

SUPERIOR COURT OF NEW JERSEY  
CHANCERY DIVISION  
SOMERSET COUNTY  
DOCKET NO. F-044198-13

**SHERIFF'S SALE  
NO. 13795**

Between

HSBC BANK USA, National Association as Trustee for Sequoia Mortgage Trust 2007-3  
PLAINTIFF

vs.

JOHN KOVACS a/k/a John R. Kovacs; KAREN KOVACS a/k/a Karen M. Kovacs; MORGAN STANLEY CREDIT CORPORATION; MARCUM LLP; BAXTER FINANCIAL LLC, assignee of Providian Bank; THE DENI LAW GROUP LLC; DONNA CARAVELLO; DAVISON EASTMAN & MUNOZ PA; UNITED STATES OF AMERICA  
DEFENDANTS

Writ of Execution for sale of mortgaged premises.

By virtue of the above stated Writ of Execution to me directed and delivered I will expose for sale at public vendue on

**TUESDAY THE 17th DAY OF DECEMBER, 2019**

between the hours of two and five o'clock in the afternoon of said day, that is to say at 2:00 P.M. prevailing time at the Freeholders Meeting Room, Administration Building, 20 Grove Street, Somerville, New Jersey to wit:

All that tract or parcel of land, situate, lying and being in the Borough of Bernardsville, County of Somerset and State of New Jersey:

Being known as Tax Lot No. 58.07 in Block No. 28; Dimensions of property: (approximately) 5.02 acres; Nearest Cross Street: Jean Place.

**PREMISES COMMONLY KNOWN AS:  
29 CHARLES ROAD  
BERNARDSVILLE, NEW JERSEY**

A more complete metes and bounds description can be found in the Office of the Somerset County Sheriff.

Subject to: 2019 Quarter Four Due: 11/1/2019 in the amount of \$5,214.24 open; 2020 Quarter One Due: 2/1/2020 in the amount of \$5,176.01 open; 2020 Quarter Two Due: 5/1/2020 in the amount of \$5,176.01 open.

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, if so the current amount due thereon.

For sale information, please visit Auction at [www.Auction.com](http://www.Auction.com) or call (800) 280-2832.

Together with all singular rights, liberties, privileges, hereditaments, and appurtenances thereunto belonging or in anywise appertaining, and the reversion and remainders, rents, issues and profits thereto.

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.

Amount of Judgment to be satisfied \$1,155,537.27 plus interest, cost, printers' fees, Sheriff's fees and commission. The purchaser shall pay 20% of purchase price at end of sale in certified funds, certified check, cashier's check or treasurer's check and sign acknowledgment of purchase. The Sheriff reserves the right to adjourn this sale for any length of time without further advertisement as provided for by law.

**FRANK J. PROVENZANO, SR.  
SHERIFF**

DATED: October 22, 2019  
RAS Citron Law Offices  
91 Clinton Road, Suite 2A  
Fairfield, New Jersey 07004