

FRANKLIN FIRST FEDERAL SAVINGS AND
LOAN ASSOCIATION OF WILKES-BARRE
n/k/a FRANKLIN FIRST FEDERAL SAVINGS
BANK,

PLAINTIFF

VS.

MICHAEL KOZAK,

DEFENDANT

IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY
CIVIL ACTION - LAW
IN MORTGAGE FORECLOSURE

NO. 1162 OF 1991 J.D.
NO. 82 OF 1991 E.D.

**PRAECIPE TO REISSUE WRIT OF EXECUTION
PURSUANT TO PENNSYLVANIA RULE OF CIVIL PROCEDURE 3106**

TO THE PROTHONOTARY OF COLUMBIA COUNTY:

Pursuant to an Order of the United States Bankruptcy Court for the Middle District of Florida, Tampa Division, Case No. 93-10918-8C3, the Bankruptcy Court has dismissed said Chapter 13 Case by Order of Bankruptcy Court Judge C. Timothy Corcoran, III, dated May 4, 1994, a copy of which is attached hereto and incorporated herein by reference thereto. Therefore, kindly reissue the Writ of Execution in the above-captioned matter as follows:

Principal	\$31,477.08
Interest to 5/27/94	7,025.62
Attorney's Commission	<u>3,147.71</u>
Total	\$41,650.41 and costs*

*Plus a per diem charge at the rate of FOUR and 56/100 DOLLARS (\$4.56) from May 27, 1994, through to the date of any Sheriff's Sale pursuant to the Judgment demanded herewith, together with

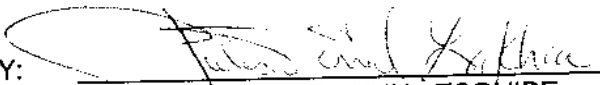
16, 21 94 2 31 23

16, 21 94 2 31 23

all costs of suit and any money hereafter 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.

ROSENN, JENKINS & GREENWALD

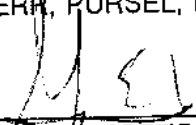
BY:


PATRICIA ERMEL LAKHIA, ESQUIRE
15 South Franklin Street
Wilkes-Barre, PA 18711
(717) 826-5600

Attorneys for Plaintiff

DERR, PURSEL, LUSCHAS & NORTON

BY:


GARY E. NORTON, ESQUIRE
238 Market Street
P. O. Box 539
Bloomsburg, PA 17815

Co-Counsel for Plaintiff

14-20058-01

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
TAMPA DIVISION

In re:

Chapter 13 Case
Case No. 93-10918-8C3

MICHAEL KOZAK,

Debtor(s)

ORDER DISMISSING CHAPTER 13 CASE

THIS CAUSE came on for consideration, ex parte, upon the Motion to Dismiss Chapter 13 Case filed by the Debtor(s), Michael Kozak. The Court having considered the Motion and being otherwise advised, finds that the Motion should be granted. Therefore, it is

ORDERED, ADJUDGED AND DECREED that the Motion to Dismiss Chapter 13 Case be, and the same hereby is, granted and the case be, and it hereby is, dismissed. It is further

ORDERED, ADJUDGED AND DECREED that the Trustee shall file his final report and return to the Debtor(s) any monies on hand not previously disbursed in this case, and upon filing of same, be discharged from his duties as Trustee. It is further

ORDERED, ADJUDGED AND DECREED that notwithstanding any subsequent conversion of this case, the Trustee shall deduct from the monies to be returned to the Debtor(s) his normal percentage thereof as necessary costs and expenses pursuant to 11 U.S.C. §1326(a).

DONE AND ORDERED at Tampa, Florida on MAY 4 1994

C. Timothy Corcoran
C. TIMOTHY CORCORAN, III
United States Bankruptcy Judge

c: Debtor(s): Michael Kozak, 6316 Garland Court, New Port Richey, FL 34652
Debtor(s) Atty: Jan K. Moncol, Esq., P.O. Box 4459, Clearwater, FL 34618
Trustee: Terry E. Smith, P.O. Box 25001, Bradenton, FL 34206
All parties in interest

LAW OFFICES
ROSENN, JENKINS & GREENWALD, L.L.P.
15 SOUTH FRANKLIN STREET
WILKES-BARRE, PA 18711
TELEPHONE: 717 826 5693
TELECOPIER: 717 826 5640

TELECOPIER TRANSMITTAL COVER SHEET

TOTAL NUMBER OF PAGES: 3, INCLUDING COVER SHEET

Note: If any problem occurs during transmission,
please telephone 717 826 5600 ext. 412

PLEASE DELIVER TO: Mr. Harry A. Roadarmel, Jr.
Sheriff of Columbia County
Columbia County Courthouse
CITY & STATE: Bloomsburg, PA 17815
TELECOPY (FAX) NUMBER: 717-784-0257

SENDING FROM: Mary M. Griffin, Esq.
DATE: May 2, 1995
FILE NUMBER: 29163.353
HARD COPY TO FOLLOW? YES XX NO
BY WHAT METHOD:

COMMENTS:

THIS MESSAGE IS INTENDED ONLY FOR THE USE OF THE INDIVIDUAL OR ENTITY TO WHICH IT IS ADDRESSED AND MAY CONTAIN INFORMATION THAT IS PRIVILEGED, CONFIDENTIAL AND EXEMPT FROM DISCLOSURE UNDER APPLICABLE LAW. IF THE READER OF THIS MESSAGE IS NOT THE INTENDED RECIPIENT, OR THE EMPLOYEE OR AGENT RESPONSIBLE FOR DELIVERING THE MESSAGE TO THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY DISSEMINATION, DISTRIBUTION OR COPYING OF THIS COMMUNICATION IS STRICTLY PROHIBITED. IF YOU HAVE RECEIVED THIS COMMUNICATION IN ERROR, PLEASE NOTIFY US IMMEDIATELY BY TELEPHONE, AND RETURN THE ORIGINAL MESSAGE TO US AT THE ABOVE ADDRESS VIA THE U.S. POSTAL SERVICE. THANK YOU.

WE ARE TRANSMITTING FROM A CANON FAX-L790

OPERATOR: _____ DATE: _____ TIME: _____

LAW OFFICES

ROSENN, JENKINS & GREENWALD, L.L.P.

15 SOUTH FRANKLIN STREET

WILKES-BARRE, PENNSYLVANIA 18711-0075

TELEPHONE
717-826-5600TELECOPIER
717-826-5640

DIRECT DIAL

717-826-5693

May 2, 1995

EUGENE ROTH
HARRY R. HISCOX
JOHN J. APONICK, JR.
DANIEL G. FLANNERY
MARSHALL S. JACOBSON
MURRAY UBERG
BRUCE C. ROSENTHAL
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MARK A. VAN LOON
LEE S. PIATT
DAVID B. HISCOX
WILLIAM L. HIGGS
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MICHAEL A. SHUCOSKY
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ROBERT N. GAWLAS, JR.
GERARD M. MUSTO, JR.
STEVEN P. ROTH

FRANCIS G. WENZEL, JR.
CAROLYN CARR RHODEN
THOMAS F. FORD
JAMES C. OSCHAL
JOSEPH G. FERGUSON
MARY JO KISHEL
MARY M. GRIFFIN
PATRICIA ERNEL LAKHIA
MAUREEN E. MONAHAN
MARK W. DRASIN
LAWRENCE W. ROTH
CARL J. GUAGLIARDO
THOMAS B. CARPENTER
JENNIFER DRESSLER
JOSEPH F. DIETRICK
SEAN P. FAHEY
JOSEPH J. NOTARIANNI, JR.
JOSEPH J. SCHWERHA, IV

OF COUNSEL
HAROLD ROSENN
JOSEPH J. SAWITZ

VIA FAX - 717-784-0257

Mr. Harry A. Roadarmel, Jr.
Sheriff of Columbia County
Columbia County Courthouse
P.O. Box 380
Bloomsburg, PA 17815

RE: Franklin First Federal Savings and Loan Association of Wilkes-Barre
n/k/a Franklin First Savings Bank
vs. Michael Kozak;
Columbia County CP No. 1162 of 1991 J.D.;
No. 82 of 1991 E.D.

Dear Sheriff Roadarmel:

Pursuant to my telephone conversation with Tim Chamberlain of your office, enclosed please find a final Order granting Franklin First Savings Bank's Motion to Modify Stay and For Other Relief from the Bankruptcy Court of the Middle District of Florida, Tampa Division. Please note that the Order permits Franklin First Savings Bank to take action against the property located at 303 Mulberry Street, Berwick, Columbia County, Pennsylvania. Since April 16, 1995 (the earliest date Franklin could sell the property) has passed, we are now in a position to reissue the writ of execution.

In connection therewith, I have asked Mr. Chamberlain if the figures that appear on the writ can be updated or if they have to remain the same as the original writ. Once I have this information, I can reissue the writ.

In the meantime, if you have any questions, please do not hesitate to contact me.

Very truly yours,


MARY M. GRIFFIN

MMG:gr/8952

Enc.

MAY-02-1995 16:50

717 826 5640

P.02

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
TAMPA DIVISION

In re

MICHAEL KOZAK

CHAPTER 13
CASE NO. 94-12002-8C3

Debtor(s)

FINAL ORDER GRANTING FRANKLIN FIRST SAVINGS BANK'S
MOTION TO MODIFY STAY AND FOR OTHER RELIEF

THIS CAUSE came on for Final Evidentiary Hearing on February 17, 1995, upon Franklin First Savings Bank's Motion to lift the stay against property of the Debtor's and the estate.

At the hearing counsel for Franklin First Savings Bank announced that the parties had reached an agreement for entry of an Order Lifting Stay consisting of the following terms.

Accordingly, it is,

ORDERED, ADJUDGED and DECREED:

1. Franklin First Savings Bank's Motion to Modify Stay and for Other Relief is Granted.

2. Accordingly, the automatic stay is hereby modified to permit the Movant to take possession of and to sell its collateral more particularly described as: 303 Mulberry Street, Berwick, Columbia County, Pennsylvania.

3. The relief granted here permits the Creditor to take action against the property only and does not permit the Creditor to seek or obtain in personam relief against the Debtor.

4. This Order shall be effective upon entry, but NO sale shall occur before April 16, 1995 in order to permit Debtor an opportunity to pay off the bank.

DONE and ORDERED this 23 day of February, 1995 at Tampa, Florida.

C. Timothy Corcoran
C. Timothy Corcoran, III
U.S. Bankruptcy Judge

CC: Larry M. Foyle, P.O. Box 800, Tampa, FL 33601
Michael Kozak, 6316 Garland Court, New Port Richey, FL 34652
Jan K. Moncol, Esq., P.O. Box 4459, Clearwater, FL 34618
Terry E. Smith, Trustee, P.O. Box 25001, Bradenton, FL 34206-5001
James Burke, Franklin First Savings Bank, P.O. Box 449, Wilkes-Barre, PA 18773-0449
#14-20058-01
92300-1.ord

Served by letter to James Burke

FRANKLIN FIRST FEDERAL SAVINGS AND
LOAN ASSOCIATION OF WILKES-BARRE
n/k/a FRANKLIN FIRST FEDERAL SAVINGS
BANK,

PLAINTIFF

VS.

MICHAEL KOZAK,

DEFENDANT

IN THE COURT OF COMMON PLEAS

OF COLUMBIA COUNTY

CIVIL ACTION - LAW

IN MORTGAGE FORECLOSURE

NO. 1162 OF 1991 J.D.

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AFFIDAVIT OF SERVICE

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 November 10, 1994, 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 owner, and the time and place of sale by placing same in a post paid envelope first class mail, addressed to the persons who are hereinafter named, who are or may be Lienholders on the real estate subject to sale, at the places and addresses stated below, by delivering said envelopes 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 each Notice. Copies of the Certificates of Mailing are attached hereto, marked Exhibit "A" and incorporated herein by reference thereto.

Lehigh Valley Bank
P. O. Box 2068
Lehigh Valley, PA 18001-2068

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

FILED
PROthonary
CLERK OF COURT

Nov 15 4 05 PM '94

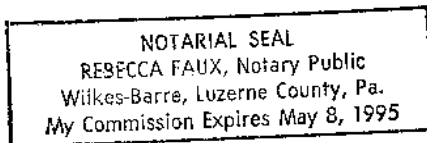
Borough of Berwick
c/o Sewer Rental Office
City Hall
344 Market Street
Berwick, PA 18603

Dorothy Zalesny
303 Mulberry Street
Berwick, PA 18603


SHARON L. MYERS

SWORN TO AND SUBSCRIBED
before me this 10th day
of November, 1994.


NOTARY PUBLIC



U.S. POSTAL SERVICE **CERTIFICATE OF MAILING**
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT
PROVIDE FOR INSURANCE—POSTMASTER

Received From:



ROSENN, JENKINS & GREENWALD
15 SOUTH FRANKLIN STREET
WILKES-BARRE, PA 18711

One piece of ordinary mail addressed to:

LEHIGH VALLEY BANK
P O BOX 2068
LEHIGH VALLEY PA 18001-2068

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1162 of 1991

Affix fee here in stamps
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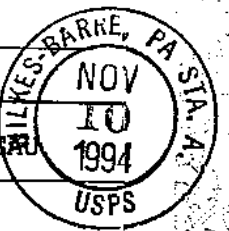

ROSENN, JENKINS & GREENWALD
15 SOUTH FRANKLIN STREET
WILKES-BARRE, PA 18711

One piece of ordinary mail addressed to:

COLUMBIA COUNTY TAX CLAIM BUREAU
COLUMBIA COUNTY COURTHOUSE
BLOOMSBURG PA 17815

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1162 of 1991

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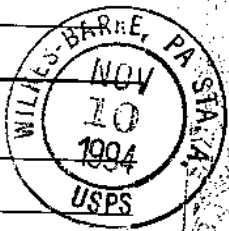

ROSENN, JENKINS & GREENWALD
15 SOUTH FRANKLIN STREET
WILKES-BARRE, PA 18711

One piece of ordinary mail addressed to:

CONNIE C GINGHER
BERWICK BOROUGH TAX COLLECTOR
120 REAR EAST THIRD STREET
BERWICK PA 18603

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1162 of 1991

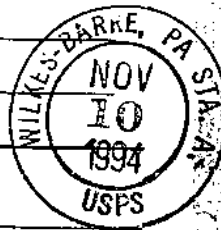
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ROSENN, JENKINS & GREENWALD
15 SOUTH FRANKLIN STREET
WILKES-BARRE, PA 18711

One piece of ordinary mail addressed to:
PENNSYLVANIA AMERICAN WATER
P O BOX 313
MILTON PA 17847



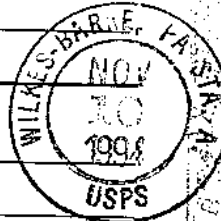
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1162 of 1991

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PROVIDE FOR INSURANCE—POSTMASTER

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ROSENN, JENKINS & GREENWALD
15 SOUTH FRANKLIN STREET
WILKES-BARRE, PA 18711

One piece of ordinary mail addressed to:
BOROUGH OF BERWICK
C/O SEWER RENTAL OFFICE
CITY HALL
344 MARKET STREET
BERWICK PA 18603



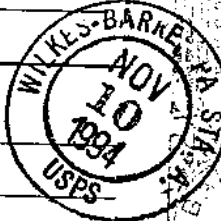
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1162 of 1991

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PROVIDE FOR INSURANCE—POSTMASTER

Received From:
ROSENN, JENKINS & GREENWALD
15 SOUTH FRANKLIN STREET
WILKES-BARRE, PA 18711

One piece of ordinary mail addressed to:
DORTHY ZALESNY
303 MULBERRY STREET
BERWICK PA 18603



Affix fee here in stamps
or meter postage and
of
ent

PS Form 3817, Mar. 1989 I GPO : 1993 O - 151-051
1162 of 1991

SHERIFF'S SALE

BY VIRTUE OF A WRIT OF EXECUTION NO. 82 of 1991, E.D. AND 1162 of 1991 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENDUE OR OUTCRY TO THE HIGHEST AND BEST BIDDER, FOR CASH, IN THE SHERIFF'S OFFICE, COLUMBIA COUNTY COURT HOUSE, MAIN STREET, BLOOMSBURG, PENNA.

FEB 23-95

DECEMBER 15, 1994 at 1000 AM

IN THE FORENOON OF THE SAID DAY, ALL THE RIGHT, TITLE AND INTEREST OF THE DESCRIBED LOTS, PIECES OR PARCELS OF LAND:

ALL those two certain pieces or parcels of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to-wit:

FIRST: BEGINNING at the northwesterly corner of Third and Mulberry Streets; thence in a westerly direction along the northerly side of Third Street one hundred thirty-seven (137) feet to a point; thence in a northerly direction in a line parallel to the westerly side of Mulberry Street forty-nine and one-half (49 1/2) feet to the southerly side of Lot No. 2; thence easterly along the southerly side of Lot No. 2 one hundred thirty-seven (137) feet to the westerly side of Mulberry Street; thence southerly along the westerly side of Mulberry Street, forty-nine and one-half (49 1/2) feet to Third Street, the place of Beginning. BEING the easterly portion of Lot No. 1 of the plot or plan of the Borough of Berwick.

SECOND: BEGINNING at a point in the northerly side of Third Street one hundred thirty-seven (137) feet west from the intersection of Third and Mulberry Streets; thence westerly along the northerly side of Third Street eighteen (18) feet to a niche made in cement wall being at the center of hedge row, which hedge row runs parallel to the easterly side of double house belonging now or formerly to W.E. Williams, et al; thence in a northerly direction in a line parallel to the westerly side of Mulberry Street forty-nine and one-half (49 1/2) feet to the southerly side of Lot No. 2; thence in an easterly direction along the southerly side of Lot No. 2 eighteen (18) feet to the piece of land first herein conveyed; thence southerly along the westerly side of piece of land first herein conveyed in a line parallel to the westerly side of Mulberry Street forty-nine and one-half (49 1/2) feet to the northerly side of Third Street, the place of Beginning. BEING a portion of Lot No. 1 on the plot or plan of the Borough of Berwick.

BEING the same premises conveyed to Michael Kozak by Deed of Rudolph G. Szabo and Arlene R. Szabo, his wife, said Deed dated September 30, 1986 and recorded in the Office of the Recorder of Deeds in and for Columbia County in Record Book Volume 375 at Page 763.

PREMISES improved with a two story frame duplex more commonly known as 303 Mulberry Street, Berwick Borough, Columbia County, Pennsylvania.

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

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 n/k/a FRANKLIN FIRST FEDERAL SAVINGS BANK, now by change of name FRANKLIN FIRST SAVINGS BANK, against MICHAEL KOZAK, and will be sold by:

HARRY A. ROADARMEL JR.
SHERIFF OF COLUMBIA COUNTY

ROSENN, JENKINS & GREENWALD
Attorneys For Plaintiff

DERR, PURSEL, LUSCHAS & NORTON
Co-Counsel For Plaintiff

SENDER:

- Complete items 1 and 2 for additional services.
- Complete items 3, a, and b.
- Print your name and address on the reverse of this form so that we can return this card to you.
- Attach this form to the front of the mailpiece, or on the back if space does not permit.
- Write "Return Receipt Requested" on the mailpiece below the article number.
- The Return Receipt Fee will provide you the signature of the person delivered to and the date of delivery.

I also wish to receive the following services (for an extra fee):

1. ☒ Addressee's Address
2. ☐ Restricted Delivery

Consult postmaster for fee.

3. Article Addressed to:

Ms. Connie GINGHER
Berwick Borough Tax Collector
120 Rear East Third Street
Berwick, PA 18603

4a. Article Number

P 266 061 868

4b. Service Type

- ☐ Registered ☐ Insured
☒ Certified ☐ COD
☐ Express Mail ☐ Return Receipt for Merchandise

7. Date of Delivery

5. Signature (Addressee)

6. Signature (Agent)

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

PS Form 3811, November 1990 *U.S. GPO: 1991-287-066

DOMESTIC RETURN RECEIPT**SENDER:**

- Complete items 1 and 2 for additional services.
- Complete items 3, a, and b.
- Print your name and address on the reverse of this form so that we can return this card to you.
- Attach this form to the front of the mailpiece, or on the back if space does not permit.
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I also wish to receive the following services (for an extra fee):

1. ☐ Addressee's Address
2. ☐ Restricted Delivery

Consult postmaster for fee.

3. Article Addressed to:

Lehigh Valley Bank
P.O. Box 2068
Lehigh Valley, PA 18001-2068

4a. Article Number

P 266 061 858

4b. Service Type

- ☐ Registered ☐ Insured
☒ Certified ☐ COD
☐ Express Mail ☐ Return Receipt for Merchandise

7. Date of Delivery

5. Signature (Addressee)

6. Signature (Agent)

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

PS Form 3811, November 1990 *U.S. GPO: 1991-287-066

DOMESTIC RETURN RECEIPT**SENDER:**

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I also wish to receive the following services (for an extra fee):

1. ☒ Addressee's Address
2. ☐ Restricted Delivery

Consult postmaster for fee.

3. Article Addressed to:

Office of F.A.I.R.
Dept. of Public Welfare
P.O. Box 8015
Harrisburg, PA 17105

4a. Article Number

P 266 061 895

4b. Service Type

- ☐ Registered ☐ Insured
☒ Certified ☐ COD
☒ Express Mail ☐ Return Receipt for Merchandise

7. Date of Delivery

OCT 11 1994

5. Signature (Addressee)

6. Signature (Agent)

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

PS Form 3811, November 1990 *U.S. GPO: 1991-287-066

DOMESTIC RETURN RECEIPT

• Write "Return Receipt Requested" on the mailpiece below the article number.
• The Return Receipt Fee will provide you the signature of the person delivered to and the date of delivery.

3. Article Addressed to:

Penna. American Water Co.
P.O. Box 313
Milton, Pa. 17847

2. ☐ Restricted Delivery
Consult postmaster for fee.

4a. Article Number

P 266 061 878

4b. Service Type

- ☐ Registered ☐ Insured
☐ Certified ☐ COD
☐ Express Mail ☐ Return Receipt for Merchandise

7. Date of Delivery

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

PS Form 3811, November 1990 *U.S. GPO: 1991-287-066

DOMESTIC RETURN RECEIPT

• Write "Return Receipt Requested" on the mailpiece below the article number.
• The Return Receipt Fee will provide you the signature of the person delivered to and the date of delivery.

3. Article Addressed to:

Small Business Administration
20 N. Penna. Avenue
Room 2327
Wilkes-Barre, PA 18701

2. ☐ Restricted Delivery
Consult postmaster for fee.

4a. Article Number

P 266 061 894

4b. Service Type

- ☐ Registered ☐ Insured
☒ Certified ☐ COD
☐ Express Mail ☐ Return Receipt for Merchandise

7. Date of Delivery

OCT 11 1994

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

PS Form 3811, November 1990 *U.S. GPO: 1991-287-066

DOMESTIC RETURN RECEIPT

SENDER:

- Complete items 1 a. 2 for additional services.
- Complete items 3, a. & b.
- Print your name and address on the reverse of this form so that we can return this card to you.
- Attach this form to the front of the mailpiece, or on the back if space does not permit.
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I also wish to receive the following services (for an extra fee):

1. ☒ Addressee's Address
2. ☐ Restricted Delivery

Consult postmaster for fee.

3. Article Addressed to:
Commonwealth of Penna.
Dept. of Rev. P.O. Box 2055
Bureau of Accounts Settlement
Harrisburg, PA 17105

4a. Article Number
P 266 061 896

4b. Service Type
☐ Registered ☐ Insured
☒ Certified ☐ COD
☐ Express Mail ☐ Return Receipt for Merchandise

7. Date of Delivery
OCT 11 1994

5. Signature (Addressee)

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

6. Signature (Agent)

PS Form 3811, November 1990 *U.S. GPO: 1991-287-086

DOMESTIC RETURN RECEIPT

SENDER:

- Complete items 1 a. 2 for additional services.
- Complete items 3, a. & b.
- Print your name and address on the reverse of this form so that we can return this card to you.
- Attach this form to the front of the mailpiece, or on the back if space does not permit.
- Write "Return Receipt Requested" on the mailpiece below the article number.
- The Return Receipt Fee will provide you the signature of the person delivered to and the date of delivery.

I also wish to receive the following services (for an extra fee):

1. ☒ Addressee's Address
2. ☐ Restricted Delivery

Consult postmaster for fee.

3. Article Addressed to:
Franklin First Federal Sav. &
Loan of Wilkes-Barre
44 West Market St.
Wilkes-Barre, PA 18773

4a. Article Number
P 266 061 857

4b. Service Type
☐ Registered ☐ Insured
☒ Certified ☐ COD
☐ Express Mail ☐ Return Receipt for Merchandise

7. Date of Delivery
OCT 8 1994

5. Signature (Addressee)

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

6. Signature (Agent)

PS Form 3811, November 1990 *U.S. GPO: 1991-287-086

DOMESTIC RETURN RECEIPT

SENDER:

- Complete items 1 a. 2 for additional services.
- Complete items 3, a. & b.
- Print your name and address on the reverse of this form so that we can return this card to you.
- Attach this form to the front of the mailpiece, or on the back if space does not permit.
- Write "Return Receipt Requested" on the mailpiece below the article number.
- The Return Receipt Fee will provide you the signature of the person delivered to and the date of delivery.

I also wish to receive the following services (for an extra fee):

1. ☒ Addressee's Address
2. ☐ Restricted Delivery

Consult postmaster for fee.

3. Article Addressed to:
Stephen Brandwene
Deputy Atty. General
Collection Unit--4th & Walnut St.
Harrisburg, PA 17120

4a. Article Number
P 266 061 879

4b. Service Type
☐ Registered ☐ Insured
☒ Certified ☐ COD
☐ Express Mail ☐ Return Receipt for Merchandise

7. Date of Delivery

5. Signature (Addressee)

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

6. Signature (Agent)

PS Form 3811, November 1990 *U.S. GPO: 1991-287-086

DOMESTIC RETURN RECEIPT

SENDER:

- Complete items 1 and 2 for additional services.
- Complete items 3, a, and b.
- Print your name and address on the reverse of this form so that we can return this card to you.
- Attach this form to the front of the mailpiece, or on the back if space does not permit.
- Write "Return Receipt Requested" on the mailpiece below the article number.
- The Return Receipt Fee will provide you the signature of the person delivered to and the date of delivery.

I also wish to receive the following services (for an extra fee):

1. ☒ Addressee's Address
2. ☐ Restricted Delivery

Consult postmaster for fee.

3. Article Addressed to:
Borough of Berwick
c/o Sewer Rental Office
City Hall
344 Market St.
Berwick, PA. 18603

4a. Article Number
P 266 061 899

4b. Service Type
☐ Registered ☐ Insured
☒ Certified ☐ COD
☐ Express Mail ☐ Return Receipt for Merchandise

7. Date of Delivery
OCT 17 1991

5. Signature (Addressee)

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

6. Signature (Agent)
X [Signature]

PS Form 3811, November 1990 *U.S. GPO: 1991-287-086

DOMESTIC RETURN RECEIPT**SENDER:**

- Complete items 1 and 2 for additional services.
- Complete items 3, a, and b.
- Print your name and address on the reverse of this form so that we can return this card to you.
- Attach this form to the front of the mailpiece, or on the back if space does not permit.
- Write "Return Receipt Requested" on the mailpiece below the article number.
- The Return Receipt Fee will provide you the signature of the person delivered to and the date of delivery.

I also wish to receive the following services (for an extra fee):

1. ☒ Addressee's Address
2. ☐ Restricted Delivery

Consult postmaster for fee.

3. Article Addressed to:
Dorothy Zalesny
303 Mulberry St.
Berwick, PA 18603

4a. Article Number
P 266 061 898

4b. Service Type
☐ Registered ☐ Insured
☒ Certified ☐ COD
☐ Express Mail ☐ Return Receipt for Merchandise

7. Date of Delivery
OCT 17 1991

5. Signature (Addressee)
[Signature]

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

6. Signature (Agent)
X [Signature]

PS Form 3811, November 1990 *U.S. GPO: 1991-287-086

DOMESTIC RETURN RECEIPT**SENDER:**

- Complete items 1 and 2 for additional services.
- Complete items 3, a, and b.
- Print your name and address on the reverse of this form so that we can return this card to you.
- Attach this form to the front of the mailpiece, or on the back if space does not permit.
- Write "Return Receipt Requested" on the mailpiece below the article number.
- The Return Receipt Fee will provide you the signature of the person delivered to and the date of delivery.

I wish to receive the following services (for an extra fee):

1. ☒ Addressee's Address
2. ☐ Restricted Delivery

Consult postmaster for fee.

3. Article Addressed to:
Internal Revenue Service
P.O. Box 120503
Philadelphia, PA 19105

4a. Article Number
P 266 061 893

4b. Service Type
☐ Registered ☐ Insured
☒ Certified ☐ COD
☐ Express Mail ☐ Return Receipt for Merchandise

7. Date of Delivery

ATTN: Special Procedures Function

5. Signature (Addressee)
[Signature]

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

6. Signature (Agent)
[Signature]

RECEIVED
MAIL ROOM

LAW OFFICES

ROSENN, JENKINS & GREENWALD

15 SOUTH FRANKLIN STREET

WILKES-BARRE, PENNSYLVANIA 18711-0075

TELEPHONE
717-826-5600TELECOPIER
717-826-5640

DIRECT DIAL

(717) 826-5641

February 8, 1995

EUGENE ROTH
HARRY R. HISCOX
JOHN J. APONICK, JR.
DANIEL G. FLANNERY
MARSHALL S. JACOBSON
MURRAY U-BERG
BRUCE C. ROSENTHAL
DONALD H. BROBST
JOSEPH L. PERSICO
HOWARD M. LEVINSON
ALAN S. HOLLANDER
GARRY S. TARGI
RICHARD A. RUSSO
JAMES P. VALENINE
MARK A. VAN LOON
LEE S. PIATT
DAVID B. HISCOX
WILLIAM L. HIGGS
ROBERT D. SCHAUER
MICHAEL A. SHUCOSKY
LEWIS A. SPIRIA
ROBERT N. GAWIAS, JR.
GERARD M. MUSTO, JR.

FRANCIS G. WENZEL, JR.
CAROLYN CARR RHODIN
SANDRA L. RICHELMY
THOMAS F. FORD
JAMES C. OSCHAL
STEVEN P. ROTH
JOSEPH G. FERGUSON
MARYJO KISHLI
MARY M. GRILLIN
PATRICIA ERMEL LAKHIA
MAUREEN E. MONAHAN
MARK W. DRASININ
LAWRENCE W. ROTH
CARL J. GUAGLIARDO
THOMAS B. CARPENTER
JENNIFER DRESSLER
JOSEPH F. DISTRICK
SEAN P. FAHEY
JOSEPH J. NOTARIANNI, JR.
JOSEPH J. SCHWEHHA, IV

OF COUNSEL
HAROLD ROSENN
JOSEPH J. SAVITZ

**via: Facsimile - (717) 784-0257 and
Regular, U.S. First-Class Mail**

Mr. Harry A. Roadarmel, Jr.
Sheriff of Columbia County
Columbia County Courthouse
P.O. Box 380
Bloomsburg, PA 17815


**RE: Franklin First Federal Savings and Loan Association of Wilkes-Barre n/k/a
Franklin First Federal Savings Bank vs. Michael Kozak; Columbia County
No. 1162 of 1991 J.D.; No. 82 of 1991 E.D.**

Dear Mr. Roadarmel:

This correspondence will serve to confirm our telephone conversation of Monday, February 6, 1995, regarding the above-referenced Mortgage Foreclosure action. At that time, I requested that the above-referenced Mortgage Foreclosure action, which is scheduled for Sheriff's Sale on Thursday, February 23, 1995, be stayed as the debtor had filed bankruptcy.

Should you need any further information from our office, please feel free to contact me.

Sincerely,


SHARON L. MYERS,
Legal Assistant

SLM/cs

cc: Patricia Ermel Lakhia, Esq.
Pamela Williams, Assistant Vice President
Franklin First Savings Bank
James Burke
Franklin First Savings Bank

FORM 891 United States Bankruptcy Court 6/90 MIDDLE DISTRICT OF FLORIDA, TAMPA DIVISION Case Number: 94-12002-8C3		NOTICE OF COMMENCEMENT OF CASE UNDER CHAPTER 13 OF THE BANKRUPTCY CODE, MEETING OF CREDITORS, AND FIXING OF DATES	
In re (Name of Debtor) KOZAK, MICHAEL		Address of Debtor 6316 GARLAND COURT NEW PORT RICHEY, FL 34652	Soc. Sec./Tax ID Nos. SSN: 151-38-2483 EIN: SSN: EIN:
Addressee: All Creditors and Parties In Interest		Address of the Clerk of the Bankruptcy Court U.S. BANKRUPTCY COURT 4921 MEMORIAL HWY TAMPA, FL 33634	
Name and Address of Attorney for Debtor Jan K. Moncol P.O. Box 4459 Clearwater, FL 34618		Name and Address of Trustee Terry E. Smith P. O. Box 25001 Bradenton, FL 34206-5001	Telephone Number (813) 447-3838
FILING CLAIMS Deadline to file a proof of claim: April 24, 1995			
DATE, TIME, AND LOCATION OF MEETING OF CREDITORS January 24, 1995, 1:00 P.M., 4919 Memorial Highway, Room 125A, Tampa, FL 33634			
FILING OF PLAN AND DATE, TIME, AND LOCATION OF HEARING ON CONFIRMATION OF PLAN A plan has not been filed as of this date. Creditors will be given separate notice of the hearing on confirmation of the plan.			
<p>COMMENCEMENT OF CASE. An individual's debt adjustment case under chapter 13 of the Bankruptcy Code has been filed in this court by the debtor or debtors named above, and an order for relief has been entered. You will not receive notice of all documents filed in this case. All documents filed with the court, including lists of the debtor's property and debts, are available for inspection at the office of the clerk of the bankruptcy court.</p> <p>CREDITORS MAY NOT TAKE CERTAIN ACTIONS. A creditor is anyone to whom the debtor owes money. Under the Bankruptcy Code, the debtor is granted certain protection against creditors. Common examples of prohibited actions by creditors are contacting the debtor to demand repayment, taking action against the debtor to collect money owed to creditors or to take property of the debtor, and starting or continuing foreclosure actions, repossessions, or wage deductions. Some protection is also given to certain codebtors of consumer debts. If unauthorized actions are taken by a creditor against a debtor, or a protected codebtor, the court may penalize that creditor. A creditor who is considering taking action against the debtor or the property of the debtor, or any codebtor, should review §§ 362 and 1301 of the Bankruptcy Code and may wish to seek legal advice. The staff of the clerk of the bankruptcy court is not permitted to give legal advice.</p> <p>MEETING OF CREDITORS. The debtor (both husband and wife in a joint case) is required to appear at the meeting of creditors on the date and at the place set forth above in the box labeled "Date, Time, and Location of Meeting of Creditors" for the purpose of being examined under oath. Attendance by creditors at the meeting is welcomed, but not required. At the meeting, the creditors may examine the debtor and transact such other business as may properly come before the meeting. The meeting may be continued or adjourned from time to time by notice at the meeting, without further written notice to the creditors.</p> <p>PROOF OF CLAIM. Except as otherwise provided by law, in order to share in any payment from the estate, a creditor must file a proof of claim by the date set forth above in the box labeled "Filing Claims." The place to file the proof of claim, either in person or by mail, is the office of the clerk of the bankruptcy court. Proof of claim forms are available in the clerk's office of any bankruptcy court.</p> <p>PURPOSE OF A CHAPTER 13 FILING. Chapter 13 of the Bankruptcy Code is designed to enable a debtor to pay debts in full or in part over a period of time pursuant to a plan. A plan is not effective unless approved by the bankruptcy court at a confirmation hearing. Creditors will be given notice in the event the case is dismissed or converted to another chapter of the Bankruptcy Code.</p> <p>The United States Trustee appoints the above named individual as the trustee. The U.S. Trustee and the Clerk are prohibited from giving legal advice.</p>			
For the Court: <u>CARL R. STEWART</u> Clerk of the Bankruptcy Court		<u>December 22, 1994</u> Date	

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
TAMPA DIVISION

IN RE:

Chapter 13 Case
Case No. 94-12002-8C3

MICHAEL KOZAK,

Debtor(s)/

ORDER TO FILE ALL STATE AND FEDERAL TAX RETURNS
AND PAY TAXES WHEN DUE

THIS MATTER came on for consideration, ex parte, for the purpose of entering an appropriate order directing debtor(s)-in-possession in Chapter 11 cases and debtor(s) in Chapter 12 or Chapter 13 cases to meet their respective tax obligations by not only filing any delinquent state or federal tax returns, but by timely making the required tax deposits, and to file the current state and federal tax returns when they become due after the commencement of the case. The undersigned is satisfied that in order to assure that the taxes are paid and taxing authorities are placed in a position to determine the precise amount of tax due, the entry of this order is appropriate.

Accordingly, it is

ORDERED, ADJUDGED AND DECREED that the debtor(s)-in-possession in Chapter 11 or Chapter 13 cases is(are) ordered to file state or federal tax returns, if any, which have not been filed for every year preceding the commencement of this bankruptcy case within thirty (30) days from the date of the entry of this order. These tax returns shall be filed with the appropriate agency at the address indicated on the attached appendix unless otherwise directed by a taxing authority. It is further

ORDERED, ADJUDGED AND DECREED that the debtor(s)-in-possession in Chapter 11 or Chapter 13 cases is(are) ordered to make all tax deposits timely as required by the Internal Revenue Service and when the deposits have been made, they shall be remitted to the appropriate agency in the manner indicated in the attached appendix unless otherwise directed by a taxing authority. It is further

ORDERED, ADJUDGED AND DECREED that the debtor(s)-in-possession in Chapter 11 cases or debtor(s) in Chapter 12 or Chapter 13 cases is(are) ordered to make all tax payments and deposits as they become due during the pendency of the case. It is further

ORDERED, ADJUDGED AND DECREED that the debtor(s)-in-possession in Chapter 11 cases or debtor(s) in Chapter 12 or Chapter 13 cases is(are) directed to maintain copies of all tax returns, proof of payments, and shall make these available upon request for inspection by any representative of the appropriate taxing authority, the United States Trustee, or any trustee appointed to the Chapter 11, Chapter 12 or Chapter 13 case. It is further

ORDERED, ADJUDGED AND DECREED that the failure of the debtor(s)-in-possession in Chapter 11 cases, or debtor(s) in Chapter 12 or Chapter 13 cases to comply with any provision of this order during the pendency of the case shall be the basis for the Court to consider dismissal or conversion of the case or, in the alternative, to enter such orders as may be appropriate under the circumstances.

DONE AND ORDERED at Tampa, Florida on DEC 22 1994.

C. Timothy Corcoran 8

C. TIMOTHY CORCORAN, III
United States Bankruptcy Judge

all claims being deemed allowed as filed for the purposes of confirmation. It is important that the Debtor and his counsel comply with the requirements of this Order, since failure to comply may result in the dismissal or conversion of this case at the duly scheduled confirmation hearing.

DONE AND ORDERED at Tampa, Florida, on JAN 12 1995.

C. Timothy Corcoran 2
C. TIMOTHY CORCORAN, III
UNITED STATES BANKRUPTCY JUDGE

Copies to:
Michael Kozak, 6316 Garland Ct., New Port Richey, FL 34652
Jan K. Moncol, Esq., P.O. Box 4459, Clearwater, FL 34618-4459
Terry E. Smith, Chapter 13 Trustee, P.O. Box 25001, Bradenton, FL 34206-5001

C13T 1/6/95

TES/sa

IN THE UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT
OF FLORIDA, TAMPA DIVISION

IN RE:

CASE NUMBER 94-12002-8C3

MICHAEL KOZAK

**PRE-CONFIRMATION ORDER TO PAY THE TRUSTEE AND
CONCERNING THE FILING OF TAX RETURNS, MOTIONS TO
VALUE COLLATERAL AND/OR VOID LIENS AND OBJECTIONS TO CLAIMS**

THIS CAUSE came on for consideration for the purpose of considering the entry of an appropriate Order in the above-captioned case. Pursuant to Section 1302(b)(5) of the Bankruptcy Code it appears that the Chapter 13 Plan provides for periodic payments by the Debtor in the sum of \$1,684.00 per month, and Section 1326 requires the Debtor to commence payments proposed by the Plan within thirty (30) days after the Plan is filed unless the Court orders otherwise. Accordingly, it is

ORDERED and ADJUDGED that the Debtor shall pay to the Chapter 13 Standing Trustee, Terry E. Smith, P.O. Box 25001, Bradenton, Florida 34206-5001, in the form of a cashier's check or money order, the sum of \$1,684.00 per month commencing on February 1, 1995. In the event that the Debtor fails to commence and maintain timely payments under Sec. 1326 and this Order, it is a ground for dismissal or conversion pursuant to Sec. 1307. It is further

ORDERED and ADJUDGED that the Trustee shall hold such monies pending confirmation in accordance with the provisions of Section 1326(a)(2). Nevertheless, the Trustee is authorized to pay from such monies any fees and charges assessed against the estate under Chapter 123 of Title 28 as authorized by Section 1326(b)(1) of the Bankruptcy Code. It is further

ORDERED and ADJUDGED that the Debtor shall, within sixty (60) days from the date of this Order file all required Federal and State tax returns. In addition, within thirty (30) days from the entry of this Order, all motions to value collateral shall be filed. Further, all objections that the Debtor may have to claims filed and all motions to void liens shall be filed within thirty (30) days after the bar date for filing claims. It shall be a condition for confirmation of the Debtor's Plan that the appropriate State and Federal tax returns and all required motions to value collateral be timely filed in compliance with this Order. Moreover, the failure to file appropriate objections to claims and to void liens, as provided herein, will result in

Jan K. Moncol

Attorney and Counselor at Law

2121 N.E. Coachman Rd. • Suite 6 • P.O. Box 4459 • Clearwater, Florida 34618-4459
813-447-3838

December 13, 1994

Mr. Harry Roadarmel
Office of the Sheriff
Columbia County
Bloomsburg, PA

RE: MICHAEL KOZAK

Dear Sir:

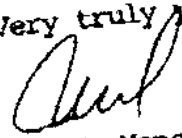
This letter will serve as notice that a petition for bankruptcy has been filed by Michael Kozak in the Tampa, Florida office of the United States Bankruptcy Court, Middle Division of Florida. The number assigned to this case is 94-12002-8C3, Chapter 13.

Sheriff's sale of real estate in this cause is automatically stayed by the filing of this bankruptcy petition.

Any further correspondence regarding this action should be sent to this office at the address given above.

Thank you for your cooperation in this matter.

Very truly yours,



Jan K. Moncol, Esquire

JKN:pc

STATE OF PENNSYLVANIA }
COUNTY OF COLUMBIA } SS:

Larraine Kreischer, Publisher's assistant . . , 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 November 24, December 1, 8, 19 94 . 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.

Larraine M. Kreischer

Sworn and subscribed to before me this 12th day of December 1994

[Signature]
(Notary Public)

My Commission Expires

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.

.....

LAW OFFICES

ROSENN, JENKINS & GREENWALD

15 SOUTH FRANKLIN STREET

WILKES-BARRE, PENNSYLVANIA 18711-0075

TELEPHONE
717 826-5600

TELECOPIER
717-826-5640

DIRECT DIAL
(717) 826-5641

FRANCIS G. WENZEL, JR.
CAROLYN GARR RHODEN
SANDRA L. RICHELMEY
THOMAS F. FORD
JAMES C. OSCHAL
STEVEN P. ROTH
JOSEPH G. FERGUSON
MARYJO KISHILL
MARY M. GRIFFIN
PATRICIA ERMEL LAKHIA
MAUREEN E. MONAHAN
MARK W. DRASIN
LAWRENCE W. ROTH
CARL J. GUAGLIARDO
THOMAS B. CARPENTER
JENNIFER DRISLER

OF COUNSEL
HAROLD ROSENN
JOSEPH J. SAVITZ

November 30, 1994

Sheriff Harry A. Roadarmel, Jr.
Columbia County Sheriff's Office
Columbia County Courthouse
P.O. Box 380
Bloomsburg, PA 17815

**RE: Franklin First Federal Savings and Loan Association of Wilkes-Barre
n/k/a Franklin First Federal Savings Bank vs. Michael Kozak;
Columbia County No. 1162 of 1991 J.D.; 82 of 1991 E.D.**


Dear Mr. Roadarmel:

This correspondence will serve to confirm our telephone conversation of Tuesday, November 29, 1994. At that time, I requested that the above-referenced matter, which is scheduled for Sheriff's Sale on Thursday, December 15, 1994, be continued to Thursday, February 23, 1995. It is my understanding that you will make an announcement of this continuation at the December 15, 1994 sale.

As per our conversation, you will forward to my attention the necessary execution documents to be served upon Mr. Kozak.

Thank you for your assistance with this matter.

Sincerely,


SHARON L. MYERS,
Legal Assistant

SLM/s

cc: Patricia Ermel Lakhia, Esq.
Eugene S. Horanzy, Vice President
Franklin First Savings Bank

A:\29163.353

HARRY A. ROADARMEL, JR.



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

24 HOUR PHONE
(717) 781-6190

PHONE
(717) 308-5622

NOV. 30-94


Ms. Sharon Myers
Rosemn, Jenkins & Greenwald
15 S. Franklin Street
Wilkes-Barre, PA 18711

Ms. Myers:

As per our conversation on NOV 29-94, relating to Columbia County Sheriff's Sale 82 of 1991, reinstated, Defendant--Michael Kozak, 6313 Garland Court, New Port Ritchey, FL 34652. Telephone 813-848-4521. Due to problems of personal service of this defendant, all activities relating to Sale (including advertizing) has been continued at this time. However, at the date of sale DEC 15-94 at 1000 AM it will then be announced to those in attendance, that the sale at the request of the Plaintiff has been re-scheduled at FEB 23-95 at 1000 AM. It will again be re-posted, but not readvertized in the news media.

Enclosed is your copy of the Sale Bill for DEC 15-94, change of date will be made at the time of first sale, and then a re-poting. Should there be any questions feel free to contact me.

Sincerely,


Harry A. Roadarmel Jr.
Sheriff

**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 n/k/a FRANKLIN FIRST FEDERAL
SAVINGS BANK

vs.
MICHAEL KOZAK

IN THE COURT OF COMMON PLEAS OF
COLUMBIA COUNTY, PENNSYLVANIA

No. 1162 Term 1991 J.D.

No. 82 Term 1991 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"

PARCEL NO. 04.2-4-73

Principal	\$31,477.08
Interest to 5/27/94	7,025.62
Attorney's Commission	<u>3,147.71</u>

TOTAL

\$41,650.41 and costs*

as endorsed.

Jamie B. Hines

Prothonotary, Court of Common Pleas
of Columbia County, Pennsylvania

Dated: 9-15, 1994

(SEAL)

BY: *Annette B. Runge*
Deputy

* Plus a per diem charge at the rate of \$4.56 from May 27, 1994, 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.

SHERIFF'S SALE DESCRIPTION

By virtue of a Writ of Execution No. 82 of 1991, reissued 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 Thursday, ^{FEB 23 1993}~~DEC 15 1994~~, at 10 a.m., in the forenoon of the said day, all the right, title and interest of the Defendant in and to:

ALL those two certain pieces or parcels of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to-wit:

FIRST: BEGINNING at the northwesterly corner of Third and Mulberry Streets; thence in a westerly direction along the northerly side of Third Street one hundred thirty-seven (137) feet to a point; thence in a northerly direction in a line parallel to the westerly side of Mulberry Street forty-nine and one-half (49 1/2) feet to the southerly side of Lot No. 2; thence easterly along the southerly side of Lot No. 2 one hundred thirty-seven (137) feet to the westerly side of Mulberry Street; thence southerly along the westerly side of Mulberry Street, forty-nine and one-half (49 1/2) feet to Third Street, the place of Beginning. BEING the easterly portion of Lot No. 1 of the plot or plan of the Borough of Berwick.

SECOND: BEGINNING at a point in the northerly side of Third Street one hundred thirty-seven (137) feet west from the intersection of Third and Mulberry Streets; thence westerly along the northerly side of Third Street eighteen (18) feet to a niche made in cement wall being at the center of hedge row, which hedge row runs parallel to the easterly side of double house belonging now or formerly to W.E. Williams, et al; thence in a northerly direction in a line parallel to the westerly side of Mulberry Street forty-nine and one-half (49 1/2) feet to the southerly side of Lot No. 2; thence in an easterly direction along the southerly side of Lot No. 2 eighteen (18) feet to the piece of land first herein conveyed; thence southerly along the westerly side of piece of land first herein conveyed in a line parallel to the westerly side of Mulberry Street forty-nine and one-half (49 1/2) feet to the northerly side of Third Street, the place of Beginning. BEING a portion of Lot No. 1 on the plot or plan of the Borough of Berwick.

BEING the same premises conveyed to Michael Kozak by Deed of Rudolph G. Szabo and Arlene R. Szabo, his wife, said Deed dated September 30, 1986 and recorded in the Office of the Recorder of Deeds in and for Columbia County in Record Book Volume 375 at Page 763.

PREMISES improved with a two story frame duplex more commonly known as 303 Mulberry Street, Berwick Borough, Columbia County, Pennsylvania.

EXHIBIT "A"

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

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 n/k/a FRANKLIN FIRST FEDERAL SAVINGS BANK, now by change of name FRANKLIN FIRST SAVINGS BANK, against MICHAEL KOZAK, and will be sold by:

SHERIFF OF COLUMBIA COUNTY

ROSENN, JENKINS & GREENWALD
Attorneys For Plaintiff

DERR, PURSEL, LUSCHAS & NORTON
Co-Counsel For Plaintiff

FRANKLIN FIRST FEDERAL SAVINGS AND
LOAN ASSOCIATION OF WILKES-BARRE
n/k/a FRANKLIN FIRST FEDERAL SAVINGS
BANK,

PLAINTIFF

VS.

MICHAEL KOZAK,

DEFENDANT

IN THE COURT OF COMMON PLEAS

OF COLUMBIA COUNTY

CIVIL ACTION - LAW

IN MORTGAGE FORECLOSURE

NO. 1162 OF 1991 J.D.
NO. 82 OF 1991 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.

Susquehanna Legal Services
168 East Fifth Street
Bloomsburg, Pennsylvania 17815
(717) 784-8760

FRANKLIN FIRST FEDERAL SAVINGS AND
LOAN ASSOCIATION OF WILKES-BARRE
n/k/a FRANKLIN FIRST FEDERAL SAVINGS
BANK,

PLAINTIFF

VS.

MICHAEL KOZAK,

DEFENDANT

IN THE COURT OF COMMON PLEAS

OF COLUMBIA COUNTY

CIVIL ACTION - LAW

IN MORTGAGE FORECLOSURE

NO. 1162 OF 1991 J.D.
NO. 82 OF 1991 E.D.

NOTICE OF SHERIFF'S SALE
OF
REAL ESTATE

TO: MICHAEL KOZAK, Defendant herein and owner of the Real Estate hereinafter described:

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, County of Columbia, and Commonwealth of Pennsylvania, on Thursday, FEB 23, 199⁵~~4~~, at 1000 o'clock a.m., in the forenoon of the said day, all your right, title and interest in and to ALL those certain pieces or parcels of land situate at 303 Mulberry 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: 

PATRICIA ERMEL LAKHIA, ESQUIRE

15 South Franklin Street

Wilkes-Barre, PA 18711

Attorneys for Plaintiff

DERR, PURSEL, LUSCHAS & NORTON

BY: 

GARY E. NORTON, ESQUIRE

238 Market Street

P.O. Box 539

Bloomsburg, PA 17815

Co-Counsel for Plaintiff

SHERIFF'S SALE DESCRIPTION

By virtue of a Writ of Execution No. 82 of 1991, reissued 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 Thursday, FEB 23 199⁵7, at 10:00 a.m., in the forenoon of the said day, all the right, title and interest of the Defendant in and to:

ALL those two certain pieces or parcels of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to-wit:

FIRST: BEGINNING at the northwesterly corner of Third and Mulberry Streets; thence in a westerly direction along the northerly side of Third Street one hundred thirty-seven (137) feet to a point; thence in a northerly direction in a line parallel to the westerly side of Mulberry Street forty-nine and one-half (49 1/2) feet to the southerly side of Lot No. 2; thence easterly along the southerly side of Lot No. 2 one hundred thirty-seven (137) feet to the westerly side of Mulberry Street; thence southerly along the westerly side of Mulberry Street, forty-nine and one-half (49 1/2) feet to Third Street, the place of Beginning. BEING the easterly portion of Lot No. 1 of the plot or plan of the Borough of Berwick.

SECOND: BEGINNING at a point in the northerly side of Third Street one hundred thirty-seven (137) feet west from the intersection of Third and Mulberry Streets; thence westerly along the northerly side of Third Street eighteen (18) feet to a niche made in cement wall being at the center of hedge row, which hedge row runs parallel to the easterly side of double house belonging now or formerly to W.E. Williams, et al; thence in a northerly direction in a line parallel to the westerly side of Mulberry Street forty-nine and one-half (49 1/2) feet to the southerly side of Lot No. 2; thence in an easterly direction along the southerly side of Lot No. 2 eighteen (18) feet to the piece of land first herein conveyed; thence southerly along the westerly side of piece of land first herein conveyed in a line parallel to the westerly side of Mulberry Street forty-nine and one-half (49 1/2) feet to the northerly side of Third Street, the place of Beginning. BEING a portion of Lot No. 1 on the plot or plan of the Borough of Berwick.

BEING the same premises conveyed to Michael Kozak by Deed of Rudolph G. Szabo and Arlene R. Szabo, his wife, said Deed dated September 30, 1986 and recorded in the Office of the Recorder of Deeds in and for Columbia County in Record Book Volume 375 at Page 763.

PREMISES improved with a two story frame duplex more commonly known as 303 Mulberry Street, Berwick Borough, Columbia County, Pennsylvania.

EXHIBIT "A"

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

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 n/k/a FRANKLIN FIRST FEDERAL SAVINGS BANK, now by change of name FRANKLIN FIRST SAVINGS BANK, against MICHAEL KOZAK, and will be sold by:

SHERIFF OF COLUMBIA COUNTY

ROSENN, JENKINS & GREENWALD
Attorneys For Plaintiff

DERR, PURSEL, LUSCHAS & NORTON
Co-Counsel For Plaintiff

EXHIBIT "A"

FRANKLIN FIRST FEDERAL SAVINGS AND
LOAN ASSOCIATION OF WILKES-BARRE
n/k/a FRANKLIN FIRST FEDERAL SAVINGS
BANK,

PLAINTIFF

VS.

MICHAEL KOZAK,

DEFENDANT

IN THE COURT OF COMMON PLEAS

OF COLUMBIA COUNTY

CIVIL ACTION - LAW

IN MORTGAGE FORECLOSURE

NO. 1162 OF 1991 J.D.
NO. 82 OF 1991 E.D.

AFFIDAVIT OF DEFAULT

COMMONWEALTH OF PENNSYLVANIA

:
: SS:
:

COUNTY OF LUZERNE

EUGENE S. HORANZY, being duly sworn according to law, deposes and says that he is a Vice-President of FRANKLIN FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF WILKES-BARRE n/k/a FRANKLIN FIRST FEDERAL SAVINGS BANK, the above-captioned Plaintiff, now by change of name FRANKLIN FIRST SAVINGS BANK; that as such, he is authorized to make this Affidavit and is familiar with the facts herein contained; that a Judgment has been entered in favor of Plaintiff and against Defendant for failure by the Defendant to file an Answer to Plaintiff's Complaint within twenty (20) days from service thereof, the Praecipe and Entry of Judgment filed to the above-captioned number being by reference thereto, incorporated herein and made a part hereof;

That the aforesaid Judgment has not been satisfied and therefore, as of May 27, 1994, there is due and owing to the captioned Plaintiff the sum of FORTY-ONE THOUSAND SIX HUNDRED FIFTY and 41/100 DOLLARS (\$41,650.41), plus a per diem charge at the rate of FOUR and 56/100

DOLLARS (\$4.56) from May 27, 1994, through to the date of any Sheriff's Sale pursuant to the within Judgment, together with all costs of suit and any monies hereinafter expended by the Plaintiff in payment of taxes, sewer and water rents, claims or charges for insurance or repairs.

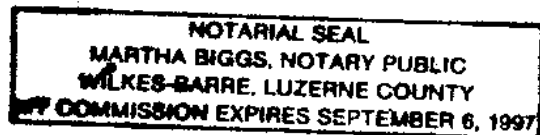

EUGENE S. HORANZY

SWORN TO AND SUBSCRIBED

before me this 1st day

of August, 1994.


NOTARY PUBLIC



FRANKLIN FIRST FEDERAL SAVINGS AND
LOAN ASSOCIATION OF WILKES-BARRE
n/k/a FRANKLIN FIRST FEDERAL SAVINGS
BANK,

PLAINTIFF

VS.

MICHAEL KOZAK,

DEFENDANT

IN THE COURT OF COMMON PLEAS

OF COLUMBIA COUNTY

CIVIL ACTION - LAW

IN MORTGAGE FORECLOSURE

NO. 1162 OF 1991 J.D.
NO. 82 OF 1991 E.D.


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

COMMONWEALTH OF PENNSYLVANIA :

: SS:

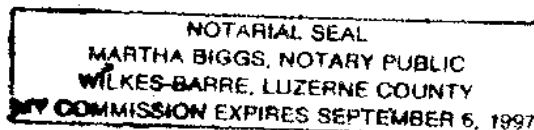
COUNTY OF LUZERNE :

EUGENE S. HORANZY, 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 n/k/a FRANKLIN FIRST FEDERAL SAVINGS BANK, now by change of name FRANKLIN FIRST SAVINGS BANK, investigate the status of MICHAEL KOZAK, the above-captioned Defendant, 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 he is not now, nor was he 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' Civil Relief Act of 1940; and that the last known address of said Defendant, MICHAEL KOZAK, is 6316 Garland Court, New Port Richey, Florida 34652; and the address of the above Plaintiff is 44 West Market Street, Wilkes-Barre, Luzerne County, Pennsylvania, 18773.


EUGENE S. HORANZY

SWORN TO AND SUBSCRIBED
before me this 1st day
of August, 1994.


NOTARY PUBLIC



SHERIFF'S SALE DESCRIPTION

By virtue of a Writ of Execution No. 82 of 1991, reissued 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 Thursday, DEC 15 1994, at 10 a.m., in the forenoon of the said day, all the right, title and interest of the Defendant in and to:

ALL those two certain pieces or parcels of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to-wit:

FIRST: BEGINNING at the northwesterly corner of Third and Mulberry Streets; thence in a westerly direction along the northerly side of Third Street one hundred thirty-seven (137) feet to a point; thence in a northerly direction in a line parallel to the westerly side of Mulberry Street forty-nine and one-half (49 1/2) feet to the southerly side of Lot No. 2; thence easterly along the southerly side of Lot No. 2 one hundred thirty-seven (137) feet to the westerly side of Mulberry Street; thence southerly along the westerly side of Mulberry Street, forty-nine and one-half (49 1/2) feet to Third Street, the place of Beginning. BEING the easterly portion of Lot No. 1 of the plot or plan of the Borough of Berwick.

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SHERIFF OF COLUMBIA COUNTY

ROSENN, JENKINS & GREENWALD
Attorneys For Plaintiff

DERR, PURSEL, LUSCHAS & NORTON
Co-Counsel For Plaintiff

EXHIBIT "A"

FRANKLIN FIRST FEDERAL SAVINGS AND
LOAN ASSOCIATION OF WILKES-BARRE
n/k/a FRANKLIN FIRST FEDERAL SAVINGS
BANK,

PLAINTIFF

VS.

MICHAEL KOZAK,

DEFENDANT

IN THE COURT OF COMMON PLEAS

OF COLUMBIA COUNTY

CIVIL ACTION - LAW

IN MORTGAGE FORECLOSURE

NO. 1162 OF 1991 J.D.
NO. 82 OF 1991 E.D.


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

COMMONWEALTH OF PENNSYLVANIA

:
: SS:
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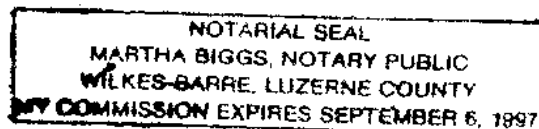
COUNTY OF LUZERNE

EUGENE S. HORANZY, 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 n/k/a FRANKLIN FIRST FEDERAL SAVINGS BANK, now by change of name FRANKLIN FIRST SAVINGS BANK, investigate the status of MICHAEL KOZAK, the above-captioned Defendant, 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 he is not now, nor was he 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' Civil Relief Act of 1940; and that the last known address of said Defendant, MICHAEL KOZAK, is 6316 Garland Court, New Port Richey, Florida 34652; and the address of the above Plaintiff is 44 West Market Street, Wilkes-Barre, Luzerne County, Pennsylvania, 18773.


EUGENE S. HORANZY

SWORN TO AND SUBSCRIBED
before me this 1st day
of August, 1994.


NOTARY PUBLIC



FRANKLIN FIRST FEDERAL SAVINGS AND
LOAN ASSOCIATION OF WILKES-BARRE
n/k/a FRANKLIN FIRST FEDERAL SAVINGS
BANK,

PLAINTIFF

VS.

MICHAEL KOZAK,

DEFENDANT

IN THE COURT OF COMMON PLEAS

OF COLUMBIA COUNTY

CIVIL ACTION - LAW

IN MORTGAGE FORECLOSURE

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AFFIDAVIT OF NON-MILITARY SERVICE AND
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OF DEFENDANT AND PLAINTIFF

COMMONWEALTH OF PENNSYLVANIA :

: SS:

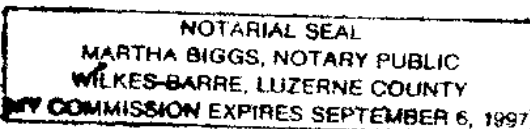
COUNTY OF LUZERNE :

EUGENE S. HORANZY, 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 n/k/a FRANKLIN FIRST FEDERAL SAVINGS BANK, now by change of name FRANKLIN FIRST SAVINGS BANK, investigate the status of MICHAEL KOZAK, the above-captioned Defendant, 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 he is not now, nor was he 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' Civil Relief Act of 1940; and that the last known address of said Defendant, MICHAEL KOZAK, is 6316 Garland Court, New Port Richey, Florida 34652; and the address of the above Plaintiff is 44 West Market Street, Wilkes-Barre, Luzerne County, Pennsylvania, 18773.


EUGENE S. HORANZY

SWORN TO AND SUBSCRIBED
before me this 1st day
of August, 1994.


NOTARY PUBLIC



HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

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

PHONE
(717) 389-5622

24 HOUR PHONE
(717) 784-6100

DATE: OCT 7-1994

RE: Sheriff's Sale Advertising Dates

Franklin First Federal Savings

~~and Loan of Wilkes-Barre~~

vs.

~~Michael Kozak~~

No. ~~82~~ of ~~1991~~ ED

No. ~~1162~~ of ~~1991~~ JD

Dear Sir:

Please advertise the enclosed SHERIFF SALE on the following dates:

1st week Nov 23-1994

2nd week Dec 1-1994

3rd week Dec 8-1994

Feel free to contact me if you have any questions.

Respectfully

Harry A. Roadarmel, Jr.
Harry A Roadarmel, Jr.
Sheriff

TAX NOTICE
BERWICK BOROUGH

MAKE CHECKS PAYABLE TO:

Connie C Gingham
Rear 120 East Third Street
Midtown Plaza
Berwick, Pa 18603
Hours DURING DISCOUNT ONLY
Mon-Thurs 9-5; Wed 9-12; Fri 9-7;
Other Times Mon-Fri 9-4; Wed 9-12
PHONE (717) 752-7442

CHECKS ARE DUE & PAYABLE PROMPT PAYMENT IS REQUESTED

M
A
L
O
KOZAK, MICHAEL
401 EAST FRONT STREET
BERWICK PA 18603

IF YOU DESIRE A RECEIPT ENCLOSE A STAMPED ADDRESS LABEL WITH YOUR PAYMENT

SCHOOL REAL ESTATE

BERWICK BOROUGH

NOTICE

CHECKS PAYABLE TO:
ANNIE C. GINGER
120 3RD STREET
BERWICK PA 18603

S M, T, Th, Fr 9-5, Wed 9-12
KING REBATE; M, T, Th, Fr 9-4,
9 AFTER REBATE.
E 717-752-7442

IF YOU DESIRE A RECEIPT ENCLOSE A STAMPED ADDRESS LABEL WITH YOUR PAYMENT

KOZAK, MICHAEL

401 EAST FRONT STREET
BERWICK PA 18603
New York Office, N.Y. 34652

DESCRIPTION	ASSESSMENT	MILLS	AMOUNT	DATE
General Fund	23098	4.05	94.61	
Sinking Fund		.250	5.66	
Borough R.E.		6.550	148.26	
Fire		1.000	22.64	
Light		1.050	23.76	
			24.25	

THE DISCOUNT & THE PENALTY HAVE BEEN COMPUTED FOR YOUR CONVENIENCE

PAY THIS AMOUNT

293.03
APR 30
IF PAID ON OR BEFORE

299.02
JUNE 30
IF PAID ON OR BEFORE

308.99
JUNE 30
IF PAID AFTER

TYPE: RA PROPERTY DESCRIPTION CNTY BORO
ACCT NO 20779 Discount 2% 2%
PARCEL 048,04--073-00,000 Penalty 10% 5%
3RD & MULBERRY ST PT LOT 1
.18 acres LAND 3,100
BUILDINGS 19,998

This Tax Returned To Courthouse On: JANUARY 01, 1995

THIS TAX NOTICE MUST BE RETURNED WITH YOUR PAYMENT
TOTAL ASSESSED 23,098

REC'D BY

FOR BERWICK AREA SCHOOL DISTRICT

DESCRIPTION	ASSESSMENT	MILLS	LAST DISCOUNT	TAX	DATE	TILL NO
REAL ESTATE	23098.02	21.500	486.68	496.61	07/01/94	2195
				496.61		545.27
				486.68		546.27

THE DISCOUNT & THE PENALTY HAVE BEEN COMPUTED FOR YOUR CONVENIENCE

PAY THIS AMOUNT

486.68
AUG 31
IF PAID ON OR BEFORE

496.61
OCT 31
IF PAID ON OR BEFORE

546.27
OCT 31
IF PAID AFTER

PROPERTY DESCRIPTION

SCHOOL PENALTY AT 10%

ACCT NO. 04--20779
PARCEL 04B,04--073-00,000
3RD & MULBERRY ST PT 19993
.18 ACRES 3100

THIS TAX RETURNED TO COURT HOUSE: JANUARY 1, 1995.

THIS TAX NOTICE MUST BE RETURNED WITH YOUR PAYMENT

as of 10/12/96 They are not paid (Connie)

FRANKLIN FIRST FEDERAL SAVINGS AND
LOAN ASSOCIATION OF WILKES-BARRE
n/k/a FRANKLIN FIRST FEDERAL SAVINGS
BANK,

PLAINTIFF

VS.

MICHAEL KOZAK,

DEFENDANT

IN THE COURT OF COMMON PLEAS

OF COLUMBIA COUNTY

CIVIL ACTION - LAW

IN MORTGAGE FORECLOSURE

NO. 1162 OF 1991 J.D.
NO. 82 OF 1991 E.D.

AFFIDAVIT PURSUANT TO RULE 3129.1

FRANKLIN FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF WILKES-BARRE n/k/a FRANKLIN FIRST FEDERAL SAVINGS BANK, Plaintiff in the above action, now by change of name FRANKLIN FIRST SAVINGS BANK, sets forth as of the date the Praecipe to Reissue the Writ of Execution was filed the following information concerning the real property located at 303 Mulberry Street, Berwick Borough, Columbia County, Pennsylvania, the same being more particularly described in Exhibit "A", attached.

1. Name and address of Owner or Reputed Owner:

Name

Address

Michael Kozak

6316 Garland Court
New Port Richey, FL 34652

2. Name and address of Defendant in the judgment:

Name

Address

Michael Kozak

6316 Garland Court
New Port Richey, FL 34652

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

Name

Address

Lehigh Valley Bank

P.O. Box 2068
Lehigh Valley, PA 18001-2068

Franklin First Federal Savings
and Loan Association of Wilkes-
Barre n/k/a Franklin First Federal
Savings Bank (now by change of name
Franklin First Savings Bank)

44 West Market Street
Wilkes-Barre, PA 18773

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

Name

Address

Franklin First Federal Savings and
Loan Association of Wilkes-Barre
n/k/a Franklin First Federal
Savings Bank (now by change of name
Franklin First Savings Bank)

44 West Market Street
Wilkes-Barre, PA 18773

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

Name

Address

None

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:

Name

Address

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:

Name

Address

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

Name

Address

Pennsylvania American Water

P.O. Box 313
Milton, PA 17847

Borough of Berwick

c/o Sewer Rental Office
City Hall
344 Market Street
Berwick, PA 18603

Dorothy Zalesny

303 Mulberry Street
Berwick, PA 18603

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 & NORTON

DATE: 8/3/94

BY: [Signature]
GARY E. NORTON, ESQUIRE
238 Market Street
P. O. Box 539
Bloomsburg, PA 17815

Co-Counsel for Plaintiff

Based upon information provided by co-counsel, Gary E. Norton, Esquire, 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.

ROSENN, JENKINS & GREENWALD

DATE: 8/2/94

BY: [Signature]
PATRICIA ERMEL LAKHIA, ESQUIRE
15 South Franklin Street
Wilkes-Barre, PA 18711

Attorneys for Plaintiff

ALL those two certain pieces or parcels of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to-wit:

FIRST: BEGINNING at the northwesterly corner of Third and Mulberry Streets; thence in a westerly direction along the northerly side of Third Street one hundred thirty-seven (137) feet to a point; thence in a northerly direction in a line parallel to the westerly side of Mulberry Street forty-nine and one-half (49 1/2) feet to the southerly side of Lot No. 2; thence easterly along the southerly side of Lot No. 2 one hundred thirty-seven (137) feet to the westerly side of Mulberry Street; thence southerly along the westerly side of Mulberry Street, forty-nine and one-half (49 1/2) feet to Third Street, the place of Beginning. BEING the easterly portion of Lot No. 1 of the plot or plan of the Borough of Berwick.

SECOND: BEGINNING at a point in the northerly side of Third Street one hundred thirty-seven (137) feet west from the intersection of Third and Mulberry Streets; thence westerly along the northerly side of Third Street eighteen (18) feet to a niche made in cement wall being at the center of hedge row, which hedge row runs parallel to the easterly side of double house belonging now or formerly to W.E. Williams, et al; thence in a northerly direction in a line parallel to the westerly side of Mulberry Street forty-nine and one-half (49 1/2) feet to the southerly side of Lot No. 2; thence in an easterly direction along the southerly side of Lot No. 2 eighteen (18) feet to the piece of land first herein conveyed; thence southerly along the westerly side of piece of land first herein conveyed in a line parallel to the westerly side of Mulberry Street forty-nine and one-half (49 1/2) feet to the northerly side of Third Street, the place of Beginning. BEING a portion of Lot No. 1 on the plot or plan of the Borough of Berwick.

BEING the same premises conveyed to Michael Kozak by Deed of Rudolph G. Szabo and Arlene R. Szabo, his wife, said Deed dated September 30, 1986 and recorded in the Office of the Recorder of Deeds in and for Columbia County in Record Book Volume 375 at Page 763.

PREMISES improved with a two story frame duplex more commonly known as 303 Mulberry Street, Berwick Borough, Columbia County, Pennsylvania.

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

TOGETHER with all buildings and improvements thereon.

FRANKLIN FIRST FEDERAL SAVINGS AND
LOAN ASSOCIATION OF WILKES-BARRE
n/k/a FRANKLIN FIRST FEDERAL SAVINGS
BANK,

PLAINTIFF

VS.

MICHAEL KOZAK,

DEFENDANT

IN THE COURT OF COMMON PLEAS

OF COLUMBIA COUNTY

CIVIL ACTION - LAW

IN MORTGAGE FORECLOSURE

NO. 1162 OF 1991 J.D.
NO. 82 OF 1991 E.D.

WAIVER OF WATCHMAN

Any deputy sheriff levying upon or attaching any property under within Writ may leave same without a watchman, in custody of whoever is found in possession, after notifying such person of such levy or attachment, without liability on the part of such deputy or the sheriff to any Plaintiff herein for any loss, destruction or removal of any such property before sheriff's sale thereof.

DERR, PURSEL, LUSCHAS & NORTON

BY: 

GARY E. NORTON, ESQUIRE
Co-Counsel for Plaintiff
238 Market Street
P.O. Box 539
Bloomsburg, PA 17815
(717) 784-4654

ROSENN, JENKINS & GREENWALD

BY: 

PATRICIA ERMEL LAKHIA, ESQUIRE
Attorneys for Plaintiff
15 South Franklin Street
Wilkes-Barre, PA 18711
(717) 826-5600

SHERIFF OF COLUMBIA COUNTY, PENNSYLVANIA

Sir: There will be placed in your hands for service a Reissued Writ of Execution (Mortgage Foreclosure) styled as follows: FRANKLIN FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF WILKES-BARRE n/k/a FRANKLIN FIRST FEDERAL SAVINGS BANK, Plaintiff v. MICHAEL KOZAK, Defendant.

The Defendant, MICHAEL KOZAK, will be found at 6316 Garland Court, New Port Richey, Florida 34652.

DERR, PURSEL, LUSCHAS & NORTON

BY: 

GARY E. NORTON, ESQUIRE
Co-Counsel for Plaintiff
238 Market Street
P.O. Box 539
Bloomsburg, PA 17815
(717) 784-4654

ROSENN, JENKINS & GREENWALD

BY: 

PATRICIA ERMEL LAKHIA, ESQUIRE
Attorneys for Plaintiff
15 South Franklin Street
Wilkes-Barre, PA 18711
(717) 826-5600

DATE: 0/3, 1994

(SEE ATTACHED DESCRIPTION)

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TOGETHER with all buildings and improvements thereon.

HARRY A. ROADARMEL, .



SHERIFF OF COLUMBIA COUNTY

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

PHONE
(717) 701-1991

TELETYPE
(717) 701-6300

Date: OCT 7-1994

To: Robert Badolato
303 Mulberry St.,
1st Floor
Berwick, PA 18603

Franklin First Federal Savings and
Re: Loan of Wilkes-Barre VS. Michael Kozak

No: 82 of 1991 ID No: 1162 of 1991 ID

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.
Harry A. Roadarmel, Jr.
Sheriff of Columbia County

LIEN CERTIFICATE

DATE October 7, 1994

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, 1993,

in Berwick Boro are as follows:

Excluding: Interim Tax Billings

Owner or Reputed Owner: Kozak, Michael

Former Owner: N/A

Parcel No. 04B ,04--073-00,000

Description .18 Ac.

Third & Mulberry Streets
Lot 1

YEAR	TOTAL
1993	\$ 999.13
Lien Certificate	\$ 5.00
TOTAL	\$1,004.13

PLEASE NOTE:

IF THIS PAYMENT IS NOT RECEIVED IN DECEMBER THIS OFFICE WILL HAVE THE 1994 RETURNS FROM THE BERWICK TAX COLLECTOR IN JANUARY. AN ADDITIONAL \$15.00 must BE ADDED TO THE FIGURE YOU GET FROM THE BERWICK TAX COLLECTOR FOR OUR FEE FOR THE 1994 DELINQUENT TAXES.

The above figures represent the amounts due during the month of December 19 94

Requested by: Columbia County Sheriff's Department

Fee: \$5.00

COLUMBIA COUNTY TAX CLAIM BUREAU

Dennis Long

Dennis Long
Director

HARRY A. ROADARMEI, JR.



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P. O. BOX 380
SHERIFF'S SALE REAL ESTATE OUTLINE

PHONE
(717) 389-5622

24 HOUR PHONE
(717) 784-6300

RECEIVE AND TIME STAMP WRIT 09-18-94
DOCKET AND INDEX 10-3-94
SET FILE FOLDER UP 11
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~~ ¹⁵⁰ .00 -- 1st Lien - 17-824126/57

* 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 Adv 11-23 Dec 7-18
Nov 14 - Dec 15 1000
POST ALL DATES ON CALANDER 10-5-94

- * SET SALE DATE AT LEAST 2 MONTHS 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 10-5-94
TYPE PROPER INFO ON DESCRIPTION (refer to previous sales)

SERVICE

TYPE CARDS FOR DEFENDANTS Not Needed Cert. Mail & Return
PUT PAPERS TOGETHER FOR DEFENDANTS 10-5-94
* COPY OF WRIT FOR EACH DEFENDANT
* NOTICE OF SHERIFF SALE
* COPY OF DESCRIPTION

PUT TOGETHER PAPERS FOR LIEN HOLDERS 10-5-94
* NOTICE OF SALE DIRECTED TO THEM

SEND NOTICES TO LIEN HOLDERS VIA CERT. MAIL OR SENDERS RECEIPT 10-5-94
* DOCKET ALL DATES

ONCE DEFENDANTS ARE SERVED DOCKET COSTS AND INFO
SEND ATTY RETURN OF SERVICE AND COPY OF SENDERS RECEIPT FOR LIEN HOLDERS

HARRY A. ROADARMEI, JR.



SHERIFF OF COLUMBIA COUNTY

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

24 HOUR PHONE
(717) 784-6300(2)

PHONE
(717) 389-5622

SHERIFF'S SALE OUTLINE CON'T

SALE 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:

~~RECORDERS~~ 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 _____

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: OCT 7-1994

To: Thomas C. Zerbe, Jr.
Deputy Atty. General
Collection Unit - 4th & Walnut Streets
Harrisburg, PA 17120

Re: Franklin First Federal Savings and
Loan Assoc. of Wilkes-Barre VS. Michael Kozak
No: 82 of 1991 ED No: 1162 of 1991 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: OCT 6-1994

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

Re: Franklin First Federal Savings and
Loan Assoc. of Wilkes-Barre VS. Michael Kozak
No: 82 of 1991 ED No: 1162 of 1991 JD

Dear Sir:

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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: OCT 6-1994

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

Franklin First Federal Savings and
Re: Loan Assoc. of Wilkes-Barre VS. Michael Kozak

No: 82 of 1991 ED No: 1162 of 1991 JD

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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) 784-6309

Date: OCT 6-1994

To: Small Business Administration
20 N. Penna. Avenue
Room 2327
Wilkes-Barre, PA 18701

Re: Franklin First Federal Savings & Loan
Assoc. of Wilkes-Barre VS. Michael Kozak
No: 82 of 1991 ED No: 1162 of 1991 JD

Dear Sir:

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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: OCT 6-1991

To: Internal Revenue Service
P.O. Box 12050
Philadelphia, PA 19105
ATTN: SPECIAL PROCEDURES
FUNCTION

Re: Franklin First Federal Savings & Loan
Assoc. of Wilkes-Barre VS. Michael Kozak
No: 82 of 1991 ED No: 1162 of 1991 JD

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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 300
BLOOMSBURG, PA 17815

FROM
CITY OF LEHIGH

TO
CITY OF LEHIGH

Date: OCT 7-1994

To: Lehigh Valley Bank
P.O. Box 2068
Lehigh Valley, PA 18001-2068

Re: Franklin First Savings and Loan
Assoc. of Wilkes-Barre VS. Michael Kozak

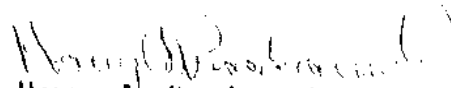
No: 82 of 1991 ID No: 1162 of 1991 ID

Dear Sir:

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Respectfully,


Harry A. Roadarmel, Jr.
Sheriff of Columbia County

HARRY A. ROADARMUT, JR.



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

CHESB
011-101 1221

SHERIFF'S OFFICE
011-101 1221

Date: OCT 7-1994

To: Franklin First Federal Savings and
Loan of Wilkes-Barre
44 West Market St.
Wilkes-Barre, PA 18773

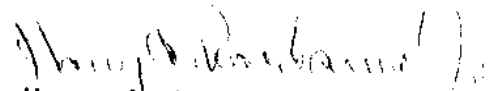
Re: Franklin First Federal Savings and
Loan of Wilkes-Barre VS. Michael Kozak
No: 82 of 1991 FD No: 1162 of 1991 JD

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Respectfully,


Harry A. Roadarmut, Jr.
Sheriff of Columbia County

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P. O. BOX 300
BLOOMSBURG, PA 17815

10/10/94
01/10/1994

10/10/94
01/10/1994

Date: OCT 7-1994

To: Columbia County Tax Claim Bureau
Columbia County Court House
Bloomsburg, Pa. 17815

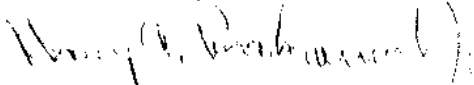
Franklin First Federal Savings and
Re: Loan of Wilkes-Barre VS. Michael Kozak
No: 82 of 1991 ID No: 1162 of 1991 ID

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Respectfully,


Harry A. Roadarmel, Jr.
Sheriff of Columbia County

HARRY A. ROADARMU, JR.



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P. O. BOX 100
HOCKESSBURG, PA. 17033

100000
0101011991

1000000000
0101011991

Date: OCT 7-1991

To: Ms. Connie C. GINGER
Berwick Borough Tax Collector
120 Rear East Third Street
Berwick, PA. 18603

Franklin First Federal Savings and
Re: Loan of Wilkes-Barre VS. Michael Kozak
No: 82 of 1991 to No: 1162 of 1991 to

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. Roadarmu, Jr.
Harry A. Roadarmu, Jr.
Sheriff of Columbia County

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P. O. BOX 300
BLOOMSBURG, PA 17815

FROM
CITY OF PHOENIX

STATIONED
AT PHOENIX

Date: OCT 7-1994

To: Perma. American Water Co.
P.O. Box 313
Milton, PA 17847

Franklin First Federal Savings and
Re: Loan of Wilkes-Barre vs. Michael Kozak
No: 82 of 1991 to No: 1162 of 1991 to

Dear Sir:

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Respectfully,

Harry A. Roadarmel, Jr.
Sheriff of Columbia County

HARRY A. ROADARMEL, Jr.

SHERIFF OF COLUMBIA COUNTY

COUNTY JAILHOUSE #1 BOX 300

MIDDLETOWN, PENNSYLVANIA

Phone
(717) 281-1991

TELEPHONE
(717) 281-6100

Date: OCT 7-1994

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

Re: Franklin First Federal Savings and
Loan of Wilkes-Barre VS. Michael Kozak

No: 82 of 1991 to No: 162 of 1991 .00

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.
Harry A. Roadarmel, Jr.
Sheriff of Columbia County

HARRY A. ROADARMEL, Jr.

SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P. O. BOX 300
HOCKESSBURG, PA 17015

Sheet
01/01/1994

SHERIFF OF COLUMBIA COUNTY
01/01/1994

Date: OCT 7-1994

To: Dorothy Zalesny
303 Mulberry St.
Berwick, PA 18603

Franklin First Federal Savings and
Re: Loan of Wilkes-Barre VS. Michael Kozak

No: 82 of 1991 in No: 1162 of 1991 in

Dear Sir:

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Harry A. Roadarmel, Jr.
Harry A. Roadarmel, Jr.
Sheriff of Columbia County