

COLUMBIA COUNTY SHERIFF'S OFFICE

SHERIFF'S REAL ESTATE FINAL COST SHEET

Homecomings Financial Network VS Stanley & Heather Boien

NO. 46-02 ED NO. 332-02 JD

DATE/TIME OF SALE: 6-26-02 0900

BID PRICE (INCLUDES COST) \$ 2613.29

POUNDAGE - 2% OF BID \$ 53.47

TRANSFER TAX - 2% OF FAIR MKT \$ _____

MISC. COSTS \$ _____

TOTAL AMOUNT NEEDED TO PURCHASE \$2726.86

PURCHASER(S): _____

ADDRESS: _____

NAMES(S) ON DEED: _____

PURCHASER(S) SIGNATURE(S): Robert P. Mark Jr.

TOTAL DUE: \$2726.86

LESS DEPOSIT: \$ _____

DOWN PAYMENT: \$ 1350.-

TOTAL DUE IN 8 DAYS \$1376.86

SHERIFF'S SALE COST SHEET

Homecoming Fin. Network VS. Stanley & Heather Boiem
 NO. 46-02 ED NO. 332-02 JD DATE/TIME OF SALE 6-26-02 0900

DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$ <u>150.00</u>
LEVY (PER PARCEL	\$15.00
MAILING COSTS	\$ <u>22.50</u>
ADVERTISING SALE BILLS & COPIES	\$17.50
ADVERTISING SALE (NEWSPAPER)	\$15.00
MILEAGE	\$ <u>16.00</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>12.00</u>
TOTAL *****	\$ <u>378.00</u>

WEB POSTING	\$150.00
PRESS ENTERPRISE INC.	\$ <u>552.62</u>
SOLICITOR'S SERVICES	\$75.00
TOTAL *****	\$ <u>777.62</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>02</u>	\$ <u>276.46</u>
SCHOOL DIST. 20 <u> </u>	\$ <u> </u>
DELINQUENT 20 <u> </u>	\$ <u>789.81</u>
TOTAL *****	\$ <u>1066.27</u>

MUNICIPAL FEES DUE:	
SEWER 20 <u> </u>	\$ <u>300.00</u>
WATER 20 <u> </u>	\$ <u> </u>
TOTAL *****	\$ <u>300.00</u>

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

TOTAL COSTS (OPENING BID) \$ 2673.39

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
Zip Code Zip Code
Page Number

Date Recorded

Complete each section and file in duplicate with Recorders 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: Frank Federman, Esquire Suite 1400 Telephone Number: Area Code (215) 563-7000
Street Address: One Penn Center at Suburban Station, 1617 JFK Blvd. City: Philadelphia State: PA Zip Code: 19103

B TRANSFER DATA

Date of Acceptance of Document

Grantor(s)/Lessor(s): Harry A. Roadarmel, Jr. - Sheriff Columbia County Courthouse
Grantee(s)/Lessee(s): HOMECOMINGS FINANCIAL NETWORK, INC.
Street Address: P.O. Box 380, 35 W. Main Street Street Address: 4828 Loop Central Drive
City: Bloomsburg State: PA Zip Code: 17815 City: Houston State: TX Zip Code:

C PROPERTY LOCATION

Street Address: 620 Freas Avenue, Berwick, PA 18603 City, Township, Borough: Borough of Berwick
County: Columbia School District: Berwick Tax Parcel Number: 04C-01-263

D VALUATION DATA

1. Actual Cash Consideration	2. Other Consideration + -0-	3. Total Consideration =
4. County Assessed Value \$18,724.00	5. Common Level Ratio Factor x 2.80	6. Fair Market Value = \$ 52,427.20

E EXEMPTION DATA

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

2. Check Appropriate Box Below for Exemption Claimed

- ☐ Will or intestate succession (Name of Decedant) (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.)
- ☒ Transfer from mortgagor to a holder of a mortgage in default. Mortgage Book Number 200103650, Page Number
- ☐ 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.)
- ☐ Corrective or confirmatory deed. (Attach complete copy of the prior deed being corrected or confirmed.)
- ☐ Other (Please explain exemption claimed, if other than listed above.)

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
FRANK FEDERMAN, ESQUIRE

Date:

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

REALTY TRANSFER TAX STATEMENT OF VALUE

See Reverse for Instructions

RECORDER'S USE ONLY

State Tax Paid

Book Number

Zip Code Zip Code

Page Number

Date Recorded

Complete each section and file in duplicate with Recorders 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).

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Name: Frank Federman, Esquire Suite 1400 Telephone Number: _____
Area Code (215) 563-7000
Street Address: One Penn Center at Suburban Station, 1617 JFK Blvd. City: Philadelphia State: PA Zip Code: 19103

B TRANSFER DATA

Date of Acceptance of Document

Grantor(s)/Lessor(s)

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

Grantee(s)/Lessee(s)

HOMEcomings FINANCIAL NETWORK, INC.

Street Address

P.O. Box 380, 35 W. Main Street

Street Address

4828 Loop Central Drive

City: Bloomsburg

State: PA

Zip Code: 17815

City: Houston

State: TX

Zip Code: _____

C PROPERTY LOCATION

Street Address

620 Freas Avenue, Berwick, PA 18603

City, Township, Borough

Borough of Berwick

County: Columbia

School District

Borough of Berwick

Tax Parcel Number

04C-01-263

D VALUATION DATA

1. Actual Cash Consideration

\$2,673.39

2. Other Consideration

+ -0-

3. Total Consideration

= \$2,673.39

4. County Assessed Value

\$18,724.00

5. Common Level Ratio Factor

x 2.80

6. Fair Market Value

= \$ 52,427.20

E EXEMPTION DATA

1a. Amount of Exemption Claimed

100%

1b. Percentage of Interest Conveyed

100%

2. Check Appropriate Box Below for Exemption Claimed

☐ Will or intestate succession

(Name of Decedant)

(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.)

☐ Transfer from mortgagor to a holder of a mortgage in default. Mortgage Book Number 200103650, Page Number

☐ 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.)

☐ Corrective or confirmatory deed. (Attach complete copy of the prior deed being corrected or confirmed.)

☐ Other (Please explain exemption claimed, if other than listed above.)

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

FRANK FEDERMAN, ESQUIRE

Date:

7/2/02

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

ENTITY VENDOR
FAP Sheriff of Columbia County [SCOLU]

CHECK DATE
7/2/2002

CHECK NO.
209386

DOC NO	APPLY TO	DATE	INVOICE	APPLY TO INVOICE	DOC AMOUNT	DISCOUNT	PAYMENT AMOUNT
209386	212636	07/02/02	7936560		1,376.86	0.00	1,376.86
BOREM, STANLEY							
							1,376.86

FEDERMAN & PHELAN
ATTORNEY ESCROW ACCOUNT
ONE PENN CENTER, SUITE 1400
PHILADELPHIA, PA 19103-1814

Signature

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

FEDERMAN & PHELAN
ATTORNEY ESCROW ACCOUNT
ONE PENN CENTER, SUITE 1400
PHILADELPHIA, PA 19103-1814

COMMERCE BANK
PHILADELPHIA, PA 19148

3-180/360

CHECK NO
209386

DRM 07-02-2002

DATE	AMOUNT
7/2/2002	*****1,376.86

Void after 90 days

Pay ONE THOUSAND THREE HUNDRED SEVENTY SIX AND 86/100 DOLLARS

To The Sheriff of Columbia County
Order 35 W Main Street
Of Bloomsburg, PA 17815

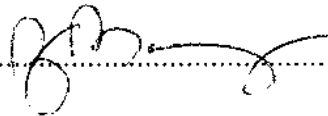
Frank Federman

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

209386 036001808:36 150866 6

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 June 5, 12, 19, 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.

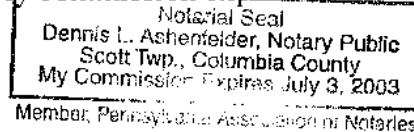
.....


Sworn and subscribed to before me this 19th 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.

.....

ENTITY VENDOR
FAP Sheriff of Columbia County [SCOLU]

CHECK DATE CHECK NO.
4/11/2002 193124

DOC NO	APPLY TO	DATE	INVOICE	APPLY TO INVOICE	DOC AMOUNT	DISCOUNT	PAYMENT AMOUNT
193124	191033	04/11/02	55455		1,350.00	0.00	1,350.00
BOREM, STANLEY 7936560							
							1,350.00

FEDERMAN & PHELAN
ATTORNEY ESCROW ACCOUNT
ONE PENN CENTER, SUITE 1400
PHILADELPHIA, PA 19103-1814

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

FEDERMAN & PHELAN
ATTORNEY ESCROW ACCOUNT
ONE PENN CENTER, SUITE 1400
PHILADELPHIA, PA 19103-1814

COMMERCE BANK
PHILADELPHIA, PA 19148

3-180/360

CHECK NO
193124

DNM 04-11-2002

DATE	AMOUNT
4/11/2002	*****1,350.00

Void after 90 days

Pay ONE THOUSAND THREE HUNDRED FIFTY AND 00/100 DOLLARS

To The Sheriff of Columbia County
Order 35 W Main Street
Of Bloomsburg, PA 17815

Frank Federman

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

193124 03600180836 150866 6

FEDERMAN AND PHELAN, L.L.P.
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
215-563-7000
Main Fax 215-563-5534
Kristin.demuro@fedphe-pa.com

May 20, 2002

Office of the Sheriff
COLUMBIA County Courthouse

RE: HOMECOMINGS FINANCIAL NETWORK, INC.
V. STANLEY BOREM and HEATHER BOREM
COLUMBIA COUNTY, NO. 332 CV 2002

RE: AFFIDAVIT OF SERVICE PURSUANT TO RULE 3129

Dear Sir or Madam:

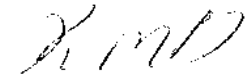
Enclosed please find the following:

XX Affidavit of service pursuant to rule 3129 with attachments.

Please find attached a copy of the original Affidavit of service pursuant to rule 3129, which has been sent for filing with the COLUMBIA County Prothonotary's Office as of the date of this letter.

*****Please be advised that in the event the Plaintiff is not represented at the sale the sale is to be stayed or postponed.*****

Yours truly,



Kristin M. DeMuro
for Federman and Phelan

*****PROPERTY IS LISTED FOR THE 6/26/02 SHERIFF'S SALE.*****

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA

RE: HOMECOMINGS FINANCIAL
NETWORK, INC.)
CIVIL ACTION
)

vs.

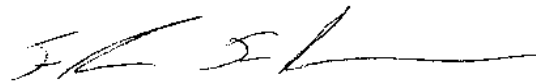
STANLEY BOREM)
HEATHER BOREM) CIVIL DIVISION
NO. 332 CV 2002

AFFIDAVIT OF SERVICE PURSUANT TO RULE 3129

COMMONWEALTH OF PENNSYLVANIA)
COUNTY OF COLUMBIA) SS:

I, FRANK FEDERMAN, ESQUIRE attorney for **HOMECOMINGS
FINANCIAL NETWORK, INC.** hereby verify that on **4/30/02** true and correct
copies of the Notice of Sheriff's sale were served by certificate of mailing to the
recorded lienholders, and any known interested party see Exhibit "A" attached
hereto. Notice of Sale was sent to the Defendant(s) on **4/30/02** by certified mail
return receipt requested see Exhibit "B" attached hereto.

DATE: May 20, 2002


FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

Name and
Address
of Sender

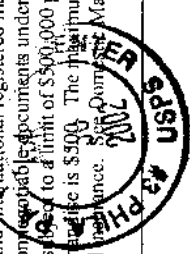


FEDERMAN & PHELAN
One Penn Center at Suburban Station, Suite 1400
Philadelphia, PA 19103

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee
1		STANLEY BOREM 620 FREAS AVENUE BERWICK, PA 18603		
2		HEATHER BOREM 620 FREAS AVENUE BERWICK, PA 18603		
3		DOMESTIC RELATIONS OF COLUMBIA COUNTY COURTHOUSE, P.O. BOX 380 BLOOMSBURG, PA 17815		
4		TENANT/OCCUPANT 620 FREAS AVENUE BERWICK, PA 18603		
5		COMMONWEALTH OF PENNSYLVANIA DEPARTMENT OF WELFARE, P.O. BOX 2675 HARRISBURG, PA 17105		
6				
7				
8				
9				
10				
11		TEAM 3		
12				
13				
14				
15		Re: BOREM, STANLEY		
Total Number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office	Postmaster, Per (Name of Receiving Employee)	
			KMD	



The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of non-acceptable 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 insurance. See Domestic Mail Manual R900, S913 and S921 for limitations of coverage.



7160 3901 9844 8032 4027

TO: HEATHIER BOREM
620 FREAS AVENUE
BERWICK, PA 18603

SENDER: KMD

REFERENCE: SALES/7936560

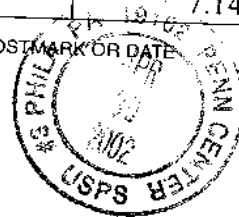
PS Form 3800, June 2000

RETURN RECEIPT SERVICE	Postage	.34
	Certified Fee	2.10
	Return Receipt Fee	1.50
	Restricted Delivery	3.20
	Total Postage & Fees	7.14

US Postal Service
**Receipt for
Certified Mail**

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE



7160 3901 9844 8032 4010

TO: STANLEY BOREM
620 FREAS AVENUE
BERWICK, PA 18603

SENDER: KMD

REFERENCE: SALES/7936560

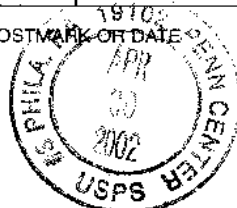
PS Form 3800, June 2000

RETURN RECEIPT SERVICE	Postage	.34
	Certified Fee	2.10
	Return Receipt Fee	1.50
	Restricted Delivery	3.20
	Total Postage & Fees	7.14

US Postal Service
**Receipt for
Certified Mail**

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE



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.

HOMEcomings FINANCIAL NETWORK,
INC.

VS.

STANLEY & HEATHER BOREM

WRIT OF EXECUTION #46 OF 2002 ED

POSTING OF PROPERTY

MAY 14, 2002 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE
PROPERTY OF STANLEY & HEATHER BOREM AT 620 FREAS AVE. BERWICK COLUMBIA
COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY COLUMBIA COUNTY
DEPUTY SHERIFF ANTHONY MALDONADO.

SO ANSWERS:

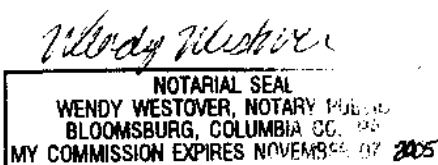


DEPUTY SHERIFF

SHERIFF, HARRY A ROADARMEL, JR.

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 15TH DAY OF MAY 2002



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

HOMEcomings FINANCIAL NETWORK,
INC.

Docket # 46ED2002

VS

WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

STANLEY AND HEATHER BOREM

AFFIDAVIT OF SERVICE

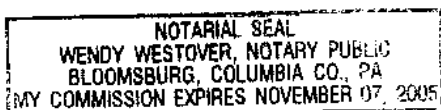
NOW, THIS WEDNESDAY, MAY 01, 2002, AT 3:19 PM, SERVED THE WITHIN WRIT OF
EXECUTION - MORTGAGE FORECLOSURE UPON STANLEY BOREM AT 540 BRIAR
MANOR., BERWICK BY HANDING TO STANLEY BOREM, , A TRUE AND ATTESTED COPY OF
THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

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.

A. Maldonado

X
A. MALDONADO
DEPUTY SHERIFF

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

MEETINGS FINANCIAL NETWORK,
INC.

Docket # 46ED2002

VS

WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

STANLEY AND HEATHER BOREM

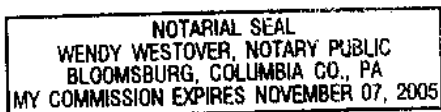
AFFIDAVIT OF SERVICE

NOW, THIS TUESDAY, MAY 14, 2002, AT 11:18 AM, SERVED THE WITHIN WRIT OF
EXECUTION - MORTGAGE FORECLOSURE UPON HEATHER BOREM AT 620 FREAS
AVE., BERWICK BY HANDING TO HEATHER BOREM, 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 WEDNESDAY, MAY 15, 2002

Wendy Westover
NOTARY PUBLIC



Harry A. Roadarmel Jr.

X
SHERIFF HARRY A. ROADARMEL JR.

X A. Maldonado
A. MALDONADO
DEPUTY SHERIFF

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 4/25/2002

SERVICE# 5 - OF - 11 SERVICES
DOCKET # 46ED2002

PLAINTIFF HOMECOMINGS FINANCIAL NETWORK, INC.

DEFENDANT STANLEY AND HEATHER BOREM

PERSON/CORP TO SERVED
CONNIE GINGHER - TAX COLLECTOR
1615 LINCOLN AVE.
BERWICK

PAPERS TO SERVED
WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

SERVED UPON Connie L. Gingham Tax Collector

RELATIONSHIP _____ IDENTIFICATION _____

DATE 5-14-02 TIME 10:5 MILEAGE 16 - 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
<u>5-1-02</u>	<u>1315</u>	<u>ADJ</u>	<u>L/C</u>
_____	_____	_____	_____
_____	_____	_____	_____

DEPUTY

A. M. M. M.

DATE 5-14-02

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 4/25/2002

SERVICE# 2 - OF - 11 SERVICES
DOCKET # 46ED2002

PLAINTIFF HOMECOMINGS FINANCIAL NETWORK, INC.

DEFENDANT STANLEY AND HEATHER BOREM

PERSON/CORP TO SERVED
HEATHER BOREM
620 FREAS AVE.
BERWICK

PAPERS TO SERVED
WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

SERVED UPON Heather

RELATIONSHIP _____ IDENTIFICATION _____

DATE 5-14-02 TIME 1115 MILEAGE 24 - 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
<u>5-1-02</u>	<u>1450</u>	<u>LSP</u>	<u>L/C</u>
<u>5-14-02</u>	<u>946</u>	<u>AM</u>	<u>L/C</u>

DEPUTY

R. Anderson

DATE 5-14-02

Is your RETURN ADDRESS completed on the reverse side?

SENDER:

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

I also wish to receive the following services (for an extra fee): 46-02

- ☒ Addressee's Address
- ☐ Restricted Delivery

Consult postmaster for fee.

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

4a. Article Number

70011940000139920068

4b. Service Type

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

7. Date of Delivery

5. Received By: (Print Name)

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

6. Signature: (Addressee or Agent)

X

PS Form 3811, December 1994

102595-97-B-0179

Domestic Return Receipt

Is your RETURN ADDRESS completed on the reverse side?

SENDER:

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

I also wish to receive the following services (for an extra fee): 46-02

- ☒ Addressee's Address
- ☐ Restricted Delivery

Consult postmaster for fee.

3. Article Addressed to:

Commonwealth of PA
PO Box 2675
Harrisburg, PA 17105

4a. Article Number

70011940000139920099

4b. Service Type

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

7. Date of Delivery

APR 30 2002

5. Received By: (Print Name)

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

6. Signature: (Addressee or Agent)

X

PS Form 3811, December 1994

102595-97-B-0179

Domestic Return Receipt

Is your RETURN ADDRESS completed on the reverse side?

SENDER:

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

I also wish to receive the following services (for an extra fee): 46-02

- ☒ Addressee's Address
- ☐ Restricted Delivery

Consult postmaster for fee.

3

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

4a. Article Number

70011940000139920075

4b. Service Type

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

7. Date of Delivery

APR 30 2002

5. Received By: (Print Name)

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

6. Signature: (Addressee or Agent)

X

PS Form 3811, December 1994

102595-97-B-0179

Domestic Return Receipt

Tax Notice 2002 County & Municipality

BERWICK BORO

MAKE CHECKS PAYABLE TO:

Connie C Gingham
1615 Lincoln Avenue
Berwick PA 18603

HOURS: MON, TUE, THUR & FRI : 9:30AM - 4PM

CLOSED WEDNESDAY & HOLIDAYS.

CLOSED FRIDAY AFTER DISCOUNT

PHONE: 570-752-7442

FOR: COLUMBIA COUNTY

DATE
03/01/2002

BILL NO.
2603

DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	TAX AMOUNT DUE	INCL PENALTY
GENERAL	18,724	4.846	88.93	90.74	99.81
SINKING		.845	15.50	15.82	17.40
LIGHT		1.05	19.27	19.66	20.64
FIRE		1.25	22.94	23.41	24.58
BORO RE		5.8	106.43	108.60	114.03

The discount & penalty
have been calculated
for your convenience

PAY THIS AMOUNT

April 30
If paid on or before

June 30
If paid on or before

June 30
If paid after

TAXES ARE DUE & PAYABLE - PROMPT PAYMENT IS REQUESTED

BOREM STANLEY & HEATHER
620 FREAS AVE
BERWICK PA 18603

This tax returned to
courthouse on:
January 1, 2003

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

	CNTY	TWP	
Discount	2 %	2 %	
Penalty	10 %	5 %	
PARCEL: 04C-01 -263-00,000			
620 FREAS AVE			
.0985 Acres			
Land			2,500
Buildings			16,224
Total Assessment			18,724

FILE COPY

Handwritten: Henry
Not paid as of 3-17-02

Handwritten: 11-10-02

COURT OF COMMON PLEAS - 26TH JUDICIAL DISTRICT OF PENNSYLVANIA
COLUMBIA COUNTY BRANCH
DOMESTIC RELATIONS SECTION
PO BOX 380
BLOOMSBURG, PA 17815

HOURS: 8:00 AM - 4:30 PM

TELEPHONE (570) 387-8870
TELEFAX (570) 387-8876

FACSIMILE COVER SHEET

DATE FAX SENT: 5-13-02

TIME FAX SENT: 9:30 AM

RE: See Search - Boem Stanley

DELIVER TO: Sheriff

FROM: COLUMBIA COUNTY DOMESTIC RELATIONS SECTION
PO BOX 380
BLOOMSBURG, PA 17815

TOTAL NUMBER OF PAGES INCLUDING THE COVER SHEET: 5

*** IF THE TOTAL PAGES, LISTED ABOVE, HAVE NOT BEEN RECEIVED, PLEASE
CONTACT US AT EITHER OF THE ABOVE TELEPHONE OR TELEFAX NUMBERS.

*** THE ENCLOSED FACSIMILE IS SOLELY INTENDED FOR THE SPECIFIC PERSON OR
PERSONS NAMED ABOVE. IF DELIVERED TO THE WRONG PLACE OR PERSON,
PLEASE RETURN OR IMMEDIATELY DESTROY THE FACSIMILE.

FAX SENT BY: Leslie Gib

DOMESTIC RELATIONS SECTION OF COLUMBIA COUNTY
STATEMENT OF LIEN BY OPERATION OF LAW ARISING
FROM OVERDUE SUPPORT OBLIGATIONS

I. Obligor information (To be completed by requestor)

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

NAME

DATE OF BIRTH

SOCIAL SECURITY#

Stanley Borem

DATE: 5-13-02

REQUESTOR:

Print Name

Signature

II. Lien information (To be provided by DRS)

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

 WE HAVE AN OPEN CASE, WITH NO OVERDUE SUPPORT OWED.

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

Amount of Overdue Support

Next Due Date

Next Payment Amount

\$ 501.93

Date: 5/13/02

BY: Julie L. Lukan

TITLE: Cust Srs

Certified from the record
this 13 day of May 2002
Gail K. Jordan
Director Domestic Relations Section

[Signature]

DATE 4/16/02

TO: ALL PARTIES IN INTEREST AND CLAIMANTS

NOTICE OF SHERIFF'S SALE
OF REAL PROPERTY

OWNER(S): STANLEY BOREM
HEATHER BOREM

: COLUMBIA County

: 332 CV 2002

PROPERTY: 620 FREAS AVENUE
BERWICK, PA 18603

Improvements: Residential Property

The above-captioned property is scheduled to be sold at the COLUMBIA County Sheriff's Sale on June 26, 2002 at 9:00 AM in the Sheriff's Office, Columbia County Courthouse, P.O. Box 380, Bloomsburg, PA 17815 may hold a mortgage or judgment on the property which may 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.

LH/MTG

DOMESTIC RELATIONS SECTION OF COLUMBIA COUNTY
STATEMENT OF LIEN BY OPERATION OF LAW ARISING
FROM OVERDUE SUPPORT OBLIGATIONS

I. Obligor information (To be completed by requestor)

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

NAME

DATE OF BIRTH

SOCIAL SECURITY#

Cory L Hubler

DATE: 5-13-02

REQUESTOR:

Print Name _____

Signature

II. Lien information (To be provided by DRS)

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

WE HAVE AN OPEN CASE, WITH NO OVERDUE SUPPORT OWED.

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

Amount of Overdue Support

Next Due Date

Next Payment Amount

4 187.52

Date:

5.3.2

BY:

BY: Lucia L. L. L.

TITLE:

TITLE: Cost Sys-

Certified from the record
this 13 day of May 2002
Gail K. Johnson
Director Domestic Relations Section
By [Signature]

DATE: 3/29/02

TO: ALL PARTIES IN INTEREST AND CLAIMANTS

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

OWNER(S): COREY LEE HUBLER
MARY HUBLER

: COLUMBIA County

: 2002-CV-67

PROPERTY: 22 PIED PIPER ROAD, A/K/A RR 1 BOX 42A
BENTON, PA 17814

Improvements: Residential Property

The above-captioned property is scheduled to be sold at the COLUMBIA County Sheriff's Sale on 6/19/02 at 9:00 A.M. in the Sheriff's Office, Columbia County Courthouse, P.O. Box 380, Bloomsburg, PA 17815 may hold a mortgage or judgment on the property which may 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.

LH/MTG

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 4/25/2002

SERVICE# 9 - OF - 11 SERVICES
DOCKET # 46ED2002

PLAINTIFF HOMECOMINGS FINANCIAL NETWORK, INC.

DEFENDANT STANLEY AND HEATHER BOREM

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

PAPERS TO SERVED
WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

SERVED UPON Lois

RELATIONSHIP _____ IDENTIFICATION _____

DATE 4-29-2 TIME 1250 MILEAGE _____ OTHER _____

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

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA _____ POB X 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 4-29-2

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 4/25/2002

SERVICE# 6 - OF - 11 SERVICES
DOCKET # 46ED2002

PLAINTIFF HOMECOMINGS FINANCIAL NETWORK, INC.
DEFENDANT STANLEY AND HEATHER BOREM

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

SERVED UPON Leslie LeVan Cust. Svs

RELATIONSHIP _____ IDENTIFICATION _____

DATE 4-25-02 TIME 1340 MILEAGE 3 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 4-25-02

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 4/25/2002

SERVICE# 4 - OF - 11 SERVICES
DOCKET # 46ED2002

PLAINTIFF HOMECOMINGS FINANCIAL NETWORK, INC.

DEFENDANT STANLEY AND HEATHER BOREM

PERSON/CORP TO SERVED	PAPERS TO SERVED
BERWICK SEWER AUTHORITY	WRIT OF EXECUTION - MORTGAGE
344 MARKET ST.	FORECLOSURE
BERWICK	

SERVED UPON Gloria Bohersky

RELATIONSHIP Sewer Clerk IDENTIFICATION _____

DATE 5-1-02 TIME 1430 MILEAGE 8 - 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

A. Chamberlain

DATE 5-1-02

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 4/25/2002

SERVICE# 1 - OF - 11 SERVICES
DOCKET # 46ED2002

PLAINTIFF HOMECOMINGS FINANCIAL NETWORK, INC.

DEFENDANT STANLEY AND HEATHER BOREM

PERSON/CORP TO SERVED	PAPERS TO SERVED
STANLEY BOREM	WRIT OF EXECUTION - MORTGAGE
620 FREAS AVE. 540 BRIAR PARKWAY	FORECLOSURE
BERWICK	

SERVED UPON STANLEY

RELATIONSHIP _____ IDENTIFICATION _____

DATE 5-1-02 TIME 1541 MILEAGE 3- 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 A. M. [Signature] DATE 5-1-02

HARRY A. ROADARMEI, JR.

SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P.O. BOX 380
BLOOMSBURG, PA 17813
FAX: (717) 784-0257PHONE
(717) 784-630024 HOUR PHONE
(717) 784-6300

Monday, April 29, 2002

BERWICK SEWER AUTHORITY
344 MARKET ST.
BERWICK, PA 18603-HOMECOMINGS FINANCIAL NETWORK, INC.
VS
STANLEY AND HEATHER BOREM

DOCKET # 46ED2002

JD # 332JD2002

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.*Harry A. Roadarmel, Jr.
Sheriff of Columbia County*Balance thru June 2002 - \$300.00*

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P.O. BOX 380

BLOOMSBURG, PA 17815

FAX: (570) 784-0257

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

46-02

SHERIFF'S SALE REAL ESTATE OUTLINE

RECEIVED AND TIME STAMP WRIT

4-25-02

DOCKET AND INDEX

4-29-02

SET FILE FOLDER UP

4-29-02

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

CK 193124 (01350.00)

* 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 26, 2002 at 0900

POST ALL DATES ON CALANDER

Post 5-24 Adv 6-5, 12, 19-02

* 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

SHERIFF'S SALE

WEDNESDAY JUNE 26, 2002 AT 9:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 46 OF 2002 ED AND CIVIL WRIT NO. 332 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 lot, piece or parcel of land situate in the Borough of Berwick, Formerly West Berwick, Columbia County, Pennsylvania, south of Freas Avenue, being Lot No.15, Section 27 of the Berwick Land and Improvement Company's addition to Berwick, bounded and described as follows, to wit:

On the north by Freas Avenue, thirty-six feet nine inches, on the east by Lot No.14, Section 27, one hundred and thirteen feet five inches, on the south by an alley thirty-six feet six inches, on the west by Lot No.16, Section 27, One hundred and eighteen feet four inches to the place of beginning.

Excepting and reserving, however, out of the same a triangular strip of ground heretofore conveyed by John Yuhasz and Barbara Yuhasz, his wife, to John Takas, the same being three feet six inches fronting on Freas Avenue .

Tax Parcel #O4C-01-263

PREMISES BEING KNOWN AS 620 FREAS AVENUE, BERWICK, PA 18603

TITLE TO SAID PREMISES IS VESTED IN Stanley Borem and Heather Borem, his wife by Deed from Roger W. Hulton dated 3/30/2001, recorded 4/27/2001, in Instrument ID #200103649.

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
Frank Federman
1617 John F. Kennedy Blvd
Philadelphia, PA 19103-1814

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

FEDERMAN & PHELAN, L.L.P.
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
215-563-7000
Fax: 215-563-7009

July 2, 2002

Office of the Sheriff
Columbia County Courthouse
5 West Main Street
Bloomsburg, PA 17815

Re: BOREM, Stanley
620 Freas Avenue
Berwick, PA 18603
No. 332-CV-2002

Dear Sir or Madam:

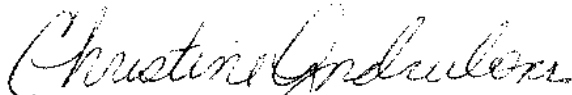
With reference to the above captioned property, which was knocked-down to me as "attorney-on-the-writ", please prepare the Sheriff's Deed to HOMECOMINGS FINANCIAL NETWORK, INC., 4828 Loop Central Drive, Houston, TX. 77031

Please record the Sheriff's Deed and send a copy via facsimile at your earliest convenience.

In addition, please find enclosed two (2) Statements of Value along with two (2) stamped self-addressed envelopes for your convenience.

Thank you in advance for your cooperation in this matter.

Yours truly,



Christine Andrulonis/for
Edna Houston

Enclosure

cc: Litton Loan Servicing LP Account No. 7936560

WRIT OF EXECUTION - (MORTGAGE FORECLOSURE)
P.R.C.P. 3180-3183 and RULE 2357

**MECOMINGS FINANCIAL
NETWORK, INC.**

Plaintiff

vs.

**STANLEY BOREM
HEATHER BOREM**

Defendant(s)

: **COURT OF COMMON PLEAS**
: **COLUMBIA COUNTY, PA**
:
: **NO: 332 CV 2002**
: *2002-ED-46*
: **WRIT OF EXECUTION**
: **(MORTGAGE FORECLOSURE)**
:

TO THE SHERIFF OF COLUMBIA COUNTY, PENNSYLVANIA

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

Premises: 620 FREAS AVENUE
BERWICK, PA 18603

(see attached legal description)

Amount Due \$75,718.61

Interest from 4/17/02 \$ _____
to sale date
(per diem-\$12.45)

Total \$ _____ Plus Costs as endorsed.

Clerk *Tami B. Kline/gab*
Office of the Prothonotary
Common Pleas Court of
Columbia County, PA

Dated: *4/25/2002*
(Seal)

DESCRIPTION

ALL THAT CERTAIN lot, piece or parcel of land situate in the Borough of Berwick, Formerly West Berwick, Columbia County, Pennsylvania, south of Freas Avenue, being Lot No. 15, Section 27 of the Berwick Land and Improvement Company's addition to Berwick, bounded and described as follows, to wit:

On the north by Freas Avenue, thirty-six feet nine inches, on the east by Lot No. 14, Section 27, one hundred and thirteen feet five inches, on the south by an alley thirty-six feet six inches, on the west by Lot No. 16, Section 27, One hundred and eighteen feet four inches to the place of beginning.

Excepting and reserving, however, out of the same a triangular strip of ground heretofore conveyed by John Yuhasz and Barbara Yuhasz, his wife, to John Takas, the same being three feet six inches fronting on Freas Avenue.

Tax Parcel #04C-01-263

PREMISES BEING KNOWN AS 620 FREAS AVENUE, BERWICK, PA 18603

TITLE TO SAID PREMISES IS VESTED IN Stanley Borem and Heather Borem, his wife by Deed from Roger W. Hulton dated 3/30/2001, recorded 4/27/2001, in Instrument ID #200103649.

WRIT OF EXECUTION - (MORTGAGE FORECLOSURE)
P.R.C.P. 3180-3183 and RULE 2357

**HOMEcomings FINANCIAL
NETWORK, INC.**

Plaintiff

vs.

**STANLEY BOREM
HEATHER BOREM**

Defendant(s)

**: COURT OF COMMON PLEAS
: COLUMBIA COUNTY, PA**

**:
: NO: 332 CV 2002**

**: WRIT OF EXECUTION
: (MORTGAGE FORECLOSURE)**

TO THE SHERIFF OF COLUMBIA COUNTY, PENNSYLVANIA

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

Premises: 620 FREAS AVENUE
BERWICK, PA 18603

(see attached legal description)

Amount Due \$75,718.61

Interest from 4/17/02 \$ _____
to sale date
(per diem-\$12.45)

Total \$ _____ Plus Costs as endorsed.

Clerk Fanni B. Kline / 4123
Office of the Prothonotary
Common Pleas Court of
Columbia County, PA

Dated: 4/25/2002
(Seal)

DESCRIPTION

ALL THAT CERTAIN lot, piece or parcel of land situate in the Borough of Berwick, Formerly West Berwick, Columbia County, Pennsylvania, south of Freas Avenue, being Lot No. 15, Section 27 of the Berwick Land and Improvement Company's addition to Berwick, bounded and described as follows, to wit:

On the north by Freas Avenue, thirty-six feet nine inches, on the east by Lot No. 14, Section 27, one hundred and thirteen feet five inches, on the south by an alley thirty-six feet six inches, on the west by Lot No. 16, Section 27, One hundred and eighteen feet four inches to the place of beginning.

Excepting and reserving, however, out of the same a triangular strip of ground heretofore conveyed by John Yuhasz and Barbara Yuhasz, his wife, to John Takas, the same being three feet six inches fronting on Freas Avenue.

Tax Parcel #04C-01-263

PREMISES BEING KNOWN AS 620 FREAS AVENUE, BERWICK, PA 18603

TITLE TO SAID PREMISES IS VESTED IN Stanley Borem and Heather Borem, his wife by Deed from Roger W. Hulton dated 3/30/2001, recorded 4/27/2001, in Instrument ID #200103649.

WRIT OF EXECUTION - (MORTGAGE FORECLOSURE)
P.R.C.P. 3180-3183 and RULE 2357

**HOMEcomings FINANCIAL
NETWORK, INC.**

Plaintiff

vs.

**STANLEY BOREM
HEATHER BOREM**

Defendant(s)

: **COURT OF COMMON PLEAS**
: **COLUMBIA COUNTY, PA**
:
: **NO: 332 CV 2002**
: *2002-ED-46*
: **WRIT OF EXECUTION**
: **(MORTGAGE FORECLOSURE)**
:

TO THE SHERIFF OF COLUMBIA COUNTY, PENNSYLVANIA

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

Premises: 620 FREAS AVENUE
BERWICK, PA 18603

(see attached legal description)

Amount Due	\$75,718.61
Interest from 4/17/02 to sale date (per diem-\$12.45)	\$ _____
Total	\$ _____ Plus Costs as endorsed.

Clerk Tami B. Kline / *TKB*
Office of the Prothonotary
Common Pleas Court of
Columbia County, PA

Dated: 4/25/2002
(Seal)

DESCRIPTION

ALL THAT CERTAIN lot, piece or parcel of land situate in the Borough of Berwick, Formerly West Berwick, Columbia County, Pennsylvania, south of Freas Avenue, being Lot No. 15, Section 27 of the Berwick Land and Improvement Company's addition to Berwick, bounded and described as follows, to wit:

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**HOMEcomings FINANCIAL
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HEATHER BOREM**

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**: COURT OF COMMON PLEAS
: COLUMBIA COUNTY, PA
:
: NO: 332 CV 2002
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(see attached legal description)

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to sale date
(per diem-\$12.45)

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Clerk *Fanni B. Kline* / *6A3*
Office of the Prothonotary
Common Pleas Court of
Columbia County, PA

Dated: *4/25/02*
(Seal)

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NETWORK, INC.**

Plaintiff

vs.

**STANLEY BOREM
HEATHER BOREM**

Defendant(s)

: **COURT OF COMMON PLEAS**
: **COLUMBIA COUNTY, PA**
:
: **NO: 332 CV 2002**
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: **WRIT OF EXECUTION**
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(see attached legal description)

Amount Due \$75,718.61

Interest from 4/17/02 \$ _____
to sale date
(per diem-\$12.45)

Total \$ _____ Plus Costs as endorsed.

Clerk *Thomas B. Kline* / *EAB*
Office of the Prothonotary
Common Pleas Court of
Columbia County, PA

Dated: *4/25/02*
(Seal)

DESCRIPTION

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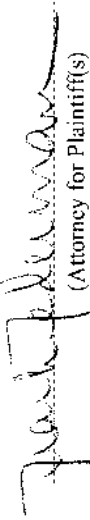
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Tax Parcel #04C-01-263

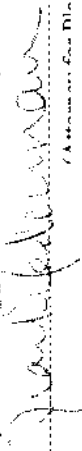
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TITLE TO SAID PREMISES IS VESTED IN Stanley Borem and Heather Borem, his wife by Deed from Roger W. Hulton dated 3/30/2001, recorded 4/27/2001, in Instrument ID #200103649.

WAIVER OF WATCHMAN - Any deputy sheriff levying upon or attaching any property under within 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 to 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.

 (SEAL)
(Attorney for Plaintiff(s))

WAIVER OF INSURANCE - Now, _____, 20____, the Sheriff is hereby released from all liability to protect the property described in the within named execution by insurance, which insurance is hereby waived.

 (SEAL)
(Attorney for Plaintiff(s))

_____, 20____

HARRY A. ROADARMEL

Sheriff

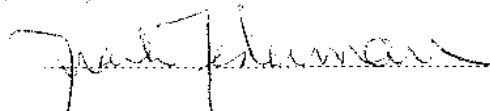
COLUMBIA County, Pa.

Sir: — There will be placed in your hands

for service a Writ of _____EXECUTION (REAL ESTATE)_____, styled as

follows: HOMECOMINGS FINANCIAL NETWORK, INC. vs
STANLEY BOREM and HEATHER BOREM

The defendant will be found at 620 FREAS AVENUE,
BERWICK, PA 18603

 Attorney for Plaintiff

If Writ of Execution, state below where defendants will be found, what foods and chattels shall be seized and be levied upon. If real estate, attach five double spaced typed written copies of description as it shall appear on the new deed together with Street and Number of the premises.

Please do not furnish us with the old deed or mortgage.

See attached legal description _____

DESCRIPTION

ALL THAT CERTAIN lot, piece or parcel of land situate in the Borough of Berwick, Formerly West Berwick, Columbia County, Pennsylvania, south of Freas Avenue, being Lot No. 15, Section 27 of the Berwick Land and Improvement Company's addition to Berwick, bounded and described as follows, to wit:

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Tax Parcel #04C-01-263


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 (SEAL)
(Attorney for Plaintiff(s))

WAIVER OF INSURANCE - Now, _____, 20____, the Sheriff is hereby released from all liability to protect the property described in the within named execution by insurance, which insurance is hereby waived.

 (SEAL)
SHERIFF

20

HARRY A. ROADARMEL

Sheriff

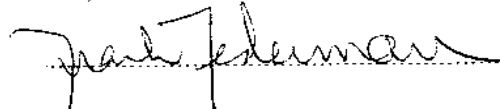
COLUMBLA County, Pa.

Sir: — There will be placed in your hands

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STANLEY BOREM and HEATHER BOREM

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BERWICK, PA 18603

 Attorney for Plaintiff

If Writ of Execution, state below where defendants will be found, what foods and chattels shall/ be seized and be levied upon. If real estate, attach five double spaced typed written copies of description as it shall appear on the new deed together with Street and Number of the premises.

Please do not furnish us with the old deed or mortgage.

See attached legal description

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SHERIFF'S RETURN OF SERVICE-COLUMBIA COUNTY

PLAINTIFF
HOMEcomings FINANCIAL NETWORK, INC.

DEFENDANT
STANLEY BOREM
HEATHER BOREM

COURT NO.: 332 CV 2002

SERVE AT:
620 FREAS AVENUE
BERWICK, PA 18603

a)TYPE OF ACTION
XX Notice of Sheriff's Sale
SALE DATE: _____

PLEASE POST THE HANDBILL

SERVED

Served and made known to _____, Defendant, on the ____ day of _____, 200__, at __ o'clock __ M., at _____, Commonwealth of Pennsylvania, in the manner described below:

- ☐ Defendant personally served.
☐ Adult family member with whom Defendant(s) reside(s).
Relationship is _____.
☐ Adult in charge of Defendant's residence who refused to give name or relationship.
☐ Manager/Clerk of place of lodging in which Defendant(s) reside(s).
☐ Agent or person in charge of Defendant's office or usual place of business.
_____ an officer of said Defendant's company.
☐ Other: _____.

Description: Age _____ Height _____ Weight _____ Race _____ Sex _____ Other _____

SHERIFF

By: _____ Deputy Sheriff

On the ____ day of _____, 200__, at ____ o'clock __ M., Defendant NOT FOUND because:

☐ Moved ☐ Unknown ☐ No Answer ☐ Vacant

Other: _____

SHERIFF

By: _____ Deputy Sheriff

DEPUTIZED SERVICE

Now, this ____ day of _____, 200__, I, Sheriff of CLINTON County, Pennsylvania, do hereby deputize the Sheriff of ____ County to serve this Notice of Sheriff's Sale and make return thereof and according to law.

SHERIFF

By: _____ Deputy Sheriff

ATTORNEY FOR PLAINTIFF
FRANK FEDERMAN, ESQUIRE
I.D.#12248
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
(215)563-7000

DESCRIPTION

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FEDERMAN and PHELAN, L.L.P.
By: FRANK FEDERMAN
Identification No. 12248
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

HOMEcomings FINANCIAL
NETWORK, INC.

Plaintiff

vs.

STANLEY BOREM
HEATHER BOREM

Defendant(s)

ATTORNEY FOR PLAINTIFF

: COLUMBIA County
:
: Court of Common Pleas
:
: CIVIL DIVISION
:
: NO. 332 CV 2002

: 2002 ED 46

AFFIDAVIT PURSUANT TO RULE 3129
(Affidavit No. 1)

HOMEcomings FINANCIAL NETWORK, INC., Plaintiff in the above action, by its attorney, FRANK FEDERMAN, 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 **620 FREAS AVENUE, BERWICK, PA 18603**.

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

NAME

LAST KNOWN ADDRESS (if address cannot be reasonably ascertained, please so indicate)

STANLEY BOREM

620 FREAS AVENUE
BERWICK, PA 18603

HEATHER BOREM

620 FREAS AVENUE
BERWICK, PA 18603

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

NAME

LAST KNOWN ADDRESS (if address cannot be reasonably ascertained, please so indicate)

SAME AS ABOVE

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.


FRANK FEDERMAN, ESQUIRE

Date: 4/16/02

FEDERMAN and PHELAN, L.L.P.

By: **FRANK FEDERMAN**

Identification No. 12248

One Penn Center at Suburban Station

1617 John F. Kennedy Boulevard

Suite 1400

Philadelphia, PA 19103-1814

(215) 563-7000

ATTORNEY FOR PLAINTIFF

**HOMEcomings FINANCIAL
NETWORK, INC.**

Plaintiff

vs.

**STANLEY BOREM
HEATHER BOREM**

Defendant(s)

**: COLUMBIA County
:
: Court of Common Pleas
:
: CIVIL DIVISION
:
: NO. 332 CV 2002
:
:
:**

AFFIDAVIT PURSUANT TO RULE 3129.1

HOMEcomings FINANCIAL NETWORK, INC., Plaintiff in the above action, by its attorney, FRANK FEDERMAN, 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 **620 FREAS AVENUE, BERWICK, PA 18603.**

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

NAME

LAST KNOWN ADDRESS

STANLEY BOREM

**620 FREAS AVENUE
BERWICK, PA 18603**

HEATHER BOREM

**620 FREAS AVENUE
BERWICK, PA 18603**

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

NAME

LAST KNOWN ADDRESS

SAME AS ABOVE

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

NAME

LAST KNOWN ADDRESS

NONE

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

NAME

LAST KNOWN ADDRESS

NONE

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

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:

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:

DOMESTIC RELATIONS OF
COLUMBIA COUNTY

COLUMBIA COUNTY COURTHOUSE
P.O. Box 380
Bloomsburg, PA 17815


TENANT/OCCUPANT

620 FREAS AVENUE
BERWICK, PA 18603

COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF WELFARE

P.O. BOX 2675
HARRISBURG, PA 17105

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. Section 4904 relating to unsworn falsification to authorities.


FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

DATE: 4/16/02

FEDERMAN and PHELAN, L.L.P.
By: FRANK FEDERMAN
Identification No. 12248
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

ATTORNEY FOR PLAINTIFF

MECOMINGS FINANCIAL
NETWORK, INC.

Plaintiff

vs.

STANLEY BOREM
HEATHER BOREM

Defendant(s)

: COLUMBIA County
:
: Court of Common Pleas
:
: CIVIL DIVISION
:
: NO. 332 CV 2002
: 2002-ED 46

AFFIDAVIT PURSUANT TO RULE 3129
(Affidavit No. 1)

MECOMINGS FINANCIAL NETWORK, INC., Plaintiff in the above action, by its attorney, FRANK FEDERMAN, 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 **620 FREAS AVENUE, BERWICK, PA 18603**.

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

NAME

LAST KNOWN ADDRESS (if address cannot be reasonably ascertained, please so indicate)

STANLEY BOREM

620 FREAS AVENUE
BERWICK, PA 18603

HEATHER BOREM

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BERWICK, PA 18603

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

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SAME AS ABOVE

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ATTORNEY FOR PLAINTIFF

**Homecomings Financial
Network, Inc.**

Plaintiff

vs.

**Stanley Borem
Heather Borem**

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**620 Freas Avenue
Berwick, PA 18603**

Heather Borem

**620 Freas Avenue
Berwick, PA 18603**

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

NAME

LAST KNOWN ADDRESS

NONE

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

NAME

LAST KNOWN ADDRESS

NONE

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

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:

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:

**DOMESTIC RELATIONS OF
COLUMBIA COUNTY**

**COLUMBIA COUNTY COURTHOUSE
P.O. Box 380
Bloomsburg, PA 17815**


TENANT/OCCUPANT

**620 FREAS AVENUE
BERWICK, PA 18603**

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LAST KNOWN ADDRESS

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**DOMESTIC RELATIONS OF
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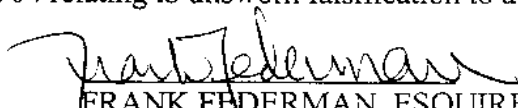
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**DOMESTIC RELATIONS OF
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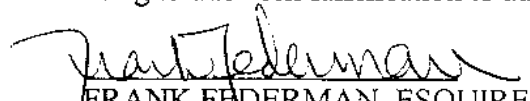
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: COLUMBIA County
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: NO. 332 CV 2002
: 2002-ED-44
:
:
:

****THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A
DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR
THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A
DISCHARGE IN BANKRUPTCY, THIS IS NOT AND SHOULD NOT BE
CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT
ONLY ENFORCEMENT OF A LIEN AGAINST PROPERTY.****

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

4/16/02

TO: STANLEY BOREM
HEATHER BOREM
620 FREAS AVENUE
BERWICK, PA 18603

Your house (real estate) at **620 FREAS AVENUE, BERWICK, PA 18603**, is scheduled to be sold at the Sheriff's Sale on June 26, 2002, at 9:00 AM in the **Sheriff's Office, Columbia County Courthouse, P.O. 380, Bloomsburg, PA 17815** to enforce the court judgment of **\$75,718.61** obtained by **MECOMINGS FINANCIAL NETWORK, INC.** (the mortgagee) against you. In the event the sale is continued, an announcement will be made at said sale in compliance with Pa.R.C.P., Rule 3129.3.

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 payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay, you may call:
(215) 563-7000.

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 (215) 563-7000.
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 (814) 272-9350.
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 proposed schedule of distribution of the money bid for your house will be prepared by the Sheriff not later than thirty (30) days after the sale. The schedule shall be kept on file with the Sheriff and will be made available for inspection in his office. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the filing of the proposed schedule.
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.

**COLUMBIA COUNTY
SUSQUEHANNA LEGAL SERVICES
168 E. 5th STREET,
BLOOMSBURG, PA 17815
(570) 784-8760**

DESCRIPTION

ALL THAT CERTAIN lot, piece or parcel of land situate in the Borough of Berwick, Formerly West Berwick, Columbia County, Pennsylvania, south of Freas Avenue, being Lot No. 15, Section 27 of the Berwick Land and Improvement Company's addition to Berwick, bounded and described as follows, to wit:

On the north by Freas Avenue, thirty-six feet nine inches, on the east by Lot No. 14, Section 27, one hundred and thirteen feet five inches, on the south by an alley thirty-six feet six inches, on the west by Lot No. 16, Section 27, One hundred and eighteen feet four inches to the place of beginning.

Excepting and reserving, however, out of the same a triangular strip of ground heretofore conveyed by John Yuhasz and Barbara Yuhasz, his wife, to John Takas, the same being three feet six inches fronting on Freas Avenue.

Tax Parcel #04C-01-263

PREMISES BEING KNOWN AS 620 FREAS AVENUE, BERWICK, PA 18603

TITLE TO SAID PREMISES IS VESTED IN Stanley Borem and Heather Borem, his wife by Deed from Roger W. Hulton dated 3/30/2001, recorded 4/27/2001, in Instrument ID #200103649.