



COMMONWEALTH OF PENNSYLVANIA  
DEPARTMENT OF REVENUE  
BUREAU OF INDIVIDUAL TAXES  
DEPT. 280603  
HARRISBURG, PA 17128-0603

# REALTY TRANSFER TAX STATEMENT OF VALUE

See Reverse for Instructions

## RECORDER'S USE ONLY

State Tax Paid

Book Number

Page Number

Date Recorded

Complete each section and file in duplicate with Recorded of Deeds when (1) the full value/consideration is not set forth in the deed, (2) when the deed is without consideration, or by gift, or (3) a tax exemption is claimed. A Statement of Value is not required if the transfer is wholly exempt from tax based on: (1) family relationship or (2) public utility easement. If more space is needed, attach additional sheet(s).

## A CORRESPONDENT - All inquiries may be directed to the following person:

Name <b>Mark J. Udren &amp; Associates</b>		Telephone Number: <b>Area Code (856) 482-6900</b>	
Street Address <b>1040 N. Kings Highway, Suite 500</b>	City <b>Cherry Hill</b>	State <b>NJ</b>	Zip Code <b>08034</b>

## B TRANSFER DATA

Grantor(s)/Lessor(s) <b>Sheriff of Columbia County</b>		Date of Acceptance of Document	
Street Address <b>P.O. Box 380</b>		Grantee(s)/Lessee(s) <b>Wells Fargo Home Mortgage, Inc. fka Norwest Mortgage, Inc.</b>	
City <b>Bloomsburg</b>	State <b>PA</b>	City <b>Des Moines</b>	State <b>IA</b>
Zip Code <b>17815</b>		Zip Code <b>50328</b>	

## C PROPERTY LOCATION

Street Address <b>RR2 Box 83 aka 6424 Red Oak Road</b>		City, Township, Borough <b>Benton</b>	
County <b>Columbia</b>	School District <b>Benton</b>	Tax Parcel Number <b>03-06-011-02</b>	

## D VALUATION DATA

1. Actual Cash Consideration	2. Other Consideration <b>+ 0</b>	3. Total Consideration <b>= \$</b>
4. Country Assessed Value <b>\$15,526.00</b>	5. Common Level Ratio Factor <b>x</b>	6. Fair Market Value <b>= \$</b>

## E EXEMPTION DATA

1a. Amount of Exemption Claimed <b>100%</b>	1b. Percentage of Interest Conveyed <b>100%</b>
--	--

### 2. Check Appropriate Box Below for Exemption Claimed

- ☐ Will or interstate succession (Name of Decedent) (Estate File Number)
- ☐ Transfer to Industrial Development Agency
- ☐ Transfer to a trust. (Attach complete copy of trust agreement identifying all beneficiaries.)
- ☐ Transfer between principal and agent. (Attach complete copy of agency/straw party agreement.)
- ☐ Transfers to the Commonwealth, the United States and instrumentalities by gift, dedication, condemnation, or in lieu of condemnation. (If condemnation or in lieu of condemnation, attach copy of resolution.)
- ☐ Transfer from mortgagor to a holder of a mortgage in default. Mortgage Book Number **679**, Page Number **478**.
- ☐ Corrective or confirmatory deed. (Attach complete copy of the prior deed being corrected or confirmed.)
- ☐ Statutory corporate consolidation, merger or division. (Attach copy of articles.)
- ☒ Other (Please explain exemption claimed, if other than listed above.) **transfer from the sheriff to mortgagee as a result of an action in mortgage foreclosure.**

Under penalties of law, I declare that I have examined this Statement, including accompanying information, and to the best of my knowledge and belief, it is true, correct, and complete.

Signature of Correspondent or Responsible Party <i>Paul Smith</i>	Date <i>6/27/02</i>
--	------------------------

FAILURE TO COMPLETE THIS FORM PROPERLY OR ATTACH APPLICABLE DOCUMENTATION MAY RESULT IN THE RECORDER'S REFUSAL TO RECORD THE DEED.



COMMONWEALTH OF PENNSYLVANIA  
DEPARTMENT OF REVENUE  
BUREAU OF INDIVIDUAL TAXES  
DEPT. 280603  
HARRISBURG, PA 17128-0603

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Street Address <b>P.O. Box 380</b>		Grantee(s)/Lessee(s) <b>Wells Fargo Home Mortgage, Inc. fka Norwest Mortgage, Inc.</b>	
City <b>Bloomsburg</b>	State <b>PA</b>	Zip Code <b>17815</b>	Street Address <b>One Home Campus</b>
			City <b>Des Moines</b>
			State <b>IA</b>
			Zip Code <b>50328</b>

## C PROPERTY LOCATION

Street Address <b>RR2 Box 83 aka 6424 RedRoak Road</b>		City, Township, Borough <b>Benton</b>
County <b>Columbia</b>	School District <b>Benton</b>	Tax Parcel Number <b>03-06-011-02</b>

## D VALUATION DATA

1. Actual Cash Consideration <b>\$1,583.87</b>	2. Other Consideration <b>+ 0</b>	3. Total Consideration <b>= \$1,583.87</b>
4. Country Assessed Value <b>\$15,526.00</b>	5. Common Level Ratio Factor <b>x 2.81</b>	6. Fair Market Value <b>= \$43,628.06</b>

## E EXEMPTION DATA

1a. Amount of Exemption Claimed <b>100%</b>	1b. Percentage of Interest Conveyed <b>100%</b>
--	--

### 2. Check Appropriate Box Below for Exemption Claimed

- ☐ Will or interstate succession \_\_\_\_\_ (Name of Decedent) \_\_\_\_\_ (Estate File Number)
- ☐ Transfer to Industrial Development Agency
- ☐ Transfer to a trust. (Attach complete copy of trust agreement identifying all beneficiaries.)
- ☐ Transfer between principal and agent. (Attach complete copy of agency/straw party agreement.)
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- ☐ Statutory corporate consolidation, merger or division. (Attach copy of articles.)
- ☒ Other (Please explain exemption claimed, if other than listed above.) **transfer from the sheriff to mortgagee as a result of an action in mortgage foreclosure.**

Under penalties of law, I declare that I have examined this Statement, including accompanying information, and to the best of my knowledge and belief, it is true, correct, and complete.

Signature of Correspondent or Responsible Party

Date

*Paul M. Mott*

*6/12/02*

FAILURE TO COMPLETE THIS FORM PROPERLY OR ATTACH APPLICABLE DOCUMENTATION MAY RESULT IN THE RECORDER'S REFUSAL TO RECORD THE DEED.

MA. I  
LAW OFFICES  
1040 KING'S HWAY  
SUITE 500  
CHERRY HILL, NEW JERSEY 08034  
856 . 482 . 6900  
FAX: 856 . 482 . 1199

MARK J. UDREN\*  
STUART WINNEG\*\*  
GAYL SPIVAK ORLOFF\*\*\*  
HEIDI R. SPIVAK\*\*\*  
CHRISTOPHER J. FOX\*\*\*  
CORINA CANIZ\*\*\*  
\*ADMITTED NJ, PA, FL  
\*\*ADMITTED PA  
\*\*\*ADMITTED NJ, PA  
TINA MARIE RICH  
OFFICE ADMINISTRATOR

FREDDIE MAC  
PENNSYLVANIA  
DESIGNATED COUNSEL

PENNSYLVANIA OFFICE  
24 NORTH MERION AVENUE  
SUITE 240  
BRYN MAWR, PA 19010  
215-568-9500  
215-568-1141 FAX

PLEASE RESPOND TO NEW JERSEY OFFICE

June 27, 2002

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

RE: Wells Fargo Home Mortgage, Inc F/K/A Norwest Mortgage, Inc  
vs.  
Melissa H. Smith A/K/A Melissa Hope Smith  
A/K/A Melissa H. Kerstetter  
Property: Bloomsburg, PA 17815  
RR2 Box 83 A/K/A 4624 RedRoak Road  
Benton, PA 17814  
Columbia County C.C.P. No.: 2002-CV-254  
Sheriff's Sale Date: 6/19/02

Dear Sir or Madam:

As attorney on the Writ, we are requesting the DEED be recorded in the name of Wells Fargo Home Mortgage, Inc. fka Norwest Mortgage, Inc., One Home Campus, Des Moines, IA 50328.

Enclosed please find our check in the amount of \$1,083.87 payable to the Sheriff of Columbia County. This check represents payment of the sheriff settlement costs, less previous deposit of \$1,500.00. Also enclosed please find two original Realty Transfer Tax Statement of Value forms.

Thank you in advance for your kind assistance in this matter and as always, if you have any questions please feel free to contact me.

Sincerely,



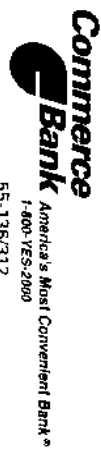
Paula Smith  
Legal Assistant

Enclosure

8 ORIGINAL DOCUMENT PRINTED ON CHEMICAL RESISTANT PAPER WITH MICROPRINTED BORDER - SEE REVERSE SIDE FOR COMPLETE SECURITY FEATURES 8

**LAW OFFICES OF MARK J. UDREN & ASSOCIATES**

ESCROW ACCOUNT  
1040 NORTH KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034



3174

3174

PAY \*\*\* One Thousand Eighty Three \*\*\*

87/100

TO THE  
ORDER OF  
Sheriff of Columbia County

DATE  
Jun 28, 2002

AMOUNT  
\$1,083.87

RE: Sheriff of Columbia County

#0128116

Kerstetter



8 THIS DOCUMENT CONTAINS HEAT SENSITIVE INK. TOUCH OR PRESS HERE - RED IMAGE DISAPPEARS WITH HEAT. 8

⑈003174⑈ ⑆0312013E0⑆ 74 3E3E 3⑈

**COLUMBIA COUNTY SHERIFF'S OFFICE**  
**SHERIFF'S REAL ESTATE FINAL COST SHEET**

Wells Fargo Home Mort VS Michael Smith

NO. 29-02 ED NO. 254-02 JD

DATE/TIME OF SALE: June 11 AM 10:00

BID PRICE (INCLUDES COST) \$ 50,000

POUNDAGE - 2% OF BID \$ 1,000

TRANSFER TAX - 2% OF FAIR MKT \$ \_\_\_\_\_

MISC. COSTS \$ 1,583.87

TOTAL AMOUNT NEEDED TO PURCHASE \$ 2,583.87

PURCHASER(S): Wells Fargo Home Mort. (FKA NORWEST)

ADDRESS: 5024 Parkway Plaza Blvd., Charlotte, N.C. 28217

NAMES(S) ON DEED: \_\_\_\_\_

PURCHASER(S) SIGNATURE(S): 

TOTAL DUE: \$ 2583.87

LESS DEPOSIT: \$ \_\_\_\_\_

DOWN PAYMENT: \$ 1500.-

TOTAL DUE IN 8 DAYS \$ 1083.87

# SHERIFF'S SALE COST SHEET

Wells Fargo Home Bank vs. Alie/Issa Smith  
 NO. 24-02 ED NO. 254-02 JD DATE/TIME OF SALE June 19, 02 0900

DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$ <u>150.00</u>
LEVY (PER PARCEL	\$15.00
MAILING COSTS	\$ <u>27.50</u>
ADVERTISING SALE BILLS & COPIES	\$17.50
ADVERTISING SALE (NEWSPAPER)	\$15.00
MILEAGE	\$ <u>20.00</u>
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>5.00</u>
NOTARY	\$ <u>8.00</u>
TOTAL ***** \$ <u>583.00</u>	

WEB POSTING	\$150.00
PRESS ENTERPRISE INC.	\$ <u>643.38</u>
SOLICITOR'S SERVICES	\$75.00
TOTAL ***** \$ <u>873.38</u>	

PROTHONOTARY (NOTARY)	\$10.00
RECORDER OF DEEDS	\$ <u>31.50</u>
TOTAL ***** \$ <u>41.50</u>	

REAL ESTATE TAXES:

BORO, TWP & COUNTY 20	\$ <u>165.99</u>
SCHOOL DIST. 20	\$
DELINQUENT 20	\$ <u>10.00</u>
TOTAL ***** \$ <u>175.99</u>	

MUNICIPAL FEES DUE:

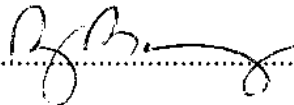
SEWER 20	\$
WATER 20	\$
TOTAL ***** \$	

SURCHARGE FEE (DSTE)	\$ <u>110.00</u>
MISC.	\$
	\$
TOTAL ***** \$	

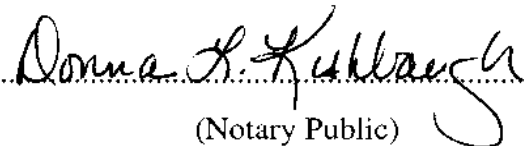
TOTAL COSTS (OPENING BID) \$ 1583.87

STATE OF PENNSYLVANIA  
COUNTY OF COLUMBIA } SS

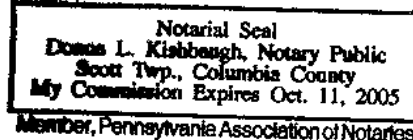
Paula J. Barry, Publisher's Assistant, being duly sworn according to law deposes and says that Press Enterprise is a newspaper of general circulation with its principal office and place of business at 3185 Lackawanna Avenue, Bloomsburg, County of Columbia and State of Pennsylvania, and was established on the 1st day of March, 1902, and has been published daily continuously in said Town, County and State since the day of its establishment: that hereto attached is a copy of the notice or advertisement in the May 29; June 5, 12, 2002 exactly as printed and published; that the affiant is one of the owners and publishers of said newspaper in which legal advertisement was published; that neither the affiant nor Press Enterprise is interested in the subject matter of said notice and advertisement and that all of the allegations in the foregoing statement as to time, place, and character of publication are true.

..........

Sworn and subscribed to before me this 12<sup>th</sup> day of June 2002

..........  
(Notary Public)

My commission expires



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

.....

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Wells Fargo Home Mortgage, Inc : COURT OF COMMON PLEAS  
F/K/A Norwest Mortgage, Inc : CIVIL DIVISION  
5024 Parkway Plaza Blvd : Columbia County  
Charlotte, NC 28217 :  
Plaintiff :

v. :

Melissa H. Smith :  
A/K/A Melissa Hope Smith : NO. 2002-CV-254  
A/K/A Melissa H. Kerstetter :  
501 Riverview Ave Apt 9 :  
Defendant(s) :

**AFFIDAVIT OF SERVICE PURSUANT TO Pa.R.C.P.RULE 3129.1**

Plaintiff, by its/his/her Attorney, Mark J. Udren, Esquire, hereby verifies that:

1. A copy of the Notice of Sheriff's Sale, a true and correct copy of which is attached hereto as Exhibit "A", was sent to every recorded lienholder and every other interested party known as of the date of the filing of the Praecipe for the Writ of Execution, on the date(s) appearing on the attached Certificates of Mailing.

2. A Notice of Sheriff's Sale was sent to Defendant(s) by regular mail and certified mail on the date appearing on the attached Return Receipt, which was signed for by Defendant(s) on the date specified on the said Return Receipt. Copies of the said Notice and Return Receipt are attached hereto as Exhibit "B".

3. If a Return Receipt is not attached hereto, then service was by personal service on the date specified on the attached Return of Service, attached hereto as Exhibit "B".

4. If service was by Order of Court, then proof of compliance with said Order is attached hereto as Exhibit "B".

All Notices were served within the time limits set forth by Pa Rule C.P. 3129.

This Affidavit is made subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.

Dated: May 30, 2002

MARK J. UDREN & ASSOCIATES

BY: \_\_\_\_\_

Mark J. Udren, Esquire  
Attorney for Plaintiff



BY: Mark J. Udren, quire  
 ATTY I.D. NO. 04302  
 1040 N. KINGS HIGHWAY, SUITE 500  
 CHERRY HILL, NJ 08034  
 856-482-6900

Wells Fargo Home Mortgage, Inc : COURT OF COMMON PLEAS  
 F/K/A Norwest Mortgage, Inc : CIVIL DIVISION  
 5024 Parkway Plaza Blvd : Columbia County  
 Charlotte, NC 28217

: MORTGAGE FORECLOSURE

Plaintiff

v.

Melissa H. Smith  
 A/K/A Melissa Hope Smith  
 A/K/A Melissa H. Kerstetter  
 501 Riverview Ave Apt 9  
 Bloomsburg, PA 17815

: NO. 2002-CV-254

Defendant(s)

# AFFIDAVIT PURSUANT TO RULE 3129.1

Wells Fargo Home Mortgage, Inc F/K/A Norwest Mortgage, Inc, Plaintiff in the above action, by its attorney, Mark J. Udren, ESQ., sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at: RR2 Box 83 A/K/A 4624 RedRock Road, Benton, PA 17814

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

Melissa H. Smith 501 Riverview Ave Apt 9  
 A/K/A Melissa Hope Smith Bloomsburg, PA 17815  
 A/K/A Melissa H. Kerstetter

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

Same as #1 above

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

None

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

Plaintiff herein. See Caption above.

Advanta Finance Corp. 235 Main Street, Suite 119, Dickson City,  
 PA 18519-1654  
 & 3009 WILMINGTON ROAD, #6, NEW CASTLE, PA  
 16105-1238

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

Name

Address

None

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:

Name

Address

Tax Claim Bureau

Courthouse, PO Box 380  
Bloomsburg, PA 17815

Domestic Relations Section

Courthouse, PO Box 380  
Bloomsburg, PA 17815

Commonwealth of PA,  
Department of Revenue

Bureau of Compliance, Dept. 280946  
Harrisburg, PA 17128-0946

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:

Name

Address

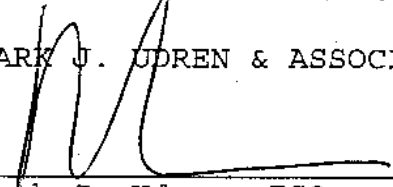
Tenants/Occupants

RR2 Box 83 A/K/A 4624 RedRock Road  
Benton, PA 17814

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

MARK J. UDREN & ASSOCIATES

DATED: MAY 30, 2002

  
\_\_\_\_\_  
Mark J. Udren, ESQ.  
Attorney for Plaintiff

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Wells Fargo Home Mortgage, Inc  
F/K/A Norwest Mortgage, Inc  
5024 Parkway Plaza Blvd  
Charlotte, NC 28217  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Columbia County

NO. 2002-CV-254

v.

Melissa H. Smith  
A/K/A Melissa Hope Smith  
A/K/A Melissa H. Kerstetter  
501 Riverview Ave Apt 9  
Defendant(s)

DATE: May 15, 2002

TO: ALL PARTIES IN INTEREST AND CLAIMANTS

NOTICE OF SHERIFF'S SALE  
OF REAL PROPERTY

OWNER(S): MELISSA H. SMITH AKA MELISSA HOPE SMITH AKA  
MELISSA H. KERSTETTER

PROPERTY: RR2 Box 83 A/K/A 4624 RedRoak Road  
Benton, PA 17814

Improvements: RESIDENTIAL DWELLING

The above captioned property is scheduled to be sold at the Columbia County Sheriff's Sale on JUNE 19, 2002, at 9:00 A.M., IN THE COLUMBIA COUNTY COURTHOUSE, P.O. BOX 380, BLOOMSBURG, PA 17815. 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.

**EXHIBIT A**

Name and Address of Sender  
**JODIE**  
**LAW OFFICES**  
**MARK J. UDREN & ASSOCIATES**  
**1040 N. KINGS HIGHWAY SUITE 500**  
**CHERRY HILL, NJ 08034**

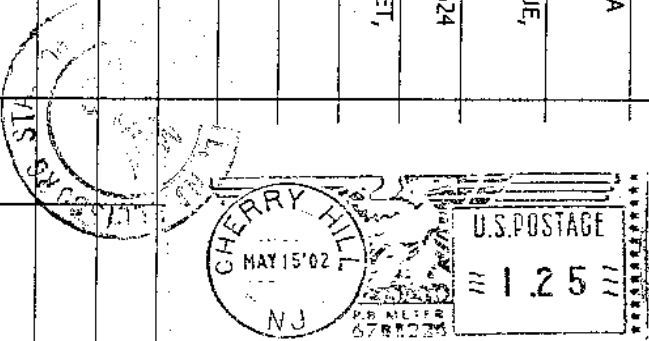
☐ Registered  
☐ Insured  
☐ COD  
☐ Certified  
☐ Return Receipt for Merchandise  
☐ Initl Recorded Del.  
☐ Express Mail

Check appropriate block for Registered Mail:  
☐ With Postal Insurance  
☐ Without postal insurance

Affix stamp here if issued as certificate of mailing or for additional copies of this bill.

Postmark and Date of Receipt

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee	Handling Charge	Act. Value (if Regis.)	Insured Value	Due Sender if COD	R.R. Fee	S.D. Fee	S.H. Fee	Post. Del. Fee	Remarks
1	0128116	COLUMBIA COUNTY TAX CLAIM BUREAU COLUMBIA COUNTY COURTHOUSE, P.O. BOX 380, BLOOMSBURG, PA 17815											
2	KERSTETTER/ SMITH	DOMESTIC REALTIONS SECTION COLUMBIA COUNTY COURTHOUSE, P.O. BOX 380, BLOOMSBURG, PA 17815											
3		COMMONWEALTH OF PA, DEPT OF REVENUE, BUREAU OF COMPLIANCE, DEPT. 280946, HARRISBURG, PA 17128-0946											
4	COLUMBIA COUNTY	TENANTS/OCCUPANTS RR2 BOX 83 AKA 4624 REDROCK ROAD, BENTON, PA 17814											
5		ADVANTA FINANCE CORP. 235 MAIN STREET, SUITE 119, DICKSON CITY, PA 18519-1654											
6													
7													
8													
9													
10													
11													
12													
13													
14													
15													
Total number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office	Postmaster, Per (Name of Receiving Employee)		The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual R900, S913, and S921 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to third and fourth class parcels.								



**EXHIBIT A**

Name and Address of Sender  
**JODIE**

**LAW OFFICES**  
**MARK J. UDREN & ASSOCIATES**  
1040 N. KINGS HIGHWAY SUITE 500  
CHERRY HILL, NJ 08034

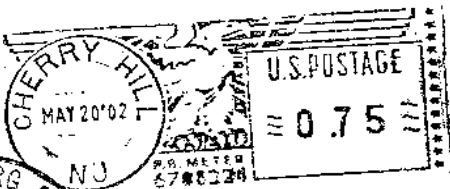
☐ Registered  
☐ Insured  
☐ COD  
☐ Certified  
☐ Return Receipt for Merchandise  
☐ Init Recorded Del.  
☐ Express Mail

Check appropriate block for Registered Mail:  
☐ With Postal Insurance  
☐ Without postal insurance

Affix stamp here if issued as certificate of mailing or for additional copies of this bill.

Postmark and Date of Receipt

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee	Handling Charge	Act. Value (If Regis.)	Insured Value	Due Sender If COD	R.R. Fee	S.D. Fee	S.H. Fee	Reg. Del. Fee
1	0128116	ADVANTA FINANCE CORP. 3009 WILMINGTON ROAD #6, NEW CASTLE, PA 16105-1238										
2	SMITH/ KERSTETTER											
3	COLUMBIA COUNTY											
4												
5												
6												
7												
8												
9												
10												
11												
12												
13												
14												
15												
Total number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office	Postmaster, Per (Name of Receiving Employee)		The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual R500, S913, and S921 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to third and fourth class parcels.							



**EXHIBIT A**

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

WELLS FARGO HOME MORTGAGE, INC.

Docket # 29ED2002

VS

WRIT OF EXECUTION - MORTGAGE  
FORECLOSURE

MELISSA H. SMITH

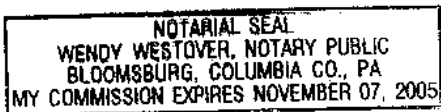
AFFIDAVIT OF SERVICE

NOW, THIS TUESDAY, MAY 07, 2002, AT 4:50 PM, SERVED THE WITHIN WRIT OF EXECUTION  
- MORTGAGE FORECLOSURE UPON MELISSA H. SMITH AT 501 RIVERVIEW AVE. APT  
9, BLOOMSBURG BY HANDING TO MELISSA SMITH KERSTETTER, , A TRUE AND  
ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS  
THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME  
THIS TUESDAY, MAY 14, 2002

Wendy Westover  
NOTARY PUBLIC



Harry A. Roadarmel Jr.

X  
SHERIFF HARRY A. ROADARMEL JR.

G. Millard  
X  
G. MILLARD  
DEPUTY SHERIFF

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

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

WELLS FARGO HOME MORTGAGE, INC.

VS.

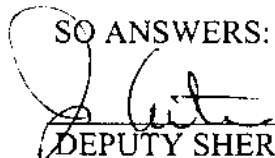
MELISSA SMITH

WRIT OF EXECUTION #29 OF 2002 ED

POSTING OF PROPERTY

MAY 14, 2002      POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE  
PROPERTY MELISSA SMITH AT 4624 RED ROCK ROAD BENTON COLUMBIA  
COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY COLUMBIA COUNTY  
DEPUTY SHERIFF JAMES ARTER.

SO ANSWERS:

  
DEPUTY SHERIFF

\_\_\_\_\_  
SHERIFF, HARRY A ROADARMEL, JR.

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 15TH DAY OF MAY 2002



# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER:  
DATE RECEIVED 4/2/2002

SERVICE# 9 - OF - 11 SERVICES  
DOCKET # 29ED2002

PLAINTIFF WELLS FARGO HOME MORTGAGE, INC.

DEFENDANT MELISSA H. SMITH

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

PAPERS TO SERVED  
WRIT OF EXECUTION - MORTGAGE  
FORECLOSURE

SERVED UPON L. Smith

RELATIONSHIP \_\_\_\_\_ IDENTIFICATION \_\_\_\_\_

DATE 4-23-02 TIME 1424 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

Har DATE 4-23-02



# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER:  
DATE RECEIVED 4/2/2002

SERVICE# 6 - OF - 11 SERVICES  
DOCKET # 29ED2002

PLAINTIFF WELLS FARGO HOME MORTGAGE, INC.

DEFENDANT MELISSA H. SMITH

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

SERVED UPON Wesley LeVan Customer Service

RELATIONSHIP \_\_\_\_\_ IDENTIFICATION \_\_\_\_\_

DATE 4-23-02 TIME 1505 MILEAGE 4 - 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

[Signature]

DATE

4-23-02

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: J. ARTER  
DATE RECEIVED 4/2/2002

SERVICE# 5 - OF - 11 SERVICES  
DOCKET # 29ED2002

PLAINTIFF WELLS FARGO HOME MORTGAGE, INC.

DEFENDANT MELISSA H. SMITH

PERSON/CORP TO SERVED
DORIS GORDON - TAX COLLECTOR
85 GORDON RD
BENTON

PAPERS TO SERVED  
WRIT OF EXECUTION - MORTGAGE  
FORECLOSURE

SERVED UPON Cathy Gordon

RELATIONSHIP Sister IDENTIFICATION \_\_\_\_\_

DATE 05/03/02 TIME 1057 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

M. Harrell

DATE

05/03/02

13

At the reverse side:

**SENDER:**

- Complete items 1 and/or 2 for additional services.
- Complete items 3, 4a, and 4b.
- Print your name and address on the reverse of this form so that we can return this card to you.
- Attach this form to the front of the mailpiece, or on the back if space does not permit.
- Write "Return Receipt Requested" on the mailpiece below the article number.
- The Return Receipt will show to whom the article was delivered and the date delivered.

**PA DEPT OF REVENUE**

1. ☒ Addressee's Address

2. ☐ Restricted Delivery

Consult postmaster for fee.

I also wish to receive the following services (for an extra fee):

29-02

1. ☒ Addressee's Address

2. ☐ Restricted Delivery

Consult postmaster for fee.

**PA DEPT OF REVENUE**

APR 24 2002

Thank you for using Return Receipt Service.

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

☒ Certified  
☐ Insured  
Merchandise ☐ COD

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

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

**SENDER:**

- Complete items 1 and/or 2 for additional services.
- Complete items 3, 4a, and 4b.
- Print your name and address on the reverse of this form so that we can return this card to you.
- Attach this form to the front of the mailpiece, or on the back if space does not permit.
- Write "Return Receipt Requested" on the mailpiece below the article number.
- The Return Receipt will show to whom the article was delivered and the date delivered.

**Is your RETURN ADDRESS completed on the reverse side?**

4a. Article Number  
70993400000701866936

4b. Service Type  
☐ Registered ☒ Certified  
☐ Express Mail ☐ Insured  
☐ Return Receipt for Merchandise ☐ COD

7. Date of Delivery  
APR 24 2002

5. Received By: (Print Name)  
SMALL BUSINESS ADMINISTRATION  
7 NORTH WILKES-BARRE BLVD  
WILKES-BARRE, PA 18702-5241

6. Signature: (Addressee or Agent)  
*Margaret Barry*

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

PS Form 3811, December 1994 102595-97-B-0179 Domestic Return Receipt

**SENDER:**

- Complete items 1 and/or 2 for additional services.
- Complete items 3, 4a, and 4b.
- Print your name and address on the reverse of this form so that we can return this card to you.
- Attach this form to the front of the mailpiece, or on the back if space does not permit.
- Write "Return Receipt Requested" on the mailpiece below the article number.
- The Return Receipt will show to whom the article was delivered and the date delivered.

**Is your RETURN ADDRESS completed on the reverse side?**

4a. Article Number  
70993400000701866929

4b. Service Type  
☐ Registered ☒ Certified  
☐ Express Mail ☐ Insured  
☐ Return Receipt for Merchandise ☐ COD

7. Date of Delivery  
APR 24 2002

5. Received By: (Print Name)  
OFFICE OF F.A.I.R.  
DEPT. OF PUBLIC WELFARE  
PO BOX 8016  
HARRISBURG, PA 17105

6. Signature: (Addressee or Agent)  
*X [Signature]*

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

PS Form 3811, December 1994 102595-97-B-0179 Domestic Return Receipt

**SENDER:**

- Complete items 1 and/or 2 for additional services.
- Complete items 3, 4a, and 4b.
- Print your name and address on the reverse of this form so that we can return this card to you.
- Attach this form to the front of the mailpiece, or on the back if space does not permit.
- Write "Return Receipt Requested" on the mailpiece below the article number.
- The Return Receipt will show to whom the article was delivered and the date delivered.

**Is your RETURN ADDRESS completed on the reverse side?**

3. Article Addressed to:  
Commonwealth Of PA  
Dept. 280946  
Harrisburg, PA 17128-0946

4a. Article Number  
70993400000701866905

4b. Service Type  
☐ Registered ☒ Certified  
☐ Express Mail ☐ Insured  
☐ Return Receipt for Merchandise ☐ COD

7. Date of Delivery  
APR 24 2002

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

6. Signature: (Addressee or Agent)  
*X*

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

PS Form 3811, December 1994 102595-97-B-0179 Domestic Return Receipt

I also wish to receive the following services (for an extra fee):

29-02

1. ☒ Addressee's Address

2. ☐ Restricted Delivery

Consult postmaster for fee.

I also wish to receive the following services (for an extra fee):

29-02

1. ☒ Addressee's Address

2. ☐ Restricted Delivery

Consult postmaster for fee.

I also wish to receive the following services (for an extra fee):

29-02

1. ☒ Addressee's Address

2. ☐ Restricted Delivery

Consult postmaster for fee.

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: J. ARTER  
DATE RECEIVED 4/2/2002

SERVICE# 3 - OF - 11 SERVICES  
DOCKET # 29ED2002

PLAINTIFF WELLS FARGO HOME MORTGAGE, INC.

DEFENDANT MELISSA H. SMITH

PERSON/CORP TO SERVED
TENANT(S)
4624 RED ROCK ROAD
BENTON

PAPERS TO SERVED  
WRIT OF EXECUTION - MORTGAGE  
FORECLOSURE

SERVED UPON Melissa Hester

RELATIONSHIP 5th Avenue IDENTIFICATION \_\_\_\_\_

DATE 05/07/02 TIME 4:50 PM MILEAGE \_\_\_\_\_ OTHER \_\_\_\_\_

Race \_\_\_\_\_ Sex \_\_\_\_\_ Height \_\_\_\_\_ Weight \_\_\_\_\_ Eyes \_\_\_\_\_ Hair \_\_\_\_\_ Age \_\_\_\_\_ Military \_\_\_\_\_

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA X 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) Served @ 5th Ave -  
View Ave Bldg. PA.

ATTEMPTS	DATE	TIME	OFFICER	REMARKS
	<u>04/29/02</u>	<u>1033</u>	<u>Millard</u>	<u>N.A.L.C.</u>
	<u>05/06/02</u>	<u>1045</u>	<u>Millard</u>	<u>N.A.L.C.</u>
	<u>05/07/02</u>	<u>740</u>	<u>Millard</u>	<u>N.A.L.C.</u>
DEPUTY	<u>Millard</u>			DATE <u>05/07/02</u>

781-1137  
Desit 441-0725  
Moved

# COLUMBIA COUNTY SHERIFF'S OFFICE PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
DATE RECEIVED 4/2/2002

SERVICE# 1 - OF - 11 SERVICES  
DOCKET # 29ED2002

PLAINTIFF WELLS FARGO HOME MORTGAGE, INC.

DEFENDANT MELISSA H. SMITH

<b>PERSON/CORP TO SERVED</b>
MELISSA H. SMITH - <i>Kerstetter</i>
501 RIVERVIEW AVE. APT 2 10
BLOOMSBURG

**PAPERS TO SERVED**  
WRIT OF EXECUTION - MORTGAGE  
FORECLOSURE

SERVED UPON *Melissa A Kerstetter*

RELATIONSHIP \_\_\_\_\_ IDENTIFICATION \_\_\_\_\_

DATE *05/07/02* TIME *1650* 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
<i>04/29/02</i>	<i>1033</i>	<i>Millard</i>	<i>N.A. C-C</i>
<i>05/06/02</i>	<i>1045</i>	<i>Millard</i>	<i>N.A. C-C</i>
<i>05/07/02</i>	<i>740</i>	<i>Millard</i>	<i>N.A. C-C</i>
DEPUTY	<i>Millard</i>	DATE	<i>05/07/02</i>

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 4-2-02  
DOCKET AND INDEX 4-22-02  
SET FILE FOLDER UP 4-22-02  
CHECK FOR PROPER INFO  
WRIT OF EXECUTION ✓  
COPY OF DESCRIPTION ✓  
WHEREABOUTS OF LAST KNOWN ADDRESS ✓  
NON-MILITARY AFFIDAVIT  
NOTICES OF SHERIFF'S SALE 4  
WATCHMAN RELEASE FORM ✓  
AFFIDAVIT OF LEINS LIST ✓  
CHECK FOR \$1200.00 CR 68486 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 June 19, 2002 at 0900  
POST ALL DATES ON CALANDER Post 5-15 Adv. May 29 & June 5, 12/02  
\* 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

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Wells Fargo Home Mortgage, Inc : COURT OF COMMON PLEAS  
F/K/A Norwest Mortgage, Inc : CIVIL DIVISION  
5024 Parkway Plaza Blvd : Columbia County  
Charlotte, NC 28217 :

Plaintiff

MORTGAGE FORECLOSURE

v.

Melissa H. Smith  
A/K/A Melissa Hope Smith  
A/K/A Melissa H. Kerstetter  
501 Riverview Ave Apt 9  
Bloomsburg, PA 17815

NO. 2002-CV-254

*2002-ED-29*

Defendant(s)

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

TO: Melissa H. Smith  
A/K/A Melissa Hope Smith  
A/K/A Melissa H. Kerstetter  
501 Riverview Ave Apt 9  
Bloomsburg, PA 17815

Your house (real estate) at RR2 Box 83 A/K/A 4624 RedRock Road, Benton, PA 17814 is scheduled to be sold at the Sheriff's Sale on June 19, 2002, at 9:00 AM in the Courthouse, PO Box 380, Bloomsburg, PA 17815, to enforce the court judgment of \$68,102.53, obtained by Plaintiff above (the mortgagee) against you. If the sale is postponed, the property will be relisted for the Next Available Sale.

#### 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 cancelled if you pay to the mortgagee the back payment, late charges, costs and reasonable attorney's fees. To find out how much you must pay, you may call: (856) 482-6900.
2. You may be able to stop the sale by filing a petition asking the Court to strike or open the judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.
3. You may also be able to stop the sale through other legal proceedings. You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See notice on page two 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 856-482-6900.
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 856-482-6900.
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 the 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 within 30 days after the 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 Schedule of Distribution is filed.
7. You may also have other rights and defenses, or ways of getting your home 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.**

**LAWYER REFERRAL SERVICE**  
Pennsylvania Lawyer Referral Service  
Pennsylvania Bar Association  
P.O. Box 186  
Harrisburg, PA 17108  
800-932-0311  
717-238-6715  
E-mail: [info@pabar.org](mailto:info@pabar.org)  
Internet: [www.pabar.org](http://www.pabar.org)

**ASSOCIATION DE LICENCIADOS DE FILADELFIA**  
Pennsylvania Lawyer Referral Service  
Pennsylvania Bar Association  
P.O. Box 186  
Harrisburg, PA 17108  
800-932-0311  
717-238-6715  
E-mail: [info@pabar.org](mailto:info@pabar.org)  
Internet: [www.pabar.org](http://www.pabar.org)



MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Wells Fargo Home Mortgage, Inc : COURT OF COMMON PLEAS  
F/K/A Norwest Mortgage, Inc : CIVIL DIVISION  
5024 Parkway Plaza Blvd : Columbia County  
Charlotte, NC 28217 :  
MORTGAGE FORECLOSURE

Plaintiff

v.

Melissa H. Smith  
A/K/A Melissa Hope Smith  
A/K/A Melissa H. Kerstetter  
501 Riverview Ave Apt 9  
Bloomsburg, PA 17815

NO. 2002-CV-254

*2002-ED-29*

Defendant(s)

AFFIDAVIT PURSUANT TO RULE 3129.1

Wells Fargo Home Mortgage, Inc F/K/A Norwest Mortgage, Inc, Plaintiff in the above action, by its attorney, Mark J. Udren, ESQ., sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at: RR2 Box 83 A/K/A 4624 RedRock Road, Benton, PA 17814

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

Melissa H. Smith 501 Riverview Ave Apt 9  
A/K/A Melissa Hope Smith Bloomsburg, PA 17815  
A/K/A Melissa H. Kerstetter

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

Same as #1 above

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

None

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

Plaintiff herein. See Caption above.

Advanta Finance Corp. 235 Main Street, Suite 119  
Dickson City, PA 18519-1654

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

Name

Address

None

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:

Name

Address

Tax Claim Bureau

Courthouse, PO Box 380  
Bloomsburg, PA 17815

Domestic Relations Section

Courthouse, PO Box 380  
Bloomsburg, PA 17815

Commonwealth of PA,  
Department of Revenue

Bureau of Compliance, Dept. 280946  
Harrisburg, PA 17128-0946

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:

Name

Address

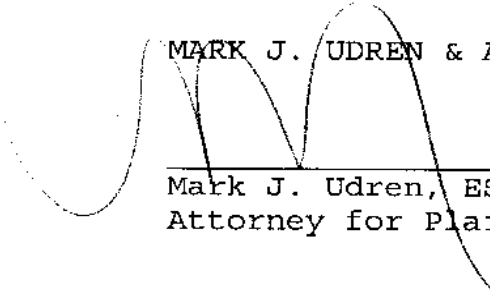
Tenants/Occupants

RR2 Box 83 A/K/A 4624 RedRock Road  
Benton, PA 17814

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

DATED: March 29, 2002

MARK J. UDREN & ASSOCIATES



---

Mark J. Udren, ESQ.  
Attorney for Plaintiff

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Wells Fargo Home Mortgage, Inc  
F/K/A Norwest Mortgage, Inc  
5024 Parkway Plaza Blvd  
Charlotte, NC 28217

Plaintiff

v.

Melissa H. Smith  
A/K/A Melissa Hope Smith  
A/K/A Melissa H. Kerstetter  
501 Riverview Ave Apt 9  
Bloomsburg, PA 17815

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Columbia County  
MORTGAGE FORECLOSURE

NO. 2002-CV-254

2002-ED-29

WRIT OF EXECUTION

TO THE SHERIFF OF Columbia COUNTY:

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

RR2 Box 83  
A/K/A 4624 RedRock Road  
Benton, PA 17814  
SEE LEGAL DESCRIPTION ATTACHED

Amount due

\$68,102.53

Interest From March 30, 2002

to Date of Sale

Per diem @\$10.36

(Costs to be added)

\$

Prothonotary

By

*Elizabeth A. Bruner*  
Clerk

Date

04-02-2002

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Wells Fargo Home Mortgage, Inc  
F/K/A Norwest Mortgage, Inc  
5024 Parkway Plaza Blvd  
Charlotte, NC 28217

Plaintiff

v.

Melissa H. Smith  
A/K/A Melissa Hope Smith  
A/K/A Melissa H. Kerstetter  
501 Riverview Ave Apt 9  
Bloomsburg, PA 17815

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Columbia County  
MORTGAGE FORECLOSURE

NO. 2002-CV-254

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Prothonotary

By

*Elizabeth A. Brennan*  
Clerk

Date

*04-02-2002*

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO.04302  
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Wells Fargo Home Mortgage, Inc : COURT OF COMMON PLEAS  
F/K/A Norwest Mortgage, Inc : CIVIL DIVISION  
5024 Parkway Plaza Blvd : Columbia County  
Charlotte, NC 28217 :

Plaintiff

MORTGAGE FORECLOSURE

v.

Melissa H. Smith  
A/K/A Melissa Hope Smith  
A/K/A Melissa H. Kerstetter  
501 Riverview Ave Apt 9  
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NO. 2002-CV-254

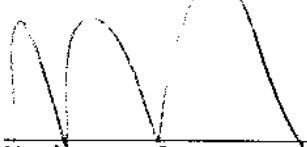
*2002-ED-29*

Defendant(s)

**CERTIFICATE TO THE SHERIFF**

I HEREBY CERTIFY THAT:

- I. The judgment entered in the above matter is based on an Action:
- ☐ A. In Assumpsit (Contract)
  - ☐ B. In Trespass (Accident)
  - ☒ C. In Mortgage Foreclosure
  - D. On a Note accompanying a purchase money mortgage and the property being exposed to sale is the mortgaged property.
- II. The Defendant(s) own the property being exposed to sale as:
- ☒ A. An individual
  - ☐ B. Tenants by Entireties
  - ☐ C. Joint Tenants with right of survivorship
  - ☐ D. A partnership
  - ☐ E. Tenants in Common
  - ☐ F. A corporation
- III. The Defendant(s) is (are):
- ☒ A. Resident in the Commonwealth of Pennsylvania
  - ☐ B. Not resident in the Commonwealth of Pennsylvania
  - ☐ C. If more than one Defendant and either A or B above is not applicable, state which Defendant is resident of the Commonwealth of Pennsylvania.
- Resident:

  
\_\_\_\_\_  
Mark J. Udren, ESQUIRE  
Address & I.D. # as above

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
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F/K/A Norwest Mortgage, Inc : CIVIL DIVISION  
5024 Parkway Plaza Blvd : Columbia County  
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Plaintiff

MORTGAGE FORECLOSURE

v.

Melissa H. Smith  
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A/K/A Melissa H. Kerstetter  
501 Riverview Ave Apt 9  
Bloomsburg, PA 17815

NO. 2002-CV-254

*2002-ED-29*

Defendant(s)

#### C E R T I F I C A T E

Mark J. Udren, Esquire, hereby states that he is the attorney for the Plaintiff in the above-captioned matter and that the premises are not subject to the provisions of Act 91 because it is:

- ( x ) An FHA insured mortgage
- ( ) Non-owner occupied
- ( ) Vacant
- ( ) Act 91 procedures have been fulfilled.
- ( ) Over 24 months delinquent.

This certification is made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.

MARK J. UDREN & ASSOCIATES

Mark J. Udren, ESQUIRE  
ATTORNEY FOR PLAINTIFF

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
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ATTORNEY FOR PLAINTIFF

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F/K/A Norwest Mortgage, Inc : CIVIL DIVISION  
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: MORTGAGE FORECLOSURE

Plaintiff

v.

Melissa H. Smith  
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501 Riverview Ave Apt 9  
Bloomsburg, PA 17815

NO. 2002-CV-254

*2002-ED-29*

Defendant(s)

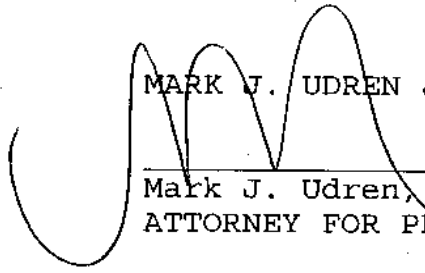
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MARK J. UDREN & ASSOCIATES

  
\_\_\_\_\_  
Mark J. Udren, ESQUIRE  
ATTORNEY FOR PLAINTIFF

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BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
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501 Riverview Ave Apt 9  
Bloomsburg, PA 17815

NO. 2002-CV-254

*2002-ED-29*

Defendant(s)

AFFIDAVIT PURSUANT TO RULE 3129.1

Wells Fargo Home Mortgage, Inc F/K/A Norwest Mortgage, Inc, Plaintiff in the above action, by its attorney, Mark J. Udren, ESQ., sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at: RR2 Box 83 A/K/A 4624 RedRock Road, Benton, PA 17814

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

Name Address

Melissa H. Smith 501 Riverview Ave Apt 9  
A/K/A Melissa Hope Smith Bloomsburg, PA 17815  
A/K/A Melissa H. Kerstetter

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

Name Address

Same as #1 above

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

Name Address

None

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

Name Address

Plaintiff herein. See Caption above.

Advanta Finance Corp. 235 Main Street, Suite 119  
Dickson City, PA 18519-1654



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

Name

Address

None

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:

Name

Address

Tax Claim Bureau

Courthouse, PO Box 380  
Bloomsburg, PA 17815

Domestic Relations Section

Courthouse, PO Box 380  
Bloomsburg, PA 17815

Commonwealth of PA,  
Department of Revenue

Bureau of Compliance, Dept. 280946  
Harrisburg, PA 17128-0946

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:

Name

Address

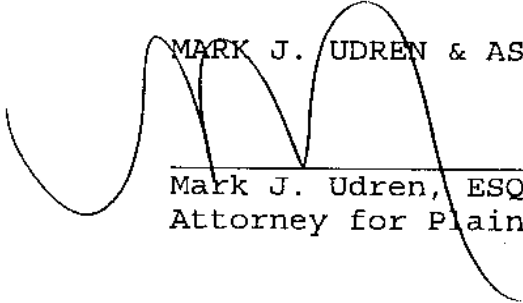
Tenants/Occupants

RR2 Box 83 A/K/A 4624 RedRock Road  
Benton, PA 17814

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

MARK J. UDREN & ASSOCIATES

DATED: March 29, 2002



Mark J. Udren, ESQ.  
Attorney for Plaintiff

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

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F/K/A Norwest Mortgage, Inc : CIVIL DIVISION  
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MORTGAGE FORECLOSURE

Plaintiff

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NO. 2002-CV-254

*2002-ED-29*

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

Name Address

Same as #1 above

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

Name Address

None

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

Name Address

Plaintiff herein.

See Caption above.

Advanta Finance Corp.

235 Main Street, Suite 119  
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5. Name and address of every other person who has any record lien on the property:

Name

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None

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:

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Domestic Relations Section

Courthouse, PO Box 380  
Bloomsburg, PA 17815

Commonwealth of PA,  
Department of Revenue

Bureau of Compliance, Dept. 280946  
Harrisburg, PA 17128-0946

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:

Name

Address

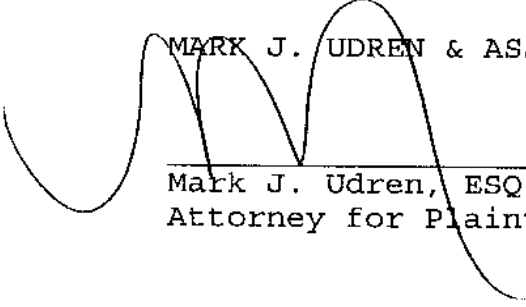
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MARK J. UDREN & ASSOCIATES

DATED: March 29, 2002



Mark J. Udren, ESQ.  
Attorney for Plaintiff

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
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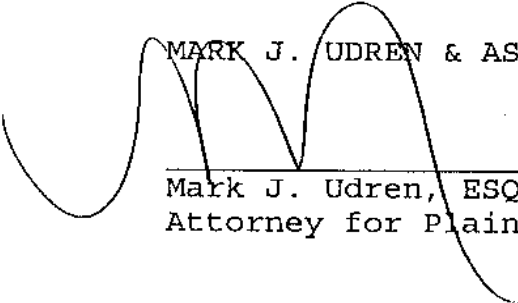
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MARK J. UDREN & ASSOCIATES

DATED: March 29, 2002



Mark J. Udren, ESQ.  
Attorney for Plaintiff

ALL THAT CERTAIN FRAME MESSAGE AND PIECE, PARCEL AND LOT OF LAND SITUATE IN BENTON TOWNSHIP, COLUMBIA COUNTY, PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS, TO WIT:

BEGINNING AT A MAG NAIL SET IN THE CENTERLINE OF STATE ROUTE 0487 AND IN LINE OF OTHER LANDS OF ROY A. AND LORNA G. EVARTS, GRANTORS HEREIN; THENCE ALONG OTHER LANDS OF SAID EVARTS, SOUTH 56 DEGREES 08 MINUTES 40 SECONDS EAST, 157.51 FEET TO A #5 REBAR SET; THENCE ALONG THE SAME, SOUTH 33 DEGREES 46 MINUTES 00 SECONDS WEST, 141.12 FEET TO AN IRON PIPE, FOUND, COMMON CORNER WITH LANDS OF CARL AND MADELINE A. CHOILAN; THENCE ALONG LANDS OF SAID CHOILAN, NORTH 55 DEGREES 21 MINUTES 24 SECONDS WEST, 161.63 FEET TO A MAG NAIL SET IN THE AFORESAID STATE ROUTE; THENCE ALONG THE CENTERLINE, NORTH 35 DEGREES 27 MINUTES 20 SECONDS EAST, 139.04 FEET TO A MAG NAIL THE PLACE OF BEGINNING. CONTAINING 0.513 ACRES. THE ABOVE BEING MORE FULLY SHOWN ON A SURVEY DRAFT PREPARED BY BEISHLINE SURVEYING DATED MAY 10, 1997, RECORDED IMMEDIATELY PRIOR HERETO.

TOGETHER WITH THE RIGHT OF INGRESS, EGRESS AND REGRESS, IN COMMON WITH THE OWNERS OF THE ADJOINING PREMISES, THEIR HEIRS, SUCCESSORS AND ASSIGNS, OVER AN EXISTING DRIVEWAY APPROXIMATELY 15 FEET IN WIDTH LOCATED UPON SAID ADJOINING PREMISES AND RUNNING ALONG THE NORTHERN SIDE OF THE PREMISES HEREIN CONVEYED FROM STATE ROUTE 0487 AND EXTENDING A DISTANCE OF 157.5 FEET. MAINTENANCE FOR SAID DRIVEWAY SHALL BE SHARED EQUALLY.

BEING KNOWN AS 4624 REDROCK ROAD, BENTON, PA 17814

PROPERTY ID NO.: 03-06-011-02

TITLE TO SAID PREMISES IS VESTED IN MELISSA HOPE SMITH, SINGLE, BY DEED FROM ROY A. EVARTS AND LORNA G. EVARTS, HUSBAND AND WIFE, DATED 2/16/98, RECORDED 2/23/98, IN DEED BOOK 679, PAGE 474.

ALL THAT CERTAIN FRAME MESSAGE AND PIECE, PARCEL AND LOT OF LAND SITUATE IN BENTON TOWNSHIP, COLUMBIA COUNTY, PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS, TO WIT:

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BEING KNOWN AS 4624 REDROCK ROAD, BENTON, PA 17814

PROPERTY ID NO.: 03-06-011-02

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TOGETHER WITH THE RIGHT OF INGRESS, EGRESS AND REGRESS, IN COMMON WITH THE OWNERS OF THE ADJOINING PREMISES, THEIR HEIRS, SUCCESSORS AND ASSIGNS, OVER AN EXISTING DRIVEWAY APPROXIMATELY 15 FEET IN WIDTH LOCATED UPON SAID ADJOINING PREMISES AND RUNNING ALONG THE NORTHERN SIDE OF THE PREMISES HEREIN CONVEYED FROM STATE ROUTE 0487 AND EXTENDING A DISTANCE OF 157.5 FEET. MAINTENANCE FOR SAID DRIVEWAY SHALL BE SHARED EQUALLY.

BEING KNOWN AS 4624 REDROCK ROAD, BENTON, PA 17814

PROPERTY ID NO.: 03-06-011-02

TITLE TO SAID PREMISES IS VESTED IN MELISSA HOPE SMITH, SINGLE, BY DEED FROM ROY A. EVARTS AND LORNA G. EVARTS, HUSBAND AND WIFE, DATED 2/16/98, RECORDED 2/23/98, IN DEED BOOK 679, PAGE 474.

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*LAW OFFICES*  
**MARK J. UDREN & ASSOCIATES**  
*1040 NORTH KINGS HIGHWAY*  
*SUITE 500*  
*CHERRY HILL, NEW JERSEY 08034*  
*856 . 482 . 6900*  
*FAX: 856 . 482 . 1199*

**FREDDIE MAC**  
**PENNSYLVANIA**  
**DESIGNATED COUNSEL**

March 29, 2002

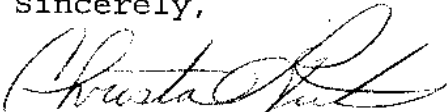
Office of the Sheriff  
Columbia County Courthouse  
P.O. Box 380  
Bloomsburg, PA 17815

Re: Wells Fargo Home Mortgage, Inc F/K/A Norwest Mortgage, Inc  
vs.  
Melissa H. Smith  
A/K/A Melissa Hope Smith  
A/K/A Melissa H. Kerstetter  
Columbia County C.C.P. No. 2002-CV-254

Dear Sir:

Please serve the Defendant(s), Melissa H. Smith A/K/A Melissa Hope Smith A/K/A Melissa H. Kerstetter at 501 Riverview Ave Apt 9, Bloomburg, PA 17815. Please post property at RR2 Box 83 A/K/A 4624 RedRock Road, Benton, PA 17814. Thank you for your assistance in this matter.

Sincerely,



Christa Pietrzak  
Foreclosure Specialist

*LAW OFFICES*  
**MARK J. UDREN & ASSOCIATES**  
1040 NORTH KINGS HIGHWAY  
SUITE 500  
CHERRY HILL, NEW JERSEY 08034  
856 . 482 . 6900  
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**PENNSYLVANIA**  
**DESIGNATED COUNSEL**

March 29, 2002


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

Re: Wells Fargo Home Mortgage, Inc F/K/A Norwest Mortgage, Inc  
vs.  
Melissa H. Smith  
A/K/A Melissa Hope Smith  
A/K/A Melissa H. Kerstetter  
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Sincerely,

  
Christa Pietrzak  
Foreclosure Specialist

PLAINTIFF  
Wells Fargo Home Mortgage, Inc.


IN THE COURT OF COMMON PLEAS OF  
COLUMBIA COUNTY, PA.  
NO. 254-2002 J.D.

NO. 29-2002 E.D.

DEFENDANT  
Melissa H. Smith

CIVIL ACTION--LAW  
MORTGAGE FORECLOSURE

WAIVER OF WATCHMAN

I, Attorney  do hereby state that any Deputy Sheriff or Sheriff levying upon or attaching any property under the writ issued in the above-captioned matter may leave same without a watchman, in custody of whomever is found in possession, after notifying such person of such levy or attachment, without liability on the part of such Deputy Sheriff or Sheriff to any Plaintiff herein for any loss, destruction or removal of any such property before the Sheriff's Sale thereof.

Attorney for Plaintiff



LAW OFFICES OF MARK J. UDREN & ASSOCIATES  
ESCROW ACCOUNT  
CHERRY HILL, NJ 08034

PNC BANK, N.A.  
PHILADELPHIA, PA 020

68486

3-51  
310

68486

\*\*\* One Thousand Five Hundred \*\*\*

PAY

TO THE  
ORDER OF

Sheriff of Columbia County

00/100

DATE

Mar 20, 2002

AMOUNT

\$1,500.00

RE: Sheriff Sale Deposit

#0128116

Kerstetter

*Mark J. Udren*

⑈066486⑈ ⑆031000053⑆ 8612171472⑈

Security Features Included  
Details on Back

081004

# SHERIFF'S SALE

WEDNESDAY JUNE 19, 2002 AT 9:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 29 OF 2002 ED AND CIVIL WRIT NO. 254 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 THAT CERTAIN FRAME MESSAGE AND PIECE, PARCEL AND LOT OF LAND SITUATE IN BENTON TOWNSHIP, COLUMBIA COUNTY, PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS, TO WIT:

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CONTAINING 0.513 ACRES. THE ABOVE BEING MORE FULLY SHOWN ON A SURVEY DRAFT PREPARED BY BEISHLINE SURVEYING DATED MAY 10, 1997, RECORDED IMMEDIATELY PRIOR HERETO.

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## 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.**

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 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.

Plaintiff's Attorney  
Mark J. Udren, Esq.  
1040 N. Kings Hwy, Suite 500  
Cherry Hill, NJ 08034

Sheriff of Columbia County  
Harry A. Roadarmel, Jr.  
[www.sheriffofcolumbiacounty.com](http://www.sheriffofcolumbiacounty.com)