

REAL ESTATE
SHERIFF'S SALE--COST SHEET

First Union

VS

Russell Holly Vance

NO. 80-99 E.D.

NO. 763-1998 J.D.

DATE OF SALE Oct 26-99 TIME OF SALE 09:30

DOCKET AND RETURN	\$ 15
SERVICE PER DEFENDANT OR GARNISHEE	120.00
LEVY (PER PARCEL)	15
MAILING COSTS	27.34
ADVERTISING, SALE BILLS, & COPIES	12.50
ADVERTISING SALE (PLUS NEWSPAPER)	15.00
MILEAGE	17.50
POSTING HANDBILLS	15.00
CRYING/ADJOURN SALE (EACH SALE)	10.00
SHERIFF'S DEED	30.00
TRANSFER TAX FORM	25.00
DISTRIBUTION FORM	25.00
OTHER COPIES	2.50
Notary	12.00

TOTAL.....\$ 347.84

PRESS-ENTERPRISE INC
SOLICITOR'S SERVICES

\$ 575.21
75.00

TOTAL.....: 650.21

PROTHONOTARY (NOTARY)
RECORDER OF DEEDS

\$ 10.00
29.50

OTHER

TOTAL.....38.50

REAL ESTATE TAXES:

BOROUGH, TWP. & COUNTY TAXES, 1999	\$ <u>282.16</u>
SCHOOL DISTRICT TAXES, 1999	\$ <u>567.79</u>
DELINQUENT TAXES, 1997, 1998	\$ <u>5.00</u>

854.95 } Paid

TOTAL.....854.95

MUNICIPAL FEES DUE:

SEWER--MUNICIPAL	1999	\$ <u>486.44</u>
WATER--MUNICIPAL	1999	\$ <u>0.00</u>

TOTAL.....486.44

SURCHARGE FEE: STATE TREASURER (TRAINING FEE)

TOTAL.....104.00

MISCELLANEOUS

\$	
\$	

TOTAL.....

TOTAL COSTS (OPEN BID).....2481.94

2482.24

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) 784-6300

SHERIFF'S REAL ESTATE FINAL COST SHEET

First Union VS Russell-Holly Vang
NO. 8099 E.D. NO. 763-1998 J.D.

DATE OF SALE: Oct 21-99

BID PRICE (INCLUDES COSTS) \$ 2481.94

POUNDAGE--2% OF BID PRICE \$ 49.64

TRANSFER TAX 2%, FAIR MARKET PRICE \$ - 0 -

MISC. COSTS \$ - 0 -

TOTAL AMOUNT NEEDED TO PURCHASE \$2531.58

PURCHASER(S): _____

ADDRESS: _____

NAME(S) ON DEED: _____

PURCHASER(S) SIGNATURE(S): Grand H. Treathen, Local
COUNSEL FOR PLAINTIFF

AMOUNT RECEIVED BY PURCHASER:

TOTAL AMOUNT DUE \$ 2531.58

LESS DEPOSIT \$ 100.00

DOWN PAYMENT \$ _____

TOTAL DUE IN
EIGHT DAYS \$ 1631.58

LAW OFFICES
UNRUH, TURNER, BURKE & FREES

A PROFESSIONAL CORPORATION
P.O. BOX 515
17 WEST GAY STREET
WEST CHESTER, PA. 19381-0515

ROSS A. UNRUH
DONALD C. TURNER
WILLIAM J. BURKE, III
DAVID M. FREES, III
JOHN K. FIORILLO
JOHN L. HALL
DANA V. HADLEY
DOUGLAS L. KAUNE
SHELLY L. IOVINO

(610) 692-1371
FAX (610) 918-1361
FAX (610) 692-1379

OTHER OFFICES:
P.O. BOX 289
PHOENIXVILLE, PA 19460
(610) 933-8069

348 E. KING STREET
MALVERN, PA 19355
(610) 240-0750

OF COUNSEL
KEVIN R. O'BRIEN
HERBERT R. WEIMAN, JR.

October 28, 1999

VIA UPS

David Trathen, Esquire
24 West, Suite D
Bloomsburg, PA 17815

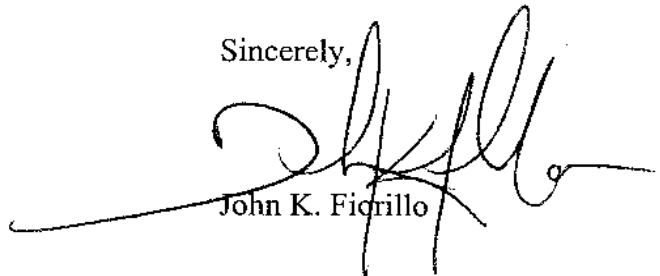
RE: First Union Home Equity Bank v. Russell & Holly Young
CCP, Columbia County 1998 No. 763
First Union Mortgage Corporation Loan No. 9804128

Dear Mr. Trathen:

Enclosed please find this firm's check in the amount of \$1,631.58 made payable to the Columbia County Sheriff. Please deliver this to the Sheriff on Friday, October 29, 1999, in connection with the Sheriff's sale in the above referenced matter. Title should be taken in the name of the Plaintiff, First Union Home Equity Bank.

Thank you for your cooperation in this matter. Should you have any questions, please feel free to call.

Sincerely,



John K. Fiorillo

JKF:klc
Enclosure
cc: Jeff Wilson

11403

UNRUH, TURNER, BURKE & FREES, P.C.

P.O. BOX 515
WEST CHESTER, PA 19381

WILMINGTON TRUST
WILMINGTON TRUST OF PENNSYLVANIA
WEST CHESTER, PENNSYLVANIA

60-192319

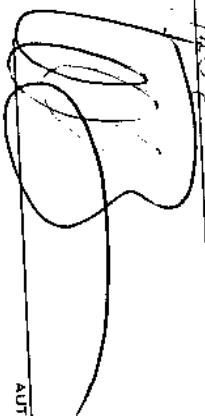
10/28/99

PAY TO THE
ORDER OF

Columbia County Sheriff
One thousand one hundred thirty-one and 58/100

\$ 11031.58

DOLLARS



AUTHORIZED SIGNATURE

MEMO

Find Unruh/Young - cost for Sheriff sale

⑈011403⑈ ⑈031901929⑈ 400 2594 5354⑈

UNRUH, TURNER, BURKE & FREES, P.C.
WEST CHESTER, PA 19381

11403

Find Unruh/Young

cost for Sheriff sale

17 West Gay Street
West Chester, PA 19381-0515

Phone 610/692-1371
Fax 610/692-1379

**UNRUH TURNER
BURKE & FREES**
ATTORNEYS AT LAW
A PROFESSIONAL CORPORATION

120 Gay St.
Phoenixville, PA 19460

Phone 610/933-8069
Fax 610/933-3603

FAX TRANSMISSION SHEET

TO: David Trathen, Esquire

FAX NO.: (570) 389-8176

FROM: John K. Fiorillo, Esquire
(610) 692-1371

CLIENT/MATTER: First Un/Young

DATE: October 29, 1999

TOTAL PAGES INCLUDING COVER: 1

MESSAGE: The address that is needed for the taxes is as follows:

Attention: Wendy Cole
First Union Mortgage Corp.
1100 Corporate Center Dr.
P.O. Box 900001
Raleigh, NC 27607-5066

The information contained in this facsimile message is attorney privileged and confidential information intended only for the use of the individual or entity named above. If the reader of this message is not the intended recipient, you are hereby notified that any dissemination, distribution or copy of this communication is strictly prohibited. If you have received this communication in error, please immediately notify us by telephone and return original message to us at the above address via the U.S. Postal Service. Thank you.

UNRUH, TURNER, BURKE & FREES, P.C.

UNRUH, TURNER, BURKE & FREES, P.C.
BY: JOHN K. FIORILLO, ESQUIRE
ATTORNEY I.D. NO. 55658
17 WEST GAY STREET
P.O. BOX 515
WEST CHESTER, PA 19381-0515
(610) 692-1371

: ATTORNEYS FOR PLAINTIFF

FIRST UNION HOME EQUITY BANK
1000 Louis Rose Place
University Research Park
Charlotte, NC 28262-8546

: IN THE COURT OF COMMON PLEAS

: COLUMBIA COUNTY, PENNSYLVANIA

: CIVIL ACTION - LAW

vs.

: NO. 98-CV-763

RUSSELL H. and HOLLY YOUNG
322 High School Avenue
Berwick, PA 18603

: 80-ED-1999

AFFIDAVIT PURSUANT TO RULE 3129.1

Phoenixville Federal Savings & Loan Association, Plaintiff in the above action, sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at 322 High School Avenue, Berwick, PA 18603, Columbia County:

1. Name and address of owner(s) or reputed owner(s):

Name

Address

Russell H. Young

322 High School Avenue
Berwick, PA 18603

Holly Young

322 High School Avenue
Berwick, PA 18603

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

Name

Address

Russell H. Young

322 High School Avenue
Berwick, PA 18603

Holly Young

322 High School Avenue
Berwick, PA 18603

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

Name

Address

None

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

Name

Address

Regency Consumer Discount Co.

204 W. Main Street
Bloomsburg, PA 17815

First Union Home Equity Bank, N.A.

1000 Louis Rose Place
University Research Park
Charlotte, NC 28262-8546

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

Name

Address

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

Address

None

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

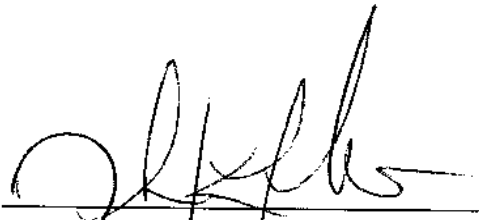
Name

Address

None

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

Date: 7/29/99



John K. Fiorillo, Esquire
Attorney for Plaintiff

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

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

PHONE
(717) 389-5622

24 HOUR PHONE
(717) 784-6300

John K. Fiorillo, ESQ
Unruh, Turner, Burke & Frees
17 West Gay Street
P.O. Box 515
West Chester, Pa. 19381-0515

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

First Union Home Equity
NO. 80 of 1999
Russell H. & Holly Young
WRIT OF EXECUTION 763-1998

SERVICE ON Russell H. and Holly Young

ON Sep. 10, 1999 AT Certified Mail, 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, Russell H. and Holly Young

AT R.R.1, Box 1015, (Salem Twp.) Berwick, Pa. BY DEPUTY SHERIFF Certified Mailings

SERVICE WAS MADE BY HANDING SAID WRIT OF EXECUTION AND
NOTICE OF EXECUTION TO Russell H. Young signed for both Certified Letters

SO ANSWERS:

DEPUTY SHERIFF

FOR:

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

Sworn and subscribed before me
this 14th day of

September 19 99

Sarah J. Hower
Sarah J. Hower

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

DATE	AMOUNT	DATE	AMOUNT
07/01/99	4460		

61.

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

BILL NO
04463

ALL PENALTY	91.20
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282.16
30
PAID

.11 acres LAND	2.500
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THIS TAX NOTICE MUST BE RETURNED WITH YOUR PAYMENT

TOTAL ASSESSED	20,242.
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UNRUH, TURNER, BURKE & FREES, P.C.
BY: JOHN K. FIORILLO, ESQUIRE
ATTORNEY I.D. NO. 55658
17 WEST GAY STREET
P.O. BOX 515
WEST CHESTER, PA 19381-0515
(610) 692-1371

: ATTORNEYS FOR PLAINTIFF

FIRST UNION HOME EQUITY BANK
1000 Louis Rose Place
University Research Park
Charlotte, NC 28262-8546

: IN THE COURT OF COMMON PLEAS
: COLUMBIA COUNTY, PENNSYLVANIA
: CIVIL ACTION - LAW

vs.

RUSSELL H. and HOLLY YOUNG
322 High School Avenue
Berwick, PA 18603

: NO. 98-CV-763

: 80-ED-1999

AFFIDAVIT OF NON-MILITARY SERVICE

COMMONWEALTH OF PENNSYLVANIA

:

SS.

COUNTY OF YORK

:

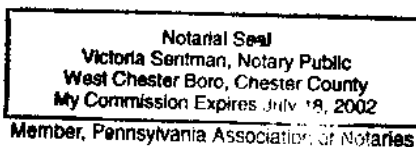
JOHN K. FIORILLO, Esquire being duly sworn according to law, deposes and states that to the best of his knowledge, information and belief, the above-named Defendants, Russell H. and Holly Young, are not in the military or naval service of the United States or its allies or otherwise within the provisions of the Soldiers and Sailors Civil Relief Act of 1940 and/or its amendments; and that the last known address of Defendants, Russell H. and Holly Young is as follows:

Russell and Holly Young
322 High School Avenue
Berwick, PA 18603


JOHN K. FIORILLO, ESQUIRE

SWORN TO and SUBSCRIBED
before me this 20th day
of February, 1999.


NOTARY PUBLIC



2. ☐ Restricted Delivery
Consult postmaster for fee.

4a. Article Number
Z 052 311 871

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

7. Date of Delivery
9/2/99

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

Article Addressed to:
Small Business Administration
7 North Wilkes Barre Blvd.
Wilkes-Barre, PA 18702-5241
By: (Print Name)
X Samuel J. Venturo

6. Signature: (Addressee or Agent)

PS Form 3811, December 1994

2. ☐ Restricted Delivery
Consult postmaster for fee.

4a. Article Number
Z 052 311 870

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

7. Date of Delivery
SEP 02 1999

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

Article Addressed to:
Commonwealth of Pennsylvania
Department of Revenue
Bureau of Compliance
Clearance Support Section Dept. 281230
Harrisburg, PA 17128-0946

5. Received By: (Print Name)
Samuel J. Venturo

6. Signature: (Addressee or Agent)
X

PS Form 3811, December 1994

1. ☐ Complete items 1 and/or additional services.
2. ☐ Complete items 3, 4a, and 4b.
3. Print your name and address on the reverse of this form so that we can return this card to you.
4. Attach this form to the front of the mailpiece, or on the back if space does not permit.
5. Write "Return Receipt Requested" on the mailpiece below the article number.
6. The Return Receipt will show to whom the article was delivered and the date delivered.

3. Article Addressed to:
Holly Young
R.R.1, Box 1015
Berwick, Pa. 18603

4a. Article Number
Z 479 026 692

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

7. Date of Delivery
9-10-99

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

5. Received By: (Print Name)
Holly Young

6. Signature: (Addressee or Agent)
X Holly Young

PS Form 3811, December 1994

1. ☐ Complete items 1 and/or additional services.
2. ☐ Complete items 3, 4a, and 4b.
3. Print your name and address on the reverse of this form so that we can return this card to you.
4. Attach this form to the front of the mailpiece, or on the back if space does not permit.
5. Write "Return Receipt Requested" on the mailpiece below the article number.
6. The Return Receipt will show to whom the article was delivered and the date delivered.

3. Article Addressed to:
Russell Young
R.R.1, Box 1015
Berwick, Pa. 18603

4a. Article Number
Z 479 026 691

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

7. Date of Delivery
9-10-99

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

5. Received By: (Print Name)
Russell Young

6. Signature: (Addressee or Agent)
X Russell Young

PS Form 3811, December 1994

1. ☐ Complete items 1 and/or additional services.
2. ☐ Complete items 3, 4a, and 4b.
3. Print your name and address on the reverse of this form so that we can return this card to you.
4. Attach this form to the front of the mailpiece, or on the back if space does not permit.
5. Write "Return Receipt Requested" on the mailpiece below the article number.
6. The Return Receipt will show to whom the article was delivered and the date delivered.

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

4a. Article Number
Z 052 311 869

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

7. Date of Delivery
SEP 02 1999

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

5. Received By: (Print Name)
Samuel J. Venturo

6. Signature: (Addressee or Agent)
X Samuel J. Venturo

PS Form 3811, December 1994

LAW OFFICES
UNRUH, TURNER, BURKE & FREES

A PROFESSIONAL CORPORATION

P.O. BOX 515
17 WEST GAY STREET
WEST CHESTER, PA. 19381-0515

ROSS A. UNRUH
DONALD C. TURNER
WILLIAM J. BURKE, III
DAVID M. FREES, III*
JOHN K. FIORILLO*
JOHN L. HALL
DAVID A. PLESS
DANA V. HADLEY*
DOUGLAS L. KAUNE*

(610) 692-1371
FAX (610) 918-1361
FAX (610) 692-1379
E MAIL UTBF@AOL.COM

OTHER OFFICES:
P.O. Box 289
PHOENIXVILLE, PA 19460
(610) 933-8069

348 E. KING STREET
MALVERN, PA 19355
(610) 240-0750

OF COUNSEL
KEVIN R. O'BRIEN
HERBERT R. WEIMAN, JR.

June 9, 1998

*ALSO MEMBER, NEW JERSEY BAR

Columbia County Sheriff
Columbia County Courthouse
P.O. Box 380
Bloomsburg, PA 17815

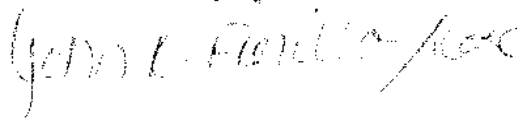
RE: First Union Home Equity Bank vs. Russell H. Young and Holly Young

Dear Sir/Madam:

Enclosed please find the original Writ of Execution along with the accompanying documents which you require for service and a check for \$900.00 to cover the costs incurred. Please insert the date and time of the Sheriff's sale on the enclosed Notices. Please arrange for service of this Writ on the Defendants, Russell H. Young and Holly Young at their place of residence: 322 High Street, Berwick, PA 18603.

Many thanks for your assistance. Please call should you have any questions concerning the foregoing.

Sincerely,



John K. Fiorillo

JKF:klc
Enclosures

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: All Parties in Interest and Claimants

FROM: John K. Fiorillo, Esquire
Unruh, Turner, Burke & Frees
17 West Gay Street
P.O. Box 515
West Chester, PA 19381-0515
(610) 692-1371

80ED1989

OWNERS: Russell H. and Holly Young

PROPERTY: 322 High School Avenue, Berwick, PA 18603, Columbia County

COURT OF COMMON PLEAS, COLUMBIA COUNTY, PENNSYLVANIA
NO. 98-cv-763

The above-captioned property is scheduled to be sold at the ^{Columbia}~~Chester~~ County Sheriff's Sale of Oct 21, 1999 at 0930 in Courtroom 2, Columbia County Courthouse, Bloomsburg, Pennsylvania. Our records indicate that you may hold a mortgage or judgment on the property which may be extinguished by the sale. You may wish to attend the sale to protect your interests.

A schedule of distribution will be filed by the Sheriff on a date specified by the Sheriff not later than thirty (30) days after the sale. Distribution will be made in accordance with the schedule unless exceptions are filed thereto within ten (10) days after the filing of the schedule.

UNRUH, TURNER, BURKE & FREES, P.C. : ATTORNEYS FOR PLAINTIFF
BY: JOHN K. FIORILLO, ESQUIRE
ATTORNEY I.D. NO. 55658
17 WEST GAY STREET
P.O. BOX 515
WEST CHESTER, PA 19381-0515
(610) 692-1371

FIRST UNION HOME EQUITY BANK : IN THE COURT OF COMMON PLEAS
1000 Louis Rose Place
University Research Park : COLUMBIA COUNTY, PENNSYLVANIA
Charlotte, NC 28262-8546

vs.

RUSSELL H. and HOLLY YOUNG
322 High School Avenue
Berwick, PA 18603

: CIVIL ACTION - LAW

: NO. 98-CV-763

: 80 E01999

NOTICE OF SHERIFF'S SALE

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO DEFENDANTS: Russell H. and Holly Young

TO ALL OTHER PARTIES IN INTEREST:

Regency Consumer Discount Co.
First Union Home Equity Bank, N.A.

The Defendants' real estate, and improvements consisting of one brick dwelling thereon, located at 322 High School Avenue, Berwick, Pennsylvania, Columbia County, tax parcel no. 04B-04-79 (as more fully described in the metes and bounds description attached hereto) is scheduled to be sold at Sheriff's Sale on Oct. 21, 1999 at 0930 in Courtroom 2, Columbia County Courthouse, to enforce the Court judgment of \$69,654.97 plus interest from August 24, 1998, obtained by First Union Home Equity Bank, N.A., against the Defendants in the above-captioned action. The owners and reputed owners of the property to be sold are: Russell H. and Holly Young.

NOTICE OF OWNER'S RIGHTS

TO THE DEFENDANTS: Russell H. and Holly Young

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 First Union Home Equity Bank, N.A., parcel no. 04B-04-79 plus interest and costs. To find how much you must pay, you may call: (610) 692-1371.
2. You may be able to stop the sale by filing a petition asking the Court to strike or open the judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.
3. You may also be able to stop the sale through other legal proceedings.

You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have at stopping the sale. (See notice on page 3 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 by calling (570) 389-5633.
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 (570) 389-5622.
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 the 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 proceeding to evict you.
6. You may be entitled to a share of the money which was paid for your house. A schedule of distribution of the money bid for your real estate will be filed by the Sheriff on a date specified by the Sheriff not later than thirty (30) days following

the sale. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after filing of the schedule of distribution.

7. You may have other rights and defenses or ways of getting your house back if you act immediately after the sale.

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

LAWYER REFERRAL SERVICE

Susquehanna Legal Services

168 East 5th Street

Bloomsburg, PA 17815

(570) 784-8760

Respectfully submitted,

UNRUH, TURNER, BURKE & FREES, P.C.

By: 

John K. Fiorillo, Esquire

SCHEDULE "A"

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

THE FIRST THEREOF BEGINNING at a point on the easterly line of an alley known as High School Avenue, said point being the northwest corner of land now or formerly of Leonard S. Cerullo; thence along the easterly line of said alley known as High School Avenue, a distance of 40 feet to a corner in line of land now or late of Douglas Wright; thence along said land now or late of Wright in an easterly direction, a distance of 120 feet, more or less, to the northwest corner of land now or late of Roy W. Deneberger, II; thence along the westerly line of land now or late of Roy W. Deneberger, II, a distance of 40 feet to a point in the northerly line of land now or late of Leonard S. Cerullo aforesaid; thence along the northerly line of land now or late of Leonard S. Cerullo, a distance of 120 feet to the easterly line of the alley known as High School Avenue, the place of beginning, upon which is situate a two story frame dwelling.

THE SECOND THEREOF BEGINNING at a point 5 feet southerly from the southwest corner of lands now or late of Douglas Wright, now owned by Esther Wright, said point being on the easterly boundary line of an alley known as High School Avenue; thence in a southerly direction parallel to Mulberry Street and running along the easterly boundary line of said High School Avenue for a distance of 5 feet to a point in other lands of the Berwick Bank, being sold under an agreement of sale to Russell H. Young and Holly Young, his wife, thence in an easterly direction parallel with the southerly boundary line of lands now or late of the said Esther Wright for a distance of 100 feet to the easterly boundary line of said High School Avenue, to a point the place of beginning.

Being the southerly five feet of a ten foot alley referred to in deed from William B. Wright to Douglas Wright as recorded in Columbia County Deed Book 78, Page 377. It is to be noted that the chain of title to the Berwick Bank refers to a right of joint use in common with others of an alley 110 feet in length whereas the actual length of said alley was 100 feet and was the joint use of William B. Wright and Douglas Wright.

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COMMONWEALTH OF PENNSYLVANIA
COUNTY OF COLUMBIA

SS

First Union Home Equity Bank

No. 98-CV-763 19

80-ED-1999

Plaintiffs

vs.

Russell H. and Holly Young

WRIT OF EXECUTION:

Mortgage Foreclosure

Defendants

TO THE SHERIFF OF COLUMBIA COUNTY:

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

See Exhibit "A" attached hereto

Tax parcel #04B-04-79

(specifically describe property)

NOTE: Description of property may be included in, or attached to the Writ.

AMOUNT DUE \$ 69,654.97

INTEREST FROM August 24, 1998 \$

COSTS TO BE ADDED \$

Seal of Court

Fanni B. Kane
PROTHONOTARY

BY

Elizabeth A. Bunker
Deputy Prothonotary

Date

8/2/99

SCHEDULE "A"

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STATE OF PENNSYLVANIA
COUNTY OF COLUMBIA } SS

Paula J. Barry, Publisher's Assistant being duly sworn according to law deposes and says that Press Enterprise is a newspaper of general circulation with its principal office and place of business at 3185 Lackawanna Avenue, Bloomsburg, County of Columbia and State of Pennsylvania, and was established on the 1st day of March, 1902, and has been published daily continuously in said Town, County and State since the day of its establishment; that hereto attached is a copy of the legal notice or advertisement in the above entitled proceeding which appeared in the issue of said newspaper on September 30, October 7, 14, 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.

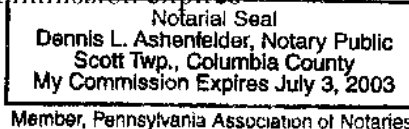
.....Paula J. Barry.....

Sworn and subscribed to before me this 18th day of October, 1999.

.....Dennis L. Ashenfelder.....

(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
BLOOMSBURG, PA 17815

PHONE
(717) 369-5622

24 HOUR PHONE
(717) 784-6100

DATE: SEP 1, 1999

RE: Sheriff's Sale Advertising Dates

First Union Home Equity Bank, VS Russell H. and Holly Young

No. 80 of 1999 FD

No. 763 of 1998 JD

Dear Sir:

Please advertise the enclosed SHERIFF SALE on the following dates:

1st week ADV. SEP 30, 1999 DATE OF SALE: OCT 21, 1999

2nd week OCT 7, 1999

3rd week OCT 14, 1999

Feel free to contact me if you have any questions.

Respectfully

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

COMMONWEALTH OF PENNSYLVANIA
COUNTY OF COLUMBIA

SS

First Union Home Equity Bank

Plaintiffs

vs.

Russell H. and Holly Young

Defendants

No. 98-CV-763 19

80-ED-1999

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Lorrie B. Kline
PROTHONOTARY

BY

Glenollett A. Brennan
Deputy Prothonotary

Date 8/2/99

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

ATTORNEY FOR PLAINTIFF:

John K. Fiorillo, ESQ
Unruh, Turner, Burke & Frees
17 West Gay Street
P.O. Box 515
West Chester, Pa. 19381-0515

SHERIFF OF COLUMBIA COUNTY
Harry A. Roadarmel Jr.

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CERTIFICATION

I HEREBY CERTIFY that I am the attorney of record for the Plaintiff in this action against real property, and further certify that this property is:

- ☐ () FHA - Tenant Occupied or Vacant
- ☐ () Commercial
- ☐ () As a result of a Complaint in Assumpsit
- ☒ (XX) That the Plaintiff has complied in all respects with Section 403 of the Mortgage Assistance Act including but not limited to
 - a. Service of notice on Defendants
 - b. Expiration of 30 days since the service of the notice
 - c. Defendants failure to request or appear at meeting with mortgagee or Consumer Credit Counseling Agency
 - d. Defendants failure to file application with the Homeowners Emergency Assistance Program

I FURTHER AGREE to indemnify and hold harmless the Sheriff for any false statement given herein.

UNRUH, TURNER, BURKE & FREES, P.C.

By: 

John K. Fiorillo, Esquire

Attorney for Plaintiff,

First Union Home Equity Bank

UNRUH, TURNER, BURKE & FREES, P.C.
BY: JOHN K. FIORILLO, ESQUIRE
ATTORNEY I.D. NO. 55658
17 WEST GAY STREET
P.O. BOX 515
WEST CHESTER, PA 19381-0515
(610) 692-1371

:ATTORNEYS FOR PLAINTIFF

FIRST UNION HOME EQUITY BANK
1000 Louis Rose Place
University Research Park
Charlotte, NC 28262-8546

:IN THE COURT OF COMMON PLEAS

:COLUMBIA COUNTY, PENNSYLVANIA

:CIVIL ACTION - LAW

vs.

:NO. 98-CV-763

RUSSELL H. and HOLLY YOUNG
322 High School Avenue
Berwick, PA 18603

80 ED 1999

AFFIDAVIT PURSUANT TO RULE 3129.1

Phoenixville Federal Savings & Loan Association, Plaintiff in the above action, sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at 322 High School Avenue, Berwick, PA 18603, Columbia County:

1. Name and address of owner(s) or reputed owner(s):

Name	Address
Russell H. Young	322 High School Avenue Berwick, PA 18603
Holly Young	322 High School Avenue Berwick, PA 18603

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

Name	Address
Russell H. Young	322 High School Avenue Berwick, PA 18603

Holly Young

322 High School Avenue
Berwick, PA 18603

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

Name

Address

None

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

Name

Address

Regency Consumer Discount Co.

204 W. Main Street
Bloomsburg, PA 17815

First Union Home Equity Bank, N.A.

1000 Louis Rose Place
University Research Park
Charlotte, NC 28262-8546

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

Name

Address

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

Address

None

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

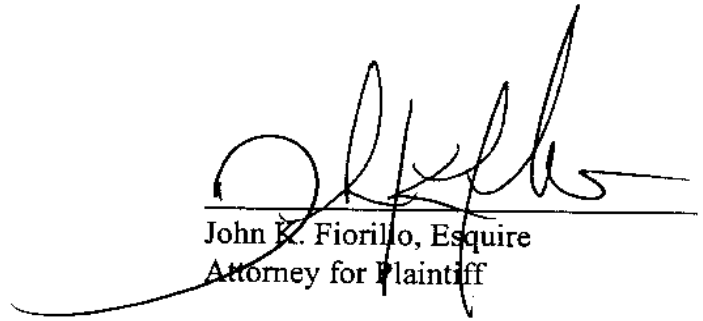
Name

Address

None

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

Date: 7/29/99


John K. Fiorillo, Esquire
Attorney for Plaintiff

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P. O. BOX 300

SHERIFF'S BUREAU/RECEIPT/SALE OUTLINE

PHONE
(717) 309-5622

24 HOUR PHONE
(717) 204-6300

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 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 300
BLOOMSBURG, PA 17815

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

PHONE
(717) 389-3622

SHERIFF'S SALE OUTLINE CONT

SALE BILLS

SEND DESCRIPTION TO PRINTER
* THE FOLLOWING NOTICES REQUIRE A LETTER WITH EXPLANATIONS

SEND NOTICE TO PRESS DIRECTING WHEN TO ADV.

SEND NOTICES TO LOCAL TAX COLLECTORS

NOTICES TO WATER AND SEWER AUTH.

SEND NOTICES TO FEDERAL AND STATE TAX AUTH

IF BUSINESS SEND COPY TO SBA AUTH.

HANDBILLS

SEND COPIES OF HANDBILLS TO:

RECORDER'S OFFICE

TAX CLAIM OFFICE

TAX ASSESSMENT OFFICE

PROTH OFFICE(post on board)

POST IN FRONT LOBBY

POST IN SHERIFF'S OFFICE

SEND COPY TO ATTY

POST PROPERTY ACCORDING TO DATE SET

SEND RETURN OF POSTING TO ATTY

DOCKET ALL COSTS

PREPARE COST SHEET 2 DAYS BEFORE SALE

* BE SURE ALL COSTS ARE RECEIVED

PREPARE FINAL COSTS SHEET DAY OF SALE

HOLD SALE

POST PROPOSED SCHEDULE OF DISTRIBUTION ACCORDING TO DATE

PAY DISTRIBUTION ACCORDING TO DATE

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

RECORD SHERIFF FEES COLLECTED ON MONTHLY REPORT

PREPARE DEED AND TAX AFFIDAVIT TO BE RECORDED

UNRUH, TURNER, BURKE & FREES, P.C.
IOLTA TRUST ACCOUNT
P.O. BOX 515
WEST CHESTER, PA 19381

KEYSTONE BANK
60-183319

1100

PAY TO THE
ORDER OF

Unruh, Turner, Burke & Frees, P.C.

\$

DOLLARS

MEMO

10/1/90
0001100 0031901835 00032 00110

AUTHORIZED SIGNATURE

SHERIFF'S SALE

THURSDAY OCTOBER 21, 1999 AT 0930

BY VIRTUE OF A WRIT OF EXECUTION NO. 80-1999 AND CIVIL WRIT NO. 763-1998 ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST AND BEST BIDDER, FOR CASH, IN A COURT ROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURT HOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

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TERMS OF SALE

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

REMAINING BALANCE OF BID PRICE: Any remaining amount of the bid price is to be paid withing eight (8) days after the Sale in cash, certified check or cashier's check.

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