

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff

Earl D. Mordan, Jr.  
Chief Deputy



HSBC  
vs.  
JOLYNN M GARRISON (et al.)

Case Number  
2015CV653

**PROPERTY ADDRESS**

1185 FERRIS AVENUE, BERWICK, PA 18603

## REAL ESTATE SALE REQUEST LEDGER

<u>DATE</u>	<u>CATEGORY</u>	<u>MEMO</u>	<u>CHK #</u>	<u>DEBIT</u>	<u>CREDIT</u>
08/05/2015	Advance Fee	Advance Fee	81552	\$0.00	\$1,500.00
08/05/2015	Advertising Sale (Newspaper)			\$15.00	\$0.00
08/05/2015	Advertising Sale Bills & Copies			\$17.50	\$0.00
08/05/2015	Crying Sale			\$10.00	\$0.00
08/05/2015	Docketing			\$15.00	\$0.00
08/05/2015	Levy			\$15.00	\$0.00
08/05/2015	Mailing Costs			\$24.00	\$0.00
08/05/2015	Posting Handbill			\$15.00	\$0.00
08/05/2015	Sheriff Automation Fund			\$50.00	\$0.00
08/05/2015	Web Posting			\$100.00	\$0.00
09/11/2015	Service			\$165.00	\$0.00
09/11/2015	Service Mileage			\$24.00	\$0.00
09/11/2015	Copies			\$5.50	\$0.00
09/11/2015	Notary Fee			\$15.00	\$0.00
09/11/2015	Tax Claim Search			\$5.00	\$0.00
09/11/2015	Surcharge			\$120.00	\$0.00
09/11/2015	Refund	(PAID) 09/11/2015)	7075	\$904.00	\$0.00
				<b>\$1,500.00</b>	<b>\$1,500.00</b>
				<b>TOTAL BALANCE:</b>	<b>\$0.00</b>

Pennsylvania Office  
100 W. 3rd Ave.  
Suite 200  
Conshohocken, PA 19428  
(PH) 215-568-9500  
*Mark J. Udren, Esq.  
Lancaster, 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](http://www.udren.com)

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

Sent via fax # (570)389-5625

**Columbia County Sheriff's Office**  
Attn.: Real Estate

Re: **HSBC Bank USA, N.A. as Trustee for the Registered Holders of the Renaissance Home Equity Loan Asset-Backed Certificates, Series 2004-4**  
vs.  
**JOLYNN M GARRISON**  
**THOMAS M GARRISON, SR.**

**Columbia County**  
Docket No.: **2015-CV-653 / 2015-ED-103**  
Premises: **1185 Ferris Avenue, Berwick, PA 18603**

Sheriff's Sale No.:

To whom it may concern :

Please stay the Sheriff Sale scheduled for 10/14/2015, on behalf of the Plaintiff.

Sale is stayed for the following reason:

**To allow time to amend the complaint to add USA as a Defendant.**

Amount collected in consideration of stay: **00.00**

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

Sincerely,  
Udren Law Offices, P.C.  
**Christine Perry**  
Foreclosure Specialist

**MJU#: 14090612 CASE#: 14090612-1**

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

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HSBC  
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Case Number  
2015CV653

## SHERIFF'S RETURN OF SERVICE

08/31/2015 02:42 PM - DEPUTY SCOTT MAYERNICK, 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 1185 FERRIS AVENUE, BERWICK, PA 18603.

  
SCOTT MAYERNICK, DEPUTY

SO ANSWERS,

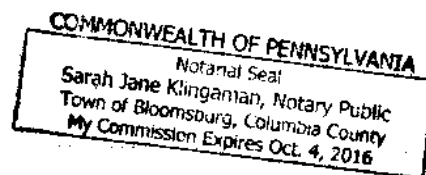
  
TIMOTHY T. CHAMBERLAIN, SHERIFF

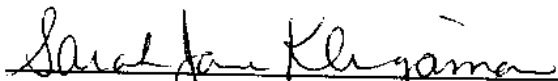
August 31, 2015

NOTARY

Affirmed and subscribed to before me this

31ST day of AUGUST 2015





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  
vs.  
GARRISON, JOLYNN M (et al.)

Case Number  
2015CV653

## SERVICE COVER SHEET

### Service Details:

**Category:** Real Estate Sale - Posting - Sale Bill

**Zone:**

**Manner:** < Not Specified >

**Expires:**

**Warrant:**

**Notes:** SALE DATE & TIME: 10/14/2015 AT 9:00 AM  
SHERIFF'S SALE BILL

### Serve To:

**Name:** (POSTING)

**Primary Address:** 1185 FERRIS AVENUE  
BERWICK, PA 18603

**Phone:** **DOB:**

**Alternate Address:**

**Phone:**

### Final Service:

**Served:** Personally · Adult In Charge Posted · Other

**Adult In Charge:**

**Relation:**

**Date:** 8-31-15

**Time:** 14:42

**Deputy:** 3

**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)

2015CV653

1185 FERRIS AVENUE, BERWICK, PA 18603

NO EXPIRATION

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff

Earl D. Mordan, Jr.  
Chief Deputy



HSBC  
vs.  
JOLYNN M GARRISON (et al.)

Case Number  
2015CV653

## SHERIFF'S RETURN OF SERVICE

08/10/2015 02:59 PM - DEPUTY MICHAEL TKACH, BEING DULY SWORN ACCORDING TO LAW, SERVED THE REQUESTED NOTICE OF SALE, WRIT OF EXECUTION AND DEBTOR'S RIGHTS BY "PERSONALLY" HANDING A TRUE COPY TO A PERSON REPRESENTING THEMSELVES TO BE THE DEFENDANT, TO WIT: JOLYNN M GARRISON AT 1185 FERRIS AVENUE, BERWICK, PA 18603.

  
MICHAEL TKACH, DEPUTY

SO ANSWERS,

  
TIMOTHY T. CHAMBERLAIN, SHERIFF

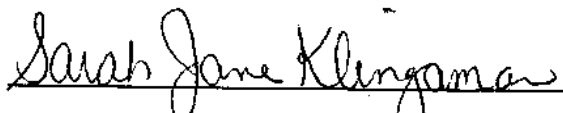
August 11, 2015

NOTARY

Affirmed and subscribed to before me this

11TH day of AUGUST, 2015

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.  
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HSBC  
vs.  
JOLYNN M GARRISON (et al.)

Case Number  
2015CV653

## SHERIFF'S RETURN OF SERVICE

08/10/2015 02:59 PM - DEPUTY MICHAEL TKACH, BEING DULY SWORN ACCORDING TO LAW, SERVED THE REQUESTED NOTICE OF SALE, WRIT OF EXECUTION AND DEBTOR'S RIGHTS BY "PERSONALLY" HANDING A TRUE COPY TO A PERSON REPRESENTING THEMSELVES TO BE JOLYNN GARRISON HIS WIFE, WHO ACCEPTED AS "ADULT PERSON IN CHARGE" FOR THOMAS M GARRISON, SR AT 1185 FERRIS AVENUE, BERWICK, PA 18603.

  
MICHAEL TKACH, DEPUTY

SO ANSWERS,

  
TIMOTHY T. CHAMBERLAIN, SHERIFF

August 11, 2015

### COMMONWEALTH OF PENNSYLVANIA

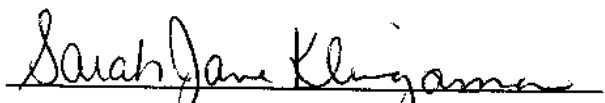
Notarial Seal

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

### NOTARY

Affirmed and subscribed to before me this

11TH day of AUGUST, 2015



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

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



71901140006000059814

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

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**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. as Trustee for the**  
**Registered Holders of the Renaissance**  
**Home Equity Loan Asset-Backed**  
**Certificates, Series 2004-4**

Plaintiff

v.

**JOLYNN M GARRISON, THOMAS M**  
**GARRISON, SR.**

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Columbia County

MORTGAGE FORECLOSURE

NO. 2015-CV-653

2015-ED-103

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

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

Your house (real estate) at **1185 Ferris Avenue, Berwick, PA 18603** is scheduled to be sold at the Sheriff's Sale on Oct. 14<sup>th</sup> at 9:00 am at the **Columbia County Courthouse, 35 West Main Street, Bloomsburg, PA 17815**, to enforce the court judgment of \$120,856.30, 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.)



**Tax Notice** 2015 County & Municipality

BERWICK BORO

**MAKE CHECKS PAYABLE TO:**

Connie C. GINGER  
1615 Lincoln Avenue  
Berwick PA 18603

**HOURS:** MON, TUE, THUR : 9:30 AM - 4 PM  
CLOSED WEDNESDAY & FRIDAYS  
CLOSED HOLIDAYS

PHONE: 570-752-7442

FOR: COLUMBIA County

DATE  
03/01/2015BILL NO.  
3792

DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	TAX AMOUNT DUE	INCL. PENALTY
GENERAL	36,535	9.491	339.81	346.75	381.43
SINKING		1	35.81	36.54	40.19
FIRE		1.25	44.76	45.67	47.95
LIGHT		1.75	62.66	63.94	67.14
BORO RE		11.1	397.43	405.54	425.82
The discount & penalty have been calculated for your convenience			<b>880.47</b> April 30 If paid on or before	898.44 June 30 If paid on or before	962.53 June 30 If paid after
			<b>PAY THIS AMOUNT</b>		

**TAXES ARE DUE & PAYABLE - PROMPT PAYMENT IS REQUESTED**

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

CNTY	TWP
Discount 2 %	2 %
Penalty 10 %	5 %
PARCEL: 04C-02-169-00000	
1185 FERRIS AVE	
.3306 Acres	
Land	5,760
Buildings	30,775
Total Assessment	36,535

This tax returned  
to courthouse on:  
January 1, 2016

If you desire a receipt, send a self-addressed stamped envelope with your payment  
**THIS TAX NOTICE MUST BE RETURNED WITH YOUR PAYMENT**

**PAID**  
Connie C. GINGER

FILE COPY

4/30/15

**2015 SCHOOL REAL ESTATE TAX NOTICE**  
Berwick Area School District  
Berwick Borough

**Make Check Payable To:**

The Berwick Area School District  
Connie C. GINGER, Tax Collector  
1615 Lincoln Avenue  
Berwick, PA 18603

Telephone: 570-752-7442

**Taxes are due and payment is requested from:**

010925 C04  
GARRISON THOMAS M & JOLYNN M SR  
1185 FERRIS AVE  
BERWICK, PA 18603-2802

Bill Date: 7/1/2015 Control #: Bill #: 1414

**RETURN THIS TOP PART IF PAYING IN FULL**

Parcel #: 04C02 16900000

Prop. Type

**Property Location and Description:**

1185 FERRIS AVE  
331

**Assessment:**

L= 5,760  
B= 30,775  
T= 36,535

Tax Description	Mills/Rate	Amount
SCHOOL REAL ESTATE	44.7500	1,634.94
HOMESTEAD EXCLUSION	(4,045.00)	(180.09)
FARMSTEAD EXCLUSION	NA	NA
If Paid By 8/31/2015 2% Discounted Amount		1,425.75
If Paid By 10/31/2015 FACE Amount		1,454.85
If Paid After 10/31/2015 10% Penalty Amount		1,600.34

Last Day to Pay: 12/31/2015

For a receipt, return the entire bill with payment  
and a self-addressed stamped envelope.

**Office Hours:**

Monday, Tuesday, and Thursday from 9:30am - 4:00pm  
Closed Wednesday and Friday  
Closed Holidays

**\*\*Homestead/Farmstead Applied\*\***

Tim, C & Boro was paid by Mortgage Co.

Connie

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

[pleadings@udren.com](mailto:pleadings@udren.com)

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

Plaintiff

v.

JOLYNN M GARRISON, THOMAS M  
GARRISON, SR.

Defendant(s)

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Columbia County

MORTGAGE FORECLOSURE

NO. 2015-CV-653

2015-ED-103

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

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

Your house (real estate) at 1185 Ferris Avenue, Berwick, PA 18603 is scheduled to be sold at the Sheriff's Sale on Oct. 14<sup>th</sup> at 9:00 am at the **Columbia County Courthouse, 35 West Main Street, Bloomsburg, PA 17815**, to enforce the court judgment of \$120,856.30, 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.)



August 12, 2015

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

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

VS.

**JOLYNN M. GARRISON, THOMAS M. GARRISON, SR.**

**NO: 2015-CV-653  
NO: 2015-ED-103**

Dear Timothy:

The amount due on the sewer account #129290 for the property located at 1185  
Ferris Avenue, Berwick Pa through December 30, 2015 is \$325.37.

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

Sincerely,

Kelly Morris  
Authority Clerk

*Hearing Impaired 711*

*"BAJSA is an Equal Opportunity Provider and Employer"*

**1108 Freas Avenue • Berwick, Pennsylvania 18603**

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

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff



Earl D. Mordan, Jr.  
Chief Deputy

HSBC  
vs.  
GARRISON, JOLYNN M (et al.)

Case Number  
2015CV653

## SERVICE COVER SHEET

### Service Details:

Category: Real Estate Sale - Sale Notice

Zone: 103

Manner: < Not Specified >

Expires:

Warrant:

Notes: SALE DATE & TIME: 10/14/2015 AT 9:00 AM  
PLAINTIFF NOTICE OF SHERIFF'S SALE AND DEBTOR'S RIGHTS

### Serve To:

Name: BERWICK AREA JOINT SEWER AUTH.

Primary Address: 1108 FREAS AVENUE  
BERWICK, PA 18603

Phone: DOB:

Alternate Address:

Phone:

### Final Service:

Served: Personally Adult In Charge Posted Other

Adult In Charge: Kelly Morris

Relation: ~~Reception~~ Reception

Date: 8/10/15 Time: 15:24

Deputy: 6 Mileage:

### Attorney / Originator:

Name: UDREN LAW OFFICES, PC

Phone:

### Service Attempts:

Date:						
Time:						
Mileage:						
Deputy:						

### Service Attempt Notes:

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

BERWICK AREA JOINT SE

2016CV653

1108 FREAS AVENUE, BERWICK, PA 18603

NO EXPIRATION

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff



Earl D. Mordan, Jr.  
Chief Deputy

HSBC  
vs.  
GARRISON, JOLYNN M (et al.)

Case Number  
2015CV653

## SERVICE COVER SHEET

### Service Details:

Category: Real Estate Sale - Sale Notice

Zone: 103

Manner: < Not Specified >

Expires:

Warrant:

Notes: SALE DATE & TIME: 10/14/2015 AT 9:00 AM  
PLAINTIFF NOTICE OF SHERIFF'S SALE AND DEBTOR'S RIGHTS

### Serve To:

Name: OCCUPANT

Primary Address: 1185 FERRIS AVENUE  
BERWICK, PA 18603

Phone: DOB:

Alternate Address:

Phone:

### Final Service:

Served: Personally · Adult In Charge · Posted · Other

Adult In Charge: Jolynn Garrison

Relation:

Date: 8/10/15

Time: 14:59

Deputy: 6

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

2015CV653

1185 FERRIS AVENUE, BERWICK, PA 18603

NO EXPIRATION

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff



Earl D. Mordan, Jr.  
Chief Deputy

HSBC  
vs.  
GARRISON, JOLYNN M (et al.)

Case Number  
2015CV653

## SERVICE COVER SHEET

### Service Details:

Category: Real Estate Sale - Sale Notice

Zone: 103

Manner: < Not Specified >

Expires:

Warrant:

Notes: SALE DATE & TIME: 10/14/2015 AT 9:00 AM  
PLAINTIFF NOTICE OF SHERIFF'S SALE AND DEBTOR'S RIGHTS

### Serve To:

Name: THOMAS M GARRISON, SR

Primary Address: 1185 FERRIS AVENUE  
BERWICK, PA 18603

Phone: DOB:

Alternate Address:

Phone:

### Final Service:

Served: Personally Adult In Charge Posted Other

Adult In Charge: Jolynn Garrison

Relation: Wife

Date: 8/10/15

Time: 14:59

Deputy: 6

Mileage:

### Attorney / Originator:

Name: UDREN LAW OFFICES, PC

Phone:

### Service Attempts:

Date:						
Time:						
Mileage:						
Deputy:						

### Service Attempt Notes:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_

GARRISON SR, THOMAS M

2015CV653

1185 FERRIS AVENUE, BERWICK, PA 18603

NO EXPIRATION

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff



Earl D. Mordan, Jr.  
Chief Deputy

HSBC  
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GARRISON, JOLYNN M (et al.)

Case Number  
2015CV653

## SERVICE COVER SHEET

### Service Details:

Category: Real Estate Sale - Sale Notice

Zone: 103

Manner: < Not Specified >

Expires:

Warrant:

Notes: SALE DATE & TIME: 10/14/2015 AT 9:00 AM  
PLAINTIFF NOTICE OF SHERIFF'S SALE AND DEBTOR'S RIGHTS

### Serve To:

Name: JOLYNN M GARRISON

Primary Address: 1185 FERRIS AVENUE  
BERWICK, PA 18603

Phone: DOB:

Alternate Address:

Phone:

### Final Service:

Served: Personally Adult In Charge · Posted · Other

Adult In Charge:

Relation: Def.

Date: 8/10/15

Time: 14:59

Deputy: 6

Mileage:

### Attorney / Originator:

Name: UDREN LAW OFFICES, PC

Phone:

### Service Attempts:

Date:						
Time:						
Mileage:						
Deputy:						

### Service Attempt Notes:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_

GARRISON, JOLYNN M

2015CV653

1185 FERRIS AVENUE, BERWICK, PA 18603

NO EXPIRATION

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff



Earl D. Mordan, Jr.  
Chief Deputy

HSBC  
vs.  
GARRISON, JOLYNN M (et al.)

Case Number  
2015CV653

## SERVICE COVER SHEET

### Service Details:

Category: Real Estate Sale - Sale Notice

Zone: 103

Manner: < Not Specified >

Expires:

Warrant:

Notes: SALE DATE & TIME: 10/14/2015 AT 9:00 AM  
PLAINTIFF NOTICE OF SHERIFF'S SALE AND DEBTOR'S RIGHTS

### Serve To:

Name: Connie C. Gingher

Primary Address: 1615 Lincoln Avenue  
Berwick, PA 18603

Phone: 570-752-7442 DOB:

Alternate Address:

Phone:

### Final Service:

Served: Personally Adult In Charge Posted Other

Adult In Charge:

Relation: Def.

Date: 8/10/15

Time: 15:15

Deputy: 6

Mileage:

### Attorney / Originator:

Name: UDREN LAW OFFICES, PC

Phone:

### Service Attempts:

Date:						
Time:						
Mileage:						
Deputy:						

### Service Attempt Notes:

- 
- 
- 
- 
- 
- 

GINGHER, CONNIE C.

2015CV653

1615 LINCOLN AVENUE, BERWICK, PA 18603

NO EXPIRATION



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

REAL ESTATE TAX CERTIFICATION

Date: 08/10/2015

Fee: \$5.00

Cert. NO: 22444

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

District: BERWICK BORO  
Deed: 20010 -8226  
Location: 1185 FERRIS AVE LOTS  
Parcel Id:04C-02 -169-00,000

Assessment: 36,535  
Balances as of 08/10/2015

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

COLUMBIA COUNTY SHERIFF

By: \_\_\_\_\_

Per: \_\_\_\_\_

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff



Earl D. Mordan, Jr.  
Chief Deputy

HSBC  
vs.  
GARRISON, JOLYNN M (et al.)

Case Number  
2015CV653

## SERVICE COVER SHEET

### Service Details:

Category: Real Estate Sale - Sale Notice

Zone: 103

Manner: < Not Specified >

Expires:

Warrant:

Notes: SALE DATE & TIME: 10/14/2015 AT 9:00 AM  
PLAINTIFF NOTICE OF SHERIFF'S SALE AND DEBTOR'S RIGHTS

### Serve To:

Name: Domestic Relations Office of Columbia Co.

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:

Relation:

Date:

Time:

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.

DOMESTIC RELATIONS OF

2015CV653

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

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff



Earl D. Mordan, Jr.  
Chief Deputy

HSBC  
vs.  
GARRISON, JOLYNN M (et al.)

Case Number  
2015CV653

## SERVICE COVER SHEET

### Service Details:

Category: Real Estate Sale - Sale Notice

Zone: 103

Manner: < Not Specified >

Expires:

Warrant:

Notes: SALE DATE & TIME: 10/14/2015 AT 9:00 AM  
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:

8-7-15

Time:

08:15

Deputy:

4

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

2015CV653

PO BOX 380, 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 08/06/15

Account:

Name:

Company: TIM CHAMBERLAIN - COLUM COUNTY SHERIFF

Address: PO BOX 380  
BLOOMSBURG, PA 17815

Ad ID:	1046381
Description:	Jolynn & Thomas Garrison
Sale	
Run Dates:	09/23/15 to 10/07/15
Class:	2
Agate Lines:	240
Blind Box:	

<b>Total Ad Cost</b>	<b>\$1,313.70</b>			
<b>Amount Paid</b>	<b>\$0.00</b>			
<u><b>Publication</b></u>	<u><b>Start</b></u>	<u><b>Stop</b></u>	<u><b>Inserts</b></u>	<u><b>Cost</b></u>
Press Enterprise	09/23/15	10/07/15	3	\$1,313.70

## SHERIFF'S SALE By Virtue of a Writ of Execution (Mortgage Foreclosure) No. 2015CV653

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, OCTOBER 14, 2015  
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 LOTS, PIECES OR PARCELS OF LAND FORMERLY SITUATE IN THE BOROUGH OF WEST BERWICK, NOW THE BOROUGH OF BERWICK, COUNTY OF COLUMBIA AND STATE OF PENNSYLVANIA, BOUND AND DESCRIBED AS FOLLOWS, TO WIT:

PARCEL NO. 1:  
BEGINNING ON FERRIS AVENUE AT THE CORNER OF LOT NO. 489; THENCE IN A WESTERLY DIRECTION ALONG FERRIS AVENUE A DISTANCE OF 45' TO WARREN ST.; THENCE IN A NORTHERLY DIRECTION ALONG WARREN ST. A DISTANCE OF 160' TO A 15' ALLEY; THENCE IN A NORTHERLY DIRECTION ALONG SAID ALLEY A DISTANCE OF 45' TO A CORNER OF LOT NO. 489; THENCE IN A SOUTHERLY DIRECTION ALONG LOT NO. 489 A DISTANCE OF 160' TO FERRIS AVENUE, THE PLACE OF BEGINNING, BEING LOT NO. 490.

PARCEL NO. 2:  
BEGINNING ON THE NORTH SIDE OF FERRIS AVE. AT CORNER OF LOT NO. 490; THENCE IN AN EASTERLY DIRECTION ALONG FERRIS AVE. A DISTANCE OF 45' TO A CORNER OF LOT NO. 448; THENCE IN A NORTHERLY DIRECTION A DISTANCE OF 45' TO CORNER OF LOT NO. 490; THENCE IN A SOUTHERLY DIRECTION A DISTANCE OF 160' TO FERRIS AVE. THE PLACE OF BEGINNING, BEING LOT NO. 489 OR BERWICK LAND AND IMPROVEMENT COMPANY'S ADDITION TO BERWICK, FORMERLY WEST BERWICK, BEING PART OF WHAT WAS FORMERLY KNOWN AS FERRIS FARM. SEE PLOT PLAN RECORDED IN BLOOMSBURG IN MISCELLANEOUS BOOK NO. 8 PAGE 365.

PARCEL \*04C02-169  
1185 FERRIS AVE.  
BERWICK, PA 18603  
COLUMBIA COUNTY  
BEING KNOWN AS: 1185 FERRIS AVENUE, BERWICK, PA 18603  
PROPERTY ID NO 04C02-169

TITLE TO SAID PREMISES IS VESTED IN THOMAS M. GARRISON, AND SR. AND JOLYNN M. GARRISON, HIS WIFE BY DEED FROM JANE H. KELLOGG AND JAMES KELLOGG, HER HUSBAND JEFFREY G. HUNCHAR DATED 08/08/2001 RECORDED 08/20/2001 AT INSTRUMENT NUMBER \*200108226

PROPERTY ADDRESS: 1185 FERRIS AVENUE, BERWICK, PA 18603

UPI / TAX PARCEL NUMBER 04C02-169

Seized and taken into execution to be sold as the property of JOLYNN M. GARRISON, THOMAS M. GARRISON, SR in suit of HSBC.

TERMS OF SALE: MINIMUM PAYMENT AT TIME OF SALE: the greater of ten (10%) percent of the bid price or costs (opening bid of 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.

TIMOTHY T. CHAMBERLAIN, Sheriff  
COLUMBIA COUNTY, Pennsylvania

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

# SHERIFF'S SALE

By Virtue of a Writ of Execution (Mortgage Foreclosure)  
No. 2015CV653

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, OCTOBER 14, 2015**  
**AT 9:00 O'CLOCK A.M.**

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

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

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

PARCEL #04C-02-169

1185 FERRIS AVE

BERWICK, PA 18603

COLUMBIA COUNTY

BEING KNOWN AS: 1185 FERRIS AVENUE, BERWICK, PA 18603

PROPERTY ID NO.: 04C-02-169

TITLE TO SAID PREMISES IS VESTED IN THOMAS M. GARRISON AND SR, AND JOLYNN M. GARRISON HIS WIFE BY DEED FROM JANE H. KELLOGG AND JAMES KELLOGG, HER HUSBAND JEFFREY G. HUNCHAR DATED 08/08/2001 RECORDED 08/20/2001 AT INSTRUMENT NUMBER #200108226

PROPERTY ADDRESS: 1185 FERRIS AVENUE, BERWICK, PA 18603

UPI / TAX PARCEL NUMBER: 04C-02-169

Seized and taken into execution to be sold as the property of JOLYNN M GARRISON, THOMAS M GARRISON, SR in suit of HSBC.

**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

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

[pleadings@udren.com](mailto:pleadings@udren.com)

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

Plaintiff

v.

Jolynn M Garrison  
Thomas M Garrison, Sr.

Defendant(s)

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Columbia County

MORTGAGE FORECLOSURE

NO. 2015-CV-653

2015-ED-103

**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:

1185 Ferris Avenue, Berwick, PA 18603

Amount due	\$ <u>120,856.30</u>
Interest From <u>08/05/2015</u> to Date of Sale _____	\$ _____ *
<i>Ongoing Per Diem of \$11.915336 to actual date of sale including if sale is held at a later date</i>	

(Costs to be added)

s/Barbara N. Silvestri  
Prothonotary

By Kelley P. Brewer  
Date 8-5-15 Clerk

Prothonotary of Sup. Courts  
My Comm. Exp. 1st Monday in 2016

\*This figure includes amounts not due yet. It anticipates that the default is not cured before the sale date. If the default of the loan secured by the mortgage is cured before Sheriff's sale, in accordance with law, interest that is not yet due is NOT collected.

MJU#: 14090612 CASE#: 14090612-1

**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. as Trustee for the**  
**Registered Holders of the Renaissance**  
**Home Equity Loan Asset-Backed**  
**Certificates, Series 2004-4**  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Columbia County  
MORTGAGE FORECLOSURE

v.

**Jolynn M Garrison**  
**Thomas M Garrison, Sr.**

**NO. 2015-CV-653**

Defendant(s)

2015-ED-103

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

**HSBC Bank USA, N.A. as Trustee for the Registered Holders of the Renaissance Home Equity Loan Asset-Backed Certificates, Series 2004-4, Plaintiff in the above action, 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:**  
**1185 Ferris Avenue, Berwick, PA 18603**

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

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

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

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

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

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

3. Name and address of every judgment creditor whose judgment is a record lien on the real property to be sold:  
**Jr Lien Holders - None**

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

**HSBC Bank USA, N.A. as Trustee for the Registered Holders of the Renaissance Home Equity Loan Asset-Backed Certificates, Series 2004-4**  
**1661 Worthington Road**



**Suite 100  
West Palm Beach, FL 33409**

**Sr Mortgage Holders - None**

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

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

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

**Tenant/Occupants  
1185 Ferris Avenue  
Berwick, PA 18603**

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: 8-4-15

UDREN LAW OFFICES, P.C.

BY:   
Attorney for Plaintiff ELIZABETH L. WASSALL, ESQ  
PA ID 77788

**MJU#: 14090612 CASE#: 14090612-1**

REAL ESTATE OUTLINE

ED # 2015 ED103

DATE RECEIVED

8-5-15

DOCKET AND INDEX

2015 CV 653

CHECK FOR PROPER INFO.

WRIT OF EXECUTION

X

COPY OF DESCRIPTION

X

WHEREABOUTS OF LKA

X

NON-MILITARY AFFIDAVIT

X

NOTICES OF SHERIFF SALE

X

WAIVER OF WATCHMAN

X

AFFIDAVIT OF LIENS LIST

X

CHECK FOR \$~~1,350.00~~ OR 1500.00

X

CK# 81552

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

SALE DATE

Oct. 14<sup>th</sup>

TIME 9:00

POSTING DATE

ADV. DATES FOR NEWSPAPER

1<sup>ST</sup> WEEK

2<sup>ND</sup> WEEK

3<sup>RD</sup> 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. as Trustee for the**  
**Registered Holders of the Renaissance**  
**Home Equity Loan Asset-Backed**  
**Certificates, Series 2004-4**

Plaintiff

v.

**Jolynn M Garrison**  
**Thomas M Garrison, Sr.**

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Columbia County

MORTGAGE FORECLOSURE

NO. 2015-CV-653

2015-ED-103


**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

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

[pleadings@udren.com](mailto:pleadings@udren.com)

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

Plaintiff

v.

Jolynn M Garrison  
Thomas M Garrison, Sr.

Defendant(s)

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Columbia County

MORTGAGE FORECLOSURE

NO. 2015-CV-653

2015-ED-103

**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 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](mailto:pleadings@udren.com)

**HSBC Bank USA, N.A. as Trustee for the  
Registered Holders of the Renaissance  
Home Equity Loan Asset-Backed  
Certificates, Series 2004-4**

Plaintiff

v.

**Jolynn M Garrison  
Thomas M Garrison, Sr.**

Defendant(s)

**ATTORNEY FOR PLAINTIFF**

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

**MORTGAGE FORECLOSURE**

**NO. 2015-CV-653**

**2015-ED-103**

**AFFIDAVIT OF LAST KNOWN ADDRESS  
UNDER RULE 76**

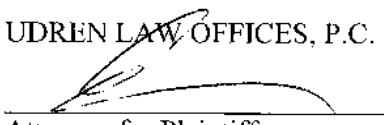
The Defendant(s) last known address is as follows:

**JOLYNN M GARRISON  
1185 FERRIS AVENUE  
BERWICK, PA 18603**

**THOMAS M GARRISON, SR.  
1185 FERRIS AVENUE  
BERWICK, PA 18603**

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

**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. as Trustee for the  
Registered Holders of the Renaissance  
Home Equity Loan Asset-Backed  
Certificates, Series 2004-4**

Plaintiff

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

**MORTGAGE FORECLOSURE**

v.

**Jolynn M Garrison  
Thomas M Garrison, Sr.**

Defendant(s)

**NO. 2015-CV-653**

*2015-ED-103*

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

**HSBC Bank USA, N.A. as Trustee for the Registered Holders of the Renaissance Home Equity Loan Asset-Backed Certificates, Series 2004-4**, Plaintiff in the above action, 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:

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

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

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

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

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

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

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

3. Name and address of every judgment creditor whose judgment is a record lien on the real property to be sold:  
**Jr Lien Holders - None**

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

**HSBC Bank USA, N.A. as Trustee for the Registered Holders of the Renaissance Home Equity Loan Asset-Backed Certificates, Series 2004-4  
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Suite 100  
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**Sr lien Holders - None**

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Bloomsburg, PA 17815**

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P.O. Box 380  
Bloomsburg, PA 17815**

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

**Tenant/Occupants  
1185 Ferris Avenue  
Berwick, PA 18603**

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: 8-9-15

UDREN LAW OFFICES, P.C.

BY: [Signature]  
Attorney for Plaintiff

**MJU#: 14090612 CASE#: 14090612-1**

**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. as Trustee for the**  
**Registered Holders of the Renaissance**  
**Home Equity Loan Asset-Backed**  
**Certificates, Series 2004-4**

Plaintiff

v.

**JOLYNN M GARRISON**  
**THOMAS M GARRISON, SR.**

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Columbia County

MORTGAGE FORECLOSURE

NO. 2015-CV-653

2015-ED-103

**SHORT DESCRIPTION FOR ADVERTISING**

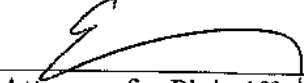
ALL THAT CERTAIN LOT OF LAND SITUATE IN **BOROUGH OF WEST BERWICK,**  
**NOW THE BOROUGH OF BERWICK, COLUMBIA COUNTY, PENNSYLVANIA:**

BEING KNOWN AS 1185 Ferris Avenue, Berwick, PA 18603

PARCEL NUMBER: 04C-02-169

IMPROVEMENTS: Residential Property

UDREN LAW OFFICES, P.C.

  
\_\_\_\_\_  
Attorney for Plaintiff

ELIZABETH L. WASSFALL, ESQ.  
PA ID 77768



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

PARCEL NO. 1:

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

PARCEL NO. 2:

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

PARCEL # 04C-02-169

1185 FERRIS AVE  
BERWICK, PA 18603  
COLUMBIA, COUNTY

BEING KNOWN AS: 1185 Ferris Avenue, Berwick, PA 18603

PROPERTY ID NO.: 04C-02-169

TITLE TO SAID PREMISES IS VESTED IN **Thomas M. Garrison and SR, and Jolynn M. Garrison his wife** BY DEED FROM **Jane H. Kellogg and James Kellogg, her husband Jeffrey G. Hunchar** DATED 08/08/2001 RECORDED 08/20/2001 AT INSTRUMENT NUMBER #200108226

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. as Trustee for the  
Registered Holders of the Renaissance Home  
Equity Loan Asset-Backed Certificates, Series  
2004-4

Plaintiff

v.

JOLYNN M GARRISON, THOMAS M  
GARRISON, SR.,

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Columbia County

MORTGAGE FORECLOSURE

NO. 2015-CV-653

2015-ED-103

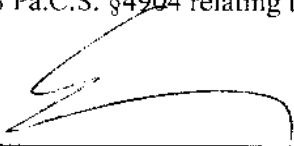
AFFIDAVIT OF NON-MILITARY SERVICE  
UNDER Pa.R.C.P 76

THE UNDERSIGNED states based upon a search of the Department of Defense Manpower Data Center for the Defendant(s), that the Defendant(s), **JOLYNN M GARRISON, THOMAS M GARRISON, SR.**, 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 4, 2015**

  
\_\_\_\_\_  
Attorney for Plaintiff

**Status Report  
Pursuant to Servicemembers Civil Relief Act**Last Name: GARRISON**EXHIBIT A**First Name: JOLYNNMiddle Name: MActive Duty Status As Of: Aug-04-2015

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, Director  
Department of Defense - Manpower Data Center  
4800 Mark Center Drive, Suite 04E25  
Arlington, VA 22350

The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense (DoD) that maintains the Defense Enrollment and Eligibility 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: 2AH24AEFY1F9T90

**Status Report  
Pursuant to Servicemembers Civil Relief Act**Last Name: GARRISON, SR.First Name: THOMASMiddle Name: MActive Duty Status As Of: Aug-04-2015**EXHIBIT A**

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

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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

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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: 4AXD8ACFF1F9U30

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

ATTORNEY FOR PLAINTIFF

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

Plaintiff

v.

JOLYNN M GARRISON, THOMAS M  
GARRISON, SR.,

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Columbia County

MORTGAGE FORECLOSURE

NO. 2015-CV-653

2015-ED-103

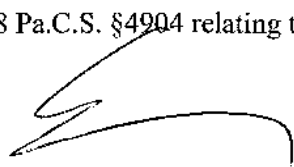
AFFIDAVIT OF NON-MILITARY SERVICE  
UNDER Pa.R.C.P 76

THE UNDERSIGNED states based upon a search of the Department of Defense Manpower Data Center for the Defendant(s), that the Defendant(s), **JOLYNN M GARRISON, THOMAS M GARRISON, SR.**, 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 4, 2015

  
Attorney for Plaintiff

ELIZABETH L. WARRALL, ESQ  
PA-1077700

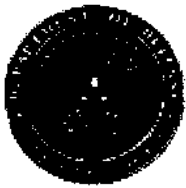
**Status Report  
Pursuant to Servicemembers Civil Relief Act**Last Name: GARRISON

EXHIBIT A

First Name: JOLYNNMiddle Name: MActive Duty Status As Of: Aug-04-2015

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			

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Department of Defense - Manpower Data Center  
4800 Mark Center Drive, Suite 04E25  
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**Certificate ID: 2AH24AEFY1F9T90**

**Status Report  
Pursuant to Servicemembers Civil Relief Act**Last Name: GARRISON, SR.First Name: THOMASMiddle Name: MActive Duty Status As Of: Aug-04-2015**EXHIBIT A**

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: 4AXD8ACFF1F9U30

**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. as Trustee for the**  
**Registered Holders of the Renaissance**  
**Home Equity Loan Asset-Backed**  
**Certificates, Series 2004-4**

Plaintiff

v.

**JOLYNN M GARRISON; THOMAS M**  
**GARRISON, SR.;**

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Columbia County

MORTGAGE FORECLOSURE

NO. 2015-CV-653

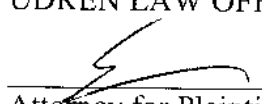
2015-ED-103

**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: 8-4-15

UDREN LAW OFFICES, P.C.

  
Attorney for Plaintiff

**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. as Trustee for the  
Registered Holders of the Renaissance  
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Certificates, Series 2004-4**

Plaintiff

v.

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GARRISON, SR.**

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Columbia County

MORTGAGE FORECLOSURE

NO. 2015-CV-653

2015-ED-103

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

**TO: Jolynn M Garrison  
1185 Ferris Avenue  
Berwick, PA 18603**

Your house (real estate) at **1185 Ferris Avenue, Berwick, PA 18603** is scheduled to be sold at the Sheriff's Sale on Oct. 14 at 9:00 at the **Columbia County Courthouse, 35 West Main Street, Bloomsburg, PA 17815**, to enforce the court judgment of **\$120,856.30**, 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**

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](http://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. as Trustee for the Registered Holders of the Renaissance Home Equity Loan Asset-Backed Certificates, Series 2004-4**  
vs.  
**Jolynn M Garrison**  
**Thomas M Garrison, Sr.**

**Columbia County C.C.P. No. 2015-CV-653**

Please be informed that our office will be using an outside servicer to serve the defendant(s) with the enclosed Notice of Sheriff Sale. When service has been successfully completed our office will file the proof of service.

Thank you,

**Karli Leibfried**  
Foreclosure Specialist

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

**COPY**

Sheriff of **Columbia** County  
**Courthouse**  
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Thank you,

**Karli Leibfried**  
Foreclosure Specialist



## Document Receipt

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Trans #	5990	Carrier / service:	USPS Server	First-Class Mail®	8/5/2015 12:00:00 AM
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Ship to:

TECHNICAL SUPPORT GROUP

INTERNAL REVENUE  
SERVICE

600 ARCH STREET ROOM 3259

Tracking #: 71901140006000059621

Doc Ref #: 2015ED103

Postage 5.1300

PHILADELPHIA PA 19106

## Document Receipt

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Trans #	5989	Carrier / service:	USPS Server	First-Class Mail®	8/5/2015 12:00:00 AM
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Ship to:

PHILADELPHIA DISTRICT OFFICE

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

Tracking #: 71901140006000059814

Doc Ref #: 2015ED103

Postage 5.1300

PHILADELPHIA PA 19107

103

## Document Receipt

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Trans #	5988	Carrier / service:	USPS Server	First-Class Mail®	8/5/2015 12:00:00 AM
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Ship to:

OFFICE OF F.A.I.R.

DEPARTMENT OF PUBLIC  
WELFARE

PO BOX 8016

Tracking #: 71901140006000059807

Doc Ref #: 2015ED103

Postage 5.1300

HARRISBURG PA 17105

Document Receipt

Trans #	5987	Carrier / service:	USPS Server	First-Class Mail®	8/6/2015 12:00:00 AM
Ship to:					
DEPARTMENT OF REVENUE			COMMONWEALTH OF PA		
DEPARTMENT 281230			Tracking #:		
			71901140006000059791		
			Doc Ref #:		
			2015ED103		
			Postage		
			5.1300		
HARRISBURG PA 17128					

## UDREN LAW OFFICES, PC

PA OPERATING ACCOUNT

111 WOODCREST ROAD

CHERRY HILL, NJ 08003

NUMBER  
81552

3-7568/2360

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

DATE  
August 04, 2015...AMOUNT  
1,500.00PAY  
TO THE  
ORDER  
OFColumbia County Sheriff  
Courthouse  
P.O. Box 380  
Bloomsburg, PA 17815

VOID AFTER 90 DAYS

CERTIFIED  
TRUE COPY

Garrison, 1185 Ferris Avenue, Berwick, PA 18603, Karli Leibfried

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

⑈081552⑈ ⑆236075689⑆ 9500077186⑈