FORM NO.1 OLUNTARY CASE: DEBTOR'S PETITION United States Bankruptcy Court PENNSYLVANIA DISTRICT OF \_\_ MIDDLE FOR THE 81-00982 JO ANN C. BARDO, formerly SALLY JO ANN CLEAVER Debtor [include here all names used by Debtor within last 6 years! VOLUNTARY CASE: DEBTOR'S PETITION R.D. # 1, Benton, Benton Township, Columbia County, Petitioner's post-office address is\_ Pennsylvania, 17814

2. Petrioner has resided [or has had his domicile or has had his principal place of business or has had his principal assets] within this district for the preceding 180 days [or for a longer portion of the preceding 180 days than in any other district]. 3. Petitioner is qualified to file this petition and is entitled to the benefits of title 11, United States Code as a voluntary debtor. United States Code. Wilkes-Barre, Pa. 106 Market Street, Berwick, DEC 1 1 1981 sign if not represented by attorney.] Margaret A. Smith Clerk of the Bankruptcy Court the petitioner named in the foregoing petition, certify under penalty of JO ANN C. BARDO perjury that the foregoing is true and correct. OCTOBER 2/ Executed on

NOTE: This form may be used to commence a voluntary case under chapter 7, 11 or 13 of the Bankruptcy Code. A chapter 9 petition requires other altegations (see 11 U.S.C. § 109(c)) but this form may be adapted for such use.

The title of the case, in the caption of the form, should include other names used by the debtor, such as trade names, doing business names, married names and maiden names. This will help enable creditors to identify properly the debtor when notices and orders are transmitted to the creditors.

A joint petition, available for an individual and spouse, may be filed under chapter 7, 11 or 13, See 31 U.S.C. § 302. Form No. 2 may be used for this purpose. A joint petition, available for an individual and spouse, may be filed under chapter 7, 11 or 13, See 31 U.S.C. § 1746 (1976) which permits the declaration to be made in the unsworn declaration at the end of the petition conforms with Public Law 94-550, 90 Stat. 2534, 28 U.S.C. § 1746 (1976) which permits the declaration to be made in the form indicated with the same force and effect as a sworn statement. The form may be adapted for use outside of the United States by adding the words "under the taws of the United States" after the word "perjury."

## State of Pennsylvania County of Columbia

Beverly J. Michael, Acting

I, EXECUTED Recorder of Deeds, &c. in and for said County, do hereby certify that I have carefully examined the Indices of mortgages on file in this office against

David W. Bardo and Joann C. Bardo, his wife,

and find as follows:

See Photostatic copy attached.

Fee \$5.00

In testimony whereof I have set my hand and seal of office this 21st day of October A.D., 19 81.

Beinerly J. Michalbecorder

# This Indenture,

Made the // dwy of December in the year of our Lord one thousand nine hundred and seventy-seven (1977)

Between DAVID W. BARDO and JOANN C. BARDO, his wife, both of 920 McQuire Road, Bloomsburg, Columbia County, Pennsylvania,

-AND-

BLOOMSBURG BANK-COLUMBIA TRUST COMPANY, a banking institution having its principal office in the Town of Bloomsburg, Columbia County, Pennsylvania,

a Corporation existing and incorporated under the laws of Commonwealth of Pennsylvania Mortgagee , of the other part,

Whereas, the said David W. Bardo and JoAnn C. Bardo, his wife

the Mortgagors in and by their certain obligation, under their hand s and seal s, duly executed, bearing even date herewith, stand bound unto the said Mortgagee its Successors or Assigns in the sum of EIGHTY THOUSAND (\$80,000.00) DOLLARS-----lawful money of the United States of America; conditioned that the said Mortgagor s, their Heirs. Executors and Administrators shall and do well and truly pay, or cause to be paid unto the said Mortgagee its certain Attorneys. Successors or Assigns, the sum of FORTY THOUSAND (\$40,000.00) DOLLARS payable interest only for the first two (2) months at the rate of eight and three-quarters (8-3/4%) per cent per annum, thereafter principal and interest thereon at the rate of eight and three-quarters (8-3/4%) per cent per annum, payable monthly. Payments on account of principal and interest shall be made at the rate of at least THREE HUNDRED FIFTY-THREE DOLLARS AND FORTY-NINE CENTS (\$353.49) per month. All due within twenty (20) years and two (2) months from the date hereof. First payment to be made on or before the 25 day of January, 1978. A late charge of five (5%) per cent of the monthly payment will be applicable to any payment which is fifteen (15) days or more past due.

THIS IS A CONSTRUCTION MORTGAGE

Transfer of title to the premises hereby mortgaged shall make all sums due hereon, including principal and interest, and all amounts agreed to be treated as such, payable on demand, irrespective of anything herein contained to the contrary.

And Also at all times, pay all taxes and keep the buildings erected upon the land herein described insured for the benefit of the Mortgagee in some good and reliable Stock Insurance Company or Companies, to the amount of at least FORTY THOUSAND (\$40,000.00) -----Dollars, and take no insurance out on said buildings not marked for the benefit of the Mortgagee.

And The Further Condition of this Obligation is such, that if at any time default shall be made in the payment of principal or interest as aforesaid, for the space of thirty days after any payment thereof shall fall due, or if a breach of any other of the foregoing conditions be made by the said Mortgagors, their

Heirs, Executors, Administrators or Assigns, the said principal sum shall, at the option, of the said Mortgagee , its Successors or Assigns, become due, and payment of the same, with the interest, taxes and costs of insurance due thereon, as aforesaid, together with an Attorney's commission of per centum on the said principal sum, besides costs of suit, may be enforced and recovered at once.

738

187

ALL THAT CERTAIN piece, parcel or tract of land situate in Benton Township, Columbia County, Pennsylvania, bounded and described more fully as follows, to-wit:

BEGINNING at an iron pin in the centerline of Township Route No. 671 in the easterly line of lands of H. Raymond Rood, et ux; thence along said lands of Rood, north 3 degrees 07 minutes 06 seconds east, a distance of 534.54 feet to an iron pin in line of lands of H. Dayne Kline, et ux; thence along said lands of Kline and lands now or formerly of Harry Hiscox, et ux, south 81 degrees 32 minutes 35 seconds east, a distance of 408.31 feet to an iron pin in the corner of lands of James Thomas; thence along said lands of Thomas south 18 degrees 25 minutes 18 seconds west, a distance of 660.29 feet to an iron pin in the centerline of Township Route No. 671; thence alonf the centerline of said Township Route No. 671 the following three courses in distance: (1) north 70 degrees 17 minutes 00 seconds west, 27.99 feet to a point; (2) north 60 degrees 10 minutes 31 seconds west, 64.56 feet to a point; (3) north 51 degrees 55 minutes 20 seconds west, 180.31 feet, to a point, being the place of beginning.

CONTAINING approximately 4.514 acres of vacant land.

The foregoing description was prepared in accordance with a draft of survey prepared by L. Wayne Laidacker, registered Surveyor, dated April 4, 1977.

Congether with all and singular Buildings heredifaments and appurtenances whatsoever unto the hereby granted premises belonging or in say wise appertaining, and the reversions and remainders, rents, issues and profits thereof.

To Have and to Hold the said buildings
hereditaments and premises granted, or mentioned and intended so to be, with the appurtenances,
unto the said
Mortgagee , its Successors or assigns, to and for the only proper use and behoof of the said
Mortgagee , its Successors and assigns forever

their

And the said Mortgagor S, for themselves / Heirs and Assigns, do hereby covenant, promise and agree to and with the said Mortgagee . its Successors and Assigns, that if the said Mortgagors . theirleirs or Assigns, shall neglect or refuse to keep up the aforesaid insurance, or pay all taxes, it shall be lawful for the said Mortgagee . its Successors or Assigns, to insure the said buildings in the sum aforesaid and pay said taxes and shall recover the costs and expenses of such insurance and taxes in a suit upon this Mortgage.

Browined Always, nevertheless, that if the said Mortgagor 8, their Heirs, Executors, Administrators or Assigns do and shall pay, or cause to be paid, anto the said Mortgagee its Successors or Assigns, the said principal sum of FORTY THOUSAND (\$40,000.00) Dollars, lawful money aforesaid, on the day and time hereinbefore mentioned and appointed for payment of the same, together with interest, taxes, costs and charges of assirance, as aforesaid, and without any deduction, defalcation or abatement to be made of anything for or in respect of any taxes, charges or assessments whatsoever, then and from thenceforth, as well this present Indenture and the estate hereby granted, as the said recited Obligation shall cease, determine and become void.

And Provided Also, that it shall and may be lawful for the said Mortgagee , its Successors or Assigns, when and as soon as the said principal sum shall in any event, become due and payable, as aforesaid, to file a complaint and action of mortgage forciosure hereon and proceed thereon to judgment and execution for the recovery of said principal sum and all interest due thereon, and the costs and expenses of insurance and taxes as aforesaid, together with an Attorney's commission of 10 per centum on said principal sum, besides costs of suit, without stay of or exemption from execution or other process with a full release of errors.

In Witness Wherrof, the said p		heir
Signed, Scaled and Delivered	4 Mais Wing Barl	Sell
in the presence of	John Claver Barbo	See
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I Mereby Mortgage	Ma	ibat ti	t.	, PA	178	15	Mortgagoe	and per			interest sin	thia

Given under my band and the seal of the said Office, the date above written.

December

Volume 187

Recorder

A. D. 1977, in the

, Page 738

741

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19th day of

Recorded on this

Recorder's Office of said County, in Mortgage Book

### WRIT OF EXECUTION—(MORTGAGE FORECLOSURE) P.R.C.P. 3180 to 3183 and Rule 3257

BLOOMSBURG BANK-COLUMBIA TRUST COMPANY,	IN THE COURT OF	COMMON PLEAS OF Y, PENNSYLVANIA
PLAINTIFF	No63	1, PENNSYLVANIA
vs	No.	
	No. 491	
DAVID W. BARDO AND JOANN C.	1/0,	Term 19 81 J.
BARDO, HIS WIFE,	WRIT OF E	
DEFENDANTS.	(MORTGAGE F	ORECLOSURE)
Commonwealth of Pennsylvania:		
County of Columbia:		
,,		
TO THE SHERIFF OF COLUMBIA	COUNTY , PENNS	SYLVANIA
To satisfy the judgment, interest and cost in the following described property (specifically described property)	above matter you are directed to	o levy upon and sell the
·		
See property description	on attached sheet.	
·		
••		
Amount Due	\$43,300.04	
Interest from July 17, 1981	\$ 327.42	
I hereby Territy the within to True copy of the original writin case.		Melson
YICTOR B. VANDLING Sheriff	Prothonetary, Commo Columbia County, Per	n Pleas Court of
9-8+18-11	By:	
(SEAL)		Debuts

Deputy

ALL THAT CERTAIN piece, parcel or tract of land situate in Benton Township, Columbia County, Pennsylvania, bounded and described more fully as follows, to-wit:

BEGINNING at an iron pin in the centerline of Township Route No. 671 in the easterly line of lands of H. Raymond Rood, et ux; thence along said lands of Rood, North 3 degrees 07 minutes 06 seconds East, a distance of 534.54 feet to an iron pin in line of lands of H. Dayne Kline, et ux; thence along said lands of Kline and lands now or formerly of Harry Hiscox, et ux, South 81 degrees 32 minutes 35 seconds East, a distance of 408.31 feet to an iron pin in the corner of lands of James Thomas; thence along said lands of Thomas South 18 degrees 25 minutes 18 seconds West, a distance of 660.29 feet to an iron pin in the centerline of Township Route No. 671; thence along the centerline of said Township Route 671 the following three courses in distance: (1) North 70 degrees 17 minutes 00 seconds West, 27.99 feet to a point; (2) North 60 degrees 10 minutes 31 seconds West, 64.56 feet to a point;

(3) North 51 degrees 55 minutes 20 seconds West, 180.31 feet, to a point, being the place of BEGINNING.

CONTAINING approximately 4.514 acres, upon which is erected a frame dwelling.

The foregoing description was prepared in accordance with a draft of survey prepared by L. Wayne Laidacker, Registered Surveyor, dated April 4, 1977.

Recorder of Columbia Co. Deed, Search, Affidavit State Stamps Realty Transfer Stamps Total.... \$ /9.60 REAL ESTATE TAXES: Borough/Township & County Taxes, 1981 School Taxes, District Bental, 1981 208.53 651.33 Parcel #1 03-04-7-D 800.30 Parcel #2 Parcel #3 Parcel #4 Total..... \$ 1660.19

Municipality

TAXES & COSTS > \$ 2243.49

Copies to: Henrie Printing.

P-E, Legal Ads, Wed., Nov 25, Dec 2 & 9. Affidavits please.

Danny Stoneham, Tax Collector, NOT RECONTACTED as Tax Notice in file

from earlier scheduled sale of 10/29/81.

#### SHERIFF'S SALE

Py virtue of Writ of Execution No. 63 of 1981, issued out of the Court of Common Pleas of Columbia County, Pennsylvania, and to me directed, I will expose to public sale at the Sheriff's Office, in the Court House, in the Town of Bloomsburg, Columbia County, Pennsylvania, on:

THURSDAY, DECEMBER 17, 1981 at 2:00 o'clock P.M.

ALL THAT CERTAIN piece, parcel or tract of land situate in Benton Township, Columbia County, Pennsylvania, bounded and described more fully as follows, to-wit:

BEGINNING at an iron pin in the centerline of Township Route
No. 671 in the easterly line of lands of H. Raymond Rood, et ux; thence
along said lands of Rood, North 3 degrees 07 minutes 06 seconds East,
a distance of 534.54 feet to an iron pin in line of lands of H. Dayne
Kline, et ux; thence along said lands of Kline and lands now or
formerly of Harry Hiscox, et ux, South 81 degrees 32 minutes 35 seconds
East, a distance of 408.31 feet to an iron pin in the corner of lands
of James Thomas; thence along said lands of Thomas South 18 degrees
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Taken into execution, etc., at the suit of the BLOOMSBURG BANK-COLUMBIA TRUST COMPANY against DAVID W. BARDO and JOANN C. BARDO, his wife.

MOTICE IS HERERY GIVEN to all claimants and parties in interest that the Sheriff will on December 18, 1981, file a schedule of distribution in his office where the same will be available for inspection and the distribution will be made in accordance with the schedule unless exceptions are filed thereto within ten (10) days thereafter.

David Bardo Sheriff Sale

\$85.16 -

Enterprise

170.32 Total

Paul R. Eyerly III

says that Berwick Enterprise is a news; place of business in the Town of Berwick established on the 6th day of April, 1903. Holidays) continuously in said Town, Co hereto attached is a copy of the legal no which appeared in the issue of said newspa November 25, December 2, 9,

that the affiant is one of the owners and pu ALL THAT CERTAIN piece, or notice was published; that neither the a ject matter of said notice and advertise. statement as to time, place, and character

being duly sv

SHERIFF'S SALE By virtue of Writ of Execution No. 63 of 1981, issued out of the Court of Common Pleas of Columbia County, Pennsylvania, and to me directed, I will expose to public sale at the Sheriff's Office, in the Court House, in the Town of Bloomsburg, Columbia County, Pennsylvania,

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BEGINNING at an iron pin in the center line of Township Route No. 671 in the easterly line of lands of H. Raymond

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Victor B Vandling Sheriff

Alvin J Luschas, Esq. Nov 25, Dec. 2,9

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d published: lvertisement ed in the subhe foregoing

VICTOR B. VANDLING SHERIFF OF COLUMBIA COUNTY PENNSYLVANIA

Dec. 15, 1981

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ess-Enterprise, I

Bloomsburg Bank-COLUMBIA TRUST CO.

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#### STATE OF PENNSYLVANIA SS: COUNTY OF COLUMBIA

Paul R. Eyerly III

says that Berwick Enterprise is a news place of business in the Town of Berwick established on the 6th day of April, 1903. Holidays) continuously in said Town, Co hereto attached is a copy of the legal no which appeared in the issue of said newsp. November 25, December 2, 9,

that the affiant is one of the owners and pu ALL THAT CERTAIN piece, or notice was published; that neither the  $\epsilon$ ject matter of said notice and advertise statement as to time, place, and character BEGINNING of on iron pin iron pin of the parties of t

being duly sv

SHERIFF'S SALE By virtue of Writ of Execution No. 63 of 1981. issued out of the Court of Common Pleas of Columbia County, Pennsylvania, and to me vania, and to me directed, I will expose to public sale at the Sher-iff's Office, in the Court House, in the Town of Bloomsburg, Columbia County, Pennsylvania,

Thurs., Dec 17, 1981 at 2:00 o'clock p.m. parcel or tract of land situate in Benton Town-ship, Calumbia County, Pennsylvania, bounded and described more fully

in the center line Township Route No. 671 in the easterly line of lands of H. Raymond

of 660.29 feet to an iron pin in the center line of Township Route No. 671; thence along the center line of said Township Route 671 the following three courses in dis-(1) North 70 tance: 17 minutes 00 degrees seconds West, 27.99 feet to a point: (2) North 60 degrees 10 minutes 31 seconds West, 64.56 feet to a point; (3) North 51 degrees 55 minutes seconds West, 180.31 feet, to a point, being the place of beginning. Containing approximately 4.514 acres, upon which is erected a frame dwellina

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an iron pin in line of

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et ux; thence along said

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now or formerly of Harry Hiscox, et ux. South Bi

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Road.

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Notice is hereby given to all claimants and parties in interest that the Sheriff will on December 18, 1981, file a schedule of distribution in his office where the same will be

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Alvin J Luschas, Esq.

Nov 25, Dec. 2,9

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he foregoing

Sworn and subscribed to before me this . . .

My Commission Expires

MATTHEN BL00MS& MY COMMISS AL \*\*\*\* AJEY 5 1985

THE ROMARY PUBLIC - MBIA COUNTY

(Notary Public)

charges amounting to \$..... for publishing the foregoing notice, and the fee for this affidavit have been paid in full.

#### STATE OF PENNSYLVANIA SS: COUNTY OF COLUMBIA

Paul R. Eyerly III ....., being duly sworn of Common Pleas of Colthat The Morning Press is a newspaper of general circulat of business in the Town of Bloomsburg, County of Colu was established on the 1st day of March, 1902, and has be Bloomsburg, Columbia and Legal Holidays), continuously in said Town, County on: lishment; that hereto attached is a copy of the legal no: ALL THAT CERTAIN piece.

ALL THAT CERTAIN piece.

Parcel or tract of land titled proceeding which appeared in the issue of said nev November 25, December 2, 9, 81 affiant is one of the owners and publishers of said newsp as follows, to-wit: notice was published; that neither the affiant nor The Mc in the center line ject matter of said notice and advertisement, and that a statement as to time, place, and character of publication a

SHERIFF'S SALE By virtue of Writ of Execution No. 63 of 1981, issued out of the Court umbia County, Pennsylvania. and to me directed, I will expose to public sale at the Sher-iff's Office, in the Court House, in the Town of County, Pennsylvania,

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Victor B Vandling Sheriff

Alvin J Luschas, Esq Nov 25, Dec. 2,9

Public)

My Commission Expires
MAITHEW / CREMI NOTARY PUBLIC BLOOMSBURG COLUMBIA COUNTY MY COMMISSION EXPIRES JULY 5 1985

charges amounting to \$..... for publishing the foregoing notice, and the fee for this affidavit have been paid in full.



## SHERIFF OF COLUMBIA COUNTY

COURT HOUSE

BLOOMSBURG, PENNSYLVANIA, 17815

VICTOR B. VANDLING, Sheriff

TELEPHONE: 717-784-1991

A. J. ZALE, Chief Deputy

JOHN J. O'BRIEN, DEPUTY LEE F. MENSINGER, DEPUTY LINDA D. MOWERY, DEPUTY

Bloomsburg Bank Columbia Trust vs

David W Bardo and JoAnn C. Bardo

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY COMMONWEALTH OF PENNA. NO. 63 of 1981 WRIT OF EXECUTION

SERVICE ON \_ JoAnn C Bardo

On November 11 1981 at 2:20 o'clock P.M.

attested copy of the within Writ of Execution and a true copy of the Notice of Sheriff's Sale of Real Estate was served on the defendant, JoAnn C Bardo at Her place of employment First Eastern Bank

101 East Front St. Berwick, Pay Handing to JoAnn C. Bardo Personally

Service was made by personally handing said Writ of Execution and Notice of Sheriff's Sale of Real Estate to the defendant.

So Answers:

John J./O'Brien
Deputy Sheriff

For:

Victor B. Vandling Sheriff Columbia Co.

Sworn and subscribed before me this 13 day of November 19\_81.

Frederick J. Peterson
Prothonotary, Columbia County, Pa.



#### OFFICE OF

### SHERIFF OF COLUMBIA COUNTY

COURT HOUSE

BLOOMSBURG, PENNSYLVANIA, 17815

VICTOR B. VANDLING, Sheriff

TELEPHONE: 717-784-1991

Bloomsburg Bank Columbia Trust

٧S

David and Joan Bardo

A. J. ZALE, Chief Deputy

JOHN J. D'BRIEN, DEPUTY LEE F. MENSINGER, DEPUTY LINDA D. MOWERY, DEPUTY

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY COMMONWEALTH OF PENNA. NO. 63 OI1981 WRIT OF EXECUTION (MORTGAGE FORECLOSURE)

POSTING OF PROPERTY

November 20, 1981 at		
SALE bill on the property	of David and Joan Bardo	ppy of the SHERIFF'S
RD#1,Benton, Penna.	County of Columbia State of Pe	nna. Township of Bento
Columbia County, Pennsylv	rania. Said posting performed by Co	lumbia County Deputy

So Answers:

John J/O'Brien

Deputy Sheriff

For:

Victor B. Vandling Sheriff, Col. Co.

Sworn and subscribed before me this 23 day of November 1981

Frederick J. Peterson, Prothonotary Columbia County, Pennsylvania



## SHERIFF OF COLUMBIA COUNTY

COURT HOUSE

BLOOMSBURG, PENNSYLVANIA, 17815

VICTOR B. VANDLING, Sheriff

TELEPHONE: 717-784-1991

Movember 2, 1981

A. J. ZALE, Chief Deputy

JOHN J. D'BRIEN, DEPUTY LEE F. MENSINGER, DEPUTY LINDA D. MOWERY, DEPUTY

BLOOMSBURG BANK-COLUMBIA TRUST COMPANY VS DAVID W. BARDO AND JOANN C. BARDO, HIS WIFE

IN THE COURT OF COMMON
PLEAS OF COLUMBIA COUNTY
COMMONWEALTH OF PENNA.
NO.63 of 1981 E.D.
WRIT OF EXECUTION

OLITATOR ON TANTO W. BARRES	
On October 30, 1981 at 3:10 P.M. attested copy of the within Writ of Execution and a true copy of Sheriff's Sale of Real Estate was served on the defendant,	
<u> 28 Jureel</u> , Senton, Penna.	
Service was made by personally handing said Writ of Execution Sheriff's Sale of Real Estate to the defendant.	and Notice of

SERVICE ON

mn -/

So Answers:

Deputy Sheriff

For:

Victor B. Vandling Sheriff Columbia Co.

Sworn and subscribed before me this 2nd day of November 1981.

Frederick J. Peterson Prothonotary, Columbia County, Pa. ALL THAT CERTAIN piece, parcel or tract of land situate in Benton Township, Columbia County, Pennsylvania, bounded and described more fully as follows, to-wit:

BEGINNING at an iron pin in the centerline of Township Route

No. 671 in the easterly line of lands of H. Raymond Rood, et ux; thence

along said lands of Rood, North 3 degrees 07 minutes 06 seconds East,

a distance of 534.54 feet to an iron pin in line of lands of H. Dayne

Kline, et ux; thence along said lands of Kline and lands now or

formerly of Harry Hiscox, et ux, South 81 degrees 32 minutes 35 seconds

East, a distance of 408.31 feet to an iron pin in the corner of lands

of James Thomas; thence along said lands of Thomas South 18 degrees

25 minutes 18 seconds West, a distance of 660.29 feet to an iron pin

in the centerline of Township Route No. 671; thence along the center
line of said Township Route 671 the following three courses in distance:

- (1) North 70 degrees 17 minutes 00 seconds West, 27.99 feet to a point;
- (2) North 60 degrees 10 minutes 31 seconds West, 64.56 feet to a point;
- (3) North 51 degrees 55 minutes 20 seconds West, 180.31 feet, to a point, being the place of BEGINNING.

CONTAINING approximately 4.514 acres, upon which is erected a frame dwelling.

The foregoing description was prepared in accordance with a draft of survey prepared by L. Wayne Laidacker, Registered Surveyor, dated April 4, 1977.

ALL THAT CERTAIN piece, parcel or tract of land situate in Benton Township, Columbia County, Pennsylvania, bounded and described more fully as follows, to-wit:

No. 671 in the easterly line of lands of H. Raymond Rood, et ux; thence along said lands of Rood, North 3 degrees 07 minutes 06 seconds East, a distance of 534.54 feet to an iron pin in line of lands of H. Dayne Kline, et ux; thence along said lands of Kline and lands now or formerly of Harry Hiscox, et ux, South 81 degrees 32 minutes 35 seconds East, a distance of 408.31 feet to an iron pin in the corner of lands of James Thomas; thence along said lands of Thomas South 18 degrees 25 minutes 18 seconds West, a distance of 660.29 feet to an iron pin in the centerline of Township Route No. 671; thence along the centerline of said Township Route 671 the following three courses in distance:

- (1) North 70 degrees 17 minutes 00 seconds West, 27.99 feet to a point;
- (2) North 60 degrees 10 minutes 31 seconds West, 64.56 feet to a point;
- (3) North 51 degrees 55 minutes 20 seconds West, 180.31 feet, to a point, being the place of BEGINNING.

CONTAINING approximately 4.514 acres, upon which is erected a frame dwelling.

The foregoing description was prepared in accordance with a draft of survey prepared by L. Wayne Laidacker, Registered Surveyor, dated April 4, 1977.

## LIST OF LIENS

### VERSUS

DAVID.W. BARDO.RS	To a Claim i.C Rando, in is with
***************************************	Court of Common Pleas of Columbia County, Pennsylvania.
Mil Lestern Bank, Me	No. 1070 of Term, 19.79.  Real Debt    \$ 16,480.00.
versus	Interest from 6-21-70    Commission
Ravid. w Joseph. C Bardo	Costs  Judgment entered  7-2-79  Date of Lien  6-21-79
)	Nature of Lien Not e
Danold R. Baichout	No
versus	Interest from 1-31-31
David W. Larco	Judgment entered 2-31-21  Date of Lien 2-31-22
······································	Nature of Lice
Eli. û. Sera. English	No 31:2. of
	Real Debt    \$ 28,515.00. Interest from 5-0-01
versus	Costs
David. w. & Joann C. Bardo	Judgment entered IIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII
Bloomsburg bank Columbia Ervst Co.	No. 491 of Term, 19. 01
versus	Real Debt   \$\\$\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\
ರ್ಜನ್ ೫. ೩ Joann Bardo	Costs
	Date of Lien இன்னோட் சிருந்துக்கும்
Lycoming Commissioner	No. 1260 of Term, 19 81  Real Debt 118 2492 (CS
versus	Interest from $\Omega = \Omega = \Omega = \Omega$ .  Commission
David Bordo	Costs
	Date of Lien இத்தோர். இடி பூரித்தவர் Nature of Lien

## **LIST OF LIENS**

### VERSUS

	JOAN, A. TOPPO, FIT VIFE
	Court of Common Pleas of Columbia County, Pennsylvania
U. S. America	No. 1334 of Term, 19 33 Rcal Debt   \$ 5183449
versus	Interest from
102500	Costs
Dgužá Ay Dardo	Judgment enteredS-15-01
.D	Date of Lien  Nature of Lien  Federal Toy Lien
	No of Term, 19
	Interest from
versus	Commission
	Costs
	Judgment entered
	Date of Lien
	Nature of Lien
	No of Term, 19
	Real Debt[
	Interest from
versus	Commission
	Costs   [
	Judgment entered
	Date of Lien
J	Nature of Lien
······································	No of Term, 19
	Real Debt
	Interest from
versus	Commission
	Costs
,	Judgment entered
	Date of Lien
J	Nature of Lien
	No of Term, 19
	Real Debt
	Interest from []
versus	Commission
7 4 5 462	Costs
	Judgment entered
***************************************	Date of Lien
	Nature of Lien
,	

## State of Pennsylvania County of Columbia ss.

BEVERLY J. MICHAEL, ACTING

I, KYNNKYNYK Recorder of Deeds, &c. in and for said County, do hereby certify that I have carefully examined the Indices of mortgages on file in this office against

David W. Bardo and Joann C. Bardo, his wife,

and find as follows:

See Photostatic copy attached.

Fee . \$5.00.....

In testimony whereof I have set my hand and seal of office this 10th day of December

A.D., 19 81

Burly Michael RECORDER



Hande the // day of December in the year of our Lord one thousand nine hundred and seventy-seven (1977)

Mcfineen DAVID W. BARDO and JOANN C. BARDO, his wife, both of 920 McQuire Road, Bloomsburg, Columbia County, Pennsylvania,

-AND-

BLOOMSBURG BANK+COLUMBIA TRUST COMPANY, a banking institution having its principal office in the Town of Bloomsburg, Columbia County, Pennsylvania,

a Corporation existing and incorporated under the laws of Commonwealth of Pennsylvania Mortgagee , of the other part,

Mhereus, the said David W. Bardo and JoAnn C. Bardo, his wife

The Mortgagors , in and by their certain obligation, under hand S and seal S, duly executed, bearing even date herewith, stand bound unto the said Mortgagee its Successors or Assigns in the sum of EIGHTY THOUSAND (\$80,000.00) DOLLARS --lawful money of the United States of America; conditioned that the said Mortgagor S, their Heirs, Executors and Administrators shall and do well and truly pay, or cause to be paid into the said Mortgagee , its certain Attorneys, Successors or Assigns, the sum of FORTY THOUSAND (\$40,000.00) DOLLARS payable interest only for the first two (2) months at the rate of eight and three-quarters (8-3/4%) per cent per annum, thereafter principal and interest thereon at the rate of eight and three-quarters (8-3/4%) per cent per annum, payable monthly. Payments on account of principal and interest shall be made at the rate of at least THREE HUNDRED FIFTY-THREE DOLLARS AND FORTY+ NINE CENTS (\$353.49) per month. All due within twenty (20) years and two (2) months from the date hereof. on or before the 25 day of January, 1978. First payment to be made A late charge of five (5%) per cent of the monthly payment will be applicable to any payment which is fifteen (15) days or more past due.

THIS IS A CONSTRUCTION MORTGAGE.

Transfer of title to the premises hereby mortgaged shall make all sums due beteon, including principal and interest and all amounts agreed to be treated as such, payable on demand, irrespective of anything herein contained to the contrary.

And Also at all times, pay all taxes and keep the buildings erected upon the land herein described insured for the benefit of the Mortgagee in some good and reliable Stock Insurance Company or Companies, to the amount of at least FORTY THOUSAND (\$40,000,00)-----Dollars, and take no insurance out on said buildings not marked for the benefit of the Mortgagee.

And The Further Condition of this Obligation is such, that if at any time default shall be made in the payment of principal or interest as aforesaid, for the space of thirty—days after any payment thereof shall tall due, or if a breach of any other of the foregoing conditions be made by the said Mortgagors,—thurs

breach of any other of the foregoing conditions be made by the said Mortgagors, there are lifers. Executors, Administrators or Assigns, the said principal sum shall, at the option, of the said Mortgagee, its Successors or Assigns, become due, and payment of the same, with the interest, taxes and costs of insurance due thereon, as aforesaid, together with an Attorney's commission of per centum on the said principal sum, besides costs of sun, may be enforced and recovered at once.

Note This Indenture Mitnesseth, that the said Mortgagor, as well for and in consideration of the aforesaid debt or sum of FORTY THOUSAND (\$40,000.00)------Dollars, and for the better securing the payment of the same, with interest, as aforesaid, unto the said Mortgagee, its Successors or Assigns, in the discharge of the said recited Obligation, as for and in ronsideration of the further sum of One Dollar, lawful money, aforesaid, unto the said Mortgagor & in nand paid by the said Mortgagee, the receipt whereof is hereby acknowledged, do hereby grant, bargain, sell, release and confirm unto the said Mortgagee, its Successors and Assigns,

738

ALL THAT CERTAIN piece, parcel or tract of land situate in Benton Township, Columbia County, Pennsylvania, bounded and described more fully as follows, to-wit:

BEGINNING at an iron pin in the centerline of Township Route No. 671 in the easterly line of lands of H. Raymond Rood, et ux; thence along said lands of Rood, north 3 degrees 07 minutes 06 seconds east, a distance of 534.54 feet to an iron pin in line of lands of H. Dayne Kline, et ux; thence along said lands of Kline and lands now or formerly of Harry Hiscox, et ux, south 81 degrees 32 minutes 35 seconds east, a distance of 408.31 feet to an iron pin in the corner of lands of James Thomas; thence along said lands of Thomas south 18 degrees 25 minutes 18 seconds west, a distance of 660.29 feet to an iron pin in the centerline of Township Route No. 671; thence alonf the centerline of said Township Route No. 671 the following three courses in distance: (1) north 70 degrees 17 minutes 00 seconds west, 27.99 feet to a point; (2) north 60 degrees 10 minutes 31 seconds west, 64.56 feet to a point; (3) north 51 degrees 55 minutes 20 seconds west, 180.31 feet, to a point, being the place of beginning.

CONTAINING approximately 4.514 acres of vacant land.

The foregoing description was prepared in accordance with a draft of survey prepared by L. Wayne Laidacker, registered Surveyor, dated April 4, 1977.

Together with all and singular Buildings; heredifaments and appurtenances whatsoever unto the hereby granted premises belonging or in any wise appertaining, and the reversions and remainders, rents, issues and profits thereof.

To Have and to Hold the said buildings

hereditaments and premises granted, or mentioned and intended so to be, with the appurtenances,

unto the said

Mortgagee , its Successors or assigns, to and for the only proper use and behoof of the said Mortgagee , its Successors and assigns forever

their

And the said Mortgagor's, for themselves/ Heirs and Assigns, do hereby covenant, promise and agree to and with the said Mortgagee its Successors and Assigns, that if the said Mortgagor's their lears or Assigns, shall neglect or refuse to keep up the aforesaid insurance, or pay all taxes, it shall be lawful for the said Mortgagee. Its Successors or Assigns, to insure the said buildings in the sam aforesaid and pay said taxes and shall recover the costs and expenses of such insurance and taxes in a suit upon this Mortgage.

Administrators or Assigns do and shall pay, or cause to be paid, into the said Mortgagee — its Successors or Assigns, the said principal sum of FORTY THOUSAND (\$40,000.00) Dollars, lawful money aforesaid, on the day and time hereinbefore mentioned and appointed for payment of the same, together with interest, taxes, costs and charges of assirance, as aforesaid, and without any Collection, defaication or abatement to be made of anything for or in respect of any taxes, charges or assessments whatsoever, then and from thenceforth, as well this present Indenture and the estate hereby granted, so the said — recited Obligation shall cease, determine and become void.

And Browided Also, that it shall and may be lawful for the said Mortgagee . its Successors or Assigns, when and as soon as the said principal sum shall in any event, become due and payable, as aforesaid, to file a complaint and action of mortgage forclosure hereon and proceed thereon to judgment and execution for the recovery of said principal sum and all interest due thereon, and the costs and expenses of insurance and taxes as aforesaid, together with an Attorney's commission of 10 per centum on said principal sum, besides costs of suit, without stay of or exemption from execution or other process with a full release of errors.

In Mitness Mherrof, the said pa	the same break and a same of the formation for the same	eir
sand seal S, the day and year first Signed, Scaled and Oclinered in the presence of	Joseph Clarer Bank	<b>S</b>
J. Marie J. J. S. Marie		523 523
		833

Commonwealth of Pennsylvania	)				
County of Columbia	5.55.				
On this, the 16 5	day of	December	•		7 , before me signed Officer,
personally appeared David W. Bardo known to me (or satisfactorily proven) to instrument, and acknowledged that the year all illities alligners, I hereunto ser	be the peexxcuted t	rson whose nan he same for the	es are	subscribed	to the within
		Dece	ad x		
State of	)		Trite of	United Street	
County of	38.	SETTY L. SPREE, population of the My Company and I		198	al direction
On this, the	day of	My Commission		A. D. 19	, before me
appeared			kaos	vir to my for	er, personally matisfactorily
proven) to be the person whose name  he executed the same for the purpose  In Mitness Migerens, I hereunto ser	e: therein		ithm instrumer	it, and sckno	wledged that
			<u></u>		
			Title of (		*****
			11111-111	ym e i	
I Hereby Certify, that the procise res Mortrage Main St.	ddence of	the Mortgagee	and person	outified to h	terent on this
Bloomsburg, PA		Mong	CLCORG		
, , , , , , , , , , , , , , , , , , ,	Atorney (o	r MORT	CHOORS		
3 11					
A H	ΓA		223		
S W	(A)		Court	r.lea.	الا
oration  O and  O, HIS	001.1		c Re.	Recorder	A 156
ECULARIA Corporation From From BARDO and BARDO, HI	) i		41 41 41		- 2 - 2
From BARDO, HI	BLCOMSBURG BANK-COLUMB		Futered for record in the Resorder Office of Gount the A. D. 19	: ' : :	SCALLER CONTROLLER CONTROLLER  22. CONTROLLER PROPERTY LACRESTIC DE
, <b>.</b>	BURG BA				
A. 3.30  T. A. A. C. A. WID W.	usa.	j	for		j 🗓
THE TOWN C.	BLCOMS	Dod Crea To scure Peyable	atterna r of		SCALLED STATES
	M F		Fate Office the	•	3 7 2
Commonwealth of Pennsylbania					
County of Columbia 9:19 a.m.	95.				
Recarded on this 19th	h day of	December		A. D. 19	77 , in the
Recorder's Office of said County, in Mortgage	Book	Volume	. 187	, Page 738	
Given under my hand and the seal of the	eard Offic				
	_	Carren	-	÷	
	8 V	en rem		never	Recorder

LAW OFFICES OF

#### DERR, PURSEL & LUSCHAS

238 MARKET STREET

P.O. 80X 539

BLOOMSBURG, PENNSYLVANIA 17815

AREA CODE 717 784-4654

October 26, 1981

Victor B. Vandling, Sheriff Columbia County Courthouse Bloomsburg, PA 17815

Re: Bloomsburg Bank vs. Bardo

No. 491 of 1981

Dear Sheriff Vandling:

You are hereby authorized to continue the scheduled Sheriff's Sale in the above matter from October 29, 1981, and to readvertise the same.

Very truly yours,

ALVIN J. LUSCHAS

AJL:pac

DALE A. DERR

CHARLES B. PURSEL

ALVIN J. LUSCHAS

c: Bloomsburg Bank-Columbia Trust Company

SHIEL DEBAL.

The so the RS TaU

COLF COMMENTE

Total..... \$/652.98

iotal \$ / 901. (taxes & costs)

SERERAGE RENT DU

Municipality

LAW OFFICES OF

#### DERR, PURSEL & LUSCHAS

DALE A. DERR CHARLES B. PURSEL ALVIN J. LUSCHAS

238 MARKET STREET

AREA CODE 717 784-4654

P.O. BOX 539 BLOOMSBURG, PENNSYLVANIA 17815

October 26, 1981

Victor B. Vandling, Sheriff Columbia County Courthouse Bloomsburg, PA 17815

> Re: Bloomsburg Bank vs. Bardo No. 491 of 1981

Dear Sheriff Vandling:

You are hereby authorized to continue the scheduled Sheriff's Sale in the above matter from October 29, 1981, and to readvertise the same.

Very truly yours,

ALVIN J. LUSCHAS

AJL:pac

c: Bloomsburg Bank-Columbia Trust Company

LAW OFFICES

#### BULL & BULL

106 MARKET STREET
BERWICK, FA. 18603

ROBERT E SULL ROBERT A. HU: U AREA CODE 717 TELEPHONE 759-323

October 27, 1981

Alvin J. Luschas, Esquire 238 Market Street Bloomsburg, Pennsylvania 7815

IN RE: Bloomsburg Bank-Columbia Trust Co. vs. David W. Bardo and Jo Ann C. Bardo---Mortgage Forectosure---Sheriti's Sale

Dear Al:

This letter is to confirm our telephone conversation yesterday afternoon in which you agreed, on behalf of the Bloomsburg Bank-Columbia Trust Co., to stay the scheduled Sheriff's Sale in the above matter, which was originally scheduled for Thursday, October 29, 1981. According to our conversation, the Sheriff's Sale will be continued for a minimum of thirty (30) days from October 29, 1981.

When I spoke with Reed Miller of the Bloomsburg Bank-Columbia Trust Co., he advised me that he had no objections to a continuance of the sale for thirty (30) days either.

I trust that you have informed the Sheriff of the continuance. Thank you for your understanding and professional cooperation in this matter.

As you are aware, since it was the reason for the continuance, the Bardos have executed a Sales Agreement with prospective purchasers of their real estate. From all indications, the Buyers will have no problem obtaining financing for the purchase within the next thirty days. I will keep you advised of the progress of this transaction.

Very truly yours,

ROBERT A. BULL

RAB: clr

Lcc. Sheriff of Columbia County



#### OFFICE OF

### SHERIFF OF COLUMBIA COUNTY

COURT HOUSE

BLDOMSBURG, PENNSYLVANIA, 17835

VICTOR B. VANDLING, Sheriff

TELEPHONE: 717-784-1991

A. J. ZALE, Chief Deputy

JOHN J. D'BRIEN, DEPUTY LEE F. MENSINGER, DEPUTY LINDA D. MOWERY, DEPUTY

September 22, 1981

BLOOMSBURG BANK-COLUMPIA TRUST COMPANY VS DAVID W. BARDO AND JOANN C BARDO, HIS WIFE

IN THE COURT OF COMMON
PLEAS OF COLUMBIA COUNTY
COMMONWEALTH OF PENNA.
NO. 63 of 1981 F.D.
WRIT OF EXECUTION

SERVICE ON _	David W. Bardo
On September 21, 1981 at attested copy of the within White at	5:35 P.M. , a true and
of Sheriff's Sale of Real Estate was  Bardo at R.	execution and a true copy of the Notice served on the defendant, David W.  2. Benton, Pa.
har Don't	y Sheriff John J. O'Brien

Deputy Sheriff

For:

Victor B. Vandling Sheriff Columbia Co.

Sworn and subscribed before me this 22nd day of September 1981.

Frederick J. Peterson
Prothonotary, Columbia County, Pa.



## SHERIFF OF COLUMBIA COUNTY

COURT HOUSE

BLOOMSBURG, PENNSYLVANIA, 17815

VICTOR B. VANDLING, Sheriff

TELEPHONE: 717-784-1991

A. J. ZALE, Chief Deputy

JOHN J. D'BRIEN, DEPUTY LEE F. MENSINGER, DEPUTY LINDA D. MOWERY, DEPUTY

September 15, 1981

Bloomsburg Bank-Columbia Trust Company vs David W. Bardo and JoAnn C. Bardo, his wife

IN THE COURT OF COMMON
PLEAS OF COLUMBIA COUNTY
COMMONWEALTH OF PENNA.
NO. 63 of 1981 E.D.
WRIT OF EXECUTION

SERVICE ON JoAnn C. Bardo

On September 14, 1981 at 1:00 P.M. attested copy of the within Whit of Franking	
- The defendant	T- 1
The state of the s	_
Service was made by personally handing said Writ of Execution a Sheriff's Sale of Real Estate to the defendant.	and Notice of

So Answers:

Deputy Sheriff

For:

Victor B. Vandling Sheriff Columbia Co.

Sworn and subscribed before me this 15th day of September 1981.

Frederick J. Peterson Prothonotary, Columbia County, Pa.



## SHERIFF OF COLUMBIA COUNTY

COURT HOUSE BLOOMSBURG, PENNSYLVANIA, 17815

## VICTOR B. VANDLING, Sheriff

TELEPHONE: 717-784-1991

September 22, 1981

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY COMMONWEALTH OF PENNA.

JOHN J. D'ERIEN,

NO.63 of 1981 E.D. WRIT OF EXECUTION (MORTGAGE FORECLOSURE)

A. J. ZALE, Chief Deputy

LEE F. MENSINGER, DEPUTY LINDA D. MOWERY, DEPUTY

BLOOMSBURG BANK-COLUMBIA TRUST COMPANY VS DAVID W. BARDO AND JOANN CO BARDO, HIS WIFE

Frederick J. Peterson, Prothonotary

Columbia County, Pennsylvania

#### POSTING OF PROPERTY

SALE bil	l on th	he prope	rty of	David	w.	Bardo		posted a Joann C.			
	County	y, Pennsy J. O'Brie	vlvania.	Said	ро	sting	perf	formed by	Columbia	Count	ty Deputy
								901	Answers	; O	Brien
								For Vice	r:	3 √o √andli	ndling