

Is your RETURN ADDRESS completed on the reverse side?

**SENDER:**

- Complete item 1 and/or 2 for additional services.
- Complete item 3, 4a, and 4b.
- 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 will show to whom the article was delivered and the date delivered.

I also wish to receive the following services (for an extra fee): 106 of 98

1.  Addressee's Address
2.  Restricted Delivery

Consult postmaster for fee.

3. Article Addressed to:

U.S. SMALL Bus. Admin.  
2120 Riverfront Dr. Suite 100  
Little Rock, AK 72202

4a. Article Number  
Z 052 311 766

4b. Service Type

Registered  Certified  
 Express Mail  Insured  
 Return Receipt for Merchandise  COD

7. Date of Delivery 12-15-98

5. Received By: (Print Name)  
Laurie M. White

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

Return Receipt

Thank you for using Return Receipt Service.





Law offices

**DORAN & NOWALIS**  
69 Public Square Suite 700  
Wilkes-Barre, Pennsylvania 18701  
(570) 823-9111  
Fax (570) 829-32-22

Date: 2-3-99

To: Sheriff of Columbia Co. ATTN: SARA

Re: James Yost

# of Pages (incl cover) \_\_\_\_\_ Fax No. 784 0257

From: John Doorn

A hard copy of the enclosed document \_\_\_\_\_ will / X will not follow.

*Copy of Chapter 7 Petition  
per our telephone call.*

The documents in this fax transmission are intended only for the personal and confidential use of the designated recipient named above. The message may be an attorney-client communication, and as such is privileged and confidential. If you are not the intended recipient, you are hereby notified that you have received this document in error and that any review, dissemination, distribution, or copying of any of these documents is strictly prohibited. If you have received this communication in error, please notify us immediately by telephone so that we may arrange for the return of the original documents to us at no cost to you.

<b>United States Bankruptcy Court</b> Middle District District of Pennsylvania, Wilkes-Barre Division		<b>Voluntary Petition</b>
Name of Debtor (if individual, enter Last, First, Middle): Yost, James C.		Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): J.C.'s Auto (a Partnership)		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):
Soc. Sec./Tax I.D. No. (If more than one, state all): 179-38-5666		Soc. Sec./Tax I.D. No. (if more than one, state all):
Street Address of Debtor (No. & Street, City, State & Zip Code): RD#1 Carawissa PA 17820		Street Address of Joint Debtor (No. & Street, City, State & Zip Code):
County of Residence or of the Principal Place of Business: Columbia County		County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):
Location of Principal Assets of Business Debtor (if different from street address above):		

**Information Regarding the Debtor (Check the Applicable Boxes)**

Venue (Check any applicable box)

Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

<p><b>Type of Debtor (Check all boxes that apply)</b></p> <p><input checked="" type="checkbox"/> Individual(s)      <input type="checkbox"/> Railroad</p> <p><input type="checkbox"/> Corporation      <input type="checkbox"/> Stockbroker</p> <p><input type="checkbox"/> Partnership      <input type="checkbox"/> Commodity Broker</p> <p><input type="checkbox"/> Other _____</p>	<p><b>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)</b></p> <p><input checked="" type="checkbox"/> Chapter 7      <input type="checkbox"/> Chapter 11      <input type="checkbox"/> Chapter 13</p> <p><input type="checkbox"/> Chapter 9      <input type="checkbox"/> Chapter 12</p> <p><input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding</p>
<p><b>Nature of Debts (Check one box)</b></p> <p><input type="checkbox"/> Consumer/Non-Business      <input checked="" type="checkbox"/> Business</p>	<p><b>Filing Fee (Check one box)</b></p> <p><input checked="" type="checkbox"/> Full Filing Fee attached</p> <p><input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.</p>
<p><b>Chapter 11 Small Business (Check all boxes that apply)</b></p> <p><input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101</p> <p><input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)</p>	

**Statistical/Administrative Information (Estimates only)**

Debtor estimates that funds will be available for distribution to unsecured creditors.

Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors	1-15	16-49	50-99	100-199	200-999	1000-over	
	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Estimated Assets	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million
	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Estimated Debts	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million
	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

00280

5.99

RELIEF Ordered

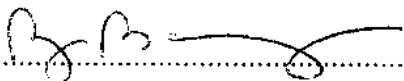
99 FEB -3 PM 11:31

CLERK OF COURT

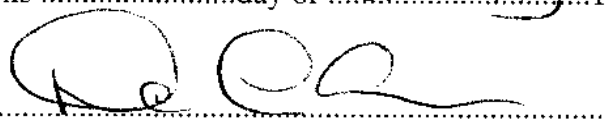
This document prepared with MacBankruptcy © 1991-97, New Hope Software, PO Box 1306, Mercer Island, WA 98040, under license to Doran & Nowalski

STATE OF PENNSYLVANIA  
COUNTY OF COLUMBIA } SS

Paula Barry, 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 continuously in said Town, County and State since the day 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 January 14, 21, 28, 1999 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 is 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.

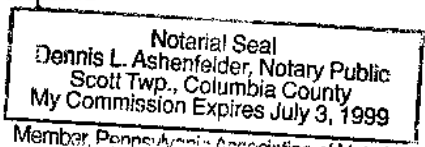
.....  .....

Sworn and subscribed to before me this 29th day of JANUARY, 1999.

.....  .....

(Notary Public)

My commission expires



And now, ....., 19....., I hereby certify that the advertising and publication charges amounting to \$ 407.95 for publishing the foregoing notice, and the fee for this affidavit have been paid in full.

.....

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

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

FBI/PA  
(717) 369-5622

24 HOUR FBI/PA  
(717) 365-6100

DATE: DEC 15, 1998

RE: Sheriff's Sale Advertising Dates:

American Business Credit vs. James C. YOST  
No. 106 of 1998 ED No. 782 of 1998 JD

Dear Sir:

Please advertise the enclosed SHERIFF SALE on the following dates:

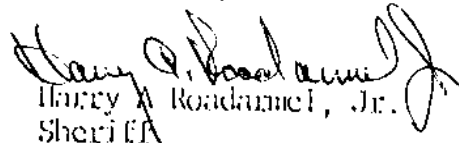
1st week Jan 14, 1999 DATE OF SALE: FEB 4, 1999

2nd week Jan 21, 1999

3rd week Jan 28, 1999

Feel free to contact me if you have any questions.

Respectfully

  
Harry A. Roadarmel, Jr.  
Sheriff

1. Attach this form to the front of the mailpiece, or on the back if space does not permit.  
 2. Write "Return Receipt Requested" on the mailpiece below the article number.  
 3. The Return Receipt will show to whom the article was delivered and the date delivered.

1. Addressee's Address  
 2. Restricted Delivery  
 Consult postmaster for fee.

4a. Article Number  
 Z 052 311 771

4b. Service Type  
 Registered  
 Express Mail  
 Return Receipt for Merchandise  
 COD

Certified  
 Insured

7. Date of Delivery  
**DEC 21 1998**

3. Article Addressed to:  
 PA Power & Light Co.  
 2 North Ninth Street  
 Allentown, PA 18102

5. Received By: (Print Name)  
 [Signature]

6. Signature: (Addressee or Agent)  
 [Signature]

102595-97-B-0179 Domestic Return Receipt  
 PS Form 3811, December 1994

1. Attach this form to the front of the mailpiece, or on the back if space does not permit.  
 2. Write "Return Receipt Requested" on the mailpiece below the article number.  
 3. The Return Receipt will show to whom the article was delivered and the date delivered.

1. Addressee's Address  
 2. Restricted Delivery  
 Consult postmaster for fee.

4a. Article Number  
 Z 052 311 774

4b. Service Type  
 Registered  
 Express Mail  
 Return Receipt for Merchandise  
 COD

Certified  
 Insured

7. Date of Delivery  
**DEC 14 1998**

3. Article Addressed to:  
 Commonwealth Of Pennsylvania  
 Department of Revenue  
 Bureau of Compliance  
 Clearance Support Section Dept. 281230  
 Harrisburg, PA 17128-0946

5. Received By: (Print Name)  
 [Signature]

6. Signature: (Addressee or Agent)  
 [Signature]

102595-97-B-0179 Domestic Return Receipt  
 PS Form 3811, December 1994

1. Attach this form to the front of the mailpiece, or on the back if space does not permit.  
 2. Write "Return Receipt Requested" on the mailpiece below the article number.  
 3. The Return Receipt will show to whom the article was delivered and the date delivered.

1. Addressee's Address  
 2. Restricted Delivery  
 Consult postmaster for fee.

4a. Article Number  
 Z 052 311 773

4b. Service Type  
 Registered  
 Express Mail  
 Return Receipt for Merchandise  
 COD

Certified  
 Insured

7. Date of Delivery  
**12/14/98**

3. Article Addressed to:  
 Small Business Administration  
 20 N. Penna. Avenue  
 Room 2327  
 Wilkes - Barre, PA 18701

5. Received By: (Print Name)  
 [Signature]

6. Signature: (Addressee or Agent)  
 [Signature]

102595-97-B-0179 Domestic Return Receipt  
 PS Form 3811, December 1994

1. Attach this form to the front of the mailpiece, or on the back if space does not permit.  
 2. Write "Return Receipt Requested" on the mailpiece below the article number.  
 3. The Return Receipt will show to whom the article was delivered and the date delivered.

1. Addressee's Address  
 2. Restricted Delivery  
 Consult postmaster for fee.

4a. Article Number  
 Z 052 311 770

4b. Service Type  
 Registered  
 Express Mail  
 Return Receipt for Merchandise  
 COD

Certified  
 Insured

7. Date of Delivery  
**DEC 14 1998**

3. Article Addressed to:  
 Office of F.A.I.R.  
 Dept. of Public Welfare  
 P.O. BOX 8016  
 Harrisburg, PA 17105

5. Received By: (Print Name)  
 [Signature]

6. Signature: (Addressee or Agent)  
 [Signature]

102595-97-B-0179 Domestic Return Receipt  
 PS Form 3811, December 1994

1. Attach this form to the front of the mailpiece, or on the back if space does not permit.  
 2. Write "Return Receipt Requested" on the mailpiece below the article number.  
 3. The Return Receipt will show to whom the article was delivered and the date delivered.

1. Addressee's Address  
 2. Restricted Delivery  
 Consult postmaster for fee.

4a. Article Number  
 Z 052 311 772

4b. Service Type  
 Registered  
 Express Mail  
 Return Receipt for Merchandise  
 COD

Certified  
 Insured

7. Date of Delivery  
**DEC 14 1998**

3. Article Addressed to:  
 PA Power & Light Co.  
 827 Hausman Road  
 Allentown, PA 18102

5. Received By: (Print Name)  
 [Signature]

6. Signature: (Addressee or Agent)  
 [Signature]

102595-97-B-0179 Domestic Return Receipt  
 PS Form 3811, December 1994

1. Attach this form to the front of the mailpiece, or on the back if space does not permit.  
 2. Write "Return Receipt Requested" on the mailpiece below the article number.  
 3. The Return Receipt will show to whom the article was delivered and the date delivered.

1. Addressee's Address  
 2. Restricted Delivery  
 Consult postmaster for fee.

4a. Article Number  
 Z 052 311 773

4b. Service Type  
 Registered  
 Express Mail  
 Return Receipt for Merchandise  
 COD

Certified  
 Insured

7. Date of Delivery  
**12/14/98**

3. Article Addressed to:  
 Small Business Administration  
 20 N. Penna. Avenue  
 Room 2327  
 Wilkes - Barre, PA 18701

5. Received By: (Print Name)  
 [Signature]

6. Signature: (Addressee or Agent)  
 [Signature]

102595-97-B-0179 Domestic Return Receipt  
 PS Form 3811, December 1994



HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P. O. BOX 300

SHERIFF'S SEALS AND RECORDS SECTION

PHONE  
(717) 309-5622

24 HOUR PHONE  
(717) 784-6300

RECEIVE AND TIME STAMP WRIT Dec 11 78

DOCKET AND INDEX Dec 11 78

SET FILE FOLDER UP 11

CHECK FOR PROPER INFO

WRIT OF EXECUTION 3

COPY OF DESCRIPTION 2

WHEREABOUTS OF LAST KNOWN ADDRESS

NON-MILITARY AFFIDAVIT

NOTICES OF SHERIFF'S SALE 8

WATCHMAN RELEASE FORM

AFFIDAVIT OF LIENS LIST

CHECK FOR 100.00 -- CR 017450 #100 - CK 017513 - 500.00 = 900.00

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

SET SALE DATE AND ADV. DATES AND POSTING DATES DATE FOR 12 29 1030

POST ALL DATES ON CALANDER Adv. JAN. 14 21 28

- \* 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 \_\_\_\_\_

TYPE PROPER INFO ON DESCRIPTION (refer to previous sales) \_\_\_\_\_

SERVICE

TYPE CARDS FOR DEFENDANTS \_\_\_\_\_

PUT PAPERS TOGETHER FOR DEFENDANTS \_\_\_\_\_

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

PUT TOGETHER PAPERS FOR LIEN HOLDERS \_\_\_\_\_

- \* NOTICE OF SALE DIRECTED TO THEM

SEND NOTICES TO LIEN HOLDERS VIA CERT. MAIL OR SENDERS RECEIPT \_\_\_\_\_

- \* DOCKET ALL DATES

HARRY A. ROADARMEL, JR.



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

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

PHONE  
(717) 309-5622

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:
  - RECORDER'S OFFICE \_\_\_\_\_
  - TAX CLAIM OFFICE \_\_\_\_\_
  - TAX ASSESSMENT OFFICE \_\_\_\_\_
  - PROTH OFFICE(post on board) \_\_\_\_\_
  - POST IN FRONT LOBBY \_\_\_\_\_
  - POST IN SHERIFF'S OFFICE \_\_\_\_\_
  - SEND COPY TO ATTY \_\_\_\_\_
- POST PROPERTY ACCORDING TO DATE SET \_\_\_\_\_
- SEND RETURN OF POSTING TO ATTY \_\_\_\_\_
- DOCKET ALL COSTS \_\_\_\_\_
- PREPARE COST SHEET 2 DAYS BEFORE SALE
  - \* BE SURE ALL COSTS ARE RECEIVED \_\_\_\_\_
- PREPARE FINAL COSTS SHEET DAY OF SALE \_\_\_\_\_
- HOLD SALE \_\_\_\_\_
- POST PROPOSED SCHEDULE OF DISTRIBUTION ACCORDING TO DATE \_\_\_\_\_
- PAY DISTRIBUTION ACCORDING TO DATE
  - \* WHEN PAYING INCLUDE ADDRESS OF CHANGE OF OWNER TO WHOM IT MAY CONCERN \_\_\_\_\_
- RECORD SHERIFF FEES COLLECTED ON MONTHLY REPORT \_\_\_\_\_
- PREPARE DEED AND TAX AFFIDAVIT TO BE RECORDED \_\_\_\_\_
- WHEN DEED IS RECORDED SEND TO BUYER \_\_\_\_\_

HARRY A. ROADARMEL, JR.



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

PHONE  
(717) 389-5622

TELEPHONE  
(717) 784-6300

Date: DEC 9, 1998

To: DOMESTIC RELATIONS  
702 SAWMILL ROAD  
BLOOMSBURG, PA 17815

Re: American Business Credit Inc., vs. James C. Yost

No: 106-1998 of ED No: 782 of 1998 JU

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

December 2, 1998

NOTICE OF SHERIFF'S SALE

OF REAL PROPERTY

TO: All Parties in Interest and Claimants

OWNER: James C. Yost  
R#1 Box 33A  
Catawissa, PA 17820

No. 98-CV-782  
RR3, Box 456C, Route 487, Catawissa,  
Columbia County, Pennsylvania 17820  
Commercial/Retail Property

The above-captioned property is scheduled to be sold at the Columbia County Sheriff's Sale on Feb. 4, 1999 at 10:30 A.M. in 35 West Main Street, Bloomsburg, PA 18715. Our records indicate that you may hold a mortgage or judgment on the property/properties which will be extinguished by the sale. You may wish to attend the sale to protect your interests.

A schedule of distribution will be filed by the Sheriff not later than 30 days after the sale. Distribution will be made in accordance with the schedule unless exceptions are filed thereto within 10 days after the filing of the schedule.

Sincerely  
AMERICAN BUSINESS CREDIT, INC.

BY: Benjamin Reich  
Benjamin Reich, Esquire  
Attorney for Plaintiff  
American Business Credit, Inc.

AMERICAN BUSINESS CREDIT, INC.  
By: Benjamin Reich, Esquire - Attorney No. 54439  
111 Presidential Boulevard - Suite 215  
Bala Cynwyd, PA 19004  
(610) 668-2440  
(610) 617-4967 (Telecopy)

Attorney for Plaintiff

AMERICAN BUSINESS CREDIT, INC.  
Bala Pointe Office Centre  
111 Presidential Blvd.,  
Suite 215  
Bala Cynwyd, PA 19004,

Plaintiff,

v.

JAMES C. YOST  
R#1 Box 33A  
Catawissa, PA 17820,

Defendant.

COLUMBIA COUNTY  
COURT OF COMMON PLEAS  
TRIAL DIVISION

No. 98-CV-782

*106-ED-1998*

**AFFIDAVIT PURSUANT TO RULE 3129.1**

AMERICAN BUSINESS CREDIT, INC., plaintiff in the above action, sets forth as of the date the praecipe for the writ of execution was filed the following information concerning the real property located at RR 3, Box 456C, Route 487, Catawissa, Columbia County, Pennsylvania 17820 (legal description attached):

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

NAME

Last known Address (if address cannot be reasonably ascertained, please indicate)

James C. Yost

R#1 Box 33A  
Catawissa, PA 17820

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

NAME

Last known Address (if address cannot be reasonably ascertained, please indicate)

James C. Yost

R#1 Box 33A  
Catawissa, PA 17820

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

NAME

Last known Address (if address cannot be reasonably ascertained, please indicate)

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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

NAME

Last known Address (if address cannot be reasonably ascertained, please indicate)

American Business Credit, Inc.

BalaPointe Office Centre  
111 Presidential Blvd., Suite 215  
Bala Cynwyd, PA 19004

US Small Business Administration

2120 Riverfront Drive, Suite 100  
Little Rock, AR 72202

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

NAME

Last known Address (if address cannot be reasonably ascertained, please indicate)

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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

NAME

Last known Address (if address cannot be reasonably ascertained, please indicate)

US Small Business Administration

2120 Riverfront Drive, Suite 100  
Little Rock, AR 72202

7. Name and last known 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

Last known Address (if address cannot be reasonably ascertained, please indicate)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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.

Date: 12/3/98

*Bj Reich*  
Benjamin Reich, Esquire  
Attorney for Plaintiff

ALL THAT CERTAIN piece, parcel and tract of land situate in Franklin Township, Columbia County, Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a rebar set on a curve on the northwesterly right-of-way of Pennsylvania State Route No. 0487, said rebar being at the southwest corner of lands of Frank W. Prickett; THENCE along said right-of-way on a curve to the right in a southwesterly direction having a Delta Angle of 07 degrees 36 minutes 22 seconds, a radius of 1507.69 feet, an Arc Length of 200.15 feet and a Chord Bearing of South 36 degrees 10 minutes 37 seconds West 200.00 feet to rebar found on the southeast corner of lands of N. Clayton and Jessie M. Fetterman; THENCE along the northeasterly line of land of said Feterman North 42 degrees 16 minutes 09 seconds West, a distance of 446.86 feet to a rebar set at the corner of lands of said Frank Prickett; THENCE along lands of said Prickett, North 30 degrees 10 minutes 37 seconds East, a distance of 200.00 feet to a rebar act at the corner of lands of said Prickett; THENCE along the westerly lines of land of said Prickett, South 42 degrees 16 minutes 09 seconds East, a distance of 446.86 feet to a rebar set along the northwesterly right of way of Pennsylvania State Route No. 0487, being the place of BEGINNING.

The above described parcel of land being designated as Lot 1 as more fully shown on a draft prepared by Drumhellar Surveying dated October 3, 1994, and revised October 6, 1994, and approved by the Columbia County Planning Commission on November 10, 1994. The survey draft is recorded in Columbia County Map Book Volume 7 at page 633.

BEING THE SAME PREMISES WHICH Title acquired by a Deed dated 3/12/96, and recorded on 3/13/96 in Liber/Book 618, at page 627, made by James C. Yost.

Improvements: One-story Commercial/Retail Building



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) 784-6300

American Business Credit, Inc.  
111 Presidential Blvd.  
Suite 215  
Bala Cynwyd, PA 19004

IN THE COURT OF COMMON PLEAS  
OF COLUMBIA COUNTY, COMMONWEALTH  
OF PENNA. American Business Credit Inc.  
VS  
NO.98 CV 782 James C. YOST

WRIT OF EXECUTION 106ED1998

SERVICE ON James C. YOST

ON DEC 11, 1998 AT 1520 hours, A TRUE AND ATTESTED COPY OF  
THE WITHIN WRIT OF EXECUTION AND A TRUE COPY OF THE NOTICE OF EXECUTION WAS  
SERVED ON THE DEFENDANT, James C. YOST

AT R.D.3, Box 456-C, Catawissa, Pa CHIEF  
BY DEPUTY SHERIFF Timothy T.

Chamberlain SERVICE WAS MADE BY HANDING SAID WRIT OF EXECUTION AND  
NOTICE OF EXECUTION TO James C. YOST.

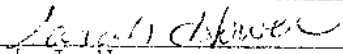
SO ANSWERS:

  
DEPUTY SHERIFF

FOR:

  
HARRY A. ROADARMEL, JR SHERIFF

Sworn and subscribed before me  
this 15th day of  
December 1998

  
Sarah J. Hower

NOTARIAL SEAL  
SARAH HOWER, Notary Public  
Bloomsburg, Columbia County PA  
My Commission Expires June 21, 1999

ALL THAT CERTAIN piece, parcel and tract of land situate in Franklin Township, Columbia County, Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a rebar set on a curve on the northwesterly right-of-way of Pennsylvania State Route No. 0487, said rebar being at the southwest corner of lands of Frank W. Prickett; THENCE along said right-of-way on a curve to the right in a southwesterly direction having a Delta Angle of 07 degrees 36 minutes 22 seconds, a radius of 1507.69 feet, an Arc Length of 200.15 feet and a Chord Bearing of South 36 degrees 10 minutes 37 seconds West 200.00 feet to rebar found on the southeast corner of lands of N. Clayton and Jessie M. Fetterman; THENCE along the northeasterly line of land of said Fetterman North 42 degrees 16 minutes 09 seconds West, a distance of 446.86 feet to a rebar set at the corner of lands of said Frank Prickett; THENCE along lands of said Prickett, North 30 degrees 10 minutes 37 seconds East, a distance of 200.00 feet to a rebar set at the corner of lands of said Prickett; THENCE along the westerly lines of land of said Prickett, South 42 degrees 16 minutes 09 seconds East, a distance of 446.86 feet to a rebar set along the northwesterly right of way of Pennsylvania State Route No. 0487, being the place of BEGINNING.

The above described parcel of land being designated as Lot 1 as more fully shown on a draft prepared by Drumhellar Surveying dated October 3, 1994, and revised October 6, 1994, and approved by the Columbia County Planning Commission on November 10, 1994. The survey draft is recorded in Columbia County Map Book Volume 7 at page 633.

BEING THE SAME PREMISES WHICH Title acquired by a Deed dated 3/12/96, and recorded on 3/13/96 in Liber/Book 618, at page 627, made by James C. Yost.

Improvements: One-story Commercial/Retail Building

# American Business Credit, Inc.

BalaPointe Office Centre  
111 Presidential Boulevard  
Bala Cynwyd, PA 19004  
(610) 668-2440  
1-800-537-1162

December 4, 1998

## VIA UNITED PARCEL SERVICE

Sheriff of Columbia County  
35 West Main Street  
Bloomsburg, PA 17815

**Re: American Business Credit, Inc. vs. James C. Yost  
CCP, Columbia County  
Case No. 98-CV-783**

Dear Sir/Madam:


Enclosed please find a Writ of Execution package which we have asked the Prothonotary of Columbia County to forward to your attention. It is my understanding that your offices send out the Notice of Sheriff's Sale. Please forward to me verification of doing so.

Our company checks in the amount of \$100.00 and \$800.00 payable to the Sheriff of Columbia County are enclosed to cover the cost of serving the Writ.

Please return verification of service of the Writ to our office in the enclosed self-addressed stamped envelope.

If you have any questions or require anything further, please do not hesitate to contact me at (610) 668-2440, extension 7464.

Sincerely,  
AMERICAN BUSINESS CREDIT, INC.

BY:   
Maurcen T. Sutch, Legal Assistant to  
Benjamin Reich, Counsel

/mts

cc (w/o encls): Jeffrey M. Ruben, Executive Vice President and General Counsel  
Marcy C. Panzer, Vice President - Legal Affairs  
Benjamin Reich, Associate Counsel  
Loan File

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AMERICAN BUSINESS CREDIT, INC.  
By: Benjamin Reich, Esquire - Attorney No. 54439  
111 Presidential Boulevard - Suite 215  
Bala Cynwyd, PA 19004  
(610) 668-2440  
(610) 617-4967 (Telecopy)

Attorney for Plaintiff

AMERICAN BUSINESS CREDIT, INC.  
Bala Pointe Office Centre  
111 Presidential Blvd.,  
Suite 215  
Bala Cynwyd, PA 19004,

COLUMBIA COUNTY  
COURT OF COMMON PLEAS  
TRIAL DIVISION

Plaintiff,

v.

No. 98-CV-782  
*106-ED-1998*

JAMES C. YOST  
R#1 Box 33A  
Catawissa, PA 17820,

Defendant.

**AFFIDAVIT OF NON-MILITARY SERVICE**

Commonwealth of Pennsylvania :  
County of Montgomery :

ss

MARCY C. PANZER, ESQUIRE, being first duly sworn upon her oath according to law, deposes and says that she is the Vice President - Legal Affairs of American Business Credit, Inc. ("ABC"); that she is authorized to make this Affidavit on behalf of ABC; that the last known address of Defendant James C. Yost is as follows:

James C. Yost  
R#1 Box 33A  
Catawissa, PA 17820

and that Defendant James C. Yost is not in the Military Service of the United States, nor any state or territory thereof, nor any allies of the United States, as defined in the Soldiers' and Sailors' Civil Relief Act of 1940, as amended.

Marcy C. Panzer  
MARCY C. PANZER, ESQUIRE  
Vice President - Legal Affairs  
American Business Credit, Inc.

Sworn to and subscribed  
before me this 4th day of  
December, 1998.

Jennifer Lawton  
Notary Public



f:\shared\legal\abc\j\_c\_auto\plead\writ\real\non-mil.aff

AMERICAN BUSINESS CREDIT, INC.

By: Benjamin Reich, Esquire - Attorney No. 54439

111 Presidential Boulevard - Suite 215

Bala Cynwyd, PA 19004

(610) 668-2440

(610) 617-4967 (Telecoppy)

AMERICAN BUSINESS CREDIT, INC.

Bala Pointe Office Centre

111 Presidential Blvd.,

Suite 215

Bala Cynwyd, PA 19004,

Plaintiff,

v.

JAMES C. YOST

R#1 Box 33A

Catawissa, PA 17820,

Defendant.

COLUMBIA COUNTY  
COURT OF COMMON PLEAS  
TRIAL DIVISION

Attorney for Plaintiff

No. 98-CV-782  
106-ETD-1998

**AFFIDAVIT OF WHEREABOUTS OF DEFENDANT**

Commonwealth of Pennsylvania

ss

County of Montgomery

MARCY C. PANZER, ESQUIRE, being first duly sworn upon her oath according to law, deposes and says that she is the Vice President - Legal Affairs of American Business Credit, Inc. ("ABC"); that she is authorized to make this Affidavit on behalf of ABC; that the last known address of Defendant James C. Yost is as follows:

NOTARIAL SEAL  
JENNIFER LAWTON, Notary Public  
Lower Merion Twp., Montgomery County  
My Commission Expires July 9, 2002

*Jennifer Lawton*  
Notary Public

Sworn to and subscribed  
before me this 4th day of  
December, 1998.

James C. Yost  
R#1 Box 33A  
Catawissa, PA 17820.

*Marcy C. Panzer*  
MARCY C. PANZER, ESQUIRE  
Vice President - Legal Affairs  
American Business Credit, Inc.

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BEGINNING at a rebar set on a curve on the northwesterly right-of-way of Pennsylvania State Route No. 0487, said rebar being at the southwest corner of lands of Frank W. Prickett; THENCE along said right-of-way on a curve to the right in a southwesterly direction having a Delta Angle of 07 degrees 36 minutes 22 seconds, a radius of 1507.69 feet, an Arc Length of 200.15 feet and a Chord Bearing of South 36 degrees 10 minutes 37 seconds West 200.00 feet to rebar found on the southeast corner of lands of N. Clayton and Jessie M. Fetterman; THENCE along the northeasterly line of land of said Fetterman North 42 degrees 09 seconds West, a distance of 446.86 feet to a rebar set at the corner of lands of said Frank Prickett; THENCE along lands of said Prickett, North 30 degrees 10 minutes 37 seconds East, a distance of 200.00 feet to a rebar act at the corner of lands of said Prickett; THENCE along the westerly lines of land of said Prickett, South 42 degrees 16 minutes 09 seconds East, a distance of 446.86 feet to a rebar set along the northwesterly right of way of Pennsylvania State Route No. 0487, being the place of BEGINNING.

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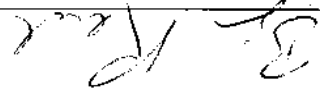
BEING THE SAME PREMISES WHICH Title acquired by a Deed dated 3/12/96, and recorded on 3/13/96 in Liber/Book 618, at page 627, made by James C. Yost.

Improvements: One-story Commercial/Retail Building



**WAIVER OF WATCHMAN/WAIVER OF INSURANCE - Any Deputy Sheriff**

levying upon or attaching any property under which 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, and the Sheriff is hereby released from all liability to protect the property described in the above execution by insurance, which insurance is hereby waived.



Attorney for Plaintiff  
Benjamin Reich, Esquire

3-1/310

CORESTATES BANK  
PHILADELPHIA, PA 19101

017518

AMERICAN BUSINESS CREDIT, INC.  
BALAPOINTE OFFICE CENTRE  
111 PRESIDENTIAL BLVD., SUITE 215  
BALA CYNWYD, PA 19004

CHECK DATE: 12/03/98 \$ \*\*\*\*\*800.00

REFERENCE: V0000001877

EIGHT HUNDRED AND 00/100\*\*\*\*\* Dollars

PAY TO THE ORDER OF

MEMO: LN#1770 JC AUTO  
AMERICAN BUSINESS CREDIT, INC.  
NOT VALID AFTER 6 MONTHS



AUTHORIZED SIGNATURE

SHERIFF OF COLUMBIA COUNTY  
35 WEST MAIN STREET  
BLOOMSBURG PA 17815

⑈017518⑈ ⑆031000011⑆ 1950⑈7084⑈

3-1/310

CORESTATES BANK  
PHILADELPHIA, PA 19101

017450

AMERICAN BUSINESS CREDIT, INC.  
BALAPOINTE OFFICE CENTRE  
111 PRESIDENTIAL BLVD., SUITE 215  
BALA CYNWYD, PA 19004

CHECK DATE: 12/02/98 \$ \*\*\*\*\*100.00

REFERENCE: V0000001877

ONE HUNDRED AND 00/100\*\*\*\*\* Dollars

PAY TO THE ORDER OF

MEMO: LN#1770 J.C. AUTO  
AMERICAN BUSINESS CREDIT, INC.  
NOT VALID AFTER 6 MONTHS



AUTHORIZED SIGNATURE

SHERIFF OF COLUMBIA COUNTY  
35 WEST MAIN STREET  
BLOOMSBURG PA 17815

⑈017450⑈ ⑆031000011⑆ 1950⑈7084⑈

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

\_\_\_\_\_  
American Business Credit, Inc.,  
Plaintiff,  
  
vs  
  
James C. Yost,  
Defendant.  
\_\_\_\_\_

IN THE COURT OF COMMON PLEAS OF  
COLUMBIA COUNTY, PENNSYLVANIA

No. 98-CV-782 Term 19 98 E.D.  
No. 106-ED-1998 Term 19 \_\_\_\_\_ A.D.  
No. \_\_\_\_\_ Term 19 \_\_\_\_\_ J.D.

WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Columbia:

TO THE SHERIFF OF COLUMBIA COUNTY, PENNSYLVANIA

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

Property Address: RR3, Box 456C, Route 487, Catawissa, PA 17820

(see attached Legal Description)

*Complaint # 55.50 pd*  
*Judgment # 9.00 pd*  
*Cost # 15.00 pd*  
*Satisfy # 5.00*

Amount Due \$39,424.04

Interest from 12/3/98 to \$ \_\_\_\_\_  
@ 24% (per diem \$26.82)

Total \$ \_\_\_\_\_ Plus costs ..

as endorsed.

*Fanni B. Kline*  
\_\_\_\_\_  
Prothonotary, Common Pleas Court of  
Columbia County, Penna.

Dated 12/07/1998  
(SEAL)

By: \_\_\_\_\_ Deputy

# SHERIFF'S SALE

THURSDAY FEBRUARY 4, 1999 AT 1030 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 106 of 1998, AND CIVIL WRIT 782 of 1998 ISSUED OUT THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST AND BEST BIDDER, FOR CASH, IN A COURT ROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURT HOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

ALL THAT CERTAIN piece, parcel and tract of land situate in Franklin Township, Columbia County, Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a rebar set on a curve on the northwesterly right-of-way of Pennsylvania State Route No. 0487, said rebar being at the southwest corner of lands of Frank W. Prickett; THENCE along said right-of-way on a curve to the right in a southwesterly direction having a Delta Angle of 07 degrees 36 minutes 22 seconds, a radius of 1507.69 feet, an Arc Length of 200.15 feet and a Chord Bearing of South 36 degrees 10 minutes 37 seconds West 200.00 feet to rebar found on the southeast corner of lands of N. Clayton and Jessie M. Fetterman; THENCE along the northeasterly line of land of said Feterman North 42 degrees 16 minutes 09 seconds West, a distance of 446.86 feet to a rebar set at the corner of lands of said Frank Prickett; THENCE along lands of said Prickett, North 30 degrees 10 minutes 37 seconds East, a distance of 200.00 feet to a rebar act at the corner of lands of said Prickett; THENCE along the westerly lines of land of said Prickett, South 42 degrees 16 minutes 09 seconds East, a distance of 446.86 feet to a rebar set along the northwesterly right of way of Pennsylvania State Route No. 0487, being the place of BEGINNING.

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Improvements: One-story Commercial/Retail Building AT RR3, Box 456-C, Rt. 487, Catawissa, Pa.

TERMS OF SALE: Ten (10) percent cash or cashier's check of the bid or the amount of the opening bid (costs), whichever is higher, due at time of SALE. Entire balance of the amount due in cash or cashier's check within eight (8) days after the Sale.

ALL PARTIES IN INTEREST AND CLAIMANTS: Will take notice that a Schedule of the Distribution will be filed within thirty (30) days after the Sale and the Distribution will be made in accordance with the Schedule unless exceptions are filed thereto within ten (10) days of the posting of the Schedule.

ATTORNEY FOR PLAINTIFF  
Benjamin Reich, ESQ.  
111 Presidential Blvd.  
Suite 215  
Bala Cynwyd, PA 19004

SHERIFF OF COLUMBIA COUNTY  
Harry A. Roadarmel Jr.