

STATE OF MAINE
CUMBERLAND, ss.

SUPERIOR COURT
CIVIL ACTION
DOCKET NO. PORSC-RE-13-128

TDW-CUM-4/26/2013

HSBC BANK USA, N.A.
PLAINTIFF

v.

FORREST R. LITTLEFIELD
AND
DEBRA L. LITTLEFIELD
DEFENDANTS

STATE OF MAINE
Cumberland County

RECORDED

AND

BENEFICIAL MAINE, INC.
PARTY IN INTEREST

CONSENTED JUDGMENT OF FORECLOSURE AND SALE
WITH WAIVER OF REDEMPTION
TITLE TO REAL ESTATE IS INVOLVED



247 Huston Road, Gorham, Maine 04038
Cumberland County Registry of Deeds Book 26596, Page 339

With the consent of the parties who have appeared in this action, the Court finds as follows:

1. The Defendants have breached the conditions of the Mortgage given by Debra L. Littlefield and Forrest R. Littlefield to Mortgage Electronic Registration Systems, Inc., as nominee for Solstice Capital Group Inc., its successors and assigns, dated December 22, 2008 and recorded in the Cumberland County Registry of Deeds in Book 26596, Page 339 (the "Mortgage"), by defaulting on the Promissory Note secured thereby. The Mortgage was assigned to HSBC Mortgage Corporation (USA), evidenced by assignment recorded February 17, 2010 in Book 27596, Page 332. The Mortgage was further assigned to HSBC Bank USA, N.A., evidenced by assignment recorded February 1, 2012 in Book 29316, Page 161. The subject property is located at 247 Huston Road, Gorham, Maine 04038 and is more

particularly described in the legal description attached hereto as Exhibit A (the "Premises").

2. Defendants have not filed a timely request for mediation, and therefore mediation is not mandatory in this case in accordance with 14 M.R.S. § 6321-A.

3. As of May 1, 2013, the following amounts are owed to the Plaintiff under the terms of the Note and Mortgage:

Principal Balance	\$159,015.72
Accrued Interest	\$46,084.35
Escrow Advance	\$12,795.21
Pro Rata MIP/PMI	136.54
Late Charges	\$2,341.45
Appraisal Fees	\$100.00
Property Preservation Fees	\$3,670.00
Miscellaneous Fees/Costs	\$630.00
Bankruptcy Fees/Costs	\$1,000.00
Attorney's Fees and Costs	\$2,836.80
Total	<hr/> \$228,610.07

Additional pre-judgment interest is accruing and post-judgment interest will accrue at a rate of 7.25% per annum in accordance with the Note and 14 M.R.S. §§ 1602-B and 1602-C. Additional attorney's fees, real estate taxes, costs and amounts advanced to protect the security of Plaintiff's mortgage may continue to accrue through the date of redemption or sale and the completion of these proceedings.

4. The Defendants, Debra L. Littlefield and Forrest R. Littlefield have waived the 90-day period of redemption pursuant to 14 M.R.S. §6322.

5. No deficiency is claimed by the Plaintiff due to the discharge entered in the Defendants' Chapter 7 bankruptcy case, District of Maine, Docket No. 10-20413.

6. The order of priority of any party appearing in this action is as follows:

First Priority: The Mortgage held by HSBC Bank USA, N.A. recorded in the Cumberland County Registry of Deeds in Book 26596, Page 339. The amount due the Plaintiff is as set forth above.

Second Priority: Forrest R. Littlefield and Debra L. Littlefield

7. The following party was named but has not answered or otherwise appeared, and therefore is not a necessary party to this consent judgment:

Beneficial Maine, Inc.

8. There are no public utility easements affected by this action.

9. The names and addresses (if known) of all parties to this action and their counsel of record are identified as follows:

a. HSBC Bank USA, N.A.
2929 Walden Avenue
Depew, NY 14043

Counsel: Leonard F. Morley, Jr., Esq. #3856
William B. Jordan, Esq. #461
Elizabeth P. Hunt, Esq. #3162
Shapiro & Morley, LLC
707 Sable Oaks Dr., Suite 250
South Portland, Maine 04106
(207) 775-6223

b. Forrest R. Littlefield
395 Portland Road, Apt. B
Gray, ME 04039

Counsel: Pro Se

c. Debra L. Littlefield
395 Portland Road, Apt. B
Gray, ME 04039

Counsel: Pro Se

d. Beneficial Maine, Inc.
c/o C.T. Corporation
1536 Main Street
Readfield, ME 04355

Counsel: Unknown

10. The docket number for this action is PORSC-RE-13-128.

11. All parties have received notice of these proceedings in accordance with the applicable provisions of the Maine Rules of Civil Procedure and any order of this Court.

12. The Court finds that the procedure set forth in 14 M.R.S. § 6013 for the removal and disposal of any personal property remaining at the subject real property following any public sale shall be applicable to this proceeding notwithstanding the lack of any landlord/tenant relationship.

IT IS THEREFORE ORDERED AND ADJUDGED that:

a. Judgment of Foreclosure and Sale is hereby entered in favor of HSBC Bank USA, N.A. HSBC Bank USA, N.A., its successors and assigns, shall sell the Premises pursuant to 14 M.R.S. § 6321 et seq., and shall disburse the proceeds of the sale, after deducting the expenses thereof, in the following order:

First, to HSBC Bank USA, N.A., its successors and assigns, as set forth above;

Second, the surplus proceeds, if any, to Forrest R. Littlefield and Debra L. Littlefield in accordance with 14 M.R.S. § 6324.

b. No claim for a deficiency shall issue against Forrest R. Littlefield and Debra L. Littlefield.

c. All remaining rights of the Defendants to possession shall terminate upon entry hereof. Defendants are ordered to vacate the real estate, and a Writ of Possession shall issue to the Plaintiff for possession of the real property upon application for the same.

d. The Plaintiff shall follow the procedure set forth in 14 M.R.S. § 6013 for the removal and disposal of any personal property remaining at the subject real property following any public sale.

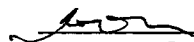
e. The Court specifically finds that there is no just reason for delay of the entry of final judgment for the relief requested in Plaintiff's complaint, and the Clerk is directed to enter this Order as a final judgment pursuant to Rule 54.

f. If an appeal is not filed and the Clerk has so certified, HSBC Bank USA, N.A. shall be responsible for recording an attested copy of this judgment in the Cumberland County Registry of Deeds and paying the recording fee.

g. Pursuant to Rule 79(a) this Order may be incorporated by reference on the Civil Docket.

Dated: 4/29/13

Entered On:



Justice, Superior Court

STATE OF MAINE
Cumberland ss. Clerk's Office

MAY 01 2013

RECEIVED

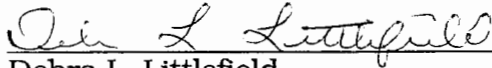
Seen and Agreed:



Forrest R. Littlefield

4/26/13

Date

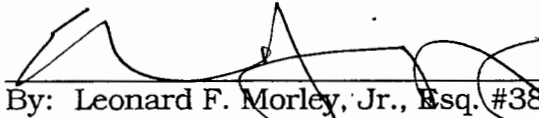


Debra L. Littlefield

4/26/13

Date

HSBC Bank USA, N.A.



By: Leonard F. Morley, Jr., Esq. #3856
William B. Jordan, Esq. #461
Elizabeth P. Hunt, Esq. #3162
ELEANDR L. DOMINGUEZ, ESQ. #4612

4/26/13

Date

This document may be executed with counterpart original signature pages which together may constitute a complete written agreement.



A CERTAIN LOT OR PARCEL OF LAND, WITH THE BUILDINGS THEREON, LOCATED IN THE TOWN OF GORHAM IN SAID COUNTY OF CUMBERLAND AND STATE OF MAINE, BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE SOUTHERLY LINE OF BRACKETT ROAD, SAID POINT BEING FIFTY (50) FEET EASTERLY FROM THE NORTHWEST CORNER OF LAND DESCRIBED IN A DEED RECORDED IN CUMBERLAND COUNTY REGISTRY OF DEEDS IN BOOK 1050, PAGE 114. SAID POINT ALSO BEING THE NORTHEASTERLY CORNER OF LAND CONVEYED BY HOWARD W. RAYMOND BY DEED RECORDED IN SAID REGISTRY OF DEEDS IN BOOK 2686 PAGE 449; THENCE SOUTHERLY BY THE EASTERLY LINE OF SAID LAND CONVEYED BY SAID, HOWARD W. RAYMOND TWO HUNDRED (200) FEET, MORE OR LESS, TO LAND NOW OR FORMERLY OF ONE DORSETT; THENCE EASTERLY BY SAID DORSETT LAND FIFTY (50) FEET TO A POINT; THENCE NORTHERLY AND PARALLEL WITH THE FIRST DESCRIBED LINE TO BRACKETT ROAD; THENCE WESTERLY BY SAID BRACKETT ROAD FIFTY (50) FEET TO THE POINT OF BEGINNING.

ALSO A CERTAIN LOT OR PARCEL OF LAND SITUATED IN LITTLE FALLS VILLAGE IN THE TOWN OF GORHAM IN SAID COUNTY OF CUMBERLAND AND STATE OF MAINE, ON THE SOUTHERLY SIDE OF BRACKETT ROAD, SO CALLED, BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING ON THE SOUTHERLY SIDE LINE OF SAID BRACKETT ROAD AT THE NORTHWESTERLY CORNER OF THE LOT OF LAND CONVEYED TO WILLIAM B. RANDALL ET AL, BY DONALD R. AND MARGUERITE L. JURGENSON BY DEED DATED APRIL 25, 1950 AND RECORDED IN CUMBERLAND COUNTY REGISTRY OF DEEDS IN BOOK 1997, PAGE 162; THENCE RUNNING EASTERLY ALONG THE SOUTHERLY SIDE LINE OF SAID BRACKETT ROAD TWENTY (20) FEET TO A POINT; THENCE SOUTHERLY, PARALLEL WITH THE WESTERLY BOUNDARY LINE OF SAID LAND CONVEYED TO WILLIAM B. RANDALL ET AL, BY SAID JURGENSONS, AND KEEPING AN EVEN DISTANCE OF TWENTY (20) FEET THEREFROM, DISTANCE OF TWO HUNDRED (200) FEET, MORE OR LESS, TO LAND NOW OR FORMERLY OF EDMUND DORSET, ALSO CALLED EDMOND DORSITE; THENCE RUNNING WESTERLY BY THE NORTHERLY BOUNDARY LINE OF SAID DORSET LAND TWENTY (20) FEET TO LAND NOW OR FORMERLY OF MIKE HEEL; THENCE NORTHERLY BY THE EASTERLY BOUNDARY LINE OF SAID MIKE HEEL'S LAND TWO HUNDRED FEET (200), MORE OR LESS, TO SAID BRACKETT ROAD AT THE POINT OF BEGINNING.

ADDRESS: 247 HUSTON RD; GORHAM, ME 040385801 ✓ TAX MAP OR PARCEL ID NO.: MAP 111 LOT 35

CERTIFICATION OF CLERK PURSUANT TO 14 M.R.S. § 2401(3) (F)

Pursuant to 14 M.R.S. § 2401(3)(F), it is hereby certified that no notice of appeal of the Judgment of Foreclosure and Sale in this matter was filed with the Clerk of Court in this action within the appeal period following entry of judgment or that the final judgment has been entered after remand following an appeal.

Dated:

Clerk of Court

12-017457