

SHERIFF'S SALE COST SHEET

Chase Manhattan VS. 114/1559 & Troy Beck
 NO. 5-02 ED NO. _____ JD DATE/TIME OF SALE _____

| | |
|---------------------------------|------------------|
| DOCKET/RETURN | \$15.00 |
| SERVICE PER DEF. | \$ <u>165.00</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>5.50</u> |
| NOTARY | \$ <u>12.00</u> |
| TOTAL ***** \$ <u>308.50</u> | |

| | |
|------------------------------|--------------------|
| WEB POSTING | \$150.00 |
| PRESS ENTERPRISE INC. | \$ <u>756.11</u> |
| SOLICITOR'S SERVICES | \$75.00 |
| TOTAL ***** \$ <u>906.11</u> | |

| | |
|---------------------------|----------|
| PROTHONOTARY (NOTARY) | \$10.00 |
| RECORDER OF DEEDS | \$ _____ |
| TOTAL ***** \$ <u>—0—</u> | |

REAL ESTATE TAXES:

| | |
|----------------------------|----------------|
| BORO, TWP & COUNTY 20 | \$ _____ |
| SCHOOL DIST. 20 | \$ _____ |
| DELINQUENT 20 | \$ <u>5.00</u> |
| TOTAL ***** \$ <u>5.00</u> | |

MUNICIPAL FEES DUE:

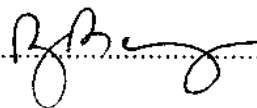
| | |
|----------------------|----------|
| SEWER 20 | \$ _____ |
| WATER 20 | \$ _____ |
| TOTAL ***** \$ _____ | |

| | |
|-------------------------------|------------------|
| SURCHARGE FEE (DSTE) | \$ <u>120.00</u> |
| MISC. _____ | \$ _____ |
| _____ | \$ _____ |
| TOTAL ***** \$ <u>1350.00</u> | |

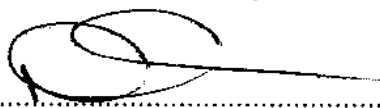
TOTAL COSTS (OPENING BID) \$ 1339.61
 refund 10.39

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 March 6, 13, 20, 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.

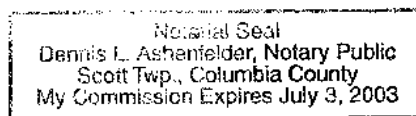
.....


Sworn and subscribed to before me this 21st day of MARCH 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.

.....

LAW OFFICES
COMROE, HING LLP
1608 WALNUT STREET
3RD FLOOR
PHILADELPHIA, PA 19103

(215) 568-0400
FAX NUMBER (215) 568-5560

DAVID B. COMROE
GLENN F. HING
ROBERT J. WILSON
BLAIR KALISH ADLER

February 26, 2002

Office of the Sheriff
Columbia County
PO Box 380
Bloomsberg PA 17815

RE: Chase Manhattan Bank as Trustee for Equity One Inc. et als vs. Melissa J. & Troy
I Beck

Docket # 2001 CV 1116
Address: RR# Box 4483 F Municipal Rd Berwick PA
Sale Date: March 27, 2002

Dear Sir/Madam

Please STAY the above captioned Sheriff Sale as the mortgagors filed a ch. 13
bankruptcy on January 8, 2002 prior to the Judgment being entered. The bankruptcy
number is 5-02-00075.

Thank you for your cooperation in regards to this matter. If you have any
questions, please do not hesitate to call.

Sincerely yours,

Megan L. O'Brien

Megan L. O'Brien (paralegal for)
David B. Comroe, Esquire

570-389-5625

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN

SERVICE# 1 - OF - 12 SERVICES
DOCKET # 5ED2002

PLAINTIFF

CHASE MANHATTAN BANK

DEFENDANT

MELISSA J. BECK
TROY I. BECK

| PERSON/CORP TO SERVED | PAPERS TO SERVED |
|----------------------------|------------------------------|
| MELISSA J. BECK | WRIT OF EXECUTION - MORTGAGE |
| RR#4 BOX 4483 MUNICIPAL RD | FORECLOSURE |
| BERWICK | |

SERVED UPON Melissa

RELATIONSHIP — IDENTIFICATION —

DATE 1-30-02 TIME 1437 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 1-30-02

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN

SERVICE# 2 - OF - 12 SERVICES
DOCKET # 5ED2002

PLAINTIFF CHASE MANHATTAN BANK

DEFENDANT MELISSA J. BECK
TROY I. BECK

| PERSON/CORP TO SERVED |
|----------------------------|
| TROY I. BECK |
| RR#4 BOX 4483 MUNICIPAL RD |
| BERWICK |

PAPERS TO SERVED
WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

SERVED UPON Melissa Beck

RELATIONSHIP wife IDENTIFICATION _____

DATE 1-30-02 TIME 1437 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. Anderson DATE 1-30-02

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN

SERVICE# 3 - OF - 12 SERVICES
DOCKET # 5ED2002

PLAINTIFF CHASE MANHATTAN BANK

DEFENDANT MELISSA J. BECK
TROY I. BECK

| PERSON/CORP TO SERVED | PAPERS TO SERVED |
|-----------------------|------------------------------|
| ELAINE I. BOWMAN | WRIT OF EXECUTION - MORTGAGE |
| 125 PARK BLVD | FORECLOSURE |
| BERWICK | |

SERVED UPON ELAINE

RELATIONSHIP — IDENTIFICATION —

DATE 1-29-02 TIME 1545 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>1-28-02</u> | <u>1530</u> | <u>l m</u> | <u>CARD</u> |
| <u>01-29-02-</u> | <u>1250</u> | <u>DONALD</u> | <u>CARD</u> |

DEPUTY  DATE 1-29-02

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN

SERVICE# 4 - OF - 12 SERVICES
DOCKET # 5ED2002

PLAINTIFF

CHASE MANHATTAN BANK

DEFENDANT

MELISSA J. BECK
TROY I. BECK

| PERSON/CORP TO SERVED | PAPERS TO SERVED |
|-----------------------|------------------------------|
| CITIFINANCIAL INC. | WRIT OF EXECUTION - MORTGAGE |
| 1115 OLD BERWICK ROAD | FORECLOSURE |
| BLOOMSBURG | |

SERVED UPON Kelly Reese Branch Manager

RELATIONSHIP _____ IDENTIFICATION _____

DATE 1-28-02 TIME 1505 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. Maldonado

DATE

1-28-02

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN

SERVICE# 6 - OF - 12 SERVICES
DOCKET # 5ED2002

PLAINTIFF CHASE MANHATTAN BANK

DEFENDANT MELISSA J. BECK
TROY I. BECK

| PERSON/CORP TO SERVED | PAPERS TO SERVED |
|--|---|
| JOAN M. ROTHERY-BRIAR CREEK TWP TAX COLL. | WRIT OF EXECUTION - MORTGAGE FORECLOSURE |
| 122 TWIN CHURCH ROAD | |
| BERWICK | |

SERVED UPON JOAN ROTHERY TAX COLLECTOR

RELATIONSHIP _____ IDENTIFICATION _____

DATE 1-30-02 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 1-30-02

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:

SERVICE# 7 - OF - 12 SERVICES
DOCKET # 5ED2002

PLAINTIFF

CHASE MANHATTAN BANK

DEFENDANT

MELISSA J. BECK
TROY I. BECK

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

SERVED UPON

RELATIONSHIP

IDENTIFICATION

DATE

TIME

MILEAGE

OTHER

Race

Sex

Height

Weight

Eyes

Hair

Age

Military

TYPE OF SERVICE:

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

F. OTHER (SPECIFY)

ATTEMPTS

DATE

TIME

OFFICER

REMARKS

DEPUTY

DATE

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:

SERVICE# 10 - OF - 12 SERVICES
DOCKET # 5ED2002

PLAINTIFF

CHASE MANHATTAN BANK

DEFENDANT

MELISSA J. BECK
TROY I. BECK

| PERSON/CORP TO SERVED | PAPERS TO SERVED |
|---------------------------|------------------------------|
| COLUMBIA COUNTY TAX CLAIM | WRIT OF EXECUTION - MORTGAGE |
| PO BOX 380 | FORECLOSURE |
| BLOOMSBURG | |

SERVED UPON

X Chris E. Dunn Clerk

RELATIONSHIP

IDENTIFICATION

DATE

TIME

1530

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

P. H. [Signature]

DATE

1-24-02

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P.O. BOX 380
BLOOMSBURG, PA. 17815
FAX: (570) 784-0237

PHONE
(570) 389-3622

24 HOUR PHONE
(570) 784-4300

CHASE MANHATTAN BANK

Docket # 5ED2002

VS

WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

MELISSA J. BECK
TROY I. BECK

AFFIDAVIT OF SERVICE

NOW, THIS WEDNESDAY, JANUARY 30, 2002, AT 2:37 PM, SERVED THE WITHIN WRIT OF EXECUTION - MORTGAGE FORECLOSURE UPON MELISSA J. BECK AT RR#4 BOX 4483 MUNICIPAL RD, BERWICK BY HANDING TO MELISSA BECK, , A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO HER THE CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME
THIS WEDNESDAY, FEBRUARY 06, 2002

Wendy Westover
NOTARY PUBLIC

NOTARIAL SEAL
WENDY WESTOVER, NOTARY PUBLIC
BLOOMSBURG, COLUMBIA CO., PA
COMMISSION EXPIRES NOVEMBER 07, 2005

Harry A. Roadarmel, Jr.

X
SHERIFF HARRY A. ROADARMEL JR.

X A. Maldonado
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

CHASE MANHATTAN BANK

Docket # 5ED2002

VS

WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

MELISSA J. BECK
TROY I. BECK

AFFIDAVIT OF SERVICE

NOW, THIS WEDNESDAY, JANUARY 30, 2002, AT 2:37 PM, SERVED THE WITHIN WRIT OF
EXECUTION - MORTGAGE FORECLOSURE UPON TROY I. BECK AT RR#4 BOX 4483
MUNICIPAL RD, BERWICK BY HANDING TO MELISSA BECK, WIFE, A TRUE AND ATTESTED
COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO HER THE CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME
THIS WEDNESDAY, FEBRUARY 06, 2002

Melinda Westover
NOTARY PUBLIC

Harry A. Roadarmel Jr.

X
SHERIFF HARRY A. ROADARMEL JR.

NOTARIAL SEAL
WENDY WESTOVER, NOTARY PUBLIC
BLOOMSBURG, COLUMBIA CO., PA
COMMISSION EXPIRES NOVEMBER 07, 2005

X A. Maldonado
A. MALDONADO
DEPUTY SHERIFF

Chase Manhattan Bank PLAINTIFF

IN THE COURT OF COMMON PLEAS OF
COLUMBIA COUNTY, PA.

NO. 1116-2001 J.D.

Melissa Beck
Troy Beck

DEFENDANT

NO. 5-2002 E.D.

CIVIL ACTION--LAW
MORTGAGE FORECLOSUREWAIVER OF WATCHMAN

I, Attorney David B. Conroe 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



ROBERT SPIELMAN

ATTORNEY AT LAW
A PROFESSIONAL CORPORATION

January 28, 2002

Office of the Sheriff
Box 380
Columbia County Court House
Bloomsburg PA 17815

SUBJECT: Troy L and Melissa J Beck
144 Municipal Rd
Berwick PA 18603
Case No 50200075

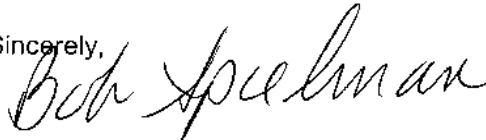
To Whom It May Concern:

I filed a Chapter 13 bankruptcy case for the above-referenced individuals on January 8, 2002, in the United States Bankruptcy Court for the Middle District of Pennsylvania, Wilkes Barre Division. A copy of the petition is enclosed.

After a petition is filed, Section 362(a)(1) of the United States Bankruptcy Code (the "Code") specifically prohibits any creditor, or any other party, from engaging in "...the commencement or continuation, including the issuance or employment of process, of a judicial, administrative, or other action against the debtor... to recover a claim against the debtor that arose before the commencement of the case..." Any legal action that is taken in violation of Section 362 of the Code is rendered null and void. In addition, Section 362(h) states that "[a]n individual injured by any willful violation of a stay provided by this section shall recover actual damages, including costs and attorneys' fees, and, in appropriate circumstances, may recover punitive damages."

I believe that Chase Manhattan Bank had scheduled a foreclosure sale for March 2002. Chase is aware of the bankruptcy filing and should have notified you by now to discontinue the sale. However, in the event Chase has not provided you with instructions, please note that the sale is nonetheless stayed by the filing.

Sincerely,



Robert Spielman

Enc
cc Troy L and Melissa J Beck

UNITED STATES BANKRUPTCY COURT
Middle District of Pennsylvania

In re: **TROY L BECK**
203640500

MELISSA J BECK
107585072

Case No. _____
Chapter 13

Debtors

**DISCLOSURE OF COMPENSATION OF ATTORNEY
FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

| | | |
|---|----|-----------------|
| For legal services, I have agreed to accept | \$ | <u>2,500.00</u> |
| Prior to the filing of this statement I have received | \$ | <u>0.00</u> |
| Balance Due | \$ | <u>2,500.00</u> |

2. The source of compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a) Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b) Preparation and filing of any petition, schedules, statement of affairs, and plan which may be required;
- c) Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d) Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
- e) [Other provisions as needed]

None

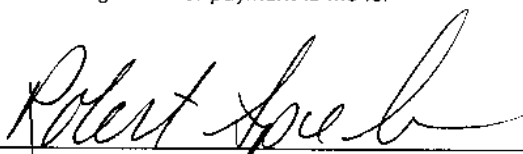
6. By agreement with the debtor(s) the above disclosed fee does not include the following services:

None

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: 1/5/02



Robert Spielman, Bar No. 21489

Robert Spielman
Attorney for Debtor(s)

UNITED STATES BANKRUPTCY COURT
Middle District of Pennsylvania

in re: **TROY L BECK**
203640500

MELISSA J BECK
107585072

Case No.
Chapter **13**

CHAPTER 13 PLAN

NOTICE

THIS PLAN CONTAINS EVIDENTIARY MATTER WHICH, IF NOT CONTROVERTED, MAY BE ACCEPTED BY THE COURT AS TRUE. CREDITORS CANNOT VOTE ON THIS PLAN BUT MAY OBJECT TO ITS CONFIRMATION PURSUANT TO BANKRUPTCY CODE § 1324, AND LOCAL RULES. ABSENT ANY SUCH OBJECTION, THE COURT MAY CONFIRM THIS PLAN AND ACCEPT THE VALUATION AND ALLEGATIONS CONTAINED HEREIN.

The Debtor(s) above named hereby proposes the following plan.

1. Debts. All debts are provided for by this Plan. Only creditors holding claims duly proved and allowed shall be entitled to payments from the Trustee. (See Notice of Filing of Bar Date.) Trustee shall not file a claim on behalf of any creditor.

2. Payments. As of the date of this plan, the debtor has paid **\$0.00** to the Trustee. Debtor and/or any entity from whom the debtor(s) receive income shall pay to the Trustee the sum of **\$257.05 Monthly**, commencing 2/5/02 for **60** months for a total of **\$15,423.00** or until such amounts are paid that will afford payment of all allowed and proven claims in the amounts payable under this Plan.

| Graduated Payments: | BEGIN MONTH | # OF MONTHS | ADJUSTMENT |
|---------------------|-------------|-------------|------------|
|---------------------|-------------|-------------|------------|

3. Plan Payments. The Trustee, from available funds, shall make payments to creditors in the following amounts and order. All dates for beginning of payments are estimates only and may be adjusted by the Trustee as necessary to carry out the terms of this plan.

| A. DEBTOR'S ATTORNEY | FEE REQUESTED | PAID TO DATE | BALANCE DUE | --- PAYMENT SCHEDULE --- | | | TOTAL PAYMENTS |
|-------------------------|------------------|-----------------|-----------------|--------------------------|----------|-----------|-------------------|
| | | | | PAYMENT | MONTH | LENGTH | |
| Robert Spielman | 2,500.00 | 0.00 | 2,500.00 | 227.27 | 1 | 11 | 2,500.00 |

B. Mortgage Arrears. (Regular monthly payments to be made by Debtor and to start on the first due date after date of filing petition.)

| CREDITOR | RATE | ARREARS | --- PAYMENT SCHEDULE --- | | | TOTAL PAYMENTS |
|-------------|------|---------|--------------------------|-------|--------|-------------------|
| | | | PAYMENT | MONTH | LENGTH | |
| NONE | | | | | | |

C. Secured Claims. (A creditor's secured claim shall be the net amount due as of date of filing or the value of the collateral to which creditor's lien attaches, whichever is less. Interest shall be allowed at contract rate or 12.00% APR whichever is less. Creditor shall retain its lien until the allowed secured portion of the claim is fully paid.)

| CREDITOR & COLLATERAL | RATE | CLAIM | --- PAYMENT SCHEDULE --- | | | TOTAL PAYMENTS |
|--------------------------|------|-------|--------------------------|-------|--------|-------------------|
| | | | PAYMENT | MONTH | LENGTH | |

i. Secured Claims - Paid in full

| | | |
|---------------------------------|----------------------------------|-------------------|
| CHASE MANHATTAN MORTGAGE | \$8500 PLUS \$2896.67 INT | \$11396.67 |
|---------------------------------|----------------------------------|-------------------|

ii. Secured Claims - Cure default only

| | |
|---|--------------|
| COLUMBIA COUNTY TAX CLAIM BUREAU | \$933 |
|---|--------------|

In re: **TROY L BECK**
203640500

MELISSA J BECK
107585072

Case No.
Chapter **13**

D. Priority Claims. (Unsecured claims entitled to priority under 11 U.S.C. § 507 shall be paid in full as follows.)

| CREDITOR | PRIORITY CLAIM | --- PAYMENT SCHEDULE --- | | | TOTAL PAYMENTS |
|----------|-------------------|--------------------------|-------|--------|-------------------|
| | | PAYMENT | MONTH | LENGTH | |

E. Separate Class of Unsecured Claims. (May include co-signed debts as provided for by 11 U.S.C. § 1301, including interest at contract rate.)

| CREDITOR & CLASSIFICATION | UNSECURED CLAIM RATE | --- PAYMENT SCHEDULE --- | | | TOTAL PAYMENTS |
|------------------------------|----------------------------|--------------------------|-------|--------|-------------------|
| | | PAYMENT | MONTH | LENGTH | |

F. Unsecured Creditors. (All other creditors not scheduled above are deemed unsecured without priority and shall be paid pro rata from funds remaining after payment of above scheduled claims. Debtor estimates the unsecured claims to total **\$ 12,752.96**, and proposes to provide at least **\$0.14** which will pay in full said creditors' claims, or in no event, provide a composition percentage of less than **0.00%**. (Funds Provided/Unsecured Claims)

G. Lien Avoidance. (Debtor intends to file a motion, pursuant to Bankruptcy Rule 4003(d) to avoid all nonpossessory, nonpurchase money security interests and judicial liens as provided by 11 U.S.C. § 522(f), and the plan herein provides for payment of such liens as general unsecured claims only. Any creditors' claim or portion thereof not listed in paragraph C above is to be treated as unsecured and, unless objected to, such unsecured status, for purposes of this plan, will be binding upon confirmation, but the lien shall survive unless avoided.

H. Leases and Contracts. The Debtor hereby assumes the following unexpired leases and executory contracts, and rejects all others.

| NAME OF CREDITOR | DESCRIPTION |
|------------------|-------------|
| NONE | |

I. Miscellaneous Provisions.

JUDICIAL LIEN OF CITIFINANCIAL SHALL BE DEEMED AVOIDED

4. Secured Claims - Paid directly by debtor(s). The following creditors' claims are fully secured, shall be paid directly by the debtors, and receive no payments under paragraph 3 above:

| CREDITOR | COLLATERAL | MARKET VALUE | AMOUNT OF CLAIM |
|---------------------------------|------------|--------------|-----------------|
| CHASE MANHATTAN MORTGAGE | | | |
| ELAINE BOWMAN | | | |

5. Future Income. Debtor(s) submits all future earnings or other future income to such supervision and control of the Trustee as is necessary for the execution of this Plan.

6. Standing Trustee Percentage Fee. Pursuant to 28 U.S.C. § 586(e)(B), the Attorney General, after consultation with the United States Trustee, sets a percentage fee not to exceed ten percent of payments made to creditors by the Trustee under the terms of this Plan.

SUMMARY AND ANALYSIS OF PLAN PAYMENTS TO BE MADE BY TRUSTEE

A. Total debt provided under the Plan and administrative expenses

| | |
|---------------------------------------|-----------|
| 1. Attorney Fees | 2500.00 |
| 2. Mortgage Arrears | 0.00 |
| 3. Secured Claims | 12,329.67 |
| 4. Priority Claims | 0.00 |
| 5. Separate Class of Unsecured Claims | 0.14 |
| 6. All other unsecured claims | 0.14 |
| Total payments to above Creditors | 14,829.81 |
| Trustee percentage | 593.19 |
| * Total Debtor payments to the Plan | 15,423.00 |

* Total payments must equal total of payments set forth in paragraph 2 on page 1 of this Plan.

B. Reconciliation with Chapter 7

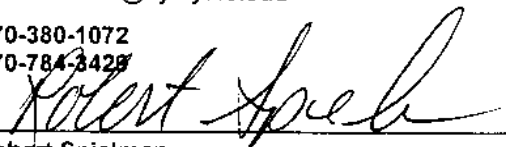
| | |
|--|------------|
| 1. Interest of unsecured creditors if Chapter 7 filed | |
| a. Total property of debtor | 119,775.00 |
| b. Property securing debt | 109,912.00 |
| c. Exempt property | 9,863.00 |
| d. Priority unsecured claims | 0.00 |
| e. Chapter 7 trustee fee | 0.00 |
| f. Funds for Chapter 7 distribution (est.) | 0.00 |
| 2. Percent of unsecured, nonpriority claims paid under Plan | 0.00 |
| 3. Percent of unsecured, nonpriority claims paid if Chapter 7 filed (est.) | 0.00 |


Attorney for Debtor(s):

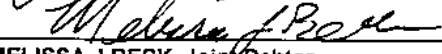
Robert Spielman
21489


Robert Spielman
29 East Main St
Suite D
Bloomsburg PA 17815-1804
robert.spielman.cc.70@aya.yale.edu

Phone: **570-380-1072**
Fax: **570-784-3428**

Signed: 
Robert Spielman

Signed: 
TROY L BECK, Debtor

Signed: 
MELISSA J BECK, Joint Debtor

Dated: 
1/5/02

| | | | |
|--|--|---|--|
| FORM B1 United States Bankruptcy Court Middle District of Pennsylvania | | Voluntary Petition | |
| Name of Debtor (if individual, enter Last, First, Middle): BECK, TROY L | | Name of Joint Debtor (Spouse) (Last, First, Middle): BECK, MELISSA J | |
| All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): BECK'S AUTO BODY | | All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): | |
| Soc. Sec./Tax I.D. No. (if more than one, state all): 203640500 | | Soc. Sec./Tax I.D. No. (if more than one, state all): 107585072 | |
| Street Address of Debtor (No. & Street, City, State & Zip Code): 144 MUNICIPAL RD BERWICK PA 18603 | | Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 144 MUNICIPAL RD BERWICK PA 18603 | |
| County of Residence or of the Principal Place of Business: COLUMBIA | | County of Residence or of the Principal Place of Business: COLUMBIA | |
| Mailing Address of Debtor (if different from street address): | | Mailing Address of Joint Debtor (if different from street address): | |
| Location of Principal Assets of Business Debtor (if different from street address above): | | | |
| Information Regarding the Debtor (Check the Applicable Boxes) | | | |
| Venue (Check any applicable box) | | | |
| <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. | | | |
| Type of Debtor (Check all boxes that apply) | | Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) | |
| <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other _____ | | <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding | |
| <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker | | <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13 | |
| Nature of Debts (Check one box) | | Filing Fee (Check one box) | |
| <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business | | <input checked="" type="checkbox"/> Full Filing Fee Attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3. | |
| Chapter 11 Small Business (Check all boxes that apply) | | <div style="text-align: center; font-size: 2em; font-weight: bold;">5 02</div> <div style="text-align: center; font-size: 1.5em; font-weight: bold;">00075</div> <div style="text-align: center; font-size: 0.8em;">THIS SPACE IS FOR COURT USE ONLY</div> <div style="text-align: center; font-size: 0.8em;"> FILED WILKES-BARRE, PA 2002 JUN -3 PM 4:57 U.S. BANKRUPTCY COURT </div> | |
| <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(c) (Optional) | | | |
| Statistical/Administrative Information (Estimates only) | | | |
| <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. | | | |
| Estimated Number of Creditors | | 1-15 16-49 50-99 100-199 200-999 1000-over | |
| <input checked="" type="checkbox"/> 1-15 <input type="checkbox"/> 16-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1000-over | | | |
| Estimated Assets | | \$0 to \$50,000 \$50,001 to \$100,000 \$100,001 to \$500,000 \$500,001 to \$1 million \$1,000,001 to \$10 million \$10,000,001 to \$50 million \$50,000,001 to \$100 million More than \$100 million | |
| <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> More than \$100 million | | | |
| Estimated Debts | | \$0 to \$50,000 \$50,001 to \$100,000 \$100,001 to \$500,000 \$500,001 to \$1 million \$1,000,001 to \$10 million \$10,000,001 to \$50 million \$50,000,001 to \$100 million More than \$100 million | |
| <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> More than \$100 million | | | |

ATTN: Heine

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s): **TROY L BECK, MELISSA J BECK****Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)**Location
Where Filed: **NONE**

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)Name of Debtor:
NONE

Case Number:

Date Filed:

District:

Relationship:


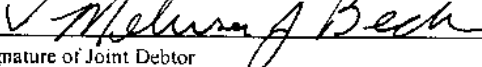
Judge:

Signatures**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.


[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X  Signature of DebtorX  Signature of Joint Debtor

Telephone Number (if not represented by attorney)

Date

X  Signature of Attorney for Debtor(s)**Robert Spielman, 21489**

Printed Name of Attorney for Debtor(s) / Bar No.

Robert Spielman

Firm Name

29 East Main St Suite D

Address

Bloomsburg PA 17815-1804 robert.spielman.cc.70@aya.yale.edu**570-380-1072****570-784-3429**

Telephone Number

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X **Not Applicable**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

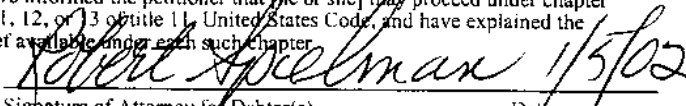
Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that he or she may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X  Signature of Attorney for Debtor(s)

Date

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☒ Yes, and Exhibit C is attached and made a part of this petition.☐ No**Signature of Non-Attorney Petition Preparer**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Not Applicable

Printed Name of Bankruptcy Petition Preparer

Social Security Number

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X **Not Applicable**

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

In re: TROY L BECK MELISSA J BECK Case No. _____
Debtor (If known)

SCHEDULE A - REAL PROPERTY

| DESCRIPTION AND LOCATION OF PROPERTY | NATURE OF DEBTOR'S INTEREST IN PROPERTY | HUSBAND, WIFE, JOINT OR COMMUNITY | CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION | AMOUNT OF SECURED CLAIM |
|--------------------------------------|---|-----------------------------------|--|-------------------------|
| RR 4 BOX 4483F MUNICIPAL RD | Fee Owner | J | \$ 97,000.00 | \$ 108,191.00 |
| Total | | | \$ 97,000.00 | |

(Report also on Summary of Schedules)

In re **TROY L BECK**

MELISSA J BECK

Case No. _____

Debtor

(if known)

SCHEDULE B - PERSONAL PROPERTY

| TYPE OF PROPERTY | NONE | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT OR COMMUNITY | CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|--|----------|--|-----------------------------------|---|
| 1. Cash on hand | | CASH | J | 50.00 |
| 2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | | CHECKING ACCOUNT AT FNBB | J | 500.00 |
| | | SAVINGS ACCOUNT AT FNBB | J | 200.00 |
| 3. Security deposits with public utilities, telephone companies, landlords, and others. | X | | | |
| 4. Household goods and furnishings, including audio, video, and computer equipment. | | HOUSEHOLD FURNITURE AND FURNISHINGS | J | 2,000.00 |
| 5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. | X | | | |
| 6. Wearing apparel. | | CLOTHING | J | 500.00 |
| 7. Furs and jewelry. | | JEWELRY | J | 100.00 |
| 8. Firearms and sports, photographic, and other hobby equipment. | | FREARMS | J | 600.00 |
| 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. | X | | | |
| 10. Annuities. Itemize and name each issuer. | X | | | |
| 11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize. | X | | | |
| 12. Stock and interests in incorporated and unincorporated businesses. Itemize. | X | | | |
| 13. Interests in partnerships or joint ventures. Itemize. | X | | | |
| | | | | |

In re **TROY L BECK****MELISSA J BECK**

Case No. _____

Debtor

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

| TYPE OF PROPERTY | NONE | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT OR COMMUNITY | CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|--|------|--------------------------------------|-----------------------------------|---|
| 14. Government and corporate bonds and other negotiable and nonnegotiable instruments. | X | | | |
| 15. Accounts receivable. | X | | | |
| 16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. | X | | | |
| 17. Other liquidated debts owing debtor including tax refunds. Give particulars. | X | | | |
| 18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property. | X | | | |
| 19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. | X | | | |
| 20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | X | | | |
| 21. Patents, copyrights, and other intellectual property. Give particulars. | X | | | |
| 22. Licenses, franchises, and other general intangibles. Give particulars. | X | | | |
| 23. Automobiles, trucks, trailers, and other vehicles and accessories. | | 1973 SNOWMOBILE TRAILER | J | 200.00 |
| | | 1982 PLYMOUTH TURISMO | J | 100.00 |
| | | 1985 FORD F350 | J | 275.00 |
| | | 1987 TOTYOTA CAMRY | J | 50.00 |
| | | 1997 PLYMOUTH VOAGER | J | 3,200.00 |
| 24. Boats, motors, and accessones. | X | | | |
| 25. Aircraft and accessories. | X | | | |
| | | | | |

In re **TROY L BECK****MELISSA J BECK**

Case No. _____

Debtor

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

| TYPE OF PROPERTY | NONE | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT OR COMMUNITY | CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|--|----------|--------------------------------------|-----------------------------------|---|
| 26. Office equipment, furnishings, and supplies. | X | | | |
| 27. Machinery, fixtures, equipment and supplies used in business. | | TOOLS | J | 3,000.00 |
| 28. Inventory. | X | | | |
| 29. Animals. | X | | | |
| 30. Crops - growing or harvested. Give particulars. | X | | | |
| 31. Farming equipment and implements. | X | | | |
| 32. Farm supplies, chemicals, and feed. | X | | | |
| 33. Other personal property of any kind not already listed. Itemize. | X | | | |
| <u>2</u> continuation sheets attached | | | | Total \$ 10,775.00 |

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

In re **TROY L BECK****MELISSA J BECK**

Case No. _____

Debtor.

(if known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under:

(Check one box)

- ☒ 11 U.S.C. § 522(b)(1) Exemptions provided in 11 U.S.C. § 522(d). **Note: These exemptions are available only in certain states.**
- ☐ 11 U.S.C. § 522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

| DESCRIPTION OF PROPERTY | SPECIFY LAW PROVIDING EACH EXEMPTION | VALUE OF CLAIMED EXEMPTION | CURRENT MARKET VALUE OF PROPERTY, WITHOUT DEDUCTING EXEMPTIONS |
|-------------------------------------|--------------------------------------|----------------------------|--|
| 1973 SNOWMOBILE TRAILER | 11 USC § 522(d)(5) | 200.00 | 200.00 |
| 1982 PLYMOUTH TURISMO | 11 USC § 522(d)(5) | 100.00 | 100.00 |
| 1985 FORD F350 | 11 USC § 522(d)(2) | 275.00 | 275.00 |
| 1987 TOTYOTA CAMRY | 11 USC § 522(d)(2) | 50.00 | 50.00 |
| 1997 PLYMOUTH VOAGER | 11 USC § 522(d)(2) | 3,200.00 | 3,200.00 |
| CASH | 11 USC § 522(d)(5) | 50.00 | 50.00 |
| CHECKING ACCOUNT AT FNBB | 11 USC § 522(d)(5) | 500.00 | 500.00 |
| CLOTHING | 11 USC § 522(d)(3) | 500.00 | 500.00 |
| FREARMS | 11 USC § 522(d)(3) | 600.00 | 600.00 |
| HOUSEHOLD FURNITURE AND FURNISHINGS | 11 USC § 522(d)(3) | 2,000.00 | 2,000.00 |
| JEWELRY | 11 USC § 522(d)(4) | 100.00 | 100.00 |
| RR 4 BOX 4483F MUNICIPAL RD | 11 USC § 522(d)(1) | 809.00 | 109,000.00 |
| SAVINGS ACCOUNT AT FNBB | 11 USC § 522(d)(5) | 200.00 | 200.00 |
| TOOLS | 11 USC § 522(d)(6) | 1,279.00 | 3,000.00 |

In re: **TROY L BECK**

MELISSA J BECK

Case No. _____

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE | CODITOR HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|---|---|---|------------|--------------|----------|--|---------------------------------|
| ACCOUNT NO. | J | | | | | 95,558.00 | 0.00 |
| CHASE MANHATTEN BANK CO EQUITY ONE INC 400 LIPPINCOTT DR MARLTON NJ 08053 | | Mortgage RR 4 BOX 4483F MUNICIPAL RD | | | | | |
| CAMROE HING 1700 MARKET ST SUITE 1400 PHILA PA 19103 | | VALUE \$109,000.00 | | | | | |
| ACCOUNT NO. | J | | | | | 933.00 | 0.00 |
| COLUMBIA COUNTY TAX CLAIM COLUMBIA COUNTY COURTHOUSE BOX 380 BLOOMSBURG PA 17815 | | Statutory Lien RR 4 BOX 4483F MUNICIPAL RD | | | | | |
| | | VALUE \$109,000.00 | | | | | |
| ACCOUNT NO. | J | | | | | 11,700.00 | 0.00 |
| ELAINE BOWMAN 125 PARK BLVD BERWICK PA 18603 | | Mortgage RR 4 BOX 4483F MUNICIPAL RD | | | | | |
| | | VALUE \$109,000.00 | | | | | |
| ACCOUNT NO. | J | | | | | 1,721.00 | 0.00 |
| SNAP ON TOOLS CO KEVIN D LOCKETT PITTSTON PA 18604 | | Statutory Lien TOOLS | | | | | |
| | | VALUE \$3,000.00 | | | | | |

9 Continuation sheets attached

Subtotal >
(Total of this page)
Total >
(Use only on last page)

\$109,912.00

\$109,912.00

(Report total also on Summary of Schedules)

In re: **TROY L BECK**

MELISSA J BECK

Case No. _____

Debtor

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,650* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,100* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Other Priority Debts**

* Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re: TROY L BECK Debtor MELISSA J BECK Case No. _____ (If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE | CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM | CONTINGENT | UNLIQUIDATED | DISPUTED | TOTAL AMOUNT OF CLAIM | AMOUNT ENTITLED TO PRIORITY |
|--|--|---|------------|--------------|----------|-----------------------|-----------------------------|
| ACCOUNT NO | | | | | | | |
| | | | | | | | |

In re: **TROY L BECK****MELISSA J BECK**

Case No. _____

Debtor

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE | CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|---|---|------------|--------------|----------|--------------------|
| ACCOUNT NO. | W | | | | | 48.00 |
| PADNER WILLIAM L DMD 321 FRONT ST BERWICK PA 18603 | | SERVICES | | | | |
| ACCOUNT NO. | J | | | | | 3,038.00 |
| BENEFICIAL CONSUMER DISCOUNT BOX 4153 CAROL STREAM IL 60197-4153 | | PERSONAL LOAN | | | | |
| ACCOUNT NO. | H | | | | | 47.00 |
| BERWICK HOSPITAL 701 E 16TH ST BERWICK PA 18603 | | SERVICES | | | | |
| ACCOUNT NO. | W | | | | | 39.00 |
| BERWICK HOSPITAL 701 E 16TH ST BERWICK PA 18603 MEDICAL REVENUE SERVICE 645 WALNUT ST SUITE 4 GADSDEN AL 359010000 | | SERVICES | | | | |
| ACCOUNT NO. | H | | | | | 144.00 |
| BERWICK HOSPITAL 701 E 16TH ST BERWICK PA 18603 MEDICAL REVENUE SERVICE 645 WALNUT ST SUITE 4 GADSDEN AL 359010000 | | SERVICES | | | | |
| Subtotal | | | | | | \$3,316.00 |
| Total | | | | | | |

In re: **TROY L BECK**

MELISSA J BECK

Case No. _____

Debtor

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE | CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|--|---|------------|--------------|----------|--------------------|
| ACCOUNT NO. | W | UNSECURED PER CAPITA AND OCCUPATIONAL TAXES | | | | 40.00 |
| CENTRAL TAX BUREAU OF PA 128 W SECOND ST BERWICK PA 18603 | | | | | | |
| ACCOUNT NO. | H | UNSECURED PER CAPITA AND OCCUPATION TAXES | | | | 416.00 |
| CENTRAL TAX BUREAU OF PA 128 W SECOND ST BERWICK PA 18603 | | | | | | |
| ACCOUNT NO. | J | VOIDABLE JUDICIAL LIEN TREATED AS UNSECURED CLAIM | | | | 8,109.00 |
| CITIFINANCIAL SERVICES INC 1115 OLD BERWICK RD BLOOMSBURG PA 17815 | | | | | | |
| ACCOUNT NO. | H | UNSECURED PER CAPITA AND OCCUPATIONAL TAXES | | | | 33.00 |
| COLUMBIA COUNTY TAX CLAIM COLUMBIA COUNTY COURTHOUSE BOX 380 BLOOMSBURG PA 17815 | | | | | | |
| ACCOUNT NO. | W | UNSECURED PER CAPITA AND OCCUPATIONAL TAXES | | | | 33.00 |
| COLUMBIA COUNTY TAX CLAIM COLUMBIA COUNTY COURTHOUSE BOX 380 BLOOMSBURG PA 17815 | | | | | | |
| ACCOUNT NO. | W | SERVICES | | | | 62.00 |
| EARTHLINK CO CCS INC 23220 CHAGRIN BLVD 400 CLEVELAND OH 44122 | | | | | | |

Sheet no. 1 of 2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page)

Total

\$8,693.00

(Use only on last page of the completed Schedule F.)

In re: **TROY L BECK**

MELISSA J BECK

Case No. _____

Debtor

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE | COBLETOR HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|--|---|------------|--------------|----------|--------------------|
| ACCOUNT NO. | H | SERVICES | | | | 95.00 |
| KEYSTONE SANITATION BOX 486 MIFFLINVILLE PA 18631 | | | | | | |
| ACCOUNT NO. | H | MERCHANDISE | | | | UNKNOWN |
| LOWES BOX 103079 ROSWELL GA 30076 | | | | | | |
| ACCOUNT NO. | W | SERVICE | | | | 612.00 |
| PPL 827 HAUSMAN ROAD ALLENTOWN PA 18104-9392 | | | | | | |
| ACCOUNT NO. | H | SERVICES | | | | 36.96 |
| VERIZON BOX 28000 LEHIGH VALLEY PA 18002-8000 | | | | | | |

Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page)

Total

(Use only on last page of the completed Schedule F.)

\$743.96

\$12,752.96

(Report also on Summary of Schedules)

In re: TROY L BECKMELISSA J BECK

Case No. _____

Debtor

(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES☒ Check this box if debtor has no executory contracts or unexpired leases.

| NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT. | DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. |
|---|---|
| | |

2. ☐ Restricted Delivery
Consult postmaster for fee.

3. Article Addressed to:
Commonwealth of PA
PO Box 2675
Harrisburg, PA 17105

4a. Article Number
70011140000254039773

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

7. Date of Delivery
JAN 25 2002

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

5. Received By: (Print Name)
James A Doyle

6. Signature: (Addressee or Agent)
James A Doyle

PS Form 3811, December 1994

SENDER:
☐ Complete items 1 and/or 2 for additional services.
☐ Complete items 3, 4, and 5b.
☐ 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):
 1. ☒ Addressee's Address
 2. ☐ Restricted Delivery
 Consult postmaster for fee.

COMMONWEALTH OF PENNSYLVANIA 70011140000254039766
 DEPARTMENT OF REVENUE-ATTN: SHERIFF SALE
 BUREAU OF COMPLIANCE
 CLEARANCE SUPPORT SECTION
 DEPARTMENT 281230
 HARRISBURG PA 17128-1230

☒ Certified
☐ Insured
☐ COD
 JAN 28 2002

5. Received By: (Print Name)
Samuel J. Ventura

6. Signature: (Addressee or Agent)
Samuel J. Ventura

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, 4, and 5b.
☐ 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):
 1. ☒ Addressee's Address
 2. ☐ Restricted Delivery
 Consult postmaster for fee.

4a. Article Number
70011140000254039759

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

7. Date of Delivery

5. Received By: (Print Name)

6. Signature: (Addressee or Agent)
Bill Long

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, 4, and 5b.
☐ 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):
 1. ☒ Addressee's Address
 2. ☐ Restricted Delivery
 Consult postmaster for fee.

4a. Article Number
70011140000254039742

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

7. Date of Delivery
JAN 25 2002

5. Received By: (Print Name)
D S G

6. Signature: (Addressee or Agent)
D S G

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

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

B611

(5-90)

In re: TROY L BECK Debtor MELISSA J BECK Case No. _____ (if known)

SCHEDULE H - CODEBTORS

☒ Check this box if debtor has no codebtors.

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR |
|------------------------------|------------------------------|
|------------------------------|------------------------------|

In re **TROY L BECK, MELISSA J BECK**

Case No. _____

Debtor

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

| | | | |
|---|---------------|---------------------------------|-----------------|
| Debtor's Marital Status: MARRIED | | DEPENDENTS OF DEBTOR AND SPOUSE | |
| Debtor's Age: 31 | NAMES | AGE | RELATIONSHIP |
| Spouse's Age: 32 | STEVEN | 12 | SON |
| | SHANIA | 2 | DAUGHTER |
| EMPLOYMENT: DEBTOR | | SPOUSE | |
| Occupation CARPENTER | | | |
| Name of Employer SELF EMPLOYED | | | |
| How long employed 5 YEARS | | | |
| Address of Employer | | | |

Income: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions
(pro rate if not paid monthly.)

Estimated monthly overtime

SUBTOTAL

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify) _____

SUBTOTAL OF PAYROLL DEDUCTIONS

TOTAL NET MONTHLY TAKE HOME PAY

Regular income from operation of business or profession or farm

(attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the
debtor's use or that of dependents listed above.Social security or other government assistance
(Specify) _____

Pension or retirement income

Other monthly income

(Specify) _____

TOTAL MONTHLY INCOME

TOTAL COMBINED MONTHLY INCOME

\$ 2,400.00

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following
the filing of this document:

DEBTOR HAS INCREASED HIS HOURLY RATE BY 30% SINCE 2000. HIS GROSS INCOME HAS THEREFORE INCREASED BY A SIMILAR AMOUNT. IN ADDITION, HE HAS BEEN WORKING LONGER HRS. THE \$2400/MO GROSS INCOME FIGURE IS PREDICATED ON THIESE FACTORS.

In re **TROY L BECK, MELISSA J BECK**

Case No. _____

Debtor

(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

| | | |
|---|----|---------------|
| Rent or home mortgage payment (include lot rented for mobile home) | \$ | <u>800.00</u> |
| Are real estate taxes included? Yes _____ No <u>✓</u> | | |
| Is property insurance included? Yes _____ No <u>✓</u> | | |
| Utilities Electricity and heating fuel | \$ | <u>225.00</u> |
| Water and sewer | \$ | <u>0.00</u> |
| Telephone | \$ | <u>60.00</u> |
| Other <u>CABLE</u> | \$ | <u>10.00</u> |
| <u>GARBAGE</u> | \$ | <u>16.00</u> |
| <u>INTERNET</u> | \$ | <u>12.00</u> |
| Home maintenance (repairs and upkeep) | \$ | <u>0.00</u> |
| Food | \$ | <u>200.00</u> |
| Clothing | \$ | <u>100.00</u> |
| Laundry and dry cleaning | \$ | <u>30.00</u> |
| Medical and dental expenses | \$ | <u>20.00</u> |
| Transportation (not including car payments) | \$ | <u>150.00</u> |
| Recreation, clubs and entertainment, newspapers, magazines, etc. | \$ | <u>70.00</u> |
| Charitable contributions | \$ | <u>0.00</u> |
| Insurance (not deducted from wages or included in home mortgage payments) | | |
| Homeowner's or renter's | \$ | <u>0.00</u> |
| Life | \$ | <u>0.00</u> |
| Health | \$ | <u>0.00</u> |
| Auto | \$ | <u>154.00</u> |
| Other _____ | \$ | <u>0.00</u> |
| Taxes (not deducted from wages or included in home mortgage payments) | | |
| (Specify) _____ | \$ | <u>0.00</u> |
| Installment payments: (in chapter 12 and 13 cases, do not list payments to be included in the plan) | | |
| Auto | \$ | <u>0.00</u> |
| Other _____ | \$ | <u>0.00</u> |
| Alimony, maintenance or support paid to others | \$ | <u>0.00</u> |
| Payments for support of additional dependents not living at your home | \$ | <u>0.00</u> |
| Regular expenses from operation of business, profession, or farm (attach detailed statement) | \$ | <u>250.00</u> |
| Other _____ | \$ | <u>0.00</u> |

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)

\$ 2,097.00

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

| | | |
|---|-----------------------|-----------------|
| A. Total projected monthly income | \$ | <u>2,400.00</u> |
| B. Total projected monthly expenses | \$ | <u>2,097.00</u> |
| C. Excess income (A minus B) | \$ | <u>303.00</u> |
| D. Total amount to be paid into plan each _____ | \$ | <u>303.00</u> |
| | Monthly (interval) | |

United States Bankruptcy Court
Middle District of Pennsylvania

In re TROY L BECK

MELISSA J BECK

Case No.

Chapter 13

SUMMARY OF SCHEDULES

AMOUNTS SCHEDULED

| NAME OF SCHEDULE | ATTACHED (YES/NO) | NO. OF SHEETS | ASSETS | LIABILITIES | OTHER |
|---|----------------------|---------------|---------------|---------------|-------------|
| A - Real Property | YES | 1 | \$ 109,000.00 | | |
| B - Personal Property | YES | 3 | \$ 10,775.00 | | |
| C - Property Claimed as Exempt | YES | 1 | | | |
| D - Creditors Holding Secured Claims | YES | 1 | | \$ 109,912.00 | |
| E - Creditors Holding Unsecured Priority Claims | YES | 2 | | \$ 0.00 | |
| F - Creditors Holding Unsecured Nonpriority Claims | YES | 3 | | \$ 12,752.96 | |
| G - Executory Contracts and Unexpired Leases | YES | 1 | | | |
| H - Codebtors | YES | 1 | | | |
| I - Current Income of Individual Debtor(s) | YES | 1 | | | \$ 2,400.00 |
| J - Current Expenditures of Individual Debtor(s) | YES | 1 | | | \$ 2,097.00 |
| Total Number of sheets in ALL Schedules > | | 15 | | | |
| Total Assets > | | | \$ 119,775.00 | | |
| Total Liabilities > | | | | \$ 122,664.96 | |

In re: TROY L BECK
203640500

MELISSA J BECK
107585072

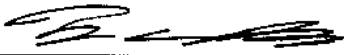
Case No.

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

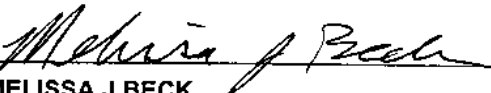
I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 15 sheets plus the summary page, and that they are true and correct to the best of my knowledge, information, and belief.

Date: 1/5/02

Signature 

TROY L BECK

Date: 1/5/02

Signature 
MELISSA J BECK

[If joint case, both spouses must sign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

UNITED STATES BANKRUPTCY COURT

Middle District of Pennsylvania

In re: TROY L BECK
203640500MELISSA J BECK
107585072Case No. _____
Chapter 13

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None



State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

FISCAL YEAR PERIOD

2. Income other than from employment or operation of business

None



State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

FISCAL YEAR PERIOD

3. Payments to creditors

None



a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATES OF PAYMENTS | AMOUNT PAID | AMOUNT STILL OWING |
|------------------------------|-------------------|-------------|--------------------|
|------------------------------|-------------------|-------------|--------------------|

b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



| NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR | DATES OF PAYMENTS | AMOUNT PAID | AMOUNT STILL OWING |
|--|-------------------|-------------|--------------------|
|--|-------------------|-------------|--------------------|

4. Suits and administrative proceedings, executions, garnishments and attachments

None



a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY
AND LOCATION

STATUS OR
DISPOSITION

CITIFINANCIAL V DEBTORS
CV868-01

CIVIL ACTION

DISTRICT JUSTICE 26-2-01

JUDGEMENT
12/11/01

CHASE MANHATTAN BANK V
DEBTORS
2001CV1116

FORECLOSURE

COLUMBIA COUNTY CCP

PENDING

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



NAME AND ADDRESS
OF PERSON FOR WHOSE
BENEFIT PROPERTY WAS SEIZED

DATE OF
SEIZURE

DESCRIPTION
AND VALUE OF
PROPERTY

5. Repossessions, foreclosures and returns

None



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CREDITOR OR SELLER

DATE OF REPOSSESSION,
FORECLOSURE SALE
TRANSFER OR RETURN

DESCRIPTION
AND VALUE OF
PROPERTY

SUSQUEHANNA WATER SYS

12/04/2001

WATER SOFTENER SYSTEM

6. Assignments and receiverships

None



a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF ASSIGNEE

DATE OF
ASSIGNMENT

TERMS OF
ASSIGNMENT
OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



NAME AND ADDRESS
OF CUSTODIAN

NAME AND ADDRESS
OF COURT
CASE TITLE & NUMBER

DATE OF
ORDER

DESCRIPTION
AND VALUE OF
PROPERTY

7. Gifts

None



List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF PERSON OR ORGANIZATION | RELATIONSHIP TO DEBTOR, IF ANY | DATE OF GIFT | DESCRIPTION AND VALUE OF GIFT |
|--|--------------------------------------|-----------------|-------------------------------------|
|--|--------------------------------------|-----------------|-------------------------------------|

8. Losses

None



List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| DESCRIPTION AND VALUE OF PROPERTY | DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS | DATE OF LOSS |
|---|--|-----------------|
|---|--|-----------------|

9. Payments related to debt counseling or bankruptcy

None



List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

| NAME AND ADDRESS OF PAYEE | DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR | AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY |
|------------------------------|---|--|
|------------------------------|---|--|

10. Other transfers

None



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR | DATE | DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED |
|---|------|--|
|---|------|--|

11. Closed financial accounts

None



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF INSTITUTION | TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE | AMOUNT AND DATE OF SALE OR CLOSING |
|------------------------------------|--|--|
|------------------------------------|--|--|

12. Safe deposit boxes

None



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY | NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY | DESCRIPTION OF CONTENTS | DATE OF TRANSFER OR SURRENDER, IF ANY |
|--|---|-------------------------------|---|
|--|---|-------------------------------|---|

13. Setoffs

None



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATE OF SETOFF | AMOUNT OF SETOFF |
|------------------------------|-------------------|---------------------|
|------------------------------|-------------------|---------------------|

14. Property held for another person

None



List all property owned by another person that the debtor holds or controls.

| NAME AND ADDRESS OF OWNER | DESCRIPTION AND VALUE OF PROPERTY | LOCATION OF PROPERTY |
|------------------------------|--------------------------------------|----------------------|
|------------------------------|--------------------------------------|----------------------|

15. Prior address of debtor

None



If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

| ADDRESS | NAME USED | DATES OF OCCUPANCY |
|---------|-----------|--------------------|
|---------|-----------|--------------------|

16. Spouses and Former Spouses

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None



| SITE NAME AND ADDRESS | NAME AND ADDRESS OF GOVERNMENTAL UNIT | DATE OF NOTICE | ENVIRONMENTAL LAW |
|-----------------------|---------------------------------------|----------------|-------------------|
|-----------------------|---------------------------------------|----------------|-------------------|

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None



| SITE NAME AND ADDRESS | NAME AND ADDRESS OF GOVERNMENTAL UNIT | DATE OF NOTICE | ENVIRONMENTAL LAW |
|-----------------------|---------------------------------------|----------------|-------------------|
|-----------------------|---------------------------------------|----------------|-------------------|

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None



| NAME AND ADDRESS OF GOVERNMENTAL UNIT | DOCKET NUMBER | STATUS OR DISPOSITION |
|---------------------------------------|---------------|-----------------------|
|---------------------------------------|---------------|-----------------------|

18. Nature, location and name of business

None



a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

if the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

if the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

| NAME | TAXPAYER I.D. NUMBER | ADDRESS | NATURE OF BUSINESS | BEGINNING AND ENDING DATES |
|------|-------------------------|---------|--------------------|-------------------------------|
|------|-------------------------|---------|--------------------|-------------------------------|

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

☒

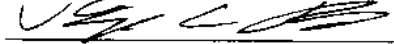
| NAME | ADDRESS |
|------|---------|
|------|---------|

* * * * *

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 1/5/02

Signature of Debtor 
TROY L BECK

Date 1/5/02

Signature of Joint Debtor 
MELISSA J BECK

UNITED STATES BANKRUPTCY COURT
Middle District of Pennsylvania

In re: **TROY L BECK**
MELISSA J BECK

Case No.

Chapter **13**

Exhibit "C"

[If, to the best of the debtor's knowledge, the debtor owns or has possession of property that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety, attach this Exhibit "C" to the petition.]

Exhibit "C" to Voluntary Petition

1. Identify and briefly describe all real or personal property owned by or in possession of the debtor that, to the best of the debtor's knowledge, poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety (attach additional sheets if necessary):

NONE

2. With respect to each parcel of real property or item of personal property identified in question 1, describe the nature and location of the dangerous condition, whether environmental or otherwise, that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety (attach additional sheets if necessary):

**United States Bankruptcy Court
Middle District of Pennsylvania
NOTICE TO INDIVIDUAL CONSUMER DEBTOR**

The purpose of this notice is to acquaint you with the four chapters of the Federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$155.00 filing fee plus \$30.00 administrative fee plus \$15.00 trustee surcharge)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed the certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income
(\$155.00 filing fee plus \$30.00 administrative fee)**

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800.00 filing fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$200.00 filing fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to a chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family owned farm.

I, the debtor, affirm that I have read this notice.

Date

Date

TROY L BECK, Debtor

MELISSA J BECK, Joint Debtor

Case Number

TROY L BECK
144 MUNICIPAL RD
BERWICK PA 18603

MELISSA J BECK
144 MUNICIPAL RD
BERWICK PA 18603

BANKRUPT / DEBTOR NO.

Robert Spielman
Robert Spielman
29 East Main St
Suite D
Bloomsburg PA 17815-1804

PADNER WILLIAM L DMD
321 FRONT ST
BERWICK PA 18603

BENEFICIAL CONSUMER
DISCOUNT
BOX 4153
CAROL STREAM IL 60197-4153

BERWICK HOSPITAL
701 E 16TH ST
BERWICK PA 18603

BERWICK HOSPITAL
701 E 16TH ST
BERWICK PA 18603

BERWICK HOSPITAL
701 E 16TH ST
BERWICK PA 18603

CAMROE HING
1700 MARKET ST
SUITE 1400
PHILA PA 19103

CENTRAL TAX BUREAU OF PA
128 W SECOND ST
BERWICK PA 18603

CHASE MANHATTEN BANK
CO EQUITY ONE INC
400 LIPPINCOTT DR
MARLTON NJ 08053

CITIFINANCIAL SERVICES INC
1115 OLD BERWICK RD
BLOOMSBURG PA 17815

COLUMBIA COUNTY TAX CLAIM
COLUMBIA COUNTY COURTHOUSE
BOX 380
BLOOMSBURG PA 17815

COLUMBIA COUNTY TAX CLAIM
COLUMBIA COUNTY COURTHOUSE
BOX 380
BLOOMSBURG PA 17815

EARTHLINK
CO CCS INC
23220 CHAGRIN BLVD 400
CLEVELAND OH 44122

ELAINE BOWMAN
125 PARK BLVD
BERWICK PA 18603

KEYSTONE SANITATION
BOX 486
MIFFLINVILLE PA 18631

LOWES
BOX 103079
ROSWELL GA 30076

MEDICAL REVENUE SERVICE
645 WALNUT ST
SUITE 4
GADSDEN AL 359010000

PPL
827 HAUSMAN ROAD
ALLENTOWN PA 18104-9392

SNAP ON TOOLS
CO KEVIN D LOCKETT
PITTSTON PA 18604

VERIZON
BOX 28000
LEHIGH VALLEY PA 18002-8000

UNITED STATES BANKRUPTCY COURT
Middle District of Pennsylvania

In re: **TROY L BECK**
203640500

MELISSA J BECK
107585072

Case No. _____
Chapter **13**

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of 1 sheet(s) is complete, correct and consistent with the debtor's schedules pursuant to Local Bankruptcy Rules and I/we assume all responsibility for errors and omissions.

Dated: 11/5/02

Signed: Robert Spielman

Robert Spielman

Bar No. **21489**

Signed: Troy L Beck

TROY L BECK

Signed: Melissa J Beck

MELISSA J BECK

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

5-02

SHERIFF'S SALE REAL ESTATE OUTLINE

RECEIVED AND TIME STAMP WRIT

1-22-02

DOCKET AND INDEX

1-24-02

SET FILE FOLDER UP

1-24-02

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 19525 for \$1350.00

* 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

March 27, 2002 1100

POST ALL DATES ON CALANDER

Post 2-22 Adv. 3 6, 12, 20-02

* 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

Comroe Hing LLP
By: David B. Comroe
1700 Market Street, Suite 1400
Philadelphia, PA 19103
(215)568-0400
Attorney for Plaintiff

Identification No.:
25694

Chase Manhattan Bank, as
Trustee for Equity One, Inc.
c/o Equity One, Inc.
400 Lippincott Drive
Marlton, NJ 08053

IN THE COURT OF COMMON PLEAS

OF COLUMBIA COUNTY

CIVIL ACTION - LAW

Plaintiff

vs.

ACTION OF MORTGAGE FORECLOSURE

Melissa J. Beck
RR #4, Box 4483 F Municipal
Road
Berwick, PA 18603
Troy I. Beck
RR #4, Box 4483 F Municipal
Road
Berwick, PA 18603

Term
No. 2001-CV-1116

Defendants

.....

AFFIDAVIT PURSUANT TO RULE 3129.1

Chase Manhattan Bank, as Trustee for Equity One, Inc., Plaintiff
in the above action, sets forth as of the date the praecipe for
the Writ of Execution was filed, the following information
concerning the real property located at RR #4, Box 4483 F
Municipal Road, Berwick, PA, 18603:

1. Name and address of Owners or Reputed Owners:

Melissa J. Beck
RR #4 Box 4483 F Municipal Road
Berwick PA 18603

Troy I. Beck
RR #4 Box 4483 F Municipal Road
Berwick PA 18603

2. Name and address of Defendants in the judgment:

| | <u>Date</u> | <u>Service Code</u> |
|---|-------------|---------------------|
| Melissa J. Beck RR #4 Box 4483 F Municipal Road Berwick PA 18603 | | 1 |
| Troy I. Beck RR #4 Box 4483 F Municipal Road Berwick PA 18603 | 1/17/02 | 3 |

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

| | <u>Date</u> | <u>Service Code</u> |
|--|-------------|---------------------|
| | | |

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

| | <u>Date</u> | <u>Service Code</u> |
|--|-------------|---------------------|
| Elaine I. Bowman 125 Park Boulevard Berwick PA 18603 | 1/17/02 | 3 |
| CitiFinancial Inc. 1115 Old Berwick Road Bloomsburg PA 17815 | " | 3 |

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

| | <u>Date</u> | <u>Service Code</u> |
|--|-------------|---------------------|
| | | |

6. Name and address of every other person of whom the plaintiff has knowledge who has any record interest in the property which may be affected by the sale.

| | <u>Date</u> | <u>Service Code</u> |
|--|-------------|---------------------|
|--|-------------|---------------------|

| | | |
|---|---------|---|
| Commonwealth of Pennsylvania Bureau of Child Support Enforcement 700 Sawmill Road Bloomsburg PA 17815 | 1/17/02 | 3 |
| Commonwealth of Pennsylvania Department of Welfare P.O. Box 2675 Harrisburg PA 17105 | " | 3 |
| Family Court Domestic Relations Division P.O. Box 380 Bloomsburg PA 17815 | " | 3 |
| Columbia County Tax Claim Bureau P.O. Box 380 Bloomsburg PA 17815 | 1/17/02 | 3 |

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.

(attach separate sheet if more space is needed)

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.

DATED:

1/16/02



Plaintiff

LAW OFFICES
COMROE HING LLP
SUITE 1400
1700 MARKET STREET
PHILADELPHIA, PA 19103-3914

(215) 568-0400
FAX NUMBER (215) 568-5560

DAVID B. COMROE
GLENN F. HING
ROBERT J. WILSON

January 17, 2002

Columbia County Prothonotary
PO Box 380
Bloomsberg, PA 17815

FILED
JAN 22 10:45
COLUMBIA COUNTY PROTHONOTARY
BLOOMSBURG, PA 17815

RE: CHASE MANHATTAN BANK ET AL. VS. BECK/#2001-CV-1116

—

Dear Sir/Madam:

Enclosed please find an original and one copy of the Entry of Judgment and Default Judgment papers in the above captioned matter to be filed with your office. Would you please file same and return the copy, time-stamped, to my attention in the envelope provided. After all papers have been filed, please forward to the Sheriff's Office for placement on the Sheriff's Sale list.

In order to cover the costs incurred, enclosed are the following checks for your use:

| | |
|------------------------|------------|
| Office of Prothonotary | \$ 37.00 |
| Sheriff | \$1,350.00 |

Thank you for assistance in this matter.

Very truly yours,

Heather Gaspero

Heather Gaspero (paralegal for)
DAVID B. COMROE

/hg
enc.

Certificate To The Sheriff

Chase Manhattan Bank, as
Trustee for Equity One, Inc.
c/o Equity One, Inc.
400 Lippincott Drive
Marlton, NJ 08053

M.C.

C.P. (Circle One)

Plaintiff

vs.

Term

No. 2001-CV-1116

Melissa J. Beck
RR #4, Box 4483 F Municipal
Road
Berwick, PA 18603
Troy I. Beck
RR #4, Box 4483 F Municipal
Road
Berwick, PA 18603

Defendants

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) |
| <u> X </u> | 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 Defendants own the property being exposed to sale as:

- | | | |
|--------------|----|--|
| _____ | A. | An individual |
| <u> X </u> | B. | Tenants by Entireties |
| _____ | C. | Joint tenants with right of survivorship |
| _____ | D. | A partnership |
| _____ | E. | Tenants in Common |
| _____ | F. | A corporation |

III. The Defendants are:

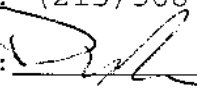
- | | | |
|--------------|----|--|
| <u> X </u> | A. | Resident in the Commonwealth of Pennsylvania |
| _____ | B. | Not resident in the Commonwealth of Pennsylvania |
| _____ | C. | If more than one Defendant and either A or |

B above not applicable, state which
Defendants are residents of the
Commonwealth of Pennsylvania:

Residents: _____

This certification must be signed by the attorney of record if
an appearance has been entered; otherwise certification must be
signed by Plaintiff.

Name: David B. Comroe, Esquire
Phone No. : (215) 568-0400

Signature:  _____

Address:
1700 Market Street, Suite 1400
Philadelphia, PA 19103

COURT OF COMMON PLEAS

No. 2001-CV-1116

Term

Chase Manhattan Bank, as Trustee for
Equity One, Inc.
c/o Equity One, Inc.
400 Lippincott Drive
Marlton, NJ 08053

Plaintiff

vs.

Melissa J. Beck
RR #4, Box 4483 F Municipal Road
Berwick, PA 18603
Troy I. Beck
RR #4, Box 4483 F Municipal Road
Berwick, PA 18603

Defendants

WRIT OF EXECUTION

PREMISES: RR #4, Box 4483 F Municipal
Road, Berwick, PA, 18603

Real Debt \$98228.76

Interest to Sale
date @ 10.75%
Costs to be
added)

Costs Paid:

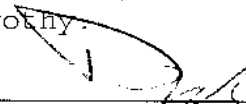
Prothy.

Sheriff

Statutory

Costs Due

Prothy.



David B. Comroe, Esq.
1700 Market Street, Suite 1400
Philadelphia, PA 19103
(215) 568-0400

LAW OFFICES
COMROE HING LLP
SUITE 1400
1700 MARKET STREET
PHILADELPHIA, PA 19103-3914

(215) 568-0400
FAX NUMBER (215) 568-5560
www.comroehing.com

DAVID B. COMROE
GLENN F. HING
ROBERT J. WILSON

Commonwealth of Pennsylvania
Bureau of Child Support Enforcement
700 Sawmill Road
Bloomsburg PA 17815

January 16, 2002

RE: Chase Manhattan Bank, as Trustee for Equity One, Inc.
vs Melissa J. Beck, Troy I. Beck

Docket No.: Term, 2001-CV-1116

Property Address: RR #4, Box 4483 F Municipal Road,
Berwick, PA, 18603

NOTICE OF SALE OF REAL PROPERTY

Dear Sir/Madam:

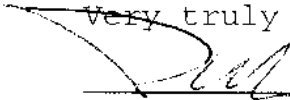
Please be advised that the property and improvements, if any, as set forth above, will be sold by the Sheriff of COLUMBIA County, in the County Court House, on _____, at 10.00 a.m.

This property and improvements, if any, is being sold pursuant to a Judgment entered in favor of Plaintiff and against Defendants in the Court of Common Pleas of COLUMBIA County.

The name of the owners, real owners and reputed owners of the aforesaid property is as set forth as the Defendants above. It has come to our attention that you might be a creditor to the Defendants named herein. Sheriff's Sale of the mortgaged property could adversely affect your interest if you are, in fact, a junior creditor herein.

A Schedule of Distribution will be filed by the sheriff on a date specified by the Sheriff no later than thirty (30) days after said sale, and a distribution will be made in accordance with the schedule unless exceptions are filed thereto within ten (10) days after the date said schedule. You should check with the Sheriff's office by calling to determine the actual date of the filing of the said schedule.

Very truly yours,



David B. Comroe, Esquire

LAW OFFICES
COMROE HING LLP

SUITE 1400
1700 MARKET STREET
PHILADELPHIA, PA 19103-3914

(215) 568-0400
FAX NUMBER (215) 568-5560
www.comroehing.com

DAVID B. COMROE
GLENN F. HING
ROBERT J. WILSON

Commonwealth of Pennsylvania
Department of Welfare
P.O. Box 2675
Harrisburg PA 17105

January 16, 2002

RE: Chase Manhattan Bank, as Trustee for Equity One, Inc.
vs Melissa J. Beck, Troy I. Beck

Docket No.: Term, 2001-CV-1116

Property Address: RR #4, Box 4483 F Municipal Road,
Berwick, PA, 18603

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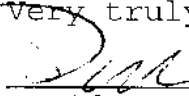
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Very truly yours,



David B. Comroe, Esquire

LAW OFFICES
COMROE HING LLP
SUITE 1400
1700 MARKET STREET
PHILADELPHIA, PA 19103-3914

(215) 568-0400
FAX NUMBER (215) 568-5560
www.comroehing.com

DAVID B. COMROE
GLENN F. HING
ROBERT J. WILSON

Family Court
Domestic Relations Division
P.O. Box 380
Bloomsburg PA 17815

January 16, 2002

RE: Chase Manhattan Bank, as Trustee for Equity One, Inc.
vs Melissa J. Beck, Troy I. Beck

Docket No.: Term, 2001-CV-1116

Property Address: RR #4, Box 4483 F Municipal Road,
Berwick, PA, 18603

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Very truly yours,



David B. Comroe, Esquire

LAW OFFICES
COMROE HING LLP
SUITE 1400
1700 MARKET STREET
PHILADELPHIA, PA 19103-3914

(215) 568-0400
FAX NUMBER (215) 568-5560
www.comroehing.com

DAVID B. COMROE
GLENN F. HING
ROBERT J. WILSON

Elaine I. Bowman
125 Park Boulevard
Berwick PA 18603

January 16, 2002

RE: Chase Manhattan Bank, as Trustee for Equity One, Inc.
vs Melissa J. Beck, Troy I. Beck
Docket No.: Term, 2001-CV-1116
Property Address: RR #4, Box 4483 F Municipal Road,
Berwick, PA, 18603
NOTICE OF SALE OF REAL PROPERTY

Dear Sir/Madam:

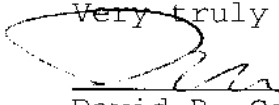
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This property and improvements, if any, is being sold pursuant to a Judgment entered in favor of Plaintiff and against Defendants in the Court of Common Pleas of COLUMBIA County.

The name of the owners, real owners and reputed owners of the aforesaid property is as set forth as the Defendants above. It has come to our attention that you might be a creditor to the Defendants named herein. Sheriff's Sale of the mortgaged property could adversely affect your interest if you are, in fact, a junior creditor herein.

A Schedule of Distribution will be filed by the sheriff on a date specified by the Sheriff no later than thirty (30) days after said sale, and a distribution will be made in accordance with the schedule unless exceptions are filed thereto within ten (10) days after the date said schedule. You should check with the Sheriff's office by calling to determine the actual date of the filing of the said schedule.

Very truly yours,



David B. Comroe, Esquire

DBC/hg

LAW OFFICES
COMROE HING LLP
SUITE 1400
1700 MARKET STREET
PHILADELPHIA, PA 19103-3914

(215) 568-0400
FAX NUMBER (215) 568-5560
www.comroehing.com

DAVID B. COMROE
GLENN F. HING
ROBERT J. WILSON

Columbia County Tax Claim Bureau
P.O. Box 380
Bloomsburg PA 17815

January 16, 2002

RE: Chase Manhattan Bank, as Trustee for Equity One, Inc.
vs Melissa J. Beck, Troy I. Beck

Docket No.: Term, 2001-CV-1116

Property Address: RR #4, Box 4483 F Municipal Road,
Berwick, PA, 18603

NOTICE OF SALE OF REAL PROPERTY

Dear Sir/Madam:

Please be advised that the property and improvements, if any, as set forth above, will be sold by the Sheriff of COLUMBIA County, in the County Court House, on _____, at 10.00 a.m.

This property and improvements, if any, is being sold pursuant to a Judgment entered in favor of Plaintiff and against Defendants in the Court of Common Pleas of COLUMBIA County.

The name of the owners, real owners and reputed owners of the aforesaid property is as set forth as the Defendants above. It has come to our attention that you might be a creditor to the Defendants named herein. Sheriff's Sale of the mortgaged property could adversely affect your interest if you are, in fact, a junior creditor herein.

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FAX NUMBER (215) 568-5560
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DAVID B. COMROE
GLENN F. HING
ROBERT J. WILSON

CitiFinancial Inc.
1115 Old Berwick Road
Bloomsburg PA 17815

January 16, 2002

RE: Chase Manhattan Bank, as Trustee for Equity One, Inc.
vs Melissa J. Beck, Troy I. Beck

Docket No.: Term, 2001-CV-1116

Property Address: RR #4, Box 4483 F Municipal Road,
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Very truly yours,


David B. Comroe, Esquire

DBC/hg

Comroe Hing LLP
By: David B. Comroe
1700 Market Street, Suite 1400
Philadelphia, PA 19103
(215)568-0400
Attorney for Plaintiff

Identification No.: 25694

Chase Manhattan Bank, as
Trustee for Equity One, Inc.
c/o Equity One, Inc.
400 Lippincott Drive
Marlton, NJ 08053

IN THE COURT OF COMMON PLEAS

OF COLUMBIA COUNTY

CIVIL ACTION - LAW

Plaintiff

ACTION OF MORTGAGE FORECLOSURE

vs.

Melissa J. Beck
RR #4, Box 4483 F Municipal
Road
Berwick, PA 18603
Troy I. Beck
RR #4, Box 4483 F Municipal
Road
Berwick, PA 18603

Term
No. 2001-CV-1116

Defendants

.....

AFFIDAVIT PURSUANT TO RULE 3129.2
AND RETURN OF SERVICE PURSUANT TO
PA R.C.P. 405 OF NOTICE OF SALE

David B. Comroe, Esq., Attorney for Plaintiff, Chase
Manhattan Bank, as Trustee for Equity One, Inc. sets forth as of
the date of the praecipe for the writ of execution was filed the
following information concerning the real property located at RR
#4, Box 4483 F Municipal Road, Berwick, PA, 18603 to be sold at
Sheriff's Sale on _____. As required
by PA R.C.P. 3129.2 (a) Notice of Sale has been given in the

manner required by PA R.C.P. 3129.2 (c) on each of the persons or parties named at the addresses set forth below on the date and in the manner noted in the margin by the names of each and copies of each notice together with return receipts or proof of mailing are attached as Exhibits. The manner of service, as noted in the margin, utilizes the following codes:

1. Personal Service by the Sheriff or in accordance with Pennsylvania Rule of Civil Procedure 400.1.
2. Certified mail-return receipt attached
3. First Class Mail-Certificate 3817

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.

Date: January 16, 2002



David B. Comroe
Attorney for Plaintiff

ORDER FOR SERVICE

TO: The Sheriff of Columbia

Date: January 16, 2002

Prothonotary No: 2001-CV-1116

Sheriff's Costs: _____

FROM: (included zip code and telephone number)

DAVID B. COMROE, ESQUIRE

Comroe, Hing & Associates

1700 Market Street, Suite 1400

Philadelphia, PA 19103

(215) 568-0400

WRIT AND OR
COMPLAINT

Assumpsit

Trespass

Equity

Divorce

(please include self-addressed stamped envelope
and one added copy of caption page)

CHASE MANHATTAN BANK ET AL.

Plaintiff

vs.

MELISSA J. & TROY I. BECK

Defendant

Person served: _____

Relation/Position: _____

Place of Service: _____

Time & Date: _____

Witness: _____

Relation _____

No. of Trips: _____

Deputy: _____

Last Day for Service: _____

SERVE: MELISSA J. BECK

SERVE AT: (include zip code - No P.O. Boxes)

RR 4, BOX 4483 F MUNICIPAL

BERWICK, PA 18603

SPECIAL INSTRUCTIONS: (use other side is necessary)

SERVE DEFENDANT AT THE ABOVE ADDRESS.

SERVICE WAS NOT MADE BECAUSE:

ORDER FOR SERVICE

TO: The Sheriff of Columbia

Date: January 16, 2002

Prothonotary No: 2001-CV-1116

Sheriff's Costs: _____

FROM: (included zip code and telephone number)

DAVID B. COMROE, ESQUIRE

Comroe, Hing & Associates

1700 Market Street, Suite 1400

Philadelphia, PA 19103

(215) 568-0400

WRIT AND OR
COMPLAINT

Assumpsit

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Divorce

(please include self-addressed stamped envelope
and one added copy of caption page)

CHASE MANHATTAN BANK ET AL.

Plaintiff

vs.

MELISSA J. & TROY I. BECK

Defendant

Person served: _____

Relation/Position: _____

Place of Service: _____

Time & Date: _____

Witness: _____

Relation _____

No. of Trips: _____

Deputy: _____

Last Day for Service: _____

SERVE: TROY I. BECK

SERVE AT: (include zip code - No P.O. Boxes)

RR 4, BOX 4483 F MUNICIPAL

BERWICK, PA 18603

SPECIAL INSTRUCTIONS: (use other side is necessary)

SERVE DEFENDANT AT THE ABOVE ADDRESS.

SERVICE WAS NOT MADE BECAUSE:

DESCRIPTION

ALL THOSE CERTAIN pieces, parcels or tracts of land situate in the Township of Briar Creek, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:

TRACT NO. 1:

BEGINNING at a point in the center line of Township Road No. 529, said point being in land of the Briar Creek Township Supervisors;

THENCE along line of said Briar Creek Township Supervisors South eight (08) degrees fifty-four (54) minutes East one hundred eighty (180) feet to an iron pin corner in line of other land of Stanley C. Belles and Mildred M. Belles, his wife; thence continuing along same South seventy-six (76) degrees fifty (50) minutes West one hundred (100) feet to an iron pin corner; thence continuing along said Belles land North eight (08) degrees fifty-four (54) minutes West one hundred eighty (180) feet to a point in the center line of Township Road No. 529 aforesaid; thence along said center line North seventy-six (76) degrees fifty (50) minutes East one hundred (100) feet to the place of beginning.

CONTAINING 0.41 acres, in accordance with survey of Lawrence G. Debo, Professional Engineer, dated October 16, 1969.

TRACT NO. 2:

BEGINNING at an iron pin corner in the Northerly line of a proposed road, 33 feet wide, running more or less, parallel to Township Road No. 529, said point also being the Southeast corner of land about to be conveyed to Michael R. Bath and Nancy J. Bath, his wife; thence along the Northerly line of said proposed road North 73 degrees 40 minutes East 100 feet to an iron pin corner, the Southwest corner of land of the Briar Creek Township Supervisors; thence along the Westerly line of land of Kenneth R. Bowman, South 76 degrees 50 minutes West 180 feet to an iron pin corner, the Southeast corner of land of Dora B. Hillard and the Northeast corner of land about to be conveyed to Michael R. Bath and wife aforesaid; thence along the easterly line of land about to be conveyed to Michael R. Bath and wife, South 9 degrees 50 minutes East 186.6 feet to an iron pin corner in the Northerly line of the proposed road above mentioned, the place of beginning.

CONTAINING 0.42 acres in accordance with survey of Lawrence G. Debo, Professional Engineer, dated October 2, 1972.

PARCEL NUMBER of the above described premises is: 07-10B-021-56-000

Mortgage Foreclosure
Ground Rent (rem)

COMMONWEALTH OF PENNSYLVANIA
County of COLUMBIA

Comroe Hing LLP
By: David B. Comroe
1700 Market Street, Suite 1400
Philadelphia, PA 19103
(215)568-0400
Attorney for Plaintiff

Identification No.: 25694

Chase Manhattan Bank, as Trustee
for Equity One, Inc.
c/o Equity One, Inc.
400 Lippincott Drive
Marlton, NJ 08053

IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY
CIVIL ACTION - LAW

Plaintiff

vs.

ACTION OF MORTGAGE FORECLOSURE

Melissa J. Beck
RR #4, Box 4483 F Municipal Road
Berwick, PA 18603
Troy I. Beck
RR #4, Box 4483 F Municipal Road
Berwick, PA 18603

Term
No. 2001-CV-1116

2002-ED-5

Defendants

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:

PREMISES: RR #4, Box 4483 F Municipal Road, Berwick, PA, 18603

See Exhibit "A" attached

AMOUNT DUE \$98,228.76

Interest to Sale date
@ 10.75%
Costs to be added)

BY: _____
Clerk

Prothonotary

Tami B. Kline

Date: *JAN 22, 2002*

DESCRIPTION

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CONTAINING 0.42 acres in accordance with survey of Lawrence G. Debo, Professional Engineer, dated October 2, 1972.

PARCEL NUMBER of the above described premises is: 07-10B-021-56-000

DESCRIPTION

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PARCEL NUMBER of the above described premises is: 07-10B-021-56-000

Phone: 570-389-5622
Fax: 570-389-5625

**COLUMBIA COUNTY
SHERIFF'S OFFICE**

Fax

To: ATTY COMROE

From: CHIEF DEPUTY CHAMBERLAIN

Fax:

Date: January 24, 2002

Phone:

Pages: 2

Re: WAIVER OF WATCHMAN

CC:

☐ **Urgent** ☐ **For Review** ☐ **Please Comment** ☐ **Please Reply** ☐ **Please Recycle**

•Comments: PLEASE SIGN AND RETURN THIS WAIVER OF WATCHMAN

THANK YOU

Chase Manhattan Bank PLAINTIFF

IN THE COURT OF COMMON PLEAS OF
COLUMBIA COUNTY, PA.

NO. 1116-2001 J.D.

Melissa Beck
Troy Beck DEFENDANT

NO. 5-2002 E.D.

CIVIL ACTION--LAW
MORTGAGE FORECLOSURE

WAIVER OF WATCHMAN

I, Attorney David B. Comroe 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

19525

COMROE, HING LLP

ATTORNEYS FORECLOSURE TRUST ACCOUNT
FOR VARIOUS MORTGAGEES - IOLTA ACCOUNT
1700 MARKET STREET, SUITE 1400
PHILADELPHIA, PA 19103

DATE 1/17/02 3-7380-2360

PAY
TO THE
ORDER OF

Columbia County Sheriff \$ 1350.00
one thousand three hundred fifty dollars 1350 DOLLARS

FIRSTTRUST BANK
800.220.BANK / firsttrust.com

FOR Equity in Book

⑈019525⑈ ⑆23607380⑈ ⑈000092⑈

MP

SHERIFF'S SALE

WEDNESDAY MARCH 27, 2002 AT 11:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 5 OF 2002 ED AND CIVIL WRIT NO. 1116 OF 2001 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'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

ALL THOSE CERTAIN pieces, parcels or tracts of land situate in the Township of Briar Creek, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:

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CONTAINING 0.42 acres in accordance with survey of Lawrence G. Debo, Professional Engineer, dated October 2, 1972.

PARCEL NUMBER of the above described premises is: 07-10B-021-56-000

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
David B. Comroe, Esq.
1700 Market St., Suite 1400
Philadelphia, PA 19103

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

SHERIFF'S SALE

WEDNESDAY MARCH 27, 2002 AT 11:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 5 OF 2002 ED AND CIVIL WRIT NO. 1116 OF 2001 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:

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Plaintiff's Attorney
David B. Comroe, Esq.
1700 Market St., Suite 1400
Philadelphia, PA 19103

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

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TRACT NO.2:

BEGINNING at an iron pin corner in the Northerly line of a proposed road, 33 feet wide, running more or less, parallel to Township Road No. 529, said point also being the Southeast corner of land about to be conveyed to Michael R. Bath and Nancy J. Bath, his wife; thence along the Northerly line of said proposed road North 73 degrees 40 minutes East 100 feet to an iron pin corner, the Southwest corner of land of the Briar Creek Township Supervisors; thence along the Westerly line of land of Kenneth R. Bowman, South 76 degrees 50 minutes West 180 feet to an iron pin corner, the Southeast corner of land of Dora B. Hillard and the Northeast corner of land about to be conveyed to Michael R. Bath and wife aforesaid; thence along the easterly line of land about to be conveyed to Michael R. Bath and wife, South 9 degrees 50 minutes East 186.6 feet to an iron pin corner in the Northerly line of the proposed road above mentioned, the place of beginning.

CONTAINING 0.42 acres in accordance with survey of Lawrence G. Debo, Professional Engineer, dated October 2, 1972.

PARCEL NUMBER of the above described premises is: 07-10B-021-56-000

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
David B. Comroe, Esq.
1700 Market St., Suite 1400
Philadelphia, PA 19103

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

SHERIFF'S SALE

WEDNESDAY MARCH 27, 2002 AT 11:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 5 OF 2002 ED AND CIVIL WRIT NO. 1116 OF 2001 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF' OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

ALL THOSE CERTAIN pieces, parcels or tracts of land situate in the Township of Briar Creek, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:

TRACT NO.1:

BEGINNING at a point in the center line of Township Road No. 529, said point being in land of the Briar Creek Township Supervisors;

THENCE along line of said Briar Creek Township Supervisors South eight (08) degrees fifty-four (54) minutes East one hundred eighty (180) feet to an iron pin corner in line of other land of Stanley C. Belles and Mildred M. Belles, his wife; thence continuing along same South seventy-six (76) degrees fifty (50) minutes West one hundred (100) feet to an iron pin corner; thence continuing along said Belles land North eight (08) degrees fifty-four (54) minutes West one hundred eighty (180) feet to a point in the center line of Township Road No. 529 aforesaid; thence along said center line North seventy-six (76) degrees fifty (50) minutes East one hundred (100) feet to the place of beginning.

CONTAINING 0.41 acres, in accordance with survey of Lawrence G. Debo, Professional Engineer, dated October 16, 1969.

TRACT NO.2:

BEGINNING at an iron pin corner in the Northerly line of a proposed road, 33 feet wide, running more or less, parallel to Township Road No. 529, said point also being the Southeast corner of land about to be conveyed to Michael R. Bath and Nancy J. Bath, his wife; thence along the Northerly line of said proposed road North 73 degrees 40 minutes East 100 feet to an iron pin corner, the Southwest corner of land of the Briar Creek Township Supervisors; thence along the Westerly line of land of Kenneth R. Bowman, South 76 degrees 50 minutes West 180 feet to an iron pin corner, the Southeast corner of land of Dora B. Hillard and the Northeast corner of land about to be conveyed to Michael R. Bath and wife aforesaid; thence along the easterly line of land about to be conveyed to Michael R. Bath and wife, South 9 degrees 50 minutes East 186.6 feet to an iron pin corner in the Northerly line of the proposed road above mentioned, the place of beginning.

CONTAINING 0.42 acres in accordance with survey of Lawrence G. Debo, Professional Engineer, dated October 2, 1972.

PARCEL NUMBER of the above described premises is: 07-10B-021-56-000

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.

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