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The Star Ledger - 9/12/2025, 9/19/2025, 9/26/2025, 10/3/2025

SHERIFF'S SALE
SUPERIOR COURT OF NEW JERSEY CHANCERY DIVISION, WARREN COUNTY
DOCKET # F-002751-25 SHERIFF'S NUMBER 25000605

HSBC Bank USA, N.A., As Indenture Trustee For the Registered Noteholders of
Renaissance Home Equity Loan Trust 2007-1 Plaintiff(s)

vs.

Michael Romano

Defendant(s)

Execution for Sale of Mortgaged Property Premises By Virtue of the above-stated Writ of Execution, to me directed, I shall sell at public auction held at the Warren County Courthouse Annex, 199 Hardwick St, Belvidere, NJ 07823 (located across from the main courthouse parking lot) October 6, 2025, next at 2:00 PM, County of Warren and State of New Jersey

The property to be sold is located in the Township of Mansfield, County of Warren and State of New Jersey

Commonly known as: 1056 Route 57 Port Murray, NJ 07865

Located in Tax Lot 4.01, Block 1401 in the Township of Mansfield

Dimensions of Lot: 1.596 Acres

Nearest Cross Street: Old Turnpike Road

Occupancy Status: Owner Occupied

Vacant Lot Charge: Property Registration Fees Exist. Contact clerk 908-689-6151 x 128

The concise description given does not constitute a full legal description. The full legal description can be found at the Warren County Sheriff's Office.

Subject to any unpaid taxes, municipal liens or other charges and any such taxes, charges, liens, insurance premiums or other advances made by plaintiff prior to this sale. All interested parties are to conduct and rely upon their own independent investigation to ascertain whether or not any outstanding interest remain of record and/or have priority over the lien being foreclosed and, of so the current amount due thereon.

Surplus Money: If after the sale and satisfaction of the mortgage debt, including costs and expenses, there remains any surplus money, the money will be deposited into the Superior Court Trust Fund and any person claiming the surplus, or any part thereof, may file a motion pursuant to Court Rules 4:64-3 and 4:57-2 stating the nature and extent of that person's claim and asking for an order directing payment of the surplus money. The Sheriff or other person conducting the sale will have information regarding the surplus, if any.

The approximate good faith estimate of the upset price on the day of the Sheriff's Sale to be satisfied is the sum of \$195,900.00. The purchaser will be required to pay 20% deposit of the purchase price at the close of the sale in certified or cashier's check and sign a purchase acknowledgement in accordance with these conditions. The balance due within 10 days with lawful interest on the unpaid balance from the 11th day until paid in full.

Those certified to participate in the Community Wealth Preservation Program, who shall occupy the property for at least 84 months shall pay a 3.5% deposit of the upset price at the close of the sale in certified or cashier's check and sign purchase acknowledgement in accordance with these conditions. The balance due within 60 business days and thereafter lawful interest on the unpaid balance until the 90th business day when full payment is due.

Sheriff's Deed delivered after full payment is made. Payment of interest will not remedy default in tendering balance due. Sheriff's fees and commissions are to be deducted from purchase price. Certified and Cashier's Checks should be payable to "Warren County Sheriff".

Subject to Conditions of Sale to be read at sale. The Sheriff reserves the right to adjourn the sale from time to time, as provided by law, without further publication.

James J. McDonald, Sr.,
Warren County Sheriff

Attorney(s) for Plaintiff
Robertson, Anschutz, Schneid, Crane & Partners, PLLC