#### SHERIFF'S SALE COST SHEET

_ HOBC Bank USA V	s. John & Susan more of
NO. 30-10 ED NO. 771-01	S. John & Surgar FO ID DATE/TIME OF SALE Jago 20 0900
DOCKET/RETURN	·
SERVICE PER DEF.	\$15.00
	\$ <u>150,00</u>
LEVY (PER PARCEL	\$15.00
MAILING COSTS	\$ <u></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	\$ 5,00
NOTARY	\$ <u>5,00</u> \$ <u>75,00</u> **********
TOTAL *******	****** \$ > 15,00
WEB POSTING	\$150.00
PRESS ENTERPRISE INC.	\$150.00 <sub>\$</sub> がほわると
	\$75.00
SOLICITOR'S SERVICES TOTAL *********	***************************************
PROTHONOTARY (NOTARY)	\$10.00
RECORDER OF DEEDS	s 55,60 , _
PROTHONOTARY (NOTARY) RECORDER OF DEEDS TOTAL *********	******** \$ <u> </u>
REAL ESTATE TAXES:	
BORO, TWP & COUNTY 20	
SCHOOL DIST. 20	* 1 / 101 * 2 / 10 / / /
DELINQUENT 20	P ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) (
TOTAL *******	*********** \$ <u>/353</u> ,57
. 0.1111	<u> </u>
MUNICIPAL FEES DUE:	
SEWER 20	<u>\$</u>
WATER 20	\$
TOTAL *******	*******
SURCHARGE FEE (DSTE)	the state cons
MISC.	\$ <u>710,70</u>
WIISC.	Ф
TOTAL ********	υ ********* S
TOTAL COSTS (OP.	ENING BID) \$ \frac{1240-6}{5}

### COLUMBIA COUNTY SHERIFF'S OFFICE

SHERIFF'S REAL ESTATE FINAL COST SHEET

18BC Bank USA VS	JEhn + Sin	121 347-1
NOED		
DATE/TIME OF SALE: Sept. 22	<u> </u>	
BID PRICE (INCLUDES COST)	\$ 3390,65	
POUNDAGE – 2% OF BID	s 66/8/	
TRANSFER TAX – 2% OF FAIR MKT	\$	
MISC. COSTS	\$	
TOTAL AMOUNT NEEDED TO PURCH	ASE	\$ 34/07, 46
PURCHASER(S):ADDRESS:		
NAMES(S) ON DEED:	7000	
PURCHASER(S) SIGNATURE(S):	Jan S	Tyle -
TOTAL DUE:		s 3/4/12
LESS DEPOSIT:		\$ 1510,00
DOWN PAYMENT:		\$
TOTAL DUE IN 8 D	OAYS	s 1957, 46

#### 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

MARK J. UDREN\*
STUART WINNEG\*\*
LORRAINE DOYLE\*\*
ALAN M. MINATO\*\*\*
CHANDRA M. ARKEMA\*\*\*
\*\*ADMITTED NJ. P4. FI.
\*\*\*ADMITTED PA.
\*\*\*ADMITTED PA.
\*\*TINA MARIE RICH
OFFICE ADMINISTRATOR

PENNSYLVANIA OFFICE 215-568-9500 215-568-1141 FAX

<u>FREDDIE MAC</u> <u>PENNSYLVANIA</u> <u>DESIGNATED COUNSEL</u>

PLEASE RESPOND TO NEW JERSEY OFFICE

September 24, 2010

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

RE: HSBC Bank USA, N.A., as Trustee for the registered holders of Renaissance Equity Loan Asset-Backed Certificates, Series 2007-3

vs.

John R. Beiter

Susan M. Beiter (Mortgagor)

Property: 605 Susquehanna Avenue

Berwick, PA 18603

Columbia County C.C.P. No.: 2009-CV #729

Sheriff's Sale Date: 9/22/10

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 Trustee for the Registered Holders of Renaissance Equity Loan Asset-Backed Certificates, Series 2007-3, 1661 Worthington Road, Ste 100, West Palm Beach, FL 33409.

Enclosed please find our check in the amount of \$1907.46 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

Enclosure



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

### RL .LTY TRANSFER TAX STATEMENT OF VALUE

**See Reverse for Instructions** 

	RECORDER'S USE ONLY
	Sta: "x Paid
	Book Number
ĺ	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 inc	uiries may	be directed	l to the following po	erson:		
Name				Telephone	Number:	
UDREN LAW OFFICE, PC		· · · · · · · · · · · · · · · · · · ·		(856 ) 669-5400		
Street Address			City		State	ZIP Code
111 WOODCREST RD, STE 200			CHERRY HILL		NJ	08003
B. TRANSFER DATA			Date of Accepta	nce of Document		
Grantor(s)/Lessor(s)				, as Trustee for the Register	ed Holders of	Renaissance Equit
Sheriff of Columbia County Street Address			Loan Asset-Backed Cer Street Address	tificates, Series 2007-3		
PO Box 380 City	State	ZIP Code	11661 Worthington Ro City	oad	State	ZIP Code
_	1		1 '			
Bioomsburg C. REAL ESTATE LOCATION	PA	17815	West Palm Beach		JFL .	<u>1</u> 33409
Street Address			City, Township, Borou	lah		
605 Susquehanna Ave			Berwick	ıñıı		
County	School	District	DC/ W/CK	Tax Parcel Numbe	٠r	<del></del>
Columbia	Berwick			04C-04-079		
D. VALUATION DATA				10.00.000		
Actual Cash Consideration	2. Oth	er Considerati	ion	3. Total Considera	ation	
\$ 3340.65	-0.00			=\$ 3340.65	2011	
4. County Assessed Value		nmon Level R	atio Factor	6. Fair Market Va	lue	
\$ 22,374.00	X 3.69			=\$ 82,560.06		
E. EXEMPTION DATA - WAS			T OF AN ASSIGN		CATION	$\overline{? \boxtimes Y \square N}$
1a. Amount of Exemption Claimed			ntor's Interest in Real Est			
100%	100%			100%		
2.Check Appropriate Box Be	ow for E	verntion	Claimed	•		
	IOW IOI E	keniption (	Ciaimeu			
Will or intestate succession.			(Name of Decedent)		(Estate File	Number
Transfer to Industrial Develope	ment Agency	<i>t</i> .	(Name of Decedency		(catale ine	varriber)
☐ Transfer to a trust. (Attach cor	mplete copy	of trust agree	ement identifying all be	eneficiaries.)		
Transfer From a trust. Date of If trust was amended attach a			nded trust.			
☐ Transfer between principal and	i agent/strav	w party. (Attac	ch complete copy of a	gency/straw party agr	reement.)	
Transfers to the Commonweat condemnation. (If condemnation						on or i <b>n</b> lieu d
☐ Transfer from mortgagor to a				•		
_					asiginnent.	,
	-			•		
Statutory corporate consolidat	ion, merger	or division. (A	Attach copy of articles.	)		
	on claimed, i	if other than li	isted above.)			
Transfer from the Sheriff to the mortg	agee as a result	of an action in m	iortgage forcelosure			
Under <u>penalties of law,</u> I declar	e that I h	ave examin	ed this statement	, including accom	panying	
information, and to the best of	my knowl	edge and b	elief, it is true, co	rrect and complet	e	
Signature of Correspondent or Respons	sible Party				Date	^. ∠
					. , ,	18

FAILURE TO COMPLETE THIS FORM PROPERLY OR ATTACH REQUESTED DOCUMENTATION MAY

161889

# UDREN LAW OFFICES, PC PA ESCROW ACCOUNT 111 WOODCREST ROAD CHERRY HILL, NJ 08003

ID Bank

Amerika's Most Convenient Bank\*

CHIGHNAL DOCUMENT PHINTED ON CHEMICAL HEACTIVE PAPER WITH MICHOPSINTED BORDER

NUMBER 161889

3-180/360

DATE

September 24, 2010

AMOUNT 1,907.46

VOID AFTER 90 DAYS

PAY TO THE ORDER OF

Columbia County Sheriff

5**8**9745 <u>"</u>

en line document contains heat sensitye ink. Touck of press here i red mage disappears with text

20-701D



August 26, 2010

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

HSBC BANK USA, N.A., AS TRUSTEE FOR THE REGISTERED HOLDERS OF RENAISSANCE EQUITY LOAN ASSET-BACKED **CERTIFICATES, SERIES 2007-3** 

VS.

JOHN R. BEITER SUSAN M. BEITER

DOCKET # 30ED2010

JD # 729JD2009

Dear Timothy:

The updated amount due on the sewer account #113963 for the property/located at 605 Susquehanna Avenue Berwick, Pa through September 30, 2010 is \$332.50.

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

Sincerely,

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



August 26, 2010

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

HSBC BANK USA, N.A., AS TRUSTEE FOR THE REGISTERED HOLDERS OF RENAISSANCE EQUITY LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-3

VS.

JOHN R. BEITER SUSAN M. BEITER

**DOCKET # 30ED2010** 

JD # 729JD2009

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Sincerely,

Authority Clerk

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Hearing Impaired 711

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#### 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

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

<u>FREDDIE MAC</u> <u>PENNSYLVANIA</u> DESIGNATED COUNSEL

PLEASE RESPOND TO NEW JERSEY OFFICE

OUNSEL |

PENNSYLVANIA OFFICE 215-568-9500

June 17, 2010

Sent via telefax #570-389-5625

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

Re: HSBC Bank USA, N.A., as Trustee for the registered holders of Renaissance Equity Loan Asset-Backed Certificates, Series 2007-3

vs.

John R. Beiter

Susan M. Beiter (Mortgagor)

Columbia County C.C.P. No. 2009-CV #729

Premises: 605 Susquehanna Avenue

Berwick, PA 18603

SS Date: <u>June 23, 2010</u>

#### Dear Sarah:

Please postpone the Sheriff's Sale scheduled for <u>June 23, 2010</u> to September 22, 2010.

Sale is postponed for the following reason:

Bankpoptcy case# 10-04237.

Thank you for your attention to this matter.

Sincerely yours,

Fereclosure Manager

Con item Prin so t Artic or o	SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
Complete Items 1, 2, 3. Also complete Item 4 if Restricted Delivery is desired. Print your name and address on the reverse, so that we can return the card to you. Attach this card to the back of the mailpiece, or on the front if space permits.  Article Addressed to:  Article Addressed to:  INTERNAL REVENUE SERVICE INTERNAL SUPPORT GROUP WILLIAM GREEN FEDIERAL BUILDING 600 ARCH STREET ROOM 3259 PHILADELPHIA, PA 19106	<ul> <li>Complete items 1, 2, 3. Also complete item 4 if Restricted Delivery is desired.</li> <li>Print your name and address on the reverse so that we can return the card to you.</li> <li>Attach this card to the back of the mailpiece, or on the front if space permits.</li> <li>Article Addressed to:</li> <li>U.S. SMALL BUSINESS ADMINISTP PHILADPLIPHIA DISTRICT OFFICE.</li> </ul>	A Signature  A Agent  B. Received by (Printed Name)  C. Date of Deli  D. Is delivery address different from item 1?  Yes  If YES, einter delivery address below:  No  3. Service Type
ZC		☑ Certified Mail    ☐ Express Mail     ☐ Registered    ☐ Return Receipt for Merchand     ☐ Insured Mail    ☐ C.O.D.  4. Restricted Delivery? (Extra Fee)    ☐ Yes
A. Signature  X  A. Signature  X  B. Received by (P)  B. Receivery addre  If YES, enter de  If YES, enter de  If Pegistered  Insured Mail	PS Form 3811, February 2004 Domestic Re	000 B4FC 0000 FF88 4P53
Printed I	SENDER: COMPLETE THIS SECTION  Complete items 1, 2, 3. Also complete item 4 if Restricted Delivery is desired. Print your name and address on the reverse so that we can return the card to you.  Attach this card to the back of the mailpiece, or on the front if space permits.	A. Signature  X. M. M. M. M. Address  B. Received by (Printed Name)  C. Date of Delivery  C. Date of Delivery
Vame) MAR C. Date of Delivery  Vame) MAR C. Date of Delivery  1 1 2010  rent from item 1? Yes  ddress below: No  Express Mail  Return Receipt for Merchandise  C.O.D.	1. Article Addressed to:  COMMONWEALTH OF PENNSYLVANIA DEPARTMENT OF REVENUE-ATTN: SHERIFF BUREAU OF COMPLIANCE CLEARANCE SUPPORT SECTION	D. Is delivery address different from item 1? LJ Yes If YES, enter delivery address below:
	DEPARTMENT 281230 HARRISBURG, PA 17128-1230	3. Service Type  ☑ Certified Mail ☐ Express Mail ☐ Registered ☐ Return Receipt for Merchand ☐ Insured Mail ☐ C.O.D.  4. Restricted Delivery? (Extra Fee) ☐ Yes
	Article Number     (Transfer from service label)	
	PS Form 3811, February 2004 Domestic Re	turn Receipt 102595-02-M-1
	SENDER: COMPLETE THIS SECTION  Complete items 1, 2, 3. Also complete item 4 If Restricted Delivery is desired. Print your name and address on the reverse so that we can return the card to you. Attach this card to the back of the mailpiece, or on the front If space permits.  Article Addressed to:  OFFICE OF F.A.I.R. DEPARTMENT OF BUILDING WELLS ADD.	A. Signature  X  D. Agent Address B. Received by (Printed Name)  D. Is delivery address different from item 1?  Yes If YES, enter delivery address below:
	DEPARTMENT OF PUBLIC WELFARE PO BOX 8016 HARRISBURG, PA 17105	3. Service Type  2. Certified Mail
	(Transfer from service label)	0.0100 NOOT TOO 1034

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-15

#### 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

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

<u>FREDDIE MAC</u> <u>PENNSYLVANIA</u> DESIGNATED COUNSEL PENNSYLVANIA OFFICE 215-568-9500

PLEASE RESPOND TO NEW JERSEY OFFICE

May 25, 2010

Sent via telefax #570-389-5625

Columbia County Sheriff's Office Courthouse P.O. Box 380 Bloomsburg, PA 17815

ATTN: Sarah

Re: HSBC Bank USA, N.A., as Trustee for the registered holders of Renaissance Equity Loan Asset-Backed Certificates, Series 2007-3

vs.

John R. Beiter

Susan M. Beiter (Mortgagor)

Columbia County C.C.P. No. 2009-CV #729

Premises: 605 Susquehanna Avenue

Berwick, PA 18603

SS Date: May 26, 2010

Dear Sarah:

Please postpone the Sheriff's Sale scheduled for <u>May 26, 2010</u> to June 23, 2010.

Sale is postponed for the following reason:

Chapter 13 Bankruptcy filed 5/21/10 in the Middle District of PA, case# 10-04237.

Thank, you for your attention to this matter.

sincerely yours,

Foreclosure Manager

United States Bankruptcy Court Middle District of Pennsylvania

#### Notice of Bankruptcy Case Filing

A bankruptcy case concerning the debtor(s) listed below was filed under Chapter 13 of the United States Bankruptcy Code, entered on 05/21/2010 at 5:15 PM and filed on 05/21/2010.



John R. Beiter

605 Susquehanna Avenue Berwick, PA 18603 SSN / ITIN: xxx-xx-5254

The case was filed by the debtor's attorney:

John Piazza, III

Piazza & Associates 454 Pine Street, Suite 3A Williamsport, PA 17701 570 321-1818

The case was assigned case number 5:10-bk-04237.

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.



PHONE (570):389-5622

#### SHERIFF OF COLUMBIA COUNTY

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

24 HOUR PHONE (570) 784-6300

Atty Borry	The Chambellan
COMPANY:	DATE: 5-25-10
FAX NUMBER:	TOTAL NO. OF PAGES INCLUDING COVER:
PHONU NUMBER	SENDER'S REFERENCE NUMBER:
Borter	YOUR REFERENCE NUMBER:
□ URGENT □ FOR REVIEW □	PLEASE COMMENT   PLEASE REPLY   D PLEASE RECYCL
NOTES/COMMENTS: ATTACHED ARE DOCUM	ÆNTS FROM THE COLUMBIA COUNTY SHERIF
OFFICE, IF YOU HAVE ANY PLEASE CALL 570.389.5622, TH	OUESTIONS CONCERNING THESE DOCUMENT

Paula J. Barry being duly swom 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 May 5, 12, 19, 2010 as printed and published; that the affiant is one of the officers or publisher or designated agent of the owner or publisher of said newspaper in which legal advertisement was published; that neither the affiant nor Press Enterprise is interested in the subject matter of said notice and advertisement and that all of the allegations in the foregoing statement as to time, place, and character of publication are true.

0/0

	$\mathcal{O}$
Sworn and subscribed to	before me this day of TA 20.10
	(Notary Public)
	COMMONWEALTH OF PENNSYLVANIA
	Notarial Seal Dennis L. Ashonfelder, Notary Public
	Scott Two., Columbia County
	Member, Pennsylvania Association of Notaries
And now,	, 20, I hereby certify that the advertising and
publication charges amountir	g to \$for publishing the foregoing notice, and the
fee for this affidavit have bee	ı paid in full.

UDREN LAW OFFICES, P.C. MARK J. UDREN, ESOUIRE - ID #04302 STUART WINNEG, ESQUIRE - ID #45362 LORRAINE DOYLE, ESQUIRE - ID #34576 ALAN M. MINATO, ESQUIRE - ID #75860 CHANDRA M. ARKEMA, ESQUIRE - ID #203437 LOUIS A. SIMONI, ESQUIRE - ID #200869 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 Trustee for the COURT OF COMMON PLEAS registered holders of Renaissance Equity Loan [CIVIL DIVISION Asset-Backed Certificates, Series 2007-3 Columbia County 12650 Ingenuity Drive Orlando, FL 32826 Plaintiff

John R. Beiter Susan M. Beiter (Mortgagor) 605 Susquehanna Avenue Berwick, PA 18603

NO. 2009-CV #729 30 ED 2010

Defendant(s)

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

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

- 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.
- 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".
- 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".
- If service was by Order of Court, then proof of compliance with said Order is attached hereto as Exhibit "B".

<--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: April 23, 2010

UDREN LAW OFFICES -- P.C.

Attorneys for Plaintiff MARK J. UDREN, ESQUIRÈ STUART WINNEG, ESQUIRE LORRAINE DOYLE, ESQUIRE ALAN M. MINATO, ESQUIRE CHANDRA M. ARKEMA, ESQUIRE LOUIS A. SIMONI, 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

pleadings@udren.com

HSBC Bank USA, N.A., as Trustee for COURT OF COMMON PLEAS the registered holders of Renaissance CIVIL DIVISION Equity Loan Asset-Backed Certificates, Columbia County Series 2007-3

Plaintiff

v.

John R. Beiter Susan M. Beiter (Mortgagor) Defendant(s)

MORTGAGE FORECLOSURE

NO. 2009-CV #729 30 ED 2010

#### AMENDED AFFIDAVIT PURSUANT TO RULE 3129.1

HSBC Bank USA, N.A., as Trustee for the registered holders of Renaissance Equity Loan Asset-Backed Certificates, Series 2007-3, 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: 605 Susquehanna Avenue, Berwick, PA 18603.

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

John R. Beiter

605 Susquehanna Avenue Berwick, PA 18603

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

Susan M. Beiter (Mortgagor) 605 Susquehanna Avenue Berwick, PA 18603

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

Commonwealth of Pennsylvania Department of Labor & Industry to the Use of the Unemployment Compensation Fund

16th Floor, L & I Building Harrisburg, PA 17121

Room 1700, 651 Boas Street Harrisburg, PA 17121

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

Name Address

HSBC Bank USA, N.A., as 12650 Ingenuity Drive Trustee for the registered Orlando, FL 32826 holders of Renaissance Equity Loan Asset-Backed Certificates, Series 2007-3

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

Address Name

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 P.O. Box 380

Bloomsburg, PA 17815 Bureau

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

Commonwealth of PA, Bureau of Compliance, P.O. Box 281230 Department of Revenue 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 605 Susquehanna Avenue Berwick, PA 18603

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

DATED: April 23, 2010

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 LOUIS A. SIMONI, ESQUIRE ADAM L. KAYES, ESQUIRE MARGUERITE L. THOMAS, ESQUIRE

#### ATTORNEY FOR PLAINTIFF

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

HSBC Bank USA, N.A., as Trustee for the registered holders of Renaissance Equity Loan Asset-Backed Certificates, Series 2007-3 Plaintiff

v. John R. Beiter Susan M. Beiter (Mortgagor) Defendant(s) COURT OF COMMON PLEAS CIVIL DIVISION Columbia County

NO. 2009-CV-729 2010-ED-30

TO: ALL PARTIES IN INTEREST AND CLAIMANTS

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

OWNER(S): John R. Beiter and Susan M. Beiter (Mortgagor)

PROPERTY: 605 Susquehanna Avenue, Berwick, PA 18603

Improvements: RESIDENTIAL DWELLING

The above captioned property is scheduled to be sold at the <u>Columbia</u> County Sheriff's Sale on <u>May 26, 2010</u>, at <u>9:00 am</u>, 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.



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UDREN LAW OFFICES	111 WOODCREST ROAD, SUITE 200 CHERRY HILL, NJ 08003	ATTN: Nicole Ratigan	Name of Addressee, Street, and Post Office Address	COMMONWEALTH OF PA, DEPT. OF REVENUE, BUREAU OF COMPLIANCE PO Box 281230, Department of Revenue Harrisburg, PA 17128-1230	TENANTS/OCCUPANTS 605 Susquehanna Avenue Berwick, PA 18603	HSBC BANK USA, N.A., AS TRUSTEE 12650 Ingenuity Drive Orlando, FL 32826	COLUMBIA COUNTY TAX CLAIM BUREAU P.O. Box 380 Bloomsburg, PA 17815	DOMESTIC RELATIONS SECTION P.O. Box 380 Bloomsburg, PA 17815											Total Number of Pieces Received at Post Office	S
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PS Form **3877**, February 1994

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PS Form 3877, February 1994

Form Must be Completed by Typewriter, Ink or Ball Point Pen



9910NE (370) 389-5622 SHERIFF OF COLUMBIA COUNTY COURT HOUSE - P.O. BOX 340 BLOOMSBURG, PA 17815 FAX: (570) 389-5625

24 HOUR PHONE (520) 784-6300

HSBC BANK USA, N.A., AS TRUSTEE FOR THE REGISTERED HOLDERS OF RENAISSANCE EQUITY LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-3 VS Docket # 30ED2010

MORTGAGE FORECLOSURE

JOHN R. BEITER SUSAN M. BEITER

#### AFFIDAVIT OF SERVICE

NOW, THIS WEDNESDAY, MARCH 17, 2010, AT 3:45 PM, SERVED THE WITHIN MORTGAGE FORECLOSURE UPON JOHN BEITER AT 605 SUSQUEHANNA AVE, BERWICK BY HANDING TO SUSAN BEITER, WIFE, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME THIS THURSDAY, MARCH 18, 2010

Notarial Seal SARAH JANE KLINGAMAN Notary Public

Town of Bloomsburg, Columbia County PA My Commission Expires September 30, 2012 TIMOTHY T. CHAMBERLAIN

SHERIFF.

P. D'ANGELO DEPUTY SHERIFF

UDREN LAW OFFICE 111 WOOD CREST ROAD Suite 200 CHERRY HILL, NJ 08003-3620



PHONE (570) 389-5622 24 HOUR PHONE 1570) 784-6300

HSBC BANK USA, N.A., AS TRUSTEE FOR THE REGISTERED HOLDERS OF RENAISSANCE EQUITY LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-3 Docket # 30ED2010

MORTGAGE FORECLOSURE

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SO ANSWERS.

SWORN AND SUBSCRIBED BEFORE ME THIS THURSDAY, MARCH 18, 2010

\_\_\_\_\_

NOTARY PUBLIC

Notarial Seal SARAH JANE KLINGAMAN Notary Public

Town of Bloomsburg, Columbia County PA My Commission Expires September 30, 2012 TIMOTHY T. CHAMBERLAIN

Tiemothy T. Chambalain

P. D'ANGELO DEPUTY SHERIFF

**SHERIFF** 

UDREN LAW OFFICE 111 WOOD CREST ROAD Suite 200 CHERRY HILL, NJ 08003-3620



PHONE (570) 389-5622

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

24 HOUR PHONE (570) 784-6300

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

HSBC BANK USA

VS.

JOHN & SUSAN BEITER

WRIT OF EXECUTION #30 OF 2010 ED

#### POSTING OF PROPERTY

APRIL 19, 2010 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE PROPERTY OF JOHN & SUSAN BEITER AT 605 SUSQUEHANNA AVE BERWICK COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY COLUMBIA COUNTY DEPUTY SHERIFF PAUL D'ANGELO.

DEPUTY SHERIFF

TIMOTHY T. CHAMBERLAIN
SHERIFF

SWORN TO AND SUBSCRIBED BEFORE ME
THIS 19<sup>TH</sup> DAY OF APRIL 2010



PHONE (\$70) 389-5622

24 HOUR PHONE (570) 784-6300

HSBC BANK USA, N.A., AS TRUSTEE FOR THE REGISTERED HOLDERS OF RENAISSANCE EQUITY LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-3 VS

Docket # 30ED2010

MORTGAGE FORECLOSURE

JOHN R. BEITER SUSAN M. BEITER

#### AFFIDAVIT OF SERVICE

NOW, THIS WEDNESDAY, MARCH 17, 2010, AT 3:45 PM, SERVED THE WITHIN MORTGAGE FORECLOSURE UPON—JOHN BEITER—AT 605 SUSQUEHANNA AVE, BERWICK BY HANDING TO SUSAN BEITER, WIFE, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME THIS THURSDAY, MARCH 18, 2010

Notarial Seal SARAH JANE KLINGAMAN Notary Public

Town of Bloomsburg, Columbia County PA My Commission Expires September 30, 2012 TIMOTHY T. CHAMBERLAIN

SHERIFE

P. D'ANGELO

DEPUTY SHERIFF

UDREN LAW OFFICE 111 WOOD CREST ROAD Suite 200 CHERRY HILL, NJ 08003-3620



FAX: (570) 389-5625

PHONE (\$70) \$89-5622

24 HOUR PHONE (570) 784-636)

HSBC BANK USA, N.A., AS TRUSTEE FOR THE REGISTERED HOLDERS OF RENAISSANCE EQUITY LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-3

Docket # 30ED2010

VS

MORTGAGE FORECLOSURE

JOHN R. BEITER SUSAN M. BEITER

#### AFFIDAVIT OF SERVICE

NOW, THIS WEDNESDAY, MARCH 17, 2010, AT 3:45 PM, SERVED THE WITHIN MORTGAGE FORECLOSURE UPON—SUSAN BEITER AT 605 SUSQUEHANNA AVE, BERWICK BY HANDING TO SUSAN BEITER, , A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME THIS THURSDAY, MARCH 18, 2010

Notarial Seal SARAH JANE KLINGAMAN Notary Public

Town of Bloomsburg, Columbia County PA My Commission Expires September 30, 2012 TIMOTHY T. CHAMBERLAIN
SHERIFF

P. D'ANGELO

DEPUTY SHERIFF

UDREN LAW OFFICE 111 WOOD CREST ROAD Suite 200 CHERRY HILL, NJ 08003-3620

Ia. Ice 2010 County & Municipality BERWICK BORO	FOR: COLUMBIA County	ıntv		DATE 03/01/2010	<b>F</b> ~	BILL NO. 2531
MAKE CHECKS PAYBLE TO:	DESCRIPTION	ASSESSMENT	MILLS	ESS DISCOUNT	TAX AMOUNT DUE	INCL PENALTY
Connie C Gingher 1615 Lincoln Ävenue	GENERAL	22,374	56	$\overline{}$	137.5	
Berwick PA 18603	FRE		1.25	27.41	27.97	
HOURS MON, TUE, THUR : 8:30 AM - 4 PM CLOSED WEDNESDAY & FRIDAYS	BORO RE		11.1	243.38	39.15 248.35	5 260.77
PHONE:570-752-7442	The discount & penalty have been calculated for your convenience	TNDOWY SIHŁ AWA	OUNT	473,41 April 30	483.07 June 30	7 515.61 June 30
TAXES ARE DUE & PAYABLE - PROMPT PAYMENT IS REQUESTED	REQUESTED	5	CNTY TWP	!	Th:	This tax returned to
BEITER JOHN R	п	Penalty 1	10%	5%%	Ja	courthouse on: January 1, 2011
BERWICK PA 18603	Γ	605 SUSQUEHANNA AVE	HANNA AVE	000		
		.1733 Acres	Land Build <del>i</del> ngs		3,020 19,354	FILE COPY
If you find a receipt send a self-addressed stamped envelope with your payment THIS TAX NOTICE MUST BE RETURNED WITH YOUR PAYMENT	ope with your payment	То	Total Assessment		22,374	



March 17, 2010

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

HSBC BANK USA, N.A., AS TRUSTEE FOR THE REGISTERED HOLDERS OF RENAISSANCE EQUITY LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-3

VS.

JOHN R. BEITER SUSAN M. BEITER

**DOCKET # 30ED2010** 

JD # 729JD2009

Dear Timothy:

The amount due on the sewer account #113963 for the property located at 605 Susquehanna Avenue Berwick, Pa through June 30, 2010 is \$211.00.

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

Sincerely,

Kelly Noss Authority Clerk

Hearing Impaired 711

"BAJSA is an Equal Opportunity Provider and Employer"

Hearing Impaired 711

1108 Freas Avenue • Berwick, Pennsylvania 18603

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

OFFICER: P. D DATE RECEIVED			SERVICE# 1 DOCKET # 301		ERVICES
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ATTORNEY FIRM	J	JDREN LAW (			
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JOHN BEITER			MORTGAGE F	ORECLOS	JRE
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PLAINTIFF	HSBC BANK USA, N.A., AS TRUSTEE FOR THE REGISTERED HOLDERS OF RENAISSANCE EQUITY LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-3
DEFENDANT	JOHN R. BEITER SUSAN M. BEITER
ATTORNEY FIRM	UDREN LAW OFFICE
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PLAINTIFF	HSBC BANK USA, N.A., AS TRUSTEE FOR THE REGISTERED HOLDERS OF RENAISSANCE EQUITY LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-3
DEFENDANT	JOHN R. BEITER SUSAN M. BEITER
ATTORNEY FIRM	UDREN LAW OFFICE
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PLAINTIFF	REGISTERED		USTEE FOR THE ENAISSANCE EQUITY FICATES, SERIES 2007-3
DEFENDANT	JOHN R. BEIT SUSAN M. BE		
ATTORNEY FIRM	UDREN LAW	OFFICE	
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#### COUNTY OF COLUMBIA

#### REAL ESTATE TAX CERTIFICATION

Date: 03/08/2010

Fee: \$5.00

Cert. NO: 7171

BEITER JOHN R 605 SUSQUEHANNA AVENUE BERWICK PA 18603

District: BERWICK BORO
Deed: 20070 -7050
Location: 605 SUSQ AVE PT LOT 2
Parcel Id:04C-04 -079-00,000

Assessment: 22,374 Balances as of 03/08/2010

YEAR TAX TYPE TAX NO TAX CLAIM TAXES DUE TAX AMOUNT PENALTY DISCOUNT PAID BALANCE

By: Timothu	T. Chamberlain	Shoviff	Per:	An.
	\	<u></u>		

DATE RECEIVED	3/5/2010	DOCKET # 30ED2010	
PLAINTIFF		HSBC BANK USA, N.A., AS TRUSTEE FOR THE REGISTERED HOLDERS OF RENAISSANCE EQUITY LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-3	
DEFENDANT		JOHN R. BEITER SUSAN M. BEITER	
ATTORNEY FIRM		UDREN LAW OFFICE	
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BLOOMSBURG			
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DATE RECEIVED 3	5/2010	SERVICE# 8 - DOCKET # 30E	OF - 11 SERVICES D2010	
PLAINTIFF	REGISTERED	HSBC BANK USA, N.A., AS TRUSTEE FOR THE REGISTERED HOLDERS OF RENAISSANCE EQUITY LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-3		
DEFENDANT	JOHN R. BEITI SUSAN M. BEI			
	SUSAN M. BE. UDREN LAW			
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COLUMBIA COUNTY	TAX CLAIM	MORTGAGE FO	DRECLOSURE	
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	F. OTHER (SPECIFY)	)		
ATTEMPTS DATE	TIME OF	FICER	REMARKS	
DEPUTY		DATE _	3-8-10	

#### REAL ESTATE OUTLINE

ED#\_30-16

DATE RECEIVED DOCKET AND INDEX 3-8-16	
CHECK FOR PROPER 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 \( \subsection 500.00 \) **IF ANY OF ABOVE IS MISSING	CK# 145888
SALE DATE POSTING DATE ADV. DATES FOR NEWSPAPER	May 26 10 TIME 8900  1st WEEK 11 ay 5  2 <sup>ND</sup> WEEK 12  3 <sup>RD</sup> WEEK 17 10

### SHERIFF'S SALE

#### WEDNESDAY MAY 26, 2010 AT 9:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 30 OF 2010 ED AND CIVIL WRIT NO. 729 OF 2009 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

All that certain lot, piece or parcel of land lying and being situate in the Borough of Berwick, Columbia County, Pennsylvania, bounded and described as follows:

Beginning at a point on the northerly side of River Street, East of Ida Street, on the westerly line of Lot No. 22; then along River Street in a southwesterly direction fifty-five and seventy-seven on hundredths feet to line of Lot No. 24; then along line of Lot No. 24 in a northerly direction one hundred sixty two and nine tenths feet; thence in an easterly direction along land now or formerly of Robert E. Good fifty feet to line of lot No. 22; then along line of Lot No. 22 in a southerly direction one hundred thirty-eight and nine hundredths feet to River Street, the place of beginning.

Same being the southerly portion of Lot No. 23 on Plan of Fowlers Second Addition to Berwick.

BEING THE SAME premises which Mildred S. Lee and Paul D. Lee, her husband, by their Deed date May 4, 2001 and recorded on May 7, 2001 in Columbia County as Instrument Number 200104085, granted and conveyed unto Shirley Wehr, Grantor herein.

BEING KNOWN AS: 605 SUSQUEHANNA AVENUE, BERWICK, PA 18603

PROPERTY ID NO.: 4C-04-079

TITLE TO SAID PREMISES IS VESTED IN JOHN R. BEITER BY DEED FROM SHIRLEY WEHR DATED 6/13/07 RECORDED 7/11/07 IN DEED INSTRUMENT NO.; 200707051.

TERMS OF SALE

MINIMUM PAYMENT AT TIME OF SALE: The greater of ten (10%) percent of the main 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: They remaining amount of the bid price is to be passi 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 MAD 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 the the bid price as per the above terms, the Sheriff may elect entire to sue the bidder for the bidlance 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 stage of a default all sums paid by bidder will be considered forfeited, but will be applied against any decrease recoverable. The defaultion 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 J. Udren 111 Woodcrest Road Cherry Hill, NJ 08003 Sheriff of Columbia County Timothy T. Chamberlain www.sheriffofcolumbiacounty.com

### SHERIFF'S SALE

#### WEDNESDAY MAY 26, 2010 AT 9:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 30 OF 2010 ED AND CIVIL WRIT NO. 729 OF 2009 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

All that certain lot, piece or parcel of land lying and being situate in the Borough of Berwick, Columbia County, Pennsylvania, bounded and described as follows:

Beginning at a point on the northerly side of River Street, East of Ida Street, on the westerly line of Lot No. 22; then along River Street in a southwesterly direction fifty-five and seventy-seven on hundredths feet to line of Lot No. 24; then along line of Lot No. 24 in a northerly direction one hundred sixty two and nine tenths feet; thence in an easterly direction along land now or formerly of Robert E. Good fifty feet to line of lot No. 22; then along line of Lot No. 22 in a southerly direction one hundred thirty-eight and nine hundredths feet to River Street, the place of beginning.

Same being the southerly portion of Lot No. 23 on Plan of Fowlers Second Addition to Berwick.

BEING THE SAME premises which Mildred S. Lee and Paul D. Lee, her husband, by their Deed date May 4, 2001 and recorded on May 7, 2001 in Columbia County as Instrument Number 200104085, granted and conveyed unto Shirley Wehr, Grantor herein.

BEING KNOWN AS: 605 SUSQUEHANNA AVENUE, BERWICK, PA 18603

PROPERTY ID NO.: 4C-04-079

TITLE TO SAID PREMISES IS VESTED IN JOHN R. BEITER BY DEED FROM SHIRLEY WEHR DATED 6/13/07 RECORDED 7/11/07 IN DEED INSTRUMENT NO.: 200707051.

TERMS OF SALE

MINIMUM PAYMENT AT TIME OF SALE: The results of ten (10%) pergent of the bid price or costs (opening bid at sale). Minimum payment is to be paid in cash, certified gheck or cashler'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 MAY BID PRICE: FAILURE TO PAY THE BID PRICE.

IN ACCORDANCE WITH THESE TERMS MAY SESULT 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 gay the bid price as per the above terms, the Sheriff may elect situar to sue the bidder for the palance due without a resale of the property, or to reself the property at the bidder's rose and maintain an action against the bidder for breach of contract. In the case of a default all pums paid by bidder which considered forfeited, but will be applied against any damages recoverable. The defaulting plot is cwill be responsible for any attorney fees incurred by the Sheriff is connection with any as the pagainst the bidder in which the badder 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.

Plaintiffs Attorney Mark J. Udren 111 Woodcrest Road Cherry Hill, NJ 08003 Sheriff of Columbia County
Timothy T. Chamberlain
www.sheriffofcolumbiacounty.com

UDREN LAW OFFICES, P. ATTOF Y 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

ESBC Bank USA, N.A., as COURT OF COMMON PLEAS
Trustee for the registered CIVIL DIVISION
holders of Renaissance Equity Columbia County Loan Asset-Backed Certificates, Series 2007-3 MORTGAGE FORECLOSURE Plaintiff

John R. Beiter Susan M. Beiter (Mortgagor) Defendant(s)

NO. 2009-CV #729

2010-ED-30

# 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:

> 605 Susquehanna Avenue Berwick, PA 18603 SEE LEGAL DESCRIPTION ATTACHED

Amount due

\$65,031.14

Interest From 6/7/09 to Date of Sale Ongoing Re: Diam of \$18.73 to actual date of sale including it sale is held at a later data

(Cosus to be added)

21 Tam B Kline KPB/

ALL THAT CERTAIN let, piece or percel of land lying and being situate in the Borough of Berwick, Columbia County, Pennsylvania, bounded and described as follows:

BEGINNING at a point on the northerly side of River Street. East of Ida Street, on the westerly line of Lot No. 22;

THEN along River Street in a southwesterly direction fifty-five and seventyseven one hundredths feet to line of Lot No. 24:

THEN along line of Lot No. 24 in a northerty direction one hundred sixty-two and nine tenths feet;

THEN in an easterly direction eleng land new or formerly of Robert E. Good fifty feet to line of Lot No. 22;

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Same being the southerly portion of Lot No. 23 on Plan of Fowlers Second Addition to Berwick.

BEING THE SAME premises which Mikited S. Lee and Paul D. Lee, her husband, by their Deed deted May 4, 2001 and recorded on May 7, 2001 in Columbia County as Instrument Number 200104085, granted and conveyed unto Shirley Webr, Granter herein.

BEING KNOWN AS:

605 Susquehanna Avenue

Berwick, PA 18603

PROPERTY ID NO.:

04C-04-079

TITLE TO SAID PREMISES IS VESTED IN JOHN R. BEITER AND SUSAN M. BEITER, HUSBAND AND WIFE BY DEED FROM SHIRLEY WEHR DATED 6/13/07 RECORDED 7/11/07 INSTRUMENT NO.: 200707051.

UDREN LAW OFFICES, P. ATTOR Y FOR PLAINTIFF MARK J. UDREN, ESQUIRE - ID #04302 STUART WINNEG, ESQUIRE - ID #45362 LORRAINE DOYLE, ESOUIRE - ID #34576 Alan M. MINATO, ESOUIRE - 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 COURT OF COMMON PLEAS ESBC Bank USA, N.A., as CIVIL DIVISION Columbia County Trustee for the registered holders of Renaissance Equity Loan Asset-Backed Certificates, Series 2007-3 MORTGAGE FORECLOSURE Plaintiff John R. Beiter NO. 2009-CV #729 2010-ED-30 Susan M. Beiter (Mortgagor) Defendant(s) 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:

> 605 Susquehanna Avenue Berwick, PA 18603 SEE LEGAL DESCRIPTION ATTACHED

Amount due	\$ <u>65,031.14</u>
Interest From <u>6/7/09</u> to Date of Sale Ongoing Per Diem of <u>\$18.73</u> to actual date of sale incl	uding if sale is
held at a later date (Costs to be added)	\$
	Prothonotary
ву	m B Kline (kp3/

Date	3-5-10	

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THEN along line of Lot No. 24 in a northerly direction one hundred sixty-two and nine tenths feet;

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BEING KNOWN AS:

605 Susquehanna Avenue

Berwick, PA 18603

PROPERTY ID NO.:

04C-04-079

TITLE TO SAID PREMISES IS VESTED IN JOHN R. BEITER AND SUSAN M. BEITER, HUSBAND AND WIFE BY DEED FROM SHIRLEY WEHR DATED 6/13/07 RECORDED 7/11/07 INSTRUMENT NO.: 200707051.

UDREN LAW OFFICES, P. ATTORI 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 COURT OF COMMON PLEAS Trustee for the registered CIVIL DIVISION holders of Renaissance Equity Columbia County Loan Asset-Backed

Certificates, Series 2007-3 Plaintiff

v.

John R. Beiter Susan M. Beiter (Mortgagor) Defendant(s)

MORTGAGE FORECLOSURE

NO. 2009-CV #729

CERTIFICATE TO THE SHERIFF

# I HEREBY CERTIFY THAT:

1.	The judgmen  A.  B.  X.  D.	In Assumpsit (Contract) In Assumpsit (Contract) In Trespass (Accident) In Mortgage Foreclosure On a Note accompanying a purchase money mortgage and the property being exposed to sale is the mortgaged property.
II.	The Defenda	unt(s) own the property being exposed to sale as:
	A. B. C. D. E.	An individual Tenants by Entireties Joint Tenants with right of survivorship A partnership Tenants in Common A corporation
III.	The Defenda  XA. B. C.	Resident in the Commonwealth of Pennsylvania Not resident in the Commonwealth of Pennsylvania 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.

UDREN LAW OFFICES, P. MARK J. UDREN, ESQUIRE - ID #04302 STUART WINNEG, ESOUIRE - 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

HSBC Bank USA, N.A., as Trustee for the registered holders of Renaissance Equity Columbia County Loan Asset-Backed Certificates, Series 2007-3 Plaintiff

v.

pleadings@udren.com

John R. Beiter Susan M. Beiter (Mortgagor) Defendant(s)

COURT OF COMMON PLEAS CIVIL DIVISION

MORTGAGE FORECLOSURE

NO. 2009-CV #729

DIN-ED-30

# CERTIFICATE

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.

MUREN LAW OFFICES, P

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

Plaintiff

HSBC Bank USA, N.A., as Trustee for the registered holders of Renaissance Equity Loan Asset-Backed Certificates, Series 2007-3

v.

John R. Beiter
Susan M. Beiter (Mortgagor)
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2009-CV #729 2009-CV #729

# CERTIFICATE

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.

UDREN LAW OFFICES, P.

ATTOR. I 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 Trustee for the registered holders of Renaissance Equity | Columbia County Loan Asset-Backed Certificates, Series 2007-3 Plaintiff

John R. Beiter Susan M. Beiter (Mortgagor) Defendant(s)

COURT OF COMMON PLEAS CIVIL DIVISION

MORTGAGE FORECLOSURE

NO. 2009-CV #729

2010-ED-30

# AFFIDAVIT PURSUANT TO RULE 3129.1

HSBC Bank USA, N.A., as Trustee for the registered holders of Renaissance Equity Loan Asset-Backed Certificates, Series 2007-3, 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: 605 Susquehanna Avenue, Berwick, PA 18603

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

John R. Beiter

605 Susquehanna Avenue Berwick, PA 18603

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

Susan M. Beiter (Mortgagor) 605 Susquehanna Avenue Berwick, PA 18603

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 c the last recorded holder c every mortgage of record:

Name Address

HSBC Bank USA, N.A., as Trustee 12650 Ingenuity Drive for the registered holders of Orlando, FL 32826 Renaissance Equity Loan Asset-Backed Certificates, Series 2007-3

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

P.O. Box 380

Bureau

Bloomsburg, PA 17815

Domestic Relations Section

P.O. 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

605 Susquehanna Avenue Berwick, PA 18603

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

DATED: February 4, 2010

UDREN LAW OFFICES, P.C.

WIREN LAW OFFICES, P ATTOM BY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302 STUART WINNEG, ESQUIRE - ID #45362 LCRRAINE DOYLE, ESOUIRE - ID #34576 ALAN M. MINATO, ESOUIRE - ID #75860 CHANDRA M. ARKEMA, ESQUIRE - ID #203437

WCODCREST CORPORATE CENTER

111 WOODCREST ROAD, SUITE 200

CHERRY HILL, NJ 08003-3620

856-669-5400

pleadings@udren.com

HSBC Bank USA, N.A., as Trustee for the registered holders of Renaissance Equity Columbia County Loan Asset-Backed Certificates, Series 2007-3 Plaintiff

John R. Beiter Susan M. Beiter (Mortgagor) Defendant(s)

COURT OF COMMON PLEAS CIVIL DIVISION

MORTGAGE FORECLOSURE

NO. 2009-CV #729 2010-(7)-30

# AFFIDAVIT PURSUANT TO RULE 3129.1

HSBC Bank USA, N.A., as Trustee for the registered holders of Renaissance Equity Loan Asset-Backed Certificates, Series 2007-3, 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: 605 Susquehanna Avenue, Berwick, PA 18603

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

John R. Beiter

605 Susquehanna Avenue Berwick, PA 18603

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Susan M. Beiter (Mortgagor) 605 Susquehanna Avenue Berwick, PA 18603

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

Name Address

HSBC Bank USA, N.A., as Trustee 12650 Ingenuity Drive for the registered holders of Orlando, FL 32826 Renaissance Equity Loan Asset-Backed Certificates, Series 2007-3

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 P.O. Box 380

Bureau Bloomsburg, PA 17815

Domestic Relations Section P.O. Box 380

Bloomsburg, PA 17815

Commonwealth of PA, Bureau of Compliance, PO Box 281230 Department of Revenue 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 605 Susquehanna Avenue Berwick, PA 18603

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

DATED: February 4, 2010

UDREN LAW OFFICES, P.C.

UDREN LAW OFFICES, P. .

MARK J. UDREN, ESQUIRE - ID #04302

STUART WINNEG, ESQUIRE - ID #45362

LGRRAINE DOYLE, ESQUIRE - ID #34576

AIAN 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 Trustee for the registered holders of Renaissance Equity Columbia County Loan Asset-Backed Certificates, Series 2007-3 Plaintiff

John R. Beiter Susan M. Beiter (Mortgagor) Defendant(s) COURT OF COMMON PLEAS CIVIL DIVISION

MORTGAGE FORECLOSURE

NO. 2009-CV #729 2010-ED-30

# AFFIDAVIT PURSUANT TO RULE 3129.1

HSBC Bank USA, N.A., as Trustee for the registered holders of Renaissance Equity Loan Asset-Backed Certificates, Series 2007-3, Plaintitt 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: 605 Susquehanna Avenue, Berwick, PA 18603

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John R. Beiter

605 Susquehanna Avenue Berwick, PA 18603

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Susan M. Beiter (Mortgagor) 605 Susquehanna Avenue Berwick, PA 18603

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Name Address

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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 P.O. Box 380

Bureau Bloomsburg, PA 17815

Domestic Relations Section P.O. Box 380

Bloomsburg, PA 17815

Commonwealth of PA, Bureau of Compliance, PO Box 281230 Department of Revenue 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 605 Susquehanna Avenue Berwick, PA 18603

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

DATED: February 4, 2010

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

pleadings@udren.com

HSBC Bank USA, N.A., as Trustee for the registered holders of Renaissance Equity Columbia County Loan Asset-Backed Certificates, Series 2007-3 Plaintiff

7.7

John R. Beiter Susan M. Beiter (Mortgagor) Defendant(s) COURT OF COMMON PLEAS CIVIL DIVISION

MORTGAGE FORECLOSURE

NO, 2009-CV #729

2010-ED-30

# NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: John R. Beiter 605 Susquehanna Avenue Berwick, PA 18603

Your house (real estate) at 605 Susquehanna Avenue, Berwick, PA 18603 is scheduled to be sold at the Sheriff's Sale \_\_, at \_\_\_\_\_ in the Columbia County Courthouse, Bloomsburg, PA , to enforce the court judgment of \$65,031.14, 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 LICENCIDADOS

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

ATTOR Y FOR PLAINTIFF

UDREN LAW OFFICES, P. MARK J. UDREN, ESOUIRE - 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

ESBC Bank USA, N.A., as Trustee for the registered holders of Renaissance Equity Columbia County Loan Asset-Backed Certificates, Series 2007-3 Plaintiff

٧.

John R. Beiter Susan M. Beiter (Mortgagor) Defendant(s)

COURT OF COMMON PLEAS CIVIL DIVISION

MORTGAGE FORECLOSURE

NO. 2009-CV #729

2010-ED-30

# NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: Susan M. Beiter (Mortgagor) 605 Susquehanna Avenue Berwick, PA 18603

Your house (real estate) at 605 Susquehanna Avenue, Berwick, PA 18603 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 \$65,031.14, 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

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- 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 LICENCIDADOS North Penn Legal Services 168 East 5th Street Bloomsburg, PA 17815 570-784-8760 ALL THAT CERTAIN let, piece or percel of and lying and being situate in me Borough of Berwick, Columbia County, Permayl varia, bounded and described as follows:

BEGINNING at a point on the northerty sade of River Street, East of Ida Street, on the westerly line of Lot No. 22;

THEN along Rive: Street in a somitive startly direction fifty-five and seventyrough one hundrelities feet to line of Lot No. 24;

THEN along line of Lot No. 24 in a northerty directive one bundeed sixty-two and mine tenths feet;

THEN in an easterly direction along land new to formerly of Robert E. Good fifty feet to line of Lot No. 22;

THEN along line of Lot No. 22 in a southerly direction one hundred thirty-eight and nine hundredths feet to River Street, the plane of BEGINNING.

Same being the southerly portion of Lat No. 25 on Pier, of Powers Second Addition to Berwick.

BEING THE SAME premises which Mildred S. Lee and Pau. D. Lee, her suchand, by their Dead dated May 4, 2001 and reported on May 7, 2001 in Columbia County as Instrument Number 200104085, granted and conveyed time Shirity Webs. Greater herein.

BETTO MYOWN AC: 605 Susquehanne Avenue

Barwick, PA 18803

PROPERTY 10 100.1 040 04 009

TETTLE TO SATO FREMISES LE VESTED TU MILLE RI BELTER WIT SUSAL MI ARIUTP, MUSEAUD ALO WIFE BY DRED FRINT HERLEN WERP DAIRD WAS FAUT POLEODER TILE OF THISTERMENT WOLL GREEFFURE. ALL THAT CERTAIN let, pieue or persel of lend lying and being situate in the Borough of Berwick, Columbia County Pennsy, varia, bounded and described as follows:

BEGINNING at a point on the northerly side of River Street, Bast of Ida Street, on the westerly line of Lot No. 22;

THEN along River Street in a somitwesterly direction fifty-five and seventy-seven one bundreating feet to line of Lot No. 14;

THEN along line of Lot No. 24 in a nonherty direction one hundred sixty-two and nine tenths feet;

THEN in an easierly direction along land new or formerly of Robert E. Good fifty feet to line of Lot No. 22;

THEN along line of Lot No. 22 in a contherly direction one hundred thirty-eight and note hundredths feet to River Street, the piece of BEGINNING.

Same being the southerly portion of Lat No. 25 on Plan of Fawlers Second Addition to Berwick.

BEING THE SAME premises which Mildred S. Lee and Paul D. Lee, her husband, by their Dead dered May 4, 2001 and reported or May 7, 2001 in Columbia County as Insurument Number 200104083, granted and conveyed unto Shirley Webs.

BRING KNOWN AS: 605 Susquehanne Artenue

Berwick, Ph 1860:

PROPERTY ID MOL: 040 04 009

TITLE TO CATO PRESIDES TO MESTED IN THE ST. SELTER AND SUSAN M. BRITCH, GUSHAMO AND WIFE BY DEFT FETT ABORDED WERE DAMED 6/13/17 MUDOPDED 7/11/147 TOSTBUNENE NOTE 25/14/1451. ALL THAT CERTAIN lot, piece or percel of and lying are being situete in the Borough of Berwick, Columbic County, Pennsylvania, bounded and described as follows:

BEGINNING at a point on the cortherly side of River Street. East of the Street, on the westerly line of Lot No. 22;

THEN along River Street in a southwesterly direction fifty-five and seventy-seven one hundredths feet to line of Lot No. 24;

THEN along fine of Lor No. 24 in a northerty direction one bundeed sixty-two and nine contact seet;

THEN in an easierly direction along land new or formerly of Robert E. Good City feet to line of Lot No. 22:

THEN slong line of Let No. 22 in a southerly direction one hundred thirty-eight and mire hundredths feet to River Street, for place of BUGINNING.

Same being the southerly partion of Lat No. 25 or Plan of Fowlers Second Admitton to Berwick.

BEING THE SAME premises which Milited 5 Lee and Paul D. Lee, her husband, by their Dead dated May 4, 2001 and recorded or May 7, 2001 in Columbia County as Instrument Number 200104085, granted and conveyed time Shirey Webs, Granted herein.

DRING KNOWN AC:

605 Susquehamna Amenus

Berwick, PA 18603

PROPERTY TO NOTE

04C-04-073

UTTLE TO SALD URBMISES OF MESTED IN COMMED. RELYED AND SUZAN M. CRITCH, HUSPAND AND WIFE BY DPEU PROCESSED WERP DAILED SYLVED DUCOPDED 7 120/51 LASPROMENT NOVE DIVINITIES.

ALL THAT CERTAIN (or, piece or percel of land rying and colleg situate to the Borough of Berwick, Columbia County, Pannty, varia, bounded and described or follows:

BEGINNING ship point on the northerty side of River Street, East of Ide Street, on the westerly line of Los No. 27;

THEN along River Street in a sourieverterly direction fifty-five and seventy-instend than dreatise feet to line of (10) No. 24;

THEN along little of Lot No. 24 in a portherly direction one hundred somy-two and note tenths feet

THEN in an easterly direction along land new or formerly of Robert E. Good lifty feet to line of Lot No. 22;

THEN along line of Lor No. 22 in a southerly direction one hundred thirty-eight and none hundredths fact to River Street, the place of BEGINNING.

Same being the southerly portion of Lot No. 23 or Plan of Powlers Stooms Adoption to Berwick.

BEING THE SAME pramises which Mildred S. Lee and Paul D. Lee, has husband, by their Dead dated May 4, 2001 and recorded on May 7, 2001 in Columbia County as Insuranted Number 200104083, granted and conveyed time Shirley Went. Granted berein.

BRING WHOWN AS: 60% Subguehamma Aveque

Borwick, PA 19503

PROPERTY IN MOLE 04C-04-079

TIVLE TO SAID PREMISES IS VESUED IN JOHN F. RELUED AND SUMMING PRITER, HUSBOND ONE WISE BY DEED WHILL DECALOR WHIP DATED SOLD P INCORDING VILLOW INSTRUMENT NO. : ARTHUR ALL THAT CERTAIN lot, pieue or percel of and lying and boing situate la tile Borough of Renwick, Columbia County, Pannsy wents, bounded and described of follows:

BEGINNING at a point on the contherly side of River Street. Hest of the Street, on the westerly line of Lot No. 22:

THEN along River Street in a southwesterly direction difficulties and seventhrayen one handredtes feet to line of No. 14:

THEN along line of Lot No. 24 in a northerty direction one hundred sixty-two and nine tenths feet;

THEN in an easterly direction along land new or formarly of Robert E. Good fifty feet to line of Lot No. 22;

THEN along line of Lot No. 22 in a southerly direction one hundred thirty-eight and nine hundredths feet to River Street, the place of BEGINNING.

Same being the southerly portion of Lot No. 23 or Plan of Fowlers Second Addition to Berwick.

BEING THE SAME premises which Mildred S. Lee and Paul D. Lee, has husband, by their Deed dered May 4, 2001 and reported on May 7, 2001 in Columbia County as Lastronian Number 200404083, granted and conveyed unto Shirley Webs, Granted and conveyed unto Shirley Webs.

BRITHE INOWN ES:

803 Susquehanna Avenue

Berwick, PA 1860?

FROPERIY ID No.:

040 04 079

THERE TO SAID LEFENTERS IN MESTED IN JUST, ALL ESTEEN ALL SUBAMENT, DETINED ALL SUBAMENT, DESIGNATION OF THE PROPERTY WERE DETER SUBJECT PROPERTY OF THE TRUMPHENT NO. 1 OF THE PROPERTY.

ALL THAT CERTAIN lot, piece or percel of and lying and being situate in the Bornugh of Berwick, Columbia County, Pennsy vania, bounded and described as follows:

BEGINNING at a point on the northerty side of River Street. East wilde Sarest, an the westerly line of Lot No. 22;

THEN along River Street in a southwesterly direction fully-five and seventy-saved one handredtes feet to line of Lot No. 24;

THEN along line of Lot No. 24 in a portherly direction one hundred sixty-two

THEN in an easterly direction along land new or formerly of Robert E. Good Effy feet to line of Lot No. 22;

THEN along line of Lot No. 22 in a southerly direction one hundred thirty-eight and nine hundredths feet to River Street, the place of BEGINNING.

Same being the southerly portion of Lot No. 23 on Plan of Fowlers Second Adams to Berwick.

BEING THE SAME premises which Mildred S. Lee and Peul D. Lee, has husband, by their Deed deted May 4, 2001 and recorded on May 7, 2001 in Columbia County as Instrument Number 200104085, granted and conveyed time Shirky West. Grancor berein.

BETHO PHOWN AC:

SDE Susguehanna Albina

Berwick, PA 18690

PROPERTY ID NO.

040 04 079

TITLE TO SAID THELLSEY AS VESUED AND LINE BETTER LAB SUSAN & SECULE, EUSEAND AND WORF BY THEO POLICE SECTIONS WEER IN THE SOLS OF PACCEDITE AND TOTAL PROMERT ADDITIONS OF THE SECURITIES.

ALL THAT CERTAIN let, pieus or parcel of land lying and hebig sintate in the Borough of Berwick, Columbia County, Pennsylvania, boanded and described as follows:

BEGINNING at a point on the northerly side of River Smart Bast of like Screen on the westerly line of Lot No. 22;

THEN along River Street in a southwesterly direction fifty-five and seventy-one bundrenths feet to line of Lot No. 24:

THEN along line of Lot No. 24 in a northerly disertion one handred shart-two

THEN in an easterly direction along land new or formerly of Robert E. Good fifty feet to line of Lot No. 22;

THEN stong line of LatiNo. 22 in a southerly direction one hundred thiny-eight and nine hundredths feet to River Street, the place of BEGINNING.

Seme being the southerly portion of Lat No. 25 or Plan of Fowlers Second Adaption to Berwick.

BEING THE SAME premises which Mildred S. Lee and Paul D. Lee, har busband, by their Deed dated May 4, 2001 and reported on May 7, 2001 in Columbia Churthy as Instrument Number 200104085, granted and conveyed unto Shirtey Webs. Granter berein.

BRING PHOWN AS. 61

605 Susquehanna Avenue

Berwick, PA 19603

PROPERTY TO MOLE

040-04-079

TIBLE IT CAID FRUNISHS IS NEWTED IN JURY R. BETTTE WAS SUSAN M. BETTTE, WISCOND AND WIFE BY DEEL FRUIT BATRIES WISH IN TELL STIBLES BETORDED OF THE BURGET BATRIES.

ALL THAT CERTAIN let, piece or percel of and tying and boing situate it the Borough of Berwick. Columbia County, Pennsylvania, bounded and described as follows:

BEGINNING at a point on the northerty side of River Street. East of the Street, on the westerly line of Lot No. 22;

THEN along River Street in a southwesterly direction fully-five and coverny soven one hundregths feet to line of Lot No.  $24^\circ_1$ 

THEN along line of Lot No. 24 in a mortherly direction one hundred sixty-swe and nine tenths feet;

THEN in an easterly direction along land new or formerly of Robert E. Good lifty feet to line of Lot No. 22:

THEN along line of Lot No. 22 in a southerly direction one hundred thirty-eight and nine hundredths feet to River Street the place of BEGINNING.

Same being the southerly portion of No. 23 on Plan of Fewiere Second Addition to Berwick.

BEING THE SAME premises which Mildred S. Lee and Paul D. Lee, her busband, by their Deed dotted May 4, 2001 and reported on May 2, 2001 in Columbia County as Instrument Number 200104083, granted and universal unto Shirley Wabr. Greator herein.

BRING KNOWN AS: 605 Susquehanda Avenue

Berwich, PA 18603

PROPERTY TO NO.: 040-04-070

TIPDE TO SAID BURMISES IS VESTED IN MODIO. RETURN AND BUSANDO. VETTER, HUSBAUT AND WIFE BY DAHD FROM SKIPTON WHAR DUTTE SITS OF PROGRAMS VIOLUS LINEURUMENT DOOR STUDIEST. ALL THAT CERTAIN lot, pieur or parce, of And lying and boling viruate in the Barough of Berwick. Columbia County, Pannsylvenia, hounded and described as follows:

BEGINNING at a point on the northerty side of River Street. Best of the Sares, on the westerly line of Lot No. 22:

THEN along River Spect in a somitwesserily direction hilly-five and somethy-seven one hundredths fest to line of the No. 24;

THEN along line of Lot No. 24 in a northerly direction one hundred somy-two and nine tenths feet;

THEN in an easterly direction along (and now or former), of Robert E. Good fully feet to line of Lot No. 22;

THEN along line of Lot No. 22 is a southerly direction one hundred frirty-eight and none hundredths feet to River Street, the piece of BEGINNING.

Same being the southerly portion of Lat No. 23 on Plan of Fowlers Special Addition to Berwick.

BEING THE SAME premises which Mildred S. Lee and Faul D. Lee, her husband, by their Dead deted May 4, 2001 and recorded on May 7, 2001 in Columbia Courty as Insuranced Number 200104085, granted and conveyed unto Shirky Webs.

PBIRG MOWN AS: 600 Susquehamna Avalua

Berwick, PA 18613

PROPERTY 10 NO.: 340 04 079

CITTE TO SAID PREMICES IS MESTED TO AGENT. SETTER AND BUSINESS. CRITER, HUSDICK AND WIFE BY BUSINESS OF SURE WHER TAILED ACTS OF CONCRESS VILLIOT TRUTKINEST HOLD OTTO 1051. ALL THAT CERTAIN log piece or parcel of and lying one bring situate in the Borough of Berwick. Columbia County, Pennsylvania, booteds and described at follows:

BEGINNING at a point on the northerty aids of River Strott. Bast of Tile Street, on the westerly line of Los No. 23)

THEN along Rive: Street to a southwaverity direction fifty-five and seventy-never one hundredths feet to line of Lot No. 24;

THEN along little of Lot No. 24 in a northerly direction one bondred sixty-two and nine tenths feet;

THEN in an easterly direction along lesso now or formerly of Robert E. Good fifty feet to line of Lot No. 22;

THEN along line of Lot No. 22 in a southerly direction one hundred thirty-eight and none hundredths feet to Rive; Street, the place of BEGINNING.

Same being the southerly portion of Lat No. 13 on Pien of Fawlers Second Addition to Berwick.

BEING THE SAME premises which Mildred S. Lee and Pau. D. Lee, her husband, by their Deed dated May 4, 2001, and reported on May 7, 2001 in Columbia Chapty as Institution Number 200100023, granted and conveyed unto Shirtey Webs, Granton herein.

EBENG THOWH AS.

808 Susquehanda I. Albo

Borwick, PA 18603

PROPERTY TO MOLE

U40 04 079

TIBLE ID SAID PREMIMEN IS NEGRED TO THEFT TO DESTER AM SUMMY M. BETTER, MUSICION MID WERE BY DESCRIPTIONS WHEN DATED SHIBLES FOR DESCRIPTIONS OF THE PROPERTY 
ALL THAT CERTAIN let, piece or percel of land lying and being situate in the Borough of Berwick, Columbia County, Permsylvania, bounded and described as follows:

BEGINNING at a point on the northerly side of River Street, East of Ide Street, on the westerly line of Lot No. 22;

THEN along River Street in a southwesterly direction fifty-five and seventyseven one hundredths feet to line of Lot No. 24:

THEN along line of Lot No. 24 in a contherly direction one hundred sixty-two and nine tenths feet;

THEN in an easterly direction along land now or formerly of Robert E. Good fifty feet to line of Lot No. 22;

THEN along line of Lot No. 22 in a southerly direction one hundred thirty-eight and nine hundredths feet to River Street, the place of BEGINNING.

Same being the southerly portion of Lot No. 23 or Plan of Fowlers Second Addition to Berwick.

BEING THE SAME premises which Mikited S. Lee and Psui D. Lee, her husband, by their Dead deted May 4, 2001 and recorded on May 7, 2001 in Columbia County as Instrument Number 200104085, granted and conveyed unto Shirley Water, Grantor berein.

BEING KNOWN AS: 605 Susquehanna Avenue Berwick, PA 18603

PROPERTY ID NO.: 04C-04-079

TITLE TO SAID PREMISES IS VESTED IN JOHN R. BEITER AND SUSAN M. BEITER, HUSBAND AND WIFE BY DEED FROM SHIRLEY WEHR DATED 6/13/07 RECORDED 7/11/07 INSTRUMENT NO.: 200707051.

MARK J. UDREN, ESQUIRA - 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 Trustee for the registered holders of Renaissance Equity Columbia County Loan Asset-Backed Certificates, Series 2007-3 Plaintiff

John R. Beiter Susan M. Beiter (Mortgagor) Defendant(s) COURT OF COMMON PLEAS CIVIL DIVISION

MORTGAGE FORECLOSURE

NO. 2009-CV #729

# Waiver of Watchman

, do hereby state that any Deputy Sheriff or Sheriff levying upon I, Attorney 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

mndra Ouhema

UDREN LAW OFFICES, P. MARK J. UDREN, ESQUIRE - ID #04302 STUART WINNEG, ESQUIRE - ID #45362 LORRAINE DOYLE, ESQUIRE - ID #34576 ALAN M. MINATO, ESOUIRE - 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 Trustee for the registered holders of Renaissance Equity Columbia County Loan Asset-Backed Certificates, Series 2007-3 Plaintiff

John R. Beiter Susan M. Beiter (Mortgagor) Defendant(s)

COURT OF COMMON PLEAS : CIVIL DIVISION

: MORTGAGE FORECLOSURE.

NO. 2009-CV #729

PRAECIPE TO ISSUE WRIT OF EXECUTION

### TO THE PROTHONOTARY:

Tasue Writ of Execution in the above matter:

Amount due

\$65,031.14

Interest From 6/7/09 to Date of Sale Ongoing Per Diem of \$18.73 to actual date of sale including if sale is held at a later date

(Costs to be added)

UDREN LAW OFFICES, P.C.

# 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 pleadings@udren.com

PENNSYLVANIA OFFICE 215-568-9500

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

<u>FREDDIE MAC</u> <u>PENNSYLVANIA</u> <u>DESIGNATED COUNSEL</u>

PLEASE RESPOND TO NEW JERSEY OFFICE

February 4, 2010

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

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

2007-3

vs.

John R. Beiter

Susan M. Beiter (Mortgagor)

Columbia County C.C.P. No. 2009-CV #729

# Dear Sir:

Please serve the Defendant(s), John R. Beiter and Susan M. Beiter (Mortgagor) at 605 Susquehanna Avenue, Berwick, PA 18603.

Please then, <u>POST</u> the property with the Handbill at 605 Susquehanna Avenue, Berwick, PA 18603.

Odren Law Offices, P.C.

# **UDREN LAW OFFICES, PC**

PA ESCROW ACCOUNT
111 WOODCREST ROAD
CHERRY HILL, NJ 08003

ಠ Bank
America's Most Convenient Bank\* NUMBER

145888

3-180/360

AMOUNT

Sp

February 23, 2010

DATE

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

VOID AFTER 90 DAYS

PAY TO THE ORDER OF

Columbia County Sheriff

# 142888 # 1:036001808: 36 589745