

TAX NOTICE 1999 COUNTY & MUNICIPAL

BERWICK BOROUGH

MAKE CHECKS PAYABLE TO:

Connie C Gingham
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
A
J
L
T
O

KEHL, RISE L
1017 WEST FRONT STREET
BERWICK PA 18603

FOR COLUMBIA COUNTY		DATE 03/01/1999		BILL NO 02072	
DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	TAX AMOUNT DUE	INCL PENALTY
General Fund	15492	4.096	62.19	63.46	69.81
Sinking Fund		.845	12.83	13.09	14.40
Borough R.E.		5.800	88.05	89.85	94.34
Fire		1.250	18.98	19.37	20.34
Light		1.050	15.94	16.27	17.08
PAY THIS AMOUNT THE DISCOUNT & THE PENALTY HAVE BEEN COMPUTED FOR YOUR CONVENIENCE			APRIL 30 IF PAID ON OR BEFORE	JUNE 30 IF PAID AFTER	215.97
TYPE: R PROPERTY DESCRIPTION CNTY BORO ACCT NO 04388 Discount 2% 2% PARCEL 04A,09-115-00,000 Penalty 10% 5% 526 E 9TH ST LOT 34 .38 acres LAND 6.500 BUILDINGS 8,892 MF			This Tax Returned To Courthouse On: JANUARY 01, 2000 3 CK 197.99 2- 4-30-99		
THIS TAX NOTICE MUST BE RETURNED WITH YOUR PAYMENT TOTAL ASSESSED 15,492					

IF YOU DESIRE A RECEIPT, ENCLOSE A STAMPED ADDRESSED ENVELOPE WITH YOUR PAYMENT

Harry, I held your office this was already paid in April
Thank you
Connie Gingham

207
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) 784-6380

SHERIFF'S REAL ESTATE FINAL COST SHEET

100000000 VS 100000000
NO. 207-97 E.D. NO. 734-97 J.D.

DATE OF SALE: 1-27-97

BID PRICE (INCLUDES COSTS) \$ 5,000.00

POUNDAGE--2% OF BID PRICE \$ 100.00

TRANSFER TAX 2%, FAIR MARKET PRICE \$ 100.00

MISC. COSTS \$ 0.00

TOTAL AMOUNT NEEDED TO PURCHASE \$ 6,200.00

PURCHASER(S): Allen C. & Cindy M. J. Edwards

ADDRESS: Rt 4, Box 404, Perunk, PA 17603

NAME(S) ON DEED: Same

PURCHASER(S) SIGNATURE(S): Allen C. Edwards

AMOUNT RECEIVED BY PURCHASER:

TOTAL AMOUNT DUE \$ 10,000.00

LESS DEPOSIT \$ 3,795.19

DOWN PAYMENT \$ 54,004.81

TOTAL DUE IN EIGHT DAYS \$ 219.93

Final

Mortgage Statement

Fairbanks Capital Corp.
P.O. Box 65250
Salt Lake City, UT 84165-0250

Transactions through: 02/05/99

Loan Number: 0001073519

Interest Rate: 15.75000%

Telephone Hours: 7:00 am - 6:00 pm (MST) Monday - Friday
(800)678-9633 or (801)293-1883

A1860345091752

000290

ROBERT KEHL
RISE KEHL
1017 W FRONT ST
BERWICK PA 18603-4509

Year to Date Interest Paid Year to Date Late Charges Paid Year to Date Taxes Paid

New Principal Balance New Escrow Balance Year to Date Principal Paid

\$32,882.29

\$656.00

Activity Since Your Last Statement

Any payments received after the statement date do not appear on the statement.

Date	Description	Principal	Interest	Escrow	Other	Late Charge	Total

* No transactions have occurred on your loan between the last billing statement and this statement date.

Important Messages

This monthly billing statement is not intended to be a payoff quote or a reinstatement figure. To obtain a payoff quote or a reinstatement figure, please call our Customer Service Department at 888-241-2652.

PLEASE RETURN THIS PORTION WITH PAYMENT

LOAN NUMBER	DUE DATE	PAYMENT AMOUNT	LATE CHARGE	IF RECEIVED AFTER
0001073519	11/01/96	\$596.00	\$.00	11/16/96

ROBERT KEHL
RISE KEHL
1017 W FRONT ST
BERWICK PA 18603-4509

ON TIME PAYMENT ➤

LATE CHARGE ➤

ADDITIONAL PRINCIPAL ➤

ADDITIONAL ESCROW ➤

Fairbanks Capital Corp.
Remittance Processing
P.O. Box 410453
Salt Lake City, UT 84141-0453

TOTAL ENCLOSED \$

2771 0001073519 00059600 01728400 1

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

Transamerica Consumer Discount Company,
a/k/a Transamerica Financial Consumer
Discount Company

vs.

Robert E. Kehl

Rise L. Kehl, a/k/a Rise L. Hoffman
Commonwealth of Pennsylvania:

County of

IN THE COURT OF COMMON PLEAS OF
COLUMBIA COUNTY, PENNSYLVANIA

No. 24 Term 19 99 E.D.
No. 97-CV-739 Term 19 97 A.D.
No. Term 19 J.D.

WRIT OF EXECUTION
(Mortgage Foreclosure)

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 property
(specifically described property below):

PREMISES: 1017 W. Front Street, Berwick, PA 18603 and 526 E. Ninth Street, Berwick, PA 18603
(See Legal Description attached)

Amount Due

\$41,936.65

Interest from 7/18/97 to Sale
at 6.89 per diem

\$_____ and costs.

Dated 3/25/99
(SEAL)

Terri B. Kline
(Clerk) Office of the Prothonotary, Common Pleas Court
of Columbia County, Penna.

PROPERTY A:

ALL those two certain lots, pieces and parcels of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:

(1) BEGINNING on Eighth Street east of Thompson Avenue at corner of Lot No. 30; thence in a northerly direction along the line of said lot a distance of 165 feet to Ninth Street; thence in an easterly direction along Ninth Street a distance of 49.6 feet to corner of Lot No. 34; thence in a southerly direction along the line of Lot No. 34 a distance of 165 feet to Eighth Street; thence in a westerly direction along Eighth Street a distance of 49.6 feet to corner of Lot No. 30, the place of beginning, BEING LOT NO. 32 in the addition of J. D. Thompson Estate to the Borough of Berwick, Pennsylvania.

(2) BEGINNING on Eighth Street a corner of Lot No. 32; thence in a northerly direction along the line of said lot a distance of 165 feet to Ninth Street; thence in an easterly direction along Ninth Street a distance of 49.6 feet to corner of Lot No. 36; thence in a southerly direction along the line of Lot No. 36 a distance of 165 feet to Eighth Street; thence in a westerly direction along Eighth Street a distance of 49.6 feet to corner of Lot No. 32, the place of beginning, BEING LOT NO. 34 in the addition of J. D. Thompson Estate to the Borough of Berwick, Pennsylvania.

BEING KNOWN AS 526 East Ninth Street.

BEING the same premises which Burdella Gwynn Klinetob by Deed dated September 19, 1977, and recorded in the Office for the Recording of Deeds in and for the County of Columbia in Deed Book Volume 283, Page 620 granted and conveyed unto Rise L. Hoffman.

TAX PARCEL NO. 04.A-09-115

PROPERTY B:

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

BEGINNING at the southwest corner of Lot No. 18; thence by same lot line north 2 degrees 50 minutes west 182 feet to Schley Alley; thence by Schley Allen south 87 degrees 10 minutes west, 45 feet to the northeast corner of Lot No. 20; thence by same lot line south 2 degrees 50 minutes east 182 feet to West Front Street aforesaid; thence by West Front Street north 87 degrees 10 minutes east 45 feet to the place of beginning. Containing 8,190 square feet. Being Lot No. 19 of D.A. Michael's Addition to West Berwick, Pa.

BEING KNOWN AS 1017 West Front Street.

BEING the same premises which Arthur L. Hoffman and Rise L. Hoffman, his wife, by Deed dated September 29, 1976, and recorded in the Office for the Recording of Deeds in and for the County of Columbia in Deed Book Volume 280, Page 181 granted and conveyed unto Rise L. Hoffman.

TAX PARCEL NO. 04.C-02-25 *

* Subject to Franklin Federal Savings and Loan Association Mortgage.

1. The Sale will be cancelled if you pay to the Mortgagee, Transamerica Consumer Discount Company, a/k/a Transamerica Financial Consumer Discount Company, the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay, you may call (215) 563-7000.

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 better chance you will have of stopping the Sale. (See the Notice below on 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 price bid by calling (215) 563-7000.
2. You may be able to petition the Court to set aside the Sale if the bid price was grossly inadequate compared to the value of your property.
3. The Sale will go through only if the buyer pays the Sheriff the full amount due in the Sale. To find out if this has happened, you may call (215) 563-7000.
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 real estate. A Schedule of Distribution of the money bid for real estate will be filed by the Sheriff on June 7, 1999. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reason why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the Schedule of Distribution is filed.
7. You may also have other rights and defenses or ways of getting your home 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.

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

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

Transamerica Consumer Discount Company,
a/k/a Transamerica Financial Consumer
Discount Company

vs.

Robert E. Kehl

Rise L. Kehl, a/k/a Rise L. Hoffman
Commonwealth of Pennsylvania:

County of

TO THE SHERIFF OF COLUMBIA COUNTY, PENNSYLVANIA:

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(See Legal Description attached)

Amount Due

\$41,936.65

Interest from 7/18/97 to Sale
at 6.89 per diem

678 Days

Interest \$ 4,671.42 and costs.
\$ 46,608.07

Tami B. Kline / EAC
(Clerk) Office of the Prothy Support, Common Pleas Court
of Columbia County, Penna.

Dated 3/25/99
(SEAL)

PROPERTY A:

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TAX PARCEL NO. 04.C-02-25 *

* Subject to Franklin Federal Savings and Loan Association Mortgage.

7. That upon default in the payment of any installment on the promissory Note secured hereby or upon default in the performance of any of the agreements and covenants herein contained, Mortgagee may, at its option, declare the entire net unpaid balance immediately due and payable, and in such event Mortgagee shall have the right immediately to bring an action of mortgage foreclosure upon this Mortgage, and to proceed thereon to judgment and execution for the recovery of the full amount of the indebtedness secured hereby, including reasonable attorney's fees, court costs and actual and reasonable expenses of foreclosure and sale, as permitted by law.

8. In the event said premises are sold at a foreclosure sale, Mortgagor shall be liable, as permitted by law, for any deficiency remaining after sale of premises and application of proceeds of said sale to the indebtedness secured and to foreclosure expenses, including Mortgagee's reasonable attorney fees and legal expenses.

9. That all of the grants, covenants, terms, conditions, and agreements hereof shall be binding upon and inure to the benefit of all heirs, executors, administrators, assigns, and successors in interest of the parties hereto, and that in this Mortgage, the singular number and the plural, as well as the gender of the parties, shall be interchangeable wherever the context so requires;

Signed, sealed and delivered on the date first written above in the presence of:

[Signature]
Witness

ROBERT E. KEHL
Mortgagor

(SEAL)

[Signature]
Witness

RISE L. KEHL AKA RISE L. HOFFMAN
Mortgagor

(SEAL)

COMMONWEALTH OF PENNSYLVANIA

SS.

LUZERNE

COUNTY OF

On this, the 26 day of February A.D. 1993, before me,

Catherine Cassarella

the undersigned officer, personally appeared

Robert B. Kehl

and

Rise L. Kehl AKA Rise L. Hoffman

known to me (or satisfactorily proven) to be the person(s) whose name(s) are subscribed to the within instrument and acknowledge that they

executed the same for the purpose therein contained.

IN WITNESS WHEREOF: I hereunto set my hand and official seal.

Catherine Cassarella

Notary Seal
Catherine Cassarella, Notary Public
Hazleton, Luzerne County
My Commission Expires May 9, 1994

Member, Pennsylvania Association of Notaries

CERTIFICATE OF RESIDENCE

do hereby certify that the address of Mortgagee is:

TRANSAMERICA FINANCIAL CONS DISC CO 1 SOUTH CHURCH ST. HAZLETON, PA 18201

Dorey Higgins
Representative of Transamerica Financial Consumer Discount Company

Recorded on this _____ day of _____ A.D. 19____, in the office

for Recording of Deeds in and for _____ County,

Pennsylvania, in Mortgage Book _____ No. _____ Page _____

Given under my hand and the seal of said office on the day and year aforesaid.

Recorder

Deputy Recorder

REAL ESTATE
SHERIFF'S SALE--COST SHEET

NO. 24-77 E.D. NO. 721 J.D. DATE OF SALE 11/10/00 TIME OF SALE 11:00

DOCKET AND RETURN
SERVICE PER DEFENDANT OR GARNISHEE
LEVY (PER PARCEL)
MAILING COSTS
ADVERTISING, SALE BILLS, & COPIES
ADVERTISING SALE (PLUS NEWSPAPER)
MILEAGE
POSTING HANDBILLS
CRYING?ADJOURN SALE (EACH SALE)
SHERIFF'S DEED
TRANSFER TAX FORM
DISTRIBUTION FORM
OTHER None

TOTAL.....\$ 458.92

PRESS-ENTERPRISE INC
SOLICITOR'S SERVICES

\$ 385.13 - 322.76
150. -

TOTAL.....\$ 857.39

PROTHONOTARY (NOTARY)
RECORDER OF DEEDS

\$ 10.00 20.00
50. -

OTHER

TOTAL.....\$ 70. -

REAL ESTATE TAXES:

BOROUGH, TWP. & COUNTY TAXES, 1999 \$ 102.00
SCHOOL DISTRICT TAXES, 1999 \$ 100.00
DELINQUENT TAXES, 1999, 1999 \$ 100.00

TOTAL.....\$ 302.00

MUNICIPAL FEES DUE:

SEWER--MUNICIPAL 1999
WATER--MUNICIPAL 1999

1017.28 506.89
\$ 2005.52 2108.76
\$ 2108.76

TOTAL.....\$ 4114.28

SURCHARGE FEE: STATE TREASURER (TRAINING FEE)

TOTAL.....\$ 100.00

MISCELLANEOUS

\$ 0.00
\$ 0.00

TOTAL.....\$ 5829.83

TOTAL COSTS (OPEN BID).....\$ 5829.83

5870.83

Send on the reverse side?

- SENDER:**
- Complete items 1 and/or 2 for additional services.
 - Complete items 3, 4a, 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.

3. Article Addressed to:

Office of F.A.I.R.
Dept. of Public Welfare
P.O. BOX 8016
Harrisburg, PA 17105

4a. Article Number

2052 311749

4b. Service Type

☐ Registered
☐ Express Mail

☒ Return Receipt for Merchandise

7. Date of Delivery

APR 02 1999

5. Received By: (Print Name)

6. Signature: (Addressee or Agent)

X

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

PS Form 3811, December 1994

102595-97-B-0179

Domestic Return Receipt

Send on the reverse side?

- SENDER:**
- Complete items 1 and/or 2 for additional services.
 - Complete items 3, 4a, 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.

3. Article Addressed to:

Commonwealth of Pennsylvania
Department of Revenue
Bureau of Compliance
Clearance Support Section Dept. 280946
Harrisburg, PA 17128-0946

4a. Article Number

2052 311810

4b. Service Type

☐ Registered
☐ Express Mail

☒ Return Receipt for Merchandise

7. Date of Delivery

APR 02 1999

5. Received By: William Mager Jr.

6. Signature: (Addressee or Agent)

X

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

PS Form 3811, December 1994

102595-97-B-0179

Domestic Return Receipt

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P.O. BOX 380

BLOOMSBURG, PA 17815

FAX: (570) 784-0257

July 26, 1999

PHONE
(570) 889-3622

24 HOUR PHONE
(570) 784-6300


Ms. Suzanne M. Fargino
M&T Mortgage Corp.
1 Fountain Plaza, 7th Floor
Buffalo, NY 14203-1495

Dear Ms.Fargino:

Enclosed is check no.11952, for the amount of \$1216.55 as the result of your corporation being a lein holder on the Robert E. and Rise L. KEHL properties and the subsequent foreclosure. You should note that it is \$20 short of the your last statement. In figuring out who was part of the distribution of this foreclosure, the amount figured was \$1216.55, the original amount furnished by your corporation. Therefore, the \$20.00 for the additonal FAX message, was not considered, and there are NO more funds.

Any questions, feel free to contact me. Please satisfy this judgement with the Columbia Co. Prothonotary, to remove the lein.

Sincerely


Harry A. Roadarmel Jr.
Sheriff

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) 784-6100

Federman & Phelan
Frank Federman, ESQ.
Suite 900
Two Penn Center Plaza
Philadelphia, PA 19102-1799

Dear Mr. Federman:

Enclosed is Sheriff's check no. 11951, in the amount of \$47,508.07, this includes the judgement, interest and your \$900 advance costs. I hope this concludes this Sale of the Robert E. and Rise L. Kehl properties, No. 24-99, CV 739-97, your account 1703519.

Please see that the judgement is satisfied in the office of the Columbia Co. Prothonotary. Thank you.

Sincerely,

Harry A. Roadarmel Jr.
Sheriff

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P.O. BOX 380

BLOOMSBURG, PA 17815

FAX: (570) 784-0257

July 26, 1999-

PHONE
(570) 389-5622

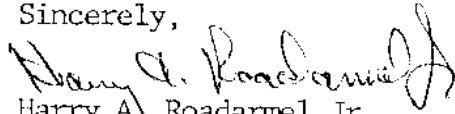
24 HOUR PHONE
(570) 784-6300

Mr. Robert E. & Rise L. Kehl
1017 W. Front St.
Berwick, Pa. 18603

Dear Mr. & Mrs. Kehl:

Enclosed is Sheriff's check no. 11954 in the amount of \$3162.42, this being your amount that was remaining after all the taxes, sewer, lein holders, etc were paid. For the Transamerica Corp., there was a large amount of interest plus the judgement, all of which were paid, and also your M&T Mortgage Corp., a second lein was paid the amount of \$1216.55 to pay off the second mortgage. Should you have any questions feel free to contact me. Good luck.

Sincerely,


Harry A. Roadarmel Jr
Sheriff

PAYOFF STATEMENT

June 21, 1999

Re: Loan No. 926735-2

Columbia County Sherriif
Harry A Roadarmel
Po Box 380
Bloomsburg , PA 17815

Robert E Kehl Jr
Rise L Kehl
1017 W Front St
Berwick PA 18603

Interest Due To: July 21, 1999
Next Payment Due: June 30, 1999

At: 8.50000%

Principal Balance:	\$	1,182.39
Total Interest		14.16
Recording Fees		20.00
Fax Fee		20.00
* * * * TOTAL AMOUNT TO PAY LOAN IN FULL * * * * *		\$ 1,236.55

Per diem through the last day of the month only: \$.28
Funds received after the requested payoff date will require additional
per diem. The current escrow balance is: 47.86

* * A \$10.00 fee is charged for each additional payoff letter * *

All figures are subject to change. This statement expires on the last business day of the current month. FIGURES MUST BE UPDATED AFTER THAT DATE. In addition, figures may be adjusted if any check previously received is rejected by the institution upon which it was drawn. Funds must be received in our office no later than 2:30 pm (EST) to be credited that same day.

Funds should be made payable to M&T Mortgage Corporation. Please include the mortgage account number on all correspondence, including the payoff check, and mail to:

M&T Mortgage Corp.
1 Fountain Plaza, 7th Floor
Buffalo, NY 14203-1495
Attn: Suzanne M. Fargino

If you have already mailed your current month's mortgage payment, DO NOT stop payment on the check. Any excess funds will be refunded to you after payoff.

Issuance of this statement does not suspend the requirement to make the mortgage payment when due. A late charge in the amount of \$ 3.53 will be due if the current payment or payoff is received after the grace date.

PLEASE SEE PAGE 2 FOR FURTHER INSTRUCTIONS.

Important Information Regarding your Payoff Statement

Please Read Carefully

=====

ONLY CERTIFIED FUNDS OR ATTORNEY ESCROW CHECKS ARE ACCEPTED FOR PAYOFF****** WHEN REMITTING PAYOFF FUNDS, PLEASE INCLUDE WRITTEN MAILING
INSTRUCTIONS FOR THE DISCHARGE, RELEASE OF LIEN, OR RECONVEYANCE ******

=====

**A PROPERLY EXECUTED, RECORDABLE RELEASE OF LIEN WILL BE PROVIDED BY
M&T MORTGAGE CORPORATION, AFTER THE LOAN IS PAID IN FULL.**

Funds received must be sufficient to satisfy the full amount due on this loan. If the amount received does not fully repay the current debt, including all fees and advances, interest will continue to accrue until the full amount is received.

1. If this property is sold, please provide the seller's forwarding address.

2. Funds may be wired to our office. If you choose this option, please complete the following:

* WE MUST BE NOTIFIED DIRECTLY, BY PHONE, THE DAY OF WIRING SO WE CAN MONITOR AND CONFIRM RECEIPT OF FUNDS. WE MAY BE UNABLE TO PAY OFF THE ACCOUNT AS SPECIFIED, UNLESS WE ARE PROPERLY NOTIFIED OF WIRED FUNDS!

* Funds should be wired to M&T Mortgage Corporation at ABA No.022000046 (M&T Mortgage MFRSBUF) For further credit to Account No. 01949500, Cost Center 858.

* Funds wired should be to the attention of Suzanne Fargino, Payoff Department, ext. 3657.

* The Mortgagor's name and account number must be referenced to insure proper crediting.

3. Our records indicate that the tax and/or insurance items listed below are due to be paid within the next twelve (12) months. Please note that if the mortgage is non-escrowed, no previous items have been paid by M&T.

\$ 357.46 09-99 Berwick Sd/berwick Boro

\$ 182.81 04-00 Berwick Borough

\$ 393.00 06-00 Prudential

Scheduled tax and insurance payments will continue to be made unless we are instructed otherwise in writing.

SHERIFF'S SALE

Distribution Sheet

POSTED JUNE 22, 1999 1230

Transamerica Financial Services VS. Robert E. & Rise L. Kehl
NO. 739-97 JD
NO. 24-99 ED
DATE OF SALE: May 27, 1999, at 1100 AM

I HEREBY CERTIFY AND RETURN, That in obedience to and by virtue of the within writ, to me directed, I seized and took into execution the within described real estate, and after having given due legal and timely notice of the time and place of sale, by advertisements in divers public newspapers and by handbills set up in the most public places in my bailiwick, I did on (date) May 27, 1999 and (time) 1100 AM, of said day at the Court House, in the Town of Bloomsburg, Pennsylvania, expose said premises to sale at public vendue or outcry, when and where I sold the same to Allen C. ;and Elizabeth J. Edwards for the price or sum of Sixty-thousand, seven hundred five and 56/100 (60,705.56) Dollars. Allen C. and Elizabeth J. Edwards being the highest and best bidder, and that the highest and best price bidden for the same; which I have applied as follows:

Bid Price	\$ 58,000.00	
Poundage	1,160.00	
Transfer Taxes	1,545.56 <u>166.78</u>	
Total Needed to Purchase		\$ 60,705.56
Amount Paid Down		6,080.76
Balance Needed to Purchase		<u>54,624.80</u>
EXPENSES:		
Columbia County Sheriff - Costs	\$ 488.42	
Poundage	1,160.00	\$ 1,648.42
Newspaper		385.13 <u>327.76</u>
Printing		150.00
Solicitor		20.00
Columbia County Prothonotary		58.00
Columbia County Recorder of Deeds -	Deed copy work	1,545.56 <u>1466.78</u>
	Realty transfer taxes	
	State stamps	202.04
Tax Collector (Connie Gingher, Berwick Borough)		10.00
Columbia County Tax Assessment Office		120.00
State Treasurer		4,114.48
Other: <u>Berwick Area Sewer Authority</u>		
TOTAL EXPENSES:		\$ 8,253.63 <u>8697.87</u>
Total Needed to Purchase		\$ 60,705.56
Less Expenses		8,253.63 <u>8697.87</u>
Net to First Lien Holder		46,608.07 Inc. Interest
Plus Deposit		900.00
Total to First Lien Holder		<u>47,508.07</u>
Net to Second Lien Holder		1,216.55

Sheriff's Office, Bloomsburg, Pa. } So answers Harry A. Roadarmel Jr Sheriff

FEDERMAN AND PHELAN
Suite 900
Two Penn Center Plaza
Philadelphia, PA 19102-1799
215-563-7000
Fax: 215-567-0072

Daniel G. Schmieg, Esquire
Ext. 272

Representing Lenders in
Pennsylvania and New Jersey

MEMORANDUM

TO: Office of the Sheriff – Columbia County

ATTN: Real Estate Coordinator

FROM: Daniel G. Schmieg

RE: Transamerica Consumer Discount Co. v. Robert E. and Rise L. Kehl
No. 97-CV-739
Our Account No.: 1703519
Premises: 1017 W. Front Street
Berwick, PA 18603; and
526 E. Ninth Street
Berwick, PA 18603

DATE: June 3, 1999

This letter will confirm that the above-captioned property was sold at Sheriff's Sale on May 27, 1999 to a third party for the amount of \$58,100.00.

Kindly forward a copy of the Schedule of Distribution in the envelope enclosed.

I look forward to hearing from you shortly.

cc: Fairbanks Capital Corporation
ATTN: Sue Lowry – Foreclosure Department

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

June 10, 1999

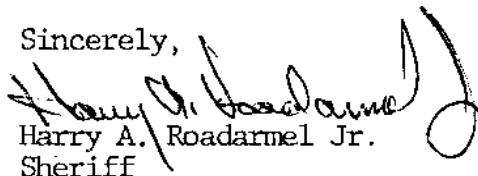
Robert E. and Rise L. KEHL
1017 W. Front St.
Berwick, Pa. 18603

Dear Mr. & Mrs. Kehl:

It saddens me to inform you that June 7 and 8, 1999 have come and gone and you have not remitted the \$54,726.70 to conclude the purchase of the properties sold on May 27, 1999. According to the Sale terms, you have become delinquent in your agreement for the final payment of the Sale. Therefore, I must inform you, the \$6,080.76, you put up as the 10% down will forfeited at 12:00 Noon, on Tuesday, June 15, 1999, if the \$54,726.70 is not paid to the Sheriff in either cash or Bank Cashier's check.

If you should fail to pay the \$54,726.70 by 12:00 Noon on June 15, 1999 at the Columbia Co. Sheriff's office, the properties will then go to the next highest bidder, or so on. This is the demand of Federman & Phelan, Attorneys for Transamerica Financial Services, the foreclosing agency.

Sincerely,


Harry A. Roadarmel Jr.
Sheriff



ROBERT E. KEHL, JR.

350177

60-593
313

DATE May 27 19 99

PAY TO THE ORDER OF COLUMBIA COUNTY SHERIFF

\$ 46,080.76*

PAY EXACTLY \$6,080 DOL 76 CTS

TREASURER'S CHECK

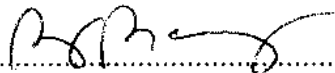
PROPERTY #1017-526-524

Shannon K. Kenna
AUTHORIZED SIGNATURE


⑈350177⑈ ⑆031305936⑆ 023⑈338⑈0⑈

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 May 6, 13, 20, 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.

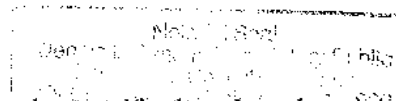
..........

Sworn and subscribed to before me this 25th day of MAY 1999.

..........

(Notary Public)

My commission expires 7-3-99

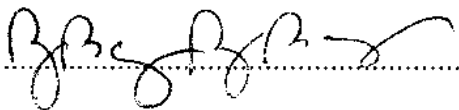


And now,, 19....., I hereby certify that the advertising and publication charges amounting to \$.....for publishing the foregoing notice, and the fee for this affidavit have been paid in full.

.....

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 May 6, 13, 20, 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.

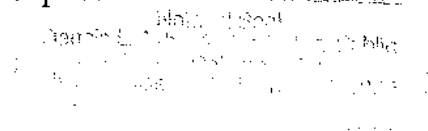

.....

Sworn and subscribed to before me this 25th day of MAY 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.

.....

PHONE 752-2723 (Area Code 717)
344 MARKET ST. BERWICK, PA. 18603

NO 3505

DATE May 25, 1999

Sheriff's Office
Courthouse
Bloomsburg Pa 17815
ATTENTION: HARRY ROADARMEL

STATEMENT

DETACH AND MAIL WITH YOUR CHECK. YOUR CANCELLED CHECK IS YOUR RECEIPT.
ACCOUNTS PAYABLE 30 DAYS FROM STATEMENT DATE.

SHERIFF'S SALE May 27, 1999 Property located at 526 East 9th
St., Berwick, Pa. and owned by Rise Kehl. The following is
owing for sewer rental:

124200 May 1999 \$ 2,108.76

Thank You

DATE PAID

PAID BY CHECK NO.

PHONE 752-2723 (Area Code 717)
344 MARKET ST. BERWICK, PA. 18603

No 3516

DATE May 25, 1999

Sheriff's Office
Courthouse
Bloomsburg, Pa 17815
ATTENTION: HARRY ROADARMEL

STATEMENT

DETACH AND MAIL WITH YOUR CHECK. YOUR CANCELLED CHECK IS YOUR RECEIPT.
ACCOUNTS PAYABLE 30 DAYS FROM STATEMENT DATE.

SHERIFF'S SALE May 27, 1999 Property located at 1017 West Front
St., Berwick, Pa. and owned by Robert Kehl. The following is
owing for sewer rental:

112292 May 1999 \$ 2,005.52

Thank You

DATE PAID

PAID BY CHECK NO.

FEDERMAN AND PHELAN

Suite 900
Two Penn Center Plaza
Philadelphia, PA 19102-1799
215-563-7000
Fax: 215-563-5534

Denise Hatfield
Judgement Clerk, Ext. 283

Representing Lenders in
Pennsylvania and New Jersey

May 5, 1999

Office of the Prothonotary
Columbia County Courthouse

Wrong City

**Re: Transamerica Consumer Discount Company vs. Robert E. Kehl & Rise L. Kehl,
a/k/a Rise L. Hoffman**
No. 97-CV-739

AFFIDAVIT OF SERVICE PURSUANT TO RULE 3129

Dear Sir/Madam:

Enclosed please find an Affidavit of Service Pursuant to Rule 3129 with the necessary attachments regarding the above matter.

Please return a time-stamped copy of same in the enclosed self-addressed, stamped envelope.

Thank you for your assistance in this matter. Should you have any questions, please do not hesitate to contact me.

Very truly yours,

FEDERMAN AND PHELAN

By: _____

Denise
Denise Hatfield

/dsh
Enclosures
cc: Sheriff of Columbia County

**IN THE COURT OF COMMON PLEAS
OF Columbia COUNTY, PENNSYLVANIA**

Transamerica Consumer Discount Company	:	
	:	
Plaintiff,	:	Columbia COUNTY
	:	COURT OF COMMON PLEAS
	:	
v.	:	CIVIL DIVISION
	:	
Robert E. Kehl	:	NO. 97-CV-739
Rise L. Kehl, a/k/a Rise L. Hoffman	:	
	:	
Defendant(s).	:	

AFFIDAVIT OF SERVICE PURSUANT TO RULE 3129

COMMONWEALTH OF PENNSYLVANIA)	
COUNTY OF LEHIGH)	SS:

I, FRANK FEDERMAN, ESQUIRE, attorney for Transamerica Consumer Discount Company,
Plaintiff hereby verifies that on 5/6/99 true and correct copies of the Notice of Sheriff's Sale
were served by certificate of mailing to the recorded lienholders and any known interested party.
See Exhibit "A" attached hereto.



FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

Date: May 5, 1999

Name and Address of Sender → DSH
FEDERMAN & PHELAN
 Two Penn Center Plaza, Suite 900
 Philadelphia, PA 19102

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee
1	Robert E. Kehl	Tenant/Occupant 1017 W. Front Street Berwick, PA 18603		
2	XXXX	Domestic Relations Columbia County Columbia County Courthouse P.O. Box 380 Bloomsburg, PA 17815		
3	XXXX	Franklin Federal Savings and Loan Association 44 W. Market Street Wilkes-Barre, PA 19382		
4	XXXX	Tenant/Occupant 526 E. Ninth Street Berwick, PA 18603		
5				
6				
7				
8				
9				
Total Number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office	Postmaster, Per (Name of Receiving Employee)	The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional insurance. See Domestic Mail Manual R900, S913 and S921 for limitations of coverage.

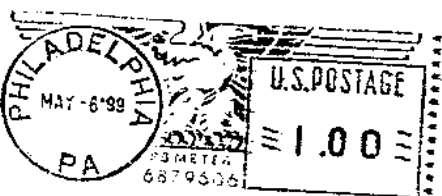


EXHIBIT A

TAX NOTICE

1999 COUNTY & MUNICIPAL
SERWICK BOROUGH
MAKE CHECKS PAYABLE TO:
Connie C Gingham
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
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T
O
KEHL, RISE L
1017 WEST FRONT STREET
BERWICK PA 18603

IF YOU DESIRE A RECEIPT, ENCLOSE A STAMPED ADDRESS ENVELOPE WITH YOUR PAYMENT

FOR COLUMBIA COUNTY				DATE	BILL NO
DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	TAX AMOUNT FACE	INCL. PENALTY
General Fund	15492	4.096	62.19	63.46	69.81
Sinking Fund		.845	12.83	13.09	14.40
Borough R.E.		5.800	88.05	89.85	94.34
Fire		1.250	18.98	19.37	20.34
Light		1.050	15.94	16.27	17.08
PAY THIS AMOUNT			APRIL 30 IF PAID ON OR BEFORE	JUNE 30 IF PAID ON OR AFTER	JUNE 30 IF PAID AFTER
TYPE: R PROPERTY DESCRIPTION CNTY 8080 Discount 2% 2% Penalty 10% 5% ACCT NO 04388 PARCEL 04A,09--115-00,000 526 E 9TH ST LOT 34 .38 acres LAND 6,600 BUILDINGS 8,892			THIS TAX NOTICE MUST BE RETURNED WITH YOUR PAYMENT TOTAL ASSESSED 15,492		

97726
77460
01274
01274



1999 COUNTY & MUNICIPAL
BERWICK BOROUGH

Connie C Gingham
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

MA - J TC

KEHL, RISE L
526 EAST NINTH STREET
BERWICK PA 18603

IF YOU DESIRE A RECEIPT ENCLOSE A STAMPED ADDRESSED ENVELOPE WITH YOUR PAYMENT

DATE 1/1999 BILL NO 02073

COLUMBIA COUNTY

FOR	DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	TAX	AMOUNT DUE	INCL. PENALTY
	General Fund	14304	4.096	57.42		58.59	64.45
	Sinking Fund		.845	11.85		12.09	13.30
	Borough R.E.		5.800	81.30		82.96	87.11
	Fire		1.250	17.52		17.88	18.77
	Light		1.050	14.72		15.02	15.77

THE DISCOUNT & THE PENALTY
HAVE BEEN COMPUTED
FOR YOUR CONVENIENCE.

**PAY THIS
AMOUNT**

TYPE: R	PROPERTY DESCRIPTION	CNTY BORO
---------	----------------------	-----------

Discount	2%	2%
Penalty	10%	5%

04390
OCT NO.

ARCEL
04C,02-025-00,000

1017 W FRONT ST LOT 19

LAND

Q. 170 ET:

BUILDINGS

THIS TAX NOTICE MUST BE RETURNED WITH YOUR PAYMENT

TOTAL ASSESSED	14.304
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Figure 1. Schematic representation of the experimental design. The subjects were divided into two groups: the control group (CG) and the experimental group (EG). The CG was divided into two subgroups: the control group (CG) and the control group (CG). The EG was divided into two subgroups: the experimental group (EG) and the experimental group (EG). The subjects were divided into two groups: the control group (CG) and the experimental group (EG). The CG was divided into two subgroups: the control group (CG) and the control group (CG). The EG was divided into two subgroups: the experimental group (EG) and the experimental group (EG).

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3. Name and 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 so indicate.)
None	

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
Franklin Federal Savings and Loan Association	44 W. Market Street Wilkes-Barre, PA 19382

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
None	

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:

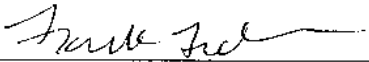
NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
None	

7. 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:

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
Tenant/Occupant	1017 W. Front Street Berwick, PA 18603
Tenant/Occupant	526 E. Ninth Street Berwick, PA 18603
Domestic Relations Columbia County	Columbia County Courthouse P.O. Box 380 Bloomsburg, PA 17815

I verify that the statements made in this Affidavit are true and correct to the best of my knowledge, information or 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.

March 23, 1999
Date


FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

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

Transamerica Consumer Discount Company,
a/k/a Transamerica Financial Consumer
Discount Company

vs.

Robert E. Kehl

Rise L. Kehl, a/k/a Rise L. Hoffman
Commonwealth of Pennsylvania:

County of

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 property
(specifically described property below):

PREMISES: 1017 W. Front Street, Berwick, PA 18603 and 526 E. Ninth Street, Berwick, PA 18603
(See Legal Description attached)

Amount Due

\$41,936.65

Interest from 7/18/97 to Sale
at 6.89 per diem

\$..... and costs.

Dated

3/25/99
(SEAL)

IN THE COURT OF COMMON PLEAS OF
COLUMBIA COUNTY, PENNSYLVANIA

No. 24 Term 19 99 E.D.
No. 97-CV-739 Term 19 97 A.D.
No. Term 19 J.D.

WRIT OF EXECUTION
(Mortgage Foreclosure)

Tammi B. Kehl/END
(Clerk) Office of the Prothy Support, Common Pleas Court
of Columbia County, Penna.

PROPERTY A:

ALL those two certain lots, pieces and parcels of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:

(1) BEGINNING on Eighth Street east of Thompson Avenue at corner of Lot No. 30; thence in a northerly direction along the line of said lot a distance of 165 feet to Ninth Street; thence in an easterly direction along Ninth Street a distance of 49.6 feet to corner of Lot No. 34; thence in a southerly direction along the line of Lot No. 34 a distance of 165 feet to Eighth Street; thence in a westerly direction along Eighth Street a distance of 49.6 feet to corner of Lot No. 30, the place of beginning, BEING LOT NO. 32 in the addition of J. D. Thompson Estate to the Borough of Berwick, Pennsylvania.

(2) BEGINNING on Eighth Street a corner of Lot No. 32; thence in a northerly direction along the line of said lot a distance of 165 feet to Ninth Street; thence in an easterly direction along Ninth Street a distance of 49.6 feet to corner of Lot No. 36; thence in a southerly direction along the line of Lot No. 36 a distance of 165 feet to Eighth Street; thence in a westerly direction along Eighth Street a distance of 49.6 feet to corner of Lot No. 32, the place of beginning, BEING LOT NO. 34 in the addition of J. D. Thompson Estate to the Borough of Berwick, Pennsylvania.

BEING KNOWN AS 526 East Ninth Street.

BEING the same premises which Burdella Gwynn Klinetob by Deed dated September 19, 1977, and recorded in the Office for the Recording of Deeds in and for the County of Columbia in Deed Book Volume 283, Page 620 granted and conveyed unto Rise L. Hoffman.

TAX PARCEL NO. 04.A-09-115

PROPERTY B:

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

BEGINNING at the southwest corner of Lot No. 18; thence by same lot line north 2 degrees 50 minutes west 182 feet to Schley Alley; thence by Schley Allen south 87 degrees 10 minutes west, 45 feet to the northeast corner of Lot No. 20; thence by same lot line south 2 degrees 50 minutes east 182 feet to West Front Street aforesaid; thence by West Front Street north 87 degrees 10 minutes east 45 feet to the place of beginning. Containing 8,190 square feet. Being Lot No. 19 of D.A. Michael's Addition to West Berwick, Pa.

BEING KNOWN AS 1017 West Front Street.

BEING the same premises which Arthur L. Hoffman and Rise L. Hoffman, his wife, by Deed dated September 29, 1976, and recorded in the Office for the Recording of Deeds in and for the County of Columbia in Deed Book Volume 280, Page 181 granted and conveyed unto Rise L. Hoffman.

TAX PARCEL NO, 04.C-02-25 *

* Subject to Franklin Federal Savings and Loan Association Mortgage.

FEDERMAN AND PHELAN

By: Frank Federman, Esquire

Attorney I.D. No.: 12248

Two Penn Center Plaza, Suite 900

Philadelphia, PA 19102

(215) 563-7000

Attorney for Plaintiff

**Transamerica Consumer Discount Company,
a/k/a Transamerica Financial Consumer
Discount Company**

Plaintiff,

v.

**Robert E. Kehl
Rise L. Kehl, a/k/a Rise L. Hoffman
1017 W. Front Street
Berwick, PA 18603**

Defendant(s).

**:
:
: COLUMBIA COUNTY
: COURT OF COMMON PLEAS
:
: CIVIL DIVISION
:
: NO97-CV-739
:
:
:
:
:**

CERTIFICATION

FRANK FEDERMAN, ESQUIRE hereby verifies that he is the attorney for the Plaintiff in the above-captioned matter and that the premises is not subject to the provisions of Act 91 because it is:

- ☐ an FHA Mortgage
- ☐ non-owner occupied
- ☐ vacant
- ☒ Act 91 procedures have been fulfilled

This Certification is made subject to the penalties of 18 Pa. C.S. '4904 relating to unsworn falsification to authorities.


FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

FEDERMAN AND PHELAN

By: Frank Federman, Esquire

Attorney I.D. No.: 12248

Two Penn Center Plaza, Suite 900

Philadelphia, PA 19102

(215) 563-7000

Attorney for Plaintiff

**Transamerica Consumer Discount Company,
a/k/a Transamerica Financial Consumer
Discount Company**

Plaintiff,

v.

**Robert E. Kehl
Rise L. Kehl, a/k/a Rise L. Hoffman
1017 W. Front Street
Berwick, PA 18603**

Defendant(s).

**COLUMBIA COUNTY
COURT OF COMMON PLEAS**

CIVIL DIVISION

NO97-CV-739

24-1999

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

**TO: Robert E. Kehl
Rise L. Kehl, a/k/a Rise L. Hoffman
1017 W. Front Street
Berwick, PA 18603**

This firm is a debt collector attempting to collect a debt. Any information we obtain will be used for that purpose. If you have previously received a discharge in bankruptcy, this correspondence is not and should not be construed to be an attempt to collect a debt, but only enforcement of a lien against property.

Your house (real estate) at 1017 W. Front Street, Berwick, PA 18603 and 526 E. Ninth Street, Berwick, PA 18603 is scheduled to be sold at Sheriff's Sale on May 27, 1999 at 11:00 a.m., in the Office of the Sheriff at the Columbia County Courthouse, Bloomsburg, PA 17815, to enforce the Court Judgment of \$41,936.65 obtained by Transamerica Consumer Discount Company, a/k/a Transamerica Financial Consumer Discount Company, (the Mortgagee) against you. If the Sale is postponed, the property will be relisted for Sale.

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 the Mortgagee, Transamerica Consumer Discount Company, a/k/a Transamerica Financial Consumer Discount Company, the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay, you may call (215) 563-7000.

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 better chance you will have of stopping the Sale. (See the Notice below on 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 price bid by calling (215) 563-7000.
2. You may be able to petition the Court to set aside the Sale if the bid price was grossly inadequate compared to the value of your property.
3. The Sale will go through only if the buyer pays the Sheriff the full amount due in the Sale. To find out if this has happened, you may call (215) 563-7000.
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 real estate. A Schedule of Distribution of the money bid for real estate will be filed by the Sheriff on ~~JUNE 7, 1999~~. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reason why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the Schedule of Distribution is filed.
7. You may also have other rights and defenses or ways of getting your home 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.

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

89 220

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P. O. BOX 380

SHERIFF'S OFFICE - COLUMBIA, S.C. 29201

PHONE
(717) 389-5622

24 HOUR PHONE
(717) 784-6300

RECEIVE AND TIME STAMP WRIT MAR 25 97

DOCKET AND INDEX MAR 25 97

SET FILE FOLDER UP _____

CHECK FOR PROPER INFO _____

WRIT OF EXECUTION 7

COPY OF DESCRIPTION 7

WHEREABOUTS OF LAST KNOWN ADDRESS 3

NON-MILITARY AFFIDAVIT ✓

NOTICES OF SHERIFF'S SALE 15

WATCHMAN RELEASE FORM _____

AFFIDAVIT OF LIENS LIST _____

CHECK FOR 900.00 CR No. 10286

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

MAY 22-97 1100 AM

MAY 6, 13, 20

SET SALE DATE AND ADV. DATES AND POSTING DATES April 21, 1997

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) _____

SERVICE

TYPE CARDS FOR DEFENDANTS _____

PUT PAPERS TOGETHER FOR DEFENDANTS _____

* COPY OF WRIT FOR EACH DEFENDANT

* NOTICE OF SHERIFF SALE

* COPY OF DESCRIPTION

PUT TOGETHER PAPERS FOR LIEN HOLDERS _____

* NOTICE OF SALE DIRECTED TO THEM

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

* DOCKET ALL DATES

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P. O. BOX 380
BLOOMSBURG, PA 17815

24 HOUR PHONE
(717) 784-6380(2)

PHONE
(717) 389-5622

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 _____

PROH 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 _____

FEDERMAN AND PHELAN
By: Frank Federman, Esquire
Attorney I.D. No.: 12248
Two Penn Center Plaza, Suite 900
Philadelphia, PA 19102
(215) 563-7000

Attorney for Plaintiff

Transamerica Consumer Discount Company	:	
	:	Columbia COUNTY
Plaintiff,	:	COURT OF COMMON PLEAS
v.	:	
	:	CIVIL DIVISION
Robert E. Kehl	:	
Rise L. Kehl, a/ka/ Rise L. Hoffman	:	NO. 97-CV-739
	:	
Defendant(s).	:	

PRAECIPE FOR VOLUNTARY SUBSTITUTION OF PARTY PLAINTIFF
PURSUANT TO Pa.R.C.P., RULE 2352

TO THE PROTHONOTARY:

Pursuant to Pa.R.C.P., Rule 2352, please substitute "Fairbanks Capital Corp." as Plaintiff in the captioned action for "Transamerica Consumer Discount Company" who is the current Plaintiff herein.

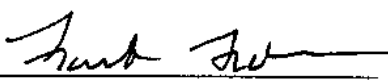
The material facts on which the right of succession and substitution are based are as follows:

"Fairbanks Capital Corp." is the current holder of the mortgage by virtue of that certain Assignment of Mortgage dated 10/25/93 and recorded in Mortgage Book 550, Page 1071.

I further certify that the address is 3815 South West Temple, Salt Lake City, UT 84115.

Respectfully submitted,

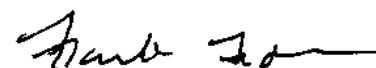
Dated: April 21, 1999


Frank Federman, Esquire
Attorney for Plaintiff

ENTRY OF APPEARANCE

Kindly entry my appearance on behalf of Fairbanks Capital Corp.

Dated: April 21, 1999


Frank Federman, Esquire
Attorney for Plaintiff

cc: Sheriff of Columbia County



TRANSAMERICA
FINANCIAL SERVICES
1150 South Olive
Los Angeles CA 90015

NOTICE OF SERVICING TRANSFER

April 30, 1997

ROBERT KEHL
1017 W FRONT ST & 526 E 9TH
ST
BERWICK, PA 18603

Re: Real Property Located at:
1017 W FRONT ST & 526
E 9TH ST
BERWICK, PA 18603
Loan #: 301448

Dear Mortgage Holder,

We are pleased to inform you that the servicing of your mortgage loan, that is, the right to collect payments from you, is being sold from Transamerica Financial Services to Fairbanks Capital Corp. ("Fairbanks") effective May 16, 1997. If you have any questions relating to the transfer of servicing from Transamerica Financial Services, call Customer Service toll free at 800 423-9767 between 8:00 a.m. - 5:00 p.m. Pacific Time Monday through Friday. Transamerica Financial Services will not accept payments on your loan after May 16, 1997.

Fairbanks will begin accepting payments on your loan on May 16, 1997. Payments, inquiries and qualified written requests about your loan should be directed to:

Fairbanks Capital Corp.
Customer Service Department
PO Box 3658 Park City, UT 84060
1-800-678-9633 8:00 a.m. - 5:00 PM (Mountain Time)

In the event your loan is more than thirty (30) days past due, or involved in a bankruptcy, please contact our Customer Service Department prior to making any payments. Fairbanks will provide you with a monthly statement. Until you receive the monthly statement however, please include your current mortgage coupon with your monthly mortgage payment. The sale of the servicing of your mortgage loan does not affect any term or condition of the security instruments other than terms directly related to the servicing of your loan.

Pursuant to the terms of your loan, you are required to provide Fairbanks with a copy of your homeowners insurance policy protecting the real property securing the loan. Please instruct your insurance agent to send a copy of this insurance coverage to:

Fairbanks Capital Corp.
ATTN.: Diane Graham
PO Box 3658 Park City, Utah 84060

Fairbanks Capital Corp., its successors or assigns, Fairbanks Capital Corp., should be designated as the new mortgagee under the mortgagee clause. Please ask your insurance agent to reference Fairbanks loan number. Fairbanks must receive proof of insurance on or before June 15, 1997. In the event proof of insurance is not received by this date, Fairbanks will place a policy on the property and the premium will be added to your loan balance.

HARRY A. ROADARMEL, JR.



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

FROM
~~XXXXXXXXXX~~
570-389-5622

24 HOUR PHONE
(717) 784-6300

Federman & Phelan
Frank Federman, ESQ
Two Penn Center Plaza, Suite 900
Philadelphia, PA 19102

IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY, COMMONWEALTH
OF PENNA.
Transamerica Consumer Discount Co.
VS.
Robert E. & Rise L. KEHL
WRIT OF EXECUTION 24 of 1999
(MORTGAGE FORECLOSURE) 739 of 1997

POSTING OF PROPERTY

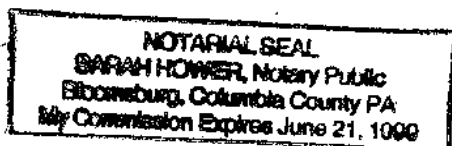
On April 22, 1999 at 1320 hours POSTED A COPY OF THE SHERIFF'S SALE BILL
ON THE PROPERTY OF Robert E. & Rise L. Kehl, at 526 E. 9th St., Berwick, Pa. 18603
COLUMBIA COUNTY, PENNSYLVANIA. SAID POSTING PERFORMED BY COLUMBIA COUNTY DEPUTY
SHERIFF Timothy T. Chamberlain CHIEF

SO ANSWERS:

Timothy T. Chamberlain
DEPUTY SHERIFF

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

Sworn and subscribed before me
this 23rd day of
April 19 99
Sarah J. Hower
Sarah J. Hower



HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P. O. BOX 380
BLOOMSBURG, PA 17815

24 HOUR PHONE
(717) 784-6300

PHONE
(717) 389-5622

Federman & Phelan
Frank Federman, ESQ.
Two Penn Center Plaza, Suite 900
Philadelphia, PA 19102

IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY, COMMONWEALTH
OF PENNA.
Transamerica Consumer Discount Co.
NO. 97 CV 739

Robert E. & Rise L. KEHL aka Rise L. Hoffman
WRIT OF EXECUTION 24 of 1999

SERVICE ON Robert E. & Rise L. KEHL

ON April 6, 1999 AT 1650 hours, A TRUE AND ATTESTED COPY OF
THE WITHIN WRIT OF EXECUTION AND A TRUE COPY OF THE NOTICE OF EXECUTION WAS
SERVED ON THE DEFENDANT, Robert E. KEHL, at 1017 W. Front St., Berwick, Pa.

AT CHIEF
BY DEPUTY SHERIFF Timothy T.

CHAMBERLAIN SERVICE WAS MADE BY HANDING SAID WRIT OF EXECUTION AND
NOTICE OF EXECUTION TO

NOTE: All leinholders and creditors have been served as of April 9, 1999
SO ANSWERS:

Timothy T. Clark
DEPUTY SHERIFF

FOR:

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

Sworn and subscribed before me

this 12th day of
April 1999

Sarah J. Hower
Sarah J. Hower

NOTARIAL SEAL
SARAH HOWER, Notary Public
Bloomsburg, Columbia County PA
My Commission Expires June 24, 1999

HARRY A. ROADARMEL, JR.



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

PHONE
~~(717) 389-5622~~
570-389-5622

24 HOUR PHONE
(717) 284-6100

Federman & Phelan
Frank Federman, ESQ.
Two Penn Center Plaza, Suite 900
Philadelphia, PA 19102

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

Transamerica Consumer Discount Co.
VS.

Robert E. & Rise L. KEHL
WRIT OF EXECUTION 24 of 1999
(MORTGAGE FORECLOSURE) CV 739 of 1997

POSTING OF PROPERTY

On April 22, 1999 at 1308 hours POSTED A COPY OF THE SHERIFF'S SALE BILL
ON THE PROPERTY OF Robert E. & Rise L. KEHL, 1017 W. Front St., Berwick, Pa. 18603
COLUMBIA COUNTY, PENNSYLVANIA. SAID POSTING PERFORMED BY COLUMBIA COUNTY DEPUTY
SHERIFF Timothy T. Chamberlain Chief

SO ANSWERS:

Timothy T. Chamberlain
DEPUTY SHERIFF

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

Sworn and subscribed before me
this _____ day of
_____ 19__

Sarah J. Hower

ALLEN C. EDWARDS
ELIZABETH JOYCE EDWARDS
RR4 BOX 4043
BERWICK, PA 18603

Date June 21, 1999

0103
10-4/220
BRANCH 440

Pay to the Order of Columbia County Sheriff \$ 200.00
Two Hundred & no Dollars ☒ See back of features
NOT VALID FOR LESS THAN \$100.00



For

Elizabeth Joyce Edwards ^{MP}

⑆022000046⑆ ⑈0000447683⑈ 010322

ALLEN C. EDWARDS
ELIZABETH JOYCE EDWARDS
RR4 BOX 4043
BERWICK, PA 18603

Date June 21, 1999

0102
10-4/220
BRANCH 440

Pay to the Order of Columbia County Sheriff \$ 54,204.87
Fifty Four Thousand Two Hundred Four ⁸⁷ no Dollars ☒ See back of features
NOT VALID FOR LESS THAN \$100.00



For

Elizabeth Joyce Edwards ^{MP}

⑆022000046⑆ ⑈0000447683⑈ 010222

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P. O. BOX 380
BLOOMSBURG, PA 17015

PHONE
(717) 369-5622

24 HOUR PHONE
(717) 784-6100

DATE: March 31, 1999

RE: Sheriff's Sale Advertising Dates:

Transamerica Con. Disc. Covs. Robert E. & Rise L. Kehl

No. 24 of 1999 P.D.

No. 739 of 1997 J.D.

Dear Sir:

Please advertise the enclosed SHERIFF SALE on the following dates:

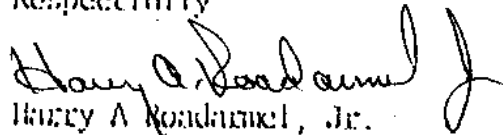
1st week May 6, 1999 DATE OF SALE: May 27, 1999 at 1100 AM

2nd week May 13, 1999

3rd week May 20, 1999

Feel free to contact me if you have any questions.

Respectfully


Harry A. Roadarmel, Jr.
Sheriff

HARRY A. ROADARMEL, JR.



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

PHONE
(717) 389-5622

TELETYPE
(717) 784-6300

Date: March 31, 1999

To: Tenant/Occupant

526 E. Ninth St.,

Berwick, Pa. 18603

Re: Transamerica Con. Disc. Co. vs. Robert E. & Rise L. Kehl

No: 24 of 1999 ED No: 739 of 1997 JD

Dear Sir:

Enclosed is a notice of an upcoming Sheriff's Sale. If you have any claims against this property, notify this office IMMEDIATELY.

Please feel free to contact me with any questions you may have.

Respectfully,

Harry A. Roadarmel, Jr.
Harry A. Roadarmel, Jr.
Sheriff of Columbia County

FEDERMAN AND PHELAN

By: Frank Federman, Esquire

Attorney I.D. No.: 12248

Two Penn Center Plaza, Suite 900

Philadelphia, PA 19102

(215) 563-7000

Attorney for Plaintiff

**Transamerica Consumer Discount Company,
a/k/a Transamerica Financial Consumer
Discount Company**

Plaintiff,

v.

**Robert E. Kehl
Rise L. Kehl, a/k/a Rise L. Hoffman
1017 W. Front Street
Berwick, PA 18603**

Defendant(s).

**COLUMBIA COUNTY
COURT OF COMMON PLEAS**

CIVIL DIVISION

NO97-CV-739

E.D. 24-1999

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

**TO: Robert E. Kehl
Rise L. Kehl, a/k/a Rise L. Hoffman
1017 W. Front Street
Berwick, PA 18603**

This firm is a debt collector attempting to collect a debt. Any information we obtain will be used for that purpose. If you have previously received a discharge in bankruptcy, this correspondence is not and should not be construed to be an attempt to collect a debt, but only enforcement of a lien against property.

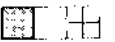
Your house (real estate) at **1017 W. Front Street, Berwick, PA 18603 and 526 E. Ninth Street, Berwick, PA 18603** is scheduled to be sold at Sheriff's Sale on **MAY 27, 1999** at **11:00 a.m.**, in the Office of the Sheriff at the Columbia County Courthouse, Bloomsburg, PA 17815, to enforce the Court Judgment of **\$41,936.65** obtained by Transamerica Consumer Discount Company, a/k/a Transamerica Financial Consumer Discount Company, (the Mortgagee) against you. If the Sale is postponed, the property will be relisted for Sale.

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 the Mortgagee, Transamerica Consumer Discount Company, a/k/a Transamerica Financial Consumer Discount Company, the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay, you may call (215) 563-7000.



TAXPAYER'S COPY
TAX CLAIM BUREAU OF COLUMBIA COUNTY
BLOOMSBURG, PENNSYLVANIA 17815

RECEIPT

RECEIPT NUMBER: 3502

FOLIO NO. 04A 09-115-00,000

05/19 1999

RECEIVED OF ROBERT

\$ 780.42

ASSESSED TO KEHL, RISE L
1017 WEST FRONT STREET
BERWICK, PA 18603

SCHOOL
DISTRICT
BERWICK AREA SCH DIST
MUNICIPALITY
BERWICK BOROUGH

DESCRIPTION 526 C 9TH CT LOT 34

YEAR or ITEM	REAL ESTATE TAXES				TOTAL
	COUNTY	MUNICIPALITY	SCHOOL		
97	03 46	09 05	364 06		517 37
PENALTY	6 35	4 49	36 41		47 25
INTEREST	8 38	11 32	48 06		67 76
	13 09	18 37			32 46
PENALTY	1 31	97			2 28
INTEREST	1 73	2 44			4 17
		16 27			16 27
PENALTY		81			81
INTEREST		2 05			2 05
TOTALS	94 32	147 37	442 53		696 42

P A I D

FEES	15.00
OTHER COSTS, ETC.	45.00
POSTING	30.20

REMARKS:

TOTAL

730.42