

**UNITED STATES DISTRICT COURT  
CENTRAL DISTRICT OF ILLINOIS  
PEORIA DIVISION**

HSBC BANK, USA, NA, *as Trustee for* )  
*the registered holders of ACE Securities* )  
*Corp. Home Equity Loan Trust, Series* )  
*2005-HE2, Asset Backed Pass-Through* )  
*Certificates,* )

Plaintiff, )

v. )

ERIK J. ANDERSON, STACEY )  
ANDERSON, MORTGAGE )  
ELECTRONIC REGISTRATION )  
SYSTEMS, AS NOMINEE FOR )  
FREMONT INVESTMENT & LOAN, )  
UNITED STATES OF AMERICA, )  
DEPARTMENT OF REVENUE, )

Defendants. )

Case No. 10-cv-1372

**ORDER & OPINION**

Before the Court is Plaintiff's Motion for Entry of Default (Doc. 11), in which Plaintiff asks this Court to enter an Order for Default against Defendants Erik J. Anderson, Stacey Anderson, and Mortgage Electronic Registration Systems, as nominee for Fremont Investment and Loan. Plaintiff filed its Complaint against these three Defendants, as well as the United States of America Department of Revenue, on November 15, 2010 (Doc. 1).<sup>1</sup> On March 21, 2011, Defendants Erik Anderson, Stacey Anderson, and Mortgage Electronic Systems were served with process (Docs. 12, 13, & 14). Pursuant to Federal Rule of Civil Procedure

---

<sup>1</sup> The United States of America Department of Revenue timely filed an Answer to Plaintiff's Complaint (Doc. 5).

12(a)(1)(A), Defendants had 21 days to file an answer or other response. They failed to do so.<sup>2</sup> Accordingly, Plaintiff's Motion (Doc. 11) is GRANTED, and the Clerk is DIRECTED to ENTER DEFAULT against Defendants Erik J. Anderson, Stacey Anderson, and Mortgage Electronic Registration Systems, as nominee for Fremont Investment and Loan. IT IS SO ORDERED.

Entered this 10th day of June, 2011.

s/ Joe B. McDade  
\_\_\_\_\_  
JOE BILLY McDADE  
United States Senior District Judge

---

<sup>2</sup> Nor have these Defendants timely responded to Plaintiff's Motion for Entry of Default.