

American Business Credit, Inc.

BalaPointe Office Centre
111 Presidential Boulevard, Suite 215
Bala Cynwyd, PA 19004
(610) 668-2440
1-800-537-1162

February 4, 1999

VIA FACSIMILE (717) 784-0257

Columbia County Sheriff's Office
35 West Main Street
Bloomsburg, PA 17815

Re: American Business Credit, Inc. v. Naoma Thomas

Dear Sir or Madam:

Please cancel the Sheriff's Sale scheduled today in connection with the above-captioned case. American Business Credit, Inc. and Naoma Thomas have entered into a forbearance agreement.

Should you require anything further, please feel free to call me at (610) 668-2440, extension 7464. Thank you for your assistance in this matter.

Sincerely,
AMERICAN BUSINESS CREDIT, INC.

By: Maureen T. Sutch
Maureen T. Sutch,
Legal Assistant to
Benjamin Reich, Associate Counsel

cc (w/out encl.): Benjamin Reich, Counsel

f:\shared\legal\abc\thomas\rmc\sheriff_ltr_cancel.doc

ALL THAT CERTAIN piece, parcel and lot of land situate in the Town of Bloomsburg, Columbia County, Pennsylvania bounded and described as follows, to wit:

BEGINNING at a point on the Northern side of East Third Street in line of land now or formerly of Ray Masteller and Emma Masteller, his wife; thence in an Easterly direction along the Northern side of East Third Street 50 feet to a point in line of land now or formerly of Adilene W. Ralston; thence in a Northerly direction along said Ralston land 128 feet to a point on the Southern side of Pine Avenue; thence in a Westerly direction along the Southern side of Pine Avenue 50 feet to a point in line of land now or formerly of said Ray Masteller et ux; thence in a Southerly direction along said Masteller land 128 feet to a point on the Northern side of East Third Street the place of beginning.

ALSO all the right, title and interest of the said Grantors, in and to a private right of way or passageway 10 feet in width as provided by an indenture dated November 7, 1952 and recorded in the Office of the Recorder of Deeds in and for Columbia County in Miscellaneous Book 24 Page 448.

BEING COUNTY PARCEL NUMBER 5e,3-395.

BEING THE SAME PREMISES WHICH Burt Wandell, Jr. and Renee Wandell, his wife by deed dated December 26, 1996 and recorded December 30, 1996 in Deed Book 645 Page 202 did grant and convey unto Naoma Thomas.

THIS IS A DEED OF CORRECTION FROM OWNER TO HERSELF TO INCLUDE A LINE IN THE LEGAL DESCRIPTION WHICH WAS ERRONEOUSLY OMITTED IN PRIOR DEED - AND THEREFORE EXEMPT FROM TRANSFER TAX.

Improvements: Single Family Residence

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Improvements: Single Family Residence

ABC Inc

vs. NAOMA THOMAS

No. 98-98 E.D. No. 700-98 J.D. Date of Sale Time of Sale

DOCKET & RETURN \$ 15.-
 SERVICE PER DEFENDANT OR GARNISHEE 150.
 LEVY (PER PARCEL) 15.
 MAILING COSTS 13.08
 ADVERTISING, SALE BILLS & COPIES 17.50
 ADVERTISING SALE (PLUS NEWSPAPER) 15.-
 MILEAGE 9.85
 POSTING HANDBILL 15.-
 CRYING/ADJOURN SALE (EACH SALE) 20.-
 SHERIFF'S DEED
 TRANSFER TAX FORM
 DISTRIBUTION FORM 25.-
 OTHER NOTARY 14.-
 COPIES 7.50
 TOTAL *****\$ 318.93

PRESS-ENTERPRISE INC \$ 391.07
 SOLICITOR'S SERVICES 25.-
 TOTAL *****\$ 416.07

PROTHONOTARY (NOTARY) \$
 RECORDER OF DEEDS
 OTHER
 TOTAL *****\$

REAL ESTATE TAXES:
 BOROUGH, TWP & COUNTY TAXES 20 \$
 SCHOOL DISTRICT TAXES 20
 DELINQUENT TAXES 20 5.-
 TOTAL *****\$ 5.-

MUNICIPAL FEES DUE:
 SEWER- MUNICIPAL 20 \$
 WATER- MUNICIPAL 20
 TOTAL *****\$

SURCHARGE FEE: STATE TREASURER (TRAINING FEE)
 TOTAL *****\$ 110.00

MISCELLANEOUS \$
 \$
 TOTAL *****\$

TOTAL COSTS (OPEN BID) *****\$ 900.-

No Sale - No Return

REAL ESTATE
SHERIFF'S SALE--COST SHEET

American Bus Credit Inc vs NAOMA E. THOMAS

NO. 98-98 E.D. NO. 780-98 J.D. DATE OF SALE 2-4-98 TIME OF SALE 1100

DOCKET AND RETURN \$ 15.-
 SERVICE PER DEFENDANT OR GARNISHEE(10) 150.-
 LEVY (PER PARCEL) 15.-
 MAILING COSTS 13.08
 ADVERTISING, SALE BILLS, & COPIES 17.50
 ADVERTISING SALE (PLUS NEWSPAPER) 15.-
 MILEAGE 7.50
 POSTING HANDBILLS 15.-
 CRYING?ADJOURN SALE (EACH SALE) 10.-
 SHERIFF'S DEED 35.-
 TRANSFER TAX FORM 25.-
 DISTRIBUTION FORM 25.-
 OTHER NOTARY 8.-

June 2, 1998

TOTAL.....\$ 351.08

PRESS-ENTERPRISE INC \$ 391.07
 SOLICITOR'S SERVICES Harding 75.-

9057

TOTAL.....\$ 466.07

PROTHONOTARY (NOTARY) \$ 10.-
 RECORDER OF DEEDS 28.50

OTHER

TOTAL.....\$ 38.50

REAL ESTATE TAXES:

BOROUGH, TWP. & COUNTY TAXES, 19 \$ _____
 SCHOOL DISTRICT TAXES, 19 \$ _____
 DELINQUENT TAXES, 1997, 1998 \$ 1298.58
here over 5.-

TOTAL.....\$ 1303.58

MUNICIPAL FEES DUE:

SEWER--MUNICIPAL 19 \$ -0-
 WATER--MUNICIPAL 19 \$ _____

TOTAL.....\$ -0-

SURCHARGE FEE: STATE TREASURER (TRAINING FEE)

TOTAL.....\$ 88.-

MISCELLANEOUS \$ _____
 \$ _____

TOTAL.....\$ _____

TOTAL COSTS (OPEN BID).....\$ 2247.23

SHERIFF'S SALE REAL ESTATE
FINAL COST SHEET

AMERICAN VS NAOMA E. WOODS

NO. 98-98 E.D. NO. 180-98 J.D.

DATE OF SALE: Feb. 4-98

BID PRICE (INCLUDES COSTS)	\$	_____
POUNDAGE 2% BID PRICE	\$	_____
TRANSFER TAX 2% BID PRICE	\$	_____
MISC. COSTS	\$	_____
TOTAL NEEDED TO PURCHASE	\$	_____

PURCHASER(S) : _____

ADDRESS : _____

NAME(S) ON DEED: _____

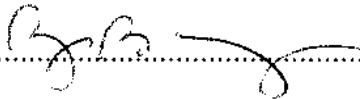
PURCHASER(S) SIGNATURE(S) : _____

AMOUNT RECEIVED BY SHERIFF FROM PURCHASER(S) :


TOTAL DUE	\$	_____
LESS DEPOSIT	\$	_____
DOWN PAYMENT	\$	_____
AMOUNT DUE IN EIGHT DAYS	\$	_____

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.

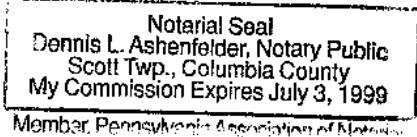

.....

Sworn and subscribed to before me this 20th day of JANUARY, 1999.


.....

(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.

.....

SHERIFF'S SALE

THURSDAY FEBRUARY 4, 1999 AT 1100 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 98 OF 1998, AND CIVIL WRIT 780 OF 1998 ISSUED OUT OF 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 lot of land situate in the Town of Bloomsburg, Columbia County, Pennsylvania bounded and described as follows, to wit:

BEGINNING at a point on the Northern side of East Third Street in line of land now or formerly of Ray Masteller and Emma Masteller, his wife; thence in an Easterly direction along the Northern side of East Third Street 50 feet to a point in line of land now or formerly of Adilene W. Ralston; thence in a Northerly direction along said Ralston land 128 feet to a point on the Southern side of Pine Avenue; thence in a Westerly direction along the Southern side of Pine Avenue 50 feet to a point in line of land now or formerly of said Ray Masteller et ux; thence in a Southerly direction along said Masteller land 128 feet to a point on the Northern side of East Third Street the place of beginning.

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Improvements: Single Family Residence at 411 East 3rd St., Bloomsburg, Penna.

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.

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P. O. BOX 309
BLOOMSBURG, PA 17015

PHONE
(717) 389-5622

24 HOUR PHONE
(717) 284-6300

DATE: DEC 15, 1998

RE: Sheriff's Sale Advertising Dates

American Business Credit vs. Naoma Thomas

No. 98 of 1998 JD

No. 780 of 1998 JD

Dear Sir:

Please advertise the enclosed SHERIFF SALE on the following dates:

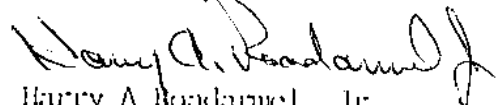
1st week Jan 14, 1999 DATE OF SALE FEB 4, 1999 at 1100 hrs.

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

Chairman
Robert Linn
Vice Chairman
George Hemingway
Treasurer
Samuel Evans
Secretary-Asst Treasurer
Gerald E. Depo
Solicitor
Charles B. Pursel, Esq.

MUNICIPAL AUTHORITY

TOWN HALL
301 EAST MAIN STREET
BLOOMSBURG, PA 17815
(717)-784-5422
FAX (717)-784-1518
E-MAIL townhall@bafn.org

Board of Directors

Robert Linn
George Hemingway
Samuel Evans
Francis J. Welk
Donald Pursel

December 30, 1998

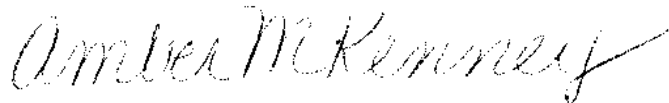
Harry A. Roadarmel Jr.
Sheriff of Columbia County
Columbia County Court House
P. O. Box 380
Bloomsburg PA 17815

Sheriff Roadarmel:

In response to your notification regarding the pending Sheriff's Sale on the property owned by Naoma Thomas and located at 441 East Third Street, Bloomsburg, the Bloomsburg Municipal Authority would like to inform you that it holds no claims against this particular property.

Thank you for informing the Municipal Authority office of this matter. If you require any further information, please contact me at 784-5422, ext. 112. Thank you.

Sincerely,



Amber M. Kenney, Office Administrator

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

Atty. Benjamin Reich
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
VS
NO. 98. CV 780 Naoma Thomas

WRIT OF EXECUTION 107 of 1998

SERVICE ON Naoma Thomas

ON DEC 14, 1998 AT 0848 hrs., A TRUE AND ATTESTED COPY OF
THE WRIT OF EXECUTION AND A TRUE COPY OF THE NOTICE OF EXECUTION WAS
SERVED ON THE DEFENDANT, Naoma Thomas

AT 437 East Third St., Bloomsburg, Pa. Chief
BY DEPUTY SHERIFF Timothy T.

Chamberlain SERVICE WAS MADE BY HANDING SAID WRIT OF EXECUTION AND
NOTICE OF EXECUTION TO Naoma Thomas

GO ANSWERS:

Timothy T. Chamberlain
DEPUTY SHERIFF

FOR:

Harry A. Roadarmel, Jr.
HARRY A. ROADARMEL, JR SHERIFF

Sworn and subscribed before me
this 15th day of
December 1998
Sarah J. Hower
Sarah J. Hower

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

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P. O. BOX 380
SHERIFF'S ADMINISTRATIVE OUTLINE

PHONE
(717) 389-5622

24 HOUR PHONE
(717) 704-6300

RECEIVE AND TIME STAMP WRIT Rec 8 9 8

DOCKET AND INDEX _____

SET FILE FOLDER UP _____

CHECK FOR PROPER INFO

WRIT OF EXECUTION ✓

COPY OF DESCRIPTION _____

WHEREABOUTS OF LAST KNOWN ADDRESS ✓

NON-MILITARY AFFIDAVIT _____

NOTICES OF SHERIFF'S SALE 548

WATCHMAN RELEASE FORM ✓

AFFIDAVIT OF LIENS LIST 3

CHECK FOR ~~1000.00~~ 900 OK 017519 - 017451

* 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 AND SET 1100 Post 5:00 7

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 300
BLOOMSBURG, PA. 17815

24 HOUR PHONE
(717) 704-6300(2)

PHONE
(717) 389-5622

SHERIFF'S SALE OUTLINE COR'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 _____

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. :

 NAOMA THOMAS :
 550 East 3rd Street :
 Bloomsburg, PA 17815, :

 Defendant. :

COLUMBIA COUNTY
 COURT OF COMMON PLEAS
 TRIAL DIVISION

NO. 98-CV-780
107-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 411 East 3rd Street, City of Bloomsburg, Columbia County, Pennsylvania 17815 (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)
<u>Naoma Thomas</u>	<u>411 East 3rd Street</u> <u>Bloomsburg, PA 17815</u>

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

NAME

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

Naoma Thomas

411 East 3rd Street
Bloomsburg, PA 17815

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)

PA Power and Light Company

827 Hausman Road
Allentown, PA 18102

PA Power and Light Company

2 North Ninth Street
Allentown, PA 18102

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

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)

_____	_____
_____	_____
_____	_____

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:

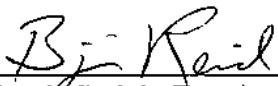
NAME

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



Benjamin Reich, Esquire
Attorney for Plaintiff

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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. :
NAOMA THOMAS :
550 East 3rd Street :
Bloomsburg, PA 17815, :
Defendants. :

COLUMBIA COUNTY
COURT OF COMMON PLEAS
TRIAL DIVISION

No. 98-CV-780

107-ED-1998

AFFIDAVIT OF NON-MILITARY SERVICE

Commonwealth of Pennsylvania :
County of Montgomery :

ss

MARCY C. PANZER, 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 Naoma Thomas is 411 East 3rd Street, Bloomsburg, PA 17815 and that the Defendant 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,
Vice President - Legal Affairs
American Business Credit, Inc.

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

Jennifer Lawton

Notary Public



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.

NAOMA THOMAS
550 East 3rd Street
Bloomsburg, PA 17815,

Defendant.

COLUMBIA COUNTY
COURT OF COMMON PLEAS
TRIAL DIVISION

NO. 98-CV-780

107-ED 1998

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

Your property (Real Estate) at 411 E. Third Street, Bloomsburg, PA 17815, is scheduled to be sold at Sheriff's Sale on FEB 4, 1999 at 11:00 a.m. ~~4pm~~ at 34 West Main Street, Bloomsburg, PA 17815 to enforce Court Judgment of American Business Credit, Inc..

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 American Business Credit, Inc. the back payments, late charges, costs and reasonable attorneys fees due. To find out how much you must pay, you may call Benjamin Reich, Esquire on telephone (610) 668-2440.
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. (See notice on page two and how to obtain an attorney).

YOU MAY STILL BE ABLE TO SAVE YOUR PROPERTY AND YOU HAVE OTHER RIGHTS EVEN IF THE SHERIFF'S SALE DOES 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 bid price by calling Benjamin Reich, Esquire on telephone (610) 668-2440.
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 on the sale. To find out if this has happened you may call Benjamin Reich, Esquire on telephone (610) 668-2440.
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 on MAR 4, 1999. 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 after MAR 4, 1999.
7. You may also have other rights and defenses, or ways of getting your house back, if you act immediately after the sale.

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 LISTED BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

**SUSQUEHANNA LEGAL SERVICES
168 EAST 5TH STREET
BLOOMSBURG, PA 17815
(717) 784-8760**

ALL THAT CERTAIN piece, parcel and lot of land situate in the Town of Bloomsburg, Columbia County, Pennsylvania bounded and described as follows, to wit:

BEGINNING at a point on the Northern side of East Third Street in line of land now or formerly of Ray Masteller and Emma Masteller, his wife; thence in an Easterly direction along the Northern side of East Third Street 50 feet to a point in line of land now or formerly of Adilene W. Ralston; thence in a Northerly direction along said Ralston land 128 feet to a point on the Southern side of Pine Avenue; thence in a Westerly direction along the Southern side of Pine Avenue 50 feet to a point in line of land now or formerly of said Ray Masteller et ux; thence in a Southerly direction along said Masteller land 128 feet to a point on the Northern side of East Third Street the place of beginning.

ALSO all the right, title and interest of the said Grantors, in and to a private right of way or passageway 10 feet in width as provided by an indenture dated November 7, 1952 and recorded in the Office of the Recorder of Deeds in and for Columbia County in Miscellaneous Book 24 Page 448.

BEING COUNTY PARCEL NUMBER 5e,3-395.

BEING THE SAME PREMISES WHICH Burt Wandell, Jr. and Renee Wandell, his wife by deed dated December 26, 1996 and recorded December 30, 1996 in Deed Book 645 Page 202 did grant and convey unto Naoma Thomas.

THIS IS A DEED OF CORRECTION FROM OWNER TO HERSELF TO INCLUDE A LINE IN THE LEGAL DESCRIPTION WHICH WAS ERRONEOUSLY OMITTED IN PRIOR DEED - AND THEREFORE EXEMPT FROM TRANSFER TAX.

Improvements: Single Family Residence

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

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COLUMBIA COUNTY
COURT OF COMMON PLEAS
TRIAL DIVISION

No. 98-CV-780

107-ED-1998

AFFIDAVIT OF WHEREABOUTS OF DEFENDANT

Commonwealth of Pennsylvania :
County of Montgomery :

ss

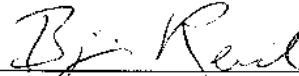
MARCY C. PANZER, being first duly sworn upon her oath according to law, deposes and says that she is the Vice President - Legal Affairs of American Business Credit, Inc. ("ABC"); that she is authorized to make this Affidavit on behalf of ABC; that the last known address of Naoma Thomas is 411 East 3rd Street, Bloomsburg, PA 17815.

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



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

AMERICAN BUSINESS CREDIT, INC.

BALAPONTE OFFICE CENTRE
111 PRESIDENTIAL BLVD., SUITE 215
BALA CYNWYD, PA 19004

REFERENCE: V00000001877

CORESTATES BANK
PHILADELPHIA, PA 19101

017519

3-1/310

CHECK DATE: 12/03/98

\$ *****800.00

EIGHT HUNDRED AND 00/100*****

Dollars

PAY TO THE ORDER OF

MEMO: LN#1757

AMERICAN BUSINESS CREDIT, INC.
NOT VALID AFTER 6 MONTHS

SHERIFF OF COLUMBIA COUNTY
35 WEST MAIN STREET
BLOOMSBURG PA 17815

Joseph E. White

AUTHORIZED SIGNATURE

⑈017519⑈ ⑆03100001⑆ 1950⑈7084⑈

AMERICAN BUSINESS CREDIT, INC.

BALAPONTE OFFICE CENTRE
111 PRESIDENTIAL BLVD., SUITE 215
BALA CYNWYD, PA 19004

REFERENCE: V0000001877

CORESTATES BANK
PHILADELPHIA, PA 19101

017451

3-1/310

CHECK DATE: 12/02/98

\$ *****100.00

ONE HUNDRED AND 00/100*****

Dollars

PAY TO THE ORDER OF

MEMO: LN#1757 THOMAS

AMERICAN BUSINESS CREDIT, INC.
NOT VALID AFTER 6 MONTHS

SHERIFF OF COLUMBIA COUNTY
35 WEST MAIN STREET
BLOOMSBURG PA 17815

Joseph E. White

AUTHORIZED SIGNATURE

⑈017451⑈ ⑆03100001⑆ 1950⑈7084⑈

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

American Business Credit, Inc.
Plaintiff,

vs

Naoma Thomas,
Defendant.

IN THE COURT OF COMMON PLEAS OF
COLUMBIA COUNTY, PENNSYLVANIA

No. 98-CV-780 Term 1998 E.D.
No. 107-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):

Address: 411 E. Third Street, Bloomsburg, PA 17815

(See attached property description)

Complaint \$55.50 pd
Judgment \$ 9.00 pd
Dist \$ 15.00 pd
Security \$ 500

Amount Due

\$ 81,443.67

Interest from 12/3/98 to
(per diem \$54.29 @ 24%)

\$ _____

Total

\$ _____ Plus costs ..

as endorsed.

Fanni B. Kenic

Prothonotary, Common Pleas Court of
Columbia County, Penna.

Dated 12/7/1998
(SEAL)

By:

Deputy

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

American Business Credit, Inc.
Plaintiff,

vs

Naoma Thomas,
Defendant.

IN THE COURT OF COMMON PLEAS OF
COLUMBIA COUNTY, PENNSYLVANIA

No. 98-CV-780 Term 19 98 E.D.
No. 1017-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):

Address: 411 E. Third Street, Bloomsburg, PA 17815

(See attached property description)

Complaint # 5550 pd
Judgment # 9.00 pd
Writ # 1500 pd
Satisfy # 500

Amount Due

\$ 81,443.67

Interest from 12/3/98 to
(per diem \$54.29 @ 24%)

\$ _____

Total

\$ _____ Plus costs ..

as endorsed.

Tami B. Klein/EAB
Prothonotary, Common Pleas Court of
Columbia County, Penna.

Dated 12/7/1998
(SEAL)

By:

Deputy

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

American Business Credit, Inc.
Plaintiff,

vs

Naoma Thomas,
Defendant.

IN THE COURT OF COMMON PLEAS OF
COLUMBIA COUNTY, PENNSYLVANIA

No. 98-CV-780 Term 1998 E.D.
No. 107-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):

Address: 411 E. Third Street, Bloomsburg, PA 17815

(See attached property description)

*Complaint # 55.50 pd
Judgment # 900 pd
Fees # 1500 pd
Setoff # 500*

Amount Due \$ 81,443.67
Interest from 12/3/98 to _____
(per diem \$54.29 @ 24%)
Total \$ _____

Plus costs ..

as endorsed.

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

Dated 12/7/1998
(SEAL)

By:

Deputy