

SHERIFF'S SALE

Distribution Sheet

The First National Bank of Berwick VS. George A. Sopkanich and Mary Lou Sopkanich
 NO. 779 of 1991 JD DATE OF SALE: October 17, 1991 10:00 A.M.
 NO. 63 of 1991 ED

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) October 17, 1991 and (time) 10:00 A.M., 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 Leroy M. Holter Jr. and Michelle Snyder for the price or sum of Five Thousand, Six Hundred (\$5,600.00) Dollars.

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	\$ <u>5,600.00</u>	
Poundage	<u>112.00</u>	
Transfer Taxes	<u>112.00</u>	
Total Needed to Purchase		\$ <u>\$5,824.00</u>
Amount Paid Down		<u>600.00</u>
Balance Needed to Purchase		<u>5,224.00</u>

EXPENSES:

Columbia County Sheriff - Costs	\$ <u>258.13</u>	
Poundage	<u>112.00</u>	\$ <u>370.13</u>
Newspaper		<u>221.24</u>
Printing		
Solicitor		<u>50.00</u>
Columbia County Prothonotary		
Columbia County Recorder of Deeds -	Deed copy work	<u>33.50</u>
	Realty transfer taxes	<u>112.00</u>
	State stamps	
Tax Collector (Borough of Berwick)		<u>177.61</u>
Columbia County Tax Assessment Office Delinquent Tax's		<u>561.81</u>
State Treasurer	DSTE	<u>40.00</u>
Other: Tax Claim		<u>5.00</u>
Berwick Borough Sewer Authority		<u>1,258.31</u>

TOTAL EXPENSES: \$ 2,829.60

Total Needed to Purchase	\$ <u>5,824.00</u>
Less Expenses	<u>2,829.60</u>
Net to First Lien Holder	<u>2,994.40</u>
Plus Deposit	<u>750.00</u>
Total to First Lien Holder	\$ <u>3,744.40</u>

Sheriff's Office, Bloomsburg, Pa. }

Columbia County }

So answers

HARRY A. ROADARMEL

Sheriff



BLOOMSBURG BANK
COLUMBIA TRUST CO.
 Member FDIC

SHIRLEY F. DRAKE, TREAS.
 TREASURER OF COLUMBIA COUNTY, PA.

1193

PAY
 TO THE
 ORDER OF

FIRST NATIONAL BANK OF BERWICK, PA.

NOVEMBER 12, 19 91

60-552/313

THREE HUNDRED THIRTY THREE DOLLARS AND 38/100

\$ 333.38

REFUND - OVERPAYMENT OF 1989
 REAL ESTATE TAXES FROM TAX CLAIM BUREAU
 COLLECTED SHERIFF SALE #63
 SORPAMIGH 04-4-91 333.38

DOLLARS

SPECIAL ACCOUNT
 TREASURER - DEPUTY TREASURER

Shirley F. Drake

#001193 031305935 335 74 1 2

05

LIEN CERTIFICATE

DATE 8/22/91

This is to certify that according to our records, the tax liens in the Tax Claim Bureau against the property listed below, as of December 31, 1990, in Berwick Borough are as follows:

Owner or Reputed Owner: Sopkanich, George A. & Mary Lou (9-85)

Former Owner: Lupashunski, Mark C. & Linda

Parcel No. 04.4-9-117

Description #179 S. Arch St.

YEAR	TOTAL
1989	\$ 333.38
1990	228.43
TOTAL	\$ 561.81

*Returned
First Natl Bank
Trenton, NJ
10-31-91
#*

The above figures represent the amount(s) due during the month of November 19 91

Requested by: Harry A. Roadarmel, Jr.

Fee: \$5.00

*PD
10/30/91*

COLUMBIA COUNTY TAX CLAIM BUREAU

Dennis Long
Dennis Long
Director

*Sherry
Sale
Oct 17, 91*

63

Type of Service:

<input type="checkbox"/> Registered	<input type="checkbox"/> Insured
<input checked="" type="checkbox"/> Certified	<input type="checkbox"/> COD
<input type="checkbox"/> Express Mail	<input type="checkbox"/> Return Receipt for Merchandise

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

DOMESTIC RETURN RECEIPT

DOMESTIC TURN RECEIPT

93

4. Article Number
P 385 085 994

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

DOMESTIC TURN RECEIPT

SEND IN:

- Complete items 1 a
- Complete items 3, a
- Print your name and
- Attach this form to
- back if space does not
- Write "Return Recd"

SEND IN:

- Complete items 1 and 2 for address
- Complete items 3, and 4a & b.
- Print your name and address on the back of the card to return this card to you.
- Attach this form to the front of the back if space does not permit.
- Write "Return Receipt Requested"

I also want to receive the following services (for an extra fee):

1. ☐ Addressee's Address

2. ☐ Restricted Delivery

on the mailpiece next to the mailpiece, or on the mailpiece, or on the

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 next to the article number.

3. Article Addressed to:

Thomas C. Zerbe Jr.
Deputy Attorney General
Collections Unit
Fourth and Walnut Sts.
Harrisburg, Pa. 17120

4a. Article Number
P 279 615 409

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

7. Date of Delivery
AUG 21 1991

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

5. Signature (Addressee)
William K. Kamel

6. Signature (Agent)

DOMESTIC RETURN RECEIPT

PS Form 3811, Apr. 1989 *U.S.G.P.O. 1989-238-815

1. ☐ Addressee's Address
2. ☐ Restricted Delivery (Extra charge) 63

3. Article Addressed to:
Berwick Sewer Authority
Chris Klinger
344 Market St.,
Berwick, Pa. 18603

4. Article Number
P 385 085 995

Type of Service:
☐ Registered ☐ Insured
☒ Certified ☐ COD
☐ Express Mail ☐ Return Receipt for Merchandise

Always obtain signature of addressee or agent and DATE DELIVERED.

5. Signature - Addressee
X Christopher Klinger

6. Signature - Agent
X

7. Date of Delivery
AUG 21 1991

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

DOMESTIC RETURN RECEIPT

PS Form 3811, Apr. 1989 *U.S.G.P.O. 1989-238-815

1. ☐ Addressee's Address
2. ☐ Restricted Delivery (Extra charge) 63

3. Article Addressed to:
Office of F.A.I.R.
Department of Public Welfare
P.O. Box 8016
Harrisburg, Pa. 17105

4. Article Number
P 385 085 993

Type of Service:
☐ Registered ☐ Insured
☒ Certified ☐ COD
☐ Express Mail ☐ Return Receipt for Merchandise

Always obtain signature of addressee or agent and DATE DELIVERED.

5. Signature - Addressee
X

6. Signature - Agent
X [Signature]

7. Date of Delivery
AUG 21 1991

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

SENDER:

- Complete items 1 and 2 for additional services.
- Complete items 3, 4a & b.
- 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 next to the article number.

I also want to receive the following services (for an extra fee):

1. ☐ Addressee's Address
2. ☐ Restricted Delivery 63
Consult postmaster for fee.

3. Article Addressed to:
Commonwealth of Pennsylvania
Department of Revenue
Bureau of Accounts Settlement
P.O. Box 2055
Harrisburg, Pa. 17105

4a. Article Number
P 279 615 410

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

7. Date of Delivery

5. Signature (Addressee)

6. Signature (Agent)
AUG 21 1991

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

SHERIFF'S SALE

BY VIRTUE OF A WRIT OF EXECUTION NO. 63 OF 1991 E.D. ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENDUE OR OUTCRY TO THE HIGHEST AND BEST BIDDERS, FOR CASH, IN THE SHERIFF'S OFFICE, COURT HOUSE, BLOOMSBURG PENNSYLVANIA, COLUMBIA COUNTY, ON

THURSDAY OCTOBER 17, 1991

10:00 A.M.

IN THE FORENOON OF THE SAID DAY, ALL THE RIGHT, TITLE AND INTEREST OF THE DESCRIBED LOTS, PIECES, OR PARCELS OF LAND:

ALL that certain piece or 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 northeast corner of Lot No. 180 on the west side of South Arch Street, north 9 degrees east, 45 feet to the southeast corner of Lot No. 178; thence along said Lot No. 178 north 81 degrees west, 145 feet 6 inches to Cleveland Alley; thence along the westerly line of Cleveland Alley, south 9 degrees west, 45 feet to the northwest corner of Lot No. 180; thence along said Lot No. 180, south 81 degrees east, 145 feet and 6 inches to Arch Street, the place of beginning.

This description is intended to cover and this deed to convey Lot No. 179 in the D.A. Michael's Susquehanna Addition to Berwick.

Known and designated as 411 South Arch Street, Berwick, Pennsylvania, 18603.

BEING the same premises conveyed by Billy Jack York and Janet L. York by deed dated May 14, 1984 to Mark C. Lupashunski and Linda J. Lupashunski and recorded in the Office for the Recording of Deeds in and for Columbia County, Pennsylvania, in Record Book 331, Page 1053, on May 15, 1984.

NOTICE IS HEREBY GIVEN to all claimants and parties in interest that the Sheriff will, not later than thirty (30) days after the sale, file a Schedule of Distribution in his office, where the same will be available for inspection and that distribution will be made in accordance with the Schedule unless exceptions are filed thereto within ten (10) days thereafter.

Seized and taken in execution at the suit of THE FIRST NATIONAL BANK OF BERWICK, PA. vs GEORGE A. SOPKANICH AND MARY LOU SOPKANICH, his wife.

TERMS OF SALE: Ten (10%) percent cash or certified check TIME OF SALE, Balance cash or certified check within eight (8) days after Sale.

Said premises to be sold by the Sheriff of Columbia County.

HARRY A. ROADARMEL, Jr.
Sheriff of Columbia County

Sylvia H. Kapushinski, Esquire
Attorney for Plaintiff



26-371255660

OFFICIAL CHECK

REMITTER LEROY HOLTER JR.

DATE

AMOUNT

PAY

TO THE

ORDER OF

*

COLUMBIA COUNTY SHERIFFS DEPT.

10/25/91

\$\$\$5224.00

1E*****5224 DOLLARS 00 CENTS

DRAWER: FIRST EASTERN BANK

Handwritten signature

TO CASH (NEW YORK STATE) DO NOT SIGN

ALL OTHERS VOID

⑆022310422⑆ 8⑈404329 371255660

**SHERIFF'S SALE REAL ESTATE
FINAL COST SHEET**


The First National Bank of Berwick VS George A. Sopkanich and Mary Lou Sopkanich
NO. 63 of 1991 E.D. NO. 779 of 1991 J.D.

DATE OF SALE: October 17, 1991 10:00 A.M.

BID PRICE (INCLUDES COSTS)	\$ <u>3,600.00</u>
POUNDAGE 2% BID PRICE	\$ <u>112.00</u>
TRANSFER TAX 2% BID PRICE	\$ <u>112.00</u>
MISC. COSTS	\$ <u> </u>

TOTAL NEEDED TO PURCHASE

\$ 3,824.00

PURCHASER(S) : Leroy M Holton Jr 732-1489
ADDRESS : 429 S. Arch St Berwick Pa.
NAME(S) ON DEED: Leroy M Holton Jr And Michelle Snyder
PURCHASER(S) SIGNATURE(S) : 

AMOUNT RECEIVED BY SHERIFF FROM PURCHASER(S) :

TOTAL DUE	\$ <u>5,824.00</u>
LESS DEPOSIT	\$ <u> </u>
DOWN PAYMENT	\$ <u>600.00</u>
AMOUNT DUE IN EIGHT DAYS	\$ <u>5,224.00</u>

SHERIFF'S SALE

Distribution Sheet

The First National Bank of Berwick VS. George A. Sopkanich and Mary Lou Sopkanich
 NO. 779 of 1991 JD DATE OF SALE: October 17, 1991 10:00 A.M.
 NO. 63 of 1991 ED

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) October 17, 1991 and (time) 10:00 A.M., 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 Leroy M. Holter Jr. and Michelle Snyder for the price or sum of Five Thousand, Six Hundred (\$5,600.00) Dollars, 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	\$ 5,600.00	
Poundage	112.00	
Transfer Taxes	112.00	
Total Needed to Purchase		\$ 5,824.00
Amount Paid Down		600.00
Balance Needed to Purchase		5,224.00

EXPENSES:

Columbia County Sheriff - Costs.....	\$ 258.13	
Poundage	112.00	\$ 370.13
Newspaper.....		221.24
Printing.....		
Solicitor		50.00
Columbia County Prothonotary		
Columbia County Recorder of Deeds -	Deed copy work	33.50
	Realty transfer taxes	112.00
	State stamps	
Tax Collector (Borough of Berwick)		177.61
Columbia County Tax Assessment Office...Delinquent Tax's.....		561.81
State Treasurer	DSTE	40.00
Other: Tax Claim		5.00
Berwick Borough Sewer Authority		1,258.31

TOTAL EXPENSES: \$ 2,829.60

Total Needed to Purchase	\$ 5,824.00
Less Expenses	2,829.60
Net to First Lien Holder	2,994.40
Plus Deposit	750.00
Total to First Lien Holder	\$ 3,744.40

Sheriff's Office, Bloomsburg, Pa. }

So answers

Columbia County

HARRY A. ROADARMEL

Sheriff

SHERIFF'S SALE - COSTS SHEET

The First National Bank of Berwick

vs. George A. Sopkanich and Mary Lou Sopkanich

NO. 63 of 1991 E.D. NO. 779 of 1991 J.D.

DATE OF SALE October 17, 1991
10:00 A.M.

DOCKET & LEVY

\$ 14.00

SERVICE

98.00

MAILING

25.13

ADVERTISING, SALE BILLS & NEWSPAPERS

9.00

POSTING HANDBILLS

14.00

MILEAGE

18.00

CRYING/ADJOURN OF SALE

7.00

SHERIFF'S DEED

15.00

DISTRIBUTION

7.00

OTHER

40.00

TOTAL \$ 221.13

PRESS-ENTERPRISE, INC.

\$ 221.13

HENRIE PRINTING

50.00

SOLICITOR'S SERVICES

TOTAL \$ 271.13

PROTHONOTARY:

LIENS LIST

\$

DEED NOTARIZATION

OTHER

TOTAL \$

RECORDER OF DEEDS:

COPYWORK

\$ 20.00

DEED

13.00

OTHER

TOTAL \$ 33.00

REAL ESTATE TAXES:

BOROUGH/TWP. & COUNTY TAXES, 19

\$ 54.07

SCHOOL TAXES, DISTRICT

126.34

DELINQUENT TAXES, 19, 19, 19, 19

561.81

TOTAL \$ 741.22

MUNICIPAL RENTS:

SEWER - MUNICIPALITY

Berwick

19

\$ 1,258.91

WATER - MUNICIPALITY

Berwick

19

TOTAL \$ 1,258.91

SURCHARGE FEE: (STATE TREASURER) TOTAL

\$ 40.00

MISCELLANEOUS:

Tax Clerk

\$ 3.00

TOTAL \$

TOTAL COSTS \$ 2,000.00

STATE OF PENNSYLVANIA
COUNTY OF COLUMBIA

SS:

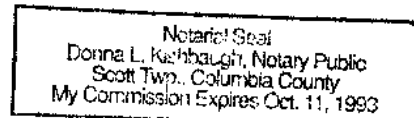
Larraine Kreischer, Publisher's Assistant, being duly sworn according to law deposes and says that Press-Enterprise is a newspaper of general circulation with its principal office and place of business at 3185 Lackawanna Avenue, Bloomsburg, County of Columbia and State of Pennsylvania, and was established on the 1st day of March, 1902, and has been published daily (except Sundays and Legal Holidays) continuously in said Town, County and State since the date 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 26, October 3, 10, 1991, 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 are 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.

Larraine Kreischer

Sworn and subscribed to before me this 10th day of October 1991

Donna L. Kishbaugh
(Notary Public)

My Commission Expires



Member, Pennsylvania Association of Notaries

And now, 1991, 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. ROADARMI, JR.



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P. O. BOX 380
BERWICK, PA 17605

PHONE
(717) 781-1991

TELETYPE
(717) 781-6100

September 10, 1991

Sylvia H. Kapushinski, Atty.
BULL AND BULL
106 Market Street
Berwick, Pa. 18603

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

VS. 63 of 1991 E.D.

WPT OF EXECUTION
(MORTGAGE FORECLOSURE)

POSTING OF PROPERTY

Tuesday September 10, 1991 POSTED A COPY OF THE SHERIFF'S SALE BILL
ON THE PROPERTY OF George A. & Mary Lou Sopkanich at 411 South Arch St.,
Berwick, Pa. 18603
COLUMBIA COUNTY, PENNSYLVANIA. SAID POSTING PERFORMED BY COLUMBIA COUNTY DEPUTY
SHERIFF J.H. Dent

NOTE: A copy of the Sale Bill also was
posted within the Sheriff's Office
and Lobby of the Court House.

SO ANSWERS

J.H. Dent
DEPUTY SHERIFF

SHERIFF, HARRY A. ROADARMI, JR.

SWORN AND SUBSCRIBED BEFORE ME
this 10th
DAY OF September 1991
Jani B. Klein BY: [Signature]
JANI B. KLEIN, PROTHONOTARY OF
COLUMBIA COUNTY



COMMONWEALTH OF PENNSYLVANIA
OFFICE OF ATTORNEY GENERAL

August 26, 1991

ERNEST D. PREATE, Jr.
ATTORNEY GENERAL

Reply To:

15th Floor
Strawberry Square
4th & Walnut Streets
Harrisburg, PA 17120
(717) 787-3646

Harry A. Roadarmel, Jr.
Sheriff of Columbia County
Columbia County Courthouse
P.O. Box 380
Bloomsburg, PA 17815

Dear Sheriff Roadarmel:

The records of the Office of Financial Enforcement, Office of Attorney General, do not contain any claim against George or Mary Lou Sopkanich.

Very truly yours,

A handwritten signature in cursive script, appearing to read "Tom Zerbe".

Thomas C. Zerbe, Jr.
Deputy Attorney General
Financial Enforcement Section

TCZ/kf

LIEN CERTIFICATE

DATE 8/22/91

This is to certify that according to our records, the
tax liens in the Tax Claim Bureau against the property
listed below, as of December 31, 1990,

in Berwick Borough are as follows:

Owner or Reputed Owner: Sopkanich, George A. & Mary Lou (9-85)

Former Owner: Lupashunski, Mark C. & Linda:

Parcel No. 04.4-9-117

Description #179 S. Arch St.

<u>YEAR</u>	<u>TOTAL</u>
1989	\$ 333.38
1990	228.43
TOTAL	\$ 561.81

The above figures represent the amount(s) due during the
month of November 19 91

Requested by: Harry A. Roadarmel, Jr.

Fee: \$5.00

COLUMBIA COUNTY TAX CLAIM BUREAU

Dennis Long
Dennis Long
Director

BERWICK BOROUGH

AYABLE TO:

PA. 18603

752-7442 ONLY

IF PAYABLE - PROMPT PAYMENT IS REQUESTED

DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	TAX	AMOUNT PAID	DUE	INCL. PENALTY
COUNTY R.E.	820	25.00	20.09		20.50		22.55
SINKING FUND		2.00	1.61		1.64		1.80
TWP/BORO R.E.		30.00	24.11		24.60		25.83
FIRE		3.00	2.41		2.46		2.58
LIGHTS		5.00	4.02		4.10		4.31

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

**PAY THIS
AMOUNT**

APR 30
IF PAID ON
OR BEFORE

PAID ON
OR BEFORE

JULY 1
IF PAID
AFTER

OPKANI CH, GEOR

FERMICK, PA

A RECEIPT. ENCLOSE A STAMPED ADDRESSED ENVELOPE WITH YOUR PAYMENT

THIS TAX NOT CE MUST BE RETURNED WITH YOUR PAYMENT

TOTAL 820

REC'D BY

PENALTY AT PROPERTY DISPOSITION	THIS TAX RETURNED
ACCOUNT NO 177812	TO COURT HOUSE:
10% TWP/EORO 5%	JANUARY 24, 1992

SECURITY 10% TWP/BOHO 5%

PAGE 04.4-9-117

L-45X145 60
BUILDINGS 760

760

1991 REAL ESTATE

TABLE TO:

PA. 18603

752-7442 FBI 9-4

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

**PAY THIS
AMOUNT** 

118.13
AUG 31
IF PAID ON
OR BEFORE

120.54
OCT 31
IF PAID ON
OR BEFORE

126.57
NOV 1
IF PAID
AFTER

PAYABLE - PROMPT PAYMENT IS REQUESTED

18603

ENALTY	A TPROPERTY DESCRIPTION	THIS TAX RETURNED
CHOOOL	5%	TO COURT HOUSE.

ADCT NO. 17812

PARCEL 04-4-9-117

L-45X145	60
BUILDINGS	760

THIS TAX NOTICE MUST BE RETURNED WITH YOUR PAYMENT

TOTAL	820
-------	-----

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

TOTAL

820

There are unpaid a.s. of 8/21/1911
 (over)
 Berghes

AN
820

MV 2450

BY VIRTUE OF A WRIT OF EXECUTION NO. 63 OF 1991 E.D. ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENDUE OR OUTCRY TO THE HIGHEST AND BEST BIDDERS, FOR CASH, IN THE SHERIFF'S OFFICE, COURT HOUSE, BLOOMSBURG PENNSYLVANIA, COLUMBIA COUNTY, ON

THURSDAY OCTOBER 17, 1991

10:00 A.M.

IN THE FORENOON OF THE SAID DAY, ALL THE RIGHT, TITLE AND INTEREST OF THE DESCRIBED LOTS, PIECES, OR PARCELS OF LAND:

ALL that certain piece or 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 northeast corner of Lot No. 180 on the west side of South Arch Street, north 9 degrees east, 45 feet to the southeast corner of Lot No. 178; thence along said Lot No. 178 north 81 degrees west, 145 feet 6 inches to Cleveland Alley; thence along the westerly line of Cleveland Alley, south 9 degrees west, 45 feet to the northwest corner of Lot No. 180; thence along said Lot No. 180, south 81 degrees east, 145 feet and 6 inches to Arch Street, the place of beginning.

This description is intended to cover and this deed to convey Lot No. 179 in the D.A. Michael's Susquehanna Addition to Berwick.

Known and designated as 411 South Arch Street, Berwick, Pennsylvania, 18603.

BEING the same premises conveyed by Billy Jack York and Janet L. York by deed dated May 14, 1984 to Mark C. Lupashunski and Linda J. Lupashunski and recorded in the Office for the Recording of Deeds in and for Columbia County, Pennsylvania, in Record Book 331, Page 1053, on May 15, 1984.

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Seized and taken in execution at the suit of THE FIRST NATIONAL BANK OF BERWICK, PA. vs GEORGE A. SOPKANICH AND MARY LOU SOPKANICH, his wife.

TERMS OF SALE: Ten (10%) percent cash or certified check TIME OF SALE, Balance cash or certified check within eight (8) days after Sale.

Said premises to be sold by the Sheriff of Columbia County.

HARRY A. ROADARMEL, Jr.
Sheriff of Columbia County

Sylvia H. Kapushinski, Esquire
Attorney for Plaintiff

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

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

PHONE
(717) 784-1991

24 HOUR SERVICE
(717) 784-6100

August 20, 1991

Sylvia H. Kapushinski, Attorney
Bull and Bull
106 Market Street
Berwick, Pa. 18603

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

NO. 63 of 1991 E.D.

WRIT OF EXECUTION-MORTGAGE FORECLOSURE

SERVICE ON Mary Lou Sopkanich

ON Tuesday August 20, 1991 At 1:40 P.M., A TRUE AND ATTESTED COPY
OF THE WITHIN WRIT OF EXECUTION, A TRUE COPY OF THE NOTICE OF SHERIFF'S SALE IN
REAL ESTATE AND A COPY OF THE THE DESCRIPTION OF PROPERTY WAS SERVED ON
Mary Lou Sopkanich, At 1546 Ruhmel's Lane, Berwick, Pa.

BY DEPUTY SHERIFF J.H. Dent

SERVICE WAS MADE BY HANDING THE SAID WRIT OF EXECUTION AND NOTICE OF SHERIFF'S
SALE IN REAL ESTATE AND A COPY OF THE DESCRIPTION TO Minnie Gensel, mother of
Mary Lou Sopkanich who lives at above address and was the adult in charge
since Mary Lou Sopkanich was sleeping from working the night shift

SO ANSWERS:

J.H. Dent
DEPUTY SHERIFF

SWORN AND SUBSCRIBED BEFORE ME

THIS 20th
DAY OF August 19 91

Tami B. Kline
TAMI B. KLINE, PROTHONOTARY
OF COLUMBIA COUNTY

SHERIFF

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

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

PHONE
(717) 284-1991

24 HOUR PHONE
(717) 284-6100

August 20, 1991

Sylvia H. Kapushinski, Attorney
Bull and Bull
106 Market Street
Berwick, Pa. 18603

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

NO. 63 of 1991 E.D.

WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

SERVICE ON George A. Sopkanich

ON Tuesday August 20, 1991 AT 1:30 P.M., A TRUE AND ATTESTED COPY
OF THE WITHIN WRIT OF EXECUTION, A TRUE COPY OF THE NOTICE OF SHERIFF'S SALE IN
REAL ESTATE AND A COPY OF THE THE DESCRIPTION OF PROPERTY WAS SERVED ON

George A. Sopkanich, At 411 South Arch St.,
Berwick, Pa. 18603 BY DEPUTY SHERIFF J.H. Dent

SERVICE WAS MADE BY HANDING THE SAID WRIT OF EXECUTION AND NOTICE OF SHERIFF'S
SALE IN REAL ESTATE AND A COPY OF THE DESCRIPTION TO George A. Sopkanich

SO ANSWERS:

J.H. Dent

DEPUTY SHERIFF

SWORN AND SUBSCRIBED BEFORE ME

THIS 20th
DAY OF August 1991

Tom B. Kline
TAM B. KLINE, PROTHONOTARY
OF COLUMBIA COUNTY

SHERIFF

SHERIFF'S SALE

BY VIRTUE OF A WRIT OF EXECUTION NO. 63 OF 1991 E.D. ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENDUE OR OUTCRY TO THE HIGHEST AND BEST BIDDERS, FOR CASH, IN THE SHERIFF'S OFFICE, COURT HOUSE, BLOOMSBURG PENNSYLVANIA, COLUMBIA COUNTY, ON

THURSDAY OCTOBER 17, 1991

10:00 A.M.

IN THE FORENOON OF THE SAID DAY, ALL THE RIGHT, TITLE AND INTEREST OF THE DESCRIBED LOTS, PIECES, OR PARCELS OF LAND:

ALL that certain piece or 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 northeast corner of Lot No. 180 on the west side of South Arch Street, north 9 degrees east, 45 feet to the southeast corner of Lot No. 178; thence along said Lot No. 178 north 81 degrees west, 145 feet 6 inches to Cleveland Alley; thence along the westerly line of Cleveland Alley, south 9 degrees west, 45 feet to the northwest corner of Lot No. 180; thence along said Lot No. 180, south 81 degrees east, 145 feet and 6 inches to Arch Street, the place of beginning.

This description is intended to cover and this deed to convey Lot No. 179 in the D.A. Michael's Susquehanna Addition to Berwick.

Known and designated as 411 South Arch Street, Berwick, Pennsylvania, 18603.

BEING the same premises conveyed by Billy Jack York and Janet L. York by deed dated May 14, 1984 to Mark C. Lupashunski and Linda J. Lupashunski and recorded in the Office for the Recording of Deeds in and for Columbia County, Pennsylvania, in Record Book 331, Page 1053, on May 15, 1984.

NOTICE IS HEREBY GIVEN to all claimants and parties in interest that the Sheriff will, not later than thirty (30) days after the sale, file a Schedule of Distribution in his office, where the same will be available for inspection and that distribution will be made in accordance with the Schedule unless exceptions are filed thereto within ten (10) days thereafter.

Seized and taken in execution at the suit of THE FIRST NATIONAL BANK OF BERWICK, PA. vs GEORGE A. SOPKANICH AND MARY LOU SOPKANICH, his wife.

TERMS OF SALE: Ten (10%) percent cash or certified check TIME OF SALE, Balance cash or certified check within eight (8) days after Sale.

Said premises to be sold by the Sheriff of Columbia County.

HARRY A. ROADARMEL, Jr.
Sheriff of Columbia County

Sylvia H. Kapushinski, Esquire
Attorney for Plaintiff

MORTGAGE

THIS MORTGAGE is made this 26th day of September, 19 85
between the Mortgagor GEORGE A. SOPKANICH and MARY LOU SOPKANICH (herein
"Borrower"), and the Mortgagee, THE FIRST NATIONAL BANK OF BERWICK, 111 West Front St., Berwick, Pa. 18603
a Corporation organized and existing under the laws of Pennsylvania, whose address is:
(herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of -----\$7,125----- Dollars,
which indebtedness is evidenced by Borrower's note dated September 26, 1985 (herein "Note"), providing for
monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on

September 26, 1991

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all
other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance
of the covenants and agreements of Borrower herein contained, and (b) the repayment of any future advances, with interest
thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances"), Borrower does hereby
mortgage, grant and convey to Lender the following described property located in the County of

Columbia, State of Pennsylvania:

• BEGINNING at the Northeast corner of Lot No. 180 on the West side of South Arch
Street; thence, along Arch Street, North 9 degrees East, 45 feet to the Southeast
corner of Lot No. 178; thence, along said Lot No. 178, North 81 degrees West, 145 feet
6 inches to Cleveland Alley; thence, along the Westerly line of Cleveland Alley, South
9 degrees West, 45 feet to the Northwest corner of Lot No. 180; thence, along said Lot
No. 180, South 81 degrees East, 145 feet and 6 inches to Arch Street, the place of
beginning.

This description is intended to cover and this deed convey Lot No. 179 in the
D. A. Michael's Susquehanna Addition to Berwick.

Known and designated as 411 South Arch Street, Berwick, Pennsylvania, 18603.

Being the same premises conveyed by Billy Jack York and Janet L. York by deed
dated May 14, 1984, to Mark C. Lupashunski and Linda J. Lupashunski and recorded in
the Office for the Recording of Deeds in and for Columbia County, Pennsylvania, in
Record Book 331, Page 1053, on May 15, 1984.

which has the address of 411 South Arch Street, Berwick, Pennsylvania, 18603
(Street) (City)
(herein "Property Address");
(State and Zip Code)

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances,
rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter
attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of
the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this
Mortgage is on a leasehold) are herein referred to as the "Property".

Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and
convey the Property, that the Property is unencumbered, and that the Borrower will warrant and defend generally the title to the
Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions
to coverage in any title insurance policy insuring Lender's interest in the Property.

ADJUSTABLE RATE LOAN RIDER

NOTICE: THE SECURITY INSTRUMENT SECURES A NOTE WHICH CONTAINS A PROVISION ALLOWING FOR CHANGES IN THE INTEREST RATE. INCREASES IN THE INTEREST RATE WILL RESULT IN HIGHER PAYMENTS. DECREASES IN THE INTEREST RATE WILL RESULT IN LOWER PAYMENTS.

This Rider is made this 26th day of September, 1985, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to

THE FIRST NATIONAL BANK OF BERWICK, 111 West Front St., Berwick, Pa. 18603
(the "Lender") of the same date (the "Note") and covering the property described in the Security Instrument and located at 411 South Arch. Street, Berwick, Pennsylvania 18603
Property Address

Modifications. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note has an "Initial Interest Rate" of 10 3/4 %. The Note interest rate may be increased or decreased on the 26th day of the month beginning on September 26, 1985, and on that day of the month every 12 months thereafter.

Changes in the interest rate are governed by changes in an interest rate index called the "Index". The Index is the:

(Check one box to indicate Index.)

(1) ☐ "Contract Interest Rate, Purchase of Previously Occupied Homes, National Average for all Major Types of Lenders" published by the Federal Home Loan Bank Board.

(2) ☒ Average monthly yield on United States Treasury securities adjusted to a constant maturity of one (1) year.

(Check one box to indicate whether there is any maximum limit on changes in the interest rate on each Change Date; if no box is checked there will be no maximum limit on changes.)

(1) ☐ There is no maximum limit on changes in the interest rate at any Change Date.

(2) ☒ The interest rate cannot be changed by more than ONE percentage points at any Change Date.

If the interest rate changes, the amount of Borrower's monthly payments will change as provided in the Note. Increases in the interest rate will result in higher payments. Decreases in the interest rate will result in lower payments.

B. LOAN CHARGES

It could be that the loan secured by the Security Instrument is subject to a law which sets maximum loan charges and that law is interpreted so that the interest or other loan charges collected or to be collected in connection with the loan would exceed permitted limits. If this is the case, then: (A) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (B) any sums already collected from Borrower which exceed permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower.

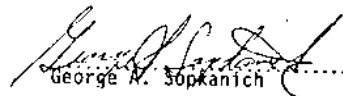
C. PRIOR LIENS


If Lender determines that all or any part of the sums secured by this Security Instrument are subject to a lien which has priority over this Security Instrument, Lender may send Borrower a notice identifying that lien. Borrower shall promptly act with regard to that lien as provided in paragraph 4 of the Security Instrument or shall promptly secure an agreement in a form satisfactory to Lender subordinating that lien to this Security Instrument.

D. TRANSFER OF THE PROPERTY

If there is a transfer of the Property subject to paragraph 17 of the Security Instrument, Lender may require (1) an increase in the current Note interest rate, or (2) an increase in (or removal of) the limit on the amount of any one interest rate change (if there is a limit), or (3) a change in the Base Index figure, or all of these, as a condition of Lender's waiving the option to accelerate provided in paragraph 17.

By signing this, Borrower agrees to all of the above.

 (Seal)
George A. Sopkanich
—Borrower

 (Seal)
Mary Lou Sopkanich
—Borrower

* If more than one box is checked or if no box is checked, and Lender and Borrower do not otherwise agree in writing, the first index named will apply.
NEW JERSEY AND PENNSYLVANIA — 651 — FIRM UNIFORM INSTRUMENT

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal and Interest.** Borrower shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note, prepayment and late charges as provided in the Note, and the principal of and interest on any Future Advances secured by this Mortgage.

2. **Funds for Taxes and Insurance.** Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly installments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments which may attain priority over this Mortgage, and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof.

The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a Federal or State agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account, or verifying and compiling said assessments and bills, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing at the time of execution of this Mortgage that interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Mortgage.

If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly installments of Funds. If the amount of the Funds held by Lender shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, Borrower shall pay to Lender any amount necessary to make up the deficiency within 30 days from the date notice is mailed by Lender to Borrower requesting payment thereof.

Upon payment in full of all sums secured by this Mortgage, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 18 hereof the Property is sold or the Property is otherwise acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Mortgage.

3. **Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under the Note and paragraphs 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender by Borrower under paragraph 2 hereof, then to interest payable on the Note, then to the principal of the Note, and then to interest and principal on any Future Advances.

4. **Charges; Liens.** Borrower shall pay all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgage, and leasehold payments or ground rents, if any, in the manner provided under paragraph 2 hereof or, if not paid in such manner, by Borrower making payment, when due, directly to the payee thereof. Borrower shall promptly furnish to Lender all notices of amounts due under this paragraph, and in the event Borrower shall make payment directly, Borrower shall promptly furnish to Lender receipts evidencing such payments. Borrower shall promptly discharge any lien which has priority over this Mortgage; provided, that Borrower shall not be required to discharge any such lien so long as Borrower shall agree in writing to the payment of the obligation secured by such lien in a manner acceptable to Lender, or shall in good faith contest such lien by, or defend enforcement of such lien in, legal proceedings which operate to prevent the enforcement of the lien or forfeiture of the Property or any part thereof.

5. **Hazard Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage", and such other hazards as Lender may require and in such amounts and for such periods as Lender may require; provided, that Lender shall not require that the amount of such coverage exceed that amount of coverage required to pay the sums secured by this Mortgage.

The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All premiums on insurance policies shall be paid in the manner provided under paragraph 2 hereof or, if not paid in such manner, by Borrower making payment, when due, directly to the insurance carrier.

All insurance policies and renewals thereof shall be in form acceptable to Lender and shall include a standard mortgage clause in favor of and in form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, and Borrower shall promptly furnish to Lender all renewal notices and all receipts of paid premiums. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, provided such restoration or repair is economically feasible and the security of this Mortgage is not thereby impaired. If such restoration or repair is not economically feasible or if the security of this Mortgage would be impaired, the insurance proceeds shall be applied to the sums secured by this Mortgage, with the excess, if any, paid to Borrower. If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums secured by this Mortgage.

Unless Lender and Borrower otherwise agree in writing, any such application of proceeds to principal shall not extend or postpone the due date of the monthly installments referred to in paragraphs 1 and 2 hereof or change the amount of such installments. If under paragraph 18 hereof the Property is acquired by Lender, all right, title and interest of Borrower in and to any insurance policies and in and to the proceeds thereof resulting from damage to the Property prior to the sale or acquisition shall pass to Lender to the extent of the sums secured by this Mortgage immediately prior to such sale or acquisition.

6. **Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments.** Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Mortgage is on a leasehold. If this Mortgage is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents. If a condominium or planned unit development rider is executed by Borrower and recorded together with this Mortgage, the covenants and agreements of such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Mortgage as if the rider were a part hereof.

7. **Protection of Lender's Security.** If Borrower fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, including, but not limited to, eminent domain, insolvency, code enforcement, or arrangements or proceedings involving a bankrupt or decedent, then Lender at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums and take such action as is necessary to protect Lender's interest, including, but not limited to, disbursement of reasonable attorney's fees and entry upon the Property to make repairs. If Lender required mortgage insurance as a condition of making the loan secured by this Mortgage, Borrower shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law. Borrower shall pay the amount of all mortgage insurance premiums in the manner provided under paragraph 2 hereof.

Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, shall become additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof, and shall bear interest from the date of disbursement at the rate payable from time to time on outstanding principal under the Note unless payment of interest at such rate would be

contrary to applicable law, in which event such amounts shall bear interest at the highest rate permissible under applicable law. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder.

8. Inspection. Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's interest in the Property.

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Mortgage, with the excess, if any, paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, there shall be applied to the sums secured by this Mortgage such proportion of the proceeds as is equal to that proportion which the amount of the sums secured by this Mortgage immediately prior to the date of taking bears to the fair market value of the Property immediately prior to the date of taking, with the balance of the proceeds paid to Borrower.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date such notice is mailed, Lender is authorized to collect and apply the proceeds, at Lender's option, either to restoration or repair of the Property or to the sums secured by this Mortgage.

Unless Lender and Borrower otherwise agree in writing, any such application of proceeds to principal shall not extend or postpone the due date of the monthly installments referred to in paragraphs 1 and 2 hereof or change the amount of such installments.

10. Borrower Not Released. Extension of the time for payment or modification of amortization of the sums secured by this Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by the original Borrower and Borrower's successors in interest.

11. Forbearance by Lender Not a Waiver. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy. The procurement of insurance or the payment of taxes or other liens or charges by Lender shall not be a waiver of Lender's right to accelerate the maturity of the indebtedness secured by this Mortgage.

12. Remedies Cumulative. All remedies provided in this Mortgage are distinct and cumulative to any other right or remedy under this Mortgage or afforded by law or equity, and may be exercised concurrently, independently or successively.

13. Successors and Assigns Bound; Joint and Several Liability; Caption. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provision of paragraph 17 hereof. All covenants and agreements of Borrower shall be joint and several. The captions and headings of the paragraphs of this Mortgage are for convenience only and are not to be used to interpret or define the provisions hereof.

14. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage shall be given by mailing such notice by certified mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail, return receipt requested, to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

15. Uniform Mortgage; Governing Law; Severability. This form of mortgage combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property. This Mortgage shall be governed by the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Mortgage or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Note which can be given effect without the conflicting provision, and to this end the provisions of the Mortgage and the Note are declared to be severable.

16. Borrower's Copy. Borrower shall be furnished a conformed copy of the Note and of this Mortgage at the time of execution or after recordation hereof.

17. Transfer of the Property; Assumption. If all or any part of the Property or an interest therein is sold or transferred by Borrower without Lender's prior written consent, excluding (a) the creation of a lien or encumbrance subordinate to this Mortgage, (b) the creation of a purchase money security interest for household appliances, (c) a transfer by devise, descent or by operation of law upon the death of a joint tenant or (d) the grant of any leasehold interest of three years or less not containing an option to purchase, Lender may, at Lender's option, declare all the sums secured by this Mortgage to be immediately due and payable. Lender shall have waived such option to accelerate if, prior to the sale or transfer, Lender and the person to whom the Property is to be sold or transferred reach agreement in writing that the credit of such person is satisfactory to Lender and that the interest payable on the sums secured by this Mortgage shall be at such rate as Lender shall request. If Lender has waived the option to accelerate provided in this paragraph 17, and if Borrower's successor in interest has executed a written assumption agreement accepted in writing by Lender, Lender shall release Borrower from all obligations under this Mortgage and the Note.

If Lender exercises such option to accelerate, Lender shall mail Borrower notice of acceleration in accordance with paragraph 14 hereof. Such notice shall provide a period of not less than 30 days from the date the notice is mailed within which Borrower may pay the sums declared due. If Borrower fails to pay such sums prior to the expiration of such period, Lender may, without further notice or demand on Borrower, invoke any remedies permitted by paragraph 18 hereof.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

18. Acceleration; Remedies. Upon Borrower's breach of any covenant or agreement of Borrower in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, Lender prior to acceleration shall mail notice to Borrower as provided by applicable law specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 30 days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the breach is not cured on or before the date specified in the notice, Lender at Lender's option may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by judicial proceeding. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorney's fees, and costs of documentary evidence, abstracts and title reports.

19. Borrower's Right to Reinstate. Notwithstanding Lender's acceleration of the sums secured by this mortgage, Borrower shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time prior to at least one hour prior to the commencement of bidding at a sheriff's sale or other sale pursuant to this Mortgage if: (a) Borrower pays Lender all sums which would be then due under this Mortgage, the Note and notes securing Future Advances, if any, had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Mortgage; (c) Borrower pays all reasonable expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in this Mortgage and in enforcing Lender's remedies as provided in paragraph 18 hereof, including, but not limited to, reasonable attorney's fees; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Borrower, this mortgage and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

20. Assignment of Rents; Appointment of Receiver; Lender in Possession. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 18 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon Acceleration under paragraph 18 hereof or abandonment of the Property, Lender, in person, by agent or by judicially appointed receiver, shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorney's fees, and then to the sums secured by this Mortgage. Lender and the receiver shall be liable to account only for those rents actually received.

21. Future Advances. Upon request of Borrower, Lender, at Lender's option prior to release of this Mortgage, may make future advances to Borrower. Such Future Advances, with interest thereon, shall be secured by this Mortgage when evidenced by promissory notes stating that said notes are secured hereby. At no time shall the principal amount of the indebtedness secured by this Mortgage, not including sums advanced in accordance herewith to protect the security of this Mortgage, exceed the original amount of the Note.

22. Release. Upon payment of all sums secured by this Mortgage, Lender shall discharge this Mortgage, without charge to Borrower. Borrower shall pay all costs of recordation, if any.

23. Purchase Money Mortgage. If all or part of the sums secured by this Mortgage are lent to Borrower to acquire title to the Property, this Mortgage is hereby declared to be a purchase money mortgage.

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

Witnesses:

George A. Sopkanich
George A. Sopkanich -Borrower

Mary Lou Sopkanich
Mary Lou Sopkanich -Borrower

COMMONWEALTH OF PENNSYLVANIA, Columbia County ss:

On this, the 26th day of September, 19 85, before me,

a Notary Public the undersigned officer, personally appeared

George A. Sopkanich and Mary Lou Sopkanich known to me (or satisfactorily proven)

to be the person s whose name are subscribed to the within instrument and acknowledged that they executed the same for the purposes herein contained.

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

My Commission expires:

Jeanette R. Roll
JEANETTE R. ROLL, Notary Public
Brier Creek Twp., Columbia Co., PA
My Commission Expires Oct. 12, 1984
Title of Office

I hereby certify that the precise residence of the within Mortgagee is 111 West Front St., Berwick, PA 18603

(Signature)

(Space Below This Line Reserved For Lender and Recorder)

Recorded in Columbia County
Record Bk 355 pg 34
Sept. 26, 1985 2:53pm

Beverly J. Michael
Rebecca M. Schmit
Sep

REC'D BY RECORDER
COLUMBIA CO., PA.

TAX 50 FEE 1500

SEP 26 2 53 PM '85

Roll

THE FIRST NATIONAL BANK	)	IN THE COURT OF COMMON PLEAS
OF BERWICK, PA.,	)	OF THE 26TH JUDICIAL DISTRICT
	)	COLUMBIA COUNTY BRANCH, PA.
Plaintiff,)	
	)	CIVIL ACTION - LAW
vs.	)	MORTGAGE FORECLOSURE ACTION
)	
GEORGE A. SOPKANICH AND)	
MARY LOU SOPKANICH,)	
HIS WIFE,)	
)	
Defendants.	)	NO. 779 OF 1991

NOTICE OF SHERIFF'S SALE OF REAL ESTATE
PURSUANT TO PENNSYLVANIA RULE OF CIVIL PROCEDURE 3129

TAKE NOTICE:

That the Sheriff's Sale of Real Property (real estate) will be held:

DATE: *THURSDAY OCT. 17, 1991*
TIME: *10.00 A.M*
LOCATION: *SHERIFF'S OFFICE*

THE PROPERTY TO BE SOLD is delineated in detail in a legal description mainly consisting of a statement of the measured boundaries of the property, together with a brief mention of the buildings and any other major improvements erected on the land. (SEE DESCRIPTION ATTACHED)

THE LOCATION of your property to be sold is:

411 South Arch Street
Berwick
Columbia County
Pennsylvania 18603

THE JUDGMENT under or pursuant to which your property is being sold is docketed in the within Commonwealth and County to:

No. 779 of 1991

THE NAME(S) OF THE OWNERS(S) OR REPUTED OWNERS of this property is:

GEORGE A. SOPKANICH AND MARY LOU SOPKANICH

A SCHEDULE OF DISTRIBUTION, being a list of the persons and/or governmental or corporate entities or agencies being entitled to receive part of the proceeds of the sale received and to be disbursed by the Sheriff (for example, to banks that hold mortgages and municipalities that are owed taxes) will be filed by the Sheriff of this County thirty (30) days after the sale and distribution of the proceeds of sale in accordance with this schedule will, in fact, be made unless someone objects by filing exceptions to it within ten (10) days of the date it is filed.

Information about the Schedule of Distribution may be obtained from the Sheriff of the Court of Common Pleas of the within County at the Courthouse address specified herein.

THIS PAPER IS A NOTICE OF THE TIME AND PLACE OF THE SALE OF YOUR PROPERTY.

IT HAS BEEN ISSUED BECAUSE THERE IS A JUDGMENT AGAINST YOU.

IT MAY CAUSE YOUR PROPERTY TO BE HELD, TO BE SOLD OR TAKEN TO PAY THE JUDGMENT.

You may have legal rights to prevent your property from being taken away. A lawyer can advise you more specifically of these rights. If you wish to exercise your rights, YOU MUST ACT PROMPTLY.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET FREE LEGAL ADVICE:

SUSQUEHANNA VALLEY LEGAL SERVICES
168 EAST FIFTH STREET
BLOOMSBURG, PA 17815
(717) 784-8760

THE LEGAL RIGHTS YOU MAY HAVE ARE:

1. You may file a Petition with the Court of Common Pleas of the within County to open the judgment if you have a meritorious defense against the person or company that has entered judgment against you. You may also file a Petition with the same Court if you are aware of a legal defect in the obligation or the procedure used against you.

2. After the Sheriff's Sale, you may file a Petition with the Court of Common Pleas of the within County to set aside the sale for a grossly inadequate price or for other proper cause. This Petition MUST BE FILED BEFORE THE SHERIFF'S DEED IS DELIVERED.

3. A Petition or Petitions raising the legal issues or rights mentioned in the preceding paragraphs must be presented to the Court of Common Pleas of the within County. The Petition must be served on the attorney for the creditor or on the creditor before presentation to the Court and a proposed order or rule must be attached to the Petition.

If a specific return date is desired, such date must be obtained from the Court Administrator's Office - Civil Division, of the within County Courthouse, before a presentation of the Petition to the Court.

SHERIFF

PROPERTY DESCRIPTION

ALL that certain piece or 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 northeast corner of Lot No. 180 on the west side of South Arch Street; thence along Arch Street, north 9 degrees east, 45 feet to the southeast corner of Lot No. 178; thence along said Lot No. 178 north 81 degrees west, 145 feet 6 inches to Cleveland Alley; thence along the westerly line of Cleveland Alley, south 9 degrees west, 45 feet to the northwest corner of Lot No. 180; thence along said Lot No. 180, south 81 degrees east, 145 feet and 6 inches to Arch Street, the place of beginning.

This description is intended to cover and this deed to convey Lot No. 179 in the D.A. Michael's Susquehanna Addition to Berwick.

Known and designated as 411 South Arch Street, Berwick, Pennsylvania, 18603.

BEING the same premises conveyed by Billy Jack York and Janet L. York by deed dated May 14, 1984 to Mark C. Lupashunski and Linda J. Lupashunski and recorded in the Office for the Recording of Deeds in and for Columbia County, Pennsylvania, in Record Book 331, Page 1053, on May 15, 1984.

PROPERTY DESCRIPTION

ALL that certain piece or 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 northeast corner of Lot No. 180 on the west side of South Arch Street; thence along Arch Street, north 9 degrees east, 45 feet to the southeast corner of Lot No. 178; thence along said Lot No. 178 north 81 degrees west, 145 feet 6 inches to Cleveland Alley; thence along the westerly line of Cleveland Alley, south 9 degrees west, 45 feet to the northwest corner of Lot No. 180; thence along said Lot No. 180, south 81 degrees east, 145 feet and 6 inches to Arch Street, the place of beginning.

This description is intended to cover and this deed to convey Lot No. 179 in the D.A. Michael's Susquehanna Addition to Berwick.

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THE FIRST NATIONAL BANK)	IN THE COURT OF COMMON PLEAS
OF BERWICK, PA.,)	OF THE 26TH JUDICIAL DISTRICT
	)	COLUMBIA COUNTY BRANCH, PA.
Plaintiff,)	
	)	CIVIL ACTION - LAW
vs.	)	MORTGAGE FORECLOSURE ACTION
)	
GEORGE A. SOPKANICH AND)	
MARY LOU SOPKANICH,)	
HIS WIFE,)	
)	
Defendants.	)	NO. 779 OF 1991

NOTICE PURSUANT TO RULE 3129

THE FIRST NATIONAL BANK OF BERWICK, PA., 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 411 South Arch Street, Berwick, Columbia County, Pennsylvania, 18603, as more specifically described in attached Exhibit "A".

1. Name and address of owners:

GEORGE A. SOPKANICH
1142 FOURTH AVENUE
BERWICK, PA 18603

MARY LOU SOPKANICH
411 SOUTH ARCH STREET
BERWICK, PA 18603

2. Name and address of Defendants:

GEORGE A. SOPKANICH
1142 FOURTH AVENUE
BERWICK, PA 18603

MARY LOU SOPKANICH
411 SOUTH ARCH STREET
BERWICK, PA 18603

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

BOROUGH OF BERWICK
344 MARKET STREET
BERWICK, PA 18603

PENNSYLVANIA POWER & LIGHT COMPANY
OLD ROUTE 220
MONTTOURSVILLE, PA 17754

UNPAID REAL ESTATE TAXES (1989) \$ 299.77
UNPAID REAL ESTATE TAXES (1990) \$ 222.34

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

THE FIRST NATIONAL BANK OF BERWICK, PA.
111 WEST FRONT STREET
BERWICK, PA 18603

5. Name and address of every other person who has any record interest in or recorded lien on the property and whose interest may be affected by the sale:

THE FIRST NATIONAL BANK OF BERWICK, PA.
111 WEST FRONT STREET
BERWICK, PA 18603

BOROUGH OF BERWICK
344 MARKET STREET
BERWICK, PA 18603

PENNSYLVANIA POWER & LIGHT COMPANY
OLD ROUTE 220
MONTTOURSVILLE, PA 17754

UNPAID REAL ESTATE TAXES (1989) \$ 299.77
UNPAID REAL ESTATE TAXES (1990) \$ 222.34

6. Name and address of every other person who has any record interest or record lien on the property and which may be affected by the sale.

THE FIRST NATIONAL BANK OF BERWICK, PA.
111 WEST FRONT STREET
BERWICK, PA 18603

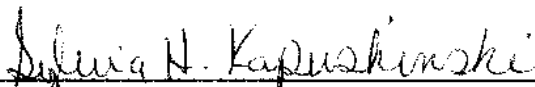
BOROUGH OF BERWICK
344 MARKET STREET
BERWICK, PA 18603

PENNSYLVANIA POWER & LIGHT COMPANY
OLD ROUTE 220
MONTTOURSVILLE, PA 17754

UNPAID REAL ESTATE TAXES (1989) \$ 299.77
UNPAID REAL ESTATE TAXES (1990) \$ 222.34

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

LAW OFFICES OF BULL & BULL



SYLVIA H. KAPUSHINSKI, ESQUIRE
Attorney for Plaintiff
106 Market Street
Berwick, Pennsylvania 18603
(717) 759-1231
I.D. #59507

DATED:

PROPERTY DESCRIPTION

ALL that certain piece or 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 northeast corner of Lot No. 180 on the west side of South Arch Street; thence along Arch Street, north 9 degrees east, 45 feet to the southeast corner of Lot No. 178; thence along said Lot No. 178 north 81 degrees west, 145 feet 6 inches to Cleveland Alley; thence along the westerly line of Cleveland Alley, south 9 degrees west, 45 feet to the northwest corner of Lot No. 180; thence along said Lot No. 180, south 81 degrees east, 145 feet and 6 inches to Arch Street, the place of beginning.

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THE FIRST NATIONAL BANK
OF BERWICK, PA.,

Plaintiff,

vs.

GEORGE A. SOPKANICH AND
MARY LOU SOPKANICH,
HIS WIFE,

) IN THE COURT OF COMMON PLEAS
) OF THE 26TH JUDICIAL DISTRICT
) COLUMBIA COUNTY BRANCH, PA.

) CIVIL ACTION - LAW
) MORTGAGE FORECLOSURE ACTION

) Ed. # 63-91

) NO. 779 OF 1991

**WRIT OF EXECUTION
NOTICE**

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

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

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

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

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

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

SUSQUEHANNA VALLEY LEGAL SERVICES
168 EAST FIFTH STREET
BLOOMSBURG, PA 17815
(717) 784-8760

LAW OFFICES OF BULL & BULL

Sylvia H. Kapushinski
SYLVIA H. KAPUSHINSKI, ESQUIRE
Attorney for Plaintiff
106 Market Street
Berwick, Pennsylvania 18603
(717) 759-1231
I.D. #59507

THE FIRST NATIONAL BANK
OF BERWICK, PA.,

Plaintiff,

vs.

GEORGE A. SOPKANICH AND
MARY LOU SOPKANICH,
HIS WIFE,

Defendants.

) IN THE COURT OF COMMON PLEAS
) OF THE 26TH JUDICIAL DISTRICT
) COLUMBIA COUNTY BRANCH, PA.

) CIVIL ACTION - LAW
) MORTGAGE FORECLOSURE ACTION

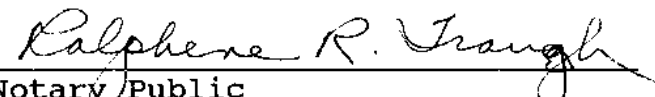
) NO. 779 OF 1991

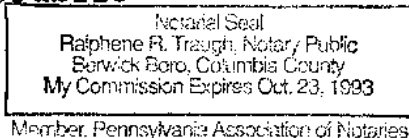
WATCHMAN RELEASE FORM

I, J. GERALD BAZEWICZ, make this wavier on behalf of the within Plaintiff, The First National Bank of Berwick, Pa., and being authorized so to do, waives the right to the placing of a Watchman and/or insurance on the property located at 411 South Arch Street, Berwick, Columbia County, Pennsylvania, in the above mortgage foreclosure action.


J. GERALD BAZEWICZ - PRESIDENT
The First National Bank of Berwick, Pa.

Sworn and subscribed before me
this 7th day of August, 1991.


Notary Public



THE FIRST NATIONAL BANK
OF BERWICK, PA.,

Plaintiff,

vs.

GEORGE A. SOPKANICH AND
MARY LOU SOPKANICH,
HIS WIFE,

Defendants.

) IN THE COURT OF COMMON PLEAS
) OF THE 26TH JUDICIAL DISTRICT
) COLUMBIA COUNTY BRANCH, PA.

) CIVIL ACTION - LAW
) MORTGAGE FORECLOSURE ACTION

) NO. 779 OF 1991

AFFIDAVIT OF NON-MILITARY SERVICE

COMMONWEALTH OF PENNSYLVANIA)

COUNTY OF COLUMBIA)

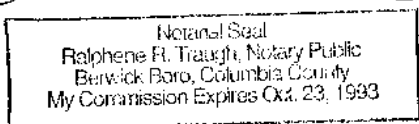
ss:

J. GERALD BAZEWICZ, being duly sworn according to law,
deposes and says that he makes this Affidavit on behalf of the
within Plaintiff, The First National Bank of Berwick, Pa. and being
authorized so to do and that he knows of his own personal knowledge
and also avers that George A. Sopkanich and Mary Lou Sopkanich, his
Wife, ARE NOT in the military or naval services of the United States
or its allies, or otherwise within the provisions of the Soldiers
and Sailors Civil Relief Act of Congress of 1940 and its amendments.

J. Gerald Bazewicz
J. GERALD BAZEWICZ - PRESIDENT
THE FIRST NATIONAL BANK OF BERWICK, PA.

Sworn to and subscribed before me
this 3rd day of July, 1991.

Ralphene R. Traugh
Notary Public



FILED
JUL 8 11 19 AM '91
CLERK OF COURT
COLUMBIA COUNTY, PA.

THE FIRST NATIONAL BANK
OF BERWICK, PA.,

Plaintiff,

vs.

GEORGE A. SOPKANICH AND
MARY LOU SOPKANICH,
HIS WIFE,

Defendants.

) IN THE COURT OF COMMON PLEAS
) OF THE 26TH JUDICIAL DISTRICT
) COLUMBIA COUNTY BRANCH, PA.

) CIVIL ACTION - LAW
) MORTGAGE FORECLOSURE ACTION

) NO. 779 OF 1991

AFFIDAVIT OF LAST KNOWN ADDRESS

COMMONWEALTH OF PENNSYLVANIA)

COUNTY OF COLUMBIA)

) ss

SYLVIA H. KAPUSHINSKI, ESQUIRE, being duly sworn according to law does depose and say that she is the Attorney for the Plaintiff, that she makes this Affidavit on the Plaintiff's behalf and that she is authorized to do so on behalf of the Plaintiff; and that to the best of her knowledge, information and belief, the name and last known address of the Defendants in the above-captioned Judgment are:

George A. Sopkanich
1142 Fourth Avenue
Berwick, Pa 18603

Mary Lou Sopkanich
411 South Arch Street
Berwick, Pa 18603

Sylvia H. Kapushinski
SYLVIA H. KAPUSHINSKI, ESQUIRE
Attorney for Plaintiff
106 Market Street
Berwick, Pa 18603
(717) 759-1231
I.D. #59507

Jul 2 11 19

Sworn and subscribed before me
this 2nd day of July, 1991.

John W. McDanel

NOTARIAL SEAL
JOHN W. McDANEL, NOTARY PUBLIC
BERWICK, COLUMBIA COUNTY, PA.
MY COMMISSION EXPIRES 5-1-1995

HARRY A. ROADARMEL, JR.



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

PHONE
(717) 784-1991

24 HOUR PHONE
(717) 784-6100

Date: August 20, 1991

To: Connie K. Gingham
Tax Collector
120 R. E. Third St.,
Berwick Pa. 18603

Re: The First National Bank of vs. George A. Sopkanich and Mary Lou
Berwick Sopkanich
No: 63 of 1991 ID No: 779 of 1991 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

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

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

PHONE
(717) 784-1991

24 HOUR PHONE
(717) 784-6100

Date: August 20, 1991

To: Berwick Sewer Authority
Chris Klinger
344 Market St.,
Berwick, Pa. 18603

Re: The First National Bank of vs. George A. Sopkanich and Mary Lou
Berwick Sopkanich
No: 63 of 1991 ID No: 779 of 1991 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

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

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

PHONE
(717) 784-1991

24 HOUR PHONE
(717) 784-6100

Date: August 20, 1991

To: Office of F.A.I.R.
Department of Public Welfare
P.O. Box 8016
Harrisburg, Pa. 17105

Re: The First National Bank of Berwick vs. George A. Sopkanich and Mary Lou Sopkanich
No: 63 of 1991 ID No: 779 of 1991 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

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P. O. BOX 360
BLOOMSBURG, PA 17815

PHONE
(717) 784-1991

24 HOUR PHONE
(717) 784-6100

Date: August 20, 1991

To: Small Business Administration
20 N. Pennsylvania Ave.
Room 2327
Wilkes-Barre, Pa. 18701

Re: The First National Bank of vs. George A. Sopkanich and Mary Lou
Berwick Sopkanich
No: 63 of 1991 ID No: 779 of 1991 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

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

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

PHONE
(717) 784-1991

24 HOUR PHONE
(717) 784-6100

Date: August 20, 1991

To: IRS

P.O. Box 12050

Philadelphia, Pa. 19106

Attention: Special Procedures Function

Re: The First National Bank of VS. George A. Sopkanich and Mary Lou
Berwick Sopkanich
No: 63 of 1991 ED No: 779 of 1991 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.

Note: Also enclosed is a copy of the
Writ of Execution and list of
recorded lien holders.

Respectfully,

Harry A. Roadarmel, Jr.
Sheriff of Columbia County

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

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

PHONE
(717) 784-1991

24 HOUR PHONE
(717) 784-6100

Date: August 20, 1991

To: Commonwealth of Pennsylvania
Department of Revenue
~~Bureau of Accounts Settlement~~
P.O. Box 2055
Harrisburg, Pa. 17105

Re: The First National Bank of vs. George A. Sopkanich and Mary Lou
Berwick Sopkanich
No: 63 of 1991 ID No: 779 of 1991 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

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P. O. BOX 380
HARRISBURG, PA 17115

PHONE
(717) 784-1991

24 HOUR PHONE
(717) 784-6100

Date: August 20, 1991

To: Thomas C. Zerbe Jr.
Deputy Attorney General
~~Collections Unit~~
Fourth and Walnut Sts.
Harrisburg, Pa. 17120

Re: The First National Bank of Berwick vs. George A. Sopkanich and Mary Lou Sopkanich
No: 63 of 1991 ID No: 779 of 1991 JH

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

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

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

PHONE
(717) 784-1991

24 HOUR PHONE
(717) 784-6300

Date: August 20, 1991

To: Pennsylvania Power and Light Co.
Old Route 220
Montoursville, Pa. 17754

Re: The First National Bank of VS. George A. Sopkanich and Mary Lou
Berwick Sopkanich
No: 63 of 1991 ID No: 779 of 1991 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

HARRY A. ROADARMEL, JR.



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

PHONE
(717) 784-1991

24 HOUR PHONE
(717) 784-6100

Date: August 20, 1991

To: Borough of Berwick
344 Market St.,
Berwick, Pa. 18603

Re: The First National Bank of vs. George A. Sopkanich and Mary Lou
Berwick Sopkanich
No: 63 of 1991 ID No: 779 of 1991 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

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

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

PHONE
(717) 784-1991

24 HOUR PHONE
(717) 784-6100

PRESS/ENTERPRISE
Lackawanna Avenue
Bloomsburg, PA 17815

Date: August 20, 1991

Re: Sheriff's Sale Advertising Dates

The First National Banks. George A. Sopkanich and Mary Lou Sopkanich
of Berwick
No. 63 of 1991 FD No. 779 of 1991 JD

Dear Sir:

Please advertise the enclosed SHERIFF SALE on the following dates:

1st week September 26, 1991
2nd week October 3, 1991
3rd week October 10, 1991

Feel free to contact me if you have any questions.

Respectfully,

Harry A. Roadarmel, Jr.
Sheriff

1 FIRST NATIONAL BANK
BERWICK, PENNSYLVANIA 18803
A First Keystone Community Bank

57960

FOR ACCOUNT OF FORECLOSURE COSTS GEORGE SOPKANICH

AUG. 6 1991

60-712/313

PAY
TO THE ORDER
OF

1ST NAT'L BK. BERWICK 750 DOLS 00 CTS

DOLLARS \$ 750.00

COLUMBIA COUNTY SHERIFF

CASHIER'S CHECK

AUTHORIZED SIGNATURE

Robert D. McWilliams

⑈00057960⑈ ⑆031307125⑆ 01 20631 31⑈01

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

THE FIRST NATIONAL BANK OF

BERWICK, PA.,

Plaintiff,

vs

GEORGE A. SOPKANICH AND

MARY LOU SOPKANICH, HIS WIFE,

Defendants.

IN THE COURT OF COMMON PLEAS OF
COLUMBIA COUNTY, PENNSYLVANIA

No. 63 Term 19 91 E.D.

No. Term 19 A.D.

No. 779 Term 19 91 J.D.

WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Columbia:

TO THE SHERIFF OF COLUMBIA COUNTY, PENNSYLVANIA

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

SEE ATTACHED SHEET FOR DESCRIPTION OF PROPERTIES

Amount Due
Uncollected Late Charges
Interest from 12/26/89 to 5/17/91
Insurance
(10%) Attorney's Commission
Total

\$	2,623.52	
\$	12.35	
\$	80.64	
\$	2.64	
\$	262.35	
\$	2,981.50	Plus costs

as endorsed.

Dated 8/7/91
(SEAL)

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

By: Cathy Kline

Deputy

SHERIFF'S SALE

BY VIRTUE OF A WRIT OF EXECUTION NO. 63 OF 1991 E.D. ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENDUE OR OUTCRY TO THE HIGHEST AND BEST BIDDERS, FOR CASH, IN THE SHERIFF'S OFFICE, COURT HOUSE, BLOOMSBURG PENNSYLVANIA, COLUMBIA COUNTY, ON

THURSDAY OCTOBER 17, 1991

10:00 A.M.

IN THE FORENOON OF THE SAID DAY, ALL THE RIGHT, TITLE AND INTEREST OF THE DESCRIBED LOTS, PIECES, OR PARCELS OF LAND:

ALL that certain piece or 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 northeast corner of Lot No. 180 on the west side of South Arch Street, north 9 degrees east, 45 feet to the southeast corner of Lot No. 178; thence along said Lot No. 178 north 81 degrees west, 145 feet 6 inches to Cleveland Alley; thence along the westerly line of Cleveland Alley, south 9 degrees west, 45 feet to the northwest corner of Lot No. 180; thence along said Lot No. 180, south 81 degrees east, 145 feet and 6 inches to Arch Street, the place of beginning.

This description is intended to cover and this deed to convey Lot No. 179 in the D.A. Michael's Susquehanna Addition to Berwick.

Known and designated as 411 South Arch Street, Berwick, Pennsylvania, 18603.

BEING the same premises conveyed by Billy Jack York and Janet L. York by deed dated May 14, 1984 to Mark C. Lupashunski and Linda J. Lupashunski and recorded in the Office for the Recording of Deeds in and for Columbia County, Pennsylvania, in Record Book 331, Page 1053, on May 15, 1984.

NOTICE IS HEREBY GIVEN to all claimants and parties in interest that the Sheriff will, not later than thirty (30) days after the sale, file a Schedule of Distribution in his office, where the same will be available for inspection and that distribution will be made in accordance with the Schedule unless exceptions are filed thereto within ten (10) days thereafter.

Seized and taken in execution at the suit of THE FIRST NATIONAL BANK OF BERWICK, PA. vs GEORGE A. SOPKANICH AND MARY LOU SOPKANICH, his wife.

TERMS OF SALE: Ten (10%) percent cash or certified check TIME OF SALE, Balance cash or certified check within eight (8) days after Sale.

Said premises to be sold by the Sheriff of Columbia County.

HARRY A. ROADARMEL, Jr.
Sheriff of Columbia County

Sylvia H. Kapushinski, Esquire
Attorney for Plaintiff