

WRIT OF EXECUTION -- (MORTGAGE FORECLOSURE)
Pa. R.C.P. 3180 to 3183 and RULE 3257

EMC MORTGAGE CORPORATION,
Plaintiff,

v.

VICTOR VASQUEZ, As a Real
Owner and Mortgagor, and
LOIS Y. VASQUEZ, As a
Mortgagor,
Defendant(s).

COURT OF COMMON PLEAS
COLUMBIA COUNTY

NO. 99-CCD-000592

2000-ED-180

Commonwealth of Pennsylvania

County of Columbia

TO THE SHERIFF OF COLUMBIA COUNTY, PENNSYLVANIA:

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

Real property situated at:

140 South Orchard Street, (Borough of Berwick)
Berwick, Columbia County

Tax Parcel Identification Number: 04C-03-108

Currently title holder(s): VICTOR VASQUEZ, As a Real Owner
and Mortgagor, and LOIS VASQUEZ, As a Mortgagor

AMOUNT DUE \$54,837.78

INTEREST FROM
July 26, 1999 \$ _____

TOTAL \$ _____

Plus costs
as endorsed.

Fanni B. Kew

Prothonotary, Common Pleas Court of
Columbia County, Pennsylvania

Dated: 5/22/2000

BY:

(SEAL)

Deputy

AFTER FIVE DAYS RETURN TO
HARRY A. ROADARMEL, JR.
SHERIFF



Columbia County
Court House - P.O. Box 380
Bloomsburg, PA 17815

Fold at the top of envelope to
the right of the return address

CERTIFIED

Z 479 026 986

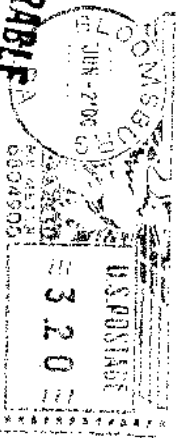
MAIL

10/21



**NOT DELIVERABLE
AS ADDRESSED,
UNABLE TO FORWARD**

Associates Consumer Discount Co.
213 West 4th St.
Williamsport, PA 17701



**NOT DELIVERABLE
AS ADDRESSED,
UNABLE TO FORWARD**

[Redacted]

[Redacted]

429

IN THE COURT OF COMMON PLEAS OF
COLUMBIA COUNTY, PENNSYLVANIA

CCP No. 99-CCD-000592

EMC MORTGAGE CORPORATION
Plaintiff,

v.

VICTOR VASQUEZ, As a Real Owner
and Mortgagor, and LOIS Y. VASQUEZ,
As a Mortgagor
Defendant (s).

WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

REAL DEBT	\$54,837.78
INTEREST FROM July 26, 1999	\$ _____
COSTS PAID:	
PROTHY	\$ _____
SHERIFF	\$ _____
STATUTORY	\$ _____
COSTS DUE PROTHY	\$ _____

PREMISES:

140 South Orchard Street
Borough of Berwick
Berwick, Columbia County

Kristen J. DiPaolo, Esquire
Attorney for Plaintiff
Suite 100, 425 Commerce Drive
Fort Washington, PA 19034
(215) 653-7450

THE LAW OFFICES OF
BARBARA A. FEIN, P.C.

NEW JERSEY OFFICE
90% North Kings Highway
Clarks Hill, NJ 08034-1569
(856) 596-5552

425 Commerce Drive
Suite 100
Fort Washington, PA 19034

PITTSBURGH OFFICE
228 Sempie Street, No. 680
Pittsburgh, PA 15213
(412) 361-8286

Barbara A. Fein, Esquire
Kristen J. DiPietro, Esquire

(215) 653 7450

File No. 99-3860

Members of Pennsylvania
and New Jersey Bars

FAX: (215) 653-7454

PLEASE RESPOND TO OUR
FORT WASHINGTON OFFICE

e-mail address:
lobaf@aol.com

PHONE EXT. 121
E-Mail Address: JessicaM@lobaf.com

June 14, 2000

VIA FAX (570) 784-0257

Sheriff Harry A Roadarmel, Jr.
Columbia County Sheriff's Department

Re: EMC Mortgage Corporation v.
Victor Vasquez and Lois Vasquez
Docket No. 99-CCD-000592
Loan No. 1553742

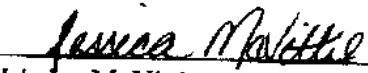
Dear Sheriff Roadarmel:

Kindly stay the above referenced Sheriff's Sale scheduled for July 27, 2000. The Defendant, Victor Vasquez has filed for protection under Chapter 13 of the U.S. Bankruptcy Code at docket No. 5-00-01817. Thank you for your assistance in this matter. If you have any questions, please do not hesitate to call.

Sincerely,

THE LAW OFFICES OF BARBARA A. FEIN, P.C.

BY


Jessica McVittie, Paralegal to
Barbara A. Fein, Esquire

Emc Mort. Corp.

vs. Victor - La. Vasquez

186-2000

E.D. No. 99CV592 J.D.

Date of Sale

Time of Sale

BANKRUPT

DOCKET & RETURN

\$ 15.00

SERVICE PER DEFENDANT OR GARNISHEE

75.00

LEVY (PER PARCEL)

15.00

MAILING COSTS

35.00

ADVERTISING, SALE BILLS & COPIES

17.50

ADVERTISING SALE (PLUS NEWSPAPER)

MILEAGE

12.50

POSTING HANDBILL

CRYING/ADJOURN SALE (EACH SALE)

10.00

SHERIFF'S DEED

TRANSFER TAX FORM

DISTRIBUTION FORM

OTHER Notary Copies

20.00

TOTAL *****\$ 200.00

PRESS-ENTERPRISE INC

\$ 465.32

SOLICITOR'S SERVICES

75.00

TOTAL *****\$ 540.32

PROTHONOTARY (NOTARY)

\$

RECORDER OF DEEDS

OTHER

TOTAL *****\$

REAL ESTATE TAXES:

BOROUGH, TWP & COUNTY TAXES 20 \$

SCHOOL DISTRICT TAXES 20

DELINQUENT TAXES 20

TOTAL *****\$

MUNICIPAL FEES DUE:

SEWER- MUNICIPAL 20 \$

WATER- MUNICIPAL 20

TOTAL *****\$

SURCHARGE FEE: STATE TREASURER (TRAINING FEE)

TOTAL *****\$ 160.00

MISCELLANEOUS

\$

\$

TOTAL *****\$ 900.32

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

(Official Form 1) (9/97)

FORM B1		United States Bankruptcy Court Middle District of Pennsylvania		Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): VASQUEZ, VICTOR M.			Name of Joint Debtor (Spouse) (Last, First, Middle):		
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):			All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):		
Soc. Sec./Tax I.D. No. (if more than one, state all): 456-72-7752			Soc. Sec./Tax I.D. No. (if more than one, state all): 5 00 01817		
Street Address of Debtor (No. & Street, City, State & Zip Code): 140 South Orchard Street Barwick, PA 18603			Street Address of Joint Debtor (No. & Street, City, State & Zip Code):		
County of Residence or of the Principal Place of Business: Columbia			County of Residence or of the Principal Place of Business:		
Mailing Address of Debtor (if different from street address):			Mailing Address of Joint Debtor (if different from street address):		
Location of Principal Assets of Business Debtor (if different from street address above):					
Information Regarding the Debtor (Check the Applicable Boxes)					
Venue (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.					
Type of Debtor (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other			Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding		
Nature of Debts (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business			Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only.) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.		
Chapter 11 Small Business (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)					
Statistical/Administrative Information (Estimates only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					THIS SPACE IS FOR COURT USE ONLY ORDERED RELIEF 2000 MAY 24 AM 10:56 WILKES-BARRRE, PA FILED CLERK OF COURT
Estimated Number of Creditors					
Estimated Assets					
Estimated Debts					

MICHAEL G. OLEYAR

Attorney at Law

25 East Broad Street

West Hazleton, Pennsylvania 18201

Tel: (570) 455-6800

Fax (570) 455-6900

June 29, 2000

The Law Offices Of Barbara A Fein, PC
Barbara Fein, Esquire
425 Commerce Drive
Suite 100
Fort Washington, PA 19034

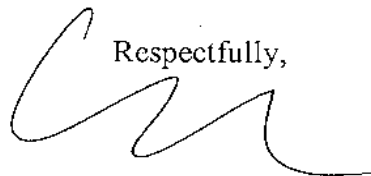
RE: EMC Mortgage Corporation v. Victor & Lois Vasquez
Chapter 13 Bankruptcy Case No. 5-00-01817
Notice of Sheriff Sale
Case No. 99-CV-592

Dear Attorney Fein:

This letter is in regards to a telephone conversation I had with one of your assistants on June 26, 2000. I informed your assistant that my client received a Notice of a Sheriff Sale for his property, which was scheduled for **July 27, 2000 at 9:00 A.M.** Your representative did indicate to me that they received the Notice of the Chapter 13 Bankruptcy that was filed on May 24, 2000. Your representative also indicated that the Sheriff Sale would not be held as long as the debtor's were still in bankruptcy.

With kind regards I remain,

Respectfully,



Michael G. Oleyar
Attorney at Law

MGO/rss

cc: Victor Vasquez
Sheriff of Columbia County, Bloomsburg PA 17815

COLUMBIA COUNTY TAX CLAIM BUREAU
LIEN CERTIFICATE

Date 6/8/00

OWNER OR REPUTED OWNER

Vasquez, Victor & Lois Y.
Owner since 6/97

DESCRIPTION OF PROPERTY
.18 Ac.

PARCEL NUMBER 04C-3-108 00 000 IN Berwick Boro Township
City

YEAR	TOTAL
Lien Certif	\$5.00
TOTAL	

July The above figures represent the amount(s) due during the month of August 31, 2000

This is to certify that, according to our records, there are ^{NO} tax liens on the above mentioned property as of December 31, 1999.
Excluding: Interim Tax Billings

Requested by: Harry A. Roadarmel, Jr.

FEE - \$5.00
Per Parcel

COLUMBIA COUNTY TAX CLAIM BUREAU



MICHAEL G. OLEYAR

Attorney at Law

25 East Broad Street

West Hazleton, Pennsylvania 18201

Tel: (570) 455-6800

Fax (570) 455-6900

June 9, 2000

Sheriff of Columbia County
Columbia County Court House
P. O. Box 380
Bloomsburg, PA 17815

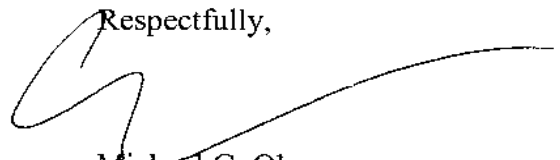
RE: VASQUEZ, Victor
Chapter 13 Bankruptcy Case No. 5-00-01817

Dear Sheriff of Columbia County:

I have been retained by the above named debtor. A Chapter 13 Bankruptcy has been filed on May 24, 2000, the case number is 5-00-01817. As of the date of the filing of this bankruptcy a Federal Automatic Stay is in effect. Thus, the Sheriff Sale scheduled for July 27, 2000, if held would be a direct violation of the Bankruptcy Code Title 11 U.S.C. § 362. I would expect that this sale will not occur in light of this formal bankruptcy notice.

With kind regards, I remain,

Respectfully,



Michael G. Oleyar
Attorney at Law

MGO/mso

cc: Victor Vasquez

EMC Mortgage

Barbara A. Fein, Esq.

SHERIFF'S SALE

THURSDAY JULY 27, 2000 AT 9:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 180-2000 AND CIVIL WRIT NO. 592-1999 ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST AND BEST BIDDER, FOR CASH, IN A COURT ROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURT HOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

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

BEGINNING on the easterly side of Orchard Street at corner of land now or late of Warren E. Hause; thence in an easterly direction along land of Hause, a distance of One Hundred Twenty-seven (127) feet six (6) inches to an alley; thence in a southerly direction along said alley a distance of fifty-two (52) feet to a fence line; thence in a westerly direction a distance of One Hundred Twenty-five (125) feet to Orchard Street; thence in a northerly direction along the easterly side of Orchard Street a distance of seventy-two (72) feet to the place of beginning.

BEING all of Lot No. 11 and 26 feet of Lot No. 11-1/2 of revised Fairground Plot of Lots of Edward W. Hughes, deceased, with the buildings and improvements thereon erected.

BEING THE SAME PREMISES WHICH SHIRLEY C. AUGUSTINE BY INDENTURE BEARING EVEN DATE THE 25TH DAY OF MARCH A.D. 1993 AND INTENDED TO BE FORTHWITH RECORDED IN THE OFFICE FOR THE RECORDING OF DEEDS IN AND FOR THE COUNTY OF COLUMBIA, THE COMMONWEALTH OF PENNSYLVANIA GRANTED AND CONVEYED UNTO VICTOR M. VASQUEZ AND LOIS Y. VASQUEZ, IN FEE. PROPERTY SITUATED AT 140 South Orchard St., Berwick, Pa.

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;
Barbara A. Fein, ESQ
Suite 100, 425 Commerce Drive
Fort Washington, PA 19034

SHERIFF OF COLUMBIA COUNTY
Harry A. Roadarmel Jr.

HARRY A. ROADARMEL, JR.

2000 FL
Beverly
Pg 657



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P. O. BOX 300
SHERIFF'S SUPERVISOR'S OFFICE OUTLINE

PHONE
(717) 309-2672

24 HOUR PHONE
(717) 704-6300

RECEIVE AND TIME STAMP WRIT May 27, 2000

DOCKET AND INDEX May 30, 2000

SET FILE FOLDER UP May 29, 2000

CHECK FOR PROPER INFO

WRIT OF EXECUTION 2 Wood 3

COPY OF DESCRIPTION 11

WHEREABOUTS OF LAST KNOWN ADDRESS ✓

NON-MILITARY AFFIDAVIT ✓

NOTICES OF SHERIFF'S SALE 5 need 12

WATCHMAN RELEASE FORM ✓

AFFIDAVIT OF LIENS LIST ✓

CHECK FOR 900.00 ADV OK 12/19 \$900.00

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

SET SALE DATE AND ADV. DATES AND POSTING DATES Sale July 27-2000 1000
Post June 28-2000 1100

POST ALL DATES ON CALENDAR Adv Sub 6-13-20

* 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

THE LAW OFFICES OF BARBARA A. FEIN, P.C.
Barbara A. Fein, Esquire / I.D. No. 53002
Kristen J. DiPaolo, Esquire / I.D. No. 79992
Suite 100, 425 Commerce Drive
Fort Washington, PA 19034
(215) 653-7450
Attorney for Plaintiff

EMC MORTGAGE CORPORATION,
Plaintiff,

v.

VICTOR VASQUEZ, As a Real
Owner and Mortgagor, and
LOIS Y. VASQUEZ, As a Mortgagor,
Defendant.

COURT OF COMMON PLEAS
COLUMBIA COUNTY

NO. 99-CCD-000592

AFFIDAVIT UNDER PA. RCP RULE 3129

EMC Mortgage Corporation, Plaintiff in the above captioned mortgage foreclosure 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 140 South Orchard Street, Berwick, Columbia County, PA, was true and correct to the best of its knowledge, information and belief.

1. Name and address of each Owner and/or Reputed Owner:

Victor Vasquez
140 South Orchard Street
Berwick, PA 18603

2. Name and address of each Defendant named in the judgment:

Victor Vasquez
140 South Orchard Street
Berwick, PA 18603

Lois Y. Vasquez
c/o Brenda R. Hess, Esquire
Dickson and Gardner
208 E. Second Street
Berwick, PA 18603-4804

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

Berwick Area Joint Sewer Authority
344 Market St.
Berwick, PA 18603

PA American Water
852 Wesley Drive
Mechanicsburg, PA 17055

Connie Gingher, Tax Collector
Boro of Berwick
1615 Lincoln Avenue
Berwick, PA 18603

Columbia County Tax Claims Bureau
35 W. Main St.
Bloomsburg, PA 17815

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

EMC Mortgage Corporation, Plaintiff
MacArthur Ridge II
909 Hidden Ridge Drive, Suite 200
Irving, Texas, 75038

Associates Consumer Discount Company
213 W. 4th Street
Williamsport, PA 17701

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

None

6. Name and address of every other person or entity which 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 may have an interest in the property which may be affected by the sale:

Tenant/Occupant
140 South Orchard Street
Berwick, PA 18603

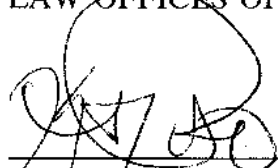
Columbia County Domestic Relations
Columbia County Courthouse
P. O. Box 380
Bloomsburg, PA 17815

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

Date: May 9, 2000

THE LAW OFFICES OF BARBARA A. FEIN, P.C.

BY:



Kristen J. DiPaolo, Esquire
Attorney for Plaintiff

SENDER:
 Complete items 1 and/or 2 for 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 wish to receive the following services (for an extra fee): **180-2000**

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

3. Article Addressed to:
**PA American Water Co.
 352 Wezey Drive
 Mechanicsburg, Pa. 17055**

4a. Article Number
Z 479 026 987

4b. Service Type
 Registered
 Express Mail
 Return Receipt for Merchandise
 COD

5. Received By: (Print Name)
X Robert du

6. Signature: (Addressee or Agent)
X Robert du

7. Date of Delivery
6-3-00

8. Addressee's Address (Only if requested and fee is paid)
102595-98-B-0229 Domestic Return Receipt

Thank you for using Return Receipt Service.

PS Form 3811, December 1994

SENDER:
 Complete items 1 and/or 2 for 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 wish to receive the following services (for an extra fee): **180-2000**

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

3. Article Addressed to:
**OFFICE OF F.A.I.R.
 DEPT. OF PUBLIC WELFARE
 PO BOX 8016
 HARRISBURG, PA 17105**

4a. Article Number
Z-479 026 991

4b. Service Type
 Registered
 Express Mail
 Return Receipt for Merchandise
 COD

5. Received By: (Print Name)
X SMHR

6. Signature: (Addressee or Agent)
X SMHR

7. Date of Delivery
JUN 06 2000

8. Addressee's Address (Only if requested and fee is paid)
102595-98-B-0229 Domestic Return Receipt

Is your RETURN the reverse side?

PS Form 381

SENDER:
 Complete items 1 and/or 2 for 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 wish to receive the following services (for an extra fee): **180-2000**

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

3. Article Addressed to:
**Small Business Administration
 7 Wilkes Barre Blvd. North
 Wilkes-Barre, PA 18702-5241**

4a. Article Number
Z-479 026 990

4b. Service Type
 Registered
 Express Mail
 Return Receipt for Merchandise
 COD

5. Received By: (Print Name)
STELLA Heemstra

6. Signature: (Addressee or Agent)
X Stella Heemstra

7. Date of Delivery
6/5/00

8. Addressee's Address (Only if requested and fee is paid)
102595-98-B-0229 Domestic Return Receipt

Thank you for using Return Receipt Service.

PS Form 3811, December 1994

SENDER:
 Complete items 1 and/or 2 for additional services.
 Complete items 3, 4a, and 4b.
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I also wish to receive the following services (for an extra fee): **180-2000**

1. Addressee's Address
 2. 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
Z 479 026 992

4b. Service Type
 Registered
 Express Mail
 Return Receipt for Merchandise
 COD

5. Received By: (Print Name)
PA DEPT OF REVENUE

6. Signature: (Addressee or Agent)
X

7. Date of Delivery
JUN 05 2000

8. Addressee's Address (Only if requested and fee is paid)
102595-98-B-0229 Domestic Return Receipt

Is your RETURN the reverse side?

PS Form 3811, December 1994

HARRY A. ROADARMEL, JR.



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

PHONE
(717) 369-5622

TELETYPE PHONE
(717) 364-6100

DATE: June 6, 2000

RE: Sheriff's Sale Advertising Dates:

EMS Mort Corp vs. Victor and Lois V. VASOLIZ

No. 180 of 2000 JD. No. 592 of 1999 JD

Dear Sir:

Please advertise the enclosed SHERIFF SALE on the following dates:

1st week	<u>July 6, 2000</u>	DATE OF SALE:	<u>JULY 27, 2000</u>	9:00 AM
2nd week	<u>July 13, 2000</u>			
3rd week	<u>July 20, 2000</u>			

Feel free to contact me if you have any questions.

Respectfully

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

THE LAW OFFICES OF BARBARA A. FEIN, P.C.
Barbara A. Fein, Esquire / I.D. No. 53002
Kristen J. DiPaolo, Esquire / I.D. No. 79992
Suite 100, 425 Commerce Drive
Fort Washington, PA 19034
(215) 653-7450
Attorney for Plaintiff

EMC MORTGAGE CORPORATION,
Plaintiff,

v.

VICTOR VASQUEZ, As a Real
Owner and Mortgagor, and
LOIS Y. VASQUEZ, As a Mortgagor,
Defendant.

COURT OF COMMON PLEAS
COLUMBIA COUNTY

NO. 99-CCD-000592

2000-ED-180

AFFIDAVIT UNDER PA. RCP RULE 3129

EMC Mortgage Corporation, Plaintiff in the above captioned mortgage foreclosure 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 140 South Orchard Street, Berwick, Columbia County, PA, was true and correct to the best of its knowledge, information and belief.

1. Name and address of each Owner and/or Reputed Owner:

Victor Vasquez
140 South Orchard Street
Berwick, PA 18603

2. Name and address of each Defendant named in the judgment:

Victor Vasquez
140 South Orchard Street
Berwick, PA 18603

Lois Y. Vasquez
c/o Brenda R. Hess, Esquire
Dickson and Gordner
208 E. Second Street
Berwick, PA 18603-4804

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

Berwick Area Joint Sewer Authority
344 Market St.
Berwick, PA 18603

PA American Water
852 Wesley Drive
Mechanicsburg, PA 17055

Connie Gingher, Tax Collector
Boro of Berwick
1615 Lincoln Avenue
Berwick, PA 18603

Columbia County Tax Claims Bureau
35 W. Main St.
Bloomsburg, PA 17815

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

EMC Mortgage Corporation, Plaintiff
MacArthur Ridge II
909 Hidden Ridge Drive, Suite 200
Irving, Texas, 75038

Associates Consumer Discount Company
213 W. 4th Street
Williamsport, PA 17701

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

None

6. Name and address of every other person or entity which 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 may have an interest in the property which may be affected by the sale:

Tenant/Occupant
140 South Orchard Street
Berwick, PA 18603

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

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

Date: May 9, 2000

THE LAW OFFICES OF BARBARA A. FEIN, P.C.

BY: _____
Kristen J. DiPaolo, Esquire
Attorney for Plaintiff

THE LAW OFFICES OF
BARBARA A. FEIN, P.C.

NEW JERSEY OFFICE
905 North Kings Highway
Cherry Hill, NJ 08034-1569

(609) 667-6440

Barbara A. Fein, Esquire
Kristen J. DiPaolo, Esquire

*Member of Pennsylvania
and New Jersey Bars*

Suite 100
425 Commerce Drive
Fort Washington, PA 19034

(215) 653-7450

FAX: (215) 653-7454

May 9, 2000

PITTSBURGH OFFICE
228 Semple Street, No. 680
Pittsburgh, PA 15213

(724) 361-8286

File No. 99-3860

Columbia County Sheriff's Department
Columbia County Court House
P. O. Box 380
Bloomsburg, PA 17815

RE: EMC MORTGAGE CORPORATION v.
VICTOR VASQUEZ, As a Real Owner and Mortgagor, and
LOIS Y. VASQUEZ, As a Mortgagor
Columbia County Court of Common Pleas No. 99-CCD-000592

Dear Sir:

We would like to schedule the subject real property for Columbia County Sheriff's Sale.

We have asked the Columbia County Prothonotary to issue the Writ of Execution and forward to your office together with this package.

We are enclosing a check in the amount of \$900.00 to cover the deposit costs along with the following necessary documents:

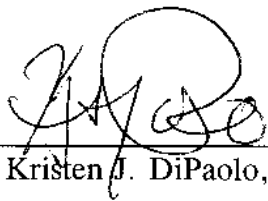
- Original Writ of Execution plus 2 extra copies;
- Notices of Sheriff's Sale (one for each Defendant and 3 extra);
- Instructions on service and posting;
- An original Affidavit pursuant to Rule 3129.1;
- An original Watchman Release Form;
- An Affidavit of Non-Military Service;
- Certification of Addresses;
- Five (5) copies of the legal description.

Thank you for your anticipated assistance in this matter.

Sincerely,

THE LAW OFFICES OF BARBARA A. FEIN, P.C.

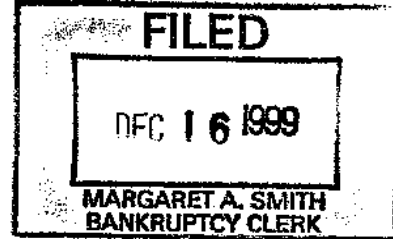
BY:

A handwritten signature in black ink, appearing to read 'K. DiPaolo', written over a horizontal line.

Kristen J. DiPaolo, Esquire

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

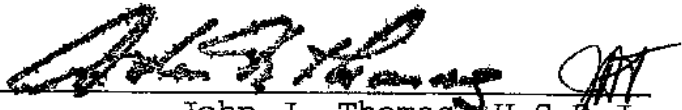
IN RE: Victor M. Vasquez :
Debtor :
 :
EMC Mortgage Corporation, : CHAPTER 13
Movant, :
 :
 : BANKRUPTCY NO.
v. : 5-99-02748 (JJT)
 :
Victor M. Vasquez, :
Respondent : 11 U.S.C. §362
 :
Charles J. DeHart, III, Trustee :
Additional Respondent :



ORDER

AND NOW, this *16th* day of *December*, 1999, at the Middle District of Pennsylvania, upon failure of Debtor to file an answer within the time allowed, appear or otherwise respond to the Movant's Motion for Relief from the Automatic Stay or its Motion for Default / Certification of No Response, it is hereby ORDERED AND DECREED that:

The Automatic Stay of all proceedings, as provided under §362 of the Bankruptcy Reform Act of 1978 ("The Code"), 11 U.S.C. 362, is modified to allow EMC Mortgage Corporation to proceed with, or to resume proceedings in mortgage foreclosure, including, but not limited to Sheriff's Sale of the "Mortgaged Premises" known as 140 S. Orchard Street, Berwick, PA 18603; and to take action, by suit or otherwise, in its own name or the name of its assignee or servicer, to secure possession of said premises.


John J. Thomas, U.S.B.J.

Movant's Attorney: Barbara A. Fein, Esquire
Suite 100, 425 Commerce Drive, Fort Washington, PA 19034
Respondent / Debtor: Victor M. Vasquez
140 S. Orchard Street, Berwick, PA 18603
Debtor's Attorney: Robert Spielman, Esquire
James, Mihalik, Buehner & Leipold, PC,
29 E. Main Street, Bloomsburg, PA 17815
Charles J. DeHart, III, Trustee
P.O. Box 410, Hummelstown, PA 17036

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:
VASQUEZ, VICTOR M

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:
:
:
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CASE NO. 99-02748-JJT

CHAPTER 13

Debtor(s)

NOTICE TO CREDITORS AND OTHER PARTIES IN INTEREST

Notice is hereby given that the Court has entered an Order dated December 22, 1999 DISMISSING the above-captioned case upon Motion of Trustee.

DATE: December 22, 1999

Clerk, U.S. Bankruptcy Court
Room 274
197 South Main Street
Wilkes-Barre, PA 18701

VAN-87

THE LAW OFFICES OF BARBARA A. FEIN, P.C.
Barbara A. Fein, Esquire / I.D. No. 53002
Kristen J. DiPaolo, Esquire / I.D. No. 79992
Suite 100, 425 Commerce Drive
Fort Washington, PA 19034
(215) 653-7450
Attorney for Plaintiff

EMC MORTGAGE CORPORATION,
Plaintiff,

v.

VICTOR VASQUEZ, As a Real
Owner and Mortgagor, and
LOIS Y. VASQUEZ, As a Mortgagor,
Defendant.

COURT OF COMMON PLEAS
COLUMBIA COUNTY

NO. 99-CCD-000592

CERTIFICATION OF ADDRESS

I, Kristen J. DiPaolo, Esquire, Attorney for Plaintiff, EMC Mortgage Corporation, hereby certify that the Plaintiff's correct address is MacArthur Ridge II, 909 Hidden Ridge Drive, Suite 200, Irving, Texas, 75038, and the last known address of each Defendant is as below.

Victor Vasquez
140 South Orchard Street
Berwick, PA 18603

Lois Y. Vasquez
c/o Brenda R. Hess, Esquire
Dickson and Gordner
208 E. Second Street
Berwick, PA 18603-4804

THE LAW OFFICES OF BARBARA A. FEIN, P.C.

BY:



Kristen J. DiPaolo, Esquire
Attorney for Plaintiff

THE LAW OFFICES OF BARBARA A. FEIN, P.C.
Barbara A. Fein, Esquire / I.D. No. 53002
Kristen J. DiPaolo, Esquire / I.D. No. 79992
Suite 100, 425 Commerce Drive
Fort Washington, PA 19034
(215) 653-7450
Attorney for Plaintiff

EMC MORTGAGE CORPORATION,
Plaintiff,

v.

VICTOR VASQUEZ, As a Real
Owner and Mortgagor, and
LOIS Y. VASQUEZ, As a Mortgagor,
Defendant.

COURT OF COMMON PLEAS
COLUMBIA COUNTY

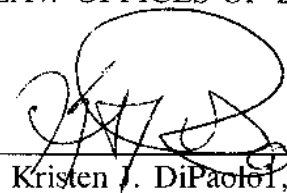
NO. EMC Mortgage Corporation

WAIVER OF WATCHMAN

I, Kristen J. DiPaolo, Esquire, Attorney for Plaintiff EMC Mortgage Corporation, hereby certify on behalf of the Plaintiff that it waives any liability or responsibility as against the Sheriff of Columbia County, his deputies or agents, whomsoever, who levy against the subject property of this action, and further certifies that the Plaintiff acknowledges and understands that the Sheriff or Deputy is not liable in any way for protecting the property before the Sheriff's Sale.

THE LAW OFFICES OF BARBARA A. FEIN, P.C.

BY: _____



Kristen J. DiPaolo, Esquire
Attorney for Plaintiff

THE LAW OFFICES OF BARBARA A. FEIN, P.C.
Barbara A. Fein, Esquire / I.D. No. 53002
Kristen J. DiPaolo, Esquire / I.D. No. 79992
Suite 100, 425 Commerce Drive
Fort Washington, PA 19034
(215) 653-7450
Attorney for Plaintiff

EMC MORTGAGE CORPORATION,
Plaintiff,

v.

VICTOR VASQUEZ, As a Real
Owner and Mortgagor, and
LOIS Y. VASQUEZ, As a Mortgagor,
Defendant.

COURT OF COMMON PLEAS
COLUMBIA COUNTY

NO. 99-CCD-000592

AFFIDAVIT OF NON-MILITARY SERVICE


COMMONWEALTH OF PENNSYLVANIA :
: s.s. :
COUNTY OF MONTGOMERY :

THE UNDERSIGNED being duly sworn, deposes and says that the averments herein are based upon investigations made and records maintained by us either as Plaintiff or as servicing agent of the Plaintiff herein named and that the above named Defendants are not in the Military or Naval Service of the United States of America or its Allies as defined under the Soldiers and Sailors Civil Relief Act of 1940, as amended, and that the age and last known residence and employment of each Defendant are as follows:

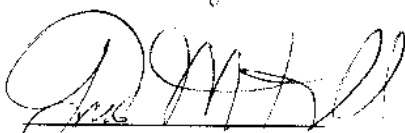
Victor Vasquez
140 South Orchard Street
Berwick, PA 18603

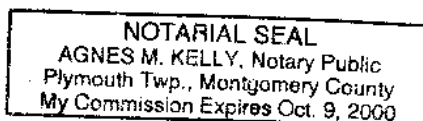
Age : Over 18
Employment : Unknown

THE LAW OFFICES OF BARBARA A. FEIN, P.C.

BY: 
Kristen J. DiPaolo, Esquire
Attorney for Plaintiff

Sworn to and subscribed
before me this 11th
day of May, 2000


Notary Public



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

BEGINNING on the easterly side of Orchard Street at corner of land now or late of Warren E. Hause; thence in an easterly direction along land of Hause, a distance of One Hundred Twenty-seven (127) feet six (6) inches to an alley; thence in a southerly direction along said alley a distance of fifty-two (52) feet to a fence line; thence in a westerly direction a distance of One Hundred Twenty-five (125) feet to Orchard Street; thence in a northerly direction along the easterly side of Orchard Street a distance of seventy-two (72) feet to the place of beginning.

BEING all of Lot No. 11 and 26 feet of Lot No. 11-1/2 of revised Fairground Plot of Lots of Edward W. Hughes, deceased, with the buildings and improvements thereon erected.

BEING THE SAME PREMISES WHICH SHIRLEY C. AUGUSTINE BY INDENTURE BEARING EVEN DATE THE 25TH DAY OF MARCH A.D. 1993 AND INTENDED TO BE FORTHWITH RECORDED IN THE OFFICE FOR THE RECORDING OF DEEDS IN AND FOR THE COUNTY OF COLUMBIA, THE COMMONWEALTH OF PENNSYLVANIA GRANTED AND CONVEYED UNTO VICTOR M. VASQUEZ AND LOIS Y. VASQUEZ, IN FEE.

THE LAW OFFICES OF BARBARA A. FEIN, P.C.

425 COMMERCE DR., STE. 100
 FORT WASHINGTON, PA. 19034-2407
 (215) 653-7450

EXPLANATION	AMOUNT

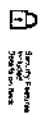
12779

3-3-310

PAY AMOUNT OF *Three Hundred \$ 00/100*

DATE	TO THE ORDER OF	DESCRIPTION	CHECK NUMBER	DOLLARS	CHECK AMOUNT
5/19/00	Columbia Co. Henry	99-3800	12779		\$ 900.00

CHECK AMOUNT \$ 900.00



MELLON BANK, N.A.
 PHILADELPHIA, PA. 19106

⑆012779⑆ ⑆031000003⑆⑆

0002771114⑆⑆

[Signature]

MP