

SHERIFF'S SALE COST SHEET

11500 Bank vs. Nature's
 NO. 96-09 ED NO. 568-09 JD DATE/TIME OF SALE March

DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$ <u>165.00</u>
LEVY (PER PARCEL	\$15.00
MAILING COSTS	\$ <u>50.00</u>
ADVERTISING SALE BILLS & COPIES	\$17.50
ADVERTISING SALE (NEWSPAPER)	\$15.00
MILEAGE	\$ <u>24.00</u>
POSTING HANDBILL	\$15.00
CRYING/ADJOURN SALE	\$10.00
SHERIFF'S DEED	\$35.00
TRANSFER TAX FORM	\$25.00
DISTRIBUTION FORM	\$25.00
COPIES	\$ <u>5.50</u>
NOTARY	\$ <u>15.00</u>
TOTAL ***** \$ <u>387.00</u>	

WEB POSTING	\$150.00
PRESS ENTERPRISE INC.	\$ <u>213.17</u>
SOLICITOR'S SERVICES	\$75.00
TOTAL ***** \$ <u>368.17</u>	

PROTHONOTARY (NOTARY)	\$10.00
RECORDER OF DEEDS	\$
TOTAL ***** \$	

REAL ESTATE TAXES:

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

MUNICIPAL FEES DUE:

SEWER 20	\$
WATER 20	\$
TOTAL ***** \$	

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

TOTAL COSTS (OPENING BID) \$ 815.17

1350 - Deposit
McFaul # 53482

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

October 6, 2009

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. Michelle K. Waters and Dennis L. Waters
Docket No.: 2009-CV-568
Property Address: 201 South Orchard Street, Berwick, PA 18603
S&D File No.: 09-035039

Dear Sir or Madam:

Kindly stay Sheriff's sale currently scheduled for October 14, 2009 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

SHERIFF'S SALE COST SHEET

HSBC Bank vs. Michelle & Dennis Waters
 NO. 96-07 ED NO. 568-09 JD DATE/TIME OF SALE July 29 0900

DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$ <u>165.00</u>
LEVY (PER PARCEL	\$15.00
MAILING COSTS	\$ <u>30.00</u>
ADVERTISING SALE BILLS & COPIES	\$17.50
ADVERTISING SALE (NEWSPAPER)	\$15.00
MILEAGE	\$ <u>24.00</u>
POSTING HANDBILL	\$15.00
CRYING/ADJOURN SALE	\$10.00
SHERIFF'S DEED	\$35.00
TRANSFER TAX FORM	\$25.00
DISTRIBUTION FORM	\$25.00
COPIES	\$ <u>5.50</u>
NOTARY	\$ <u>15.00</u>
TOTAL *****	\$ <u>472.00</u>

WEB POSTING	\$150.00
PRESS ENTERPRISE INC.	\$ <u>213.18</u>
SOLICITOR'S SERVICES	\$75.00
TOTAL *****	\$ <u>438.18</u>

PROTHONOTARY (NOTARY)	\$10.00
RECORDER OF DEEDS	\$ <u>46.50</u>
TOTAL *****	\$ <u>56.50</u>

REAL ESTATE TAXES:	
BORO, TWP & COUNTY 20	\$ <u>10.00</u>
SCHOOL DIST. 20	\$ <u>50.00</u>
DELINQUENT 20	\$ <u>5.00</u>
TOTAL *****	\$ <u>65.00</u>

MUNICIPAL FEES DUE:	
SEWER 20	\$ <u>452.82</u>
WATER 20	\$ <u>0.00</u>
TOTAL *****	\$ <u>452.82</u>

SURCHARGE FEE (DSTE)	\$ <u>120.00</u>
MISC. _____	\$ _____
_____	\$ _____
TOTAL *****	\$ <u>-0-</u>

TOTAL COSTS (OPENING BID) \$ 205.41

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

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

2. Article Number
(Transfer from service label)

7007 2560 0002 1259 9456

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-15

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

☐ Agent☒ Addressee

B. Received by (Printed Name)

C. Date of Delivery

MAY 15 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

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

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

2. Article Number
(Transfer from service label)

7007 2560 0002 1259 9463

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-15

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

☐ Agent☒ Addressee

B. Received by (Printed Name)

C. Date of Delivery

MAY 15 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

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

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

2. Article Number
(Transfer from service label)

7007 2560 0002 1259 9487

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-15

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

☐ Agent☒ Addressee

B. Received by (Printed Name)

C. Date of Delivery

MAY 18 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



August 14, 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 THE REMAISSANCE HOME EQUITY LOAN ASSET-
BACKED CERTIFICATES, SERIES 2004-4**

VS.

**MICHELLE K. WATERS
DENNIS L. WATERS**

DOCKET # 96ED2009

JD # 568JD2009

Dear Timothy:

The **updated** amount due on the sewer account #129943 for the property located at 201 S. Orchard Street Berwick, Pa through December 31, 2009 is **\$260.55**.

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

Sincerely,

A handwritten signature in cursive script, reading "Kelly Greer", is written over the typed name.

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

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-EBERSON +**MICHAEL J. CLARK +****ILANA ZION****LESLIE RASE**

+ Also Licensed in New Jersey

July 28, 2009

VIA FACSIMILE: 570-389-5625

Office of the Sheriff of Columbia County

Attn: Sheriff Chamberlain

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. Michelle K.
Waters and Dennis L. Waters
C.P. #2009-CV-568,
Sale Date: July 29, 2009
Our File # 09-035039

Dear Sheriff Chamberlain:

Kindly continue the above-referenced sale for ninety (90) 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

Oct. 14/ 0900

SHERIFF'S SALE COST SHEET

HSBC Bank vs. Michelle & Dennis Waters
 NO. 96-02 ED NO. 568-09 JD DATE/TIME OF SALE July 29 0900

DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$ <u>165.00</u>
LEVY (PER PARCEL	\$15.00
MAILING COSTS	\$ <u>30.00</u>
ADVERTISING SALE BILLS & COPIES	\$17.50
ADVERTISING SALE (NEWSPAPER)	\$15.00
MILEAGE	\$ <u>74.00</u>
POSTING HANDBILL	\$15.00
CRYING/ADJOURN SALE	\$10.00
SHERIFF'S DEED	\$35.00
TRANSFER TAX FORM	\$25.00
DISTRIBUTION FORM	\$25.00
COPIES	\$ <u>5.50</u>
NOTARY	\$ <u>15.00</u>
TOTAL *****	\$ <u>412.00</u>

WEB POSTING	\$150.00
PRESS ENTERPRISE INC.	\$ <u>313.18</u>
SOLICITOR'S SERVICES	\$75.00
TOTAL *****	\$ <u>438.18</u>

PROTHONOTARY (NOTARY)	\$10.00
RECORDER OF DEEDS	\$ <u>46.50</u>
TOTAL *****	\$ <u>56.50</u>

REAL ESTATE TAXES:		
BORO, TWP & COUNTY 20		\$ <u>5.00</u>
SCHOOL DIST. 20		\$ <u>5.00</u>
DELINQUENT 20		\$ <u>5.00</u>
TOTAL *****		\$ <u>15.00</u>

MUNICIPAL FEES DUE:		
SEWER 20		\$ <u>452.82</u>
WATER 20		\$ <u>0.00</u>
TOTAL *****		\$ <u>452.82</u>

SURCHARGE FEE (DSTE)	\$ <u>120.00</u>
MISC. _____	\$ _____
_____	\$ _____
TOTAL *****	\$ <u>-0-</u>

TOTAL COSTS (OPENING BID) \$ 2005.41

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. 09-035039

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.

Michelle K. Waters
and
Dennis L. Waters
DEFENDANT(S)

COURT OF COMMON PLEAS
COLUMBIA COUNTY

NO: 2009-CV-568

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 May 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

09-035039

COLUMBIA COUNTY SHERIFF'S OFFICE

SHERIFF'S REAL ESTATE FINAL COST SHEET

HSBC Bank vs Michelle & Dennis Waters

NO. 96-07 ED NO. 568-09 JD

DATE/TIME OF SALE: July 27 0900

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 \$ _____

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 July 8, 15, 22, 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 22nd day of July, 2009.

My commission expires

COMMONWEALTH OF PENNSYLVANIA
(Notary Public)
Deborah 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.



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.

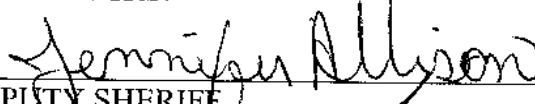
MICHELLE & DENNIS WATERS

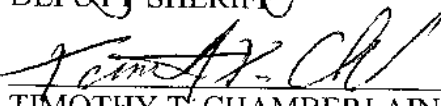
WRIT OF EXECUTION #96 OF 2009 ED

POSTING OF PROPERTY

June 25, 2009 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE
PROPERTY OF MICHELLE & DENNIS WATERS AT 201 SOUTH ORCHARD ST. BERWICK
COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY
COLUMBIA COUNTY DEPUTY SHERIFF JENNIFER ALLISON.


SO ANSWERS:

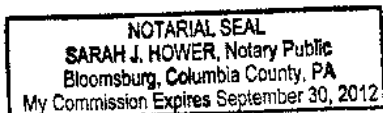

DEPUTY SHERIFF


TIMOTHY T. CHAMBERLAIN
SHERIFF

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 26TH DAY OF JUNE 2009





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 # 96ED2009

VS

MORTGAGE FORECLOSURE

MICHELLE K. WATERS
DENNIS L. WATERS

AFFIDAVIT OF SERVICE

NOW, THIS TUESDAY, MAY 19, 2009, AT 3:10 PM, SERVED THE WITHIN MORTGAGE
FORECLOSURE UPON MICHELLE WATERS AT SHERIFF'S OFFICE, BLOOMSBURG BY
HANDING TO MICHELLE WATERS, , A TRUE AND ATTESTED COPY OF THE ORIGINAL
WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

Timothy T. Chamberlain

SHERIFF TIMOTHY T. CHAMBERLAIN

SWORN AND SUBSCRIBED BEFORE ME
THIS WEDNESDAY, MAY 20, 2009

Melissa M Eckroth
NOTARY PUBLIC

J. Arter
J. ARTER
DEPUTY SHERIFF



TIMOTHY T. CHAMBERLAIN



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

PHONE
(570) 389-5622

24 HOUR PHONE
(370) 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 # 96ED2009

VS

MORTGAGE FORECLOSURE

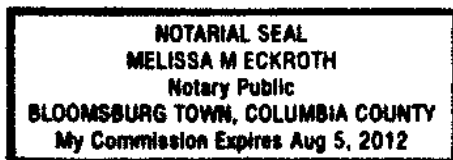
MICHELLE K. WATERS
DENNIS L. WATERS

AFFIDAVIT OF SERVICE

NOW, THIS FRIDAY, MAY 15, 2009, AT 4:25 PM, SERVED THE WITHIN MORTGAGE
FORECLOSURE UPON DENNIS WATERS AT SHERIFF'S OFFICE, BLOOMSBURG BY
HANDING TO DENNIS WATERS, , A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT
AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SWORN AND SUBSCRIBED BEFORE ME
THIS MONDAY, MAY 18, 2009

Melissa M Eckroth
NOTARY PUBLIC



SO ANSWERS,

Timothy T. Chamberlain

SHERIFF TIMOTHY T. CHAMBERLAIN

X J. Devaney
J. DEVANEY
DEPUTY SHERIFF

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 5/12/2009

SERVICE# 1 - OF - 12 SERVICES
DOCKET # 96ED2009

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

MICHELLE K. WATERS
DENNIS L. WATERS

ATTORNEY FIRM

SHAPIRO AND DENARDO, LLC

PERSON/CORP TO SERVED

MICHELLE WATERS

201 SOUTH ORCHARD STREET

BERWICK

PAPERS TO SERVED

MORTGAGE FORECLOSURE

SERVED UPON

Michelle

RELATIONSHIP

DEF

IDENTIFICATION

DATE

5-19-9

TIME

1510

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

5/14/09

1245

S-11

NALC

5/15/09

1055

S-11 / S-12

NP

DEPUTY

J. Carter

DATE

5-19-9

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: UMBIA County

DATE
03/009BILL NO.
6490

DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	TAX AMOUNT DUE	INCL PENALTY
GENERAL	15,385	6.146	92.67	94.56	104.02
SINKING		1.345	20.28	20.69	22.76
FIRE		1.25	18.85	19.23	20.19
LIGHT		1.75	26.38	26.92	28.27
BORO RE		10.6	159.82	163.08	171.23
The discount & penalty have been calculated for your convenience			PAY THIS AMOUNT 318.00 <small>April 30 If paid on or before</small>	324.48 <small>June 30 If paid on or before</small>	346.47 <small>June 30 If paid after</small>

TAXES ARE DUE & PAYABLE - PROMPT PAYMENT IS REQUESTED

WATERS DENNIS L & MICHELLE K
201 SOUTH ORCHARD STREET
BERWICK PA 18603

CNTY TWP
Discount 2 % 2 %
Penalty 10 % 5 %
PARCEL: 04C-03-115-00,000
201 ORCHARD ST
.1309 Acres Land 2,500
Buildings 12,885
Total Assessment 15,385

This tax returned to
courthouse on:
January 1, 2010
CK 324.00

FILE COPY

318.00

600 pm

43009

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: T. CHAMBERLAIN
DATE RECEIVED 5/12/2009

SERVICE# 2 - OF - 12 SERVICES
DOCKET # 96ED2009

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

MICHELLE K. WATERS
DENNIS L. WATERS

ATTORNEY FIRM

SHAPIRO AND DENARDO, LLC

PERSON/CORP TO SERVED
DENNIS WATERS
201 SOUTH ORCHARD STREET
BERWICK

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON DENNIS WATERS

RELATIONSHIP DEFENDANT IDENTIFICATION _____

DATE 5/15/09 TIME 1625 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

☒ OTHER (SPECIFY) PICKED UP AT SHERIFF'S
OFFICE

ATTEMPTS

DATE	TIME	OFFICER	REMARKS
<u>5/14/09</u>	<u>1245</u>	<u>S-11</u>	<u>NACC</u>
<u>5/15/09</u>	<u>1055</u>	<u>S-11 / S-12</u>	<u>WA</u>

DEPUTY

[Signature]

DATE 5/15/09



May 15, 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 THE RENAISSANCE HOME EQUITY LOAN ASSET-
BACKED CERTIFICATES, SERIES 2004-4**

VS.

**MICHELLE K. WATERS
DENNIS L. WATERS**

DOCKET # 96ED2009

JD # 568JD2009

Dear Timothy:

The amount due on the sewer account #129943 for the property located at 201 S. Orchard Street Berwick, Pa through September 30, 2009 is \$452.82.

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

Sincerely,

A handwritten signature in black ink, appearing to read "Kelly Groer", is written over the typed name.

Kelly Groer
Authority Clerk

Hearing Impaired 711

"BAJSA is an Equal Opportunity Provider and Employer"

Hearing Impaired 711

1108 Freas Avenue • Berwick, Pennsylvania 18603

"BAJSA is an Equal Opportunity Provider and Provider"

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

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 5/12/2009

SERVICE# 4 - OF - 12 SERVICES
DOCKET # 96ED2009

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

MICHELLE K. WATERS
DENNIS L. WATERS

ATTORNEY FIRM

SHAPIRO AND DENARDO, LLC

PERSON/CORP TO SERVED

CONNIE GINGHER-TAX COLLECTOR

1615 LINCOLN AVE.

BERWICK

PAPERS TO SERVED

MORTGAGE FORECLOSURE

SERVED UPON Connie Gingham (Tax Collector)

RELATIONSHIP _____ IDENTIFICATION _____

DATE 5/13/09 TIME 1530 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. G. Gentry DATE 5/13/09

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 5/12/2009

SERVICE# 5 - OF - 12 SERVICES
DOCKET # 96ED2009

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

MICHELLE K. WATERS
DENNIS L. WATERS

ATTORNEY FIRM

SHAPIRO AND DENARDO, LLC

PERSON/CORP TO SERVED

BERWICK SEWER

1108 FREAS AVE.

BERWICK

PAPERS TO SERVED

MORTGAGE FORECLOSURE

SERVED UPON Henry Grover (Secretary)

RELATIONSHIP _____ IDENTIFICATION _____

DATE 5/13/09 TIME 1000 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 _____

☒ OTHER (SPECIFY) Secretary at Berwick Sewer.
Authority

ATTEMPTS

DATE

TIME

OFFICER

REMARKS

DEPUTY

[Signature]

DATE 5/13/09

COUNTY OF COLUMBIA
REAL ESTATE TAX LIEN CERTIFICATE

DATE:13-MAY-09

FEE:\$5.00

CERT. NO:6140

WATERS DENNIS L & MICHELLE K
201 SOUTH ORCHARD STREET
BERWICK PA 18603

DISTRICT: BERWICK BORO
DEED
LOCATION: PART LOT 31
PARCEL: 04C-03 -115-00,000

YEAR	BILL ROLL	AMOUNT	INTEREST	PENDING COSTS	TOTAL AMOUNT DUE
2008	PRIM	0.00	0.00	0.00	0.00
TOTAL DUE :					\$0.00

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

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

REQUESTED BY:

Timothy T. Chamberlain, Sheriff
dm.

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 5/12/2009

SERVICE# 6 - OF - 12 SERVICES
DOCKET # 96ED2009

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

MICHELLE K. WATERS
DENNIS L. WATERS

ATTORNEY FIRM

SHAPIRO AND DENARDO, LLC

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

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON MAUREEN COLE

RELATIONSHIP INTAKE CLERK IDENTIFICATION _____

DATE 5/13/09 TIME 1345 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 INTAKE
CLERK AT DOM. RELATIONS

ATTEMPTS

DATE

TIME

OFFICER

REMARKS

DEPUTY

B. G. Barall

DATE

5/13/09

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 5/12/2009

SERVICE# 9 - OF - 12 SERVICES
DOCKET # 96ED2009

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

MICHELLE K. WATERS
DENNIS L. WATERS

ATTORNEY FIRM

SHAPIRO AND DENARDO, LLC

PERSON/CORP TO SERVED

COLUMBIA COUNTY TAX CLAIM

PO BOX 380

BLOOMSBURG

PAPERS TO SERVED

MORTGAGE FORECLOSURE

SERVED UPON DEB MILLER

RELATIONSHIP CLERK IDENTIFICATION _____

DATE 5/13/09 TIME 1325 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 CLERK
IN TAX OFFICE

ATTEMPTS
DATE

TIME

OFFICER

REMARKS

DEPUTY

Bill Carroll

DATE

5/13/09

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

Wednesday, May 13, 2009

**HOUSEHOLD REALTY CORP.
575 PIERCE STREET, STE. 202
KINGSTON, PA 18704-**

**HSBC BANK USA, N.A., AS TRUSTEE FOR THE REGISTERED HOLDERS OF
THE RENAISSANCE HOME EQUITY LOAN ASSET-BACKED
CERTIFICATES, SERIES 2004-4
VS
MICHELLE K. WATERS
DENNIS L. WATERS**

DOCKET # 96ED2009

JD # 568JD2009

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
Sheriff of Columbia County

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. 09-035039

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.

Michelle K. Waters and Dennis L. Waters

DEFENDANTS

COURT OF COMMON PLEAS
COLUMBIA COUNTY

NO: 2009-CV-568

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: Dennis L. Waters
201 South Orchard Street
Berwick, PA 18603

Your house (real estate) at: 201 South Orchard Street, Berwick, PA 18603 is scheduled to be sold at Sheriff's Sale on July 29, 2009 at 9:00 am in Columbia County Sheriff's County, 35 West Main Street, Bloomsburg, PA 17185 to enforce the court judgment of \$80,060.72 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 (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: *.
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 piece or parcel of land situate in the Borough of Berwick, County of Columbia and state of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a corner of lot numbered 30 and Orchard Street; thence along said Lot No, 30 a distance of 89 feet; thence across Lot No. 31 in a northerly direction and parallel with said Orchard Street, a distance of 69 feet to a corner of Lot No. 10 and land late of Frank Fahringer; thence along land late of Frank Fahringer a distance of 91 feet to Orchard Street; thence along Orchard Street a distance of 55 feet to the place of beginning. The same being the east end of Lot No. 31 on the revised map of Fair Ground Plot of lots of Edward W. Hughes Estate.

BEING the same premises which Rachel S. Milheim, by Deed dated June 21, 2002 and recorded June 21, 2002, in the Office for the Recorder of Deeds in and for the County of Columbia, in Deed Document No. 200207381, granted and conveyed unto the Dennis L. Waters and Michelle K. Waters, husband and wife, in fee.

REAL ESTATE OUTLINE

ED # 96-09

DATE RECEIVED 5-12-09
DOCKET AND INDEX 5-13-09

CHECK FOR PROPER INFO.

WRIT OF EXECUTION	<u>✓</u>	
COPY OF DESCRIPTION	<u>✓</u>	
WHEREABOUTS OF LKA	<u>✓</u>	
NON-MILITARY AFFIDAVIT	<u>✓</u>	
NOTICES OF SHERIFF SALE	<u>✓</u>	
WAIVER OF WATCHMAN	<u>✓</u>	
AFFIDAVIT OF LIENS LIST	<u>✓</u>	
CHECK FOR \$1,350.00 OR _____	<u>✓</u>	CK# <u>327605</u>

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

SALE DATE	<u>July 29, 09</u>	TIME <u>0900</u>
POSTING DATE	<u>June 25, 09</u>	
ADV. DATES FOR NEWSPAPER	1 ST WEEK <u>July 8</u>	
	2 ND WEEK <u>15</u>	
	3 RD WEEK <u>22, 09</u>	

SHERIFF'S SALE

Wednesday, July 29th, 2009 at 09:00 A.M.

BY VIRTUE OF WRIT OF EXECUTION NO. 96ED2009 AND CIVIL WRIT NO. 568JD2009 ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY CIVIL DIVISION TO ME DIRECTED THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

ALL that certain piece or parcel of land situate in the Borough of Berwick, County of Columbia and state of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a corner of lot numbered 30 and Orchard Street; thence along said Lot No. 30 a distance of 89 feet; thence across Lot No. 31 in a northerly direction and parallel with said Orchard Street, a distance of 69 feet to a corner of Lot No. 10 and land late of Frank Fahringer; thence along land late of Frank Fahringer a distance of 91 feet to Orchard Street; thence along Orchard Street a distance of 55 feet to the place of beginning. The same being the east end of Lo No. 31 on the revised map of Fair Ground Plot of lots of Edward W. Hughes Estate.

BEING the same premises which Rachel S. Milheim, by Deed dated June 21, 2002 and recorded June 21, 2002, in the Office for the Recorder of Deeds in and for the County of Columbia, in Deed Document No. 200207381, granted and conveyed unto the Dennis L. Waters and Michelle K. Waters, husband and 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 property, or to resell the property at the bidder's risk and maintain an action against the bidder for breach of contract. In the case of a default all sums paid by the bidder will be considered forfeited, but will be applied against any damages recoverable. The defaulting bidder will be responsible for any attorney fees incurred by the Sheriff in connection with any action against the bidder in which the bidder is found liable for damages.

Plaintiff's Attorney
Michael J. Clark, Esq.
3600 Horizon Drive, Suite 150
King of Prussia, PA 19406

Sheriff of Columbia County
Timothy T. Chamberlain
<http://www.sheriffofcolumbiacounty.com/>

SHERIFF'S SALE

Wednesday, July 29th, 2009 at 09:00 A.M.

BY VIRTUE OF WRIT OF EXECUTION NO. 96ED2009 AND CIVIL WRIT NO. 568JD2009 ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY CIVIL DIVISION TO ME DIRECTED THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

ALL that certain piece or parcel of land situate in the Borough of Berwick, County of Columbia and state of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a corner of lot numbered 30 and Orchard Street; thence along said Lot No. 30 a distance of 89 feet; thence across Lot No. 31 in a northerly direction and parallel with said Orchard Street, a distance of 69 feet to a corner of Lot No. 10 and land late of Frank Fahringer; thence along land late of Frank Fahringer a distance of 91 feet to Orchard Street; thence along Orchard Street a distance of 55 feet to the place of beginning. The same being the east end of Lo No. 31 on the revised map of Fair Ground Plot of lots of Edward W. Hughes Estate.

BEING the same premises which Rachel S. Milheim, by Deed dated June 21, 2002 and recorded June 21, 2002, in the Office for the Recorder of Deeds in and for the County of Columbia, in Deed Document No. 200207381, granted and conveyed unto the Dennis L. Waters and Michelle K. Waters, husband and 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 property, or to resell the property at the bidder's risk and maintain an action against the bidder for breach of contract. In the case of a default all sums paid by the bidder will be considered forfeited, but will be applied against any damages recoverable. The defaulting bidder will be responsible for any attorney fees incurred by the Sheriff in connection with any action against the bidder in which the bidder is found liable for damages.

Plaintiff's Attorney
Michael J. Clark, Esq.
3600 Horizon Drive, Suite 150
King of Prussia, PA 19406

Sheriff of Columbia County
Timothy T. Chamberlain
<http://www.sheriffofcolumbiacounty.com/>

SHERIFF'S SALE

Wednesday, July 29th, 2009 at 09:00 A.M.

BY VIRTUE OF WRIT OF EXECUTION NO. 96ED2009 AND CIVIL WRIT NO. 568JD2009 ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY CIVIL DIVISION TO ME DIRECTED THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

ALL that certain piece or parcel of land situate in the Borough of Berwick, County of Columbia and state of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a corner of lot numbered 30 and Orchard Street; thence along said Lot No. 30 a distance of 89 feet; thence across Lot No. 31 in a northerly direction and parallel with said Orchard Street, a distance of 69 feet to a corner of Lot No. 10 and land late of Frank Fahringer; thence along land late of Frank Fahringer a distance of 91 feet to Orchard Street; thence along Orchard Street a distance of 55 feet to the place of beginning. The same being the east end of Lot No. 31 on the revised map of Fair Ground Plot of lots of Edward W. Hughes Estate.

BEING the same premises which Rachel S. Milheim, by Deed dated June 21, 2002 and recorded June 21, 2002, in the Office for the Recorder of Deeds in and for the County of Columbia, in Deed Document No. 200207381, granted and conveyed unto the Dennis L. Waters and Michelle K. Waters, husband and 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 property, or to resell the property at the bidder's risk and maintain an action against the bidder for breach of contract. In the case of a default all sums paid by the bidder will be considered forfeited, but will be applied against any damages recoverable. The defaulting bidder will be responsible for any attorney fees incurred by the Sheriff in connection with any action against the bidder in which the bidder is found liable for damages.

Plaintiff's Attorney
Michael J. Clark, Esq.
3600 Horizon Drive, Suite 150
King of Prussia, PA 19406

Sheriff of Columbia County
Timothy T. Chamberlain
<http://www.sheriffofcolumbiacounty.com/>

COMMONWEALTH OF PENNSYLVANIA
COUNTY OF COLUMBIA

SS

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

No: 2009-CV-568

VS.

2009-EO-96

WRIT OF EXECUTION:

Michelle K. Waters and Dennis L. Waters
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:

201 South Orchard Street, Berwick, PA 18603

See attached legal

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

Amount Due

\$80,060.72

Interest from May 9, 2009

Costs to be added

Seal of Court

Sami B. Kline
PROTHONOTARY

Date: *May 12, 2009*

Deputy Prothonotary

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-FRERSOLE +

MICHAEL J. CLARK +

ILANA ZION

LESLIE RASE

+ Also Licensed in New Jersey

Columbia County Sheriff

35 West Main Street

Bloomsburg, PA 17815

Attn:

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. Michelle K. Waters and Dennis L. Waters
Docket number: 2009-CV-568
Our file number: 09-035039

Sir or Madam:

The Prothonotary shall have delivered the Writ of Execution for sale of Real Property to you together with the below listed documents for the _____ sale date. Please advise if this property will not be scheduled for that date.

In accordance with Columbia County's requirements for scheduling a Sheriff's sale, I enclose:

- _____ Sale deposit in the amount of \$;
- _____ 8 copies of the property legal description for the deed and printers;
- _____ Affidavit pursuant to Rule 3129.1 ;
- _____ Act 91 Affidavit;
- _____ Notices of Sale for each Defendant;
- _____ Request for service of the notice of sale;
- _____ Request for posting, advertising, of the notice of sale.

_____ Please time stamp the enclosed "ATTORNEY COPY" of the 3129 Affidavit and return in the prepaid envelope provided.

We will send notice of the sale to all known lienholders prior to the sale and will file a Certification.

Thank you for your cooperation in this matter.

Very truly yours,
Crystle Langello
Legal Assistant

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 the Renaissance
Home Equity Loan Asset-Backed Certificates, Series 2004-4 vs. Michelle K.
Waters and Dennis L. Waters
CIVIL ACTION NO. 2009-CV-568
OUR FILE NO. 09-035039

Sir/Madam:

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

Michelle K. Waters
201 South Orchard Street
Berwick, PA 18603

Dennis L. Waters
201 South Orchard Street
Berwick, PA 18603

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

Your assistance in this matter is greatly appreciated.

Very truly yours,

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. 09-035039

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.

Michelle K. Waters and Dennis L. Waters
DEFENDANTS

COURT OF COMMON PLEAS
COLUMBIA COUNTY

NO: 2009-CV-568

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 201 South Orchard Street, Berwick, PA 18603.

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

Michelle K. Waters
201 South Orchard Street
Berwick, PA 18603

Dennis L. Waters
201 South Orchard Street
Berwick, PA 18603

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

Michelle K. Waters
201 South Orchard Street
Berwick, PA 18603

Dennis L. Waters
201 South Orchard Street
Berwick, PA 18603

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

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

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
1675 Palm Beach Blvd.
West Palm Beach, FL 33401

Household Realty Corp.
575 Pierce Street, Ste. 202
Kingston, PA 18704

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

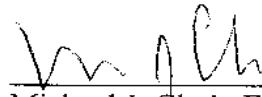
7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale:

TENANT OR OCCUPANT
201 South Orchard 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:

A handwritten signature in dark ink, appearing to read 'Michael J. Clark', is written over a horizontal line.

Michael J. Clark, Esquire

09-035039

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. 09-035039

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.

Michelle K. Waters and Dennis L. Waters
DEFENDANTS

COURT OF COMMON PLEAS
COLUMBIA COUNTY

NO: 2009-CV-568

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: Michelle K. Waters
201 South Orchard Street
Berwick, PA 18603

Your house (real estate) at: 201 South Orchard 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 \$80,060.72 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 (the mortgage) 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:
*.
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 piece or parcel of land situate in the Borough of Berwick, County of Columbia and state of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a corner of lot numbered 30 and Orchard Street; thence along said Lot No, 30 a distance of 89 feet; thence across Lot No. 31 in a northerly direction and parallel with said Orchard Street, a distance of 69 feet to a corner of Lot No. 10 and land late of Frank Fahringer; thence along land late of Frank Fahringer a distance of 91 feet to Orchard Street; thence along Orchard Street a distance of 55 feet to the place of beginning. The same being the east end of Lot No. 31 on the revised map of Fair Ground Plot of lots of Edward W. Hughes Estate.

BEING the same premises which Rachel S. Milheim, by Deed dated June 21, 2002 and recorded June 21, 2002, in the Office for the Recorder of Deeds in and for the County of Columbia, in Deed Document No. 200207381, granted and conveyed unto the Dennis L. Waters and Michelle K. Waters, husband and 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. 09-035039

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.

Michelle K. Waters and Dennis L. Waters
DEFENDANTS

COURT OF COMMON PLEAS
COLUMBIA COUNTY

NO: 2009-CV-568

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: Dennis L. Waters
201 South Orchard Street
Berwick, PA 18603

Your house (real estate) at: 201 South Orchard 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 \$80,060.72 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 (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: *.
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 piece or parcel of land situate in the Borough of Berwick, County of Columbia and state of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a corner of lot numbered 30 and Orchard Street; thence along said Lot No, 30 a distance of 89 feet; thence across Lot No. 31 in a northerly direction and parallel with said Orchard Street, a distance of 69 feet to a corner of Lot No. 10 and land late of Frank Fahringer; thence along land late of Frank Fahringer a distance of 91 feet to Orchard Street; thence along Orchard Street a distance of 55 feet to the place of beginning. The same being the east end of Lot No. 31 on the revised map of Fair Ground Plot of lots of Edward W. Hughes Estate.

BEING the same premises which Rachel S. Milhcim, by Deed dated June 21, 2002 and recorded June 21, 2002, in the Office for the Recorder of Deeds in and for the County of Columbia, in Deed Document No. 200207381, granted and conveyed unto the Dennis L. Waters and Michelle K. Waters, husband and wife, in fee.

ALL that certain piece or parcel of land situate in the Borough of Berwick, County of Columbia and state of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a corner of lot numbered 30 and Orchard Street; thence along said Lot No, 30 a distance of 89 feet; thence across Lot No. 31 in a northerly direction and parallel with said Orchard Street, a distance of 69 feet to a corner of Lot No. 10 and land late of Frank Fahringer; thence along land late of Frank Fahringer a distance of 91 feet to Orchard Street; thence along Orchard Street a distance of 55 feet to the place of beginning. The same being the east end of Lot No. 31 on the revised map of Fair Ground Plot of lots of Edward W. Hughes Estate.

BEING the same premises which Rachel S. Milheim, by Deed dated June 21, 2002 and recorded June 21, 2002, in the Office for the Recorder of Deeds in and for the County of Columbia, in Deed Document No. 200207381, granted and conveyed unto the Dennis L. Waters and Michelle K. Waters, husband and wife, in fee.

ALL that certain piece or parcel of land situate in the Borough of Berwick, County of Columbia and state of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a corner of lot numbered 30 and Orchard Street; thence along said Lot No. 30 a distance of 89 feet; thence across Lot No. 31 in a northerly direction and parallel with said Orchard Street, a distance of 69 feet to a corner of Lot No. 10 and land late of Frank Fahringer; thence along land late of Frank Fahringer a distance of 91 feet to Orchard Street; thence along Orchard Street a distance of 55 feet to the place of beginning. The same being the east end of Lot No. 31 on the revised map of Fair Ground Plot of lots of Edward W. Hughes Estate.

BEING the same premises which Rachel S. Milheim, by Deed dated June 21, 2002 and recorded June 21, 2002, in the Office for the Recorder of Deeds in and for the County of Columbia, in Deed Document No. 200207381, granted and conveyed unto the Dennis L. Waters and Michelle K. Waters, husband and wife, in fee.

ALL that certain piece or parcel of land situate in the Borough of Berwick, County of Columbia and state of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a corner of lot numbered 30 and Orchard Street; thence along said Lot No. 30 a distance of 89 feet; thence across Lot No. 31 in a northerly direction and parallel with said Orchard Street, a distance of 69 feet to a corner of Lot No. 10 and land late of Frank Fahringer; thence along land late of Frank Fahringer a distance of 91 feet to Orchard Street; thence along Orchard Street a distance of 55 feet to the place of beginning. The same being the east end of Lot No. 31 on the revised map of Fair Ground Plot of lots of Edward W. Hughes Estate.

BEING the same premises which Rachel S. Milheim, by Deed dated June 21, 2002 and recorded June 21, 2002, in the Office for the Recorder of Deeds in and for the County of Columbia, in Deed Document No. 200207381, granted and conveyed unto the Dennis L. Waters and Michelle K. Waters, husband and wife, in fee.

ALL that certain piece or parcel of land situate in the Borough of Berwick, County of Columbia and state of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a corner of lot numbered 30 and Orchard Street; thence along said Lot No, 30 a distance of 89 feet; thence across Lot No. 31 in a northerly direction and parallel with said Orchard Street, a distance of 69 feet to a corner of Lot No. 10 and land late of Frank Fahringer; thence along land late of Frank Fahringer a distance of 91 feet to Orchard Street; thence along Orchard Street a distance of 55 feet to the place of beginning. The same being the east end of Lot No. 31 on the revised map of Fair Ground Plot of lots of Edward W. Hughes Estate.

BEING the same premises which Rachel S. Milheim, by Deed dated June 21, 2002 and recorded June 21, 2002, in the Office for the Recorder of Deeds in and for the County of Columbia, in Deed Document No. 200207381, granted and conveyed unto the Dennis L. Waters and Michelle K. Waters, husband and wife, in fee.

ALL that certain piece or parcel of land situate in the Borough of Berwick, County of Columbia and state of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a corner of lot numbered 30 and Orchard Street; thence along said Lot No. 30 a distance of 89 feet; thence across Lot No. 31 in a northerly direction and parallel with said Orchard Street, a distance of 69 feet to a corner of Lot No. 10 and land late of Frank Fahringer; thence along land late of Frank Fahringer a distance of 91 feet to Orchard Street; thence along Orchard Street a distance of 55 feet to the place of beginning. The same being the east end of Lot No. 31 on the revised map of Fair Ground Plot of lots of Edward W. Hughes Estate.

BEING the same premises which Rachel S. Milheim, by Deed dated June 21, 2002 and recorded June 21, 2002, in the Office for the Recorder of Deeds in and for the County of Columbia, in Deed Document No. 200207381, granted and conveyed unto the Dennis L. Waters and Michelle K. Waters, husband and wife, in fee.

ALL that certain piece or parcel of land situate in the Borough of Berwick, County of Columbia and state of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a corner of lot numbered 30 and Orchard Street; thence along said Lot No. 30 a distance of 89 feet; thence across Lot No. 31 in a northerly direction and parallel with said Orchard Street, a distance of 69 feet to a corner of Lot No. 10 and land late of Frank Fahringer; thence along land late of Frank Fahringer a distance of 91 feet to Orchard Street; thence along Orchard Street a distance of 55 feet to the place of beginning. The same being the east end of Lot No. 31 on the revised map of Fair Ground Plot of lots of Edward W. Hughes Estate.

BEING the same premises which Rachel S. Milhcin, by Deed dated June 21, 2002 and recorded June 21, 2002, in the Office for the Recorder of Deeds in and for the County of Columbia, in Deed Document No. 200207381, granted and conveyed unto the Dennis L. Waters and Michelle K. Waters, husband and 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. 09-035039

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.

Michelle K. Waters and Dennis L. Waters
DEFENDANT(S)

COURT OF COMMON PLEAS
CIVIL DIVISION
COLUMBIA COUNTY

NO:2009-CV-568

CERTIFICATION OF ADDRESS

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

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

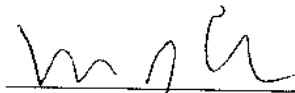
and that the last known address(es) of the judgment debtor (Defendant(s)) is:

Michelle K. Waters
201 South Orchard Street
Berwick, PA 18603

Dennis L. Waters
201 South Orchard Street
Berwick, PA 18603

SHAPIRO & DENARDO, LLC

BY:



Michael J. Clark, Esquire
Attorney for Plaintiff

09-035039

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. 09-035039

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

PLAINTIFF

vs.

Michelle K. Waters

and

Dennis L. Waters

DEFENDANTS

COURT OF COMMON PLEAS
COLUMBIA COUNTY

NO: 2009-CV-568

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: 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. 09-035039

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

COURT OF COMMON PLEAS
CIVIL DIVISION
COLUMBIA COUNTY

NO: 2009-CV-968

VS.

Michelle K. Waters
201 South Orchard Street
Berwick, PA 18603

Dennis L. Waters
201 South Orchard Street
Nescopeck, PA 18635

DEFENDANTS

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 _____ day of _____, 2009.

_____, Notary Public

09-035039

Notary Public
COLUMBIA COUNTY, PA
My Comm. Expires 12/31/2011


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. 09-035039

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.

Michelle K. Waters and Dennis L. Waters
DEFENDANTS

COURT OF COMMON PLEAS
COLUMBIA COUNTY

NO: 2009-CV-568

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 201 South Orchard Street, Berwick, PA 18603.

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

Michelle K. Waters
201 South Orchard Street
Berwick, PA 18603

Dennis L. Waters
201 South Orchard Street
Berwick, PA 18603

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

Michelle K. Waters
201 South Orchard Street
Berwick, PA 18603

Dennis L. Waters
201 South Orchard Street
Berwick, PA 18603

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

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

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
1675 Palm Beach Blvd.
West Palm Beach, FL 33401

Household Realty Corp.
575 Pierce Street, Ste. 202
Kingston, PA 18704

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:

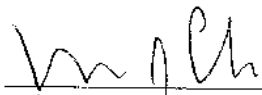
Columbia County Domestic Relations
15 Perry Avenue
P.O. Box 380
Bloomsburg, PA 17815

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
201 South Orchard 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

09-035039

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

327605

DATE	5/7/2009
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



09-035039, WATERS, MICH

⑈ 3 276051⑈ ⑆ 07 10005051⑆ 5201147419⑈