDANTS

COURT OF COMMON PLEAS COLUMBIA COUNTY

NO: 2007-CV-334

AFFIDAVIT PURSUANT TO RULE 3129.1

HSBC Bank USA, N.A. as Trustee for the registered holders of the Renaissance Home Equity Loan Asset-Backed Certificates, Series 2004-4, Plaintiff in the above action, sets forth, as of the date the praecipe for the writ of execution was filed, the following information concerning the real property located at 3927 Old Berwick Road, Bloomsburg, PA 17815.

1. Name and address of Owners or Reputed Owners

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

Michael Caffey 3927 Old Berwick Road Bloomsburg, PA 17815

2. Name and address of Defendants in the judgment:

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

Michael Caffey 3927 Old Berwick Road Bloomsburg, PA 17815 3. Name and last known address of every judgment creditor whose judgment is a record lien on the real property to be sold:

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

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

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

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

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

NONE

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

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

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

TENANT OR OCCUPANT 3927 Old Berwick Road Bloomsburg, PA 17815 I verify that the statements made in this affidavit are true and correct to the best of my personal knowledge or information and belief. I understand that false statements herein are made subject to the penaltics of 18 Pa. C.S. Section 4904 relating to unsworn falsification to authorities.

SHAPIRO & KREISMAN, LLC

BY:

auren R. Tabas, Esquire

07-28161

UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: Michael T. Caffey Aka Michael
Caffey Aka Michael Timothy Caffey And
Kristine L. Caffey Aka Kristine Leigh Caffey
Fka Kristine L. Blaine Fka Kristine Leigh
Blaine Aka Kristine L. Caffey, Sr.
Debtors.

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

Michael T. Caffey Aka Michael Caffey Aka Michael Timothy Caffey And Kristine L. Caffey Aka Kristine Leigh Caffey Fka Kristine L. Blaine Fka Kristine Leigh Blaine Aka Kristine L. Caffey, Sr. Debtors,

Charles J. Dellart III, Trustee, Additional Respondent. CHAPTER 13

BANKRUPTCY CASE NUMBER 07-51557/JJT

11 U.S.C. § 362

ORDER

AND NOW, upon the failure of Debtors to file an answer, appear or otherwise respond to the Motion of the above Movant for Relief from the Automatic Stay, and for good cause shown, it is hereby

ORDERED AND DECR EED that the Automatic Stay of all proceedings, as provided under section 362 of the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (The Code) 11, U.S.C. 362, is lifted to allow Movant to proceed with, or to resume proceedings in Mortgage Foreclosure, including, but not limited to Sheriff's or Marshal's Sale of 3927 Old Berwick Road, Bloomsburg, PA 17815 (the "Mortgaged Premises"); and to take action, by suit or otherwise as permitted by law, in its own name or the names of its assignee, to obtain possession of the Mortgaged Premises.

Date: February 8, 2008

John J. Thomas, Bankrupicy Judge

(AMG

This document is electronically signed and filed on the same date.



ATTORNEYS AT LAW

3600 Horizon Drive, Suite 150, King of Prussia, Pennsylvania 19406 Tel: (610) 278-6800, Fax: (610) 278-9980 GERALD M. SHAPIRO
Admitted in Illinois and Florida Only
DAVID S. KREISMAN
Admitted in Illinois Only
KEVIN DISKIN+
Managing Attorney
DANIELLE BOYLE-EBERSOLE +
LAUREN R. TABAS +
ILANA ZION
+ Also Licensed in New Jersey

Columbia County Sheriff 35 West Main Street Bloomsburg, PA 17815

Re:

HSBC Bank USA, N.A. as Trustee for the registered holders of the Renaissance

Home Equity Loan Asset-Backed Certificates, Series 2004-4 vs. Kristine L.

Caffey and Michael Caffey

CIVIL ACTION NO. 2007-CV-334

OUR FILE NO. 07-28161

Sir/Madam:

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

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

Michael Caffey 3927 Old Berwick Road Bloomsburg, PA 17815

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

Your assistance in this matter is greatly appreciated.

Very truly yours,

Anita Levy Legal Assistant

Enclosures



ATTORNEYS AT LAW

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

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

GERALD M. SHAPIRO
Admitted in Illinois and Florida Only
DAVID S. KREISMAN
Admitted in Illinois Only
KEVIN DISKIN+
Managing Attorney
DANIELLE BOYLE-EBERSOLE +
LAUREN R. TABAS +
ILANA ZION

1 Also Liccused in New Jersey

Columbia County Sheriff 35 West Main Street Bloomsburg, PA 17815

Anita Levy Legal Assistant

RE: HSBC Bank USA, N.A. as Trustee for the registered holders of the Renaissance Home Equity Loan Asset-Backed Certificates, Series 2004-4 vs. Kristine L. Caffey and Michael Caffev Docket number: 2007-CV-334 Our file number: 07-28161 Sir or Madam: The Prothonotary shall have delivered the Writ of Execution for sale of Real Property to you together with the below listed documents for the sale date. Please advise if this property will not be scheduled for that date. In accordance with Columbia County's requirements for scheduling a Sheriff's sale, I enclose: Sale deposit in the amount of \$: 8 copies of the property legal description for the deed and printers; Affidavit pursuant to Rule 3129.1: Act 91 Affidavit; Notices of Sale for each Defendant; Request for service of the notice of sale; Request for posting, advertising, of the notice of sale. Please time stamp the enclosed "ATTORNEY COPY" of the 3129 Affidavit and return in the prepaid envelope provided. We will send notice of the sale to all known lienholders prior to the sale and will file a Certification. Thank you for your cooperation in this matter. Very truly yours,

Chicago IL 60603 Shapiro & Kreisman, LLC General Business Account PH. (610) 278-6800 3600 Horizon Drive Suite 150 King of Prussia, PA 19406

Pay This Amount, Check Dang Three Hundred Fifty and No/100 Dollars 02/18/08 *****\$1,350.00 Pay This Amount

Au: 07-28161 / 102036613 / AL

SHERIFF OF COLUMBIA COUNTY P.O. BOX 380 Pay to the order of

BLOOMSBURG, PA 17815

5201147419 #196536# #071000505#

Check Void After 90 Days

2-50/710