

COLUMBIA COUNTY SHERIFF'S OFFICE

SHERIFF'S REAL ESTATE FINAL COST SHEET

HSBC Bank USA NA vs Elaine Stuart

NO. 137-2014 ED NO. 513-2014 JD

DATE/TIME OF SALE: May 13, 2015 @ 9:00A M

BID PRICE (INCLUDES COST) \$ 2443.92

POUNDAGE - 2% OF BID \$ 48.88

TRANSFER TAX - 2% OF FAIR MKT \$ -

MISC. COSTS \$ -

TOTAL AMOUNT NEEDED TO PURCHASE \$ 2492.80

PURCHASER(S): _____

ADDRESS: _____

NAMES(S) ON DEED: _____

PURCHASER(S) SIGNATURE(S):  _____

TOTAL DUE: \$ 2492.80

LESS DEPOSIT: \$ 1500.00

DOWN PAYMENT: \$ _____

TOTAL DUE IN 8 DAYS \$ 992.80

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff

Earl D. Mordan, Jr.
Chief Deputy



Plaintiff

HSBC BANK USA, N.A.
HSBC BANK USA, N.A.

Defendant

ELAINE STUART

vs.

Attorney for the Plaintiff:

UDREN LAW OFFICES, PC
111 WOODCREST ROAD
CHERRY HILL, NJ 08003

Sheriff's Sale Date: Wednesday, May 13, 2015

Writ of Execution No. : 2014CV513

Advance Sheriff Costs: \$1,500.00

Location of the real estate: 423 STATE ROUTE 93, ORANGEVILLE, PA 17859

Sheriff Costs

Advertising Sale (Newspaper)	\$15.00
Advertising Sale Bills & Copies	\$17.50
Crying Sale	\$10.00
Docketing	\$15.00
Levy	\$15.00
Mailing Costs	\$36.00
Posting Handbill	\$15.00
Press Enterprise Inc.	\$1,606.92
Prothonotary, Acknowledge Deed	\$10.00
Sheriff Automation Fund	\$50.00
Sheriff's Deed	\$35.00
Solicitor Services	\$75.00
Transfer Tax Form	\$25.00
Web Posting	\$100.00
Service	\$165.00
Service Mileage	\$20.00
Distribution Form	\$25.00
Copies	\$5.50
Notary Fee	\$10.00
Tax Claim Search	\$5.00
Surcharge	\$120.00
Total Sheriff Costs	\$2,375.92

Distribution Costs

Recording Fees	\$68.00
Total Distribution Costs	\$68.00
Grand Total:	\$2,443.92

Sheriff's poundage cost will be calculated according to the current law and added to the Sheriffs' costs after the sale.

Pennsylvania Office
100 W. 3rd Ave.
Suite 200
Conshohocken, PA 19428
(PH) 215-568-9500
*Mark J. Udren, Esq.
Licensed: PA, NJ, FL*

UDREN LAW OFFICES, P.C.

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Woodcrest Corporate Center
111 Woodcrest Rd.
Suite 200
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www.udren.com

Florida Office
2101 W. Commercial Blvd
Suite 5000
Fort Lauderdale, FL 33309
(PH) 954-378-1757
(FX) 954-378-1758

May 19, 2015

**Columbia County Sheriff
Courthouse
P.O. Box 380
Bloomsburg, PA 17815**

RE: **HSBC Bank USA, N.A.**
vs.
ELAINE STUART A/K/A ELAINE B. STUART;
Property: **423 B State Route 93, Orangeville, PA 17859**
County C.C.P. No.: **2014-CV-513**
Sheriff's Sale Date: **05/13/2015**

Dear Sir or Madam:

As attorney on the Writ, we are assigning the bid and requesting the **DEED** be recorded in the name of,
**FEDERAL NATIONAL MORTGAGE ASSOCIATION, 1900 MARKET STREET SUITE 800,
PHILADELPHIA, PA 19103 .**

Also enclosed please find two original Realty Transfer Tax Statement of Value forms.

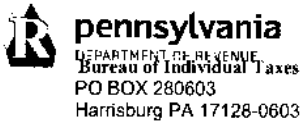
Thank you in advance for your kind assistance in this matter and as always, if you have any questions please feel free to contact me.

Sincerely,



Lorraine DeCroce
Legal Assistant

Enclosure



REALTY TRANSFER TAX STATEMENT OF VALUE

See Reverse for Instructions.

RECORDER'S USE ONLY

State Tax 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. If more space is needed, attach additional sheets. A Statement of Value (SOV) is not required if the transfer is wholly exempt from tax based on family relationship or public utility easement. However, it is recommended that a SOV accompany all documents filed for recording.

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

Name UDREN LAW OFFICES, PC		Telephone Number: 856-669-5400	
Mailing Address 111 WOODCREST RD.	City CHERRY HILL	State NJ	ZIP Code 08003

B. TRANSFER DATA

Date of Acceptance of Document / /			
Grantor(s)/Lessor(s) Columbia County Sheriff	Telephone Number: (570) 389-5624	Grantee(s)/Lessee(s) Federal National Mortgage Association	Telephone Number: (856) 669-5400
Mailing Address 35 West Main Street		Mailing Address 1900 Market Street Suite 800	
City Bloomsburg	State PA	ZIP Code 17815	City Philadelphia
		State PA	ZIP Code 19103

C. REAL ESTATE LOCATION

Street Address 423 B State Route 93		City, Township, Borough North Center Township	
County Columbia	School District Central Columbia	Tax Parcel Number 11-03-009	

D. VALUATION DATAWas transaction part of an assignment or relocation? ☐ Y ☒ N

1. Actual Cash Consideration \$ 2,443.92	2. Other Consideration + 0	3. Total Consideration = \$ 2,443.92
4. County Assessed Value \$ 57,797.00	5. Common Level Ratio Factor X 3.61	6. Fair Market Value = \$ 208,647.17

E. EXEMPTION DATA – Refer to instructions for exemption status.

1a. Amount of Exemption Claimed \$	1b. Percentage of Grantor's Interest in Real Estate 100%	1c. Percentage of Grantor's Interest Conveyed 100%
---------------------------------------	-------------------------------------------------------------	-------------------------------------------------------

2. Check Appropriate Box Below for Exemption Claimed.

- ☐ Will or intestate succession. _____
(Name of Decedent) (Estate File Number)
- ☐ 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 U.S. 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.) Transfer from the sheriff to a government agency therefore tax exempt.

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

5-19-15

FAILURE TO COMPLETE THIS FORM PROPERLY OR ATTACH REQUESTED DOCUMENTATION MAY RESULT IN THE

UDREN LAW OFFICES, PC

PA OPERATING ACCOUNT
111 WOODCREST ROAD
CHERRY HILL, NJ 08003NUMBER
79324

3-7568/2360

Nine Hundred Ninety-Two and 80/100

DATE
May 20, 2015AMOUNT
*****992.80PAY
TO THE
ORDER
OFColumbia County Sheriff
Courthouse
P.O. Box 380
Bloomsburg, PA 17815

VOID AFTER 90 DAYS

Stuart, 423 B State Route 93, Orangeville, PA 17859; Lorraine DeCroce

THIS DOCUMENT CONTAINS HEAT SENSITIVE INK. TOUCH OR PRESS HERE - RED IMAGE DISAPPEARS WITH HEAT.

⑈079324⑈ ⑆236075689⑆ 9500077186⑈

SAFEGUARD SECURE
SAFEGUARD SECURE
MP

PO Box 380
Bloomsburg, PA 17815

Phone 570-389-5622
Fax 570-389-5625

**COLUMBIA COUNTY
SHERIFF'S OFFICE**
TIMOTHY T. CHAMBERLAIN, SHERIFF

Fax

To: Lori

From: Sheriff Timothy T. Chamberlain

Fax:

Pages: 3

Phone:

Date: May 20, 2015

Re: Elaine Stuart

CC:

☐ **Urgent** ☐ **For Review** ☐ **Please Comment** ☐ **Please Reply** ☐ **Please Recycle**

● **Comments:**

Pennsylvania Office
100 W. 3rd Ave.
Suite 200
Conshohocken, PA 19428
(PH) 215-568-9500
*Mark J. Udren, Esq.
Licensed, PA, NJ, IL*

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111 Woodcrest Rd.
Suite 200
Cherry Hill, NJ 08003
(PH) 856-669-5400
(FX) 856-669-5389
www.udren.com

Florida Office
2101 W. Commercial Blvd
Suite 5100
Fort Lauderdale, FL 33309
(PH) 954-878-1757
(FX) 954-878-1758

March 18, 2015

Sent via fax #(570)389-5625

Columbia County Sheriff's Office
Attn: Real Estate

Re: **HSBC Bank USA, N.A.**
vs.
ELAINE STUART A/K/A ELAINE B. STUART

Columbia County
Docket No.: **2014-CV-513**
Premises: **423 B State Route 93, Orangeville, PA 17859**

Sheriff's Sale No.:

To whom it may concern:

Please postpone the Sheriff Sale scheduled for **03/18/2015** to **5/13/2015**, on behalf of the Plaintiff per client request by court order to allow time for Motion to Reassess Damages to be filed and granted.

Thank you for your attention to this matter. If you have any questions or concerns please contact us via email: SalesandBid@udren.com.

Sincerely,
Udren Law Offices, P.C.
Tarin Jefferson
Foreclosure Specialist

MJU#: 12020418 CASE#: 12020418-1

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY
CIVIL DIVISION

HSBC Bank USA, N.A.

Plaintiff

v.

Elaine Stuart a/k/a Elaine B.
Stuart

Defendant(s)

NO. 2014-CV-513

O R D E R

AND NOW, this 18 day of March, 2015, after consideration of Plaintiff's Petition for Postponement of Sheriff's Sale of the mortgaged property located at 423 B State Route 93, Orangeville, PA 17859, it is hereby ORDERED that the said Sale currently scheduled for March 18, 2015, is extended two (2) month(s) to the regularly scheduled Columbia County Sheriff's Sale scheduled for May 13, 2015. No further advertising or additional notice to lienholders or Defendant(s) is required provided the postponement is announced at the March 18, 2015 Sheriff's Sale.

BY THE COURT:

15/ Thomas A. James, Jr.

J.

FILED
PROTHONOTARY

2015 FEB 18 AM 8 31

CLERK OF COUNTY OFFICE
COUNTY OF COLUMBIA, PA

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400, pleadings@udren.com

ATTORNEY FOR PLAINTIFF

HSBC Bank USA, N.A.
Plaintiff
v.
Elaine Stuart a/k/a Elaine B.
Stuart
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

NO. 2014-CV-513

FILED
PROTHONOTARY
2015 MAR 18 PM 8 28
CLERK OF COURT
COUNTY OF COLUMBIA, PA

PETITION FOR POSTPONEMENT OF SHERIFF'S SALE

Plaintiff, by its counsel, petitions the Court for a two (2) month postponement of the Sheriff's Sale scheduled in the above captioned matter and in support thereof avers the following:

1. A Sheriff's Sale of the mortgaged property involved herein, located at 423 B State Route 93, Orangeville, PA 17859 was originally scheduled for November 19, 2014, then postponed to December 17, 2014 to allow time for service of the Notice of Sale to be completed. The aforementioned sale date was then further postponed to March 18, 2015 to allow time for Motion to Reassess Damages to be filed and granted.

2. The Plaintiff seeks the postponement of the Sheriff's Sale inasmuch as Plaintiff awaits Motion to Reassess Damages to be filed and granted.

3. A two (2) month postponement of the Sheriff's Sale is necessary to allow Plaintiff to allow time for Motion to Reassess Damages to be filed and granted.

WHEREFORE, Plaintiff respectfully prays and requests that the Sheriff's Sale of the mortgaged property be postponed to the May 13, 2015 Sheriff's Sale.

Respectfully submitted,

UDREN LAW OFFICES, P.C.

BY:


Attorney for Plaintiff

Nicole LaBletta, Esquire

PA ID 202194


John Flick, Esquire
Local Counsel

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400, pleadings@udren.com

ATTORNEY FOR PLAINTIFF

HSBC Bank USA, N.A.
Plaintiff
v.
Elaine Stuart a/k/a Elaine B.
Stuart
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

NO. 2014-CV-513


CERTIFICATE OF SERVICE

The undersigned certifies that true and correct copies of the attached Petition for Postponement of Sheriff's Sale was served upon the following person(s) named herein at their last known address or their attorney of record by:

_____ XXXX _____ Regular First Class Mail
_____ XXXX _____ Certified Mail
_____ Other

Date Served: March 17, 2015

TO: Elaine Stuart a/k/a Elaine B. Stuart
423 B State Route 93
Orangeville, PA 17859


John Flick, Esquire
Local Counsel

UDREN LAW OFFICES, P.C.

BY: 
Attorney for Plaintiff

Nicole Lablotta, Esquire
PA ID 202194

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400, pleadings@udren.com

ATTORNEY FOR PLAINTIFF

HSBC Bank USA, N.A.
Plaintiff
v.
Elaine Stuart a/k/a Elaine B.
Stuart
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

NO. 2014-CV-513

RECEIVED: 3/18/2015
NOT FILED OF RECORD:

PLAINTIFF'S MEMORANDUM OF LAW

Pennsylvania R.C.P. 3129.3(b) allows for the postponement of a Sheriff's Sale. In the present matter, the sale has been previously postponed. Plaintiff now seeks an additional postponement in order to allow time for Motion to Reassess Damages to be filed and granted.

Therefore, in order for the Plaintiff to be able to properly conduct itself at the Sheriff's Sale, a postponement of the sale is necessary. Pa.R.C.P. 3129.3(a) allows the postponement of the sale more than once, and without new notice, by Special Order of Court.

Accordingly, for the reasons hereinabove stated, and as more particularly set forth in the Motion, Plaintiff respectfully requests continuance of the Sheriff's Sale of the mortgaged premises, located at 423 B State Route 93, Orangeville, PA 17859 , to the May 13, 2015 Sheriff's Sale as set forth in the Motion.

Respectfully submitted,

UDREN LAW OFFICES, P.C.


John Flick, Esquire
Local Counsel

BY: 
Attorney for Plaintiff

Nicole LaBlotta, Esquire
PA ID 202194

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100 W. 3rd Ave.
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(PII) 215-568-9500
Mark J. Udren, Esq.
Licensed: PA, NJ, FL

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(PII) 954-378-1757
(FX) 954-378-1758

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

Re: **HSBC Bank USA, N.A.**

vs.

ELAINE STUART A/K/A ELAINE B. STUART

Columbia County C.C.P. No. 2014-CV-513
MJU#: 12020418 CASE#: 12020418-1

To whom it may concern:

In connection with the above captioned matter, enclosed please find the following:

1. Certificate of Filing;
2. Copy of Notice of the Date of Continued Sheriff's Sale.

Your assistance in this matter is greatly appreciated.

Sincerely yours,
Tarin Jefferson
Foreclosure Specialist
Udren Law Offices, PC

MJU/
Enclosures

**UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400**

pleadings@udren.com

HSBC Bank USA, N.A.

Plaintiff

v.

**ELAINE STUART A/K/A ELAINE B.
STUART**

Defendant(s)

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2014-CV-513

CERTIFICATE OF FILING

On this date, I sent for filing with the Prothonotary of **Columbia** County a copy of the
Notice of the Date of Continued Sheriff's Sale in the above-captioned matter.

Date:

7-13-15

BY:

Mark J. Udren
Attorney for Plaintiff

UDREN LAW OFFICES, P.C.
111 Woodcrest Road, Suite 200
Cherry Hill, NJ 08003
(856) 669-5400

MJU#: 12020418 CASE#: 12020418-1

12020418

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

pleadings@udren.com

HSBC Bank USA, N.A.

Plaintiff

v.

ELAINE STUART A/K/A ELAINE B.
STUART

Defendant(s)

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2014-CV-513

NOTICE OF THE DATE OF CONTINUED SHERIFF'S SALE

The Sheriff's Sale scheduled for 12/17/2014 at 09:00 AM in the above-captioned matter
has been continued until 3/18/2015 at 9:00am.

Date:

2-13-15

BY:

Nicole LaBletta
Attorney for Plaintiff

UDREN LAW OFFICES, P.C.
111 Woodcrest Road, Suite 200
Cherry Hill, NJ 08003
(856) 669-5400

Nicole LaBletta, Esq.

PA ID 202184

MJU#: 12020418 CASE#: 12020418-1

COPY

Pennsylvania Office
100 W. 3rd Ave.
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(PH) 215-568-9500
Mark J. Udren, Esq.
Licensed: PA, NJ, IL

UDREN LAW OFFICES, P.C.

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2101 W. Commercial Blvd
Suite 5100
Fort Lauderdale, FL 33309
(PH) 954-378-1757
(FX) 954-378-1758

December 17, 2014

Sent via fax #(570)389-5625

Columbia County Sheriff's Office
Attn: Real Estate

Re: **HSBC Bank USA, N.A.**
vs.
ELAINE STUART A/K/A ELAINE B. STUART

Columbia County
Docket No.: **2014-CV-513**
Premises: **423 B State Route 93, (North Center Township), Orangeville, PA 17859**

Sheriff's Sale No.:

To whom it may concern:

Please postpone the Sheriff Sale scheduled for 12/17/2014 to 3/18/2015, on behalf of the Plaintiff per client request to allow time for Motion to Reassess Damages to be filed and granted.

Thank you for your attention to this matter. If you have any questions or concerns please contact us via email: SalesandBid@udren.com.

Sincerely,
Udren Law Offices, P.C.
Tarin Jefferson
Foreclosure Specialist

MJU#: 12020418 CASE#: 12020418-1

SHERIFF'S SALE COST SHEET

VS.
NO. _____ ED NO. _____ JD DATE/TIME OF SALE _____

DOCKET/RETURN	\$15.00	
SERVICE PER DEF.	\$ <u>165.00</u>	
LEVY (PER PARCEL	\$15.00	
MAILING COSTS	\$ <u>36.00</u>	
ADVERTISING SALE BILLS & COPIES	\$17.50	
ADVERTISING SALE (NEWSPAPER)	\$15.00	
MILEAGE	\$ <u>20.00</u>	
POSTING HANDBILL	\$15.00	
CRYING/ADJOURN SALE	\$10.00	
SHERIFF'S DEED	\$35.00	
TRANSFER TAX FORM	\$25.00	
DISTRIBUTION FORM	\$25.00	
COPIES	\$ <u>5.50</u>	
NOTARY	\$ <u>10.00</u>	
TOTAL *****		\$ <u>409.00</u>

WEB POSTING	\$150.00	
PRESS ENTERPRISE INC.	\$ <u>166.92</u>	
SOLICITOR'S SERVICES	\$75.00	
TOTAL *****		\$ <u>183.92</u>

PROTHONOTARY (NOTARY)	\$10.00	
RECORDER OF DEEDS	\$ <u>68.00</u>	
TOTAL *****		\$ <u>78.00</u>

REAL ESTATE TAXES:

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

MUNICIPAL FEES DUE:

SEWER 20	\$	
WATER 20	\$	
TOTAL *****		\$ <u>0-</u>

SURCHARGE FEE (DSTE)	\$ <u>120.05</u>	
MISC. _____	\$ _____	
TOTAL *****		\$ <u>0-</u>

TOTAL COSTS (OPENING BID) \$ 2443.92

STATE OF PENNSYLVANIA
COUNTY OF COLUMBIA } SS

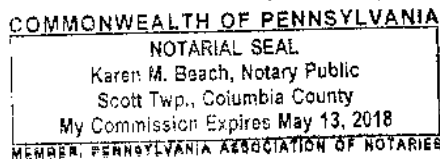
Paula J. Ream being duly sworn according to law deposes and says that Press Enterprise is a newspaper of general circulation with its principal office and place of business at 3185 Lackawanna Avenue, Bloomsburg, County of Columbia and State of Pennsylvania, and was established on the 1st day of March, 1902, and has been published daily, continuously in said Town, County and State since that day and on the attached notice October 29 and November 5, 12, 2014 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.

.....
Paula J. Ream

Sworn and subscribed to before me this 13th day of November 2014.

.....
Karen M. Beach

(Notary Public)



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

.....

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

pleadings@udren.com

HSBC Bank USA, N.A.

Plaintiff

v.

ELAINE STUART
A/K/A ELAINE B. STUART,
Defendant(s)

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2014-CV-513

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 Praeipe 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.

I verify that the statements made in this affidavit are true and correct to the best of my 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: 11/6/14

UDREN LAW OFFICES, P.C.

BY: Nicole LaBletta
Attorneys for Plaintiff

Nicole LaBletta, Esquire

PA ID 202194

MJU#: 12020418 CASE#: 12020418-1

ECOPY

**UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400
pleadings@udren.com**

ATTORNEY FOR PLAINTIFF

HSBC Bank USA, N.A.
Plaintiff

v.

**ELAINE STUART
a/k/a Elaine B. Stuart**

Defendant(s)

**COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County**

MORTGAGE FORECLOSURE

NO. 2014-CV-513

**AMENDED AFFIDAVIT PURSUANT TO RULE 3129.1
AND RULE 76**

HSBC Bank USA, N.A., Plaintiff in the above action, by its undersigned attorney, upon information and belief, Udren Law Offices, P.C., sets forth, as of the date the Praecipe for the Writ of Execution was filed, the following information concerning the real property located at:

423 B State Route 93, (North Center Township), Orangeville, PA 17859

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

**Elaine Stuart a/k/a Elaine B. Stuart
423 B State Route 93
Orangeville, PA 17859**

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

**Elaine Stuart a/k/a Elaine B. Stuart
423 B State Route 93
Orangeville, PA 17859**

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

Jr Lien Holders - None

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

**HSBC Bank USA, N.A.
2001 Bishops Gate Blvd.
Mt Laurel, NJ 08054**

**The Administrator of the Small Business Administration, an agency of the Government of
the United States of America
801 Tom Martin Drive
Suite 120
Birmingham, AL 35211**

Jr Mortgage Holders - None

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

Sr lien Holders – None

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

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

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

**Commonwealth of PA, Department of Revenue
Bureau of Compliance
PO Box 281230
Harrisburg, PA 17128-1230**

**Tenants/Occupants
423 B State Route 93, (North Center Township)
Orangeville, PA 17859**

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:

Federal Tax Lien Holders - None

Condo/Homeowners Association - None

I verify that the statements made in this affidavit are true and correct to the best of my 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: 11/6/14

UDREN LAW OFFICES, P.C.

BY: Nicole LaBella
Attorney for Plaintiff

MJU#: 12020418 CASE#: 12020418-1

Nicole LaBella, Esquire

PA ID 202194

**UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400**

ATTORNEY FOR PLAINTIFF

HSBC Bank USA, N.A.

Plaintiff

v.

**ELAINE STUART
A/K/A ELAINE B. STUART;**

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2014-CV-513

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

TO: ALL PARTIES IN INTEREST AND CLAIMANTS

OWNER(S): ELAINE STUART A/K/A ELAINE B. STUART;

PROPERTY: 423 B State Route 93, (North Center Township), Orangeville, PA 17859

Improvements: RESIDENTIAL DWELLING

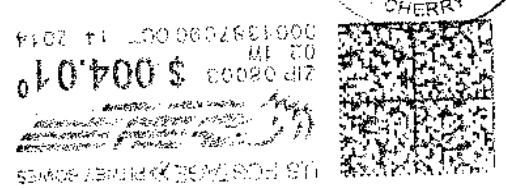
The above captioned property is scheduled to be sold at the **Columbia County Sheriff's Sale** on **11/19/2014 at 09:00 AM**, at the **Columbia County Courthouse, 35 West Main Street, Bloomsburg, PA 17815**. Our records indicate that you may hold a mortgage or judgment on the property, which will be extinguished by the sale. You may wish to attend the sale to protect your interests.

The Sheriff will file a Schedule of Distribution 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.

MJU#: 12020418 CASE#: 12020418-1

Exhibit A

Name and Address of Sender		Dom DiGiorgio SD UDREN LAW OFFICES, P.C. 111 Woodcrest Road, Suite 200 Cherry Hill, NJ 08003		Registered <input type="checkbox"/> Insured <input type="checkbox"/> COD <input type="checkbox"/> Certified		Return Receipt for Merchandise <input type="checkbox"/> Int'l Recorded Del. <input type="checkbox"/> Express Mail		Check appropriate block for Registered Mail: <input type="checkbox"/> With Postal Insurance <input type="checkbox"/> Without postal Insurance		Affix stamp here if issued as certificate of mailing or for additional copies of this bill.				
Line	Article Number	Name of Addressee, Street, and Post Office Address		Postage	Fee	Handling Charge	Act. Value (If Regis.)	Insured Value	Due Sender If COD	R.R. Fee	S.D. Fee	S.H. Fee	Rst. Del. Fee	Remarks
1	Lienholders	The Administrator of the Small Business Administration, an agency of the Government of the United States of America 801 Tom Martin Drive, Suite 120 Birmingham, AL 35211												
2		Columbia County Domestic Relations Section P.O. Box 380 Bloomsburg, PA 17815												
3		Columbia County Tax Claim Bureau P.O. Box 380 Bloomsburg, PA 17815												
4		Commonwealth of PA, Department of Revenue Bureau of Compliance PO Box 281230 Harrisburg, PA 17128-1230												
5		Tenants/Occupants 423 B State Route 93, (North Center Township) Orangeville, PA 17859												
6														
7														
8														
9														
10														
11														
12														
13														
14														
15														
Total Number of Pieces Listed		Total Number of Pieces Received at Post Office		Postmaster Ver (Name of Receiving Employee)										
5		5		[Signature]										



The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail sent with optional postal insurance. See Domestic Mail Manual R900, S913, and S921 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to third and fourth class parcels.

PS Form 3800, February 1994

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

Elaine Stuart a/k/a Elaine B. Stuart - MJU# 12020418-1 (Columbia County)

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

HSBC Bank USA, N.A.
Plaintiff

v.

ELAINE STUART,
A/K/A ELAINE B. STUART
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
COLUMBIA County

MORTGAGE FORECLOSURE

NO. 2014-CV-513

VERIFICATION OF SERVICE OF NOTICE OF SALE
BY CERTIFIED MAIL AND REGULAR MAIL
PURSUANT TO COURT ORDER

The undersigned hereby verifies that he or she is counsel for Plaintiff in the above case and that pursuant to the court order issued in this matter a true and correct copy of the Notice of Sale was sent by certified mail and regular first class mail as follows:

TO:

ELAINE STUART A/K/A ELAINE B. STUART
423 B STATE ROUTE 93, ORANGEVILLE, PA 17859

DATE MAILED: 9/25/14

I verify that the statements made herein are true and correct and I understand that false statements made herein are subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.

Dated: November 4, 2014

UDREN LAW OFFICES, P.C.

BY: Nicole LaBletta
Attorney for Plaintiff

MJU#: 12020418 CASE#: 12020418-1

Nicole LaBletta, Esquire
PA ID 202194

Exhibit B

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY
CIVIL TRIAL DIVISION

HSBC Bank USA, N.A.
Plaintiff

v.

Elaine Stuart a/k/a Elaine B. Stuart

Defendant(s)

NO. 2014-CV-513

ORIGINAL

ORDER PERMITTING SPECIAL SERVICE

AND NOW, this day of , 20 , upon consideration of Plaintiff's Motion and the Affidavit of Good Faith investigation attached hereto, it is hereby ORDERED that service of the Complaint in Mortgage Foreclosure on Defendant(s), ELAINE STUART, Elaine Stuart a/k/a Elaine B. Stuart, shall be complete when Plaintiff or its counsel or agent has served true and correct copies of the Complaint in Mortgage Foreclosure by posting the mortgage premises at:

423 B State Route 93

(North Center Township)

Orangeville, PA 17859

And by mailing by certified mail and regular mail to the last known address of Defendant(s) as follows:

ELAINE STUART A/K/A ELAINE B. STUART
423 B STATE ROUTE 93
ORANGEVILLE, PA 17859

BY THE COURT:

/s/ Gary E. Norton
J.

CLERK OF COURTS OFFICE
COUNTY OF COLUMBIA, PA

2014 MAY 14 P 3 47

FILED
PROTHONOTARY

Exhibit B

**UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400**

pleadings@udren.com

ATTORNEY FOR PLAINTIFF

HSBC Bank USA, N.A.

Plaintiff

v.

**ELAINE STUART A/K/A ELAINE B.
STUART**

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2014-CV-513

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

**TO: Elaine Stuart a/k/a Elaine B. Stuart
423 B State Route 93
Orangeville, PA 17859**

Your house (real estate) at **423 B State Route 93, (North Center Township), Orangeville, PA 17859** is scheduled to be sold at the Sheriff's Sale on **12/17/2014 at 9:00AM** at the **Columbia County Courthouse, 35 West Main Street, Bloomsburg, PA 17815**, to enforce the court judgment of **\$177,252.75**, 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.)

Exhibit A

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
Bloomsburg, PA 17815
(570) 784-8760**

Exhibit B

Udren Law Offices, P.C.
Woodcrest Corporate Center
111 Woodcrest Road, Suite 200
Cherry Hill, NJ 08003

DJD 3129 - #12020418-1



71 7155 5991 7034 2536 1155



U.S. POSTAGE® PITNEY BOWES
ZIP 08003 \$ 005.13⁰
02 1M
0001387090 SEP 26 2014

Elaine Stuart a/k/a Elaine B. Stuart
423 B State Route 93
Orangeville, PA 17859

Exhibit A

Name and Address of Sender		Name of Addressee, Street, and Post Office Address		Registered		Return Receipt for Merchandise		Check appropriate block for Registered Mail:		Affix stamp here if issued as certificate of mailing or for additional copies of this bill.	
Line	Article Number			Registered	Insured	Int'l Recorded Del.	Express Mail	With Postal Insurance	Without postal Insurance	Due	Postmark and Date of Receipt
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sender	Receiver
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	IF COD	S.D. Fee
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		S.H. Fee
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		Rst. Del. Fee
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		Remarks
1		Dominic DiGiorgio UDREN LAW OFFICES, P.C. 111 Woodcrest Road, Suite 200 Cherry Hill, NJ 08003									
2		Elaine Stuart a/k/a Elaine B. Stuart 423 B State Route 93 Orangeville, PA 17859									
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15											

U.S. POSTAGE
 ZIP 08003
 02 PM
 SEP 25 2014
 \$ 001.30

Total number of Pieces Listed by Sender: 1
 Received at Post Office: 1
 Postmaster, Per (Name of Receiving Employee):

PS Form 3877, February 1994

Exhibit B

The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual R900, S913, and S921 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to third and fourth class parcels.

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

Elaine Stuart a/k/a Elaine B. Stuart - MJU# 12020418-1 (Columbia County)

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

ATTORNEY FOR PLAINTIFF

HSBC Bank USA, N.A.

Plaintiff

v.

ELAINE STUART
A/K/A ELAINE B. STUART; et al

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

NO. 2014-CV-513

PRAECIPE TO FILE PROOF OF SERVICE

TO THE PROTHONOTARY:

Kindly file the attached Proofs of Service with regard to the captioned matter.

Date:

11/6/14

UDREN LAW OFFICES, P.C.

BY:

Attorney for Plaintiff

Nicola LaBietta

Nicola LaBietta, Esquire
PA ID 202194

Exhibit B

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY
CIVIL TRIAL DIVISION

HSBC Bank USA, N.A.
Plaintiff

v.

Elaine Stuart a/k/a Elaine B. Stuart

Defendant(s)

NO. 2014-CV-513

ORIGINAL

ORDER PERMITTING SPECIAL SERVICE

AND NOW, this day of , 20 , upon consideration of Plaintiff's Motion and the Affidavit of Good Faith investigation attached hereto, it is hereby ORDERED that service of the Complaint in Mortgage Foreclosure on Defendant(s), ELAINE STUART, Elaine Stuart a/k/a Elaine B. Stuart, shall be complete when Plaintiff or its counsel or agent has served true and correct copies of the Complaint in Mortgage Foreclosure by posting the mortgage premises at:

423 B State Route 93

(North Center Township)

Orangeville, PA 17859

And by mailing by certified mail and regular mail to the last known address of Defendant(s) as follows:

ELAINE STUART A/K/A ELAINE B. STUART
423 B STATE ROUTE 93
ORANGEVILLE, PA 17859

BY THE COURT:

13/ Gary E. Norton
J.

CLERK OF COURTS OFFICE
COUNTY OF COLUMBIA, PA

2014 MAY 14 P 3 47

FILED
PROTHONOTARY

Exhibit B

HSBC Bank USA, NA, et. al., Plaintiff(s)
vs.
Elaine Stuart aka Elaine B. Stuart, et. al., Defendant(s)



Service of Process by
APS International, Ltd.
1-800-328-7171

APS International Plaza
7800 Glenroy Rd.
Minneapolis, MN 55439-3122

APS File #: 131748-0801

AFFIDAVIT OF SERVICE – Individual

UDREN LAW OFFICES
Mr. Dominic DiGiorgio
111 Woodcrest Rd., Ste. 200
Cherry Hill, NJ 08003-3620

Service of Process on:

—Elaine Stuart, aka Elaine B. Stuart by posting
Court Case No. Columbia Co 2014-CV-513

State of: Pennsylvania ss.
County of: Schuylkill

Name of Server: Jack Sarge, undersigned, being duly sworn, deposes and says
that at the time of service, s/he was of legal age and was not a party to this action:

Date/Time of Service: that on the 23 day of OCTOBER, 20 14, at 10:14 o'clock A M.

Place of Service: at 423 B State Route 93, in Orangeville, PA 17859

Documents Served: the undersigned served the documents described as:
Notice of Sheriff's Sale of Real Property w/ Order

Service of Process on: A true and correct copy of the aforesaid document(s) was served on:
Elaine Stuart, aka Elaine B. Stuart by posting

Person Served, and
Method of Service:

- ☐ By personally delivering them into the hands of the person to be served.
- ☒ By delivering them into the hands of _____, a person
of suitable age, who verified, or who upon questioning stated, that he/she resides with
Elaine Stuart, aka Elaine B. Stuart by posting
at the place of service, and whose relationship to the person is: _____

Description of Person
Receiving Documents:

The person receiving documents is described as follows:

Sex ____: Skin Color ____: Hair Color ____: Facial Hair ____
Approx. Age ____: Approx. Height ____: Approx. Weight ____

☒ To the best of my knowledge and belief, said person was not engaged in the US Military at
the time of service.

Signature of Server: Undersigned declares under penalty of perjury
that the foregoing is true and correct.

Jack Sarge
Signature of Server
APS International, Ltd.

Subscribed and sworn to before me this

23RD day of OCTOBER, 20 14

Debra L. Baddick
Notary Public (Commission Expires)

COMMONWEALTH OF PENNSYLVANIA
NOTARIAL SEAL
DEBRA L. BADDICK, NOTARY PUBLIC
TAMAQUA BORO, SCHUYLKILL COUNTY
MY COMMISSION EXPIRES AUGUST 6, 2016

Exhibit B

Pennsylvania Office
100 W. 3rd Ave.
Suite 200
Conshohocken, PA 19428
(PH) 215-568-9500
Mark J. Udren, Esq.
Licensed: PA, NJ, FL

UDREN LAW OFFICES, P.C.

New Jersey Office
Woodcrest Corporate Center
111 Woodcrest Rd.
Suite 200
Cherry Hill, NJ 08003
(PH) 856-669-5400
(FX) 856-669-5399
www.udren.com

Florida Office
2101 W. Commercial Blvd
Suite 5100
Fort Lauderdale, FL 33309
(PH) 954-378-1757
(FX) 954-378-1758

October 22, 2014

Sent via fax #(570)389-5625

Columbia County Sheriff's Office
Attn: Real Estate

Re: **HSBC Bank USA, N.A.**
vs.
ELAINE STUART
ELAINE STUART A/K/A ELAINE B. STUART

Columbia County
Docket No.: 2014-CV-513
Premises: 423 B State Route 93, (North Center Township), Orangeville, PA 17859

Sheriff's Sale No.:

To whom it may concern:

Please postpone the Sheriff Sale scheduled for 11/19/2014 to 12/17/2014, on behalf of the Plaintiff.

Thank you for your attention to this matter. If you have any questions or concerns please contact us via email: SalesandBid@udren.com.

Sincerely,
Udren Law Offices, P.C.
Dominic DiGiorgio
Foreclosure Specialist

MJU#: 12020418 CASE#: 12020418-1

Pennsylvania Office
100 W. 3rd Ave.
Suite 200
Conshohocken, PA 19428
(PH) 215-568-9500
*Mark J. Udren, Esq.
Licensed: PA, NJ, FL*

UDREN LAW OFFICES, P.C.

New Jersey Office
Woodcrest Corporate Center
111 Woodcrest Rd.
Suite 200
Cherry Hill, NJ 08003
(PH) 856-669-5400
(FX) 856-669-5399
www.udren.com

Florida Office
2101 W. Commercial Blvd
Suite 5000
Fort Lauderdale, FL 33309
(PH) 954-378-1757
(FX) 954-378-1758

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

Re: **HSBC Bank USA, N.A.**

vs.

ELAINE STUART A/K/A ELAINE B. STUART

Columbia County C.C.P. No. 2014-CV-513
MJU#: 12020418 CASE#: 12020418-1

To whom it may concern:

In connection with the above captioned matter, enclosed please find the following:

1. Certificate of Filing;
2. Copy of Notice of the Date of Continued Sheriff's Sale.

Your assistance in this matter is greatly appreciated.

Sincerely yours,
Dominic DiGiorgio
Foreclosure Specialist
Udren Law Offices, PC

MJU/
Enclosures

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

pleadings@udren.com

HSBC Bank USA, N.A.

Plaintiff

v.

ELAINE STUART
ELAINE STUART A/K/A ELAINE B.
STUART

Defendant(s)

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2014-CV-513

CERTIFICATE OF FILING

On this date, I sent for filing with the Prothonotary of **Columbia** County a copy of the Notice of the Date of Continued Sheriff's Sale in the above-captioned matter.

Date: 10/22/14

BY: 

Attorney for Plaintiff

David Neeren, Esquire

UDREN LAW OFFICES, P.C.

111 Woodcrest Road, Suite 200

Cherry Hill, NJ 08003

(856) 669-5400

PA ID 204252

MJU#: 12020418 CASE#: 12020418-1

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

pleadings@udren.com

HSBC Bank USA, N.A.
Plaintiff

v.

ELAINE STUART
ELAINE STUART A/K/A ELAINE B.
STUART

Defendant(s)

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

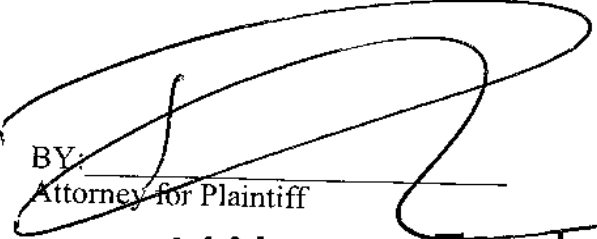
MORTGAGE FORECLOSURE

NO. 2014-CV-513

NOTICE OF THE DATE OF CONTINUED SHERIFF'S SALE

The Sheriff's Sale scheduled for **11/19/2014** at **09:00 AM** in the above-captioned matter
has been continued until **12/17/2014** at **9:00 AM**.

Date: 12/18/14

BY: 
Attorney for Plaintiff

UDREN LAW OFFICES, P.C.
111 Woodcrest Road, Suite 200
Cherry Hill, NJ 08003
(856) 669-5400

David Neeren, Esquire

PA ID 204252

MJU#: 12020418 CASE#: 12020418-1

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff

Earl D. Mordan, Jr.
Chief Deputy

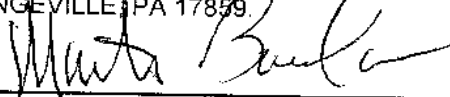


HSBC BANK USA, N.A. (et al.)
vs.
ELAINE STUART

Case Number
2014CV513

SHERIFF'S RETURN OF SERVICE

10/14/2014 09:15 AM - DEPUTY MARTIN BOUDMAN, BEING DULY SWORN ACCORDING TO LAW, STATES SERVICE WAS PERFORMED BY POSTING A TRUE COPY OF THE REQUESTED HANDBILL UPON THE REAL ESTATE LOCATED AT 423 STATE ROUTE 93, ORANGEVILLE, PA 17859.


MARTIN BOUDMAN, DEPUTY

SO ANSWERS,


TIMOTHY T. CHAMBERLAIN, SHERIFF

October 14, 2014

NOTARY

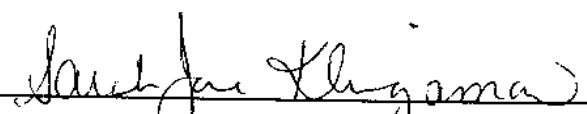
Affirmed and subscribed to before me this

14TH day of OCTOBER 2014

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal

Sarah Jane Klingaman, Notary Public
Town of Bloomsburg, Columbia County
My Commission Expires Oct. 4, 2016


Sarah Jane Klingaman

Plaintiff Attorney: UDREN LAW OFFICES, PC, 111 WOODCREST ROAD, CHERRY HILL, NJ 08003

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff

Earl D. Mordan, Jr.
Chief Deputy



HSBC BANK USA, N.A. (et al.)
vs.
ELAINE STUART

Case Number
2014CV513

SERVICE COVER SHEET

Service Details:

Category: Real Estate Sale - Posting - Sale Bill

Manner: < Not Specified >

Notes: SHERIFF'S SALE BILL

Zone:

Expires:

Warrant:

Serve To:

Name: (POSTING)

Primary Address: 423 STATE ROUTE 93
ORANGEVILLE, PA 17859

Phone: DOB:

Alternate Address:

Phone:

Final Service:

Served: Personally · Adult In Charge · Posted · Other

Adult In Charge:

Relation:

Date:

10-14-14
8

Time:

0915

Deputy:

Mileage:

Attorney / Originator:

Name: UDREN LAW OFFICES, PC

Phone:

Service Attempts:

Date:

Time:

Mileage:

Deputy:

Service Attempt Notes:

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.

(POSTING)

2014CV513

423 STATE ROUTE 93, ORANGEVILLE, PA 17859

NO EXPIRATION

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff



Earl D. Mordan, Jr.
Chief Deputy

HSBC BANK USA, N.A. (et al.)

vs.

ELAINE STUART

Case Number
2014CV513

SHERIFF'S RETURN OF SERVICE

09/17/2014 10:08 AM - I, DEPUTY MARTIN BOUDMAN, BEING DULY SWORN ACCORDING TO LAW, STATES HE MADE DILIGENT SEARCH AND INQUIRY FOR THE WITHIN NAMED DEFENDANT TO WIT: ELAINE STUART, BUT WAS UNABLE TO LOCATE THE DEFENDANT IN HIS BAILIWICK. THE SHERIFF THEREFORE RETURNS THE WITHIN REQUESTED NOTICE OF SALE, WRIT OF EXECUTION AND DEBTOR'S RIGHTS AS "NOT SERVED" AT 423B STATE ROUTE 93, ORANGEVILLE PA 17858. LIVES IN CHADDS FORD, PA IN SUSQUEHANNA COUNTY.

MARTIN BOUDMAN, DEPUTY

SO ANSWERS,

TIMOTHY T. CHAMBERLAIN, SHERIFF

September 17, 2014

NOTARY

Affirmed and subscribed to before me this

17TH day of SEPTEMBER, 2014

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal

Sarah Jane Klingaman, Notary Public
Town of Bloomsburg, Columbia County
My Commission Expires Oct. 4, 2016

Plaintiff Attorney: UDREN LAW OFFICES, PC, 111 WOODCREST ROAD, CHERRY HILL, NJ 08003

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff

Earl D. Mordan, Jr.
Chief Deputy



HSBC BANK USA, N.A.
vs.
ELAINE STUART

Case Number
2014CV513

SERVICE COVER SHEET

Service Details:

Category: Real Estate Sale - Sale Notice

Manner: < Not Specified >

Expires:

Zone: 131

Warrant:

Notes: PLAINTIFF NOTICE OF SHERIFF'S SALE AND DEBTOR'S RIGHTS

Born in
1938

Bob Edwards
Mark Phillips

Serve To:

Name: ELAINE STUART

Primary Address: 423B STATE ROUTE 93
ORANGEVILLE, PA 17859

Phone: DOB:

Alternate Address: P.O. Box 6 Clifford PA

Phone:

Final Service:

Served: Personally · Adult In Charge · Posted · Other

Adult In Charge:

Relation:

Date: 10:08

Time: 9/17/14

Deputy: # 8

Mileage:

Attorney / Originator:

Name: UDREN LAW OFFICES, PC

Phone:

Service Attempts:

Date:

Time:

Mileage:

Deputy:

Service Attempt Notes:

1. 10 Stirling Way } Susquehanna County
2. Chadds Ford, PA 19317 } Thinks in Nursing Home
- 3.
- 4.
- 5.
- 6.

STUART, ELAINE

2014CV513

423B STATE ROUTE 93, ORANGEVILLE, PA 17859

NO EXPIRATION

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

HSBC Bank USA, N.A.

Plaintiff

v.

Elaine Stuart a/k/a Elaine B. Stuart

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2014-CV-513

2014 - ED-139

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:

423 B State Route 93, (North Center Township), Orangeville, PA 17859

Amount due

\$ 177,252.75

Interest From 08/22/2014
to Date of Sale

\$ _____

Ongoing Per Diem of \$22,5800
to actual date of sale including if sale is
held at a later date

(Costs to be added)

\$ Barbara N. Silvestri
Prothonotary

By Kelly P. Brewer
Clerk

Date 8-22-14

Prothonotary of the Court
Columbia County, PA
August 22, 2014

MJU#: 12020418 CASE#: 12020418-1

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

HSBC Bank USA, N.A.

Plaintiff

v.

ELAINE STUART A/K/A ELAINE B.
STUART

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2014-CV-513

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

**TO: Elaine Stuart a/k/a Elaine B. Stuart
423 B State Route 93
Orangeville, PA 17859**

Your house (real estate) at **423 B State Route 93, (North Center Township), Orangeville, PA 17859** is scheduled to be sold at the Sheriff's Sale on Nov. 19 at 9:00 at the **Columbia County Courthouse, 35 West Main Street, Bloomsburg, PA 17815**, to enforce the court judgment of **\$177,252.75**, 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
Bloomsburg, PA 17815
(570) 784-8760**

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY
CIVIL TRIAL DIVISION

HSBC Bank USA, N.A.
Plaintiff

v.

Elaine Stuart a/k/a Elaine B. Stuart

Defendant(s)

NO. 2014-CV-513

ORIGINAL

ORDER PERMITTING SPECIAL SERVICE

AND NOW, this day of , 20 , upon consideration of Plaintiff's Motion and the Affidavit of Good Faith investigation attached hereto, it is hereby ORDERED that service of the **Complaint in Mortgage Foreclosure** on Defendant(s), **ELAINE STUART, Elaine Stuart a/k/a Elaine B. Stuart**, shall be complete when Plaintiff or its counsel or agent has served true and correct copies of the **Complaint in Mortgage Foreclosure** by posting the mortgage premises at:

423 B State Route 93

(North Center Township)

Orangeville, PA 17859

And by mailing by certified mail and regular mail to the last known address of Defendant(s) as follows:

**ELAINE STUART A/K/A ELAINE B. STUART
423 B STATE ROUTE 93
ORANGEVILLE, PA 17859**

BY THE COURT:

/s/ Gary E. Norton
J.

CLERK OF COURTS OFFICE
COUNTY OF COLUMBIA, PA.

2014 MAY 14 P 3:47

FILED
PROTHONOTARY

139

COUNTY OF COLUMBIA
TAX CLAIM BUREAU
PO BOX 380
BLOOMSBURG PA 17815

Date: 09/11/2014

REAL ESTATE TAX CERTIFICATION

Fee: \$5.00

Cert. NO: 18957

STUART ELAINE
423 B STATE ROUTE 93
ORANGEVILLE PA 17859

District: CENTRE NORTH TWP
Deed: 0480 -0151
Location: 423 A & B STATE ROUTE
Parcel Id:11 -03 -009-00,000

Assessment: 57,797
Balances as of 09/11/2014

YEAR	TAX TYPE	TAX AMOUNT	PENALTY	DISCOUNT	PAID	BALANCE
------	----------	------------	---------	----------	------	---------

NO TAX CLAIM TAXES DUE

COLUMBIA COUNTY SHERIFF

By: _____

Per: _____

COLUMBIA COUNTY

COLUMBIA COUNTY TAX OFFICE

11 W MAIN STREET

PO BOX 380

BLOOMSBURG, PA 17815

(570) 389-5649

FAX: (570) 389-5646

TAX CERTIFICATION

2014 - REAL ESTATE

As of Date: 09/11/2014 03:40:11 PM

Owner: STUART ELAINE

423 B STATE ROUTE 93

ORANGEVILLE PA 17859

Municipality: CENTRE NORTH TWP

Parcel #: 11 -03 -009-00,000

Property Desc:

Bill #		Discount:		Face:		Penalty:	
		Amount	Due Date	Amount	Due Date	Amount	Due Date
014291	F	\$13.31	04/30/2014	\$13.58	06/30/2014	\$14.94	08/31/2014
		Discount Payment		05/09/2014		\$13.31	
014291	G	\$518.04	04/30/2014	\$528.61	06/30/2014	\$581.47	08/31/2014
		Discount Payment		05/09/2014		\$518.04	
014291	S	\$76.19	04/30/2014	\$77.74	06/30/2014	\$85.51	08/31/2014
		Discount Payment		05/09/2014		\$76.19	
014291	R	\$453.13	04/30/2014	\$462.38	06/30/2014	\$508.62	08/31/2014
		Discount Payment		05/09/2014		\$453.13	

Total Paid To Date:

\$1060.67

Signature

Date

THIS CERTIFICATION ONLY INCLUDES THE CURRENT YEAR COUNTY & MUNICIPAL REAL ESTATE TAXES.
PLEASE MAKE PAYMENT TO COLUMBIA COUNTY TAX OFFICE.
DO NOT COMBINE CURRENT & DELINQUENT PAYMENTS ON A CHECK.

Columbia County
Columbia County Sheriff
35 West Main Street
PO Box 380
Bloomsburg PA 17815



71901140006000036075

US SMALL BUSINESS ADMINISTRATION
PHILADELPHIA DISTRICT OFFICE
900 MARKET STREET 5TH FLOOR
ROBERT N.C. NIX FEDERAL BUILDING
PHILADELPHIA PA 19107

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

HSBC Bank USA, N.A.
Plaintiff

v.

ELAINE STUART A/K/A ELAINE B.
STUART

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2014-CV-513

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: Elaine Stuart a/k/a Elaine B. Stuart
423 B State Route 93
Orangeville, PA 17859

Your house (real estate) at 423 B State Route 93, (North Center Township), Orangeville, PA 17859 is scheduled to be sold at the Sheriff's Sale on **Nov. 19th** at **9:00 AM** at the **Columbia County Courthouse, 35 West Main Street, Bloomsburg, PA 17815**, to enforce the court judgment of **\$177,252.75**, 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.)

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff



Earl D. Mordan, Jr.
Chief Deputy

HSBC BANK USA, N.A.
vs.
ELAINE STUART

Case Number
2014CV513

SERVICE COVER SHEET

Service Details:

Category: Real Estate Sale - Sale Notice

Manner: < Not Specified >

Expires:

Zone:

139

Warrant:

Notes: PLAINTIFF NOTICE OF SHERIFF'S SALE AND DEBTOR'S RIGHTS

Serve To:

Name: OCCUPANT

Primary Address: 423 STATE ROUTE 93
ORANGEVILLE, PA 17859

Phone: DOB:

Alternate Address:

Phone:

Final Service:

Served: Personally · Adult In Charge · Posted · Other

Adult In Charge:

Relation:

Date:

8-28-14

Time:

0925

Deputy:

1

Mileage:

Attorney / Originator:

Name: UDREN LAW OFFICES, PC

Phone:

Service Attempts:

Date:

Time:

Mileage:

Deputy:

Service Attempt Notes:

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.

OCCUPANT

2014CV513

423 STATE ROUTE 93, ORANGEVILLE, PA 17859

NO EXPIRATION

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff



Earl D. Mordan, Jr.
Chief Deputy

HSBC BANK USA, N.A.
vs.
ELAINE STUART

Case Number
2014CV513

SERVICE COVER SHEET

Service Details:

Category: Real Estate Sale - Sale Notice

Manner: < Not Specified >

Expires:

Zone: 139

Warrant:

Notes: PLAINTIFF NOTICE OF SHERIFF'S SALE AND DEBTOR'S RIGHTS

Serve To:

Name: Central Columbia SD

Primary Address: 4777 Old Berwick Road
Bloomsburg, PA 17815

Phone: 570-784-2850

DOB:

Alternate Address:

Phone:

Final Service:

Served: Personally Adult In Charge Posted Other

Adult In Charge: Terri Hummer

Relation:

Curriculum Secretary / Receptionist

Date: 8-26-14 Time: 1432

Deputy: 8

Mileage:

Attorney / Originator:

Name: UDREN LAW OFFICES, PC

Phone:

Service Attempts:

Date:					
Time:					
Mileage:					
Deputy:					

Service Attempt Notes:

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.

CENTRAL COLUMBIA SD

2014CV513

4777 OLD BERWICK ROAD, BLOOMSBURG, PA 17815 NO EXPIRATION

PRESS ENTERPRISE

3185 Lackawanna Ave
Bloomsburg, PA 17815

Classifieds: (570) 784-6151
Toll Free: 888-231-9767 ext 1299
Fax: (570) 784-6152

Proof of Ad 08/25/14

Account:

Name:

Company: **TIM CHAMBERLAIN - COLUM COUNTY SHERIFF**

Address: **PO BOX 380
BLOOMSBURG, PA 17815**

Ad ID: 1004422
Description: Elaine Stewart
Run Dates: 10/29/14 to 11/12/14
Class: 2
Agate Lines: 294
Blind Box:

Total Ad Cost \$1,606.92
Amount Paid \$0.00

Publication	Start	Stop	Inserts	Cost
Press Enterprise	10/29/14	11/12/14	3	\$1,606.92

SHERIFF'S SALE

By Virtue of a Writ of Execution (Mortgage Foreclosure)

No. 2014CV613

Issued out of the Court of Common Pleas of Columbia County, Pennsylvania and to me directed, I will expose the following described property at public sale at the Columbia County Courthouse in the Town of Bloomsburg, County of Columbia, Commonwealth of Pennsylvania on:

WEDNESDAY, NOVEMBER 19, 2014
AT 9:00 O'CLOCK A.M.

All parties in interest and claimants are further notified that a proposed schedule of distribution will be in the Sheriff's Office on or later than thirty (30) days after the date of the sale of any property with proceeds, and disbursement of the proceeds will be made in accordance with the schedule ten (10) days after said filing, unless exceptions are filed with the Sheriff's Office prior thereto.

ALL THE FORTY-TWO CERTAIN tracts of land situate in North Center Township, Columbia County, Pennsylvania, bounded and described as follows, to-wit:

Tract No. 1.
BEGINNING at the Northwest corner of parcel or tract of land now or late of Barney Klokner and wife, and running thence by line of lands now or late of the Municipal Authority of the Borough of Orangeville, North 7 degrees 20 minutes West, 21.8 perches to an iron pin; thence by lands now or late of Frances Kopper and Harry Kopper, of which this tract was formerly a part, South 87 degrees 30 minutes East, 33.4 perches, more or less, to an iron pin on the Western line of a private road now or late of the said Frances Kopper and Harry Kopper, thence by the same, South 6 degrees 45 minutes East, 22.7 perches to an iron pin; thence by lands now or late of Barney Klokner and wife, North 86 degrees 50 minutes West, 20.3 perches to an iron pin, the place of beginning. Containing 4.6 acres, more or less.

Tract No. 2.
BEGINNING at an iron pin on the Northern line of State Highway, Route No. 32, located town of Orangeville to Seneca, in a line of lands now or late of the Municipal Authority of the Borough of Orangeville, which iron pin is located 20 feet North of the center line of said State Highway, and running thence by said lands now or late of the Municipal Authority of the Borough of Orangeville, North 7 degrees 20 minutes West, 14 perches to an iron pin; thence by lands now or late of Frances Kopper and Harry Kopper, South 86 degrees 50 minutes East, 23.3 perches to an iron pin on the Western line of a private road; thence by the Western line of said private road, South 6 degrees 45 minutes East, 24.1 perches to an iron pin on the Northern line of the above said State Highway, which iron pin is located 50 feet North of the center line of said State Highway; thence by the Northern line of said Highway, North 70 degrees 50 minutes West, 36.6 perches to the iron pin, the place of beginning.

Containing 3.8 acres as surveyed by Howard Fennell, R.E. on March 26, 1957.
PROCEEDING FROM "SAC" Title following description parcel of land.
BEGINNING at the Southeast corner of an adjacent lot, now or late sold in the names of Blane Klokner and Agnes Klokner, his wife, and an iron pin on said North side of State Highway, thence from said iron pin North 30 degrees West, 20 rods to a iron pin adjacent to additional lands now or late of the Barney and Agnes Klokner, thence from said iron pin, South 85 degrees 30 minutes East, 51.1 rods to an iron pin, and an iron pin, thence from said last named iron pin along the Western line of said private road, South 6 degrees 45 minutes East, 24.1 rods to an iron pin on the North side of said State Highway, thence along the Northern line of said State Highway, North 70 degrees 50 minutes West, 12.7 perches to the Southeast corner of land now or late of said Barney Klokner and Agnes Klokner, his wife, and the iron pin last above mentioned, Area: 1.42 acres of land.

Being the same property conveyed to Elaine Stewart by deed from Mayore L. Snyder dated 8/12/1991 and recorded 8/12/1991 in Book 480 Page 151.
Tax ID: 11-05-003-00000

AKA: 4233 State Route 93, Orangeville, PA 17815
BORN: 05/24/1955, 4233 B State Route 93, (North Center Township) Orangeville, PA 17815

PROPERTY ID NO: 11-0-9
TITLE TO SAID PREMISES IS VESTED IN ELAINE STUART BY DEED FROM MAYOR L. SNYDER WIDOW DATED: 08/17/1991 RECORDED 08/12/1991 IN DEED BOOK 480 PAGE 151

PROPERTY ADDRESS: 423 STATE ROUTE 93, ORANGEVILLE, PA 17815

UP / TAX PARCEL NUMBER: 11-05-003-00000

Said and taken in execution to be sold at the property of ELAINE STUART in suit of HSBC BANK USA, NA.

TERMS OF SALE: MINIMUM PAYMENT AT TIME OF SALE: The greater of ten (10%) per cent of the bid price or costs incurred by the bidder. 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 eight (8) days after the sale in cash, certified check or cashier's check. IMPORTANT NOTICE FOR BUYERS TO PAY BID PRICE: BUYER TO PAY THE BID PRICE IN ACCORDANCE WITH THESE TERMS. TERMS MAY RESULT IN SHERIFF'S 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 to either 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 default all sums paid by the bidder will be considered forfeited, but will be applied against any damages recoverable. The defaulting bidder will be responsible for any attorney fees incurred by the Sheriff in connection with any action against the bidder in which the bidder is found liable for damages. 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 representative of the plaintiff.

TIMOTHY T. CHAMBERLAIN, Sheriff
COLUMBIA COUNTY, Pennsylvania

Attorney for the Plaintiff
UDREN LAW OFFICES, PC
CLIFF RYHILL, NJ

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff



Earl D. Mordan, Jr.
Chief Deputy

HSBC BANK USA, N.A.
vs.
ELAINE STUART

Case Number
2014CV513

SERVICE COVER SHEET

Service Details:

Category: Real Estate Sale - Sale Notice

Manner: < Not Specified >

Expires:

Zone: 139

Warrant:

Notes: PLAINTIFF NOTICE OF SHERIFF'S SALE AND DEBTOR'S RIGHTS

Serve To:

Name: Columbia County Tax Office

Primary Address: PO Box 380
Bloomsburg, PA 17815

Phone: 570-389-5649 DOB:

Alternate Address:

Phone:

Final Service:

Served: Personally (Adult In Charge) Posted Other

Adult In Charge: SHERRY EVANS

Relation: CLERK

Date: 8-25-14

Time: 0955

Deputy: 7

Mileage:

Attorney / Originator:

Name: UDREN LAW OFFICES, PC

Phone:

Service Attempts:

Date:					
Time:					
Mileage:					
Deputy:					

Service Attempt Notes:

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.

COLUMBIA COUNTY TAX C

2014CV513

PO BOX 380, BLOOMSBURG, PA 17815

NO EXPIRATION

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff



Earl D. Mordan, Jr.
Chief Deputy

HSBC BANK USA, N.A.
vs.
ELAINE STUART

Case Number
2014CV513

SERVICE COVER SHEET

Service Details:

Category: Real Estate Sale - Sale Notice

Manner: < Not Specified >

Expires:

Zone:

139

Warrant:

Notes: PLAINTIFF NOTICE OF SHERIFF'S SALE AND DEBTOR'S RIGHTS

Serve To:

Name: Domestic Relations Office of Columbia County

Primary Address: 11 WEST MAIN STREET
2ND FLOOR
Bloomsburg, PA 17815

Phone: DOB:

Alternate Address:

Phone:

Final Service:

Served: Personally · Adult In Charge · Posted · Other

Adult In Charge: Karen Richendrfer

Relation: Clerk II

Date: 8-25-14

Time: 10:00

Deputy: 7

Mileage:

Attorney / Originator:

Name: UDREN LAW OFFICES, PC

Phone:

Service Attempts:

Date:					
Time:					
Mileage:					
Deputy:					

Service Attempt Notes:

-
-
-
-
-
-

DOMESTIC RELATIONS OF

2014CV513

11 WEST MAIN STREET, 2ND FLOOR, BLOOMSBURG, PA NO EXPIRATION

SHERIFF'S SALE

By Virtue of a Writ of Execution (Mortgage Foreclosure)
No. 2014CV513

Issued out of the Court of Common Pleas of Columbia County, Pennsylvania and to me directed, I will expose the following described property at public sale at the Columbia County Courthouse in the Town of Bloomsburg, County of Columbia, Commonwealth of Pennsylvania on:

WEDNESDAY, NOVEMBER 19, 2014
AT 9:00 O'CLOCK A.M.

All parties in interest and claimants are further notified that a proposed schedule of distribution will be on file in the Sheriff's Office no later than thirty (30) days after the date of the sale of any property sold hereunder, and distribution of the proceeds will be made in accordance with the schedule ten (10) days after said filing, unless exceptions are filed with the Sheriff's Office prior thereto.

ALL THOSE TWO CERTAIN tracts of land situate in North Center Township, Columbia County, Pennsylvania, bounded and described as follows, to wit:

Tract No. 1:

BEGINNING at the Northwest corner of parcel or tract of land now or late of Barney Klokke and wife, and running thence by line of lands now or late of the Municipal Authority of the Borough of Orangeville, North 7 degrees 20 minutes West, 21.8 perches to an iron pin; thence by lands now or late of Frances Kapper and Henry Kapper; of which this tract was formerly a part, south 87 degrees 30 minutes East, 33.4 perches, more or less, to an iron pin on the Western line of a private road now or late of the said Frances Kapper and Henry Kapper; thence by the same, South 6 degrees 45 minutes East, 22.7 perches to an Iron pin; thence by land now or late of Barney Klokke and wife, North 86 degrees 30 minutes West, 33.3 perches to an iron pin, the place of beginning. Containing 4.5 acres, more or less.

TRACT NO II:

BEGINNING at an iron pin on the Northern line of State Highway Route No. 93 leading from Orangeville to Berwick In a line of lands now or late of the Municipal Authority of the Borough of Orangeville, which iron pin is located 30 feet North of the center line of said State Highway; and running thence by said lands now or late of the Municipal Authority of the Borough of Orangeville North 7 degrees 20 minutes West 14 perches to an iron pipe; thence by land now or late of Frances Kapper and Henry Kapper South 86 degrees 30 minutes East 33.3 perches to an iron pipe on the Western line of a private road; thence by the Western line of said private road South 6 degrees 45 minutes East 24.1 perches to an Iron pin on the Northern line of the aforesaid State Highway, which iron pipe is located 30 feet North of the center line of said State Highway; thence by the Northern line of said Highway north 70 degrees 50 minutes West 36.6 perches to the iron pipe, the place of beginning.

Containing 3.9 acres as surveyed by Howard Fetterolf, R.E. on March 26, 1957.

EXCEPTING AND RESERVING FROM TRACT II the following described parcel of land:

BEGINNING at the Southeast corner of an adjacent lot now or late titled in the names of Barney Klokke and Agnes Klokke, his wife, and an iron pin on said North side of State highway, thence from said Iron pin North 30 degrees West, 20 rods to a Iron pin adjacent to additional lands now or late of said Barney and Agnes Klokke; thence from said iron pin, South 86 degrees 30 minutes East, 9.1 rods to an iron pin and private road now or lately employed in common by Frances Kapper and Henry Kapper and Paul Harris; thence from said last named iron pin along the Western line of said private road South 6 degrees 45 minutes east 24.1 rods to an iron pipe on the North side of said State Highway; thence

along the North line of said State Highway, North 70 degrees, 50 minutes West, 12.7 perches to the Southeast corner of land now or late of said Barney Klokke and Agnes Klokke, his wife, and the Iron pin first above mentioned. Area: 1.42 acres of land.

Being the same property conveyed to Elaine Stuart by deed from Marjorie L. Snyder dated 8/12/1991 and recorded 8/12/1991 in Book 480 Page 151.

Tax ID: 11-03-009-00000

AKA 423B State Route 93 Orangeville, PA 17859

BEING KNOWN AS: 423 B State Route 93, (North Center Township) Orangeville PA 17859

PROPERTY ID NO.: 11-3-9

TITLE TO SAID PREMISES IS VESTED IN ELAINE STUART BY DEED FROM MARJORIE L. SNYDER, WIDOW DATED 08/12/1991 RECORDED 08/12/1991 IN DEED BOOK 480 PAGE 151.

PROPERTY ADDRESS: 423 STATE ROUTE 93, ORANGEVILLE, PA 17859

UPI / TAX PARCEL NUMBER: 11-03-009-00000

Seized and taken into execution to be sold as the property of ELAINE STUART in suit of HSBC BANK USA, N.A..

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 eight (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 to either 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 default all sums paid by the bidder will be considered forfeited, but will be applied against any damages recoverable. The defaulting bidder will be responsible for any attorney fees incurred by the sheriff in connection with any action against the bidder in which the bidder is found liable for damages. 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.

Attorney for the Plaintiff:
UDREN LAW OFFICES, PC
CHERRY HILL, NJ

TIMOTHY T. CHAMBERLAIN, Sheriff
COLUMBIA COUNTY, Pennsylvania

REAL ESTATE OUTLINE

ED # 2014 ED 139

DATE RECEIVED 8-27-2014
DOCKET AND INDEX DOCKET 513

CHECK FOR PROPER INFO.

WRIT OF EXECUTION	<u>X</u>	
COPY OF DESCRIPTION	<u>X</u>	
WHEREABOUTS OF LKA	<u>X</u>	
NON-MILITARY AFFIDAVIT	<u>X</u>	
NOTICES OF SHERIFF SALE	<u>X</u>	
WAIVER OF WATCHMAN	<u> </u>	
AFFIDAVIT OF LIENS LIST	<u>X</u>	
CHECK FOR \$1,350.00 OR <u>1500.00</u>	<u>X</u>	CK# <u>6-10-96</u>

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

SALE DATE 11-11-11 TIME 1:00 p.m.
POSTING DATE _____
ADV. DATES FOR NEWSPAPER

1 ST WEEK	_____
2 ND WEEK	_____
3 RD WEEK	_____

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

HSBC Bank USA, N.A.
Plaintiff

v.

Elaine Stuart a/k/a Elaine B. Stuart

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2014-CV-513

2014 - ED - 139

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:

423 B State Route 93, (North Center Township), Orangeville, PA 17859

Amount due

\$ 177,252.75

Interest From **08/22/2014**
to Date of Sale

\$ _____

*Ongoing Per Diem of **\$22,5800**
to actual date of sale including if sale is
held at a later date*

(Costs to be added)

*\$ Barbara H. Seluth
Prothonotary*

By Kelly P. Brewer
Clerk

Date 8-22-14

*RECEIVED
COLUMBIA COUNTY
CLERK'S OFFICE
SEP 1 2014*

MJU#: 12020418 CASE#: 12020418-1

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

HSBC Bank USA, N.A.

Plaintiff

v.

Elaine Stuart a/k/a Elaine B. Stuart

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2014-CV-513

AFFIDAVIT PURSUANT TO RULE 3129.1
AND RULE 76

HSBC Bank USA, N.A., Plaintiff in the above action, by its undersigned attorney, upon information and belief, Udren Law Offices, P.C., sets forth, as of the date the Praecipe for the Writ of Execution was filed, the following information concerning the real property located at:

423 B State Route 93, (North Center Township), Orangeville, PA 17859

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

Elaine Stuart a/k/a Elaine B. Stuart
423 B State Route 93
Orangeville, PA 17859

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

Elaine Stuart a/k/a Elaine B. Stuart
423 B State Route 93
Orangeville, PA 17859

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

Jr Lien Holders - None

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

HSBC Bank USA, N.A.
2001 Bishops Gate Blvd.
Mt Laurel, NJ 08054

The Administrator of the Small Business Administration, an agency of the Government of the United States of America
801 Tom Martin Drive, Suite 120
Birmingham, AL 35211

Jr Mortgage Holders - None

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

Sr lien Holders - None

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

Columbia County Domestic Relations Section

P.O. Box 380, Bloomsburg, PA 17815

Columbia County Tax Claim Bureau

P.O. Box 380, Bloomsburg, PA 17815

Commonwealth of PA, Department of Revenue

Bureau of Compliance, PO Box 281230, Harrisburg, PA 17128-1230

Tenants/Occupants

423 B State Route 93, (North Center Township), Orangeville, PA 17859

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:

Federal Tax Lien Holders - None

Condo/Homeowners Association - None

I verify that the statements made in this affidavit are true and correct to the best of my 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: 8-21-14

UDREN LAW OFFICES, P.C.

BY: [Signature]
Attorney for Plaintiff

ELIZABETH L. WAGGALL, ESQ.
PA ID 71738

MJU#: 12020418 CASE#: 12020418-1

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

HSBC Bank USA, N.A.
Plaintiff

v.

ELAINE STUART A/K/A ELAINE B. STUART

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2014-CV-513

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: Elaine Stuart a/k/a Elaine B. Stuart
423 B State Route 93
Orangeville, PA 17859

Your house (real estate) at **423 B State Route 93, (North Center Township), Orangeville, PA 17859** is scheduled to be sold at the Sheriff's Sale on **Nov. 19th** at **9:00 AM** at the **Columbia County Courthouse, 35 West Main Street, Bloomsburg, PA 17815**, to enforce the court judgment of **\$177,252.75**, 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
Bloomsburg, PA 17815
(570) 784-8760**

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY
CIVIL TRIAL DIVISION

HSBC Bank USA, N.A.
Plaintiff

v.

Elaine Stuart a/k/a Elaine B. Stuart

Defendant(s)

NO. 2014-CV-513

ORIGINAL

ORDER PERMITTING SPECIAL SERVICE

AND NOW, this day of , 20 , upon consideration of Plaintiff's Motion and the Affidavit of Good Faith investigation attached hereto, it is hereby ORDERED that service of the **Complaint in Mortgage Foreclosure** on Defendant(s), **ELAINE STUART, Elaine Stuart a/k/a Elaine B. Stuart**, shall be complete when Plaintiff or its counsel or agent has served true and correct copies of the **Complaint in Mortgage Foreclosure** by posting the mortgage premises at:

423 B State Route 93

(North Center Township)

Orangeville, PA 17859

And by mailing by certified mail and regular mail to the last known address of Defendant(s) as follows:

ELAINE STUART A/K/A ELAINE B. STUART

423 B STATE ROUTE 93

ORANGEVILLE, PA 17859

BY THE COURT:

/s/ Gary E. Norton
J.

CLERK OF COURTS OFFICE
COUNTY OF COLUMBIA, PA

2014 MAY 14 P 3:47

FILED
PROTHONOTARY

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

HSBC Bank USA, N.A.

Plaintiff

v.

Elaine Stuart a/k/a Elaine B. Stuart

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2014-CV-513

CERTIFICATE OF ACT 91

I hereby state that as the attorney for the Plaintiff in the above-captioned matter:

- ☒ Act 91 procedures have been fulfilled
- ☐ Premises is not subject to the provisions of Act 91
as this is an FHA insured mortgage

This statement 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: 

Attorney for Plaintiff

ELIZABETH L. WASSALL, ESQ.
PA ID 77783

**UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400**

pleadings@udren.com

HSBC Bank USA, N.A.

Plaintiff

v.

Elaine Stuart a/k/a Elaine B. Stuart

Defendant(s)

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2014-CV-513

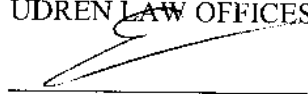
AFFIDAVIT OF LAST KNOWN ADDRESS
UNDER RULE 76

The Defendant(s) last known address is as follows:

**ELAINE STUART A/K/A ELAINE B. STUART
423 B STATE ROUTE 93
ORANGEVILLE, PA 17859**

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

UDREN LAW OFFICES, P.C.



Attorney for Plaintiff

ELIZABETH L. WAST, Esq.
PA ID 77763

**UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400**

pleadings@udren.com

HSBC Bank USA, N.A.

Plaintiff

v.

**ELAINE STUART A/K/A ELAINE B.
STUART**

Defendant(s)

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2014-CV-513

SHORT DESCRIPTION FOR ADVERTISING

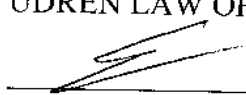
**ALL THAT CERTAIN LOT OF LAND SITUATE IN NORTH CENTER TOWNSHIP ,
COLUMBIA COUNTY, PENNSYLVANIA:**

**BEING KNOWN AS 423 B State Route 93, (North Center Township), Orangeville, PA
17859**

PARCEL NUMBER: 11-3-9

IMPROVEMENTS: Residential Property

UDREN LAW OFFICES, P.C.



Attorney for Plaintiff

ELIZABETH L. WASSALL
PA ID 77708

COMMITMENT FOR TITLE INSURANCE

Exhibit A: Legal Description

ALL THOSE TWO CERTAIN tracts of land situate in North Center Township, Columbia County, Pennsylvania, bounded and described as follows, to wit:

Tract No. 1:

BEGINNING at the Northwest corner of parcel or tract of land now or late of Barney Klokke and wife, and running thence by line of lands now or late of the Municipal Authority of the Borough of Orangeville, North 7 degrees 20 minutes West, 21.8 perches to an iron pin; thence by lands now or late of Frances Kapper and Henry Kapper; of which this tract was formerly a part, south 87 degrees 30 minutes East, 33.4 perches, more or less, to an iron pin on the Western line of a private road now or late of the said Frances Kapper and Henry Kapper; thence by the same, South 6 degrees 45 minutes East, 22.7 perches to an iron pin; thence by land now or late of Barney Klokke and wife, North 86 degrees 30 minutes West, 33.3 perches to an iron pin, the place of beginning.
Containing 4.5 acres, more or less.

TRACT NO II:

BEGINNING at an iron pin on the Northern line of State Highway Route No. 93 leading from Orangeville to Berwick in a line of lands now or late of the Municipal Authority of the Borough of Orangeville, which iron pin is located 30 feet North of the center line of said State Highway; and running thence by said lands now or late of the Municipal Authority of the Borough of Orangeville North 7 degrees 20 minutes West 14 perches to an iron pipe; thence by land now or late of Frances Kapper and Henry Kapper South 86 degrees 30 minutes East 33.3 perches to an iron pipe on the Western line of a private road; thence by the Western line of said private road South 6 degrees 45 minutes East 24.1 perches to an iron pipe on the Northern line of the aforesaid State Highway, which iron pipe is located 30 feet North of the center line of said State Highway; thence by the Northern line of said Highway north 70 degrees 50 minutes West 36.6 perches to the iron pipe, the place of beginning.
Containing 3.9 acres as surveyed by Howard Fetterolf, R.E. on March 26, 1957.

EXCEPTING AND RESERVING FROM TRACT II the following described parcel of land:

BEGINNING at the Southeast corner of an adjacent lot now or late titled in the names of Barney Klokke and Agnes Klokke, his wife, and an iron pin on said North side of State highway, thence from said iron pin North 30 degrees West, 20 rods to a iron pin adjacent to additional lands now or late of said Barney and Agnes Klokke; thence from said iron pin, South 86 degrees 30 minutes East, 9.1 rods to an iron pin and private road now or lately employed in common by Frances Kapper and Henry Kapper and Paul Harris; thence from said last named iron pin along the Western line of said private road South 6 degrees 45 minutes East 24.1 rods to an iron pipe on the North side of said State Highway; thence along the North line of said State Highway, North 70 degrees, 50 minutes West, 12.7 perches to the Southeast corner of land now or late of said Barney Klokke and Agnes Klokke, his wife, and the iron pin first above mentioned. Area: 1.42 acres of land.

Being the same property conveyed to Elaine Stuart by deed from Marjorie L. Snyder dated 8/12/1991 and recorded 8/12/1991 in Book 480 Page 151.

Tax ID: 11-03-009-00000

AKA 423B State Route 93 Orangeville, PA 17859

BEING KNOWN AS: 423 B State Route 93, (North Center Township), Orangeville, PA 17859

PROPERTY ID NO.: 11-3-9

TITLE TO SAID PREMISES IS VESTED IN ELAINE STUART BY DEED FROM MARJORIE L. SNYDER, WIDOW DATED 08/12/1991 RECORDED 08/12/1991 IN DEED BOOK 480 PAGE 151.

Pennsylvania Office
100 W. 3rd Ave.
Suite 200
Conshohocken, PA 19428
(PH) 215-568-9500
*Mark J. Udren, Esq.
Licensed: PA, NJ, FL*

UDREN LAW OFFICES, P.C.

New Jersey Office
Woodcrest Corporate Center
111 Woodcrest Rd.
Suite 200
Cherry Hill, NJ 08003
(PH) 856-669-5400
(FX) 856-669-5399
www.udren.com

Florida Office
2101 W. Commercial Blvd
Suite 5100
Fort Lauderdale, FL 33309
(PH) 954-378-1757
(FX) 954-378-1758

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

Re: **HSBC Bank USA, N.A.**
vs.
Elaine Stuart a/k/a Elaine B. Stuart
Columbia County C.C.P. No. 2014-CV-513

Dear Sir or Madam:

Please serve the Defendant(s) with a Notice of Sheriff Sale as follows:

****BY POSTING PER COURT ORDER**:**

ELAINE STUART A/K/A ELAINE B. STUART
423 B STATE ROUTE 93
ORANGEVILLE, PA 17859

SPECIAL INSTRUCTIONS:

Please then, **POST** the property with the Handbill at **423 B State Route 93, (North Center Township), Orangeville, PA 17859.**

UDREN LAW OFFICES, P.C.

Attorney for Plaintiff

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY
CIVIL TRIAL DIVISION

HSBC Bank USA, N.A.
Plaintiff

v.

Elaine Stuart a/k/a Elaine B. Stuart

Defendant(s)

NO. 2014-CV-513

ORIGINAL

ORDER PERMITTING SPECIAL SERVICE

AND NOW, this day of , 20 , upon consideration of Plaintiff's Motion and the Affidavit of Good Faith investigation attached hereto, it is hereby ORDERED that service of the **Complaint in Mortgage Foreclosure** on Defendant(s), **ELAINE STUART, Elaine Stuart a/k/a Elaine B. Stuart**, shall be complete when Plaintiff or its counsel or agent has served true and correct copies of the **Complaint in Mortgage Foreclosure** by posting the mortgage premises at:

423 B State Route 93

(North Center Township)

Orangeville, PA 17859

And by mailing by certified mail and regular mail to the last known address of Defendant(s) as follows:

**ELAINE STUART A/K/A ELAINE B. STUART
423 B STATE ROUTE 93
ORANGEVILLE, PA 17859**

BY THE COURT:

/s/ Gary E. Norton
J.

CLERK OF COURTS OFFICE
COUNTY OF COLUMBIA, PA

2014 MAY 14 P 3:47

FILED
PROTHONOTARY

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

HSBC Bank USA, N.A.
Plaintiff

v.

ELAINE STUART A/K/A ELAINE B.
STUART;

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

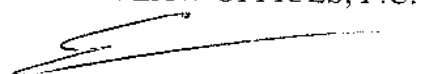
NO. 2014-CV-513

WAIVER OF WATCHMAN/WAIVER OF INSURANCE

The undersigned states 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 on the part of such Deputy Sheriff or Sheriff to any plaintiff herein for any loss, destruction or removal of any such property before sheriff's sale thereof; and the Sheriff is hereby released from all liability to protect the property described in the above execution by insurance, which insurance is hereby waived.

Date: 8-21-14

UDREN LAW OFFICES, P.C.


Attorney for Plaintiff

ELIZABETH L. WASSALL, ESQ.
PA ID 77728

Pennsylvania Office
100 W. 3rd Ave.
Suite 200
Conshohocken, PA 19428
(PH) 215-568-9500
Mark J. Udren, Esq.
Licensed: PA, NJ, FL

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Florida Office
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Fort Lauderdale, FL 33309
(PH) 954-378-1757
(FX) 954-378-1758

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

Re: **HSBC Bank USA, N.A.**
vs.
Elaine Stuart a/k/a Elaine B. Stuart

Columbia County C.C.P. No. 2014-CV-513

Dear Sir or Madam:

Please serve the Defendant(s) with a Notice of Sheriff Sale as follows:

****BY POSTING PER COURT ORDER**:**

ELAINE STUART A/K/A ELAINE B. STUART
423 B STATE ROUTE 93
ORANGEVILLE, PA 17859

SPECIAL INSTRUCTIONS:

Please then, **POST** the property with the Handbill at **423 B State Route 93, (North Center Township), Orangeville, PA 17859.**

UDREN LAW OFFICES, P.C.

Attorney for Plaintiff

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY
CIVIL TRIAL DIVISION

HSBC Bank USA, N.A.
Plaintiff

v.

Elaine Stuart a/k/a Elaine B. Stuart

Defendant(s)

NO. 2014-CV-513

ORIGINAL

ORDER PERMITTING SPECIAL SERVICE

AND NOW, this day of , 20 , upon consideration of Plaintiff's Motion and the Affidavit of Good Faith investigation attached hereto, it is hereby ORDERED that service of the **Complaint in Mortgage Foreclosure** on Defendant(s), **ELAINE STUART, Elaine Stuart a/k/a Elaine B. Stuart**, shall be complete when Plaintiff or its counsel or agent has served true and correct copies of the **Complaint in Mortgage Foreclosure** by posting the mortgage premises at:

423 B State Route 93

(North Center Township)

Orangeville, PA 17859

And by mailing by certified mail and regular mail to the last known address of Defendant(s) as follows:

**ELAINE STUART A/K/A ELAINE B. STUART
423 B STATE ROUTE 93
ORANGEVILLE, PA 17859**

BY THE COURT:

/s/ Gary E. Norton
J.

CLERK OF COURTS OFFICE
COUNTY OF COLUMBIA, PA

2014 MAY 14 P 3 47

FILED
PROTHONOTARY

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

HSBC Bank USA, N.A.

Plaintiff

v.

**ELAINE STUART A/K/A ELAINE B.
STUART;**

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

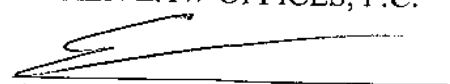
NO. 2014-CV-513

WAIVER OF WATCHMAN/WAIVER OF INSURANCE

The undersigned states 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 on the part of such Deputy Sheriff or Sheriff to any plaintiff herein for any loss, destruction or removal of any such property before sheriff's sale thereof; and the Sheriff is hereby released from all liability to protect the property described in the above execution by insurance, which insurance is hereby waived.

Date: 8-26-14

UDREN LAW OFFICES, P.C.


Attorney for Plaintiff

ELIZABETH L. WASSALL, ESQ
PA ID 77788

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

HSBC Bank USA, N.A.
Plaintiff

v.

ELAINE STUART A/K/A ELAINE B.
STUART,

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2014-CV-513

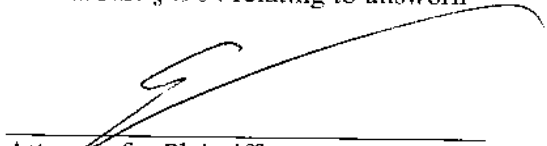
AFFIDAVIT OF NON-MILITARY SERVICE
UNDER Pa.R.C.P 76

THE UNDERSIGNED states based upon a search of the Department of Defense Manpower Data Center for the Defendant(s), that the Defendant(s), **ELAINE STUART A/K/A ELAINE B. STUART**, who/each of whom is over 18 years of age is/are not in active military service as defined in the Servicemembers' Civil Relief Act. The Military Status Report(s) is/are attached hereto as **Exhibit "A"**.

The Affiant lacks sufficient information to be able to determine whether any other Defendants in this action are in active military service because Plaintiff cannot provide date(s) of birth and/or Social Security number(s) for said Defendant(s) to enable a search.

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

Dated: **August 21, 2014**



Attorney for Plaintiff

11/14/14 11:11 AM, ELAINE
STUART
PA ID 77733



Status Report Pursuant to Servicemembers Civil Relief Act

Last Name: STUART

First Name: ELAINE

Middle Name:

Active Duty Status As Of: Aug-21-2014

On Active Duty On Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects the individuals' active duty status based on the Active Duty Status Date			

Left Active Duty Within 367 Days of Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects where the individual left active duty status within 367 days preceding the Active Duty Status Date			

The Member or His/Her Unit Was Notified of a Future Call-Up to Active Duty on Active Duty Status Date			
Order Notification Start Date	Order Notification End Date	Status	Service Component
NA	NA	No	NA
This response reflects whether the individual or his/her unit has received early notification to report for active duty			

Upon searching the data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the status of the individual on the active duty status date as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, and Coast Guard). This status includes information on a Servicemember or his/her unit receiving notification of future orders to report for Active Duty.

Mary M. Snavelly-Dixon

Mary M. Snavelly-Dixon, Director
Department of Defense - Manpower Data Center
4800 Mark Center Drive, Suite 04E25
Arlington, VA 22350

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More information on "Active Duty Status"

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Certificate ID: 9C817B79607FV60



Status Report Pursuant to Servicemembers Civil Relief Act

Last Name: STUART

First Name: ELAINE

Middle Name: B

Active Duty Status As Of: Aug-21-2014

On Active Duty On Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects the individuals' active duty status based on the Active Duty Status Date			

Left Active Duty Within 367 Days of Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
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The Member or His/Her Unit Was Notified of a Future Call-Up to Active Duty on Active Duty Status Date			
Order Notification Start Date	Order Notification End Date	Status	Service Component
NA	NA	No	NA
This response reflects whether the individual or his/her unit has received early notification to report for active duty			

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Certificate ID: QCZ88B59F07F650

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Plaintiff

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STUART,
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2014-CV-513

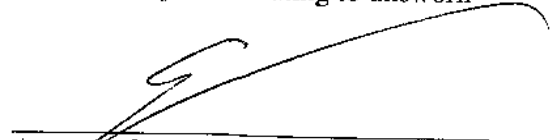
AFFIDAVIT OF NON-MILITARY SERVICE
UNDER Pa.R.C.P 76

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Dated: **August 21, 2014**



Attorney for Plaintiff

ELIZABETH L. WASSALL, ESQ.
PA ID 77788



Status Report **Pursuant to Servicemembers Civil Relief Act**

Last Name: STUART

First Name: ELAINE

Middle Name:

Active Duty Status As Of: Aug-21-2014

On Active Duty On Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects the individuals' active duty status based on the Active Duty Status Date			

Left Active Duty Within 367 Days of Active Duty Status Date			
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Certificate ID: 9C817B79607FV60



Status Report Pursuant to Servicemembers Civil Relief Act

Last Name: STUART

First Name: ELAINE

Middle Name: B

Active Duty Status As Of: Aug-21-2014

On Active Duty On Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
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MORTGAGE FORECLOSURE

NO. 2014-CV-513

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Dated: **August 21, 2014**

Attorney for Plaintiff

ELIZABETH L. WASSALL, ESQ.
PA ID 77788

SHERIFF
~~COPIED~~
COPY



Status Report Pursuant to Servicemembers Civil Relief Act

Last Name: STUART

First Name: ELAINE

Middle Name:

Active Duty Status As Of: Aug-21-2014

On Active Duty On Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
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Certificate ID: 9C817B79607FV60



Status Report Pursuant to Servicemembers Civil Relief Act

Last Name: STUART

First Name: ELAINE

Middle Name: B

Active Duty Status As Of: Aug-21-2014

On Active Duty On Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
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NA	NA	No	NA
This response reflects whether the individual or his/her unit has received early notification to report for active duty			

Upon searching the data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the status of the individual on the active duty status date as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, and Coast Guard). This status includes information on a Servicemember or his/her unit receiving notification of future orders to report for Active Duty.

Mary M. Snavelly-Dixon

Mary M. Snavelly-Dixon, Director
Department of Defense - Manpower Data Center
4800 Mark Center Drive, Suite 04E25
Arlington, VA 22350

Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

The DoD strongly supports the enforcement of the Servicemembers Civil Relief Act (50 USC App. § 501 et seq, as amended) (SCRA) (formerly known as the Soldiers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced only a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual was on active duty for the active duty status date, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's status by contacting that person's Service via the "defenseink.mil" URL: <http://www.defenseink.mil/faq/pis/PC09SLDR.html>. If you have evidence the person was on active duty for the active duty status date and you fail to obtain this additional Service verification, punitive provisions of the SCRA may be invoked against you. See 50 USC App. § 521(c).

This response reflects the following information: (1) The individual's Active Duty status on the Active Duty Status Date (2) Whether the individual left Active Duty status within 367 days preceding the Active Duty Status Date (3) Whether the individual or his/her unit received early notification to report for active duty on the Active Duty Status Date.

More information on "Active Duty Status"

Active duty status as reported in this certificate is defined in accordance with 10 USC § 101(d)(1). Prior to 2010 only some of the active duty periods less than 30 consecutive days in length were available. In the case of a member of the National Guard, this includes service under a call to active service authorized by the President or the Secretary of Defense under 32 USC § 502(f) for purposes of responding to a national emergency declared by the President and supported by Federal funds. All Active Guard Reserve (AGR) members must be assigned against an authorized mobilization position in the unit they support. This includes Navy Training and Administration of the Reserves (TARs), Marine Corps Active Reserve (ARs) and Coast Guard Reserve Program Administrator (RPAs). Active Duty status also applies to a Uniformed Service member who is an active duty commissioned officer of the U.S. Public Health Service or the National Oceanic and Atmospheric Administration (NOAA Commissioned Corps).

Coverage Under the SCRA is Broader in Some Cases

Coverage under the SCRA is broader in some cases and includes some categories of persons on active duty for purposes of the SCRA who would not be reported as on Active Duty under this certificate. SCRA protections are for Title 10 and Title 14 active duty records for all the Uniformed Services periods. Title 32 periods of Active Duty are not covered by SCRA, as defined in accordance with 10 USC § 101(d)(1).

Many times orders are amended to extend the period of active duty, which would extend SCRA protections. Persons seeking to rely on this website certification should check to make sure the orders on which SCRA protections are based have not been amended to extend the inclusive dates of service. Furthermore, some protections of the SCRA may extend to persons who have received orders to report for active duty or to be inducted, but who have not actually begun active duty or actually reported for induction. The Last Date on Active Duty entry is important because a number of protections of the SCRA extend beyond the last dates of active duty.

Those who could rely on this certificate are urged to seek qualified legal counsel to ensure that all rights guaranteed to Service members under the SCRA are protected.

WARNING: This certificate was provided based on a last name, SSN/date of birth, and active duty status date provided by the requester. Providing erroneous information will cause an erroneous certificate to be provided.

Certificate ID: QCZ88B59F07F650

Document Receipt

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US SMALL BUSINESS
ADMINISTRATION900 MARKET STREET 5TH FLOOR
ROBERT N.C. NIX FEDERAL BUILDING

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DEPARTMENT 281230

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

Beneficial BANK

3-7568/2360

69696

NUMBER
69696

One Thousand Five Hundred and 00/100

DATE
August 21, 2014

AMOUNT
*****1,500.00

**PAY
TO THE
ORDER
OF**

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

VOID AFTER 90 DAYS

Mark Udren

Stuart, 423.8 State Route 93, (North Center Township), Orangeville, PA 17859, Tina Jans STUART

THIS DOCUMENT CONTAINS HEAT SENSITIVE INK. TOUCH OR PRESS HERE - RED IMAGE DISAPPEARS WITH HEAT.

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Pennsylvania Office
100 W. 3rd Ave.
Suite 200
Conshohocken, PA 19428
(PH) 215-568-9500
Mark J. Udren, Esq.
Licensed: PA, NJ, FL

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2101 W. Commercial Blvd
Suite 5100
Fort Lauderdale, FL 33309
(PH) 954-378-1757
(FX) 954-378-1758

Prothonotary of **Columbia** County
P.O. Box 380
Bloomsburg, PA 17815

Re: **HISBC Bank USA, N.A.**
vs.
ELAINE STUART A/K/A ELAINE B. STUART,
Columbia County C.C.P. No. 2014-CV-513
MJU#: 12020418 CASE#: 12020418-1

Dear Sir or Madam:

Enclosed please find Affidavit of Non-Military Service for the above captioned matter.

I have also enclosed a copy of the Affidavit of Non-Military Service to be time stamped and returned in the enclosed self-addressed stamped envelope.

Thank you for your assistance in this matter.

Sincerely yours,

Christina Jans
Foreclosure Specialist

MJU/

Enclosures

MJU#: 12020418 CASE#: 12020418-1