

GRENN & BIRSIC, P.C.

ATTORNEYS AT LAW

ONE GATEWAY CENTER
NINE WEST
PITTSBURGH, PENNSYLVANIA 15222
(412) 281-7650
FAX (412) 281-7657
EMAIL grenbirs@mdj.net

May 4, 2000

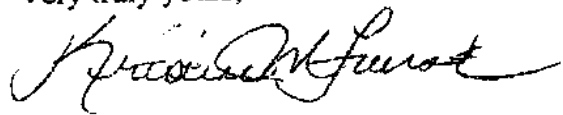
Via Fax (570) 784-0257
Attention: Real Estate Dept.
Office of the Sheriff
COLUMBIA COUNTY

Dear Sirs:

This letter shall serve as authorization for the Sheriff's Office of Columbia County to stay the sheriff's sale scheduled for May 4, 2000. The Plaintiff has realized the sum of \$6,000.00. Please make a public announcement of the stay at the time of the regularly scheduled sheriff's sale.

Aurora Loan Services, Inc. v. Titman
Case #99-CCD-00452

If you have any questions or need any additional information, please do not hesitate to give me a call.

Very truly yours,

Kristine M. Faust

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P.O. BOX 380
BLOOMSBURG, PA 17815
FAX: (717) 784-0257

PHONE
(717) 389-5622

24 HOUR PHONE
(717) 784-4300

SHERIFF'S REAL ESTATE FINAL COST SHEET

AURORA LOAM VS ROSE E. CYNOR L. TILMAN

NO. 119-99 E.D. NO. 452-99 J.D.

DATE OF SALE: MAY 4-2000

BID PRICE (INCLUDES COSTS) Sell \$ 4,000.00

POUNDATE--2% OF BID PRICE \$ 170.00

TRANSFER TAX 2%, FAIR MARKET PRICE \$ -

MISC. COSTS \$ 1,727.73

TOTAL AMOUNT NEEDED TO PURCHASE \$ 1,327.73

PURCHASER(S): CYNOR L. TILMAN

ADDRESS: _____

NAME(S) ON DEED: _____

PURCHASER(S) SIGNATURE(S): _____

AMOUNT RECEIVED BY PURCHASER:

TOTAL AMOUNT DUE	\$	<u>1,327.73</u>
LESS DEPOSIT	\$	<u>900.00</u> - DEPOSIT
DOWN PAYMENT	\$	_____
TOTAL DUE IN EIGHT DAYS	\$	<u>427.73</u> <u>Full</u>

Own

REAL ESTATE
SHERIFF'S SALE--COST SHEET

AURORA LOAN vs RALPH B. CYNTHIA L. TITMAN
 NO. 119-99 E.D. NO. 452-99 J.D. DATE OF SALE 5-4-2004 TIME OF SALE 9:00

DOCKET AND RETURN \$ 15.00
 SERVICE PER DEFENDANT OR GARNISHEE 150.00
 LEVY (PER PARCEL) 15.00
 MAILING COSTS 15.92
 ADVERTISING, SALE BILLS, & COPIES 17.50
 ADVERTISING SALE (PLUS NEWSPAPER) 15.00
 MILEAGE 15.50
 POSTING HANDBILLS 15.00
 CRYING/ADJOURN SALE (EACH SALE) 20.00
 SHERIFF'S DEED 35.00
 TRANSFER TAX FORM 20.00
 DISTRIBUTION FORM 20.00
 OTHER Notary 8.00
 copies

TOTAL..... \$ 381.42

296.00

PRESS-ENTERPRISE INC \$ 441.56
 SOLICITOR'S SERVICES 75.00

TOTAL..... \$ 516.56

516.56

PROTHONOTARY (NOTARY) \$ 10.00
 RECORDER OF DEEDS 28.50

OTHER

TOTAL..... 38.50

REAL ESTATE TAXES:
 BOROUGH, TWP. & COUNTY TAXES, ²⁰⁰⁰ 19 \$ 279.75
 SCHOOL DISTRICT TAXES, 19 \$
 DELINQUENT TAXES, 19, 19 \$ 5.-

TOTAL..... 284.75

284.75

MUNICIPAL FEES DUE:
 SEWER--MUNICIPAL 19 \$ 597.33
 WATER--MUNICIPAL 19 \$

TOTAL..... 597.33

SURCHARGE FEE: STATE TREASURER (TRAINING FEE)
 TOTAL..... 110.00

MISCELLANEOUS \$
 \$

TOTAL.....

TOTAL COSTS (OPEN BID)..... 1928.56

1707.73

GREENEN & BIRSIC, P.C.
ONE GATEWAY CENTER, NINE WEST
PITTSBURGH, PA 15222
(412) 281-7650

MELTON BANK, N.A.
PITTSBURGH, PA
8-26/430

35375

05/11/2000

PAY TO THE ORDER OF Columbia County Sheriff

\$ **427.73

Four Hundred Twenty-Seven and 73/100*****

Columbia County Sheriff

DOLLARS
Security Features
included
Details on back.

MEMO 34-010 KMF

Donal J. Lawrence

⑈035375⑈ ⑆043000261⑆ 009⑈ 2101⑈

288.42
120.00

408.42

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P.O. BOX 300
BLOOMSBURG, PA 17815
FAX: (570) 784-0257

PHONE
(570) 809-5622

24 HOUR PHONE
(570) 704 6100

DATE May 8 2000 TIME 1325

SENDING 2 PAGES INCLUDING TRANSMITTAL SHEET

TO Shirley Jones, PC - Alky. Trust

TELECOPIER PHONE NO. 412-381-7699

FROM: Sheriff Harry A. Roadarmel, Jr.

SHERIFF'S FILE NO. F.D. 119-77 or 452-72

IF YOU DO NOT RECEIVE ALL PAGES INDICATED ABOVE, PLEASE CONTACT US
AT 570-389-5622 IMMEDIATELY.

THE FOLLOWING IS BEING TRANSMITTED:

- AS PER YOUR REQUEST
- FOR YOUR INFORMATION
- FOR COMMENT/APPROVAL
- PLEASE CALL ME

MESSAGE: Warrant on Jones and trustee
\$6,000 Sheriff's fee, \$427.73 Sheriff's fee

THE INFORMATION CONTAINED IN THE COMMUNICATION IS SUBJECT TO BE CONFIDENTIAL
INFORMATION INTENDED ONLY FOR THE USE OF THE INDIVIDUAL OR FIRM TO WHICH IT
IS DIRECTED (NAMED ABOVE). IF THE READER OF THIS COMMUNICATION IS NOT THE
INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY DISSEMINATION OR DIS-
CLOSURE OF THIS COMMUNICATION IS STRICTLY PROHIBITED. IF YOU HAVE RECEIVED
THIS FACSIMILE COMMUNICATION IN ERROR, PLEASE IMMEDIATELY NOTIFY US BY TELE-
PHONE AND RETURN THE ORIGINAL MESSAGE TO US VIA THE UNITED STATES POSTAL
SERVICE. THANK YOU.

Tax Notice 2000 County & Municipality

MAKE CHECKS PAYABLE TO:

Berwick BORO
Connie C Gingher

1615 Lincoln Avenue
Berwick PA 18603

HOURS: MON, TUE, THUR & FRI : 9AM - 4PM
CLOSED WEDNESDAY & HOLIDAYS.

PHONE: 570-752-7442

TAXES ARE DUE & PAYABLE - PROMPT PAYMENT IS REQUESTED

JITMAN RALPH E & CYNTHIA L
1619 LINCOLN AVENUE
BERWICK PA 18603

If you desire a receipt, send a self-addressed stamped envelope with your payment.
THIS TAX NOTICE MUST BE RETURNED WITH YOUR PAYMENT

FOR: COLUMBIA COUNTY

DATE
03/01/2000

BILL NO.
6172

DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	TAX AMOUNT DUE	INCL PENALTY
GENERAL	21890	4.096	87.87	89.66	98.63
SINKING		.845	18.13	18.50	20.35
LIGHT		1.05	22.52	22.98	24.13
FIRE		1.25	26.81	27.36	28.73
BO RO RE		5.8	124.42	126.96	133.31
PAY THIS AMOUNT			279.75	285.46	305.15
			April 30 If paid on or before	June 30 If paid on or before	June 30 If paid after

Discount 2%
Penalty 10%
PARCEL: 04A-11 -012-00,000
1619 LINCOLN AVE
.15 Acres

CNTY 2%
TWP 2%
Land: 2,161.0
Buildings 19,280
Total Assessed 21,890

This tax returned to
courthouse on:
January 1, 2001

279.75 - cd
4,300.00

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA
CIVIL DIVISION

AURORA LOAN SERVICES, INC.,

Plaintiff,

NO.: 99-CCD-000452

vs.

119-ED-1999

RALPH E. TITMAN and
CYNTHIA L. TITMAN,

Defendants.

NOTICE OF SHERIFF'S SALE OF REAL ESTATE

TO: RALPH E. TITMAN

TAKE NOTICE that by virtue of the above Writ of Execution issued out of the Court of Common Pleas of Columbia County, Pennsylvania, and to the Sheriff of Columbia County, directed, there will be exposed to Public Sale in the

SHERIFF'S OFFICE
COLUMBIA COUNTY COURTHOUSE
BLOOMSBURG, PENNSYLVANIA 17815

on MARCH 2, 2000, at 0900 .M., the following described real estate, of which Ralph E. Titman and Cynthia L. Titman are the owners or reputed owners:

ALL THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN BERWICK BOROUGH, COLUMBIA COUNTY, PENNSYLVANIA BEING 6,525.00 SQUARE FEET OF LAND AS SURVEYED BY PETERS CONSULTANTS, INC. HAVING ERECTED THEREON A DWELLING KNOWN AS 1619 LINCOLN AVENUE, BERWICK, PENNSYLVANIA 18603. DEED BOOK VOLUME 459, PAGE 795, PARCEL NO. 04A-11-12.

The said Writ of Execution has been issued on a judgment in the mortgage foreclosure action of

BERWICK JOINT SEWER AUTHORITY Customer Inquiry 2/25/00 15:46 00

Account# - 0000101381
 Name - RALPH TITMAN Balance 534.69
 Service Address - 1619 LINCOLN AVE

Bill Ln Type	Service Type	Current	Balance	Penalty	Interest
01 BERWICK	BERWICK		20.00		
		Past	479.48		35.29

Handwritten:
 Till 1/31/00 Bal 534.69
 2/29/00 20.00
 3/2/00 1.30

 \$555.99

** Totals ** 06 Current 20.00
 Past 479.48 Interest 35.29

Cmd1 - Return Cmd2 - History Select Line Cmd7 - End Roll Fwd/Bwd

BERWICK JOINT SEWER AUTHORITY Customer Inquiry 2/25/00 15:46 00

Account # - 0000101381
 Name - RALPH TITMAN
 Service Address - 1615 LINCOLN AVE

Date	Bill Type	Serv Type	Tran Code	Amount	Tran Type	Yrly Amt	Check #	Cons.
09/01/99	SW	F1		3.79	I			
09/01/99	SW	F1		3.99	I			
09/30/99	SW	F1	BILLING	20.00	B			
10/31/99	SW	F1	BILLING	20.00	B			
11/01/99	SW	F1		4.39	I			
11/30/99	SW	F1	BILLING	20.00	B			
12/31/99	SW	F1	BILLING	20.00	B			
01/31/00	SW	F1	BILLING	20.00	B			

Cmd1 - Return Cmd2 - Print Roll Forward/Backward Cmd7 - End of Job

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

Aurora Loan Services, Inc.,
.....
.....
.....

vs

Ralph E. Titman and Cynthia
.....

L. Titman,
.....

No. 99-CCD-000452 Term 19..... E. D.

No. 119-ED Term 19⁹⁹..... A. D.

No. Term 19..... D.S.B.

WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:
County of Columbia

TO THE SHERIFF OF COLUMBIA COUNTY, PENNSYLVANIA:

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

Amount Due	\$ 47,719.52	
Interest from 3/2/99 to 1/31/00	\$ 3,829.05	
Total	\$ 51,548.57	Plus costs

as endorsed.

Dated 11/16/1999
(SEAL)

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

By: Elizabeth A. Brennan Deputy

GRENNEN & BIRSIC, P.C.**ATTORNEYS AT LAW**

ONE GATEWAY CENTER
NINE WEST
PITTSBURGH, PA 15222
(412) 281-7650
FAX (412) 281-7657
EMAIL grebirs@mdj.net

February 18, 2000

VIA FAX (570) 784-0257

Columbia Sheriff's Office
Columbia County Courthouse
Bloomsburg, PA 17815

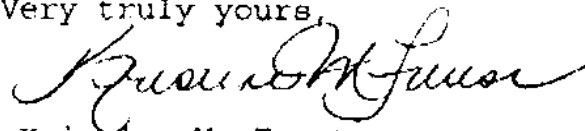
RE: Aurora Loan Services, Inc. v. Ralph E. Titman and
Cynthia L. Titman; Case No. 99-CCD-000452; March 2,
2000 Sheriff's Sale

Dear Sir/Madam:

Please be advised that this firm represents Aurora Loan Services, Inc. with regard to the above-referenced matter. This letter shall serve as authorization for the Sheriff of Columbia County to CONTINUE the Sheriff's sale originally scheduled for March 2, 2000 for sixty (60) days.

If you have any questions or need anything further, please do not hesitate to contact me.

Very truly yours,



Kristine M. Faust

KMF/jw

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P.O. BOX 388
BLOOMSBURG, PA 17815

PHONE
570-389-5622

24 HOUR TOLL FREE
1-717-784-6100

Grenen & Birsic, P.C.
One Gateway Center, Nine West
Pittsburgh, PA 15222

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

Aurora Loan Services, Inc.
VS.

Ralph E. & Cynthia E. Titman
WRIT OF EXECUTION 119-1999 P.D.
(MORTGAGE FORECLOSURE) 452-1999 J.D.

POSTING OF PROPERTY

Tuesday February 1, 2000

POSTED A COPY OF THE SHERIFF'S SALE BILL

ON THE PROPERTY OF Ralph E. & Cynthia E. Titman

COLUMBIA COUNTY, PENNSYLVANIA. SAID POSTING PERFORMED BY COLUMBIA COUNTY ^{Chief} DEPUTY

SHERIFF Timothy Chamberlain

SO ANSWERS:

Timothy Chamberlain
DEPUTY SHERIFF

SHERIFF HARRY A. ROADARMEL, JR.

Sworn and subscribed before me
this 2nd day of

February 2000

17

Sarah J. Hower
Sarah J. Hower

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 200
HOOVER, PA 17033

TELEPHONE NUMBER
(717) 204-6100

FAX
(717) 367-5622

DATE: FEB 1-2000

RE: Sheriff's Sale Advertising Dates:

Aurora Loan Services Inc. vs. Ralph E. & Cynthia L. Titman

No. 119 of 1999 ED. No. 452 of 1999 JD

Dear Sir:

Please advertise the enclosed SHERIFF SALE on the following dates:

	Feb. 10, 2000	DATE OF SALE: MARCH 2, 2000 at 0900
1st week	Feb. 17, 2000	
2nd week	Feb. 24, 2000	
3rd week		

Feel free to contact me if you have any questions.

Respectfully

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

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P.O. BOX 380
BLOOMSBURG, PA 17815
FAX: (717) 784-0277

PHONE
(717) 809-5622

24 HOUR PHONE
(717) 784-6100

Grenen & Birsic, P.C.
One Gateway Center, Nine West
Pittsburgh, PA 15222

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

NO. 119-99

WRIT OF EXECUTION

SERVICE ON Ralph Titman

ON Thursday January 27, 2000 AT 5:40 PM . 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 Ralph Titman
Chief

AT 1619 Lincoln Ave. Berwick, PA BY DEPUTY SHERIFF Timothy 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 Ralph Titman

SO ANSWERS:

DEPUTY SHERIFF

SWORN AND SUBSCRIBED BEFORE ME

THIS 1st DAY OF

February 2000

SHERIFF _____

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 380
BLOOMSBURG, PA 17815
FAX: (717) 784-0257

PHONE
(717) 899-5622

24 HOUR PHONE
(717) 784-6100

Grenen & Birsic, P.C.
One Gateway Center, Nine West
Pittsburgh, PA 15222

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

NO. 119-99

WRIT OF EXECUTION

SERVICE ON Cynthia Titman

ON Monday January 24, 2000 AT 9:50 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 Cynthia Titman
Chief

AT Wise Foods, Rasley St. Berwick, PA BY DEPUTY SHERIFF Timothy 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 Cynthia Titman

SO ANSWERS:

Timothy Chamberlain
DEPUTY SHERIFF

SWORN AND SUBSCRIBED BEFORE ME

THIS 1st DAY OF

SHERIFF _____

February 2000

Sarah J. Hower

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

HARRY A. ROADARMEL, JR.



117819

SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P. O. BOX 300
SHERIFF'S BUREAU SPACE OUTLINE

PHONE
(717) 289-5672

24 HOUR PHONE
(717) 284-6300

RECEIVE AND TIME STAMP WRIT Nov 27

DOCKET AND INDEX 7-2000

SET FILE FOLDER UP

CHECK FOR PROPER INFO

WRIT OF EXECUTION 4

COPY OF DESCRIPTION 6

WHEREABOUTS OF LAST KNOWN ADDRESS ✓

NON-MILITARY AFFIDAVIT

NOTICES OF SHERIFF'S SALE 4 12 weeks

WATCHMAN RELEASE FORM ✓

AFFIDAVIT OF LIENS LIST ✓

CHECK FOR 900.00 CR 29297 Guaranty Bank

* 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 Sheriff Marshall - 117819
Nov. Feb. 10, 17, 24

POST ALL DATES ON CALENDAR Post Feb. 1, 1990

* 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 (P)

* MUST BE PAID 10 DAYS AFTER IT HAS BEEN

FILL IN ALL NO'S ON EXECUTION PAPERS

TYPE PROPER INFO ON DESCRIPTION (refer to p

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

2-11-7
Marshall
Domestic
12
Columbia
Roth

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA
CIVIL DIVISION

AURORA LOAN SERVICES, INC.,

Plaintiff,

NO.: 99-CCD-000452

vs.

119-ED-1999

RALPH E. TITMAN and
CYNTHIA L. TITMAN,

Defendants.

NOTICE OF SHERIFF'S SALE OF REAL ESTATE

TO: CYNTHIA L. TITMAN

TAKE NOTICE that by virtue of the above Writ of Execution issued out of the Court of Common Pleas of Columbia County, Pennsylvania, and to the Sheriff of Columbia County, directed, there will be exposed to Public Sale in the

SHERIFF'S OFFICE
COLUMBIA COUNTY COURTHOUSE
BLOOMSBURG, PENNSYLVANIA 17815

on ~~March 2, 2000~~, at ~~10:00~~ .M., the following described real estate, of which Ralph E. Titman and Cynthia L. Titman are the owners or reputed owners:

ALL THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN BERWICK BOROUGH, COLUMBIA COUNTY, PENNSYLVANIA BEING 6,525.00 SQUARE FEET OF LAND AS SURVEYED BY PETERS CONSULTANTS, INC. HAVING ERECTED THEREON A DWELLING KNOWN AS 1619 LINCOLN AVENUE, BERWICK, PENNSYLVANIA 18603. DEED BOOK VOLUME 459, PAGE 795, PARCEL NO. 04A-11-12.

The said Writ of Execution has been issued on a judgment in the mortgage foreclosure action of

Aurora Loan Services, Inc.,

Plaintiff,

vs.

Ralph E. Titman and
Cynthia L. Titman,

Defendants.

at Execution Number 99-CCD-000452 in the amount of \$51,548.57.

Claims against the property must be filed with the Sheriff before the above sale date.

Claims to proceeds must be made with the Office of the Sheriff before distribution.

Schedule of Distribution will be filed with the Office of the Sheriff no later than thirty (30) days from sale date.

Exceptions to Distribution or a Petition to Set Aside the Sale must be filed with the Office of the Sheriff no later than ten (10) days from the date when Schedule of Distribution is filed in the Office of the Sheriff.

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

YOU SHOULD TAKE THIS NOTICE AND THE WRIT OF EXECUTION 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 ADVICE.

Susquehanna Legal Services
168 East 5th Street
Bloomsburg, Pennsylvania 17815

TELEPHONE: (717) 784-8760

You may have legal rights to prevent the Sheriff's Sale and the loss of your property. In order to exercise those rights, prompt action on your part is necessary.

You may have the right to prevent or delay the Sheriff's Sale by filing, before the sale occurs, a petition to open or strike the judgment or a petition to stay the execution.

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

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 to strike the judgment.

You may also have the right to petition the Court to stay or delay the execution and the Sheriff's Sale if you can show a defect in the Writ of Execution of service or demonstrate any other legal or equitable right.

YOU MAY ALSO HAVE THE RIGHT TO HAVE THE SHERIFF'S SALE SET ASIDE IF THE PROPERTY IS SOLD FOR A GROSSLY INADEQUATE PRICE OR, IF THERE ARE DEFECTS IN THE SHERIFF'S SALE. 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. THE SHERIFF WILL DELIVER THE DEED IF NO PETITION TO SET ASIDE THE SALE IS FILED WITHIN TEN (10) DAYS FROM THE DATE WHEN THE SCHEDULE OF DISTRIBUTION IS FILED IN THE OFFICE OF THE SHERIFF.

GRENNEN & BIRSIC, P.C.

By:



Kristine M. Faust, Esquire
Attorney for Plaintiff

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA
CIVIL DIVISION

AURORA LOAN SERVICES, INC.,

Plaintiff,

NO.: 99-CCD-000452

vs.

RALPH E. TITMAN and
CYNTHIA L. TITMAN,

Defendants.

LONG FORM DESCRIPTION


ALL that certain piece, parcel or tract of land situate in the Borough of Berwick, County of Columbia and Commonwealth of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at an iron pin set for a corner on the westerly right-of-way line of Lincoln Avenue and being the northeast corner of Lot No. 107; thence along Lot No. 107, S 54° 56' 48" W 145.00 feet to an iron pin set for a corner; thence along the east side of a 15 foot alley N 35° 00' 00" W 45.00 feet to an iron pin set for a corner; thence along lands now or late of J. David and Lydia E. Ferro (Lot No. 105) N 54° 56' 48" E 145.00 feet to an iron pin set for a corner; thence along the westerly right-of-way line of Lincoln Avenue, S 35° 00' 00" E 45.00 feet to an iron pin set for corner, the place of beginning.

CONTAINING 6,525.00 square feet of land as surveyed by Peters Consultants, Inc. in May of 1990 and known as Lot No. 106.

BEING the same property which J. David Ferro and Lydia E. Ferro, his wife, granted and conveyed to Ralph F. Titman and Cynthia L. Titman, by Deed dated September 28, 1990 and recorded October 3, 1990, in the Recorder of Deed, Columbia County, Pennsylvania in Deed Book Volume 459, Page 795.

GRENNEN & BIRSIC, P.C.

By: 

Kristine M. Faust, Esquire
Attorneys for Plaintiff
One Gateway Center, Nine West
Pittsburgh, PA 15222
(412) 281-7650

DBV 459
Page 795
Parcel No.04A-11-12

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA
CIVIL DIVISION

AURORA LOAN SERVICES, INC.,

Plaintiff,

NO.: 99-CCD-000452

vs.

119-ED-1999

RALPH E. TITMAN and
CYNTHIA L. TITMAN,

Defendants.

NOTICE TO LIENHOLDERS AND OTHER PARTIES IN INTEREST
PURSUANT TO Pa.R.C.P. 3129.2(c)

TO: Domestic Relations Office
P.O. Box 380
Bloomsburg, PA 17815

TAKE NOTICE that by virtue of the above Writ of Execution issued out of the Court of Common Pleas of Columbia County, Pennsylvania, and to the Sheriff of Columbia County, directed, there will be exposed to Public Sale in the

SHERIFF'S OFFICE
COLUMBIA COUNTY COURTHOUSE
BLOOMSBURG, PENNSYLVANIA 17815

on _____, at _____ .M., the following described real estate which Ralph E. Titman and Cynthia L. Titman are the owners or reputed owners and on which you may hold a lien or have an interest which could be affected by the sale:

ALL THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN BERWICK BOROUGH, COLUMBIA COUNTY, PENNSYLVANIA BEING 6,525.00 SQUARE FEET OF LAND AS SURVEYED BY PETERS CONSULTANTS, INC. HAVING ERECTED THEREON A DWELLING KNOWN AS 1619 LINCOLN AVENUE, BERWICK, PENNSYLVANIA 18603. DEED BOOK VOLUME 459, PAGE 795, PARCEL NO. 04A-11-12.

The said Writ of execution has been issued on a judgment in the action of:

Aurora Loan Services, Inc.,

Plaintiff,

vs.

Ralph E. Titman and
Cynthia L. Titman,

Defendants.

at Execution Number 99-CCD-000452 in the amount of \$51,548.57.

Claims against property must be filed at the Office of the Sheriff before above sale date.

Claims to proceeds must be made with the Office of the Sheriff before distribution.

Schedule of Distribution will be filed with the Office of the Sheriff no later than thirty (30) days from the sale date.

Exceptions to Distributions or a Petition to Set Aside the Sale must be filed with the Office of the Sheriff no later than ten (10) days from the date when Schedule of Distribution is filed in the Office of the Sheriff.

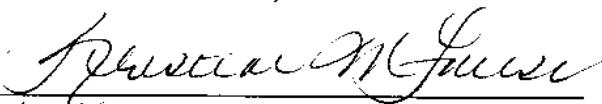
If you have any questions or comments with regard to the Sheriff's sale or this Notice, you should contact your attorney as soon as possible.

GRENN & BIRSIC, P.C.

Dated:

11/9/99

BY:



Kristine M. Faust, Esquire
Attorneys for Plaintiff

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

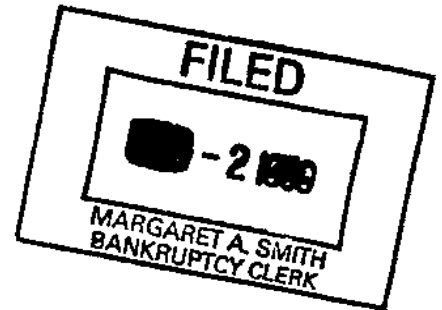
IN RE:

CASE NO. 5-99-01996-JJT

Ralph E. Titman and
Cynthia L. Titman,

CHAPTER 7

Debtors.



Aurora Loan Services, Inc.,

Movant,

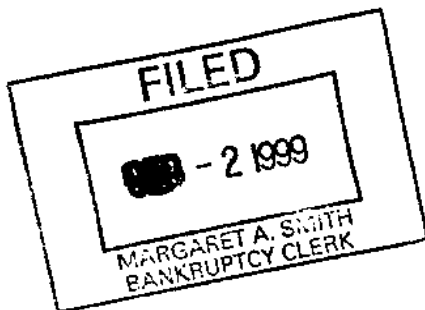
vs.

Ralph E. Titman, Cynthia L. Titman
and Robert P. Sheils, Jr., Trustee,

Respondents.

ORDER OF COURT

AND NOW, this 2nd day of September, 1999, upon consideration of the Motion for Relief From the Automatic Stay filed on behalf of Aurora Loan Services, Inc., it is hereby ORDERED, ADJUDGED and DECREED that the Motion is granted and the automatic stay is terminated as it affects the interests of Aurora Loan Services, Inc., in the real property and improvements thereon commonly known as 1619 Lincoln Avenue, Berwick, Pennsylvania 18603.



BY THE COURT:

A handwritten signature in black ink, appearing to read "John J. Thomas".

JOHN J. THOMAS
U.S. Bankruptcy Judge

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA
CIVIL DIVISION

AURORA LOAN SERVICES, INC.,

Plaintiff,

NO.: 99-CCD-000452

vs.

RALPH E. TITMAN and
CYNTHIA L. TITMAN,

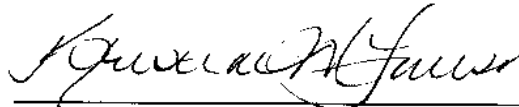
Defendants.

WAIVER OF WATCHMAN

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

GRENNEN & BIRSIC, P.C.

BY:



Kristine M. Faust, Esquire
Attorneys for Plaintiff

2. Restricted Delivery
Consult postmaster for fee.

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.

PS Form 3811, December 1994
102595-98-B-0229 Domestic Return Receipt

2479 027 096

COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF REVENUE-ATTN: SHERIFF SALE
BUREAU OF COMPLIANCE
CLEARANCE SUPPORT SECTION
DEPARTMENT 281230
HARRISBURG PA 17128-1230

PS Form 3811, December 1994
102595-98-B-0229 Domestic Return Receipt

JAN 20 2000

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

PS Form 3811, December 1994
102595-98-B-0229 Domestic Return Receipt

1. Certified
2. Insured
3. COD

5. Received By: (Print Name)
6. Signature (Addressee or Agent)

PS Form 3811, December 1994
102595-98-B-0229 Domestic Return Receipt

Thank you for using Return Receipt Service.

Thank you for using Return Receipt Service.

Thank you for using Return Receipt Service.

3. Article Addressed to:
Pa. Inheritance Tax Dept.
Pa. Dept. of Revenue
Bureau of Individual Taxes
Inheritance Tax Division
Dept. 280601
Harrisburg, Pa. 17128-0601

4a. Article Number
2052 311 972

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

7. Date of Delivery
JAN 20 2000

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

5. Received By: (Print Name)

6. Signature (Addressee or Agent)
Samuel J. Vest...

PS Form 3811, December 1994 102595-98-B-0229 Domestic Return Receipt

3. Article Addressed to:
SMALL BUSINESS ADMINISTRATION
7 NORTH WILKES-BARRE BLVD
WILKES-BARRE, PA 18702-5241

4a. Article Number
Z 052 311 974

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

7. Date of Delivery
1/20/00

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

5. Received By: (Print Name)
Stella K...

6. Signature (Addressee or Agent)
Stella K...

PS Form 3811, December 1994 102595-98-B-0229 Domestic Return Receipt

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

4a. Article Number
2-052 311 975

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

7. Date of Delivery
JAN 20 2000

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

5. Received By: (Print Name)

6. Signature (Addressee or Agent)
Stella K...

PS Form 3811, December 1994 102595-98-B-0229 Domestic Return Receipt

SENDER:
I also wish to receive the following services (for an extra fee):
1. Addressee's Address
2. Restricted Delivery
Consult postmaster for fee.

SENDER:
I also wish to receive the following services (for an extra fee):
1. Addressee's Address
2. Restricted Delivery
Consult postmaster for fee.

SENDER:
I also wish to receive the following services (for an extra fee):
1. Addressee's Address
2. Restricted Delivery
Consult postmaster for fee.

SENDER:
I also wish to receive the following services (for an extra fee):
1. Addressee's Address
2. Restricted Delivery
Consult postmaster for fee.

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA
CIVIL DIVISION

AURORA LOAN SERVICES, INC.,)
)
 Plaintiff,)
)
 vs.)
)
 RALPH E. TITMAN and)
 CYNTHIA L. TITMAN,)
)
 Defendants.)
)

NO.: 99-CCD-000452

119-ED-1999

AFFIDAVIT PURSUANT TO RULE 3129.1

COMMONWEALTH OF PENNSYLVANIA)
) SS:
 COUNTY OF ALLEGHENY)

Aurora Loan Services, Inc., Plaintiff in the above action, sets forth as of the date the Praeceptum for the Writ of Execution was filed the following information concerning the real property of Ralph E. Titman and Cynthia L. Titman located at 1619 Lincoln Avenue, Berwick, Pennsylvania 18603 and is more fully described as follows:

ALL the right, title, interest and claim of Ralph E. Titman and Cynthia L. Titman, of, in and to:

ALL THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN BERWICK BOROUGH, COLUMBIA COUNTY, PENNSYLVANIA BEING 6,525.00 SQUARE FEET OF LAND AS SURVEYED BY PETERS CONSULTANTS, INC. HAVING ERECTED THEREON A DWELLING KNOWN AS 1619 LINCOLN AVENUE, BERWICK, PENNSYLVANIA 18603. DEED BOOK VOLUME 459, PAGE 795, PARCEL NO. 04A-11-12.

1. The name and address of the owners or reputed owners:

Ralph E. Titman	1619 Lincoln Avenue
Cynthia L. Titman	Berwick, PA 18603

2. The name and address of the defendants in the judgment:

Ralph E. Titman	1619 Lincoln Avenue
Cynthia L. Titman	Berwick, PA 18603

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

Aurora Loan Services, Inc.	(PLAINTIFF)
----------------------------	-------------

4. The name and address of the last record holder of every mortgage of record:

Aurora Loan Services, Inc.	(PLAINTIFF)
----------------------------	-------------

5. The name and address of every other person who has any record lien on the property:

None

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

Domestic Relations Office	P.O. Box 380
	Bloomsburg, PA 17815

PA Inheritance Tax Department	PA Department of Revenue
	Bureau of Individual
	Taxes
	Inheritance Tax Division
	Department 280601
	Harrisburg, PA 17128-0601

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

None

I verify that the statements made in the Affidavit are true and correct to the best of my personal knowledge, information and belief. I understand that false statements herein are made subject to the penalties of 18 Pa. C.S.A. §4904 relating to unsworn falsification to authorities.

11/9/99

Kristine M. Faust

Kristine M. Faust, Esquire
Attorney for Plaintiff

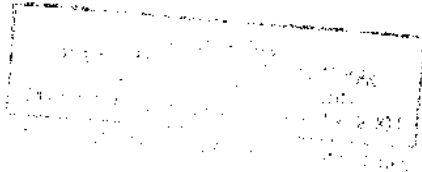
SWORN to and subscribed before

me this 15 day of November

1999.

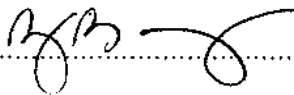
James M. Weber

Notary Public

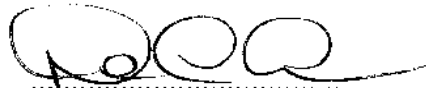


STATE OF PENNSYLVANIA
COUNTY OF COLUMBIA } SS

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 February 10, 17, 24, 2000 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.

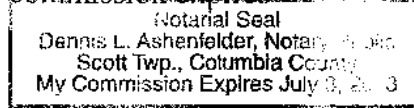

.....

Sworn and subscribed to before me this 25th day of FEBRUARY, 2000.


.....

(Notary Public)

My commission expires



Member, Pennsylvania Association of Notaries

And now,, 20....., 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.

.....

29237

MELLON BANK, N.A.
PITTSBURGH, PA
8-26/430

11/10/1999

GRENNEN & BIRSIC, P.C.
ONE GATEWAY CENTER, NINE WEST
PITTSBURGH, PA 15222
(412) 281-7650

\$ **900.00

PAY TO THE ORDER OF Columbia County Sheriff

Nine Hundred and 00/100*****

DOLLARS
Security features included.
Details on back.

Columbia County Sheriff

David J. Birsic

MEMO 34-010

JW

⑈029237⑈ ⑈04300026⑈ 009⑈ 210⑈

SHERIFF'S SALE

THURSDAY MARCH 2, 2000 9:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 119-99 AND CIVIL WRIT NO. 452-99 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:

BEING the same property which J. David Ferro and Lydia E. Ferro, his wife, granted and conveyed to Ralph F. Titman and Cynthia L. Titman, by Deed dated September 28, 1990 and recorded October 3, 1990, in the Recorder of Deed, Columbia County, Pennsylvania in Deed Book Volume 459, Page 795.

ALL that certain piece, parcel or tract of land situate in the Borough of Berwick, County of Columbia and Commonwealth of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at an iron pin set for a corner on the westerly right-of-way line of Lincoln Avenue and being the northeast corner of Lot No. 107; thence along Lot No. 107, S 54° 56' 48" W 145.00 feet to an iron pin set for a corner; thence along the east side of a 15 foot alley N 35° 00' 00" W 45.00 feet to an iron pin set for a corner; thence along lands now or late of J. David and Lydia E. Ferro (Lot No. 105) N 54° 56' 48" E 145.00 feet to an iron pin set for a corner; thence along the westerly right-of-way line of Lincoln Avenue, S 35° 00' 00" E 45.00 feet to an iron pin set for corner, the place of beginning.

CONTAINING 6,525.00 square feet of land as surveyed by Peters Consultants, Inc. in May of 1990 and known as Lot No. 106.

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.

Grenen & Birsic, P.C. (attorney for plaintiff)
One Gateway Center, Nine West
Pittsburgh, PA 15222

SHERIFF OF COLUMBIA COUNTY
Harry A. Roadarmel, Jr.