

# COLUMBIA COUNTY SHERIFF'S OFFICE

## SHERIFF'S REAL ESTATE FINAL COST SHEET

HSEC Bank USA VS Doyle Whitcomb

NO. 100-10 ED NO. 700-10 JD

DATE/TIME OF SALE: Dec 8 0930

BID PRICE (INCLUDES COST) \$ 18091.01

POUNDAGE - 2% OF BID \$ 36.18

TRANSFER TAX - 2% OF FAIR MKT \$ \_\_\_\_\_

MISC. COSTS \$ \_\_\_\_\_

TOTAL AMOUNT NEEDED TO PURCHASE \$ 1845.19

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

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

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

PURCHASER(S) SIGNATURE(S): [Signature]

TOTAL DUE: \$ 1845.19

LESS DEPOSIT: \$ 1500.00

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

TOTAL DUE IN 8 DAYS \$ 345.19

# SHERIFF'S SALE COST SHEET

1752C Home USA vs. Doyle White 2011  
 NO. 100-10 ED NO. 720-10 JD DATE/TIME OF SALE Dec 8 1130

DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$ 165.00
LEVY (PER PARCEL	\$15.00
MAILING COSTS	\$ 26.50
ADVERTISING SALE BILLS & COPIES	\$17.50
ADVERTISING SALE (NEWSPAPER)	\$15.00
MILEAGE	\$ 8.00
POSTING HANDBILL	\$15.00
CRYING/ADJOURN SALE	\$10.00
SHERIFF'S DEED	\$35.00
TRANSFER TAX FORM	\$25.00
DISTRIBUTION FORM	\$25.00
COPIES	\$ 5.50
NOTARY	\$ 10.00
TOTAL ***** \$ 387.50	

WEB POSTING	\$150.00
PRESS ENTERPRISE INC.	\$ 713.38
SOLICITOR'S SERVICES	\$75.00
TOTAL ***** \$ 938.38	

PROTHONOTARY (NOTARY)	\$10.00
RECORDER OF DEEDS	\$ 55.00
TOTAL ***** \$ 65.00	

## REAL ESTATE TAXES:

BORO, TWP & COUNTY 20	\$
SCHOOL DIST. 20	\$
DELINQUENT 20	\$ 5.00
TOTAL ***** \$ 5.00	

## MUNICIPAL FEES DUE:

SEWER 20	\$ 93.13
WATER 20	\$
TOTAL ***** \$ 93.13	

SURCHARGE FEE (DSTE)	\$ 120.00
MISC.	\$
TOTAL ***** \$	

TOTAL COSTS (OPENING BID) \$ 1809.01

**UDREN LAW OFFICES, P.C.**  
**WOODCREST CORPORATE CENTER**  
**111 WOODCREST ROAD**  
**SUITE 200**  
**CHERRY HILL, NEW JERSEY 08003-3620**  
**856 . 669 . 5400**  
**FAX: 856 . 669 . 5399**

**PENNSYLVANIA OFFICE**  
**215-568-9500**

**MARK J. UDREN\***  
**STUART WINNEG\*\***  
**LORRAINE GAZZARA DOYLE\*\***  
**ALAN M. MINATO\*\*\***  
**CHANDRA M. ARKEMA\*\*\*\***  
**SALVATORE CAROLLO\*\*\*\***  
**SHERRI BRAUNSTEIN\*\*\*\*\***  
**MARGUERITE L. THOMAS\*\*\***  
**ADAM L. KAYES \*\***  
**DANIEL SIEDMAN\*\*\***

**\*ADMITTED NJ, PA, FL**  
**\*\*ADMITTED PA**  
**\*\*\*ADMITTED NJ, PA**  
**\*\*\*\*ADMITTED NJ**  
**\*\*\*\*\*ADMITTED NJ, PA, NY**

**FREDDIE MAC**  
**PENNSYLVANIA**  
**DESIGNATED COUNSEL**

**TINA MARIE RICH**  
**OFFICE ADMINISTRATOR**

December 9, 2010

Office of the Sheriff  
Columbia County Courthouse  
P.O. Box 380  
Stroudsburg, PA 17815

RE: HSBC Bank USA, N.A., as Indenture Trustee for the registered Noteholders of Renaissance Home Equity Loan Trust 2005-4, Renaissance Home Equity Loan Asset-Backed Notes, Series 2005-4  
vs.  
Doyle J. Whitchnight  
Property: 208 Central Road,  
Bloomsburg, PA 17815  
Columbia County C.C.P. No.: 2010-CV-#720  
Sheriff's Sale Date: 12/08/2010

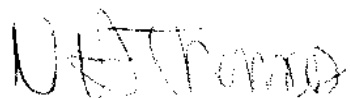
Dear Sir or Madam:

As attorney on the Writ, we are requesting the **DEED** be recorded in the name of **HSBC Bank USA, N.A., as Indenture Trustee for the Registered Noteholders of Renaissance Home Equity Loan Trust 2005-4, Renaissance Home Equity Loan Asset-Backed Notes Series 2005-4, 1661 Worthington Drive, Ste 100, West Palm Beach, FL 33409.**

Enclosed please find our check in the amount of \$345.19 payable to the Sheriff of Columbia County. This check represents payment of the sheriff settlement costs, less previous deposit of \$1500.00. Also enclosed please find two original Realty Transfer Tax Statement of Value forms.

Thank you in advance for your kind assistance in this matter and as always, if you have any questions please feel free to contact me.

Sincerely,



Nicole Harbinson-Thomas  
Legal Assistant

Enclosures



**pennsylvania**  
DEPARTMENT OF REVENUE  
Bureau of Individual Taxes  
PO BOX 280603  
Harrisburg PA 17128-0603

# REALTY TRANSFER TAX STATEMENT OF VALUE

See Reverse for Instructions

## RECORDER'S USE ONLY

State Paid

Book Number

Page Number

Date Recorded

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

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

Name: UDREN LAW OFFICE, PC Telephone Number: (856) 669-5400  
Street Address: 111 WOODCREST RD, STE 200 City: CHERRY HILL State: NJ ZIP Code: 08003

### B. TRANSFER DATA

### Date of Acceptance of Document

Grantor(s)/Lessor(s): Sheriff of Columbia County  
Street Address: PO Box 380  
City: Stroudsburg State: PA ZIP Code: 17815  
Grantee(s)/Lessee(s): HSBC Bank USA, N.A., as Indenture Trustee for the Registered Noteholders of Renaissance Home Equity Loan Trust 2005-4, Renaissance Home Equity Loan Asset-Backed Notes Series 2005-4  
Street Address: 1661 Worthington Drive, Ste 100  
City: West Palm Beach State: FL ZIP Code: 33409

### C. REAL ESTATE LOCATION

Street Address: 208 Central Road City, Township, Borough: Bloomsburg  
County: Columbia School District: Bloomsburg Tax Parcel Number: 31-3C2-127

### D. VALUATION DATA

1. Actual Cash Consideration \$ 1809.01	2. Other Consideration +0.00	3. Total Consideration =\$ 1809.01
4. County Assessed Value \$ 21,762.00	5. Common Level Ratio Factor X 3.69	6. Fair Market Value =\$ 80,301.78

### E. EXEMPTION DATA – WAS TRANSACTION PART OF AN ASSIGNMENT OR RELOCATION? ☒ Y ☐ N

1a. Amount of Exemption Claimed 100%	1b. Percentage of Grantor's Interest in Real Estate 100%	1c. Percentage of Grantor's Interest Conveyed 100%
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### 2. Check Appropriate Box Below for Exemption Claimed

Will or intestate succession.

(Name of Decedent)

(Estate File Number)

- ☐ Transfer to Industrial Development Agency.
- ☐ Transfer to a trust. (Attach complete copy of trust agreement identifying all beneficiaries.)
- ☐ Transfer From a trust. Date of transfer into the trust \_\_\_\_\_  
If trust was amended attach a copy of original and amended trust.
- ☐ Transfer between principal and agent/straw party. (Attach complete copy of agency/straw party agreement.)
- ☐ Transfers to the Commonwealth, the United States and Instrumentalities by gift, dedication, condemnation or in lieu of condemnation. (If condemnation or in lieu of condemnation, attach copy of resolution.)
- ☒ Transfer from mortgagor to a holder of a mortgage in default. (Attach copy of Mortgage and note/Assignment.)
- ☐ Corrective or confirmatory deed. (Attach complete copy of the deed to be corrected or confirmed.)
- ☐ Statutory corporate consolidation, merger or division. (Attach copy of articles.)
- ☒ Other (Please explain exemption claimed, if other than listed above.)

Transfer from the Sheriff to the mortgagee as a result of an action in mortgage foreclosure

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

Signature of Correspondent or Responsible Party

Date

*[Signature]*

12/10/10

166740

**UDREN LAW OFFICES, PC**

PA ESCROW ACCOUNT  
171 WOODCREST ROAD  
CHERRY HILL, NJ 08003



America's Most Convenient Bank®

NUMBER  
166740

3-180/360

Three Hundred Forty-Five and 19/100*****	DATE	AMOUNT
	December 09, 2010	*****345.19

**PAY**  
TO THE  
ORDER  
OF

Columbia County Sheriff

VOID AFTER 90 DAYS

⑆166740⑆ ⑆036001808⑆ 36 589745 3⑆

SCOTT TWP MUNICIPAL FAX: 15707846553  
**SCOTT TOWNSHIP AUTHORITY**

Nov 10 2010 10:34

P002/003

350 Tenny Street  
Bloomsburg, PA 17815

Phone (570) 784-6639 - Fax (570) 784-6553

November 10, 2010

Sheriff of Columbia County  
Attention: Timothy T. Chamberlain  
Court House - PO Box 380  
Bloomsburg, PA 17815

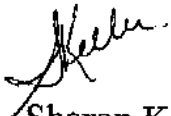
Reference: Docket# 100ED2010 JD# 720JD2010  
Property Address: 208 Central Road, Bloomsburg, PA 17815

Dear Tim:

At this time, Scott Township Sewer Authority has User Fees for Mr. Doyle Whitenight, for the property located at 208 Central Road, Bloomsburg, PA, Columbia in the amount of \$93.13. Services dates for the fees in question are from September 27, 2010 to December 08, 2010.

Per information provided by your office, states the sale is to take place on Wednesday, December 8, 2010. If this sale is cancelled, Scott Township Authority would like to be notified as soon as possible.

Thank you,



Sharon Keller  
Administrative Assistant

cc: File

**UDREN LAW OFFICES, P.C.**  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NEW JERSEY 08003-3620  
856.669.5400

FAX: 856.669.5399

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ALAN M. MINATO\*\*\*  
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\*ADMITTED NJ, PA, FL  
\*\*ADMITTED PA  
\*\*\*ADMITTED NJ, PA  
TINA MARIE RICH  
OFFICE ADMINISTRATOR

**FREDDIE MAC**  
**PENNSYLVANIA**  
**DESIGNATED COUNSEL**

**PENNSYLVANIA OFFICE**  
215-568-9500

PLEASE RESPOND TO NEW JERSEY OFFICE

October 26, 2010

Sent via telefax #570-389-5625

Columbia County Sheriff's Office  
P.O. Box 380  
Stroudsburg, PA 17815  
ATTN: Sarah

Re: HSBC Bank USA, N.A., as Indenture Trustee for the registered  
Noteholders of Renaissance Home Equity Loan Trust 2005-4,  
Renaissance Home Equity Loan Asset-Backed Notes, Series 2005-4  
vs.

Doyle J. Whitenight  
Columbia County C.C.P. No. 2010-CV-#720  
Premises: 208 Central Road,  
Bloomsburg, PA 17815  
SS Date: October 27, 2010

Dear Sarah:

Please postpone the Sheriff's Sale scheduled for October 27, 2010  
to December 8, 2010.

Sale is postponed for the following reason:

Per client request.

Thank you for your attention to this matter.

Sincerely yours,



Chris Stears  
Foreclosure Manager

/rk







Date Produced: 07/26/2010

COUNTY OF COLUMBIA - SHERIFF

The following is the delivery information for Certified Mail™ item number 7192 4291 0010 0000 2970. Our records indicate that this item was delivered on 07/22/2010 at 09:52 a.m. in HARRISBURG, PA, 17107. The scanned image of the recipient information is provided below

Signature of Recipient:

A handwritten signature in black ink, appearing to read "Joseph M. Blum".

Address of Recipient:

A handwritten address in black ink, which is mostly illegible but appears to include "Harrisburg, PA".

Thank you for selecting the Postal Service for your mailing needs. If you require additional assistance, please contact your local post office or Postal Service representative.

Sincerely,

United States Postal Service

The customer reference number shown below is not validated or endorsed by the United States Postal Service. It is solely for customer use.



Date Produced: 07/26/2010

COUNTY OF COLUMBIA - SHERIFF

The following is the delivery information for Certified Mail™ Item number 7192 4291 0010 0000 2994. Our records indicate that this item was delivered on 07/23/2010 at 11:20 a.m. in KING OF PRUSSIA, PA, 19406. The scanned image of the recipient information is provided below.

Signature of Recipient:

Delivery Section	
Signature	<i>[Handwritten Signature]</i>
Date	<i>[Handwritten Date]</i>

Address of Recipient:

Address	<i>5524 - #1001</i>
City	<i>1150 1st Ave</i>

Thank you for selecting the Postal Service for your mailing needs. If you require additional assistance, please contact your local post office or Postal Service representative.

Sincerely,

United States Postal Service

The customer reference number shown below is not validated or endorsed by the United States Postal Service. It is solely for customer use.

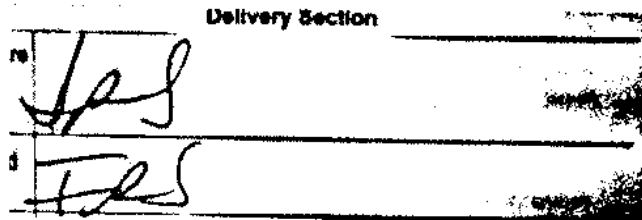


Date Produced: 07/26/2010

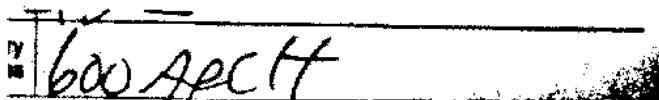
COUNTY OF COLUMBIA - SHERIFF

The following is the delivery information for Certified Mail™ item number 7192 4291 0010 0000 3007. Our records indicate that this item was delivered on 07/23/2010 at 08:23 a.m. in PHILADELPHIA, PA, 19106. The scanned image of the recipient information is provided below.

Signature of Recipient:



Address of Recipient:



Thank you for selecting the Postal Service for your mailing needs. If you require additional assistance, please contact your local post office or Postal Service representative.

Sincerely,

United States Postal Service

The customer reference number shown below is not validated or endorsed by the United States Postal Service. It is solely for customer use.

SCOTT TWP MUNICIPAL FAX:15707846553 OCT 21 2010 13:54 P001/001  
**SCOTT TOWNSHIP AUTHORITY**

**350 Tenny Street  
Bloomsburg, PA 17815**  
**Phone (570) 784-6639 - Fax (570) 784-6553**

October 21, 2010

Sheriff of Columbia County  
Attention: Timothy T. Chamberlain  
Court House - PO Box 380  
Bloomsburg, PA 17815

Reference: Docket# 100ED2010 JD# 720JD2010  
Property Address: 208 Central Road, Bloomsburg, PA 17815

Dear Tim:

At this time, Scott Township Sewer Authority has User Fees for Mr. Doyle Whitenight, for the property located at 208 Central Road, Bloomsburg, PA, Columbia in the amount of \$74.50. Services dates for the fees in question are from August 24, 2010 to October 27, 2010.

The paperwork provided by your office, states the sale is to take place on Wednesday, October 27, 2010. If this sale would be cancelled, Scott Township Authority would like to be notified at soon as possible.

Thank you,

Sharon Keller  
Administrative Assistant

cc: File

**UDREN LAW OFFICES, P.C.**  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NEW JERSEY 08003-3620  
856.669.5400

FAX: 856.669.5399

PENNSYLVANIA OFFICE  
215-568-9500

MARK J. UDREN\*  
STUART WINNEG\*\*  
LORRAINE DOYLE\*\*  
ALAN M. MINATO\*\*\*  
CHANDRA M. ARKEMA\*\*\*  
\*ADMITTED NJ, PA, FL  
\*\*ADMITTED PA  
\*\*\*ADMITTED NJ, PA  
TINA MARIE RICH  
OFFICE ADMINISTRATOR

**FREDDIE MAC**  
**PENNSYLVANIA**  
**DESIGNATED COUNSEL**

PLEASE RESPOND TO NEW JERSEY OFFICE

September 22, 2010

Sent via telefax #570-389-5625

Columbia County Sheriff's Office  
P.O. Box 380  
Stroudsburg, PA 17815  
ATTN: Sarah

Re: HSBC Bank USA, N.A., as Indenture Trustee for the registered  
Noteholders of Renaissance Home Equity Loan Trust 2005-4,  
Renaissance Home Equity Loan Asset-Backed Notes, Series 2005-4  
vs.

Doyle J. Whitenight  
Columbia County C.C.P. No. 2010-CV-#720  
Premises: 208 Central Road,  
Bloomsburg, PA 17815  
SS Date: September 22, 2010

Dear Sarah:


Please postpone the Sheriff's Sale scheduled for September 22,  
2010 to October 27, 2010.

Sale is postponed for the following reason:

Per client request.

Thank you for your attention to this matter.

Sincerely yours,

  
Chris Stears  
Foreclosure Manager

/rk

**SHERIFF'S SALE  
WEDNESDAY SEPTEMBER 22, 2010 AT 9:30 AM**

BY VIRTUE OF A WRIT OF EXECUTION NO. 100 OF 2010 ED AND CIVIL WRIT NO. 720 OF 2010 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 COURT HOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

ALL THAT CERTAIN PIECE PARCEL OR LOT OF LAND SITUATE IN THE VILLAGE OF ESPY TOWNSHIP OF SCOTT COUNTY AND STATE OF PENNSYLVANIA BOUNDED AND DESCRIBED AS FOLLOWS BEGINNING AT A POINT ON THE WEST SIDE OF LIGHT STREET ROAD AT CORNER OF ORVAL AND DOROTHY EVERETT SAID POINT OF BEGINNING BEING 97.3 FEET DISTANT FROM CORNER OF LAND OF CC BARGER AND COMPANY AND SAID POINT BEING ALSO 64.3 FEET FROM THE CENTER OF A STONE PLANTED IN SECOND STREET THENCE BY LINE OF LAND OF ORVAL AND DOROTHY EVERETT SOUTH 67 DEGREES 15 MINUTES WEST 139.8 FEET TO THE EASTERN LINE OF A 18.5 FEET ALLEY THENCE BY THE EASTERN LINE OF SAID ALLEY NORTH 22 DEGREES 45 MINUTES WEST 55.75 FEET TO A CORNER THENCE BY OTHER LANDS OR NOW OR LATE HURLEY W ANGLE AND WIFE NORTH 67 DEGREES 15 MINUTES EAST 134.5 FEET TO THE WESTERN LINE OF SAID LIGHT STREET ROAD THENCE BY THE WESTERN LINE OF SAID LIGHT STREET ROAD SOUTH 28 DEGREES 35 MINUTES EAST 26 FEET TO A CORNER OF LANDS OF ORVAL AND DOROTHY EVERETT THE PLACE OF BEGINNING ON WHICH IS ERECTED A TWO AND ONE HALF STORY FRAME DWELLING HOUSE GARAGE AND OUTBUILDING.

BEING KNOWN AS 208 CENTRAL ROAD BLOOMSBURG PA 17815

PROPERTY ID NO.: 31.3C2-127-00,000 (31 3C212700) TITLE TO SAID PREMISES IS VESTED IN DOYLE J. WHITENIGHT BY DEED FROM GRACE LILLIAN HOPPER, WIDOW DATED 11/30/2001 RECORDED 12/3/2001 INSTRUMENT NUMBER 200511165

**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  
Mark Udren  
111 Woodcrest Road  
Cherry Hill, NJ 08003

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

} SS

1 according to law deposes and says that Press Enterprise is n with its principal office and place of business at 3185 g, County of Columbia and State of Pennsylvania, and was ch, 1902, and has been published daily, continuously in said it day and on the attached notice September 1, 8, 15, 2010 as fiant is one of the officers or publisher or designated agent of xspaper in which legal advertisement was published; that prise is interested in the subject matter of said notice and llegations in the foregoing statement as to time, place, and

fore me this 16<sup>th</sup> day of September 2010

(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

....., 20....., I hereby certify that the advertising and \$.....for publishing the foregoing notice, and the bid in full.

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302  
STUART WINNEG, ESQUIRE - ID #45362  
LORRAINE DOYLE, ESQUIRE - ID #34576  
ALAN M. MINATO, ESQUIRE - ID #75860  
CHANDRA M. ARKEMA, ESQUIRE - ID #203437  
ADAM L. KAYES, ESQUIRE - ID #86408  
MARGUERITE L. THOMAS, ESQUIRE - ID #204460  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400

HSBC Bank USA, N.A., as Indenture Trustee for the  
registered Noteholders of Renaissance Home Equity  
Loan Trust 2005-4, Renaissance Home Equity Loan  
Asset-Backed Notes, Series 2005-4  
Ocwen Loan Servicing, LLC  
13650 Ingenuity Drive  
Orlando, FL 32826

Plaintiff

v.

Doyle J. Whitenight

208 Central Road,

Bloomsburg, PA 17815

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Columbia County

NO. 2010-CV-#720

2010 ED 100

**AFFIDAVIT OF SERVICE PURSUANT TO Pa.R.C.P. RULE 3129.1**

Plaintiff, by its/his/her Attorney hereby verifies that:

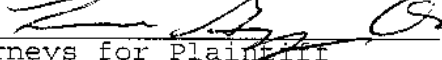
1. A copy of the Notice of Sheriff's Sale, a true and correct copy of which is attached hereto as Exhibit "A", was sent to every recorded lienholder and every other interested party known as of the date of the filing of the Praecipe for the Writ of Execution, on the date(s) appearing on the attached Certificates of Mailing.
2. A Notice of Sheriff's Sale was sent to Defendant(s) by regular mail and certified mail on the date appearing on the attached Return Receipt, which was signed for by Defendant(s) on the date specified on the said Return Receipt. Copies of the said Notice and Return Receipt are attached hereto as Exhibit "B".
3. If a Return Receipt is not attached hereto, then service was by personal service on the date specified on the attached Return of Service, attached hereto as Exhibit "B".
4. If service was by Order of Court, then proof of compliance with said Order is attached hereto as Exhibit "B".

All Notices were served within the time limits set forth by Pa Rule C.P. 3129.

This Affidavit is made subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.

Dated: August 27, 2010

UDREN LAW OFFICES, P.C.

BY:   
Attorneys for Plaintiff  
MARK J. UDREN, ESQUIRE  
STUART WINNEG, ESQUIRE  
LORRAINE DOYLE, ESQUIRE  
ALAN M. MINATO, ESQUIRE  
CHANDRA M. ARKEMA, ESQUIRE  
ADAM L. KAYES, ESQUIRE  
MARGUERITE L. THOMAS, ESQUIRE

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302  
STUART WINNEG, ESQUIRE - ID #45362  
LORRAINE DOYLE, ESQUIRE - ID #34576  
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CHANDRA M. ARKEMA, ESQUIRE - ID #203437  
ADAM L. KAYES, ESQUIRE - ID #86408  
MARGUERITE L. THOMAS, ESQUIRE - ID #204460  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400  
pleadings@udren.com

HSBC Bank USA, N.A., as Indenture  
Trustee for the registered Noteholders  
of Renaissance Home Equity Loan Trust  
2005-4, Renaissance Home Equity Loan  
Asset-Backed Notes, Series 2005-4  
Plaintiff

v.

Doyle J. Whitenight  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Columbia County  
  
MORTGAGE FORECLOSURE

NO. 2010-CV-#720  
2010 ED 100

AMENDED AFFIDAVIT PURSUANT TO RULE 3129.1

HSBC Bank USA, N.A., as Indenture Trustee for the registered Noteholders of Renaissance Home Equity Loan Trust 2005-4, Renaissance Home Equity Loan Asset-Backed Notes, Series 2005-4, Plaintiff in the above action, by its attorney, Mark J. Udren, ESQ., sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at: 208 Central Road,, Bloomsburg, PA 17815.

1. Name and address of Owner(s) or reputed Owner(s):

Name Address

Doyle J. Whitenight 599 Helterville Road  
Nescopeck, PA 18635

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

Name Address

SAME AS #1 ABOVE

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

Name Address

None

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

Name Address

HSBC Bank USA, N.A., as 13650 Ingenuity Drive  
Indenture Trustee for the Orlando, FL 32826  
registered Noteholders of  
Renaissance Home Equity Loan  
Trust 2005-4, Renaissance Home  
Equity Loan Asset-Backed  
Notes, Series 2005-4



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

Name	Address
------	---------

None

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

Name	Address
------	---------

Columbia County Tax Claim Bureau	P.O. Box 380 Bloomsburg, PA 17815
----------------------------------	--------------------------------------

Domestic Relations Section	P.O. Box 380 Bloomsburg, PA 17815
----------------------------	--------------------------------------

Commonwealth of PA, Department of Revenue	Bureau of Compliance, P.O. Box 281230 Harrisburg, PA 17128-1230
--	--

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:


Name	Address
------	---------

Tenants/Occupants	208 Central Road Bloomsburg, PA 17815
-------------------	--

I verify that the statements made in this affidavit are true and correct to the best of my personal knowledge or information and belief. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S. sec. 4904 relating to unsworn falsification to authorities.

DATED: August 27, 2010

UDREN LAW OFFICES, P.C.

BY:   
Attorneys for Plaintiff  
MARK J. UDREN, ESQUIRE  
STUART WINNEG, ESQUIRE  
LORRAINE DOYLE, ESQUIRE  
ALAN M. MINATO, ESQUIRE  
CHANDRA M. ARKEMA, ESQUIRE  
ADAM L. KAYES, ESQUIRE  
MARGUERITE L. THOMAS, ESQUIRE

UDREN LAW OFFICES, P.C.  
MARK J. UDREN, ESQUIRE - ID #04302  
STUART WINNEG, ESQUIRE - ID #45362  
LORRAINE DOYLE, ESQUIRE - ID #34576  
ALAN M. MINATO, ESQUIRE - ID #75860  
CHANDRA M. ARKEMA, ESQUIRE - ID #203437  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400

ATTORNEY FOR PLAINTIFF

HSBC Bank USA, N.A., as Indenture  
Trustee for the registered Noteholders of  
Renaissance Home Equity Loan Trust  
2005-4, Renaissance Home Equity Loan  
Asset-Backed Notes, Series 2005-4  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Columbia County

NO. 2010-CV-#720  
2010 ED 100

v.  
Doyle J. Whitenight  
Defendant(s)

TO: ALL PARTIES IN INTEREST AND CLAIMANTS

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

**OWNER(S): Doyle J. Whitenight**

**PROPERTY: 208 Central Road, Bloomsburg, PA 17815**

**Improvements: RESIDENTIAL DWELLING**

The above captioned property is scheduled to be sold at the **Columbia** County Sheriff's Sale on **September 22, 2010**, at 9:30 am, at the Columbia County Courthouse, Bloomsburg, PA. Our records indicate that you may hold a mortgage or judgment on the property which will be extinguished by the sale. You may wish to attend the sale to protect your interests.

A Schedule of Distribution will be filed by the Sheriff on a date specified by the Sheriff not later than 30 days after sale. Distribution will be made in accordance with the schedule unless exceptions are filed thereto within 10 days after the filing of the schedule.

**EXHIBIT A**

Doyle J. Whitenight; #10010138-1 (Columbia)

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 INDENTURE  
TRUSTEDD FOR THE REGISTERED  
NOTEHOLDERS OF RENAISSANCE HOME  
EQUITY LOAN TRUST 2005-4,  
RENAISSANCE HOME EQUITY LOAN  
ASSET-BACKED NOTES, SERIES 2005-4  
VS

Docket # 100ED2010

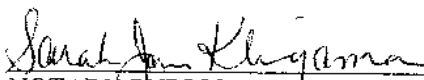
MORTGAGE FORECLOSURE

DOYLE J. WHITENIGHT

AFFIDAVIT OF SERVICE

NOW, THIS WEDNESDAY, JULY 21, 2010, AT 9:35 AM, SERVED THE WITHIN MORTGAGE  
FORECLOSURE UPON DOYLE WHITENIGHT AT 559 HETLERVILLE ROAD, NESCOPECK BY  
HANDING TO DOYLE WHITENIGHT, A TRUE AND ATTESTED COPY OF THE ORIGINAL  
WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SWORN AND SUBSCRIBED BEFORE ME  
THIS WEDNESDAY, JULY 21, 2010

  
NOTARY PUBLIC

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

SO ANSWERS,

  
SHERIFF TIMOTHY T. CHAMBERLAIN

X   
P. D'ANGELO  
DEPUTY SHERIFF

EXHIBIT B



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 NA

VS.

DOYLE WHITENIGHT

WRIT OF EXECUTION #100 OF 2010 ED

POSTING OF PROPERTY

AUGUST 19, 2010 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE  
PROPERTY OF DOYLE WHITENIGHT AT <sup>208</sup>~~2078~~ CENTRAL ROAD BLOOMSBURG  
COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY COLUMBIA COUNTY  
SHERIFF TIMOTHY CHAMBERLAIN.

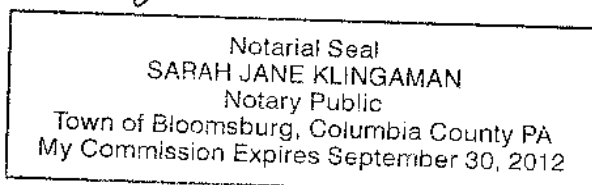
SO ANSWERS:

DEPUTY SHERIFF

TIMOTHY T. CHAMBERLAIN  
SHERIFF

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 19<sup>TH</sup> DAY OF AUGUST 2010



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) 284-6300

HSBC BANK USA, N.A., AS INDENTURE  
TRUSTEDD FOR THE REGISTERED  
NOTEHOLDERS OF RENAISSANCE HOME  
EQUITY LOAN TRUST 2005-4,  
RENAISSANCE HOME EQUITY LOAN  
ASSET-BACKED NOTES, SERIES 2005-4

Docket # 100ED2010

VS

MORTGAGE FORECLOSURE

DOYLE J. WHITENIGHT

AFFIDAVIT OF SERVICE

NOW, THIS WEDNESDAY, JULY 21, 2010, AT 9:35 AM, SERVED THE WITHIN MORTGAGE  
FORECLOSURE UPON DOYLE WHITENIGHT AT 559 HETLerville ROAD, NESCOPECK BY  
HANDING TO DOYLE WHITENIGHT, A TRUE AND ATTESTED COPY OF THE ORIGINAL  
WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SWORN AND SUBSCRIBED BEFORE ME  
THIS WEDNESDAY, JULY 21, 2010

  
NOTARY PUBLIC

SO ANSWERS,

  
SHERIFF TIMOTHY T. CHAMBERLAIN

X   
P. D'ANGELO  
DEPUTY SHERIFF

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

# SCOTT TOWNSHIP SEWER AUTHORITY

350 Tennyson Street  
Bloomsburg, PA 17815

Phone (570) 784-6639 - Fax (570) 784-6553

July 29, 2010

Sheriff of Columbia County  
Attention: Timothy T. Chamberlain  
Court House - PO Box 380  
Bloomsburg, PA 17815


Reference: Docket# 100ED2010 JD# 720JD2010  
Property Address: 208 Central Road, Bloomsburg, PA 17815

Dear Tim:

At this time, Scott Township Sewer Authority has User Fees for Mr. Doyle Whitenight, for the property located at 208 Central Road, Bloomsburg, PA, Columbia in the amount of \$188.23. Services dates for the fees in question are from April 26, 2010 to September 22, 2010.

The paperwork provided by your office, states the sale is to take place on Wednesday 22, 2010. If this sale is cancelled, Scott Township Authority would like to be notified as soon as possible.

Thank you,



Sharon Keller  
Administrative Assistant

cc: File

SCOTT TWP MUNICIPAL FAX: 15707846553  
**SCOTT TOWNSHIP AUTHORITY**

29 2010 09:19

P001/001

**350 Tenny Street  
Bloomsburg, PA 17815**

**Phone (570) 784-6639 - Fax (570) 784-6553**

July 29, 2010

Sheriff of Columbia County  
Attention: Timothy T. Chamberlain  
Court House - PO Box 380  
Bloomsburg, PA 17815

Reference: Docket# 100ED2010 JD# 720JD2010  
Property Address: 208 Central Road, Bloomsburg, PA 17815

Dear Tim:

At this time, Scott Township Sewer Authority has User Fees for Mr. Doyle Whitenight, for the property located at 208 Central Road, Bloomsburg, PA, Columbia in the amount of \$188.23. Services dates for the fees in question are from April 26, 2010 to September 22, 2010.

The paperwork provided by your office, states the sale is to take place on Wednesday 22, 2010. If this sale is cancelled, Scott Township Authority would like to be notified as soon as possible.

Thank you,

Sharon Keller  
Administrative Assistant

cc: File



# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: J. ALLISON  
DATE RECEIVED 7/12/2010

SERVICE# 5 - OF - 12 SERVICES  
DOCKET # 100ED2010

PLAINTIFF

HSBC BANK USA, N.A., AS INDENTURE TRUSTEDD FOR  
THE REGISTERED NOTEHOLDERS OF RENAISSANCE  
HOME EQUITY LOAN TRUST 2005-4, RENAISSANCE  
HOME EQUITY LOAN ASSET-BACKED NOTES, SERIES  
2005-4

DEFENDANT  
ATTORNEY FIRM

DOYLE J. WHITENIGHT  
UDREN LAW OFFICE

PERSON/CORP TO SERVED
CENTRAL SCHOOL DISTRICT
4777 OLD BERWICK ROAD
BLOOMSBURG

PAPERS TO SERVED  
MORTGAGE FORECLOSURE

SERVED UPON Nicole Becker

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

DATE 7-21-10 TIME 0925 MILEAGE \_\_\_\_\_ OTHER \_\_\_\_\_

Race \_\_\_\_\_ Sex \_\_\_\_\_ Height \_\_\_\_\_ Weight \_\_\_\_\_ Eyes \_\_\_\_\_ Hair \_\_\_\_\_ Age \_\_\_\_\_ Military \_\_\_\_\_

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

F. OTHER (SPECIFY) \_\_\_\_\_

ATTEMPTS  
DATE

TIME

OFFICER

REMARKS

7-21-10 1530 2 Closed

DEPUTY

J. Curtis DATE 7-22-10

TIMOTHY T. CHAMBERLAIN



SHERIFF OF COLUMBIA COUNTY  
COURT HOUSE - P.O. BOX 390  
BLOOMSBURG, PA 17815  
FAX: (717) 389-6625

PHONE  
(717) 389-5622

24 HOUR PHONE  
(717) 718-4310

Tuesday, July 20, 2010

**CENTRAL SCHOOL DISTRICT  
4777 OLD BERWICK ROAD  
BLOOMSBURG, PA 17815-**

**HSBC BANK USA, N.A., AS INDENTURE TRUSTEED FOR THE REGISTERED  
NOTEHOLDERS OF RENAISSANCE HOME EQUITY LOAN TRUST 2005-4,  
RENAISSANCE HOME EQUITY LOAN ASSET-BACKED NOTES, SERIES  
2005-4**

**VS**

**DOYLE J. WHITENIGHT**

**DOCKET # 100ED2010**

**JD # 720JD2010**

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

**RETURN THIS PORTION WITH FULL PAYMENT OR 1ST INSTALLMENT**

PARCEL 31 3C212700000  WHITTENIGHT DOYLE J 208 CENTRAL RD BLOOMSBURG PA 17815	Description	Assessment	Rate	2% Disc	Face Amt	10% Penalty
	School Real Estate	21762	35.579	670.1	683.78	752.16
FULL PAYMENT				670.1 If Paid On Or Before AUG 31	683.78 If Paid On Or Before OCT 31	752.16 If Paid On Or Before DEC 31
1ST INSTALLMENT				PAYMENT AMOUNT		
				227.93		
				If Paid On Or Before AUG 15		

MAKE CHECKS PAYABLE TO:  
CENTRAL COLUMBIA SCHOOL DISTRICT  
PO BOX 219  
BERWICK, PA 18603

001101 199055901 251 3071303 001101 233070

## REAL ESTATE TAX CERTIFICATION

Fee: \$5.00

District: SCOTT TWP  
Deed: 20011 -2148  
Location: CENTRAL ROAD ESPY  
Parcel Id: 31-3C2-127-00,000

By: Timothy T. Chamberlain Per: dm.  
Sheriff

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: P. D'ANGELO  
DATE RECEIVED 7/12/2010

SERVICE# 1 - OF - 12 SERVICES  
DOCKET # 100ED2010

PLAINTIFF

HSBC BANK USA, N.A., AS INDENTURE TRUSTEDD FOR  
THE REGISTERED NOTEHOLDERS OF RENAISSANCE  
HOME EQUITY LOAN TRUST 2005-4, RENAISSANCE  
HOME EQUITY LOAN ASSET-BACKED NOTES, SERIES  
2005-4

DEFENDANT  
ATTORNEY FIRM

DOYLE J. WHITENIGHT  
UDREN LAW OFFICE

PERSON/CORP TO SERVED
DOYLE WHITENIGHT
599 HETLERVILLE ROAD
NESCOPECK

PAPERS TO SERVED  
MORTGAGE FORECLOSURE

SERVED UPON DOYLE WHITENIGHT

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

DATE 07.21.10 TIME 0935 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)

559

HETLERVILLE RD

ATTEMPTS  
DATE

TIME

OFFICER

REMARKS

DEPUTY

DATE

07.21.10

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: J. ALLISON  
DATE RECEIVED 7/12/2010

SERVICE# 2 - OF - 12 SERVICES  
DOCKET # 100ED2010

PLAINTIFF

HSBC BANK USA, N.A., AS INDENTURE TRUSTEDD FOR  
THE REGISTERED NOTEHOLDERS OF RENAISSANCE  
HOME EQUITY LOAN TRUST 2005-4, RENAISSANCE  
HOME EQUITY LOAN ASSET-BACKED NOTES, SERIES  
2005-4

DEFENDANT  
ATTORNEY FIRM

DOYLE J. WHITTENIGHT  
UDREN LAW OFFICE

<b>PERSON/CORP TO SERVED</b>
TENANT(S)
208 CENTRAL ROAD
BLOOMSBURG

**PAPERS TO SERVED**  
MORTGAGE FORECLOSURE

SERVED UPON

Posted First Dec

RELATIONSHIP

IDENTIFICATION

DATE 7-21-10

TIME 16:00

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. Allison

DATE 7-21-10

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: J. ALLISON  
DATE RECEIVED 7/12/2010

SERVICE# 3 - OF - 12 SERVICES  
DOCKET # 100ED2010

PLAINTIFF

HSBC BANK USA, N.A., AS INDENTURE TRUSTEDD FOR  
THE REGISTERED NOTEHOLDERS OF RENAISSANCE  
HOME EQUITY LOAN TRUST 2005-4, RENAISSANCE  
HOME EQUITY LOAN ASSET-BACKED NOTES, SERIES  
2005-4

DEFENDANT  
ATTORNEY FIRM

DOYLE J. WHITENIGHT  
UDREN LAW OFFICE

PERSON/CORP TO SERVED
SCOTT TWP SEWER
TENNY STREET
BLOOMSBURG

PAPERS TO SERVED  
MORTGAGE FORECLOSURE

SERVED UPON Sharon Keller

RELATIONSHIP Administrative Asst. IDENTIFICATION \_\_\_\_\_

DATE 7-21-10 TIME 1030 MILEAGE \_\_\_\_\_ OTHER \_\_\_\_\_

Race \_\_\_\_\_ Sex \_\_\_\_\_ Height \_\_\_\_\_ Weight \_\_\_\_\_ Eyes \_\_\_\_\_ Hair \_\_\_\_\_ Age \_\_\_\_\_ Military \_\_\_\_\_

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

F. OTHER (SPECIFY) \_\_\_\_\_

ATTEMPTS  
DATE

TIME

OFFICER

REMARKS

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

DEPUTY



DATE 7-21-10

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: J. ALLISON  
DATE RECEIVED 7/12/2010

SERVICE# 4 - OF - 12 SERVICES  
DOCKET # 100ED2010

PLAINTIFF

HSBC BANK USA, N.A., AS INDENTURE TRUSTEDD FOR  
THE REGISTERED NOTEHOLDERS OF RENAISSANCE  
HOME EQUITY LOAN TRUST 2005-4, RENAISSANCE  
HOME EQUITY LOAN ASSET-BACKED NOTES, SERIES  
2005-4

DEFENDANT  
ATTORNEY FIRM

DOYLE J. WHITTENIGHT  
UDREN LAW OFFICE

PERSON/CORP TO SERVED
H. JAMES HOCK-TAX COLLECTOR
2626 OLD BERWICK ROAD
BLOOMSBURG

PAPERS TO SERVED  
MORTGAGE FORECLOSURE

SERVED UPON

*Postcard*

RELATIONSHIP

IDENTIFICATION

DATE *7-21-10*

TIME *1545*

MILEAGE

OTHER

Race \_\_\_ Sex \_\_\_ Height \_\_\_ Weight \_\_\_ Eyes \_\_\_ Hair \_\_\_ Age \_\_\_ Military \_\_\_

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

F. OTHER (SPECIFY)

ATTEMPTS

DATE

TIME

OFFICER

REMARKS

DEPUTY

*J. Carter*

DATE *7-21-10*



# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER:  
DATE RECEIVED 7/12/2010

SERVICE# 6 - OF - 12 SERVICES  
DOCKET # 100ED2010

PLAINTIFF

HSBC BANK USA, N.A., AS INDENTURE TRUSTEDD FOR  
THE REGISTERED NOTEHOLDERS OF RENAISSANCE  
HOME EQUITY LOAN TRUST 2005-4, RENAISSANCE  
HOME EQUITY LOAN ASSET-BACKED NOTES, SERIES  
2005-4

DEFENDANT  
ATTORNEY FIRM

DOYLE J. WHITTENIGHT  
UDREN LAW OFFICE

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

PAPERS TO SERVED  
MORTGAGE FORECLOSURE

SERVED UPON MAURSEN Cole

RELATIONSHIP Customer Service IDENTIFICATION \_\_\_\_\_

DATE 7-21-10 TIME 830 MILEAGE \_\_\_\_\_ OTHER \_\_\_\_\_

Race \_\_\_\_ Sex \_\_\_\_ Height \_\_\_\_ Weight \_\_\_\_ Eyes \_\_\_\_ Hair \_\_\_\_ Age \_\_\_\_ Military \_\_\_\_

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

F. OTHER (SPECIFY) \_\_\_\_\_

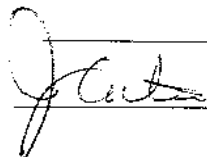
ATTEMPTS  
DATE

TIME

OFFICER

REMARKS

DEPUTY



DATE 7-21-10

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER:  
DATE RECEIVED 7/12/2010

SERVICE# 9 - OF - 12 SERVICES  
DOCKET # 100ED2010

PLAINTIFF

HSBC BANK USA, N.A., AS INDENTURE TRUSTEDD FOR  
THE REGISTERED NOTEHOLDERS OF RENAISSANCE  
HOME EQUITY LOAN TRUST 2005-4, RENAISSANCE  
HOME EQUITY LOAN ASSET-BACKED NOTES, SERIES  
2005-4

DEFENDANT  
ATTORNEY FIRM

DOYLE J. WHITENIGHT  
UDREN LAW OFFICE

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

PAPERS TO SERVED  
MORTGAGE FORECLOSURE

SERVED UPON Deb Miller

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

DATE 7-21-10 TIME 0800 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

Miller

DATE 7-21-10

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302

STUART WINNEG, ESQUIRE - ID #45362

LORRAINE DOYLE, ESQUIRE - ID #34576

ALAN M. MINATO, ESQUIRE - ID #75860

CHANDRA M. ARKEMA, ESQUIRE - ID #203437

WOODCREST CORPORATE CENTER

111 WOODCREST ROAD, SUITE 200

CHERRY HILL, NJ 08003-3620

856-669-5400

pleadings@udren.com

HSBC Bank USA, N.A., as  
 Indenture Trustee for the  
 registered Noteholders of  
 Renaissance Home Equity Loan  
 Trust 2005-4, Renaissance Home  
 Equity Loan Asset-Backed  
 Notes, Series 2005-4

Plaintiff

v.

Doyle J. Whitenight

Defendant(s)

COURT OF COMMON PLEAS  
 CIVIL DIVISION  
 Columbia County

MORTGAGE FORECLOSURE

NO. 2010-CV-#720

## AFFIDAVIT OF NON-MILITARY SERVICE

STATE OF NEW JERSEY

:

SS

COUNTY OF CAMDEN

:

THE UNDERSIGNED being duly sworn, deposes and says that the averments herein are based upon investigations made and records maintained by us either as Plaintiff or as servicing agent of the Plaintiff herein and that the above Defendant(s) are not in the Military or Naval Service of the United States of America or its Allies as defined in the Servicemembers' Civil Relief Act (108 P.L. 189; 117 Stat. 2835; 2003 Enacted H.R. 100), and that the age and last known residence and employment of each Defendant are as follows:

Defendant: Doyle J. Whitenight  
 Age: Over 18  
 Residence: As captioned above  
 Employment: Unknown

Name:

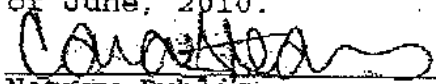
Title:

ATTORNEY FOR PLAINTIFF

Company:

UDREN LAW OFFICES, P.C.

Sworn to and subscribed  
 before me this 30TH day  
 of June, 2010.

  
 Notary Public

CARA STEARS  
 NOTARY PUBLIC OF NEW JERSEY  
 Commission Expires 10/15/2013

# SHERIFF'S SALE

WEDNESDAY SEPTEMBER 22, 2010 AT 9:30 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 100 OF 2010 ED AND CIVIL WRIT NO. 720 OF 2010 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

ALL THAT CERTAIN PIECE PARCEL OR LOT OF LAND SITUATE IN THE VILLAGE OF ESPY TOWNSHIP OF SCOTT COUNTY AND STATE OF PENNSYLVANIA BOUNDED AND DESCRIBED AS FOLLOWS BEGINNING AT A POINT ON THE WEST SIDE OF LIGHT STREET ROAD AT CORNER OF ORVAL AND DOROTHY EVERETT SAID POINT OF BEGINNING BEING 97.3 FEET DISTANT FROM CORNER OF LAND OF CC BARGER AND COMPANY AND SAID POINT BEING ALSO 64.3 FEET FROM THE CENTER OF A STONE PLANTED IN SECOND STREET THENCE BY LINE OF LAND OF ORVAL AND DOROTHY EVERETT SOUTH 67 DEGREES 15 MINUTES WEST 139.8 FEET TO THE EASTERN LINE OF A 16.5 FEET ALLEY THENCE BY THE EASTERN LINE OF SAID ALLEY NORTH 22 DEGREES 45 MINUTES WEST 55.75 FEET TO A CORNER THENCE BY OTHER LANDS OR NOW OR LATE HURLEY W ANGLE AND WIFE NORTH 67 DEGREES 15 MINUTES EAST 134.5 FEET TO THE WESTERN LINE OF SAID LIGHT STREET ROAD THENCE BY THE WESTERN LINE OF SAID LIGHT STREET ROAD SOUTH 28 DEGREES 35 MINUTES EAST 26 FEET TO A CORNER OF LANDS OR ORVAL AND DOROTHY EVERETT THE PLACE OF BEGINNING ON WHICH IS ERRECTED A TWO AND ONE HALF STORY FRAME DWELLING HOUSE GARAGE AND OUTBUILDING.  
BEING KNOWN AS 208 CENTRAL ROAD BLOOMSBURG PA 17815  
PROPERTY ID NO.: 31,3C2-127-00,000 (31 3C212700)  
TITLE TO SAID PREMISES IS VESTED IN DOYLE J. WHITENIGHT BY DEED FROM GRACE LILLIAN HOPPER, WIDOW DATED 11/30/2001 RECORDED 12/3/2001 INSTRUMENT NUMBER 200511165

## TERMS OF SALE

MINIMUM PAYMENT AT TIME OF SALE: The greater of ten (10%) percent of the bid price or cost, (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  
Mark Udren  
111 Woodcrest Road  
Cherry Hill, NJ 08003

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

# REAL ESTATE OUTLINE

ED# 100-10

DATE RECEIVED 7-12-10  
DOCKET AND INDEX 7-20-10

## 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# 154655

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

SALE DATE Sept. 22, 10 TIME 09:00  
POSTING DATE Aug. 18, 10  
ADV. DATES FOR NEWSPAPER  
1<sup>ST</sup> WEEK Sept. 1  
2<sup>ND</sup> WEEK 2  
3<sup>RD</sup> WEEK 15, 10

Document Receipt

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Trans # 29848 Carrier / service: POST 2PM 7/20/2010

Ship to: IRS

INTERNAL REVENUE SERVICE

WILLIAM GREEN FEDERAL BUILDING  
600 ARCH STREET ROOM 3259

Tracking #: 9171924291001000003007

Doc Ref #: 100ED2010

PHILADELPHIA PA 19106

Document Receipt

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Trans # 29847 Carrier / service: POST 2PM 7/20/2010

Ship to: SBA

U.S. Small Business Administration PHILADELPHIA DISTRICT  
OFFICE

PARKVIEW TOWERS  
1150 FIRST AVE, 10TH FLR, STE 1001

Tracking #: 9171924291001000002994

Doc Ref #: 100ED2010

KING OR PA 19406  
PRUSSIA

Document Receipt

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Trans # 29846 Carrier / service: POST 2PM 7/20/2010

Ship to: FAIR

OFFICE OF F.A.I.R.

DEPARTMENT OF PUBLIC WELFARE  
PO BOX 8016

Tracking #: 9171924291001000002987

Doc Ref #: 100ED2010

HARRISBURG PA 17105



Document Receipt

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Trans # 29845 Carrier / service: POST 2PM 7/20/2010

Ship to: cop

COMMONWEALTH OF PENNSYLVANIA DEPT OF REV SHERIFF SALE

Tracking #: 9171924291001000002970

DEPARTMENT 281230

Doc Ref #: 100ED2010

HARRISBURG PA 17128

MARK J. UDREN, ESQUIRE - ID #04302  
STUART WINNEG, ESQUIRE ID #45362  
LORRAINE DOYLE, ESQUIRE - ID #34576  
ALAN M. MINATO, ESQUIRE - ID #75860  
CHANDRA M. ARKEMA, ESQUIRE - ID #203437  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400  
pleadings@udren.com

HSBC Bank USA, N.A., as  
Indenture Trustee for the  
registered Noteholders of  
Renaissance Home Equity Loan  
Trust 2005-4, Renaissance Home  
Equity Loan Asset-Backed  
Notes, Series 2005-4  
Plaintiff

v.

Doyle J. Whitenight  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Columbia County  
MORTGAGE FORECLOSURE

NO. 2010-CV-#720

*2010-ED-100*

WRIT OF EXECUTION

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:

208 Central Road,  
Bloomsburg, PA 17815  
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$121,625.35

Interest From 06/10/2010

to Date of Sale                     

Ongoing Per Diem of \$23.66  
to actual date of sale including if sale is  
held at a later date

(Costs to be added) \$                     

Prothonotary

By Tami B. Klein (KPB)

Clerk

Date 7-12-10

ALL THAT CERTAIN PIECE PARCEL OR LOT OF LAND SITUATE IN THE VILLAGE OF  
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BEING KNOWN AS:           208 Central Road,  
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PROPERTY ID NO.:       31,3C2-127-00,000 (31 3C212700)

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\$ \_\_\_\_\_

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By Tami B Kline KPB

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 CHERRY HILL, NJ 08003-3620  
 856-669-5400  
pleadings@udren.com

HSBC Bank USA, N.A., as  
 Indenture Trustee for the  
 registered Noteholders of  
 Renaissance Home Equity Loan  
 Trust 2005-4, Renaissance Home  
 Equity Loan Asset-Backed  
 Notes, Series 2005-4

Plaintiff

v.

Doyle J. Whitenight

Defendant(s)

COURT OF COMMON PLEAS  
 CIVIL DIVISION  
 Columbia County

MORTGAGE FORECLOSURE

NO. 2010-CV-#720

*2010-ED-100*

**CERTIFICATE TO THE SHERIFF**

I HEREBY CERTIFY THAT:

- I. The judgment entered in the above matter is based on an Action:
- ☐ A. In Assumpsit (Contract)
  - ☐ B. In Trespass (Accident)
  - ☒ C. In Mortgage Foreclosure
  - ☐ D. On a Note accompanying a purchase money mortgage and the property being exposed to sale is the mortgaged property.
- II. The Defendant(s) own the property being exposed to sale as:
- ☒ A. An individual
  - ☐ B. Tenants by Entireties
  - ☐ C. Joint Tenants with right of survivorship
  - ☐ D. A partnership
  - ☐ E. Tenants in Common
  - ☐ F. A corporation
- III. The Defendant(s) is (are):
- ☒ A. Resident in the Commonwealth of Pennsylvania
  - ☐ B. Not resident in the Commonwealth of Pennsylvania
  - ☐ C. If more than one Defendant and either A or B above is not applicable, state which Defendant is resident of the Commonwealth of Pennsylvania.  
Resident:

UDREN LAW OFFICES, P.C.

BY: 

Attorneys for Plaintiff

MARK J. UDREN, ESQUIRE  
 STUART WINNEG, ESQUIRE  
 LORRAINE DOYLE, ESQUIRE  
 ALAN M. MINATO, ESQUIRE  
 CHANDRA M. ARKEMA, ESQUIRE

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MORTGAGE FORECLOSURE

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*2010 ED-100*

C E R T I F I C A T E

I hereby state that as the attorney for the Plaintiff in the above-captioned matter and that the premises are not subject to the provisions of Act 91 because it is:

- ( ) An FHA insured mortgage
- ( ) Non-owner occupied
- ( ) Vacant
- ( X ) Act 91 procedures have been fulfilled.
- ( ) Over 24 months delinquent.

This certification is made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.

UDREN LAW OFFICES, P.C.

BY: 

~~Attorneys for Plaintiff~~  
MARK J. UDREN, ESQUIRE  
STUART WINNEG, ESQUIRE  
LORRAINE DOYLE, ESQUIRE  
ALAN M. MINATO, ESQUIRE  
CHANDRA M. ARKEMA, ESQUIRE

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AFFIDAVIT PURSUANT TO RULE 3129.1

HSBC Bank USA, N.A., as Indenture Trustedd for the registered  
 Noteholders of Renaissance Home Equity Loan Trust 2005-4,  
 Renaissance Home Equity Loan Asset-Backed Notes, Series 2005-4,  
 Plaintiff in the above action, by its attorney, Mark J. Udren,  
 ESQ., sets forth as of the date the Praecipe for the Writ of  
 Execution was filed the following information concerning the real  
 property located at: 208 Central Road,, Bloomsburg, PA 17815

1. Name and address of Owner(s) or reputed Owner(s):  
 Name Address

Doyle J. Whitenight 208 Central Road,  
 Bloomsburg, PA 17815  
 and  
 599 Helterville Road  
 Nescopeck, PA 18635

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

SAME AS #1 ABOVE

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

Name Address

None



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

Name	Address
HSBC Bank USA, N.A., as Indenture Trustee for the registered Noteholders of Renaissance Home Equity Loan Trust 2005-4, Renaissance Home Equity Loan Asset-Backed Notes, Series 2005-4 Ocwen Loan Servicing, LLC	13650 Ingenuity Drive Orlando, FL 32826

Name	Address
MERS, Inc., Acting Solely as a Nominee for Fidelity of Pennsylvania Mortgage Inc	Address to follow

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

Name	Address
------	---------

None

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

Name	Address
Columbia County Tax Claim Bureau	PO Box 380 Bloomsburg, PA 17815
Domestic Relations Section	PO Box 380 Bloomsburg, PA 17815
Commonwealth of PA, Department of Revenue	Bureau of Compliance, PO Box 281230 Harrisburg, PA 17128-1230

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:

Name	Address
Tenants/Occupants	208 Central Road, Bloomsburg, PA 17815

I verify that the statements made in this affidavit are true and correct to the best of my personal knowledge or information and belief. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S. sec. 4904 relating to unsworn falsification to authorities.

DATED: June 30, 2010

UDREN LAW OFFICES, P.C.

BY: \_\_\_\_\_

Attorneys for Plaintiff

MARK J. UDREN, ESQUIRE

STUART WINNEG, ESQUIRE

LORRAINE DOYLE, ESQUIRE

ALAN M. MINATO, ESQUIRE

CHANDRA M. ARKEMA, ESQUIRE

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COURT OF COMMON PLEAS  
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MORTGAGE FORECLOSURE

NO. 2010-CV-#720

*2010-ED-100*

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

TO: Doyle J. Whitenight  
208 Central Road,  
Bloomsburg, PA 17815

Your house (real estate) at 208 Central Road, Bloomsburg, PA 17815 is scheduled to be sold at the Sheriff's Sale on \_\_\_\_\_, at \_\_\_\_\_ in the Columbia County Courthouse, Bloomsburg, PA, to enforce the court judgment of \$121,625.35, obtained by Plaintiff above (the mortgagee) against you. If the sale is postponed, the property will be relisted for the Next Available Sale.

**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 to the mortgagee the back payment, late charges, costs and reasonable attorney's fees. To find out how much you must pay, you may call: (856) 669-5400.
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 also be able to stop the sale through other legal proceedings. You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See notice on page two on 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 856-669-5400.
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 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 856-669-5400.
4. 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.
5. You have the 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.
6. 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 within 30 days after the sale. This schedule will state who will be receiving that 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 Schedule of Distribution is filed.
7. You may also have other rights and defenses, or ways of getting your home 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.**

**LAWYER REFERRAL SERVICE**  
North Penn Legal Services  
168 East 5th Street  
Bloomsburg, PA 17815  
570-784-8760

**ASSOCIATION DE LICENCIADOS**  
North Penn Legal Services  
168 East 5th Street  
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**UDREN LAW OFFICES, P.C.**

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**111 WOODCREST ROAD**

**SUITE 200**

**CHERRY HILL, NEW JERSEY 08003-3620**

**856. 669. 5400**

**FAX: 856. 669. 5399**

**pleadings@udren.com**

**PENNSYLVANIA OFFICE**  
**215-568-9500**

**MARK J. UDREN\***  
**STUART WINNEG\*\***  
**CHANDRA M. ARKEMA\*\*\***  
**LOUIS A. SIMONJ\*\*\***  
**ADAM L. KAYES\*\*\***  
**LORRAINE DOYLE\*\***  
**ALAN M. MINATO\*\*\***  
**\*ADMITTED NJ, PA, FL**  
**\*\*ADMITTED PA**  
**\*\*\*ADMITTED NJ, PA**  
**TINA MARIE RICH**  
**OFFICE ADMINISTRATOR**

**FREDDIE MAC**  
**PENNSYLVANIA**  
**DESIGNATED COUNSEL**

**PLEASE RESPOND TO NEW JERSEY OFFICE**

June 30, 2010

Office of the Sheriff  
Columbia County Courthouse  
P.O. Box 380  
Stroudsburg, PA 17815

Re: HSBC Bank USA, N.A., as Indenture Trustedd for the registered  
Noteholders of Renaissance Home Equity Loan Trust 2005-4,  
Renaissance Home Equity Loan Asset-Backed Notes, Series 2005-4  
vs.  
Doyle J. Whitenight  
Columbia County C.C.P. No. 2010-CV-#720

Dear Sir:

Please serve the Defendant(s), Doyle J. Whitenight at 599  
Helterville Road, Nescopeck, PA 18635.

Please then, **POST** the property with the Handbill at 208 Central  
Road, Bloomsburg, PA 17815.

**UDREN-LAW OFFICES, P.C.**

**Attorneys for Plaintiff**  
**MARK J. UDREN, ESQUIRE**  
**STUART WINNEG, ESQUIRE**  
**LORRAINE DOYLE, ESQUIRE**  
**ALAN M. MINATO, ESQUIRE**  
**CHANDRA M. ARKEMA, ESQUIRE**

HSBC Bank USA, N.A., as Ir ntured  
Trustedd for the registra-  
Noteholders of Renaissance Home  
Equity Loan Trust 2005-4,  
Renaissance Home Equity Loan  
Asset-Backed Notes, Series 2005-4  
Ocwen Loan Servicing, LLC  
13650 Ingenuity Drive  
Orlando, FL 32826

Plaintiff

Vs.

Doyle J. Whitenight  
208 Central Road,  
Bloomsburg, PA 17815  
Defendant(s)

In Court of Common Pleas of  
Columbia County PA.

No. of ED  
No. of JD

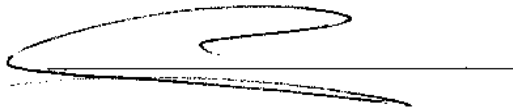
Civil Action—Law  
Mortgage Foreclosure

Waiver of Watchman

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I, Attorney \_\_\_\_\_, do hereby state that any Deputy Sheriff or Sheriff levying upon  
or attaching any property under the writ issued in the above-captioned matter may leave  
same without a watchman, in custody of whomever is found in possession, after notifying  
such person of such levy or attachment, without liability of the part of such Deputy  
Sheriff or Sheriff to any plaintiff herein for any loss, destruction or removal of any such  
property before the Sheriff's sale thereof.

Attorney for Plaintiff



154655

**UDREN LAW OFFICES, PC**

PA ESCROW ACCOUNT  
111 WOODCREST ROAD  
CHERRY HILL, NJ 08003



America's Most Convenient Bank®

3-180/360

NUMBER  
154655

One Thousand Five Hundred and 00/100\*\*\*\*\*

DATE

June 30, 2010

AMOUNT

\*\*\*\*\*1,500.00

VOID AFTER 90 DAYS

**PAY  
TO THE  
ORDER  
OF**

Columbia County Sheriff

*Myra A. White*

MP

⑈154655⑈ ⑆036001808⑆ 36 589745 3⑈

