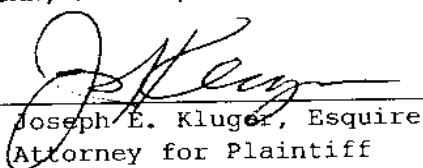


foreclosure action are approximately \$785.00. The costs which the Sheriff of Columbia County will be entitled to from the proceeds of the sale are not determinable at this point in time. In addition, certain of the proceeds of the sale will be distributed in the form of 1% of the fair market value to the Pennsylvania Department of Revenue and 1% of the fair market value to the Borough of Berwick, Pennsylvania, as transfer taxes, if said property is purchased by a party other than the Judgment Creditor. Further, certain of the proceeds will be distributed to the Sheriff of Columbia County in the form of poundage.

HOURIGAN, KLUGER, SPOHRER & QUINN, P.C.

By: _____



Joseph E. Kluger, Esquire
Attorney for Plaintiff

AFFIDAVIT

COMMONWEALTH OF PENNSYLVANIA :

COUNTY OF LUZERNE : SS.

JOSEPH E. KLUGER, Esquire, being duly sworn according to law, deposes and says that he mailed the within Notice to the District Director of the Internal Revenue Service for the Philadelphia District, to the attention of the Chief, Special Procedures Section, by certified mail, return receipt requested, on 30th of Oct., 1992, a period in excess of 25 days prior to the date of the sale of the within described property.

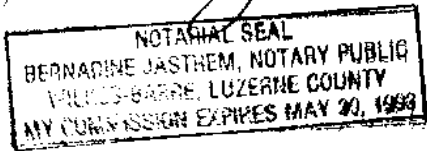


Joseph E. Kluger
Attorney for Plaintiff

Sworn to and subscribed
before me this 30th day
of October, 1992



Notary Public

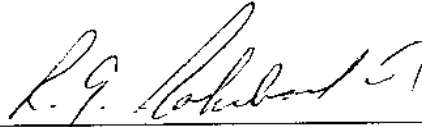


AFFIDAVIT

COMMONWEALTH OF PENNSYLVANIA :

COUNTY OF LUZERNE : SS.

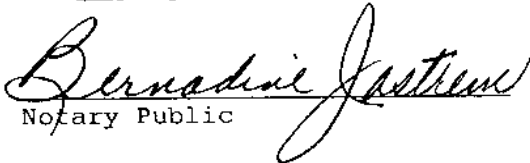
R. G. Rohrbach, Jr., being duly sworn according to law, deposes and says that he is the Vice President of United Penn Bank, the within-named Plaintiff; that as such he is authorized to make this Affidavit on its behalf; that he has read the foregoing Notice to United States Government of Sale of Real Property; and that the facts contained therein are true and correct to the best of his knowledge, information and belief.



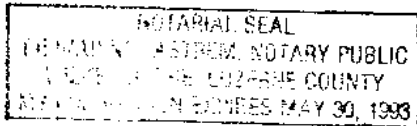
R. G. Rohrbach, Jr.
Vice President

Sworn to and subscribed

before me this 30th day
October
of ~~February~~, 1992.



Notary Public



Form 668 (Y)

(Rev. 7-89)

Notice of Federal Tax Lien Under Internal Revenue Laws

District Philadelphia, PA	Serial Number 239002132	For Optional Use by Recording Office
------------------------------	----------------------------	--------------------------------------

As provided by sections 6321, 6322, and 6323 of the Internal Revenue Code, notice is given that taxes (including interest and penalties) have been assessed against the following-named taxpayer. Demand for payment of this liability has been made, but it remains unpaid. Therefore, there is a lien in favor of the United States on all property and rights to property belonging to this taxpayer for the amount of these taxes, and additional penalties, interest, and costs that may accrue.

Name of Taxpayer: ALFONSO P KORUS

Residence: 1626 FAIRVIEW AVE
BERWICK, PA 18603-2513

JAN 23 10 00 AM '90
 FEDERAL BUREAU OF RECORDS
 PHILADELPHIA

IMPORTANT RELEASE INFORMATION: With respect to each assessment listed below, unless notice of lien is refilled by the date given in column (e), this notice shall, on the day following such date, operate as a certificate of release as defined in IRC 6325(a).

Kind of Tax (a)	Tax Period Ended (b)	Identifying Number (c)	Date of Assessment (d)	Last Day for Refiling (e)	Unpaid Balance of Assessment (f)
1040	12/31/87	174-38-5642	07/25/88	08/24/94	1419.06

Place of Filing Prothonotary Columbia County Bloomsburg, PA 17815	Total	\$	1419.06
--	-------	----	---------

This notice was prepared and signed at Philadelphia, PA, on this,

the 23rd day of January, 1990.

Signature for Patricia Betlejewski- ACS	Title Manager 23-01-0000
--	--------------------------------

SHERIFF'S SALE DESCRIPTION

By virtue of Writ of Execution No. ___ of 1992, issued out of the Court of Common Pleas of Susquehanna County, to me directed I will expose at public sale, by vendue or outcry, to the best and highest bidder for cash (subject to payment of unpaid taxes for the current year) at the Courthouse in the City of Bloomsburg, County of Columbia and State of Pennsylvania, on Thurs., Dec. 17, 1992, at 10:00 a.m. o'clock, in the forenoon of said day, all the right, title, and interest of the described lot, piece or parcel of land:

All THAT CERTAIN piece or parcel of land lying and being situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:-

BEGINNING at a point on the southerly side of Spring Garden Avenue at the corner of Lot No. 42; thence along Spring Garden Avenue in an easterly direction forty-five(45') feet to the corner of Lot No. 44; thence along said lot in a southerly direction One Hundred Seventy-five feet(175') to a fifteen(15') foot alley; thence along said alley in a westerly direction Forty-five (45') feet to Lot No. 42; thence along said lot in a northerly direction One Hundred seventy-five (175') feet to the place of beginning.

SAME BEING Lot No. 43 in the Berwick Land and Improvement Company's Addition to Berwick and Being the same premises conveyed to the male grantor herein, John Horek, by deed of Roger Painter and Helen Painter, his wife, on the 30th day of July, 1949, recorded August 22, 1949 in Deed Book Vol. 140 at page 93.

The purpose of this instrument is to create in the Grantees a tenancy by the entireties in the property specified herein.

KNOWN AS: 1548 Spring Garden Avenue, Berwick, Columbia County, Pa.
TAX PARCEL NO.: 04.4-5-53

NOTICE IS HEREBY GIVEN TO ALL CLAIMANTS and parties in interest that the Sheriff will, for all sales where the filing of a Schedule of Distribution is required, file the said Schedule of Distribution no later than thirty (30) days after the sale, in his office, where the same will be available for inspection and that 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 Mellon Bank, N. A., t/a United Penn Bank, against Earl E. Yoder and Alfonso P. Korus. Judgment filed to No. 530 of 1992. Writ issued _____, 1992.

Said premises to be sold by the Sheriff of Columbia County.

HOURIGAN, KLUGER, SPOHRER & QUINN, P.C.
700 Mellon Bank Center
Wilkes-Barre, Pa. 18701

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

MELLON BANK, N.A., t/a
UNITED PENN BANK

vs.

EARL E. YODER and ALFONSO P.
KORUS and THE UNITED STATES OF AMERICA,

IN THE COURT OF COMMON PLEAS OF
~~KANE~~ COUNTY, PENNSYLVANIA
COLUMBIA

No. 530 Term 19⁹² J.D.

No. _____ Term 19____ E.D.

**WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)**

Commonwealth of Pennsylvania:

County of ~~KANE~~ 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):

See Exhibit "A"

Amount Due as of 8/14/92	\$ <u>52,000.38</u>	
Interest from to 8/14/92	\$ <u>3,421.91</u>	
Attorney's fees (15%)	<u>8,313.34</u>	
TOTAL	\$ <u>63,735.63</u>	Plus costs

as endorsed.

Dated August 1992

(SEAL)

Prothonotary, Court of Common Pleas of Columbia
~~KANE~~ County, Pennsylvania

By: _____
Deputy

All THAT CERTAIN piece or parcel of land lying and being situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:-

BEGINNING at a point on the southerly side of Spring Garden Avenue at the corner of Lot No. 42; thence along Spring Garden Avenue in an easterly direction forty-five(45') feet to the corner of Lot No. 44; thence along said lot in a southerly direction One Hundred Seventy-five feet(175') to a fifteen(15') foot alley; thence along said alley in a westerly direction Forty-five (45') feet to Lot No. 42; thence along said lot in a northerly direction One Hundred seventy-five (175') feet to the place of beginning.

SAME BEING Lot No. 43 in the Berwick Land and Improvement Company's Addition to Berwick and Being the same premises conveyed to the male grantor herein, John Horek, by deed of Roger Painter and Helen Painter, his wife, on the 30th day of July, 1949, recorded August 22, 1949 in Deed Book Vol. 140 at page 93.

The purpose of this instrument is to create in the Grantees a tenancy by the entireties in the property specified herein.

KNOWN AS: 1548 Spring Garden Avenue, Berwick, Columbia County, Pa.
TAX PARCEL NO.: 04.4-5-53

EXHIBIT "A"

LIEN CERTIFICATE

DATE 10-28-92

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, 1991, in Berwick Borough are as follows:

Owner or Reputed Owner: Yoder, Earl E. & Korus, Alfonso P.

Former Owner: Horek, John & Julia

Parcel No. 04.4-5-55

Description 1548 Spring Garden Ave.

YEAR	TOTAL
1991	\$792.27
TOTAL	\$792.27

The above figures represent the amount(s) due during the month of Dec/January 1992-93

Requested by: Harry A. Roadarmel, Jr., Sheriff

Fee: \$5.00

COLUMBIA COUNTY TAX CLAIM BUREAU

Dennis Long
Dennis Long
Director

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

MELLON BANK, N.A., t/a
UNITED PENN BANK
vs.
EARL E. YODER and ALFONSO P.
KORUS and THE UNITED STATES OF AMERICA,

IN THE COURT OF COMMON PLEAS OF
COLUMBIA

No. 530 Term 19 92 J.D.
No. 47 Term 19 92 E.D.

WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of ~~Luzerne~~ 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):

See Exhibit "A"

Amount Due as of 8/14/92

\$ 52,000.38

Interest from 8/14/92 to 8/14/92
Attorney's fees (15%)
TOTAL

\$ 3,421.91

8,313.34

\$ 63,735.63 Plus costs

as endorsed.

Dated October 20, 1992
Dated August 1992

Tamir B. Kline
Prothonotary, Court of Common Pleas of Columbia
County, Pennsylvania

By: Elizabeth A. Brennan Deputy

(SEAL)

All THAT CERTAIN piece or parcel of land lying and being situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:-

BEGINNING at a point on the southerly side of Spring Garden Avenue at the corner of Lot No. 42; thence along Spring Garden Avenue in an easterly direction forty-five(45') feet to the corner of Lot No. 44; thence along said lot in a southerly direction One Hundred Seventy-five feet(175') to a fifteen(15') foot alley; thence along said alley in a westerly direction Forty-five (45') feet to Lot No. 42; thence along said lot in a northerly direction One Hundred seventy-five (175') feet to the place of beginning.

SAME BEING Lot No. 43 in the Berwick Land and Improvement Company's Addition to Berwick and Being the same premises conveyed to the male grantor herein, John Horek, by deed of Roger Painter and Helen Painter, his wife, on the 30th day of July, 1949, recorded August 22, 1949 in Deed Book Vol. 140 at page 93.

The purpose of this instrument is to create in the Grantees a tenancy by the entireties in the property specified herein.

KNOWN AS: 1548 Spring Garden Avenue, Berwick, Columbia County, Pa.
TAX PARCEL NO.: 04.4-5-53

EXHIBIT "A"

SHERIFF'S SALE DESCRIPTION

By virtue of Writ of Execution No. 47 of 1992, issued out of the Court of Common Pleas of Susquehanna County, to me directed I will expose at public sale, by vendue or outcry, to the best and highest bidder for cash (subject to payment of unpaid taxes for the current year) at the Courthouse in the City of Bloomsburg, County of Columbia and State of Pennsylvania, on 17th, December, 1992, at 10:00 a.m. o'clock, in the forenoon of said day, all the right, title, and interest of the described lot, piece or parcel of land:

All THAT CERTAIN piece or parcel of land lying and being situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:-

BEGINNING at a point on the southerly side of Spring Garden Avenue at the corner of Lot No. 42; thence along Spring Garden Avenue in an easterly direction forty-five(45') feet to the corner of Lot No. 44; thence along said lot in a southerly direction One Hundred Seventy-five feet(175') to a fifteen(15') foot alley; thence along said alley in a westerly direction Forty-five (45') feet to Lot No. 42; thence along said lot in a northerly direction One Hundred seventy-five (175') feet to the place of beginning.

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The purpose of this instrument is to create in the Grantees a tenancy by the entireties in the property specified herein.

KNOWN AS: 1548 Spring Garden Avenue, Berwick, Columbia County, Pa.
TAX PARCEL NO.: 04.4-5-53

NOTICE IS HEREBY GIVEN TO ALL CLAIMANTS and parties in interest that the Sheriff will, for all sales where the filing of a Schedule of Distribution is required, file the said Schedule of Distribution no later than thirty (30) days after the sale, in his office, where the same will be available for inspection and that 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 Mellon Bank, N. A., t/a United Penn Bank, against Earl E. Yoder and Alfonso P. Korus. Judgment filed to No. 530 of 1992. Writ issued _____, 1992.

Said premises to be sold by the Sheriff of Columbia County.

HOURIGAN, KLUGER, SPOHRER & QUINN, P.C.
700 Mellon Bank Center
Wilkes-Barre, Pa. 18701

HOURIGAN, KLUGER, SPOHRER & QUINN
A PROFESSIONAL CORPORATION

By: JOSEPH E. KLUGER, ESQUIRE

ATTORNEY FOR Plaintiff

Identification No. 56346

LAW OFFICES
SUITE SEVEN HUNDRED
UNITED PENN BANK BUILDING
WILKES-BARRE, PENNA. 18701
(717) 825-9401

MELLON BANK, N.A., t/a
UNITED PENN BANK,

Plaintiff

vs.

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

EARL E. YODER and ALFONSO
P. KORUS and THE UNITED STATES
OF AMERICA,

Defendants

: NO. 530 of 1992

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 legal 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.

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

LEGAL SERVICES OF NORTHEASTERN PENNSYLVANIA, INC.

410 Bicentennial Building
15 Public Square
Wilkes-Barre, Pa. 18710
Phone: (717) 825-8567

or

21 North Church Street
Hazleton, Pa. 18201
Phone: (717) 455-9511

PENNSYLVANIA LAWYER REFERRAL SERVICE

Post Office Box 1086
100 South Street
Harrisburg, Pa. 17108
(Penna. Residents Phone:
1-800-692-7375);
Out of State Residents Phone:
1-717-238-6715).

HOURIGAN, KLUGER, SPOHRER & QUINN
A PROFESSIONAL CORPORATION

By: JOSEPH E. KLUGER, ESQUIRE

ATTORNEY FOR Plaintiff

Identification No. 56346

LAW OFFICES
SUITE SEVEN HUNDRED
UNITED PENN BANK BUILDING
WILKES-BARRE, PENNA. 18701
(717) 825-9401

MELLON BANK, N.A., t/a
UNITED PENN BANK,

Plaintiff

vs.

IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY

CIVIL ACTION - LAW

IN MORTGAGE FORECLOSURE

EARL E. YODER and ALFONSO
P. KORUS and THE UNITED
STATES OF AMERICA,

Defendants

NO. 530 of 1992

NOTICE OF
SHERIFF'S SALE OF REAL ESTATE

TO: Earl E. Yoder
Alfonso P. Korus
1626 Fairview Avenue
Berwick, Pa. 18603

U. S. of America
U. S. Attorney's Office
Room 426 Post Office Bldg.
Washington & Linden Sts.
Scranton, Pa. 18501

Defendants herein and owners 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 (subject to the payment of unpaid taxes

for the current year) at the courthouse in the City of Bloomsburg
County of Columbia and State of Pennsylvania, on DECEMBER 17
1992 at 10:00 o'clock a.m., in the forenoon of the said day, all your
right, title and interest in and to all that certain piece, parcel or tract of
land situate in the Borough of Berwick, County of Columbia
and State of Pennsylvania, the same more particularly described in Exhibit "A"
attached hereto and incorporated herein.

NOTICE OF OWNER'S RIGHTS
YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE

To prevent this Sheriff's Sale, you must take immediate action:

1. The sale will be cancelled if you pay to United Penn Bank (the amount of the judgment plus costs) (the back payments, late charges, costs and reasonable attorneys' fees due). To find out how much you must pay, you may call: 826-2609.
2. You may be able to stop the sale by filing a petition asking the Court to strike or open the judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.
3. You may also be able to stop the sale through other legal proceedings. You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale.

**YOU MAY STILL BE ABLE TO SAVE YOUR PROPERTY AND YOU HAVE OTHER RIGHTS
EVEN IF THE SHERIFF'S SALE DOES NOT TAKE PLACE.**

1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid by calling 826-2609.
2. You may be able to petition the Court to set aside the sale if the bid price was grossly inadequate compared to the value of your property.

3. The sale will go through only if the buyer pays the Sheriff the full amount due in the sale. To find out if this has happened, you may call 389-5622.

4. If the amount due from the buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.

5. You have a right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.

6. You may be entitled to a share of the money which was paid for your house. A schedule of distribution of the money bid for your house will be filed by the Sheriff no later than thirty (30) days after the sale, in his office. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days thereafter.

HOURIGAN, KLUGER, SPOHRER & QUINN, P.C.
700 United Penn Bank Building
Wilkes-Barre, Pennsylvania 18701

All THAT CERTAIN piece or parcel of land lying and being situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:-

BEGINNING at a point on the southerly side of Spring Garden Avenue at the corner of Lot No. 42; thence along Spring Garden Avenue in an easterly direction forty-five(45') feet to the corner of Lot No. 44; thence along said lot in a southerly direction One Hundred Seventy-five feet(175') to a fifteen(15') foot alley; thence along said alley in a westerly direction Forty-five (45') feet to Lot No. 42; thence along said lot in a northerly direction One Hundred seventy-five (175') feet to the place of beginning.

SAME BEING Lot No. 43 in the Berwick Land and Improvement Company's Addition to Berwick and Being the same premises conveyed to the male grantor herein, John Horek, by deed of Roger Painter and Helen Painter, his wife, on the 30th day of July, 1949, recorded August 22, 1949 in Deed Book Vol. 140 at page 93.

The purpose of this instrument is to create in the Grantees a tenancy by the entireties in the property specified herein.

KNOWN AS: 1548 Spring Garden Avenue, Berwick, Columbia County, Pa.
TAX PARCEL NO.: 04.4-5-53

EXHIBIT "A"

MELLON BANK, N.A., t/a

~~UNITED PENN BANK,~~

PLAINTIFF

No. 530

Term 19⁹²

V.S.

EARL E. YODER and ALFONSO

~~P. KORUS and THE UNITED STATES~~
OF AMERICA,

DEFENDANTS

VICTOR B. VANDLING

To: _____ Sheriff

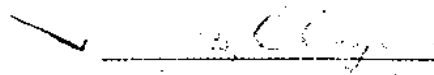
Seize, levy, advertise and sell all the personal property of the defendant on the premises located at
1548 Spring Garden Avenue, Berwick, Pa.

Seize, levy, advertise and sell all right, title and interest of the defendant in the following vehicle:

Make	Model	Motor Number	Serial Number	License Number
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

which vehicle may be located at _____

You are hereby released from all responsibility in not placing watchman or insurance on personal property levied on by virtue of this writ. Plaintiff guarantees towing and storage charges.



Attorney for Plaintiff
Joseph E. Kluger, Esquire

2. Name and address of Defendants in the judgment.

Earl E. Yoder	U. S. of America
Alfonso P. Korus	Washington & Linden Sts.
1626 Fairview Avenue	Scranton, Pa. 18501
Berwick, Pa. 18603	

3. Name and address of every judgment creditor whose judgment is

a record lien on the real property to be sold:

Mellon Bank, N. A., t/a
United Penn Bank
8-18 West Market Street
Wilkes-Barre, Pa. 18701
Judgment No. 530 of 1992

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

of record:

United Penn Bank
8 West Market St.
Wilkes-Barre, Pa. 18701
Dated: 8/15/89
Amount: \$60,000.00
MB 435, Page 175

5. Name and address of every other person who has any record

interest in or record lien on the property and whose interest may be affected
by the sale.

- | | | |
|---|---------------------|---------------------|
| 1. U. S. of America | 2. American Express | 3. American Express |
| Internal Revenue Service | P. O. Box 1270 | File No. 1462-1991 |
| Philadelphia, Pa. 19255 | Newark, N. J. 07101 | Dated: 10/21/91 |
| | No. 1462-1991 | Amount: \$1,218.69 |
| (1/29/90) No. 117-1990 (Amount: \$1,419.06) | Amount: \$1,218.69 | (10/21/91) |

6. Name and address of every other person of whom the Plaintiff

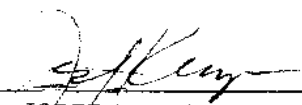
has knowledge who has any interest in the property which may be affected
by the sale.

- | | |
|----------------------------|----------------------------------|
| 1. Colonial National Bank | 2. Colonial National Bank |
| c/o Advanta Mortgage Corp. | File No. 595 of 1992 |
| 10085 Carroll Canyon Road | Dated: May 28, 1992 |
| San Diego, CA | Amount: \$65,268.94 |
| No. 1436 of 1990 | |
| Dated: 12/12/90 | 3. Department of Revenue |
| | Bureau of Compliance, Dept. 8901 |
| | Harrisburg, Pa. 17128-0946 |
| | No. 604 of 1992 |
| | Dated: April 29, 1992 |
| | Amount: \$5,987.85 |

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.

HOURIGAN, KLUGER, SPOHRER & QUINN, P.C.
Attorneys for Plaintiff

Dated: Sept 3, 1992

By: 
JOSEPH E. KLUGER

All THAT CERTAIN piece or parcel of land lying and being situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:-

BEGINNING at a point on the southerly side of Spring Garden Avenue at the corner of Lot No. 42; thence along Spring Garden Avenue in an easterly direction forty-five(45') feet to the corner of Lot No. 44; thence along said lot in a southerly direction One Hundred Seventy-five feet(175') to a fifteen(15') foot alley; thence along said alley in a westerly direction Forty-five (45') feet to Lot No. 42; thence along said lot in a northerly direction One Hundred seventy-five (175') feet to the place of beginning.

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The purpose of this instrument is to create in the Grantees a tenancy by the entireties in the property specified herein.

KNOWN AS: 1548 Spring Garden Avenue, Berwick, Columbia County, Pa.
TAX PARCEL NO.: 04.4-5-53

EXHIBIT "A"

HOURIGAN, KLUGER, SPOHRER, QUINN & MYERS

A PROFESSIONAL CORPORATION

BY: JOSEPH E. KLUGER, ESQUIRE ATTORNEY FOR Plaintiff

IDENTIFICATION NO. 56346

LAW OFFICES
SUITE SEVEN HUNDRED
UNITED PENN BANK BUILDING
WILKES-BARRE, PENNA. 18701
(717) 825-9401

MELLON BANK, N.A., t/a
UNITED PENN BANK,

IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY

Plaintiff

:

vs.

:

CIVIL ACTION - LAW
IN MORTGAGE FORECLOSURE

EARL E. YODER and ALFONSO
P. KORUS and THE UNITED
STATES OF AMERICA,
Defendants

:

:

NO. 530 of 1992

AFFIDAVIT OF
LAST KNOWN ADDRESS

COMMONWEALTH OF PENNSYLVANIA:

SS.

COUNTY OF LUZERNE :

R. G. ROHRBACH, JR., Vice President, being duly

sworn according to law, deposes and states that to the best of his knowledge,
information and belief, the last known address of the above-captioned Defendant(s)
is as follows:

1626 Fairview Avenue
Berwick, Pa. 18603

If the Defendant(s) cannot be found at the above address, then Plaintiff believes and therefore avers that the Defendant(s) are either deceased or their whereabouts are unknown.

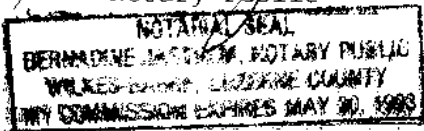
R. G. Rohrbach, Jr.

R. G. Rohrbach, Jr., Vice President

Sworn to and subscribed
before me this 9 day
of September 1992.

Bernadine Jastrow

Notary Public



SHERIFF'S SALE

BY VIRTUE OF A WRIT OF EXECUTION NO. 47 OF 1992 E.D. 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 BIDDERS, FOR CASH, IN THE SHERIFF'S OFFICE, COURT HOUSE, BLOOMSBURG, PENNSYLVANIA, COLUMBIA COUNTY, ON

THURSDAY DECEMBER 17, 1992

10:00 A.M.

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

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

BEGINNING at a point on the southerly side of Spring Garden Avenue at the corner of Lot No. 42; thence along Spring Garden Avenue in an easterly direction forty-five (45') feet to the corner of Lot No. 44; thence along said lot in a southerly direction One Hundred Seventy-five feet (175') to a fifteen (15') foot alley; thence along said alley in a westerly direction Forty-five (45') feet to Lot No. 42; thence along said lot in a northerly direction One Hundred seventy-five (175') feet to the place of beginning.

SAME BEING Lot No. 43 in the Berwick Land and Improvement Company's Addition to Berwick and Being the same premises conveyed to the male grantor herein, John Horek, by deed of Roger Painter and Helen Painter, his wife, on the 30th day of July, 1949, recorded August 22, 1949 in Deed Book Vol. 140 at page 93.

The purpose of this instrument is to create in the Grantees a tenancy by the entirety in the property specified herein.

KNOWN AS: 1548 Spring Garden Avenue, Berwick, Columbia County, Pa. TAX PARCEL NO.: 04.4-5-53

NOTICE IS HEREBY GIVEN TO ALL CLAIMANTS and parties in interest that the Sheriff will, for all sales where the filing of a Schedule of Distribution is required, file the said Schedule of Distribution no later than thirty (30) days after the sale, in his office, where the same will be available for inspection and that 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 Mellon Bank, N.A., t/a United Penn Bank, against Earl E. Yoder and Alfonso P. Korus. Judgment filed to No. 530 of 1992. Writ issued October 20, 1992.

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

Said premises to be sold by the Sheriff of Columbia County.

HARRY A. ROADARMEL, Jr.
Sheriff of Columbia County

Mr. Joseph E. Kluger, Esquire
Attorney for Plaintiff