

STATE OF PENNSYLVANIA
COUNTY OF COLUMBIA } SS

Paul R. Eyerly IV, Associate Publisher, 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 July 9, 16, 23, 2003 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.

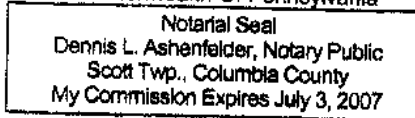
Paul R. Eyerly IV

Sworn and subscribed to before me this 28th day of July 2003

[Signature]

(Notary Public)

My commission expires
Commonwealth Of Pennsylvania



Member, Pennsylvania Association Of Notaries

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.

.....

**United States Bankruptcy Court
Middle District of Pennsylvania**

Notice of Bankruptcy Case Filing

A bankruptcy case concerning the debtor(s) listed below was filed under Chapter 13 of the United States Bankruptcy Code, entered on 05/28/2003 at 10:00 AM and filed on 05/27/2003 at 4:57 PM .

James M Dawalt
Box 367
Lightstreet, Pa 17839-0367
SSN: 180-44-7936

Deborah A Dawalt
Box 367
Lightstreet, Pa 17839-0367
SSN: 204-52-2097



The case was filed by the debtor's attorney: The bankruptcy trustee is:

Robert Spielman, Esq
29 EAST MAIN STREET
SUITE D
BLOOMSBURG, PA 17815-1804
570 380-1072

Charles J DeHart, III
PO Box 410
Hummelstown, PA 17036
717-566-6097

The case was assigned case number 03-52578 to Judge John J Thomas.

The filing of a bankruptcy case automatically stays certain actions against the debtor and the debtor's property. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized.

If you would like to view the bankruptcy petition and other documents filed by the debtor, they are available at our *Internet* home page <http://www.pamb.uscourts.gov/> or at the Clerk's Office, U.S. Bankruptcy Court, 274 Max Rosenn U.S. Courthouse, 197 South Main Street, Wilkes-Barre, PA 18701.

You may be a creditor of the debtor. If so, you will receive an additional notice from the court setting forth important deadlines.

Arlene Byers
Clerk, U.S. Bankruptcy Court

FORM B1

United States Bankruptcy Court Middle District of Pennsylvania

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle):

DAWALT, JAMES M

Name of Joint Debtor (Spouse)(Last, First, Middle):

DAWALT, DEBORAH A

All Other Names used by the Debtor in the last 6 years
(include married, maiden, and trade names):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):

180447936

Soc. Sec./Tax I.D. No. (if more than one, state all):

204522097

Street Address of Debtor (No. & Street, City, State & Zip Code):

51 LEVI STREET
LIGHTSTREET PA 17839

Street Address of Joint Debtor (No. & Street, City, State & Zip Code):

51 LEVI STREET
LIGHTSTREET PA 17839

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):

BOX 367
LIGHTSTREET PA 17839-0367

Mailing Address of Joint Debtor (if different from street address):

BOX 367
LIGHTSTREET PA 17839-0367Location 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)

- ☒ 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.
- ☐ 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)

- ☒ Individual(s) ☐ Railroad
- ☐ Corporation ☐ Stockbroker
- ☐ Partnership ☐ Commodity Broker
- ☐ Other _____

Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)

- ☐ Chapter 7 ☐ Chapter 11 ☒ Chapter 13
- ☐ Chapter 9 ☐ Chapter 12
- ☐ Sec. 304 - Case ancillary to foreign proceeding

Nature of Debts (Check one box)

- ☒ Consumer/Non-Business ☐ Business

Filing Fee (Check one box)

- ☒ Full Filing Fee Attached
- ☐ 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)

- ☐ Debtor is a small business as defined in 11 U.S.C. § 101
- ☐ Debtor is and elects to be considered a small business under
11 U.S.C. § 1121(e) (Optional)

Statistical/Administrative Information (Estimates only)

- ☐ Debtor estimates that funds will be available for distribution to unsecured creditors.
- ☒ 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"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

THIS SPACE IS FOR COURT USE ONLY

FILED
JUL 27 PM 4:57
U.S. BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

Voluntary Petition

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

Name of Debtor(s): **JAMES M DAWALT, DEBORAH A DAWALT****Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)**

Location

Where Filed: **MIDDLE DISTRICT OF PA**

Case Number:

59200847

Date Filed:

5/11/92 - DISCHARGED A**Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)**

Name of Debtor:

DISCHARGED 10 14 92

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 Debtor

X

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 bobspielman@aya.yale.edu**570-380-1072**

Telephone Number

570-784-3429

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: **JAMES M DAWALT**
Debtor

DEBORAH A DAWALT

Case No. _____
(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
RESIDENCE	Fee Owner	J	\$ 140,000.00	\$ 120,000.00
Total			\$ 140,000.00	

(Report also on Summary of Schedules.)

In re **JAMES M DAWALT**

DEBORAH A DAWALT

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	X			
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 M AND T BANK	H	0.00
		SAVINGS ACCOUNT AT FIRST SUSQUEHANNA BANK	W	900.00
		VACATION CLUB	W	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.		HOSEHOLD 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	150.00
7. Furs and jewelry.		JEWELRY	J	500.00
8. Firearms and sports, photographic, and other hobby equipment.		38 REVOLVER 12 GA SHOTGUN 22 RIFLE	J	300.00
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.		ERISA QUALIFIED 401K	W	2,000.00
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			

In re **JAMES M DAWALT**

DEBORAH A DAWALT

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.	<input checked="" type="checkbox"/>			
15. Accounts receivable.	<input checked="" type="checkbox"/>			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<input checked="" type="checkbox"/>			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	<input checked="" type="checkbox"/>			
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.	<input checked="" type="checkbox"/>			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<input checked="" type="checkbox"/>			
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.	<input checked="" type="checkbox"/>			
21. Patents, copyrights, and other intellectual property. Give particulars.	<input checked="" type="checkbox"/>			
22. Licenses, franchises, and other general intangibles. Give particulars.	<input checked="" type="checkbox"/>			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1984 CHEVROLET BLAZER	H	500.00
		1988 FORD T BIRD	H	200.00
		1988 MAZDA VAN	H	500.00
		1989 JEEP CHEROKEE	H	300.00
24. Boats, motors, and accessories.		14 FT TRIHAUL BOAT WITH BLOWN MOTOR, AND TRAILER	J	500.00
25. Aircraft and accessories.	<input checked="" type="checkbox"/>			
26. Office equipment, furnishings, and supplies.	<input checked="" type="checkbox"/>			

In re **JAMES M DAWALT**

DEBORAH A DAWALT

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
27. Machinery, fixtures, equipment and supplies used in business.	X			
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 > \$ 8,050.00

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

In re **JAMES M DAWALT****DEBORAH A DAWALT**

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
14 FT TRIHAUL BOAT WITH BLOWN MOTOR, AND TRAILER	11 USC § 522(d)(3)	500.00	500.00
1988 FORD T BIRD	11 USC § 522(d)(2)	200.00	200.00
1988 MAZDA VAN	11 USC § 522(d)(2)	500.00	500.00
1989 JEEP CHEROKEE	11 USC § 522(d)(2)	300.00	300.00
38 REVOLVER 12 GA SHOTGUN 22 RIFLE	11 USC § 522(d)(3)	300.00	300.00
CLOTHING	11 USC § 522(d)(3)	150.00	150.00
ERISA QUALIFIED 401K	11 USC § 522(d)(10)(A)	2,000.00	2,000.00
HOUSEHOLD FURNITURE AND FURNISHINGS	11 USC § 522(d)(3)	2,000.00	2,000.00
JEWELRY	11 USC § 522(d)(4)	500.00	500.00
RESIDENCE	11 USC § 522(d)(1)	20,000.00	140,000.00
SAVINGS ACCOUNT AT FIRST SUSQUEHANNA BANK	11 USC § 522(d)(5)	900.00	900.00
VACATION CLUB	11 USC § 522(d)(5)	200.00	200.00

In re: **JAMES M DAWALT**

DEBORAH A DAWALT

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	CODEBATOR 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.	H						
CITIFINANCIAL SERVICES INC 1115 OLD BERWICK RD BLOOMSBURG PA 17815		Statutory Lien 1984 CHEVROLET BLAZER VALUE \$500.00				9,707.00	9,207.00
ACCOUNT NO.							
OPTION ONE 3 ADA IRVINE CA 92618-2304		2003 Mortgage RESIDENCE VALUE \$140,000.00				120,000.00	0.00

☐ Continuation sheets attached

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

\$129,707.00

\$129,707.00

(Report total also on Summary of Schedules)

In re: **JAMES M DAWALT**

Debtor

DEBORAH A DAWALT

Case No. _____

(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: **JAMES M DAWALT**
Debtor

DEBORAH A DAWALT

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.								

Subtotal (Total of this page)	>	\$0.00
Total (Use only on last page of the completed Schedule E.)	>	\$0.00

In re: **JAMES M DAWALT**

Debtor

DEBORAH A DAWALT

Case No. _____

(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	DEBTOR 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. CAPITAL ONE BOX 85617 RICHMOND VA 23276-0001 ANCHOR RECEIVABLE BOX 41003 RICHMOND VA 23542-1003	H	2001 CREDIT CARD				4,773.00
ACCOUNT NO. CAPITAL ONE BOX 85617 RICHMOND VA 23276-0001 MITCHELL N KAY 7 PENN PLAZA 18TH FL NEW YORK NY 10001	W	2003 CREDIT CARD				1,556.00
ACCOUNT NO. FIRST COLUMBIA BANK 11 W MAIN ST BLOOMSBURG PA 17815		2003 PERSONAL LOAN				2,840.00
ACCOUNT NO. PPL 827 HAUSMAN ROAD ALLENTOWN PA 18104-9392	H	2003 SERVICES				769.00

1 Continuation sheets attached

Subtotal >

Total >

\$9,938.00

In re: **JAMES M DAWALT**

DEBORAH A DAWALT

Debtor

Case No. _____

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

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	2003 CREDIT CARD				749.00
PROVIDIAN NATIONAL BANK BOX 9539 MANCHESTER NH 03108-9539						
ACCOUNT NO.	H	2003 MERCHANDISE				449.00
RENCO 2251 COLUMBIA BLVD BLOOMSBURG PA 17815						

Sheet no. 1 of 1 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.)

\$1,198.00
\$11,136.00

(Report also on Summary of Schedules)

In re: JAMES M DAWALTDEBORAH A DAWALT

Debtor

Case No. _____

(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.

B6H
(6/90)

In re: JAMES M DAWALT Debtor DEBORAH A DAWALT 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 **JAMES M DAWALT, DEBORAH A DAWALT**

Debtor

Case No.

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor's Marital Status: MARRIED	DEPENDENTS OF DEBTOR AND SPOUSE		
Debtor's Age: 50	NAMES	AGE	RELATIONSHIP
Spouse's Age: 44	ANGELA	18	DAUGHTER
EMPLOYMENT:	DEBTOR		SPOUSE
Occupation	ELECTRICIAN		CASHIER
Name of Employer	HOWARD ORGANIZATION		TRAVEL CENTERS OF AM
How long employed	5 YEARS		18 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

\$ 3,210.45

(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:

OVERTIME FOR SPOUSEAS BEEN DISCONTINUED FUTURE NET MONTHLY INCOME WILL BE 1963

DEBTOR

SPOUSE

\$ **2,599.98** \$ **1,568.00**

\$ **0.00** \$ **0.00**

\$ **2,599.98** \$ **1,568.00**

\$ **571.35** \$ **350.00**

\$ **22.19** \$ **14.00**

\$ **0.00** \$ **0.00**

\$ **0.00** \$ **0.00**

\$ **593.53** \$ **364.00**

\$ **2,006.45** \$ **1,204.00**

\$ **0.00** \$ **0.00**

\$ **0.00** \$ **0.00**

\$ **0.00** \$ **0.00**

\$ **0.00** \$ **0.00**

\$ **0.00** \$ **0.00**

\$ **0.00** \$ **0.00**

\$ **0.00** \$ **0.00**

\$ **0.00** \$ **0.00**

\$ **0.00** \$ **0.00**

\$ **0.00** \$ **0.00**

\$ **0.00** \$ **0.00**

\$ **2,006.45** \$ **1,204.00**

In re **JAMES M DAWALT, DEBORAH A DAWALT**

Debtor

Case No. _____

(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)		\$	888.00
Are real estate taxes included?	Yes _____ No <u>✓</u>		
Is property insurance included?	Yes _____ No <u>✓</u>		
Utilities Electricity and heating fuel		\$	350.00
Water and sewer		\$	34.00
Telephone		\$	70.00
Other CABLE AND INTERNET		\$	70.00
GARBAGE		\$	39.00
Home maintenance (repairs and upkeep)		\$	125.00
Food		\$	500.00
Clothing		\$	25.00
Laundry and dry cleaning		\$	0.00
Medical and dental expenses		\$	115.00
Transportation (not including car payments)		\$	275.00
Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	125.00
Charitable contributions		\$	50.00
Insurance (not deducted from wages or included in home mortgage payments)			
Homeowner's or renter's		\$	50.00
Life		\$	0.00
Health		\$	0.00
Auto		\$	123.00
Other		\$	0.00
Taxes (not deducted from wages or included in home mortgage payments)			
(Specify) REAL ESTATE TAXES		\$	150.00
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)			
Auto		\$	0.00
Other		\$	0.00
Alimony, maintenance or support paid to others		\$	0.00
Payments for support of additional dependents not living at your home		\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	0.00
Other		\$	0.00

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)

\$ **2,989.00**

[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	\$	3,210.45
B. Total projected monthly expenses	\$	2,989.00
C. Excess income (A minus B)	\$	221.45
D. Total amount to be paid into plan each _____	\$	329.00
	Monthly (interval)	

United States Bankruptcy Court
Middle District of Pennsylvania

In re **JAMES M DAWALT**

DEBORAH A DAWALT

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	\$ 140,000.00		
B - Personal Property	YES	3	\$ 8,050.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 129,707.00	
E - Creditors Holding Unsecured Priority Claims	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	2		\$ 10,767.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 3,210.45
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 2,989.00
Total Number of sheets in ALL Schedules >		14			
Total Assets >			\$ 148,050.00		
Total Liabilities >				\$ 140,474.00	

In re: **JAMES M DAWALT**
180447936

DEBORAH A DAWALT
204522097

Case No.

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

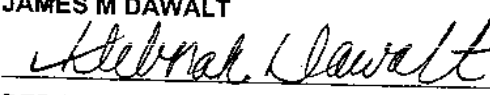
I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of
page, and that they are true and correct to the best of my knowledge, information, and belief.

14 sheets plus the summary

Date: 5/22/03

Signature 
JAMES M DAWALT

Date: 5/22/03

Signature 
DEBORAH A DAWALT

[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

DEBORAH A DAWALT

204522097

Case No. _____

Chapter 13

In re: JAMES M DAWALT
180447936

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
16,000.00	EMPLOYMENT	2003
53,000.00	EMPLOYMENT	2001
53,000.00	EMPLOYMENT	2002

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
---	-------------------	-------------	--------------------

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

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

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 5/22/03

Signature
of Debtor

James M DAWALT
JAMES M DAWALT

Date 5/22/03

Signature
of Joint
Debtor

Deborah A DAWALT
DEBORAH A DAWALT

UNITED STATES BANKRUPTCY COURT
Middle District of Pennsylvania

In re: **JAMES M DAWALT**
DEBORAH A DAWALT

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

In re: **JAMES M DAWALT**
180447936

DEBORAH A DAWALT
204522097

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

\$ 2,500.00

Prior to the filing of this statement I have received

\$ 0.00

Balance Due

\$ 2,500.00

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

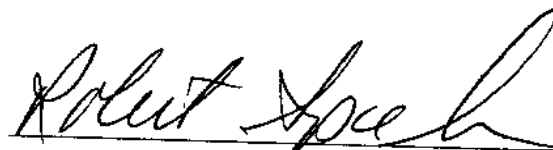
6. By agreement with the debtor(s) the above disclosed fee does not include the following services:

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: 5/22/03



Robert Spielman, Bar No. 21489

Robert Spielman
Attorney for Debtor(s)

UNITED STATES BANKRUPTCY COURT
Middle District of Pennsylvania

In re: **JAMES M DAWALT**
180447936

DEBORAH A DAWALT
204522097

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.

- 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.
- 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 **\$14,565.75 Monthly**, commencing 6/23/03 for 60 months for a total of \$873,945.00 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

- 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	299.09	1	8	2,500.00
	0.00	0.00		107.28	9	1	

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	
OPTION ONE	10.25%	11,074.00	239.01	11	1	14,874.70
	0.00%		299.09	12	48	
	0.00%		279.37	60	1	

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						
CITIFINANCIAL SERVICES INC/1984	12.00%	500.00	191.81	9	1	550.98
CHEVROLET BLAZER						
/	0.00%		299.09	10	1	
/	0.00%		60.08	11	1	

In re: **JAMES M DAWALT**
180447936

DEBORAH A DAWALT
204522097

Case No.
Chapter **13**

ii. Secured Claims - Cure default only

NONE

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
		PAYMENT	MONTH	LENGTH	PAYMENTS

NONE

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	--- PAYMENT SCHEDULE ---			TOTAL
		PAYMENT	MONTH	LENGTH	PAYMENTS

NONE

RATE

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 \$ **19,974.00**, and proposes to provide at least \$ **19.77** which will pay in full said creditors' claims, or in no event, provide a composition percentage of less than 0.10%. (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.

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
----------	------------	--------------	-----------------

NONE

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	2,500.00
2. Mortgage Arrears	14,874.70
3. Secured Claims	550.98
4. Priority Claims	0.00
5. Separate Class of Unsecured Claims	0.00
6. All other unsecured claims	19.77
Total payments to above Creditors	17,945.45
Trustee percentage	1,794.55
* Total Debtor payments to the Plan	873,945.00

* 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	
b. Property securing debt	148,050.00
c. Exempt property	120,500.00
d. Priority unsecured claims	27,550.00
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	0.10
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
bobspielman@aya.yale.edu

Phone: 570-380-1072
Fax: 570-784-3429

Signed: 
Robert Spielman

Signed:


JAMES M DAWALT, Debtor

Signed:


DEBORAH A DAWALT, Joint Debtor

Dated:

5/22/03

**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.

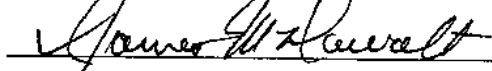
Chapter 12: Family Farmer (\$200.00 filing fee)

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.

5/22/03

Date



JAMES M DAWALT, Debtor

5/22/03

Date



DEBORAH A DAWALT, Joint Debtor

Case Number

JAMES M DAWALT
BOX 367
LIGHTSTREET PA 17839-0367

DEBORAH A DAWALT
BOX 367
LIGHTSTREET PA 17839-0367

BANKRUPT / DEBTOR NO.

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

ANCHOR RECEIVABLE
BOX 41003
RICHMOND VA 23542-1003

CAPITAL ONE
BOX 85617
RICHMOND VA 23276-0001

CITIFINANCIAL SERVICES INC
1115 OLD BERWICK RD
BLOOMSBURG PA 17815

FIRST COLUMBIA BANK
11 W MAIN ST
BLOOMSBURG PA 17815

MARK J UDREN
1040 N KINGS HIGHWAY
SUITE 500
CHERRY HILL NJ 08034

MITCHELL N KAY
7 PENN PLAZA 18TH FL
NEW YORK NY 10001

OPTION ONE
3 ADA
IRVINE CA 92618-2304

PPL
827 HAUSMAN ROAD
ALLENTOWN PA 18104-9392

PROVIDIAN NATIONAL BANK
BOX 9539
MANCHESTER NH 03108-9539

RENCO
2251 COLUMBIA BLVD
BLOOMSBURG PA 17815

UNITED STATES BANKRUPTCY COURT
Middle District of Pennsylvania

In re:

JAMES M DAWALT
180447936

DEBORAH A DAWALT
204522097

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:

5/22/03

Signed:

James M Dawalt

JAMES M DAWALT

Signed:

Robert Spielman

Robert Spielman

Bar No.

21489

Signed:

Deborah A Dawalt

DEBORAH A DAWALT

TravelCenters of America

 24601 Center Ridge Rd.
 Westlake OH 44145-5634

 Pay Group: BW-Bi-Weekly
 Pay Begin Date: 04/30/2003
 Pay End Date: 05/13/2003

 Advice #: 0448365
 Advice Date: 05/20/2003

 Deborah A Dawalt
 Po Box 367
 Lightstreet PA 17839

 SSN: 204-52-2097
 Department: 0212100-
 Location: Bloomsburg, PA

 TAX DATA: Federal PA State
 Marital Status: Single Single
 Allowances: 0 0
 Addl. Pct.:
 Addl. Amt.:

	TOTAL GROSS	TOTAL TAXES	TOTAL DEDUCTIONS	NET PAY
Current:	842.80	196.45	107.39	538.96
YTD:	7,896.52	1,828.45	1,077.80	4,990.27

HOURS AND EARNINGS					BEFORE TAX DEDUCTIONS		
Description	Current		YTD		Description	Current	YTD
	Hours	Earnings	Hours	Earnings			
OVERTIME PREMIUM	4.00	58.80	16.00	233.72			
REGULAR EARNINGS	80.00	784.00	734.00	7,103.28			
HOLIDAY EARNINGS - HOURLY		0.00	16.00	151.52			
VACATION HRLY PRIOR YEAR		0.00	24.00	227.28			
DEMUTUALIZATION PAYMENT		0.00		23.92			
VACATION EARNINGS - HOURLY		0.00	16.00	156.80			

final overtime

Total:	84.00	842.80	806.00	7,896.52	Total:	0.00	0.00
--------	-------	--------	--------	----------	--------	------	------

TAXES					AFTER TAX DEDUCTIONS		
Description	Current		YTD		Description	Current	YTD
	Tax	Taxable	Tax	Taxable			
FEDERAL WITHHOLDNG	99.79	842.80	914.57	7,896.52	Beverage Deduction	2.00	20.00
FEDERAL MED/EE	12.22	842.80	114.15	7,872.60	Life/Disability Insurance	1.00	10.00
FEDERAL OASDI/EE	52.25	842.80	488.10	7,872.60	401K LOAN	98.11	981.10
PA UNEMPL EE	0.16	842.80	1.57	7,872.60	VOLUNTARY SHORT TERM DISABILI	6.28	62.80
PA WITHHOLDNG	23.60	842.80	221.09	7,896.52	SUPP LIFE PC.APC,FT/FLAT AMT	0.00	3.90
PA HEMLOCK WITHHOLDNG	8.43	842.80	78.97	7,896.52			
PA HEMLOCK OCC PRIV	0.00	842.80	10.00	7,896.52			

Total:	196.45	0.00	1,828.45	0.00	Total:	107.39	1,077.80
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Maximum Vacation Accrual:	120.00	Vacation Earned:	40.00	Vacation Used:	16.00	Vacation Available/Owed(-):	24.00
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MESSAGE:

TravelCenters of America

 24601 Center Ridge Rd.
 Westlake OH 44145-5634

Location: TA212 Bloomsburg, PA

 Date
 05/20/2003

 Advice No.
 448365

Deposit Amount: \$538.96

 To The
 Account(s) Of

 DEBORAH A DAWALT
 Po Box 367
 Lightstreet, PA 17839

0212100

DIRECT DEPOSIT DISTRIBUTION		
Account Type	Card Number	Deposit Amount
Savings	1404559127	\$538.96
Total:		\$538.96

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

SENDER: COMPLETE THIS SECTION

SENDER: COMPLETE THIS SECTION

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

COMPLETE THIS SECTION ON DELIVERY

- A. Signature *J. Moore* *DEPT*
- B. Received by (Printed Name) *J. MOORE* Date of Delivery *MAY - 1*
- C. Is delivery address different from item 1? ☐ Yes ☐ No
if YES, enter delivery address below:

U. S. SMALL BUSINESS ADMINISTRATION
PHILADELPHIA DISTRICT OFFICE
ROBERT N.C. NIX FEDERAL BUILDING
900 MARKET STREET- 5TH FLOOR
PHILADELPHIA, PA 19107

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

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number (Transfer from service label) *7002 3150 0006 4911 6508*

PS Form 3811, August 2001

Domestic Return Receipt

2ACPRI-03-Z-0

SENDER: COMPLETE THIS SECTION

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

COMPLETE THIS SECTION ON DELIVERY

- A. Signature *(Signature)* *(2071)*
- B. Received by (Printed Name) *(Signature)* Date of Delivery *MAY 08 2003*
- C. Is delivery address different from item 1? ☐ Yes ☐ No
if YES, enter delivery address below:

INTERNAL REVENUE SERVICE
TECHNICAL SUPPORT GROUP
WILLIAM GREEN FEDERAL BUILDING
600 ARCH STREET ROOM 3259
PHILADELPHIA, PA 19106

3. Service Type
- ☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number (Transfer from service label) *7002 3150 0006 4911 6515*

PS Form 3811, August 2001

Domestic Return Receipt

2ACPRI-03-Z-0

SENDER: COMPLETE THIS SECTION

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

COMPLETE THIS SECTION ON DELIVERY

- A. Signature *Samuel J. Ventresca* *(Signature)*
- B. Received by (Printed Name) *(Signature)* Date of Delivery *MAY 07 2003*
- C. Is delivery address different from item 1? ☐ Yes ☐ No
if YES, enter delivery address below:

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

3. Service Type
- ☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number (Transfer from service label) *7002 3150 0006 4911 6492*

PS Form 3811, August 2001

Domestic Return Receipt

2ACPRI-03-Z-0

COMPLETE THIS SECTION ON DELIVERY

SENDER: COMPLETE THIS SECTION

COMPLETE THIS SECTION ON DELIVERY

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

- A. Signature *(Signature)* *(2071)*
- B. Received by (Printed Name) *(Signature)* Date of Delivery *MAY 07 2003*
- C. Is delivery address different from item 1? ☐ Yes ☐ No
if YES, enter delivery address below:

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

1. Article Addressed to:

Commonwealth of PA
Dept. 280946
Harrisburg, PA 17128

- A. Signature *Samuel J. Ventresca* *(Signature)*
- B. Received by (Printed Name) *(Signature)* Date of Delivery *MAY 07 2003*
- C. Is delivery address different from item 1? ☐ Yes ☐ No
if YES, enter delivery address below:

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

1. Article Addressed to:

3. Service Type
- ☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

3. Service Type
- ☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes

4. Restricted Delivery? (Extra Fee) ☐ Yes

LAW OFFICES
MARK J. UDREN & ASSOCIATES
1040 NORTH KINGS HIGHWAY
SUITE 500
CHERRY HILL, NEW JERSEY 08034
856.482.6900
FAX: 856.482.1199

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

FREDDIE MAC
PENNSYLVANIA
DESIGNATED COUNSEL

PENNSYLVANIA OFFICE
24 NORTH MERION AVENUE
SUITE 240
BRYN MAWR, PA 19010
215-368-9500
215-368-1141 FAX

PLEASE RESPOND TO NEW JERSEY OFFICE

June 15, 2003

Sent via telefax #570-389-5625

Columbia County Sheriff's Office
Columbia County Courthouse
P.O. Box 380
Bloomsburg, PA 17815
ATTN: Tim Chamberland

Re: Mortgage Electronic Registration Systems, Inc. its Successors
and Assigns, as nominee for First Union National Bank, as
Trustee of the Amortizing RESidential Collateral Trust, Series
2000-BC3, without recourse

VS.

James M. Dawalt & Deborah A. Dawalt
Columbia County C.C.P. No. 2002-cv-507
Premises: 367 Levi Street, Lightstreet, PA 17839
SS Date: July 30, 2003

Dear Tim:

Please Stay the Sheriff's Sale scheduled for July 30, 2003.

Sale is stayed for the following reason:

Defendant (s) filed Bankruptcy Chapter 13 on May 27, 2003, in the
Middle District case no. 5:03-BK-52578-JJT.

Thank you for your attention to this matter.

Sincerely yours,

Mark J. Udren
MARK J. UDREN & ASSOCIATES

yjlb

6-17-03
per Penny Sevel refund

SHERIFF'S SALE COST SHEET

Mortgage Electronic Reg. Sys. VS. James & Deborah Dargatz
 NO. 71-02 ED NO. 507-02 JD DATE/TIME OF SALE 5/1/00

DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$ <u>180.00</u>
LEVY (PER PARCEL	\$15.00
MAILING COSTS	\$ <u>27.50</u>
ADVERTISING SALE BILLS & COPIES	\$17.50
ADVERTISING SALE (NEWSPAPER)	\$15.00
MILEAGE	\$ <u>8.00</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>6.00</u>
NOTARY	\$ <u>12.00</u>
TOTAL *****	\$ <u>321.00</u>

WEB POSTING	\$150.00
PRESS ENTERPRISE INC.	\$ <u>631.28</u>
SOLICITOR'S SERVICES	\$75.00
TOTAL *****	\$ <u>781.28</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 *****	\$ <u>-0-</u>

SURCHARGE FEE (DSTE)	\$ <u>130.00</u>
MISC. _____	\$ _____
_____	\$ _____
TOTAL *****	\$ <u>-0-</u>

TOTAL COSTS (OPENING BID)

1560.00 Not.
 \$ 1237.28
262.72 Refund

MAIN STREET OFFICE
16 West Main Street
Bloomsburg, PA 17815-1708
570.389.0663 telephone
570.389.8027 facsimile

Susan M. Hill
Wm. Kim Hill

HARDING & HILL LLP

ATTORNEYS AT LAW

THIRD STREET OFFICE
38 West Third Street
Bloomsburg, PA 17815-1707
570.784.6770 telephone
570.784.6075 facsimile

Elwood R. Harding
P. Jeffrey Hill

May 9, 2003

VIA FACSIMILE ONLY

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

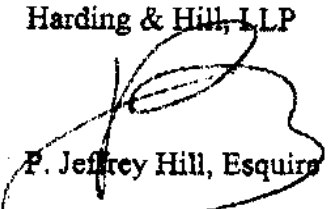
**RE: Mortgage Electronic Registration Systems, Inc. vs. DeWalt
Your Docket #271 ED 2002
JD #507 2002**

Dear Sheriff Roadarmel:

On behalf of the Scott Township Authority, I am advising you that the amount to be collected in the above referenced sale for Scott Township Authority sewer fees is \$165.05. If you need anything further, please advise me immediately.

Very truly yours,

Harding & Hill, LLP



P. Jeffrey Hill, Esquire

PIH/ts

cc. Sharon Keller, Administrative Assistant, Scott Township Authority

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

MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC. ITS
SUCCESSORS AND ASSIGNS, AS NOMINEE
FOR FIRST UNION NATIONAL BANK, AS
TRUSTEE OF THE AMORTIZING
RESIDENTIAL COLLATERAL TRUST,
SERIES 2000-BC3, WITHOUT RECOURSE

VS

Docket # 271ED2002

WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

JAMES M. DAWALT
DEBORAH A. DAWALT

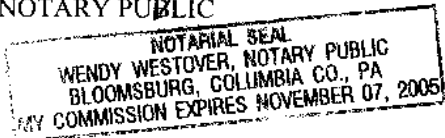
AFFIDAVIT OF SERVICE

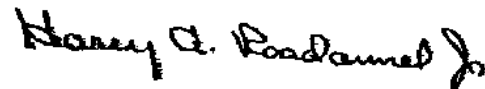
NOW, THIS TUESDAY, MAY 06, 2003, AT 5:24 PM, SERVED THE WITHIN WRIT OF EXECUTION
- MORTGAGE FORECLOSURE UPON DEBORAH A. DAWALT AT 51 LEVI ST., LIGHTSTREET
BY HANDING TO ANGELA DAWALT, DAUGHTER, A TRUE AND ATTESTED COPY OF THE
ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

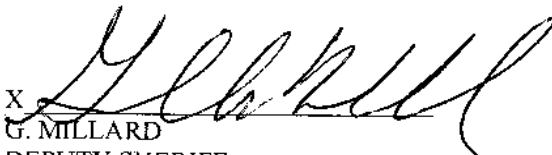
SWORN AND SUBSCRIBED BEFORE ME
THIS FRIDAY, MAY 09, 2003


NOTARY PUBLIC





X
SHERIFF HARRY A. ROADARMEL JR.


X
G. MILLARD
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

MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC. ITS
SUCCESSORS AND ASSIGNS, AS NOMINEE
FOR FIRST UNION NATIONAL BANK, AS
TRUSTEE OF THE AMORTIZING
RESIDENTIAL COLLATERAL TRUST,
SERIES 2000-BC3, WITHOUT RECOURSE

VS

Docket # 271ED2002

WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

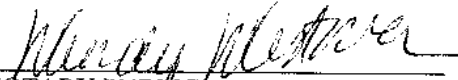
JAMES M. DAWALT
DEBORAH A. DAWALT

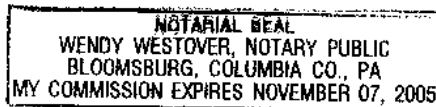
AFFIDAVIT OF SERVICE

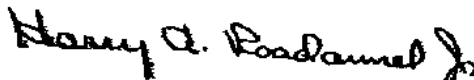
NOW, THIS TUESDAY, MAY 06, 2003, AT 5:24 PM, SERVED THE WITHIN WRIT OF EXECUTION
- MORTGAGE FORECLOSURE UPON JAMES M. DAWALT AT 51 LEVI ST., LIGHTSTREET
BY HANDING TO ANGELA DAWALT, DAUGHTER, A TRUE AND ATTESTED COPY OF THE
ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME
THIS FRIDAY, MAY 09, 2003


NOTARY PUBLIC





X
SHERIFF HARRY A. ROADARMEL JR.


X
G. MILLARD
DEPUTY SHERIFF

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 4/30/2003

SERVICE# 1 - OF - 13 SERVICES
DOCKET # 271ED2002

PLAINTIFF

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC. ITS SUCCESSORS AND ASSIGNS, AS NOMINEE FOR
FIRST UNION NATIONAL BANK, AS TRUSTEE OF THE
AMORTIZING RESIDENTIAL COLLATERAL TRUST,
SERIES 2000-BC3, WITHOUT RECOURSE

DEFENDANT

JAMES M. DAWALT
DEBORAH A. DAWALT

PERSON/CORP TO SERVED
JAMES M. DAWALT
51 LEVI ST.
LIGHTSTREET

PAPERS TO SERVED
WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

SERVED UPON Angela Dawalt

RELATIONSHIP Daughter IDENTIFICATION _____

DATE 05/06/03 TIME 1724 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

Millard

DATE

05/06/03

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 4/30/2003

SERVICE# 2 - OF - 13 SERVICES
DOCKET # 271ED2002

PLAINTIFF MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC. ITS SUCCESSORS AND ASSIGNS, AS NOMINEE FOR
FIRST UNION NATIONAL BANK, AS TRUSTEE OF THE
AMORTIZING RESIDENTIAL COLLATERAL TRUST,
SERIES 2000-BC3, WITHOUT RECOURSE

DEFENDANT JAMES M. DAWALT
DEBORAH A. DAWALT

PERSON/CORP TO SERVED
DEBORAH A. DAWALT
51 LEVI ST.
LIGHTSTREET

PAPERS TO SERVED
WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

SERVED UPON Angela Dawalt

RELATIONSHIP Daughter IDENTIFICATION _____

DATE 05/06/03 TIME 1724 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 Millard DATE 05/06/03

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 4/30/2003

SERVICE# 4 - OF - 13 SERVICES
DOCKET # 271ED2002

PLAINTIFF

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC. ITS SUCCESSORS AND ASSIGNS, AS NOMINEE FOR
FIRST UNION NATIONAL BANK, AS TRUSTEE OF THE
AMORTIZING RESIDENTIAL COLLATERAL TRUST,
SERIES 2000-BC3, WITHOUT RECOURSE

DEFENDANT

JAMES M. DAWALT
DEBORAH A. DAWALT

PERSON/CORP TO SERVED
TENANT(S)
367 LEVI ST.
LIGHTSTREET

PAPERS TO SERVED

WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

SERVED UPON

RELATIONSHIP

IDENTIFICATION

DATE

TIME

MILEAGE

OTHER

Race

Sex

Height

Weight

Eyes

Hair

Age

Military

TYPE OF SERVICE:

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

F. OTHER (SPECIFY)

ATTEMPTS

DATE

TIME

OFFICER

REMARKS

DEPUTY

DATE

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 4/30/2003

SERVICE# 5 - OF - 13 SERVICES
DOCKET # 271ED2002

PLAINTIFF

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC. ITS SUCCESSORS AND ASSIGNS, AS NOMINEE FOR
FIRST UNION NATIONAL BANK, AS TRUSTEE OF THE
AMORTIZING RESIDENTIAL COLLATERAL TRUST,
SERIES 2000-BC3, WITHOUT RECOURSE

DEFENDANT

JAMES M. DAWALT
DEBORAH A. DAWALT

PERSON/CORP TO SERVED
SCOTT TWP SEWER
350 TENNY ST.
BLOOMSBURG

PAPERS TO SERVED

WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

SERVED UPON

Sharon Keller

RELATIONSHIP

Servant

IDENTIFICATION

DATE

05/16/03

TIME

16:24

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

Mullane

DATE

05/16/03

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 4/30/2003

SERVICE# 6 - OF - 13 SERVICES
DOCKET # 271ED2002

PLAINTIFF

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC. ITS SUCCESSORS AND ASSIGNS, AS NOMINEE FOR
FIRST UNION NATIONAL BANK, AS TRUSTEE OF THE
AMORTIZING RESIDENTIAL COLLATERAL TRUST,
SERIES 2000-BC3, WITHOUT RECOURSE

DEFENDANT

JAMES M. DAWALT
DEBORAH A. DAWALT

PERSON/CORP TO SERVED
H. JAMES HOCK
2626 OLD BERWICK ROAD
BLOOMSBURG

PAPERS TO SERVED

WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

SERVED UPON

RELATIONSHIP

IDENTIFICATION

DATE 05/06/03

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:
DATE RECEIVED 4/30/2003

SERVICE# 7 - OF - 13 SERVICES
DOCKET # 271ED2002

PLAINTIFF

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC. ITS SUCCESSORS AND ASSIGNS, AS NOMINEE FOR
FIRST UNION NATIONAL BANK, AS TRUSTEE OF THE
AMORTIZING RESIDENTIAL COLLATERAL TRUST,
SERIES 2000-BC3, WITHOUT RECOURSE

DEFENDANT

JAMES M. DAWALT
DEBORAH A. DAWALT

PERSON/CORP TO SERVED
DOMESTIC RELATIONS
15 PERRY AVE.
BLOOMSBURG

PAPERS TO SERVED
WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

SERVED UPON Lester Levan

RELATIONSHIP D.R.J. IDENTIFICATION _____

DATE 05/06/03 TIME 0915 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

M. Harsh 05/06/03

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

Tuesday, May 06, 2003

**H. JAMES HOCK
2626 OLD BERWICK ROAD
BLOOMSBURG, PA 17815-**

**MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ITS
SUCCESSORS AND ASSIGNS, AS NOMINEE FOR FIRST UNION NATIONAL
BANK, AS TRUSTEE OF THE AMORTIZING RESIDENTIAL COLLATERAL
TRUST, SERIES 2000-BC3, WITHOUT RECOURSE
VS**

**JAMES M. DAWALT
DEBORAH A. DAWALT**

DOCKET # 271ED2002

JD # 507JD2002

Dear Sir:

Enclosed is a notice of an upcoming Sheriff's Sale. If you have any claims against this property, notify this office **IMMEDIATELY**.

Please feel free to contact me with any questions that you may have.

Respectfully,

Harry A. Roadarmel, Jr.
Sheriff of Columbia County

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

ATTORNEY FOR PLAINTIFF

Mortgage Electronic
Registration Systems, Inc. its
Successors and Assigns, as
nominee for
First Union National Bank, as
Trustee of the Amortizing
RESidential Collateral Trust,
Series 2000-BC3, without
recourse
P.O. Box 57038
Irvine, CA 92619-7038

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County
MORTGAGE FORECLOSURE

Plaintiff

v.

James M. Dawalt
Deborah A. Dawalt
P.O. Box 367
Lightstreet, PA 17839

NO. 2002-cv-507

2002-ED-71

Defendant(s)

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: Deborah A. Dawalt
51 Levi Street
Lightstreet, PA 17839

Your house (real estate) at 367 Levi Street, Lightstreet, PA 17839 is scheduled to be sold at the Sheriff's Sale on July 30, 2003, at 9:30 AM in the Columbia County Courthouse, Bloomsburg, PA 17815, to enforce the court judgment of \$113,758.82, obtained by Plaintiff above (the mortgagee) against you. If the sale is postponed, the property will be relisted for the Next Available Sale.

NOTICE OF OWNER'S RIGHTS

YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE

To prevent this Sheriff's Sale, you must take immediate action:

1. The sale will be cancelled if you pay to the mortgagee the back payment, late charges, costs and reasonable attorney's fees. To find out how much you must pay, you may call: (856)-482-6900.
2. You may be able to stop the sale by filing a petition asking the Court to strike or open the judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.

3. You may also be able stop the sale through other legal proceedings. You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See notice on page two on how to obtain an attorney.)

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

1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid by calling 856-482-6900.
2. You may be able to petition the Court to set aside the sale if the bid price was grossly inadequate compared to the value of your property.
3. The sale will go through only if the buyer pays the Sheriff the full amount due in the sale. To find out if this has happened, you may call 856-482-6900.
4. If the amount due from the Buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.
5. You have the right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.
6. You may be entitled to a share of the money which was paid for your house. A schedule of distribution of the money bid for your house will be filed by the Sheriff within 30 days after the sale. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after Schedule of Distribution is filed.
7. You may also have other rights and defenses, or ways of getting your home back, if you act immediately after the sale.

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

LAWYER REFERRAL SERVICE
Susquehanna Legal Services
168 E. 5th St
Bloomsburg, PA 17815
570-784-8760

ASSOCIATION DE LICENCIADOS DE FILADELFA
Susquehanna Legal Services
168 E. 5th St
Bloomsburg, PA 17815
570-784-8760

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 4/30/2003

SERVICE# 10 - OF - 13 SERVICES
DOCKET # 271ED2002

PLAINTIFF

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC. ITS SUCCESSORS AND ASSIGNS, AS NOMINEE FOR
FIRST UNION NATIONAL BANK, AS TRUSTEE OF THE
AMORTIZING RESIDENTIAL COLLATERAL TRUST,
SERIES 2000-BC3, WITHOUT RECOURSE

DEFENDANT

JAMES M. DAWALT
DEBORAH A. DAWALT

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

PAPERS TO SERVED
WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

SERVED UPON James Mawalt - Tax Claim

RELATIONSHIP _____ IDENTIFICATION _____

DATE 58-03 TIME 1435 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

58-03

REAL ESTATE OUTLINE

ED # (2)71-02

DATE RECEIVED 4-30-03
DOCKET AND INDEX 5-6-03
SET FILE FOLDER UP 5-6-03

CHECK FOR PROPER INFO.

WRIT OF EXECUTION ✓
COPY OF DESCRIPTION ✓
WHEREABOUTS OF LKA ✓
NON-MILITARY AFFIDAVIT ✓
NOTICES OF SHERIFF SALE 8
WATCHMAN RELEASE FORM ✓
AFFIDAVIT OF LIENS LIST ✓
CHECK FOR \$~~1,350.00~~ OR 1500.00 ✓ CK# 5425

****IF ANY OF ABOVE IS MISSING DO NOT PROCEED****

SALE DATE July 30, 2003 TIME 0930
POSTING DATE June 25, 2003
ADV. DATES FOR NEWSPAPER
1ST WEEK July 7
2ND WEEK 16
3RD WEEK 25

SHERIFF'S SALE

WEDNESDAY JULY 30, 2003 AT 9:30 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 71 OF 2002 ED AND CIVIL WRIT NO. 507 OF 2002 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF' OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

WITNESSETH, that the Grantor, in consideration of One Dollar (\$1.00) to him now paid by the Grantees, does grant, bargain, sell and convey to the Grantees, their heirs and assigns, ALL that certain piece or parcel of land, situate, lying and being in the Village of Light Street, Columbia County, Pennsylvania, bounded and described as follows: Scott Township BEGINNING at a corner of an alley and the north side of a street running east from Main Street in the Village of Light Street; thence along said alley north 9-3/4 degrees west 13.5 perches to corner junction of two alleys; thence by an alley and lands now or formerly of Mr. Knouse, North 80-1/2 degrees East 80 feet to a marker; thence along lands of Carl G. Wanich South 9-3/4 degrees East 13.5 perches to a street aforementioned; thence along said street South 80-1/2 degrees West 80 feet to place of beginning.

BEING the same premises which, by his Deed dated March 10, 1980 and recorded in the Office of the Recorder of Deeds for Columbia County, Pennsylvania, at Deed Book 296, page 968, F.W. Schaeffer granted and conveyed unto James M. Dawalt, Grantor herein.

Known as 367 Levi Street, Lightstreet, PA 17839

Property ID NO 31-1B1-091

Title to said premises vested in James M. Dawalt and Deborah A. Dawalt, husband and wife, by deed from James M. Dawalt, dated 12/27/99 and recorded 12/29/99 in deed book 1999, page 12181.

TERMS OF SALE

MINIMUM PAYMENT AT TIME OF SALE: The greater of ten (10%) percent of the bid price or costs (opening bid at sale). Minimum payment is to be paid in cash, certified check or cashier's check at time of sale.

REMAINING BALANCE OF BID PRICE: Any remaining amount of the bid price is to be paid within (8) days after the sale is cash, certified check or cashier's check.

IMPORTANT NOTICE FOR FAILURE TO PAY BID PRICE: FAILURE TO PAY THE BID PRICE IN ACCORDANCE WITH THESE TERMS MAY RESULT IN SERIOUS FINANCIAL CONSEQUENCES TO THE BIDDER. DO NOT BID UNLESS FUNDS ARE AVAILABLE FOR PAYMENT WITHIN THE PRESCRIBED TIME PERIOD.

If the successful bidder fails to pay the bid price as per the above terms, the Sheriff may elect either to sue the bidder for the balance due without a resale of the property, or to resell the property at the bidder's risk and maintain an action against the bidder for breach of contract. In the case of a default all sums paid by bidder will be considered forfeited, but will be applied against any damages recoverable. The defaulting bidder will be responsible for any attorney fees incurred by the Sheriff in connection with any action against the bidder in which the bidder is found liable for damages.

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

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

SHERIFF'S SALE

WEDNESDAY JULY 30, 2003 AT 9:30 AM

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Property ID NO 31-1B1-091

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

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

SHERIFF'S SALE

WEDNESDAY JULY 30, 2003 AT 9:30 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 71 OF 2002 ED AND CIVIL WRIT NO. 507 OF 2002 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF' OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

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Known as 367 Levi Street, Lightstreet, PA 17839

Property ID NO 31-1B1-091

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

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

SHERIFF'S SALE

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Property ID NO 31-1B1-091

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Sheriff of Columbia County
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SHERIFF'S SALE

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Known as 367 Levi Street, Lightstreet, PA 17839

Property ID NO 31-1B1-091

Title to said premises vested in James M. Dawalt and Deborah A. Dawalt, husband and wife, by deed from James M. Dawalt, dated 12/27/99 and recorded 12/29/99 in deed book 1999, page 12181.

TERMS OF SALE

MINIMUM PAYMENT AT TIME OF SALE: The greater of ten (10%) percent of the bid price or costs (opening bid at sale). Minimum payment is to be paid in cash, certified check or cashier's check at time of sale.

REMAINING BALANCE OF BID PRICE: Any remaining amount of the bid price is to be paid within (8) days after the sale is cash, certified check or cashier's check.

IMPORTANT NOTICE FOR FAILURE TO PAY BID PRICE: FAILURE TO PAY THE BID PRICE IN ACCORDANCE WITH THESE TERMS MAY RESULT IN SERIOUS FINANCIAL CONSEQUENCES TO THE BIDDER. DO NOT BID UNLESS FUNDS ARE AVAILABLE FOR PAYMENT WITHIN THE PRESCRIBED TIME PERIOD.

If the successful bidder fails to pay the bid price as per the above terms, the Sheriff may elect either to sue the bidder for the balance due without a resale of the property, or to resell the property at the bidder's risk and maintain an action against the bidder for breach of contract. In the case of a default all sums paid by bidder will be considered forfeited, but will be applied against any damages recoverable. The defaulting bidder will be responsible for any attorney fees incurred by the Sheriff in connection with any action against the bidder in which the bidder is found liable for damages.

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

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

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

ATTORNEY FOR PLAINTIFF

Mortgage Electronic
Registration Systems, Inc. its
Successors and Assigns, as
nominee for
First Union National Bank, as
Trustee of the Amortizing
REsidential Collateral Trust,
Series 2000-BC3, without
recourse
P.O. Box 57038
Irvine, CA 92619-7038

Plaintiff

v.

James M. Dawalt
Deborah A. Dawalt

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2002-cv-507

2002-ED-71

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:

367 Levi Street
Lightstreet, PA 17839
SEE LEGAL DESCRIPTION ATTACHED

Amount due

\$113,758.82

Interest From May 31, 2002

to Date of Sale

Per diem @\$27.52

(Costs to be added)

\$

THE WITHIN WRIT IS HEREBY

ISSUED THIS 29th DAY OF April

A.D. 2003

TOMI B. KLINE, PROTHONOTARY

By *[Signature]*

Prothonotary

By

[Signature]
Clerk

Date

4/29/2003

Proth. & Clk. Of Sev. Courts
By Com. Ex. 1st Mon. Jan 2004

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

ATTORNEY FOR PLAINTIFF

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COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County
MORTGAGE FORECLOSURE

Plaintiff

v.

James M. Dawalt
Deborah A. Dawalt

NO. 2002-cv-507

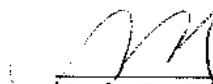
2002-ED-71

Defendant(s)

CERTIFICATE TO THE SHERIFF

I HEREBY CERTIFY THAT:

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


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

MARK J. UDREN & ASSOCIATES

ATTORNEY FOR PLAINTIFF

BY: Mark J. Udren, Esquire

ATTY I.D. NO. 04302

1040 N. KINGS HIGHWAY, SUITE 500

CHERRY HILL, NJ 08034

856-482-6900

Mortgage Electronic	:	COURT OF COMMON PLEAS
Registration Systems, Inc. its	:	CIVIL DIVISION
Successors and Assigns, as	:	Columbia County
nominee for	:	
First Union National Bank, as	:	MORTGAGE FORECLOSURE
Trustee of the Amortizing	:	
REsidential Collateral Trust,	:	
Series 2000-BC3, without	:	
recourse	:	
P.O. Box 57038	:	
Irvine, CA 92619-7038	:	
	:	
Plaintiff	:	
	:	
v.	:	
	:	
James M. Dawalt	:	NO. 2002-cv-507
Deborah A. Dawalt	:	<i>2002-ED-71</i>
	:	
Defendant(s)	:	

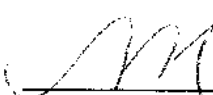
C E R T I F I C A T E

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

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

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

MARK J. UDREN & ASSOCIATES



Mark J. Udren, ESQUIRE
ATTORNEY FOR PLAINTIFF

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

ATTORNEY FOR PLAINTIFF

Mortgage Electronic
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P.O. Box 57038
Irvine, CA 92619-7038

Plaintiff

v.

James M. Dawalt
Deborah A. Dawalt

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County
MORTGAGE FORECLOSURE

NO. 2002-cv-507

2002-ED-11

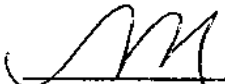
C E R T I F I C A T E

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

- () An FHA insured mortgage
- () Non-owner occupied
- () Vacant
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MARK J. UDREN & ASSOCIATES


Mark J. Udren, ESQUIRE
ATTORNEY FOR PLAINTIFF

MARK J. UDREN & ASSOCIATES

ATTORNEY FOR PLAINTIFF

BY: Mark J. Udren, Esquire

ATTY I.D. NO. 04302

1040 N. KINGS HIGHWAY, SUITE 500

CHERRY HILL, NJ 08034

856-482-6900

Mortgage Electronic	:	COURT OF COMMON PLEAS
Registration Systems, Inc. its	:	CIVIL DIVISION
Successors and Assigns, as	:	Columbia County
nominee for	:	
First Union National Bank, as	:	MORTGAGE FORECLOSURE
Trustee of the Amortizing	:	
REsidential Collateral Trust,	:	
Series 2000-BC3, without	:	
recourse	:	
P.O. Box 57038	:	
Irvine, CA 92619-7038	:	
	:	
Plaintiff	:	
	:	
v.	:	
	:	
James M. Dawalt	:	NO. 2002-cv-507
Deborah A. Dawalt	:	
	:	<i>2002-ED-71</i>
Defendant(s)	:	

AFFIDAVIT PURSUANT TO RULE 3129.1

Mortgage Electronic Registration Systems, Inc. its Successors and Assigns, as nominee for First Union National Bank, as Trustee of the Amortizing REsidential Collateral Trust, Series 2000-BC3, without recourse, Plaintiff in the above action, by its attorney, Mark J. Udren, ESQ., sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at: 367 Levi Street, Lightstreet, PA 17839

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

James M. Dawalt 51 Levi Street
Lightstreet, PA 17839

Deborah A. Dawalt 51 Levi Street
Lightstreet, PA 17839

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

same as above

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

Name	Address
------	---------

none

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

Name	Address
------	---------

Plaintiff herein.	See Caption above.
-------------------	--------------------

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

Name	Address
------	---------

none

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

Name	Address
------	---------

Domestic Relations Section	PO Box 380, Bloomsburg, PA 17815
----------------------------	----------------------------------

Columbia County Tax Claim Bureau	PO Box 380, Bloomsburg, PA 17815
----------------------------------	----------------------------------

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

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

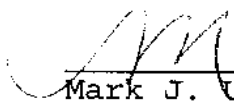
Name	Address
------	---------

Tenants/Occupants	367 Levi Street Lightstreet, PA 17839
-------------------	--

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

MARK J. UDREN & ASSOCIATES

DATED: April 17, 2003



Mark J. Udren, ESQ.
Attorney for Plaintiff

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

ATTORNEY FOR PLAINTIFF

Mortgage Electronic
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P.O. Box 57038
Irvine, CA 92619-7038

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County
MORTGAGE FORECLOSURE

Plaintiff

v.

James M. Dawalt
Deborah A. Dawalt

NO. 2002-cv-507

2002-ED-71

Defendant(s)

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

Name

Address

same as above

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

Name	Address
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none

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

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Plaintiff herein.	See Caption above.
-------------------	--------------------

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Domestic Relations Section	PO Box 380, Bloomsburg, PA 17815
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Columbia County Tax Claim Bureau	PO Box 380, Bloomsburg, PA 17815
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Commonwealth of PA, Department of Revenue	Bureau of Compliance, Dept. 280946 Harrisburg, PA 17128-0946
--	---

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

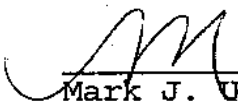
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Tenants/Occupants	367 Levi Street Lightstreet, PA 17839
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MARK J. UDREN & ASSOCIATES

DATED: April 17, 2003



Mark J. Udren, ESQ.
Attorney for Plaintiff

MARK J. UDREN & ASSOCIATES

ATTORNEY FOR PLAINTIFF

BY: Mark J. Udren, Esquire

ATTY I.D. NO. 04302

1040 N. KINGS HIGHWAY, SUITE 500

CHERRY HILL, NJ 08034

856-482-6900

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P.O. Box 57038
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COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County
MORTGAGE FORECLOSURE

Plaintiff

v.

James M. Dawalt
Deborah A. Dawalt

NO. 2002-cv-507

2002-ED-71

Defendant(s)

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Name Address

Plaintiff herein. See Caption above.

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Name Address

none

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

Name Address

Domestic Relations Section PO Box 380, Bloomsburg, PA 17815

Columbia County Tax Claim PO Box 380, Bloomsburg, PA 17815
Bureau

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

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


Name Address

Tenants/Occupants 367 Levi Street
Lightstreet, PA 17839

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MARK J. UDREN & ASSOCIATES

DATED: April 17, 2003


Mark J. Udren, ESQ.
Attorney for Plaintiff

MARK J. UDREN & ASSOCIATES

ATTORNEY FOR PLAINTIFF

BY: Mark J. Udren, Esquire

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COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County
MORTGAGE FORECLOSURE

Plaintiff

v.

James M. Dawalt
Deborah A. Dawalt

NO. 2002-cv-507

2002 ED 71

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

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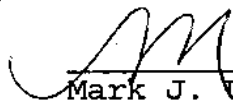
Name Address

Tenants/Occupants 367 Levi Street
Lightstreet, PA 17839

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MARK J. UDREN & ASSOCIATES

DATED: April 17, 2003


Mark J. Udren, ESQ.
Attorney for Plaintiff

MARK J. UDREN & ASSOCIATES

ATTORNEY FOR PLAINTIFF

BY: Mark J. Udren, Esquire

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COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County
MORTGAGE FORECLOSURE

Plaintiff

v.

James M. Dawalt
Deborah A. Dawalt

NO. 2002-cv-507

2002-ED-71

Defendant(s)

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: James M. Dawalt
51 Levi Street
Lightstreet, PA 17839

Your house (real estate) at 367 Levi Street, Lightstreet, PA 17839 is scheduled to be sold at the Sheriff's Sale on _____, at _____ in the Columbia County Courthouse, Bloomsburg, PA 17815, to enforce the court judgment of \$113,758.82, obtained by Plaintiff above (the mortgagee) against you. If the sale is postponed, the property will be relisted for the Next Available Sale.

NOTICE OF OWNER'S RIGHTS

YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE

To prevent this Sheriff's Sale, you must take immediate action:

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

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

1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid by calling 856-482-6900.
2. You may be able to petition the Court to set aside the sale if the bid price was grossly inadequate compared to the value of your property.
3. The sale will go through only if the buyer pays the Sheriff the full amount due in the sale. To find out if this has happened, you may call 856-482-6900.
4. If the amount due from the Buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.
5. You have the right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.
6. You may be entitled to a share of the money which was paid for your house. A schedule of distribution of the money bid for your house will be filed by the Sheriff within 30 days after the sale. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after Schedule of Distribution is filed.
7. You may also have other rights and defenses, or ways of getting your home back, if you act immediately after the sale.

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

LAWYER REFERRAL SERVICE
Susquehanna Legal Services
168 E. 5th St
Bloomsburg, PA 17815
570-784-8760

ASSOCIATION DE LICENCIADOS DE FILADELFIA
Susquehanna Legal Services
168 E. 5th St
Bloomsburg, PA 17815
570-784-8760

WITNESSETH, that the Grantor, in consideration of One Dollar (\$1.00) to him now paid by the Grantees, does grant, bargain, sell and convey to the Grantees, their heirs and assigns,

ALL that certain piece or parcel of land, situate, lying and being in the Village of Light Street, Columbia County, Pennsylvania, bounded and described as follows: Scott Township

BEGINNING at a corner of an alley and the north side of a street running east from Main Street in the Village of Light Street; thence along said alley north $9\frac{3}{4}$ degrees west 13.5 perches to corner junction of two alleys; thence by an alley and lands now or formerly of Mr. Knouse, North $80\frac{1}{2}$ degrees East 80 feet to a marker; thence along lands of Carl G. Wanich South $9\frac{3}{4}$ degrees East 13.5 perches to a street aforementioned; thence along said street South $80\frac{1}{2}$ degrees West 80 feet to place of beginning.

BEING the same premises which, by his Deed dated March 10, 1980 and recorded in the Office of the Recorder of Deeds for Columbia County, Pennsylvania, at Deed Book 296, page 968, P.W. Schaeffer granted and conveyed unto James M. Dawalt, Grantor herein.

Known as 367 Levi Street, Lightstreet, PA 17839

Property ID NO 31-1B1-091

Title to said premises vested in James M. Dawalt and Deborah A. Dawalt, husband and wife, by deed from James M. Dawalt, dated 12/27/99 and recorded 12/29/99 in deed book 1999, page 12181.

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Known as 367 Levi Street, Lightstreet, PA 17839

Property ID NO 31-1B1-091

Title to said premises vested in James M. Dawalt and Deborah A. Dawalt, husband and wife, by deed from James M. Dawalt, dated 12/27/99 and recorded 12/29/99 in deed book 1999, page 12181.

WITNESSETH, that the Grantor, in consideration of One Dollar (\$1.00) to him now paid by the Grantees, does grant, bargain, sell and convey to the Grantees, their heirs and assigns,

ALL that certain piece or parcel of land, situate, lying and being in the Village of Light Street, Columbia County, Pennsylvania, bounded and described as follows: Scott Township

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CERTIFIED TAX SEARCH REQUEST

1 SHERIFF SALE # _____

2 James & Deborah A. Dawalt
NAME OWNER FROM 2001 BOOK

3 51 Levi St. Light Street, PA 17839
ADDRESS

3 367 Levi Street Light Street
PROPERTY LOCATION PA 17839

4 _____ (REQUIRED)
TAXABLE NO. 2001 BOOK : 2000 BOC

5 31-131-091
PLATE NO.

6 _____
PIN NO. MAP BLOCK LOT IMP.

7 _____
MAP REQUESTED YES NO

9 _____
PRIOR OWNERS (back to deed book 2580)

10 _____
FOR THE MONTH OF April 2003

8 Mark J. Udren & Associates
REQUESTED BY

(850) 482-6900
PHONE

FOR OFFICE USE ONLY

PLATE NO.	YEAR	STATUS	UNPAID BALANCE	INT - PEN & COSTS	TOTAL	CHAIN OF TITLE
	2001					
	2000					
	1999					

COST OF SEARCH \$15.00 PAYABLE UPON SUBMISSION.
COST FOR ADDITIONAL YEARS OF DELINQUENCIES SHALL NOT EXCEED THE \$15.00.

THERE ARE NO RETURNS FOR ALL PRIOR YEARS

PROPERTY OWNER CERTIFICATION

DATE

CERTIFICATION OF ASSIGNMENT

PLEASE NOTE - CERTIFIED TAX SEARCH
TOTALS ARE VALID ONLY
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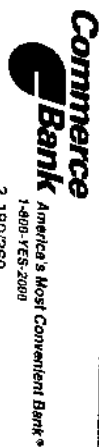
CERTIFICATION OF ASSIGNMENT

PLEASE NOTE - CERTIFIED TAX SEARCH
TOTALS ARE VALID ONLY
FOR THE MONTH OF _____, 2

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

LAW OFFICES OF MARK J. UDREN & ASSOCIATES

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



5425

5425

PAY *** One Thousand Five Hundred ***

00/100

TO THE

Sheriff of Columbia County

DATE

Apr 22, 2003

AMOUNT

\$1,500.00

RE: Sheriff S ale Deposit #0231973

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

005425 0360018081 36 404798 51

