NANCY E HAMMOND, REGISTER OF DEEDS
Bk 19933 PG 497
Instr # 2026022064
06/29/2026 08:55:15 AM
Pages 7 YORK CO

STATE OF MAINE
YORK, ss

DISTRICT COURT
DOCKET NO.: SPRDC-RE-2022-33

U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE, SUCCESSOR IN INTEREST TO WACHOVIA BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR AEGIS ASSET BACKED SECURITIES TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-4
PLAINTIFF
v.
PETER L. CROKE & CHRISTINE L. CROKE A/K/A CHRISTINE L. HALL
DEFENDANTS

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.; AEGIS LENDING CORPORATION; LVNV FUNDING, LLC
PARTIES-IN-INTEREST

JUDGMENT OF FORECLOSURE AND SALE

Title to Real Estate is Involved

PROPERTY ADDRESS: 520 Water St, West Newfield, ME 04095
MORTGAGE RECORDED IN YORK COUNTY REGISTRY OF DEEDS IN BOOK 14529 PAGE 159

This matter came before the Court on March 5, 2026. After hearing, at which time Plaintiff appeared through counsel; and

Defendant, Peter L. Croke [~~having appeared at trial/having appeared through counsel at trial~~/having not appeared at trial]; and

Defendant, Christine L. Croke a/k/a Christine L. Hall [~~having appeared at trial/having appeared through counsel at trial~~/having not appeared at trial]; and

Party in Interest, Mortgage Electronic Registration Systems, Inc. [~~having appeared at trial/having appeared through counsel at trial~~/having not appeared at trial]; and

Party in Interest, Aegis Lending Corporation [~~having appeared at trial/having appeared through counsel at trial~~/having not appeared at trial]; and

Party in Interest, LVNV Funding, LLC, [~~having appeared at trial/having appeared through counsel at trial~~/having not appeared at trial];

the Court finds as follows:

1. That the Plaintiff is entitled to judgment as a matter of law.

2. That Defendant(s) has/have breached the condition of Plaintiff's mortgage dated June 23, 2005, (the "Mortgage") and recorded in the York County Registry of Deeds in Book 14529 at Page 159, by failing to make payments on the promissory Note (the "Note"), executed of even date and secured by said Mortgage.

3. As of March 5, 2026, the total amount due under the terms of said Note and Mortgage is $275,318.79

   A detailed accounting is attached hereto as **Schedule A.**

   Pursuant to 14 M.R.S.A. §§ 1602-B and 1602-C, the prejudgment interest rate is 2% per annum of said principal balance and the post-judgment interest rate is 9.51% per annum higher of Note or statutory rate.

   Plaintiff is entitled to add any additional amounts advanced by Plaintiff to protect its mortgage security after the date hereof, including without limitation, additional attorney's fees.

4. The order of priority of the claims of the parties who have appeared in this action is as follows:

   FIRST: Plaintiff, by virtue of its mortgage in the above amounts and attorney fees.

   SECOND: Parties-in-Interest, Mortgage Electronic Registration Systems, Inc., Aegis Lending Corporation, and LVNV Funding, LLC in the amount of any timely-filed affidavit of debt;

   LAST: Defendant(s) or in accordance with any further order of this Court.

5. The Plaintiff's claim for attorney's fees is not integral to the relief sought, within the meaning of M.R. Civ. P. 54(b)(2), and there is no just reason for delay in the entry of final judgment for Plaintiff on all claims.

WHEREFORE, it is hereby ordered and decreed that if the Defendant does not pay the Plaintiff the amount due, together with accrued interest and late charges as set forth above, within ninety (90) days of the date hereof, Plaintiff shall sell the mortgaged real estate pursuant to 14 M.R.S.A. §6321 et seq. and disburse the proceeds of said sale after deducting the expenses thereof, in the amounts and priorities as determined above. The surplus, if any, shall be deposited with the Clerk for the benefit of the Defendant in accordance with the statute.

Plaintiff is granted exclusive possession of the real estate mortgaged to it upon expiration of the statutory ninety (90) day redemption period. A Writ of Possession shall be issued to Plaintiff for possession of said real estate if it is not redeemed, as aforesaid.

Defendant(s) is/are liable for any deficiency balance remaining due to Plaintiff after the sale of the mortgaged real estate and application of the proceeds of sale to the extent the Defendant(s) may be liable therefore, and/or as affected by the terms of the United States Bankruptcy Code, if applicable;

To the extent that Defendant(s) satisfactorily demonstrate to the Court that they may qualify for the homestead exemption, such interest shall have priority behind Plaintiff and behind consensual encumbrances recorded after Plaintiff's mortgage and may have priority over involuntary liens of record recorded after Plaintiff's mortgage.

Defendants have not appeared in this action and have not requested to participate in the Foreclosure Diversion Program.

The following provisions are set forth pursuant to 14 M.R.S.A.§2401:

1. The names and addresses, if known, of all parties to the action, including the counsel of record, are set forth in **Schedule B** attached hereto

2. The docket number is SPRDC-RE-2022-33

3. The Court finds that all parties have received notice of the proceedings in accordance with the applicable provisions of the Maine Rules of Civil Procedure. Such notice was not given pursuant to an order of court.

4. The street address and a description of the real estate involved is set forth in **Schedule C** attached hereto.

5. The Plaintiff is responsible for recording the attested copy of the judgment and for paying the appropriate recording fees.

The Clerk is hereby directed to enter this Judgment as final judgment pursuant to M.R. Civ. P. 54(b)(1), as follows:

"Order and Judgment of Foreclosure and Sale entered for the Plaintiff on the date indicated as final judgment except for additional Attorney's fees and disbursements and any additional amounts advanced by Plaintiff related to its mortgage security, and said Order is incorporated in the docket by reference. This entry is made in accordance with M.R. Civ. P. 79(a) at the specific direction of the Court."

DATED: 3/6, 2026

Judge, District Court

Date entered in the docket book: ENTERED ON THE DOCKET 3/11/26
Copies provided to the parties__in hand ✓mailed
Clerk's Initials SM

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 the entry of judgment.

DATED: June 15, 2026

Stacy Markland
Clerk of Court
ASST.

SEAL

A TRUE COPY
Attest Julie Lee Ford
Clerk of Courts

SCHEDULE A

Total Amount Due: [redacted] [dcs:954]

Borrower:	CROKE,PETER L	Address:	520 WATER ST	Prin Bal:	$137,033.78	Investor Type:	Other
Co-Borrower Name:		City:	WEST NEWFIELD	Add Prin Bal:	$0.00	Investor #:	R6M
Due Date:	05/01/2016	State:	ME	Account Type:	First Mortgage - Conventional Without PMI	Investor Account #:	[redacted]
Last Pmt Appd On:		Zip Code:	04095-3116	Total Pmt Amt:	$661.81	PLS Client ID:	

Quote Summary: [redacted] [dcs:954] Tue Feb 24 13:43:32 EST 2026

As Of Date:	03/05/2026
Per Diem Amt:	$7.51
Total Principal Balance:	$137,033.78
Total Interest Amt:	$27,210.83
Pro Rata MIP/PMI Amt:	$0.00
Escrow Advance Amt:	$30,608.40
Escrow Balance:	$0.00
Suspense Balance:	$0.00
HUD Balance:	$0.00
Rep Res Balance:	$0.00
Restricted Escrow Balance:	$0.00
Total Fees Amt:	$40.00
Total Accumulated Late Charge Amt:	$123.50
Total NSF Charge Fee Amt:	$0.00
Total Other Fees Due Amt:	$0.00
Total Penalty Interest Amt:	$0.00
Total Flat Penalty Fee Amt:	$0.00
Credit Life Orig Fee Rebate Amt:	$0.00
Rec Corp Adv Balance:	$80,302.28
Total Amt To Payoff:	$275,318.79

Primary Rate Changes

Row Count = 2		
From Date	Rate	Interest Amount
04/01/2016	2.0002%	$27,210.83
03/05/2026		

Second Mortgage Rate Changes

Row Count = 0		
From Date	Rate	Interest Amount
No Data Available		

SCHEDULE B

Plaintiff:	U.S. Bank National Association as Trustee, Successor in Interest to Wachovia Bank National Association, as Trustee for Aegis Asset Backed Securities Trust Mortgage Pass-Through Certificates, Series 2005-4
Counsel:	Andrew J. Schaefer, Esq. Brock & Scott, PLLC 30 Danforth Street, Suite 104 Portland, ME 04101
Defendants:	Peter L. Croke 180 Newbury St, Apt. 1409 Danvers, MA 01923 Christine L. Croke a/k/a Christine L. Hall 4847 Old US Highway 322 Reedsville, PA 17084
Parties-in-Interest:	Mortgage Electronic Registration Systems, Inc. 1901 East Voorhees Street, Suite C Danville, IL 61834 Aegis Lending Corporation 3250 Briarpark Drive, Suite 400 Houston, TX 77042 LVNV Funding, Inc. c/o Corporation Service Company 45 Memorial Circle Augusta, ME 04330

SCHEDULE C

PROPERTY ADDRESS: 520 Water St, West Newfield, ME 04095

Exhibit A

(520 Water Street, West Newfield, York County, Maine)

A certain lot or parcel of land with the buildings thereon, situated on the northerly sideline of State Highway Route #11, in the Town of Newfield, County of York and State of Maine, being more particularly bounded and described as follows:

Beginning at a point on the northerly sideline of State Highway Route #11 marking the southeasterly corner of land now or formerly of Hicks at a stonewall; thence, northerly along said land of Hicks and said stonewall, a distance of three hundred thirty (330') feet, more or less, to a corner in said stonewall; thence, westerly continuing along said land of Hicks and said stonewall, a distance of two hundred thirteen (213') feet, more or less, to the apparent southeasterly sideline of Hicks Road a/k/a Old Route #11; thence, northeasterly along said sideline, a distance of forty (40') feet, more or less, to a stonewall and land now or formerly of Sanderson; thence, southeasterly along said land of Sanderson and said stonewall, a distance of two hundred thirteen (213') feet, more or less, to a corner in said wall; thence, easterly continuing along said land of Sanderson and said stone wall, a distance of one hundred (100') feet, more or lees, to an intersection with another stonewall and land now or formerly of Gerry; thence, southerly along said land of Gerry and said other stonewall a distance of three hundred thirty (330') feet, more or less, to a point on said northerly sideline of State Highway #11; thence, westerly along said northerly sideline of State Highway #11 to the point of beginning.

This description is not based on a boundary survey.