

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff

Earl D. Mordan, Jr.  
Chief Deputy



HSBC BANK USA, N.A.  
vs.  
SUSAN K ZEYN

Case Number  
2019CV744

PROPERTY ADDRESS  
1675 HILLTOP ROAD, CATAWISSA, PA 17820

## REAL ESTATE SALE REQUEST LEDGER

DATE	CATEGORY	MEMO	CHK #	DEBIT	CREDIT
07/24/2019	Advance Fee	Advance Fee	5826	\$0.00	\$1,350.00
07/24/2019	Advertising Sale (Newspaper)			\$15.00	\$0.00
07/24/2019	Advertising Sale Bills & Copies			\$17.50	\$0.00
07/24/2019	Crying Sale			\$10.00	\$0.00
07/24/2019	Docketing			\$15.00	\$0.00
07/24/2019	Levy			\$15.00	\$0.00
07/24/2019	Mailing Costs			\$24.00	\$0.00
07/24/2019	Posting Handbill			\$15.00	\$0.00
07/24/2019	Press Enterprise Inc.			\$2,981.00	\$0.00
07/24/2019	Sheriff Automation Fund			\$50.00	\$0.00
07/24/2019	Web Posting			\$100.00	\$0.00
10/07/2019	Service			\$135.00	\$0.00
10/07/2019	Service Mileage			\$16.00	\$0.00
10/07/2019	Copies			\$4.50	\$0.00
10/07/2019	Notary Fee			\$10.00	\$0.00
10/07/2019	Tax Claim Search			\$5.00	\$0.00
10/07/2019	Surcharge			\$100.00	\$0.00
10/09/2019	Continued or Cancelled Sale	Postponed to: 11/20/2019		\$10.00	\$0.00
11/07/2019	Continued or Cancelled Sale	Postponed to: 1/29/2020		\$10.00	\$0.00
01/27/2020	Continued or Cancelled Sale	Postponed to: 3/25/2020		\$10.00	\$0.00
				\$3,543.00	\$1,350.00

<b>TOTAL BALANCE:</b>	<b>\$(2,193.00)</b>
-----------------------	---------------------

Michelle M. Zelina, Esq. \*,+,#  
Jenine R. Davey, Esq. \*,#  
Steven D. Krol, Esq. \*  
David Neeren, Esq. \*,#  
Monika Pundalik, Esq. \*  
Naser Selmanovic, Esq. \*  
Brandon Pack, Esq. \*,#  
Jennifer A. Stend, Esq. \*,^  
Christopher Ford, Esq. \*  
Walter Gouldsbury, Esq. \*, ^, #, -  
Micah Pakay, Esq. \*  
Lana Sukhman, Esq. \*,^  
James DiMaggio, Esq. \*,#  
Laura M. Egerman, Esq. \*  
Aleisha Jennings, Esq. \*  
Amira Irfan, Esq. \*,+,#  
Melissa Crotty, Esq. \*  
Robert Flacco, Esq. #  
Harold Kaplan, Esq. \*,#  
Shanney Myers, Esq. #  
Shauna Deluca \*,+,^  
Abraham Vais \*,+

\* Admitted in NJ  
+ Admitted in FL  
# Admitted in PA  
- Admitted in CA  
^ Admitted in NY



133 Gaither Dr., Suite F  
Mt. Laurel, NJ 08054  
855-225-6906  
Facsimile 866-381-9549  
PASales@rasnj.com

Richard M. Citron, Esq.  
Member of New Jersey Bar  
Member of Pennsylvania Bar  
Member of New York Bar  
Jim L. Robertson, Esq.\*  
Member of Texas Bar  
Everett L. Anschutz, Esq.  
Member of Texas Bar  
David J. Schneid, Esq.  
Member of Florida Bar

\*Deceased

March 13, 2020

**VIA email to [tchamberlain@columbiapa.org](mailto:tchamberlain@columbiapa.org)**

Columbia County Prothonotary  
35 West Main Street  
Bloomsburg, PA, 17815

RE: HSBC BANK USA, N.A., AS TRUSTEE ON BEHALF OF ACE SECURITIES CORP.  
HOME EQUITY LOAN TRUST AND FOR THE REGISTERED HOLDERS OF ACE  
SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2005-SD2, ASSET  
BACKED PASS-THROUGH CERTIFICATES v. SUSAN K. ZEYN  
COLUMBIA  
County No: 2019-CV-0000744-CV  
Our File No.: 19-283413 - ChD

Dear Sir/Madam:

Please stay the Sheriff Sale scheduled for March 25, 2020, on behalf of the Plaintiff.

Sale is stayed for the following reason: Bankruptcy

Amount collected in consideration of stay: Zero

Should you have any questions or concerns, please contact our office via telephone or via email at  
[PASales@rasnj.com](mailto:PASales@rasnj.com).

Very Truly Yours,

Christina DelRossi  
Paralegal

Michelle M. Zelina, Esq. \*,+,#  
Jenine R. Davey, Esq. \*,#,+  
Steven D. Krol, Esq. \*  
David Neeren, Esq. \*,#  
Monika Pundalik, Esq. \*  
Naser Selmanovic, Esq. \*  
Brandon Pack, Esq. \*,#  
Jennifer A. Stead, Esq. \*,^  
Christopher Ford, Esq. \*  
Walter Gouldsbury, Esq. \*, ^, #, -  
Micah Pakay, Esq. \*  
Lana Sukhman, Esq. \*,^  
James DiMaggio, Esq. \*,#  
Laura M. Egerman, Esq. \*  
Aleisha Jennings, Esq. \*  
Amira Irfan, Esq. \*,t,#  
Melissa Crotty, Esq. \*  
Robert Flacco, Esq. #  
Robert Flacco, Esq. #  
Harold Kaplan, Esq. \*,#  
Shanney Myers, Esq. #

\* Admitted in NJ  
+ Admitted in FL  
# Admitted in PA  
- Admitted in CA  
^ Admitted in NY



133 Gaither Dr., Suite F  
Mt. Laurel, NJ 08054  
855-225-6906  
Facsimile 866-381-9549  
E-Mail: PASales@rasnj.com

## COLUMBIA County Sheriff's Office

Re: HSBC BANK USA, N.A., AS TRUSTEE ON BEHALF OF ACE SECURITIES CORP.  
HOME EQUITY LOAN TRUST AND FOR THE REGISTERED HOLDERS OF ACE  
SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2005-SD2, ASSET  
BACKED PASS-THROUGH CERTIFICATES vs. SUSAN K. ZEYN  
COLUMBIA County; Docket No.: 2019-CV-0000744-CV

Dear Sir or Madam:

Enclosed please find a copy of the Notice of the Date of Continued Sheriff's Sale, and the  
Certificate of Filing for the above captioned matter.

Thank you for your assistance in this matter.

Very truly yours,

Jessica Hanlon,  
Legal Assistant

Enclosures

cc: SUSAN K. ZEYN

\* Please be advised that this firm is a debt collector attempting to collect a debt. Any information received will be used for that purpose. If you have previously received a discharge in bankruptcy and this debt was not reaffirmed, this correspondence is not and should not be construed to be an attempt to collect a debt, but only enforcement of lien against property.

RAS CITRON, LLC  
ATTORNEYS FOR PLAINTIFF  
Robert Flacco, Esquire  
ID No. 325024  
133 Gaither Drive, Suite F  
Mt. Laurel, NJ 08054  
(855) 225-6906

HSBC BANK USA, N.A., AS TRUSTEE ON  
BEHALF OF ACE SECURITIES CORP.  
HOME EQUITY LOAN TRUST AND FOR  
THE REGISTERED HOLDERS OF ACE  
SECURITIES CORP. HOME EQUITY  
LOAN TRUST, SERIES 2005-SD2, ASSET  
BACKED PASS-THROUGH  
CERTIFICATES

Plaintiff,

vs.

SUSAN K. ZEYN

Defendant(s)

COURT OF COMMON PLEAS  
COLUMBIA COUNTY


NO: 2019-CV-0000744-CV

**NOTICE OF THE DATE OF CONTINUED SHERIFF'S SALE**

The Sheriff's Sale scheduled for 1/29/2020 for the above captioned matter has been continued  
until 3/25/2020 at 1:30 pm.

Date: 1/31/2020

RAS Citron, LLC

By:   
Robert Flacco, Esq.  
ID No. 325024  
Attorney for Plaintiff

RAS CITRON, LLC  
ATTORNEYS FOR PLAINTIFF  
Robert Flacco, Esquire  
ID No. 325024  
133 Gaither Drive, Suite F  
Mt. Laurel, NJ 08054  
(855) 225-6906

HSBC BANK USA, N.A., AS TRUSTEE  
ON BEHALF OF ACE SECURITIES  
CORP. HOME EQUITY LOAN TRUST  
AND FOR THE REGISTERED HOLDERS  
OF ACE SECURITIES CORP. HOME  
EQUITY LOAN TRUST, SERIES 2005-  
SD2, ASSET BACKED PASS-THROUGH  
CERTIFICATES

Plaintiff,

vs.

SUSAN K. ZEYN

Defendant(s)

COURT OF COMMON PLEAS  
COLUMBIA COUNTY


NO: 2019-CV-0000744-CV

**Certificate of Filing**

On this day, I filed 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: 1/31/2020

RAS Citron, LLC

By:   
Robert Flacco, Esq.  
ID No. 325024  
Attorney for Plaintiff

RAS CITRON, LLC  
ATTORNEYS FOR PLAINTIFF  
Robert Flacco, Esquire  
ID No. 325024  
133 Gaither Drive, Suite F  
Mt. Laurel, NJ 08054  
rFlacco@rasnj.com  
(855) 225-6906

HSBC BANK USA, N.A., AS TRUSTEE  
ON BEHALF OF ACE SECURITIES  
CORP. HOME EQUITY LOAN TRUST  
AND FOR THE REGISTERED HOLDERS  
OF ACE SECURITIES CORP. HOME  
EQUITY LOAN TRUST, SERIES 2005-  
SD2, ASSET BACKED PASS-THROUGH  
CERTIFICATES

Plaintiff,

vs.

SUSAN K. ZEYN

Defendant(s)

COURT OF COMMON PLEAS  
COLUMBIA COUNTY

NO: 2019-CV-0000744-CV

**CERTIFICATE OF SERVICE**

I, Robert Flacco, Esquire hereby certify that true and correct copies of the foregoing Notice of the Date of Continued Sheriff's Sale and Certificate of Filing were served by regular mail on the person(s) on the date listed below.

SUSAN K. ZEYN  
1675 HILLTOP RD  
CATAWISSA, PA 17820

Date: 1/31/2020

RAS Citron, LLC

By: 

Robert Flacco, Esq.  
ID No. 325024  
Attorney for Plaintiff

RAS CITRON, LLC  
ATTORNEYS FOR PLAINTIFF  
Robert Flacco, Esquire  
ID No. 325024  
133 Gaither Drive, Suite F  
Mt. Laurel, NJ 08054  
rFlacco@rasnj.com  
(855) 225-6906

HSBC BANK USA, N.A., AS TRUSTEE  
ON BEHALF OF ACE SECURITIES  
CORP. HOME EQUITY LOAN TRUST  
AND FOR THE REGISTERED HOLDERS  
OF ACE SECURITIES CORP. HOME  
EQUITY LOAN TRUST, SERIES 2005-  
SD2, ASSET BACKED PASS-THROUGH  
CERTIFICATES

Plaintiff,

vs.

SUSAN K. ZEYN

Defendant(s)

COURT OF COMMON PLEAS  
COLUMBIA COUNTY

NO: 2019-CV-0000744-CV

**CERTIFICATE OF COMPLIANCE**

I certify that this filing complies with the provisions of the *Case Records Public Access Policy of the Unified Judicial System of Pennsylvania: Case Records of the Appellate and Trial Court* that require filing confidential information and documents differently than non-confidential information and documents.

Date: 1/31/2020

RAS Citron, LLC

By: 

Robert Flacco, Esquire, Id. No. 325024  
Attorney for Plaintiff

IN THE COURT OF COMMON PLEAS COLUMBIA COUNTY, PENNSYLVANIA

HSBC BANK USA, N.A., AS TRUSTEE ON  
BEHALF OF ACE SECURITIES CORP.  
HOME EQUITY LOAN TRUST AND FOR  
THE REGISTERED HOLDERS OF ACE  
SECURITIES CORP. HOME EQUITY  
LOAN TRUST, SERIES 2005-SD2, ASSET  
BACKED PASS-THROUGH  
CERTIFICATES

Plaintiff

v.

SUSAN K. ZEYN

Defendant(s)

NO: 2019-CV-0000744-CV

**ORDER**

CLERK OF COURT  
COUNTY OF COLUMBIA

2020 JAN 23 P 1:32

**ORDER**

AND NOW, this *23<sup>rd</sup>* day of *January*, 20*20*, upon consideration of Plaintiff's Motion for Postponement of Sheriff's sale it is hereby:

ORDERED that the Sheriff's sale currently scheduled for January 29, 2020, is extended two (2) months to the regularly scheduled Columbia County Sheriff Sale scheduled for March 25, 2020. No further advertising or additional notice to lienholders or Defendant(s) is required provided the postponement is announced at the Sheriff Sale.

BY THE COURT

*/s/ Thomas A. James Jr.*



IN THE COURT OF COMMON PLEAS COLUMBIA COUNTY, PENNSYLVANIA

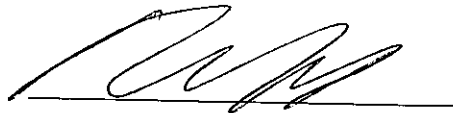
<p>HSBC BANK USA, N.A., AS TRUSTEE ON BEHALF OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST AND FOR THE REGISTERED HOLDERS OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2005-SD2, ASSET BACKED PASS-THROUGH CERTIFICATES Plaintiff v. SUSAN K. ZEYN Defendant(s)</p>	<p>NO: 2019-CV-0000744-CV</p> <p><b>ORDER</b></p> <p>FILED NOTIONARY 2020 JAN 23 P 1:31 CLERK OF COURTS COUNTY OF COLUM</p>
--	---

**ORDER**

AND NOW, this 23 day of May, 2020, upon consideration of Plaintiff's Motion for Postponement of Sheriff's sale it is hereby:

ORDERED that the Sheriff's sale currently scheduled for January 29, 2020, is extended two (2) months to the regularly scheduled Columbia County Sheriff Sale scheduled for March 25, 2020. No further advertising or additional notice to lienholders or Defendant(s) is required provided the postponement is announced at the Sheriff Sale.

BY THE COURT



J.



Michelle M. Zelina, Esq.\*\*  
Jenine R. Davey, Esq. \*\*,\*\*  
Steven D. Krol, Esq.  
Laura M. Egerman, Esq.  
Monika Pundalik, Esq.  
Lana Sukhman, Esq.\*  
Naser Selmanovic, Esq.  
Christopher Ford, Esq.\*  
Jennifer A. Stead, Esq.\*  
Aleisha Jennings, Esq.  
Jeffrey Grabowski, Esq.  
Amira Irfan, Esq.\*\*  
Micah Pakay, Esq.  
Shannon Dobel, Esq.\*\*  
Brandon Pack, Esq.\*#  
James DiMaggio, Esq.\*#  
Melissa Crotty, Esq.  
Zayln Bajor, Esq.\*#  
Marguerite Mounier-Wells, Esq.\*

Attorneys above are admitted in NJ  
\*Also admitted in NY  
\*\*Also admitted in FL  
\*#Also admitted in PA



133 GAITHER DRIVE, SUITE F  
MOUNT LAUREL, NJ 08054  
855-225-6906  
Facsimile 866-381-9549  
E-Mail: [PASales@rasnj.com](mailto:PASales@rasnj.com)

Richard M. Citron, Esq.  
Member of New Jersey Bar  
Member of Pennsylvania Bar  
Jim L. Robertson, Esq.  
Member of Texas Bar  
Everett L. Anschutz, Esq.  
Member of Texas Bar  
David J. Schneid, Esq.  
Member of Florida Bar

January 16, 2020

**VIA FACSIMILE 570-389-5625**

COLUMBIA County Sheriff's Office  
Attn: Real Estate Department

RE: HSBC BANK USA, N.A., AS TRUSTEE ON BEHALF OF ACE SECURITIES CORP.  
HOME EQUITY LOAN TRUST AND FOR THE REGISTERED HOLDERS OF ACE  
SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2005-SD2, ASSET  
BACKED PASS-THROUGH CERTIFICATES vs. SUSAN K. ZEYN  
Docket: 2019-CV-0000744-CV  
Property Address: 1675 HILLTOP ROAD F/K/A RR 3 BOX 481, CATAWISSA PA,  
17820  
Our File No.: 19-283413 - JeH

Dear Sir/Madam:

Please be advised our office represents Plaintiff in the above referenced matter. Plaintiff requests that the sale scheduled for 1/29/2020 is to be court order postponed until 3/25/2020.

Should you have any questions or concerns, please contact our office via telephone or via email at [PASales@rasnj.com](mailto:PASales@rasnj.com)

Very Truly Yours,

Jessica Hanlon  
Legal Assistant

19-283413 - JeH

Michelle M. Zelina, Esq.\*\*  
Jenine R. Davey, Esq. \*\*,\*\*  
Steven D. Krol, Esq.  
Laura M. Egerman, Esq.  
Monika Pundalik, Esq.  
Lana Sukhman, Esq.\*  
Naser Selmanovic, Esq.  
Christopher Ford, Esq.\*  
Jennifer A. Stead, Esq.\*  
Aleisha Jennings, Esq.  
Jeffrey Grabowski, Esq.  
Amira Irfan, Esq.\*\*  
Micah Pakay, Esq.  
Shannon Dohel, Esq.\*\*  
Brandon Pack, Esq.\*#  
James DiMaggio, Esq.\*#  
Melissa Crotty, Esq.  
Zayn Bajor, Esq.\*#  
Marguerite Mounier-Wells, Esq.\*

Attorneys above are admitted in NJ

\*Also admitted in NY

\*\*Also admitted in FL

\*#Also admitted in PA



133 GAITHER DRIVE, SUITE F  
MOUNT LAUREL, NJ 08054  
855-225-6906  
Facsimile 866-381-9549  
E-Mail: [PASales@rasnj.com](mailto:PASales@rasnj.com)

Richard M. Citron, Esq.  
Member of New Jersey Bar  
Member of Pennsylvania Bar  
Jim L. Robertson, Esq.  
Member of Texas Bar  
Everett L. Anschutz, Esq.  
Member of Texas Bar  
David J. Schneider, Esq.  
Member of Florida Bar

January 16, 2020

**VIA FACSIMILE 570-389-5625**

COLUMBIA County Sheriff's Office  
Attn: Real Estate Department

RE: HSBC BANK USA, N.A., AS TRUSTEE ON BEHALF OF ACE SECURITIES CORP.  
HOME EQUITY LOAN TRUST AND FOR THE REGISTERED HOLDERS OF ACE  
SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2005-SD2, ASSET  
BACKED PASS-THROUGH CERTIFICATES vs. SUSAN K. ZEYN  
Docket: 2019-CV-0000744-CV  
Property Address: 1675 HILLTOP ROAD F/K/A RR 3 BOX 481, CATAWISSA PA,  
17820  
Our File No.: 19-283413 - JeH

Dear Sir/Madam:

Please be advised our office represents Plaintiff in the above referenced matter. Plaintiff requests that the sale scheduled for 1/29/2020 is to be court order postponed until 3/25/2020.

Should you have any questions or concerns, please contact our office via telephone or via email at [PASales@rasnj.com](mailto:PASales@rasnj.com)

Very Truly Yours,

Jessica Hanlon  
Legal Assistant



19-283413 - JeH



FRI-42509 0314-5 ntcnfhr 19-04332  
Robert Spielman  
29 E Main St  
Ste D  
Bloomsburg, PA 17815-1485

019138 19138 1 AB 0.409 17815 1 4 8942-1-21134



Columbia County Sheriff  
35 W Main St  
Bloomsburg, PA 17815-1702

## Electronic Bankruptcy Noticing

### **Go Green!**

Sign up for electronic notices. FREE!  
Receive notices 24 X 7 and days faster  
than through US Mail.  
Try our new Email Link service.

To find out how, visit:

**<http://bankruptcynotices.uscourts.gov>**

**LOCAL BANKRUPTCY FORM 3015-1****IN THE UNITED STATES BANKRUPTCY COURT****FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**IN RE:  
**Susan K Zeyn**CHAPTER 13  
CASE NO. **5:19-bk-04332**☒ **ORIGINAL PLAN**☐ **AMENDED PLAN** (Indicate 1st, 2nd, 3rd, etc.)☐ **Number of Motions to Avoid Liens**☐ **Number of Motions to Value Collateral****CHAPTER 13 PLAN****NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

- 1 The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. ☐ Included ☒ Not Included
- 2 The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor. ☐ Included ☒ Not Included
- 3 The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G. ☐ Included ☒ Not Included

**YOUR RIGHTS WILL BE AFFECTED**

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

**1. PLAN FUNDING AND LENGTH OF PLAN.****A. Plan Payments From Future Income**

1. To date, the Debtor paid \$ 0 (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is **\$24,480.00**, plus other payments and property stated in § 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
11/19	10/24	408.00	0.00	408.00	24,480.00
				Total Payments:	\$24,480.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Post-petition Arrears to be Cured	Estimated Total to be paid in plan
PHH Mortgage Ice Center	1675 Hilltop Rd Catawissa, PA 17820 Columbia County No Appraisal - 100% Plan	\$18,000.00	\$0.00	\$18,000.00

**D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)**

☐ None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

**E. Secured claims for which a § 506 valuation is applicable. Check one.**

☐ None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

**F. Surrender of Collateral. Check one.**

☐ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

**G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.**

☐ None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

**3. PRIORITY CLAIMS.**

**A. Administrative Claims**

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

- a. In addition to the retainer of \$ 0.00 already paid by the Debtor, the amount of \$ 4,000.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c).
- b. \$ \_\_\_\_\_ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.  
Check one of the following two lines.

☐ None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

**B. Priority Claims (including, certain Domestic Support Obligations**

☐ None. If "None" is checked, the rest of § 3.B need not be completed or reproduced.

**C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one of the following two lines.**

☐ None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

**4. UNSECURED CLAIMS**

**A. Claims of Unsecured Nonpriority Creditors Specially Classified.**  
Check one of the following two lines.

☐ None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

**UNITED STATES BANKRUPTCY COURT**  
**MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

Susan K Zeyn,

**Debtor 1**

Chapter 13

Case No. 5:19-bk-04332-RNO

**Notice**

The confirmation hearing has been scheduled for Debtor 1 on the date indicated below.

A deadline of **January 1, 2020** has been set for objections to confirmation of the Plan. Any objections to confirmation of the Plan will be heard at this hearing. Counsel should be prepared to proceed with said hearing on any unresolved objections to the plan at this time.

United States Bankruptcy Court Courtroom #2, 197 South Main Street, Wilkes-Barre, PA 18701	Date: January 8, 2020 Time: 09:30 AM
--	---

A copy of the Plan can be obtained by accessing the case docket through PACER, or from the Bankruptcy Clerk's Office at the address listed below during normal business hours.

Initial requests for a continuance of hearing ( *L.B.F. 9013-3, Request to Continue Hearing/Trial with Concurrence* ) shall be filed with the Court. Requests received by the Court within twenty-four (24) hours of the hearing will not be considered except in emergency situations. Additional requests for continuance must be filed as a Motion.

Requests to participate in a hearing telephonically shall be made in accordance with L.B.R. 9074-1(a).

Electronic equipment, including cell phones, pagers, laptops, etc., will be inspected upon entering the Courthouse. These devices may be used in common areas and should be turned to silent operation upon entering the Courtroom and Chambers.

Photo identification is required upon entering the Courthouse.

**Address of the Bankruptcy Clerk's Office:**

274 Max Rosenn U.S. Courthouse  
197 South Main Street  
Wilkes-Barre, PA 18701  
(570) 831-2500

**For the Court:**

Terrence S. Miller  
Clerk of the Bankruptcy Court:  
By: Pamela Radginski, Deputy Clerk

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: November 20, 2019

ntcnfhrg (03/18)

Michelle M. Zelina, Esq. \*,+,#  
Jenine R. Davey, Esq. \*,#,+  
Steven D. Krol, Esq. \*  
David Neeren, Esq. \*,#  
Monika Pundalik, Esq. \*  
Naser Selmanovic, Esq. \*  
Brandon Pack, Esq. \*,#  
Jennifer A. Stead, Esq. \*,^  
Christopher Ford, Esq. \*  
Walter Gouldsbury, Esq. \*, ^, #, -  
Micah Pakay, Esq. \*  
Lana Sukhman, Esq. \*, ^  
James DiMaggio, Esq. \*, #  
Laura M. Egerman, Esq. \*  
Aleisha Jennings, Esq. \*  
Amira Irfan, Esq. \*, -, #  
Melissa Crotty, Esq. \*  
Robert Crawley, Esq. #  
Robert Flacco, Esq. #  
Harold Kaplan, Esq. \*, #  
Shauney Myers, Esq. #

\* Admitted in NJ  
+ Admitted in FL  
# Admitted in PA  
- Admitted in CA  
^ Admitted in NY



133 Gaither Dr., Suite F  
Mt. Laurel, NJ 08054  
855-225-6906  
Facsimile 866-381-9549  
E-Mail: PASales@rasnj.com

## COLUMBIA County Sheriff's Office

Re: HSBC BANK USA, N.A., AS TRUSTEE ON BEHALF OF ACE SECURITIES CORP.  
HOME EQUITY LOAN TRUST AND FOR THE REGISTERED HOLDERS OF ACE  
SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2005-SD2, ASSET  
BACKED PASS-THROUGH CERTIFICATES vs. SUSAN K. ZEYN  
COLUMBIA County; Docket No.: 2019-CV-0000744-CV

Dear Sir or Madam:

Enclosed please find a copy of the Notice of the Date of Continued Sheriff's Sale, and the  
Certificate of Filing for the above captioned matter.

Thank you for your assistance in this matter.

Very truly yours,

Jessica Hanlon,  
Legal Assistant

A handwritten signature in black ink, appearing to be 'JH' or 'Jessica Hanlon'.

Enclosures

cc: SUSAN K. ZEYN

\* Please be advised that this firm is a debt collector attempting to collect a debt. Any information received will be used for that purpose. If you have previously received a discharge in bankruptcy and this debt was not reaffirmed, this correspondence is not and should not be construed to be an attempt to collect a debt, but only enforcement of lien against property.



RAS CITRON, LLC  
ATTORNEYS FOR PLAINTIFF  
Robert Crawley, Esquire  
ID No. 319712  
133 Gaither Drive, Suite F  
Mt. Laurel, NJ 08054  
(855) 225-6906

HSBC BANK USA, N.A., AS TRUSTEE ON  
BEHALF OF ACE SECURITIES CORP.  
HOME EQUITY LOAN TRUST AND FOR  
THE REGISTERED HOLDERS OF ACE  
SECURITIES CORP. HOME EQUITY  
LOAN TRUST, SERIES 2005-SD2, ASSET  
BACKED PASS-THROUGH  
CERTIFICATES

Plaintiff

v.

SUSAN K. ZEYN

Defendant(s)

COURT OF COMMON PLEAS  
COLUMBIA COUNTY

NO: 2019-CV-0000744-CV

SCF

**NOTICE OF THE DATE OF CONTINUED SHERIFF'S SALE**

The Sheriff's Sale scheduled for **11/20/2019** for the above captioned matter has been continued  
until **1/29/2020 at 9:00am.**

Date: 11/7/2019

RAS Citron, LLC

By: 

Robert Crawley, Esq.  
ID No. 319712  
Attorney for Plaintiff

RAS CITRON, LLC  
ATTORNEYS FOR PLAINTIFF  
Robert Crawley, Esquire  
ID No. 319712  
133 Gaither Drive, Suite F  
Mt. Laurel, NJ 08054  
(855) 225-6906

HSBC BANK USA, N.A., AS TRUSTEE  
ON BEHALF OF ACE SECURITIES  
CORP. HOME EQUITY LOAN TRUST  
AND FOR THE REGISTERED HOLDERS  
OF ACE SECURITIES CORP. HOME  
EQUITY LOAN TRUST, SERIES 2005-  
SD2, ASSET BACKED PASS-THROUGH  
CERTIFICATES

Plaintiff

v. \*

SUSAN K. ZEYN

Defendant(s)

COURT OF COMMON PLEAS  
COLUMBIA COUNTY

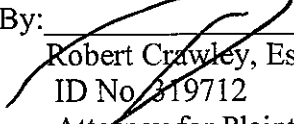
NO: 2019-CV-0000744-CV

**Certificate of Filing**

On this day, I filed with the Prothonotary of COLUMBIA County a copy of the NOTICE OF  
THE DATE OF CONTINUED SHERIFF'S SALE in the above-captioned matter.

RAS Citron, LLC

Date: 11/7/2019

By:   
Robert Crawley, Esq.  
ID No. 319712  
Attorney for Plaintiff

RAS CITRON, LLC  
ATTORNEYS FOR PLAINTIFF  
Robert Crawley, Esquire  
ID No. 319712  
133 Gaither Drive, Suite F  
Mt. Laurel, NJ 08054  
rcrawley@rasnj.com  
(855) 225-6906

HSBC BANK USA, N.A., AS TRUSTEE  
ON BEHALF OF ACE SECURITIES  
CORP. HOME EQUITY LOAN TRUST  
AND FOR THE REGISTERED HOLDERS  
OF ACE SECURITIES CORP. HOME  
EQUITY LOAN TRUST, SERIES 2005-  
SD2, ASSET BACKED PASS-THROUGH  
CERTIFICATES

Plaintiff,

v.

SUSAN K. ZEYN

Defendant(s)

COURT OF COMMON PLEAS  
COLUMBIA COUNTY

NO: 2019-CV-0000744-CV

**CERTIFICATE OF SERVICE**

I, Robert Crawley, Esquire hereby certify that true and correct copies of the foregoing Notice of the Date of Continued Sheriff's Sale and Certificate of Filing were served by regular mail on the person(s) on the date listed below.

SUSAN K. ZEYN  
1675 HILLTOP RD  
CATAWISSA, PA 17820

Date: 11/7/2019

RAS Citron, LLC

By:

Robert Crawley, Esq.

ID No. 319712

Attorney for Plaintiff

RAS CITRON, LLC  
ATTORNEYS FOR PLAINTIFF  
Robert Crawley, Esquire  
ID No. 319712  
133 Gaither Drive, Suite F  
Mt. Laurel, NJ 08054  
rcrawley@rasnj.com  
(855) 225-6906

HSBC BANK USA, N.A., AS TRUSTEE  
ON BEHALF OF ACE SECURITIES  
CORP. HOME EQUITY LOAN TRUST  
AND FOR THE REGISTERED HOLDERS  
OF ACE SECURITIES CORP. HOME  
EQUITY LOAN TRUST, SERIES 2005-  
SD2, ASSET BACKED PASS-THROUGH  
CERTIFICATES

Plaintiff.

v ,

SUSAN K. ZEYN

Defendant(s)

COURT OF COMMON PLEAS  
COLUMBIA COUNTY

NO: 2019-CV-0000744-CV

**CERTIFICATE OF COMPLIANCE**

I certify that this filing complies with the provisions of the *Case Records Public Access Policy of the Unified Judicial System of Pennsylvania: Case Records of the Appellate and Trial Court* that require filing confidential information and documents differently than non-confidential information and documents.

Date: \_\_\_\_\_

11/17/2019

RAS Citron, LLC

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

Robert Crawley, Esquire, Id. No. 319712  
Attorney for Plaintiff

Michelle M. Zelina, Esq.\*\*  
Jenine R. Davey, Esq. \*#,\*\*  
Steven D. Krol, Esq.  
Laura M. Egerman, Esq.  
Monika Pundalik, Esq.  
Lana Sukhman, Esq.\*  
Naser Selmanovic, Esq.  
Christopher Ford, Esq.\*  
Jennifer A. Stead, Esq.\*  
Aleisha Jennings, Esq.  
Jeffrey Grabowski, Esq.  
Amira Irfan, Esq.\*\*  
Micah Pakay, Esq.  
Shannon Dobel, Esq.\*\*  
Brandon Pack, Esq.\*#  
James DiMaggio, Esq.\*#  
Melissa Crotty, Esq.  
Zayln Bajor, Esq.\*#  
Marguerite Mounier-Wells, Esq.\*

Attorneys above are admitted in NJ  
\*Also admitted in NY  
\*\*Also admitted in FL  
\*#Also admitted in PA



133 GAITHER DRIVE, SUITE F  
MOUNT LAUREL, NJ 08054  
855-225-6906  
Facsimile 866-381-9549  
E-Mail: [PASales@rasnj.com](mailto:PASales@rasnj.com)

Richard M. Citron, Esq.  
Member of New Jersey Bar  
Member of Pennsylvania Bar  
Jim L. Robertson, Esq.  
Member of Texas Bar  
Everett L. Anschutz, Esq.  
Member of Texas Bar  
David J. Schneider, Esq.  
Member of Florida Bar

November 7, 2019

**VIA FACSIMILE 570-389-5625**

COLUMBIA County Sheriff's Office  
Attn: Real Estate Department

RE: HSBC BANK USA, N.A., AS TRUSTEE ON BEHALF OF ACE SECURITIES CORP.  
HOME EQUITY LOAN TRUST AND FOR THE REGISTERED HOLDERS OF ACE  
SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2005-SD2, ASSET  
BACKED PASS-THROUGH CERTIFICATES vs. SUSAN K. ZEYN  
Docket: 2019-CV-0000744-CV  
Property Address: 1675 HILLTOP ROAD F/K/A RR 3 BOX 481, CATAWISSA PA,  
17820  
Our File No.: 19-283413 - JeH

Dear Sir/Madam:

Please be advised our office represents Plaintiff in the above referenced matter. Plaintiff requests that the sale scheduled for 11/20/2019 be postponed until 1/29/2020.

Should you have any questions or concerns, please contact our office via telephone or via email at [PASales@rasnj.com](mailto:PASales@rasnj.com)

Very Truly Yours,

Jessica Hanlon  
Legal Assistant



19-283413 - JeH



**Information to identify the case:**

Debtor 1 **Susan K Zeyn**

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:19-bk-04332-RNO**

Social Security number or ITIN **184-58-7800**

EIN --

Social Security number or ITIN --

EIN --

Date case filed for chapter **13** **10/6/19****Official Form 309I****Notice of Chapter 13 Bankruptcy Case**

9/19

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Susan K Zeyn	
2. All other names used in the last 8 years		
3. Address	1675 Hilltop Rd Catawissa, PA 17820	
4. Debtor's attorney Name and address	Robert Spielman 29 E Main St Ste D Bloomsburg, PA 17815-1485	Contact phone 570 380-1072 Email: bobspielman@yahoo.com
5. Bankruptcy trustee Name and address	Charles J DeHart, III (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717 566-6097 Email: dehartstaff@pamd13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 274 Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open: Monday - Friday 9:00 AM to 4:00 PM Contact phone (570) 831-2500 Date: 10/7/19

**For more information, see page 2**

**Receiving Court Issued Orders and Notices by E-Mail:** (1) Anyone can register for the Electronic Bankruptcy Noticing program at [ebn.uscourts.gov](http://ebn.uscourts.gov). (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form ([www.pamb.uscourts.gov/debn-form](http://www.pamb.uscourts.gov/debn-form)), with the Clerk of Court. Both options are **FREE** and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.



RAS CITRON, LLC  
ATTORNEYS FOR PLAINTIFF  
Robert Crawley, Esquire  
ID No. 319712  
133 Gaither Drive, Suite F  
Mt. Laurel, NJ 08054  
rcrawley@rasnj.com  
(855) 225-6906

HSBC BANK USA, N.A., AS TRUSTEE  
ON BEHALF OF ACE SECURITIES  
CORP. HOME EQUITY LOAN TRUST  
AND FOR THE REGISTERED HOLDERS  
OF ACE SECURITIES CORP. HOME  
EQUITY LOAN TRUST, SERIES 2005-  
SD2, ASSET BACKED PASS-THROUGH  
CERTIFICATES

Plaintiff

v.

SUSAN K. ZEYN

Defendant(s)

COURT OF COMMON PLEAS  
COLUMBIA COUNTY

NO: 2019-CV-0000744-CV

COPY

**NOTICE OF THE DATE OF CONTINUED SHERIFF'S SALE**

The Sheriff's Sale scheduled for **10/09/2019** for the above captioned matter has been continued  
until **11/20/2019 at 9:00am.**

Date: 10/7/2019

RAS Citron, LLC

By: 

Robert Crawley, Esq.

ID No. 319712

Attorney for Plaintiff



RAS CITRON, LLC  
ATTORNEYS FOR PLAINTIFF  
Robert Crawley, Esquire  
ID No. 319712  
133 Gaither Drive, Suite F  
Mt. Laurel, NJ 08054  
rcrawley@rasnj.com  
(855) 225-6906

HSBC BANK USA, N.A., AS TRUSTEE  
ON BEHALF OF ACE SECURITIES  
CORP. HOME EQUITY LOAN TRUST  
AND FOR THE REGISTERED HOLDERS  
OF ACE SECURITIES CORP. HOME  
EQUITY LOAN TRUST, SERIES 2005-  
SD2, ASSET BACKED PASS-THROUGH  
CERTIFICATES

Plaintiff

v.

SUSAN K. ZEYN

Defendant(s)

COURT OF COMMON PLEAS  
COLUMBIA COUNTY

NO: 2019-CV-0000744-CV

**Certificate of Filing**

On this day, I filed 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: 10/7/2019

RAS Citron, LLC

By: 

Robert Crawley, Esq.  
ID No. 319712  
Attorney for Plaintiff

RAS CITRON, LLC  
ATTORNEYS FOR PLAINTIFF  
Robert Crawley, Esquire  
ID No. 319712  
133 Gaither Drive, Suite F  
Mt. Laurel, NJ 08054  
rcrawley@rasnj.com  
(855) 225-6906

HSBC BANK USA, N.A., AS TRUSTEE  
ON BEHALF OF ACE SECURITIES  
CORP. HOME EQUITY LOAN TRUST  
AND FOR THE REGISTERED HOLDERS  
OF ACE SECURITIES CORP. HOME  
EQUITY LOAN TRUST, SERIES 2005-  
SD2, ASSET BACKED PASS-THROUGH  
CERTIFICATES

Plaintiff

v.

SUSAN K. ZEYN

Defendant(s)

COURT OF COMMON PLEAS  
COLUMBIA COUNTY

NO: 2019-CV-0000744-CV

**CERTIFICATE OF SERVICE**

I, Robert Crawley, Esquire hereby certify that true and correct copies of the foregoing Notice of the Date of Continued Sheriff's Sale and Certificate of Filing were served by regular mail on the person(s) on the date listed below.

SUSAN K. ZEYN  
1675 HILLTOP RD  
CATAWISSA, PA 17820

Date: \_\_\_\_\_

10/7/2019

RAS Citron, LLC

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

Robert Crawley, Esq.  
ID No. 319712  
Attorney for Plaintiff

Michelle M. Zelina, Esq. \*,+,#  
Jenine R. Davey, Esq. \*,#,+  
Steven D. Krol, Esq. \*  
David Neeren, Esq. \*,#  
Monika Pundalik, Esq. \*  
Naser Selmanovic, Esq. \*  
Brandon Pack, Esq. \*,#  
Jennifer A. Stead, Esq. \*,^  
Christopher Ford, Esq. \*  
Walter Gouldsbury, Esq. \*, ^, #, -  
Micah Pakay, Esq. \*  
Lana Sukhman, Esq. \*,^  
James DiMaggio, Esq. \*,#  
Laura M. Egerman, Esq. \*  
Aleisha Jennings, Esq. \*  
Amira Irfan, Esq. \*,+,#  
Melissa Crotty, Esq. #  
Robert Crawley, Esq. #  
Robert Flacco, Esq. #  
Harold Kaplan, Esq. \*,#  
Lauren Karl, Esq. \*,#  
Shanney Myers, Esq. #

\* Admitted in NJ  
+ Admitted in FL  
# Admitted in PA  
- Admitted in CA  
^ Admitted in NY



133 Gaither Dr., Suite F  
Mt. Laurel, NJ 08054  
855-225-6906  
Facsimile 866-381-9549  
E-Mail: PASales@rasnj.com

## COLUMBIA County Sheriff's Office

Re: HSBC BANK USA, N.A., AS TRUSTEE ON BEHALF OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST AND FOR THE REGISTERED HOLDERS OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2005-SD2, ASSET BACKED PASS-THROUGH CERTIFICATES v. SUSAN K. ZEYN  
COLUMBIA County, Docket No.: 2019-CV-0000744-CV

Dear Sir or Madam:

Enclosed please find a copy of the Notice of the Date of Continued Sheriff's Sale, and the Certificate of Filing for the above captioned matter.

Thank you for your assistance in this matter.

Very truly yours,

Jessica Hanlon,  
Legal Assistant

Enclosures

cc: SUSAN K. ZEYN

\* Please be advised that this firm is a debt collector attempting to collect a debt. Any information received will be used for that purpose. If you have previously received a discharge in bankruptcy and this debt was not reaffirmed, this correspondence is not and should not be construed to be an attempt to collect a debt, but only enforcement of lien against property.

Michelle M. Zelina, Esq.\*\*  
Jenine R. Davey, Esq. \*#,\*\*  
Steven D. Krol, Esq.  
Laura M. Egerman, Esq.  
Monika Pundalik, Esq.  
Lana Sukhman, Esq.\*  
Naser Selmanovic, Esq.  
Christopher Ford, Esq.\*  
Jennifer A. Stead, Esq.\*  
Aleisha Jennings, Esq.  
Jeffrey Grabowski, Esq.  
Amira Irfan, Esq.\*\*  
Micah Pakay, Esq.  
Shannon Dobel, Esq.\*\*  
Brandon Pack, Esq.\*#  
James DiMaggio, Esq.\*#  
Melissa Crotty, Esq.  
Zayn Bajor, Esq.\*#  
Marguerite Mounier-Wells, Esq.\*

Attorneys above are admitted in NJ

\*Also admitted in NY

\*\*Also admitted in FL

\*#Also admitted in PA



133 GAITHER DRIVE, SUITE F  
MOUNT LAUREL, NJ 08054  
855-225-6906  
Facsimile 866-381-9549  
E-Mail: [PASales@rasnj.com](mailto:PASales@rasnj.com)

Richard M. Citron, Esq.  
Member of New Jersey Bar  
Member of Pennsylvania Bar  
Jim L. Robertson, Esq.  
Member of Texas Bar  
Everett L. Anschutz, Esq.  
Member of Texas Bar  
David J. Schneid, Esq.  
Member of Florida Bar

October 7, 2019

**VIA FACSIMILE 570-389-5625**

COLUMBIA County Sheriff's Office  
Attn: Real Estate Department

RE: HSBC BANK USA, N.A., AS TRUSTEE ON BEHALF OF ACE SECURITIES CORP.  
HOME EQUITY LOAN TRUST AND FOR THE REGISTERED HOLDERS OF ACE  
SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2005-SD2, ASSET  
BACKED PASS-THROUGH CERTIFICATES vs. SUSAN K. ZEYN  
-Docket: 2019-CV-0000744-CV  
Property Address: 1675 HILLTOP ROAD F/K/A RR 3 BOX 481, CATAWISSA PA,  
17820  
Our File No.: 19-283413 - JeH

Dear Sir/Madam:

Please be advised our office represents Plaintiff in the above referenced matter. Plaintiff requests that the sale scheduled for 10/09/2019 be postponed until 11/20/2019.

Should you have any questions or concerns, please contact our office via telephone or via email at [PASales@rasnj.com](mailto:PASales@rasnj.com)

Very Truly Yours,

Jessica Hanlon  
Legal Assistant



19-283413 - JeH



United States Bankruptcy Court  
Middle District of Pennsylvania**Notice of Bankruptcy Case Filing**

A bankruptcy case concerning the debtor(s) listed below was filed under Chapter 13 of the United States Bankruptcy Code, entered on 10/06/2019 at 8:20 PM and filed on 10/06/2019.



**Susan K Zeyn**  
1675 Hilltop Rd  
Catawissa, PA 17820  
SSN / ITIN: xxx-xx-7800

The case was filed by the debtor's attorney:

**Robert Spielman**  
29 E Main St  
Ste D  
Bloomsburg, PA 17815-1485  
570 380-1072

The case was assigned case number 5:19-bk-04332.

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

To view the bankruptcy petition and other documents filed in this case, please visit the following Internet link: <http://www.pamb.uscourts.gov/> You must first register at this web site: <http://pacer.psc.uscourts.gov/> There is no registration fee. However, the Judicial Conference of the United States has established a fee for access to information in PACER. All registered users will be charged as follows: Use of the PACER system will generate a .10 per page charge, and Audio files of court hearings retrieved via PACER will generate a 2.40 per file charge. Public access computer terminals are also available at the Clerk's Office's two locations, 9:00 am to 4:00 pm, M-F (closed on all federal holidays): Max Rosenn US Courthouse, 197 South Main Street, Wilkes-Barre, PA 18701 and Ronald Reagan Federal Building and Courthouse, 228 Walnut Street, Harrisburg, PA 17101.

You may be a creditor of the debtor. If so, you will receive an additional notice from the court setting forth important deadlines.

**Terrence S. Miller**  
Clerk, U.S. Bankruptcy Court

<b>PACER Service Center</b>			
<b>Transaction Receipt</b>			
10/06/2019 20:27:15			
<b>PACER Login:</b>	rp0157:2625911:0	<b>Client Code:</b>	

# SHERIFF'S SALE COST SHEET

19-744

NO. \_\_\_\_\_ vs. Zeyn  
ED NO. \_\_\_\_\_ JD DATE/TIME OF SALE \_\_\_\_\_

DOCKET/RETURN	\$15.00	
SERVICE PER DEF.	\$ <u>135.00</u>	
LEVY (PER PARCEL	\$15.00	
MAILING COSTS	\$ <u>24.00</u>	
ADVERTISING SALE BILLS & COPIES	\$17.50	
ADVERTISING SALE (NEWSPAPER)	\$15.00	
MILEAGE	\$ <u>16.00</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>4.50</u>	
NOTARY	\$ <u>10.00</u>	
TOTAL *****		\$ <u>362.00</u>

WEB POSTING	\$150.00	
PRESS ENTERPRISE INC.	\$ <u>298.00</u>	
SOLICITOR'S SERVICES	\$100.00	
TOTAL *****		\$ <u>323.00</u>

PROTHONOTARY (NOTARY)	\$10.00	
RECORDER OF DEEDS	\$ <u>71.75</u>	
TOTAL *****		\$ <u>81.75</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>.00</u>

SURCHARGE FEE (DSTE)	\$ <u>100.00</u>	
MISC. _____	\$	
_____	\$	
TOTAL *****		\$ <u>0</u>

TOTAL COSTS (OPENING BID) \$ 3779.75

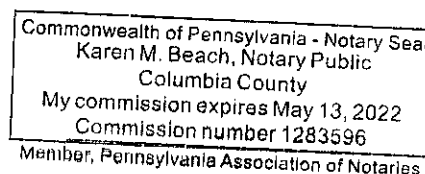
STATE OF PENNSYLVANIA  
COUNTY OF COLUMBIA } SS

James T. Micklow 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 September 18, 25 & October 2, 2019 and 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.

.....*James T. Micklow*.....

Sworn and subscribed to before me this 3<sup>rd</sup> day of October 2019.....

.....*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.

.....

RAS CITRON, LLC  
Attorneys for Plaintiff  
Robert Crawley Esq., Id No: 319712  
133 Gaither Drive, Suite F  
Mt. Laurel, NJ 08054  
855-225-6906

HSBC BANK USA, N.A., AS TRUSTEE ON BEHALF  
OF ACE SECURITIES CORP. HOME EQUITY LOAN  
TRUST AND FOR THE REGISTERED HOLDERS OF  
ACE SECURITIES CORP. HOME EQUITY LOAN  
TRUST, SERIES 2005-SD2, ASSET BACKED PASS-  
THROUGH CERTIFICATES  
Plaintiff

v.

SUSAN K. ZEYN  
Defendant(s)

COURT OF COMMON PLEAS  
COLUMBIA COUNTY

NO: 2019-CV-0000744-CV

2019-ED-91

MORTGAGE FORECLOSURE

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

Plaintiff, by and through its undersigned counsel, says that:

1. On August 14, 2019, a copy of the Notice of Sheriff's Sale of Real Property was served upon the defendant by a private process server. A copy of the service return is attached hereto and made part hereof as Exhibit "A."
2. On August 7, 2019, a copy of the Notice of Sheriff's Sale was served upon lien holders of record and interested parties by ordinary mail. A copy of the certificate of mailing is attached hereto and made part hereof as Exhibit "B."
3. If service was by Order of Court, then proof of compliance with said Order is attached hereto as Exhibit "C."


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:

RAS Citron, LLC

9/11/2019

  
Robert Crawley, Esquire  
Attorney ID No. 319712





RAS Citron, LLC  
Robert Crawley Id No: 319712  
133 Gaither Drive, Suite F  
Mt. Laurel, NJ 08054  
855-225-6906

Attorneys for Plaintiff

HSBC BANK USA, N.A., AS TRUSTEE ON BEHALF  
OF ACE SECURITIES CORP. HOME EQUITY LOAN  
TRUST AND FOR THE REGISTERED HOLDERS OF  
ACE SECURITIES CORP. HOME EQUITY LOAN  
TRUST, SERIES 2005-SD2, ASSET BACKED PASS-  
THROUGH CERTIFICATES

Plaintiff

v.

SUSAN K. ZEYN  
Defendant(s)

COURT OF COMMON PLEAS  
COLUMBIA COUNTY

NO: 2019-CV-0000744-CV

2019-ED-91

**AFFIDAVIT PURSUANT TO RULE 3129.1**

HSBC BANK USA, N.A., AS TRUSTEE ON BEHALF OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST AND FOR THE REGISTERED HOLDERS OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2005-SD2, ASSET BACKED PASS-THROUGH CERTIFICATES, Plaintiff in the above action, by the undersigned attorney, RAS CITRON, LLC sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at 1675 HILLTOP ROAD F/K/A RR 3 BOX 481 CATAWISSA, PA 17820.

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

Susan K. Zeyn  
1675 Hilltop Road f/k/a RR 3 Box 481  
Catawissa, PA 17820

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

Susan K. Zeyn  
1675 Hilltop Road f/k/a RR 3 Box 481  
Catawissa, PA 17820

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

None



19-283413 - HeC



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

HSBC BANK USA, N.A., AS TRUSTEE ON BEHALF OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST AND FOR THE REGISTERED HOLDERS OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2005-SD2, ASSET BACKED PASS-THROUGH CERTIFICATES

One Mortgage Way  
Mt. Laurel, NJ 08054

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

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  
11 W. Main Street, County Annex  
Bloomsburg, PA 17815

Columbia County Domestic Relations Section  
11 W. Main Street  
Bloomsburg, PA 17815

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

Tenants/Occupants  
1675 Hilltop Road f/k/a RR 3 Box 481  
Catawissa, PA 17820

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:

Penn Dot  
Keystone Building  
400 North Street  
Harrisburg, PA 17120

Franklin Township  
313 Mt. Zion Road  
Catawissa, PA 17820

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

By: 

RAS Citron, LLC - Attorneys for Plaintiff  
Robert Crawley Id No: 319712  
133 Gaither Drive, Suite F  
Mt. Laurel, NJ 08054  
855-225-6906

RAS CITRON, LLC  
Attorneys for Plaintiff  
133 Gaither Drive, Suite F  
Mt. Laurel, NJ 08054  
855-225-6906

HSBC BANK USA, N.A., AS TRUSTEE ON BEHALF  
OF ACE SECURITIES CORP. HOME EQUITY LOAN  
TRUST AND FOR THE REGISTERED HOLDERS OF  
ACE SECURITIES CORP. HOME EQUITY LOAN  
TRUST, SERIES 2005-SD2, ASSET BACKED PASS-  
THROUGH CERTIFICATES  
Plaintiff

v.

SUSAN K. ZEYN  
Defendant(s)

COURT OF COMMON PLEAS  
COLUMBIA COUNTY

NO: 2019-CV-0000744-CV

MORTGAGE FORECLOSURE

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

**TO: ALL PARTIES IN INTEREST AND CLAIMANTS**

**Owner(s):** SUSAN K. ZEYN

**Property:** 1675 HILLTOP ROAD F/K/A RR 3 BOX 481 CATAWISSA, PA 17820

**Improvements:** RESIDENTIAL DWELLING

**Judgment amount:** \$112759.38

The above captioned property is scheduled to be sold at the COLUMBIA County Sheriff's Sale on October 09, 2019 at 09:00AM, 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.

If the sale is set aside for any reason, the purchaser shall be entitled only to a return of the deposit paid. The purchaser shall have no further recourse against the mortgagor, the mortgagee, or the mortgagee's attorney.

If you have any questions regarding the type of lien or the effect of the Sheriff's sale upon your lien, we urge you to **CONTACT YOUR OWN ATTORNEY** as we are not permitted to give you legal advice.

<b>Name and Address of Sender</b> RAS Citron, LLC 133 Gaither Drive, Suite F Mt. Laurel, NJ 08054 <b>Henni Crommarty</b>		<input type="checkbox"/> Registered <input type="checkbox"/> Insured <input type="checkbox"/> COD <input type="checkbox"/> Certified		<input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Int'l Recorded Del. <input type="checkbox"/> Express Mail		<input type="checkbox"/> 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.		Postmark and Date of Receipt		
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	Ret. Del. Fee Remarks
1	2019-CV-0000744-CV	Columbia County Tax Claim Bureau 11 W. Main Street, County Annex, Bloomsburg, PA 17815										
2	<b>Added 41</b>	Columbia County Domestic Relations Section 11 W. Main Street, Bloomsburg, PA 17815										
3	10/09/2019	Commonwealth of PA, Department of Revenue Bureau of Compliance, P.O. Box 281230 Harrisburg, PA 17128-1230										
4		Tenants/Occupants 1675 Hilltop Road fl/a RR 3 Box 481, Catawissa, PA 17820										
5		Penn Dot Keystone Building, 400 North St, Harrisburg, PA 17120										
6		Franklin Township 313 Mt. Zion Road, Catawissa, PA 17820										
7												
8												
9												
10												
11												
12												
13												
Total number of Pieces Listed by Sender <b>6</b>		Total Number of Pieces Received at Post Office <i>6</i>	Postmaster, Per (Name of Receiving Employee) <i>g</i>		The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of lost or damaged documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per shipment. 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 3877, February 1994			Form Must be Completed by Typewriter, Ink or Ball Point Pen									



**Exhibit B**

Susan K. Zeyn - RAS #19-283413 (Columbia County)

HSBC Bank USA, N.A. as Trustee, et. al., Plaintiff(s)  
vs.  
Susan K. Zeyn, 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 #: 154816-0001

## AFFIDAVIT OF SERVICE -- Individual

Service of Process on:

**RAS CITRON LLC**  
Ms. Henrietta Crommarty  
133 Gaither Dr., Ste. F  
Mount Laurel, NJ 08054

--Susan K. Zeyn  
Court Case No. Columbia Co 2019-CV-0000744-CV

State of: Pa ss.

County of: Berks

Name of Server: Denise Hinkle, 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 14 day of August, 20 19, at 755 o'clock P M

Place of Service: at 1675 Hilltop Road aka RR 3 Box 481, in Catawissa, PA 17820

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

Service of Process on: A true and correct copy of the aforesaid document(s) was served on:  
Susan K. Zeyn

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 Susan K. Zeyn 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 F; Skin Color White; Hair Color Brown; Facial Hair \_\_\_\_\_  
Approx. Age 48; Approx. Height 5'4"; Approx. Weight 325

☒ 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.

Denise Hinkle  
Signature of Server

**APS International, Ltd.**

Subscribed and sworn to before me this  
15 day of Aug, 20 19

Notary Public (Commission Expires)

COMMONWEALTH OF PENNSYLVANIA  
NOTARIAL SEAL  
Eric M. Afflerbach, Notary Public  
Washington Twp, Berks County  
My commission expires November 18, 2021

# Exhibit A

RAS Citron, LLC  
Robert Crawley, Esq. ID No. 319712  
133 Gaither Drive, Suite F  
Mt. Laurel, NJ 08054  
855-225-6906  
[rcrawley@rasnj.com](mailto:rcrawley@rasnj.com)

Attorneys for Plaintiff

HSBC BANK USA, N.A., AS TRUSTEE ON  
BEHALF OF ACE SECURITIES CORP. HOME  
EQUITY LOAN TRUST AND FOR THE  
REGISTERED HOLDERS OF ACE SECURITIES  
CORP. HOME EQUITY LOAN TRUST, SERIES  
2005-SD2, ASSET BACKED PASS-THROUGH  
CERTIFICATES  
Plaintiff

COURT OF COMMON PLEAS  
COLUMBIA COUNTY

NO: 2019-CV-0000744-CV

v.

SUSAN K. ZEYN  
Defendant(s)

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

**TO: SUSAN K. ZEYN**

1675 HILLTOP ROAD F/K/A RR 3 BOX 481 CATAWISSA, PA 17820

**\*\*\*PLEASE BE ADVISED THAT THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION RECEIVED WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY AND THIS DEBT WAS NOT REAFFIRMED, THIS CORRESPONDENCE IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF A LIEN AGAINST PROPERTY\*\*\***

Your house (real estate) at 1675 HILLTOP ROAD F/K/A RR 3 BOX 481 CATAWISSA, PA 17820 is scheduled to be sold at the Sheriff's Sale on **October 9, 2019 at 9:00 AM** at the **Columbia County Courthouse 35 West Main Street, Bloomsburg, PA 17815**, to enforce the court judgment of **\$112,759.38**, obtained by Plaintiff above (the mortgagee) against you. If the sale is postponed, the new date will be announced at the time of 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 payments, late charges, costs and attorney's fees due. To find out how much you must pay, you may call: 855-225-6906.
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 855-225-6906.
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 855-225-6906.
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 the 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.**

Pennsylvania Lawyer Referral Service  
Pennsylvania Bar Association  
PO Box 186  
Harrisburg, PA 17108  
800-692-7375

**Exhibit A**



# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff



Earl D. Mordan, Jr.  
Chief Deputy

HSBC BANK USA, N.A.  
vs.  
SUSAN K ZEYN

Case Number  
2019CV744

## SHERIFF'S RETURN OF SERVICE

09/04/2019 12:30 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 1675 HILLTOP ROAD, CATAWISSA, PA 17820.

  
SCOTT MAYERNICK, DEPUTY

SO ANSWERS,

  
TIMOTHY T. CHAMBERLAIN, SHERIFF

September 05, 2019

COMMONWEALTH OF PENNSYLVANIA  
NOTARIAL SEAL  
SARAH JANE KLINGAMAN, NOTARY PUBLIC  
TOWN OF BLOOMSBURG, COLUMBIA COUNTY  
MY COMMISSION EXPIRES OCT. 4, 2020

NOTARY

Affirmed and subscribed to before me this

5TH day of SEPTEMBER, 2019

Plaintiff Attorney: RAS CITRON LLC, 133 GAITHER DRIVE, SUITE F, MT. LAUREL, NJ 08054

(c) CountySuite Sheriff, Teleosoft, Inc.

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff

Earl D. Mordan, Jr.  
Chief Deputy



HSBC BANK USA, N.A.  
vs.  
ZEYN, SUSAN K

Case Number  
2019CV744

## SERVICE COVER SHEET

**Service Details:**

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

**Zone:**

**Manner:** < Not Specified >

**Expires:**

**Warrant:**

**Notes:** SALE DATE & TIME: 10/09/2019 AT 9:00 AM  
SHERIFF'S SALE BILL

**Serve To:**

**Name:** (POSTING)

**Primary Address:** 1675 HILLTOP ROAD  
CATAWISSA, PA 17820

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

**Alternate Address:**

**Phone:**

**Final Service:**

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

**Adult In Charge:**

**Relation:**

**Date:** 9-4-19

**Time:** 12:30

**Deputy:** 3

**Mileage:**

**Attorney / Originator:**

**Name:** RAS CITRON LLC

**Phone:**

**Service Attempts:**

**Date:**

**Time:**

**Mileage:**

**Deputy:**

**Service Attempt Notes:**

1.

2.

3.

4.

5.

6.

(POSTING)

2019CV744

1675 HILLTOP ROAD, CATAWISSA, PA 17820

NO EXPIRATION

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff

Earl D. Mordan, Jr.  
Chief Deputy

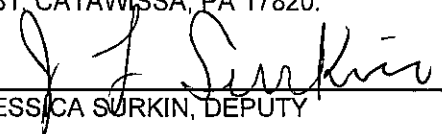


HSBC BANK USA, N.A.  
vs.  
SUSAN K ZEYN

Case Number  
2019CV744

## SHERIFF'S RETURN OF SERVICE

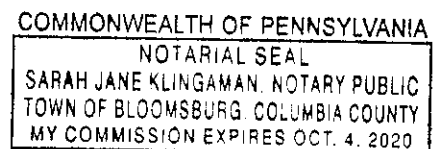
08/05/2019 03:15 PM - DEPUTY JESSICA SURKIN, BEING DULY SWORN ACCORDING TO LAW, SERVED THE REQUESTED NOTICE OF SALE, WRIT OF EXECUTION AND DEBTOR'S RIGHTS BY "PERSONALLY" HANDING A TRUE COPY TO A PERSON REPRESENTING THEMSELVES TO BE THE DEFENDANT, TO WIT: SUSAN K ZEYN AT 1675 HILLTOP ROAD, R.D #3 BOX 481, CATAWISSA, PA 17820.

  
JESSICA SURKIN, DEPUTY

SO ANSWERS,

  
TIMOTHY T. CHAMBERLAIN, SHERIFF


August 06, 2019



NOTARY

Affirmed and subscribed to before me this

6TH day of AUGUST, 2019



Plaintiff Attorney: RAS CITRON LLC, 133 GAITHER DRIVE, SUITE F, MT. LAUREL, NJ 08054

©2019 County of Columbia Sheriff's Office - All Rights Reserved

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff



Earl D. Mordan, Jr.  
Chief Deputy

HSBC BANK USA, N.A.  
vs.  
ZEYN, SUSAN K

Case Number  
2019CV744

## SERVICE COVER SHEET

### Service Details:

Category: Real Estate Sale - Sale Notice

Zone: 91

Manner: < Not Specified >

Expires:

Warrant:

Notes: SALE DATE & TIME: 10/09/2019 AT 9:00 AM  
PLAINTIFF NOTICE OF SHERIFF'S SALE AND DEBTOR'S RIGHTS

### Serve To:

Name: SUSAN K ZEYN

Primary Address: 1675 HILLTOP ROAD  
R.D #3 BOX 481  
CATAWISSA, PA 17820

Phone: DOB:

Alternate Address:

Phone:

### Final Service:

Served: Personally Adult In Charge · Posted · Other

Adult In Charge:

Relation:

Date: 8/5/19

Time: 3:15

Deputy: 8

Mileage:

### Attorney / Originator:

Name: RAS CITRON LLC

Phone:

### Service Attempts:

Date:	7/25/19	7/29/19				
Time:	10:26	2:30				
Mileage:						
Deputy:	8	8				

### Service Attempt Notes:

1. 4/c Dogs still inside
2. No one home 1 dog outside
- 3.
- 4.
- 5.
- 6.

ZEYN, SUSAN K

2019CV744

1675 HILLTOP ROAD, RD #3 BOX 481, CATAWISSA, PA 1 NO EXPIRATION

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

REAL ESTATE TAX CERTIFICATION

Date: 07/25/2019

Fee: \$5.00

Cert. NO: 35645

ZEYN SUSAN K  
1675 HILLTOP RD  
CATAWISSA PA 17820

District: FRANKLIN TWP  
Deed: 0465 -0145  
Location: 1675 HILLTOP RD  
Parcel Id:16 -05 -012-02,000

Assessment: 34,008  
Balances as of 07/25/2019

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

By: COLUMBIA County SHERIFF 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

2019 - REAL ESTATE

As of Date: 07/25/2019 08:50:28 AM

Owner: ZEYN SUSAN K

1675 HILLTOP RD

CATAWISSA PA 17820

Municipality: FRANKLIN TWP

Parcel #: 16 -05 -012-02,000

Property Desc:

<u>Bill #</u>		<u>Discount:</u>		<u>Face:</u>		<u>Penalty:</u>	
		<u>Amount</u>	<u>Due Date</u>	<u>Amount</u>	<u>Due Date</u>	<u>Amount</u>	<u>Due Date</u>
018370	F	\$33.33	04/30/2019	\$34.01	06/30/2019	\$35.71	08/31/2019
		Discount Payment		04/17/2019		\$33.33	
018370	G	\$379.44	04/30/2019	\$387.18	06/30/2019	\$425.90	08/31/2019
		Discount Payment		04/17/2019		\$379.44	
018370	S	\$33.33	04/30/2019	\$34.01	06/30/2019	\$37.41	08/31/2019
		Discount Payment		04/17/2019		\$33.33	
018370	R	\$99.98	04/30/2019	\$102.02	06/30/2019	\$107.12	08/31/2019
		Discount Payment		04/17/2019		\$99.98	
Totals:		\$546.08		\$557.22		\$606.14	

Total Paid To Date:

\$546.08

SRE

Signature

725-19

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.

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff

Earl D. Mordan, Jr.  
Chief Deputy

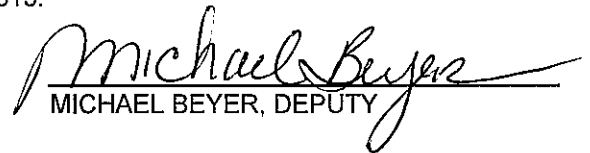


HSBC BANK USA, N.A.  
vs.  
SUSAN K ZEYN

Case Number  
2019CV744

## SHERIFF'S RETURN OF SERVICE

07/25/2019 04:11 PM - 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: SUSAN K ZEYN AT THE COLUMBIA COUNTY SHERIFF'S OFFICE, P.O. BOX 380, BLOOMSBURG, PA 17815.

  
MICHAEL BEYER, DEPUTY

SO ANSWERS,

  
TIMOTHY T. CHAMBERLAIN, SHERIFF


July 25, 2019

COMMONWEALTH OF PENNSYLVANIA  
NOTARIAL SEAL  
SARAH JANE KLINGAMAN, NOTARY PUBLIC  
TOWN OF BLOOMSBURG, COLUMBIA COUNTY  
MY COMMISSION EXPIRES OCT. 4, 2020

NOTARY

Affirmed and subscribed to before me this

25TH day of JULY, 2019



Plaintiff Attorney: RAS CITRON LLC, 133 GAITHER DRIVE, SUITE F, MT. LAUREL, NJ 08054

100 Columbia County Sheriff, Tellicoott, Inc.

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff



Earl D. Mordan, Jr.  
Chief Deputy

HSBC BANK USA, N.A.  
vs.  
ZEYN, SUSAN K

Case Number  
2019CV744

## SERVICE COVER SHEET

### Service Details:

Category: Real Estate Sale - Sale Notice

Zone: 91

Manner: < Not Specified >

Expires:

Warrant:

Notes: SALE DATE & TIME: 10/09/2019 AT 9:00 AM  
PLAINTIFF NOTICE OF SHERIFF'S SALE AND DEBTOR'S RIGHTS

### Serve To:

Name: OCCUPANT

Primary Address: 1675 HILLTOP ROAD  
CATAWISSA, PA 17820

Phone: DOB:

Alternate Address:

Phone:

### Final Service:

Served: Personally · Adult In Charge · Posted · Other

Adult In Charge: Susan Zeyn

Relation: DEF

Date: 7/25/19

Time: 4:10p

Deputy: 5

Mileage:

### Attorney / Originator:

Name: RAS CITRON LLC

Phone:

### Service Attempts:

Date:	7/25/19					
Time:	8:24					
Mileage:						
Deputy:	8					

### Service Attempt Notes:

1. 4/C

2.

3.

4.

5.

6.

OCCUPANT

2019CV744

1675 HILLTOP ROAD, CATAWISSA, PA 17820

NO EXPIRATION



RAS Citron, LLC  
Robert Crawley, Esq. ID No. 319712  
133 Gaither Drive, Suite F  
Mt. Laurel, NJ 08054  
855-225-6906  
rcrawley@rasnj.com

Attorneys for Plaintiff

HSBC BANK USA, N.A., AS TRUSTEE ON  
BEHALF OF ACE SECURITIES CORP. HOME  
EQUITY LOAN TRUST AND FOR THE  
REGISTERED HOLDERS OF ACE  
SECURITIES CORP. HOME EQUITY LOAN  
TRUST, SERIES 2005-SD2, ASSET BACKED  
PASS-THROUGH CERTIFICATES

Plaintiff

v.

SUSAN K. ZEYN  
Defendant(s)

COURT OF COMMON PLEAS  
COLUMBIA COUNTY

NO: 2019-CV-0000744-CV

2019 - ED - 91

**AFFIDAVIT PURSUANT TO RULE 3129.1**

**HSBC BANK USA, N.A., AS TRUSTEE ON BEHALF OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST AND FOR THE REGISTERED HOLDERS OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2005-SD2, ASSET BACKED PASS-THROUGH CERTIFICATES**, Plaintiff in the above action, by the undersigned attorney, **RAS CITRON, LLC** sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at **1675 HILLTOP ROAD F/K/A RR 3 BOX 481 CATAWISSA, PA 17820**.

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

Susan K. Zeyn  
1675 Hilltop Road F/K/A RR 3 Box 481 Catawissa, PA 17820

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

Susan K. Zeyn  
1675 Hilltop Road F/K/A RR 3 Box 481 Catawissa, PA 17820

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

None

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

HSBC Bank USA, N.A., As Trustee on Behalf of Ace Securities Corp. Home Equity Loan Trust and for The Registered Holders of Ace Securities Corp. Home Equity Loan Trust, Series 2005-SD2, Asset Backed Pass-Through Certificates  
One Mortgage Way, Mt. Laurel, NJ 08054

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

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  
11 West Main Street, Bloomsburg, PA 17815

Columbia County Tax Claim Bureau  
11 W Main Street, Main Street County Annex, Bloomsburg, PA 17815

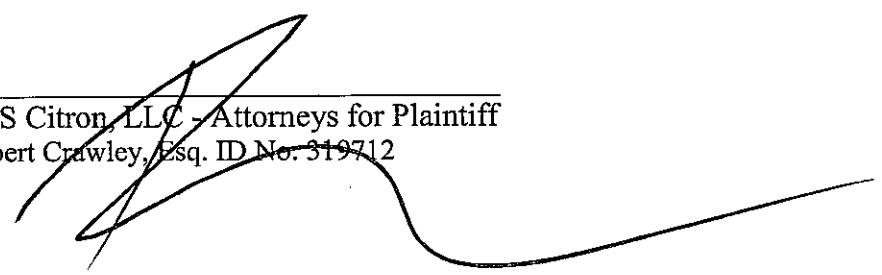
Commonwealth of PA, Department of Revenue  
Bureau of Compliance, P.O. Box 281230, Harrisburg, PA 17128-1230

Tenants/Occupants  
1675 Hilltop Road F/K/A RR 3 Box 481 Catawissa, PA 17820

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:

None

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

By:   
RAS Citron, LLC - Attorneys for Plaintiff  
Robert Crawley, Esq. ID No. 319712

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

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  
11 West Main Street, Bloomsburg, PA 17815

Columbia County Tax Claim Bureau  
11 W Main Street, Main Street County Annex, Bloomsburg, PA 17815

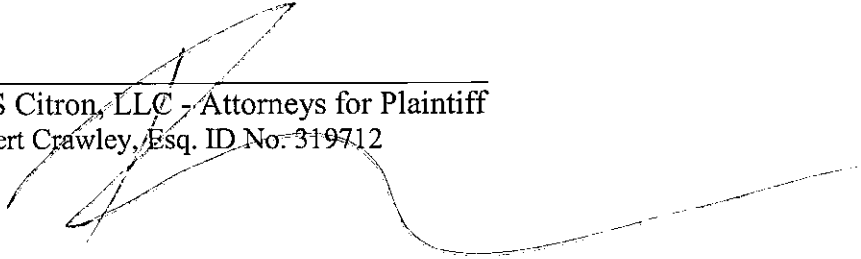
Commonwealth of PA, Department of Revenue  
Bureau of Compliance, P.O. Box 281230, Harrisburg, PA 17128-1230

Tenants/Occupants  
1675 Hilltop Road F/K/A RR 3 Box 481 Catawissa, PA 17820

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:

None

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

By:   
RAS Citron, LLC - Attorneys for Plaintiff  
Robert Crawley, Esq. ID No. 319712

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff



Earl D. Mordan, Jr.  
Chief Deputy

HSBC BANK USA, N.A.  
vs.  
ZEYN, SUSAN K

Case Number  
2019CV744

## SERVICE COVER SHEET

### Service Details:

Category: Real Estate Sale - Sale Notice

Zone: 91

Manner: < Not Specified >

Expires:

Warrant:

Notes: SALE DATE & TIME: 10/09/2019 AT 9:00 AM  
PLAINTIFF NOTICE OF SHERIFF'S SALE AND DEBTOR'S RIGHTS

### Serve To:

Name: SOUTHERN COLUMBIA SCHOOL DISTRICT

Primary Address: 800 SOUTHERN DRIVE  
CATAWISSA, PA 17820

Phone: DOB:

Alternate Address:

Phone:

### Final Service:

Served: Personally Adult In Charge · Posted · Other

Adult In Charge: Adriane Halon

Relation: Clerk

Date: 7/25/19 Time: 8:40

Deputy: 8 Mileage:

### Attorney / Originator:

Name: RAS CITRON LLC

Phone:

### Service Attempts:

Date:					
Time:					
Mileage:					
Deputy:					

### Service Attempt Notes:

- 
- 
- 
- 
- 
- 

SOUTHERN COLUMBIA SC

2019CV744

800 SOUTHERN DRIVE, CATAWISSA, PA 17820

NO EXPIRATION

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff

Earl D. Mordan, Jr.  
Chief Deputy



HSBC BANK USA, N.A.  
vs.  
ZEYN, SUSAN K

Case Number  
2019CV744

## SERVICE COVER SHEET

### Service Details:

Category: Real Estate Sale - Sale Notice

Zone: 91

Manner: < Not Specified >

Expires:

Warrant:

Notes: SALE DATE & TIME: 10/09/2019 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: Alyssa Wido

Relation: Clerk

Date: 7/25/19 Time: 0807 A

Deputy: 4 Mileage:

### Attorney / Originator:

Name: RAS CITRON LLC

Phone:

### Service Attempts:

Date:					
Time:					
Mileage:					
Deputy:					

### Service Attempt Notes:

- 
- 
- 
- 
- 
- 

DOMESTIC RELATIONS OF 2019CV744 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 BANK USA, N.A.  
vs.  
ZEYN, SUSAN K

Case Number  
2019CV744

## SERVICE COVER SHEET

### Service Details:

Category: Real Estate Sale - Sale Notice

Zone: 91

Manner: < Not Specified >

Expires:

Warrant:

Notes: SALE DATE & TIME: 10/09/2019 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: SHERY EVANS

Relation: Clerk

Date: 7/25/19

Time: 0804 A

Deputy: 4

Mileage:

### Attorney / Originator:

Name: RAS CITRON LLC

Phone:

### Service Attempts:

Date:

Time:

Mileage:

Deputy:

### Service Attempt Notes:

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

COLUMBIA COUNTY TAX C

2019CV744

PO BOX 380, BLOOMSBURG, PA 17815

NO EXPIRATION

Attorney for the Plaintiff  
RAS CITRON LLC  
MT. LAUREL, NJ

16-05-01202  
Franklin Twp.

## REAL ESTATE OUTLINE

ED # 2019 ED 91

DATE RECEIVED 7.23.19  
DOCKET AND INDEX 2019 CV 744

### 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><input checked="" type="checkbox"/></u>	email 7/24
NOTICES OF SHERIFF SALE	<u>X</u>	
WAIVER OF WATCHMAN	<u>X</u>	
AFFIDAVIT OF LIENS LIST	<u>X</u>	
CHECK FOR \$1,350.00 OR _____	<u>X</u>	CK# <u>5826</u>

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

SALE DATE Oct. 9<sup>th</sup> TIME 9:00  
POSTING DATE \_\_\_\_\_  
ADV. DATES FOR NEWSPAPER

1 <sup>ST</sup> WEEK	<u>Sept. 18</u>
2 <sup>ND</sup> WEEK	<u>Sept. 25</u>
3 <sup>RD</sup> WEEK	<u>Oct. 2<sup>nd</sup></u>



COMMONWEALTH OF PENNSYLVANIA  
COUNTY OF COLUMBIA

HSBC BANK USA, N.A., AS TRUSTEE ON  
BEHALF OF ACE SECURITIES CORP. HOME  
EQUITY LOAN TRUST AND FOR THE  
REGISTERED HOLDERS OF ACE  
SECURITIES CORP. HOME EQUITY LOAN  
TRUST, SERIES 2005-SD2, ASSET BACKED  
PASS-THROUGH CERTIFICATES

Plaintiff

v.

SUSAN K. ZEYN

Defendant(s)

COURT OF COMMON PLEAS  
COLUMBIA COUNTY

NO: 2019-CV-0000744-CV

2019 - ED - 91

**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:

**PREMISES:** 1675 HILLTOP ROAD F/K/A RR 3 BOX 481 CATAWISSA, PA 17820

(SEE LEGAL DESCRIPTION ATTACHED)

Judgment Amount

\$ 112,759.38

(Costs to be added)

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

*Total*

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

*Prothonotary*

Prothonotary

By: Barbara W. Whitcomb 1SS  
Clerk

Date: JULY 23, 2019

Proth & Clerk of Sev. Courts  
Next Term: 1st Monday in 2020

COURT OF COMMON PLEAS  
NO. 2019-CV-0000744-CV

HSBC BANK USA, N.A., AS TRUSTEE ON BEHALF OF ACE SECURITIES CORP. HOME  
EQUITY LOAN TRUST AND FOR THE REGISTERED HOLDERS OF ACE SECURITIES CORP.  
HOME EQUITY LOAN TRUST, SERIES 2005-SD2, ASSET BACKED PASS-THROUGH  
CERTIFICATES  
v.  
SUSAN K. ZEYN

---

**WRIT OF EXECUTION**

---

JUDGMENT TOTAL                      \$ 112,759.38

**COSTS PAID:**

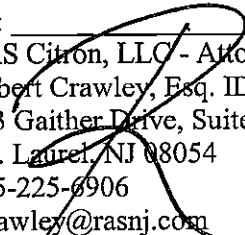
PROTHONOTARY                      \$

SHERIFF                                \$

STATUTORY                          \$

COSTS DUE PROTHONOTARY      \$

**PREMISES TO BE SOLD:**  
1675 HILLTOP ROAD F/K/A RR 3 BOX 481 CATAWISSA, PA 17820

By:   
RAS Citron, LLC - Attorneys for Plaintiff  
Robert Crawley, Esq. ID No. 319712  
133 Gaither Drive, Suite F  
Mt. Laurel, NJ 08054  
855-225-6906  
rcrawley@rasnj.com

Michelle M. Zelina, Esq. \*,+,#  
Jenine R. Davey, Esq. \*,#,+  
Steven D. Krol, Esq. \*  
David Neeren, Esq. \*,#  
Monika Pundalik, Esq. \*  
Naser Selmanovic, Esq. \*  
Brandon Pack, Esq. \*,#  
Jennifer A. Stead, Esq. \*,^  
Christopher Ford, Esq. \*  
Walter Gouldsbury, Esq. \*, ^, #, -  
Micah Pakay, Esq. \*  
Lana Sukhman, Esq. \*, ^  
James DiMaggio, Esq. \*, #  
Laura M. Egerman, Esq. \*  
Aleisha Jennings, Esq. \*  
Amira Irfan, Esq. \*,+,#  
Shannon Dobel, Esq. \*,+,^  
Melissa Crotty, Esq. \*  
Robert Crawley, Esq. #  
Robert Flacco, Esq. #  
Philip Aimutus, Esq. \*  
Harold Kaplan, Esq. \*,#  
Lauren Karl, Esq. \*,#  
Shanney Myers, Esq. #

\* Admitted in NJ  
+ Admitted in FL  
# Admitted in PA  
- Admitted in CA  
^ Admitted in NY



133 GAITHER DRIVE, SUITE F  
MT. LAUREL, NJ 08054  
855-225-6906  
Facsimile 866-381-9549

Richard M. Citron, Esq.  
Member of New Jersey Bar  
Member of Pennsylvania Bar  
Member of New York Bar  
Jim L. Robertson, Esq.  
Member of Texas Bar  
Everett L. Anschutz, Esq.  
Member of Texas Bar  
David J. Schneid, Esq.  
Member of Florida Bar

Columbia County Sheriff's Office  
35 WEST MAIN STREET, BLOOMSBURG, PA 17815

Re: HSBC BANK USA, N.A., AS TRUSTEE ON BEHALF OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST AND FOR THE REGISTERED HOLDERS OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2005-SD2, ASSET BACKED PASS-THROUGH CERTIFICATES

v.

SUSAN K. ZEYN  
Columbia County Docket No. 2019-CV-0000744-CV

Dear Sir or Madam:

Enclosed please find the Writ of Execution and Notice of Sale for the above captioned matter and a check made payable to Sheriff of Columbia County for the required service fee.

**INSTRUCTIONS FOR SERVICE:**

Please be informed that our office will 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. PLEASE ONLY POST THE HANDBILL.

Thank you for your assistance in this matter.

Sincerely,

Christina Jans  
Paralegal

\* Please be advised that this firm is a debt collector attempting to collect a debt. Any information received will be used for that purpose. If you have previously received a discharge in bankruptcy and this debt was not reaffirmed, this correspondence is not and should not be construed to be an attempt to collect a debt, but only enforcement of lien against property.

**Case Number:** 2019-CV-0000744-CV

**Judgment Amount:** \$ 112,759.38

**Attorney:** RAS Citron, LLC – Attorneys for Plaintiff  
Robert Crawley, Esq. ID No. 319712

**Legal Description**

ALL that certain piece, parcel or tract of land situate in the Townships of Franklin and Catawissa, County of Columbia and Commonwealth of Pennsylvania, 90% of land in Catawissa Township and 10% of land in Franklin Township, bounded and described as follows, to wit:

Beginning at a point on the centerline of a fifty foot wide private right-of-way, said point being the Northwest corner of Lot No. 3, said point also being on the southerly line of Lot No. 1; Thence along the centerline of said private right-of-way and the southerly line of Lot No. 1, North 65 degrees 26 minutes 49 seconds East, 276.67 feet to a point; thence along same, North 24 degrees 59 minutes 46 seconds east, 250.94 feet to a point; thence along same, North 42 degrees 57 minutes 06 seconds East, 189.77 feet to a point at the southeast corner of Lot No. 1; Thence along the Easterly line of Lot No. 1, North 53 degrees 56 minutes 06 seconds West, 51.96 feet to a point; Thence along same and along the Easterly line of Lot No. 5, North 22 degrees 34 minutes 18 seconds West, 111.10 feet to a point on the Easterly line of Lot No. 5; THENCE along the Easterly line of said Lot No. 5, North 19 degrees 12 minutes 24 seconds East, 158.79 feet to a point on the centerline of a fifty foot wide private right-of-way; Thence along the centerline of said right-of-way and the southerly line of Lot No. 5, South 81 degrees 09 minutes 36 seconds East, 80.00 feet to a point; THENCE along the southerly line of Lot No. 5, North 88 degrees 13 minutes 03 seconds East, 399.87 feet to a point in the right-of-way of Pennsylvania State Highway Traffic Route No. 487; Thence through said right-of-way, South 16 degrees 35 minutes 40 seconds East, 70.00 feet to a point; THENCE through same, South 07 degrees 06 minutes 35 seconds West, 168.21 feet to a point; THENCE through same, South 34 degrees 41 minutes 00 seconds West, 670.00 feet to a point; THENCE through same, South 16 degrees 16 minutes 20 seconds West, 456.00 feet to a point at the southeast corner of Lot No. 3; THENCE along the Easterly line of Lot No. 3, North 42 degrees 44 minutes 54 seconds West, 623.84 feet to the place of BEGINNING.

CONTAINING 10.980 acres of Land in all. Being Lot No. 4 as more fully shown on a draft of survey prepared by T. Bryce James and Associates dated May, 1985, and revised on September 24, 1986. A copy of said survey being recorded in Map Book 7, at Page 735.

THE GRANTOR herein also grants to the grantees herein the right of ingress, egress and regress over and upon a 50 foot wide private right-of-way, the centerline thereof more fully described as follows, to-Wit:

BEGINNING at a point in the centerline of Township Route No. 395, said point being 83.00 feet distant on a course running North 49 degrees 08 minutes 00 seconds East, 93.00 feet distant on a course running north 38 degrees 25 minutes 00 seconds East, from a point in the center of Township Route No. 395 at the northeast corner of Lot No. 2; Thence Through Lot No. 1 the following courses and distances: South 53 degrees 16 minutes 35 seconds East, 44.19 feet to a point; North 81 degrees 19 minutes 46 seconds East, 65.87 feet to a point; THENCE through the same and through Lot No. 5, North 66 degrees 03 minutes 01 seconds East, 814.86 feet to a point; THENCE through same and along the dividing line between Lot No. 5 and Lot No. 4, South 81 degrees 09 minutes 36 seconds East, 139.08 feet to a point; THENCE through Lot No. 4, South 28 degrees 47 minutes 30 seconds East, 111.48 feet to a point; THENCE through the same, South 07 degrees 08 minutes 13 seconds West, 76.10 feet to a point; Thence through same and along the dividing line between Lot No. 4 and Lot No. 1, South 42 degrees 57 minutes 06 seconds West, 323.15 feet to a point; THENCE along the dividing line between Lot No. 4 and Lot No. 1, South 24 degrees 59 minutes 46 seconds west, 250.94 feet to a point; Thence along same, South 65 degrees 26 minutes 49 seconds West, 276.67 feet to the Northeast corner of Lot No. 3; Thence along the dividing line between Lot No. 3 and Lot No. 1, North 86 degrees 53 minutes 20 seconds West, 405.81 feet to the point of terminus in the center of a fifty foot radius cul-de-sac on the Easterly line of Lot to. 2. The right-of-way line being parallel to and 25 feet distant each side of said centerline.

THE ABOVE DESCRIBED parcel being subject to the following:

1. That portion of 50 foot private right-of-way situate on said parcel.
2. That portion of Pennsylvania State Traffic Route No. 487 situate on said parcel.

BY ACCEPTING DELIVERY of her deed, the Grantee agrees to assume her rightful prorated share of costs and expenses which may hereafter be incurred in connection with the reasonable and necessary maintenance of the private 50 foot right-of-way servicing the lot of land conveyed to the Grantee as recited above. This obligation is to be shared with all present and future owners of land in the subdivision tract of which this conveyance is a part and shall be binding upon the Grantee, her heirs, successors and assigns.

BEING the same premises which Russel T. Dunkelberger, unmarried, by his deed dated December 21, 1990, and recorded December 31, 1990, in the Office for the Recording of Deeds in and for Columbia County, Pennsylvania, in Deed Book 465, at page 145, granted and conveyed unto Forrest L. McClintock and Denise L. McClintock, his wife, Grantors herein.

TOGETHER with all and singular the tenements, hereditaments and appurtenances to the ease belonging, or in any wise appertaining, and the reversion and reversions, remainder and remainders, rents, issues and profits thereof; and also all the estate, rights, title, interest, property, claims and demand whatsoever, both in law and in equity, of the said parties of the first part, of, in, to or out of the said premises and every part and parcel thereof.

TO HAVE AND TO HOLD the said premises, with all and singular the appurtenances unto the said party of the second part, her heirs and assigns, to and for the only proper use and behoof of the said party of the second part, her heirs and assigns forever. And the said parties of the first part, their heirs, executors and administrators, do by these presents, covenant, grant and agree to and with the said party of the second part, her heirs and assigns, that she the said parties of the first part, their heirs, all and singular the hereditaments and premises herein above described and granted, or mentioned and intended so to be, with the appurtenances, unto the said party of the second part, her heirs and assigns, against the said parties of the first part and their heirs, and against all and every other person or persons, whomsoever, lawfully claiming or to claim the same or any part thereof by, from, through or under him, her, them or any of them

**BEING KNOWN AS: 1675 HILLTOP ROAD F/K/A RR 3 BOX 481 CATAWISSA, PA 17820**

**PROPERTY ID: 16-05-01202**

**TITLE TO SAID PREMISES IS VESTED IN SUSAN K. ZEYN, SINGLE BY DEED FROM FOREST L. MCCLINTOCK A/K/A FORREST L. MCCLINTOCK AND DENISE L. MCCLINTOCK, HUSBAND AND WIFE, DATED 08/16/1993 RECORDED 08/18/1993 IN BOOK NO. 544 PAGE 0311.**

RAS Citron, LLC  
Robert Crawley, Esq. ID No. 319712  
133 Gaither Drive, Suite F  
Mt. Laurel, NJ 08054  
855-225-6906  
[rcrawley@rasnj.com](mailto:rcrawley@rasnj.com)

Attorneys for Plaintiff

HSBC BANK USA, N.A., AS TRUSTEE ON  
BEHALF OF ACE SECURITIES CORP. HOME  
EQUITY LOAN TRUST AND FOR THE  
REGISTERED HOLDERS OF ACE SECURITIES  
CORP. HOME EQUITY LOAN TRUST, SERIES  
2005-SD2, ASSET BACKED PASS-THROUGH  
CERTIFICATES  
Plaintiff

COURT OF COMMON PLEAS  
COLUMBIA COUNTY

NO: 2019-CV-0000744-CV

2019 - ED - 91

v.

SUSAN K. ZEYN  
Defendant(s)

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

**TO:** SUSAN K. ZEYN  
1675 HILLTOP ROAD F/K/A RR 3 BOX 481 CATAWISSA, PA 17820

**\*\*\*PLEASE BE ADVISED THAT THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION RECEIVED WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY AND THIS DEBT WAS NOT REAFFIRMED, THIS CORRESPONDENCE IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF A LIEN AGAINST PROPERTY\*\*\***

Your house (real estate) at 1675 HILLTOP ROAD F/K/A RR 3 BOX 481 CATAWISSA, PA 17820 is scheduled to be sold at the Sheriff's Sale on Oct. 9 2019 at 9:00 AM at the **Columbia County Courthouse 35 West Main Street, Bloomsburg, PA 17815**, to enforce the court judgment of \$112,759.38, obtained by Plaintiff above (the mortgagee) against you. If the sale is postponed, the new date will be announced at the time of 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 payments, late charges, costs and attorney's fees due. To find out how much you must pay, you may call: 855-225-6906.
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 855-225-6906.
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 855-225-6906.
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 the 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.**

Pennsylvania Lawyer Referral Service  
Pennsylvania Bar Association  
PO Box 186  
Harrisburg, PA 17108  
800-692-7375

PRESS ENTERPRISE  
Lackawanna Avenue  
Bloomsburg, PA 17815

Date: July 24, 2019

Re: Sheriff's Sale Advertising Dates

HSBC Bank USA N.A.

VS.

Susan K. Zeyn

No 91 of 2019 E.D. and No. 744 of 2019 J.D.

Dear Sir:

Please advertise the enclosed SHERIFF SALE on the following dates:

1<sup>st</sup> Week            September 18th 2019

2<sup>nd</sup> Week            September 25th 2019

3<sup>rd</sup> Week            October 2nd 2019

SALE DATE:            October 9<sup>th</sup> 2019 at 9:00 am

Feel free to contact me if you have any questions.

Respectfully,

Timothy T. Chamberlain  
Sheriff of Columbia County



# SHERIFF'S SALE

By Virtue of a Writ of Execution (Mortgage Foreclosure)  
No. 2019CV744

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 09, 2019**  
**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.

---

## Legal Description

ALL that certain piece, parcel or tract of land situate in the Townships of Franklin and Catawissa, County of Columbia and Commonwealth of Pennsylvania, 90% of land in Catawissa Township and 10% of land in Franklin Township, bounded and described as follows, to wit:

Beginning at a point on the centerline of a fifty foot wide private right-of-way, said point being the Northwest corner of Lot No. 3, said point also being on the southerly line of Lot No. 1; Thence along the centerline of said private right-of-way and the southerly line of Lot No. 1, North 65 degrees 26 minutes 49 seconds East, 276.67 feet to a point; thence along same, North 24 degrees 59 minutes 46 seconds East, 250.94 feet to a point; thence along same, North 42 degrees 57 minutes 06 seconds East, 189.77 feet to a point at the southeast corner of Lot No. 1; Thence along the Easterly line of Lot No. 1, North 53 degrees 56 minutes 06 seconds West, 51.96 feet to a point; Thence along same and along the Easterly line of Lot No. 5, North 22 degrees 34 minutes 18 seconds West, 11.10 feet to a point on the Easterly line of Lot No. 5; THENCE along the Easterly line of said Lot No. 5, North 19 degrees 12 minutes 24 seconds East, 158.79 feet to a point on the centerline of a fifty foot wide private right-of-way; Thence along the centerline of said right-of-way and the southerly line of Lot No. 5, South 81 degrees 09 minutes 36 seconds East, 80.00 feet to a point; THENCE along the southerly line of Lot No. 5, North 88 degrees 13 minutes 03 seconds East, 399.87 feet to a point in the right-of-way of Pennsylvania State Highway Traffic Route No. 487; Thence through said right-of-way, South 16 degrees 35 minutes 40 seconds East, 70.00 feet to a point; THENCE through same, South 07 degrees 06 minutes 35 seconds West, 168.21 feet to a point; THENCE through same, South 34 degrees 41 minutes 00 seconds West, 670.00 feet to a point; THENCE through same, South 16 degrees 16 minutes 20 seconds West, 456.00 feet to a point at the southeast corner of Lot No. 3; THENCE along the Easterly line of Lot No. 3, North 42 degrees 44 minutes 54 seconds West, 623.84 feet to the place of BEGINNING. CONTAINING 10.980 acres of Land in all. Being Lot No. 4 as more fully shown on a draft of survey prepared by T. Bryce James and Associates dated May, 1985, and revised on September 24, 1986. A copy of said survey being recorded in Map Book 7, at Page 735.

THE GRANTOR herein also grants to the grantees herein the right of ingress, egress and regress over and upon a 50 foot wide private right-of-way, the centerline thereof more fully described as follows, to-wit:

BEGINNING at a point in the centerline of Township Route No. 395, said point being 83.00 feet distant on a course running North 49 degrees 08 minutes 00 seconds East, 93.00 feet distant on a course running north 38 degrees 25 minutes 00 seconds East, from a point in the center of Township Route No. 395 at the northeast corner of Lot No. 2; Thence Through Lot No. 1 the following courses and distances: South 53 degrees 16 minutes 35 seconds East, 44.19 feet to a point; North 81 degrees 19 minutes 46 seconds East, 65.87 feet to a point; THENCE through the same and through Lot No. 5, North 66 degrees 03 minutes 01 seconds East, 814.86 feet to a point; THENCE through same and along the dividing line between Lot No. 5 and Lot No. 4, South 81 degrees 09 minutes 36 seconds East, 139.08 feet to a point; THENCE through Lot No. 4, South 28 degrees 47 minutes 30 seconds East, 11.48 feet to a point; THENCE through the same, South 07 degrees 08 minutes 13 seconds West, 76.10 feet to a point; Thence through same and along the dividing line between Lot No. 4 and Lot No. 1, South 42 degrees 57 minutes 06 seconds West, 323.15 feet to a point; THENCE along the dividing line between Lot No. 4 and Lot No. 1, South 24 degrees 59 minutes 46 seconds West, 250.94 feet to a point; Thence along same, South 65 degrees 26 minutes 49 seconds East, 276.67 feet to the Northeast corner of Lot No. 3; Thence along the dividing line between Lot No. 3 and Lot No. 1, North 86 degrees 53 minutes 20 seconds West, 405.81 feet to the point of terminus in the center of a fifty foot radius cul-de-sac on the Easterly line of Lot to. 2. The right-of-way line being parallel to and 25 feet distant each side of said centerline.

THE ABOVE DESCRIBED parcel being subject to the following:

1. That portion of 50 foot private right-of-way situate on said parcel.
2. That portion of Pennsylvania State Traffic Route No. 487 situate on said parcel.

BY ACCEPTING DELIVERY of her deed, the Grantee to assume her lightful prorated glare of costs and expenses which may hereafter be incurred in connection with the reasonable and necessary maintenance of the private 50 foot right-of-way servicing the lot of land conveyed to the Grantee as recited above. This obligation is to be shared with all present and future owners of land in the subdivision tract of which this conveyance is a part and shall be binding upon the Grantee, her heirs, successors and assigns. BEING the same premises which Russel T. Dunkelberger, unmarried, by his deed dated December 21, 1990, and recorded December 31, 1990, in the Office for the Recording of Deeds in and for Columbia County, Pennsylvania, in Deed Book 465, at page 145, granted and conveyed unto Forrest L. McClintock and Denise L. McClintock, his wife, Grantors herein.

TOGETHER with all and singular the tenements, hereditaments and appurtenances to the ease belonging, or in any wise appertaining, and the reversion and reversions, remainder and remainders, rents, issues and profits thereof; and also all the estate, rights, title, interest, property, claims and demand whatsoever, both in law and in equity, of the said parties of the first part, of, in, to or out of the said premises and every part and parcel thereof.

TO HAVE AND TO HOLD the said premises, with all and singular the appurtenances unto the said party of the second part, her heirs and assigns forever. And the said parties of the first part, their heirs, executors and administrators, do by these presents, covenant, grant and agree to and with the said party of the second part, her heirs and assigns, that she the said parties of the first part, their heirs, all and singular the hereditaments and premises herein above described and granted, or mentioned and intended so to be, with the appurtenances, unto the said party of the second part, her heirs and assigns, against the said parties of the first part and their heirs, and against all and every other person or persons, whomsoever, lawfully claiming or to claim the same or any part thereof, from, through or under him, her, them or any of them BEING KNOWN AS: 1675 HILLTOP ROAD F/K/A RR 3 BOX 481 CATAWISSA, PA 17820  
PROPERTY ID: 16-05-01202

TITLE TO SAID PREMISES IS VESTED IN SUSAN K. ZEYN, SINGLE BY DEED FROM FOREST L. MCCLINTOCK A/K/A FORREST L. MCCLINTOCK AND DENISE L. MCCLINTOCK, HUSBAND AND WIFE, DATED 08/16/1993  
RECORDED 08/18/1993 IN BOOK NO. 544 PAGE 0311.

PROPERTY ADDRESS: 1675 HILLTOP ROAD, CATAWISSA, PA 17820

UPI / TAX PARCEL NUMBER: 16-05-01202

Seized and taken into execution to be sold as the property of SUSAN K ZEYN 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:  
RAS CITRON LLC  
MT. LAUREL, NJ

**TIMOTHY T. CHAMBERLAIN, Sheriff**  
COLUMBIA COUNTY, Pennsylvania

RAS Citron, LLC  
Robert Crawley, Esq. ID No. 319712  
133 Gaither Drive, Suite F  
Mt. Laurel, NJ 08054  
855-225-6906  
rcrawley@rasnj.com

Attorneys for Plaintiff

HSBC BANK USA, N.A., AS TRUSTEE ON  
BEHALF OF ACE SECURITIES CORP. HOME  
EQUITY LOAN TRUST AND FOR THE  
REGISTERED HOLDERS OF ACE  
SECURITIES CORP. HOME EQUITY LOAN  
TRUST, SERIES 2005-SD2, ASSET BACKED  
PASS-THROUGH CERTIFICATES  
Plaintiff

COURT OF COMMON PLEAS  
COLUMBIA COUNTY

NO: 2019-CV-0000744-CV

v.

SUSAN K. ZEYN  
Defendant(s)


**AFFIDAVIT OF NON-MILITARY SERVICE**

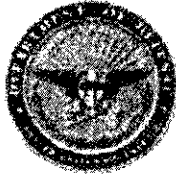
The undersigned attorney states based upon a search of the Department of Defense Manpower Data Center for the Defendant(s), that the Defendant(s), SUSAN K. ZEYN, who/each of whom is over 18 years of age is/are not in active military service as defined in the Servicemembers' Civil Relief Act. The Military Status Report(s) is/are attached hereto.

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: 7/22/2019

By:   
RAS Citron, LLC - Attorneys for Plaintiff  
Robert Crawley, Esq. ID No. 319712

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

SSN: [REDACTED]  
Birth Date:  
Last Name: ZEYN  
First Name: SUSAN  
Middle Name:  
Status As Of: Jul-22-2019  
Certificate ID: 4LR1GMQL3N4JPMMP

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 individual's 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.

Michael V. Sorrento, Director  
Department of Defense - Manpower Data Center  
400 Gigling Rd.  
Seaside, CA 93955

RAS Citron, LLC  
Robert Crawley, Esq. ID No. 319712  
133 Gaither Drive, Suite F  
Mt. Laurel, NJ 08054  
855-225-6906  
[rcrawley@rasnj.com](mailto:rcrawley@rasnj.com)

Attorneys for Plaintiff

HSBC BANK USA, N.A., AS TRUSTEE ON  
BEHALF OF ACE SECURITIES CORP. HOME  
EQUITY LOAN TRUST AND FOR THE  
REGISTERED HOLDERS OF ACE  
SECURITIES CORP. HOME EQUITY LOAN  
TRUST, SERIES 2005-SD2, ASSET BACKED  
PASS-THROUGH CERTIFICATES  
Plaintiff

COURT OF COMMON PLEAS  
COLUMBIA COUNTY

NO: 2019-CV-0000744-CV

v.

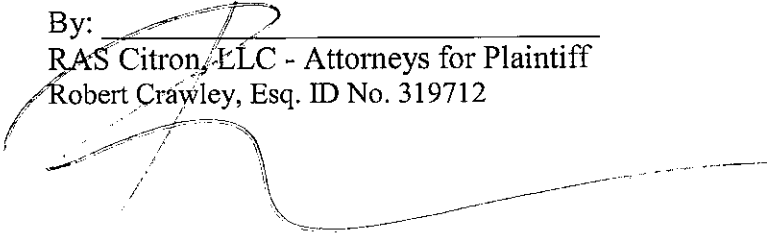
SUSAN K. ZEYN  
Defendant(s)

**CERTIFICATION**

The undersigned attorney hereby states that he is the attorney for the Plaintiff in the above captioned matter and that:

- ☒ (X) Act 91 procedures have been fulfilled.
- ☐ ( ) Act 91 is not applicable to this matter as the subject mortgage is an FHA Mortgage.
- ☐ ( ) Act 91 is not applicable to this matter as the premises is non-owner occupied.
- ☐ ( ) Act 91 is not applicable to this matter as the premises is vacant.
- ☐ ( ) Act 91 is not applicable to this matter as the mortgage is in default for more than twenty-four (24) months or the aggregate amount of arrearages due pursuant to the terms of the mortgage exceeds the sum of sixty thousand dollars (\$60,000).

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

By:   
RAS Citron, LLC - Attorneys for Plaintiff  
Robert Crawley, Esq. ID No. 319712

RAS Citron, LLC  
Robert Crawley, Esq. ID No. 319712  
133 Gaither Drive, Suite F  
Mt. Laurel, NJ 08054  
855-225-6906  
rcrawley@rasnj.com

Attorneys for Plaintiff

HSBC BANK USA, N.A., AS TRUSTEE ON  
BEHALF OF ACE SECURITIES CORP. HOME  
EQUITY LOAN TRUST AND FOR THE  
REGISTERED HOLDERS OF ACE  
SECURITIES CORP. HOME EQUITY LOAN  
TRUST, SERIES 2005-SD2, ASSET BACKED  
PASS-THROUGH CERTIFICATES  
Plaintiff

v.

SUSAN K. ZEYN  
Defendant(s)

COURT OF COMMON PLEAS  
COLUMBIA COUNTY

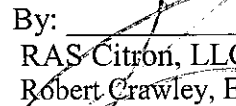
NO: 2019-CV-0000744-CV

**LAST KNOWN MAILING ADDRESS**

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

SUSAN K. ZEYN  
1675 HILLTOP RD  
CATAWISSA, PA 17820

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

By:   
RAS Citron, LLC - Attorneys for Plaintiff  
Robert Crawley, Esq. ID No. 319712

Michelle M. Zelina, Esq. \*,+,#  
 Jenine R. Davey, Esq. \*,#,+  
 Steven D. Krol, Esq. \*  
 David Neeren, Esq. \*,#  
 Monika Pundalik, Esq. \*  
 Naser Selmanovic, Esq. \*  
 Brandon Pack, Esq. \*,#  
 Jennifer A. Stead, Esq. \*,^  
 Christopher Ford, Esq. \*  
 Walter Gouldsbury, Esq. \*, ^, #, -  
 Micah Pakay, Esq. \*  
 Lana Sukhman, Esq. \*, ^  
 James DiMaggio, Esq. \*, #  
 Laura M. Egerman, Esq. \*  
 Aleisha Jennings, Esq. \*  
 Amira Irfan, Esq. \*,+,#  
 Shannon Dohel, Esq. \*,+,^  
 Melissa Crotty, Esq. \*  
 Robert Crawley, Esq. #  
 Robert Flacco, Esq. #  
 Philip Aimutus, Esq. \*  
 Harold Kaplan, Esq. \*,#  
 Lauren Karl, Esq. \*,#  
 Shanney Myers, Esq. #

\* Admitted in NJ  
 + Admitted in FL  
 # Admitted in PA  
 - Admitted in CA  
 ^ Admitted in NY



133 GAITHER DRIVE, SUITE F  
 MT. LAUREL, NJ 08054  
 855-225-6906  
 Facsimile 866-381-9549

Richard M. Citron, Esq.  
 Member of New Jersey Bar  
 Member of Pennsylvania Bar  
 Member of New York Bar  
 Jim L. Robertson, Esq.  
 Member of Texas Bar  
 Everett L. Anschutz, Esq.  
 Member of Texas Bar  
 David J. Schneid, Esq.  
 Member of Florida Bar

CLERK OF COURT  
 COUNTY OF COLU.  
 2019 JUL 23 A 11:48  
 PROTHONOTARY

Columbia County Prothonotary's Office  
 35 WEST MAIN STREET BLOOMSBURG, PA, 17815

Re: HSBC BANK USA, N.A., AS TRUSTEE ON BEHALF OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST AND FOR THE REGISTERED HOLDERS OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2005-SD2, ASSET BACKED PASS-THROUGH CERTIFICATES

v.  
 SUSAN K. ZEYN  
 Columbia County Docket No. 2019-CV-0000744-CV

Dear Sir or Madam:

Enclosed please find the Praeipce for Writ of Execution for the above captioned matter. Please file the same and return a time-stamped copy to our office in the self-addressed stamped envelope. I have also enclosed a check to cover the filing fee as well.

Please forward the Writ of Execution package and check made payable to the Sheriff's Office for service of the Notice of Sale.

Thank you for your assistance in this matter.

Sincerely,

Christina Jans  
 Paralegal

\* Please be advised that this firm is a debt collector attempting to collect a debt. Any information received will be used for that purpose. If you have previously received a discharge in bankruptcy and this debt was not reaffirmed, this correspondence is not and should not be construed to be an attempt to collect a debt, but only enforcement of lien against property.

RAS Citron, LLC  
Robert Crawley, Esq. ID No. 319712  
133 Gaither Drive, Suite F  
Mt. Laurel, NJ 08054  
855-225-6906  
[rcrawley@rasnj.com](mailto:rcrawley@rasnj.com)

Attorneys for Plaintiff

HSBC BANK USA, N.A., AS TRUSTEE ON  
BEHALF OF ACE SECURITIES CORP. HOME  
EQUITY LOAN TRUST AND FOR THE  
REGISTERED HOLDERS OF ACE  
SECURITIES CORP. HOME EQUITY LOAN  
TRUST, SERIES 2005-SD2, ASSET BACKED  
PASS-THROUGH CERTIFICATES  
Plaintiff

COURT OF COMMON PLEAS  
COLUMBIA COUNTY

NO: 2019-CV-0000744-CV

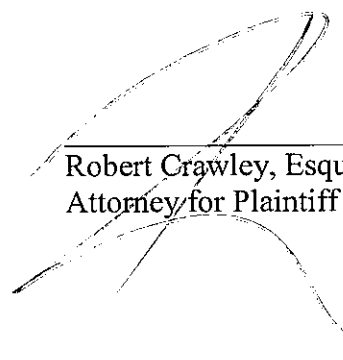
v.

SUSAN K. ZEYN  
Defendant(s)

**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: 7/22/2019

  
Robert Crawley, Esquire ID No. 319712  
Attorney for Plaintiff



RAS Citron, LLC  
Robert Crawley, Esq. ID No. 319712  
133 Gaither Drive, Suite F  
Mt. Laurel, NJ 08054  
855-225-6906  
rcrawley@rasnj.com

Attorneys for Plaintiff

HSBC BANK USA, N.A., AS TRUSTEE ON  
BEHALF OF ACE SECURITIES CORP. HOME  
EQUITY LOAN TRUST AND FOR THE  
REGISTERED HOLDERS OF ACE  
SECURITIES CORP. HOME EQUITY LOAN  
TRUST, SERIES 2005-SD2, ASSET BACKED  
PASS-THROUGH CERTIFICATES  
Plaintiff

COURT OF COMMON PLEAS  
COLUMBIA COUNTY

NO: 2019-CV-0000744-CV

v.

SUSAN K. ZEYN  
Defendant(s)

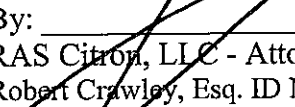
**SHORT LEGAL DESCRIPTION**


ALL THOSE CERTAIN LOTS OR PIECES OF GROUND SITUATE IN THE TOWNSHIP OF  
FRANKLIN AND CATAWISSA, COLUMBIA COUNTY, PENNSYLVANIA:

BEING KNOWN AS: 1675 HILLTOP ROAD F/K/A RR 3 BOX 481 CATAWISSA, PA 17820

BEING PARCEL NUMBER: 16-05-01202

IMPROVEMENTS: RESIDENTIAL PROPERTY

By:   
RAS Citron, LLC - Attorneys for Plaintiff  
Robert Crawley, Esq. ID No. 319712



## Document Receipt

---

Trans #	16769	Carrier / service:	USPS Server	First-Class Mail®	7/24/2019 12:00:00 AM
---------	-------	--------------------	-------------	-------------------	-----------------------

Ship to:

TECHNICAL SUPPORT GROUP

INTERNAL REVENUE  
SERVICE

600 ARCH STREET ROOM 3259

Tracking #: 71901140006000163672

Doc Ref #: 2019ED91

Postage 5.4200

PHILADELPHIA PA 19106

## Document Receipt

---

Trans #	16768	Carrier / service:	USPS Server	First-Class Mail®	7/24/2019 12:00:00 AM
---------	-------	--------------------	-------------	-------------------	-----------------------

---

Ship to:

PHILADELPHIA DISTRICT OFFICE

US SMALL BUSINESS  
ADMINISTRATION1150 FIRST AVENUE  
SUITE 1001

Tracking #: 71901140006000163665

Doc Ref #: 2019ED91

Postage 5.4200

KING OF PA 19406  
PRUSSIA

## Document Receipt

---

Trans #	16767	Carrier / service:	USPS Server	First-Class Mail®	7/24/2019 12:00:00 AM
---------	-------	--------------------	-------------	-------------------	-----------------------

Ship to:

OFFICE OF F.A.I.R.

DEPARTMENT OF PUBLIC  
WELFARE

PO BOX 8016

Tracking #: 71901140006000163658

Doc Ref #: 2019ED91

Postage 5.4200

HARRISBURG PA 17105

## Document Receipt

---

Trans #	16766	Carrier / service:	USPS Server	First-Class Mail®	7/24/2019 12:00:00 AM
---------	-------	--------------------	-------------	-------------------	-----------------------

Ship to:

DEPARTMENT OF REVENUE                      COMMONWEALTH OF PA

DEPARTMENT 281230

Tracking #: 71901140006000163641

Doc Ref #: 2019ED91

Postage 5.4200

HARRISBURG    PA    17128



PA Cost Advance Account  
130 Clinton Road, Suite 202  
Fairfield, NJ 07004

Date 07/18/2019

5826  
63-841312670

\*\*\*\*\*One thousand three hundred fifty and 00/100 USD\*\*\*\*\*

\*\*\*1,350.00\*\*

PAY TO THE Columbia County Sheriff's Office  
ORDER OF 35 West Main Street

Bloomsburg PA 17815

JPMorgan Chase Bank, N.A.  
Miami, FL

Memo Sheriff Sale D/2019-CV-0000744-CV/LN#\*\*\*55886/Zeyn Susan

⑈5826⑈

⑈26708413⑈ 260179707⑈

AUTHORIZED SIGNATURE



Security features. Details on back.