

66
2. ☐ Restricted Delivery
(Extra charge)

Put your address in the "RETURN TO" space on the reverse side. Failure to do so will prevent this card from being returned to you. The return receipt fee will provide you the name of the person delivered to and the date of delivery. For additional fees the following services are available. Consult postmaster for fees and check box(es) for additional service(s) requested.

1. ☐ Show to whom delivered, date, and addressee's address.

4. Article Number
P 400 980 732

Type of Service:
☐ Registered
☐ Insured
☒ Certified
☐ COD
☐ Express Mail
☐ Return Receipt for Merchandise

Always obtain signature of addressee or agent and DATE DELIVERED.

8. Addressee's Address (ONLY if requested and fee paid)
 Office of F.A.I.R.
 Department of Public Welfare
 P.O. Box 8016
 Harrisburg, Pa. 17105

5. Signature — Addressee
X

6. Signature — Agent
X

7. Date of Delivery
JAN 24 1990

PS Form 3811, Apr. 1989

66
2. ☐ Restricted Delivery
(Extra charge)

Put your address in the "RETURN TO" space on the reverse side. Failure to do so will prevent this card from being returned to you. The return receipt fee will provide you the name of the person delivered to and the date of delivery. For additional fees the following services are available. Consult postmaster for fees and check box(es) for additional service(s) requested.

1. ☐ Show to whom delivered, date, and addressee's address.

3. Article Addressed to:
 PRESS ENTERPRISE
 P.O. Box 745
 Bloomsburg, Pa. 17815

4. Article Number
P 400 980 733

Type of Service:
☐ Registered
☐ Insured
☒ Certified
☐ COD
☐ Express Mail
☐ Return Receipt for Merchandise

Always obtain signature of addressee or agent and DATE DELIVERED.

8. Addressee's Address (ONLY if requested and fee paid)

5. Signature — Addressee
X

6. Signature — Agent
X

7. Date of Delivery
JAN 26 1990

PS Form 3811, Feb. 1986

66
2. ☐ Restricted Delivery
(Extra charge)

Put your address in the "RETURN TO" space on the reverse side. Failure to do so will prevent this card from being returned to you. The return receipt fee will provide you the name of the person delivered to and the date of delivery. For additional fees the following services are available. Consult postmaster for fees and check box(es) for additional service(s) requested.

1. ☐ Show to whom delivered, date, and addressee's address.

4. Article Number
P 821 579 975

Type of Service:
☐ Registered
☐ Insured
☒ Certified
☐ COD
☐ Express Mail

Always obtain signature of addressee or agent and DATE DELIVERED.

8. Addressee's Address (ONLY if requested and fee paid)
 Borough of Berwick
 City Hall
 344 Market Street
 Berwick, Pa. 18603

5. Signature — Addressee
X

6. Signature — Agent
X

7. Date of Delivery
JAN 24 1990

PS Form 3811, Feb. 1986

66
2. ☐ Restricted Delivery
(Extra charge)

Put your address in the "RETURN TO" space on the reverse side. Failure to do so will prevent this card from being returned to you. The return receipt fee will provide you the name of the person delivered to and the date of delivery. For additional fees the following services are available. Consult postmaster for fees and check box(es) for additional service(s) requested.

1. ☐ Show to whom delivered, date, and addressee's address.

3. Article Addressed to:
 Connie C. Gingham
 Berwick Borough Tax Collector
 120 Rear East Third St.,
 Berwick, Pa. 18603

4. Article Number
P 821 579 976

Type of Service:
☐ Registered
☐ Insured
☒ Certified
☐ COD
☐ Express Mail

Always obtain signature of addressee or agent and DATE DELIVERED.

8. Addressee's Address (ONLY if requested and fee paid)

5. Signature — Addressee
X

6. Signature — Agent
X

7. Date of Delivery
JAN 24 1990

PS Form 3811, Feb. 1986

66
2. ☐ Restricted Delivery
(Extra charge)

Put your address in the "RETURN TO" space on the reverse side. Failure to do so will prevent this card from being returned to you. The return receipt fee will provide you the name of the person delivered to and the date of delivery. For additional fees the following services are available. Consult postmaster for fees and check box(es) for additional service(s) requested.

1. ☐ Show to whom delivered, date, and addressee's address.

3. Article Addressed to:
 Commonwealth of Pennsylvania
 Department of Public Welfare
 Bureau of Claim Settlement
 300 North Second Street
 5th Floor
 Harrisburg, Pa. 17105

4. Article Number
P 821 579 973

Type of Service:
☐ Registered
☐ Insured
☒ Certified
☐ COD
☐ Express Mail

Always obtain signature of addressee or agent and DATE DELIVERED.

8. Addressee's Address (ONLY if requested and fee paid)

5. Signature — Addressee
X

6. Signature — Agent
X

7. Date of Delivery
JAN 25 1990

PS Form 3811, Feb. 1986

the date of delivery. For additional fees the following services are available. Consult postmaster for fees and check box(es) for additional services requested.

1. ☐ Show to whom delivered, date, and addressee's address. 2. ☐ Restricted Delivery 66 (Extra charge)

3. Article Addressed to:
Thomas C. Zerbe Jr.
Deputy Attorney General
Collections Unit
Fourth and Walnut St.,
Harrisburg, Pa. 17120

4. Article Number
P 400 980 728

Type of Service:
☐ Registered ☐ Insured
☒ Certified ☐ COD
☐ Express Mail ☐ Return Receipt for Merchandise

Always obtain signature of addressee or agent and DATE DELIVERED.

5. Signature - Addressee
X

6. Signature - Agent
X

7. Date of Delivery
JAN 24 1990

8. Addressee's Address (ONLY if requested and fee paid)

DOMESTIC RETURN RECEIPT

PS Form 3811, Apr. 1989 * U.S.G.P.O. 1989-238-815

1. ☐ Show to whom delivered, date, and addressee's address. 2. ☐ Restricted Delivery 66 (Extra charge)

3. Article Addressed to:
Mrs. Connie K. Gingham
1611 Lincoln Ave.,
Berwick, Pa. 18603

4. Article Number
P 400 980 734

Type of Service:
☐ Registered ☐ Insured
☒ Certified ☐ COD
☐ Express Mail ☐ Return Receipt for Merchandise

Always obtain signature of addressee or agent and DATE DELIVERED.

5. Signature - Addressee
X

6. Signature - Agent
X

7. Date of Delivery
JAN 24 1990

8. Addressee's Address (ONLY if requested and fee paid)

DOMESTIC RETURN RECEIPT

PS Form 3811, Apr. 1989 * U.S.G.P.O. 1989-238-815

SENDER: Complete items 1 and 2 when additional services are desired and complete items 3 and 4. Put your address in the "RETURN TO" space on the reverse side. Failure to do so will prevent this card from being returned to you. The return receipt fee will provide you the name of the person delivered to and the date of delivery. For additional fees the following services are available. Consult postmaster for fees and check box(es) for additional services requested.

1. ☐ Show to whom delivered, date, and addressee's address. 2. ☐ Restricted Delivery 66 (Extra charge)

3. Article Addressed to:
IRS
P.O. Box 12050
Philadelphia, Pa. 19106
Attn: Special Procedures Function

4. Article Number
P 400 980 730

Type of Service:
☐ Registered ☐ Insured
☐ Certified ☐ COD
☒ Express Mail ☐ Return Receipt for Merchandise

Always obtain signature of addressee or agent and DATE DELIVERED.

5. Signature - Addressee
X

6. Signature - Agent
X

7. Date of Delivery
JAN 24 1990

8. Addressee's Address (ONLY if requested and fee paid)

DOMESTIC RETURN RECEIPT

PS Form 3811, Apr. 1989 * U.S.G.P.O. 1989-238-815

SENDER: Complete items 1 and 2 when additional services are desired, and complete items 3 and 4. Put your address in the "RETURN TO" space on the reverse side. Failure to do so will prevent this card from being returned to you. The return receipt fee will provide you the name of the person delivered to and the date of delivery. For additional fees the following services are available. Consult postmaster for fees and check box(es) for additional services requested.

1. ☐ Show to whom delivered, date, and addressee's address. 2. ☐ Restricted Delivery. 66

3. Article Addressed to:
Pennsylvania American Water
P.O. Box 313
Milton, Pa. 17847

4. Article Number
P 821 579 977

Type of Service:
☐ Registered ☐ Insured
☒ Certified ☐ COD
☐ Express Mail

Always obtain signature of addressee or agent and DATE DELIVERED.

5. Signature - Addressee
X

6. Signature - Agent
X

7. Date of Delivery
1/25/90

8. Addressee's Address (ONLY if requested and fee paid)

DOMESTIC RETURN RECEIPT

PS Form 3811, Feb. 1986

SENDER: Complete items 1 and 2 when additional services are desired and complete items 3 and 4. Put your address in the "RETURN TO" space on the reverse side. Failure to do so will prevent this card from being returned to you. The return receipt fee will provide you the name of the person delivered to and the date of delivery. For additional fees the following services are available. Consult postmaster for fees and check box(es) for additional services requested.

1. ☐ Show to whom delivered, date, and addressee's address. 2. ☐ Restricted Delivery 66 (Extra charge)

3. Article Addressed to:
Commonwealth of Pennsylvania
Department of Revenue
Bureau of Accounts Settlement
P.O. Box 2055
Harrisburg, Pa. 17105

4. Article Number
P 400 980 729

Type of Service:
☐ Registered ☐ Insured
☒ Certified ☐ COD
☐ Express Mail ☐ Return Receipt for Merchandise

Always obtain signature of addressee or agent and DATE DELIVERED.

5. Signature - Addressee
X

6. Signature - Agent
X

7. Date of Delivery
JAN 24 1990

8. Addressee's Address (ONLY if requested and fee paid)

DOMESTIC RETURN RECEIPT

PS Form 3811, Apr. 1989 * U.S.G.P.O. 1989-238-815



COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF REVENUE
BUREAU OF INDIVIDUAL TAXES
DEPT. 280602
HARRISBURG, PA 17128-0602

REALTY TRANSFER TAX STATEMENT OF VALUE

See Reverse for Instructions

RECORDER'S USE ONLY	
State Tax Paid	-0-
Book Number	448
Page Number	482
Date Recorded	4-9-90

Complete each section and file in duplicate with Recorder of Deeds when (1) the full value/consideration is not set forth in the deed, (2) when the deed is without consideration, or by gift, or (3) a tax exemption is claimed. A Statement of Value is not required if the transfer is wholly exempt from tax based on: (1) family relationship or (2) public utility easement. If more space is needed, attach additional sheet(s).

A CORRESPONDENT - All inquiries may be directed to the following person:

Name: Harry A. Roadarmel, Sheriff Columbia County Telephone Number: _____
Street Address: _____ City: _____ Area Code (717) 784-1991
State: _____ Zip Code: _____
P.O. Box 380 Court House, Bloomsburg, Pa. 17815

B TRANSFER DATA

Grantor(s)/Lessor(s)			Grantee(s)/Lessee(s)		
Sheriff of Columbia County			Franklin First Federal Savings Bank		
Street Address			Street Address		
Columbia County Court House			44 W. Market St.,		
City	State	Zip Code	City	State	Zip Code
Bloomsburg	Pa.	17815	Wilkes-Barre, Pa.		18773

C PROPERTY LOCATION

Street Address		City, Township, Borough	
920 Orange St.,		Berwick	
County	School District	Tax Parcel Number	
Columbia	Berwick	04.3-2-51	

D VALUATION DATA

1. Actual Cash Consideration	2. Other Consideration	3. Total Consideration
	+	=
4. County Assessed Value	5. Common Level Ratio Factor	6. Fair Market Value
	X	=

E EXEMPTION DATA

1a. Amount of Exemption Claimed	1b. Percentage of Interest Conveyed
100%	100%

2. Check Appropriate Box Below for Exemption Claimed

- ☐ Will or intestate succession _____ (Name of Decedent) _____ (Estate File Number) _____
- ☐ Transfer to Industrial Development Agency.
- ☐ Transfer to agent or straw party. (Attach copy of agency/straw party agreement).
- ☐ Transfer between principal and agent. (Attach copy of agency/straw trust agreement). Tax paid prior deed \$ _____
- ☐ Transfers to the Commonwealth, the United States, and Instrumentalities by gift, dedication, condemnation or in lieu of condemnation. (Attach copy of resolution).
- ☒ Transfer from mortgagor to a holder of a mortgage in default. Mortgage Book Number 300, Page Number 281
- ☐ Corrective deed (Attach copy of the prior deed).
- ☐ Statutory corporate consolidation, merger or division. (Attach copy of articles).
- ☐ Other (Please explain exemption claimed, if other than listed above.) _____

Under penalties of law, I declare that I have examined this Statement, including accompanying information, and to the best of my knowledge and belief, it is true, correct and complete.

Signature of Correspondent or Responsible Party <u>Harry A. Roadarmel</u> Harry A. Roadarmel Sheriff Columbia County	Date April 9, 1990
--	-----------------------

(SEE REVERSE)

BOOK 448 PAGE 484

LIEN CERTIFICATE

DATE 2/28/90

This is to certify that according to our records, the tax liens in the Tax Claim Bureau against the property listed below, as of December 31, 1989, in Berwick Borough are as follows:

Owner or Reputed Owner: Hess, Wayne F. & Connie L. (11/80)

Former Owner: Ludwig, Geo. & Catherine

Parcel No. 04.3-2-51

Description 920 Orange St.

YEAR	COUNTY	TAX DISTRICT	SCHOOL	TOTAL
1988	---	---	374.16	374.16
1989	---	---	373.74	373.74
			TCB FEE	30.00
			TOTAL	777.90

The above figures represent the amounts due during the month of April 19 90

Requested by: Harry Roadarmel, Sheriff

Fee: \$5.00

4/9/90

COLUMBIA COUNTY TAX CLAIM BUREAU

[Signature]
Director

Sheliff Sale

3/13/90



COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF REVENUE
BUREAU OF INDIVIDUAL TAXES
DEPT. 280602
HARRISBURG, PA 17128-0602

REALTY TRANSFER TAX STATEMENT OF VALUE

See Reverse for Instructions

RECORDER'S USE ONLY

State Tax Paid

Book Number

Page Number

Date Recorded

Complete each section and file in duplicate with Recorder of Deeds when (1) the full value/consideration is not set forth in the deed, (2) when the deed is without consideration, or by gift, or (3) a tax exemption is claimed. A Statement of Value is not required if the transfer is wholly exempt from tax based on: (1) family relationship or (2) public utility easement. If more space is needed, attach additional sheet(s).

A CORRESPONDENT - All inquiries may be directed to the following person:

Name

Telephone Number:

Harry A. Roadarmel, Sheriff Columbia County
Street Address City

Area Code (717) 784-1991

State

Zip Code

P.O. Box 380 Court House, Bloomsburg, Pa. 17815

B TRANSFER DATA

Grantor(s)/Lessor(s)

Sheriff of Columbia County

Street Address

Columbia County Court House

City

State

Zip Code

Bloomsburg

Pa.

17815

Date of Acceptance of Document

Grantee(s)/Lessee(s)

Franklin First Federal Savings Bank

Street Address

44 W. Market St.,

City

State

Zip Code

Wilkes-Barre, Pa.

18773

C PROPERTY LOCATION

Street Address

920 Orange St.,

County

Columbia

School District

Berwick

City, Township, Borough

Berwick

Tax Parcel Number

04.3-2-51

D VALUATION DATA

1. Actual Cash Consideration

2. Other Consideration

+

3. Total Consideration

=

4. County Assessed Value

5. Common Level Ratio Factor

X

6. Fair Market Value

=

E EXEMPTION DATA

1a. Amount of Exemption Claimed

100%

1b. Percentage of Interest Conveyed

100%

2. Check Appropriate Box Below for Exemption Claimed

- ☐ Will or intestate succession _____ (Name of Decedent) _____ (Estate File Number) _____
- ☐ Transfer to Industrial Development Agency.
- ☐ Transfer to agent or straw party. (Attach copy of agency/straw party agreement).
- ☐ Transfer between principal and agent. (Attach copy of agency/straw trust agreement). Tax paid prior deed \$ _____
- ☐ Transfers to the Commonwealth, the United States, and Instrumentalities by gift, dedication, condemnation or in lieu of condemnation. (Attach copy of resolution).
- ☒ Transfer from mortgagor to a holder of a mortgage in default. Mortgage Book Number 300, Page Number 281
- ☐ Corrective deed (Attach copy of the prior deed).
- ☐ Statutory corporate consolidation, merger or division. (Attach copy of articles).
- ☐ Other (Please explain exemption claimed, if other than listed above.) _____

Under penalties of law, I declare that I have examined this Statement, including accompanying information, and to the best of my knowledge and belief, it is true, correct and complete.

Signature of Correspondent or Responsible Party

Harry A. Roadarmel Sheriff Columbia County

Date

April 9, 1990

(SEE REVERSE)

SHERIFF'S SALE - COSTS SHEET

Franklin First Federal Savings & Loan VS. Wayne F. Hess and Connie L. Hess

NO. 66 of 1988 E.D. NO. 545 of 1988 J.D. DATE OF SALE March 13, 1990 1100

DOCKET & LEVY
SERVICE
MAILING
ADVERTISING, SALE BILLS & NEWSPAPERS
POSTING HANDBILLS
MILEAGE
CRYING/ADJOURN OF SALE
SHERIFF'S DEED
DISTRIBUTION
OTHER Copies

\$ 14.00
141.00
28.00
9.00
14.00
14.00
7.00
5.00
9.00
42.00

TOTAL \$ 318.40

PRESS-ENTERPRISE, INC.
HENRIE PRINTING
SOLICITOR'S SERVICES

\$ 251.00

TOTAL \$ 251.00

PROTHONOTARY: LIENS LIST
DEED NOTARIZATION
OTHER

\$ 20.00

TOTAL \$ 20.00

RECORDER OF DEEDS: COPYWORK
DEED
OTHER

\$ 20.00

TOTAL \$ 20.00

REAL ESTATE TAXES:
BOROUGH/TWP. & COUNTY TAXES, 1988, 1989, 1990
SCHOOL TAXES, DISTRICT
DELINQUENT TAXES, 1988, 1989, 1990

\$ 169.25
704.90

TOTAL \$ 874.15

MUNICIPAL RENTS:
SEWER - MUNICIPALITY
WATER - MUNICIPALITY

\$ 585.47

TOTAL \$ 585.47

SURCHARGE FEE: (STATE TREASURER) TOTAL

\$ 5.00

MISCELLANEOUS: TAX CLAIM

TOTAL \$ 2,311.10

TOTAL COSTS

\$ 50.00
\$ 3,064.70

SHERIFF'S SALE REAL ESTATE
FINAL COST SHEET

_____ VS _____
NO. _____ E.D. NO. _____ J.D.
DATE OF SALE: _____

BID PRICE (INCLUDES COSTS)

\$ 25,000.00

POUNDAGE 2% BID PRICE

\$ 500.00

TRANSFER TAX 2% BID PRICE

\$ _____

MISC. COSTS

\$ _____

TOTAL NEEDED TO PURCHASE

\$ 25,500.00

PURCHASER(S) : Franklin First Federal Savings Bank

ADDRESS : 44 W. Market St. Wilkes-Barre, PA-18773

NAME(S) ON DEED: Franklin First Federal Savings Bank

PURCHASER(S) SIGNATURE(S) : Eugene A. Hanning, Vice Pres.

AMOUNT RECEIVED BY SHERIFF FROM PURCHASER(S) :

TOTAL DUE \$ 3,044.70

LESS DEPOSIT \$ 500.00

DOWN PAYMENT \$ ~~500.00~~

AMOUNT DUE IN 2,544.70

EIGHT DAYS \$ _____



**Franklin First Federal
Savings Bank**
44 W. Market St., Wilkes-Barre, PA 18773
Escrow Dept.



97-371427783

Date March 13, 1990 Amount \$2,544.70

PAY Two Thousand Five Hundred Forty-four and ----- 70/100

DRAWER: FRANKLIN FIRST FEDERAL SAVINGS BANK

TO THE
ORDER
OF

Sheriff of Columbia County

Eugene A. Harnett
AUTHORIZED SIGNATURE

⑆022310422⑆ 8⑈409937 371427783

SHERIFF'S SALE

Distribution Sheet

Franklin First Federal Savings & Loan VS. Wayne F. Hess and Connie L. Hess
 NO. 545 of 1988 JD DATE OF SALE: March 13, 1990 1100A.M.
 NO. 66 of 1988 ED

I HEREBY CERTIFY AND RETURN, That in obedience to and by virtue of the within writ, to me directed, I seized and took into execution the within described real estate, and after having given due legal and timely notice of the time and place of sale, by advertisements in divers public newspapers and by handbills set up in the most public places in my bailiwick, I did on (date) Tuesday March 13, 1990 and (time) 1100A.M., of said day at the Court House, in the Town of Bloomsburg, Pennsylvania, expose said premises to sale at public vendue or outcry, when and where I sold the same to Franklin First Federal Savings & Loan Dollars.
 for the price or sum of \$3,044.70 being the

highest and best bidder, and that the highest and best price bidden for the same; which I have applied as follows:

Bid Price	\$ 25,000.00	
Poundage	500.00	
Transfer Taxes		\$ 3,044.70
Total Needed to Purchase		500.00
Amount Paid Down		2,544.70
Balance Needed to Purchase		

EXPENSES:

Columbia County Sheriff - Costs.....	\$ 318.40	\$ 818.40
Poundage	500.00	281.00
Newspaper		
Printing		
Solicitor		20.00
Columbia County Prothonotary		33.50
Columbia County Recorder of Deeds -	Deed copy work	
	Realty transfer taxes	
	State stamps	777.90
Tax Collector (Delinquent-Denny Long)		5.00
Columbia County Tax Assessment Office.....	Tax Claim	
State Treasurer		169.43
Other: Local Tax's for Borough of Berwick		885.47
Borough of Berwick Sewer		54.00
DSTE		
TOTAL EXPENSES:		\$ 3,044.70

Total Needed to Purchase	\$ 3,044.70
Less Expenses	
Net to First Lien Holder	500.00
Plus Deposit	
Total to First Lien Holder	\$ 2,544.70

Sheriff's Office, Bloomsburg, Pa. }

So answers

HARRY A. ROADARMEL Jr.,

Sheriff

SHERIFF'S SALE

BY VIRTUE OF A WRIT OF EXECUTION NO. 66 OF 1988 E.D., ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, DIRECTED TO ME, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENDUE OR OUTCRY TO THE HIGHEST AND BEST BIDDERS, FOR CASH, IN THE SHERIFF'S OFFICE, COLUMBIA COUNTY COURT HOUSE, BLOOMSBURG, PENNSYLVANIA, ON

TUESDAY MARCH 13, 1990
1100

IN THE FORENOON OF THE SAID DAY, ALL THE RIGHT, TITLE AND INTEREST OF THE DEFENDANTS AND THE BELOW DESCRIBED LOT, PIECE, OR PARCEL OF LAND.

ALL THAT CERTAIN piece of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit;

BEGINNING at an iron pin at the southeasterly corner of Orange Street (Formerly Orange Avenue) and Orchard Street; THENCE southerly sixty-nine (69) degrees forty-five (45) minutes East along Orange Street a distance of fifty-one (51) feet five (5) inches to an iron pin at the northwesterly corner of Lot Number thirty-one and three-fourths (31 3/4); THENCE southerly one (1) degree forty-five (45) minutes east along the westerly side of Lot Number thirty-one and three fourths (31 3/4) a distance of one hundred eleven (111) feet to an iron pin in line of Lot Number thirty (30); THENCE southerly eighty-eight (88) degrees fifteen (15) minutes West along the northerly side of Lot Number thirty (30) aforesaid, a distance of Forty-seven (47) feet six (6) inches to an iron pin on the easterly side of Orchard Street; THENCE northerly one (1) degree forty-five (45) minutes west a distance of one hundred thirty (130) feet five (5) inches to an iron pin.

This description is intended to cover and this deed to convey Lot Number twenty-eight (28) in plot of lots of Idella M. Davenport according to survey made on March 13, 1916, by W.H. Eyer.

BEING the same premises conveyed to Wayne F. Hess and Connie L. Hess, his wife, by Deed of Martha L. Valore, Executrix of the Last Will and Testament of Mary Catherine Ludwig, and Martha L. Valore and Richard H. Valore, in their own right, dated the 15th day of October, 1980 and recorded in the Office of the Recorder of Deeds in and for Columbia County in Deed Book 300, page 281.

UNDER AND SUBJECT to the same reservations, conditions, restrictions, covenants, exceptions and easements as are in prior chain of title.

PREMISES improved with a two story, single family dwelling more commonly known as 920 Orange Street, Berwick Borough, Columbia County, Pennsylvania.

TOGETHER with all buildings and improvements thereon.

NOTICE IS HEREBY GIVEN to all claimants and parties in interest that the Sheriff will within thirty (30) days thereafter 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.

SEIZED AND TAKEN into execution at the suit of FRANKLIN FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF WILKES-BARRE, against WAYNE F. HESS and CONNIE L. HESS, his wife, and will be sold by:

TERMS OF SALE; Ten (10%) percent cash or certified check TIME OF SALE, Balance cash or certified check within eight (8) days after Sale.

TO BE SOLD BY:

HARRY A. ROADARMEL, Jr.
Sheriff of Columbia County

DERR, PURSEL, LUSCHAS & NORTON
Attorneys

The date of delivery. For additional fees (the following services are available. Consult postmaster for fees and check box(es) for additional service(s) requested.)
1. ☐ Show to whom delivered, date, and addressee's address. 2. ☐ Restricted Delivery 66
(Extra charge)

3. Article Addressed to: Franklin First Federal Savings Bank 44 West Market St., Wilkes-Barre, Pa. 18773		4. Article Number P 400 982 605	
5. Signature — Addressee X		Type of Service: <input type="checkbox"/> Registered <input checked="" type="checkbox"/> Certified <input type="checkbox"/> COD <input type="checkbox"/> Return Receipt for Merchandise Express Mail	
6. Signature — Agent X		8. Addressee's Address (ONLY if requested and fee paid)	
7. Date of Delivery APR 16 1980			

PS Form 3811, Apr. 1989

* U.S.G.P.O. 1989-238-815

DOMESTIC RETURN RECEIPT

3. Article Addressed to: Small Business Administration 20 N. Pennsylvania Ave., Room 2327 Wilkes-Barre, Pa. 18701		4. Article Number P 400 980 731	
5. Signature — Addressee X		Type of Service: <input type="checkbox"/> Registered <input checked="" type="checkbox"/> Certified <input type="checkbox"/> COD <input type="checkbox"/> Return Receipt for Merchandise Express Mail	
6. Signature — Agent X		8. Addressee's Address (ONLY if requested and fee paid)	
7. Date of Delivery JAN 24 1990			

PS Form 3811, Apr. 1989

* U.S.G.P.O. 1989-238-815

DOMESTIC RETURN RECEIPT

1. ☐ Show to whom delivered, date, and addressee's address. 2. ☐ Restricted Delivery.
Postmaster for fees and check box(es) for additional service(s) requested. Consult postmaster for fees and check box(es) for additional service(s) requested.

3. Article Addressed to: Connie L. Hess 920 Orange Street Berwick, Pa. 18603		4. Article Number P 821 579 972	
5. Signature — Addressee X		Type of Service: <input type="checkbox"/> Registered <input checked="" type="checkbox"/> Certified <input type="checkbox"/> COD <input type="checkbox"/> Return Receipt for Merchandise Express Mail	
6. Signature — Agent X		8. Addressee's Address (ONLY if requested and fee paid)	
7. Date of Delivery 1-24-90			

PS Form 3811, Feb. 1986

DOMESTIC RETURN RECEIPT

3. Article Addressed to: Wayne F. Hess 920 Orange Street Berwick, Pa. 18603		4. Article Number P 821 579 971	
5. Signature — Addressee X		Type of Service: <input type="checkbox"/> Registered <input checked="" type="checkbox"/> Certified <input type="checkbox"/> COD <input type="checkbox"/> Return Receipt for Merchandise Express Mail	
6. Signature — Agent X		8. Addressee's Address (ONLY if requested and fee paid)	
7. Date of Delivery 1-24-90			

PS Form 3811, Feb. 1986

DOMESTIC RETURN RECEIPT

3. Article Addressed to: Chris Klinger 344 Market St., Berwick, Pa. 18603		4. Article Number P 400 980 735	
5. Signature — Addressee X		Type of Service: <input type="checkbox"/> Registered <input checked="" type="checkbox"/> Certified <input type="checkbox"/> COD <input type="checkbox"/> Return Receipt for Merchandise Express Mail	
6. Signature — Agent X		8. Addressee's Address (ONLY if requested and fee paid)	
7. Date of Delivery 1-24-90			

PS Form 3811, Apr. 1989

* U.S.G.P.O. 1989-238-815

DOMESTIC RETURN RECEIPT

SHERIFF'S SALE

Distribution Sheet

Franklin First Federal Savings & Loan VS. Wayne F. Hess and Connie L. Hess

NO. 545 of 1988 JD DATE OF SALE: March 13, 1990 1100A.M.

NO. 66 of 1988 ED

I HEREBY CERTIFY AND RETURN, That in obedience to and by virtue of the within writ, to me directed, I seized and took into execution the within described real estate, and after having given due legal and timely notice of the time and place of sale, by advertisements in divers public newspapers and by handbills set up in the most public places in my bailiwick, I did on (date) Tuesday March 13, 1990 and (time) 1100A.M., of said day at the Court House, in the Town of Bloomsburg, Pennsylvania, expose said premises to sale at public vendue or outcry, when and where I sold the same to Franklin First Federal Savings & Loan Dollars. for the price or sum of \$3,044.70 being the

highest and best bidder, and that the highest and best price bidden for the same; which I have applied as follows:

Bid Price	\$ 25,000.00	
Poundage	500.00	
Transfer Taxes		\$ 3,044.70
Total Needed to Purchase		500.00
Amount Paid Down		2,544.70
Balance Needed to Purchase		

EXPENSES:

Columbia County Sheriff - Costs.....	\$ 318.40	
Poundage	500.00	\$ 818.40
Newspaper.....		281.00
Printing.....		
Solicitor		20.00
Columbia County Prothonotary		33.50
Columbia County Recorder of Deeds -	Deed copy work	
	Realty transfer taxes	
	State stamps	777.90
Tax Collector (Delinquent-Denny Long)		5.00
Columbia County Tax Assessment Office..... Tax Claim		
State Treasurer		169.43
Other: Local Tax's for Borough of Berwick		885.47
Borough of Berwick Sewer		54.00
DSTE		
TOTAL EXPENSES:		\$ 3,044.70

Total Needed to Purchase	\$ 3,044.70
Less Expenses	
Net to First Lien Holder	
Plus Deposit	500.00
Total to First Lien Holder	\$ 2,544.70

Sheriff's Office, Bloomsburg, Pa.

So answers

HARRY A. ROADARMEL Jr.

Sheriff

SHERIFF'S SALE

BY VIRTUE OF A WRIT OF EXECUTION NO. 66 OF 1988 E.D., ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, DIRECTED TO ME, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENDUE OR OUTCRY TO THE HIGHEST AND BEST BIDDERS, FOR CASH, IN THE SHERIFF'S OFFICE, COLUMBIA COUNTY COURT HOUSE, BLOOMSBURG, PENNSYLVANIA, ON

TUESDAY MARCH 13, 1990
1100

IN THE FORENOON OF THE SAID DAY, ALL THE RIGHT, TITLE AND INTEREST OF THE DEFENDANTS AND THE BELOW DESCRIBED LOT, PIECE, OR PARCEL OF LAND.

ALL THAT CERTAIN piece of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit;

BEGINNING at an iron pin at the southeasterly corner of Orange Street (Formerly Orange Avenue) and Orchard Street; THENCE southerly sixty-nine (69) degrees forty-five (45) minutes East along Orange Street a distance of fifty-one (51) feet five (5) inches to an iron pin at the northwesterly corner of Lot Number thirty-one and three-fourths (31 3/4); THENCE southerly one (1) degree forty-five (45) minutes east along the westerly side of Lot Number thirty-one and three fourths (31 3/4) a distance of one hundred eleven (111) feet to an iron pin in line of Lot Number thirty (30); THENCE southerly eighty-eight (88) degrees fifteen (15) minutes West along the northerly side of Lot Number thirty (30) aforesaid, a distance of Forty-seven (47) feet six (6) inches to an iron pin on the easterly side of Orchard Street; THENCE northerly one (1) degree forty-five (45) minutes west a distance of one hundred thirty (130) feet five (5) inches to an iron pin.

This description is intended to cover and this deed to convey Lot Number twenty-eight (28) in plot of lots of Idella M. Davenport according to survey made on March 13, 1916, by W.H. Eyer.

BEING the same premises conveyed to Wayne F. Hess and Connie L. Hess, his wife, by Deed of Martha L. Valore, Executrix of the Last Will and Testament of Mary Catherine Ludwig, and Martha L. Valore and Richard H. Valore, in their own right, dated the 15th day of October, 1980 and recorded in the Office of the Recorder of Deeds in and for Columbia County in Deed Book 300, page 281.

UNDER AND SUBJECT to the same reservations, conditions, restrictions, covenants, exceptions and easements as are in prior chain of title.

PREMISES improved with a two story, single family dwelling more commonly known as 920 Orange Street, Berwick Borough, Columbia County, Pennsylvania.

TOGETHER with all buildings and improvements thereon.

NOTICE IS HEREBY GIVEN to all claimants and parties in interest that the Sheriff will within thirty (30) days thereafter 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.

SEIZED AND TAKEN into execution at the suit of FRANKLIN FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF WILKES-BARRE, against WAYNE F. HESS and CONNIE L. HESS, his wife, and will be sold by:

TERMS OF SALE; Ten (10%) percent cash or certified check TIME OF SALE, Balance cash or certified check within eight (8) days after Sale.

TO BE SOLD BY:

HARRY A. ROADARMEL, Jr.
Sheriff of Columbia County

DERR, PURSEL, LUSCHAS & NORTON
Attorneys

STATE OF PENNSYLVANIA }
COUNTY OF COLUMBIA } SS:

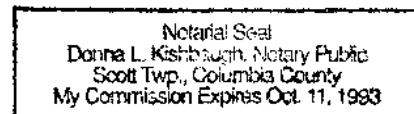
James A. Wells, General Manager, being duly sworn according to law deposes and says that Press-Enterprise is a newspaper of general circulation with its principal office and place of business at 3185 Lackawanna Avenue, Bloomsburg, County of Columbia and State of Pennsylvania, and was established on the 1st day of March, 1902, and has been published daily (except Sundays and Legal Holidays) continuously in said Town, County and State since the date of its establishment; that hereto attached is a copy of the legal notice or advertisement in the above entitled proceeding which appeared in the issue of said newspaper on February 20th, February 27th, March 6th, 1990, exactly as printed and published; that the affiant is one of the owners and publishers of said newspaper in which legal advertisement or notice was published; that neither the affiant nor Press-Enterprise are interested in the subject matter of said notice and advertisement, and that all of the allegations in the foregoing statement as to time, place, and character of publication are true.

James A. Wells

Sworn and subscribed to before me this 27th day of March 1990

Donna L. Kishbaugh
(Notary Public)

My Commission Expires



Member, Pennsylvania Association of Notaries

And now, 19 , I hereby certify that the advertising and publication charges amounting to \$ for publishing the foregoing notice, and the fee for this affidavit have been paid in full.

SHERIFF'S SALE REAL ESTATE OUTLINE

RECEIVE AND TIME STAMP WRIT _____

DOCKET AND INDEX _____

SET FILE FOLDER UP _____

CHECK FOR PROPER INFO

WRIT OF EXECUTION _____

COPY OF DESCRIPTION _____

WHEREABOUTS OF LAST KNOWN ADDRESS _____

NON-MILITARY AFFIDAVIT _____

NOTICES OF SHERIFF'S SALE _____

WATCHMAN RELEASE FORM _____

AFFIDAVIT OF LIENS LIST _____

CHECK FOR \$500.00 -- _____

* IF ANY OF THE ABOVE ARE MISSING DO NOT PROCEED ANY FURTHER WITH SALE NOTIFY THE ATTY TO SEND ADDITIONAL INFO

SET SALE DATE AND ADV. DATES AND POSTING DATES _____

POST ALL DATES ON CALANDER _____

- * SET SALE DATE AT LEAST 2MONTHS AFTER RECEIVING WRIT
- * SET ADV. DATES 3 THURSDAYS BEFORE SALE DATE TO RUN EVERY THURSDAY TILL SALE 3 TIMES
- * SET POSTING DATE NO LATER THAN 30 DAYS PRIOR TO SALE

SET DISTRIBUTION DATE _____

- * MUST BE FILED WITHIN 30 DAYS OF SALE (POSTED)
- * MUST BE PAID 10 DAYS AFTER IT HAS BEEN POSTED

FILL IN ALL NO'S ON EXECUTION PAPERS _____

TYPE PROPER INFO ON DESCRIPTION (refer to previos sales) _____

SERVICE

TYPE CARDS FOR DEFENDANTS _____

PUT PAPERS TOGETHER FOR DEFENDANTS _____

- * COPY OF WRIT FOR EACH DEFENDANT
- * NOTICE OF SHERIFF SALE
- * COPY OF DESCRIPTION

PUT TOGETHER PAPERS FOR LIEN HOLDERS _____

- * NOTICE OF SALE DIRECTED TO THEM

SEND NOTICES TO LIEN HOLDERS VIA CERT. MAIL OR SENDERS RECIEPT _____

- * DOCKET ALL DATES

ONCE DEFENDANTS ARE SERVED DOCKET COSTS AND INFO _____

SEND ATTY RETURN OF SERVICE AND COPY OF SENDERS RECIEPT FOR LIEN HOLDERS _____

SHERIFF'S SALE OUTLINE DON'TSALE BILLS

SEND DESCRIPTION TO PRINTER _____

** THE FOLLOWING NOTICES REQUIRE A LETTER WITH EXPLANATIONS

SEND NOTICE TO PRESS DIRECTING WHEN TO ADV. _____

SEND NOTICES TO LOCAL TAX COLLECTORS _____

NOTICES TO WATER AND SEWER AUTH. _____

SEND NOTICES TO FEDERAL AND STATE TAX AUTH _____

IF BUSINESS SEND COPY TO SBA AUTH. _____

HANDBILLS

SEND COPIES OF HANDBILLS TO:

RECORDER'S OFFICE _____

TAX CLAIM OFFICE _____

TAX ASSESSMENT OFFICE _____

PROTH OFFICE(post on board) _____

POST IN FRONT LOBBY _____

POST IN SHERIFF'S OFFICE _____

SEND COPY TO ATTY _____

POST PROPERTY ACCORDING TO DATE SET _____

SEND RETURN OF POSTING TO ATTY _____

DOCKET ALL COSTS _____

PREPARE COST SHEET 2 DAYS BEFORE SALE _____

* BE SURE ALL COSTS ARE RECEIVED

PREPARE FINAL COSTS SHEET DAY OF SALE _____

HOLD SALE _____

POST PROPOSED SCHEDULE OF DISTRIBUTION ACCORDING TO DATE _____

PAY DISTRIBUTION ACCORDING TO DATE _____

* WHEN PAYING INCLUDE ADDRESS OF CHANGE OF OWNER TO WHOM IT MAY CONCERN

RECORD SHERIFF FEES COLLECTED ON MONTHLY REPORT _____

PREPARE DEED AND TAX AFFIDAVIT TO BE RECORDED _____

WHEN DEED IS RECORDED SEND TO BUYER _____

FILE FOLDER _____

LIEN CERTIFICATE

DATE 2/28/90

This is to certify that according to our records, the tax liens in the Tax Claim Bureau against the property listed below, as of December 31, 1989, in Berwick Borough are as follows:

Owner or Reputed Owner: Hess, Wayne F. & Connie L.

(11/80)

Former Owner: Ludwig, Geo. & Catherine

Parcel No. 04.3-2-51

Description 920 Orange St.

YEAR	COUNTY	TAX DISTRICT	SCHOOL	TOTAL
1988	-----	-----	374.16	374.16
1989	-----	-----	373.74	373.74
TCB FEE				30.00
TOTAL				777.90

The above figures represent the amounts due during the month of April 19 90

Requested by: Harry Roadarmel, Sheriff

Fee: \$5.00

COLUMBIA COUNTY TAX CLAIM BUREAU

D. Long
Director

Sheriff Sale

3/13/90

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P. O. BOX 380
BLOOMSBURG, PA 17815

24 HOUR PHONE
(717) 784-6300

PHONE
(717) 784-1991

April 6, 1990

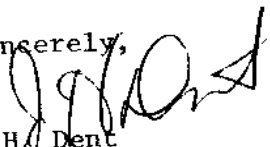
Press Enterprise
P.O. Box 745
Bloomsburg, Pa. 17815

Dear Sir:

Enclosed is CK#755 in the amount of \$281.00, which represents payment for the advertising of the Sheriff's Sale No. 66 of 1988, Franklin First Federal Savings Bank Vs Wayne F. and Connie L. Hess.

Thank you very much for your assistance.

Sincerely,


J. H. Dent
Deputy Sheriff

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P. O. BOX 380
BLOOMSBURG, PA 17815

24 HOUR PHONE
(717) 784-6300

PHONE
(717) 784-1991

April 6, 1990

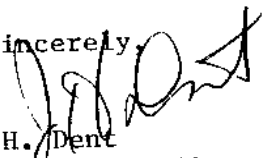
Borough of Berwick
Sewer Authority
Christopher Klinger
344 Market St.,
Berwick, Pa. 18603

Dear Chris:

Enclosed is CK#760 in the amount of \$885.47, which represents payment for the owed sewer bill on the Hess property at 920 Orange St., Berwick, Pa. This property was sold to Franklin First Federal Savings Bank on March 13, 1990.

Thank you very much for your assistance.

Sincerely,


J.H. Dent
Deputy Sheriff

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P. O. BOX 380
BLOOMSBURG, PA 17815

PHONE
(717) 784-1991

24 HOUR PHONE
(717) 784-6300

April 6, 1990

Connie C. Gingher
Tax Collector Borough of Berwick
1611 Lincoln Ave.,
Berwick, Pa. 18603

Dear Mrs. Gingher:

Enclosed is CK#758 in the amount of \$169.43, which represents payment for the Tax's on the Hess Property at 920 Orange St., Berwick, Pa. that was sold to Franklin First Federal Savings Bank on March 13, 1990.

Thank you very much for your assistance.

Sincerely,

J.H. Dent
Deputy Sheriff

FRANKLIN FIRST FEDERAL SAVINGS AND	:	IN THE COURT OF COMMON PLEAS
LOAN ASSOCIATION OF WILKES-BARRE,	:	
	:	OF COLUMBIA COUNTY
PLAINTIFF	:	
VS.	:	CIVIL ACTION-LAW
	:	
WAYNE F. HESS and CONNIE L. HESS,	:	IN MORTGAGE FORECLOSURE
his wife,	:	
	:	NO. 545 OF 1988 J.D.
DEFENDANTS	:	NO. 66 OF 1988 E.D.

AMENDED AFFIDAVIT PURSUANT TO RULE 3129.1

FRANKLIN FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF WILKES-BARRE, Plaintiff in the above action, sets forth as of the date the Praeipe for the Writ of Execution was filed the following information concerning the real property located at 920 Orange Street, Berwick Borough, Columbia County, Pennsylvania, the same being more particularly described in Exhibit "A", attached.

1. Name and address of Owner(s) or Reputed Owner(s):

<u>Name</u>	<u>Address</u>
Wayne F. Hess	920 Orange Street Berwick, PA 18603
Connie L. Hess	920 Orange Street Berwick, PA 18603

2. Name and address of Defendant(s) in the judgment:

<u>Name</u>	<u>Address</u>
Wayne F. Hess	920 Orange Street Berwick, PA 18603
Connie L. Hess	920 Orange Street Berwick, PA 18603

05. FEB 28 1990

3. Name and address of every judgment creditor whose judgment is a record lien on the real property to be sold:

<u>Name</u>	<u>Address</u>
Commonwealth of Pennsylvania Department of Public Welfare	Bureau of Claim Settlement 300 North Second Street 5th Floor Harrisburg, PA 17105

4. Name and address of the last recorded holder of every mortgage of record:

<u>Name</u>	<u>Address</u>
Franklin First Federal Savings and Loan Association of Wilkes- Barre	44 West Market Street Wilkes-Barre, PA 18773
Household Finance Consumer Discount Company	1504 West Front Street Berwick, PA 18603
Household Finance Consumer Discount Company	South Wyoming Avenue and Northampton Street Kingston, PA 18704

5. Name and address of every other person who has any record lien on their property:

<u>Name</u>	<u>Address</u>
Borough of Berwick c/o Sewer Rental Office	City Hall 344 Market Street Berwick, PA 18603

6. Name and address of every other person who has any record interest in the property and whose interest may be affected by the sale:

<u>Name</u>	<u>Address</u>
None	

7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale:

<u>Name</u>	<u>Address</u>
Columbia County Tax Claim Bureau	Columbia County Courthouse Bloomsburg, PA 17815

Name

Address

Connie C. Gingher
Berwick Borough Tax Collector

120 Rear East Third Street
Berwick, PA 18603

Pennsylvania American Water

P.O. Box 313
Milton, PA 17847

I verify that the statements made in this affidavit are true and correct to the best of my personal knowledge or information and belief. I understand that false statements herein are made subject to the penalties of 18 Pa. C.S. §4904 relating to unsworn falsification to authorities.

DERR, PURSEL & LUSCHAS

DATE: _____

8/22/90

BY: _____

GARY E. NORTON, ESQUIRE
Attorney for Plaintiff

ALL THAT CERTAIN piece of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at an iron pin at the southeasterly corner of Orange Street (formerly Orange Avenue) and Orchard Street; THENCE southerly sixty-nine (69) degrees forty-five (45) minutes East along Orange Street a distance of fifty-one (51) feet five (5) inches to an iron pin at the northwesterly corner of Lot Number thirty-one and three-fourths ($31 \frac{3}{4}$); THENCE southerly one (1) degree forty-five (45) minutes east along the westerly side of Lot Number thirty-one and three fourths ($31 \frac{3}{4}$) a distance of one hundred eleven (111) feet to an iron pin in line of Lot Number thirty (30); THENCE southerly eighty-eight (88) degrees fifteen (15) minutes west along the northerly side of Lot Number thirty (30) aforesaid, a distance of forty-seven (47) feet six (6) inches to an iron pin on the easterly side of Orchard Street; THENCE northerly one (1) degree forty-five (45) minutes west a distance of one hundred thirty (130) feet five (5) inches to an iron pin.

This description is intended to cover and this deed to convey Lot Number twenty-eight (28) in plot of lots of Idella M. Davenport according to survey made on March 13, 1916, by W. H. Eyer.

BEING the same premises conveyed to Wayne F. Hess and Connie L. Hess, his wife, by Deed of Martha L. Valore, Executrix of the Last Will and Testament of Mary Catherine Ludwig, and Martha L. Valore and Richard H. Valore, in their own right, dated the 15th day of October, 1980 and recorded in the Office of the Recorder of Deeds in and for Columbia County in Deed Book 300, page 281.

UNDER AND SUBJECT to the same reservations, conditions, restrictions, covenants, exceptions and easements as are in prior chain of title.

PREMISES improved with a two story, single family dwelling more commonly known as 920 Orange Street, Berwick Borough, Columbia County, Pennsylvania.

TOGETHER with all buildings and improvements thereon.

FRANKLIN FIRST FEDERAL SAVINGS AND	:	IN THE COURT OF COMMON PLEAS
LOAN ASSOCIATION OF WILKES-BARRE,	:	
	:	OF COLUMBIA COUNTY
PLAINTIFF	:	
VS.	:	CIVIL ACTION-LAW
	:	
WAYNE F. HESS and CONNIE L. HESS,	:	IN MORTGAGE FORECLOSURE
his wife,	:	
	:	NO. 545 OF 1988 J.D.
DEFENDANTS	:	NO. 66 OF 1988 E.D.

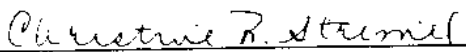
AFFIDAVIT OF SERVICE

The Notice of Sheriff's Sale of Real Estate addressed to Household Finance Consumer Discount Company, 1504 West Front Street, Berwick, Pennsylvania 18603 was returned as the authorized time for forwarding has expired. The original Notice and a copy of the envelope are attached hereto, marked Exhibit "A" and incorporated herein by reference thereto. Therefore, the undersigned, being duly sworn according to law, does hereby state that she is a person of such age and discretion as to be competent to serve papers; that on February 9, 1990, she served a Notice of Sheriff's Sale of Real Estate pursuant to Pennsylvania Rules of Civil Procedure 3129.2, inter alia, describing the property to be sold, its location, the improvements, if any, the judgment of the court on which the sale is being held, the name of the owners, and the time and place of sale by placing same in a post paid envelope first class mail, addressed to the person who is hereinafter named, who is or may be a Lienholder on the real estate subject to sale, at the place and address stated below, by delivering said envelope and contents to a Post Office Employee at a United States Post Office in Wilkes-Barre, Luzerne County, Pennsylvania and obtaining a Certificate of Mailing for said Notice. A copy of the Certificate of Mailing is attached hereto, marked Exhibit "B" and incorporated herein by reference thereto.

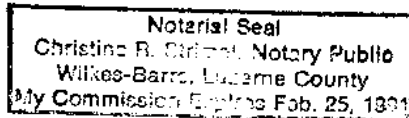
Household Finance Consumer Discount Company
 South Wyoming Avenue and Northampton Street
 Kingston, Pennsylvania 18704


 SHARON L. MYERS

SWORN TO and subscribed to
 before me this 12th day of
 February, 1990.


 NOTARY PUBLIC

My commission expires:



FRANKLIN FIRST FEDERAL SAVINGS AND	:	IN THE COURT OF COMMON PLEAS
LOAN ASSOCIATION OF WILKES-BARRE,	:	
	:	OF COLUMBIA COUNTY
PLAINTIFF	:	
VS.	:	CIVIL ACTION-LAW
	:	
WAYNE F. HESS and CONNIE L. HESS,	:	IN MORTGAGE FORECLOSURE
his wife,	:	
	:	
	:	NO. 545 OF 1988 J.D.
DEFENDANTS	:	NO. 66 OF 1988 E.D.

NOTICE OF SHERIFF'S SALE
OF
REAL ESTATE

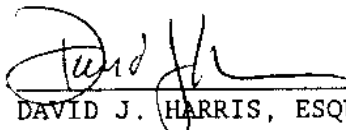
TO: HOUSEHOLD FINANCE CONSUMER DISCOUNT COMPANY, 1504 West Front Street, Berwick, Pennsylvania 18603; you may be a Mortgagee of the Real Estate hereinafter described by virtue of a Mortgage recorded in Columbia County Mortgage Book 335, Page 879.

NOTICE IS HEREBY GIVEN that by virtue of the above-captioned Writ of Execution issued under the above-captioned Judgment, directed to the Sheriff of Columbia County, there will be exposed to public sale, by vendue or outcry to the highest and best bidders, for cash, in the Courthouse, in the Town of Bloomsburg, Columbia County, Pennsylvania, on Tuesday, March 13, 1990, at 11:00 a.m., eastern time, in the forenoon of the said day, all the individual Defendants' right, title and interest, in and to ALL that certain piece or parcel of land situate at 920 Orange Street, Berwick Borough, Columbia County, Pennsylvania, the same more particularly described in Exhibit "A", attached hereto and incorporated herein.

NOTICE IS HEREBY GIVEN to all claimants and parties in interest, that the Sheriff will within thirty (30) days thereafter file a schedule of distribution in his office, where the same will be available for inspection and that distribution will be made in accordance with this schedule unless exceptions are filed thereto within ten (10) days thereafter.

ROSENN, JENKINS & GREENWALD

BY



DAVID J. HARRIS, ESQUIRE
15 South Franklin Street
Wilkes-Barre, PA 18711
Attorneys for Plaintiff

SHERIFF'S SALE DESCRIPTION

By virtue of a Writ of Execution No. 66 of 1988, issued out of the Court of Common Pleas of Columbia County, directed to me, there will be exposed to public sale, by vendue or outcry to the highest and best bidders, for cash, in the Courthouse, in the Town of Bloomsburg, Columbia County, Pennsylvania, on Tuesday, March 13, 1990, at 11:00 a.m., eastern time, in the forenoon of the said day, all the right, title and interest of the Defendants in and to:

ALL THAT CERTAIN piece of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at an iron pin at the southeasterly corner of Orange Street (formerly Orange Avenue) and Orchard Street; THENCE southerly sixty-nine (69) degrees forty-five (45) minutes East along Orange Street a distance of fifty-one (51) feet five (5) inches to an iron pin at the northwesterly corner of Lot Number thirty-one and three-fourths (31 3/4); THENCE southerly one (1) degree forty-five (45) minutes east along the westerly side of Lot Number thirty-one and three-fourths (31 3/4) a distance of one hundred eleven (111) feet to an iron pin in line of Lot Number thirty (30); THENCE southerly eighty-eight (88) degrees fifteen (15) minutes west along the northerly side of Lot Number thirty (30) aforesaid, a distance of forty-seven (47) feet six (6) inches to an iron pin on the easterly side of Orchard Street; THENCE northerly one (1) degree forty-five (45) minutes west a distance of one hundred thirty (130) feet five (5) inches to an iron pin.

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EXHIBIT "A"

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Sheriff of Columbia County

ROSENN, JENKINS & GREENWALD
Attorneys

DERR, PURSEL & LUSCHAS
Attorneys

ROMENN, JENKINS & GREENWALD

15 SOUTH FRANKLIN STREET

WILKES BARRE, PENNSYLVANIA 18711

LAW OFFICES



HOUSEHOLD FINANCE CONSUMER DISCOUNT COMPANY
1504 WEST FRONT STREET
BERWICK, PENNSYLVANIA 18603



DSH

RECEIVED MAIL ROOM FEBRUARY 7 1978
EXHIBIT

U.S. POSTAL SERVICE
CERTIFICATE OF MAIL

Received From
 ROSEN, JENKINS & GREENWALD
 15 S. FRANKLIN ST.
 WILKES-BARRE, PA.

U.S. POSTAGE
 0.45

One piece of ordinary mail is enclosed

Handwritten: *Household Furniture & Equipment Company*
South Wyoming Avenue & Northampton Street
Kingston, PA 18704

PS FORM 3817 MAY 1976
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☆ U.S. GOVERNMENT PRINTING OFFICE: 1979-752-524

Columbia County No 545 of 1988

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P. O. BOX 380
BLOOMSBURG, PA 17815

PHONE
(717) 784-1991

24 HOUR PHONE
(717) 784-6300

February 6, 1990

Mr. Gary E. Norton, Esquire
238 Market St.,
Bloomsburg, Pa. 17815

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

VS. Wayne F. & Connie L. Hess
No. 66 of 1988ED
WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

POSTING OF PROPERTY

Monday February 5, 1990 at 5:00 P.M. POSTED A COPY OF THE SHERIFF'S SALE BILL
ON THE PROPERTY OF Wayne F. & Connie L. Hess
COLUMBIA COUNTY, PENNSYLVANIA. SAID POSTING PERFORMED BY COLUMBIA COUNTY DEPUTY
SHERIFF Deputy James

SO ANSWERS:

Patricia James

Patricia James

DEPUTY SHERIFF

SHERIFF, HARRY A. ROADARMEL, JR.

SWORN AND SUBSCRIBED BEFORE ME
THIS 6th

DAY OF Feb 1990

Tami B. Kline by O/T

TAMI B. KLINE, PROTHONOTARY OF
COLUMBIA COUNTY



COMMONWEALTH OF PENNSYLVANIA
OFFICE OF ATTORNEY GENERAL

January 29, 1990

ERNEST D. PREAIE, Jr.
ATTORNEY GENERAL

Reply To:

15th Floor
Strawberry Square
4th & Walnut Streets
Harrisburg, PA 17120
(717)787-3646

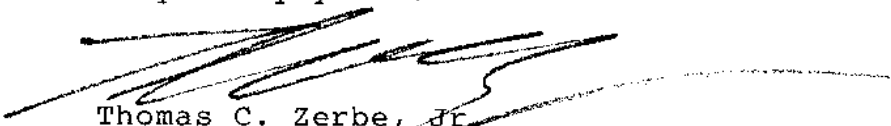
Harry A. Roadarmel, Jr., Sheriff
Columbia County Courthouse
Bloomsburg, PA 17815

Re: Wayne F. Hess and Connie L. Hess

Dear Sheriff Roadarmel:

A check of the records of the Financial Enforcement Section, Office of Attorney General, reveals no claims forwarded to this office against Wayne F. Hess or Connie L. Hess.

Very truly yours,


Thomas C. Zerbe, Jr.
Deputy Attorney General
Financial Enforcement Section

TCZ/kf

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P. O. BOX 380
BLOOMSBURG, PA 17815

PHONE
(717) 784-1991

24 HOUR PHONE
(717) 784-6300

January 24, 1990

Mr. Gary E. Norton, Esquire
238 Market St.,
Bloomsburg, Pa. 17815

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

NO. 66 of 1988 E.D.

WRIT OF EXECUTION -MORTGAGE FORECLOSURE

SERVICE ON Wayne F. Hess and Connie L. Hess

ON January 23, 1990 AT 4:40 P.M., A TRUE AND ATTESTED COPY
OF THE WITHIN WRIT OF EXECUTION, A TRUE COPY OF THE NOTICE OF SHERIFF'S SALE IN
REAL ESTATE AND A COPY OF THE THE DESCRIPTION OF PROPERTY WAS SERVED ON
Wayne F. Hess and Connie L. Hess, AT 920 Orange St., Berwick, Pa. 18603

BY DEPUTY SHERIFF P. James

SERVICE WAS MADE BY HANDING THE SAID WRIT OF EXECUTION AND NOTICE OF SHERIFF'S
SALE IN REAL ESTATE AND A COPY OF THE DESCRIPTION TO Wayne F. Hess

Note: A copy of the Sheriff's Sale
and Notice of Sheriff's Sale and
copy of the Writ of Execution were
sent by certified mail to Wayne
and Connie Hess.

SO ANSWERS:

P. James

DEPUTY SHERIFF

SWORN AND SUBSCRIBED BEFORE ME
THIS 24th

DAY OF January 1990

Tami B. Kline by C.T.

TAMI B. KLINE, PROTHONOTARY
OF COLUMBIA COUNTY

SHERIFF

TAX NOTICE 1989 REAL ESTATE

BERWICK BOROUGH
MAKE CHECKS PAYABLE TO:

CONNIE C. GINGER
R-120 E 3RD ST MIDTOWN PLAZA
BERWICK, PA. 18603

HOURS WED 9:00 TO 12:00 MON,
TUE, THUR & FRI 9 TO 5
FRI 9 TO 7 DURING DISCOUNT
PHONE 717-752-7442 ONLY

TAXES ARE DUE & PAYABLE - PROMPT PAYMENT IS REQUESTED

M A HESS, WAYNE A F & CONNIE L
L 920 ORANGE ST
T BERWICK, PA 18603

IF YOU DESIRE A RECEIPT, ENCLOSE A STAMPED ADDRESS ENVELOPE WITH YOUR PAYMENT

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FOR COLUMBIA COUNTY

DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	TAX	AMOUNT DUE	NO. PAID
COUNTY R.E.	2660	25.00	65.17	66.50	73.15	
SINKING FUND		2.00	5.21	5.32	5.85	
TWP/BORO R.E.		30.00	78.20	79.80	83.79	
FIRE		3.00	7.82	7.98	8.38	
LIGHTS		5.00	13.03	13.30	13.97	

THE DISCOUNT & THE PENALTY
HAVE BEEN COMPUTED
FOR YOUR CONVENIENCE

PAY THIS AMOUNT

APR 30
IF PAID ON
OR BEFORE

JUN 30
IF PAID ON
OR BEFORE

JULY 1
IF PAID
AFTER

PENALTY AT PROPERTY DESCRIPTION
COUNTY 10% TWP/BORO 5%

ACT NO. 15639
PARCEL 04.3-2-51
920 ORANGE ST
L-47.5X120.7AV
BUILDINGS 360

CONNIE C. GINGER
W 663

THIS TAX NOTICE MUST BE RETURNED WITH YOUR PAYMENT

TOTAL 4-7-89

FOR BERWICK AREA SCHOOL DISTRICT

DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	TAX	AMOUNT DUE	NO. PAID
SCHOOL R.E.	2660	31.00	341.49	348.46	365.88	
SCHOOL R.E.						

THE DISCOUNT & THE PENALTY
HAVE BEEN COMPUTED
FOR YOUR CONVENIENCE

PAY THIS AMOUNT

APR 30
IF PAID ON
OR BEFORE

JUN 30
IF PAID ON
OR BEFORE

JULY 1
IF PAID
AFTER

PENALTY AT PROPERTY DESCRIPTION
SCHOOL 5%

ACT NO. 15639
PARCEL 04.3-2-51
920 ORANGE ST
L-47.5X120.7AV
BUILDINGS 360

THIS TAX RETURNED
TO COURT HOUSE:
JANUARY 26, 1990

TOTAL 2,660

Harry,

The first part of the year was paid by Franklin
First Federal. As of 1/24/90 the school tax has not
been paid.

Thank you
Connie Genger

LIEN CERTIFICATE

DATE 1/23/90

This is to certify that according to our records, the tax liens in the Tax Claim Bureau against the property listed below, as of December 31, 1988, in Berwick Borough are as follows:

Owner or Reputed Owner: Hess, Wayne F. & Connie L.
 Former Owner: Ludwig, Geo. & Catherine
 Parcel No. 04.3-2-51
 Description 920 Orange St.

YEAR	COUNTY	TAX DISTRICT	SCHOOL	TOTAL
1988	-----	-----	374.16	374.16
			TCB FEE	15.00
			TOTAL	389.16

The above figures represent the amounts due during the month of March 19 90

Requested by: Harry Roadarmel, Sheriff

Fee: \$5.00

COLUMBIA COUNTY TAX CLAIM BUREAU

Deanis Long
 Director

shiff sale
3/13/90

State of Pennsylvania
County of Columbia

ss.

I, Beverly J. Michael, 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

Wayne F. Hess and Connie L. Hess, his wife,

and find as follows:

See photostatic copy attached.

Fee \$20.00

In testimony whereof I have set my hand and seal
of office this 23rd day of January
A.D., 19 90

Beverly J Michael RECORDER

MORTGAGE

THIS MORTGAGE is made this 13th day of November 1980, between the Mortgagor WAYNE E. HESS and CONNIE L. HESS, his wife of RD. #2 Wapwallopen, County of Luzerne, Penna. (herein "Borrower"), and the Mortgagee Franklin First Federal Savings and Loan Association of Wilkes-Barre a corporation organized and existing under the laws of the United States of America having its principal offices at Wilkes-Barre, Luzerne County, Pennsylvania (herein "Lender").

WHEREAS Borrower is indebted to Lender in the principal sum of TWENTY TWO THOUSAND DOLLARS (\$22,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated of even date herewith (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on November 15, 2000.

To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein contained, and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances"), Borrower does hereby mortgage, grant and convey to Lender the following described property:

ALL: THAT CERTAIN piece or parcel of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described, as follows:

BEGINNING at an iron pin at the southeasterly corner of Orange Street (Formerly Orange Avenue) and Orchard Street; THENCE southerly sixty nine (69) degrees forty five (45) minutes East along Orange Street a distance of fifty one (51) feet five (5) inches to an iron pin at the northwesterly corner of Lot Number thirty one and three fourths (31 3/4); THENCE southerly one (1) degree forty five (45) minutes east along the westerly side of Lot Number thirty one and three fourths (31 3/4) a distance of one hundred eleven (111) feet to an iron pin in line of Lot Number thirty (30); THENCE southerly eighty eight (88) degrees fifteen (15) minutes west along the northerly side of Lot Number thirty (30) aforesaid, a distance of forty seven (47) feet six (6) inches to an iron pin on the easterly side of Orchard Street; THENCE northerly one (1) degree forty five (45) minutes west a distance of one hundred thirty (130) feet five (5) inches to an iron pin; This description is intended to cover and this deed to convey Lot Number twenty eight (28) in plot of lots of Idella M. Davenport according to a survey made on March 13, 1916, by W. H. Eyer.

BEING the same premises conveyed to the Mortgagors herein by Deed of MARTHA L. VALORE Executrix of the Last Will and Testament of Mary Catherine Ludwig, and MARTHA L. VALORE and RICHARD H. VALORE, her husband, in their own right, dated the 15th day of October, 1980, and about to be recorded simultaneously herewith.

THIS IS A PURCHASE MONEY MORTGAGE.

SUBJECT to the same reservations, covenants, restrictions and exceptions as appear in the chain of title.

which has the address of 902 Orange Street, Berwick Borough, Columbia County, Pennsylvania; (herein "Property Address");
(State and Zip Code) (City)

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are herein referred to as the "Property".

Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property, if any, or set forth on evidence of title required by and certified to Lender.

PENNSYLVANIA—1 to 4 Family—6/75—FNMA/FHLMC UNIFORM INSTRUMENT

Franklin First Federal
Savings and Loan Association
44 W. Market St. Wilkes-Barre, PA 18701

BOOK 201 PAGE 1038

Lender's written agreement or applicable law. Borrower shall pay the amount of all mortgage insurance premiums in the manner provided under paragraph 2 hereof.

Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, shall become additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof, and shall bear interest from the date of disbursement at the rate payable from time to time on outstanding principal under the Note unless payment of interest at such rate would be contrary to applicable law, in which event such amounts shall bear interest at the highest rate permissible under applicable law. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder.

8. **Inspection.** Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's interest in the Property.

9. **Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Mortgage, with the excess, if any, paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, there shall be applied to the sums secured by this Mortgage such proportion of the proceeds as is equal to that proportion which the amount of the sums secured by this Mortgage immediately prior to the date of taking bears to the fair market value of the Property immediately prior to the date of taking, with the balance of the proceeds paid to Borrower.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date such notice is mailed, Lender is authorized to collect and apply the proceeds, at Lender's option, either to restoration or repair of the Property or to the sums secured by this Mortgage.

Unless Lender and Borrower otherwise agree in writing, any such application of proceeds to principal shall not extend or postpone the due date of the monthly installments referred to in paragraphs 1 and 2 hereof or change the amount of such installments.

10. **Borrower Not Released.** Extension of the time for payment or modification of amortization of the sums secured by this Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by the original Borrower and Borrower's successors in interest.

11. **Forbearance by Lender Not a Waiver.** Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy. The procurement of insurance or the payment of taxes or other liens or charges by Lender shall not be a waiver of Lender's right to accelerate the maturity of the indebtedness secured by this Mortgage.

12. **Remedies Cumulative.** All remedies provided in this Mortgage are distinct and cumulative to any other right or remedy under this Mortgage or afforded by law or equity, and may be exercised concurrently, independently or successively.

13. **Successors and Assigns Bound; Joint and Several Liability; Captions.** The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17 hereof. All covenants and agreements of Borrower shall be joint and several. The captions and headings of the paragraphs of this Mortgage are for convenience only and are not to be used to interpret or define the provisions hereof.

14. **Notice.** Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage shall be given by mailing such notice by certified mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail, return receipt requested, to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

15. **Uniform Mortgage; Governing Law; Severability.** This form of mortgage combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property. This Mortgage shall be governed by the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Mortgage or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Note which can be given effect without the conflicting provision, and to this end the provisions of the Mortgage and the Note are declared to be severable.

16. **Borrower's Copy.** Borrower shall be furnished a conformed copy of the Note and of this Mortgage at the time of execution or after recordation hereof.

17. **Transfer of the Property; Assumption.** If all or any part of the Property or an interest therein is sold or transferred by Borrower without Lender's prior written consent, excluding (a) the creation of a lien or encumbrance subordinate to this Mortgage, (b) the creation of a purchase money security interest for household appliances, (c) a transfer by devise, descent or by operation of law upon the death of a joint tenant or (d) the grant of any leasehold interest of three years or less not containing an option to purchase, Lender may, at Lender's option, declare all the sums secured by this Mortgage to be immediately due and payable. Lender shall have waived such option to accelerate if, prior to the sale or transfer, Lender and the person to whom the Property is to be sold or transferred reach agreement in writing that the credit of such person is satisfactory to Lender and that the interest payable on the sums secured by this Mortgage shall be at such rate as Lender shall request. If Lender has waived the option to accelerate provided in this paragraph 17, and if Borrower's successor in interest has executed a written assumption agreement accepted in writing by Lender, Lender shall release Borrower from all obligations under this Mortgage and the Note.

If Lender exercises such option to accelerate, Lender shall mail Borrower notice of acceleration in accordance with paragraph 14 hereof. Such notice shall provide a period of not less than 30 days from the date the notice is mailed within which Borrower may pay the sums declared due. If Borrower fails to pay such sums prior to the expiration of such period, Lender may, without further notice or demand on Borrower, invoke any remedies permitted by paragraph 18 hereof.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

18. **Acceleration; Remedies.** Upon Borrower's breach of any covenant or agreement of Borrower in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, Lender prior to acceleration shall mail notice to Borrower as provided by applicable law specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 30 days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the breach is not cured on or before the date specified in the notice, Lender at Lender's option may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by judicial proceeding. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorney's fees, and costs of documentary evidence, abstracts and title reports.

19. **Borrower's Right to Reinstate.** Notwithstanding Lender's acceleration of the sums secured by this Mortgage, Borrower shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time

SHERIFF'S SALE

BY VIRTUE OF A WRIT OF EXECUTION NO. 66 OF 1988 E.D., ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, DIRECTED TO ME, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENDUE OR OUTCRY TO THE HIGHEST AND BEST BIDDERS, FOR CASH, IN THE SHERIFF'S OFFICE, COLUMBIA COUNTY COURT HOUSE, BLOOMSBURG, PENNSYLVANIA, ON

TUESDAY MARCH 13, 1990
1100

IN THE FORENOON OF THE SAID DAY, ALL THE RIGHT, TITLE AND INTEREST OF THE DEFENDANTS AND THE BELOW DESCRIBED LOT, PIECE, OR PARCEL OF LAND.

ALL THAT CERTAIN piece of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit;

BEGINNING at an iron pin at the southeasterly corner of Orange Street (Formerly Orange Avenue) and Orchard Street; THENCE southerly sixty-nine (69) degrees forty-five (45) minutes East along Orange Street a distance of fifty-one (51) feet five (5) inches to an iron pin at the northwesterly corner of Lot Number thirty-one and three-fourths (31 3/4); THENCE southerly one (1) degree forty-five (45) minutes east along the westerly side of Lot Number thirty-one and three fourths (31 3/4) a distance of one hundred eleven (111) feet to an iron pin in line of Lot Number thirty (30); THENCE southerly eighty-eight (88) degrees fifteen (15) minutes West along the northerly side of Lot Number thirty (30) aforesaid, a distance of Forty-seven (47) feet six (6) inches to an iron pin on the easterly side of Orchard Street; THENCE northerly one (1) degree forty-five (45) minutes west a distance of one hundred thirty (130) feet five (5) inches to an iron pin.

This description is intended to cover and this deed to convey Lot Number twenty-eight (28) in plot of lots of Idella M. Davenport according to survey made on March 13, 1916, by W.H. Eyer.

BEING the same premises conveyed to Wayne F. Hess and Connie L. Hess, his wife, by Deed of Martha L. Valore, Executrix of the Last Will and Testament of Mary Catherine Ludwig, and Martha L. Valore and Richard H. Valore, in their own right, dated the 15th day of October, 1980 and recorded in the Office of the Recorder of Deeds in and for Columbia County in Deed Book 300, page 281.

UNDER AND SUBJECT to the same reservations, conditions, restrictions, covenants, exceptions and easements as are in prior chain of title.

PREMISES improved with a two story, single family dwelling more commonly known as 920 Orange Street, Berwick Borough, Columbia County, Pennsylvania.

TOGETHER with all buildings and improvements thereon.

NOTICE IS HEREBY GIVEN to all claimants and parties in interest that the Sheriff will within thirty (30) days thereafter 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.

SEIZED AND TAKEN into execution at the suit of FRANKLIN FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF WILKES-BARRE, against WAYNE F. HESS and CONNIE L. HESS, his wife, and will be sold by:

TERMS OF SALE; Ten (10%) percent cash or certified check TIME OF SALE, Balance cash or certified check within eight (8) days after Sale.

TO BE SOLD BY:

HARRY A. ROADARMEL, Jr.
Sheriff of Columbia County

DERR, PURSEL, LUSCHAS & NORTON
Attorneys

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TO BE SOLD BY:

HARRY A. ROADARMEL, Jr.
Sheriff of Columbia County

DERR, PURSEL, LUSCHAS & NORTON
Attorneys

LIST OF LIENS

VERSUS

Franklin First Federal Savings and Loan Association of Wilkes-Barre

Court of Common Pleas of Columbia County, Pennsylvania.

Franklin First Federal Savings
and Loan Association of Wilkes-
Barre, Pa.

versus

Wayne F. & Connie L. Hess

No. 702 of Sept. 5 Term, 1988..

Real Debt ||\$ 26,166.22....

Interest from ||

Commission ||

Costs ||

Judgment entered Sept. 5, 1988

Date of Lien

Nature of Lien Default Judg. Writ. of Exec. 61-1986

Dept. of Public Welfare

versus

Connie L. & Wayne F. Hess

No. 48 of Jan. 15 Term, 1988..

Real Debt ||\$ 5,000.00....

Interest from ||

Commission ||

Costs ||

Judgment entered Jan. 15, 1988

Date of Lien

Nature of Lien Reimb. Agreement

Borough of Berwick

versus

Wayne Hess

No. M.L. 31 of Jan. 15 Term, 1988..

Real Debt ||\$ 437.51....

Interest from ||

Commission ||

Costs ||

Judgment entered Jan. 15, 1988

Date of Lien

Nature of Lien Sewer Lien

Franklin First Federal Savings

& Loan Association of Wilkes-Barre

versus

Wayne F. and Connie L. Hess

No. 545 of Sept. 19 Term, 1988..

Real Debt ||\$ 25,476.49....

Interest from ||

Commission ||

Costs ||

Judgment entered Sept. 19, 1988

Date of Lien

Nature of Lien Writ. of Exec. 66-1988

versus

No. of Term, 19

Real Debt ||\$

Interest from ||

Commission ||

Costs ||

Judgment entered

Date of Lien

Nature of Lien

Market
Value

1990

Assessed
Value 2660

SHERIFF'S SALE

BY VIRTUE OF A WRIT OF EXECUTION NO. 66 OF 1988 E.D., ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, DIRECTED TO ME, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENDUE OR OUTCRY TO THE HIGHEST AND BEST BIDDERS, FOR CASH, IN THE SHERIFF'S OFFICE, COLUMBIA COUNTY COURT HOUSE, BLOOMSBURG, PENNSYLVANIA, ON

TUESDAY MARCH 13, 1990
1100

IN THE FORENOON OF THE SAID DAY, ALL THE RIGHT, TITLE AND INTEREST OF THE DEFENDANTS AND THE BELOW DESCRIBED LOT, PIECE, OR PARCEL OF LAND.

ALL THAT CERTAIN piece of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit;

BEGINNING at an iron pin at the southeasterly corner of Orange Street (Formerly Orange Avenue) and Orchard Street; THENCE southerly sixty-nine (69) degrees forty-five (45) minutes East along Orange Street a distance of fifty-one (51) feet five (5) inches to an iron pin at the northwesterly corner of Lot Number thirty-one and three-fourths (31 3/4); THENCE southerly one (1) degree forty-five (45) minutes east along the westerly side of Lot Number thirty-one and three fourths (31 3/4) a distance of one hundred eleven (111) feet to an iron pin in line of Lot Number thirty (30); THENCE southerly eighty-eight (88) degrees fifteen (15) minutes West along the northerly side of Lot Number thirty (30) aforesaid, a distance of Forty-seven (47) feet six (6) inches to an iron pin on the easterly side of Orchard Street; THENCE northerly one (1) degree forty-five (45) minutes west a distance of one hundred thirty (130) feet five (5) inches to an iron pin.

This description is intended to cover and this deed to convey Lot Number twenty-eight (28) in plot of lots of Idella M. Davenport according to survey made on March 13, 1916, by W.H. Eyer.

BEING the same premises conveyed to Wayne F. Hess and Connie L. Hess, his wife, by Deed of Martha L. Valore, Executrix of the Last Will and Testament of Mary Catherine Ludwig, and Martha L. Valore and Richard H. Valore, in their own right, dated the 15th day of October, 1980 and recorded in the Office of the Recorder of Deeds in and for Columbia County in Deed Book 300, page 281.

UNDER AND SUBJECT to the same reservations, conditions, restrictions, covenants, exceptions and easements as are in prior chain of title.

PREMISES improved with a two story, single family dwelling more commonly known as 920 Orange Street, Berwick Borough, Columbia County, Pennsylvania.

TOGETHER with all buildings and improvements thereon.

NOTICE IS HEREBY GIVEN to all claimants and parties in interest that the Sheriff will within thirty (30) days thereafter 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.

SEIZED AND TAKEN into execution at the suit of FRANKLIN FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF WILKES-BARRE, against WAYNE F. HESS and CONNIE L. HESS, his wife, and will be sold by:

TERMS OF SALE; Ten (10%) percent cash or certified check TIME OF SALE, Balance cash or certified check within eight (8) days after Sale.

TO BE SOLD BY:

HARRY A. ROADARMEL, Jr.
Sheriff of Columbia County

DERR, PURSEL, LUSCHAS & NORTON
Attorneys

REISSUED WRIT OF EXECUTION - (MORTGAGE FORECLOSURE)
PA. R.C.P. 3180 to 3183 and Rule 3257

FRANKLIN FIRST FEDERAL SAVINGS AND
LOAN ASSOCIATION OF WILKES-BARRE,

IN THE COURT OF COMMON PLEAS OF
COLUMBIA COUNTY, PENNSYLVANIA

No. 545 Term 1988 J.D.

vs.

WAYNE F. HESS and CONNIE L. HESS, his wife, No. 66 Term 1988 E.D.

REISSUED WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Columbia:

TO THE SHERIFF OF COLUMBIA COUNTY, PENNSYLVANIA

To satisfy the judgment, interest and costs in the above matter you are directed to levy upon and sell the following described property (specifically described property below):

PLEASE SEE SHERIFF'S SALE DESCRIPTION ATTACHED HERETO - EXHIBIT "A"

*Plus a per diem charge at the rate of \$6.76 from December 7, 1989, through to the date of any Sheriff's Sale pursuant to the Judgment demanded herewith, together with all costs of suit and any money hereinafter expended by the Plaintiff in payment of taxes, sewer and water rents, claims or charges for insurance or repairs, and any and all other expenses hereafter made by Plaintiff.

PARCEL NO. 04.3-2-51

Amount Due	\$21,448.01
Interest to 12/7/89	4,985.75
Attorney's Commission	<u>2,144.80</u>
TOTAL	\$28,578.56 plus costs*

as endorsed.

Dated: Jan 10, 1990

(SEAL)

Laura B. Kline
Prothonotary, Court of Common
Pleas of Columbia County, Pa.

BY: Carla Hess
~~Deputy~~

SHERIFF'S SALE DESCRIPTION

By virtue of a Writ of Execution No. 66 of 1988, issued out of the Court of Common Pleas of Columbia County, directed to me, there will be exposed to public sale, by vendue or outcry to the highest and best bidders, for cash, in the Courthouse, in the Town of Bloomsburg, Columbia County, Pennsylvania, on MARCH 13, 1990, in the forenoon of the said day, all the right, title and interest of the Defendants in and to:

ALL THAT CERTAIN piece of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at an iron pin at the southeasterly corner of Orange Street (formerly Orange Avenue) and Orchard Street; THENCE southerly sixty-nine (69) degrees forty-five (45) minutes East along Orange Street a distance of fifty-one (51) feet five (5) inches to an iron pin at the northwesterly corner of Lot Number thirty-one and three-fourths (31 3/4); THENCE southerly one (1) degree forty-five (45) minutes east along the westerly side of Lot Number thirty-one and three-fourths (31 3/4) a distance of one hundred eleven (111) feet to an iron pin in line of Lot Number thirty (30); THENCE southerly eighty-eight (88) degrees fifteen (15) minutes west along the northerly side of Lot Number thirty (30) aforesaid, a distance of forty-seven (47) feet six (6) inches to an iron pin on the easterly side of Orchard Street; THENCE northerly one (1) degree forty-five (45) minutes west a distance of one hundred thirty (130) feet five (5) inches to an iron pin.

This description is intended to cover and this deed to convey Lot Number twenty-eight (28) in plot of lots of Idella M. Davenport according to survey made on March 13, 1916, by W. H. Eyer.

BEING the same premises conveyed to Wayne F. Hess and Connie L. Hess, his wife, by Deed of Martha L. Valore, Executrix of the Last Will and Testament of Mary Catherine Ludwig, and Martha L. Valore and Richard H. Valore, in their own right, dated the 15th day of October, 1980 and recorded in the Office of the Recorder of Deeds in and for Columbia County in Deed Book 300, page 281.

UNDER AND SUBJECT to the same reservations, conditions, restrictions, covenants, exceptions and easements as are in prior chain of title.

EXHIBIT "A"

PREMISES improved with a two story, single family dwelling more commonly known as 920 Orange Street, Berwick Borough, Columbia County, Pennsylvania.

TOGETHER with all buildings and improvements thereon.

NOTICE IS HEREBY GIVEN to all claimants and parties in interest that the Sheriff will within thirty (30) days thereafter 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.

SEIZED AND TAKEN into execution at the suit of FRANKLIN FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF WILKES-BARRE, against WAYNE F. HESS and CONNIE L. HESS, his wife, and will be sold by:

Sheriff of Columbia County

~~ROSENN, JENKINS & GREENWALD~~
Attorneys

DERR, PURSEL & LUSCHAS ~~& NORTON~~
Attorneys

EXHIBIT "A"

FRANKLIN FIRST FEDERAL SAVINGS AND	:	IN THE COURT OF COMMON PLEAS
LOAN ASSOCIATION OF WILKES-BARRE,	:	
	:	OF COLUMBIA COUNTY
PLAINTIFF	:	
VS.	:	CIVIL ACTION-LAW
	:	
WAYNE F. HESS and CONNIE L. HESS,	:	IN MORTGAGE FORECLOSURE
his wife,	:	
	:	NO. 545 OF 1988 J.D.
DEFENDANTS	:	NO. 66 OF 1988 E.D.

WRIT OF EXECUTION
NOTICE

This paper is a Writ of Execution. It has been issued because there is a judgment against you. It may cause your property to be held or taken to pay the judgment. You may have rights to prevent your property from being taken. A lawyer can advise you more specifically of these rights. If you wish to exercise your rights, you must act promptly.

The law provides that you may have the right to prevent or delay the Sheriff's Sale by filing, before this sale, a petition with the Court to open or strike the judgment against you or to stay the execution.

If the judgment was entered because you did not file with the Court any defense or objection you might have within twenty (20) days after service of the Complaint for Mortgage Foreclosure and Notice to Defend, you may have the right to have the judgment opened if you promptly file a petition with the Court alleging a valid defense and a reasonable excuse for failing to file the defense on time. If the judgment is opened, the Sheriff's Sale would ordinarily be delayed pending a trial of the issue of whether the plaintiff has a valid claim to foreclose the mortgage.

You may also have the right to have the judgment stricken if the Sheriff has not made a valid return of service of the Complaint and Notice to Defend or if the judgment was entered before twenty (20) days after service or in certain other events. To exercise this right you would have to file a petition with the Court to strike the judgment.

In addition you may have the right to petition to set aside the sale for: (1) grossly inadequate price; (2) lack of competitive bidding by agreement; (3) irregularities in sale; or (4) fraud. To exercise this right you should file a petition with the Court after the sale and before the Sheriff has delivered his deed to the property.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

Fred Trump, Court Administrator
Columbia County Courthouse
Bloomsburg, Pennsylvania 17815
(717) 784-1991 Ext. 267

SHERIFF'S SALE DESCRIPTION

By virtue of a Writ of Execution No. 66 of 1988, issued out of the Court of Common Pleas of Columbia County, directed to me, there will be exposed to public sale, by vendue or outcry to the highest and best bidders, for cash, in the Courthouse, in the Town of Bloomsburg, Columbia County, Pennsylvania, on MARCH 13, 1990, in the forenoon of the said day, all the right, title and interest of the Defendants in and to:

ALL THAT CERTAIN piece of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at an iron pin at the southeasterly corner of Orange Street (formerly Orange Avenue) and Orchard Street; THENCE southerly sixty-nine (69) degrees forty-five (45) minutes East along Orange Street a distance of fifty-one (51) feet five (5) inches to an iron pin at the northwesterly corner of Lot Number thirty-one and three-fourths (31 3/4); THENCE southerly one (1) degree forty-five (45) minutes east along the westerly side of Lot Number thirty-one and three-fourths (31 3/4) a distance of one hundred eleven (111) feet to an iron pin in line of Lot Number thirty (30); THENCE southerly eighty-eight (88) degrees fifteen (15) minutes west along the northerly side of Lot Number thirty (30) aforesaid, a distance of forty-seven (47) feet six (6) inches to an iron pin on the easterly side of Orchard Street; THENCE northerly one (1) degree forty-five (45) minutes west a distance of one hundred thirty (130) feet five (5) inches to an iron pin.

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UNDER AND SUBJECT to the same reservations, conditions, restrictions, covenants, exceptions and easements as are in prior chain of title.

EXHIBIT "A"

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TOGETHER with all buildings and improvements thereon.

NOTICE IS HEREBY GIVEN to all claimants and parties in interest that the Sheriff will within thirty (30) days thereafter 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.

SEIZED AND TAKEN into execution at the suit of FRANKLIN FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF WILKES-BARRE, against WAYNE F. HESS and CONNIE L. HESS, his wife, and will be sold by:

Sheriff of Columbia County

~~ROSENN, JENKINS & GREENWALD~~
Attorneys

~~DERR, PURSEL & LUSCHAS~~ *[Signature]*
Attorneys

EXHIBIT "A"

SHERIFF'S SALE

BY VIRTUE OF A WRIT OF EXECUTION NO. 66 OF 1988 E.D., ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, DIRECTED TO ME, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENDUE OR OUTCRY TO THE HIGHEST AND BEST BIDDERS, FOR CASH, IN THE SHERIFF'S OFFICE, COLUMBIA COUNTY COURT HOUSE, BLOOMSBURG, PENNSYLVANIA, ON

TUESDAY MARCH 13, 1990
1100

IN THE FORENOON OF THE SAID DAY, ALL THE RIGHT, TITLE AND INTEREST OF THE DEFENDANTS AND THE BELOW DESCRIBED LOT, PIECE, OR PARCEL OF LAND.

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TERMS OF SALE; Ten (10%) percent cash or certified check TIME OF SALE, Balance cash or certified check within eight (8) days after Sale.

TO BE SOLD BY:

HARRY A. ROADARMEL, Jr.
Sheriff of Columbia County

DERR, PURSEL, LUSCHAS & NORTON
Attorneys

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P. O. BOX 380
BLOOMSBURG, PA 17815

PHONE
(717) 784-1991

24 HOUR PHONE
(717) 784-6300

Date: Jan. 23, 1990

To: Borough of Berwick
c/o Sewer Rental Office
City
344 Market St.,
Berwick, Pa. 18603

Franklin First Federal Savings &
Re: Loan Association of Wilkes-Barre VS. Wayne F. Hess and Connie L. Hess, his wife

No: 66 of 1988 ED

No: 545 of 1988 JD

Dear Sir:

Enclosed is a notice of an upcoming Sheriff's Sale. If you have any claims against this property, notify this office IMMEDIATELY.

Please feel free to contact me with any questions you may have.

Respectfully,

Harry A. Roadarmel, Jr.
Sheriff of Columbia County

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P. O. BOX 380
BLOOMSBURG, PA 17815

PHONE
(717) 784-1991

24 HOUR PHONE
(717) 784-6300

Date: Jan. 23, 1990

To: Household Finance Consumer
Discount Company
1504 West Front Street
Berwick, Pa. 18603

Re: Franklin First Federal Savings & Loan Association of Wilkes-Barre VS. Wayne F. Hess and Connie L. Hess, his wife

No: 66 of 1988 ED No: 545 of 1988 JD

Dear Sir:

Enclosed is a notice of an upcoming Sheriff's Sale, If you have any claims against this property, notify this office IMMEDIATELY.

Please feel free to contact me with any questions you may have.

Respectfully,

Harry A. Roadarmel, Jr.
Sheriff of Columbia County

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P. O. BOX 380
BLOOMSBURG, PA 17815

PHONE
(717) 784-1991

24 HOUR PHONE
(717) 784-6300

Date: Jan. 23, 1990

To: Commonwealth of Pennsylvania
Department of Public Welfare
Bureau of Claim Settlement
300 N. Second St.,
5th Floor
Harrisburg, Pa. 17105

Franklin First Federal Savings &
Re: Loan Association of Wilkes-Barreys Wayne F. Hess and Connie L. Hess, his wife

No: 66 of 1988 ED No: 545 of 1988 JD

Dear Sir:

Enclosed is a notice of an upcoming Sheriff's Sale, If you have any
claims against this property, notify this office IMMEDIATELY.

Please feel free to contact me with any questions you may have.

Respectfully,

Harry A. Roadarmel, Jr.
Sheriff of Columbia County

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P. O. BOX 300
BLOOMSBURG, PA 17815

PHONE
(717) 784-1991

24 HOUR PHONE
(717) 784-6300

Date: Jan. 23, 1990

To: Connie K. Gingher
1611 Lincoln Ave.,
Berwick, Pa. 18603

Franklin First Federal Savings &
Re: Loan Association of Wilkes-Barre vs. Wayne F. Hess and Connie L. Hess, his wife

No: 66 of 1988 ED No: 545 of 1988 JD

Dear Sir:

Enclosed is a notice of an upcoming Sheriff's Sale. If you have any claims against this property, notify this office IMMEDIATELY.

Please feel free to contact me with any questions you may have.

Respectfully,

Harry A. Roadarmel, Jr.
Sheriff of Columbia County

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P. O. BOX 380
BLOOMSBURG, PA 17815

PHONE
(717) 784-1991

24 HOUR PHONE
(717) 784-6300

Date: Jan. 23, 1990

To: Office of F.A.I.R.
Department of Public Welfare
P.O. Box 8016
Harrisburg, Pa. 17105

Franklin First Federal Savings &
Re: Loan Association of Wilkes-Barre VS. Wayne F. Hess and Connie L. Hess, his wife

No: 66 of 1988 ED No: 545 of 1988 JD

Dear Sir:

Enclosed is a notice of an upcoming Sheriff's Sale. If you have any claims against this property, notify this office IMMEDIATELY.

Please feel free to contact me with any questions you may have.

Respectfully,

Harry A. Roadarmel, Jr.
Sheriff of Columbia County

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P. O. BOX 380
BLOOMSBURG, PA 17815

PHONE
(717) 784-1991

24 HOUR PHONE
(717) 784-6300

Date: Jan. 23, 1990

To: Small Business Administration
20 N. Pennsylvania Ave.,
Room 2327
Wilkes-Barre, Pa. 18701

Re: Franklin First Federal Savings & Loan Association of Wilkes-Barre VS. Wayne F. Hess and Connie L. Hess, his wife
No: 66 of 1988 ED No: 545 of 1988 JD

Dear Sir:

Enclosed is a notice of an upcoming Sheriff's Sale. If you have any claims against this property, notify this office IMMEDIATELY.

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Respectfully,

Harry A. Roadarmel, Jr.
Sheriff of Columbia County

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P. O. BOX 380
BLOOMSBURG, PA 17815

PHONE
(717) 784-1991

24 HOUR PHONE
(717) 784-6300

Date: Jan. 23, 1990

To: IRS
P.O. Box 12050
Philadelphia, Pa. 19106
Attn: Special Procedures Function

Franklin First Federal Savings &
Re: Loan Association of Wilkes-Barre VS. Wayne F. Hess and Connie L. Hess, his wife

No: 66 of 1988 ED No: 545 of 1988 JD

Dear Sir:

Enclosed is a notice of an upcoming Sheriff's Sale. If you have any claims against this property, notify this office IMMEDIATELY.

Please feel free to contact me with any questions you may have.

Respectfully,

Harry A. Roadarmel, Jr.
Sheriff of Columbia County

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P. O. BOX 380
BLOOMSBURG, PA 17815

PHONE
(717) 784-1991

24 HOUR PHONE
(717) 784-6300

Date: Jan. 23, 1990

To: Commonwealth of Pennsylvania
Department of Revenue
Bureau of Accounts Settlement
P.O. Box 2055
Harrisburg, Pa. 17105

Franklin First Federal Savings &
Re: Loan Association of Wilkes-Barre VS. Wayne F. Hess and Connie L. Hess, his wife

No: 66 of 1988 ED No: 545 of 1988 JD

Dear Sir:

Enclosed is a notice of an upcoming Sheriff's Sale. If you have any claims against this property, notify this office IMMEDIATELY.

Please feel free to contact me with any questions you may have.

Respectfully,

Harry A. Roadarmel, Jr.
Sheriff of Columbia County

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P. O. BOX 380
BLOOMSBURG, PA 17815

PHONE
(717) 784-1991

24 HOUR PHONE
(717) 784-6300

Date: Jan. 23, 1990

To: Thomas C. Zerbe Jr.
Deputy Attorney General
Collections Unit
Fourth and Walnut St.,
Harrisburg, Pa. 17120

Franklin First Federal Savings &
Re: Loan Association of Wilkes-Barre, VS. Wayne F. Hess and Connie L. Hess, his wife

No: 66 of 1988 ED No: 545 of 1988 JD

Dear Sir:

Enclosed is a notice of an upcoming Sheriff's Sale. If you have any claims against this property, notify this office IMMEDIATELY.

Please feel free to contact me with any questions you may have.

Respectfully,

Harry A. Roadarmel, Jr.
Sheriff of Columbia County

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P. O. BOX 380
BLOOMSBURG, PA 17815

PHONE
(717) 784-1991

24 HOUR PHONE
(717) 784-6300

Date: Jan. 23, 1990

To: Pennsylvania American Water
P.O. Box 313
Milton, Pa. 17847

Re: Franklin First Federal Savings
& Loan Association of Wilkes-Barre VS. Wayne F. Hess and Connie L. Hess, his wife
No: 66 of 1988 ED No: 545 of 1988 JD

Dear Sir:

Enclosed is a notice of an upcoming Sheriff's Sale. If you have any claims against this property, notify this office IMMEDIATELY.

Please feel free to contact me with any questions you may have.

Respectfully,

Harry A. Roadarmel, Jr.
Sheriff of Columbia County

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P. O. BOX 380
BLOOMSBURG, PA 17815

PHONE
(717) 784-1991

24 HOUR PHONE
(717) 784-6300

Date: Jan. 23, 1990

To: Connie C. Gingher
Berwick Borough Tax Collector
120 Rear East Third St.,
Berwick, Pa. 18603

Re: Franklin First Federal Savings &
~~Loan Association of Wilkes-Barre~~ VS. Wayne F. Hess and Connie L. Hess, his wife
No: 66 of 1988 ED No: 545 of 1988 JD

Dear Sir:

Enclosed is a notice of an upcoming Sheriff's Sale. If you have any claims against this property, notify this office IMMEDIATELY.

Please feel free to contact me with any questions you may have.

Respectfully,

Harry A. Roadarmel, Jr.
Sheriff of Columbia County

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P. O. BOX 380
BLOOMSBURG, PA 17815

PHONE
(717) 784-1991

24 HOUR PHONE
(717) 784-6300

Date: Jan. 23, 1990

To: Chris Klinger
344 Market St.,
~~Berwick, Pa. 18603~~

Re: Franklin First Federal Savings & ~~Loan Association of Wilkes-Barre~~ VS. Wayne F. Hess and Connie L. Hess, his wife
No: 66 of 1988 ED No: 545 of 1988 JD

Dear Sir:

Enclosed is a notice of an upcoming Sheriff's Sale. If you have any claims against this property, notify this office IMMEDIATELY.

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Respectfully,

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Sheriff of Columbia County

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P. O. BOX 380
BLOOMSBURG, PA 17815

24 HOUR PHONE
(717) 784-6300

PHONE
(717) 784-1991

PRESS/ENTERPRISE
Lackawanna Avenue
Bloomsburg, PA 17815

Date: Jan. 23, 1990

Re: Sheriff's Sale Advertising Dates

Franklin First Federal Savings
& Loan Association of vs. Wayne F. Hess and Connie L. Hess, his wife
Wilkes-Barre
No. 66 of 1988 ED No. 545 of 1988 JD

Dear Sir:

Please advertise the enclosed SHERIFF SALE on the following dates:

1st week February 20, 1990
2nd week February 27, 1990
3rd week March 6, 1990

Feel free to contact me if you have any questions.

Respectfully,

Harry A. Roadarmel, Jr.
Sheriff

FRANKLIN FIRST FEDERAL SAVINGS AND	:	IN THE COURT OF COMMON PLEAS
LOAN ASSOCIATION OF WILKES-BARRE,	:	
	:	OF COLUMBIA COUNTY
PLAINTIFF	:	
VS.	:	CIVIL ACTION-LAW
	:	
WAYNE F. HESS and CONNIE L. HESS,	:	IN MORTGAGE FORECLOSURE
his wife,	:	
	:	NO. 545 OF 1988 J.D.
DEFENDANTS	:	NO. 66 OF 1988 E.D.

AFFIDAVIT PURSUANT TO RULE 3129.1

FRANKLIN FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF WILKES-BARRE, Plaintiff in the above action, sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at 920 Orange Street, Berwick Borough, Columbia County, Pennsylvania, the same being more particularly described in Exhibit "A", attached.

1. Name and address of Owner(s) or Reputed Owner(s):

<u>Name</u>	<u>Address</u>
Wayne F. Hess	920 Orange Street Berwick, PA 18603
Connie L. Hess	920 Orange Street Berwick, PA 18603

2. Name and address of Defendant(s) in the judgment:

<u>Name</u>	<u>Address</u>
Wayne F. Hess	920 Orange Street Berwick, PA 18603
Connie L. Hess	920 Orange Street Berwick, PA 18603

3. Name and address of every judgment creditor whose judgment is a record lien on the real property to be sold:

<u>Name</u>	<u>Address</u>
Commonwealth of Pennsylvania Department of Public Welfare	Bureau of Claim Settlement 300 North Second Street 5th Floor Harrisburg, PA 17105

4. Name and address of the last recorded holder of every mortgage of record:

<u>Name</u>	<u>Address</u>
Franklin First Federal Savings and Loan Association of Wilkes- Barre	44 West Market Street Wilkes-Barre, PA 18773
Household Finance Consumer Discount Company	1504 West Front Street Berwick, PA 18603

5. Name and address of every other person who has any record lien on their property:

<u>Name</u>	<u>Address</u>
Borough of Berwick c/o Sewer Rental Office	City Hall 344 Market Street Berwick, PA 18603

6. Name and address of every other person who has any record interest in the property and whose interest may be affected by the sale:

<u>Name</u>	<u>Address</u>
None	

7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale:

<u>Name</u>	<u>Address</u>
Columbia County Tax Claim Bureau	Columbia County Courthouse Bloomsburg, PA 17815
Connie C. Gingher Berwick Borough Tax Collector	120 Rear East Third Street Berwick, PA 18603
Pennsylvania American Water	P.O. Box 313 Milton, PA 17847

I verify that the statements made in this affidavit are true and correct to the best of my personal knowledge or information and belief. I understand that false statements herein are made subject to the penalties of 18 Pa. C.S. §4904 relating to unsworn falsification to authorities.

DERR, PURSEL & LUSCHAS

DATE: 1/9/90

BY: Gary E. Norton
GARY E. NORTON, ESQUIRE
Attorney for Plaintiff

ALL THAT CERTAIN piece of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at an iron pin at the southeasterly corner of Orange Street (formerly Orange Avenue) and Orchard Street; THENCE southerly sixty-nine (69) degrees forty-five (45) minutes East along Orange Street a distance of fifty-one (51) feet five (5) inches to an iron pin at the northwesterly corner of Lot Number thirty-one and three-fourths ($31 \frac{3}{4}$); THENCE southerly one (1) degree forty-five (45) minutes east along the westerly side of Lot Number thirty-one and three fourths ($31 \frac{3}{4}$) a distance of one hundred eleven (111) feet to an iron pin in line of Lot Number thirty (30); THENCE southerly eighty-eight (88) degrees fifteen (15) minutes west along the northerly side of Lot Number thirty (30) aforesaid, a distance of forty-seven (47) feet six (6) inches to an iron pin on the easterly side of Orchard Street; THENCE northerly one (1) degree forty-five (45) minutes west a distance of one hundred thirty (130) feet five (5) inches to an iron pin.

This description is intended to cover and this deed to convey Lot Number twenty-eight (28) in plot of lots of Idella M. Davenport according to survey made on March 13, 1916, by W. H. Eyer.

BEING the same premises conveyed to Wayne F. Hess and Connie L. Hess, his wife, by Deed of Martha L. Valore, Executrix of the Last Will and Testament of Mary Catherine Ludwig, and Martha L. Valore and Richard H. Valore, in their own right, dated the 15th day of October, 1980 and recorded in the Office of the Recorder of Deeds in and for Columbia County in Deed Book 300, page 281.

UNDER AND SUBJECT to the same reservations, conditions, restrictions, covenants, exceptions and easements as are in prior chain of title.

PREMISES improved with a two story, single family dwelling more commonly known as 920 Orange Street, Berwick Borough, Columbia County, Pennsylvania.

TOGETHER with all buildings and improvements thereon.



Franklin First Federal
Savings Bank

41 W. Market St., Wilkes-Barre, PA 18773
Escrow Dept.



97-371427497

Date

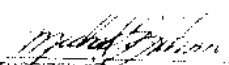
Amount
\$500.00

PAY

TO THE
ORDER
OF

SHERIFF OF COLUMBIA COUNTY

DRAWER: FRANKLIN FIRST FEDERAL SAVINGS BANK


AUTHORIZED SIGNATURE

⑆022310422⑆ 811409937 371427497

FRANKLIN FIRST FEDERAL SAVINGS AND
LOAN ASSOCIATION OF WILKES-BARRE,

PLAINTIFF

VS.

WAYNE F. HESS and CONNIE L. HESS,
his wife,

DEFENDANTS

IN THE COURT OF COMMON PLEAS

OF COLUMBIA COUNTY

CIVIL ACTION-LAW

IN MORTGAGE FORECLOSURE

NO. 545 OF 1988 J.D.
NO. 66 OF 1988 E.D.

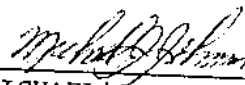
AFFIDAVIT OF NON-MILITARY SERVICE AND
CERTIFICATION OF LAST KNOWN ADDRESS
OF DEFENDANT AND PLAINTIFF

COMMONWEALTH OF PENNSYLVANIA

COUNTY OF LUZERNE

SS:

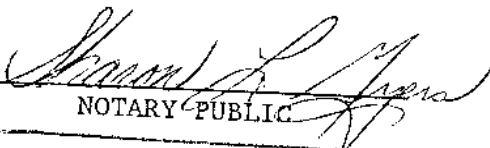
MICHAEL J. JOHNSON, being duly sworn according to law, does depose and say that he did, upon request of FRANKLIN FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF WILKES-BARRE, investigate the status of WAYNE F. HESS and CONNIE L. HESS, his wife, the above-captioned Defendants, with regard to the Soldiers' and Sailors' Civil Relief Act of 1940; and that he made such investigation personally and has been informed and your affiant avers they are not now, nor were they within a period of three months last, in the military or naval service of the United States within the purview of the aforesaid Soldiers' and Sailors' Relief Act of 1940; and that the last known address of said Defendants is 920 Orange Street, Berwick, Columbia County, Pennsylvania; and the address of the above Plaintiff is 44 West Market Street, Wilkes-Barre, Luzerne County, Pennsylvania.

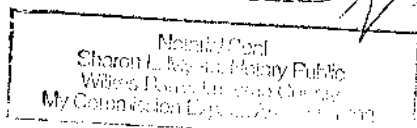

MICHAEL J. JOHNSON

SWORN to and subscribed

before me this 27th day

of December, 1989.


NOTARY PUBLIC



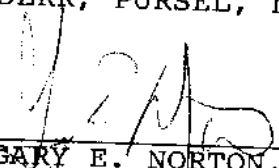
FRANKLIN FIRST FEDERAL	:	IN THE COURT OF COMMON PLEAS
SAVINGS AND LOAN ASSOCIATION	:	OF THE 26TH JUDICIAL DISTRICT
OF WILKES-BARRE,	:	COLUMBIA COUNTY BRANCH, PENNA.
Plaintiff,	:	CIVIL ACTION - LAW
	:	
VS.	:	IN MORTGAGE FORECLOSURE
	:	
WAYNE F. HESS and CONNIE L.	:	NO. 545 of 1988 J.D.
HESS,	:	NO. 66 of 1988 E.D.
Defendants.	:	

TO: COLUMBIA COUNTY SHERIFF

Seize, levy, advertise and sell all the real property of the Defendants as described in the Sheriff's Sale description submitted in this action.

You are hereby released from all responsibility in not placing watchmen or insurance on real property levied on by virtue of the Writ issued and submitted in this matter.

LAW OFFICES OF
DERR, PURSEL, LUSCHAS & NORTON



GARY E. NORTON, ESQUIRE
Attorney for Plaintiff