SHERIFF'S SALE COST SHEET

HSBC Bank VS. Garrison

NO. 185-09 ED NO. 1644-09 JD DATE/TIME OF SALE Stayed

DOCKET/RETURN	$15.00	
SERVICE PER DEF.	$ 150.00	
LEVY (PER PARCEL	$15.00	
MAILING COSTS	$ 26.50	
ADVERTISING SALE BILLS & COPIES	$17.50	
ADVERTISING SALE (NEWSPAPER)	$15.00	
MILEAGE	$ [illegible]	
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 **********		$ [illegible]
WEB POSTING	$150.00	
PRESS ENTERPRISE INC.	$ 954.42	
SOLICITOR'S SERVICES	~~$75.00~~	
TOTAL **********		$ 1104.42
PROTHONOTARY (NOTARY)	~~$10.00~~	
RECORDER OF DEEDS	$	
TOTAL **********		$ -0-
REAL ESTATE TAXES:		
BORO, TWP & COUNTY 20__	$	
SCHOOL DIST. 20__	$	
DELINQUENT 20__	$ 5.00	
TOTAL **********		$ 5.00
MUNICIPAL FEES DUE:		
SEWER 20__	$	
WATER 20__	$	
TOTAL **********		$ -0-
SURCHARGE FEE (DSTE)		$ 110.00
MISC.	$	
	$	
TOTAL **********		$ -0-

TOTAL COSTS (OPENING BID) $ 1527.42

359.-

Due $ 1177.42

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

344636

DATE	4/8/2010
AMOUNT	***177.42

PAY One Hundred Seventy-Seven and 42/100******

VOID AFTER 90 DAYS

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

09-036316,GARRISON SR.

⑈344636⑈ ⑆071000505⑆ 5201147419⑈

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 +
LESLIE RASE
+ Also Licensed in New Jersey

April 5, 2010

Columbia County Sheriff
35 West Main Street
Bloomsburg, PA 17815
ATTN: Real Estate Deputy

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. Thomas M. Garrison, Sr. and Jolynn M. Garrison
Docket No.: 2009-CV-1644
Property Address: 1185 Ferris Avenue, Berwick, PA 18603
S&D File No.: 09-036316

Dear Sir or Madam:

Kindly stay Sheriff's sale currently scheduled for April 28, 2010 in the above-referenced matter. Plaintiff has realized that no monies have been reported to have been received.

Please forward to us a bill for any additional monies which may be due and owing to the Sheriff of Columbia County, or in the alternative, refund any monies from the deposit already with your office.

Very truly yours,

Lisa Kosik
Legal Assistant

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

FACSIMILE TRANSMITTAL SHEET

TO: Lisa Kosik	FROM: Chamberlain
COMPANY:	DATE: 4-5-10
FAX NUMBER:	TOTAL NO. OF PAGES INCLUDING COVER: 2
PHONE NUMBER:	SENDER'S REFERENCE NUMBER:
RE: Garlisa	YOUR REFERENCE NUMBER:

☐ URGENT ☐ FOR REVIEW ☐ PLEASE COMMENT ☐ PLEASE REPLY ☐ PLEASE RECYCLE

NOTES/COMMENTS:

ATTACHED ARE DOCUMENTS FROM THE COLUMBIA COUNTY SHERIFF'S OFFICE. IF YOU HAVE ANY QUESTIONS CONCERNING THESE DOCUMENTS, PLEASE CALL 570.389.5622. THANK YOU.

SHERIFF'S SALE COST SHEET

HSBC Bank USA VS. Thomas & Jolynn Gaston
NO. 185-09 ED NO. 1644-09 JD DATE/TIME OF SALE Feb. 10 0930

DOCKET/RETURN	$15.00	
SERVICE PER DEF.	$ 150.00	
LEVY (PER PARCEL	$15.00	
MAILING COSTS	$ 26.50	
ADVERTISING SALE BILLS & COPIES	$17.50	
ADVERTISING SALE (NEWSPAPER)	$15.00	
MILEAGE	$ 24.00	
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 **********		$ 393.00
WEB POSTING	$150.00	
PRESS ENTERPRISE INC.	$ 954.42	
SOLICITOR'S SERVICES	$75.00	
TOTAL **********		$ 1179.42
PROTHONOTARY (NOTARY)	$10.00	
RECORDER OF DEEDS	$ 56.00	
TOTAL **********		$ 66.00
REAL ESTATE TAXES:		
BORO, TWP & COUNTY 20__	$_____	
SCHOOL DIST. 20__	$_____	
DELINQUENT 20__	$ 2842.88	
TOTAL **********		$ 2842.88
MUNICIPAL FEES DUE:		
SEWER 20__	$ 115.29	
WATER 20__	$_____	
TOTAL **********		$ 115.29
SURCHARGE FEE (DSTE)		$ 110.00
MISC._____	$_____	
_____	$_____	
TOTAL **********		$ -0-
TOTAL COSTS (OPENING BID)		$ 4506.59

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 January 20, 27 and February 3, 2010 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 .....3rd.....day of February.....20.10.....

.....

(Notary Public)

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Dennis L. Ashenfelder, 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.

.....

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 +
LESLIE RASE
+ Also Licensed in New Jersey

February 8, 2010

Office of the Sheriff of Columbia County
Attn: Real Estate Deputy

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. Thomas M. Garrison, Sr. and Jolynn M. Garrison
Docket No.: 2009-CV-1644
Property Address: 1185 Ferris Avenue, Berwick, PA 18603
S&D File No.: 09-036316
Sale Date: February 10, 2010

Dear Sir or Madam:

Kindly continue the above-referenced sale for sixty (60) days. Please forward the new sale date to my attention at your earliest convenience.

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

Very truly yours,

Lisa Kosik
Legal Assistant

Sale April 27, 2010 9:00 AM

COLUMBIA COUNTY SHERIFF'S OFFICE

SHERIFF'S REAL ESTATE FINAL COST SHEET

HSBC Bank USA VS Thomas + Johnson [illegible]

NO. 185-09 ED NO. 1644-09 JD

DATE/TIME OF SALE: Feb, 16 [illegible]

BID PRICE (INCLUDES COST) $_____

POUNDAGE – 2% OF BID $_____

TRANSFER TAX – 2% OF FAIR MKT $_____

MISC. COSTS $_____

TOTAL AMOUNT NEEDED TO PURCHASE $_____

PURCHASER(S):_____

ADDRESS:_____

NAMES(S) ON DEED:_____

PURCHASER(S) SIGNATURE(S):_____

_____

TOTAL DUE: $_____

LESS DEPOSIT: $_____

DOWN PAYMENT: $_____

TOTAL DUE IN 8 DAYS $_____

JOUNTY OF COLUMBIA
REAL ESTATE TAX LIEN CERTIFICATE

DATE:03-FEB-10 FEE:$5.00 CERT. NO:7027

GARRISON THOMAS M & JOLYNN M S
1185 FERRIS AVE
BERWICK PA 18603

DISTRICT: BERWICK BORO
DEED 20010-8226
LOCATION: 1185 FERRIS AVE LOTS 489-490
PARCEL: 04C-02 -169-00,000

YEAR	BILL ROLL	AMOUNT	-----PENDING---- INTEREST	COSTS	TOTAL AMOUNT DUE
2009	PRIM	2,588.72	19.16	30.00	2,637.88
TOTAL DUE :					$2,637.88

TAX CLAIM TOTAL AMOUNT DUE DURING THE MONTH OF: March ,2010

THIS IS TO CERTIFY THAT,ACCORDING TO OUR RECORDS,TAX LIENS AS OF DECEMBER 31, 2009

REQUESTED BY: Timothy T. Chamberlain, Sheriff dm.

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. 09-036316

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. Thomas M. Garrison, Sr. and Jolynn M. Garrison DEFENDANTS	COURT OF COMMON PLEAS CIVIL DIVISION COLUMBIA COUNTY NO:2009-CV-1644

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 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 December 24, 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
Lisa Kosik
Legal Assistant

09-036316

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

Check type of mail or service:

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

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

UNITED STATES POSTAGE
02 1A
0004314670
$ 02.30⁰
DEC 24 2009
MAILED FROM ZIP CODE 19406

Article Number	Addressee (Name, Street, City State, & ZIP Code)	Postage	Fee	Handling Charge	Actual Value if Registered	Delivery Confirmation	Signature Confirmation	Special Handling	Restricted Delivery	Return Receipt
1. 09-036316 –LK	Columbia County Domestic Relations 15 Perry Avenue P.O. Box 380 Bloomsburg, PA 17815 Tenant or Occupant 1185 Ferris Avenue Berwick, PA 18603									
2.										
3.										
4.										
5.										
6.										
7.										
8.										

BERWICK DEC 24 2009 USPS

Total Number of Pieces Listed by Sender: 2
Total Number of Pieces Received at Post Office: 2
Postmaster, Per (Name of receiving employee)

See Privacy Act Statement on Reverse

PS Form 3877, February 2002 *(Page 1 of 2)*

Complete by Typewriter, Ink or Ball Point Pen

BERWICK AREA SCHOOL DISTRICT 2009 SCHOOL REAL ESTATE DATE 07/01/2009 BILL# 006290 **TAXPAYER COPY**

BERWICK BOROUGH
MAKE CHECKS PAYABLE TO:
CONNIE C. GINGHER
1615 LINCOLN AVENUE
BERWICK, PA 18603

DESCRIPTION	ASSESSMENT	RATE	2% DISC	FACE AMOUNT	10% PENALTY
REAL ESTATE	36535	48.1000	1542.87	1574.36	1731.80
ASSESSED VALUE	36535	1757.33	1542.87	1574.36	1731.80
TOTAL REAL ESTATE			IF PAID ON OR BEFORE Aug. 31	IF PAID ON OR BEFORE Oct. 31	IF PAID AFTER Nov. 1
GAMING REVENUE	-3804	-182.97			
TAXABLE ASSESSMENT	32731	1574.36			

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

NO REFUNDS UNDER $5.00

MAIL TO
GARRISON THOMAS M & JOLYNN M S
1185 FERRIS AVE
BERWICK PA 18603

PROPERTY DESCRIPTION
PARCEL 04C02 16900000
1185 FERRIS AVE 5760.00
20010-8226 30775.00
0.33 ACRES

ACCT. 8231
SCHOOL PENALTY 10%
DELINQUENT TAX TO
COURTHOUSE DEC. 15

MAKE SEPERATE CHECKS FOR SCHOOL PAYMENT

unpaid

Tax Notice 2009 County & Municipality
BERWICK BORO
MAKE CHECKS PAYBLE 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. 3766

DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	TAX AMOUNT DUE	INCL PENALTY
GENERAL	36,535	6.146	220.05	224.54	246.99
SINKING		1.345	48.16	49.14	54.05
FIRE		1.25	44.76	45.67	47.95
LIGHT		1.75	62.66	63.94	67.14
BORO RE		10.6	379.52	387.27	406.63
The discount & penalty have been calculated for your convenience	PAY THIS AMOUNT		755.15 April 30 If paid on or before	770.56 June 30 If paid on or before	822.76 June 30 If paid after

TAXES ARE DUE & PAYABLE - PROMPT PAYMENT IS REQUESTED

GARRISON THOMAS M & JOLYNN M SR
1185 FERRIS AVE
BERWICK PA 18603

	CNTY	TWP
Discount	2 %	2 %
Penalty	10 %	5 %

PARCEL: 04C-02 -169-00,000
1185 FERRIS AVE
.3306 Acres

Land	5,760
Buildings	30,775
Total Assessment	36,535

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

unpaid

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

Monday, November 02, 2009

CONNIE GINGHER-TAX COLLECTOR
1615 LINCOLN AVE.
BERWICK, PA 18603-

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

DOCKET # 185ED2009 **JD # 1644JD2009**

Dear Sir:

Enclosed is a notice of an upcoming Sheriff's Sale. If you have any claims against this property, notify this office **IMMEDIATELY**.

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

Respectfully,

Timothy T. Chamberlain

Timothy T. Chamberlain
Sheriff of Columbia County

January 21, 2010

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 THE RENAISSANCE HOME EQUITY LOAN ASSET-BACKED CERTIFICATES, SERIES 2004-4

VS.

THOMAS M. GARRISON
JOLYNN M. GARRISON

DOCKET # 185ED2009 **JD # 1644JD2009**

Dear Timothy:

The amount due on the sewer account #129290 for the property located at 1185 Ferris Avenue, Berwick, Pa through March 30, 2010 is **$175.29.**

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

Sincerely,

Kelly Noss

Kelly Noss
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:
DATE RECEIVED 10/30/2009

SERVICE# 5 - OF - 11 SERVICES
DOCKET # 185ED2009

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 THOMAS M. GARRISON
JOLYNN M. GARRISON

ATTORNEY FIRM SHAPIRO AND DENARDO, LLC

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

SERVED UPON Maureen Cole

RELATIONSHIP Customer Service IDENTIFICATION _____

DATE 1-15-10 TIME 0900 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 Cutter DATE 1-15-10

COLUMBIA COUNTY SHERIFF'S OFFICE
PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 10/30/2009

SERVICE# 4 - OF - 11 SERVICES
DOCKET # 185ED2009

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 THOMAS M. GARRISON
JOLYNN M. GARRISON

ATTORNEY FIRM SHAPIRO AND DENARDO, LLC

PERSON/CORP TO SERVED	PAPERS TO SERVED
BERWICK SEWER	MORTGAGE FORECLOSURE
1108 FREAS AVE.	
BERWICK	

SERVED UPON KELLY GREER

RELATIONSHIP CLERK IDENTIFICATION _____

DATE 01.14.10 TIME 0930 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 [signature] DATE 01.14.10

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

COMPLETE THIS SECTION ON DELIVERY

A. Signature
X ☐ Agent ☒ Addressee

B. Received by (Printed Name) | C. Date of Delivery
NOV 04 2009

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

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

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number (Transfer from service label) 7008 1830 0002 2802 1116

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:

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
X Joann Wright ☐ Agent ☒ Addressee

B. Received by (Printed Name) | C. Date of Delivery
JOANN WRIGHT NOV 04 2009

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

RECEIVED NOV 04 2009

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) 7008 1830 0002 2802 1123

PS [redacted] 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
X ☐ Agent ☒ Addressee

B. Received by (Printed Name) | C. Date of Delivery
NOV 05

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

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

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number (Transfer from service label) 7008 1830 0002 2802 1093

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.

Article Addressed to:

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

COMPLETE THIS SECTION ON DELIVERY

A. Signature ☐ Agent ☒ Addressee

B. Received by (Printed Name) | C. Date of Delivery
11/6/09

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

NOV 6 2009

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 10/30/2009

SERVICE# 3 - OF - 11 SERVICES
DOCKET # 185ED2009

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 THOMAS M. GARRISON
JOLYNN M. GARRISON

ATTORNEY FIRM SHAPIRO AND DENARDO, LLC

PERSON/CORP TO SERVED	PAPERS TO SERVED
CONNIE GINGHER-TAX COLLECTOR	MORTGAGE FORECLOSURE
1615 LINCOLN AVE.	
BERWICK	

SERVED UPON Posted

RELATIONSHIP _____ IDENTIFICATION _____

DATE 01.14.10 TIME 1035 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 [signature] DATE 01 14 10

COLUMBIA COUNTY SHERIFF'S OFFICE
PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 10/30/2009

SERVICE# 8 - OF - 11 SERVICES
DOCKET # 185ED2009

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 THOMAS M. GARRISON
JOLYNN M. GARRISON

ATTORNEY FIRM SHAPIRO AND DENARDO, LLC

PERSON/CORP TO SERVED	PAPERS TO SERVED
COLUMBIA COUNTY TAX CLAIM	MORTGAGE FORECLOSURE
PO BOX 380	
BLOOMSBURG	

SERVED UPON Deb

RELATIONSHIP Clerk IDENTIFICATION _____

DATE 1-15 TIME 0910 MILEAGE _____ OTHER _____

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

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

F. OTHER (SPECIFY) _____

ATTEMPTS

DATE	TIME	OFFICER	REMARKS

DEPUTY TC DATE _____

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.

THOMAS & JOLYNN GARRISON

WRIT OF EXECUTION #185 OF 2009 ED

POSTING OF PROPERTY

JANUARY 6, 2010 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE PROPERTY OF THOMAS & JOLYNN GARRISON AT 1185 FERRIS AVE BERWICK COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY COLUMBIA COUNTY DEPUTY SHERIFF PAUL D'ANGELO.

SO ANSWERS:

DEPUTY SHERIFF

TIMOTHY T. CHAMBERLAIN
SHERIFF

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 7TH DAY OF JANUARY 2010

Notarial Seal
SARAH JANE KLINGAMAN
Notary Public
Town of 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 THE RENAISSANCE HOME EQUITY LOAN ASSET-BACKED CERTIFICATES, SERIES 2004-4

Docket # 185ED2009

VS

MORTGAGE FORECLOSURE

THOMAS M. GARRISON
JOLYNN M. GARRISON

AFFIDAVIT OF SERVICE

NOW, THIS TUESDAY, NOVEMBER 03, 2009, AT 2:40 PM, SERVED THE WITHIN MORTGAGE FORECLOSURE UPON JOLYNN GARRISON AT 1185 FERIS AVE., BERWICK BY HANDING TO JOLYNN GARRISON, , A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME
THIS WEDNESDAY, NOVEMBER 04, 2009

Sarah Jane Klingaman
NOTARY PUBLIC

Notarial Seal
SARAH JANE KLINGAMAN
Notary Public
Town of Bloomsburg, Columbia County PA
My Commission Expires September 30, 2012

Timothy T. Chamberlain
X
TIMOTHY T. CHAMBERLAIN
SHERIFF

X
P. D'ANGELO
DEPUTY SHERIFF

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

TIMOTHY T. CHAMBERLAIN

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

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

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

Docket # 185ED2009

VS

MORTGAGE FORECLOSURE

THOMAS M. GARRISON
JOLYNN M. GARRISON

AFFIDAVIT OF SERVICE

NOW, THIS TUESDAY, NOVEMBER 03, 2009, AT 2:40 PM, SERVED THE WITHIN MORTGAGE FORECLOSURE UPON THOMAS GARRISON AT 1185 FERRIS AVE., BERWICK BY HANDING TO JOLYNN GARRISON, WIFE, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME
THIS WEDNESDAY, NOVEMBER 04, 2009

Sarah Jane Klingaman
NOTARY PUBLIC

Notarial Seal
SARAH JANE KLINGAMAN
Notary Public
Town of Bloomsburg, Columbia County PA
My Commission Expires September 30, 2012

Timothy T. Chamberlain
X
TIMOTHY T. CHAMBERLAIN
SHERIFF

X
P. D'ANGELO
DEPUTY SHERIFF

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

COLUMBIA COUNTY SHERIFF'S OFFICE
PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 10/30/2009

SERVICE# 1 - OF - 11 SERVICES
DOCKET # 185ED2009

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

WED

DEFENDANT THOMAS M. GARRISON
JOLYNN M. GARRISON

11 - 2

ATTORNEY FIRM SHAPIRO AND DENARDO, LLC

854 - 3609

PERSON/CORP TO SERVED	PAPERS TO SERVED
THOMAS GARRISON	MORTGAGE FORECLOSURE
1185 FERRIS AVE.	
BERWICK	

235

SERVED UPON JOLYNN GARRISON

RELATIONSHIP WIFE IDENTIFICATION _____

DATE 11/03/09 TIME 1440 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
11.02.09	1330	DANGELO	c/c

DEPUTY [signature] DATE 11-03-09

COLUMBIA COUNTY SHERIFF'S OFFICE
PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 10/30/2009

SERVICE# 2 - OF - 11 SERVICES
DOCKET # 185ED2009

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 THOMAS M. GARRISON
JOLYNN M. GARRISON

ATTORNEY FIRM SHAPIRO AND DENARDO, LLC

PERSON/CORP TO SERVED	PAPERS TO SERVED
JOLYNN GARRISON	MORTGAGE FORECLOSURE
1185 FERIS AVE.	
BERWICK	

SERVED UPON Jolynn Garrison

RELATIONSHIP _____ IDENTIFICATION _____

DATE 11-05-09 TIME 1440 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 [signature] DATE 11-05-09

REAL ESTATE OUTLINE

ED # 185-09

DATE RECEIVED 10-30-09
DOCKET AND INDEX 11-2-09

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# 336457

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

SALE DATE Feb. 10, 10 TIME 0930
POSTING DATE Jan. 6, 2010
ADV. DATES FOR NEWSPAPER 1ST WEEK Jan 20
2ND WEEK 27
3RD WEEK Feb. 3, 2010

SHERIFF'S SALE

WEDNESDAY FEBRUARY 10, 2010 AT 9:30 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 185 OF 2009 ED AND CIVIL WRIT NO. 1644 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 THOSE TWO CERTAIN LOTS, PIECES OR PARCELS OF LAND FORMERLY SITUATE IN THE BOROUGH OF WEST BERWICK, NOW THE BOROUGH OF BERWICK, COUNTY OF COLUMBIA AND STATE OF PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS, TO WIT:

PARCEL NO. 1:

BEGINNING ON FERRIS AVENUE AT THE CORNER OF LOT NO. 489; THENCE IN A WESTERLY DIRECTION ALONG FERRIS AVENUE A DISTANCE OF 45' TO WARREN ST.; THENCE IN A NORTHERLY DIRECTION ALONG WARREN ST. A DISTANCE OF 160' TO A 15' ALLEY; THENCE IN AN EASTERLY DIRECTION ALONG SAID ALLEY A DISTANCE OF 45' TO A CORNER OF LOT NO. 489; THENCE IN A SOUTHERLY DIRECTION ALONG LOT NO. 489 A DISTANCE OF 160' TO FERRIS AVENUE, THE PLACE OF BEGINNING. BEING LOT NO. 490.

PARCEL NO. 2:

BEGINNING ON THE NORTH SIDE OF FERRIS AVE. AT CORNER OF LOT NO. 490; THENCE IN AN EASTERLY DIRECTION ALONG FERRIS AVE. A DISTANCE OF 45' TO A CORNER OF LOT NO. 448; THENCE IN A NORTHERLY DIRECTION A DISTANCE OF 45' TO CORNER OF LOT NO. 490; THENCE IN A SOUTHERLY DIRECTION A DISTANCE OF 160' TO FERRIS AVE, THE PLACE OF BEGINNING, BEING LOT NO. 489 OF BERWICK LAND AND IMPROVEMENT COMPANY'S ADDITION TO BERWICK, FORMERLY WEST BERWICK, BEING PART OF WHAT WAS FORMERLY KNOWN AS THE FERRIS FARM, SEE PLOT PLAN RECORDED IN BLOOMSBURG IN MISCELLANEOUS BOOK NO. 8, PAGE 366.

BEING THE SAME PREMISES which Jane H. Kellogg and James Kellogg, her husband, by Deed dated August 8, 2001 and recorded August 20, 2001, in the Office for the Recorder of Deeds in and for the County of Columbia, in Deed Document No. 200108226, granted and conveyed unto the Thomas M. Garrison, Sr, and Jolynn M. Garrison, his wife, in fee.

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 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.

If proceeds are payable to the Plaintiff, the proceeds check will be payable to Plaintiff, unless the Columbia County Sheriff's Office receives advance written notice otherwise, signed by an authorized representation of the Plaintiff.

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

Sheriff of Columbia County
Timothy T. Chamberlain
www.sheriffofcolumbiacounty.com

SHERIFF'S SALE

WEDNESDAY FEBRUARY 10, 2010 AT 9:30 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 185 OF 2009 ED AND CIVIL WRIT NO. 1644 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 THOSE TWO CERTAIN LOTS, PIECES OR PARCELS OF LAND FORMERLY SITUATE IN THE BOROUGH OF WEST BERWICK, NOW THE BOROUGH OF BERWICK, COUNTY OF COLUMBIA AND STATE OF PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS, TO WIT:

PARCEL NO. 1:

BEGINNING ON FERRIS AVENUE AT THE CORNER OF LOT NO. 489; THENCE IN A WESTERLY DIRECTION ALONG FERRIS AVENUE A DISTANCE OF 45' TO WARREN ST.; THENCE IN A NORTHERLY DIRECTION ALONG WARREN ST. A DISTANCE OF 160' TO A 15' ALLEY; THENCE IN AN EASTERLY DIRECTION ALONG SAID ALLEY A DISTANCE OF 45' TO A CORNER OF LOT NO. 489; THENCE IN A SOUTHERLY DIRECTION ALONG LOT NO. 489 A DISTANCE OF 160' TO FERRIS AVENUE, THE PLACE OF BEGINNING. BEING LOT NO. 490.

PARCEL NO. 2:

BEGINNING ON THE NORTH SIDE OF FERRIS AVE. AT CORNER OF LOT NO. 490; THENCE IN AN EASTERLY DIRECTION ALONG FERRIS AVE. A DISTANCE OF 45' TO A CORNER OF LOT NO. 448; THENCE IN A NORTHERLY DIRECTION A DISTANCE OF 45' TO CORNER OF LOT NO. 490; THENCE IN A SOUTHERLY DIRECTION A DISTANCE OF 160' TO FERRIS AVE, THE PLACE OF BEGINNING, BEING LOT NO. 489 OF BERWICK LAND AND IMPROVEMENT COMPANY'S ADDITION TO BERWICK, FORMERLY WEST BERWICK, BEING PART OF WHAT WAS FORMERLY KNOWN AS THE FERRIS FARM, SEE PLOT PLAN RECORDED IN BLOOMSBURG IN MISCELLANEOUS BOOK NO. 8, PAGE 366.

BEING THE SAME PREMISES which Jane H. Kellogg and James Kellogg, her husband, by Deed dated August 8, 2001 and recorded August 20, 2001, in the Office for the Recorder of Deeds in and for the County of Columbia, in Deed Document No. 200108226, granted and conveyed unto the Thomas M. Garrison, Sr, and Jolynn M. Garrison, his wife, in fee.

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 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.

If proceeds are payable to the Plaintiff, the proceeds check will be payable to Plaintiff, unless the Columbia County Sheriff's Office receives advance written notice otherwise, signed by an authorized representation of the Plaintiff.

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

Sheriff of Columbia County
Timothy T. Chamberlain
www.sheriffofcolumbiacounty.com

SHERIFF'S SALE

WEDNESDAY FEBRUARY 10, 2010 AT 9:30 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 185 OF 2009 ED AND CIVIL WRIT NO. 1644 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 THOSE TWO CERTAIN LOTS, PIECES OR PARCELS OF LAND FORMERLY SITUATE IN THE BOROUGH OF WEST BERWICK, NOW THE BOROUGH OF BERWICK, COUNTY OF COLUMBIA AND STATE OF PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS, TO WIT:

PARCEL NO. 1:

BEGINNING ON FERRIS AVENUE AT THE CORNER OF LOT NO. 489; THENCE IN A WESTERLY DIRECTION ALONG FERRIS AVENUE A DISTANCE OF 45' TO WARREN ST.; THENCE IN A NORTHERLY DIRECTION ALONG WARREN ST. A DISTANCE OF 160' TO A 15' ALLEY; THENCE IN AN EASTERLY DIRECTION ALONG SAID ALLEY A DISTANCE OF 45' TO A CORNER OF LOT NO. 489; THENCE IN A SOUTHERLY DIRECTION ALONG LOT NO. 489 A DISTANCE OF 160' TO FERRIS AVENUE, THE PLACE OF BEGINNING. BEING LOT NO. 490.

PARCEL NO. 2:

BEGINNING ON THE NORTH SIDE OF FERRIS AVE. AT CORNER OF LOT NO. 490; THENCE IN AN EASTERLY DIRECTION ALONG FERRIS AVE. A DISTANCE OF 45' TO A CORNER OF LOT NO. 448; THENCE IN A NORTHERLY DIRECTION A DISTANCE OF 45' TO CORNER OF LOT NO. 490; THENCE IN A SOUTHERLY DIRECTION A DISTANCE OF 160' TO FERRIS AVE, THE PLACE OF BEGINNING, BEING LOT NO. 489 OF BERWICK LAND AND IMPROVEMENT COMPANY'S ADDITION TO BERWICK, FORMERLY WEST BERWICK, BEING PART OF WHAT WAS FORMERLY KNOWN AS THE FERRIS FARM, SEE PLOT PLAN RECORDED IN BLOOMSBURG IN MISCELLANEOUS BOOK NO. 8, PAGE 366.

BEING THE SAME PREMISES which Jane H. Kellogg and James Kellogg, her husband, by Deed dated August 8, 2001 and recorded August 20, 2001, in the Office for the Recorder of Deeds in and for the County of Columbia, in Deed Document No. 200108226, granted and conveyed unto the Thomas M. Garrison, Sr, and Jolynn M. Garrison, his wife, in fee.

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 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.

If proceeds are payable to the Plaintiff, the proceeds check will be payable to Plaintiff, unless the Columbia County Sheriff's Office receives advance written notice otherwise, signed by an authorized representation of the Plaintiff.

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

Sheriff of Columbia County
Timothy T. Chamberlain
www.sheriffofcolumbiacounty.com

SHERIFF'S SALE

WEDNESDAY FEBRUARY 10, 2010 AT 9:30 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 185 OF 2009 ED AND CIVIL WRIT NO. 1644 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 THOSE TWO CERTAIN LOTS, PIECES OR PARCELS OF LAND FORMERLY SITUATE IN THE BOROUGH OF WEST BERWICK, NOW THE BOROUGH OF BERWICK, COUNTY OF COLUMBIA AND STATE OF PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS, TO WIT:

PARCEL NO. 1:

BEGINNING ON FERRIS AVENUE AT THE CORNER OF LOT NO. 489; THENCE IN A WESTERLY DIRECTION ALONG FERRIS AVENUE A DISTANCE OF 45' TO WARREN ST.; THENCE IN A NORTHERLY DIRECTION ALONG WARREN ST. A DISTANCE OF 160' TO A 15' ALLEY; THENCE IN AN EASTERLY DIRECTION ALONG SAID ALLEY A DISTANCE OF 45' TO A CORNER OF LOT NO. 489; THENCE IN A SOUTHERLY DIRECTION ALONG LOT NO. 489 A DISTANCE OF 160' TO FERRIS AVENUE, THE PLACE OF BEGINNING. BEING LOT NO. 490.

PARCEL NO. 2:

BEGINNING ON THE NORTH SIDE OF FERRIS AVE. AT CORNER OF LOT NO. 490; THENCE IN AN EASTERLY DIRECTION ALONG FERRIS AVE. A DISTANCE OF 45' TO A CORNER OF LOT NO. 448; THENCE IN A NORTHERLY DIRECTION A DISTANCE OF 45' TO CORNER OF LOT NO. 490; THENCE IN A SOUTHERLY DIRECTION A DISTANCE OF 160' TO FERRIS AVE, THE PLACE OF BEGINNING, BEING LOT NO. 489 OF BERWICK LAND AND IMPROVEMENT COMPANY'S ADDITION TO BERWICK, FORMERLY WEST BERWICK, BEING PART OF WHAT WAS FORMERLY KNOWN AS THE FERRIS FARM, SEE PLOT PLAN RECORDED IN BLOOMSBURG IN MISCELLANEOUS BOOK NO. 8, PAGE 366.

BEING THE SAME PREMISES which Jane H. Kellogg and James Kellogg, her husband, by Deed dated August 8, 2001 and recorded August 20, 2001, in the Office for the Recorder of Deeds in and for the County of Columbia, in Deed Document No. 200108226, granted and conveyed unto the Thomas M. Garrison, Sr, and Jolynn M. Garrison, his wife, in fee.

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 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.

If proceeds are payable to the Plaintiff, the proceeds check will be payable to Plaintiff, unless the Columbia County Sheriff's Office receives advance written notice otherwise, signed by an authorized representation of the Plaintiff.

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

Sheriff of Columbia County
Timothy T. Chamberlain
www.sheriffofcolumbiacounty.com

COMMONWEALTH OF PENNSYLVANIA SS
COUNTY OF COLUMBIA

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: 2009-CV-1644
2009-ED-185

VS.

WRIT OF EXECUTION:

Thomas M. Garrison, Sr. and Jolynn M. Garrison
DEFENDANTS

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:

1185 Ferris Avenue, Berwick, PA 18603
See attached legal

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

Amount Due	$129,126.21
Interest from October 27, 2009 to	
Costs to be Added	

Seal of Court

Date: Oct. 29, 2009

Jami B. Kline
PROTHONOTARY

Deputy Prothonotary

COMMONWEALTH OF PENNSYLVANIA SS
COUNTY OF COLUMBIA

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: 2009-CV-1644
2009-ED-185

VS.

WRIT OF EXECUTION:

Thomas M. Garrison, Sr. and Jolynn M. Garrison
DEFENDANTS

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:

1185 Ferris Avenue, Berwick, PA 18603
See attached legal

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

Amount Due	$129,126.21
Interest from October 27, 2009 to	
Costs to be Added	

Seal of Court

Jami B. Kline
PROTHONOTARY

Date: 10/29/09

Deputy Prothonotary

SHAPIRO & DeNARDO, LLC
BY: CHRISTOPHER A. DeNARDO, ESQUIRE, ATTORNEY I.D. NO. 78447
MICHAEL CLARK, ESQ., ATTORNEY I.D. NO. 202929
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610)278-6800
S & D FILE NO. 09-036316

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. Thomas M. Garrison, Sr. 1185 Ferris Avenue Berwick, PA 18603 Jolynn M. Garrison 1185 Ferris Avenue Berwick, PA 18603 DEFENDANTS	COURT OF COMMON PLEAS CIVIL DIVISION COLUMBIA COUNTY NO: 2009-ED-188

STATE OF: Florida

COUNTY OF: Palm Beach

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 the Renaissance Home Equity Loan Asset-Backed Certificates, Series 2004-4
By: _____
NAME: Kevin M. Jackson
TITLE: Manager
Sworn to and subscribed before me this 23 day of Sept, 09

_____, Notary Public

09-036316

NOTARY PUBLIC-STATE OF FLORIDA
Lauren Gold
Commission #DD912607
Expires: JULY 30, 2013
BONDED THRU ATLANTIC BONDING CO., INC.

SHAPIRO & DeNARDO, LLC
BY: ILANA ZION, ESQUIRE
ATTORNEY I.D. NO: PA Bar # 87137
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610)278-6800
S & D FILE NO. 09-036316

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. Thomas M. Garrison, Sr. and Jolynn M. Garrison DEFENDANTS	COURT OF COMMON PLEAS CIVIL DIVISION COLUMBIA COUNTY NO: 2009-CV-1644

NOTICE OF INTENTION TO TAKE DEFAULT
UNDER Pa.R.C.P. 237.1
IMPORTANT NOTICE

TO: Thomas M. Garrison, Sr.
DATE OF NOTICE: October 15, 2009

You are in default because you have failed to enter a written appearance personally or by attorney and file in writing with the court your defenses or objections to the claims set forth against you. Unless you act within ten (10) days from the date of this notice, a Judgment may be entered against you without a hearing and you may lose your property or other important rights. You should take this notice to a lawyer at once. If you do not have a lawyer or cannot afford one, go to or telephone the following office 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.

NOTIFICACION IMPORTANTE

Usted se encuentra en estado de rebeldia por no haber tomado la accion requirida de su parte en este caso. Al no tomar la accion debida dentro de un termino de diez (10) dias de la fecha de esta notificacion, el tribuna podra, sin necesidad de compararecer usted in corte o escuchar preuba alguna, dictar sentencia en su contra. Usted puede perder bienes y otros derechos importantes. Debe llevar esta notificacion a un abogado immediatamente. Si usted no tiene abogado o si no tiene dinero suficiente para tal servicio, vaya en persona o llame por telefono a la oficina cuya direccion se encuentra escrita abajo para averiguar donde se puede conseguir assitencia legal:

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.

PERSONS TO WHOM RULE 237.1 NOTICE SENT TO:

Thomas M. Garrison, Sr., 1185 Ferris Avenue, Berwick, PA 18603

Jolynn M. Garrison, 1185 Ferris Avenue, Berwick, PA 18603

Ilana Zion

Ilana Zion, Esquire
Shapiro & DeNardo, LLC
Attorney for Plaintiff

SHAPIRO & DeNARDO, LLC
BY: ILANA ZION, ESQUIRE
ATTORNEY I.D. NO: PA Bar # 87137
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610)278-6800
S & D FILE NO. 09-036316

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. Thomas M. Garrison, Sr. and Jolynn M. Garrison DEFENDANTS	COURT OF COMMON PLEAS CIVIL DIVISION COLUMBIA COUNTY NO: 2009-CV-1644

NOTICE OF INTENTION TO TAKE DEFAULT
UNDER Pa.R.C.P. 237.1
IMPORTANT NOTICE

TO: Jolynn M. Garrison
DATE OF NOTICE: October 15, 2009

You are in default because you have failed to enter a written appearance personally or by attorney and file in writing with the court your defenses or objections to the claims set forth against you. Unless you act within ten (10) days from the date of this notice, a Judgment may be entered against you without a hearing and you may lose your property or other important rights. You should take this notice to a lawyer at once. If you do not have a lawyer or cannot afford one, go to or telephone the following office 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.

NOTIFICACION IMPORTANTE

Usted se encuentra en estado de rebeldia por no haber tomado la accion requirida de su parte en este caso. Al no tomar la accion debida dentro de un termino de diez (10) dias de la fecha de esta notificacion, el tribuna podra, sin necesidad de compararecer usted in corte o escuchar preuba alguna, dictar sentencia en su contra. Usted puede perder bienes y otros derechos importantes. Debe llevar esta notificacion a un abogado immediatamente. Si usted no tiene abogado o si no tiene dinero suficiente para tal servicio, vaya en persona o llame por telefono a la oficina cuya direccion se encuentra escrita abajo para averiguar donde se puede conseguir assitencia legal:

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.

PERSONS TO WHOM RULE 237.1 NOTICE SENT TO:

Thomas M. Garrison, Sr., 1185 Ferris Avenue, Berwick, PA 18603

Jolynn M. Garrison, 1185 Ferris Avenue, Berwick, PA 18603

Ilana Zion

Ilana Zion, Esquire
Shapiro & DeNardo, LLC
Attorney for Plaintiff

SHAPIRO & DeNARDO, LLC
BY: ILANA ZION, ESQUIRE
ATTORNEY I.D. NO: PA Bar # 87137
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610)278-6800
S & D FILE NO. 09-036316

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. Thomas M. Garrison, Sr. and Jolynn M. Garrison DEFENDANTS	COURT OF COMMON PLEAS CIVIL DIVISION COLUMBIA COUNTY NO: 2009-CV-1644

CERTIFICATION OF MAILING NOTICE UNDER RULE 237.1

The undersigned hereby certifies that a Written Notice of Intention to File a Praecipe for the Entry of Default Judgment was mailed to the defendant (s) and to his, her, their attorney of record, if any, after the default occurred and at least (10) days prior to the date of the filing of the Praecipe. Said Notice was sent on the date set forth in the copy of said Notice attached hereto, October 15, 2009 to the following Defendants:

Thomas M. Garrison, Sr., 1185 Ferris Avenue, Berwick, PA 18603

Jolynn M. Garrison, 1185 Ferris Avenue, Berwick, PA 18603

T. Donnell

Tiffany Donnell, Legal Assistant
to Ilana Zion, Esquire for
Shapiro & DeNardo, LLC

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. 09-036316

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. Thomas M. Garrison, Sr. and Jolynn M. Garrison DEFENDANTS	COURT OF COMMON PLEAS CIVIL DIVISION COLUMBIA COUNTY NO: 2009-CV-1644

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 **1185 Ferris Avenue, Berwick, PA 18603.**

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

   Thomas M. Garrison, Sr.
   1185 Ferris Avenue
   Berwick, PA 18603

   Jolynn M. Garrison
   1185 Ferris Avenue
   Berwick, PA 18603

2. Name and address of Defendants in the judgment:

   Thomas M. Garrison, Sr.
   1185 Ferris Avenue
   Berwick, PA 18603

   Jolynn M. Garrison
   1185 Ferris Avenue
   Berwick, PA 18603

3. Name and last known address of every judgment creditor whose judgment is a record lien on the real property to be sold:

HSBC Bank USA, N.A. as Trustee for the registered holders of the Renaissance Home Equity Loan Asset-Backed Certificates, Series 2004-4
c/o Ocwen Loan Servicing, LLC
1661 Worthington Road
West Palm Beach, FL 33415

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
c/o Ocwen Loan Servicing, LLC
1661 Worthington Road
West Palm Beach, FL 33415

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

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
1185 Ferris Avenue
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

09-036316

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

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. Thomas M. Garrison, Sr. and Jolynn M. Garrison
Docket No.: 2009-CV-1644
Property Address: 1185 Ferris Avenue, Berwick, PA 18603
S&D File No.: 09-036316

Sir/Madam:

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

Thomas M. Garrison, Sr., 1185 Ferris Avenue, Berwick, PA 18603
Jolynn M. Garrison, 1185 Ferris Avenue, Berwick, PA 18603

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

Your assistance in this matter is greatly appreciated.

Very truly yours,

Crystle Langello
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. 09-036316

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. Thomas M. Garrison, Sr. and Jolynn M. Garrison DEFENDANTS	COURT OF COMMON PLEAS CIVIL DIVISION COLUMBIA COUNTY NO: 2009-CV-1644

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: Thomas M. Garrison, Sr.
1185 Ferris Avenue
Berwick, PA 18603

Your house (real estate) at:

1185 Ferris Avenue, Berwick, PA 18603

04c-02-169

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

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

at _____ to enforce the court judgment of $129,126.21 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.

4. 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.

5. 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.

6. 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.

7. 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) 389-5622.

8. 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.

9. 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.

10. 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 days after the Sheriff 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.

11. 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.

09-036316

ALL THOSE TWO CERTAIN LOTS, PIECES OR PARCELS OF LAND FORMERLY SITUATE IN THE BOROUGH OF WEST BERWICK, NOW THE BOROUGH OF BERWICK, COUNTY OF COLUMBIA AND STATE OF PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS, TO WIT:

PARCEL NO. 1:

BEGINNING ON FERRIS AVENUE AT THE CORNER OF LOT NO. 489; THENCE IN A WESTERLY DIRECTION ALONG FERRIS AVENUE A DISTANCE OF 45' TO WARREN ST.; THENCE IN A NORTHERLY DIRECTION ALONG WARREN ST. A DISTANCE OF 160' TO A 15' ALLEY; THENCE IN AN EASTERLY DIRECTION ALONG SAID ALLEY A DISTANCE OF 45' TO A CORNER OF LOT NO. 489; THENCE IN A SOUTHERLY DIRECTION ALONG LOT NO. 489 A DISTANCE OF 160' TO FERRIS AVENUE, THE PLACE OF BEGINNING. BEING LOT NO. 490.

PARCEL NO. 2:

BEGINNING ON THE NORTH SIDE OF FERRIS AVE. AT CORNER OF LOT NO. 490; THENCE IN AN EASTERLY DIRECTION ALONG FERRIS AVE. A DISTANCE OF 45' TO A CORNER OF LOT NO. 448; THENCE IN A NORTHERLY DIRECTION A DISTANCE OF 45' TO CORNER OF LOT NO. 490; THENCE IN A SOUTHERLY DIRECTION A DISTANCE OF 160' TO FERRIS AVE, THE PLACE OF BEGINNING, BEING LOT NO. 489 OF BERWICK LAND AND IMPROVEMENT COMPANY'S ADDITION TO BERWICK, FORMERLY WEST BERWICK, BEING PART OF WHAT WAS FORMERLY KNOWN AS THE FERRIS FARM, SEE PLOT PLAN RECORDED IN BLOOMSBURG IN MISCELLANEOUS BOOK NO. 8, PAGE 366.

BEING THE SAME PREMISES which Jane H. Kellogg and James Kellogg, her husband, by Deed dated August 8, 2001 and recorded August 20, 2001, in the Office for the Recorder of Deeds in and for the County of Columbia, in Deed Document No. 200108226, granted and conveyed unto the Thomas M. Garrison, Sr, and Jolynn M. Garrison, his wife, in fee.

ALL THOSE TWO CERTAIN LOTS, PIECES OR PARCELS OF LAND FORMERLY SITUATE IN THE BOROUGH OF WEST BERWICK, NOW THE BOROUGH OF BERWICK, COUNTY OF COLUMBIA AND STATE OF PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS, TO WIT:

PARCEL NO. 1:

BEGINNING ON FERRIS AVENUE AT THE CORNER OF LOT NO. 489; THENCE IN A WESTERLY DIRECTION ALONG FERRIS AVENUE A DISTANCE OF 45' TO WARREN ST.; THENCE IN A NORTHERLY DIRECTION ALONG WARREN ST. A DISTANCE OF 160' TO A 15' ALLEY; THENCE IN AN EASTERLY DIRECTION ALONG SAID ALLEY A DISTANCE OF 45' TO A CORNER OF LOT NO. 489; THENCE IN A SOUTHERLY DIRECTION ALONG LOT NO. 489 A DISTANCE OF 160' TO FERRIS AVENUE, THE PLACE OF BEGINNING. BEING LOT NO. 490.

PARCEL NO. 2:

BEGINNING ON THE NORTH SIDE OF FERRIS AVE. AT CORNER OF LOT NO. 490; THENCE IN AN EASTERLY DIRECTION ALONG FERRIS AVE. A DISTANCE OF 45' TO A CORNER OF LOT NO. 448; THENCE IN A NORTHERLY DIRECTION A DISTANCE OF 45' TO CORNER OF LOT NO. 490; THENCE IN A SOUTHERLY DIRECTION A DISTANCE OF 160' TO FERRIS AVE, THE PLACE OF BEGINNING, BEING LOT NO. 489 OF BERWICK LAND AND IMPROVEMENT COMPANY'S ADDITION TO BERWICK, FORMERLY WEST BERWICK, BEING PART OF WHAT WAS FORMERLY KNOWN AS THE FERRIS FARM, SEE PLOT PLAN RECORDED IN BLOOMSBURG IN MISCELLANEOUS BOOK NO. 8, PAGE 366.

BEING THE SAME PREMISES which Jane H. Kellogg and James Kellogg, her husband, by Deed dated August 8, 2001 and recorded August 20, 2001, in the Office for the Recorder of Deeds in and for the County of Columbia, in Deed Document No. 200108226, granted and conveyed unto the Thomas M. Garrison, Sr, and Jolynn M. Garrison, his wife, in fee.

ALL THOSE TWO CERTAIN LOTS, PIECES OR PARCELS OF LAND FORMERLY SITUATE IN THE BOROUGH OF WEST BERWICK, NOW THE BOROUGH OF BERWICK, COUNTY OF COLUMBIA AND STATE OF PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS, TO WIT:

PARCEL NO. 1:

BEGINNING ON FERRIS AVENUE AT THE CORNER OF LOT NO. 489; THENCE IN A WESTERLY DIRECTION ALONG FERRIS AVENUE A DISTANCE OF 45' TO WARREN ST.; THENCE IN A NORTHERLY DIRECTION ALONG WARREN ST. A DISTANCE OF 160' TO A 15' ALLEY; THENCE IN AN EASTERLY DIRECTION ALONG SAID ALLEY A DISTANCE OF 45' TO A CORNER OF LOT NO. 489; THENCE IN A SOUTHERLY DIRECTION ALONG LOT NO. 489 A DISTANCE OF 160' TO FERRIS AVENUE, THE PLACE OF BEGINNING. BEING LOT NO. 490.

PARCEL NO. 2:

BEGINNING ON THE NORTH SIDE OF FERRIS AVE. AT CORNER OF LOT NO. 490; THENCE IN AN EASTERLY DIRECTION ALONG FERRIS AVE. A DISTANCE OF 45' TO A CORNER OF LOT NO. 448; THENCE IN A NORTHERLY DIRECTION A DISTANCE OF 45' TO CORNER OF LOT NO. 490; THENCE IN A SOUTHERLY DIRECTION A DISTANCE OF 160' TO FERRIS AVE, THE PLACE OF BEGINNING, BEING LOT NO. 489 OF BERWICK LAND AND IMPROVEMENT COMPANY'S ADDITION TO BERWICK, FORMERLY WEST BERWICK, BEING PART OF WHAT WAS FORMERLY KNOWN AS THE FERRIS FARM, SEE PLOT PLAN RECORDED IN BLOOMSBURG IN MISCELLANEOUS BOOK NO. 8, PAGE 366.

BEING THE SAME PREMISES which Jane H. Kellogg and James Kellogg, her husband, by Deed dated August 8, 2001 and recorded August 20, 2001, in the Office for the Recorder of Deeds in and for the County of Columbia, in Deed Document No. 200108226, granted and conveyed unto the Thomas M. Garrison, Sr, and Jolynn M. Garrison, his wife, in fee.

ALL THOSE TWO CERTAIN LOTS, PIECES OR PARCELS OF LAND FORMERLY SITUATE IN THE BOROUGH OF WEST BERWICK, NOW THE BOROUGH OF BERWICK, COUNTY OF COLUMBIA AND STATE OF PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS, TO WIT:

PARCEL NO. 1:

BEGINNING ON FERRIS AVENUE AT THE CORNER OF LOT NO. 489; THENCE IN A WESTERLY DIRECTION ALONG FERRIS AVENUE A DISTANCE OF 45' TO WARREN ST.; THENCE IN A NORTHERLY DIRECTION ALONG WARREN ST. A DISTANCE OF 160' TO A 15' ALLEY; THENCE IN AN EASTERLY DIRECTION ALONG SAID ALLEY A DISTANCE OF 45' TO A CORNER OF LOT NO. 489; THENCE IN A SOUTHERLY DIRECTION ALONG LOT NO. 489 A DISTANCE OF 160' TO FERRIS AVENUE, THE PLACE OF BEGINNING. BEING LOT NO. 490.

PARCEL NO. 2:

BEGINNING ON THE NORTH SIDE OF FERRIS AVE. AT CORNER OF LOT NO. 490; THENCE IN AN EASTERLY DIRECTION ALONG FERRIS AVE. A DISTANCE OF 45' TO A CORNER OF LOT NO. 448; THENCE IN A NORTHERLY DIRECTION A DISTANCE OF 45' TO CORNER OF LOT NO. 490; THENCE IN A SOUTHERLY DIRECTION A DISTANCE OF 160' TO FERRIS AVE, THE PLACE OF BEGINNING, BEING LOT NO. 489 OF BERWICK LAND AND IMPROVEMENT COMPANY'S ADDITION TO BERWICK, FORMERLY WEST BERWICK, BEING PART OF WHAT WAS FORMERLY KNOWN AS THE FERRIS FARM, SEE PLOT PLAN RECORDED IN BLOOMSBURG IN MISCELLANEOUS BOOK NO. 8, PAGE 366.

BEING THE SAME PREMISES which Jane H. Kellogg and James Kellogg, her husband, by Deed dated August 8, 2001 and recorded August 20, 2001, in the Office for the Recorder of Deeds in and for the County of Columbia, in Deed Document No. 200108226, granted and conveyed unto the Thomas M. Garrison, Sr, and Jolynn M. Garrison, his wife, in fee.

ALL THOSE TWO CERTAIN LOTS, PIECES OR PARCELS OF LAND FORMERLY SITUATE IN THE BOROUGH OF WEST BERWICK, NOW THE BOROUGH OF BERWICK, COUNTY OF COLUMBIA AND STATE OF PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS, TO WIT:

PARCEL NO. 1:

BEGINNING ON FERRIS AVENUE AT THE CORNER OF LOT NO. 489; THENCE IN A WESTERLY DIRECTION ALONG FERRIS AVENUE A DISTANCE OF 45' TO WARREN ST.; THENCE IN A NORTHERLY DIRECTION ALONG WARREN ST. A DISTANCE OF 160' TO A 15' ALLEY; THENCE IN AN EASTERLY DIRECTION ALONG SAID ALLEY A DISTANCE OF 45' TO A CORNER OF LOT NO. 489; THENCE IN A SOUTHERLY DIRECTION ALONG LOT NO. 489 A DISTANCE OF 160' TO FERRIS AVENUE, THE PLACE OF BEGINNING. BEING LOT NO. 490.

PARCEL NO. 2:

BEGINNING ON THE NORTH SIDE OF FERRIS AVE. AT CORNER OF LOT NO. 490; THENCE IN AN EASTERLY DIRECTION ALONG FERRIS AVE. A DISTANCE OF 45' TO A CORNER OF LOT NO. 448; THENCE IN A NORTHERLY DIRECTION A DISTANCE OF 45' TO CORNER OF LOT NO. 490; THENCE IN A SOUTHERLY DIRECTION A DISTANCE OF 160' TO FERRIS AVE, THE PLACE OF BEGINNING, BEING LOT NO. 489 OF BERWICK LAND AND IMPROVEMENT COMPANY'S ADDITION TO BERWICK, FORMERLY WEST BERWICK, BEING PART OF WHAT WAS FORMERLY KNOWN AS THE FERRIS FARM, SEE PLOT PLAN RECORDED IN BLOOMSBURG IN MISCELLANEOUS BOOK NO. 8, PAGE 366.

BEING THE SAME PREMISES which Jane H. Kellogg and James Kellogg, her husband, by Deed dated August 8, 2001 and recorded August 20, 2001, in the Office for the Recorder of Deeds in and for the County of Columbia, in Deed Document No. 200108226, granted and conveyed unto the Thomas M. Garrison, Sr, and Jolynn M. Garrison, his wife, in fee.

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. 09-036316

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. Thomas M. Garrison, Sr. and Jolynn M. Garrison DEFENDANTS	COURT OF COMMON PLEAS CIVIL DIVISION COLUMBIA COUNTY NO:2009-CV-1644

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
c/o Ocwen Loan Servicing, LLC
1661 Worthington Road
West Palm Beach, FL 33415

and that the last known addresses of the judgment debtors (Defendants) are:

Thomas M. Garrison, Sr.
1185 Ferris Avenue
Berwick, PA 18603

Jolynn M. Garrison
1185 Ferris Avenue
Berwick, PA 18603

SHAPIRO & DeNARDO, LLC

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

09-036316

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. 09-036316

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. Thomas M. Garrison, Sr. and Jolynn M. Garrison DEFENDANTS	COURT OF COMMON PLEAS CIVIL DIVISION COLUMBIA COUNTY NO:2009-CV-1644

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
___X___ 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 Defendants

(b) Expiration of 30 days since the service of notice

(c) Defendants failure to request or appear at meeting with Mortgagee or Consumer Credit Counseling Agency

(d) Defendants 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: CHRISTOPHER A. DeNARDO, ESQUIRE, ATTORNEY I.D. NO. 78447
MICHAEL CLARK, ESQ., ATTORNEY I.D. NO. 202929
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610)278-6800
S & D FILE NO. 09-036316

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. Thomas M. Garrison, Sr. 1185 Ferris Avenue Berwick, PA 18603 Jolynn M. Garrison 1185 Ferris Avenue Berwick, PA 18603 DEFENDANTS	COURT OF COMMON PLEAS CIVIL DIVISION COLUMBIA COUNTY NO:

STATE OF: Florida

COUNTY OF: Palm Beach

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 the Renaissance Home Equity Loan Asset-Backed Certificates, Series 2004-4
By: _____
NAME: Kevin M. Jackson
TITLE: Manager
Sworn to and subscribed before me this 23 day of Sept, 09

_____, Notary Public

09-036316

NOTARY PUBLIC-STATE OF FLORIDA
Lauren Gold
Commission # DD912607
Expires: JULY 30, 2013
BONDED THRU ATLANTIC BONDING CO., INC.

WAIVER OF WATCHMAN/WAIVER OF INSURANCE - Any Deputy Sheriff levying upon or attaching any property under which writ may leave same without a watchman, in custody or whoever is found in possession, after notifying such person of such levy or attachment, without liability on the part of such deputy or the sheriff to any plaintiff herein for any loss, destruction or removal of any such property before sheriff's sale thereof; and the Sheriff is hereby released from all liability to protect the property described in the above execution by insurance, which insurance is hereby waived.

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. 09-036316

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. Thomas M. Garrison, Sr. and Jolynn M. Garrison DEFENDANTS	COURT OF COMMON PLEAS CIVIL DIVISION COLUMBIA COUNTY NO: 2009-CV-1644

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 **1185 Ferris Avenue, Berwick, PA 18603.**

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

   Thomas M. Garrison, Sr.
   1185 Ferris Avenue
   Berwick, PA 18603

   Jolynn M. Garrison
   1185 Ferris Avenue
   Berwick, PA 18603

2. Name and address of Defendants in the judgment:

   Thomas M. Garrison, Sr.
   1185 Ferris Avenue
   Berwick, PA 18603

   Jolynn M. Garrison
   1185 Ferris Avenue
   Berwick, PA 18603

3. Name and last known address of every judgment creditor whose judgment is a record lien on the real property to be sold:

HSBC Bank USA, N.A. as Trustee for the registered holders of the Renaissance Home Equity Loan Asset-Backed Certificates, Series 2004-4
c/o Ocwen Loan Servicing, LLC
1661 Worthington Road
West Palm Beach, FL 33415

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
c/o Ocwen Loan Servicing, LLC
1661 Worthington Road
West Palm Beach, FL 33415

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

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
1185 Ferris Avenue
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

09-036316

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

Columbia County Sheriff
35 West Main Street
Bloomsburg, PA 17815
Attn: Real Estate Deputy

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. Thomas M. Garrison, Sr. and Jolynn M. Garrison
Docket No.: 2009-CV-1644
Property Address: 1185 Ferris Avenue, Berwick, PA 18603
S&D File No.: 09-036316

Dear 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:

- Required Sale deposit
- Required number of 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,

Crystle Langello
Legal Assistant

Enclosures

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

336459

DATE	10/26/2009
AMOUNT	***1,350.00

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

VOID AFTER 90 DAYS

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

09-036316,GARRISON SR.

⑈336459⑈ ⑆071000505⑆ 5201147419⑈