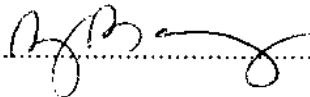


STATE OF PENNSYLVANIA
COUNTY OF COLUMBIA } SS

Paula J. 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 November 18, 25, December 2, 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.

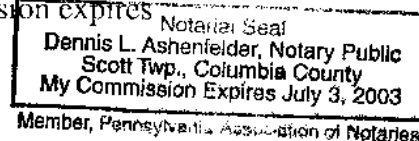
..... 

Sworn and subscribed to before me this 6th day of December, 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.

.....

COLUMBIA COUNTY TAX CLAIM BUREAU
LIEN CERTIFICATE

THE FIRST
BERWICK,

Date October 27, 1999

OWNER OR REPUTED OWNER
Manganaro, Lucian W. & Sherrill A.

VS.

LUCIAN W
SHERRILL

DESCRIPTION OF PROPERTY
439 LaSalle St.

PARCEL NUMBER 04C05 14800000 IN Berwick Boro Township
Borough
City

YEAR	TOTAL
1997-1998	\$3,840.04
lien	\$ 5.00
TOTAL	\$3,840.04

TO: LUC
1120
BER

Luc

Real Estate

NO

issued unde

will be exp

Courthouse

1999, at

title and int

Berwick B.

described in Exhibit "A", attached hereto and incorporated herein.

The above figures represent the amount(s) due during the month of
December, 1999.

This is to certify that, according to our records, there are tax liens on
the above mentioned property as of December 31, 1998.

Excluding: Interim Tax Billings

Requested by:

Columbia County Sheriff

FEE - \$5.00
Per Parcel

COLUMBIA COUNTY TAX CLAIM BUREAU

NOTICE IS HEREBY GIVEN to all claimants and parties in interest that the Sheriff will
within thirty (30) days thereafter file a schedule of distribution in his office, where the same will

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P.O. BOX 380

BLOOMSBURG, PA 17815

FAX: (717) 784-0257

PHONE
(717) 309-5622

24 HOUR PHONE
(717) 784-6300

SHERIFF'S REAL ESTATE FINAL COST SHEET

1st Mtg / 1st - 1st VS LUCIAN W. MARSHALL JR

NO. 101 79 E.D. NO. 424-1998 J.D.

DATE OF SALE: 12-9-99

BID PRICE (INCLUDES COSTS) \$ 8,849.89

POUNDATE--2% OF BID PRICE \$ 177.-

TRANSFER TAX 2%, FAIR MARKET PRICE \$-

MISC. COSTS \$

TOTAL AMOUNT NEEDED TO PURCHASE \$9,026.89

PURCHASER(S): Re First National Bank of Berwick

ADDRESS: 111 W. Pine St. Berwick, PA 17803

NAME(S) ON DEED: Re First National Bank of Berwick

PURCHASER(S) SIGNATURE(S): [Signature]

AMOUNT RECEIVED BY PURCHASER:

TOTAL AMOUNT DUE \$ 9,026.89

LESS DEPOSIT \$

DOWN PAYMENT \$ 700.-

TOTAL DUE IN EIGHT DAYS \$ 8,126.89

REAL ESTATE
SHERIFF'S SALE--COST SHEET

1st North Street, Inc. vs 1st North Street, Inc.
NO. 10640 E.D. NO. 10640 J.D. DATE OF SALE 10/7/71 TIME OF SALE 11:30AM

DOCKET AND RETURN	\$ 15.00
SERVICE PER DEFENDANT OR GARNISHEE	\$ 15.00
LEVY (PER PARCEL)	\$ 15.00
MAILING COSTS	\$ 15.00
ADVERTISING, SALE BILLS, & COPIES	\$ 17.20
ADVERTISING SALE (PLUS NEWSPAPER)	\$ 15.00
MILEAGE	\$ 19.10
POSTING HANDBILLS	\$ 15.00
CRYING?ADJOURN SALE (EACH SALE)	\$ 15.00
SHERIFF'S DEED	\$ 15.00
TRANSFER TAX FORM	\$ 15.00
DISTRIBUTION FORM	\$ 15.00
OTHER	\$ 15.00

TOTAL.....\$ 377.00

PRESS-ENTERPRISE INC	\$ 397.00
SOLICITOR'S SERVICES	\$ 15.00

TOTAL.....\$ 412.00

PROTHONOTARY (NOTARY)	\$ 10.00
RECORDER OF DEEDS	\$ 28.00

OTHER.....

TOTAL.....\$ 38.00

REAL ESTATE TAXES:

BOROUGH, TWP. & COUNTY TAXES, 19	\$ 17.20
SCHOOL DISTRICT TAXES, 19	\$ 1067.20
DELINQUENT TAXES, 1971, 1972	\$ 4800.00

TOTAL.....\$ 4914.20

MUNICIPAL FEES DUE:

SEWER--MUNICIPAL	19	\$ 297.40
WATER--MUNICIPAL	19	\$ 297.40

TOTAL.....\$ 594.80

SURCHARGE FEE: STATE TREASURER (TRAINING FEE)

TOTAL.....\$ 104.00

MISCELLANEOUS.....\$

TOTAL.....\$

TOTAL COSTS (OPEN BID).....\$ 594.80

2. ☐ Restricted Delivery
Consult postmaster for fee.

4a. Article Number
Z 052 311 991

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

7. Date of Delivery
10-26-99

8. Addressee's Address (Only if requested and fee is paid)
**Small Business Administration
7 North Wilkes Barre Blvd.
Wilkes-Barre, PA 18702-5241**

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

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

PS Form 3811, December 1994

2. ☐ Restricted Delivery
Consult postmaster for fee.

4a. Article Number
Z 052 311 956

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

7. Date of Delivery

8. Addressee's Address (Only if requested and fee is paid)
**130 Pleasant St.
Bradford Pa. 16701**

5. Received By: (Print Name)
Sherrill A. Mangano

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

PS Form 3811, December 1994

the reverse side?

SENDER:
☐ Complete items 1 and/or 2 for additional services.
☐ Complete items 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):
 1. ☒ Addressee's Address
 2. ☐ Restricted Delivery
 Consult postmaster for fee.

4a. Article Number
Z 052 311 990

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

7. Date of Delivery

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

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

6. Signature: (Addressee or Agent)
X

PS Form 3811, December 1994

the reverse side?

SENDER:
☐ Complete items 1 and/or 2 for additional services.
☐ Complete items 3, 4a, and 4b.
☐ Print your name and address on the reverse of this form so that we can return this card to you.
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☐ 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):
 1. ☒ Addressee's Address
 2. ☐ Restricted Delivery
 Consult postmaster for fee.

4a. Article Number
Z 052 311 993

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

7. Date of Delivery
OCT 26 1999

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

5. Received By: (Print Name)

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

PS Form 3811, December 1994

the reverse side?

SENDER:
☐ Complete items 1 and/or 2 for additional services.
☐ Complete items 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):
 1. ☒ Addressee's Address
 2. ☐ Restricted Delivery
 Consult postmaster for fee.

4a. Article Number
Z 052 311 992

4b. Service Type
☒ Certified
☐ Insured
☐ COD

7. Date of Delivery
OCT 26 1999

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

5. Received By: (Print Name)

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

PS Form 3811, December 1994

SCHOOL REAL ESTATE

BERWICK BOROUGH

MAKE CHECKS PAYABLE TO:

CONNIE C. GINGER
1615 LINCOLN AVENUE
BERWICK PA 18603

HOURS MON, TUES, THURS, FRI 9am
-4pm CLOSED WEDNESDAYS AND
HOLIDAYS.

PHONE 570-752-7442

TAXES ARE DUE & PAYABLE PROMPT PAYMENT IS REQUESTED

M MANGANARO, LUCIAN M

L 524 EAST 3RD STREET
T BERWICK PA 18603
O

IF YOU DESIRE A RECEIPT ENCLOSE A STANDARD BUSINESS ENVELOPE WITH YOUR PAYMENT

FOR BERWICK AREA SCHOOL DISTRICT

DATE 07/01/99

BILL NO 2556

DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	TAX	AMOUNT DUE	INCL. PENALTY
REAL ESTATE	19117.025	500	477.73	487.48	536.23	

THE DISCOUNT & THE PENALTY
HAVE BEEN COMPUTED
FOR YOUR CONVENIENCE

PAY THIS
AMOUNT



AUG 31
IF PAID ON
OR BEFORE

OCT 31
IF PAID ON
OR BEFORE

OCT 31
IF PAID
AFTER

PROPERTY DESCRIPTION
SCHOOL PENALTY AT 10%

ACCT NO. 04-04374

PARCEL 04C,05-148-00,000

439 LASALLE LOT 10 S 16317

.13 ACRES

2800

THIS TAX RETURNED
TO COURT HOUSE:
JANUARY 1, 2000.

THIS TAX NOTICE MUST BE RETURNED WITH YOUR PAYMENT

REC'D BY

TAX NOTICE

1999 COUNTY & MUNICIPAL
BERWICK BOROUGH

MAKE CHECKS PAYABLE TO:

Connie C Ginger
1615 Lincoln Avenue
Berwick, PA 18603

HOURS Mon, Tue, Thur & Fri 9-4pm
CLOSED WED. & HOLIDAYS

PHONE (570) 752-7442

TAXES ARE DUE & PAYABLE PROMPT PAYMENT IS REQUESTED

M MANGANARO, LUCIAN M
L 524 EAST 3RD STREET
T BERWICK PA 18603
O

IF YOU DESIRE A RECEIPT ENCLOSE A STANDARD BUSINESS ENVELOPE WITH YOUR PAYMENT

FOR COLUMBIA COUNTY

DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	TAX	AMOUNT DUE	INCL. PENALTY
General Fund	38233	4.096	153.47	156.60	172.26	
Sinking Fund		.845	31.66	32.31	35.54	
Borough R.E.		5.800	217.31	221.75	232.84	
Fire		1.250	46.83	47.79	50.18	
Light		1.050	39.34	40.14	42.15	

THE DISCOUNT & THE PENALTY
HAVE BEEN COMPUTED
FOR YOUR CONVENIENCE

PAY THIS
AMOUNT



APRIL 30
IF PAID ON
OR BEFORE

JUNE 30
IF PAID ON
OR BEFORE

JUNE 30
IF PAID
AFTER

TYPE: CC PROPERTY DESCRIPTION CNTY BORO

Discount 2% 2%

Penalty 10% 5%

ACCT NO. 04374

PARCEL 04C,05-148-00,000

439 LASALLE LOT 10 SEC 6 S ADD

.13 acres LAND

BUILDINGS 35,433

TOTAL ASSESSED 38,233

This Tax Returned
To Courthouse On:
JANUARY 01, 2000



HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P.O. BOX 380

BLOOMSBURG, PA 17815

TEL: (717) 784-0257

PHONE
(717) 389-5622

24 HOUR PHONE
(717) 264-6100

Bull, Bull, Knecht, LLP
106 Market St.
Berwick, Pa. 18603

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

First National Bank of Berwick,
NO. 434 of 1998

Lucian W & Sherrill A. Manganaro
WRIT OF EXECUTION 101 of 1999

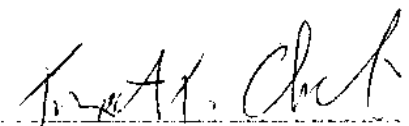
SERVICE ON Lucian W. MANGANARO

ON October 29, 1999 AT 11:40 AM A TRUE AND ATTESTED COPY OF THE WITHIN
WRIT OF EXECUTION, A TRUE COPY OF THE NOTICE OF SHERIFF'S SALE IN REAL ESTATE AND A
COPY OF THE DESCRIPTION OF PROPERTY WAS SERVED ON Lucian W. MANGANARO

CHIEF
AT 1120 Crystal Hill Road, Berwick, Pa BY DEPUTY SHERIFF Timothy T. CHAMBERLAIN
SERVICE WAS MADE BY HANDING THE SAID WRIT OF EXECUTION AND NOTICE OF SHERIFF'S SALE
IN REAL ESTATE AND A COPY OF THE DESCRIPTION TO Lucian W. MANGANARO.

Sheriff ~~if~~ A. MANGANARO, was served by Certified Mail No. Z052311956 on OCT 28, 1999.

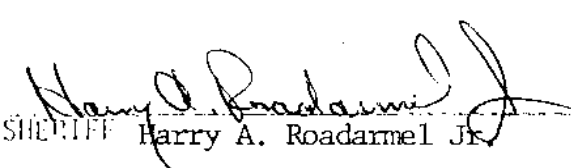
SO ANSWERS:


CHIEF DEPUTY SHERIFF TIMOTHY T. CHAMBERLAIN

SWORN AND SUBSCRIBED BEFORE ME

THIS 10th DAY OF

November 1999


SHERIFF Harry A. Roadarmel Jr.

NOTARIAL SEAL
SARAH J. HOWER, Notary Public
Bloomsburg, Columbia County, PA
My Commission Expires June 21, 2003

HARRY A. ROADARMEL, JR.



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

FROM
COLUMBIA COUNTY
570-389-5622

24 HOUR OFFICE
570-389-5600

Bull, Bull, Knecht, LLP
106 Market St.
Berwick, Pa. 18603

IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY, COMMONWEALTH
OF PENNA.
First National Bank of Berwick
VS.
Lucian W. & Sherrill A. Manganaro
WRIT OF EXECUTION 101-1999
(MORTGAGE FORECLOSURE) 434 of 1998

POSTING OF PROPERTY

On November 4, 1999 at 7:40 PM POSTED A COPY OF THE SHERIFF'S SALE BILL
ON THE PROPERTY OF Lucian W. & Sherrill A. Manganaro, 439 LaSalle, St., Berwick, Pa.
COLUMBIA COUNTY, PENNSYLVANIA. SAID POSTING PERFORMED BY COLUMBIA COUNTY ^{CHIEF} DEPUTY
SHERIFF Timothy T. Chamberlain

SO ANSWERS:

CHIEF

Timothy T. Chamberlain
DEPUTY SHERIFF Timothy T. Chamberlain

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

Sworn and subscribed before me
this 10th day of

November 1999

Sarah J. Hower
Sarah J. Hower

NOTARIAL SEAL
SARAH J. HOWER, Notary Public
Bloomsburg, Columbia County, PA
My Commission Expires June 21, 2003

THE FIRST NATIONAL BANK OF BERWICK,	:	IN THE COURT OF COMMON PLEAS
	:	OF THE 26 TH JUDICIAL DISTRICT
PLAINTIFF	:	COLUMBIA COUNTY BRANCH, PA
	:	CIVIL ACTION - LAW
VS.	:	MORTGAGE FORECLOSURE ACTION
	:	
LUCIAN W. MANGANARO and	:	
SHERRILL A. MANGANARO, His Wife	:	NO. 98 CV 434
DEFENDANTS	:	101-99

AFFIDAVIT PURSUANT TO RULE 3129.1

THE FIRST NATIONAL BANK OF BERWICK, PENNSYLVANIA, 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 439 LaSalle Street, Berwick Borough, Columbia County, Pennsylvania, the same being more particularly described in Exhibit "A", attached.

1. Name and address of Owner or Reputed Owner:

<u>Name</u>	<u>Address</u>
Lucian W. Manganaro	1120 Crystal Hill Road Berwick, PA 18603

2. Name and address of Defendants in Judgment:

<u>Name</u>	<u>Address</u>
Lucian W. Manganaro	1120 Crystal Hill Road Berwick, PA 18603
Sherrill A. Manganaro	130 Pleasant Street Bradford, PA 16701

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

<u>Name</u>	<u>Address</u>
Commonwealth of PA Dept. of Revenue (Empl. Withholding Tax) (1205-1997 -- \$528.28)	Bureau of Compliance Dept. 280946 Harrisburg, PA 17128-0946

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

<u>Name</u>	<u>Address</u>
The First National Bank of Berwick (611-743)	111 West Front Street
The First National Bank of Berwick (698-188)	111 West Front Street Berwick, PA 18603

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

<u>Name</u>	<u>Address</u>
-------------	----------------

NONE KNOWN

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

<u>Name</u>	<u>Address</u>
-------------	----------------

NONE KNOWN

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

<u>Name</u>	<u>Address</u>
Borough of Berwick (Sewer Office)	City Hall 344 Market Street Berwick, PA 16803
Berwick Borough Tax Collector Attn: Connie Gingher	1615 Lincoln Avenue Berwick, PA 18603
Columbia County Tax Claim Bureau	Columbia County Courthouse Main Street Bloomsburg, PA 17815
Pennsylvania American Water	P.O. Box 313 Milton, PA 17847

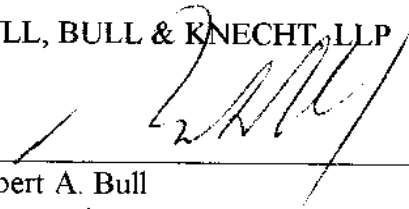
Our records indicated that you may hold a mortgage, judgment, lien, leasehold or other interest in the property subject to the Sheriff Sale which may be extinguished by the sale. You may wish to attend the sale to protect your interest. The Sheriff Sale is to satisfy the judgment in mortgage foreclosure obtained by The First National Bank of Berwick, PA on September 3, 1999

A schedule of distribution will be filed by the Sheriff on a date specified by the Sheriff but no later than thirty (30) days after the Sale. Distribution will be made in accordance with the schedule, unless exceptions are filed thereto within ten (10) days after the filing of the schedule.

YOUR LIEN OR INTEREST IN THIS PROPERTY MAY BE LOST OR OTHERWISE AFFECTED ADVERSELY BY THIS SHERIFF SALE. A LAWYER CAN ADVISE YOU MORE SPECIFICALLY HOW YOUR RIGHTS MAY BE AFFECTED.

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.

BULL, BULL & KNECHT, LLP



Robert A. Bull
Attorney for Plaintiff

EXHIBIT "A"

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

BEING bounded on the North by Sycamore Street 140 feet; on the East by LaSalle Street 40 feet; on the South by Lot No. 9, Section 6, 140 feet; and on the West by an alley 40 feet to the place of BEGINNING.

CONTAINING 5600 square feet. Being Lot No. 10, Section 6, of the Berwick Land and Improvement Company's Addition to Berwick, Pennsylvania.

BEING THE SAME PREMISES conveyed to Lucian W. Manganaro by deed of Lucian W. Manganaro and Sherrill A. Manganaro, dated November 12, 1996 and recorded in Record Book 650, Page 346.

PREMISES is a vacant lot, more commonly known as 439 LaSalle Street, Berwick, Berwick Borough, Columbia County, Pennsylvania.

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

SEIZED AND TAKEN into execution at the suit of The First National Bank of Berwick against Defendants, Lucian W. Manganaro and Sherrill A. Manganaro, and will be sold by:

THE FIRST NATIONAL BANK OF
BERWICK,

PLAINTIFF

VS.

LUCIAN W. MANGANARO and
SHERRILL A. MANGANARO, His Wife
DEFENDANTS

: IN THE COURT OF COMMON PLEAS
: OF THE 26TH JUDICIAL DISTRICT
: COLUMBIA COUNTY BRANCH, PA
: CIVIL ACTION - LAW
: MORTGAGE FORECLOSURE ACTION

: NO. 98 CV 434

: *98-101 of 1999*

WRIT OF EXECUTION

TO: THE SHERIFF OF COLUMBIA COUNTY:

To satisfy the judgment, interest and costs against the above-named Defendants, Lucian W. Manganaro and Sherrill A. Manganaro, his wife:

(1) You are directed to levy upon the property of the Defendants and to sell their interest therein which property is located at 439 LaSalle Street, Berwick Borough, Columbia County, Pennsylvania, and which is particularly described in Deed Book 650, Page 346.

1. Principal	\$61,233.71
2. Interest from 10/17/97 to 3/19/98	\$ 2,750.44
3. Attorney's Commission	\$ 9,185.06

Real Debt \$73,169.21 and costs

DATED: 9/24, 1999

Fernie B. Koenig
PROTHONOTARY

Costs:
Groth. 55.50 Bd
Judge 14.50 Bd
Writ of Ex 23.00 Bd
Set 7.00

THE FIRST NATIONAL BANK OF
BERWICK,

PLAINTIFF

VS.

LUCIAN W. MANGANARO and
SHERRILL A. MANGANARO, His Wife
DEFENDANTS

: IN THE COURT OF COMMON PLEAS
: OF THE 26TH JUDICIAL DISTRICT
: COLUMBIA COUNTY BRANCH, PA
: CIVIL ACTION - LAW
: MORTGAGE FORECLOSURE ACTION
:
:
:

: NO. 98 CV 434
:
:

101-99

WRIT OF EXECUTION NOTICE

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

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

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

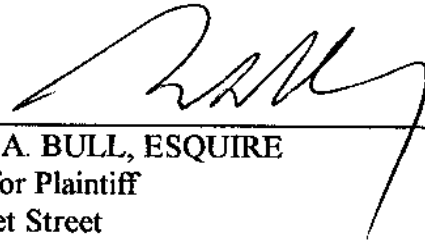
You may also have the right to have the judgment stricken if the Sheriff has not made a valid return of service of the Complaint and Notice to Defend or if the judgment was entered before twenty (20) days after service or in certain other events. To exercise this right you would have to file a petition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

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

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

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

LAW OFFICES OF BULL, BULL & KNECHT, LLP

A handwritten signature in black ink, appearing to read 'R. Bull', is written over a horizontal line.

ROBERT A. BULL, ESQUIRE
Attorney for Plaintiff
106 Market Street
Berwick, PA 18603
(717) 759-1231
I.D. # 25892

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P.O. BOX 380
BLOOMSBURG, PA 17815
FAX: (570) 784-0257

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

Date: November 3, 1999

RE: Sheriff's Sale Advertising Dates:

First National Bank of Berwick vs. Lucian & Sherrill MANGANARO

No. 101 of 1999 E.D. No. 434 of 1998 J.D.

To Whom it may concern:

Please advertise the enclosed SHERIFF SALE on the following dates:

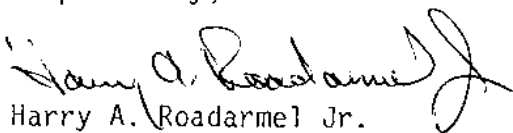
1st week Nov. 18, 1999 Date of Sale DEC. 9, 1999 at 11:30 AM

2nd week Nov. 25, 1999

3rd week Dec. 2, 1999

Feel free to contact me if you have any questions.

Respectfully,


Harry A. Roadarmel Jr.

Sheriff

SHERIFF'S SALE DESCRIPTION

By virtue of a Writ of Execution No. 99 101 of 1999 issued out of the Court of Common Pleas of Columbia County, directed to me, there will be exposed to public sale, by vendue or outcry to the highest and best bidders, for cash, in the Courthouse, in the Town of Bloomsburg, Columbia County, Pennsylvania, on Dec. 9, 1999 at 11:30 o'clock A.m., in the forenoon of the said day, all the right, title and interest of the Defendant(s) in and to:

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

BEING bounded on the North by Sycamore Street 140 feet; on the East by LaSalle Street 40 feet; on the South by Lot No. 9, Section 6, 140 feet; and on the West by an alley 40 feet to the place of BEGINNING.

CONTAINING 5600 square feet. Being Lot No. 10, Section 6, of the Berwick Land and Improvement Company's Addition to Berwick, Pennsylvania.

BEING THE SAME PREMISES conveyed to Lucian W. Manganaro by deed of Lucian W. Manganaro and Sherrill A. Manganaro, dated November 12, 1996 and recorded in Record Book 650, Page 346.

PREMISES is a vacant lot, more commonly known as 439 LaSalle Street, Berwick, Berwick Borough, Columbia County, Pennsylvania.

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

SEIZED AND TAKEN into execution at the suit of The First National Bank of Berwick against Defendants, Lucian W. Manganaro and Sherrill A. Manganaro, and will be sold by:

HARRY ROADARMEL
Sheriff of Columbia County


ROBERT A. BULL, ESQUIRE
Attorney for Plaintiff

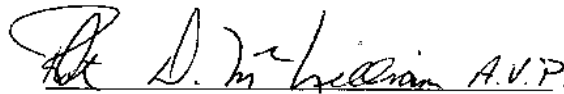
THE FIRST NATIONAL BANK OF BERWICK,	:	IN THE COURT OF COMMON PLEAS
	:	OF THE 26 TH JUDICIAL DISTRICT
PLAINTIFF	:	COLUMBIA COUNTY BRANCH, PA
	:	CIVIL ACTION - LAW
VS.	:	MORTGAGE FORECLOSURE ACTION
	:	
LUCIAN W. MANGANARO and	:	
SHERILL A. MANGANARO, His Wife	:	NO. 98 CV 434
DEFENDANTS	:	100-99

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

COMMONWEALTH OF PENNSYLVANIA	:
	: SS
COUNTY OF COLUMBIA	:

Robert D. McWilliams, being duly sworn according to law, does depose and say that he did, upon request of The First National Bank of Berwick, Pennsylvania investigate the status of Lucian W. Manganaro and Sherrill A. Manganaro, the above-captioned Defendants with regard to the Soldiers' and Sailors' Civil Relief Act of 1940; and that he made such investigation personally and has been informed you and affiant avers they are not now, nor were they within a period of three months last, in the military or naval service of the United State within the purview of the aforesaid Soldiers' and Sailors' Civil Relief Act of 1940; and that the last known address of said Defendant, Lucian W. Manganaro is 1120 Crystal Hill Road, Berwick, PA 18603 and Defendant,

Sherrill A. Manganaro is 130 Pleasant Street, Bradford, PA 16701; and the address of the above Plaintiff is 111 West Front Street, Berwick, PA 18603.

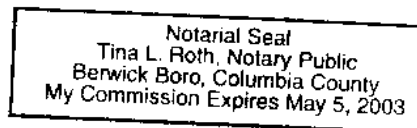


Robert D. McWilliams,
Assistant Vice President

Sworn to and subscribed to before me
this 22nd day of September, 1999



Notary Public



My Commission Expires: 5/5/2003

101-99



COURT HOUSE - P. O. BOX 300

SHERIFF'S STATION/HEADQUARTERS OUTLINE

24 HOUR PHONE

(717) 794-6300

PHOENIX
(602) 382-5672

RECEIVE AND TIME STAMP WRIT

DOCKET AND INDEX

SET FILE FOLDER UP

CHECK FOR PROPER INFO

WRIT OF EXECUTION

COPY OF DESCRIPTION

WHEREABOUTS OF LAST KNOWN ADDRESS

NON-MILITARY AFFIDAVIT

NOTICES OF SHERIFF'S SALE

HATCHMAN RELEASE FORM

AFFIDAVIT OF LIENS LIST

CHECK FOR \$250.00

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

SET SALE DATE AND ADV. DATES AND POSTING DATES

POST ALL DATES ON CALENDAR

* 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)
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SERVICE

TYPE CARDS FOR DEFENDANTS

PUT PAPERS TOGETHER FOR DEFENDANTS

* COPY OF WRIT FOR EACH DEFENDANT

A 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.

* MONDAY ALL DATES.

1130

HARRY A. ROADARMEL, JR.



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

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

PHONE
(717) 309-5622

SHERIFF'S SALE OUTLINE CONT

SALE BILLS

SEND DESCRIPTION TO PRINTER _____

AA 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 _____

THE FIRST NATIONAL BANK OF
BERWICK,

PLAINTIFF

VS.

LUCIAN W. MANGANARO and
SHERRILL A. MANGANARO, His Wife
DEFENDANTS

: IN THE COURT OF COMMON PLEAS
: OF THE 26TH JUDICIAL DISTRICT
: COLUMBIA COUNTY BRANCH, PA
: CIVIL ACTION - LAW
: MORTGAGE FORECLOSURE ACTION

: NO. 98 CV 434

: 161-99

AFFIDAVIT OF LAST KNOWN ADDRESS

COMMONWEALTH OF PENNSYLVANIA

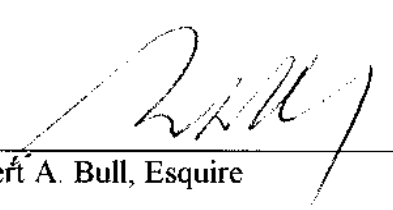
: SS

COUNTY OF COLUMBIA


ROBERT A. BULL, ESQUIRE, being duly sworn according to law, does depose and say that he is the Attorney for the Plaintiff and that he makes this Affidavit on the Plaintiff's behalf and that he is authorized to do so on behalf of the Plaintiff, and that to the best of his knowledge, information and belief, the name and last known address of the Defendants in the above captioned judgment is:

Mr. Lucian W. Manganaro
1120 Crystal Hill Road
Berwick, PA 18603

Ms. Sherrill A. Manganaro
130 Pleasant Street
Bradford, PA 16701


Robert A. Bull, Esquire

Sworn to and subscribed to before me
this 16th day of September, 1999


Notary Public

NOTARIAL SEAL
KATHLEEN T. FERRO, NOTARY PUBLIC
BERWICK, COLUMBIA COUNTY, PA
MY COMMISSION EXPIRES: 6-11-2001

THE FIRST NATIONAL BANK OF
BERWICK,

PLAINTIFF

VS.

LUCIAN W. MANGANARO and

SHERILL A. MANGANARO, His Wife

DEFENDANTS

: IN THE COURT OF COMMON PLEAS

: OF THE 26TH JUDICIAL DISTRICT

: COLUMBIA COUNTY BRANCH, PA

: CIVIL ACTION - LAW

: MORTGAGE FORECLOSURE ACTION

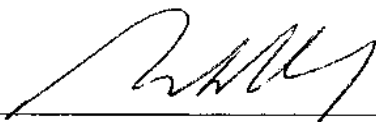
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: NO. 98 CV 434

: 101-99

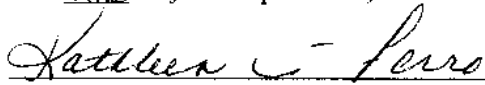
WATCHMAN RELEASE FORM

I, ROBERT A. BULL, ESQUIRE, being duly sworn according to law, depose and say that I am the Attorney for the Plaintiff, that I make this waiver on behalf of the within Plaintiff, The First National Bank of Berwick, and being authorized so to do, waive the right to the placing of a Watchman and/or insurance on the property located at 439 LaSalle Street, Berwick Borough, Berwick, Columbia County, Pennsylvania, in the above mortgage foreclosure action.



ROBERT A. BULL, ESQUIRE

Sworn to and subscribed to before
this 22nd day of September, 1999



Notary Public

NOTARIAL SEAL
KATHLEEN T. FERRO, NOTARY PUBLIC
BERWICK, COLUMBIA COUNTY, PA
MY COMMISSION EXPIRES: 6-11-2001

SHERIFF'S SALE DESCRIPTION

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

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CONTAINING 5600 square feet. Being Lot No. 10, Section 6, of the Berwick Land and Improvement Company's Addition to Berwick, Pennsylvania.

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HARRY ROADARMEL
Sheriff of Columbia County


ROBERT A. BULL, ESQUIRE
Attorney for Plaintiff

BULL, BULL & KNECHT, LLP
ATTORNEY-AT-LAW
106 MARKET ST.
BERWICK, PA 18603

23975

60-712/313

DATE 9-24-99

PAY
TO THE
ORDER OF

Sheriff - Cop. Co.

\$ 900⁰⁰

Nine Hundred and 00/100

DOLLARS

Security Features
For More
Details Call 1-800-368-5747



FOR Mangumano

Barbara A. Becker

#023975 11 0313071251 01 05575 21101

MP



FIRST NATIONAL BANK

BERWICK, PA. 18603

© A First Keystone Community Bank

For
Account of

L. Mangano Sheriff Sale

DATE

12/9/99

PAY

Eight-thousand one-hundred twenty-six + ⁸⁹/₁₀₀

\$8,126.89

TO THE
ORDER OF

Columbia County Sheriff

CASHIER'S CHECK

[Signature]

Authorized Signature

0162333

60712
313

⑆0162333⑆ ⑆031307125⑆ 01 20631 3⑆0⑆

SHERIFF'S SALE

THURSDAY DECEMBER 9, 1999 AT 11:30 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 101--1999 AND CIVIL WRIT NO. 434 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 QUICTRY 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 the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:

BEING bounded on the North by Sycamore Street 140 feet; on the East by LaSalle Street 40 feet; on the South by Lot No. 9, Section 6, 140 feet; and on the West by an alley 40 feet to the place of BEGINNING.

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TERMS OF SALE

Minimum Payment at Time of Sale: The greater of ten (10%) percent of the bid price or costs (opening bid at sale). Minimum payment is to be paid in cash, certified check or cashier's check at time of sale.

Remaining Balance of Bid Price: Any remaining amount of the bid price is to be paid within eight (8) days after the sale in cash, certified check or cashier's check.

IMPORTANT NOTICE FOR FAILURE TO PAY BID PRICE: FAILURE TO PAY THE BID PRICE IN ACCORDANCE WITH THESE TERMS MAY RESULT IN SERIOUS FINANCIAL CONSEQUENCES TO THE BIDDER. DO NOT BID UNLESS FUNDS ARE AVAILABLE FOR PAYMENT WITHIN THE PRESCRIBED TIME PERIOD.

If the successful bidder fails to pay the bid price as per the above terms, the Sheriff may elect either to sue the bidder for the balance due without a resale of the property, or to resell the property at the bidder's risk and maintain an action against the bidder for breach of contract. In the case of a default all sums paid by the bidder will be considered forfeited, but will be applied against any damages recoverable. The defaulting bidder will be responsible for any attorney fees incurred by the Sheriff in connection with any action against the bidder in which the bidder is found liable for damages.

ATTORNEY FOR PLAINTIFF:
BULL, BULL & KNECHT, LLP
106 Market Street
Berwick, Pa. 18603

SHERIFF OF COLUMBIA COUNTY
Harry A. Roadarmel Jr.