

SHERIFF'S SALE

Distribution Sheet

Midfirst Bank VS. Scott A & Karen J. Karchner
 NO. 188-2000 JD
 NO. 217-2000 ED
 DATE OF SALE: July 27, 2000

I HEREBY CERTIFY AND RETURN, That in obedience to and by virtue of the within writ, to me directed, I seized and took into execution the within described real estate, and after having given due legal and timely notice of the time and place of sale, by advertisements in divers public newspapers and by handbills set up in the most public places in my bailiwick, I did on (date) July 27, 2000 and (time) 11:00 AM, of said day at the Court House, in the Town of Bloomsburg, Pennsylvania, expose said premises to sale at public vendue or outcry, when and where I sold the same to Tiger Re-Location, Inc. for the price or sum of \$44,370.00 Forty-four thousand three hundred seventy and 00/100 Dollars. Tiger Re-Location, Inc. being the highest and best bidder, and that the highest and best price bidden for the same; which I have applied as follows:

Bid Price	\$	<u>43,500.00</u>	
Poundage		<u>870.00</u>	
Transfer Taxes			
Total Needed to Purchase	\$		<u>44,370.00</u>
Amount Paid Down			<u>5,750.00</u>
Balance Needed to Purchase			<u>38,620.00</u>

EXPENSES:

Columbia County Sheriff - Costs	\$	<u>350.92</u>	
Poundage		<u>870.00</u>	
Newspaper	\$		<u>1,220.92</u>
Printing			<u>405.92</u>
Solicitor			<u>75.00</u>
Columbia County Prothonotary			<u>10.00</u>
Columbia County Recorder of Deeds -			<u>38.50 28.50</u>
		Deed copy work	
		Realty transfer taxes	
		State stamps	
Tax Collector (
Columbia County Tax Assessment Office			<u>5.00</u>
State Treasurer (Deputy Sheriff's Training & Education)			<u>150.118.92</u>
Other: <u>Berwick Save</u>			<u>118.92</u>

TOTAL EXPENSES: \$ 2,004.26

Total Needed to Purchase	\$	<u>44,370.00</u>
Less Expenses		<u>2,004.26</u>
Net to First Lien Holder		<u>42,365.74</u>
Plus Deposit		<u>900.00</u>
Total to First Lien Holder	\$	<u>43,265.74</u>

Sheriff's Office, Bloomsburg, Pa.
 Columbia County

So answers

Harry A. Roadarmel Jr.
 Sheriff

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

Midforce Bank VS Scott-Karen Kuchner

NO. 188-2000 E.D. NO. 217-2000 J.D.

DATE OF SALE: _____

BID PRICE (INCLUDES COSTS) \$ 43,500.00

POUNDAGE--2% OF BID PRICE \$ 870.00

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

MISC. COSTS \$ _____

TOTAL AMOUNT NEEDED TO PURCHASE \$ 44,370.00

PURCHASER(S): Tiger Properties Co.

ADDRESS: 111 Presidential Blvd., Suite 1000

NAME(S) ON DEED: Scott Kuchner, Karen Kuchner

PURCHASER(S) SIGNATURE(S): Michelle Y. Pata
Wm. American Credit, Inc. d/b/a Planet Mortgage (WAC)

AMOUNT RECEIVED BY PURCHASER:

TOTAL AMOUNT DUE \$ 44,370.00
LESS DEPOSIT \$ 5,750.00 ^{CLC}
DOWN PAYMENT \$ _____
TOTAL DUE IN EIGHT DAYS \$ 38,620.00 ₃₀₀₃₅₀₇₁₉

Date: August 10, 2000

Columbia County Court of Common Pleas

NO. 0006731

Time: 10:39 AM

Receipt

Page 1 of 1

Received of: Columbia County Sheriff Dept \$ \$10.00

Ten and 00/100 Dollars

	Amount
Misc Fee	10.00
Total:	10.00

Check: 12974

Payment Method: Check

Amount Tendered: \$10.00

Tami Kline, Prothonotary

By: _____
Deputy Clerk

Clerk: BSILVETT

COLUMBIA COUNTY TAX CLAIM BUREAU
LIEN CERTIFICATE

Date June 20, 2000

OWNER OR REPUTED OWNER

Karchner, Scott A. & Karen J.

DESCRIPTION OF PROPERTY

PARCEL NUMBER 04A04 11600000 IN Berwick Boro Township
City

YEAR	TOTAL
Cert	\$5.00
TOTAL	\$5.00

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

This is to certify that, according to our records, there are tax liens on
the above mentioned property as of December 31, 1999.
Excluding: **Interim Tax Billings**

Requested by:

Columbia County Sheriff

COLUMBIA COUNTY TAX CLAIM BUREAU
FEE - \$5.00
Per Parcel
J. Deane

FIRST UNION

6103556

OFFICIAL CHECK

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

300350719

07/25/2000

Pay To The
Order Of SHERIFF OF COLUMBIA COUNTY

FIVE THOUSAND SEVEN HUNDRED FIFTY DOLLARS AND 00 CENTS \$ 5,750.00

For

Issued By Integrated Payment Systems Inc., Englewood, Colorado
KeyBank National Association, Denver, Colorado

DRAWER: FIRST UNION NATIONAL BANK

Authorized Signature *[Signature]*

Dollars

⑈099562⑈ ⑆102003918⑆ 68000 300350719⑈

544106 (100PKG)

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

VIA OVERNIGHT MAIL

August 3, 2000

Sheriff of Columbia County
35 West Main Street
Bloomsburg, PA 17815

**Re: Scott A. Karchner and Karen J. Karchner ("Mortgagors")
HomeAmerican Credit, Inc. d/b/a Upland Mortgage ("HAC")
Loan No: 1017454
Mortgaged Premised: 900 Pine Street, Berwick Borough, Columbia County
Columbia County Docket No.: 2000-CV-217
Sale Date: July 27, 2000**

Sheriff Roadermel:

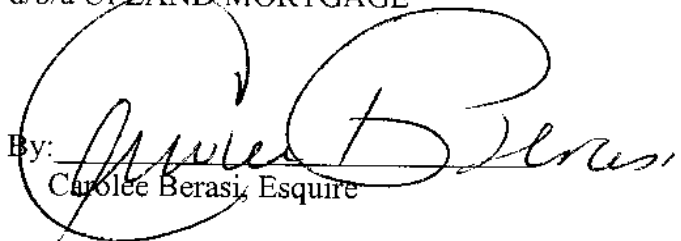
At the Columbia County Sheriff's Sale conducted on July 27, 2000, HomeAmerican Credit, Inc. d/b/a Upland Mortgage ("HAC"), as successful bidder, purchased the property located at 900 Pine Street, Berwick Borough. HAC has assigned its bid to Tiger Relocation Company, its affiliated real estate holding company, and requests that title of the aforementioned property be conveyed to Tiger Relocation Company.

Enclosed please find a check made payable to the Sheriff of Columbia County in the amount of \$38,620.00, which represents the balance due on said sale.

If you have any questions or require any additional information, please contact me directly at (610) 949-7081.

Very truly yours,
HOMEAMERICAN CREDIT, INC.
d/b/a UPLAND MORTGAGE

By:


Carollee Berasi, Esquire

CB/kc
Cc: Susan Naftulin, Esquire
Enclosures

MidFirst Bankvs. Scott A - Karen S. KarchnerNo. 188 2000 E.D. No. 217-2000 J.D. Date of Sale 7-27-2000 Time of Sale 1100

DOCKET & RETURN	\$	<u>15.-</u>
SERVICE PER DEFENDANT OR GARNISHEE		<u>135.-</u>
LEVY (PER PARCEL)		<u>15.-</u>
MAILING COSTS		<u>15.92</u>
ADVERTISING, SALE BILLS & COPIES		<u>17.50</u>
ADVERTISING SALE (PLUS NEWSPAPER)		<u>15.-</u>
MILEAGE		<u>13.-</u>
POSTING HANDBILL		<u>15.-</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>COPIES</u>		<u>2.50</u>
<u>NOTARY</u>		<u>12.50</u>
TOTAL *****	\$	<u>350.92</u>

PRESS-ENTERPRISE INC	\$	<u>405.92</u>
SOLICITOR'S SERVICES		<u>75.-</u>
TOTAL *****	\$	<u>480.92</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> </u>
SCHOOL DISTRICT TAXES	20	<u> </u>
DELINQUENT TAXES	20	<u>5.-</u>
TOTAL *****	\$	<u>5.-</u>

MUNICIPAL FEES DUE:		
SEWER- MUNICIPAL	20	\$ <u>118.92</u>
WATER- MUNICIPAL	20	<u>-0-</u>
TOTAL *****	\$	<u>118.92</u>

SURCHARGE FEE: STATE TREASURER (TRAINING FEE)		
TOTAL *****	\$	<u>150.-</u>

MISCELLANEOUS	\$	<u> </u>
	\$	<u> </u>
TOTAL *****	\$	<u> </u>

TOTAL COSTS (OPEN BID) *****	\$	<u>870.-</u>
		<u>1144.26</u>

2014.26

MIDFIRST BANK, : IN THE COURT OF COMMON PLEAS
PLAINTIFF : COLUMBIA COUNTY, PENNSYLVANIA
VS. :
: NO. 2000-CV-217
: SCOTT A. KARCHNER AND
KAREN J. KARCHNER, : CIVIL ACTION - LAW
DEFENDANTS : IN MORTGAGE FORECLOSURE

CERTIFICATE OF SERVICE

I hereby certify that on March 15, 2000 I served the Ten Day Notice required by Pa. R.C.P. 237.1 upon the Defendant(s) in this matter by regular first class mail, postage prepaid, as indicated on the attached Notice.

PURCELL, NISSLEY, KRUG & HALLER

By 

Leon P. Haller PA T.D. #15700
Attorney for Plaintiff
1719 North Front Street
Harrisburg, PA 17102

Dated: May 10, 2000

MIDFIRST BANK : IN THE COURT OF COMMON PLEAS
Plaintiff : COLUMBIA COUNTY, PENNSYLVANIA
vs. :
NO. 2000-CV-217
SCOTT A. KARCHNER AND KAREN : CIVIL ACTION - LAW
J. KARCHNER : IN MORTGAGE FORECLOSURE
Defendants :

DATE OF THIS NOTICE: March 15, 2000

TO: SCOTT A. KARCHNER SCOTT A. KARCHNER
605 BUTTERNUT STREET 900 PINE STREET
BERWICK, PA 18603 BERWICK, PA 18603-3122
KAREN J. KARCHNER KAREN J. KARCHNER
605 BUTTERNUT STREET 900 PINE STREET
BERWICK, PA 18603 BERWICK, PA 18603-3122

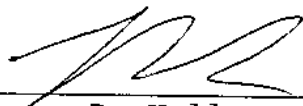
THIS LAW FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO COLLECT A DEBT OWED TO OUR CLIENT. ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THE PURPOSE OF COLLECTING THE DEBT.

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN (10) DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS. YOU SHOULD TAKE THIS NOTICE TO A LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE FOLLOWING OFFICE TO FIND OUT WHERE YOU CAN GET LEGAL HELP:

Pennsylvania Lawyer Referral Service
Pennsylvania Bar Association
PO Box 186, Harrisburg, PA 17108
800-692-7375

PURCELL, KRUG & HALLER

By 
Leon P. Haller
Attorney for Plaintiff
I.D. #15700
1719 N. Front Street
Harrisburg, Pa. 17102
(717) 234-4178

EX. 910-233-1149

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.

2. Article Addressed to:

- I also wish to receive the following services (for an extra fee):
1. ☒ Addressee's Address
2. ☐ Restricted Delivery
- Consult postmaster for fee.

SMALL BUSINESS ADMINISTRATION
7 NORTH WILKES-BARRE BLVD
WILKES-BARRE, PA 18702-5241

Received By: (Print Name)

6. Signature: (Address or Agent)

PS Form 3811, December 1994

Domestic Return Receipt

4a. Article Number

4b. Service Type

- ☐ Registered
- ☐ Express Mail
- ☒ Return Receipt for Merchandise
- ☐ COD

7. Date of Delivery

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

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.
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COMMONWEALTH OF PENNSYLVANIA

DEPARTMENT OF REVENUE-ATTN: SHERIFF SALE

BUREAU OF COMPLIANCE

CLEARANCE SUPPORT SECTION

DEPARTMENT 281230

HARRISBURG PA 17128-1230

5. Received By: (Print Name)

6. Signature: (Address or Agent)

PS Form 3811, December 1994

Domestic Return Receipt

4a. Article Number

4b. Service Type

- ☐ Registered
- ☐ Express Mail
- ☒ Return Receipt for Merchandise
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1. ☒ Addressee's Address
2. ☐ Restricted Delivery
- Consult postmaster for fee.

Thank you for using Return Receipt Service.

Thank you for using Return Receipt Service.

Is your RETURN ADDRESS completed on the reverse side?

SENDER:

- Complete items 1 and/or 2 for additional services.
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1. ☒ Addressee's Address
2. ☐ Restricted Delivery
- Consult postmaster for fee.

OFFICE OF F.A.I.R.
DEPT. OF PUBLIC WELFARE
PO BOX 8016
HARRISBURG, PA 17105

Received By: (Print Name)

6. Signature: (Address or Agent)

PS Form 3811, December 1994

Domestic Return Receipt

4a. Article Number

4b. Service Type

- ☐ Registered
- ☐ Express Mail
- ☒ Return Receipt for Merchandise
- ☐ COD

7. Date of Delivery

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- I also wish to receive the following services (for an extra fee):
1. ☒ Addressee's Address
2. ☐ Restricted Delivery
- Consult postmaster for fee.

3. Article Addressed to:

Home American Credit Inc.

d/b/a Upland Mortgage

111 Presidential Blvd., Suite 142

Bala Cynwyd, PA 19004

5. Received By: (Print Name)

6. Signature: (Address or Agent)

PS Form 3811, December 1994

Domestic Return Receipt

4a. Article Number

4b. Service Type

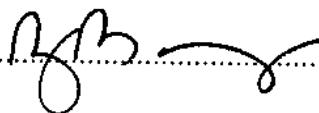
- ☐ Registered
- ☐ Express Mail
- ☒ Return Receipt for Merchandise
- ☐ COD

7. Date of Delivery

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

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 July 6, 13, 20, 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.

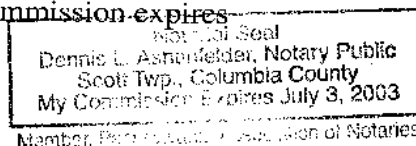
.....

Sworn and subscribed to before me this 20th day of Jul 2000.

.....

(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

PHONE

(717) 784-1991
570-389-5622

24 HOUR PHONE
(717) 784-6300

FAX 570 389-5625.

Date: June 12, 2000

To: Benwick Area Sewer Auth

Re: Midfirst Bank, VS. Scott A. & Karen J. Karchner

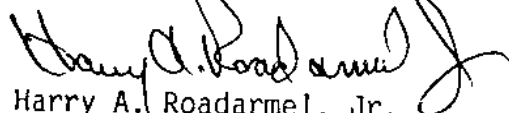
No: 188 of 2000 ED No: 217 of 2000 JD

Dear Sir:

Enclosed is a notice of an upcoming Sheriff's Sale, If you have any claims against this property, notify this office IMMEDIATELY.

Please feel free to contact me with any questions you may have.

Respectfully,


Harry A. Roadarmel, Jr.
Sheriff of Columbia County

900 Pine Street
July 27, 2000
\$8.92
20.00 Jun
20.00 July
\$98.92
20.00 Aug
1025.34
1144.26

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P. O. BOX 300
COLUMBIA, SC 29202

FID 001
(717) 309-5622

24 HOUR TOLL FREE
(717) 784-6300

DATE: June 16, 2000

RE: Sheriff's Sale Advertising Dates

Midfirst Bank vs. Scott A & Karen J. KARCHER
No. 188 of 2000 FD No. 217 of 2000 JD

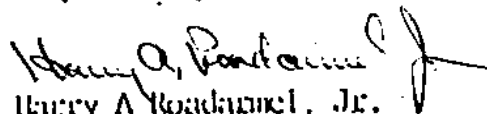
Dear Sir:

Please advertise the enclosed SHERIFF SALE on the following dates:

1st week July 6, 2000 DATE OF SALE: JULY 27, 2000 at 11:00
2nd week July 13, 2000
3rd week July 20, 2000

Feel free to contact me if you have any questions.

Respectfully


Harry A Roadarmel, Jr.
Sheriff

SHERIFF'S SALE

THURSDAY JULY 27, 2000 at 11:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 188-2000 AND CIVIL WRIT NO. 217 OF 2000 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 Commonwealth of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at the northeast corner of Ninth and Pine Streets; thence northerly along Pine Street a distance of eighty (80) feet, to corner of land now or late of Laura Johnson Estate; thence easterly along said land parallel with Ninth Street, a distance of ninety-nine (99) feet to the westerly line of Lot No. 3; thence southerly along said lot a distance of eighty (80) feet to Ninth Street; thence westerly along said street a distance of ninety-nine (99) feet to the corner the place of beginning. BEING the southerly parts of Lot Nos. 1 and 2 in Richard Thompson's Addition to Berwick.

Having thereon erected a dwelling known as 900 Pine St., Berwick, PA 18603.

Being Tax Parcel No. 04.1-4-116

BEING THE SAME PREMISES WHICH Clarence J. O'Dell, Jr. and Frances A. O'Dell granted and conveyed unto Scott A. Karchner and Karen J. Karchner by Deed dated July 14, 1989 and recorded July 19, 1989 in the Recorder of Deeds Office of Columbia County in Deed Book 432, page 766.

TO BE SOLD AS THE PROPERTY OF SCOTT A. KARCHNER AND KAREN J. KARCHNER.

TERMS OF SALE

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

Remaining Balance of Bid Price: Any remaining amount of the bid price is to be paid 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.

HARRY A. ROADARMEL, JR.



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

PHONE
~~(717) 784-1981~~
570-389-5622

24 HOUR PHONE
(717) 784-6300
FAX 570-389-5625

Date: June 12, 2000

To: Bonnie Gungler
1613 Lincoln Ave.

Re: Midfirst Bank, VS. Scott A. & Karen J. Karchner

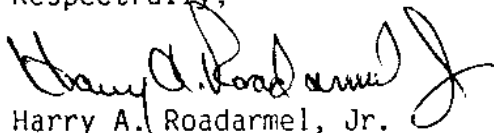
No: 188 of 2000 ED No: 217 of 2000 JD

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Please feel free to contact me with any questions you may have.

Respectfully,


Harry A. Roadarmel, Jr.
Sheriff of Columbia County

MIDFIRST BANK, : IN THE COURT OF COMMON PLEAS
PLAINTIFF : COLUMBIA COUNTY, PENNSYLVANIA
VS. : NO. 2000-CV-217
SCOTT A. KARCHNER AND :
KAREN J. KARCHNER, : CIVIL ACTION - LAW
DEFENDANTS : IN MORTGAGE FORECLOSURE

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

TAKE NOTICE:

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

DATE: *July 27, 2000*

TIME: *10:00* O'clock A.M., prevailing time

LOCATION: COLUMBIA COUNTY COURTHOUSE
35 W. Main Street
Bloomsburg, PA 17815

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

THE LOCATION of your property to be sold is:
900 Pine Street
Borough of Berwick
Columbia County
Pennsylvania

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

No. 2000-CV-217

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

SCOTT A. KARCHNER AND KAREN J. KARCHNER

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

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

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

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

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

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

Susquehanna Legal Services
168 E. 5th Street
Bloomsburg, PA 17815

THE LEGAL RIGHTS YOU MAY HAVE ARE:

1. You may file a petition with the Court of Common Pleas of the within County to open the judgment if you have a meritorious defense against the person or company that has entered judgment against you. You may also file an petition with the same Court if you are aware of a legal defect in the obligation or the procedure used against you.
2. After the Sheriff's Sale you may file a petition with the Court of Common Pleas of the within County to set aside the sale for a grossly inadequate price or for other proper cause. This petition MUST BE FILED BEFORE THE SHERIFF'S DEED IS DELIVERED.
3. A petition or petitions raising the legal issues or rights mentioned in the preceding paragraphs must be presented to the Court of Common Pleas of the within County. The petition must be served on the attorney for the creditor or on the creditor before presentation to the court and a proposed order or rule must be

attached to the petition.

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

A copy of the Writ of Execution is attached hereto.

SHERIFF

MIDFIRST BANK,	:	IN THE COURT OF COMMON PLEAS
PLAINTIFF	:	COLUMBIA COUNTY, PENNSYLVANIA
	:	
VS.	:	NO. 2000-CV-217
	:	
SCOTT A. KARCHNER AND	:	
KAREN J. KARCHNER,	:	CIVIL ACTION - LAW
DEFENDANTS	:	IN MORTGAGE FORECLOSURE

LEGAL DESCRIPTION

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

BEGINNING at the northeast corner of Ninth and Pine Streets; thence northerly along Pine Street a distance of eighty (80) feet, to corner of land now or late of Laura Johnson Estate; thence easterly along said land parallel with Ninth Street, a distance of ninety-nine (99) feet to the westerly line of Lot No. 3; thence southerly along said lot a distance of eighty (80) feet to Ninth Street; thence westerly along said street a distance of ninety-nine (99) feet to the corner the place of beginning. BEING the southerly parts of Lot Nos. 1 and 2 in Richard Thompson's Addition to Berwick.

Having thereon erected a dwelling known as 900 Pine St., Berwick, PA 18603.

Being Tax Parcel No. 04.1-4-116

BEING THE SAME PREMISES WHICH Clarence J. O'Dell, Jr. and Frances A. O'Dell granted and conveyed unto Scott A. Karchner and Karen J. Karchner by Deed dated Julye 14, 1989 and recorded July 19, 1989 in the Recorder of Deeds Office of Columbia County in Deed Book 432, page 766.

TO BE SOLD AS THE PROPERTY OF SCOTT A. KARCHNER AND KAREN J. KARCHNER.

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P. O. BOX 380
SHERIFF'S OFFICE HEADQUARTERS OUTLINE

24 HOUR PHONE
(717) 704-6300

PHONE
(717) 389-5622

RECEIVE AND TIME STAMP WRIT

DOCKET AND INDEX

SET FILE FOLDER UP

CHECK FOR PROPER INFO

WRIT OF EXECUTION

COPY OF DESCRIPTION

WHEREABOUTS OF LAST KNOWN ADDRESS

NON-MILITARY AFFIDAVIT

NOTICES OF SHERIFF'S SALE

WATCHMAN RELEASE FORM

AFFIDAVIT OF LIENS LIST

CHECK FOR 900.00

ALL CP: 17917

4900.00

* 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

July 27, 2000: 11:00
Post Time 75, 2000.00

POST ALL DATES ON CALENDAR

Adv Sub 6, 13, 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

2000-188
Beverick

DOMESTIC RELATIONS SECTION OF Columbia COUNTY

STATEMENT OF LIEN BY OPERATION OF LAW ARISING
FROM OVERDUE SUPPORT OBLIGATIONS

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

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

<u>Name</u>	<u>Date of Birth</u>	<u>Social Security Number</u>
<u>Scott A. Karchner</u>	<u>12-28-64</u>	<u>187-60-1556</u>

Date: 6-2-00

Requestor: _____

Print Name

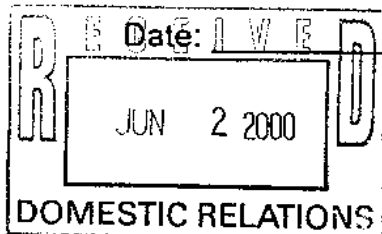
Signature

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

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

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

<u>Amount of Overdue Support</u>	<u>Next Due Date</u>	<u>Next Payment Amount</u>
<u>\$810.56</u>	<u> </u>	<u> </u>



BY: Dublin DiPasquale
TITLE: Computer Operator

Certified from the record
this 2 day of June 2000
Gail K. Jodon
Director Domestic Relations Section
By Dublin DiPasquale

**LAW OFFICES
PURCELL, KRUG & HALLER
1719 NORTH FRONT STREET
HARRISBURG, PENNSYLVANIA 17102
(717) 234-4178**

Scott A. Karchner
605 Butternut Street
Berwick, PA 18603

Scott A. Karchner
900 Pine Street
Berwick, PA 18603

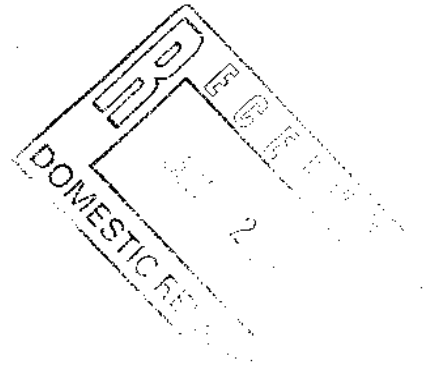
Karen J. Karchner
605 Butternut Street
Berwick, PA 18603

Karen J. Karchner
900 Pine Street
Berwick, PA 18603

HomeAmerican Credit, Inc.
d/b/a Upland Mortgage
111 Presidential Blvd., Suite 142
Bala Cynwyd, PA 19004

Tenants/Occupants
900 Pine Street
Berwick, PA 18603

DOMESTIC RELATIONS OFFICE
Columbia County Courthouse
P.O. Box 380
Bloomsburg, PA 17815



NOTICE IS HEREBY GIVEN to the Defendants in the within action and those parties who hold one or more mortgages, judgments or tax liens against the real estate which is the subject of the Notice of Sale pursuant to Pennsylvania Rule of Civil Procedure 3129.1 attached hereto.

YOU ARE HEREBY NOTIFIED that by virtue of a Writ of Execution issued out of the Court of Common Pleas of the within county on the judgment of the Plaintiff named herein the said real estate will be exposed to public sale as set forth on the attached Notice of Sale.

YOU ARE FURTHER NOTIFIED that the lien you hold against the said real estate will be divested by the sale and that you have an opportunity to protect your interest, if any, by being notified of said Sheriff's Sale.

By: _____

Leon P. Haller PA I.D.15700
Attorney for Plaintiff

MIDFIRST BANK, : IN THE COURT OF COMMON PLEAS
 PLAINTIFF : COLUMBIA COUNTY, PENNSYLVANIA
 :
 VS. : NO. 2000-CV-217
 : *2000-ED-188*
 :
 SCOTT A. KARCHNER AND :
 KAREN J. KARCHNER, : CIVIL ACTION - LAW
 DEFENDANTS : IN MORTGAGE FORECLOSURE

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

COMMONWEALTH OF PENNSYLVANIA :
 COUNTY OF COLUMBIA :
 TO THE SHERIFF OF THE WITHIN COUNTY

To satisfy the judgment, interest and costs in the above matter,
 you are directed to levy upon and sell the following real estate,
 a more detailed description of which is attached:
 900 Pine Street, Berwick, Pennsylvania, 18603

Unpaid principal balance	\$35,535.32
Interest	\$ 3,127.32
(Per diem of \$10.22	\$
from 7/1/99 to 5/15/00)	
Accumulated late charges and	
Late charges	\$ 330.58
(\$19.51 per month to 5/15/00)	
Escrow Deficit	\$ 231.20
5% Attorney's Commission	\$ 1,776.76
TOTAL	\$41,001.18 **

** Together with additional interest at the per diem rate
 indicated above from 5/15/00, based on the contract rate, and
 other charges and costs to the date of Sheriff's Sale.

Dated: May 10, 2000

(SEAL)

PROTHONOTARY
 By *Jami B. Kline*
 DEPUTY
Proth. & Clk. Of Sev. Courts
 My Com. Ex. 1st Mon. Jan 2004

LAW OFFICES
PURCELL, KRUG & HALLER

1719 NORTH FRONT STREET
HARRISBURG, PENNSYLVANIA 17102-2392

TELEPHONE (717) 234-4178

FAX (717) 233-1149

E-MAIL: MTG@PKH.COM

JOHN W. PURCELL
HOWARD B. KRUG
LEON P. HALLER
JOHN W. PURCELL JR.
VALERIE A. GUNN
JILL M. WINEKA
BRIAN J. TYLER
NICHOLE M. STALEY

JOSEPH NISSLEY (1910-1982)
ANTHONY DiSANTO
OF COUNSEL

HERSHEY
1099 GOVERNOR ROAD
(717) 533-3836

July 11, 2000


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

*Re: Scott A. & Karen J. Karchner
No. 2000-cv-217*

Dear Sir or Madam:

Enclosed please find a copy of the Return of Service regarding the above matter for your records.

Sincerely,


*Rosalyn Anderson-Dean
Paralegal for Leon P. Haller
Enclosure*

MIDFIRST BANK, : IN THE COURT OF COMMON PLEAS
PLAINTIFF : COLUMBIA COUNTY, PENNSYLVANIA
VS. : NO. 2000-CV-217
SCOTT A. KARCHNER AND :
KAREN J. KARCHNER, : CIVIL ACTION - LAW
DEFENDANTS : IN MORTGAGE FORECLOSURE

RETURN OF SERVICE

I hereby certify that I have deposited in the U.S. Mails at Harrisburg, Pennsylvania on July 10, a true and correct copy of the Notice of Sale of Real Estate pursuant to PA R.C.P. 3129.1 to the Defendants herein and all lienholders of record by regular first class mail (Certificate of Mailing form in compliance with U.S. Postal Form 3817 is attached hereto as evidence), and also to the Defendants by Certified Mail, which mailing receipts are attached. Service addresses are as follows:

Scott A. Karchner
605 Butternut Street
Berwick, PA 18603

Scott A. Karchner
900 Pine Street
Berwick, PA 18603


Karen J. Karchner
605 Butternut Street
Berwick, PA 18603

Karen J. Karchner
900 Pine Street
Berwick, PA 18603

HomeAmerican Credit, Inc.
d/b/a Upland Mortgage
111 Presidential Blvd., Suite 142
Bala Cynwyd, PA 19004

Tenants/Occupants
900 Pine Street
Berwick, PA 18603

DOMESTIC RELATIONS OFFICE
Columbia County Courthouse
P.O. Box 380
Bloomsburg, PA 17815

By 
PURCELL, KRUG & HALLER
Attorneys for Plaintiff
1719 N. Front St., Harrisburg, PA 17102
(717) 234-4178

**LAW OFFICES
PURCELL, KRUG & HALLER
1719 NORTH FRONT STREET
HARRISBURG, PENNSYLVANIA 17102
(717) 234-4178**

Scott A. Karchner
605 Butternut Street
Berwick, PA 18603

Scott A. Karchner
900 Pine Street
Berwick, PA 18603

Karen J. Karchner
605 Butternut Street
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HomeAmerican Credit, Inc.
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900 Pine Street
Berwick, PA 18603

DOMESTIC RELATIONS OFFICE
Columbia County Courthouse
P.O. Box 380
Bloomsburg, PA 17815

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YOU ARE FURTHER NOTIFIED that the lien you hold against the said real estate will be divested by the sale and that you have an opportunity to protect your interest, if any, by being notified of said Sheriff's Sale.

By: 
Leon P. Haller PA I.D.15700
Attorney for Plaintiff

MIDFIRST BANK, : IN THE COURT OF COMMON PLEAS
PLAINTIFF : COLUMBIA COUNTY, PENNSYLVANIA
VS. : NO. 2000-CV-217
SCOTT A. KARCHNER AND :
KAREN J. KARCHNER, : CIVIL ACTION - LAW
DEFENDANTS : IN MORTGAGE FORECLOSURE

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

TAKE NOTICE:

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

DATE: JULY 27, 2000

TIME: 11:00 O'clock A.M., prevailing time

LOCATION: COLUMBIA COUNTY COURTHOUSE
35 W. Main Street
Bloomsburg, PA 17815

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

THE LOCATION of your property to be sold is:
900 Pine Street
Borough of Berwick
Columbia County
Pennsylvania

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

No. 2000-CV-217

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

SCOTT A. KARCHNER AND KAREN J. KARCHNER

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

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

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

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

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

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

Susquehanna Legal Services
168 E. 5th Street
Bloomsburg, PA 17815

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

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

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

attached to the petition.

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

A copy of the Writ of Execution is attached hereto.

SHERIFF

MIDFIRST BANK,	:	IN THE COURT OF COMMON PLEAS
PLAINTIFF	:	COLUMBIA COUNTY, PENNSYLVANIA
	:	
VS.	:	NO. 2000-CV-217
	:	
SCOTT A. KARCHNER AND	:	
KAREN J. KARCHNER,	:	CIVIL ACTION - LAW
DEFENDANTS	:	IN MORTGAGE FORECLOSURE

LEGAL DESCRIPTION

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

BEGINNING at the northeast corner of Ninth and Pine Streets; thence northerly along Pine Street a distance of eighty (80) feet, to corner of land now or late of Laura Johnson Estate; thence easterly along said land parallel with Ninth Street, a distance of ninety-nine (99) feet to the westerly line of Lot No. 3; thence southerly along said lot a distance of eighty (80) feet to Ninth Street; thence westerly along said street a distance of ninety-nine (99) feet to the corner the place of beginning. BEING the southerly parts of Lot Nos. 1 and 2 in Richard Thompson's Addition to Berwick.

Having thereon erected a dwelling known as 900 Pine St., Berwick, PA 18603.

Being Tax Parcel No. 04.1-4-116

BEING THE SAME PREMISES WHICH Clarence J. O'Dell, Jr. and Frances A. O'Dell granted and conveyed unto Scott A. Karchner and Karen J. Karchner by Deed dated Julye 14, 1989 and recorded July 19, 1989 in the Recorder of Deeds Office of Columbia County in Deed Book 432, page 766.

TO BE SOLD AS THE PROPERTY OF SCOTT A. KARCHNER AND KAREN J. KARCHNER.

7099 3400 0012 4639 8883

U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

Article Sent To:

Postage	\$	55	HARRISBURG PA 17110 JUN 1 2000 USPS Postmark Here
Certified Fee		1.40	
Return Receipt Fee (Endorsement Required)		2.75	
Restricted Delivery Fee (Endorsement Required)		1.25	
Total Postage & Fees	\$	5.95	

Name (Please): SCOTT A. KARCHNER
Street, Apt. #: 900 PINE STREET
City, State, Z: BERWICK, PA 18603

PS Form 38

7099 3400 0012 4639 8890

U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

Article Sent To:

Postage	\$	55	HARRISBURG PA 17110 JUN 1 2000 USPS Postmark Here
Certified Fee		1.40	
Return Receipt Fee (Endorsement Required)		2.75	
Restricted Delivery Fee (Endorsement Required)		1.25	
Total Postage & Fees	\$	5.95	

Name (Please): SCOTT A. KARCHNER
Street, Apt. #: 605 BUTTERNUT STREET
City, State, Z: BERWICK, PA 18603

PS Form 38

7099 3400 0012 4639 8869

U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

Article Sent To:

Postage	\$	55	HARRISBURG PA 17110 JUN 1 2000 USPS Postmark Here
Certified Fee		1.40	
Return Receipt Fee (Endorsement Required)		2.75	
Restricted Delivery Fee (Endorsement Required)		1.25	
Total Postage & Fees	\$	5.95	

Name: KAREN J. KARCHNER
Street: 900 PINE STREET
City, State, Z: BERWICK, PA 18603

PS Form 38

7099 3400 0012 4639 8876

U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

Article Sent To:

Postage	\$	55	HARRISBURG PA 17110 JUN 1 2000 USPS Postmark Here
Certified Fee		1.40	
Return Receipt Fee (Endorsement Required)		2.75	
Restricted Delivery Fee (Endorsement Required)		1.25	
Total Postage & Fees	\$	5.95	

Name (Please): KAREN J. KARCHNER
Street, Apt. #: 605 BUTTERNUT STREET
City, State, Z: BERWICK, PA 18603

PS Form 38

Midland vs. Karchner
Columbia County Sale 7/27/00

U. S. POSTAL SERVICE
CERTIFICATE OF MAILING
(In compliance with Postal Service Form 3877)

Received from:

Purcell, Krug & Haller
1719 North Front Street
Harrisburg, PA 17102

Postage:

One piece of ordinary mail addressed to:

Postmark:

Scott A. Karchner
605 Butternut Street
Berwick, PA 18603

U. S. POSTAL SERVICE
CERTIFICATE OF MAILING
(In compliance with Postal Service Form 3877)

Received from:

Purcell, Krug & Haller
1719 North Front Street
Harrisburg, PA 17102

Postage:

One piece of ordinary mail addressed to:

Postmark:

Scott A. Karchner
900 Pine Street
Berwick, PA 18603

U. S. POSTAL SERVICE
CERTIFICATE OF MAILING
(In compliance with Postal Service Form 3877)

Received from:

Purcell, Krug & Haller
1719 North Front Street
Harrisburg, PA 17102

Postage:

One piece of ordinary mail addressed to:

Postmark:

Karen J. Karchner
605 Butternut Street
Berwick, PA 18603



U. S. POSTAL SERVICE
CERTIFICATE OF MAILING
(In compliance with Postal Service Form 3877)

Received from:

Purcell, Krug & Haller
1719 North Front Street
Harrisburg, PA 17102

Postage:

One piece of ordinary mail addressed to:

Postmark:

Karen J. Karchner
900 Pine Street
Berwick, PA 18603

U. S. POSTAL SERVICE
CERTIFICATE OF MAILING
(In compliance with Postal Service Form 3877)

Received from:

Purcell, Krug & Haller
1719 North Front Street
Harrisburg, PA 17102

Postage:

One piece of ordinary mail addressed to:

Postmark:

HomeAmerican Credit, Inc.
d/b/a Upland Mortgage
111 Presidential Blvd., Suite 142
Bala Cynwyd, PA 19004

U. S. POSTAL SERVICE
CERTIFICATE OF MAILING
(In compliance with Postal Service Form 3877)

Received from:

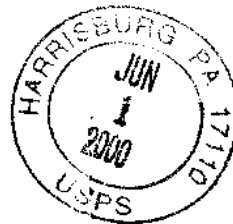
Purcell, Krug & Haller
1719 North Front Street
Harrisburg, PA 17102

Postage:

One piece of ordinary mail addressed to:

Postmark:

Tenants/Occupants
900 Pine Street
Berwick, PA 18603



U. S. POSTAL SERVICE
CERTIFICATE OF MAILING
(In compliance with Postal Service Form 3877)

Received from:

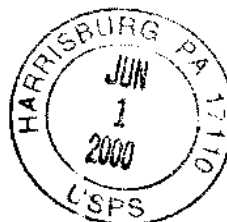
Purcell, Krug & Haller
1719 North Front Street
Harrisburg, PA 17102

Postage:

One piece of ordinary mail addressed to:

Postmark:

DOMESTIC RELATIONS OFFICE
Columbia County Courthouse
P.O. Box 380
Bloomsburg, PA 17815




MIDFIRST BANK, : IN THE COURT OF COMMON PLEAS
PLAINTIFF : COLUMBIA COUNTY, PENNSYLVANIA
VS. :
: NO. 2000-CV-217
: *2000-ED-188*
SCOTT A. KARCHNER AND :
KAREN J. KARCHNER, : CIVIL ACTION - LAW
DEFENDANTS : IN MORTGAGE FORECLOSURE

CERTIFICATE OF SERVICE

I hereby certify that on March 15, 2000 I served the Ten Day Notice required by Pa. R.C.P. 237.1 upon the Defendant(s) in this matter by regular first class mail, postage prepaid, as indicated on the attached Notice.

PURCELL, NISSLEY, KRUG & HALLER

By 
Leon P. Haller PA I.D. #15700
Attorney for Plaintiff
1719 North Front Street
Harrisburg, PA 17102

Dated: May 10, 2000

MIDFIRST BANK : IN THE COURT OF COMMON PLEAS
 : COLUMBIA COUNTY, PENNSYLVANIA
Plaintiff :
 :
vs. : NO. 2000-CV-217
 :
SCOTT A. KARCHNER AND KAREN : CIVIL ACTION - LAW
J. KARCHNER : IN MORTGAGE FORECLOSURE
Defendants :

DATE OF THIS NOTICE: March 15, 2000

TO: SCOTT A. KARCHNER SCOTT A. KARCHNER
605 BUTTERNUT STREET 900 PINE STREET
BERWICK, PA 18603 BERWICK, PA 18603-3122

KAREN J. KARCHNER KAREN J. KARCHNER
605 BUTTERNUT STREET 900 PINE STREET
BERWICK, PA 18603 BERWICK, PA 18603-3122

THIS LAW FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING
TO COLLECT A DEBT OWED TO OUR CLIENT. ANY INFORMATION
OBTAINED FROM YOU WILL BE USED FOR THE PURPOSE OF
COLLECTING THE DEBT.

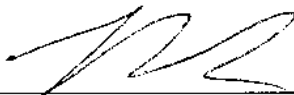
IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN
APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE
COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST
YOU. UNLESS YOU ACT WITHIN TEN (10) DAYS FROM THE DATE OF THIS
NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND
YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS. YOU SHOULD
TAKE THIS NOTICE TO A LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER
OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE FOLLOWING OFFICE TO
FIND OUT WHERE YOU CAN GET LEGAL HELP:

Pennsylvania Lawyer Referral Service
Pennsylvania Bar Association
PO Box 186, Harrisburg, PA 17108
800-692-7375

PURCELL, KRUG & HALLER

By


Leon P. Haller
Attorney for Plaintiff
I.D. #15700
1719 N. Front Street
Harrisburg, Pa. 17102
(717) 234-4178

MIDFIRST BANK, : IN THE COURT OF COMMON PLEAS
PLAINTIFF : COLUMBIA COUNTY, PENNSYLVANIA
VS. :
 : NO. 2000-CV-217
 : *2000 ED-188*
SCOTT A. KARCHNER AND :
KAREN J. KARCHNER, : CIVIL ACTION - LAW
DEFENDANTS : IN MORTGAGE FORECLOSURE

NON-MILITARY AFFIDAVIT

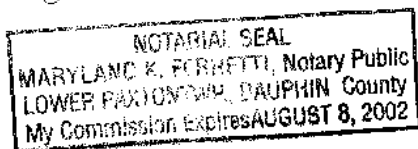
COMMONWEALTH OF PENNSYLVANIA :
 :
 : SS
COUNTY OF DAUPHIN :

Personally appeared before me, a Notary Public in and for said Commonwealth and County, **LEON P. HALLER, ESQUIRE** who being duly sworn according to law deposes and states that the Defendant(s) above named are not in the Military or Naval Service nor are they engaged in any way which would bring them within the Soldiers and Sailors Relief Act of 1940, as amended.

Sworn to and subscribed :
before me this *14th* day :
of *May* 2000 :

Maryland K. Ferretti
Notary Public

[Signature]
LEON P. HALLER, ESQ.



MIDFIRST BANK,	:	IN THE COURT OF COMMON PLEAS
PLAINTIFF	:	COLUMBIA COUNTY, PENNSYLVANIA
	:	
VS.	:	NO. 2000-CV-217
	:	
SCOTT A. KARCHNER AND	:	<i>2000-ED-188</i>
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AFFIDAVIT PURSUANT TO P.R.C.P. 3129.1

The Plaintiff in the above action, by its attorneys, Purcell, Krug & Haller, sets forth as of the date the praecipe for the writ of execution was filed, the following information concerning the real property located at 900 Pine Street, Berwick, PA 18603:

1. Name and address of the Owner(s) or Reputed Owner(s):

Scott A. Karchner
605 Butternut Street
Berwick, PA 18603

Scott A. Karchner
900 Pine Street
Berwick, PA 18603

Karen J. Karchner
605 Butternut Street
Berwick, PA 18603

Karen J. Karchner
900 Pine Street
Berwick, PA 18603

2. Name and address of Defendant(s) in the Judgment, if different from that listed in (1) above:

SAME

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

Unknown

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

PLAINTIFF HEREIN
(AND ANY OTHERS AS NOTED BELOW):

HomeAmerican Credit, Inc.
d/b/a Upland Mortgage
111 Presidential Blvd., Suite 142

Bala Cynwyd, PA 19004

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

Unknown

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:

Unknown

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:

TENANTS IF ANY ...

Tenants/Occupants
900 Pine Street
Berwick, PA 18603

DOMESTIC RELATIONS OFFICE
Columbia County Courthouse
P.O. Box 380
Bloomsburg, PA 17815

(In the preceding information, where addresses could not be reasonably ascertained, the same is indicated.)

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.



Leon P. Haller PA I.D. #15700
Purcell, Krug & Haller
1719 North Front Street
Harrisburg, PA 17102
(717) 234-4178

DATE: May 10, 2000

MIDFIRST BANK, : IN THE COURT OF COMMON PLEAS
PLAINTIFF : COLUMBIA COUNTY, PENNSYLVANIA
VS. : NO. 2000-CV-217
SCOTT A. KARCHNER AND :
KAREN J. KARCHNER, : CIVIL ACTION - LAW
DEFENDANTS : IN MORTGAGE FORECLOSURE

188-2000

NON-MILITARY AFFIDAVIT

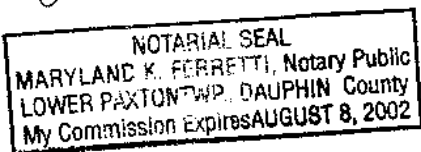
COMMONWEALTH OF PENNSYLVANIA :
SS
COUNTY OF DAUPHIN :

Personally appeared before me, a Notary Public in and for said Commonwealth and County, **LEON P. HALLER, ESQUIRE** who being duly sworn according to law deposes and states that the Defendant(s) above named are not in the Military or Naval Service nor are they engaged in any way which would bring them within the Soldiers and Sailors Relief Act of 1940, as amended.

Sworn to and subscribed :
before me this 19th day :
of May 2000 :

Maryland K. Ferretti
Notary Public

Leon P. Haller
LEON P. HALLER, ESQ.



TO THE SHERIFF OF COLUMBIA COUNTY:

There will be placed in your hands for service a Writ of Execution in Mortgage Foreclosure styled as follows:

Plaintiff: MIDFIRST BANK

vs.

Defendants: SCOTT A. KARCHNER AND KAREN J. KARCHNER

Filed to No. 2000-CV-217

INSTRUCTIONS

This is real estate execution. The property is located at:

900 Pine Street, Berwick, PA 18603

(A more complete legal description accompanies these documents.)

The parties to be served PERSONALLY and their addresses are as follows:

Scott A. Karchner
605 Butternut Street
Berwick, PA 18603

Karen J. Karchner
605 Butternut Street
Berwick, PA 18603

WAIVER OF WATCHMAN AND INSURANCE

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

NOW, the Sheriff is hereby released from all liability to protect the property described in the above execution by insurance, which insurance is hereby waived.

Leon P. Haller, Attorney for Plaintiff
PA I.D. #15700

TO THE SHERIFF OF COLUMBIA COUNTY:

ORDER FOR SERVICE

DATE: May 10, 2000

FROM:

Leon P. Haller, Esquire
Purcell, Krug & Haller
1719 North Front Street
Harrisburg, PA 17102
(717) 234-4178

CASE CAPTION:

MIDFIRST BANK

VS.

SCOTT A. KARCHNER
AND KAREN J. KARCHNER
NO. 2000-CV-217

PAPER: WRIT OF EXECUTION IN MORTGAGE FORECLOSURE

SERVICE TO BE MADE ON: SCOTT A. KARCHNER AND KAREN J. KARCHNER

ADDRESS FOR "PERSONAL SERVICE": 900 Pine Street, Berwick, PA 18603**
(Serve any tenants/occupants found and this address)

Alternate address for defendants: 605 Butternut Street, Berwick, PA 18603

Requested by
Leon P. Haller, Esquire
Attorney for Plaintiff

MIDFIRST BANK,	:	IN THE COURT OF COMMON PLEAS
PLAINTIFF	:	COLUMBIA COUNTY, PENNSYLVANIA
	:	
VS.	:	NO. 2000-CV-217
	:	
SCOTT A. KARCHNER AND	:	
KAREN J. KARCHNER,	:	CIVIL ACTION - LAW
DEFENDANTS	:	IN MORTGAGE FORECLOSURE

LEGAL DESCRIPTION

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

BEGINNING at the northeast corner of Ninth and Pine Streets; thence northerly along Pine Street a distance of eighty (80) feet, to corner of land now or late of Laura Johnson Estate; thence easterly along said land parallel with Ninth Street, a distance of ninety-nine (99) feet to the westerly line of Lot No. 3; thence southerly along said lot a distance of eighty (80) feet to Ninth Street; thence westerly along said street a distance of ninety-nine (99) feet to the corner the place of beginning. BEING the southerly parts of Lot Nos. 1 and 2 in Richard Thompson's Addition to Berwick.

Having thereon erected a dwelling known as 900 Pine St., Berwick, PA 18603.

Being Tax Parcel No. 04.1-4-116

BEING THE SAME PREMISES WHICH Clarence J. O'Dell, Jr. and Frances A. O'Dell granted and conveyed unto Scott A. Karchner and Karen J. Karchner by Deed dated Julye 14, 1989 and recorded July 19, 1989 in the Recorder of Deeds Office of Columbia County in Deed Book 432, page 766.

TO BE SOLD AS THE PROPERTY OF SCOTT A. KARCHNER AND KAREN J. KARCHNER.

MELLON BANK, N.A.
HARRISBURG, PA 17108

PURCELL, KRUG & HALLER
1719 NORTH FRONT STREET
HARRISBURG, PA 17102

17919

60-82-313

CHECK NO. CHECK DATE

017919 05/10/2000

CHECK AMOUNT

\$*****900.00

NINE HUNDRED AND 00/100 DOLLARS*****

PAY
TO THE
ORDER
OF

Sheriff of Columbia County

VOID AFTER 90 DAYS



⑈017919⑈ ⑆031300821⑆ 21200203⑈6755⑈

Security features included. Details on back.

Bureau of Individual Taxes
Dept. 280603
Harrisburg, PA 17128-0603

**COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF REVENUE**

December 20, 2000



**HARRY A ROADARMEL JR
COLUMBIA CO SHERIFF
PO BOX 380
35 W MAIN ST
BLOOMSBURG PA 17815**

Dear Taxpayer:

Re: Realty Transfer Tax
Control No.: 2000-3251-19
Grantor: SCOTT A AND KAREN J KARCHNER
Grantee: TIGER RELOCATION INC
Property: 900 PINE STREET
County: COLUMBIA
Deed Book: 200007540 Page:

Our office is reviewing this real estate transaction to either insure the appropriate realty transfer tax was paid, to verify any exclusion claimed, determine the proper basis for the transfer tax calculation, or to clarify information provided on the documents submitted to the Recorder of Deeds. To assist us in our review, please provide the following:

- * Documentation verifying the county assessed value at the time of the transfer; i.e., a county real estate tax bill, copy of the county assessment record, or a statement from the county assessor.
- * A complete copy of the recorded deed with the recording stamp clearly legible.
- * A complete copy of the subject mortgage and any assignments.

We request that you submit this information, with a copy of this letter, within thirty (30) days. An envelope is provided for your convenience. If you have any questions, or if additional time is needed, please do not hesitate to contact me at the number shown below.

Thank you for your prompt response and attention to this matter.

Sincerely,

Felice E. Lipton
Realty Transfer Tax Specialist
Telephone: 717-787-3369
Hours: 08:00 A.M. to 04:00 P.M.

Enclosure

SERVICES FOR TAXPAYERS WITH SPECIAL HEARING AND SPEAKING NEEDS: 1-800-447-3020 (TT ONLY).