

# SHERIFF'S SALE COST SHEET

ASBC Bank USA vs. Michael Lanton  
 NO. 171-09 ED NO. 525-09 JD DATE/TIME OF SALE Sept. 2 0930

|                                 |                  |
|---------------------------------|------------------|
| DOCKET/RETURN                   | \$15.00          |
| SERVICE PER DEF.                | \$ <u>165.00</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>5.50</u>   |
| NOTARY                          | \$ <u>10.00</u>  |
| TOTAL ***** \$ <u>401.50</u>    |                  |

|                              |                  |
|------------------------------|------------------|
| WEB POSTING                  | \$150.00         |
| PRESS ENTERPRISE INC.        | \$ <u>726.12</u> |
| SOLICITOR'S SERVICES         | \$75.00          |
| TOTAL ***** \$ <u>951.12</u> |                  |

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

REAL ESTATE TAXES:

|                               |                   |
|-------------------------------|-------------------|
| BORO, TWP & COUNTY 20         | \$ <u>507.19</u>  |
| SCHOOL DIST. 20               | \$ <u>1083.31</u> |
| DELINQUENT 20                 | \$ <u>5.00</u>    |
| TOTAL ***** \$ <u>1595.50</u> |                   |

MUNICIPAL FEES DUE:

|                               |                   |
|-------------------------------|-------------------|
| SEWER 20                      | \$ <u>1160.13</u> |
| WATER 20                      | \$                |
| TOTAL ***** \$ <u>1160.13</u> |                   |

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

TOTAL COSTS (OPENING BID) \$ 4776.75

# COLUMBIA COUNTY SHERIFF'S OFFICE

## SHERIFF'S REAL ESTATE FINAL COST SHEET

HSBC Bank USA vs Michael Lawton

NO. 121-09 ED NO. 525-09 JD

DATE/TIME OF SALE: Sept. 2 0930

BID PRICE (INCLUDES COST) \$ 4279.75

POUNDAGE - 2% OF BID \$ 85.60

TRANSFER TAX - 2% OF FAIR MKT \$ 0

MISC. COSTS \$ 0

TOTAL AMOUNT NEEDED TO PURCHASE \$ 4365.35

PURCHASER(S): \_\_\_\_\_

ADDRESS: \_\_\_\_\_

NAMES(S) ON DEED: \_\_\_\_\_

PURCHASER(S) SIGNATURE(S): John S. Luck

TOTAL DUE: \$ 4365.35

LESS DEPOSIT: \$ 1380.00

DOWN PAYMENT: \$ \_\_\_\_\_

TOTAL DUE IN 8 DAYS \$ 2985.35

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 Partner

DANIELLE BOYLE-EBERSOLE +

MICHAEL J. CLARK +

ILANA ZION

LESLIE RASE

+ Also Licensed in New Jersey

September 2, 2009  
Columbia County Sheriff  
35 West Main Street  
Bloomsburg, PA 17815

RE: HSBC Bank USA, N.A., As Trustee for the registered holders of Nomura Home Equity Loan, Inc., Asset-Backed Certificates, Series 2006-IIE3 vs. Michael H. Lawton  
Docket No.: 2009-CV-525  
Property Address: 435-435A Monroe Street, Berwick, PA 18603  
S&D File No.: 09-034502

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 Trustee for the registered holders of Nomura Home Equity Loan, Inc., Asset-Backed Certificates, Series 2006-HE3.

Enclosed is our check payable to the Sheriff of Columbia County in the amount of \$3,015.35 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



Bureau of Individual Taxes  
PO BOX 280603  
Harrisburg PA 17128-0603

# REALTY TRANSFER TAX STATEMENT OF VALUE

See Reverse for Instructions

## RECORDER'S USE ONLY

State: x Paid

Book Number

Page Number

Date Recorded

Complete each section and file in duplicate with Recorder of Deeds when (1) the full value/consideration is not set forth in the deed, (2) the deed is without consideration or by gift, or (3) a tax exemption is claimed. A Statement of Value is not required if the transfer is wholly exempt from tax based on family relationship or public utility easement. If more space is needed, attach additional sheets.

### A. CORRESPONDENT – All inquiries may be directed to the following person:

Name: SHAPIRO & DeNARDO, LLC

Telephone Number: (610)278-6800

Street Address:

3600 Horizon Drive, Suite 150

City:

King of Prussia

State:

PA

Zip Code:

19406

### B. DATA TRANSFER

Grantor(s)/Lessor(s)  
Sheriff's Office

### Date of Acceptance of Document

Grantee(s)/Lessee(s)  
HSBC Bank USA, N.A., As Trustee for the registered holders of  
Nomura Home Equity Loan, Inc., Asset-Backed Certificates,  
Series 2006-HE3

Street Address

P.O. Box 380

Street Address

12650 Ingenuity Drive

City

Bloomsburg

State

PA

Zip Code

17815

City

Orlando

State

Florida

Zip Code

32256

### C. REAL ESTATE LOCATION

Street Address

435-435A Monroe Street

City, Township, Borough

Borough of Berwick

County

Columbia

School District

Berwick Area

Tax Parcel Number

04C-05-067

### D. VALUATION DATA

1. Actual Cash Consideration  
4,279.75

2. Other Consideration  
+ 0.00

3. Total Consideration  
= \$4,279.75

4. County Assessed Value  
\$22,522.00

5. Common Level Ratio Factor  
x 3.69

6. Fair Market Value  
= \$83,106.18

### E. EXEMPTION DATA

1a. Amount of Exemption Claimed  
100%

1b. Percentage of Grantor's Interest in Real Estate  
100%

1c. Percentage of Grantor's Interest Conveyed  
100%

### 2. Check Appropriate Box Below for Exemption Claimed

☐ Will or intestate succession

☐ Transfer to Industrial Development Agency.

(Name of Decedent)

(Estate File Number)

☐ Transfer to a trust. (Attach complete copy of trust agreement identifying all beneficiaries.)

☐ Transfer between principal and agent/straw party. (Attach complete copy of agency/straw party agreement.)

☐ Transfers to the Commonwealth, the United States and Instrumentalities by gift, dedication, condemnation or in lieu of condemnation. (If condemnation or in lieu of condemnation, attach copy of resolution.)

☒ Transfer from mortgagor to a holder of a mortgage in default. (Attach copy of Mortgage and note/Assignment) 3/1/06 #200601994 assigned 3/5/09 #200901810

☐ Corrective or confirmatory deed. (Attach complete copy of the deed to be corrected or confirmed.)

☐ Statutory corporate consolidation, merger or division. (Attach copy of articles.)

☒ Other (Please explain exemption claimed, if other than listed above.) Property transferred through a mortgage foreclosure action by Sheriff Sale held September 2, 2009 in satisfaction of judgment entered on Docket Number: 2009-CV-525.

Under penalties of law, I declare that I have examined this statement, including accompanying information, and to the best of my knowledge and belief, it is true, correct and complete.

Signature of Correspondent or Responsible Party  
Laura Barron

Date  
09/02/2009

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

Shapiro & DeNardo, LLC  
General Business Account  
3600 Horizon Drive, Suite 150  
King Of Prussia, PA 19406  
(610) 278-6800

Bank of America, N. A.

2-50710


333877

|        |             |
|--------|-------------|
| DATE   | 9/2/2009    |
| AMOUNT | ***3,015.35 |

PAY Three Thousand Fifteen and 35/100\*\*\*\*\*

VOID AFTER 90 DAYS

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



09-034502, LAWTON, MICH

⑈333877⑈ ⑆071000505⑆ 5201447419⑈

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 August 12, 19, 26, 2009 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 26<sup>th</sup> day of August 2009.

COMMONWEALTH OF PENNSYLVANIA  
(Notary Public)  
Dennis L. Ashenfelter, Notary Public  
Scott Twp., Columbia County  
My Commission Expires July 3, 2011  
Member, Pennsylvania Association of Notaries

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

121  
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. 09-034502

HSBC Bank USA, N.A., As Trustee for the  
registered holders of Nomura Home Equity  
Loan, Inc., Asset-Backed Certificates, Series  
2006-HE3

PLAINTIFF

VS.

Michael H. Lawton  
DEFENDANT(S)

COURT OF COMMON PLEAS  
COLUMBIA COUNTY

NO: 2009-CV-525

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

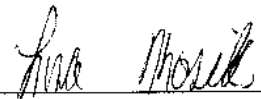
I, Lisa Kosik, Legal Assistant for Shapiro & DeNardo, LLC, attorneys for the Plaintiff, HSBC Bank USA, N.A., As Trustee for the registered holders of Nomura Home Equity Loan, Inc., Asset-Backed Certificates, Series 2006-HE3, hereby certify that Notice of Sale was served on all persons appearing on Exhibit "A" attached hereto, by United States mail, first class, postage prepaid, with Certificates of Mailing on June 22, 2009, 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:

  
\_\_\_\_\_  
Lisa Kosik  
Legal Assistant

09-034502

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

Article Number

1. 09-034502

2.

3.

4.

5.

6.

7.

8.

Total Number of Pieces  
Listed by Sender 2

Total Number of Pieces  
Received at Post Office

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

Complete by Typewriter, Ink or Ball Point Pen

Check type of mail or service:

- ☐ Certified  
☐ COD  
☐ Delivery Confirmation  
☐ Express Mail  
☐ Insured

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

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

Tenant or Occupant  
435-435A Monroe Street  
Berwick, PA 18603  
  
Columbia County Domestic Relations  
15 Perry Avenue  
PO Box 380  
Bloomsburg, PA 17815

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

Fee  
Handling  
Charge  
Actual  
If Reg

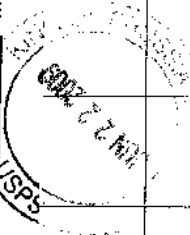
Postage

Delivery Confirmation

Signature Confirmation

Restricted Delivery

Return Receipt



Handwritten signature

UNITED STATES POSTAGE  
\$02.30  
0004314570  
MAILED FROM ZIP CODE 19406

See Privacy Act Statement on Reverse



TIMOTHY T. CHAMBERLAIN



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

PHONE  
(570) 389-5622

24 HOUR PHONE  
(570) 784-6300

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

HSBC BANK USA

VS.

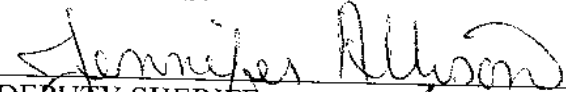
MICHAEL LAWTON


WRIT OF EXECUTION #121 OF 2009 ED

POSTING OF PROPERTY

July 30, 2009 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE  
PROPERTY OF MICHAEL LAWTON AT 435-435A MONROE STREET BERWICK  
COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY  
COLUMBIA COUNTY DEPUTY SHERIFF JENNIFER ALLISON.

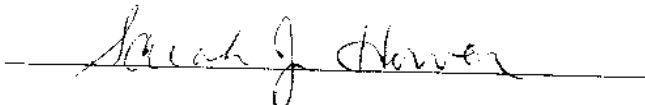
SO ANSWERS:

  
DEPUTY SHERIFF

  
TIMOTHY T. CHAMBERLAIN  
SHERIFF

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 30<sup>TH</sup> DAY OF JULY 2009



NOTARIAL SEAL  
SARAH J. HOWER, Notary Public  
Bloomsburg, Columbia County, PA  
My Commission Expires September 30, 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, N.A., AS TRUSTEE FOR  
THE REGISTERED HOLDERS OF NOMURA  
HOME EQUITY LOAN, INC., ASSET-  
BACKED CERTIFICATES, SERIES 2006-HE3  
VS

Docket # 121ED2009

MORTGAGE FORECLOSURE

MICHAEL H. LAWTON

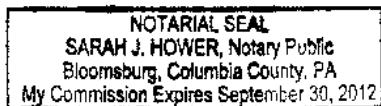
AFFIDAVIT OF SERVICE

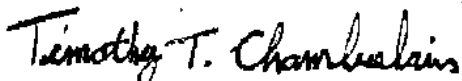
NOW, THIS THURSDAY, JULY 09, 2009, AT 3:00 PM, SERVED THE WITHIN MORTGAGE  
FORECLOSURE UPON MICHAEL LAWTON AT 207 BLACK RUN ROAD, BLOOMSBURG BY  
HANDING TO WALTER HAYLISH, GRANDFATHER, A TRUE AND ATTESTED COPY OF THE  
ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

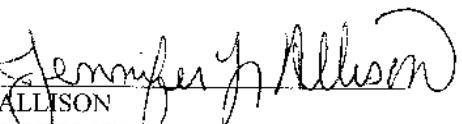
SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME  
THIS THURSDAY, JULY 09, 2009

  
NOTARY PUBLIC



  
X  
TIMOTHY T. CHAMBERLAIN  
SHERIFF

  
X  
J. ALLISON  
DEPUTY SHERIFF

SHAPIRO AND DENARDO, LLC  
3600 HORIZON DRIVE  
Suite 150  
KING OF PRUSSIA, PA 19406

54 7243

# COLUMBIA COUNTY SHERIFF'S OFFICE PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
DATE RECEIVED 6/9/2009

SERVICE# 1 - OF - 12 SERVICES  
DOCKET # 121ED2009

PLAINTIFF

HSBC BANK USA, N.A., AS TRUSTEE FOR THE  
REGISTERED HOLDERS OF NOMURA HOME EQUITY  
LOAN, INC., ASSET-BACKED CERTIFICATES, SERIES  
2006-HE3

DEFENDANT  
ATTORNEY FIRM

MICHAEL H. LAWTON  
SHAPIRO AND DENARDO, LLC

PERSON/CORP TO SERVED

MICHAEL LAWTON

207 BLACK RUN ROAD

BLOOMSBURG

PAPERS TO SERVED

MORTGAGE FORECLOSURE

SERVED UPON

Walter Haylish

RELATIONSHIP

grandfather

IDENTIFICATION

DATE

7-9-09

TIME

1500

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

\*BAD DOB\*

6/11/09

1435

59

NA - LC

6/12/09

1145

59

NA - LC (TAPE TO CAR)

DEPUTY

J. M. Mason

DATE

7-9-09



June 11, 2009

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

**HSBC BANK USA, N.A., AS TRUSTEE FOR THE REGISTERED  
HOLDERS OF NOMURA HOME EQUITY LOAN, INC., ASSET-  
BACKED CERTIFICATES, SERIES 2006-HE3**

VS.

**MICHAEL H. LAWTON**

**DOCKET # 121ED2009**

**JD # 525JD2009**

Dear Timothy:

The amount due on the sewer account #114570 for the property located at 435-435A Monroe Street Berwick, Pa through September 30, 2009 is \$1160.13.

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

Sincerely,

Kelly Greer  
Authority Clerk

*Hearing Impaired 711*

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

*Hearing Impaired 711*

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

1108 Freas Avenue • Berwick, Pennsylvania 18603

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

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
DATE RECEIVED 6/9/2009

SERVICE# 2 - OF - 12 SERVICES  
DOCKET # 121ED2009

PLAINTIFF

HSBC BANK USA, N.A., AS TRUSTEE FOR THE  
REGISTERED HOLDERS OF NOMURA HOME EQUITY  
LOAN, INC., ASSET-BACKED CERTIFICATES, SERIES  
2006-HE3

DEFENDANT  
ATTORNEY FIRM

MICHAEL H. LAWTON  
SHAPIRO AND DENARDO, LLC

| PERSON/CORP TO SERVED |
|-----------------------|
| TENANT(S)             |
| 435 MONROE STREET     |
| BERWICK               |

PAPERS TO SERVED  
MORTGAGE FORECLOSURE

SERVED UPON POSTED ON DOOR 435 MONROE ST BERWICK, PA.

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

DATE 6/9/09 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 \_\_\_\_\_

B. OTHER (SPECIFY) POST ON DOOR HOUSE IS VACANT  
SHERIFF'S SALE ON 2500T 09

ATTEMPTS  
DATE

TIME

OFFICER

REMARKS

|       |       |       |       |
|-------|-------|-------|-------|
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |

DEPUTY

T. Chamberlain

DATE

6/19/09

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
DATE RECEIVED 6/9/2009

SERVICE# 3 - OF - 12 SERVICES  
DOCKET # 121ED2009

PLAINTIFF

HSBC BANK USA, N.A., AS TRUSTEE FOR THE  
REGISTERED HOLDERS OF NOMURA HOME EQUITY  
LOAN, INC., ASSET-BACKED CERTIFICATES, SERIES  
2006-HE3

DEFENDANT  
ATTORNEY FIRM

MICHAEL H. LAWTON  
SHAPIRO AND DENARDO, LLC

|                              |
|------------------------------|
| <b>PERSON/CORP TO SERVED</b> |
| TENANT(S)                    |
| 435A MONROE STREET           |
| BERWICK                      |

**PAPERS TO SERVED**  
MORTGAGE FORECLOSURE

SERVED UPON Posten on Door 435A Monroe St. Berwick, Pa

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

DATE 6/11/09 TIME 1415 MILEAGE \_\_\_\_\_ OTHER \_\_\_\_\_

Race \_\_\_\_\_ Sex \_\_\_\_\_ Height \_\_\_\_\_ Weight \_\_\_\_\_ Eys \_\_\_\_\_ 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

(E) OTHER (SPECIFY) Posten on Door - House is Vacant  
Stamped & Served on 25th 09

ATTEMPTS  
DATE

TIME

OFFICER

REMARKS

|       |       |       |       |
|-------|-------|-------|-------|
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |

DEPUTY

J. J. Deery

DATE

6/11/09

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

Article Addressed to:

Complete items 1, 2, & 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

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

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

COMPLETE THIS SECTION ON DELIVERY

- A. Signature *[Signature]* ☐ Agent ☒ Addressee
- B. Received by (Printed Name) *[Signature]* C. Date of Delivery *JUN 11 2004*
- D. Is delivery address different from item 1? ☐ Yes ☒ No  
If YES, enter delivery address below:

3. Service Type

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

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number

(Transfer from service label)

7007 2560 0002 1259 5106

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-15

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, & 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 F.A.I.R.  
DEPARTMENT OF PUBLIC WELFARE  
PO BOX 8016  
HARRISBURG, PA 17105

COMPLETE THIS SECTION ON DELIVERY

- A. Signature *[Signature]* ☐ Agent ☒ Addressee
- B. Received by (Printed Name) *[Signature]* C. Date of Delivery *JUN 11 2004*
- D. Is delivery address different from item 1? ☐ Yes ☒ No  
If YES, enter delivery address below:

3. Service Type

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

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number

(Transfer from service label)

7007 2560 0002 1259 5113

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-15

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, & 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:

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

COMPLETE THIS SECTION ON DELIVERY

- A. Signature *[Signature]* ☐ Agent ☒ Addressee
- B. Received by (Printed Name) *[Signature]* C. Date of Delivery *JUN 11 2004*
- D. Is delivery address different from item 1? ☐ Yes ☒ No  
If YES, enter delivery address below:

3. Service Type

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

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number

(Transfer from service label)

7007 2560 0002 1259 5137

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-15

COMPLETE THIS SECTION ON DELIVERY

A. Signature *[Signature]*

☒ Agent

B. Received by (Printed Name) *[Signature]*

C. Date of Delivery *6/16/09*

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

3. Service Type

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

4. Restricted Delivery? (Extra Fee) ☐ Yes

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
DATE RECEIVED 6/9/2009

SERVICE# 4 - OF - 12 SERVICES  
DOCKET # 121ED2009

PLAINTIFF

HSBC BANK USA, N.A., AS TRUSTEE FOR THE  
REGISTERED HOLDERS OF NOMURA HOME EQUITY  
LOAN, INC., ASSET-BACKED CERTIFICATES, SERIES  
2006-HE3

DEFENDANT  
ATTORNEY FIRM

MICHAEL H. LAWTON  
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 - Tax Collector

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

DATE 6/11/09 TIME 1420 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) Served on Connie Gingham  
AT TAX OFFICE

ATTEMPTS  
DATE

TIME

OFFICER

REMARKS

|       |       |       |       |
|-------|-------|-------|-------|
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |

DEPUTY

J. J. Perry

DATE 6/11/09



# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
DATE RECEIVED 6/9/2009

SERVICE# 5 - OF - 12 SERVICES  
DOCKET # 121ED2009

PLAINTIFF

HSBC BANK USA, N.A., AS TRUSTEE FOR THE  
REGISTERED HOLDERS OF NOMURA HOME EQUITY  
LOAN, INC., ASSET-BACKED CERTIFICATES, SERIES  
2006-HE3

DEFENDANT  
ATTORNEY FIRM

MICHAEL H. LAWTON  
SHAPIRO AND DENARDO, LLC

PERSON/CORP TO SERVED

BERWICK SEWER

1108 FREAS AVE

BERWICK

PAPERS TO SERVED

MORTGAGE FORECLOSURE

SERVED UPON Kelly Green

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

DATE 6/11/09 TIME 1400 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) Secretary at Weston  
& Seaw Co.

ATTEMPTS  
DATE

TIME

OFFICER

REMARKS

DEPUTY

DATE

6/11/09

COUNTY OF COLUMBIA  
REAL ESTATE TAX LIEN CERTIFICATE

DATE:11-JUN-09

FEE:\$5.00

CERT. NO:6256

LAWTON MICHAEL H  
207 BLACK RUN ROAD  
BLOOMSBURG PA 17815

DISTRICT: BERWICK BORO  
DEED  
LOCATION: 435 435 A MONROE ST BERWICK  
PARCEL: 04C-05 -067-00,000

| YEAR        | BILL ROLL | AMOUNT | -----PENDING-----<br>INTEREST | COSTS | TOTAL AMOUNT<br>DUE |
|-------------|-----------|--------|-------------------------------|-------|---------------------|
| 2008        | PRIM      | 0.00   | 0.00                          | 0.00  | 0.00                |
| TOTAL DUE : |           |        |                               |       | \$0.00              |

TAX CLAIM TOTAL AMOUNT DUE DURING THE MONTH OF: June ,2009

THIS IS TO CERTIFY THAT,ACCORDING TO OUR RECORDS,TAX LIENS AS OF  
DECEMBER 31, 2008

REQUESTED BY:

Timothy T. Chamberlain, Sheriff dm.

121

**Tax Notice** 2009 County & Municipality

BERWICK BORO

**MAKE CHECKS PAYABLE TO:**

Connie C Gingher  
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  
03/01/2009

BILL NO.  
4661

| DESCRIPTION  | ASSESSMENT | MILLS | LESS DISCOUNT                    | TAX AMOUNT DUE                  | INCL PENALTY             |
|--|------------|-------|----------------------------------|---------------------------------|--------------------------|
| GENERAL  | 22,522     | 6.146 | 135.65                           | 138.42                          | 152.26                   |
| SINKING  |            | 1.345 | 29.68                            | 30.29                           | 33.32                    |
| FIRE   |            | 1.25  | 27.59                            | 28.15                           | 29.56                    |
| LIGHT  |            | 1.75  | 38.62                            | 39.41                           | 41.38                    |
| BORO RE  |            | 10.6  | 233.96                           | 238.73                          | 250.67                   |
| The discount & penalty have been calculated for your convenience |            |       | 465.50                           | 475.00                          | 507.19                   |
| PAY THIS AMOUNT  |            |       | April 30<br>If paid on or before | June 30<br>If paid on or before | June 30<br>If paid after |

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

LAWTON MICHAEL H  
207 BLACK RUN ROAD  
BLOOMSBURG PA 17815

CNTY TWP  
Discount 2 % 2 %  
Penalty 10 % 5 %  
PARCEL: 04C-05 -067-00,000  
435 435 A MONROE ST  
.1286 Acres Land 2,500  
Buildings 20,022  
Total Assessment 22,522

This tax returned to  
courthouse on:  
January 1, 2010

**FILE COPY**

If you desire a receipt, send a self-addressed stamped envelope with your payment

**THIS TAX NOTICE MUST BE RETURNED WITH YOUR PAYMENT**

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER:  
DATE RECEIVED 6/9/2009

SERVICE# 6 - OF - 12 SERVICES  
DOCKET # 121ED2009

PLAINTIFF

HSBC BANK USA, N.A., AS TRUSTEE FOR THE  
REGISTERED HOLDERS OF NOMURA HOME EQUITY  
LOAN, INC., ASSET-BACKED CERTIFICATES, SERIES  
2006-HE3

DEFENDANT  
ATTORNEY FIRM

MICHAEL H. LAWTON  
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 6-11-9

TIME 0930

MILEAGE

OTHER

Race

Sex

Height

Weight

Eyes

Hair

Age

Military

TYPE OF SERVICE:

A. PERSONAL SERVICE AT POA POB X POE CCSO

B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA

C. CORPORATION MANAGING AGENT

D. REGISTERED AGENT

E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE

F. OTHER (SPECIFY)

ATTEMPTS

DATE

TIME

OFFICER

REMARKS

DEPUTY

J. Ault

DATE

6-11-9

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER:  
DATE RECEIVED 6/9/2009

SERVICE# 9 - OF - 12 SERVICES  
DOCKET # 121ED2009

PLAINTIFF

HSBC BANK USA, N.A., AS TRUSTEE FOR THE  
REGISTERED HOLDERS OF NOMURA HOME EQUITY  
LOAN, INC., ASSET-BACKED CERTIFICATES, SERIES  
2006-HE3

DEFENDANT  
ATTORNEY FIRM

MICHAEL H. LAWTON  
SHAPIRO AND DENARDO, LLC

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

**PAPERS TO SERVED**  
MORTGAGE FORECLOSURE

SERVED UPON DEB Miller

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

DATE 6-11-9 TIME 0745 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. Aiken

DATE 6-11-9

# REAL ESTATE OUTLINE

ED # 121-09

DATE RECEIVED 5-14-08  
DOCKET AND INDEX 5-14-08

## CHECK FOR PROPER INFO.

WRIT OF EXECUTION ✓  
COPY OF DESCRIPTION ✓  
WHEREABOUTS OF LKA ✓  
NON-MILITARY AFFIDAVIT ✓  
NOTICES OF SHERIFF SALE ✓  
WAIVER OF WATCHMAN ✓  
AFFIDAVIT OF LIENS LIST ✓  
CHECK FOR \$1,350.00 OR ✓ CK# 309043  
**\*\*IF ANY OF ABOVE IS MISSING DO NOT PROCEED\*\***

SALE DATE Sat. 2 May TIME 10:00  
POSTING DATE 5-14-08  
ADV. DATES FOR NEWSPAPER  
1<sup>ST</sup> WEEK Aug 10  
2<sup>ND</sup> WEEK Aug 17  
3<sup>RD</sup> WEEK Aug 24

# SHERIFF'S SALE

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WEDNESDAY SEPTEMBER 2, 2009 AT 9:30 AM

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BY VIRTUE OF A WRIT OF EXECUTION NO. 121 OF 2009 ED AND CIVIL WRIT NO. 525 OF 2009 JD 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 lot, piece or parcel of land lying and being situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a point on the westerly side of Monroe Street, south of Sycamore Street, at the northeast corner of Lot No. 8, Section 7; thence along Monroe Street in a northerly direction forty feet to line of Lot No. 10, Section 7; thence along said lot in a westerly direction one hundred forty feet to an alley; thence along said alley in a southerly direction forty feet to Lot No. 8, Section 7 aforesaid; thence along said lot in an easterly direction one hundred forty feet to the place of beginning.

SAME BEING Lot No. 9, Section 7 of the Sponsler Addition to West Berwick, now Berwick, Pennsylvania, also known as the Land Improvement Company's Addition.

UNDER AND SUBJECT, however, to all reservations, restrictions, conditions, covenants and servitudes contained in prior deeds in the line of title.

BEING the same premises which Joseph N. Manganaro and Martha Manganaro, his wife by Deed dated February 28, 2006 and recorded in the Columbia County Recorder of Deeds Office on March 1, 2006 as Instrument No. 200601993, granted and conveyed unto Michael H. Lawton.

## 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 is 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 the 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 bidder will be considered forfeited, but will be applied against any damages recoverable. The defaulting bidder will be responsible for any attorney fees incurred by the Sheriff in connection with any action against the bidder in which the bidder is found liable for damages.

Plaintiff's Attorney  
Michael J. Clark  
3600 Horizon Drive  
King of Prussia, PA 19406

Sheriff of Columbia County  
Timothy T. Chamberlain  
[www.sheriffofcolumbiacounty.com](http://www.sheriffofcolumbiacounty.com)

# SHERIFF'S SALE

WEDNESDAY SEPTEMBER 2, 2009 AT 9:30 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 121 OF 2009 ED AND CIVIL WRIT NO. 525 OF 2009 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

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Plaintiff's Attorney  
Michael J. Clark  
3600 Horizon Drive  
King of Prussia, PA 19406

Sheriff of Columbia County  
Timothy T. Chamberlain  
[www.sheriffofcolumbiacounty.com](http://www.sheriffofcolumbiacounty.com)



# SHERIFF'S SALE

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WEDNESDAY SEPTEMBER 2, 2009 AT 9:30 AM

---

BY VIRTUE OF A WRIT OF EXECUTION NO. 121 OF 2009 ED AND CIVIL WRIT NO. 525 OF 2009 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

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Plaintiff's Attorney  
Michael J. Clark  
3600 Horizon Drive  
King of Prussia, PA 19406

Sheriff of Columbia County  
Timothy T. Chamberlain  
[www.sheriffofcolumbiacounty.com](http://www.sheriffofcolumbiacounty.com)

COMMONWEALTH OF PENNSYLVANIA  
COUNTY OF COLUMBIA

SS

HSBC Bank USA, N.A., As Trustee for the  
registered holders of Nomura Home Equity Loan,  
Inc., Asset-Backed Certificates, Series 2006-HE3  
PLAINTIFF

No: 2009-CV-525

*2009-ED-121*

VS.

WRIT OF EXECUTION:

Michael H. Lawton  
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:

435-435A Monroe Street, Berwick, PA 18603

See attached legal

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

Amount Due

\$76,650.94

Interest from June 8, 2009 to

Costs to be added

Seal of Court

Tami B Kline  
PROTHONOTARY

Date: 6-9-09

Kelly P Brewer  
Deputy Prothonotary

SHAPIRO & DENARDO, LLC  
3600 HORIZON DRIVE, SUITE 150  
KING OF PRUSSIA, PA 19406  
Telephone: (610) 278-6800  
Facsimile: (610) 278-9980

Columbia County Sheriff  
35 West Main Street  
Bloomsburg, PA 17815

Re: HSBC Bank USA, N.A., As Trustee for the registered holders of Nomura Home  
Equity Loan, Inc., Asset-Backed Certificates, Series 2006-HE3 vs. Michael H.  
Lawton  
CIVIL ACTION NO. 2009-CV-525  
OUR FILE NO. 09-034502

Sir/Madam:

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

Michael H. Lawton  
207 Black Run 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,

Crystle Langelo  
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 & D FILE NO. 09-034502

HSBC Bank USA, N.A., As Trustee for the  
registered holders of Nomura Home Equity  
Loan, Inc., Asset-Backed Certificates, Series  
2006-HE3

PLAINTIFF

vs.

Michael H. Lawton  
DEFENDANTS

COURT OF COMMON PLEAS  
COLUMBIA COUNTY

NO: 2009-CV-525

*2009-ED-121*

**AFFIDAVIT PURSUANT TO RULE 3129.1**

HSBC Bank USA, N.A., As Trustee for the registered holders of Nomura Home Equity Loan, Inc., Asset-Backed Certificates, Series 2006-HE3, 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 435-435A Monroe Street, Berwick, PA 18603.

1. Name and address of Owner(s) or Reputed Owner(s)

Michael H. Lawton  
207 Black Run Road  
Bloomsburg, PA 17815

2. Name and address of Defendant(s) in the judgment:

Michael H. Lawton  
207 Black Run 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 Nomura Home Equity Loan, Inc., Asset-Backed Certificates, Series 2006-HE3  
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 Trustee for the registered holders of Nomura Home Equity  
Loan, Inc., Asset-Backed Certificates, Series 2006-HE3, 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

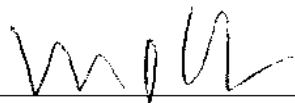
7. Name and address of every other person of whom the plaintiff has knowledge who has  
any interest in the property which may be affected by the sale:

TENANT OR OCCUPANT  
435-435A Monroc 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

09-034502

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. 09-034502

HSBC Bank USA, N.A., As Trustee for the  
registered holders of Nomura Home Equity  
Loan, Inc., Asset-Backed Certificates, Series  
2006-HE3

PLAINTIFF

vs.

Michael H. Lawton

DEFENDANTS

COURT OF COMMON PLEAS  
COLUMBIA COUNTY

NO: 2009-CV-525

*2009-ED-121*

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

TO: Michael H. Lawton  
207 Black Run Road  
Bloomsburg, PA 17815

Your house (real estate) at: 435-435A Monroe Street, Berwick, PA 18603 is scheduled to be sold  
at Sheriff's Sale on \_\_\_\_\_ at \_\_\_\_\_, in  
Columbia County Sheriff's County  
35 West Main Street  
Bloomsburg, PA 17185

to enforce the court judgment of \$76,650.94 obtained by HSBC Bank USA, N.A., As Trustee for  
the registered holders of Nomura Home Equity Loan, Inc., Asset-Backed Certificates, Series  
2006-HE3 (the mortgagee) 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:

The sale will be cancelled if you pay back to the mortgagee 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.

1. 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.
2. You may be able to stop the sale through other legal proceedings.
3. 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.**

1. 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.
2. 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.
3. The sale will be recorded only if the purchaser pays the Sheriff the full amount of the bid. To find out if this has happened yet, you may call the Sheriff's Office at: (570) 389-5626.
4. If the amount due from the purchaser is not paid to the Sheriff, the sale must be rescheduled.
5. 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, if necessary, to evict you.
6. You may be entitled to a share of the proceeds, which were paid for your house. A proposed schedule of distribution of the money bid for your house will be prepared by the Sheriff within 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 posting of said schedule of distribution.
7. 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 COLLECTIONS PRACTICE ACT, THIS FIRM IS A  
DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION  
OBTAINED WILL BE USED FOR THAT PURPOSE.

ALL THAT certain lot, piece or parcel of land lying and being situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a point on the westerly side of Monroe Street, south of Sycamore Street, at the northeast corner of Lot No. 8, Section 7; thence along Monroe Street in a northerly direction forty feet to line of Lot No. 10, Section 7; thence along said lot in a westerly direction one hundred forty feet to an alley; thence along said alley in a southerly direction forty feet to Lot No. 8, Section 7 aforesaid; thence along said lot in an easterly direction one hundred forty feet to the place of beginning.

SAME BEING Lot No. 9, Section 7 of the Sponsler Addition to West Berwick, now Berwick, Pennsylvania, also known as the Land Improvement Company's Addition.

UNDER AND SUBJECT, however, to all reservations, restrictions, conditions, covenants and servitudes contained in prior deeds in the line of title.

BEING the same premises which Joseph N. Manganaro and Martha Manganaro, his wife by Deed dated February 28, 2006 and recorded in the Columbia County Recorder of Deeds Office on March 1, 2006 as Instrument No. 200601993, granted and conveyed unto Michael H. Lawton.



ALL THAT certain lot, piece or parcel of land lying and being situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:

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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. 09-034502

HSBC Bank USA, N.A., As Trustee for the  
registered holders of Nomura Home Equity  
Loan, Inc., Asset-Backed Certificates, Series  
2006-HE3

PLAINTIFF

vs.

Michael H. Lawton  
DEFENDANT(S)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
COLUMBIA COUNTY

NO:2009-CV-525

*2009-ED-121*

**CERTIFICATION OF ADDRESS**

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

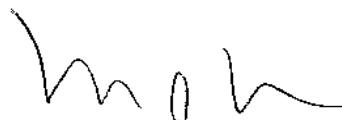
HSBC Bank USA, N.A., As Trustee for the registered holders of Nomura Home Equity Loan,  
Inc., Asset-Backed Certificates, Series 2006-HE3 Ocwen Loan Servicing, LLC  
12650 Ingenuity Drive  
Orlando, FL 32826

and that the last known address(es) of the judgment debtor (Defendant(s)) is:

Michael H. Lawton  
207 Black Run Road  
Bloomsburg, PA 17815

SHAPIRO & DENARDO, LLC

BY:



Michael J. Clark, Esquire  
Attorney for Plaintiff

09-034502

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  
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HSBC Bank USA, N.A., As Trustee for the  
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PLAINTIFF

vs.

Michael H. Lawton  
DEFENDANTS

COURT OF COMMON PLEAS  
COLUMBIA COUNTY

NO: 2009-CV-525

*2009-ED-121*

**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:

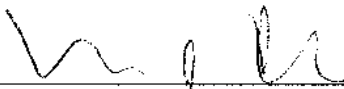
\_\_\_\_\_ FHA - Tenant Occupied or Vacant  
\_\_\_\_\_ Commercial  
\_\_\_\_\_ As a result of a Complaint in Assumpsit  
\_\_\_\_\_ That the Plaintiff has complied in all respects with Section 403 of the Mortgage  
\_\_\_\_\_ X Assistance Act including but not limited to:

- (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

SHAPIRO & DENARDO, LLC  
BY: DANIELLE BOYLE-EBERSOLE, ESQ.  
MICHAEL CLARK, ESQ.  
CHRISTOPHER A. DENARDO, ESQ.  
AND ILANA ZION, ESQ.  
ATTORNEY I.D. NOS. 81747, 202929, 78447 & 87137  
3600 HORIZON DRIVE, SUITE 150  
KING OF PRUSSIA, PA 19406  
TELEPHONE: (610) 278-6800  
S & K FILE NO. 09-034502

HSBC Bank USA, N.A., As Trustee for the  
registered holders of Nomura Home Equity  
Loan, Inc., Asset-Backed Certificates, Series  
2006-HE3  
PLAINTIFF  
VS.

Michael H. Lawton  
435-435A Monroe Street  
Berwick, PA 18603  
DEFENDANT(S)  
STATE OF: FLORIDA

COURT OF COMMON PLEAS  
COLUMBIA COUNTY

NO: 2009-CV-525

2009-ED-121

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 Trustee for the registered holders of Nomura Home Equity Loan, Inc., Asset-Backed Certificates, Series 2006-HE3

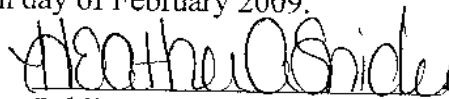
By:



NAME: Jessica Dybas

TITLE: Default Liaison


Sworn to and subscribed before me this 9th day of February 2009.

 Notary  
Public

09-034502





  
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. 09-034502

HSBC Bank USA, N.A., As Trustee for the  
registered holders of Nomura Home Equity  
Loan, Inc., Asset-Backed Certificates, Series  
2006-HE3

PLAINTIFF

COURT OF COMMON PLEAS  
COLUMBIA COUNTY

NO: 2009-CV-525

vs.

Michael H. Lawton  
DEFENDANTS

**AFFIDAVIT PURSUANT TO RULE 3129.1**

HSBC Bank USA, N.A., As Trustee for the registered holders of Nomura Home Equity Loan, Inc., Asset-Backed Certificates, Series 2006-HE3, 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 435-435A Monroe Street, Berwick, PA 18603.

1. Name and address of Owner(s) or Reputed Owner(s)

Michael H. Lawton  
207 Black Run Road  
Bloomsburg, PA 17815

2. Name and address of Defendant(s) in the judgment:

Michael H. Lawton  
207 Black Run 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 Nomura Home Equity Loan, Inc., Asset-Backed Certificates, Series 2006-HE3  
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 Trustee for the registered holders of Nomura Home Equity  
Loan, Inc., Asset-Backed Certificates, Series 2006-HE3, 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

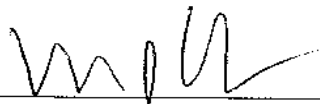
7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale:

TENANT OR OCCUPANT  
435-435A Monroc 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

09-034502

Shapiro & DeNardo, LLC  
General Business Account  
3600 Horizon Drive, Suite 150  
King Of Prussia, PA 19406  
(610) 278-6800

Bank of America, N. A.

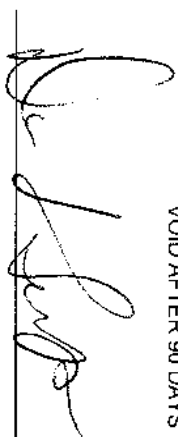
2-50/710

|        |             |
|--------|-------------|
| DATE   | 6/4/2009    |
| AMOUNT | ***1,350.00 |

PAY One Thousand Three Hundred Fifty and 00/100\*\*\*\*\*

VOID AFTER 90 DAYS

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



09-034502, LAWTON, MICH

⑈329042⑈ ⑆071000505⑆ 5201117119⑈

329042