

# SHERIFF'S SALE

THURSDAY JANUARY 18, 2001 at 10:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 257-00 ED AND CIVIL WRIT NO. 450-00 JD 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:

## PREMISES A

### TRACT NO. 1:

**ALL THOSE CERTAIN** - piece, parcels and tracts of land situate in the Town of Bloomsburg, Columbia County, Pennsylvania, bounded and described as follows, to wit:

**BEGINNING** at a point in the northerly line of Reservoir Street at the southwesterly corner of lot No. 13, thence along lot No. 13 in a northwesterly direction to the southerly line of Ridge Alley; thence along the southerly line of Ridge Alley, a distance of 80 feet, more or less, to line of lot No. 10; thence along the line of lot No. 10 in a southerly direction to the northerly line of Reservoir Street aforesaid; thence along the northerly line of said Reservoir Street a distance of 80 feet, more or less, to the line of Lot No. 13, the place of beginning, and being Lots Numbered 11 and 12 in the plan of the Schoch and Funston Addition to the Town of Bloomsburg.

### TRACT NO. 2:

**ALL THOSE TWO CERTAIN** pieces, parcels and tracts of land situate in the Town of Bloomsburg, Columbia County, Pennsylvania, bounded and described as follows, to wit:

**BOUNDED** on the north by Ridge Alley; on the east by Lot No. 15 in said Addition; on the south by Reservoir Street and on the west by Lot No. 12 in said Addition; said lots having a frontage of 40 feet each, more or less, on Reservoir Street and extending a like width to Ridge Alley aforesaid and being marked and numbered as Lots No. 13 and 14 on plot of lots of the said Schoch and Funston Addition recorded in the Recorder's Office at Bloomsburg, PA in Map Book 1, page 80, which plot by reference is made a part thereof. Upon Lot No. 13 there is erected a two and a half story frame dwelling house.

### TRACT NO. 3:

**ALL THOSE FOUR**, adjoining lots of land situate in the Schoch and Funston Addition to the Town of Bloomsburg, County of Columbia, and State of Pennsylvania, bounded and described as follows, to wit:

**BOUNDED** on the north by Ridge Alley, on the East by Lot No. 11, on the south by Reservoir Street, and on the west by Lot No. 6. Having a frontage of 160 feet on Reservoir Street and being marked and designated as Lots Nos. 7, 8, 9 and 10 in the plot of lots of the said Schoch and Funston Addition to the Town of Bloomsburg, as recorded in the Office of the Recorder of Deeds at Bloomsburg, PA in Map Book 1, page 80.

**BEING KNOWN AS** 83 Reservoir Street

## 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.

21



DANIEL W. SLOTTERBACK

805033

60-583  
313

DATE JANUARY 23 20 01

PAY TO THE ORDER OF COLUMBIA COUNTY SHERIFF

\$ 138,977.09\*

PAY EXACTLY \$ 138,977.09 DOL 09 CTS

TREASURER'S CHECK

RESVOIR AND STERNER

*[Signature]*  
AUTHORIZED SIGNATURE

⑈ 358539⑈ ⑆031305936⑆ 023⑈338⑈0⑈

Is your RETURN ADDRESS completed on the reverse side?

<b>SENDER:</b> Complete items 1 and/or 2 for additional services. Write "Return Receipt Requested" on the mailpiece below the article number. Attach this form to the front of the mailpiece, or on the back if space does not permit. The Return Receipt will show to whom the article was delivered and the date delivered.		3. Article Addressed to: Thomas X. Flaherty Box 215, Clothier Springs Road Valley Forge, PA 19481
4a. Article Number 2 479 026 527	4b. Service Type <input checked="" type="checkbox"/> Registered <input type="checkbox"/> Express Mail <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> COD	5. Received By: (Print Name) 6. Signature: (Addressee or Agent)
7. Date of Delivery 8. Addressee's Address (Only if requested and fee is paid)		9. Signature: (Addressee or Agent)

Thank you for using Return Receipt Service.

Is your RETURN ADDRESS completed on the reverse side?

<b>SENDER:</b> Complete items 1 and/or 2 for additional services. Write "Return Receipt Requested" on the mailpiece below the article number. Attach this form to the front of the mailpiece, or on the back if space does not permit. The Return Receipt will show to whom the article was delivered and the date delivered.		3. Article Addressed to: Value Added Investment Corp. 14 Paoli Court Paoli, PA 19301
4a. Article Number 2 479 026 527	4b. Service Type <input type="checkbox"/> Registered <input type="checkbox"/> Express Mail <input checked="" type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> COD	5. Received By: (Print Name) 6. Signature: (Addressee or Agent)
7. Date of Delivery 8. Addressee's Address (Only if requested and fee is paid)		9. Signature: (Addressee or Agent)

Thank you for using Return Receipt Service.

<b>SENDER:</b> Complete items 1 and/or 2 for additional services. Write "Return Receipt Requested" on the mailpiece below the article number. Attach this form to the front of the mailpiece, or on the back if space does not permit. The Return Receipt will show to whom the article was delivered and the date delivered.		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 2 479 026 527	4b. Service Type <input type="checkbox"/> Registered <input type="checkbox"/> Express Mail <input checked="" type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> COD	5. Received By: (Print Name) 6. Signature: (Addressee or Agent)
7. Date of Delivery 8. Addressee's Address (Only if requested and fee is paid)		9. Signature: (Addressee or Agent)

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P.O. BOX 380

BLOOMSBURG, PA 17815

FAX: (570) 389-5625

24 HOUR PHONE

(570) 784-6300

PHONE  
(570) 389-5622

March 26, 2001

Dilip R. Petigara, ESQ.  
VAL INC.  
P.O. Box 215  
Valley Forge, PA 19481

SHERIFF's Sale 4500 2000 and 257-2000

Dear Sir:

You have an unofficial copy of a Distribution Sheet showing the name of Sharon Babb, as the successful bidder. Also a copy of the Deed in the name of Daniel W. Slotterback. It is my recollection from the Sale that Ms. Babb and Slotterback sat side by side at the Sale and there was consultation between the two. When the property was knocked down, it was originally to Ms. Babb. On the day of the Sale there was a cash down payment. There was a conversation at that time, to have the Deed put in Slotterback's name. This was not a problem for me to do, since it was typed as yet and the final payment had not been made. On January 23, 2001, Daniel W. Slotterback came into the office, requesting the deed be made out to him and he presented a FIRST COLUMBIA Treasurer's Check No. 358539 in the amount of \$38,977.09 for the final payment. I am attaching a copy of the Treasurer's check for your viewing. Hopefully, this may answer some of your questions.

Sincerely,

Harry A. Roadarmel Jr.  
Sheriff of Columbia County

STEVEN L. SUGARMAN & ASSOCIATES

ATTORNEYS AT LAW

1273 LANCASTER AVENUE  
BERWYN, PENNSYLVANIA 19312

(610) 889-0700

FAX (610) 993-0498

ssugarman@suglaw.com

STEVEN L. SUGARMAN  
ROBERT M. MULHERN, JR.  
ELLIOT H. BERTON\*  
KAREN EISNER ZUCKER  
ANDREW M. CALVELLI

\*ALSO MEMBER N.J. BAR

NEW JERSEY OFFICE:  
TARRAGON EXECUTIVE CENTER  
811 CHURCH ROAD, SUITE 105  
CHERRY HILL, NEW JERSEY 08002  
(856) 486-7808

January 18, 2001

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

Re: Keystone Financial Bank v. Value Added Investment Corporation  
Columbia County Case No. 2000 CV 450; E.D. 257-00

Dear Sheriff Roadarmel:

It was a pleasure to meet you and your staff at the January 18, 2001 Sheriff's Sale of the real estate known as and located at 83 Reservoir Street and 248-252 Sterner Avenue, Bloomsburg, PA 17815. Based on our discussion, we understand that your office shall transmit the sum of \$2,400.00 to refund the deposit paid by our client to schedule the above-mentioned Sheriff's sale.

Based on this understanding, please be advised that Plaintiff does not intend to file a Petition to Reassess Damages and instead requests that you distribute the full amount of our client's judgment (\$29,500.00) plus interest from the date the judgment was entered (4/20/00) to the date of the Sale at the state law rate of six (6%) percent (\$1,173.53) for a total distribution of \$30,673.53.

Please be advised that our client has recently merged with another entity and is now known as Manufacturers and Traders Trust Company. If at all possible, please make your distribution check payable to this entity.

Kingston vs. Value added  
No. 257-00 E.D. No. 450-00 J.D. Date of Sale 10:00 Time of Sale Jan. 18, 2003

DOCKET & RETURN	\$ 7.50
SERVICE PER DEFENDANT OR GARNISHEE	75. -
LEVY ( PER PARCEL)	15. -
MAILING COSTS	7.60
ADVERTISING, SALE BILLS & COPIES	8.70
ADVERTISING SALE (PLUS NEWSPAPER)	7.50
MILEAGE	3. -
POSTING HANDBILL	2.50
CRYING/ADJOURN SALE (EACH SALE)	12. -
SHERIFF'S DEED	25. -
TRANSFER TAX FORM	25. -
DISTRIBUTION FORM	25. -
OTHER	10. -
TOTAL *****	\$ 241.35
PRESS-ENTERPRISE INC	\$ 335.67
SOLICITOR'S SERVICES	75.00
TOTAL *****	\$ 410.67
PROTHONOTARY (NOTARY)	\$ 10.00
RECORDER OF DEEDS	29.50
OTHER	
TOTAL *****	\$ 39.50
REAL ESTATE TAXES:	
BOROUGH, TWP & COUNTY TAXES 20	\$ 320.77
SCHOOL DISTRICT TAXES 20	685.21
DELINQUENT TAXES 20	112.10
TOTAL *****	\$ 2202.92
MUNICIPAL FEES DUE:	
SEWER- MUNICIPAL 20	\$ 174.65
WATER- MUNICIPAL 20	
TOTAL *****	\$ 174.65
SURCHARGE FEE: STATE TREASURER ( TRAINING FEE )	
TOTAL *****	\$ 80. -
MISCELLANEOUS	\$
	\$
TOTAL *****	\$
TOTAL COSTS ( OPEN BID ) *****	\$ 3118.09

Key Stone Finance		VS. Value (1) Act	
No. 257-00	E.D. No. 450-00	J.D. Date of Sale 10/10	Time of Sale Jan 18, 2001
DOCKET & RETURN	\$ 7.50		
SERVICE PER DEFENDANT OR GARNISHEE			
LEVY ( PER PARCEL)	15.00		
MAILING COSTS	9.00		
ADVERTISING, SALE BILLS & COPIES	8.75		
ADVERTISING SALE (PLUS NEWSPAPER)	7.50		
MILEAGE	3.00		
POSTING HANDBILL	2.50		
CRYING/ADJOURN SALE (EACH SALE)	10.00		
SHERIFF'S DEED	85.00		
TRANSFER TAX FORM	25.00		
DISTRIBUTION FORM	25.00		
OTHER Notary	10.00		
	Cap 36		
TOTAL *****	\$ 241.30		
PRESS-ENTERPRISE INC	\$ 335.47		
SOLICITOR'S SERVICES			
TOTAL *****	\$ 410.60		
PROTHONOTARY (NOTARY)	\$ 10.00		
RECORDER OF DEEDS	28.50		
OTHER			
TOTAL *****	\$ 38.50		
REAL ESTATE TAXES:			
BOROUGH, TWP & COUNTY TAXES 20	\$ 362.40		
SCHOOL DISTRICT TAXES 20	778.18		
DELINQUENT TAXES 20	160.73		
TOTAL *****	\$ 2202.26		
MUNICIPAL FEES DUE:			
SEWER- MUNICIPAL 20	\$		
WATER- MUNICIPAL 20			
TOTAL *****	\$		
SURCHARGE FEE: STATE TREASURER ( TRAINING FEE )			
TOTAL *****	\$ 50.00		
MISCELLANEOUS	\$		
	\$		
TOTAL *****	\$		
TOTAL COSTS ( OPEN BID ) *****	\$ 2942.78		

Mr. Harry A. Roadarmcl, Jr.  
**Sheriff of Columbia County**

January 18, 2001

Page 2

Please notify us when the bidder pays the balance due and kindly transmit a copy of the proposed distribution to us via facsimile transmission. Thank you for your courtesy and assistance throughout this matter and please do not hesitate to contact us if you have any questions or comments with respect to the above.

Very truly yours,

STEVEN L. SUGARMAN & ASSOCIATES

A handwritten signature in black ink, appearing to read 'EB', with a long horizontal stroke extending to the right.

Elliot H. Berton

EHB/dsg

**Via Facsimile & First-Class Mail**



# SHERIFF'S SALE

## Distribution Sheet

KEYSTONE FINANCIAL VS. VALUE ADDED  
 NO. 450-2000 JD  
 NO. 257-2000 ED  
 DATE OF SALE: JAN. 18, 2001

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) JAN. 18, 2001 and (time) 10:00 PM, 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 SHARON BAER for the price or sum of 42,947.09 Dollars.  
SHARON BAER 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>37,500.-</u>	
Poundage .....	<u>790.-</u>	
Transfer Taxes .....	<u>2,657.09</u>	
Total Needed to Purchase .....		\$ <u>42,947.09</u>
Amount Paid Down .....		<u>3,950.-</u>
Balance Needed to Purchase .....		<u>38,997.09</u>

### EXPENSES:

Columbia County Sheriff - Costs.....	\$ <u>452.70</u>	
Poundage .....	<u>790.-</u>	
Newspaper .....		\$ <u>1272.70</u>
Printing .....		<u>671.34</u>
Solicitor .....		<u>- 0 -</u>
Columbia County Prothonotary .....		<u>150.-</u>
Columbia County Recorder of Deeds -		<u>20.-</u>
Deed copy work		<u>58.-</u>
Realty transfer taxes		<u>2657.09</u>
State stamps		
Tax Collector ( )		
Columbia County Tax Assessment Office .....		<u>4405.18</u>
State Treasurer .....		<u>100.-</u>
Other: <u>Bloom Sheriff's Office</u>		<u>174.65</u>

TOTAL EXPENSES: \$ 9,508.94

Total Needed to Purchase	\$ <u>42,947.09</u>	
Less Expenses	<u>9,508.94</u>	
Net to First Lien Holder		<u>30,673.53</u>
Plus Deposit		<u>2,400.-</u>
Total to First Lien Holder		\$ <u>33,073.53</u>
		<u>364.60</u>

Sheriff's Office, Bloomsburg, Pa. }

So answers DEED

Sheriff

**Tax Notice** 2000 County & Municipality  
TOWN OF BLOOMSBURG

**MAKE CHECKS PAYABLE TO:**

Mary F Ward

301 E Second St  
Town Hall

**HOURS:** WEEKDAYS: 9AM - NOON & 1PM - 4:30PM  
CLOSED WEDNESDAYS AT NOON  
OPEN LUNCH HOUR DURING DISCOUNT.

**PHONE:** 570-784-1581

FOR: COLUMBIA COUNTY

DATE  
03/01/2000

BILL NO.  
9427

DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	TAX AMOUNT DUE	INCL PENALTY
GENERAL	22674	4.096	91.01	92.87	102.16
SINKING		.845	18.78	19.16	21.08
FIRE/LIBRARY		.596	13.24	13.51	14.86
STREET LIGHT		.882	19.60	20.00	22.00
DEBT SERVICE		1.389	30.86	31.49	34.64
TOWN RE		4.251	94.46	96.39	106.03
The discount & penalty have been calculated for your convenience			PAY THIS AMOUNT	267.95	300.77
			April 30 If paid on or before	June 30 If paid on or before	June 30 If paid after

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

VALUE ADDED INVESTMENT CORP  
1770 EAST LANCASTER AVE STE 15  
PAOLI PA 19301 1561

CNTY TWP  
Discount 2 % 2 %  
Penalty 10 % 10 %  
PARCEL: 05E-05 -043-00,000

1.21 Acres Land 12,710  
Buildings 9,964  
Total Assessed 22,674

This tax returned to  
courthouse on:  
January 1, 2001

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

**TAX NOTICE** 2000 SCHOOL REAL ESTATE  
TOWN OF BLOOMSBURG

**MAKE CHECKS PAYABLE TO:**

MARY F. WARD

Town Hall 301 E. Main Street  
Bloomsburg, PA 17815

**HOURS** CLOSED WEDNESDAY AT NOON  
WEEKDAYS 9AM-12 & 1PM-4:30  
OPEN LUNCH HOUR DURING DISCT  
PHONE 570-784-1581

FOR BLOOMSBURG SCHOOL DISTRICT

DATE 07/01/2000

BILL# 002788

DESCRIPTION	ASSESSMENT	MILLS	LESS DISC	AMOUNT FACE	INC PENALTY
REAL ESTATE	22674.00	26.700	593.29	605.40	665.94
The 2% discount and 10% penalty have been computed for your convenience. Taxes are due now and payable. Prompt payment is requested. This tax notice must be returned with your payment. For a receipt, enclose a SASE.			<b>PAY THIS AMOUNT</b>	593.29	665.94
			AUG 31 IF PAID ON OR BEFORE	OCT 31 IF PAID ON OR BEFORE	OCT 31 IF PAID AFTER

SCHOOL PENALTY AT 10%

VALUE ADDED INVESTMENT CORP  
1770 EAST LANCASTER AVE STE 15  
PAOLI PA 19301

PROPERTY DESCRIPTION		ACCT.
PARCEL 05E05 04300000		14433
BUILDING	12710.00	THIS TAX RETURNED TO COURT HOUSE JANUARY 1, 2001
0420-0739	9964.00	
1.21 ACRES		

Original

NAME AND ADDRESS CORRECTION REQUESTED.

# Parcel Inquiry Screen - AA06 4 16

County: 024

PARCEL ID: 05E-05-043-00.000

SUBDIVISION:

ALTERNATE ID:

BOOK/PAGE:

0420

0739

TAX YEAR:

2000

Spec Flag:

ALT: ☒

NAME:

VALUE ADDED INVESTMENT CORP

OWNER #:

ALT: ☒

LOG:

Index

Owner

Multi Owners

Legal

Values

Cama

Custom

Print FRC

Grids:

Book

Year

Sale Price

R

0420

0739

12/12/1988

SHARON K BABB

325,000

N

Values

Property Characteristics

AVENUE

25,420

Acreage

Frontage/Depth

Sq. Ft.

TEMP

19,927

Land

1.21

52,708

TO

45,347

1.445

Year Built

1900

Story Height

2.0

TO

22,674

Construction

ASBESTOS

Style

OTHER

# Parcel Inquiry Screen - AA06 4 6

County: 024 PARCEL ID: 05E-03-214-00.000

SUBDIVISION:

ALTERNATE ID:

BOOK/PAGE: 0420

0739

TAX YEAR: 2000

STREET #

ALT: ☒

NAME: VALUE ADDED INVESTMENT CORP

OWNER #

ALT: ☒

LOC:

STERNER

AVE

Index

Owner

Mult Owners

Legal

Values

Came

Custom

Print PRC

	Order	Parcel	Size Date	Grantee	Assessed
Property Type	R	0420	0739	12/12/1988	325,000
Class	N				

Value

Product Characteristics

Final NP 7.000

Acres

Frontage

2,614

MYE 44,626

.06

FE 51,626

2,590

Year 1900

Story 2.0

TOT 25,813

Construction ALUM/VINYL

Style: OTHER

**Tax Notice** 2000 County & Municipality  
TOWN OF BLOOMSBURG  
**MAKE CHECKS PAYABLE TO:**  
Mary F Ward

301 E Second St  
Town Hall  
**HOURS:** WEEKDAYS: 9AM - NOON & 1PM - 4:30PM  
CLOSED WEDNESDAYS AT NOON  
OPEN LUNCH HOUR DURING DISCOUNT.  
**PHONE:** 570-784-1581

FOR: COLUMBIA COUNTY				DATE	BILL NO.
				03/01/2000	9428
DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	TAX AMOUNT DUE	INCL PENALTY
GENERAL	25813	4.096	103.62	105.73	116.30
SINKING		.845	21.37	21.81	23.99
FIRE/LIBRARY		.596	15.07	15.38	16.92
STREET LIGHT		.882	22.31	22.77	25.05
DEBT SERVICE		1.389	35.13	35.85	39.44
TOWN RE		4.251	107.54	109.73	120.70
The discount & penalty have been calculated for your convenience			305.04	311.27	342.40
PAY THIS AMOUNT			April 30 If paid on or before	June 30 If paid on or before	June 30 If paid after

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

VALUE ADDED INVESTMENT CORP  
1770 E LANCASTER AVE STE 15  
PAOLI PA 19301 1561

CNTY		TWP
Discount	2 %	2 %
Penalty	10 %	10 %
PARCEL: 05E-03 -214-00,000		
STERNER AVE		
.06 Acres	Land	3,500
	Buildings	22,313
Total Assessed		25,813

This tax returned to  
courthouse on:  
January 1, 2001

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

**TAX NOTICE** 2000 SCHOOL REAL ESTATE  
TOWN OF BLOOMSBURG  
**MAKE CHECKS PAYABLE TO:**  
MARY F. WARD  
Town Hall 301 E. Main Street  
Bloomsburg, PA 17815

**HOURS** CLOSED WEDNESDAY AT NOON  
WEEKDAYS 9AM-12 & 1PM-4:30  
OPEN LUNCH HOUR DURING DISCT  
**PHONE** 570-784-1581

FOR BLOOMSBURG SCHOOL DISTRICT				DATE 07/01/2000	BILL# 002789
DESCRIPTION	ASSESSMENT	MILLS	LESS DISC	AMOUNT FACE	INC PENALTY
REAL ESTATE	25813.00	26.700	675.43	689.21	758.13
The 2% discount and 10% penalty have been computed for your convenience. Taxes are due now and payable. Prompt payment is requested. This tax notice must be returned with your payment. For a receipt, enclose a SASE.			<b>PAY THIS AMOUNT</b>	675.43	758.13
			AUG 31 IF PAID ON OR BEFORE	OCT 31 IF PAID ON OR BEFORE	OCT 31 IF PAID AFTER

VALUE ADDED INVESTMENT CORP  
1770 E LANCASTER AVE STE 15  
PAOLI PA 19301

SCHOOL PENALTY AT 10%

PROPERTY DESCRIPTION		ACCT.
PARCEL 05E03 21400000		16010
STERNER AVE	3500.00	THIS TAX RETURNED TO COURT HOUSE JANUARY 1, 2001
0420-0739	22313.00	
0.06 ACRES		

Original

NAME AND ADDRESS CORRECTION REQUESTED.

**Chairman**  
**Robert Linn**  
**Vice Chairman**  
**George Hemingway**  
**Treasurer**  
**Samuel Evans**  
**Secretary-Asst Treasurer**  
**Gerald E. Depo**  
**Solicitor**  
**Charles B. Pursel, Esq.**

## **MUNICIPAL AUTHORITY**

**TOWN HALL**  
**301 EAST MAIN STREET**  
**BLOOMSBURG, PA 17815**  
**(570)-784-5422**  
**FAX (570)-784-1518**  
**E-MAIL [townhall@bafn.org](mailto:townhall@bafn.org)**

### **Board of Directors**

**Robert Linn**  
**George Hemingway**  
**Samuel Evans**  
**Donald Pursel**  
**Michael Upton**

December 5, 2000

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


RE: Value Added Investment Corp. and Thomas X. Flaherty  
83 Reservoir Street

Dear Sheriff Roadarmel:

In response to your notification regarding the pending Sheriff's Sale on the referenced property, the Bloomsburg Municipal Authority would like to inform you of a lien it holds against this property for unpaid sewer charges totaling \$174.65.

Thank you for informing the Municipal Authority office of this matter. If you require any further information, please contact me at 784-5422, ext. 112.

Sincerely,

  
Amber Kenney, Office Administrator

**PREMISES B**

**ALL THAT CERTAIN** piece, parcel and tract of land situate in the Town of Bloomsburg, Columbia County, Pennsylvania, bounded and described as follows, to wit:

**BEGINNING** at a corner in line of land of Barton Beagle; thence by said line, north 28 degrees 45 minutes west 72 feet 6 inches to a corner upon the southern line of Sterner Avenue; thence by the southern line of said Avenue, south 60 degrees 15 minutes west 35 feet 9 inches to a corner of lot late of Anna E. Kahler, now Crawford; thence by the same, south 28 degrees 45 minutes east 68 feet 3 inches to a corner; thence by other lands late of George W. Wampole, now Pealer, north 68 degrees 30 minutes east 36 feet to a corner, the place of beginning. UPON which is erected a double frame dwelling house.

**BEING KNOWN AS** 248-252 Sterner Avenue.

ATTORNEY FOR PLAINTIFF  
Steven L. Sugarman & Associates  
1273 Lancaster Ave.  
Berwyn, PA 19312

SHERIFF OF COLUMBIA COUNTY  
Harry A. Roadarmel, Jr.

PREMISES A

TRACT NO. 1:

**ALL THOSE CERTAIN** - piece, parcels and tracts of land situate in the Town of Bloomsburg, Columbia County, Pennsylvania, bounded and described as follows, to wit:

**BEGINNING** at a point in the northerly line of Reservoir Street at the southwesterly corner of lot No. 13, thence along lot No. 13 in a northwesterly direction to the southerly line of Ridge Alley; thence along the southerly line of Ridge Alley, a distance of 80 feet, more or less, to line of lot No. 10; thence along the line of lot No. 10 in a southerly direction to the northerly line of Reservoir Street aforesaid; thence along the northerly line of said Reservoir Street a distance of 80 feet, more or less, to the line of Lot No. 13, the place of beginning, and being Lots Numbered 11 and 12 in the plan of the Schoch and Funston Addition to the Town of Bloomsburg.

TRACT NO. 2:

**ALL THOSE TWO CERTAIN** pieces, parcels and tracts of land situate in the Town of Bloomsburg, Columbia County, Pennsylvania, bounded and described as follows, to wit:

**BOUNDED** on the north by Ridge Alley; on the east by Lot No. 15 in said Addition; on the south by Reservoir Street and on the west by Lot No. 12 in said Addition; said lots having a frontage of 40 feet each, more or less, on Reservoir Street and extending a like width to Ridge Alley aforesaid and being marked and numbered as Lots No. 13 and 14 on plot of lots of the said Schoch and Funston Addition recorded in the Recorder's Office at Bloomsburg, PA in Map Book 1, page 80, which plot by reference is made a part thereof. Upon Lot No. 13 there is erected a two and a half story frame dwelling house.

TRACT NO. 3:

**ALL THOSE FOUR**, adjoining lots of land situate in the Schoch and Funston Addition to the Town of Bloomsburg, County of Columbia, and State of Pennsylvania, bounded and described as follows, to wit:

**BOUNDED** on the north by Ridge Alley, on the East by Lot No. 11, on the south by Reservoir Street, and on the west by Lot No. 6. Having a frontage of 160 feet on Reservoir Street and being marked and designated as Lots Nos. 7, 8, 9 and 10 in the plot of lots of the said Schoch and Funston Addition to the Town of Bloomsburg, as recorded in the Office of the Recorder of Deeds at Bloomsburg, PA in Map Book 1, page 80.

**BEING KNOWN AS** 83 Reservoir Street



**PREMISES B**

**ALL THAT CERTAIN** piece, parcel and tract of land situate in the Town of Bloomsburg, Columbia County, Pennsylvania, bounded and described as follows, to wit:

**BEGINNING** at a corner in line of land of Barton Beagle; thence by said line, north 28 degrees 45 minutes west 72 feet 6 inches to a corner upon the southern line of Sterner Avenue; thence by the southern line of said Avenue, south 60 degrees 15 minutes west 35 feet 9 inches to a corner of lot late of Anna E. Kahler, now Crawford; thence by the same, south 28 degrees 45 minutes east 68 feet 3 inches to a corner; thence by other lands late of George W. Wampole, now Pealer, north 68 degrees 30 minutes east 36 feet to a corner, the place of beginning. UPON which is erected a double frame dwelling house.

**BEING KNOWN AS** 248-252 Sterner Avenue.

**STEVEN L. SUGARMAN & ASSOCIATES**

BY: **Steven L. Sugarman, Esquire**  
IDENTIFICATION NO. 32473  
1273 LANCASTER AVENUE  
BERWYN, PA 19312-2607  
(610) 889-0700  
FAX: (610) 993-0498

ATTORNEY FOR Keystone Financial Bank, N.A., successor-in-interest to  
Pennsylvania Bank and Trust Company

**KEYSTONE FINANCIAL BANK, N.A.,  
successor-in-interest to  
PENNSYLVANIA BANK AND  
TRUST COMPANY**

601 Dresher Road  
Horsham, PA 19044

v.

**VALUE ADDED INVESTMENT CORP.**

14 Paoli Court  
Paoli, PA 19301-4185 and  
**THOMAS X. FLAHERTY**  
P.O. Box 215  
Clothier Springs Road  
Valley Forge, PA 19481

Columbia County  
Court of Common Pleas  
Civil Division


No. 2000-CV-450

**AFFIDAVIT OF NON-MILITARY SERVICE**

Elliot H. Berton, Esquire, counsel for the Plaintiff, deposes and states that to the best of his knowledge, information and belief, the Defendant in the above captioned matter is not in the Military Service of the United States of America, as defined by the Soldiers and Sailors Relief Act of 1940, its supplements or amendments.

Your affiant verifies that the statements made in this Affidavit are true and correct and understands that false statements made herein are subject to the penalties of 18 Pa.C.S.A. §4904, relating to unsworn falsification to authorities.

07/24/02  
Date

  
Elliot H. Berton, Esquire

**STEVEN L. SUGARMAN & ASSOCIATES**

BY: Steven L. Sugarman, Esquire  
IDENTIFICATION NO. 32473  
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BERWYN, PA 19312-2607  
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ATTORNEY FOR Keystone Financial Bank, N.A., successor-in-interest to  
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**KEYSTONE FINANCIAL BANK, N.A.,  
successor-in-interest to  
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601 Dresher Road  
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14 Paoli Court  
Paoli, PA 19301-4185 and  
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P.O. Box 215  
Clothier Springs Road  
Valley Forge, PA 19481

Columbia County  
Court of Common Pleas  
Civil Division

No. 2000-CV-450

**WAIVER OF WATCHMAN**

Keystone Financial Bank, N.A., successor-in-interest to Pennsylvania National Bank and Trust Company, Plaintiff in the above-captioned action, hereby waives any requirement for a watchman in connection with the levy upon the real estate known as and located at 83 Reservoir Street, Bloomsburg, Pennsylvania, or 248-252 Sterner Avenue, Bloomsburg, Pennsylvania.

**STEVEN L. SUGARMAN & ASSOCIATES**

By: 

Steven L. Sugarman, Esquire  
Elliot H. Berton, Esquire  
Attorneys for Plaintiff

**STEVEN L. SUGARMAN & ASSOCIATES**

BY: Steven L. Sugarman, Esquire  
IDENTIFICATION NO. 32473  
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ATTORNEY FOR Keystone Financial Bank, N.A., successor-in-interest to  
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**KEYSTONE FINANCIAL BANK, N.A.,**  
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**PENNSYLVANIA BANK AND**  
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601 Dresher Road  
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Columbia County  
Court of Common Pleas  
Civil Division

No. 2000-CV-450

**CERTIFICATION PURSUANT TO ACT 91**

I, Elliot H. Berton, Esquire, counsel for the Plaintiff in the above-captioned matter, hereby certify that the Defendants are not entitled to relief under the Homeowners Emergency Assistance Act, Act 1983, December 23, P.L. 385, NL. 91, Subsection 2, 35 P.S. Subsection 1680.401C, as the properties subject to the Writ are commercial real estate and not the principal residence of any Defendant.

**STEVEN L. SUGARMAN & ASSOCIATES**

By: 

Steven L. Sugarman, Esquire  
Elliot H. Berton, Esquire  
Attorneys for Plaintiff

STEVEN L. SUGARMAN & ASSOCIATES

ATTORNEYS AT LAW

1273 LANCASTER AVENUE  
BERWYN, PENNSYLVANIA 19312

(610) 889-0700

FAX (610) 993-0498

STEVEN L. SUGARMAN  
ROBERT M. MULHERN, JR.  
ELLIOT H. BERTON\*  
KAREN EISNER ZUCKER  
ANDREW M. CALVELLI

October 23, 2000

NEW JERSEY OFFICE:  
TARRAGON EXECUTIVE CENTER  
811 CHURCH ROAD, SUITE 105  
CHERRY HILL, NEW JERSEY 08002  
(856) 486-7808

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

TO: All Parties in Interest and Claimants

OWNER(S): Value Added Investment Corporation

Columbia County  
Case No. 2000-CV-450

PROPERTY: 83 Reservoir Street, Bloomsburg, PA 17815  
(Premises A)  
248-252 Sterner Avenue, Bloomsburg, PA 17815  
(Premises B)

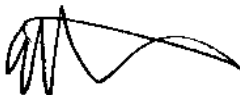
Improvements: Multi Unit  
Rental Dwelling  
Improvements: Double Frame  
Rental Dwelling

The above captioned property is scheduled to be sold at the County Sheriff's Sale on Thursday, \_\_\_\_\_ at \_\_\_\_\_ a.m. in the Columbia County Courthouse, Bloomsburg, Pennsylvania. Our records indicate that you may hold a mortgage or judgment on the property which will be extinguished by the sale. You may wish to attend the sale to protect your interests.

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

Very truly yours,

STEVEN L. SUGARMAN & ASSOCIATES



Steven L. Sugarman  
Elliot H. Berton

SLS/EHB/mjmr

STEVEN L. SUGARMAN & ASSOCIATES

ATTORNEYS AT LAW

1273 LANCASTER AVENUE  
BERWYN, PENNSYLVANIA 19312

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STEVEN L. SUGARMAN  
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October 23, 2000

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

TO: All Parties in Interest and Claimants

OWNER(S): Value Added Investment Corporation

Columbia County  
Case No. 2000-CV-450

PROPERTY: 83 Reservoir Street, Bloomsburg, PA 17815  
(Premises A)  
248-252 Sterner Avenue, Bloomsburg, PA 17815  
(Premises B)


Improvements: Multi Unit  
Rental Dwelling  
Improvements: Double Frame  
Rental Dwelling

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Very truly yours,

STEVEN L. SUGARMAN & ASSOCIATES



Steven L. Sugarman  
Elliot H. Berton

SLS/EHB/mjmr

STEVEN L. SUGARMAN & ASSOCIATES

ATTORNEYS AT LAW

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

TO: All Parties in Interest and Claimants

OWNER(S): Value Added Investment Corporation

Columbia County  
Case No. 2000-CV-450

PROPERTY: 83 Reservoir Street, Bloomsburg, PA 17815  
(Premises A)  
248-252 Sterner Avenue, Bloomsburg, PA 17815  
(Premises B)

Improvements: Multi Unit  
Rental Dwelling  
Improvements: Double Frame  
Rental Dwelling

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Very truly yours,

STEVEN L. SUGARMAN & ASSOCIATES



Steven L. Sugarman  
Elliot H. Berton

SLS/EHB/mjmr

**STEVEN L. SUGARMAN & ASSOCIATES**

BY: Steven L. Sugarman, Esquire  
IDENTIFICATION NO. 32473  
1273 LANCASTER AVENUE  
BERWYN, PA 19312-2607  
(610) 889-0700  
FAX: (610) 993-0498

ATTORNEY FOR Keystone Financial Bank, N.A., successor-in-interest to  
Pennsylvania Bank and Trust Company

**KEYSTONE FINANCIAL BANK, N.A.,  
successor-in-interest to  
PENNSYLVANIA BANK AND  
TRUST COMPANY**

601 Dresher Road  
Horsham, PA 19044

v.

**VALUE ADDED INVESTMENT CORP.**

14 Paoli Court  
Paoli, PA 19301-4185 and

**THOMAS X. FLAHERTY**

P.O. Box 215  
Clothier Springs Road  
Valley Forge, PA 19481

Columbia County  
Court of Common Pleas  
Civil Division

No. 2000-CV-450

**NOTICE OF EXEMPTION RIGHT**

In addition to your other rights, the law provides that you are entitled to a debtor's exemption of \$300.00 per owner which will be paid to you in cash if the Sheriff's Sale is completed.

If you believe that the value of your equity in the property is less than \$300.00 per owner you may be able to prevent the sale if you do the following promptly:

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

You should come to court ready to explain your exemption. If you do not come to court and prove your exemption, and the sale is not stopped for some other reasons, the sale will be held.

**COLUMBIA COUNTY SHERIFF'S OFFICE**

P.O. Box 380  
Bloomsburg, PA 17815  
(570) 389-5624



### **MAJOR EXEMPTIONS UNDER PENNSYLVANIA AND FEDERAL LAW**

1. \$300 statutory exemption
2. Bibles, school books, sewing machines, uniforms and equipment
3. Most wages and unemployment compensation
4. Social Security benefits
5. Certain retirement funds and accounts
6. Certain veteran and armed forces benefits
7. Certain insurance proceeds
8. Such other exemptions as may be provided by law

WRIT OF EXECUTION - (Money Judgments) 2000-ED-257  
Rules P. R. C. P. 3101 to 3149

Keystone Financial Bank, N.A., successor-  
in interest to Pennsylvania National Bank  
and Trust Company

VS

Value Added Investment Corp. and  
Thomas X. Flaherty

No. 2000-CV-450

WRIT OF EXECUTION

(MONEY JUDGMENTS)

(Confession of Judgment)

Commonwealth Of Pennsylvania,  
County of Columbia

To the sheriff of Columbia County, Pennsylvania:

To satisfy the judgment, interest and costs against Value Added Investment Corp. and

Thomas X. Flaherty

Defendant (s)  
(1) You are directed to levy upon the property of the defendant (s) and to sell his, her (or their)  
interest therein; (Inquisition and exemption laws waived and condemnation agreed to)

(2) You are also directed to attach the property of the defendant not levied upon in the  
possession of \_\_\_\_\_

(Specifically Describe Property) \_\_\_\_\_ as garnishee (s)

real estate known as:

83 Reservoir Street, Bloomsburg, PA 17815 (Premises A)

248-252 Sterner Avenue, Bloomsburg, PA 17815 (Premises B)

(See Attached Description)

and to notify the garnishee (s) that \_\_\_\_\_

(A) An attachment has been issued;

(B) The garnishee (s) is (are) enjoined from paying any debt to or for the account of the  
defendant (s) and from delivering any property of the defendant (s) or otherwise disposing thereof.

(3) If property of the defendant not levied upon and subject to attachment is found in the  
possession of anyone other than the named garnishee (s), you are directed to notify him that he has been  
added as a garnishee and is enjoined as above stated.

Amount Due \_\_\_\_\_ \$ 29,500.23

Interest From 4/20/00 \$ 892.27

Plus Costs As Per Endorsement Hereon

Thomas B. Kline  
Prothonotary

Court Of Common Pleas Of  
Columbia County, Pennsylvania

Per Elizabeth A. Brennan  
Deputy

Dated 11/03/00

(Seal)

WRIT OF EXECUTION - (Money Judgments) 2000-ED-25  
Rules P. R. C. P. 3101 to 3149

Keystone Financial Bank, N.A., successor-  
in interest to Pennsylvania National Bank  
and Trust Company

VS

Value Added Investment Corp. and  
Thomas X. Flaherty

No. 2000-CV-450

WRIT OF EXECUTION

(MONEY JUDGMENTS)

(Confession of Judgment)

Commonwealth Of Pennsylvania,  
County of Columbia

To the sheriff of Columbia County, Pennsylvania:

To satisfy the judgment, interest and costs against Value Added Investment Corp. and  
Thomas X. Flaherty

(1) You are directed to levy upon the property of the defendant(s) and to sell his, her (or their)  
interest therein: (Inquisition and exemption laws waived and condemnation agreed to)

(2) You are also directed to attach the property of the defendant not levied upon in the  
possession of \_\_\_\_\_

(Specifically Describe Property) \_\_\_\_\_ as garnishee (s)

real estate known as:

83 Reservoir Street, Bloomsburg, PA 17815 (Premises A)

248-252 Sterner Avenue, Bloomsburg, PA 17815 (Premises B)

(See Attached Description)

and to notify the garnishee (s) that \_\_\_\_\_

(A) An attachment has been issued;

(B) The garnishee(s) is (are) enjoined from paying any debt to or for the account of the  
defendant(s) and from delivering any property of the defendant(s) or otherwise disposing thereof.

(3) If property of the defendant not levied upon and subject to attachment is found in the  
possession of anyone other than the named garnishee(s), you are directed to notify him that he has been  
added as a garnishee and is enjoined as above stated.

Amount Due                      \$ 29,500.23

Interest From 4/20/00 \$ 892.27

Plus Costs As Per Endorsement Hereon

Tamara B. Kline  
Prothonotary

Court Of Common Pleas Of  
Columbia County, Pennsylvania

Per Elizabeth A. Brennan  
Deputy

Dated 11/03/00

(Seal)

**STEVEN L. SUGARMAN & ASSOCIATES**

BY: Steven L. Sugarman, Esquire  
IDENTIFICATION NO. 32473  
1273 LANCASTER AVENUE  
BERWYN, PA 19312-2607  
(610) 889-0700  
FAX: (610) 993-0498

ATTORNEY FOR Keystone Financial Bank, N.A., successor-in-interest to  
Pennsylvania Bank and Trust Company

**KEYSTONE FINANCIAL BANK, N.A.,  
successor-in-interest to  
PENNSYLVANIA BANK AND  
TRUST COMPANY**

601 Dresher Road  
Horsham, PA 19044

v.

**VALUE ADDED INVESTMENT CORP.**

14 Paoli Court  
Paoli, PA 19301-4185 and

**THOMAS X. FLAHERTY**

P.O. Box 215  
Clothier Springs Road  
Valley Forge, PA 19481

Columbia County  
Court of Common Pleas  
Civil Division

No. 2000-CV-450

2000-257

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

TO: Value Added Investment Corporation and Thomas X. Flaherty

Your real estate located at 83 Reservoir Street, Bloomsburg, Pennsylvania and 248-252 Sterner Avenue, Bloomsburg, Pennsylvania, is to be sold at Sheriff's Sale on Thursday, *Sept. 18* 2000 at 10 a.m. in the Columbia County Courthouse, Bloomsburg, Pennsylvania, 17815.

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

To prevent this Sheriff's Sale you must take **IMMEDIATE ACTION:**

1. The sale will be canceled if you pay to Keystone Financial Bank, N.A. in c/o Steven L. Sugarman & Associates, Attorneys for Plaintiff, at 1273 Lancaster Avenue, Berwyn, Pennsylvania, 19312-2607, by certified check, money order, or other immediately payable funds, the amount of the Judgment, interest, costs and fees due. To find out how much you must pay, you may call: Steven L. Sugarman & Associates, at (610) 889-0700.

2. You may be able to stop the sale by filing a Petition asking the Court to strike or open the Judgment, if the Judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.

3. You may also be able to stop the sale through other legal proceedings.

4. You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See notice below on how to obtain an attorney).

**YOU MAY STILL BE ABLE TO SAVE YOUR PROPERTY AND YOU HAVE  
OTHER RIGHTS EVEN IF THE SHERIFF'S SALE DOES TAKE PLACE.**

1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid by calling the Columbia County Sheriff's Office at (570) 389-5624.

2. You may be able to Petition the Court to set aside the sale if the bid price was grossly inadequate compared to the value of your property.

3. The sale will go through only if the buyer pays the Sheriff the full amount due in the sale. To find out if this has happened you may call the Sheriff's Office at (570) 389-5624.

4. If the amount due from the buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.

5. You have a right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.

6. You may be entitled to a share of the money which was paid for your house. A schedule of distribution of the money bid for your house will be filed by the Sheriff on a date specified by the Sheriff not later than thirty (30) days after sale. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the filing of the schedule.

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

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

**SUSQUEHANNA LEGAL SERVICES  
168 East 5<sup>th</sup> Street  
Bloomsburg, PA 17815  
Telephone (570) 784-8760**

**STEVEN L. SUGARMAN & ASSOCIATES**

BY: Steven L. Sugarman, Esquire  
IDENTIFICATION NO. 32473  
1273 LANCASTER AVENUE  
BERWYN, PA 19312-2607  
(610) 889-0700  
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ATTORNEY FOR Keystone Financial Bank, N.A., successor-in-interest to  
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**KEYSTONE FINANCIAL BANK, N.A.,  
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**VALUE ADDED INVESTMENT CORP.**

14 Paoli Court  
Paoli, PA 19301-4185 and  
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P.O. Box 215  
Clothier Springs Road  
Valley Forge, PA 19481

Columbia County  
Court of Common Pleas  
Civil Division

No. 2000-CV-450

**NOTICE UNDER RULE 2958.2 OF  
JUDGMENT AND EXECUTION THEREON**

**NOTICE OF DEFENDANT'S RIGHTS**

TO: Value Added Investment Corp. and Thomas X. Flaherty

A judgment in the amount of \$ 29,500.23 has been entered against you and in favor of the plaintiff without any prior notice or hearing based on a confession of judgment contained in a written agreement or other paper allegedly signed by you. The court has issued a writ of execution which directs the sheriff to levy upon and sell certain real property owned by you to pay the judgment. The sheriff's sale has been scheduled for Jan. 18, 2001 at 10:00 AM

You may have legal rights to defeat the judgment or to prevent or delay the sheriff's sale.

I. YOU MUST FILE A PETITION SEEKING RELIEF FROM THE JUDGMENT OR  
DELAY OF THE SHERIFF'S SALE PRIOR TO THE SHERIFF'S SALE OR YOU MAY  
LOSE YOUR RIGHTS.

II. YOU MUST FILE A PETITION SEEKING RELIEF FROM THE JUDGMENT AND PRESENT IT TO A JUDGE WITHIN THIRTY (30) DAYS AFTER THE DATE ON WHICH THIS NOTICE IS SERVED ON YOU OR YOU MAY LOSE YOUR RIGHTS.

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

**SUSQUEHANNA LEGAL SERVICES**  
168 East 5<sup>th</sup> Street  
Bloomsburg, PA 17815  
Telephone (570) 784-8760

OR

**PENNSYLVANIA LAWYER REFERRAL SERVICE**  
**PENNSYLVANIA BAR ASSOCIATION**  
P.O. Box 186  
Harrisburg, PA 17108  
(800) 692-7375

STEVEN L. SUGARMAN & ASSOCIATES

By: 

Steven L. Sugarman, Esquire  
Elliot H. Berton, Esquire  
Attorneys for Plaintiff



STEVEN L. SUGARMAN & ASSOCIATES

ATTORNEYS AT LAW

1273 LANCASTER AVENUE  
BERWYN, PENNSYLVANIA 19312

(610) 889-0700  
FAX (610) 993-0498

STEVEN L. SUGARMAN  
ROBERT M. MULHERN, JR.  
ELLIOT H. BERTON\*  
KAREN EISNER ZUCKER  
ANDREW M. CALVELLI

\*ALSO MEMBER N.J. BAR

NEW JERSEY OFFICE:  
TARRAGON EXECUTIVE CENTER  
811 CHURCH ROAD, SUITE 105  
CHERRY HILL, NEW JERSEY 08002  
(856) 486-7808

December 11, 2000

Prothonotary Of Columbia County  
P.O. Box 380  
Bloomsburg, Pa 17815

Re: Keystone Financial Bank, N.A. Successor in Interest to Pennsylvania Bank and Trust  
Company v. Value Added Investment Corp. and Thomas X. Flaherty  
Columbia County Case No. 2000-CV-450

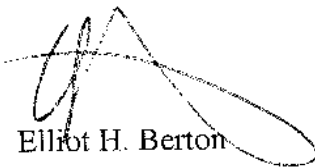
Dear Sir/Madam:

Enclosed please find an original and one (1) copy of an Affidavit of Service of the Sheriff's Sale Notices in connection with the above-referenced case. Kindly file the original and transmit the time-stamped copy of same to us in the self-addressed stamped envelope provided herewith.

Thank you for your customary courtesy and assistance.

Very truly yours,

STEVEN L. SUGARMAN & ASSOCIATES

  
Elliot H. Berton

EHB/dsg

Enclosure

cc: Sheriff of Columbia County (w/encls.)

**STEVEN L. SUGARMAN & ASSOCIATES**

BY: **Steven L. Sugarman, Esquire**  
IDENTIFICATION NO. **32473**  
1273 LANCASTER AVENUE  
BERWYN, PA 19312-2607  
(610) 889-0700  
FAX: (610) 993-0498

ATTORNEY FOR Keystone Financial Bank, N.A., successor-in-interest to  
Pennsylvania Bank and Trust Company

**KEYSTONE FINANCIAL BANK, N.A.,  
successor-in-interest to  
PENNSYLVANIA BANK AND  
TRUST COMPANY**

v.

**VALUE ADDED INVESTMENT CORP.  
and  
THOMAS X. FLAHERTY**

Columbia County  
Court of Common Pleas  
Civil Division

No. 2000-CV-450

**AFFIDAVIT OF SERVICE**

I, Elliot H. Berton, being of full age, do say upon my oath as follows:

1. I am an associate with the law firm of Steven L. Sugarman & Associates, counsel for the Plaintiff in the above-referenced matter.
2. On December 7, 2000, the Notices of Sheriff's Sale required by Pa. R.C.P. No. 3129.2(c)(1), and related documents, including the Notice required by Pa. R.C.P. No. 2958.2, were served upon the Defendants and owners of the Property subject to the Writ of Execution in the above-captioned matter by certified mail in accordance with Pa. R.C.P. No. 3129.2(c), (1)(i)(B), which certified mail is accepted. True and correct copies of the correspondence enclosing the aforementioned documents and the certified mail receipts are attached hereto and incorporated herein collectively as Exhibit "A".

3. Pursuant to Pa. R.C.P. Nos. 3129.2(c) and 403, the Notice of Sheriff's Sale has been served upon the Defendants in the judgment and the owner of the real property subject to the Writ of Execution.

4. In addition, I did cause to be served upon all the persons and entities entitled to receive such notice, a Notice of Sheriff's Sale by first-class mail to the addresses set forth in the Affidavit Pursuant to Pa. R.C.P. No. 3129.1 heretofore filed in this matter. True and correct copies of the U.S. Postal Service 3817 Certificates of Mailing are attached hereto and incorporated herein collectively as Exhibit "B."

I make this Affidavit subject to the penalties of 18 Pa. C.S. §4904 regarding unsworn falsification to authorities.

Date: December 11, 2000

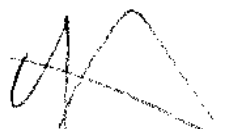
  
\_\_\_\_\_  
Elliot H. Berton, Esquire

EXHIBIT "A"

STEVEN L. SUGARMAN & ASSOCIATES

ATTORNEYS AT LAW  
1273 LANCASTER AVENUE  
BERWYN, PENNSYLVANIA 19312

(610) 889-0700  
FAX (610) 993-0498  
ssugarman@suglaw.com

STEVEN L. SUGARMAN  
ROBERT M. MULHERN, JR.  
ELLIOT H. BERTON\*  
KAREN EISNER ZUCKER  
ANDREW M. CALVELLI

\*ALSO MEMBER N.J. BAR

NEW JERSEY OFFICE:  
TARRAGON EXECUTIVE CENTER  
811 CHURCH ROAD, SUITE 105  
CHERRY HILL, NEW JERSEY 08002  
(856) 486-7808

December 5, 2000

Value Added Investment Corp.  
14 Paoli Court  
Paoli, PA 19301-4185

Re: Keystone Financial Bank, N.A. Successor in Interest to Pennsylvania Bank and Trust  
Company v. Value Added Investment Corp. and Thomas X. Flaherty  
Columbia County Case No. 2000-CV-450

Dear Sir/Madam:

Enclosed for service please find a Notice under Rule 2958.2 of Judgment and Execution thereon, a Notice of Sheriff's Sale of Real Property, Notice of Exemption Rights, Claim for Exemption form and copy of the Writ of Execution to which is appended the property descriptions in connection with the above-referenced matter. As you can see, a Sheriff's Sale of the real estate known as and located at 83 Reservoir Street and 248 and 252 Sterner Avenue, Bloomsburg, Pennsylvania have been scheduled for Sheriff's Sale on January 18, 2001 at 10:00 a.m.

Very truly yours,

STEVEN L. SUGARMAN & ASSOCIATES

Elliot H. Berton

EHB/dsg  
Enclosure

Via Certified Mail - Return Receipt Requested

STEVEN L. SUGARMAN & ASSOCIATES

ATTORNEYS AT LAW  
1273 LANCASTER AVENUE  
BERWYN, PENNSYLVANIA 19312

(610) 889-0700  
FAX (610) 993-0498  
ssugarman@suglaw.com

STEVEN L. SUGARMAN  
ROBERT M. MULHERN, JR.  
ELLIOT H. BERTON\*  
KAREN EISNER ZUCKER  
ANDREW M. CALVELLI

\*ALSO MEMBER N.J. BAR

NEW JERSEY OFFICE:  
TARRAGON EXECUTIVE CENTER  
811 CHURCH ROAD, SUITE 105  
CHERRY HILL, NEW JERSEY 08002  
(856) 486-7808

December 5, 2000

Mr. Thomas X. Flaherty  
14 Paoli Court  
Paoli, PA 19301-4185

Re: Keystone Financial Bank, N.A. Successor in Interest to Pennsylvania Bank and Trust  
Company v. Value Added Investment Corp. and Thomas X. Flaherty  
Columbia County Case No. 2000-CV-450

Dear Sir/Madam:

Enclosed for service please find a Notice under Rule 2958.2 of Judgment and Execution thereon, a Notice of Sheriff's Sale of Real Property, Notice of Exemption Rights, Claim for Exemption form and copy of the Writ of Execution to which is appended the property descriptions in connection with the above-referenced matter. As you can see, a Sheriff's Sale of the real estate known as and located at 83 Reservoir Street and 248 and 252 Sterner Avenue, Bloomsburg, Pennsylvania have been scheduled for Sheriff's Sale on January 18, 2001 at 10:00 a.m.

Very truly yours,

STEVEN L. SUGARMAN & ASSOCIATES

Elliot H. Berton

EHB/dsg  
Enclosure

**Via Certified Mail – Return Receipt Requested**

7099 3400 0000 7861 9340

**U.S. Postal Service**  
**CERTIFIED MAIL RECEIPT**  
 (Domestic Mail Only. No Insurance Code is provided.)

166  
 4276-00:00  
 3920 MAIL FROM PAOLI, PA 19301

Postage Fee 1.40  
 Return Receipt Fee (Endorsement Required) 1.25  
 Restricted Delivery Fee (Endorsement Required) 3.42  
 Total Postage & Fees

Thomas X. Flaherty  
 14 Paoli Court  
 Paoli, PA 19301

7099 3400 0000 7861 9340

**U.S. Postal Service**  
**CERTIFIED MAIL RECEIPT**  
 (Domestic Mail Only. No Insurance Code is provided.)

166  
 4276-00:00  
 3920 MAIL FROM PAOLI, PA 19301

Postage Fee 1.40  
 Return Receipt Fee (Endorsement Required) 1.25  
 Restricted Delivery Fee (Endorsement Required) 3.42  
 Total Postage & Fees

Value Added Investment Corp.  
 14 Paoli Court  
 Paoli, PA 19301

**SENDER: COMPLETE THIS SECTION**

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Value Added Investment Corp.  
 14 Paoli Court  
 Paoli, PA 19301

2. Article Number (Copy from service label)

7099 3400 0000 7861 9340

PS Form 3811, July 1999

Domestic Return Receipt

102b95-99-M-1-79

**COMPLETE THIS SECTION ON DELIVERY**

A. Received by (Please Print Clearly) B. Date of Delivery

C. Signature

X *Thomas X. Flaherty* ☐ Agent ☐ Addressee

D. Is delivery address different from item 1? ☐ Yes ☐ No  
 If YES, enter delivery address below:

3. Service Type

☒ Certified Mail ☐ Express Mail  
☐ Registered ☒ Return Receipt for Merchandise  
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes

**SENDER: COMPLETE THIS SECTION**

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Thomas X. Flaherty  
 14 Paoli Ct  
 Paoli, PA 19301

2. Article

PS Fo

**COMPLETE THIS SECTION ON DELIVERY**

A. Received by (Please Print Clearly) B. Date of Delivery

C. Signature

X *Thomas X. Flaherty* ☒ Agent ☐ Addressee

D. Is delivery address different from item 1? ☐ Yes ☐ No  
 If YES, enter delivery address below:

3. Service Type

☐ Certified Mail ☐ Express Mail  
☐ Registered ☐ Return Receipt for Merchandise  
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes

102b95-99-M-1-79

EXHIBIT "B"



U.S. POSTAL SERVICE	<b>CERTIFICATE OF MAILING</b>
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT	
PROVIDE FOR INSURANCE — POSTMASTER	
Received From:	★ ★ ★
Steven L. Sugarmen, Esquire	PS 85 18707
Steven L. Sugarmen & Associates	DEC 05 00
1273 Lancaster Avenue	MAILED FROM PAOLI PA 19301
Berwyn, PA 19312-2607	
One piece of ordinary mail addressed to:	
Bloomsburg Municipal Authority	
301 East Second Street	
Bloomsburg, PA 17815	

PS Form 3817, Mar. 1989

Affix fee here in stamps  
or meter postage and  
post mark. Inquire of  
Postmaster for current

U.S. POSTAL SERVICE	<b>CERTIFICATE OF MAILING</b>
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT	
PROVIDE FOR INSURANCE — POSTMASTER	
Received From:	★ ★ ★
Steven L. Sugarmen, Esquire	PS 85 18707
Steven L. Sugarmen & Associates	DEC 05 00
1273 Lancaster Avenue	MAILED FROM PAOLI PA 19301
Berwyn, PA 19312-2607	
One piece of ordinary mail addressed to:	
Sharon Babb	
727 Market Street	
Bloomsburg, PA 17815	

PS Form 3817, Mar. 1989

Affix fee here in stamps  
or meter postage and  
post mark. Inquire of  
Postmaster for current

ORIGINAL DOCUMENT IS PRINTED ON CHEMICAL REACTIVE PAPER & HAS A MICROPRINTED BORDER

STEVEN L. SUGARMAN & ASSOCIATES  
ATTORNEYS AT LAW  
1273 LANCASTER AVENUE  
BERWYN, PENNSYLVANIA 19312

KEYSTONE BANK

60-183/319

8560

PAY TO THE  
ORDER OF

Sheriff of Columbia County

10/27/2000

Two Thousand Four Hundred and 00/100\*\*\*\*\*

\$ \*\*2,400.00

Sheriff of Columbia County

\*\*\*\*\*

GENERAL ACCOUNT DOLLARS

*Margaret M. [Signature]*

AUTHORIZED SIGNATURE

MEMO FB-Value Added (Woe)

THE REVERSE SIDE OF THIS DOCUMENT INCLUDES AN ARTIFICIAL WATERMARK - HOLD AT AN ANGLE TO VIEW

0008560 1:031901835: 00007 33113

Harry A. Roadarmel Jr. Sheriff  
Harry A. Roadarmel Jr., Columbia County

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P.O. BOX 380

BLOOMSBURG, PA 17815

FAX: (570) 389-5625

FEB. 22, 2001

PHONE  
(570) 389-5622

24 HOUR PHONE  
(570) 784-6300

Thomas X. Flaherty  
Value Added Investment Corp.  
14 Paoli Court  
Paoli, PA 19301-4185

Dear Sir:

As you know the properties at 83 Reservoir St and 248-252 Sterner Ave., Bloomsburg, Pa., were recently sold at a Sheriff's Sale, due to mortgage foreclosure 257-2000 and 450-2000. They were sold on Jan. 18, 2001. After the distribution of funds from the Sale, there was a surplus and therefore you are entitled to it. Check No. 13441, in the amount of \$364.60 is being enclosed and also a copy of the distribution sheet, if it is of any interest to you as to where the monies were distributed.

Should there be any questions, feel free to contact me.

Sincerely,

Harry A. Roadarmel Jr.  
Sheriff

**STEVEN L. SUGARMAN & ASSOCIATES**

BY: Steven L. Sugarman, Esquire  
IDENTIFICATION NO. 32473  
1273 LANCASTER AVENUE  
BERWYN, PA 19312-2607  
(610) 889-0700  
FAX: (610) 993-0498

ATTORNEY FOR Keystone Financial Bank, N.A., successor-in-interest to  
Pennsylvania Bank and Trust Company

**KEYSTONE FINANCIAL BANK, N.A.,  
successor-in-interest to  
PENNSYLVANIA BANK AND  
TRUST COMPANY**

601 Dresher Road  
Horsham, PA 19044

v.

**VALUE ADDED INVESTMENT CORP.**

14 Paoli Court  
Paoli, PA 19301-4185 and

**THOMAS X. FLAHERTY**

P.O. Box 215  
Clothier Springs Road  
Valley Forge, PA 19481

Columbia County  
Court of Common Pleas  
Civil Division

No. 2000-CV-450

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

TO: Value Added Investment Corporation and Thomas X. Flaherty

Your real estate located at 83 Reservoir Street, Bloomsburg, Pennsylvania and 248-252  
Sternor Avenue, Bloomsburg, Pennsylvania, is to be sold at Sheriff's Sale on Thursday,  
at a.m. in the Columbia County Courthouse, Bloomsburg, Pennsylvania, 17815.

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

To prevent this Sheriff's Sale you must take **IMMEDIATE ACTION:**

1. The sale will be canceled if you pay to Keystone Financial Bank, N.A. in c/o Steven L. Sugarman & Associates, Attorneys for Plaintiff, at 1273 Lancaster Avenue, Berwyn, Pennsylvania, 19312-2607, by certified check, money order, or other immediately payable funds, the amount of the Judgment, interest, costs and fees due. To find out how much you must pay, you may call: Steven L. Sugarman & Associates, at (610) 889-0700.

2. You may be able to stop the sale by filing a Petition asking the Court to strike or open the Judgment, if the Judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.

3. You may also be able to stop the sale through other legal proceedings.

4. You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See notice below on how to obtain an attorney).

**YOU MAY STILL BE ABLE TO SAVE YOUR PROPERTY AND YOU HAVE  
OTHER RIGHTS EVEN IF THE SHERIFF'S SALE DOES TAKE PLACE.**

1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid by calling the Columbia County Sheriff's Office at (570) 389-5624.

2. You may be able to Petition the Court to set aside the sale if the bid price was grossly inadequate compared to the value of your property.

3. The sale will go through only if the buyer pays the Sheriff the full amount due in the sale. To find out if this has happened you may call the Sheriff's Office at (570) 389-5624.

4. If the amount due from the buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.

5. You have a right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.

6. You may be entitled to a share of the money which was paid for your house. A schedule of distribution of the money bid for your house will be filed by the Sheriff on a date specified by the Sheriff not later than thirty (30) days after sale. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the filing of the schedule.

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

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

**SUSQUEHANNA LEGAL SERVICES**

**168 East 5<sup>th</sup> Street  
Bloomsburg, PA 17815  
Telephone (570) 784-8760**

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) 784-6388

SHERIFF'S REAL ESTATE FINAL COST SHEET

Keystone Financial vs Value Added  
NO. 257-00 E.D. NO. 456-00 J.D.

DATE OF SALE: 1-18-01

BID PRICE (INCLUDES COSTS) \$ 39500.00

POUNDAGE--2% OF BID PRICE \$ 790.00

TRANSFER TAX 2%, FAIR MARKET PRICE \$ 3657.09

MISC. COSTS \$                     

TOTAL AMOUNT NEEDED TO PURCHASE \$ 42947.09

PURCHASER(S): Sharon Bibb DANIEL W. SLATTERBACK

ADDRESS: 727 Market St. Bloomsburg 214 Glen Ave, P.O. Box 632

NAME(S) ON DEED: Bloomsburg, PA. 17815

PURCHASER(S) SIGNATURE(S): Sharon Bibb

AMOUNT RECEIVED BY PURCHASER:

TOTAL AMOUNT DUE \$ 42947.09

LESS DEPOSIT \$                     

DOWN PAYMENT \$ 3950.00

TOTAL DUE IN EIGHT DAYS \$ 38997.09



Date: 02/21/2001

Columbia County Court of Common Pleas

NO. 0012238

Time: 03:48 PM

Receipt

Page 1 of 1

Received of: Col Cty Sheriff's Office \$ 10.00

Ten and 00/100 Dollars

Amount

Misc Fee 10.00

**Total: 10.00**

Check: 13435

Payment Method: Check

Amount Tendered: 10.00

Tami Kline, Prothonotary

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

Clerk: BSILVETT

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P.O. BOX 388

BLOOMSBURG, PA 17815

PHONE  
570-389-5622

24 HOUR PHONE  
(717) 784-4100

Steven L. Sugarman & Associates  
1273 Lancaster Ave.  
Berwyn, PA 19312

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

Keystone Financial Bank  
VS.

Value Added Investment Corporation  
WRIT OF EXECUTION 257-00 ED  
(MORTGAGE FORECLOSURE) 450-00 JD

POSTING OF PROPERTY

December 18, 2000

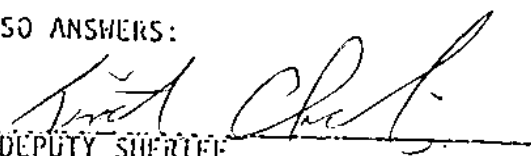
POSTED A COPY OF THE SHERIFF'S SALE BILL

ON THE PROPERTY OF Value Added Investment Corporation

COLUMBIA COUNTY, PENNSYLVANIA. SAID POSTING PERFORMED BY COLUMBIA COUNTY <sup>Chief</sup> DEPUTY

SHERIFF Timothy Chamberlain


SO ANSWERS:

  
DEPUTY SHERIFF

SHERIFF HARRY A. ROADARMEL, JR.

Sworn and subscribed before me  
this 26th day of

December 2000

  
Sarah J. Hower

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

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P.O. BOX 380

BLOOMSBURG, PA 17815

FAX: (570) 784-0257

PHONE  
(570) 389-562224 HOUR PHONE  
(570) 784-6300

## SHERIFF'S SALE REAL ESTATE OUTLINE

RECEIVED 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 LEINS LIST

CHECK FOR \$1200.00

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

SET SALE DATE AND ADV. DATES AND POSTING DATES

POST ALL DATES ON CALANDER

\* SET SALE DATE AT LEAST 2 MONTHS AFTER RECEIVING WRIT

\* SET ADV. DATES 3 THURSDAYS BEFORE SALE DATE TO RUN EVERY THUR. 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 LEIN HOLDERS

\* NOTICE OF SALE DIRECTED TO THEM

SEND NOTICES TO LIEN HOLDERS VIA CERT. MAIL OR SENDERS RECEIPT

\* DOCKET ALL DATES

257-00 ED

JAN. 18, 2000 10:00 AM

Post Dec. 13, 2000

Dec. 23, 2000 / Jan. 4, 11, 2001

ONCE DEFENDANTS ARE SERVED TICKET COSTS AND INFO \_\_\_\_\_  
 SEND ATTY RETURN OF SERVICE AND COPY OF SENDERS RECEIPTS FOR LEIN HOLDERS \_\_\_\_\_

SALE BILLS

SEND DESCRIPTION TO PRINTER \_\_\_\_\_

**\*\* THE FOLLOWING NOTICES REQUIRE A LETTER WITH EXPLANATIONS**

SEND NOTICE TO PRESS DIRECTING WHEN TO ADV. \_\_\_\_\_

SEND NOTICES TO LOCAL TAX COLLECTORS \_\_\_\_\_

NOTICES TO FEDERAL AND STATE TAX AUTH. \_\_\_\_\_

NOTICES TO WATER AND SEWER AUTH. \_\_\_\_\_

IF BUSINESS SEND COPY TO SBA AUTH. \_\_\_\_\_

HANDBILLS

SEND COPIES OF HANDBILLS TO:

RECORDER'S OFFICE \_\_\_\_\_

TAX CLAIM OFFICE \_\_\_\_\_

TAX ASSESSMENT OFFICE \_\_\_\_\_

PROTH OFFICE (POST ON BOARD) \_\_\_\_\_

POST IN FRONT LOBBY \_\_\_\_\_

POST IN SHERIFF'S OFFICE \_\_\_\_\_

SEND COPY TO ATTY \_\_\_\_\_

POST PROPERTY ACCORDING TO DATE SET \_\_\_\_\_

SEND RETURN OF POSTING TO ATTY \_\_\_\_\_

DOCKET ALL COSTS \_\_\_\_\_

PREPARE COST SHEET 2 DAYS BEFORE SALE \_\_\_\_\_

\* BE SURE ALL COSTS ARE RECEIVED

PREPARE FINAL COSTS SHEET DAY OF SALE \_\_\_\_\_

HOLD SALE \_\_\_\_\_

POST PROPOSED SCHEDULE OF DISTRIBUTION ACCORDING TO DATE \_\_\_\_\_

PAY DISTRIBUTION ACCORDING TO DATE \_\_\_\_\_

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

RECORD SHERIFF FEES COLLECTED ON MONTHLY REPORT \_\_\_\_\_

PREPARE DEED AND TAX AFFIDAVIT TO BE RECORDED \_\_\_\_\_

WHEN DEED IS RECORDED SEND TO BUYER \_\_\_\_\_

FILE FOLDER \_\_\_\_\_

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

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

PHONE

~~(717) 784-1881~~  
570-389-5622

24 HOUR PHONE  
(717) 784-6300

FAX 570 389-5625

Date: Nov. 7, 2000

To: Mary Ward- Tax Collector

301 E. 2nd St.

Bloomsburg, PA 17815

Re: Keystone Financial Bank, N.A. VS. Value Added Investment Corp. and Thomas X. Flaherty

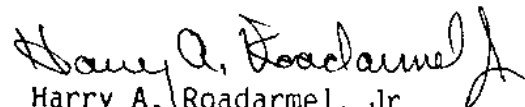
No: 257 of 2000 ED No: 450 of 2000 JD

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

**STEVEN L. SUGARMAN & ASSOCIATES**

BY: Steven L. Sugarman, Esquire

IDENTIFICATION NO. 32473

1273 LANCASTER AVENUE

BERWYN, PA 19312-2607

(610) 889-0700

FAX: (610) 993-0498

ATTORNEY FOR Keystone Financial Bank, N.A., successor-in-interest to  
Pennsylvania Bank and Trust Company

**KEYSTONE FINANCIAL BANK, N.A.,  
successor-in-interest to  
PENNSYLVANIA BANK AND  
TRUST COMPANY**

601 Dresher Road  
Horsham, PA 19044

v.

**VALUE ADDED INVESTMENT CORP.**

14 Paoli Court

Paoli, PA 19301-4185 and

**THOMAS X. FLAHERTY**

P.O. Box 215

Clothier Springs Road

Valley Forge, PA 19481

Columbia County  
Court of Common Pleas  
Civil Division

No. 2000-CV-450

2000-257

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

TO: Value Added Investment Corporation and Thomas X. Flaherty

Your real estate located at 83 Reservoir Street, Bloomsburg, Pennsylvania and 248-252 Sterner Avenue, Bloomsburg, Pennsylvania, is to be sold at Sheriff's Sale on Thursday, Jan. 18 2001 at 10 a.m. in the Columbia County Courthouse, Bloomsburg, Pennsylvania, 17815.

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

To prevent this Sheriff's Sale you must take **IMMEDIATE ACTION:**

1. The sale will be canceled if you pay to Keystone Financial Bank, N.A. in c/o Steven L. Sugarman & Associates, Attorneys for Plaintiff, at 1273 Lancaster Avenue, Berwyn, Pennsylvania, 19312-2607, by certified check, money order, or other immediately payable funds, the amount of the Judgment, interest, costs and fees due. To find out how much you must pay, you may call: Steven L. Sugarman & Associates, at (610) 889-0700.

2. You may be able to stop the sale by filing a Petition asking the Court to strike or open the Judgment, if the Judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.

3. You may also be able to stop the sale through other legal proceedings.

4. You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See notice below on how to obtain an attorney).

**YOU MAY STILL BE ABLE TO SAVE YOUR PROPERTY AND YOU HAVE  
OTHER RIGHTS EVEN IF THE SHERIFF'S SALE DOES TAKE PLACE.**

1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid by calling the Columbia County Sheriff's Office at (570) 389-5624.

2. You may be able to Petition the Court to set aside the sale if the bid price was grossly inadequate compared to the value of your property.

3. The sale will go through only if the buyer pays the Sheriff the full amount due in the sale. To find out if this has happened you may call the Sheriff's Office at (570) 389-5624.

4. If the amount due from the buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.

5. You have a right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.

6. You may be entitled to a share of the money which was paid for your house. A schedule of distribution of the money bid for your house will be filed by the Sheriff on a date specified by the Sheriff not later than thirty (30) days after sale. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the filing of the schedule.

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

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

**SUSQUEHANNA LEGAL SERVICES**

**168 East 5<sup>th</sup> Street  
Bloomsburg, PA 17815  
Telephone (570) 784-8760**



## PREMISES A

### TRACT NO. 1:

**ALL THOSE CERTAIN** - piece, parcels and tracts of land situate in the Town of Bloomsburg, Columbia County, Pennsylvania, bounded and described as follows, to wit:

**BEGINNING** at a point in the northerly line of Reservoir Street at the southwesterly corner of lot No. 13, thence along lot No. 13 in a northwesterly direction to the southerly line of Ridge Alley; thence along the southerly line of Ridge Alley, a distance of 80 feet, more or less, to line of lot No. 10; thence along the line of lot No. 10 in a southerly direction to the northerly line of Reservoir Street aforesaid; thence along the northerly line of said Reservoir Street a distance of 80 feet, more or less, to the line of Lot No. 13, the place of beginning, and being Lots Numbered 11 and 12 in the plan of the Schoch and Funston Addition to the Town of Bloomsburg.

### TRACT NO. 2:

**ALL THOSE TWO CERTAIN** pieces, parcels and tracts of land situate in the Town of Bloomsburg, Columbia County, Pennsylvania, bounded and described as follows, to wit:

**BOUNDED** on the north by Ridge Alley; on the east by Lot No. 15 in said Addition; on the south by Reservoir Street and on the west by Lot No. 12 in said Addition; said lots having a frontage of 40 feet each, more or less, on Reservoir Street and extending a like width to Ridge Alley aforesaid and being marked and numbered as Lots No. 13 and 14 on plot of lots of the said Schoch and Funston Addition recorded in the Recorder's Office at Bloomsburg, PA in Map Book 1, page 80, which plot by reference is made a part thereof. Upon Lot No. 13 there is erected a two and a half story frame dwelling house.

### TRACT NO. 3:

**ALL THOSE FOUR**, adjoining lots of land situate in the Schoch and Funston Addition to the Town of Bloomsburg, County of Columbia, and State of Pennsylvania, bounded and described as follows, to wit:

**BOUNDED** on the north by Ridge Alley, on the East by Lot No. 11, on the south by Reservoir Street, and on the west by Lot No. 6. Having a frontage of 160 feet on Reservoir Street and being marked and designated as Lots Nos. 7, 8, 9 and 10 in the plot of lots of the said Schoch and Funston Addition to the Town of Bloomsburg, as recorded in the Office of the Recorder of Deeds at Bloomsburg, PA in Map Book 1, page 80.

**BEING KNOWN AS** 83 Reservoir Street

**PREMISES B**

**ALL THAT CERTAIN** piece, parcel and tract of land situate in the Town of Bloomsburg, Columbia County, Pennsylvania, bounded and described as follows, to wit:

**BEGINNING** at a corner in line of land of Barton Beagle; thence by said line, north 28 degrees 45 minutes west 72 feet 6 inches to a corner upon the southern line of Sterner Avenue; thence by the southern line of said Avenue, south 60 degrees 15 minutes west 35 feet 9 inches to a corner of lot late of Anna E. Kahler, now Crawford; thence by the same, south 28 degrees 45 minutes east 68 feet 3 inches to a corner; thence by other lands late of George W. Wampole, now Pealer, north 68 degrees 30 minutes east 36 feet to a corner, the place of beginning. UPON which is erected a double frame dwelling house.

**BEING KNOWN AS** 248-252 Sterner Avenue.

STEVEN L. SUGARMAN & ASSOCIATES

ATTORNEYS AT LAW

1273 LANCASTER AVENUE  
BERWYN, PENNSYLVANIA 19312

(610) 889-0700

FAX (610) 993-0498

STEVEN L. SUGARMAN  
ROBERT M. MULHERN, JR.  
ELLIOT H. BERTON\*  
KAREN EISNER ZUCKER  
ANDREW M. CALVELLI

\*ALSO MEMBER N.J. BAR

October 27, 2000

NEW JERSEY OFFICE:  
TARRAGON EXECUTIVE CENTER  
811 CHURCH ROAD, SUITE 105  
CHERRY HILL, NEW JERSEY 08002  
(856) 486-7808

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

Re: Keystone Financial Bank, N.A., Successor-in-Interest to  
Pennsylvania National Bank and Trust Company v. Value Added  
Investment Corp. and Thomas X. Flaherty  
Docket No. 2000-CV-450

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Dear Sheriff Roadarmel:

Enclosed herewith please find three (3) original Writs of Execution together with copies of the Affidavit Pursuant Pa. R.C.P. No. 3129.1, a Certification Pursuant to Act 91, a Waiver of Watchman, twelve (12) copies of the Goldman Notice and a Notice Under Rule 2958.2 of Judgment and Execution thereon, Notice of Exemption Right, Claim for Exemption, and two self-addressed stamped envelopes in connection with the above-referenced matter. Kindly schedule the real estate known as and located at 83 Reservoir Street and 248-252 Sterner Avenue, Bloomsburg, Pennsylvania for sale, and provide us with the date and time. We shall insert such information in our Sheriff's sale notices and serve same upon the Defendants, each of which are resident in Chester County.

We have enclosed our firm check in the amount of \$2,400.00 as a deposit to schedule the sale and we respectfully request that you notify us if you require any additional documents or information in connection herewith.

Thank you for your customary courtesy and assistance.

Very truly yours,

STEVEN L. SUGARMAN & ASSOCIATES



Elliot H. Berton

EHB/dsg

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY  
COURT HOUSE - P.O. BOX 380  
BLOOMSBURG, PA 17815  
Fax (570)389-5625

PHONE  
(570) 389-5622

24 HOUR PHONE  
(570) 784-6300

PRESS/ENTERPRISE  
Lackawanna Avenue  
Bloomsburg, PA 17815

Date: Nov. 7, 2000

Re: Sheriff's Sale Advertising Dates

Keystone Fin. Bank VS. Value Added Investment Corp. and Thomas M. Flaherty

No. 257 of 2000 ED No. 450 of 2000 JD

Dear Sir:

Please Advertise the enclosed SHERIFF SALE on the following dates:

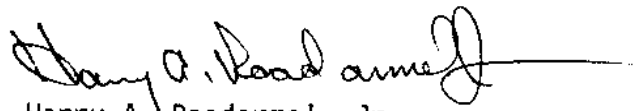
1st week December 28, 2000 SALE January 18, 2001 at 10:00 AM

2nd week January 4, 2001

3rd week January 11, 2001

Feel free to contact me if you have any questions.

Respectfully,

  
Harry A. Roadarmel, Jr.  
Sheriff

**STEVEN L. SUGARMAN & ASSOCIATES**

BY: Steven L. Sugarman, Esquire  
IDENTIFICATION NO. 32473  
1273 LANCASTER AVENUE  
BERWYN, PA 19312-2607  
(610) 889-0700  
FAX: (610) 993-0498

ATTORNEY FOR Keystone Financial Bank, N.A., successor-in-interest to  
Pennsylvania Bank and Trust Company

**KEYSTONE FINANCIAL BANK, N.A.,  
successor-in-interest to  
PENNSYLVANIA BANK AND  
TRUST COMPANY**

601 Dresher Road  
Horsham, PA 19044

v.

**VALUE ADDED INVESTMENT CORP.**

14 Paoli Court  
Paoli, PA 19301-4185 and

**THOMAS X. FLAHERTY**

P.O. Box 215  
Clothier Springs Road  
Valley Forge, PA 19481

Columbia County  
Court of Common Pleas  
Civil Division

No. 2000-CV-450

**AFFIDAVIT PURSUANT TO PA. R.C.P. 3129.1**

Keystone Financial Bank, N.A., successor-in-interest to Pennsylvania National Bank and Trust Company, Plaintiff in the 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 83 Reservoir Street, Bloomsburg, Pennsylvania, 17815 (Premises A) and 248-252 Sterner Avenue, Bloomsburg, Pennsylvania, 17815 (Premises B).

1. Name and address of Owner(s) or Reputed Owner(s):  
Value Added Investment Corporation  
14 Paoli Court  
Paoli, PA 19301

2. Name and address of Defendant(s) in the Judgment:

Value Added Investment Corporation  
14 Paoli Court  
Paoli, PA 19301

Thomas X. Flaherty  
Box 215  
Clothier Springs Road  
Valley Forge, PA 19481

3. Name and last known address of every Judgment Creditor whose Judgment is a recorded lien on the real property to be sold:

Bloomsburg Municipal Authority  
301 East Second Street  
Bloomsburg, PA 17815

Keystone Financial Bank, N.A.  
successor-in-interest to Pennsylvania  
National Bank and Trust Company  
601 Dresher Road  
Horsham, PA 19044

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

Pennsylvania National Bank and  
Trust Company, n/k/a  
Keystone Financial Bank, N.A.  
601 Dresher Road  
Horsham, PA 19044

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

None known.

6. Name and address of every other person who has any record interest in the property and whose interest may be affected by the sale:

None known.

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:

Ms. Sharon Babb  
727 Market Street  
Bloomsburg, PA 17815

STEVEN L. SUGARMAN & ASSOCIATES

By: 

Steven L. Sugarman, Esquire  
Elliot H. Berton, Esquire  
Attorneys for Plaintiff

Sworn to and subscribed  
before me this 26<sup>th</sup> day  
of October, 2000, A.D.

Notary Public Seal  
Mary Jane Moore, Notary Public  
Tredyffrin Twp., Chester County  
My Commission Expires Jan. 18, 2001