

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF MISSOURI**

In Re:	)	
	)	
Richard Werges, and Deborah Werges, <i>Debtor</i>	)	
	)	Case No. 10-48143-705
	)	
Beneficial Mortgage Co. of Missouri, Inc., by HSBC	)	Chapter: 7
Finance Corporation, loan servicing agent for <i>Creditor</i>	)	
	)	
vs.	)	
	)	
Richard Werges, and Deborah Werges, <i>Debtor</i>	)	
	)	
and	)	
	)	
Tracy A. Brown, <i>Trustee</i>	)	
	)	

**SUMMARY OF EXHIBITS AND CERTIFICATE OF SERVICE**

The following Exhibits referenced in the Attached Pleading filed on behalf of Beneficial Mortgage Co. of Missouri, Inc., by HSBC Finance Corporation are available upon request.

1. Exhibit A, the Note dated January 13, 2003, in the principal sum of \$145,262.23
  
2. Exhibit B, the Deed of Trust for the Property that is the subject of the Pleading. The Deed of Trust was filed for record with the Office of the Register of Deeds of Montgomery County, Missouri, in January 16, 2003, in Book No. 478, at Page 647. The property is legally described as:

The following described real estate lying, being, and situate in the county of Montgomery, State of Missouri, to-wit:

A 6.69 acres tract of land being part of the South half of the Southeast Quarter of Section 26, Township 49 North, Range 6 West, and being more particularly described as follows: Beginning at the Southwest corner of the Southeast Quarter of the Southeast Quarter of said section 26, thence with the South line of said Section 26, North 89 degrees 08' West, 196.40 feet to a point, thence North 0 degrees 52' East, 1211.6 feet to a point in the South right of way line of Missouri State Highway B, thence with said right of way line North 88 degrees 20' East, 75.06 feet to a point, thence departing said right of way line, South 0 degrees 52' East, 499.12 feet to a point, thence North 78 degrees 14' East 257.66 feet to a point, thence South 1 degree 40' East, 772.91 feet to a point in the South line of said Section 26, thence with said South line, North 89 degrees 08' West, 164.18 feet to the point of beginning. Grantor reserve and except therefrom to themselves, their heirs and assigns a 25 foot wide easement parallel to and contiguous with the entire West side of said tract, and a 75 feet wide easement parallel to and

contiguous with the entire South side of said tract for ingress and egress for their remaining land, subject however to but excepting and reserving therefrom to the grantors their heirs and assigns and easement 7.5 feet on both sides of the sewer line as now located on said premises for the purposes of maintaining, installing, repairing, and replacing sewerline as now located thereon subject to covenants of record in book 257, page 439. , commonly known as 156 Highway B, Montgomery City, MO, 63361.

Richard & Deborah Werges  
156 Highway B  
Montgomery City, MO 63361  
**DEBTOR**

Douglas M. Heagler  
Law Office  
6302 N. Rosebury, Ste 1W  
Clayton MO 63105  
**ATTORNEY FOR DEBTOR**

Tracy A. Brown  
1034 S. Brentwood Blvd., #1830  
St. Louis, MO 63117  
**TRUSTEE**

Office of the United States Trustee  
111 South 10th Street, Suite 6353  
St. Louis, MO 63102  
**U.S. TRUSTEE**

SOUTH & ASSOCIATES, P.C.  
/s/Daniel A. West

Steven L. Crouch, (MBE #37783; EDMO #2903; KSFd #70244)  
Daniel A. West (MBE #48812; EDMO #98415; KSFd #70587)  
6363 College Blvd., Suite 100  
Overland Park, KS 66211  
(913) 663-7600 (West 314-655-7001 ext. 301)  
(913) 663-7899 Fax  
90111edmo@southlaw.com  
**ATTORNEYS FOR CREDITOR**