

JING

RATION

ING

Service Type

☒ Certified Mail

☐ Registered Mail

☐ Insured Mail

☐ Express Mail

☐ Return Receipt for Merchandise

☐ C.O.D.

A. Signature *[Signature]* 119-02

B. Received by (Printed Name) *[Signature]* ☐ Agent ☒ Addressee

C. Date of Delivery *[Signature]* OCT 15 2002

D. Is delivery address different from item 1? ☐ Yes ☒ No

If YES, enter delivery address below:

Service Type

☒ Certified Mail

☐ Registered Mail

☐ Insured Mail

☐ Express Mail

☐ Return Receipt for Merchandise

☐ C.O.D.

A. Signature *[Signature]* 119-02

B. Received by (Printed Name) *[Signature]* ☐ Agent ☒ Addressee

C. Date of Delivery *[Signature]* OCT 15 2002

D. Is delivery address different from item 1? ☐ Yes ☒ No

If YES, enter delivery address below:

Service Type

☒ Certified Mail

☐ Registered Mail

☐ Insured Mail

☐ Express Mail

☐ Return Receipt for Merchandise

☐ C.O.D.

A. Signature *[Signature]* 119-02

B. Received by (Printed Name) *[Signature]* ☐ Agent ☒ Addressee

C. Date of Delivery *[Signature]* OCT 15 2002

D. Is delivery address different from item 1? ☐ Yes ☒ No

If YES, enter delivery address below:

COMPLETE THIS SECTION ON DELIVERY

COMPLETE THIS SECTION ON DELIVERY

SECTION

COMPLETE THIS SECTION ON DELIVERY

- Complete items 1, 2, 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

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

2. Article Number 70011940000026243959
(Transfer from service label)

PS Form 3811, August 2001

Domestic Return Receipt

102595-01-M-2

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, 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:

PA Dept. of Revenue
PO Box 8901
Harrisburg, PA 17105

2. Article Number 70011940000026243966
(Transfer from service label)

PS Form 3811, August 2001

Domestic Return Receipt

102595-01-M-2

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, 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.

COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF REVENUE-ATTN: SHERIFF SALE
BUREAU OF COMPLAINACE
CLEARANCE SUPPORT SECTION
DEPARTMENT 281230
HARRISBURG, PA 17128-1230

2. Article Number 70011940000026243928
(Transfer from service label)

PS Form 3811, August 2001

Domestic Return Receipt

102595-01-M-2

☒ Agent ☒ Address

B. Received by (Printed Name) *[Signature]* C. Date of Delivery OCT 15 2002

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

A. Signature *[Signature]* 119-02

B. Received by (Printed Name) *[Signature]* ☐ Agent ☒ Addressee

C. Date of Delivery OCT 15 2002

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

A. Signature *[Signature]* 119-02

B. Received by (Printed Name) *[Signature]* ☐ Agent ☒ Addressee

C. Date of Delivery OCT 15 2002

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



October 16, 2002

Via Facsimile 570-389-5625 and Regular U.S. Mail

Office of the Sheriff
ATTN: Tim
Columbia County Courthouse
P. O. Box 380
Bloomsburg, PA 17815

RE: Eastern Savings Bank, FSB

vs.

Linda M. Karns, Richard L. Karns and The United States of America

Docket No. 2002 CV 829

Sheriff Sale Date: January 8, 2003

Eastern Savings Bank, FSB

vs.

Linda M. Karns

Docket No. 2002 CV 822

Sheriff Sale Date: January 8, 2003

Our File No. 01-3184

GARY L. JAMES
MAX J. SMITH, JR.
KAREN DURKIN
JOHN J. CONNELLY, JR.
SCOTT A. DIETTERICK
JAMES F. SPADE
GREGORY K. RICHARDS
RICHARD L. DAHLEN
SUSAN M. KADEL
JARAD W. HANDELMAN
DONNA M. MULLIN
EDWARD P. SEEBER
NELL W. YAHN
BERNARD A. RYAN, JR.
COURTNEY L. KISHEL

OF COUNSEL
ANDREW W. BARBIN
HERSHEY, PA
MANLEY & DEAS, LLC
COLUMBUS, OH

Dear Tim:

Please consider this correspondence a formal to **stay** both Sheriff Sales scheduled for January 8, 2003 in the above-referenced matters. The reason for the stay is the Defendants reinstated the loan in the total amount of \$33,035.15. Please bill us for any additional costs due your office or issue a refund of any excess from the advance.

Should you have any questions, please do not hesitate to contact the undersigned.

Sincerely,

JAMES SMITH, JR. & CONNELLY LLP

Scott A. Dietterick
sdietterick@jsdlegal.com

SAD:mse

cc: Terry Brown, Eastern Savings Bank, FSB (Loan No. 5121273568)

SHERIFF'S SALE COST SHEET

Egstein Savings VS. Richard & Linda Reins
 NO. 120-02 ED NO. _____ JD DATE/TIME OF SALE 8/20/00

| | |
|---------------------------------|-----------------------|
| DOCKET/RETURN | \$15.00 |
| SERVICE PER DEF. | \$ <u>135.00</u> |
| LEVY (PER PARCEL | \$ <u>15.00</u> 45.00 |
| MAILING COSTS | \$ <u>32.50</u> |
| ADVERTISING SALE BILLS & COPIES | \$17.50 |
| ADVERTISING SALE (NEWSPAPER) | \$15.00 |
| MILEAGE | \$ _____ |
| POSTING HANDBILL | \$15.00 |
| CRYING/ADJOURN SALE | \$10.00 |
| SHERIFF'S DEED | \$35.00 |
| TRANSFER TAX FORM | \$25.00 |
| DISTRIBUTION FORM | \$25.00 |
| COPIES | \$ <u>6.50</u> |
| NOTARY | \$ _____ |
| TOTAL ***** \$ <u>276.50</u> | |

| | |
|-----------------------|---------------------|
| WEB POSTING | \$150.00 |
| PRESS ENTERPRISE INC. | \$ _____ |
| SOLICITOR'S SERVICES | \$75.00 |
| TOTAL ***** \$ _____ | |

| | |
|-----------------------|----------|
| PROTHONOTARY (NOTARY) | \$40.00 |
| RECORDER OF DEEDS | \$ _____ |
| TOTAL ***** \$ _____ | |

REAL ESTATE TAXES:

| | |
|-----------------------|----------|
| BORO, TWP & COUNTY 20 | \$ _____ |
| SCHOOL DIST. 20 | \$ _____ |
| DELINQUENT 20 | \$ _____ |
| TOTAL ***** \$ _____ | |

MUNICIPAL FEES DUE:

| | |
|----------------------|----------|
| SEWER 20 | \$ _____ |
| WATER 20 | \$ _____ |
| TOTAL ***** \$ _____ | |

| | |
|-----------------------------|-----------------|
| SURCHARGE FEE (DSTE) | \$ <u>90.00</u> |
| MISC. <u>Dauphin Co.</u> | \$ <u>25.50</u> |
| TOTAL ***** \$ <u>25.50</u> | |

TOTAL COSTS (OPENING BID) Deposit 1500.00
 12eFund 1108.00
 \$ 392.00

**JAMES, SMITH, DURKIN & CONNELLY LLP**

FACSIMILE TRANSMITTAL SHEET

DATE: 10/16/02**TO:** TIM**FAX NUMBER:** 570-389-5625**TOTAL PGS W/COVER:** 2**FROM:** SCOTT A. DIETTERICK,
ESQUIRE**SENDER'S PHONE NUMBER:**

717.533.3280 EXT.#3037

RE: EASTERN V. KARNS**SENDER'S FAX NUMBER:**☐ 717.533.2795☐ 717.533.7771

☐ PER YOUR REQUEST ☐ PLEASE REVIEW AND REPLY ☐ FOR YOUR INFO

The materials transmitted by this facsimile are sent by an attorney or his/her agent and are considered confidential and are intended only for the use of the individual or entity named. If the addressee is a client, these materials may also be subject to applicable privileges. If the recipient of these materials is not the addressee, be aware that any dissemination or copying of this communication is strictly prohibited. If you have received this communication in error, please immediately notify us at (717) 533.3280 (collect) and return the transmitted materials to us at the above address via the U.S. postal service. We will reimburse your cost incurred in connection with this erroneous transmission and your return of these materials.

This office will not accept service of legal papers via facsimile or e-mail pursuant to Pa.R.C.P. 440(d)(1) [Service of Legal Papers Other than Original Process].

NOTES/COMMENTS:

MAILING ADDRESS:

P.O. BOX 650 • HERSHEY, PA 17033

STREET ADDRESS:

134 SIPE AVE. • HUMMELSTOWN, PA 17036

PHONE: 717.533.3280 • **FAX:** 717.533.2795 OR 717.533.7771E-MAIL: JSDINFO@JSDLEGAL.COM

JAMES SMITH DURKIN & CONNELLY LLP



October 16, 2002

Via Facsimile 570-389-5625 and Regular U.S. Mail

Office of the Sheriff
ATTN: Tim
Columbia County Courthouse
P. O. Box 380
Bloomsburg, PA 17815

RE: Eastern Savings Bank, FSB**vs.**

Linda M. Karns, Richard L. Karns and The United States of America
Docket No. 2002 CV 829
Sheriff Sale Date: January 8, 2003

Eastern Savings Bank, FSB**vs.**

Linda M. Karns
Docket No. 2002 CV 822
Sheriff Sale Date: January 8, 2003
Our File No. 01-3184

Dear Tim:

Please consider this correspondence a formal to stay both Sheriff Sales scheduled for January 8, 2003 in the above-referenced matters. The reason for the stay is the Defendants reinstated the loan in the total amount of \$33,035.15. Please bill us for any additional costs due your office or issue a refund of any excess from the advance.

Should you have any questions, please do not hesitate to contact the undersigned.

Sincerely,

JAMES SMITH DURKIN & CONNELLY LLP


Scott A. Dietterick
sdietterick@sdlegal.com

SAD:mse

cc: Terry Brown, Eastern Savings Bank, FSB (Loan No. 5121273568)

GARY L. JAMES, JR.
TIMOTHY L. BROWN, JR.
17815

MARK E. ANTHONY
P.O. BOX 380
BLOOMSBURG, PA 17815

THE JUDICIAL CLERK
P.O. BOX 380
BLOOMSBURG, PA 17815
WWW.COUNTYCLERK.PA.GOV

GARY L. JAMES
MAX J. SMITH, JR.
KAREN DURKIN
JOHN J. CONNELLY, JR.
SCOTT A. DIETTERICK
JAMES F. SPADE
GREGORY K. RICHARDS
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NEIL W. YAHN
BERNARD A. RYAN, JR.
COURTNEY L. KISHIEL

OF COUNSEL:
ANDREW W. BARRIN
HERSHEY, PA
MAYNIE & DEAR, LLC
COLUMBIA, OH

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: J. ARTER
DATE RECEIVED 10/3/2002

SERVICE# 10 - OF - 13 SERVICES
DOCKET # 119ED2002

PLAINTIFF EASTERN SAVINGS BANK, FSB

DEFENDANT LINDA M. KARNS

| PERSON/CORP TO SERVED |
|---------------------------|
| COLUMBIA COUNTY TAX CLAIM |
| PO BOX 380 |
| BLOOMSBURG |

PAPERS TO SERVED
WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

SERVED UPON Lois Denny

RELATIONSHIP _____ IDENTIFICATION _____

DATE 10-10-02 TIME 1600 MILEAGE _____ OTHER _____

Race ____ Sex ____ Height ____ Weight ____ Eyes ____ Hair ____ Age ____ Military ____

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA ____ POB ____ POE ____ CCSO ____
B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA
C. CORPORATION MANAGING AGENT
D. REGISTERED AGENT
E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE

F. OTHER (SPECIFY) _____

ATTEMPTS
DATE

TIME

OFFICER

REMARKS

| | | | |
|-------|-------|-------|-------|
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |

DEPUTY TC DATE _____

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: J. ARTER
DATE RECEIVED 10/3/2002

SERVICE# 7 - OF - 13 SERVICES
DOCKET # 119ED2002

PLAINTIFF EASTERN SAVINGS BANK, FSB

DEFENDANT LINDA M. KARNS

| PERSON/CORP TO SERVED | PAPERS TO SERVED |
|-----------------------|------------------------------|
| DOMESTIC RELATIONS | WRIT OF EXECUTION - MORTGAGE |
| 15 PERRY AVE. | FORECLOSURE |
| BLOOMSBURG | |

SERVED UPON Charles M. Carter

RELATIONSHIP _____ IDENTIFICATION _____

DATE 10-11-2 TIME 1100 MILEAGE 30 OTHER _____

Race _____ Sex _____ Height _____ Weight _____ Eyes _____ Hair _____ Age _____ Military _____

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA _____ POB _____ POE _____ CCSO _____
B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA _____
C. CORPORATION MANAGING AGENT _____
D. REGISTERED AGENT _____
E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE _____

F. OTHER (SPECIFY) _____

ATTEMPTS

DATE

TIME

OFFICER

REMARKS

DEPUTY J. Carter DATE 10-11-2

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: J. ARTER
DATE RECEIVED 10/3/2002

SERVICE# 1 - OF - 13 SERVICES
DOCKET # 119ED2002

PLAINTIFF EASTERN SAVINGS BANK, FSB

DEFENDANT LINDA M. KARNS

| PERSON/CORP TO SERVED |
|-----------------------|
| LINDA M. KARNS |
| 430 3RD ST. |
| BENTON |

PAPERS TO SERVED
WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

SERVED UPON _____

RELATIONSHIP _____ IDENTIFICATION _____

DATE _____ TIME _____ MILEAGE _____ OTHER _____

Race ____ Sex ____ Height ____ Weight ____ Eyes ____ Hair ____ Age ____ Military ____

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA ____ POB ____ POE ____ CCSO ____
B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA
C. CORPORATION MANAGING AGENT
D. REGISTERED AGENT
E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE

F. OTHER (SPECIFY) _____

ATTEMPTS

| DATE | TIME | OFFICER | REMARKS |
|-------|-------|---------|---------|
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |

DEPUTY _____ DATE _____

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

WRIT OF EXECUTION (MORTGAGE FORECLOSURE)

EASTERN SAVINGS BANK, FSB

Plaintiff

v.

LINDA M. KARNS

Defendant(s)

Docket No.: 2002 CV 822

Execution No.: 2002-ED-119

To the Sheriff of Columbia County:

To satisfy judgment, interest and costs in the above matter, you are directed to levy upon
and sell the following described property:

See Exhibit "A" attached.

| | |
|---|---|
| Amount Due | <u>\$199,123.03</u> |
| Interest from <u>8/20/02</u> to date of sale | <u>\$ 13,854.60</u> |
| Total | \$212,977.63, plus costs to be added |

Date: 10/03/02

SEAL

Prothonotary of Columbia County

BY: Fanni B. Kline / EAB

DEPUTY

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

EASTERN SAVINGS BANK, FSB

Plaintiff

Docket No.: 2002 CV 822

v.

Execution No.:

LINDA M. KARNS

Defendant(s)

LEGAL DESCRIPTION

ALL THOSE CERTAIN piece, parcel or tract of land situate in the Borough of Benton, Columbia County, Pennsylvania, more fully described as follows:

BEGINNING at a post; thence North along Third Street, a distance of 50 feet to a post, the corner of Lot No. 14; thence West, a distance of 160 feet to an alley; thence along said alley South, a distance of 50 feet to a post, the corner of Lot No. 12; thence East along Lot No. 12, a distance of 160 feet to the place of beginning.

CONTAINING 29.4 perches of land, more or less.

BEING KNOWN AS 430 Third Street, Benton, Columbia Co., PA 17814.

WHEREON is erected a frame dwelling house and block garage-apartment building.

BEING TAX PARCEL NO. 02-01-138

BEING the same premises which Richard L. Karns and Linda Karns, husband and wife by Deed dated January 21, 1994 and recorded January 28, 1994, in and for Columbia County, in Deed Book 560, Page 16, granted and conveyed unto Linda M. Karns.

Exhibit "A"

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

EASTERN SAVINGS BANK, FSB

Plaintiff

Docket No.: 2002 CV 822

v.

Execution No.:

LINDA M. KARNS

Defendant(s)

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

Linda M. Karns
430 Third Street
Benton, PA 17814

TAKE NOTICE:

That the Sheriff's Sale of Real Property (Real Estate) will be held at the Columbia County Court House, Office of the Sheriff, 34 West Main Street, Bloomsburg, Pennsylvania 17815 on January 8, 2003 at 9:00 A .m. prevailing local time.

THE PROPERTY TO BE SOLD is delineated in detail in a legal description 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 LEGAL DESCRIPTION ATTACHED AS EXHIBIT "A").

The LOCATION of your property to be sold is:

430 Third Street, Benton, Columbia Co., PA 17814

The JUDGMENT under or pursuant to which your property is being sold is docketed to:

No.: 2002-CV-822

THE NAME(S) OF THE OWNER(S) OR REPUTED OWNER(S) OF THIS PROPERTY ARE:

Linda M. Karns and Richard L. Karns

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 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 Columbia County, P.O. Box 380, Bloomsburg Pennsylvania 17815.

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. 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.

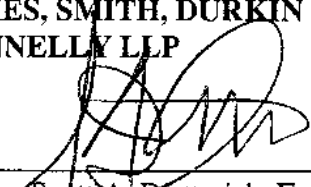
Susquehanna Legal Services
168 E. 5th Street
Bloomsburg, PA 17815
(717) 784-8760

THE LEGAL RIGHTS YOU MAY HAVE ARE:

1. You may file a petition with the Court of Common Pleas of Columbia County to open the Judgment if you have a meritorious defense against the person or company that has entered judgment against you. You may also file a petition with the same Court if you are aware of a legal defect in the obligation or the procedure used against you.
2. After the Sheriff's Sale, you may file a petition with the Court of Common Pleas of Columbia 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 Columbia 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, Columbia County Courthouse, P.O. Box 380, Bloomsburg, Pennsylvania 17815, before presentation of the petition to the Court.

**JAMES, SMITH, DURKIN &
CONNELLY LLP**

By: _____


Scott A. Dietterick, Esquire
Attorney I.D.#55650
P.O. Box 650
Hershey, PA 17033
(717) 533-3280

**VIA CERTIFIED MAIL, RETURN RECEIPT REQUESTED
and
VIA PERSONAL SERVICE BY THE COLUMBIA CO. SHERIFF**

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

EASTERN SAVINGS BANK, FSB

Plaintiff

Docket No.: 2002 CV 822

v.

Execution No.:

LINDA M. KARNS

Defendant(s)

LEGAL DESCRIPTION

ALL THOSE CERTAIN piece, parcel or tract of land situate in the Borough of Benton, Columbia County, Pennsylvania, more fully described as follows:

BEGINNING at a post; thence North along Third Street, a distance of 50 feet to a post, the corner of Lot No. 14; thence West, a distance of 160 feet to an alley; thence along said alley South, a distance of 50 feet to a post, the corner of Lot No. 12; thence East along Lot No. 12, a distance of 160 feet to the place of beginning.

CONTAINING 29.4 perches of land, more or less.

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Exhibit "A"

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: J. ARTER
DATE RECEIVED 10/3/2002

SERVICE# 2 - OF - 13 SERVICES
DOCKET # 119ED2002

PLAINTIFF EASTERN SAVINGS BANK, FSB

DEFENDANT LINDA M. KARNS

| PERSON/CORP TO SERVED | PAPERS TO SERVED |
|-----------------------|------------------------------|
| RICHARD L. KARNS | WRIT OF EXECUTION - MORTGAGE |
| 430 3RD ST. | FORECLOSURE |
| BENTON | |

SERVED UPON _____

RELATIONSHIP _____ IDENTIFICATION _____

DATE _____ TIME _____ MILEAGE _____ OTHER _____

Race ____ Sex ____ Height ____ Weight ____ Eyes ____ Hair ____ Age ____ Military ____

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA ____ POB ____ POE ____ CCSO ____
B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA
C. CORPORATION MANAGING AGENT
D. REGISTERED AGENT
E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE

F. OTHER (SPECIFY) _____

ATTEMPTS
DATE

TIME

OFFICER

REMARKS

| | | | |
|-------|-------|-------|-------|
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |

DEPUTY _____ DATE _____

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

WRIT OF EXECUTION (MORTGAGE FORECLOSURE)

EASTERN SAVINGS BANK, FSB

Plaintiff

Docket No.: 2002 CV 822

v.

Execution No.: 2002-ED-119

LINDA M. KARNIS

Defendant(s)

To the Sheriff of Columbia County:

To satisfy judgment, interest and costs in the above matter, you are directed to levy upon and sell the following described property:

See Exhibit "A" attached.

| | |
|---|---|
| Amount Due | <u>\$199,123.03</u> |
| Interest from <u>8/20/02</u> to date of sale | <u>\$ 13,854.60</u> |
| Total | \$212,977.63, plus costs to be added |

Date: 10/03/02

SEAL

Prothonotary of Columbia County

BY: Fanni B. Kline / GAB
DEPUTY

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OF COLUMBIA COUNTY, PENNSYLVANIA**

EASTERN SAVINGS BANK, FSB

Plaintiff

Docket No.: 2002 CV 822

v.

Execution No.:

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OF COLUMBIA COUNTY, PENNSYLVANIA**

EASTERN SAVINGS BANK, FSB

Plaintiff

Docket No.: 2002 CV 822

v.

Execution No.:

LINDA M. KARNS

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OF REAL PROPERTY PURSUANT TO
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430 Third Street
Benton, PA 17814

TAKE NOTICE:

That the Sheriff's Sale of Real Property (Real Estate) will be held at the Columbia County Court House, Office of the Sheriff, 34 West Main Street, Bloomsburg, Pennsylvania 17815 on January 2, 2003 at 9:00 A.m. prevailing local time.

THE PROPERTY TO BE SOLD is delineated in detail in a legal description 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 LEGAL DESCRIPTION ATTACHED AS EXHIBIT "A").

The LOCATION of your property to be sold is:

430 Third Street, Benton, Columbia Co., PA 17814

The JUDGMENT under or pursuant to which your property is being sold is docketed to:

No.: 2002-CV-822

THE NAME(S) OF THE OWNER(S) OR REPUTED OWNER(S) OF THIS PROPERTY ARE:

Linda M. Karns and Richard L. Karns

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 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 Columbia County, P.O. Box 380, Bloomsburg Pennsylvania 17815.

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. 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.

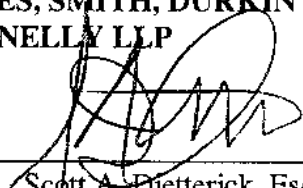
Susquehanna Legal Services
168 E. 5th Street
Bloomsburg, PA 17815
(717) 784-8760

THE LEGAL RIGHTS YOU MAY HAVE ARE:

1. You may file a petition with the Court of Common Pleas of Columbia County to open the Judgment if you have a meritorious defense against the person or company that has entered judgment against you. You may also file a petition with the same Court if you are aware of a legal defect in the obligation or the procedure used against you.
2. After the Sheriff's Sale, you may file a petition with the Court of Common Pleas of Columbia 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 Columbia 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, Columbia County Courthouse, P.O. Box 380, Bloomsburg, Pennsylvania 17815, before presentation of the petition to the Court.

**JAMES, SMITH, DURKIN &
CONNELLY LLP**

By: _____


Scott A. Dietterick, Esquire
Attorney I.D.#55650
P.O. Box 650
Hershey, PA 17033
(717) 533-3280

**VIA CERTIFIED MAIL, RETURN RECEIPT REQUESTED
and
VIA PERSONAL SERVICE BY THE COLUMBIA CO. SHERIFF**

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

EASTERN SAVINGS BANK, FSB

Plaintiff

Docket No.: 2002 CV 822

v.

Execution No.:

LINDA M. KARNS

Defendant(s)

LEGAL DESCRIPTION

ALL THOSE CERTAIN piece, parcel or tract of land situate in the Borough of Benton, Columbia County, Pennsylvania, more fully described as follows:

BEGINNING at a post; thence North along Third Street, a distance of 50 feet to a post, the corner of Lot No. 14; thence West, a distance of 160 feet to an alley; thence along said alley South, a distance of 50 feet to a post, the corner of Lot No. 12; thence East along Lot No. 12, a distance of 160 feet to the place of beginning.

CONTAINING 29.4 perches of land, more or less.

BEING KNOWN AS 430 Third Street, Benton, Columbia Co., PA 17814.

WHEREON is erected a frame dwelling house and block garage-apartment building.

BEING TAX PARCEL NO. 02-01-138

BEING the same premises which Richard L. Karns and Linda Karns, husband and wife by Deed dated January 21, 1994 and recorded January 28, 1994, in and for Columbia County, in Deed Book 560, Page 16, granted and conveyed unto Linda M. Karns.

Exhibit "A"

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: J. ARTER
DATE RECEIVED 10/3/2002

SERVICE# 3 - OF - 13 SERVICES
DOCKET # 119ED2002

PLAINTIFF EASTERN SAVINGS BANK, FSB

DEFENDANT LINDA M. KARNS

| PERSON/CORP TO SERVED | PAPERS TO SERVED |
|-----------------------|------------------------------|
| J.R. SANDS | WRIT OF EXECUTION - MORTGAGE |
| PO BOX 283 | FORECLOSURE |
| BENTON | |

SERVED UPON _____

RELATIONSHIP _____ IDENTIFICATION _____

DATE _____ TIME _____ MILEAGE _____ OTHER _____

Race ____ Sex ____ Height ____ Weight ____ Eyes ____ Hair ____ Age ____ Military ____

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA ____ POB ____ POE ____ CCSO ____
B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA
C. CORPORATION MANAGING AGENT
D. REGISTERED AGENT
E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE

F. OTHER (SPECIFY) _____

ATTEMPTS

| DATE | TIME | OFFICER | REMARKS |
|-------|-------|---------|---------|
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |

DEPUTY _____ DATE _____

HARRY A. ROADARMEL, JR.



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

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

Thursday, October 10, 2002

J.R. SANDS
PO BOX 283
BENTON, PA 17814-

EASTERN SAVINGS BANK, FSB
VS
LINDA M. KARNS

DOCKET # 119ED2002

JD # 822JD2002

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 that you may have.

Respectfully,

Harry A. Roadarmel, Jr.
Sheriff of Columbia County

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

EASTERN SAVINGS BANK, FSB

Plaintiff

Docket No.: 2002 CV 822

v.

Execution No.:

LINDA M. KARNs

Defendant(s)

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

Linda M. Karns
430 Third Street
Benton, PA 17814

TAKE NOTICE:

That the Sheriff's Sale of Real Property (Real Estate) will be held at the Columbia County Court House, Office of the Sheriff, 34 West Main Street, Bloomsburg, Pennsylvania 17815 on January 8, 2003 at 9:00 A.m. prevailing local time.

THE PROPERTY TO BE SOLD is delineated in detail in a legal description 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 LEGAL DESCRIPTION ATTACHED AS EXHIBIT "A").

The LOCATION of your property to be sold is:

430 Third Street, Benton, Columbia Co., PA 17814

The JUDGMENT under or pursuant to which your property is being sold is docketed to:

No.: 2002-CV-822

THE NAME(S) OF THE OWNER(S) OR REPUTED OWNER(S) OF THIS PROPERTY ARE:

Linda M. Karns and Richard L. Karns

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 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 Columbia County, P.O. Box 380, Bloomsburg Pennsylvania 17815.

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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. A lawyer can advise you more specifically of these rights. If you wish to exercise your rights, you must act promptly.

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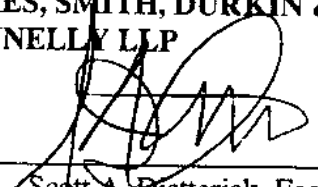
Susquehanna Legal Services
168 E. 5th Street
Bloomsburg, PA 17815
(717) 784-8760

THE LEGAL RIGHTS YOU MAY HAVE ARE:

1. You may file a petition with the Court of Common Pleas of Columbia County to open the Judgment if you have a meritorious defense against the person or company that has entered judgment against you. You may also file a petition with the same Court if you are aware of a legal defect in the obligation or the procedure used against you.
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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 Columbia 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, Columbia County Courthouse, P.O. Box 380, Bloomsburg, Pennsylvania 17815, before presentation of the petition to the Court.

**JAMES, SMITH, DURKIN &
CONNELLY LLP**

By: _____


Scott A. Dietterick, Esquire
Attorney I.D.#55650
P.O. Box 650
Hershey, PA 17033
(717) 533-3280

**VIA CERTIFIED MAIL, RETURN RECEIPT REQUESTED
and
VIA PERSONAL SERVICE BY THE COLUMBIA CO. SHERIFF**

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

EASTERN SAVINGS BANK, FSB

Plaintiff

Docket No.: 2002 CV 822

v.

Execution No.:

LINDA M. KARNS

Defendant(s)

LEGAL DESCRIPTION

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BEING KNOWN AS 430 Third Street, Benton, Columbia Co., PA 17814.

WHEREON is erected a frame dwelling house and block garage-apartment building.

BEING TAX PARCEL NO. 02-01-138

BEING the same premises which Richard L. Karns and Linda Karns, husband and wife by Deed dated January 21, 1994 and recorded January 28, 1994, in and for Columbia County, in Deed Book 560, Page 16, granted and conveyed unto Linda M. Karns.

Exhibit "A"

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: J. ARTER
DATE RECEIVED 10/3/2002

SERVICE# 6 - OF - 13 SERVICES
DOCKET # 119ED2002

PLAINTIFF EASTERN SAVINGS BANK, FSB

DEFENDANT LINDA M. KARNS

| PERSON/CORP TO SERVED |
|-----------------------|
| CAROLYN REMLEY |
| PO BOX 270 |
| BENTON |

PAPERS TO SERVED
WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

SERVED UPON _____

RELATIONSHIP _____ IDENTIFICATION _____

DATE _____ TIME _____ MILEAGE _____ OTHER _____

Race ____ Sex ____ Height ____ Weight ____ Eyes ____ Hair ____ Age ____ Military ____

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA ____ POB ____ POE ____ CCSO ____
B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA
C. CORPORATION MANAGING AGENT
D. REGISTERED AGENT
E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE

F. OTHER (SPECIFY) _____

ATTEMPTS
DATE

TIME

OFFICER

REMARKS

| | | | |
|-------|-------|-------|-------|
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |

DEPUTY

DATE _____

HARRY A. ROADARMEL, JR.



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

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

Thursday, October 10, 2002

CAROLYN REMLEY
PO BOX 270
BENTON, PA 17814-

EASTERN SAVINGS BANK, FSB
VS
LINDA M. KARNS

DOCKET # 119ED2002

JD # 822JD2002

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 that you may have.

Respectfully,

Harry A. Roadarmel, Jr.
Sheriff of Columbia County

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

EASTERN SAVINGS BANK, FSB

Plaintiff

Docket No.: 2002 CV 822

v.

Execution No.:

LINDA M. KARNS

Defendant(s)

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

Linda M. Karns
430 Third Street
Benton, PA 17814

TAKE NOTICE:

That the Sheriff's Sale of Real Property (Real Estate) will be held at the Columbia County Court House, Office of the Sheriff, 34 West Main Street, Bloomsburg, Pennsylvania 17815 on January 8, 2003 at 9:00 A.m. prevailing local time.

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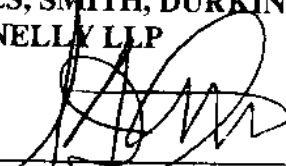
Susquehanna Legal Services
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**JAMES, SMITH, DURKIN &
CONNELLY LLP**

By: _____


Scott A. Dietterick, Esquire
Attorney I.D.#55650
P.O. Box 650
Hershey, PA 17033
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**VIA CERTIFIED MAIL, RETURN RECEIPT REQUESTED
and
VIA PERSONAL SERVICE BY THE COLUMBIA CO. SHERIFF**

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

EASTERN SAVINGS BANK, FSB

Plaintiff

v.

Docket No.: 2002 CV 822

Execution No.:

LINDA M. KARNs

Defendant(s)

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Exhibit "A"

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: J. ARTER
DATE RECEIVED 10/3/2002

SERVICE# 13 - OF - 14 SERVICES
DOCKET # 119ED2002

PLAINTIFF EASTERN SAVINGS BANK, FSB

DEFENDANT LINDA M. KARNS

| PERSON/CORP TO SERVED | PAPERS TO SERVED |
|------------------------|------------------------------|
| BENTON SEWER AUTHORITY | WRIT OF EXECUTION - MORTGAGE |
| BENTON | FORECLOSURE |

SERVED UPON _____

RELATIONSHIP _____ IDENTIFICATION _____

DATE _____ TIME _____ MILEAGE _____ OTHER _____

Race ____ Sex ____ Height ____ Weight ____ Eyes ____ Hair ____ Age ____ Military ____

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA ____ POB ____ POE ____ CCSO ____
B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA
C. CORPORATION MANAGING AGENT
D. REGISTERED AGENT
E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE

F. OTHER (SPECIFY) _____

| ATTEMPTS DATE | TIME | OFFICER | REMARKS |
|------------------|-------|---------|---------|
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |

DEPUTY _____ DATE _____

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P.O. BOX 380
BLOOMSBURG, PA 17813
FAX: (570) 784-0257

PHONE
(570) 389-3622

24 HOUR PHONE
(570) 784-6300

Friday, October 11, 2002

BENTON SEWER AUTHORITY
BENTON, PA 17814-

EASTERN SAVINGS BANK, FSB
VS
LINDA M. KARNS

DOCKET # 119ED2002

JD # 822JD2002

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Respectfully,

Harry A. Roadarmel, Jr.
Sheriff of Columbia County

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

EASTERN SAVINGS BANK, FSB

Plaintiff

Docket No.: 2002 CV 822

v.

Execution No.: 2002-ED-119

LINDA M. KARNS

Defendant(s)

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

Linda M. Karns
430 Third Street
Benton, PA 17814

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(SEE LEGAL DESCRIPTION ATTACHED AS EXHIBIT "A").

The LOCATION of your property to be sold is:

430 Third Street, Benton, Columbia Co., PA 17814

The JUDGMENT under or pursuant to which your property is being sold is docketed to:

No.: 2002-CV-822

THE NAME(S) OF THE OWNER(S) OR REPUTED OWNER(S) OF THIS PROPERTY ARE:

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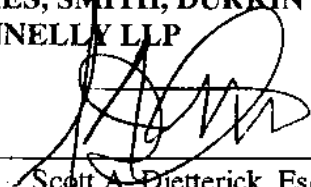
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**JAMES, SMITH, DURKIN &
CONNELLY LLP**

By: 

Scott A. Dietterick, Esquire
Attorney I.D.#55650
P.O. Box 650
Hershey, PA 17033
(717) 533-3280

**VIA CERTIFIED MAIL, RETURN RECEIPT REQUESTED
and
VIA PERSONAL SERVICE BY THE COLUMBIA CO. SHERIFF**

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

EASTERN SAVINGS BANK, FSB

Plaintiff

v.

LINDA M. KARNS

Defendant(s)

Docket No.: 2002 CV 822

Execution No.:

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Exhibit "A"

SHERIFF'S SALE

WEDNESDAY JANUARY 8, 2003 AT 9:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 119 OF 2002 ED AND CIVIL WRIT NO. 822 OF 2002 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 BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF' OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

ALL THOSE CERTAIN piece, parcel or tract of land situate in the Borough of Benton, Columbia County, Pennsylvania, more fully described as follows:

BEGINNING at a post; thence North along Third Street, a distance of 50 feet to a post, the corner of Lot No.14; thence West, a distance of 160 feet to an alley; thence along said alley South, a distance of 50 feet to a post, the corner of Lot No. 12; thence East along Lot No.12, a distance of 160 feet to the place of beginning.

CONTAINING 29.4 perches of land, more or less.

BEING KNOWN AS 430 Third Street, Benton, Columbia Co., PA 17814.

WHEREON is erected a frame dwelling house and block garage-apartment building.

BEING TAX PARCEL NO.02-01-138

BEING the same premises which Richard L. Karns and Linda Karns, husband and wife by Deed dated January 21, 1994 and recorded January 28, 1994, in and for Columbia County, in Deed Book 560, Page 16, granted and conveyed unto Linda M. Karns.

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 (8) days after the sale is 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.

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Plaintiff's Attorney
Scott A. Dietterick
P.O. Box 650
Hershey, PA 17033

Sheriff of Columbia County
Harry A. Roadarmel, Jr.
www.sheriffofcolumbiacounty.com

SHERIFF'S SALE

WEDNESDAY JANUARY 8, 2003 AT 9:00 AM

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P.O. Box 650
Hershey, PA 17033

Sheriff of Columbia County
Harry A. Roadarmel, Jr.
www.sheriffofcolumbiacounty.com

HARRY A. ROADARMEL, JR.



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

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

SHERIFF'S SALE REAL ESTATE OUTLINE

RECEIVED AND TIME STAMP WRIT 10-3-02
DOCKET AND INDEX 10-10-02
SET FILE FOLDER UP 10-10-02
CHECK FOR PROPER INFO
WRIT OF EXECUTION ✓
COPY OF DESCRIPTION ✓
WHEREABOUTS OF LAST KNOWN ADDRESS ✓
NON-MILITARY AFFIDAVIT ✓
NOTICES OF SHERIFF'S SALE 3
WATCHMAN RELEASE FORM ✓
AFFIDAVIT OF LEINS LIST ✓
CHECK FOR \$1200.00 CK 40289 for 1,500.00

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

SET SALE DATE AND ADV. DATES AND POSTING DATES Sale Jan. 8, 2003 5:00
POST ALL DATES ON CALANDER Post 12-4-02 Adls 12-18, 25 03 1-1-03

- * 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



September 26, 2002

Ms. Tami Kline,
Columbia County Prothonotary
Columbia County Courthouse
P. O. Box 380
Bloomsburg, PA 17815

RE: Eastern Savings Bank, FSB

vs.

Linda M. Karns

Docket No. 2002 CV 822

Our File No. 01-3184

Writ of Execution (Mortgage Foreclosure)

Dear Ms. Kline:

Enclosed please find the following documents for filing with your office:

1. 1 Original Praeipce for Writ of Execution;
2. 1 Original and 2 copies for each Defendant of the Writ of Execution;
3. 1 Original Affidavit Pursuant to Rule 3129.1; and
4. Check in the amount of \$23.00.

Please file the originals immediately upon receipt and prepare the Writ of Execution and copies for the Sheriff. Kindly time-stamp and return to us the extra face page of the Praeipce in the enclosed self-addressed, stamped envelope. Then, forward the Writ of Execution and its copies, along with the following documents to the Sheriff's Office:

1. 1 copy of the Affidavit Pursuant to Rule 3129.1;
2. 1 Original and five (5) copies of the Legal Description, including the improvements, parcel number and property address;
3. 1 Original and two copies of the Notice of Sale for each Defendant (legal description attached). We will also be serving each Defendant by certified mail.
4. 1 Original Affidavit of Last Known Address;
5. 1 Original Affidavit of Non-Military Service;
6. 1 Original Waiver of Watchman; and
7. Check in the amount of \$1,500.00, representing the Sheriff's advanced costs.

GARY L. JAMES
MAX J. SMITH, JR.
KAREN DURKIN
JOHN J. CONNELLY, JR.
SCOTT A. DIETTERICK
JAMES F. SFADE
GREGORY K. RICHARDS
RICHARD L. DAHLEN
SUSAN M. KADEL
JARAD W. HANDELMAN
DONNA M. MULLIN
EDWARD P. SEEBER
NEIL W. YAHN
BERNARD A. RYAN, JR.
COURTNEY L. KISHEL

OF COUNSEL:
ANDREW W. BARBIN
HERSHEY, PA
MANLEY & DEAS, LLC
COLUMBUS, OH

September 26, 2002

Page 2 of 2

Should you or the Sheriff's Office have any questions or need further documentation, please feel free to contact our office.

Sincerely,

JAMES, SMITH, DURKIN & CONNELLY LLP



Scott A. Dietterick
sdietterick@jsdlegal.com

SAD:lmg

Encl/as

cc: Sheriff of Columbia County (w/encl)

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

WRIT OF EXECUTION (MORTGAGE FORECLOSURE)

EASTERN SAVINGS BANK, FSB

Plaintiff

v.

LINDA M. KARNS

Defendant(s)

Docket No.: 2002 CV 822

Execution No.: 2002-ED-119

To the Sheriff of Columbia County:

To satisfy judgment, interest and costs in the above matter, you are directed to levy upon and sell the following described property:

See Exhibit "A" attached.

| | |
|---|---|
| Amount Due | <u>\$199,123.03</u> |
| Interest from <u>8/20/02</u> to date of sale | <u>\$ 13,854.60</u> |
| Total | \$212,977.63, plus costs to be added |

Date: 10/03/02

SEAL

Prothonotary of Columbia County

BY: Terri B. Kline / EAD

DEPUTY

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

EASTERN SAVINGS BANK, FSB

Plaintiff

Docket No.: 2002 CV 822

v.

Execution No.:

LINDA M. KARNS

Defendant(s)

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CONTAINING 29.4 perches of land, more or less.

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WHEREON is erected a frame dwelling house and block garage-apartment building.

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Exhibit "A"

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

EASTERN SAVINGS BANK, FSB

Plaintiff

v.

LINDA M. KARNS

Defendant(s)

Docket No.: 2002 CV 822

Execution No.: 2002-ED-119

AFFIDAVIT PURSUANT TO RULE 3129.1

Eastern Savings Bank, FSB, Plaintiff in the above action, sets forth as of the date the Praecipe for Writ of Execution was filed the following information concerning the real property located at 430 Third Street, Benton, Columbia County, PA 17814:

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

| | |
|----------------|--------------------------------------|
| LINDA M. KARNS | 430 Third Street Benton, PA 17814 |
|----------------|--------------------------------------|

| | |
|------------------|--------------------------------------|
| RICHARD L. KARNS | 430 Third Street Benton, PA 17814 |
|------------------|--------------------------------------|

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

| | |
|----------------|--------------------------------------|
| LINDA M. KARNS | 430 Third Street Benton, PA 17814 |
|----------------|--------------------------------------|

| | |
|------------------|--------------------------------------|
| RICHARD L. KARNS | 430 Third Street Benton, PA 17814 |
|------------------|--------------------------------------|

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

| | |
|---------------------------|-----------|
| EASTERN SAVINGS BANK, FSB | Plaintiff |
|---------------------------|-----------|

| | |
|-------------|---------------------------------|
| J. R. SANDS | P O Box 283 Benton, PA 17814 |
|-------------|---------------------------------|

| | |
|---------------------|--------------------------------------|
| PA DEPT. OF REVENUE | P O Box 8901 Harrisburg, PA 17105 |
|---------------------|--------------------------------------|

INTERNAL REVENUE SERVICE

c/o Special Procedures Unit
P. O. Box 12051
Phila., PA 19105

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

EASTERN SAVINGS BANK, FSB

Plaintiff

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

COLUMBIA COUNTY TAX CLAIM BUREAU

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

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

NONE

7. Name and Address of every other person of whom the Plaintiff has knowledge who has any interest in the property which may be affected by the sale:

COLUMBIA COUNTY DOMESTIC
RELATIONS OFFICE

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

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

JAMES, SMITH, DURKIN & CONNELLY LLP

DATED: 10/1/02

BY: 

Scott A. Dietterick, Esquire

Attorneys for Plaintiff

PA ID #55650

P.O. Box 650,

Hershey, PA 17033

(717) 533-3280

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

EASTERN SAVINGS BANK, FSB

Plaintiff

Docket No.: 2002 CV 822

v.

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430 Third Street
Benton, PA 17814

RICHARD L. KARNS

430 Third Street
Benton, PA 17814

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430 Third Street
Benton, PA 17814

RICHARD L. KARNS

430 Third Street
Benton, PA 17814

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Plaintiff

J. R. SANDS

P O Box 283
Benton, PA 17814

PA DEPT. OF REVENUE

P O Box 8901
Harrisburg, PA 17105

INTERNAL REVENUE SERVICE

c/o Special Procedures Unit
P. O. Box 12051
Phila., PA 19105

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NONE

7. Name and Address of every other person of whom the Plaintiff has knowledge who has any interest in the property which may be affected by the sale:

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DATED: 10/1/02

BY: 

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Attorneys for Plaintiff
PA ID #55650
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(717) 533-3280

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Plaintiff

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Execution No.: 2002-ED-119

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ALL THOSE CERTAIN piece, parcel or tract of land situate in the Borough of Benton, Columbia County, Pennsylvania, more fully described as follows:

BEGINNING at a post; thence North along Third Street, a distance of 50 feet to a post, the corner of Lot No. 14; thence West, a distance of 160 feet to an alley; thence along said alley South, a distance of 50 feet to a post, the corner of Lot No. 12; thence East along Lot No. 12, a distance of 160 feet to the place of beginning.

CONTAINING 29.4 perches of land, more or less.

BEING KNOWN AS 430 Third Street, Benton, Columbia Co., PA 17814.

WHEREON is erected a frame dwelling house and block garage-apartment building.

BEING TAX PARCEL NO. 02-01-138

BEING the same premises which Richard L. Karns and Linda Karns, husband and wife by Deed dated January 21, 1994 and recorded January 28, 1994, in and for Columbia County, in Deed Book 560, Page 16, granted and conveyed unto Linda M. Karns.

Exhibit "A"

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

EASTERN SAVINGS BANK, FSB

Plaintiff

v.

LINDA M. KARNs

Defendant(s)

Docket No.: 2002 CV 822

Execution No.: 2002-ED-119

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EASTERN SAVINGS BANK, FSB

Plaintiff

Docket No.: 2002 CV 822

v.

Execution No.: 2002-ED-119

LINDA M. KARNS

Defendant(s)

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

Linda M. Karns
430 Third Street
Benton, PA 17814

TAKE NOTICE:

That the Sheriff's Sale of Real Property (Real Estate) will be held at the Columbia County Court House, Office of the Sheriff, 34 West Main Street, Bloomsburg, Pennsylvania 17815 on January 8, 2003 at 9:00 A .m. prevailing local time.

THE PROPERTY TO BE SOLD is delineated in detail in a legal description 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 LEGAL DESCRIPTION ATTACHED AS EXHIBIT "A").

The LOCATION of your property to be sold is:

430 Third Street, Benton, Columbia Co., PA 17814

The JUDGMENT under or pursuant to which your property is being sold is docketed to:

No.: 2002-CV-822

THE NAME(S) OF THE OWNER(S) OR REPUTED OWNER(S) OF THIS PROPERTY ARE:

Linda M. Karns and Richard L. Karns

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 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 Columbia County, P.O. Box 380, Bloomsburg Pennsylvania 17815.

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. 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.

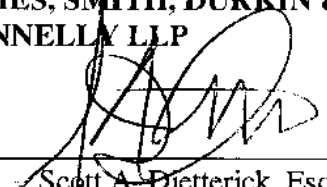
**Susquehanna Legal Services
168 E. 5th Street
Bloomsburg, PA 17815
(717) 784-8760**

THE LEGAL RIGHTS YOU MAY HAVE ARE:

1. You may file a petition with the Court of Common Pleas of Columbia County to open the Judgment if you have a meritorious defense against the person or company that has entered judgment against you. You may also file a petition with the same Court if you are aware of a legal defect in the obligation or the procedure used against you.
2. After the Sheriff's Sale, you may file a petition with the Court of Common Pleas of Columbia 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 Columbia 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, Columbia County Courthouse, P.O. Box 380, Bloomsburg, Pennsylvania 17815, before presentation of the petition to the Court.

**JAMES, SMITH, DURKIN &
CONNELLY LLP**

By: _____


Scott A. Dietterick, Esquire
Attorney I.D.#55650
P.O. Box 650
Hershey, PA 17033
(717) 533-3280

VIA CERTIFIED MAIL, RETURN RECEIPT REQUESTED
and
VIA PERSONAL SERVICE BY THE COLUMBIA CO. SHERIFF

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

EASTERN SAVINGS BANK, FSB

Plaintiff

v.

LINDA M. KARNs

Defendant(s)

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EASTERN SAVINGS BANK, FSB

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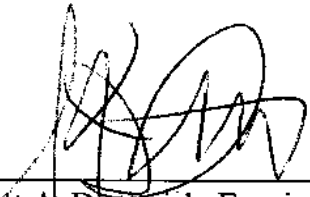
Defendant(s)

Docket No.: 2002 CV 822

Execution No.: 2002-ED-119

WAIVER OF WATCHMAN/WAIVER OF 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; and the Sheriff is hereby released from all liability to protect the property described in the above execution by insurance, which insurance is hereby waived.



Scott A. Dieterick, Esquire
Attorney for Plaintiff

SHERIFF'S INSTRUCTION

TO: Sheriff of Columbia County, Pennsylvania

PLAINTIFF: Eastern Savings Bank, FSB

DEFENDANT(S): Linda M. Karns

TYPE OF WRIT

OR COMPLAINT: **NOTICE OF SALE**

SERVE AT: 430 Third Street, Benton, PA 17814

Sir: **Please serve the Defendant, Linda M. Karns, OR an adult member of the family with whom she resides, OR an adult individual in charge of the residence with a true and correct copy of the Notice of Sheriff Sale.**

Date of Service: _____ Time: _____

Served Upon (If someone
other than Defendant): _____

Address (if different
than as stated above): _____

Columbia County Sheriff's Office:

Name: _____
Title: _____

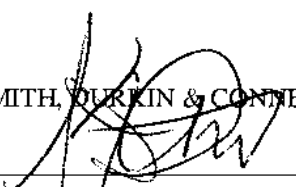
Date: _____

**PLEASE RETURN SERVICE TO THE FOLLOWING ADDRESS IN THE ENCLOSED
SELF- ADDRESSED, STAMPED ENVELOPE TO:**

James, Smith, Durkin & Connelly LLP
ATTN: Scott A. Dietterick, Esquire
P.O. Box 650
Hershey, PA 17033

DATED: 10/1/02

JAMES, SMITH, DURKIN & CONNELLY LLP

BY: 
Scott A. Dietterick, Esquire
Attorneys for Plaintiff
P.O. box 650
Hershey, PA 17033
(717) 533-3280

**IN THE COURT OF COMMON PLEAS
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EASTERN SAVINGS BANK, FSB

Plaintiff

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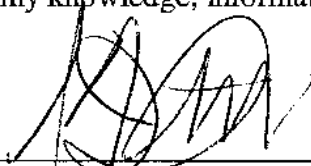
AFFIDAVIT OF LAST KNOWN ADDRESS

COMMONWEALTH OF PENNSYLVANIA

SS:

COUNTY OF DAUPHIN

Before me, the undersigned authority, a Notary Public in and for said County and Commonwealth, personally appeared Scott A. Dietterick, Esquire, attorney for and authorized representative of Plaintiff who, being duly sworn according to law, deposes and says that the last known address of Defendant(s), Linda M. Karns, is 430 Third Street, Benton, Columbia County, PA 17814, to the best of my knowledge, information and belief.



Scott A. Dietterick, Esquire

Sworn to and subscribed before me

this 14 day of October, 2002.

Michelle Elliott

Notary Public

My Commission Expires:

NOTARIAL SEAL
MICHELLE ELLIOTT, NOTARY PUBLIC
HUMMELSTOWN, DAUPHIN COUNTY, PA
MY COMMISSION EXPIRES JUNE 8, 2003

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EASTERN SAVINGS BANK, FSB

Plaintiff

v.

LINDA M. KARNS

Defendant(s)

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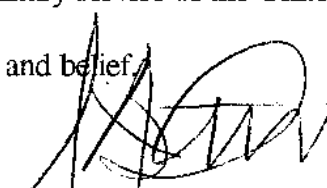
AFFIDAVIT OF NON-MILITARY SERVICE

COMMONWEALTH OF PENNSYLVANIA

SS:

COUNTY OF DAUPHIN

Before me, the undersigned authority, a Notary Public in and for said County and Commonwealth, personally appeared Scott A. Dietterick, Esquire, attorney for and authorized representative of Plaintiff who, being duly sworn according to law, deposes and says that the Defendant(s) is(are) not in the military service of the United States of America to the best of his knowledge, information and belief.



Scott A. Dietterick, Esquire

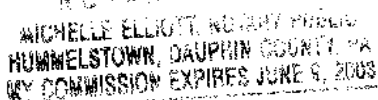
Sworn to and subscribed before me

this 1st day of October, 2002.



Notary Public

My Commission Expires:


MICHELLE ELLIOTT, NOTARY PUBLIC
HUMMELSTOWN, DAUPHIN COUNTY, PA
MY COMMISSION EXPIRES JUNE 9, 2005

ORIGINAL DOCUMENT PRINTED ON CHEMICAL REACTIVE PAPER WITH MICROPRINTED BORDER - SEE REVERSE SIDE FOR COMPLETE SECURITY FEATURES

JAMES, SMITH, DURKIN, & CONNELLY, LLP
OPERATING ACCOUNT

P.O. BOX 660
HERSHEY, PA 17033
PH. 717-533-3280

MID PENN BANK
MILLERSBURG, PA 17061
60-880/313

40289

NUMBER

000626

DATE

09/03/2002

AMOUNT

1500.00

One thousand five hundred and NO/100

**PAY
TO THE
ORDER
OF**

Columbia County Sheriff

VOID AFTER 6 MONTHS



AUTHORIZED SIGNATURE

THIS DOCUMENT CONTAINS HEAT SENSITIVE INK. TOUCH OR PRESS HERE. RED IMAGE DISAPPEARS WITH HEAT.

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