

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

Daniel G. Schmieg, Esquire
Extension 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: M&T Trust Co. v. Brian D. and Mary C. Miller
No. 1207-1998
Our Account No.: 9365859
Premises: 212 S. Orchard Street
Berwick, PA 18603

DATE: June 7, 1999

This letter will confirm that the above-captioned property was sold at Sheriff's Sale on June 4, 1999 to a third party for the amount of \$20,000.00.

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

I look forward to hearing from you shortly.

cc: M&T Mortgage Corporation
ATTN: Alicia Oliver – Foreclosure Department

SHERIFF'S SALE

Distribution Sheet

Manufacturers & Traders Trusst VS Brian D. & Mary C. MILLER
 NO. 1207-1999 JD
 NO. 26 -1999 ED DATE OF SALE: June 3, 1999

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) June 3, 1999 and (time) 11:00 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. & Elizabeth J. EDWARDS for the price or sum of \$21,523.95 Dollars. Allen C. & 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	\$	20,000.00	
Poundage		400.00	
Transfer Taxes		1,123.95	
Total Needed to Purchase	\$		21,523.95
Amount Paid Down			2,150.00
Balance Needed to Purchase			19,373.95

EXPENSES:

Columbia County Sheriff - Costs	\$	292.13	
Poundage		400.00	
Newspaper			692.13
Printing			242.57
Solicitor			75.00
Columbia County Prothonotary			10.00
Columbia County Recorder of Deeds -			28.50
Deed copy work			1,123.95
Realty transfer taxes			
State stamps			
Tax Collector (Connie Gingher, Berwick Borough)			285.78
Columbia County Tax Assessment Office			5.00
State Treasurer			
Other: Berwick Area Sewer Authority			357.98
Dep. Sheriff Trng. & Education Fund			104.00
TOTAL EXPENSES:	\$		2,924.91

Total Needed to Purchase	\$	21,523.95	
Less Expenses		2,924.91	
Net to First Lien Holder		18,599.04	
Plus Deposit		900.00	
Total to First Lien Holder	\$		19,499.04

Sheriff's Office, Bloomsburg, Pa. }

So answers


 Harry A. Roadarmel Jr. Sheriff

SHERIFF'S SALE REAL ESTATE
FINAL COST SHEET

Mig. Torres vs Randy D. & Mary C. Miller

NO. 26-99 E.D. NO. 1207-99 J.D.

DATE OF SALE: June 3, 2000

BID PRICE (INCLUDES COSTS)

\$ 20,000.00

POUNDAGE 2% BID PRICE

\$ 400.00

TRANSFER TAX 2% BID PRICE

\$ 1,121.94

MISC. COSTS

\$

TOTAL NEEDED TO PURCHASE

\$ 21,521.94

PURCHASER(S) :

ADDRESS :

NAME(S) ON DEED:

PURCHASER(S) SIGNATURE(S) :

AMOUNT RECEIVED BY SHERIFF FROM PURCHASER(S) :

TOTAL DUE

\$ 21,521.94

LESS. DEPOSIT

\$ 2,150.00

DOWN PAYMENT

\$

AMOUNT DUE IN

EIGHT DAYS

\$ 19,371.94

Handwritten note: 19,371.94

REAL ESTATE
SHERIFF'S SALE--COST SHEET

NO. 26-72 E.D. NO. 1000 J.D. DATE OF SALE 6-3-99 TIME OF SALE 1100

DOCKET AND RETURN	\$ 10.00
SERVICE PER DEFENDANT OR GARNISHEE	10.00
LEVY (PER PARCEL)	15.00
MAILING COSTS	10.00
ADVERTISING, SALE BILLS, & COPIES	15.00
ADVERTISING SALE (PLUS NEWSPAPER)	15.00
MILEAGE	17.00
POSTING HANDBILLS	15.00
CRYING?ADJOURN SALE (EACH SALE)	10.00
SHERIFF'S DEED	25.00
TRANSFER TAX FORM	25.00
DISTRIBUTION FORM	25.00
OTHER	2.00
	121.00

TOTAL.....\$ 29213

PRESS-ENTERPRISE INC
SOLICITOR'S SERVICES

TOTAL..... 517.27

PROTHONOTARY (NOTARY)
RECORDER OF DEEDS

\$ 10.00
78.90
118.90

OTHER

TOTAL.....

REAL ESTATE TAXES:

BOROUGH, TWP. & COUNTY TAXES, 1979	\$ 285.77
SCHOOL DISTRICT TAXES, 19	\$
DELINQUENT TAXES, 19 , 19	\$ 5 -

TOTAL.....296.8

MUNICIPAL FEES DUE:

SEWER--MUNICIPAL	1976	\$ 251.92
WATER--MUNICIPAL	79	\$

TOTAL.....

SURCHARGE FEE: STATE TREASURER (TRAINING FEE)

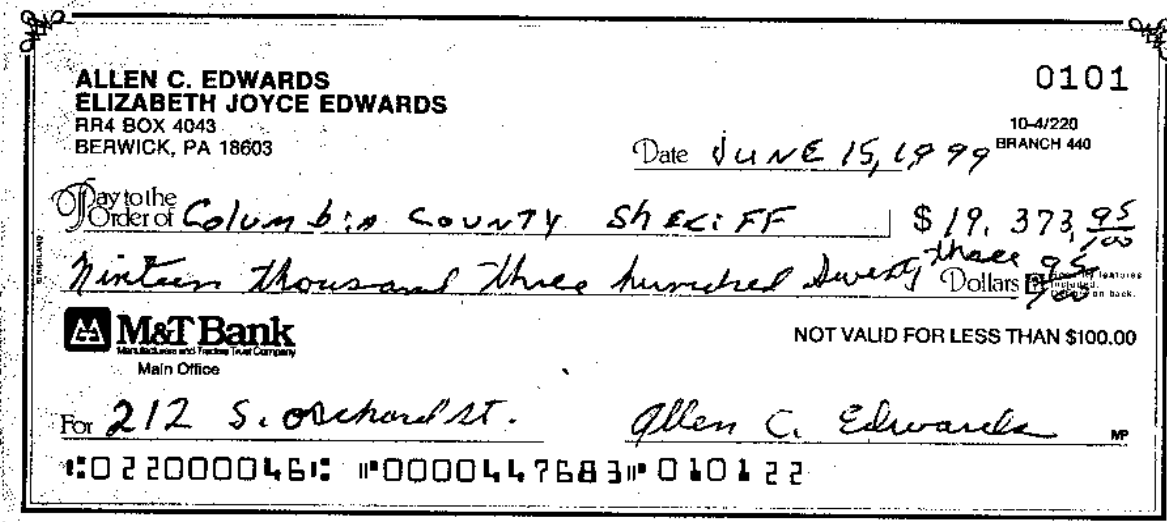
TOTAL.....13 104.00

MISCELLANEOUS	DOMESTIC	\$376.74
		\$

TOTAL..... *fw* 326.74

TOTAL COSTS (OPEN BID).....

out of
EXCESS



Article Addressed to: 4a. Article Number 2. Restricted Delivery Consult postmaster for fee. 4b. Service Type Certified Registered Express Mail Return Receipt for Merchandise COD Date of Delivery APR 07 1999 8. Addressee's Address (Only if requested and fee is paid) 6. Signature (Addressee or Agent) Samuel J. Ventura

Article Addressed to: 4a. Article Number 2052 311 813 4b. Service Type Registered Express Mail Return Receipt for Merchandise COD Date of Delivery 4-7-99 8. Addressee's Address (Only if requested and fee is paid) 6. Signature (Addressee or Agent) X [Signature]

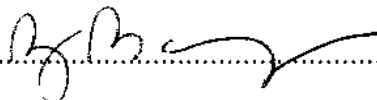
3. Article Addressed to: Perma. Housing Finance Agency 2101 N. Front St., Harrisburg, PA 17105-5530 4a. Article Number 7052 311 812 4b. Service Type Registered Express Mail Return Receipt for Merchandise COD Date of Delivery 4-7-99 8. Addressee's Address (Only if requested and fee is paid) 6. Signature (Addressee or Agent) X [Signature]

3. Article Addressed to: Office of F.A.I.R. P.O. Box 8016 Harrisburg, PA 17105 4a. Article Number 2052 311 809 4b. Service Type Registered Express Mail Return Receipt for Merchandise COD Date of Delivery 7. Date of Delivery 4-7-99 8. Addressee's Address (Only if requested and fee is paid) 6. Signature (Addressee or Agent) X [Signature]

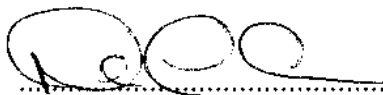
3. Article Addressed to: Small Business Administration 7 North Wilkes Barre Blvd Wilkes-Barre, PA 18702-5241 4a. Article Number 2052 311 811 4b. Service Type Registered Express Mail Return Receipt for Merchandise COD Date of Delivery 4-7-99 8. Addressee's Address (Only if requested and fee is paid) 6. Signature (Addressee or Agent) X [Signature]

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 20, 27, 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.

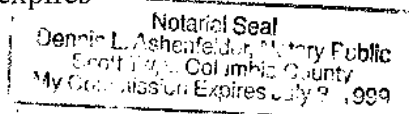
..........

Sworn and subscribed to before me this 27th 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.

.....

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P. O. BOX 300

SHERIFF'S OFFICE - COLUMBIA, SOUTH CAROLINA

24 HOUR PHONE
(717) 704-6300

PHONE
(717) 389-5622

RECEIVE AND TIME STAMP WRIT

DOCKET AND INDEX

SET FILE FOLDER UP

CHECK FOR PROPER INFO

WRIT OF EXECUTION

COPY OF DESCRIPTION

WHEREABOUTS OF LAST KNOWN ADDRESS

NON-MILITARY AFFIDAVIT

NOTICES OF SHERIFF'S SALE

WATCHMAN RELEASE FORM

AFFIDAVIT OF LIENS LIST

CHECK FOR \$100.00

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

SET SALE DATE AND ADV. DATES AND POSTING DATES

POST ALL DATES ON CALANDER

* SET SALE DATE AT LEAST 2 MONTHS AFTER RECEIVING WRIT

* SET ADV. DATES 3 THURSDAYS BEFORE SALE DATE TO RUN EVERY THURSDAY TILL SALE 3 TIMES

* SET POSTING DATE NO LATER THAN 30 DAYS PRIOR TO SALE

SET DISTRIBUTION DATE

* MUST BE FILED WITHIN 30 DAYS OF SALE (POSTED)

* MUST BE PAID 10 DAYS AFTER IT HAS BEEN POSTED

FILL IN ALL NO'S ON EXECUTION PAPERS

TYPE PROPER INFO ON DESCRIPTION (refer to previous sales)

SERVICE

TYPE CARDS FOR DEFENDANTS

PUT PAPERS TOGETHER FOR DEFENDANTS

* COPY OF WRIT FOR EACH DEFENDANT

* NOTICE OF SHERIFF SALE

* COPY OF DESCRIPTION

PUT TOGETHER PAPERS FOR LIEN HOLDERS

* NOTICE OF SALE DIRECTED TO THEM

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

* DOCKET ALL DATES

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

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

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

PHONE
(717) 309-5622

SHERIFF'S SALE OUTLINE COR'T

SALE BILLS

SEND DESCRIPTION TO PRINTER _____

AA THE FOLLOWING NOTICES REQUIRE A LETTER WITH EXPLANATIONS _____

SEND NOTICE TO PRESS DIRECTING WHEN TO ADV. _____

SEND NOTICES TO LOCAL TAX COLLECTORS _____

NOTICES TO WATER AND SEWER AUTH. _____

SEND NOTICES TO FEDERAL AND STATE TAX AUTH _____

IF BUSINESS SEND COPY TO SBA AUTH. _____

HANDBILLS

SEND COPIES OF HANDBILLS TO:

RECORDER'S OFFICE _____

TAX CLAIM OFFICE _____

TAX ASSESSMENT OFFICE _____

PROTH OFFICE(post on board) _____

POST IN FRONT LOBBY _____

POST IN SHERIFF'S OFFICE _____

SEND COPY TO ATTY _____

POST PROPERTY ACCORDING TO DATE SET _____

SEND RETURN OF POSTING TO ATTY _____

DOCKET ALL COSTS _____

PREPARE COST SHEET 2 DAYS BEFORE SALE _____

* BE SURE ALL COSTS ARE RECEIVED _____

PREPARE FINAL COSTS SHEET DAY OF SALE _____

HOLD SALE _____

POST PROPOSED SCHEDULE OF DISTRIBUTION ACCORDING TO DATE _____

PAY DISTRIBUTION ACCORDING TO DATE _____

* WHEN PAYING INCLUDE ADDRESS OF CHANGE OF OWNER TO WHOM IT MAY CONCERN _____

RECORD SHERIFF FEES COLLECTED ON MONTHLY REPORT _____

PREPARE DEED AND TAX AFFIDAVIT TO BE RECORDED _____

WHEN DEED IS RECORDED SEND TO BUYER _____

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P. O. BOX 300
BLOOMSBURG, PA 17015

PHONE
(717) 786-6300
389-5622

TELEFAX
(717) 786-6300

Date: April 5, 1999

To: Tenants

212 S. Orchard St.,

Berwick, Pa. 18603

Re: Manufacturers & Traders Trust vs. Brian D. & Mary C. Miller

No: 26 of 1999 ED

No: 1207 of 1998 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.
Sheriff of Columbia County

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.

By/B [Signature]

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

[Signature]

(Notary Public)

My commission expires

Notary Seal
[Faint circular notary seal with text]

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.

.....

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P.O. BOX 380
BLOOMSBURG, PA 17015

PHONE
570-389-5622

24 HOUR PHONE
(717) 384-6300

Federman & Phelan
Frank Federman, ESQ.

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

Manufacturers and Traders Trust Co.
VS.

Brian D. & Mary C. MILLER

WRIT OF EXECUTION 26 of 1999
(MORTGAGE FORECLOSURE) 1207 of 1998

POSTING OF PROPERTY

On April 22, 1999 at 1310 hours POSTED A COPY OF THE SHERIFF'S SALE BILL
ON THE PROPERTY OF Brian D. & Mary C. MILLER, at 212 S. Orchard St., Berwick, Pa.
COLUMBIA COUNTY, PENNSYLVANIA. SAID POSTING PERFORMED BY COLUMBIA COUNTY DEPUTY
SHERIFF Timothy T. Chamberlain Chief

SO ANSWERS:

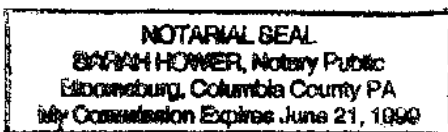
Timothy T. Chamberlain
DEPUTY SHERIFF

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

Sworn and subscribed before me
this 23rd day of

April 1999

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.
Manufacturers and Traders Trust Co.

NO. 1207 of 1998

Brian D. and Mary C. Miller aka Mary C. Estrom
WRIT OF EXECUTION 26 of 1999

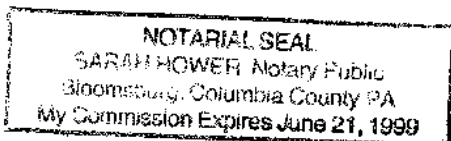
SERVICE ON Brian D. and Mary C. MILLER

ON April 6, 1999 AT 1140 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, Brian D. Miller, served personally at 209 E. 9th St., Berwick, Pa.
AT Mary C. MILLER (Served her Mother at 435 LaSalle St., Berwick, Pa.)
Ellen DiPasquale BY Timothy T. Chamberlain CHIEF

CHAMBERLAIN SERVICE WAS MADE BY HANDING SAID WRIT OF EXECUTION AND
NOTICE OF EXECUTION TO Brian D. Miller and Ellen DiPasquale (Mother of Mary C. MILLER
with whom she resides. NOTE: All other interested parties served as of April 9, 1999.
SO ANSWERS:

Timothy T. Chamberlain
DEPUTY SHERIFF
FOR: *Harry A. Roadarmel, Jr.*
HARRY A. ROADARMEL, JR. SHERIFF

Sworn and subscribed before me
this 6th day of
April 1999
Sarah J. Hower
Sarah J. Hower



DESCRIPTION

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

BOUNDED on the North by Lot Number 12 upon the East by an alley; upon the South by an alley; upon the West by Orchard Street, upon which is erected a frame dwelling house and a small bakery building. BEING 43 feet in width and 125 feet in depth.

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P. O. BOX 388
HUNTSBURG, PA 17341

PHONE
(717) 369-5622

24 HOUR PHONE
(717) 784-6700

DATE: April 15, 1999

RE: Sheriff's Sale Advertising Dates:

Mfg. & Traders Trust Co. vs. Brian D. & Mary C. Miller

No. 26 of 1999 P.D. No. 1207 of 1998 J.D.

Dear Sir:

Please advertise the enclosed SHERIFF SALE on the following dates:

1st week May 13, 1999 DATE OF SALE: JUNE 3, 1999 at 1100 AM

2nd week May 20, 1999

3rd week May 27, 1999

Feel free to contact me if you have any questions.

Respectfully

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

COLUMBIA COUNTY TAX CLAIM BUREAU
LIEN CERTIFICATE

Date 4/7/99

OWNER OR REPUTED OWNER

Miller, Brian D. & Mary C.
Owner since 8/94, Former Owner Miller

DESCRIPTION OF PROPERTY

212 Orchard St.

June 3

PARCEL NUMBER 04C,03-110-00,000 IN Berwick Boro ~~XXXXX~~ Township
~~XXXXX~~ Borough
~~XXXXX~~ City

YEAR	TOTAL
Certs	\$5000
TOTAL	\$5.00

paid 6-17-99

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

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

Excluding: Interim Tax Billings

Requested by: Harry A. Roadarmel, Jr.

COLUMBIA COUNTY TAX CLAIM BUREAU

FEE - \$5.00
Per Parcel

[Signature]

DOMESTIC RELATIONS SECTION OF Columbia COUNTYSTATEMENT OF LIEN BY OPERATION OF LAW ARISING
FROM OVERDUE SUPPORT OBLIGATIONS

Part I. Obligor Information (To be completed by requestor)

Please search your records of child and spousal support obligations to determine whether any record of overdue support exists for the following person:

Name Brian D Miller Date of Birth _____ Social Security Number 193-52-9058

Date: 4-6-99

Requestor: Sheriffs Sal
Print Name

Signature

Mary C
Plaintiff in
Case.

Part II - Lien Information (To be provided by DRS)

X

WE HAVE NO RECORD OF ANY CASE WITH THE ABOVE-NAMED INDIVIDUAL.

WE HAVE THE FOLLOWING RECORD OF OVERDUE SUPPORT OWED BY THE ABOVE NAMED OBLIGOR. THIS OVERDUE SUPPORT IS A LIEN BY OPERATION OF LAW AGAINST ALL REAL ESTATE OWNED BY THE OBLIGOR WITHIN THE JUDICIAL DISTRICT.

Amount of Overdue Support

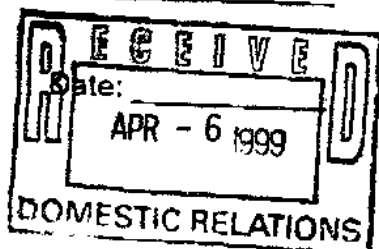
\$ - 0 -

Next Due Date

4-7-99

Next Payment Amount

131.00



BY: Leslie Levan
TITLE: Book Keeper

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

Manufactures and Traders Trust
Company (s/b/m to Franklin Savings Bank)

vs.

Brian D. Miller, a/k/a Brian Duane Miller,
a/k/a Brian Dwane Miller
Mary C. Miller, a/k/a, Mary Catherine Miller,
a/k/a Mary C. Edstrom

IN THE COURT OF COMMON PLEAS OF
COLUMBIA COUNTY, PENNSYLVANIA

No. 1207-1998 Term 19 98...

26-ED-1999

PRAECIPE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)

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: 212 S. Orchard Street, Berwick, PA 18603
(See Legal Description attached)

Amount Due

\$28,210.39

Interest from 3/25/99 to Sale
at 4.64 per diem

\$_____ and costs.

Dated 3-31-99
(SEAL)

Barbara N. Salvetti
(Clerk) Office of the Prothy Support, Common Pleas Court
of Columbia County, Penna. *Chf. Dep.*

DESCRIPTION

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

BOUNDED on the North by Lot Number 12 upon the East by an alley; upon the South by an alley; upon the West by Orchard Street, upon which is erected a frame dwelling house and a small bakery building. BEING 43 feet in width and 125 feet in depth.

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 _____. 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**

DESCRIPTION

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

BOUNDED on the North by Lot Number 12 upon the East by an alley; upon the South by an alley; upon the West by Orchard Street, upon which is erected a frame dwelling house and a small bakery building. BEING 43 feet in width and 125 feet in depth.


FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

Present whereabouts unknown

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
------	---

Same as above

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.)
------	---

DelNorte Refinance, LLC	11911 Justice Ave.
c/o Security National	Baton Rouge, LA 70816
Servicing Corp.	

Pennsylvania Housing	2101 N. Front Street
Finance Agency	Harrisburg, PA 17105-5530

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.)
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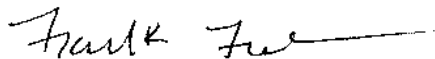
Tenant/Occupant	212 S. Orchard Street Berwick, PA 18603
------------------------	--

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 25, 1999

Date


FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

DESCRIPTION

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

BOUNDED on the North by Lot Number 12 upon the East by an alley; upon the South by an alley; upon the West by Orchard Street, upon which is erected a frame dwelling house and a small bakery building. BEING 43 feet in width and 125 feet in depth.

WAIVER OF WATCHMAN Any deputy sheriff levying upon or attaching any property under within writ may leave same without a watchman, in custody of whoever is found in possession, after notifying such person of such levy or attachment, without liability on the part of such deputy or the sheriff to any plaintiff herein for any loss, destruction or removal of any such property before sheriff's sale thereof.

Frank Fur
..... (SEAL)
(Attorney for Plaintiff(s))

WAIVER OF INSURANCE - Now, 3/28, 19 99, the Sheriff is hereby released from all liability to protect the property described in the within named execution by insurance, which insurance is hereby waived.

Frank Fur
..... (SEAL)
(Attorney for Plaintiff(s))

....., 19

HARRY A. ROADARMEL

Sheriff

COLUMBIA County, Pa.

Sir: — There will be placed in your hands

for service a Writ of EXECUTION (REAL ESTATE), styled as

follows: Manufactures and Traders Trust Company (s/b/m to Franklin Savings Bank)
vs Brian D. Miller, a/k/a Brian Duane Miller, a/k/a Brian Dwane Miller and Mary C.
Miller, a/k/a Mary Catherine Miller, a/k/a Mary C. Edstrom

The defendant Brian D. Miller, a/k/a Brian Duane Miller, a/k/a Brian Dwane Miller will be found at 209 East 9th Street, Berwick, PA 18603 and Mary C. Miller, a/k/a Mary Catherine Miller, a/ka/ Mary C. Edstrom will be found at 212 S. Orchard Street, Berwic, PA 18603

Frank Fur Attorney for Plaintiff

If Writ of Execution, state below where defendants will be found, what foods and chattels shall be seized and be levied upon. If real estate, attach five double spaced typed written copies of description as it shall appear on the new deed together with Street and Number of the premises. Please do not furnish us with the old deed or mortgage.

See attached legal description
.....
.....
.....

Federman & Phelan
Suite 900
Two Penn Center Plaza
Philadelphia, PA 19102-1799
Phone (215)563-7000
Fax (215)563-5534
Email federmanphelan@msn.com

Denise Hatfield
Judgment Clerk, Ext. 283

Representing Lenders in
Pennsylvania and New Jersey

May 18, 1999

Office of the Prothonotary
Columbia County Courthouse

RE: Manufactures and Traders Trust Company (s/b/m to Franklin Savings Bank) vs. Brian D. Miller, a/k/a Brian Duane Miller, a/k/a Brian Dwane Miller & Mary C. Miller a/k/a Mary Catherine Miller, a/k/a Mary C. Edstrom
No.: 1207-1998

Dear Sir/Madame:

Enclosed is an Affidavit of Service for the above captioned matter for filing with your office. Kindly file and return the attorney file copy in the enclosed postage paid envelope. We have forwarded copies of same to the sheriff.

Thank you for your cooperation.

Sincerely,


Denise Hatfield

cc: Sheriff of Columbia County

SENDER: <input type="checkbox"/> Check box at right if you require Restricted Delivery. <input type="checkbox"/> Print your name and address on the reverse of this form so that we can return this card to you. <input type="checkbox"/> Attach this form to the front of the mailpiece, or on the back if space does not permit. <input type="checkbox"/> 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): <input checked="" type="checkbox"/> Restricted Delivery Consult postmaster for fee.	
3. Article Addressed to: Mary C. Miller, a/k/a Mary Catherine Miller, a/k/a Mary c. Edstrom 212 S. Orchard Street Warwick, PA 16923		4a. Article Number P 970 637 106	
		4b. Service Type <input checked="" type="checkbox"/> CERTIFIED	
		7. Date of Delivery 4-23-99	
5. Received By: (Print Name) MARY C. Miller		8. Addressee's Address	
6. Signature: (Addressee or Agent) X Mary C. Miller			
PS FORM 3871, December 1994 DSH - Miller Brian D.		Domestic Return Receipt	

EXHIBIT A

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 18, 1999

Office of the Prothonotary
Columbia County Courthouse

**Re: Manufactures and Traders Trust Company (s/b/m to Franklin Savings Bank) vs.
Brian D. Miller, a/k/a Brian Duane Miller, a/k/a Brian Dwane Miller & Mary C.
Miller a/k/a Mary Cahterine Miller, a/k/a Mary C. Edstrom**
No. 1207-1998

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 Hatfield

/dsh
Enclosures
cc: Sheriff of Columbia County

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

Manufactures and Traders Trust Company	:	
(s/b/m to Franklin Savings Bank)	:	Columbia COUNTY
	:	COURT OF COMMON PLEAS
Plaintiff,	:	
	:	CIVIL DIVISION
v.	:	
	:	NO. 1207-1998
Brian D. Miller, a/k/a Brian Duane Miller, a/k/a	:	
Brian Dwane Miller	:	
Mary C. Miller a/k/a Mary Catherine Miller,	:	
a/k/a Mary C. Edstrom	:	
Defendant(s).		

AFFIDAVIT OF SERVICE PURSUANT TO RULE 3129

COMMONWEALTH OF PENNSYLVANIA)	
COUNTY OF LEHIGH)	SS:

I, FRANK FEDERMAN, ESQUIRE, attorney for Manufactures and Traders Trust Company (s/b/m to Franklin Savings Bank), Plaintiff hereby verifies that on 4/13/99 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 18, 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	Brian D. Miller, XXXXX	Tenant/Occupant 212 S. Orchard Street Berwick, PA 18603		
2	XXXXX	Domestic Relations Columbia County Columbia County Courthouse P.O. Box 380 Bloomsburg, PA 17815		
3	XXXXX	Mary C. Miller, a/k/a Mary Catherine Miller, a/k/a Mary C. Edstrom 212 S. Orchard Street Berwick, PA 18603		
4	XXXXX	Del Norte Reliance, LLC c/o Security National Servicing Corp. 11911 Justice Ave. Baton Rouge, LA 70816		
5	XXXXX	Pennsylvania Housing Finance Agency 2101 N. Front Street Harrisburg, PA 17105-5530		
6				
7				
8				
9				
10				
Total Number of Pieces Listed by Sender 5		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.

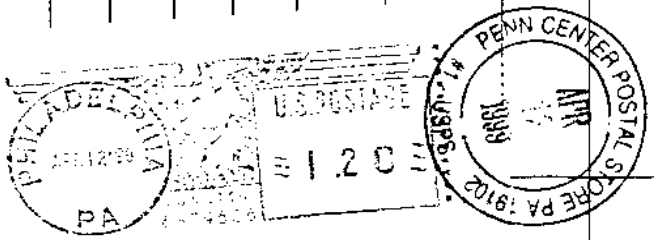


EXHIBIT A

Federman & Phelan

Suite 900
Two Penn Center Plaza
Philadelphia, PA 19102-1799
Phone (215)563-7000
Fax (215)563-5534
Email federmanphelan@msn.com

Denise Hatfield
Judgment Clerk, Ext. 283

Representing Lenders in
Pennsylvania and New Jersey

May 18, 1999

Office of the Prothonotary
Columbia County Courthouse

RE: Manufactures and Traders Trust Company (s/b/m to Franklin Savings Bank) vs. Brian D. Miller, a/k/a Brian Duane Miller, a/k/a Brian Dwane Miller & Mary C. Miller a/k/a Mary Catherine Miller, a/k/a Mary C. Edstrom

No.: 1207-1998

Dear Sir/Madame:

Enclosed is an Affidavit for the above captioned matter for filing with your office. Kindly file and return the attorney file copy in the enclosed postage paid envelope. We have forwarded copies of same to the sheriff.

Thank you for your cooperation.

Sincerely,



Denise Hatfield

cc: 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

Manufactures and Traders Trust Company
(s/b/m to Franklin Savings Bank)

Plaintiff,

v.

Brian D. Miller, a/k/a Brian Duane Miller, a/k/a
Brian Dwane Miller
Mary C. Miller a/k/a Mary Catherine Miller,
a/k/a Mary C. Edstrom

Defendant(s).

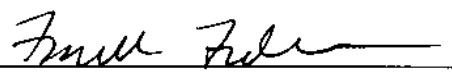
: Columbia COUNTY
: COURT OF COMMON PLEAS
:
: CIVIL DIVISION
:
: NO. 1207-1998
:

AFFIDAVIT

I hereby certify that a true and correct copy of the Notice of Sheriff Sale in the above captioned matter was sent by regular and certified mail, return receipt requested, on 4/13/99 to Mary C. Miller a/k/a Mary Catherine Miller, a/k/a Mary C. Edstrom at 212 S. Orchard Street, Berwick, PA 16823 in accordance with the Order of Court dated December 22, 1998.

The undersigned understands that this statement is made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.

FEDERMAN AND PHELAN


Frank Federman, Esquire

FEDERMAN AND PHELAN
BY: Francis S. Hallinan, Esq.
Atty. I.D. #62695
Ste. 900/Two Penn Center Plaza
Philadelphia, PA 19102
(215) 563-7000

MANUFACTURERS & TRADERS TRUST COMPANY
(S/B/M TO FRANKLIN SAVINGS BANK)

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS
CIVIL DIVISION
COLUMBIA COUNTY

vs.

No. 98-CCD-001207

BRIAN D. MILLER,
A/K/A BRIAN DUANE MILLER,
A/K/A BRIAN DWANE MILLER
MARY C. MILLER,
A/K/A MARY CATHERINE MILLER,
A/K/A MARY C. EDSTROM

ORDER

AND NOW, this 22nd day of December, 1998, upon consideration of Plaintiff's Motion and the Affidavit of Reasonable Investigation attached thereto, it is hereby ORDERED that Plaintiff may obtain service of the Complaint on the above captioned Defendant, MARY C. MILLER, A/K/A MARY CATHERINE MILLER, A/K/A MARY C. EDSTROM, by mailing a true and correct copy of the Complaint by certified mail and regular mail.

Service of the aforementioned mailings is effective upon the date of mailing and is to be done by Plaintiff's attorney, who will file with the Prothonotary's Office an Affidavit of service.

BY THE COURT:

151 Scott W. Naus
J.

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P.O. BOX 380
BLOOMSBURG, PA 17015

PHONE
~~(717) 784-6300~~
570-389-5622

24 HOUR PHONE
(717) 784-6300

Federman & Phelan
Frank Federman, ESO.

IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY, COMMONWEALTH
OF PENNA.
Manufacturers and Traders Trust Co.
VS.
Brian D. & Mary C. MILLER
WRIT OF EXECUTION 26 of 1999
(MORTGAGE FORECLOSURE) 1207 of 1998

POSTING OF PROPERTY

On April 22, 1999 at 1310 hours POSTED A COPY OF THE SHERIFF'S SALE BILL
ON THE PROPERTY OF Brian D. & Mary C. MILLER, at 212 S. Orchard St., Berwick, Pa.
COLUMBIA COUNTY, PENNSYLVANIA. SAID POSTING PERFORMED BY COLUMBIA COUNTY DEPUTY
SHERIFF Timothy T. Chamberlain Chief

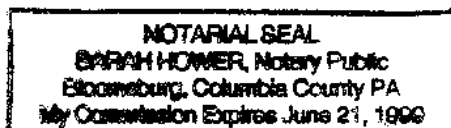
SO ANSWERS:

Timothy T. Chamberlain
DEPUTY SHERIFF
Harry A. Roadarmel, Jr.
SHERIFF HARRY A. ROADARMEL, JR.

Sworn and subscribed before me
this 23rd day of

April 1999

Sarah J. Hower
Sarah J. Hower



P 970 637 106

RETURN RECEIPT SERVICE	POSTAGE	55	POSTMARK OF DATE STORE PLAIN CENTER POST OFFICE APR 3 1999 #5 - USPS
	RESTRICTED DELIVERY	2.75	
	CERTIFIED FEE + RETURN RECEIPT	2.63	
	TOTAL POSTAGE AND FEES	5.93	
SENT TO:		NO INSURANCE COVERAGE PROVIDED - NOT FOR INTERNATIONAL MAIL (SEE OTHER SIDE)	
Mary C. Miller, a/k/a Mary Catherine Miller, a/k/a Mary c. Edstrow 212 S. Orchard Street Berwick, PA 16823			

PS FORM 3800

US Postal Service

Receipt for
Certified Mail

DSH - Miller Brian D.

EXHIBIT A

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	Brian D. Miller,	Tenant/Occupant 212 S. Orchard Street Berwick, PA 18603		
2	XXXXX	Domestic Relations Columbia County Columbia County Courthouse P.O. Box 380 Bloomsburg, PA 17815		
3	XXXXX	Mary C. Miller, a/k/a Mary Catherine Miller, a/k/a Mary C. Edstrom 212 S. Orchard Street Berwick, PA 18603		
4	XXXXX	Del Norte Refinance, LLC c/o Security National Servicing Corp. 11911 Justice Ave. Baton Rouge, LA 70816		
5	XXXXX	Pennsylvania Housing Finance Agency 2101 N. Front Street Harrisburg, PA 17105-5530		
6				
7				
8				
9				
10				
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 int'l. 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.
5				

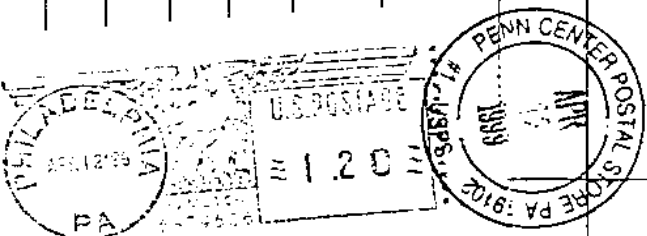


EXHIBIT A

Federman & Phelan
Suite 900
Two Penn Center Plaza
Philadelphia, PA 19102-1799
Phone (215)563-7000
Fax (215)563-5534
Email federmanphelan@msn.com

Denise Hatfield
Judgment Clerk, Ext. 283

Representing Lenders in
Pennsylvania and New Jersey

May 18, 1999

Office of the Prothonotary
Columbia County Courthouse

RE: Manufactures and Traders Trust Company (s/b/m to Franklin Savings Bank) vs. Brian D. Miller, a/k/a Brian Duane Miller, a/k/a Brian Dwane Miller & Mary C. Miller a/k/a Mary Catherine Miller, a/k/a Mary C. Edstrom

No.: 1207-1998

Dear Sir/Madame:

Enclosed is an Affidavit of Service for the above captioned matter for filing with your office. Kindly file and return the attorney file copy in the enclosed postage paid envelope. We have forwarded copies of same to the sheriff.

Thank you for your cooperation.

Sincerely,


Denise Hatfield

cc: Sheriff of Columbia County

SENDER:

- Check box at right if you require Restricted Delivery.
- 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.
- 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).

☒ Restricted Delivery

Consult postmaster for fee.

3. Article Addressed to:

Brian D. Miller, a/k/a
Brian Duane Miller, a/k/a
Brian Duane Miller
209 East 9th Street
Berwick, PA 16823

4a. Article Number

P 970 637 105

4b. Service Type

☒ CERTIFIED

7. Date of Delivery

APR 16 1998

5. Received By: (Print Name)

BRIAN MILLER

6. Signature: (Addressee or Agent)

X Brian Miller

8. Addressee's Address

PS FORM 3811, December 1994

Domestic Return Receipt

DSH

FEDERMAN & PHELAN
ATTORNEY ESCROW ACCOUNT
TWO PENN CENTER PLAZA - SUITE 900
PHILADELPHIA, PA. 19102

IN PAYMENT FOR

60-148/319

11108

PAY *Nine hundred*

DOLLARS

TO THE ORDER OF

DATE *3/29/89*
Office of the Sheriff Philadelphia County DE Milb. #9325859

Frank Federman

JEFFERSON BANK
PHILADELPHIA, PA. 19103

⑈011108⑈ ⑆031901482⑆ 90 28894⑈

CHECK AMOUNT

1900.00

SHERIFF'S SALE

THURSDAY JUNE 3, 1999 AT 1100 AM

BY VIRTUE OF A WRIT OF EXECUTION NO.26-1999 AND CIVIL WRIT NO. 1207 of 1999 ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST AND BEST BIDDER, FOR CASH, IN A COURT ROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURT HOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

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

BOUNDED on the North by Lot Number 12 upon the East by an alley, upon the South by an alley, upon the West by Orchard Street, upon which is erected a frame dwelling house and a small bakery building. BEING 43 feet in width and 125 feet in depth.

BEING the property of Brian D. and Mary C. MILLER aka Mary C. ESTROM located at 212 South Orchard St., Berwick, PA.

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

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

ATTORNEY FOR PLAINTIFF:
FEDERMAN & PHELAN
Frank FEDERMAN, ESQ.
Two Penn Center Plaza, Suite 900
Philadelphia, PA 19102

SHERIFF OF COLUMBIA COUNTY
Harry A. Roadarmel Jr.