

103-105-107 S. 3rd St  
115-117 S. 3rd St

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

Keystone VS BICKERT  
NO. 174-2000 E.D. NO. 1305-99 J.D.  
DATE OF SALE: 7-20-2000  
BID PRICE (INCLUDES COSTS) \$ 6826.25  
POUNDAGE--2% OF BID PRICE \$ 136.53  
TRANSFER TAX 2%, FAIR MARKET PRICE \$-  
MISC. COSTS \$-  
TOTAL AMOUNT NEEDED TO PURCHASE \$ 6962.78

PURCHASER(S): Keystone  
ADDRESS: \_\_\_\_\_  
NAME(S) ON DEED: \_\_\_\_\_  
PURCHASER(S) SIGNATURE(S): \_\_\_\_\_

AMOUNT RECEIVED BY PURCHASER:

TOTAL AMOUNT DUE \$ 6962.78  
LESS DEPOSIT \$ -0-  
DOWN PAYMENT \$ -0-  
TOTAL DUE IN  
EIGHT DAYS \$ 6962.78

107  
Keyser

VS. Bickel

No. 174-2000 E.D. No. 1305-97 J.D. Date of Sale 7:20 70 Time of Sale 10:30

DOCKET & RETURN	\$	<u>15.-</u>
SERVICE PER DEFENDANT OR GARNISHEE (5.)		<u>75.-</u>
LEVY ( PER PARCEL)		<u>15.-</u>
MAILING COSTS		<u>6.98</u>
ADVERTISING, SALE BILLS & COPIES		<u>17.50</u>
ADVERTISING SALE (PLUS NEWSPAPER)		<u>15.-</u>
MILEAGE		<u>7.50</u>
POSTING HANDBILL		<u>45.-</u>
CRYING/ADJOURN SALE (EACH SALE) (3)		<u>10.-</u>
SHERIFF'S DEED		<u>35.-</u>
TRANSFER TAX FORM		<u>25.-</u>
DISTRIBUTION FORM		<u>25.-</u>
OTHER <u>Notary</u>		<u>2.00</u>
TOTAL *****	\$	<u>305.98</u>

PRESS-ENTERPRISE INC	\$	<u>171.48</u>
SOLICITOR'S SERVICES		<u>75.-</u>
TOTAL *****	\$	<u>246.48</u>

PROTHONOTARY (NOTARY)	\$	<u>10.-</u>
RECORDER OF DEEDS		<u>28.50</u>
OTHER		
TOTAL *****	\$	<u>38.50</u>

REAL ESTATE TAXES:		
BOROUGH, TWP & COUNTY TAXES 20	\$	
SCHOOL DISTRICT TAXES 2000		<u>1245.14</u>
DELINQUENT TAXES 98.77 20		<u>2001.46</u>
TOTAL *****	\$	<u>3246.60</u>

MUNICIPAL FEES DUE:		
SEWER- MUNICIPAL 2000	\$	<u>16.80</u>
WATER- MUNICIPAL 2000		<u>48.20</u>
TOTAL *****	\$	<u>65.00</u>

SURCHARGE FEE: STATE TREASURER ( TRAINING FEE )		
TOTAL *****	\$	<u>80.-</u>

MISCELLANEOUS	\$	
	\$	
TOTAL *****	\$	

TOTAL COSTS ( OPEN BID ) *****	\$	<u>3482.56</u>
--------------------------------	----	----------------

115-117 S. 3rd St

## SHERIFF'S SALE - COST SHEET

REAL ESTATE

Separate of  
debts

Kaysville

VS.

DICKER

No. 174-1000 E.D. No. 130599 J.D. Date of Sale 7-20-1000 Time of Sale 10:30

DOCKET &amp; RETURN

\$ 15.-

SERVICE PER DEFENDANT OR GARNISHEE (4)

\$ 60.-

LEVY ( PER PARCEL)

\$ 15.-

MAILING COSTS

\$ 6.98

ADVERTISING, SALE BILLS &amp; COPIES

\$ 17.50

ADVERTISING SALE (PLUS NEWSPAPER)

\$ 15.-

MILEAGE

\$ 7.50

POSTING HANDBILL

\$ 30.-

CRYING/ADJOURN SALE (EACH SALE)

\$ 10.-

SHERIFF'S DEED

\$ 35.-

TRANSFER TAX FORM

\$ 25.-

DISTRIBUTION FORM

\$ 25.-OTHER Copies  
Notary\$ 21.00TOTAL \*\*\*\*\*\$ 275.98

PRESS-ENTERPRISE INC

\$ 171.48

SOLICITOR'S SERVICES

\$ 75.-TOTAL \*\*\*\*\*\$ 246.98

PROTHONOTARY (NOTARY)

\$ 10.-

RECORDER OF DEEDS

\$ 28.50

OTHER

\$ 38.50TOTAL \*\*\*\*\*\$ 38.50

REAL ESTATE TAXES:

BOROUGH, TWP &amp; COUNTY TAXES 20

\$ 2001.46

SCHOOL DISTRICT TAXES 20

\$ 2001.46DELINQUENT TAXES 98.99 20\$ 2001.46TOTAL \*\*\*\*\*\$ 2001.46MUNICIPAL FEES DUE: Etc. 2000SEWER- MUNICIPAL 2000\$ 136.48WATER- MUNICIPAL 2000\$ 16.00TOTAL \*\*\*\*\*\$ 221.27

SURCHARGE FEE: STATE TREASURER ( TRAINING FEE )

TOTAL \*\*\*\*\*\$ 60.-

MISCELLANEOUS

\$ 0.-TOTAL \*\*\*\*\*\$ 0.-TOTAL COSTS ( OPEN BID ) \*\*\*\*\*\$ 2893.62

4475 8-19-01

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

Keystone VS Bickert  
NO. 174-2008 E.D. NO. 1305-99 J.D.  
DATE OF SALE: 7-20-2000  
BID PRICE (INCLUDES COSTS) \$ 3040.01  
POUNDAGE--2% OF BID PRICE \$ 60.80  
TRANSFER TAX 2%, FAIR MARKET PRICE \$-  
MISC. COSTS \$-  
TOTAL AMOUNT NEEDED TO PURCHASE \$3100.81

PURCHASER(S): \_\_\_\_\_  
ADDRESS: \_\_\_\_\_  
NAME(S) ON DEED: \_\_\_\_\_  
PURCHASER(S) SIGNATURE(S): \_\_\_\_\_

AMOUNT RECEIVED BY PURCHASER:

TOTAL AMOUNT DUE \$ 3100.81  
LESS DEPOSIT \$ 1200.00  
DOWN PAYMENT \$ \_\_\_\_\_  
TOTAL DUE IN EIGHT DAYS \$ 1900.81

# SHERIFF'S SALE - COST SHEET

REAL ESTATE  
 No. 1711/000 E.D. No. 1305-99 J.D. Date of Sale 7-16-2000 Time of Sale 10:30  
Key Stone VS. 1711/000

DOCKET & RETURN	\$	<u>15.-</u>
SERVICE PER DEFENDANT OR GARNISHEE (5)		<u>75.-</u>
LEVY ( PER PARCEL)		<u>15.-</u>
MAILING COSTS		<u>6.95</u>
ADVERTISING, SALE BILLS & COPIES		<u>17.50</u>
ADVERTISING SALE (PLUS NEWSPAPER)		<u>15.-</u>
MILEAGE		<u>1.50</u>
POSTING HANDBILL (2)		<u>30.-</u>
CRYING/ADJOURN SALE (EACH SALE)		<u>10.-</u>
SHERIFF'S DEED		<u>35.-</u>
TRANSFER TAX FORM		<u>25.-</u>
DISTRIBUTION FORM		<u>25.-</u>
OTHER <u>Notary</u>		<u>2.00</u>
TOTAL *****	\$	<u>238.11</u>

PRESS-ENTERPRISE INC	\$	<u>171.40</u>
SOLICITOR'S SERVICES		<u>75.-</u>
TOTAL *****	\$	<u>246.48</u>

PROTHONOTARY (NOTARY)	\$	<u>10.-</u>
RECORDER OF DEEDS		<u>28.50</u>
OTHER		
TOTAL *****	\$	<u>38.50</u>

REAL ESTATE TAXES:	
BOROUGH, TWP & COUNTY TAXES	20 <u>529.82</u>
SCHOOL DISTRICT TAXES	20 <u>1862.63</u>
DELINQUENT TAXES 98-99	20 <u>2387.45</u>
TOTAL *****	\$ <u>2387.45</u>

MUNICIPAL FEES DUE: <u>ELECT.</u>	
SEWER- MUNICIPAL	20 <u>6.60</u>
WATER- MUNICIPAL	20 <u>-0-</u>
TOTAL *****	\$ <u>6.60</u>

SURCHARGE FEE: STATE TREASURER ( TRAINING FEE )	
TOTAL *****	\$ <u>70.-</u>

MISCELLANEOUS	\$	
TOTAL *****	\$	

TOTAL COSTS ( OPEN BID ) *****	\$	<u>3140.01</u>
--------------------------------	----	----------------

106-102 N. 100m

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

KeyStone VS BICKERT  
NO. 174-2000 E.D. NO. 1305-99 J.D.  
DATE OF SALE: 7-20-2000  
BID PRICE (INCLUDES COSTS) \$ 2674.02  
POUNDAGE--2% OF BID PRICE \$ 53.48  
TRANSFER TAX 2%, FAIR MARKET PRICE \$-  
MISC. COSTS \$-  
TOTAL AMOUNT NEEDED TO PURCHASE \$2727.50

PURCHASER(S): KeyStone  
ADDRESS: \_\_\_\_\_  
NAME(S) ON DEED: \_\_\_\_\_  
PURCHASER(S) SIGNATURE(S): \_\_\_\_\_  
\_\_\_\_\_

AMOUNT RECEIVED BY PURCHASER:

TOTAL AMOUNT DUE \$ 2727.50  
LESS DEPOSIT \$ -0-  
DOWN PAYMENT \$ -0-  
TOTAL DUE IN EIGHT DAYS \$ 2727.50

# SHERIFF'S SALE - COST SHEET

100-100 11. 1980  
 Key Stone VS. 100-100  
 No. 174-2000 E.D. No. 1305-99 J.D. Date of Sale 7-20-2000 Time of Sale 10:30

DOCKET & RETURN		\$ 15.-
SERVICE PER DEFENDANT OR GARNISHEE	(5)	75.-
LEVY ( PER PARCEL)		15.-
MAILING COSTS		6.98
ADVERTISING, SALE BILLS & COPIES		17.50
ADVERTISING SALE (PLUS NEWSPAPER)		15.-
MILEAGE		7.50
POSTING HANDBILL	(2)	30
CRYING/ADJOURN SALE (EACH SALE)		10.-
SHERIFF'S DEED		35.-
TRANSFER TAX FORM		25.-
DISTRIBUTION FORM		25.-
OTHER		2.00
Notary Copies		12.00
TOTAL *****		\$ 290.98

PRESS-ENTERPRISE INC		\$ 171.48
SOLICITOR'S SERVICES		75.-
TOTAL *****		\$ 246.48

PROTHONOTARY (NOTARY)		\$ 10.-
RECORDER OF DEEDS		28.50
OTHER		
TOTAL *****		\$ 38.50

REAL ESTATE TAXES:		
BOROUGH, TWP & COUNTY TAXES	20	\$
SCHOOL DISTRICT TAXES	2000	362.76
DELINQUENT TAXES 98-99	20	137.81
TOTAL *****		\$ 1753.33

MUNICIPAL FEES DUE: Elect.	00	115.08
SEWER- MUNICIPAL	2000	50.40
WATER- MUNICIPAL	2000	109.25
TOTAL *****		\$ 274.73

SURCHARGE FEE: STATE TREASURER ( TRAINING FEE )		
TOTAL *****		\$ 70.00

MISCELLANEOUS		\$
		\$
TOTAL *****		\$

TOTAL COSTS ( OPEN BID ) *****		\$ 7674.02
--------------------------------	--	------------

154-156 W. 2nd St.

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

Keycrane VS BICKERT  
NO. 174-2000 E.D. NO. 130S-99 J.D.  
DATE OF SALE: 7-20-2000  
BID PRICE (INCLUDES COSTS) \$ 3315.23  
POUNDAGE--2% OF BID PRICE \$ 66.30  
TRANSFER TAX 2%, FAIR MARKET PRICE \$-  
MISC. COSTS \$-  
TOTAL AMOUNT NEEDED TO PURCHASE \$ 3381.53

PURCHASER(S): Keystone  
ADDRESS: \_\_\_\_\_  
NAME(S) ON DEED: \_\_\_\_\_  
PURCHASER(S) SIGNATURE(S): \_\_\_\_\_

AMOUNT RECEIVED BY PURCHASER:

TOTAL AMOUNT DUE \$ 3381.53  
LESS DEPOSIT \$ -0-  
DOWN PAYMENT \$ -0-  
TOTAL DUE IN EIGHT DAYS \$ 3381.53



154 N. 2nd St  
 123  
KeyStone VS. Union  
 No. 174-100 E.D. No. 1305-99 J.D. Date of Sale 7-20-2000 Time of Sale 10:30

DOCKET & RETURN \$ 15.-  
 SERVICE PER DEFENDANT OR GARNISHEE (4) 60.-  
 LEVY ( PER PARCEL ) 15.-  
 MAILING COSTS 6.98  
 ADVERTISING, SALE BILLS & COPIES 17.50  
 ADVERTISING SALE (PLUS NEWSPAPER) 15.-  
 MILEAGE 7.50  
 POSTING HANDBILL (2) 30.-  
 CRYING/ADJOURN SALE (EACH SALE) 10.-  
 SHERIFF'S DEED 35.-  
 TRANSFER TAX FORM 25.-  
 DISTRIBUTION FORM 25.-  
 OTHER 2.-  
 Notary 12.00  
 TOTAL \*\*\*\*\*\$ 275.98

PRESS-ENTERPRISE INC \$ 171.48  
 SOLICITOR'S SERVICES 75.-  
 TOTAL \*\*\*\*\*\$ 246.48

PROTHONOTARY (NOTARY) \$ 10.-  
 RECORDER OF DEEDS 22.50  
 OTHER 38.50  
 TOTAL \*\*\*\*\*\$ 38.50

## REAL ESTATE TAXES:

BOROUGH, TWP & COUNTY TAXES 20 \$ 548.35  
 SCHOOL DISTRICT TAXES 20 1921.47  
 DELINQUENT TAXES 78-99 20 2480.02  
 TOTAL \*\*\*\*\*\$ 2480.02

## MUNICIPAL FEES DUE:

SEWER- MUNICIPAL 20 \$ 214.25  
 WATER- MUNICIPAL 20 214.25  
 TOTAL \*\*\*\*\*\$ 214.25

## SURCHARGE FEE: STATE TREASURER ( TRAINING FEE )

TOTAL \*\*\*\*\*\$ 60.-

MISCELLANEOUS \$ 0.-  
 TOTAL \*\*\*\*\*\$ 0.-

TOTAL COSTS ( OPEN BID ) \*\*\*\*\*\$ 3315.23

KEYSTONE FINANCIAL		WILLIAMSPORT, PA 17701-3068	CHECK NO.	022000
DATE	INVOICE NUMBER	DESCRIPTION	AMOUNT	
07/20/2000	BICKERT	SHERIFF OF COLUMBIA/BICKERT	2,727.50	

RECEIVED  
 AUG 09 2000  
 BY KEYSTONE FINANCIAL



ACCOUNTS PAYABLE  
 P.O. BOX 3068  
 WILLIAMSPORT, PA 17701-3068  
 TELEPHONE: 717-326-2611

EXPENSE ACCOUNT

CHECK NO. 322395

60.196  
313

DATE  
08/08/2000

AMOUNT  
\*\*\*\*\*2,727.50\*

PAY  
 TO THE  
 ORDER  
 OF

SHERIFF OF COLUMBIA COUNTY  
 HARRY A ROADARMEL JR  
 P O BOX 380  
 BLOOMSBURG PA 17815

Mark J. Guterli  
 AUTHORIZED SIGNATURE

⑈0000322395⑈ ⑆031301969⑆ 000732⑈679⑈⑈

KEYSTONE FINANCIAL WILLIAMSPORT, PA 17701-3068

CHECK NO. 322396

DATE	INVOICE NUMBER	DESCRIPTION	AMOUNT
07/20/2000	BICKERT-1	SHERIFF OF COLUMBIA CO/BICKERT	3,381.53



ACCOUNTS PAYABLE  
P.O. BOX 3068  
WILLIAMSPORT, PA 17701-3068  
TELEPHONE: 717-326-2611

EXPENSE ACCOUNT

CHECK NO. 322396

60-196  
313

DATE  
08/08/2000

AMOUNT  
\*\*\*\*\*3,381.53\*

PAY  
TO THE  
ORDER  
OF

SHERIFF OF COLUMBIA COUNTY  
HARRY A ROADARMEL JR  
P.O. BOX 380  
BLOOMSBURG PA 17815

*Mark A. Cuthbert*  
AUTHORIZED SIGNATURE

⑈0000322396⑈ ⑆031301969⑆ 000732⑈679⑈6⑈

KEYSTONE FINANCIAL

WILLIAMSPORT, PA 17701-3068

CHECK NO.

322398

DATE	INVOICE NUMBER	DESCRIPTION	AMOUNT
07/20/2000	BICKERT-3	SHERIFF OF COLUMBIA CO/BICKERT	1,900.81

**Keystone**  
**Financial**



ACCOUNTS PAYABLE  
P.O. BOX 3068  
WILLIAMSPORT, PA 17701-3068  
TELEPHONE: 717-326-2611

EXPENSE ACCOUNT

CHECK NO. 322398

60-196  
313

DATE  
08/08/2000

AMOUNT  
\*\*\*\*\*1,900.81\*

PAY  
TO THE  
ORDER  
OF

SHERIFF OF COLUMBIA COUNTY  
%HARRY A ROADARMEL JR  
P O BOX 380  
BLOOMSBURG PA 17815

*Mark J. Guterlin*  
AUTHORIZED SIGNATURE

⑈0000322398⑈ ⑆031301969⑆ 000732⑈579⑈5⑈

KEYSTONE FINANCIAL WILLIAMSPORT, PA 17701-3068

CHECK NO. 322397

DATE	INVOICE NUMBER	DESCRIPTION	AMOUNT
07/20/2000	BICKERT-2	SHERIFF OF COLUMBIA/BICKERT	6,962.78



ACCOUNTS PAYABLE  
P.O. BOX 3068  
WILLIAMSPORT, PA 17701-3068  
TELEPHONE: 717-326-2611

EXPENSE ACCOUNT

CHECK NO. 322397

60-196  
313

DATE  
08/08/2000

AMOUNT  
\*\*\*\*\*6,962.78\*

PAY  
TO THE  
ORDER  
OF

SHERIFF OF COLUMBIA COUNTY  
%HARRY A ROADARMEL JR  
P O BOX 380  
BLOOMSBURG PA 17815

*Mark A. Gubler*  
AUTHORIZED SIGNATURE

⑈0000322397⑈ ⑆031301969⑆ 000732⑈679⑈6⑈

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY  
COURT HOUSE - P.O. BOX 310  
BLOOMSBURG, PA 17815  
FAX: (570) 784-0257

PHONE  
(570) 809-5622

24 HOUR PHONE  
(570) 784-6100

DATE 7-20-2000 TIME 1500

SENDING 5 PAGES INCLUDING TRANSMITTAL SHEET

TO Atty. Gen. Barnett

TELECOPIER PHONE NO. 570-326-5529

FROM: Sheriff Harry H. Roadarmel

SHERIFF'S FILE NO. Bonnie Susan Bicker

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

*Need Address: Keystone*

THE FOLLOWING IS BEING TRANSMITTED:

☒ AS PER YOUR REQUEST

☒ FOR YOUR INFORMATION

☒ FOR COMMENT/APPROVAL *(BREAK DOWN ATTACHED)*

☐ PLEASE CALL ME

MESSAGE:

*Total Due 16,177.62*  
*Advance Check 1,200.-*

*Due in 10 Days 14,972.62*

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

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY  
COURT HOUSE - P.O. BOX 380  
BLOOMSBURG, PA 17815  
FAX: (570) 784-0257

PHONE  
(570) 389-5622

24 HOUR PHONE  
(570) 784-6300

October 16, 2000

William L. Knecht, ESQ.  
835 West Fourth Street  
P.O. Box 577  
Williamsport, PA 17703

REF: Foreclosure 99-CV-1305 BICKERT

Dear Sir:

Enclosed you will find the re-recorded Deed (corrected) for 154-156 North Second Street, Catawissa, Pa.

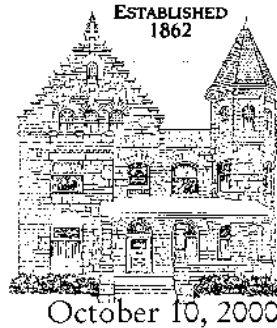
Another problem has arisen in that the tax notices for all the properties for the General, Sinking and Boro RE were not included on all of the Sale Bills and are still due for 2000. These are the taxes due by the date of June 30, 2000. Reasoning for the oversight is they came on a sheet of FAX paper and not the actual Tax Notice slip. They are still due either by your client--Keystone Financial or at the closing for the property with a new owner. If your client wishes to pay them, the total of all properties is \$992.62. Please inform me of your intention.

Sincerely,

  
Harry A. Roadarmel Jr.  
Sheriff

# MCCORMICK LAW FIRM

WILLIAM E. NICHOLS  
DAVID R. BAHL  
WILLIAM L. KNECHT  
J. DAVID SMITH  
ROBERT A. ECKENRODE  
JOANNE C. LUDWIKOWSKI  
CARL E. BARLETT  
SEAN P. ROMAN  
KENNETH B. YOUNG  
RICHARD F. SCHLUTER  
ANNMARIE J. OTTMAN



PLEASE REPLY TO  
P.O. BOX 577

RETIRED  
H. CLAY MCCORMICK

PAUL W. REEDER  
1950-1998

DEAN R. FISHER  
1951-2000

RE: KEYSTONE FINANCIAL BANK VS.  
RONALD AND SUSAN BICKERT

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

Dear Sheriff Roadarmel:

This letter acknowledges receipt of the four recorded corrected deeds in the above matter.

However, upon reviewing the same, I discovered that the corrected deed with respect to the property at 154-156 North Second Street, Catawissa, PA was not properly notarized for the reason that the year was not typed in the acknowledgment clause. Unfortunately, this creates a title defect.

Accordingly, I am returning to you herein the corrected recorded deed with respect to the 154-156 North Second Street, Catawissa, PA property for further correction.

The easiest way to correct the above problem would be to have another acknowledgment clause typed on the last page of the deed and have your signature re-acknowledged and then type a statement on the last page of the deed that it is being re-recorded to correct a defective acknowledgment.

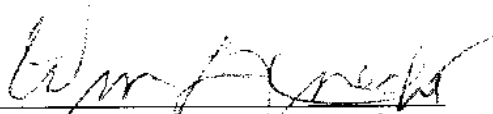


Mr. Harry A. Roadarmel, Jr., Sheriff  
October 10, 2000  
Page 2

I look forward to hearing from you with respect to the above at your earliest convenience.

Very truly yours,

McCORMICK LAW FIRM

By   
William L. Knecht, Esquire

WLK/slf

Encl:

cc: Mr. Denny H. Shaffer, Vice President

Is your RETURN ADDRESS completed on the reverse side?

<b>SENDER:</b> Complete items 1 and/or 2, additional services: ■ Complete items 3, 4a, and 4b. ■ Print your name and address on the reverse of this form so that we can return this card to you. ■ Attach this form to the front of the mailpiece, or on the back if space does not permit. ■ Write "Return Receipt Requested" on the mailpiece below the article number. ■ The Return Receipt will show to whom the article was delivered and the date delivered.		I also want to receive the following services (for an extra fee): 174-2000 1. <input checked="" type="checkbox"/> Addressee's Address 2. <input type="checkbox"/> Restricted Delivery Consult postmaster for fee.	
3. Article Addressed to:  Office of F.A.I.R. Dept. of Public Welfare P.O. BOX 8016 Harrisburg, PA 17105		4a. Article Number 2479 027 026	
4b. Service Type <input type="checkbox"/> Registered <input type="checkbox"/> Express Mail <input checked="" type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> COD		4c. Date of Delivery MAY 15 2000	
5. Received By: (Print Name)		8. Addressee's Address (Only if requested and fee is paid)	
6. Signature: (Addressee or Agent) X <i>[Signature]</i>		Domestic Return Receipt	
PS Form 3811, December 1994 102595-98-B-0229			

Thank you for using Return Receipt Service.

Is your RETURN ADDRESS completed on the reverse side?

<b>SENDER:</b> Complete items 1 and/or 2, additional services: ■ Complete items 3, 4a, and 4b. ■ Print your name and address on the reverse of this form so that we can return this card to you. ■ Attach this form to the front of the mailpiece, or on the back if space does not permit. ■ Write "Return Receipt Requested" on the mailpiece below the article number. ■ The Return Receipt will show to whom the article was delivered and the date delivered.		I also want to receive the following services (for an extra fee): 174-2000 1. <input checked="" type="checkbox"/> Addressee's Address 2. <input type="checkbox"/> Restricted Delivery Consult postmaster for fee.	
3. Article Addressed to:  SMALL BUSINESS ADMINISTRATION 717TH WILKES-BARRE BLVD WILKES-BARRE, PA 18702-5241		4a. Article Number 2479 027 027	
4b. Service Type <input checked="" type="checkbox"/> Certified <input type="checkbox"/> Insured <input type="checkbox"/> COD		4c. Date of Delivery MAY 15 2000	
5. Received By: (Print Name)		8. Addressee's Address (Only if requested and fee is paid)	
6. Signature: (Addressee or Agent) X <i>[Signature]</i>		Domestic Return Receipt	
PS Form 3811, December 1994 102595-98-B-0229			

Thank you for using Return Receipt Service.

Is your RETURN ADDRESS completed on the reverse side?

<b>SENDER:</b> Complete items 1 and/or 2, additional services: ■ Complete items 3, 4a, and 4b. ■ Print your name and address on the reverse of this form so that we can return this card to you. ■ Attach this form to the front of the mailpiece, or on the back if space does not permit. ■ Write "Return Receipt Requested" on the mailpiece below the article number. ■ The Return Receipt will show to whom the article was delivered and the date delivered.		I also want to receive the following services (for an extra fee): 174-2000 1. <input checked="" type="checkbox"/> Addressee's Address 2. <input type="checkbox"/> Restricted Delivery Consult postmaster for fee.	
3. Article Addressed to:  Sears Roebuck & Co. 3722 Lehigh St. Room 404, P.O. Box 203 Whitehall, Pa. 18052		4a. Article Number 2479 027 024	
4b. Service Type <input type="checkbox"/> Registered <input type="checkbox"/> Express Mail <input checked="" type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> COD		4c. Date of Delivery MAY 13 1999	
5. Received By: (Print Name)		8. Addressee's Address (Only if requested and fee is paid)	
6. Signature: (Addressee or Agent) X <i>[Signature]</i>		Domestic Return Receipt	
PS Form 3811, December 1994 102595-98-B-0229			

Is your RETURN ADDRESS completed on the reverse side?

<b>SENDER:</b> Complete items 1 and/or 2, additional services: ■ Complete items 3, 4a, and 4b. ■ Print your name and address on the reverse of this form so that we can return this card to you. ■ Attach this form to the front of the mailpiece, or on the back if space does not permit. ■ Write "Return Receipt Requested" on the mailpiece below the article number. ■ The Return Receipt will show to whom the article was delivered and the date delivered.		I also want to receive the following services (for an extra fee): 174-2000 1. <input checked="" type="checkbox"/> Addressee's Address 2. <input type="checkbox"/> Restricted Delivery Consult postmaster for fee.	
3. Article Addressed to:  COMMONWEALTH OF PENNSYLVANIA DEPARTMENT OF REVENUE-ATTN: SHERIFF SALE BUREAU OF COMPLIANCE CLEARANCE SUPPORT SECTION DEPARTMENT 281230 HARRISBURG, PA 17128-1230		4a. Article Number 2479 027 025	
4b. Service Type <input checked="" type="checkbox"/> Certified <input type="checkbox"/> Insured <input type="checkbox"/> COD		4c. Date of Delivery MAY 15 2000	
5. Received By: (Print Name)		8. Addressee's Address (Only if requested and fee is paid)	
6. Signature: (Addressee or Agent) X <i>[Signature]</i>		Domestic Return Receipt	
PS Form 3811, December 1994 102595-98-B-0229			

KEYSTONE FINANCIAL BANK, N.A.,  
SUCCESSOR IN INTEREST TO  
NORTHERN CENTRAL BANK,  
Plaintiff  
vs.

RONALD FRANCIS BICKERT AND  
SUSAN A. BICKERT,  
Defendants

IN THE COURT OF COMMON PLEAS OF  
COLUMBIA COUNTY, PENNSYLVANIA

NO. 99-CV-1305

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

**NOTICE OF SHERIFF'S SALE OF REAL PROPERTY**

TO: Ronald Francis Bickert  
92 Comarnitsky Lane  
Catawissa, PA 17820

Susan A. Bickert  
415 East Main Street  
Catawissa, PA 17820

Your property situate at 415 Main Street, Catawissa, PA, 103-107 and 115-117 South Third Street, Catawissa, PA, 154-156 North Second Street, Catawissa, PA and 106-108 North Fourth Street, Catawissa, PA, are scheduled to be sold at Sheriff's Sale on July 20, 2000, 2000 at 10:30 A.M. in the Columbia County Courthouse, Sheriff's Office, 35 West Main Street, Bloomsburg, Pennsylvania, to enforce the court judgment of \$258,094.80 obtained by Keystone Financial Bank, N.A., against you.

**NOTICE OF OWNER'S RIGHTS  
YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE**

To prevent this Sheriff's Sale, you must take immediate action:

1. The sale will be canceled if you pay to Keystone Financial Bank, N.A. all of the principal, interest and late charges, and attorney's fees and court costs.

To find out how much you must pay, you may call:

William L. Knecht, Esquire  
835 West Fourth Street  
PO Box 577  
Williamsport, PA 17703  
Telephone: (570) 326-5131

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

**Tax Notice** 2000 County & Municipality  
 CATAWISSA BORO  
 MAKE CHECKS PAYABLE TO:  
 LINDA L KASHNER

136 South St  
 Catawissa PA 17820  
 HOURS: EVERY TUESDAY 6PM - 8:30PM  
 APPOINTMENT AFTER OCTOBER 31, 2000.

PHONE: 570-356-7346

FOR: COLUMBIA COUNTY			DATE 03/01/2000	BILL NO. 11805	
DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	TAX AMOUNT DUE	INCL. PENALTY
GENERAL SINKING BORO RE	23083	4.096	92.66	94.55	104.01
		.845	19.12	19.51	21.46
		2.709	61.28	62.53	68.78
The discount & penalty have been calculated for your convenience			173.06	176.59	194.25
			PAY THIS AMOUNT		
			April 30 If paid on or before	June 30 If paid on or before	June 30 If paid after

**TAXES ARE DUE & PAYABLE - PROMPT PAYMENT IS REQUESTED**

BICKERT RONALD F & SUSAN A  
 415 MAIN STREET  
 CATAWISSA PA 17820

	CNTY	TWP
Discount	2 %	2 %
Penalty	10 %	10 %
PARCEL: 06 -05 -036-00,000		
415 E MAIN ST		
.15 Acres	Land	2.025
	Buildings	21.058
Total Assessed		23.083

This tax returned to  
 courthouse on:  
 January 1, 2001

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

**Tax Notice** 2000 County & Municipality  
CATAWISSA BORO  
**MAKE CHECKS PAYABLE TO:**  
LINDA L KASHNER

138 South St  
Catawissa PA 17820

**HOURS:** EVERY TUESDAY 6PM - 8:30PM  
APPOINTMENT AFTER OCTOBER 31, 2000.

**PHONE:** 570-356-7346

FOR: COLUMBIA COUNTY  
DATE 03/01/2000

BILL NO.  
11804

DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	TAX AMOUNT DUE	INCL. PENALTY
GENERAL	54765	4.096	219.83	224.32	246.75
SINKING		.845	45.35	46.28	50.91
BORO RE		2.709	145.39	148.36	163.20
The discount & penalty have been calculated for your convenience			410.57 April 30 If paid on or before	418.98 June 30 If paid on or before	460.86 June 30 If paid after
<b>PAY THIS AMOUNT</b>					

**TAXES ARE DUE & PAYABLE - PROMPT PAYMENT IS REQUESTED**

BICKERT RONALD F  
415 MAIN STREET  
CATAWISSA PA 17820

CNTY TWP  
Discount 2 % 2 %  
Penalty 10 % 10 %  
PARCEL: 08-01-031-00.000  
105 S 3RD ST  
.13 Acres Land 2,000  
Buildings 52,765  
Total Assessed 54,765

This tax returned to  
courthouse on:  
January 1, 2001

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

**Tax Notice** 2000 County & Municipality  
CATAWISSA BORO  
**MAKE CHECKS PAYABLE TO:**  
LINDA L KASHNER

138 South St  
Catawissa PA 17820

**HOURS:** EVERY TUESDAY 6PM - 8:30PM  
APPOINTMENT AFTER OCTOBER 31, 2000

**PHONE:** 570-356-7346

FOR: COLUMBIA COUNTY  
DATE 03/01/2000

BILL NO.  
11807

DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	TAX AMOUNT DUE	INCL. PENALTY
GENERAL	24115	4.096	96.81	98.79	108.67
SINKING		.845	19.97	20.38	22.42
BORO RE		2.709	64.03	85.34	71.87
The discount & penalty have been calculated for your convenience			180.81 April 30 If paid on or before	184.51 June 30 If paid on or before	202.96 June 30 If paid after
<b>PAY THIS AMOUNT</b>					

**TAXES ARE DUE & PAYABLE - PROMPT PAYMENT IS REQUESTED**

BICKERT RONALD F & SUSAN A  
415 MAIN STREET  
CATAWISSA PA 17820

CNTY TWP  
Discount 2 % 2 %  
Penalty 10 % 10 %  
PARCEL: 08-02-148-00.000  
154 N SECOND ST  
.09 Acres Land 2,000  
Buildings 22,118  
Total Assessed 24,118

This tax returned to  
courthouse on:  
January 1, 2001

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

**Tax Notice** 2000 County & Municipality  
CATAWISSA BORO  
**MAKE CHECKS PAYABLE TO:**  
LINDA L KASHNER

138 South St  
Catawissa PA 17820

**HOURS:** EVERY TUESDAY 6PM - 8:30PM  
APPOINTMENT AFTER OCTOBER 31, 2000.

**PHONE:** 570-356-7346

FOR: COLUMBIA COUNTY  
DATE 03/01/2000

BILL NO.  
11806

DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	TAX AMOUNT DUE	INCL. PENALTY
GENERAL	15986	4.096	64.17	65.48	72.03
SINKING		.845	13.24	13.61	14.86
BORO RE		2.709	42.44	43.31	47.64
The discount & penalty have been calculated for your convenience			119.65 April 30 If paid on or before	122.30 June 30 If paid on or before	134.53 June 30 If paid after
<b>PAY THIS AMOUNT</b>					

**TAXES ARE DUE & PAYABLE - PROMPT PAYMENT IS REQUESTED**

BICKERT RONALD F & SUSAN A  
415 MAIN STREET  
CATAWISSA PA 17820

CNTY TWP  
Discount 2 % 2 %  
Penalty 10 % 10 %  
PARCEL: 08-05-037-00.000  
N FOURTH ST  
.11 Acres Land 2,000  
Buildings 13,986  
Total Assessed 15,986

This tax returned to  
courthouse on:  
January 1, 2001

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

\$ 992.62

# Municipal Water Authority

Borough of Catawissa

P.O. Box 54

Catawissa, PA 17820

Phone (570)356-2172 Fax (570)356-7695

May 23, 2000

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

RE: Keystone Bank vs. Ronald and Susan Bickert  
No: 174 of 2000 E.D. 1305 of 1999 J.D.

Dear Sheriff Roadarmel:

Enclosed is documentation of the water utility amounts owed to the Catawissa Water Authority by the Bickerts for the properties listed under No. 99-CV-1305.

All but one of the properties (415 E. Main St.) have Municipal Liens filed against them. The liens were filed on January 28, 2000. One of the properties (154-156 N. 2nd St.) has a lien plus an additional outstanding balance which accumulated between the date the lien was filed and May 23, 2000.

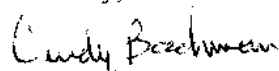
The following is a summation of these amounts as of May 23, 2000:

154-156 N. 2nd St. (\$72.90 + \$141.35 M.L.)	\$ 214.25 ✓
103-107 S. 3rd St. - M.L.	48.20 ✓
115-117 S. 3rd St. - M.L.	68.84
106-108 N. 4th St. - M.L.	<u>109.25</u> ✓

TOTAL OWED \$ 440.54

If you have any questions, please contact me at 356-2172.

Sincerely,



Cindy Bachman  
Superintendent  
Catawissa Water Authority

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P.O. BOX 380

BLOOMSBURG, PA 17815

FAX: (570) 784-5625

JUNE 22, 2000

24 HOUR PHONE

(570) 784-6300

PHONE  
(570) 389-5622

William L. KNECHT, ESQ.  
835 West Fourth St.  
PO Box 577  
Williamsport, PA 17703

IN THE COURT OF COMMON PLEAS  
OF COLUMBIA COUNTY, COMMONWEALTH  
OF PENNA. <sup>Keystone Financial Bank</sup>  
vs  
Ronald Francis & Susan A BICKERT  
CASE NO. 1305 of 1999  
WRIT OF EXECUTION 174--2000

SERVICE ON Ronald Francis BICKERT  
ON May 17, 2000 AT 9:40 AM. A TRUE AND ATTESTED COPY OF  
THE WITHIN WRIT OF EXECUTION, A TRUE COPY OF THE NOTICE OF SHERIFF'S SALE IN REAL ESTATE  
AND A COPY OF THE DESCRIPTION OF PROPERTY WAS SERVED ON Susan A. BICKERT, Mother of Ronald  
AT 318 Main St., Catawissa, PA with whom he now resides BY CHIEF/ DEPUTY James Arter  
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 Susan A. Bickert

This is a corrected return. Ronald Bickert no longer lives at 92 Comarnitsky Lane, Catawissa, PA

SO ANSWERS:

DEPUTY SHERIFF

SHERIFF Harry A. Roadarmel Jr.

SWORN AND SUBSCRIBED BEFORE ME  
THIS \_\_\_\_\_ DAY OF \_\_\_\_\_  
YEAR 2000.

NOTARY - ~~SARAH J. HOWE~~

RALPH S. WEAVER  
ATTORNEY AT LAW  
MACARTHUR OFFICE PLAZA  
3722 LEHIGH STREET, #410  
P.O. BOX 203  
WHITEHALL, PENNSYLVANIA 18052-0203

(610) 433-5861

May 15, 2000

Office of the Sheriff  
Harry A. Roadarmel, Jr.  
Columbia County Court House  
P.O. Box 380  
Bloomsburg, PA 17815

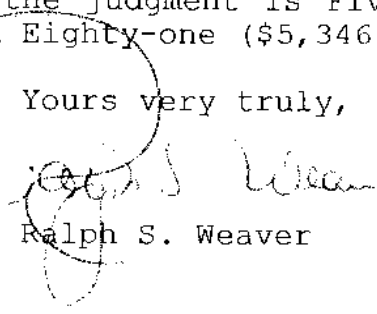
RE: Ronald F. And Susan A. Bickert  
1305-1999-JD  
No. 174 of 2000 ED

Dear Sheriff Roadarmel:

In response to your notice with respect to the above action of mortgage foreclosure, please be advised that this office entered a judgment on April 29, 1999 to NO. 99-JU-557 in Columbia County in favor of Sears, Roebuck and Company and against Ronald F. Bickert in the amount of Five Thousand Twenty-four Dollars and Thirty-eight (\$5,024.38) Cents.

The present balance of the judgment is Five Thousand Three Hundred Forty-six Dollars and Eighty-one (\$5,346.81) Cents.

Yours very truly,

  
Ralph S. Weaver

RSW/maw



# SHERIFF'S SALE

THURSDAY JULY 20, 2000 AT 10:30 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 174-2000 AND CIVIL WRIT NO. 1305--1999 ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST AND BEST BIDDER, FOR CASH, IN A COURT ROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURT HOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

## PARCEL NO. 1

**ALL THAT CERTAIN** parcel or lot of land situate in the Borough of Catawissa, Columbia County, Pennsylvania, bounded and described as follows, to wit:

BEGINNING at an iron pin on the north side of East Main Street in said Borough, 20 feet from the center line of said street and 85.1 feet from the northeast corner of East Main and fourth Streets, in line of land now or formerly of George Hartman; thence by line now or formerly of said Hartman and Sadie Roberts, North 27 degrees 10 minutes East, 150 feet to an iron pin on the southern line of Balshi Avenue; thence by the southern line of Balshi Avenue, South 61 degrees 45 minutes East 44 feet to an iron pin in line of lands now or formerly of R. Bachman; thence by line of said Bachman South 27 degrees 45 minutes West 150 feet to an iron pin on the northern line of East Main Street; thence by the northern line of East Main Street, North 61 degrees 45 minutes West 45.5 feet to the iron pin, the place of BEGINNING. CONTAINING 6712.5 square feet as surveyed by A. Carl Wolfe, P.E., on November 19, 1976. Upon which is erected a frame dwelling house and which is known as 415 East Main Street, Catawissa, Pennsylvania.

BEING part of the same premises which Susan A. Bickert, by her deed dated February 16, 1996 and recorded February 23, 1996, in the Office of the Recorder of Deeds in and for Columbia County, Pennsylvania, in Record Book 617, at page 365, granted and conveyed unto Susan A. Bickert and Ronald Francis Bickert.

## PARCEL NO. 2

**ALL THAT CERTAIN** piece or parcel of land situate in the Borough of Catawissa, County of Columbia and Commonwealth of Pennsylvania, bounded and described as follows to wit:

On the North by Main Street thirty-five feet, on the East by Third Street two hundred and ten feet to an alley, on the South by said alley thirty-five feet to lot now or formerly of H.H. Quinn, and on the West by said lot now or formerly of H.H. Quinn two hundred and ten feet, to the place of beginning. Whereon is erected a three story office building and frame two story dwelling house and which is known as 103-107 and 115-117 South Third Street, Catawissa, Pennsylvania.

BEING the same premises which Ronald Francis Bickert and Jayme L. Bickert his wife, by their deed dated February 16, 1996, recorded February 23, 1996, in the Office of the Recorder of Deeds in and for Columbia County, Pennsylvania, in Record Book 617, at Page 361, granted and conveyed unto Ronald Francis Bickert and Susan A. Bickert.

## PARCEL NO. 3

**ALL THAT CERTAIN** lot of land situate in the Borough of Catawissa, Columbia County, Pennsylvania, bounded and described as follows:

FRONTING on Second Street in the said Borough 27 feet 4 inches and extending along the southern side of Pine Street in said Borough a distance of 131 feet to a corner of land now or formerly of Geo. Yetter; thence along line of said Yetter lot on line parallel with Second Street a distance of 33 feet 6 inches to a corner of land formerly of A.C. Boyer; thence along the formerly Boyer lot on a line parallel with Pine Street a distance of 69 feet 4 inches to a corner; thence along said property on a line diagonal 29 feet 5 inches to a corner; thence along said Boyer lot on a line parallel with Pine Street a distance of 39 feet 8 inches to Second Street, the place of BEGINNING. WHEREON is erected a frame dwelling house and which is known as 154-156 North Second Street, Catawissa, Pennsylvania.

BEING part of the same premises which Susan A. Bickert, by her deed dated February 16, 1996, and recorded February 23, 1996, in the Office of the Recorder of Deeds in and for Columbia County, Pennsylvania, in Record Book 617, at Page 365, granted and conveyed unto Susan A. Bickert and Ronald Francis Bickert.

**PARCEL NO. 4**

**ALL THAT CERTAIN** piece or parcel or land situate in the Borough of Catawissa, Columbia County, Pennsylvania, bounded and described as follows:

BEGINNING at a stone on the east side of Fourth Street at a point 89.6 feet from the north side of East Main Street; thence 60 feet along the east side of Fourth Street to a stone at a 16 foot alley; thence along the south side of said alley 87.7 feet to a stone at land formerly of A.S. Truckenmiller; thence by land formerly of A.S. Truckenmiller 54 feet to a stone on the north side of a ten foot private alley; thence on the north side of said ten foot alley 87 feet to the point of BEGINNING. WHEREON is erected a two story frame dwelling house and which is known as 106-108 North Fourth Street, Catawissa, Pennsylvania.

BEING part of the same premises which Susan A. Bickert, by her deed dated February 16, 1996, and recorded February 23, 1996, in the Office of the Recorder of Deeds in and for Columbia County, Pennsylvania, in Record Book 617, at Page 365, granted and conveyed unto Susan A. Bickert and Ronald Francis Bickert.

SEIZED, taken in execution and being sold as the property of Ronald Francis Bickert and Susan A. Bickert under a judgment entered against them on November 18, 1999 in the Court of Common Pleas of Columbia County, Pennsylvania to No. 99-CV-1305.

**Minimum Payment at Time of Sale:** The greater of ten (10%) percent of the bid price or costs (opening bid at sale). Minimum payment is to be paid in cash, certified check or cashier's check at time of sale.

**Remaining Balance of Bid Price:** Any remaining amount of the bid price is to be paid within eight (8) days after the sale in cash, certified check or cashier's check.

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

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

ATTORNEY FOR PLAINTIFF:  
McCORMICK LAW FIRM  
835 W. Fourth St.,  
P.O. Box 577  
Williamsport, Pa. 17703

SHERIFF OF COLUMBIA COUNTY  
HARRY A. ROADARMEL JR.

HARRY A. ROADARMEL, JR.



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

PHONE  
(717) 369-3622

TELEPHONE  
(717) 364-6700

DATE: May 11, 2000

RE: Sheriff's Sale Advertising, Dates:

Keystone Financial Bank vs. Ronald Francis and Susan A. Bickert

No. 174 of 2000 P.D.

No. 1305 of 1999 J.D.

Dear Sir:

Please advertise the enclosed SHERIFF SALE on the following dates:

1st week June 29, 2000 DATE of SALE: JULY 20, 2000 at 10:30 AM

2nd week July 6, 2000

3rd week July 13, 2000

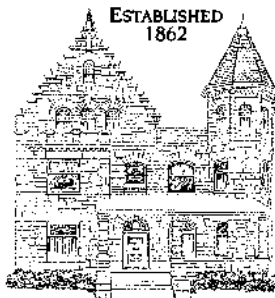
Feel free to contact me if you have any questions.

Respectfully

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

# McCORMICK LAW FIRM

WILLIAM E. NICHOLS  
DAVID R. BAHL  
WILLIAM L. KNECHT  
J. DAVID SMITH  
ROBERT A. ECKENRODE  
JOANNE C. LUDWIKOWSKI  
CARL E. BARLETT  
SEAN P. ROMAN  
KENNETH B. YOUNG  
RICHARD F. SCHLUTER



PLEASE REPLY TO  
P.O. BOX 577  
  
RETIRED  
H. CLAY MCCORMICK  
  
PAUL W. REEDER  
1950-1995  
  
OF COUNSEL  
DEAN R. FISHER

May 8, 2000

**RE: KEYSTONE FINANCIAL BANK, N.A. VS.  
RONALD AND SUSAN BICKERT  
COLUMBIA COUNTY NO. 99-CV-1305**

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

Dear Sheriff Roadarmel:

I am this day filing execution documents in connection with a mortgage foreclosure action in the above matter.

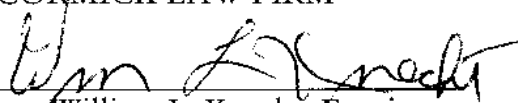
Would you please insert the date and time of the sheriff sale in the Notice Pursuant to Pa. R.C.P. No. 3129.2 and the Notice of Sheriff Sale of Real Property before those two documents are served on the defendants.

Also, please let me know the date and time of the sheriff's sale as soon as possible so that I can mail copies of the 3129.2 notice to the other lienholders.

Very truly yours,

McCORMICK LAW FIRM

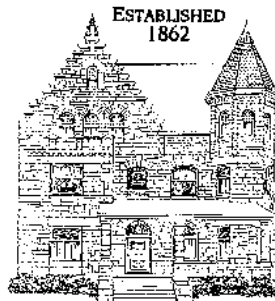
By

  
William L. Knecht, Esquire

WLK/slf  
Encl:

# **MCCORMICK LAW FIRM**

WILLIAM E. NICHOLS  
DAVID R. BAHL  
WILLIAM L. KNECHT  
J. DAVID SMITH  
ROBERT A. ECKENRODE  
JOANNE C. LUDWIKOWSKI  
CARL E. BARLETT  
SEAN P. ROMAN  
KENNETH B. YOUNG  
RICHARD F. SCHLUTER  
ANNMARIE J. OTTMAN



PLEASE REPLY TO  
P.O. BOX 577

RETIRED  
H. CLAY MCCORMICK

PAUL W. REEDER  
1950-1998

DEAN R. FISHER  
1951-2000

September 27, 2000

**RE: KEYSTONE FINANCIAL BANK VS.  
RONALD AND SUSAN BICKERT**

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

Dear Sheriff Roadarmel:

A few days ago I received the four deeds which you recorded on September 20, 2000 in connection with the sheriff's sale of the former Ronald and Susan Bickert properties which were all purchased by Keystone Financial Bank.

Upon reviewing the recorded deeds, I discovered that all four deeds are incorrect with respect to the date of the sheriff's sale as inserted on the second page of the deeds. Two of the deeds state that the sheriff's sale occurred on August 20, 2000 and the other two deeds state that the sheriff's sale occurred on September 20, 2000 and all four realty transfer tax statements of value represent that the sheriff's sale occurred on August 20, 2000. In fact, the sale occurred on July 20, 2000.

Accordingly, I am returning all four original deeds to you and I would request that either new deeds be prepared and recorded to accurately reflect the date of the sheriff's sale, or in the alternative, the sheriff's sale date could probably be corrected in each of the enclosed original recorded deeds along with the realty transfer tax statement of value and if you were then to re-acknowledge each of the four original deeds, they could be re-recorded to correct the problem.

Mr. Harry A. Roadarmel, Jr., Sheriff

Page 2

September 27, 2000

I would appreciate it if this matter could be corrected just as quickly as possible as the Bank has buyers interested in some of the properties and would like to sell the same.

Very truly yours,

McCORMICK LAW FIRM

By   
William L. Knecht, Esquire

WLK/slf

Encl:

cc: Mr. Denny H. Shaffer, Vice President

KEYSTONE FINANCIAL BANK, N.A.,	:	IN THE COURT OF COMMON PLEAS OF
SUCCESSOR IN INTEREST TO	:	COLUMBIA COUNTY, PENNSYLVANIA
NORTHERN CENTRAL BANK,	:	
Plaintiff	:	
vs.	:	NO. 99-CV-1305
	:	
RONALD FRANCIS BICKERT AND	:	CIVIL ACTION - LAW
SUSAN A. BICKERT,	:	
Defendants	:	ACTION OF MORTGAGE FORECLOSURE
	:	

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 legal rights to prevent your property from being taken. A lawyer can advise you more specifically of these rights. If you wish to exercise your rights, you must act promptly.

The law provides that certain property cannot be taken. Such property is said to be exempt. There is a debtor's exemption of \$300.00. There are other exemptions which may be applicable to you. A summary of some of the major exemptions follows. You may have other exemptions or rights.

If you have an exemption, you should do the following promptly:

- (1) Fill out the attached claim form and demand for a prompt hearing.
- (2) Deliver the form or mail to the Sheriff's Office at the address noted.

You should come to Court ready to explain your exemption. If you do not come to Court and prove your exemption, you may lose some of your property.

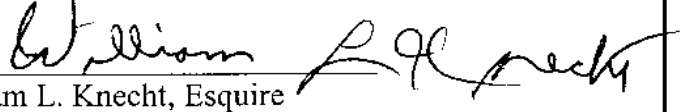
**YOU SHOULD TAKE THIS PAPER TO A LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.**

Prothonotary  
Columbia County Courthouse  
35 West Main Street  
Bloomsburg, PA 17815  
Telephone No. (570) 784-0257

IF YOU CANNOT AFFORD A LAWYER, CONTACT:

Susquehanna Legal Service  
168 East 5<sup>th</sup> Street  
Bloomsburg, PA 17815  
Telephone No. (570) 784-8760

McCORMICK LAW FIRM

By   
William L. Knecht, Esquire

DATED: May 8, 2000

I. D. No. 06794  
Attorney for Plaintiff  
835 West Fourth Street  
Williamsport, PA 17701  
(570) 326-5131



Date: 09/20/2000

**Columbia County Court of Common Pleas**

NO. 0007978

Time: 02:10 PM

**Receipt**

Page 1 of 1

Received of: Columbia County Sheriff's Department \$ 40.00

Forty and 00/100 Dollars

Amount

Misc Fee	40.00
----------	-------

<b>Total:</b>	<b>40.00</b>
---------------	--------------

Check: 13076

Payment Method: Check

Amount Tendered: 40.00

Clerk: BSILVETT

Tami Kline, Prothonotary

By: \_\_\_\_\_  
Deputy Clerk

KEYSTONE FINANCIAL BANK, N.A.,  
SUCCESSOR IN INTEREST TO  
NORTHERN CENTRAL BANK,

Plaintiff

vs.

RONALD FRANCIS BICKERT AND  
SUSAN A. BICKERT,

Defendants

: IN THE COURT OF COMMON PLEAS OF  
: COLUMBIA COUNTY, PENNSYLVANIA

: NO. 99-CV-1305

: *2000-ED-174*

: CIVIL ACTION - LAW

: ACTION OF MORTGAGE FORECLOSURE

**WRIT OF EXECUTION - (MORTGAGE FORECLOSURE)**

**Pa.R.C.P.No. 3180 to 3183 and Rule 3257**

COMMONWEALTH OF PENNSYLVANIA

SS.

COUNTY OF COLUMBIA

TO THE SHERIFF OF COLUMBIA COUNTY, PENNSYLVANIA

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

Amount Due \$258,094.80

Interest from  
November 19, 1999 through  
May 5, 2000 \$ 10,032.32

Interest from  
May 6, 2000  
until time of sale \$ to be determined

TOTAL \$268,127.12, plus costs and continuing  
interest at the rate of 8.99 % per  
annum from May 6, 2000  
through date of sale.

Prothonotary, Common Pleas Court  
Of Columbia County, Pennsylvania

By

*Thomas B. Klein* *EAB*

DATED: May *9th*, 2000

**DESCRIPTION FOR SHERIFF IN CONNECTION WITH  
WRIT OF EXECUTION AGAINST RONALD FRANCIS BICKERT AND  
SUSAN A. BICKERT**

**EXHIBIT "A**

**PARCEL NO. 1**

*ALL* THAT CERTAIN parcel or lot of land situate in the Borough of Catawissa, Columbia County, Pennsylvania, bounded and described as follows, to wit:

BEGINNING at an iron pin on the north side of East Main Street in said Borough, 20 feet from the center line of said street and 85.1 feet from the northeast corner of East Main and fourth Streets, in line of land now or formerly of George Hartman; thence by line now or formerly of said Hartman and Sadie Roberts, North 27 degrees 10 minutes East, 150 feet to an iron pin on the southern line of Balshi Avenue; thence by the southern line of Balshi Avenue, South 61 degrees 45 minutes East 44 feet to an iron pin in line of lands now or formerly of R. Bachman; thence by line of said Bachman South 27 degrees 45 minutes West 150 feet to an iron pin on the northern line of East Main Street; thence by the northern line of East Main Street, North 61 degrees 45 minutes West 45.5 feet to the iron pin, the place of BEGINNING. CONTAINING 6712.5 square feet as surveyed by A. Carl Wolfe, P.E., on November 19, 1976. Upon which is erected a frame dwelling house and which is known as 415 East Main Street, Catawissa, Pennsylvania.

BEING part of the same premises which Susan A. Bickert, by her deed dated February 16, 1996 and recorded February 23, 1996, in the Office of the Recorder of Deeds in and for Columbia County, Pennsylvania, in Record Book 617, at page 365, granted and conveyed unto Susan A. Bickert and Ronald Francis Bickert.

**PARCEL NO. 2**

*ALL* THAT CERTAIN piece or parcel of land situate in the Borough of Catawissa, County of Columbia and Commonwealth of Pennsylvania, bounded and described as follows to wit:

On the North by Main Street thirty-five feet, on the East by Third Street two hundred and ten feet to an alley, on the South by said alley thirty-five feet to lot now or formerly of H.H. Quinn, and on the West by said lot now or formerly of H.H. Quinn two hundred and ten feet, to the place of beginning. Whereon is erected a three story office building and frame two story dwelling house and which is known as 103-107 and 115-117 South Third Street, Catawissa, Pennsylvania.

BEING the same premises which Ronald Francis Bickert and Jayme L. Bickert his wife, by their deed dated February 16, 1996, recorded February 23, 1996, in the Office of the Recorder of Deeds in and for Columbia County, Pennsylvania, in Record Book 617, at Page 361, granted and conveyed unto Ronald Francis Bickert and Susan A. Bickert.

**PARCEL NO. 3**

*ALL* THAT CERTAIN lot of land situate in the Borough of Catawissa, Columbia County, Pennsylvania, bounded and described as follows:

FRONTING on Second Street in the said Borough 27 feet 4 inches and extending along the southern side of Pine Street in said Borough a distance of 131 feet to a corner of land now or formerly of Geo. Yetter; thence along line of said Yetter lot on line parallel with Second Street a distance of 33 feet 6 inches to a corner of land formerly of A.C. Boyer; thence along the formerly Boyer lot on a line parallel with Pine Street a distance of 69 feet 4 inches to a corner; thence along said property on a line diagonal 29 feet 5 inches to a corner; thence along said Boyer lot on a line parallel with Pine Street a distance of 39 feet 8 inches to Second Street, the place of BEGINNING. WHEREON is erected a frame dwelling house and which is known as 154-156 North Second Street, Catawissa, Pennsylvania.

BEING part of the same premises which Susan A. Bickert, by her deed dated February 16, 1996, and recorded February 23, 1996, in the Office of the Recorder of Deeds in and for Columbia County, Pennsylvania, in Record Book 617, at Page 365, granted and conveyed unto Susan A. Bickert and Ronald Francis Bickert.

PARCEL NO. 4

**ALL** THAT CERTAIN piece or parcel or land situate in the Borough of Catawissa, Columbia County, Pennsylvania, bounded and described as follows:

BEGINNING at a stone on the east side of Fourth Street at a point 89.6 feet from the north side of East Main Street; thence 60 feet along the east side of Fourth Street to a stone at a 16 foot alley; thence along the south side of said alley 87.7 feet to a stone at land formerly of A.S. Truckenmiller; thence by land formerly of A.S. Truckenmiller 54 feet to a stone on the north side of a ten foot private alley; thence on the north side of said ten foot alley 87 feet to the point of BEGINNING. WHEREON is erected a two story frame dwelling house and which is known as 106-108 North Fourth Street, Catawissa, Pennsylvania.

BEING part of the same premises which Susan A. Bickert, by her deed dated February 16, 1996, and recorded February 23, 1996, in the Office of the Recorder of Deeds in and for Columbia County, Pennsylvania, in Record Book 617, at Page 365, granted and conveyed unto Susan A. Bickert and Ronald Francis Bickert.

SEIZED, taken in execution and being sold as the property of Ronald Francis Bickert and Susan A. Bickert under a judgment entered against them on November 18, 1999 in the Court of Common Pleas of Columbia County, Pennsylvania to No. 99-CV-1305.

McCORMICK LAW FIRM  
William L. Knecht, Esquire  
I.D. No. 06794  
Attorney for Plaintiff  
835 West Fourth Street  
Williamsport, PA 17701  
(570) 326-5131

KEYSTONE FINANCIAL BANK, N.A.,  
SUCCESSOR IN INTEREST TO  
NORTHERN CENTRAL BANK,

Plaintiff

vs.

RONALD FRANCIS BICKERT AND  
SUSAN A. BICKERT,

Defendants

: IN THE COURT OF COMMON PLEAS OF  
: COLUMBIA COUNTY, PENNSYLVANIA

: NO. 99-CV-1305

: CIVIL ACTION - LAW

: ACTION OF MORTGAGE FORECLOSURE

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 legal rights to prevent your property from being taken. A lawyer can advise you more specifically of these rights. If you wish to exercise your rights, you must act promptly.

The law provides that certain property cannot be taken. Such property is said to be exempt.

There is a debtor's exemption of \$300.00. There are other exemptions which may be applicable to you. A summary of some of the major exemptions follows. You may have other exemptions or rights.

If you have an exemption, you should do the following promptly:

- (1) Fill out the attached claim form and demand for a prompt hearing.
- (2) Deliver the form or mail to the Sheriff's Office at the address noted.

You should come to Court ready to explain your exemption. If you do not come to Court and prove your exemption, you may lose some of your property.

YOU SHOULD TAKE THIS PAPER TO A 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.

Prothonotary  
Columbia County Courthouse  
35 West Main Street  
Bloomsburg, PA 17815  
Telephone No. (570) 784-0257

IF YOU CANNOT AFFORD A LAWYER, CONTACT:

Susquehanna Legal Service  
168 East 5<sup>th</sup> Street  
Bloomsburg, PA 17815  
Telephone No. (570) 784-8760

McCORMICK LAW FIRM

By William L. Knecht

DATED: May 8, 2000

William L. Knecht, Esquire

I. D. No. 06794

Attorney for Plaintiff

835 West Fourth Street

Williamsport, PA 17701

(570) 326-5131

KEYSTONE FINANCIAL BANK, N.A., : IN THE COURT OF COMMON PLEAS OF  
SUCCESSOR IN INTEREST TO : COLUMBIA COUNTY, PENNSYLVANIA  
NORTHERN CENTRAL BANK, :  
Plaintiff :  
vs. : NO. 99-CV-1305  
RONALD FRANCIS BICKERT AND : CIVIL ACTION - LAW  
SUSAN A. BICKERT, :  
Defendants : ACTION OF MORTGAGE FORECLOSURE

TO THE SHERIFF OF COLUMBIA COUNTY:

I, the above-named Defendant, claim exemption of property from levy or attachment:

(1) From my personal property in my possession which has been levied upon,

(a) I desire that my \$300 statutory exemption be  
\_\_\_\_\_ (i) set aside in kind (specify property to be set aside in kind):

\_\_\_\_\_ (b) (ii) paid in cash following the sale of the property levied upon;

OR

(b) I claim the following exemption (specify property and basis of exemption):

(2) From my property which is in the possession of a third party, I claim the following exemptions:

\_\_\_\_\_ (a) my \$300 statutory exemption: \_\_\_\_\_ in cash: \_\_\_\_\_ in kind  
(specify property)

\_\_\_\_\_ (b) Social Security benefits on deposit in the amount of  
\$ \_\_\_\_\_.

\_\_\_\_\_ (c) Other (specify amount and basis of exemption):  
\_\_\_\_\_

I request a prompt hearing to determine the exemption. Notice of the hearing should be given to me at:

\_\_\_\_\_

Telephone

\_\_\_\_\_

Address

I verify that the statements made in this Claim for Exemption are true and correct. I understand that false statements herein are made subject to the penalties of 18 Pa. C.S. Section 4904 relating to unsworn falsification to authorities.

Dated: \_\_\_\_\_  
Defendant

THIS CLAIM TO BE FILED WITH THE OFFICE OF THE SHERIFF OF COLUMBIA COUNTY:

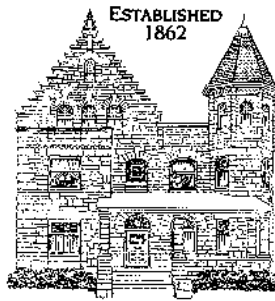
Columbia County Courthouse  
35 West Main Street  
Bloomsburg, PA 17815  
Telephone No. (570) 389-5622



## MAJOR EXEMPTIONS UNDER PENNSYLVANIA AND FEDERAL LAW

1. \$300.00 statutory exemption.
2. Bibles, school books, sewing machines, uniforms, and equipment.
3. Most wages and unemployment compensation.
4. Social Security benefits.
5. Certain retirement funds and accounts.
6. Certain veteran and armed forces benefits.
7. Certain insurance proceeds.
8. Such other exemptions as may be provided by law.

# M. CORMICK LAW FIRM



WILLIAM E. NICHOLS  
DAVID R. BAHL  
WILLIAM L. KNECHT  
J. DAVID SMITH  
ROBERT A. ECKENRODE  
JOANNE C. LUDWIKOWSKI  
CARL E. BARLETT  
SEAN P. ROMAN  
KENNETH B. YOUNG  
RICHARD F. SCHLUTER

PLEASE REPLY TO  
P.O. BOX 577  
  
RETIRED  
H. CLAY MCCORMICK  
  
PAUL W. REEDER  
1950-1995  
  
OF COUNSEL  
DEAN R. FISHER

August 10, 2000

**RE: KEYSTONE FINANCIAL BANK VS.  
RONALD AND SUSAN BICKERT**

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

Dear Sheriff Roadarmel:

In connection with the sheriff's sale which took place in the above matter on July 20, 2000, enclosed please find four (4) checks from Keystone Financial Bank with respect to the four separate sales which total \$14,972.62.

All properties can be in one deed if you wish with Keystone Financial Bank, N.A.'s address being identified as Keystone Towers, 101 West Third Street, Williamsport, PA 17701.

However, please have the deed once it is recorded forwarded to me.

Very truly yours,

McCORMICK LAW FIRM

By   
William L. Knecht, Esquire

WLK/slf  
Encl:

STATE OF PENNSYLVANIA  
COUNTY OF COLUMBIA } SS

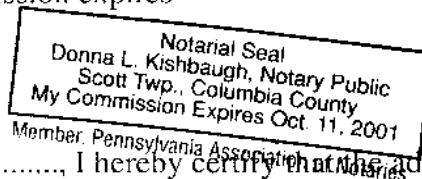
Paula J. Barry, Publisher's Assistant, being duly sworn according to law deposes and says that Press Enterprise is a newspaper of general circulation with its principal office and place of business at 3185 Lackawanna Avenue, Bloomsburg, County of Columbia and State of Pennsylvania, and was established 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 June 29, July 6, 13, 2000 exactly as printed and published; that the affiant is one of the owners and publishers of said newspaper in which legal advertisement or notice was published; that neither the affiant nor Press Enterprise is interested in the subject matter of said notice and advertisement and that all of the allegations in the foregoing statement as to time, place, and character of publication are true.

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

Sworn and subscribed to before me this 13<sup>th</sup> day of July 2000.

..... Donna L. Kishbaugh .....  
(Notary Public)

My commission expires



And now, ....., 20....., I hereby certify that the advertising and publication charges amounting to \$.....for publishing the foregoing notice, and the fee for this affidavit have been paid in full.

.....

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY  
COURT HOUSE - P.O. BOX 380  
BLOOMSBURG, PA 17815  
FAX: (570) 784-0257

PHONE  
(570) 389-5622

24 HOUR PHONE  
(570) 784-6300

Date: May 11, 2000

To: Susan A. Bickert  
415 East Main St  
Catawissa, Pa. 17820

Re: Keystone Financial Bank VS. Ronald Francis and Susan A. BICKERT

No: 174 of 2000 E.D. 1305 of 1999 J.D.

To Whom it may concern:

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  
FAX: (570) 784-0257

PHONE  
(570) 389-5622

24 HOUR PHONE  
(570) 784-6300

Date: May 11, 2000

To: Tenant/Occupant  
415 East Main St.  
Catawissa, Pa.

Re: Keystone Financial Bank VS. Ronald Francis and Susan A. BICKERT

No: 174 of 2000 E.D. 1305 of 1999 J.D.

To Whom it may concern:

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

KEYSTONE FINANCIAL BANK, N.A.,  
SUCCESSOR IN INTEREST TO  
NORTHERN CENTRAL BANK,

Plaintiff

vs.

RONALD FRANCIS BICKERT AND  
SUSAN A. BICKERT,

Defendants

: IN THE COURT OF COMMON PLEAS OF  
: COLUMBIA COUNTY, PENNSYLVANIA

: NO. 99-CV-1305

: CIVIL ACTION - LAW

: ACTION OF MORTGAGE FORECLOSURE

**NOTICE OF SHERIFF'S SALE OF REAL PROPERTY**

TO: Ronald Francis Bickert  
92 Comarnitsky Lane  
Catawissa, PA 17820

Susan A. Bickert  
415 East Main Street  
Catawissa, PA 17820

Your property situate at 415 Main Street, Catawissa, PA, 103-107 and 115-117 South Third Street, Catawissa, PA, 154-156 North Second Street, Catawissa, PA and 106-108 North Fourth Street, Catawissa, PA, are scheduled to be sold at Sheriff's Sale on July 20, 2000, 2000 at 10:30 A.M. in the Columbia County Courthouse, Sheriff's Office, 35 West Main Street, Bloomsburg, Pennsylvania, to enforce the court judgment of \$258,094.80 obtained by Keystone Financial Bank, N.A., against you.

**NOTICE OF OWNER'S RIGHTS  
YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE**

To prevent this Sheriff's Sale, you must take immediate action:

1. The sale will be canceled if you pay to Keystone Financial Bank, N.A. all of the principal, interest and late charges, and attorney's fees and court costs.

To find out how much you must pay, you may call:

William L. Knecht, Esquire  
835 West Fourth Street  
PO Box 577  
Williamsport, PA 17703  
Telephone: (570) 326-5131

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

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY  
COURT HOUSE - P.O. BOX 380  
BLOOMSBURG, PA 17815  
FAX: (570) 784-0257

PHONE  
(570) 389-5622

24 HOUR PHONE  
(570) 784-6300

Date: May 11, 2000

To: Tenant/Occupant  
156 North Second St.  
Catawissa, Pa.

Re: Keystone Financial Bank VS. Ronald Francis and Susan A. BICKERT

No: 174 of 2000 E.D. 1305 of 1999 J.D.

To Whom it may concern:

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

KEYSTONE FINANCIAL BANK, N.A.,  
SUCCESSOR IN INTEREST TO  
NORTHERN CENTRAL BANK,

Plaintiff

vs.

RONALD FRANCIS BICKERT AND  
SUSAN A. BICKERT,

Defendants

: IN THE COURT OF COMMON PLEAS OF  
: COLUMBIA COUNTY, PENNSYLVANIA

: NO. 99-CV-1305

: CIVIL ACTION - LAW

: ACTION OF MORTGAGE FORECLOSURE

**NOTICE OF SHERIFF'S SALE OF REAL PROPERTY**

TO: Ronald Francis Bickert  
92 Comarnitsky Lane  
Catawissa, PA 17820

Susan A. Bickert  
415 East Main Street  
Catawissa, PA 17820

Your property situate at 415 Main Street, Catawissa, PA, 103-107 and 115-117 South Third Street, Catawissa, PA, 154-156 North Second Street, Catawissa, PA and 106-108 North Fourth Street, Catawissa, PA, are scheduled to be sold at Sheriff's Sale on July 20, 2000, 2000 at 10:30 A.M. in the Columbia County Courthouse, Sheriff's Office, 35 West Main Street, Bloomsburg, Pennsylvania, to enforce the court judgment of \$258,094.80 obtained by Keystone Financial Bank, N.A., against you.

**NOTICE OF OWNER'S RIGHTS  
YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE**

To prevent this Sheriff's Sale, you must take immediate action:

1. The sale will be canceled if you pay to Keystone Financial Bank, N.A. all of the principal, interest and late charges, and attorney's fees and court costs.

To find out how much you must pay, you may call:

William L. Knecht, Esquire  
835 West Fourth Street  
PO Box 577  
Williamsport, PA 17703  
Telephone: (570) 326-5131

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



HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY  
COURT HOUSE - P.O. BOX 380  
BLOOMSBURG, PA 17815  
FAX: (570) 784-0157

PHONE  
(570) 389-5622

24 HOUR PHONE  
(570) 784-6300

Date: May 11, 2000

To: Tenant/Occupant  
154 North Second St  
Catawissa, Pa.

Re: Keystone Financial Bank vs. Ronald Francis and Susan A. BICKERT

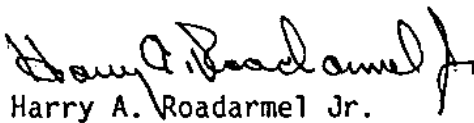
No: 174 of 2000 E.D. 1305 of 1999 J.D.

To Whom it may concern:

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

KEYSTONE FINANCIAL BANK, N.A.,  
SUCCESSOR IN INTEREST TO  
NORTHERN CENTRAL BANK,

Plaintiff

vs.

RONALD FRANCIS BICKERT AND  
SUSAN A. BICKERT,

Defendants

: IN THE COURT OF COMMON PLEAS OF  
: COLUMBIA COUNTY, PENNSYLVANIA

: NO. 99-CV-1305

: CIVIL ACTION - LAW

: ACTION OF MORTGAGE FORECLOSURE

**NOTICE OF SHERIFF'S SALE OF REAL PROPERTY**

TO: Ronald Francis Bickert  
92 Comarnitsky Lane  
Catawissa, PA 17820

Susan A. Bickert  
415 East Main Street  
Catawissa, PA 17820

Your property situate at 415 Main Street, Catawissa, PA, 103-107 and 115-117 South Third Street, Catawissa, PA, 154-156 North Second Street, Catawissa, PA and 106-108 North Fourth Street, Catawissa, PA, are scheduled to be sold at Sheriff's Sale on July 20, 2000, 2000 at 10:30 A.M. in the Columbia County Courthouse, Sheriff's Office, 35 West Main Street, Bloomsburg, Pennsylvania, to enforce the court judgment of \$258,094.80 obtained by Keystone Financial Bank, N.A., against you.

**NOTICE OF OWNER'S RIGHTS  
YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE**

To prevent this Sheriff's Sale, you must take immediate action:

1. The sale will be canceled if you pay to Keystone Financial Bank, N.A. all of the principal, interest and late charges, and attorney's fees and court costs.

To find out how much you must pay, you may call:

William L. Knecht, Esquire  
835 West Fourth Street  
PO Box 577  
Williamsport, PA 17703  
Telephone: (570) 326-5131

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

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY  
COURT HOUSE - P.O. BOX 380  
BLOOMSBURG, PA 17815  
FAX: (570) 784-0257

PHONE  
(570) 389-5622

24 HOUR PHONE  
(570) 784-6300

Date: May 11, 2000

To: Tenant/Occupant  
108 North Fourth St.  
Catawissa, Pa.

Re: Keystone Financial Bank VS. Ronald Francis and Susan A. BICKERT

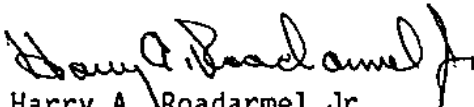
No: 174 of 2000 E.D. 1305 of 1999 J.D.

To Whom it may concern:

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

KEYSTONE FINANCIAL BANK, N.A.,	:	IN THE COURT OF COMMON PLEAS OF
SUCCESSOR IN INTEREST TO	:	COLUMBIA COUNTY, PENNSYLVANIA
NORTHERN CENTRAL BANK,	:	
Plaintiff	:	
vs.	:	NO. 99-CV-1305
	:	
RONALD FRANCIS BICKERT AND	:	CIVIL ACTION - LAW
SUSAN A. BICKERT,	:	
Defendants	:	ACTION OF MORTGAGE FORECLOSURE

**NOTICE OF SHERIFF'S SALE OF REAL PROPERTY**

TO:	Ronald Francis Bickert	Susan A. Bickert
	92 Comarnitsky Lane	415 East Main Street
	Catawissa, PA 17820	Catawissa, PA 17820

Your property situate at 415 Main Street, Catawissa, PA, 103-107 and 115-117 South Third Street, Catawissa, PA, 154-156 North Second Street, Catawissa, PA and 106-108 North Fourth Street, Catawissa, PA, are scheduled to be sold at Sheriff's Sale on July 20, 2000, 2000 at 10:30 A.M. in the Columbia County Courthouse, Sheriff's Office, 35 West Main Street, Bloomsburg, Pennsylvania, to enforce the court judgment of \$258,094.80 obtained by Keystone Financial Bank, N.A., against you.

**NOTICE OF OWNER'S RIGHTS  
YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE**

To prevent this Sheriff's Sale, you must take immediate action:

1. The sale will be canceled if you pay to Keystone Financial Bank, N.A. all of the principal, interest and late charges, and attorney's fees and court costs.

To find out how much you must pay, you may call:

William L. Knecht, Esquire  
835 West Fourth Street  
PO Box 577  
Williamsport, PA 17703  
Telephone: (570) 326-5131

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

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY  
COURT HOUSE - P.O. BOX 380  
BLOOMSBURG, PA 17815  
FAX: (570) 784-0257

PHONE  
(570) 389-5622

24 HOUR PHONE  
(570) 784-6300

Date: May 11, 2000

To: Tenant/Occupant  
115 South 3rd St.  
Catawissa, Pa.

Re: Keystone Financial Bank VS. Ronald Francis and Susan A. BICKERT

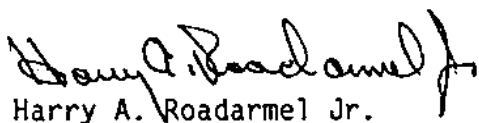
No: 174 of 2000 E.D. 1305 of 1999 J.D.

To Whom it may concern:

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

KEYSTONE FINANCIAL BANK, N.A.,	:	IN THE COURT OF COMMON PLEAS OF
SUCCESSOR IN INTEREST TO	:	COLUMBIA COUNTY, PENNSYLVANIA
NORTHERN CENTRAL BANK,	:	
Plaintiff	:	
vs.	:	NO. 99-CV-1305
	:	
RONALD FRANCIS BICKERT AND	:	CIVIL ACTION - LAW
SUSAN A. BICKERT,	:	
Defendants	:	ACTION OF MORTGAGE FORECLOSURE

**NOTICE OF SHERIFF'S SALE OF REAL PROPERTY**

TO:	Ronald Francis Bickert	Susan A. Bickert
	92 Comarnitsky Lane	415 East Main Street
	Catawissa, PA 17820	Catawissa, PA 17820

Your property situate at 415 Main Street, Catawissa, PA, 103-107 and 115-117 South Third Street, Catawissa, PA, 154-156 North Second Street, Catawissa, PA and 106-108 North Fourth Street, Catawissa, PA, are scheduled to be sold at Sheriff's Sale on July 20, 2000, 2000 at 10:30 A.M. in the Columbia County Courthouse, Sheriff's Office, 35 West Main Street, Bloomsburg, Pennsylvania, to enforce the court judgment of \$258,094.80 obtained by Keystone Financial Bank, N.A., against you.

**NOTICE OF OWNER'S RIGHTS  
YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE**

To prevent this Sheriff's Sale, you must take immediate action:

1. The sale will be canceled if you pay to Keystone Financial Bank, N.A. all of the principal, interest and late charges, and attorney's fees and court costs.

To find out how much you must pay, you may call:

William L. Knecht, Esquire  
835 West Fourth Street  
PO Box 577  
Williamsport, PA 17703  
Telephone: (570) 326-5131

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

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE • P.O. BOX 380

BLOOMSBURG, PA 17815

FAX: (570) 784-0257

PHONE  
(570) 389-5622

24 HOUR PHONE  
(570) 784-6300

Date: May 11, 2000

To: Tenant/Occupant

107 South 3rd St.

Catawissa, Pa

Re: Keystone Financial Bank VS. Ronald Francis and Susan A. BICKERT


No: 174 of 2000 E.D. 1305 of 1999 J.D.

To Whom it may concern:

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

KEYSTONE FINANCIAL BANK, N.A.,  
SUCCESSOR IN INTEREST TO  
NORTHERN CENTRAL BANK,

Plaintiff

vs.

RONALD FRANCIS BICKERT AND  
SUSAN A. BICKERT,

Defendants

: IN THE COURT OF COMMON PLEAS OF  
: COLUMBIA COUNTY, PENNSYLVANIA

: NO. 99-CV-1305

: CIVIL ACTION - LAW

: ACTION OF MORTGAGE FORECLOSURE

**NOTICE OF SHERIFF'S SALE OF REAL PROPERTY**

TO: Ronald Francis Bickert  
92 Comarnitsky Lane  
Catawissa, PA 17820

Susan A. Bickert  
415 East Main Street  
Catawissa, PA 17820

Your property situate at 415 Main Street, Catawissa, PA, 103-107 and 115-117 South Third Street, Catawissa, PA, 154-156 North Second Street, Catawissa, PA and 106-108 North Fourth Street, Catawissa, PA, are scheduled to be sold at Sheriff's Sale on July 20, 2000, 2000 at 10:30 A.M. in the Columbia County Courthouse, Sheriff's Office, 35 West Main Street, Bloomsburg, Pennsylvania, to enforce the court judgment of \$258,094.80 obtained by Keystone Financial Bank, N.A., against you.

**NOTICE OF OWNER'S RIGHTS  
YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE**

To prevent this Sheriff's Sale, you must take immediate action:

1. The sale will be canceled if you pay to Keystone Financial Bank, N.A. all of the principal, interest and late charges, and attorney's fees and court costs.

To find out how much you must pay, you may call:

William L. Knecht, Esquire  
835 West Fourth Street  
PO Box 577  
Williamsport, PA 17703  
Telephone: (570) 326-5131

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



HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY  
COURT HOUSE - P.O. BOX 380  
BLOOMSBURG, PA 17815  
FAX: (570) 784-0257

PHONE  
(570) 389-5622

24 HOUR PHONE  
(570) 784-6300

Date: May 11, 2000

To: Tenant/Occupant  
105 South 3rd St.  
Catawissa, Pa.

Re: Keystone Financial Bank VS. Ronald Francis and Susan A. BICKERT

No: 174 of 2000 E.D. 1305 of 1999 J.D.

To Whom it may concern:

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

KEYSTONE FINANCIAL BANK, N.A.,  
SUCCESSOR IN INTEREST TO  
NORTHERN CENTRAL BANK,

Plaintiff

vs.

RONALD FRANCIS BICKERT AND  
SUSAN A. BICKERT,

Defendants

: IN THE COURT OF COMMON PLEAS OF  
: COLUMBIA COUNTY, PENNSYLVANIA

: NO. 99-CV-1305

: CIVIL ACTION - LAW

: ACTION OF MORTGAGE FORECLOSURE

**NOTICE OF SHERIFF'S SALE OF REAL PROPERTY**

TO: Ronald Francis Bickert  
92 Comarnitsky Lane  
Catawissa, PA 17820

Susan A. Bickert  
415 East Main Street  
Catawissa, PA 17820

Your property situate at 415 Main Street, Catawissa, PA, 103-107 and 115-117 South Third Street, Catawissa, PA, 154-156 North Second Street, Catawissa, PA and 106-108 North Fourth Street, Catawissa, PA, are scheduled to be sold at Sheriff's Sale on July 20, 2000, 2000 at 10:30 A.M. in the Columbia County Courthouse, Sheriff's Office, 35 West Main Street, Bloomsburg, Pennsylvania, to enforce the court judgment of \$258,094.80 obtained by Keystone Financial Bank, N.A., against you.

**NOTICE OF OWNER'S RIGHTS  
YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE**

To prevent this Sheriff's Sale, you must take immediate action:

1. The sale will be canceled if you pay to Keystone Financial Bank, N.A. all of the principal, interest and late charges, and attorney's fees and court costs.

To find out how much you must pay, you may call:

William L. Knecht, Esquire  
835 West Fourth Street  
PO Box 577  
Williamsport, PA 17703  
Telephone: (570) 326-5131

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

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY  
COURT HOUSE - P.O. BOX 380  
BLOOMSBURG, PA 17815  
FAX: (570) 784-0257

PHONE  
(570) 389-5622

24 HOUR PHONE  
(570) 784-6300

Date: May 11, 2000

To: Tenant/Occupant  
103 South Third St.  
Catawissa, Pa.

Re: Keystone Financial Bank VS. Ronald Francis and Susan A. BICKERT

No: 174 of 2000 E.D. 1305 of 1999 J.D.

To Whom it may concern:

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

KEYSTONE FINANCIAL BANK, N.A., : IN THE COURT OF COMMON PLEAS OF  
SUCCESSOR IN INTEREST TO : COLUMBIA COUNTY, PENNSYLVANIA  
NORTHERN CENTRAL BANK, :  
Plaintiff :  
vs. : NO. 99-CV-1305  
:  
RONALD FRANCIS BICKERT AND : CIVIL ACTION - LAW  
SUSAN A. BICKERT, :  
Defendants : ACTION OF MORTGAGE FORECLOSURE

**NOTICE OF SHERIFF'S SALE OF REAL PROPERTY**

TO: Ronald Francis Bickert Susan A. Bickert  
92 Comarnitsky Lane 415 East Main Street  
Catawissa, PA 17820 Catawissa, PA 17820

Your property situate at 415 Main Street, Catawissa, PA, 103-107 and 115-117 South Third Street, Catawissa, PA, 154-156 North Second Street, Catawissa, PA and 106-108 North Fourth Street, Catawissa, PA, are scheduled to be sold at Sheriff's Sale on July 20, 2000, 2000 at 10:30 A.M. in the Columbia County Courthouse, Sheriff's Office, 35 West Main Street, Bloomsburg, Pennsylvania, to enforce the court judgment of \$258,094.80 obtained by Keystone Financial Bank, N.A., against you.

**NOTICE OF OWNER'S RIGHTS  
YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE**

To prevent this Sheriff's Sale, you must take immediate action:

1. The sale will be canceled if you pay to Keystone Financial Bank, N.A. all of the principal, interest and late charges, and attorney's fees and court costs.

To find out how much you must pay, you may call:

William L. Knecht, Esquire  
835 West Fourth Street  
PO Box 577  
Williamsport, PA 17703  
Telephone: (570) 326-5131

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

KEYSTONE FINANCIAL BANK, N.A.,	:	IN THE COURT OF COMMON PLEAS OF
SUCCESSOR IN INTEREST TO	:	COLUMBIA COUNTY, PENNSYLVANIA
NORTHERN CENTRAL BANK,	:	
Plaintiff	:	
vs.	:	NO. 99-CV-1305
	:	<i>2000-ED-174</i>
RONALD FRANCIS BICKERT AND	:	CIVIL ACTION - LAW
SUSAN A. BICKERT,	:	
Defendants	:	ACTION OF MORTGAGE FORECLOSURE

**AFFIDAVIT PURSUANT TO Pa.R.C.P.No. 3129.1**

WILLIAM L. KNECHT, ESQUIRE, Attorney for 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 415 Main Street, Catawissa, PA, 103-107 and 115-117 South Third Street, Catawissa, PA, 154-156 North Second Street, Catawissa, PA and 106-108 North Fourth Street, Catawissa, PA, as more particularly described on Exhibit "A" attached hereto.

1. Name and address of Owners or Reputed Owners:

Ronald Francis Bickert  
92 Comarnitsky Lane  
Catawissa, PA 17820

Susan A. Bickert  
415 East Main Street  
Catawissa, PA 17820

2. Name and address of Defendants in the judgment:

Ronald Francis Bickert  
415 Main Street  
Catawissa, PA 17820

Susan A. Bickert  
415 Main Street  
Catawissa, PA 17820

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

Keystone Financial Bank, N.A.  
Attn: Denny H. Shaffer, Vice President  
Keystone Towers  
101 West Third Street  
Williamsport, PA 17701

Sears, Roebuck & Co.  
c/o Ralph S. Weaver, Esquire  
3722 Lehigh Street  
Room #404  
P.O. Box 203  
Whitehall, PA 18052

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

Keystone Financial Bank, N.A., successor  
in interest to Northern Central Bank,  
Attn: Denny H. Shaffer, Vice President  
Keystone Towers  
101 West Third Street  
Williamsport, PA 17701

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

Columbia County Tax Claim Bureau  
Columbia County Courthouse  
35 West Main Street  
Bloomsburg, PA 17815

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:


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:

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 the penalties of 18 Pa. C. S. Section 4904 relating to unsworn falsification to authorities.

McCORMICK LAW FIRM

By   
William L. Knecht, Esquire  
Attorney for Plaintiff  
I. D. No. 06794  
835 West Fourth Street  
Williamsport, PA 17701  
(570) 326-5131

DATED: May 8, 2000

**CATAWISSA BOROUGH**

Janet A. Erb,  
Borough Secretary

**P. O. Box 44**  
**307 MAIN STREET**  
**CATAWISSA, PA. 17820**

Phone: (570) 356-2561  
Fax: (570) 356-2794

AMOUNTS DUE TO CATAWISSA BOROUGH FOR BICKERT PROPERTIES

ACCOUNT #	METER #	ADDRESS	ELECTRIC	SEWER
595	685	✓415 Main St	\$6.60	
439		✓106-108 Fourth St		\$50.40
296		✓105 S. Third St		\$16.80
48	822	✓117 S. Third St	\$123.40	
43	821	✓115 S. Third St	\$13.03	
313		✓117 S. Third St		\$16.00
824	688	✓106 N. Fourth St	\$115.08	
			\$258.11	\$83.20
TOTAL DUE.....			\$341.31	

Janet  
A.  
Erb

## ~ BOROUGH OF CATAWISSA ~

Fax: (570) 356-2794

**P. O. BOX 44**  
307 Main Street  
Catawissa, Penna. 17820

Phone: (570) 356-2561

Phone: (570) 356-2365

FAX TRANSMISSIONDATE: 7/19/00THIS FAX IS BEING SENT TO: 784-0257  
FAX NUMBER: (570) ~~389-5626~~ADDRESSED TO: SheriffTHERE ARE 2 PAGES INCLUDING THE  
COVER PAGE.THIS FAX IS SENT FROM: James Q. ErbORIGINAL WILL      WILL NOT      BE FORWARDED.

IF THERE ARE ANY PROBLEMS ENCOUNTERED IN THE  
TRANSMISSION, PLEASE CALL (570) - 356-2561. THANK YOU.



KEYSTONE FINANCIAL BANK, N.A.,  
SUCCESSOR IN INTEREST TO  
NORTHERN CENTRAL BANK,  
Plaintiff  
vs.

RONALD FRANCIS BICKERT AND  
SUSAN A. BICKERT,  
Defendants

: IN THE COURT OF COMMON PLEAS OF  
: COLUMBIA COUNTY, PENNSYLVANIA  
:  
: NO. 99-CV-1305  
: *2000-ED-174*  
: CIVIL ACTION - LAW  
:  
: ACTION OF MORTGAGE FORECLOSURE

**NOTICE OF SHERIFF'S SALE OF REAL PROPERTY**

TO: Ronald Francis Bickert  
92 Comarnitsky Lane  
Catawissa, PA 17820

Susan A. Bickert  
415 East Main Street  
Catawissa, PA 17820

Your property situate at 415 Main Street, Catawissa, PA, 103-107 and 115-117 South Third Street, Catawissa, PA, 154-156 North Second Street, Catawissa, PA and 106-108 North Fourth Street, Catawissa, PA, are scheduled to be sold at Sheriff's Sale on July 20, 2000, 2000 at 10:30 A.M. in the Columbia County Courthouse, Sheriff's Office, 35 West Main Street, Bloomsburg, Pennsylvania, to enforce the court judgment of \$258,094.80 obtained by Keystone Financial Bank, N.A., against you.

**NOTICE OF OWNER'S RIGHTS  
YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE**

To prevent this Sheriff's Sale, you must take immediate action:

1. The sale will be canceled if you pay to Keystone Financial Bank, N.A. all of the principal, interest and late charges, and attorney's fees and court costs.

To find out how much you must pay, you may call:

William L. Knecht, Esquire  
835 West Fourth Street  
PO Box 577  
Williamsport, PA 17703  
Telephone: (570) 326-5131

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 of 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 bid by calling the Columbia County Sheriff at (570) 389-5622.

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 the Columbia County Sheriff at (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 a right to remain in the property until the full amount is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.

6. You may be entitled to a share of the money which was paid for your property. A schedule of distribution of the money bid for your property will be filed by the Sheriff within thirty (30) days of the date of 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 said date.

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

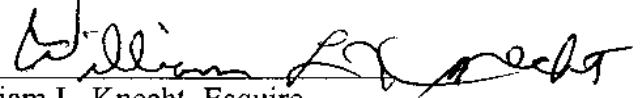
YOU SHOULD TAKE THIS PAPER TO A LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

Prothonotary  
Columbia County Courthouse  
35 West Main Street  
Bloomsburg, PA 17815  
Telephone No. (570) 784-0257

IF YOU CANNOT AFFORD A LAWYER, CONTACT:

Susquehanna Legal Service  
168 East 5<sup>th</sup> Street  
Bloomsburg, PA 17815  
Telephone No. (570) 784-8760

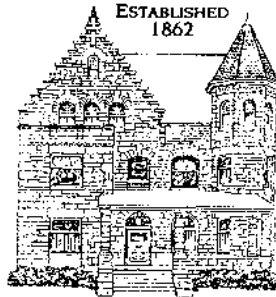
McCORMICK LAW FIRM

By   
William L. Knecht, Esquire  
I. D. No. 06794  
Attorney for Plaintiff  
835 West Fourth Street  
Williamsport, PA 17701  
(570) 326-5131

DATED: May 8, 2000

# **MCCORMICK LAW FIRM**

WILLIAM E. NICHOLS  
DAVID R. BAHL  
WILLIAM L. KNECHT  
J. DAVID SMITH  
ROBERT A. ECKENRODE  
JOANNE C. LUDWIKOWSKI  
CARL E. BARLETT  
SEAN P. ROMAN  
KENNETH B. YOUNG  
RICHARD F. SCHLUTER



PLEASE REPLY TO  
P.O. BOX 577  
  
RETIRED  
H. CLAY MCCORMICK  
  
PAUL W. REEDER  
1950-1995  
  
OF COUNSEL  
DEAN R. FISHER

May 8, 2000

**RE: KEYSTONE FINANCIAL BANK, N.A. VS.  
RONALD AND SUSAN BICKERT  
COLUMBIA COUNTY NO. 99-CV-1305**

Ms. Tami B. Kline, Prothonotary  
Columbia County Courthouse  
35 West Main Street  
Bloomsburg, PA 17815

Dear Ms. Kline:

Enclosed for filing please find the following documents:

1. Original and one copy of a Praecipe for Writ of Execution in mortgage foreclosure.
2. Original and four copies of a Writ of Execution in Mortgage Foreclosure with accompanying documents.
3. Original and three copies of a Notice Pursuant to Pa. R.C.P. No. 3129.2.
4. Original and two copies of an Affidavit Pursuant to Pa. R.C.P. No. 3129.1
5. Original and three copies of a Notice of Sheriff's Sale of Real Property.

Would you please return a file stamped copy of all of the above documents to me in the enclosed self-addressed stamped envelope and then forward all of the remaining copies to Sheriff Roadarmel for service on the defendants.


Also enclosed please find our firm check in the amount of \$23.00 to cover the filing cost and a check from Keystone Financial Bank, N.A. payable to the Columbia County Sheriff in the amount of \$1200.00 as a deposit toward the sheriff's cost.

Ms. Tami B. Kline, Prothonotary  
Page 2  
May 8, 2000

If you have any questions regarding the enclosed documents, please do not hesitate to contact me.

Very truly yours,

McCORMICK LAW FIRM

By   
William L. Knecht, Esquire

WLK/slf

Encl:

cc: Sheriff Harry Roadarmel

THE BACK OF THIS DOCUMENT HAS AN ANTI-FALL WATERMARK PRINTED IN A SPECIAL WHITE INK

OFFICIAL CHECK

HOLD THE DOCUMENT AT A SMALL ANGLE TO SEE THIS SECURITY FEATURE



MEMO Deposit & costs for Rickett case

DATE January 7, 2000

PAY

TO THE  
ORDER OF

\* Columbia County sheriff

KEYSTONE FINANCIAL  
TAKKA N.A.  
1,200dms00cts

\$ 1,200.00

DRAWER: KEYSTONE FINANCIAL

AUTHORIZED SIGNATURE  
Melanie E. Boehmer

!0220008681581400160 432379786

THE VARIABLE TONE BACKGROUND AREA OF THIS DOCUMENT CHANGES COLOR GRADUALLY AND SMOOTHLY FROM DARKER TONES AT BOTH TOP AND BOTTOM TO THE LIGHTEST TONE IN THE MIDDLE

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P. O. BOX 300

SHERIFF'S BUSINESS OFFICE OUTLINE

PHONE  
(717) 389-5672

24 HOUR PHONE  
(717) 784-6300

174-2000

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 ~~200.00~~

Check 432379786 \$1,200.00

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

Sale: July 20, 2000 at 10:30 AM  
Date: June 29, July 6, July 13, 2000

SET SALE DATE AND ADV. DATES AND POSTING DATES

POST ALL DATES ON CALENDAR

Post June 20, 2000

\* 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

KEYSTONE FINANCIAL BANK, N.A.,	:	IN THE COURT OF COMMON PLEAS OF
SUCCESSOR IN INTEREST TO	:	COLUMBIA COUNTY, PENNSYLVANIA
NORTHERN CENTRAL BANK,	:	
Plaintiff	:	
vs.	:	NO. 99-CV-1305
	:	<i>2000-ED-174</i>
RONALD FRANCIS BICKERT AND	:	CIVIL ACTION - LAW
SUSAN A. BICKERT,	:	
Defendants	:	ACTION OF MORTGAGE FORECLOSURE

**AFFIDAVIT PURSUANT TO Pa.R.C.P.No. 3129.1**

WILLIAM L. KNECHT, ESQUIRE, Attorney for Plaintiff in the above action, sets forth as of the date the Praecept for the Writ of Execution was filed, the following information concerning the real property located at 415 Main Street, Catawissa, PA, 103-107 and 115-117 South Third Street, Catawissa, PA, 154-156 North Second Street, Catawissa, PA and 106-108 North Fourth Street, Catawissa, PA, as more particularly described on Exhibit "A" attached hereto.

1. Name and address of Owners or Reputed Owners:

Ronald Francis Bickert  
92 Comarnitsky Lane  
Catawissa, PA 17820

Susan A. Bickert  
415 East Main Street  
Catawissa, PA 17820

2. Name and address of Defendants in the judgment:

Ronald Francis Bickert  
415 Main Street  
Catawissa, PA 17820

Susan A. Bickert  
415 Main Street  
Catawissa, PA 17820

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

Keystone Financial Bank, N.A.  
Attn: Denny H. Shaffer, Vice President  
Keystone Towers  
101 West Third Street  
Williamsport, PA 17701

Sears, Roebuck & Co.  
c/o Ralph S. Weaver, Esquire  
3722 Lehigh Street  
Room #404  
P.O. Box 203  
Whitehall, PA 18052



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

Keystone Financial Bank, N.A., successor  
in interest to Northern Central Bank,  
Attn: Denny H. Shaffer, Vice President  
Keystone Towers  
101 West Third Street  
Williamsport, PA 17701

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

Columbia County Tax Claim Bureau  
Columbia County Courthouse  
35 West Main Street  
Bloomsburg, PA 17815

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:


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:

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 the penalties of 18 Pa. C. S. Section 4904 relating to unsworn falsification to authorities.

McCORMICK LAW FIRM

By   
William L. Knecht, Esquire  
Attorney for Plaintiff  
I. D. No. 06794  
835 West Fourth Street  
Williamsport, PA 17701  
(570) 326-5131

DATED: May 8, 2000

**DESCRIPTION FOR SHERIFF IN CONNECTION WITH  
WRIT OF EXECUTION AGAINST RONALD FRANCIS BICKERT AND  
SUSAN A. BICKERT**

**EXHIBIT "A**

**PARCEL NO. 1**

***ALL*** THAT CERTAIN parcel or lot of land situate in the Borough of Catawissa, Columbia County, Pennsylvania, bounded and described as follows, to wit:

BEGINNING at an iron pin on the north side of East Main Street in said Borough, 20 feet from the center line of said street and 85.1 feet from the northeast corner of East Main and fourth Streets, in line of land now or formerly of George Hartman; thence by line now or formerly of said Hartman and Sadie Roberts, North 27 degrees 10 minutes East, 150 feet to an iron pin on the southern line of Balshi Avenue; thence by the southern line of Balshi Avenue, South 61 degrees 45 minutes East 44 feet to an iron pin in line of lands now or formerly of R. Bachman; thence by line of said Bachman South 27 degrees 45 minutes West 150 feet to an iron pin on the northern line of East Main Street; thence by the northern line of East Main Street, North 61 degrees 45 minutes West 45.5 feet to the iron pin, the place of BEGINNING. CONTAINING 6712.5 square feet as surveyed by A. Carl Wolfe, P.E., on November 19, 1976. Upon which is erected a frame dwelling house and which is known as 415 East Main Street, Catawissa, Pennsylvania.

BEING part of the same premises which Susan A. Bickert, by her deed dated February 16, 1996 and recorded February 23, 1996, in the Office of the Recorder of Deeds in and for Columbia County, Pennsylvania, in Record Book 617, at page 365, granted and conveyed unto Susan A. Bickert and Ronald Francis Bickert.

**PARCEL NO. 2**

***ALL*** THAT CERTAIN piece or parcel of land situate in the Borough of Catawissa, County of Columbia and Commonwealth of Pennsylvania, bounded and described as follows to wit:

On the North by Main Street thirty-five feet, on the East by Third Street two hundred and ten feet to an alley, on the South by said alley thirty-five feet to lot now or formerly of H.H. Quinn, and on the West by said lot now or formerly of H.H. Quinn two hundred and ten feet, to the place of beginning. Whereon is erected a three story office building and frame two story dwelling house and which is known as 103-107 and 115-117 South Third Street, Catawissa, Pennsylvania.

BEING the same premises which Ronald Francis Bickert and Jayme L. Bickert his wife, by their deed dated February 16, 1996, recorded February 23, 1996, in the Office of the Recorder of Deeds in and for Columbia County, Pennsylvania, in Record Book 617, at Page 361, granted and conveyed unto Ronald Francis Bickert and Susan A. Bickert.

**PARCEL NO. 3**

***ALL*** THAT CERTAIN lot of land situate in the Borough of Catawissa, Columbia County, Pennsylvania, bounded and described as follows:

FRONTING on Second Street in the said Borough 27 feet 4 inches and extending along the southern side of Pine Street in said Borough a distance of 131 feet to a corner of land now or formerly of Geo. Yetter; thence along line of said Yetter lot on line parallel with Second Street a distance of 33 feet 6 inches to a corner of land formerly of A.C. Boyer; thence along the formerly Boyer lot on a line parallel with Pine Street a distance of 69 feet 4 inches to a corner; thence along said property on a line diagonal 29 feet 5 inches to a corner; thence along said Boyer lot on a line parallel with Pine Street a distance of 39 feet 8 inches to Second Street, the place of BEGINNING. WHEREON is erected a frame dwelling house and which is known as 154-156 North Second Street, Catawissa, Pennsylvania.

BEING part of the same premises which Susan A. Bickert, by her deed dated February 16, 1996, and recorded February 23, 1996, in the Office of the Recorder of Deeds in and for Columbia County, Pennsylvania, in Record Book 617, at Page 365, granted and conveyed unto Susan A. Bickert and Ronald Francis Bickert.

PARCEL NO. 4

**ALL** THAT CERTAIN piece or parcel or land situate in the Borough of Catawissa, Columbia County, Pennsylvania, bounded and described as follows:

BEGINNING at a stone on the east side of Fourth Street at a point 89.6 feet from the north side of East Main Street; thence 60 feet along the east side of Fourth Street to a stone at a 16 foot alley; thence along the south side of said alley 87.7 feet to a stone at land formerly of A.S. Truckenmiller; thence by land formerly of A.S. Truckenmiller 54 feet to a stone on the north side of a ten foot private alley; thence on the north side of said ten foot alley 87 feet to the point of BEGINNING. WHEREON is erected a two story frame dwelling house and which is known as 106-108 North Fourth Street, Catawissa, Pennsylvania.

BEING part of the same premises which Susan A. Bickert, by her deed dated February 16, 1996, and recorded February 23, 1996, in the Office of the Recorder of Deeds in and for Columbia County, Pennsylvania, in Record Book 617, at Page 365, granted and conveyed unto Susan A. Bickert and Ronald Francis Bickert.

SEIZED, taken in execution and being sold as the property of Ronald Francis Bickert and Susan A. Bickert under a judgment entered against them on November 18, 1999 in the Court of Common Pleas of Columbia County, Pennsylvania to No. 99-CV-1305.

McCORMICK LAW FIRM  
William L. Knecht, Esquire  
I.D. No. 06794  
Attorney for Plaintiff  
835 West Fourth Street  
Williamsport, PA 17701  
(570) 326-5131

KEYSTONE FINANCIAL BANK, N.A.,  
SUCCESSOR IN INTEREST TO  
NORTHERN CENTRAL BANK,

Plaintiff

vs.

RONALD FRANCIS BICKERT AND  
SUSAN A. BICKERT,

Defendants

: IN THE COURT OF COMMON PLEAS OF  
: COLUMBIA COUNTY, PENNSYLVANIA

: NO. 99-CV-1305

: *2000-ED-174*  
: CIVIL ACTION - LAW

: ACTION OF MORTGAGE FORECLOSURE

**NOTICE PURSUANT TO Pa.R.C.P. No. 3129.2**

TO: RONALD FRANCIS BICKERT and SUSAN A. BICKERT, Defendants in the  
above-captioned matter and owners or reputed owners, of the real estate  
hereinafter described and the following lienholders and other parties having an  
interest therein:

Keystone Financial Bank, N.A.  
Attn: Denny H. Shaffer, Vice-President  
Keystone Towers  
101 West Third Street  
Williamsport, PA 17701

Columbia County Tax Claim Bureau  
Columbia County Courthouse  
35 West Main Street  
Bloomsburg, PA 17815


Sears, Roebuck & Co.  
c/o Ralph S. Weaver, Esquire  
3722 Lehigh Street  
Room #404  
P.O. Box 203  
Whitehall, PA 18052

YOU ARE HEREBY NOTIFIED that by virtue of a Writ of Execution issued out of the  
Court of Common Pleas of Columbia County upon a judgment obtained in the above-stated  
mortgage foreclosure action, and directed to the Sheriff of Columbia County, the Sheriff of  
Columbia County will expose to public sale at the Columbia County Courthouse, Sheriff's  
Office, 35 West Main Street, Bloomsburg, Pennsylvania 17815, on July 20, 2000,  
2000 at 10:30 A.M., the real estate and the improvements erected thereon, if any, described  
in Exhibit "A" attached hereto and made a part of this Notice.

You are further notified that a Schedule of Proposed Distribution of the proceeds of the

above sale will be filed by the Sheriff of Columbia County, Pennsylvania, within thirty (30) days of the date of the sheriff's sale and that distribution of said proceeds will be made in accordance with said Schedule of Distribution unless exceptions are filed thereto within ten (10) days thereafter.

McCORMICK LAW FIRM

By   
William L. Knecht, Esquire  
Attorney for Plaintiff  
I.D. No. 06794  
835 West Fourth Street  
P.O. Box 577  
Williamsport, PA 17703  
(570) 326-5131

DATED: May 8, 2000

**DESCRIPTION FOR SHERIFF IN CONNECTION WITH  
WRIT OF EXECUTION AGAINST RONALD FRANCIS BICKERT AND  
SUSAN A. BICKERT**

**EXHIBIT "A**

**PARCEL NO. 1**

**ALL** THAT CERTAIN parcel or lot of land situate in the Borough of Catawissa, Columbia County, Pennsylvania, bounded and described as follows, to wit:

BEGINNING at an iron pin on the north side of East Main Street in said Borough, 20 feet from the center line of said street and 85.1 feet from the northeast corner of East Main and fourth Streets, in line of land now or formerly of George Hartman; thence by line now or formerly of said Hartman and Sadie Roberts, North 27 degrees 10 minutes East, 150 feet to an iron pin on the southern line of Balshi Avenue; thence by the southern line of Balshi Avenue, South 61 degrees 45 minutes East 44 feet to an iron pin in line of lands now or formerly of R. Bachman; thence by line of said Bachman South 27 degrees 45 minutes West 150 feet to an iron pin on the northern line of East Main Street; thence by the northern line of East Main Street, North 61 degrees 45 minutes West 45.5 feet to the iron pin, the place of BEGINNING. CONTAINING 6712.5 square feet as surveyed by A. Carl Wolfe, P.E., on November 19, 1976. Upon which is erected a frame dwelling house and which is known as 415 East Main Street, Catawissa, Pennsylvania.

BEING part of the same premises which Susan A. Bickert, by her deed dated February 16, 1996 and recorded February 23, 1996, in the Office of the Recorder of Deeds in and for Columbia County, Pennsylvania, in Record Book 617, at page 365, granted and conveyed unto Susan A. Bickert and Ronald Francis Bickert.

**PARCEL NO. 2**

**ALL** THAT CERTAIN piece or parcel of land situate in the Borough of Catawissa, County of Columbia and Commonwealth of Pennsylvania, bounded and described as follows to wit:

On the North by Main Street thirty-five feet, on the East by Third Street two hundred and ten feet to an alley, on the South by said alley thirty-five feet to lot now or formerly of H.H. Quinn, and on the West by said lot now or formerly of H.H. Quinn two hundred and ten feet, to the place of beginning. Whereon is erected a three story office building and frame two story dwelling house and which is known as 103-107 and 115-117 South Third Street, Catawissa, Pennsylvania.

BEING the same premises which Ronald Francis Bickert and Jayme L. Bickert his wife, by their deed dated February 16, 1996, recorded February 23, 1996, in the Office of the Recorder of Deeds in and for Columbia County, Pennsylvania, in Record Book 617, at Page 361, granted and conveyed unto Ronald Francis Bickert and Susan A. Bickert.

**PARCEL NO. 3**

**ALL** THAT CERTAIN lot of land situate in the Borough of Catawissa, Columbia County, Pennsylvania, bounded and described as follows:

FRONTING on Second Street in the said Borough 27 feet 4 inches and extending along the southern side of Pine Street in said Borough a distance of 131 feet to a corner of land now or formerly of Geo. Yetter; thence along line of said Yetter lot on line parallel with Second Street a distance of 33 feet 6 inches to a corner of land formerly of A.C. Boyer; thence along the formerly Boyer lot on a line parallel with Pine Street a distance of 69 feet 4 inches to a corner; thence along said property on a line diagonal 29 feet 5 inches to a corner; thence along said Boyer lot on a line parallel with Pine Street a distance of 39 feet 8 inches to Second Street, the place of BEGINNING. WHEREON is erected a frame dwelling house and which is known as 154-156 North Second Street, Catawissa, Pennsylvania.

BEING part of the same premises which Susan A. Bickert, by her deed dated February 16, 1996, and recorded February 23, 1996, in the Office of the Recorder of Deeds in and for Columbia County, Pennsylvania, in Record Book 617, at Page 365, granted and conveyed unto Susan A. Bickert and Ronald Francis Bickert.

PARCEL NO. 4

ALL THAT CERTAIN piece or parcel or land situate in the Borough of Catawissa, Columbia County, Pennsylvania, bounded and described as follows:

BEGINNING at a stone on the east side of Fourth Street at a point 89.6 feet from the north side of East Main Street; thence 60 feet along the east side of Fourth Street to a stone at a 16 foot alley; thence along the south side of said alley 87.7 feet to a stone at land formerly of A.S. Truckenmiller; thence by land formerly of A.S. Truckenmiller 54 feet to a stone on the north side of a ten foot private alley; thence on the north side of said ten foot alley 87 feet to the point of BEGINNING. WHEREON is erected a two story frame dwelling house and which is known as 106-108 North Fourth Street, Catawissa, Pennsylvania.

BEING part of the same premises which Susan A. Bickert, by her deed dated February 16, 1996, and recorded February 23, 1996, in the Office of the Recorder of Deeds in and for Columbia County, Pennsylvania, in Record Book 617, at Page 365, granted and conveyed unto Susan A. Bickert and Ronald Francis Bickert.

SEIZED, taken in execution and being sold as the property of Ronald Francis Bickert and Susan A. Bickert under a judgment entered against them on November 18, 1999 in the Court of Common Pleas of Columbia County, Pennsylvania to No. 99-CV-1305.

McCORMICK LAW FIRM  
William L. Knecht, Esquire  
I.D. No. 06794  
Attorney for Plaintiff  
835 West Fourth Street  
Williamsport, PA 17701  
(570) 326-5131

KEYSTONE FINANCIAL BANK, N.A.,  
SUCCESSOR IN INTEREST TO  
NORTHERN CENTRAL BANK,  
Plaintiff  
vs.

RONALD FRANCIS BICKERT AND  
SUSAN A. BICKERT,  
Defendants

: IN THE COURT OF COMMON PLEAS OF  
: COLUMBIA COUNTY, PENNSYLVANIA  
:  
:  
: NO. 99-CV-1305  
: *2000-ED-174*  
: CIVIL ACTION - LAW  
:  
: ACTION OF MORTGAGE FORECLOSURE

**NOTICE OF SHERIFF'S SALE OF REAL PROPERTY**

TO: Ronald Francis Bickert  
92 Comarnitsky Lane  
Catawissa, PA 17820

Susan A. Bickert  
415 East Main Street  
Catawissa, PA 17820

Your property situate at 415 Main Street, Catawissa, PA, 103-107 and 115-117 South Third Street, Catawissa, PA, 154-156 North Second Street, Catawissa, PA and 106-108 North Fourth Street, Catawissa, PA, are scheduled to be sold at Sheriff's Sale on *July 20, 2000*, 2000 at *10:30 A*.M. in the Columbia County Courthouse, Sheriff's Office, 35 West Main Street, Bloomsburg, Pennsylvania, to enforce the court judgment of \$258,094.80 obtained by Keystone Financial Bank, N.A., against you.

**NOTICE OF OWNER'S RIGHTS  
YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE**

To prevent this Sheriff's Sale, you must take immediate action:

1. The sale will be canceled if you pay to Keystone Financial Bank, N.A. all of the principal, interest and late charges, and attorney's fees and court costs.

To find out how much you must pay, you may call:

William L. Knecht, Esquire  
835 West Fourth Street  
PO Box 577  
Williamsport, PA 17703  
Telephone: (570) 326-5131

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 of 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 bid by calling the Columbia County Sheriff at (570) 389-5622.

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 the Columbia County Sheriff at (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 a right to remain in the property until the full amount is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.

6. You may be entitled to a share of the money which was paid for your property. A schedule of distribution of the money bid for your property will be filed by the Sheriff within thirty (30) days of the date of 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 said date.

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


YOU SHOULD TAKE THIS PAPER TO A 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.

Prothonotary  
Columbia County Courthouse  
35 West Main Street  
Bloomsburg, PA 17815  
Telephone No. (570) 784-0257

IF YOU CANNOT AFFORD A LAWYER, CONTACT:

Susquehanna Legal Service  
168 East 5<sup>th</sup> Street  
Bloomsburg, PA 17815  
Telephone No. (570) 784-8760

McCORMICK LAW FIRM

By   
William L. Knecht, Esquire  
I. D. No. 06794  
Attorney for Plaintiff  
835 West Fourth Street  
Williamsport, PA 17701  
(570) 326-5131

DATED: May 8, 2000

KEYSTONE FINANCIAL BANK, N.A.,  
SUCCESSOR IN INTEREST TO  
NORTHERN CENTRAL BANK,

Plaintiff

vs.

RONALD FRANCIS BICKERT AND  
SUSAN A. BICKERT,

Defendants

: IN THE COURT OF COMMON PLEAS OF  
: COLUMBIA COUNTY, PENNSYLVANIA

: NO. 99-CV-1305

: *2000-ED-174*

: CIVIL ACTION - LAW

: ACTION OF MORTGAGE FORECLOSURE

**WRIT OF EXECUTION - (MORTGAGE FORECLOSURE)**

**Pa.R.C.P.No. 3180 to 3183 and Rule 3257**

COMMONWEALTH OF PENNSYLVANIA

:

SS.

COUNTY OF COLUMBIA

:

TO THE SHERIFF OF COLUMBIA COUNTY, PENNSYLVANIA

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

Amount Due \$258,094.80

Interest from  
November 19, 1999 through  
May 5, 2000

\$ 10,032.32

Interest from  
May 6, 2000  
until time of sale

\$ to be determined

TOTAL

\$268,127.12, plus costs and continuing  
interest at the rate of 8.99 % per  
annum from May 6, 2000  
through date of sale.

Prothonotary, Common Pleas Court  
Of Columbia County, Pennsylvania

By

*Thomas B. Kline* EAB

DATED: May *9th* 2000

**DESCRIPTION FOR SHERIFF IN CONNECTION WITH  
WRIT OF EXECUTION AGAINST RONALD FRANCIS BICKERT AND  
SUSAN A. BICKERT**

**EXHIBIT "A**

**PARCEL NO. 1**

***ALL*** THAT CERTAIN parcel or lot of land situate in the Borough of Catawissa, Columbia County, Pennsylvania, bounded and described as follows, to wit:

BEGINNING at an iron pin on the north side of East Main Street in said Borough, 20 feet from the center line of said street and 85.1 feet from the northeast corner of East Main and fourth Streets, in line of land now or formerly of George Hartman; thence by line now or formerly of said Hartman and Sadie Roberts, North 27 degrees 10 minutes East, 150 feet to an iron pin on the southern line of Balshi Avenue; thence by the southern line of Balshi Avenue, South 61 degrees 45 minutes East 44 feet to an iron pin in line of lands now or formerly of R. Bachman; thence by line of said Bachman South 27 degrees 45 minutes West 150 feet to an iron pin on the northern line of East Main Street; thence by the northern line of East Main Street, North 61 degrees 45 minutes West 45.5 feet to the iron pin, the place of BEGINNING. CONTAINING 6712.5 square feet as surveyed by A. Carl Wolfe, P.E., on November 19, 1976. Upon which is erected a frame dwelling house and which is known as 415 East Main Street, Catawissa, Pennsylvania.

BEING part of the same premises which Susan A. Bickert, by her deed dated February 16, 1996 and recorded February 23, 1996, in the Office of the Recorder of Deeds in and for Columbia County, Pennsylvania, in Record Book 617, at page 365, granted and conveyed unto Susan A. Bickert and Ronald Francis Bickert.

**PARCEL NO. 2**

***ALL*** THAT CERTAIN piece or parcel of land situate in the Borough of Catawissa, County of Columbia and Commonwealth of Pennsylvania, bounded and described as follows to wit:

On the North by Main Street thirty-five feet, on the East by Third Street two hundred and ten feet to an alley, on the South by said alley thirty-five feet to lot now or formerly of H.H. Quinn, and on the West by said lot now or formerly of H.H. Quinn two hundred and ten feet, to the place of beginning. Whereon is erected a three story office building and frame two story dwelling house and which is known as 103-107 and 115-117 South Third Street, Catawissa, Pennsylvania.

BEING the same premises which Ronald Francis Bickert and Jayme L. Bickert his wife, by their deed dated February 16, 1996, recorded February 23, 1996, in the Office of the Recorder of Deeds in and for Columbia County, Pennsylvania, in Record Book 617, at Page 361, granted and conveyed unto Ronald Francis Bickert and Susan A. Bickert.

**PARCEL NO. 3**

***ALL*** THAT CERTAIN lot of land situate in the Borough of Catawissa, Columbia County, Pennsylvania, bounded and described as follows:

FRONTING on Second Street in the said Borough 27 feet 4 inches and extending along the southern side of Pine Street in said Borough a distance of 131 feet to a corner of land now or formerly of Geo. Yetter; thence along line of said Yetter lot on line parallel with Second Street a distance of 33 feet 6 inches to a corner of land formerly of A.C. Boyer; thence along the formerly Boyer lot on a line parallel with Pine Street a distance of 69 feet 4 inches to a corner; thence along said property on a line diagonal 29 feet 5 inches to a corner; thence along said Boyer lot on a line parallel with Pine Street a distance of 39 feet 8 inches to Second Street, the place of BEGINNING. WHEREON is erected a frame dwelling house and which is known as 154-156 North Second Street, Catawissa, Pennsylvania.

BEING part of the same premises which Susan A. Bickert, by her deed dated February 16, 1996, and recorded February 23, 1996, in the Office of the Recorder of Deeds in and for Columbia County, Pennsylvania, in Record Book 617, at Page 365, granted and conveyed unto Susan A. Bickert and Ronald Francis Bickert.

**PARCEL NO. 4**

**ALL** THAT CERTAIN piece or parcel or land situate in the Borough of Catawissa, Columbia County, Pennsylvania, bounded and described as follows:

BEGINNING at a stone on the east side of Fourth Street at a point 89.6 feet from the north side of East Main Street; thence 60 feet along the east side of Fourth Street to a stone at a 16 foot alley; thence along the south side of said alley 87.7 feet to a stone at land formerly of A.S. Truckenmiller; thence by land formerly of A.S. Truckenmiller 54 feet to a stone on the north side of a ten foot private alley; thence on the north side of said ten foot alley 87 feet to the point of BEGINNING. WHEREON is erected a two story frame dwelling house and which is known as 106-108 North Fourth Street, Catawissa, Pennsylvania.

BEING part of the same premises which Susan A. Bickert, by her deed dated February 16, 1996, and recorded February 23, 1996, in the Office of the Recorder of Deeds in and for Columbia County, Pennsylvania, in Record Book 617, at Page 365, granted and conveyed unto Susan A. Bickert and Ronald Francis Bickert.

SEIZED, taken in execution and being sold as the property of Ronald Francis Bickert and Susan A. Bickert under a judgment entered against them on November 18, 1999 in the Court of Common Pleas of Columbia County, Pennsylvania to No. 99-CV-1305.

McCORMICK LAW FIRM  
William L. Knecht, Esquire  
I.D. No. 06794  
Attorney for Plaintiff  
835 West Fourth Street  
Williamsport, PA 17701  
(570) 326-5131

KEYSTONE FINANCIAL BANK, N.A.,	:	IN THE COURT OF COMMON PLEAS OF
SUCCESSOR IN INTEREST TO	:	COLUMBIA COUNTY, PENNSYLVANIA
NORTHERN CENTRAL BANK,	:	
Plaintiff	:	
vs.	:	NO. 99-CV-1305
	:	
RONALD FRANCIS BICKERT AND	:	CIVIL ACTION - LAW
SUSAN A. BICKERT,	:	
Defendants	:	ACTION OF MORTGAGE FORECLOSURE
	:	

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 legal rights to prevent your property from being taken. A lawyer can advise you more specifically of these rights. If you wish to exercise your rights, you must act promptly.

The law provides that certain property cannot be taken. Such property is said to be exempt. There is a debtor's exemption of \$300.00. There are other exemptions which may be applicable to you. A summary of some of the major exemptions follows. You may have other exemptions or rights.

If you have an exemption, you should do the following promptly:

- (1) Fill out the attached claim form and demand for a prompt hearing.
- (2) Deliver the form or mail to the Sheriff's Office at the address noted.

You should come to Court ready to explain your exemption. If you do not come to Court and prove your exemption, you may lose some of your property.

**YOU SHOULD TAKE THIS PAPER TO A 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.**

Prothonotary  
Columbia County Courthouse  
35 West Main Street  
Bloomsburg, PA 17815  
Telephone No. (570) 784-0257

IF YOU CANNOT AFFORD A LAWYER, CONTACT:

Susquehanna Legal Service  
168 East 5<sup>th</sup> Street  
Bloomsburg, PA 17815  
Telephone No. (570) 784-8760

McCORMICK LAW FIRM

By William L. Knecht  
William L. Knecht, Esquire

DATED: May 8, 2000

I. D. No. 06794

Attorney for Plaintiff

835 West Fourth Street

Williamsport, PA 17701

(570) 326-5131

KEYSTONE FINANCIAL BANK, N.A.,  
SUCCESSOR IN INTEREST TO  
NORTHERN CENTRAL BANK,

Plaintiff

vs.

RONALD FRANCIS BICKERT AND  
SUSAN A. BICKERT,

Defendants

: IN THE COURT OF COMMON PLEAS OF  
: COLUMBIA COUNTY, PENNSYLVANIA

: NO. 99-CV-1305

: CIVIL ACTION - LAW

: ACTION OF MORTGAGE FORECLOSURE

TO THE SHERIFF OF COLUMBIA COUNTY:

I, the above-named Defendant, claim exemption of property from levy or attachment:

(1) From my personal property in my possession which has been levied upon,

(a) I desire that my \$300 statutory exemption be

\_\_\_\_\_ (i) set aside in kind (specify property to be set aside in kind):

\_\_\_\_\_ (b) (ii) paid in cash following the sale of the property levied upon;

OR

(b) I claim the following exemption (specify property and basis of exemption):

(2) From my property which is in the possession of a third party, I claim the following exemptions:

\_\_\_\_\_ (a) my \$300 statutory exemption: \_\_\_\_\_ in cash: \_\_\_\_\_ in kind  
(specify property)

\_\_\_\_\_ (b) Social Security benefits on deposit in the amount of  
\$\_\_\_\_\_.

\_\_\_\_\_ (c) Other (specify amount and basis of exemption):  
\_\_\_\_\_

I request a prompt hearing to determine the exemption. Notice of the hearing should be given to me at:

Telephone

Address



I verify that the statements made in this Claim for Exemption are true and correct. I understand that false statements herein are made subject to the penalties of 18 Pa. C.S. Section 4904 relating to unsworn falsification to authorities.

Dated: \_\_\_\_\_  
Defendant

THIS CLAIM TO BE FILED WITH THE OFFICE OF THE SHERIFF OF COLUMBIA COUNTY:

Columbia County Courthouse  
35 West Main Street  
Bloomsburg, PA 17815  
Telephone No. (570) 389-5622

## MAJOR EXEMPTIONS UNDER PENNSYLVANIA AND FEDERAL LAW

1. \$300.00 statutory exemption.
2. Bibles, school books, sewing machines, uniforms, and equipment.
3. Most wages and unemployment compensation.
4. Social Security benefits.
5. Certain retirement funds and accounts.
6. Certain veteran and armed forces benefits.
7. Certain insurance proceeds.
8. Such other exemptions as may be provided by law.