

SHERIFF'S SALE COST SHEET

Associates VS. Clifford & Catherine Titus
 NO. 96-02 ED NO. 441-02 JD DATE/TIME OF SALE 9-25-02/0930

DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$ <u>195.00</u>
LEVY (PER PARCEL	\$15.00
MAILING COSTS	\$ <u>32.50</u>
ADVERTISING SALE BILLS & COPIES	\$17.50
ADVERTISING SALE (NEWSPAPER)	\$15.00
MILEAGE	\$ <u>16.00</u>
POSTING HANDBILL	\$15.00
CRYING/ADJOURN SALE	\$10.00
SHERIFF'S DEED	\$35.00
TRANSFER TAX FORM	\$25.00
DISTRIBUTION FORM	\$25.00
COPIES	\$ <u>6.50</u>
NOTARY	\$ <u>12.00</u>
TOTAL ***** \$ <u>434.50</u>	

WEB POSTING	\$150.00
PRESS ENTERPRISE INC.	\$ <u>566.58</u>
SOLICITOR'S SERVICES	\$75.00
TOTAL ***** \$ <u>791.58</u>	

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

REAL ESTATE TAXES:

BORO, TWP & COUNTY 2002	\$ <u>225.96</u>
SCHOOL DIST. 2002	\$ <u>523.56</u>
DELINQUENT 2001	\$ <u>686.74</u>
TOTAL ***** \$ <u>1441.26</u>	

MUNICIPAL FEES DUE:

SEWER 2002	\$ <u>306.09</u>
WATER 20	\$
TOTAL ***** \$ <u>306.09</u>	

SURCHARGE FEE (DSTE)	\$ <u>140.00</u>
MISC. _____	\$ _____
_____	\$ _____
TOTAL ***** \$ _____	

TOTAL COSTS (OPENING BID) \$ 3154.93

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

Associates VS Clifford & Catherine Titus

NO. 96-02 ED NO. 441-02 JD

DATE/TIME OF SALE: 9-25-02 / 0930

BID PRICE (INCLUDES COST) \$ 3154,93

POUNDAGE - 2% OF BID \$ 63,10

TRANSFER TAX - 2% OF FAIR MKT \$ - 0 -

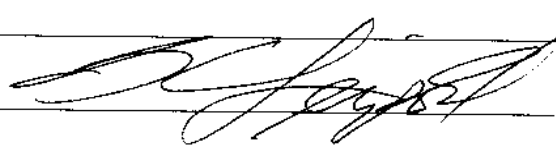
MISC. COSTS \$ - 0 -

TOTAL AMOUNT NEEDED TO PURCHASE \$ 3218,03

PURCHASER(S): _____

ADDRESS: _____

NAMES(S) ON DEED: _____

PURCHASER(S) SIGNATURE(S): 

TOTAL DUE: \$ 3218,03

LESS DEPOSIT: \$ 1500,00

DOWN PAYMENT: \$ _____

TOTAL DUE IN 8 DAYS \$ 1718,03

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 PA
***ADMITTED NJ, PA
TINA MARIE RICH
OFFICE ADMINISTRATOR

FREDDIE MAC
PENNSYLVANIA
DESIGNATED COUNSEL

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

PLEASE RESPOND TO NEW JERSEY OFFICE

September 26, 2002

Office of the Sheriff
Columbia County Courthouse
PO Box 380
Bloomsburg, PA 17815

RE: Associates, a division of CitiFinancial
vs.
Clifford W. Titus
Catherine M. Titus
Property: 350 N. Oak Street
Berwick, PA 18603
Columbia County C.C.P. No.: 2002-CV-441
Sheriff's Sale Date: September 25, 2002

Dear Sir or Madam:

As attorney on the Writ, we are requesting the DEED be prepared in the name of Associates, a division of Citi Financial, 7467 New Ridge Rd., suite 222 Hanover, MD. 21076.

Enclosed please find our check in the amount of \$1,718.03 payable to the Sheriff of Columbia County. This check represents payment of the sheriff settlement costs, less previous deposit of \$1,500.00. Also enclosed please find two original Realty Transfer Tax Statement of Value forms.

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

Sincerely,


Ed Morrison
Legal Assistant

Enclosure

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



55-136/312
1-800-YES-2000

10585

PAY
TO THE
ORDER OF

*** One Thousand Seven Hundred Eighteen ***
Sheriff of Columbia County

10585
DATE
03/100
Sep 26, 2002
AMOUNT
\$1,718.03

RE: Settle With the Sheriff #0231319 Titus

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

010585 0312013601

74 3636 3

SECURITY
SANDWICH
7-2012

Tax Notice 2002 County & Municipality

MAKE CHECKS PAYABLE TO:
 CONNIE C. GINGER
 1615 LINCOLN AVENUE
 BERWICK PA 18603

HOURS: MON, TUE, THUR & FRI : 9:30AM - 4PM
 CLOSED WEDNESDAY & HOLIDAYS.
 CLOSED FRIDAY AFTER DISCOUNT
 PHONE: 570-752-7442

FOR: COLUMBIA COUNTY

DATE
 03/01/2002

BILL NO.
 6213

DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	TAX AMOUNT DUE	INCL. PENALTY
GENERAL	15,303	4.846	72.68	74.16	81.58
SINKING		.845	12.67	12.93	14.22
LIGHT		1.05	15.75	16.07	16.87
FIRE		1.25	18.75	19.13	20.09
BORO RE		5.8	86.98	88.76	93.20
The discount & penalty have been calculated for your convenience			206.83	211.05	225.96
PAY THIS AMOUNT			April 30 If paid on or before	June 30 If paid on or before	June 30 If paid after

TAXES ARE DUE & PAYABLE - PROMPT PAYMENT IS REQUESTED

TITUS CLIFFORD W & CATHERINE
 350 OAK STREET
 BERWICK PA 18603

Discount 2% 2%
 Penalty 10% 5%
 PARCEL: 04B-04-030-00,000
 350 OAK ST
 .1986 Acres
 Land 3,460
 Buildings 11,843
 Total Assessment 15,303

This tax returned to
 courthouse on:
 January 1, 2003

FILE COPY

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

TAX NOTICE 2002 SCHOOL REAL ESTATE
 BERWICK BOROUGH

MAKE CHECKS PAYABLE TO:
 CONNIE C. GINGER
 1615 LINCOLN AVENUE
 BERWICK, PA 18603

HOURS MON, TUES, THURS, FRI 9:30am
 -4pm DURING DISCT. CLOSED WED
 FRI AND HOLIDAY AFTER DISCT.
 PHONE 570-752-7442

FOR BERWICK AREA SCHOOL DISTRICT

DATE 07/01/2002 **BILL#** 004018

DESCRIPTION	ASSESSMENT	RATE	LESS DISC	AMOUNT FACE	INC. PENALTY
REAL ESTATE	15303	31.400	470.90	480.51	528.56
The 2% discount and 10% penalty have been computed for your convenience. Taxes are due now and payable. Prompt payment is requested. This tax notice must be returned with your payment. For a receipt, enclose a SASE					
PAY THIS AMOUNT			470.90	480.51	528.56
IF PAID ON OR BEFORE			AUG 31	OCT 31	OCT 31

TITUS CLIFFORD W & CATHERINE
 91 SUTTON ROAD
 DALLAS PA 18612

SCHOOL PENALTY AT 10%

PROPERTY DESCRIPTION	ACCT.	5249
PARCEL: 04B04 03000000		

350 OAK ST	3460.00	THIS TAX RETURNED
0.20 ACRES	11843.00	TO COURT HOUSE:
		JANUARY 1, 2003

Original

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

ATTORNEY FOR PLAINTIFF

Associates, a division of
CitiFinancial
7467 New Ridge Rd., Suite 222
Hanover, MD 21076
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

v.

Clifford W. Titus
Catherine M. Titus
350 N. Oak Street
Berwick, PA 18603
Defendant(s)

NO. 2002-CV-441

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

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

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

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

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

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

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

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

Dated: September 16, 2002

MARK J. UDREN & ASSOCIATES

BY:

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

Associates, a division of
CitiFinancial
7467 New Ridge Rd., Suite 222
Hanover, MD 21076

Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

NO. 2002-CV-441

v.

Clifford W. Titus
Catherine M. Titus
350 N. Oak Street
Berwick, PA 18603

Defendant(s)

DATE: August 12, 2002

TO: ALL PARTIES IN INTEREST AND CLAIMANTS

NOTICE OF SHERIFF'S SALE
OF REAL PROPERTY

OWNER(S): CLIFFORD W. TITUS & CATHERINE M. TITUS

PROPERTY: 350 N. Oak Street, Berwick, PA 18603

Improvements: RESIDENTIAL DWELLING

The above captioned property is scheduled to be sold at the Columbia County Sheriff's Sale on September 25, 2002, at 9:00 A.M., IN THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PA 17815. Our records indicate that you may hold a mortgage or judgment on the property which will be extinguished by the sale. You may wish to attend the sale to protect your interests.

A Schedule of Distribution will be filed by the Sheriff on a date specified by the Sheriff not later than 30 days after sale. Distribution will be made in accordance with the schedule unless exceptions are filed thereto within 10 days after the filing of the schedule.

EXHIBIT A

LAW OFFICES

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

Name and Address of Sender

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage				Return Receipt for		Check appropriate block for Registered Mail:		Affix stamp here if issued as certificate of mailing or for additional copies of this bill.							
			Registered	Insured	COD	Certified	Merchandise	Int'l Recorded Del.	Express Mail	Handling Charge	Act. Value (If Regis.)	Insured Value	Due Sender If COD	R.R. Fee	S.D. Fee	S.H. Fee	Rst. Del. Fee	Remarks
1	0231319	DOMESTIC RELATIONS SECTION P.O. BOX 380, BLOOMSBURG, PA 17815																
2	TITUS	COLUMBIA COUNTY TAX CLAIM BUREAU P.O. BOX 380, BLOOMSBURG, PA 17815																
3	COLUMBIA COUNTY	COMMONWEALTH OF PA DEPT. OF REVENUE, BUREAU OF COMPLIANCE, DEPT. 280946, HARRISBURG, PA 17128-0946																
4		TENANTS/OCCUPANTS 350 N. OAK STREET, BERWICK, PA 18603																
5																		
6																		
7																		
8																		
9																		
10																		
11																		
12																		
13																		
14																		
15																		
Total number of Pieces Listed by Sender			Total Number of Pieces Received at Post Office			Postmaster, Per (Name of Receiving Employee)			The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual R800, S913, and S921 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to third and fourth class parcels.									



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

Associates, a division of
CitiFinancial
7467 New Ridge Rd., Suite 222
Hanover, MD 21076

Plaintiff

v.

Clifford W. Titus
Catherine M. Titus
350 N. Oak Street
Berwick, PA 18603

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

NO. 2002-CV-441

FILED
NOTHONOTARY
CLERK OF COURTS OFFICE
COUNTY OF COLUMBIA, PA

2002 AUG 21 10:29

VERIFICATION OF SERVICE BY CERTIFIED MAIL AND
REGULAR MAIL PURSUANT TO COURT ORDER

The undersigned hereby verifies that he is counsel for Plaintiff in the above case and that pursuant to the Court order issued in this matter he mailed a true and correct copy of the Notice of Sale to Defendant(s), by certified mail and regular first class mail, to the last known address of Defendant(s) as follows:

DATE MAILED: August 12, 2002

Clifford W. Titus
Catherine M. Titus
91 Sutton Road
Dallas, PA 18612

I verify that the statements made herein are true and correct and I understand that false statements made herein are subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.

Dated: August 15, 2002

MARK J. UDREN & ASSOCIATES

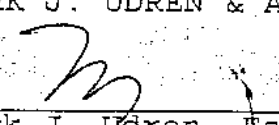

Mark J. Udren, Esquire

EXHIBIT B

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

Associates, a division of
CitiFinancial
7467 New Ridge Rd., Suite 222
Hanover, MD 21076
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

v.

Clifford W. Titus
Catherine M. Titus
350 N. Oak Street
Berwick, PA 18603

NO. 2002-CV-441

Defendant(s)

VERIFICATION OF SERVICE BY CERTIFIED MAIL AND
REGULAR MAIL PURSUANT TO COURT ORDER

The undersigned hereby verifies that he is counsel for Plaintiff in the above case and that pursuant to the Court order issued in this matter he mailed a true and correct copy of the Notice of Sale to Defendant(s), by certified mail and regular first class mail, to the last known address of Defendant(s) as follows:


DATE MAILED: August 12, 2002

Clifford W. Titus
Catherine M. Titus
91 Sutton Road
Dallas, PA 18612

I verify that the statements made herein are true and correct and I understand that false statements made herein are subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.

Dated: August 15, 2002

MARK J. UDREN & ASSOCIATES



Mark J. Udren, Esquire

EXHIBIT B

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

Associates, a division of CitiFinancial
Plaintiff

v.

Clifford W. Titus
Catherine M. Titus
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

NO. 2002-CV-441

ORDER

AND NOW, this *23rd* day of *May*, 20*02*, upon consideration of Plaintiff's Motion and the Affidavit of Good Faith investigation attached hereto, it is hereby ORDERED that service of the Complaint in Mortgage Foreclosure and all subsequent pleadings on Defendant(s), Clifford W. Titus and Catherine M. Titus, shall be complete when Plaintiff or its counsel or agent has mailed true and correct copies of the Complaint in Mortgage Foreclosure and all subsequent pleadings by certified mail and regular mail to the last known address of Defendant(s), Clifford W. Titus and Catherine M. Titus at 91 Sutton Road, Dallas, PA 18612 and by posting the mortgaged premises located at 350 N. Oak Street, Berwick, PA 18603.

BY THE COURT:

151 Scott W. Naus
J.

EXHIBIT B

Value

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

TO: Catherine M. Titus
91 Sutton Road
Dallas, PA 18612

NOTICE OF SHERIFF'S SALE OF

U.S. POSTAL SERVICE
CERTIFIED MAIL RECEIPT
(Domestic Mail Only - No Insurance Coverage Provided)



92EB 259T 0000 0940 2002

U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only - No Insurance Coverage Provided)

Titus 0231319 U S E

Postage	\$ 37
Certified Fee	2 30
Return Receipt Fee (Endorsement Required)	1 75
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 442

Postmark
Here

Sent To Catherine M. Titus
Street, Apt. No., or PO Box No. 91 Sutton Rd
City, State, ZIP+4 Dallas PA 18612
PS Form 3800, January 2001 See Reverse for Instructions

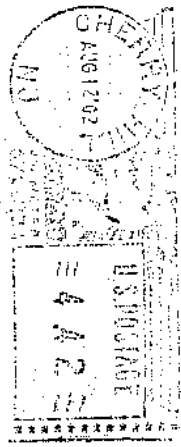


EXHIBIT B

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, 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:

*Catherine M. Tutis
91 Sutton Road
Dallas, TX 75212*

COMPLETE THIS SECTION ON DELIVERY

A. Signature

☒ X

☐ Agent
☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

3. Service Type

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

4. Restricted Delivery? (Extra Fee)

☐ Yes

2. Article Number

(Transfer from service label)

7002 0460 0000 1857 9326

PS Form 3811, August 2001

Domestic Return Receipt

102595-02-M-0835

Certified Mail Provides:

- A mailing receipt
- A unique identifier for your mailpiece
- A signature upon delivery
- A record of delivery kept by the Postal Service for two years

Important Reminders:

- Certified Mail may ONLY be combined with First-Class Mail or Priority Mail.
- Certified Mail is not available for any class of international mail.
- NO INSURANCE COVERAGE IS PROVIDED with Certified Mail. For valuables, please consider Insured or Registered Mail.
- For an additional fee, a Return Receipt may be requested to provide proof of delivery. To obtain Return Receipt service, please complete and attach a Return Receipt (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver for a duplicate return receipt, a USPS postmark on your Certified Mail receipt is required.
- For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "Restricted Delivery".
- If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

IMPORTANT: Save this receipt and present it when making an inquiry.

PS Form 3800, January 2001 (Reverse)

102595-M-02-0451

EXHIBIT B

Value

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

TO: Clifford W. Titus
91 Sutton Road
Dallas, PA 18612

NOTICE OF SHERIFF'S SALE



EEEB 258T 0000 0940 2002



U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only. No Insurance Coverage Provided)

Titus 102313190 \$ E

Postage	\$ 37
Certified Fee	230
Return Receipt Fee (Endorsement Required)	175
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 442

Postmark
Here

Sent To Clifford W. Titus
Street, Apt. No. or PO Box No. 91 Sutton Road
City, State, ZIP+4 Dallas PA 18612
PS Form 3800, January 2001 See Reverse for Instructions

EXHIBIT B

SENDER: COMPLETE THIS SECTION	
1. Article Addressed to: <i>Clifford W. Titus</i> <i>91 Sutter Road</i> <i>Dallas, TX 75212</i>	
2. Article Number <i>7002 0460 0000 1857 9333</i>	
PS Form 3811, August 2001	
Domestic Return Receipt	
COMPLETE THIS SECTION ON DELIVERY	
A. Signature <i>X</i>	
B. Received by (Printed Name)	
C. Date of Delivery	
D. Is delivery address different from item 1? <input type="checkbox"/> Yes <input type="checkbox"/> No If YES, enter delivery address below:	
3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input checked="" type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.	
4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes	

Certified Mail Provides:

- A mailing receipt
- A unique identifier for your mailpiece
- A signature upon delivery
- A record of delivery kept by the Postal Service for two years

Important Reminders:

- Certified Mail may ONLY be combined with First-Class Mail or Priority Mail.
- Certified Mail is not available for any class of international mail.
- NO INSURANCE COVERAGE IS PROVIDED with Certified Mail. For valuables, please consider Insured or Registered Mail.
- For an additional fee, a Return Receipt may be requested to provide proof of delivery. To obtain Return Receipt service, please complete and attach a Return Receipt (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver for a duplicate return receipt, a USPS postmark on your Certified Mail receipt is required.
- For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "Restricted Delivery".
- If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

IMPORTANT: Save this receipt and present it when making an inquiry.

PS Form 3800, January 2001 (Reverse)

102595-M-02-0451

EXHIBIT 8

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, 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:

Clifford W. Titus
91 Sutton Road
Dallas, PA 18612

2. Article Number

(Transfer from service lat.)

7002 0460 0000 1857 9333

PS Form 3811, August 2001

Domestic Return Receipt

COMPLETE THIS SECTION ON DELIVERY

A. Signature

XC. Titus

☐ Agent☐ Addressee

B. Received by (Printed Name)

CLIFFORD W. TITUS

C. Date of Delivery

8-16-02

D. Is delivery address different from item 1? ☐ YesIf YES, enter delivery address below: ☐ No

3. Service Type

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

4. Restricted Delivery? (Extra Fee)

☐ Yes**EXHIBIT B**

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

Check type of mail or service:
☐ Certified ☐ Registered Delivery (International)
☐ COD ☐ Registered
☐ Delivery Confirmation ☐ Return Receipt for Merchandise
☐ Express Mail ☐ Signature Confirmation
☐ Insured

Affix Stamp Here
 (If issued as a certificate of mailing, or for additional copies of this bill)
 Postmark and Date of Receipt

Line	Article Number	Addressee Name, Street, and PO Address	Postage	Fee	Handling Charge	Actual Value If Registered	Insured Value	Due Sender if COD	DC Fee	SC Fee	SH Fee	RD Fee	RR Fee
1		Titus 91 Sutton Road, Dallas TX 75202											
2		Columbia 91 Sutton Road, Dallas TX 75202											
3		0231319											
4													
5													
6													
7													
8													
9													
10													
11													
12													
13													
14													
15													

Total Number of Pieces Listed by Sender: 2
 Total Number of Pieces Received at Post Office: 2

Postmaster, Per (Name of receiving employee): *[Signature]*

The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$500 per piece subject to additional limitations for multiple pieces lost or damaged in a single catastrophic occurrence. The maximum indemnity payable on Express Mail merchandise insurance is \$500, but optional Express Mail Service merchandise insurance is available for up to \$5,000 to some, but not all countries. The maximum indemnity payable is \$25,000 for registered mail. See Domestic Mail Manual R900, S913, and S921 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to Standard Mail (A) and Standard Mail (B) parcels.

PS Form 3877, August 2000

EXHIBIT B

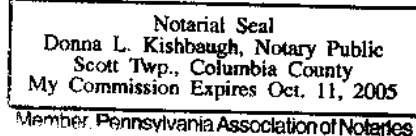
STATE OF PENNSYLVANIA
COUNTY OF COLUMBIA } SS

Paula J. Barry, Publisher's Assistant, being duly sworn according to law deposes and says that Press Enterprise is a newspaper of general circulation with its principal office and place of business at 3185 Lackawanna Avenue, Bloomsburg, County of Columbia and State of Pennsylvania, and was established on the 1st day of March, 1902, and has been published daily continuously in said Town, County and State since the day of its establishment; that hereto attached is a copy of the notice or advertisement in the September 11, 18, 2002 edition exactly as printed and published; that the affiant is one of the owners and publishers of said newspaper in which legal advertisement was published; that neither the affiant nor Press Enterprise is interested in the subject matter of said notice and advertisement and that all of the allegations in the foregoing statement as to time, place, and character of publication are true.

Sworn and subscribed to before me this 19th day of September 2002

Donna L. Kishbaugh
(Notary Public)

My commission expires



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

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

ATTORNEY FOR PLAINTIFF

Associates, a division of
CitiFinancial
7467 New Ridge Rd., Suite 222
Hanover, MD 21076
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

v.

Clifford W. Titus
Catherine M. Titus
350 N. Oak Street
Berwick, PA 18603

NO. 2002-CV-441

Defendant(s)

VERIFICATION OF SERVICE BY CERTIFIED MAIL AND
REGULAR MAIL PURSUANT TO COURT ORDER

The undersigned hereby verifies that he is counsel for Plaintiff in the above case and that pursuant to the Court order issued in this matter he mailed a true and correct copy of the Notice of Sale to Defendant(s), by certified mail and regular first class mail, to the last known address of Defendant(s) as follows:


DATE MAILED: August 12, 2002

Clifford W. Titus
Catherine M. Titus
91 Sutton Road
Dallas, PA 18612

I verify that the statements made herein are true and correct and I understand that false statements made herein are subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.

Dated: August 15, 2002

MARK J. UDREN & ASSOCIATES



Mark J. Udren, Esquire

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

Associates, a division of CitiFinancial
Plaintiff

v.
Clifford W. Titus
Catherine M. Titus
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

NO. 2002-CV-441

ORDER

AND NOW, this *22d* day of *May*, 20*02*, upon consideration of Plaintiff's Motion and the Affidavit of Good Faith investigation attached hereto, it is hereby ORDERED that service of the Complaint in Mortgage Foreclosure and all subsequent pleadings on Defendant(s), Clifford W. Titus and Catherine M. Titus, shall be complete when Plaintiff or its counsel or agent has mailed true and correct copies of the Complaint in Mortgage Foreclosure and all subsequent pleadings by certified mail and regular mail to the last known address of Defendant(s), Clifford W. Titus and Catherine M. Titus at 91 Sutton Road, Dallas, PA 18612 and by posting the mortgaged premises located at 350 N. Oak Street, Berwick, PA 18603.

BY THE COURT:

151 Scott W. Natus
J.

COMPLETE THIS SECTION ON DELIVERY

96-02

A. Signature ☐ Agent ☒ Addressee

[Signature]

B. Received by (Printed Name) C. Date of Delivery

[Printed Name] 8-8-82

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

If YES, enter delivery address below:

3. Service Type

☒ Certified Mail ☐ Express Mail

☐ Registered ☐ Return Receipt for Merchandise

☐ Insured Mail ☐ C.O.D.

<p>■ Complete items 1, 2, & 3. Also complete item 4 if Restricted Delivery is desired.</p> <p>■ Print your name and address on the reverse so that we can return the card to you.</p> <p>■ Attach this card to the back of the mailpiece, or on the front if space permits.</p>	<p>A. Signature 96. 0</p> <p style="text-align: right;"><input type="checkbox"/> Agent <input checked="" type="checkbox"/> Addressee</p>		
<p>1. Article Addressed to:</p> <p style="text-align: center; font-size: 1.2em;">Catherine Titus 91 Sutton Road Dallas, PA 18612</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; padding: 5px;"> <p>B. Received by (Printed Name)</p> <p style="font-size: 1.2em; text-align: center;">CATHERINE TITUS</p> </td> <td style="width: 50%; padding: 5px;"> <p>C. Date of Delivery</p> <p style="font-size: 1.2em; text-align: center;">7-25-02</p> </td> </tr> </table> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p>	<p>B. Received by (Printed Name)</p> <p style="font-size: 1.2em; text-align: center;">CATHERINE TITUS</p>	<p>C. Date of Delivery</p> <p style="font-size: 1.2em; text-align: center;">7-25-02</p>
<p>B. Received by (Printed Name)</p> <p style="font-size: 1.2em; text-align: center;">CATHERINE TITUS</p>	<p>C. Date of Delivery</p> <p style="font-size: 1.2em; text-align: center;">7-25-02</p>		
<p>3. Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail</p> <p><input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise</p> <p><input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p>	<p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>		

2. Article Number (Transfer from service label)		70020460000174609301
PS Form 3811, August 2001		Domestic Return Receipt 102595-01-M-2

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
<ul style="list-style-type: none"> ■ Complete items 1, 2, 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. 	<div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p>A. Signature 96-01</p> <p><i>Catherine Titus</i></p> </div> <div style="width: 50%;"> <p><input type="checkbox"/> Agent</p> <p><input checked="" type="checkbox"/> Addressee</p> </div> </div> <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p>B. Received by (Printed Name)</p> <p><i>CATHERINE TITUS</i></p> </div> <div style="width: 50%;"> <p>C. Date of Delivery</p> <p><i>7-25-66</i></p> </div> </div> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes</p> <p style="padding-left: 40px;">If YES, enter delivery address below: <input type="checkbox"/> No</p>
<p>1. Article Addressed to:</p> <p style="text-align: center;">Clifford Titus 91 Sutton Road Dallas, PA 18612</p>	<p>3. Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail</p> <p><input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise</p> <p><input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p>
<p>4. Restricted Delivery? (Extra Fee)</p>	<p><input type="checkbox"/> Yes</p>

2. Article Number (Transfer from service label)	70020460000174609288
PS Form 3811, August 2001	Domestic Return Receipt
	102595-01-M-2

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<ul style="list-style-type: none">■ Complete items 1, 2, & 3. Also complete item 4 if Restricted Delivery is desired.■ Print your name and address on the reverse so that we can return the card to you.■ Attach this card to the back of the mailpiece, or on the front if space permits.		<p>A. Signature 96-02</p> <p><input checked="" type="checkbox"/> Agent</p> <p><input checked="" type="checkbox"/> Address</p> <p>B. Received by (Printed Name) C. Date of Delivery</p> <p><i>D. Singh</i> JUN 25 2002</p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes</p> <p>If YES, enter delivery address below: <input type="checkbox"/> No</p>	
1. Article Addressed to:		3. Service Type	
OFFICE OF F.A.I.R. DEPARTMENT OF PUBLIC WELFARE PO BOX 8016 HARRISBURG, PA 17105		<input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail	
		<input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise	
		<input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.	
		4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes	

2. Article Number (Transfer from service label)	70020460000174609318
PS Form 3811, August 2001	Domestic Return Receipt
	102595-01-M-2

Value

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

TO: Catherine M. Titus
91 Sutton Road
Dallas, PA 18612

NOTICE OF SHERIFF'S SALE OF

POSTAGE WILL BE PAID BY ADDRESSEE
CERTIFIED MAIL



92EB 259T 0000 0940 2002



U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only - No Insurance Coverage Provided)

Titus 0231319	
Postage	\$ 37
Certified Fee	230
Return Receipt Fee (Endorsement Required)	175
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 442
Sent To: Catherine M. Titus	
Street, Apt. No., or PO Box No. 91 Sutton Rd	
City, State, ZIP+4 Dallas PA 18612	
PS Form 3800, January 2001 See Reverse for Instructions	

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, 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:

Catherine M. Tuttle
91 Sutton Road
Dallas, TX 75212

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

☐ Agent
☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes
 If YES, enter delivery address below: ☐ No

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 0460 0000 1857 9326**

PS Form 3811, August 2001

Domestic Return Receipt

102595-02-M-0835

Certified Mail Provides:

- A mailing receipt
- A unique identifier for your mailpiece
- A signature upon delivery
- A record of delivery kept by the Postal Service for two years

Important Reminders:

- Certified Mail may ONLY be combined with First-Class Mail or Priority Mail.
- Certified Mail is not available for any class of international mail.
- NO INSURANCE COVERAGE IS PROVIDED with Certified Mail. For valuables, please consider Insured or Registered Mail.
- For an additional fee, a Return Receipt may be requested to provide proof of delivery. To obtain Return Receipt service, please complete and attach a Return Receipt (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver for a duplicate return receipt, a USPS postmark on your Certified Mail receipt is required.
- For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "Restricted Delivery".
- If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

IMPORTANT: Save this receipt and present it when making an inquiry.

PS Form 3800, January 2001 (Reverse)

102595-M-02-0451

Value

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

TO: Clifford W. Titus
91 Sutton Road
Dallas, PA 18612

NOTICE OF SHERIFF'S SALE

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF THE RETURN ADDRESS. FOLD AT DOTTED LINE.
CERTIFIED MAIL



EEEB 259T 0000 0940 2002
EEEB 259T 0000 0940 2002



U.S. Postal Service	
CERTIFIED MAIL RECEIPT	
(Domestic Mail Only. No Insurance Coverage Provided)	
Titus 02313190 8 0	
Postage	\$ 37
Certified Fee	230
Return Receipt Fee (Endorsement Required)	175
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 442
Sent To Clifford W. Titus	
Street, Apt. Bldg. or PO Box No. 91 Sutton Road	
City, State, ZIP+4 Dallas PA 18612	
PS Form 3800, January 2002 See Reverse for Instructions	

2. Article Number
(Transfer from service label)

7002 0460 0000 1657 9333

PS Form 3811, August 2001

Domestic Return Receipt

1. Article Addressed to:
*Clifford W. Titus
91 Sutton Road
Dallas, TX 75212*

- Complete items 1, 2, 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.

SENDER: COMPLETE THIS SECTION

COMPLETE THIS SECTION ON DELIVERY

A. Signature X		C. Date of Delivery <input type="checkbox"/> Agent <input type="checkbox"/> Addressee	
B. Received by (Printed Name)		D. Is delivery address different from item 1? If YES, enter delivery address below: <input type="checkbox"/> Yes <input type="checkbox"/> No	
3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Registered <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D. <input type="checkbox"/> Express Mail <input checked="" type="checkbox"/> Return Receipt for Merchandise			
4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes <input type="checkbox"/> No			

Certified Mail Provides:

- A mailing receipt
- A unique identifier for your mailpiece
- A signature upon delivery
- A record of delivery kept by the Postal Service for two years

Important Reminders:

- Certified Mail may ONLY be combined with First-Class Mail or Priority Mail.
- Certified Mail is not available for any class of international mail.
- NO INSURANCE COVERAGE IS PROVIDED with Certified Mail. For valuables, please consider Insured or Registered Mail.
- For an additional fee, a Return Receipt may be requested to provide proof of delivery. To obtain Return Receipt service, please complete and attach a Return Receipt (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver for a duplicate return receipt, a USPS postmark on your Certified Mail receipt is required.
- For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "Restricted Delivery".
- If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

IMPORTANT: Save this receipt and present it when making an inquiry.

PS Form 3800, January 2001 (Reverse)

102595-M-02-0451

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P.O. BOX 380
BLOOMSBURG, PA 17815
FAX: (570) 389-5625

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

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

ASSOCIATES

VS.

CLIFFORD AND CATHERINE TITUS

WRIT OF EXECUTION #96 OF 2002 ED

POSTING OF PROPERTY

AUGUST 19, 2002 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE
PROPERTY OF CLIFFORD AND CATHERINE TITUS AT 350 OAK ST. BERWICK
COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY COLUMBIA COUNTY
CHIEF DEPUTY SHERIFF TIMOTHY CHAMBERLAIN.

SO ANSWERS:


DEPUTY SHERIFF

SHERIFF, HARRY A ROADARMEL, JR.

SWORN TO AND SUBSCRIBED BEFORE ME
JU
THIS 19TH DAY OF AUGUST 2002

HARRY A. ROADARMEL, JR.



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

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6306

ASSOCIATES, A DIVISION OF
CITIFINANCIAL

VS

Docket # 96ED2002

WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

CLIFFORD & CATHERINE TITUS

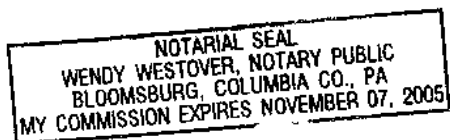
AFFIDAVIT OF SERVICE

NOW, THIS THURSDAY, JULY 25, 2002, AT 11:15 AM, SERVED THE WITHIN WRIT OF
EXECUTION - MORTGAGE FORECLOSURE UPON CATHERINE TITUS AT 350 NORTH
OAK ST., BERWICK BY POSTING TO THE FRONT DOOR A TRUE AND ATTESTED COPY OF
THE ORIGINAL WRIT.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME
THIS FRIDAY, JULY 26, 2002

Wendy Westover
NOTARY PUBLIC



Harry A. Roadarmel Jr.

X
SHERIFF HARRY A. ROADARMEL JR.

J. Carter
CLERK
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

ASSOCIATES, A DIVISION OF
CITIFINANCIAL

VS

Docket # 96ED2002

WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

CLIFFORD & CATHERINE TITUS

AFFIDAVIT OF SERVICE

NOW, THIS THURSDAY, JULY 25, 2002, AT 11:15 AM, SERVED THE WITHIN WRIT OF
EXECUTION - MORTGAGE FORECLOSURE UPON CLIFFORD TITUS AT 350 NORTH
OAK ST., BERWICK BY POSTING TO THE FRONT DOOR A TRUE AND ATTESTED COPY OF
THE ORIGINAL WRIT.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME
THIS FRIDAY, JULY 26, 2002

Wendy Westover
NOTARY PUBLIC

Harry A. Roadarmel Jr.

X
SHERIFF HARRY A. ROADARMEL JR.

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

J. Carter
X
J. CARTER
DEPUTY SHERIFF

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
 DATE RECEIVED 7/23/2002

SERVICE# 5 - OF - 14 SERVICES
 DOCKET # 96ED2002

PLAINTIFF ASSOCIATES, A DIVISION OF CITIFINANCIAL

DEFENDANT CLIFFORD & CATHERINE TITUS

PERSON/CORP TO SERVED
TENANT(S)
350 NORTH OAK ST.
BERWICK

PAPERS TO SERVED
 WRIT OF EXECUTION - MORTGAGE
 FORECLOSURE

SERVED UPON POSTED

RELATIONSHIP _____ IDENTIFICATION _____

DATE 7-30-02 TIME 1150 MILEAGE 8 OTHER _____

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

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

F. OTHER (SPECIFY) _____

ATTEMPTS	DATE	TIME	OFFICER	REMARKS

DEPUTY J. White DATE 7-30-02

SETTLED 1786

BOROUGH OF BERWICK

INCORPORATED 1918

CITY HALL

344 MARKET STREET

RE-INCORPORATED 1918

BERWICK, PENNSYLVANIA 18603-3792

717-752-2723 FAX: (717) 752-2726

July 29, 2002

Harry A. Roadarmel, Jr.
Sheriff of Columbia County
Court House- P.O. Box 380
Bloomsburg, PA 17815

RE: ASSOCIATES, A DIVISION OF CITIFINANCIAL
VS CLIFFORD & CATHERINE TITUS

Dear Harry:

The outstanding balance on sewer account #110211 through September 2002 is \$306.09.

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

Sincerely,



Kelly Greer
Waste Water Clerk

JUL-29-2002 10:45

1+570+752+2726

P. 02

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 7/23/2002

SERVICE# 1 - OF - 14 SERVICES
DOCKET # 96ED2002

PLAINTIFF ASSOCIATES, A DIVISION OF CITIFINANCIAL

DEFENDANT CLIFFORD & CATHERINE TITUS

PERSON/CORP TO SERVED	PAPERS TO SERVED
CLIFFORD TITUS	WRIT OF EXECUTION - MORTGAGE
350 NORTH OAK ST. <i>POST</i>	FORECLOSURE
BERWICK	

SERVED UPON *POST*

RELATIONSHIP _____ IDENTIFICATION _____

DATE *7-25-2* TIME *1115* MILEAGE *8* OTHER _____

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

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

F. OTHER (SPECIFY) _____

ATTEMPTS
DATE

TIME

OFFICER

REMARKS

DEPUTY

J. Carter
DATE *7-25-2*

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 7/23/2002

SERVICE# 3 - OF - 14 SERVICES
DOCKET # 96ED2002

PLAINTIFF ASSOCIATES, A DIVISION OF CITIFINANCIAL
DEFENDANT CLIFFORD & CATHERINE TITUS

PERSON/CORP TO SERVED
CATHERINE TITUS
350 NORTH OAK ST. Post
BERWICK

PAPERS TO SERVED
WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

SERVED UPON POSTED

RELATIONSHIP _____ IDENTIFICATION _____

DATE 7-25-2 TIME 1115 MILEAGE 8 OTHER _____

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

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

F. OTHER (SPECIFY) _____

ATTEMPTS	DATE	TIME	OFFICER	REMARKS
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

DEPUTY J. Carter DATE 7-25-2

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 7/23/2002

SERVICE# 7 - OF - 14 SERVICES
DOCKET # 96ED2002

PLAINTIFF ASSOCIATES, A DIVISION OF CITIFINANCIAL
DEFENDANT CLIFFORD & CATHERINE TITUS

PERSON/CORP TO SERVED
BERWICK SEWER AUTHORITY
344 MARKET ST.
BERWICK

PAPERS TO SERVED
WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

SERVED UPON Kelly Green

RELATIONSHIP _____ IDENTIFICATION _____

DATE 2-25-2 TIME 1016 MILEAGE 8- OTHER _____

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

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

F. OTHER (SPECIFY) _____

ATTEMPTS
DATE

TIME

OFFICER

REMARKS

DEPUTY

J. Adams

DATE 2-25-2

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 7/23/2002

SERVICE# 8 - OF - 14 SERVICES
DOCKET # 96ED2002

PLAINTIFF ASSOCIATES, A DIVISION OF CITIFINANCIAL
DEFENDANT CLIFFORD & CATHERINE TITUS

PERSON/CORP TO SERVED	PAPERS TO SERVED
CONNIE GINGHER - TAX COLLECTOR	WRIT OF EXECUTION - MORTGAGE
1615 LINCOLN AVE.	FORECLOSURE
BERWICK	

SERVED UPON CONNIE

RELATIONSHIP _____ IDENTIFICATION _____

DATE 7-25-02 TIME 1000 MILEAGE 81 OTHER _____

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

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

F. OTHER (SPECIFY) _____

ATTEMPTS	DATE	TIME	OFFICER	REMARKS
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

DEPUTY J. C. [Signature] DATE 7-25-02

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 7/23/2002

SERVICE# 9 - OF - 14 SERVICES
DOCKET # 96ED2002

PLAINTIFF ASSOCIATES, A DIVISION OF CITIFINANCIAL

DEFENDANT CLIFFORD & CATHERINE TITUS

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

SERVED UPON Isabel J. Van - Cust SVS

RELATIONSHIP _____ IDENTIFICATION _____

DATE 7-24-02 TIME 1510 MILEAGE 3 OTHER _____

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

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

F. OTHER (SPECIFY) _____

ATTEMPTS
DATE

TIME

OFFICER

REMARKS

DEPUTY

DATE 7-24-02

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 7/23/2002

SERVICE# 12 - OF - 14 SERVICES
DOCKET # 96ED2002

PLAINTIFF ASSOCIATES, A DIVISION OF CITIFINANCIAL

DEFENDANT CLIFFORD & CATHERINE TITUS

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

PAPERS TO SERVED
WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

SERVED UPON Dennis Long

RELATIONSHIP _____ IDENTIFICATION _____

DATE 7-24-02 TIME 1445 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 KL DATE _____

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P.O. BOX 380

BLOOMSBURG, PA 17815

FAX: (570) 784-0257

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

SHERIFF'S SALE REAL ESTATE OUTLINE

RECEIVED AND TIME STAMP WRIT 7-25-02DOCKET AND INDEX 7-24-02SET FILE FOLDER UP 7-24-02

CHECK FOR PROPER INFO

WRIT OF EXECUTION ✓COPY OF DESCRIPTION LWHEREABOUTS OF LAST KNOWN ADDRESS ✓

NON-MILITARY AFFIDAVIT

NOTICES OF SHERIFF'S SALE 16WATCHMAN RELEASE FORM ✓AFFIDAVIT OF LEINS LIST ✓CHECK FOR \$1200.00 CR 4/165 BOC \$1,500.00

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

SET SALE DATE AND ADV. DATES AND POSTING DATES Set Sale Sep 25 9/0930POST ALL DATES ON CALANDER 1652 8/23 2/16 9/4/17-02

* SET SALE DATE AT LEAST 2 MONTHS AFTER RECEIVING WRIT

* SET ADV. DATES 3 THURSDAYS BEFORE SALE DATE TO RUN EVERY THUR. TILL SALE 3 TIMES

* SET POSTING DATE NO LATER THAN 30 DAYS PRIOR TO SALE

SET DISTRIBUTION DATE _____

* MUST BE FILED WITHIN 30 DAYS OF SALE (POSTED)

* MUST BE PAID 10 DAYS AFTER IT HAS BEEN POSTED

FILL IN ALL NO.'s ON EXECUTION PAPERS _____

TYPE PROPER INFO ON DESCRIPTION (REFER TO PREVIOUS SALES _____

SERVICE

TYPE CARDS FOR DEFENDANTS _____

PUT PAPERS TOGETHER FOR DEFENDANTS _____

* COPY OF WRIT FOR EACH DEFENDANT

* NOTICE OF SHERIFF SALE

* COPY OF DESCRIPTION

PUT TOGETHER PAPERS FOR LEIN HOLDERS _____

* NOTICE OF SALE DIRECTED TO THEM

SEND NOTICES TO LIEN HOLDERS VIA CERT. MAIL OR SENDERS RECEIPT _____

* DOCKET ALL DATES

SHERIFF'S SALE

WEDNESDAY SEPTEMBER 25, 2002 AT 9:30 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 96 OF 2002 ED AND CIVIL WRIT NO. 441 OF 2002 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF' OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

ALL THAT REAL PROPERTY SITUATED IN THE BOROUGH OF BERWICK, COUNTY OF COLUMBIA AND COMMONWEALTH OF PENNSYLVANIA, HEREIN REFERRED TO AS "THE PROPERTY" AND MORE FULLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHWEST CORNER OF LOT NOW OR LATE OF BENJAMIN COUGH HEIRS ON OAK STREET; THENCE ALONG SAME IN AN EASTERLY DIRECTION ONE HUNDRED AND SEVENTY-THREE FEET TO AN ALLEY; THENCE ALONG SAME IN A SOUTHERLY DIRECTION FORTY NINE AND ONE-HALF FEET TO LOT NOW OR LATE OF BENJAMIN GOUGH HEIRS; THENCE ALONG SAME IN A WESTERLY DIRECTION ONE HUNDRED SEVENTY-THREE FEET TO OAK STREET, THE PLACE OF BEGINNING, WHEREON IS ERECTED A TWO-STORY FRAME DWELLING AND OUT BUILDING.

IMPROVED WITH A TWO STORY FRAME DWELLING LOCATED AT 350 OAK STREET, BERWICK, PA., DESCRIBED IN COLUMBIA COUNTY DEED BOOK 174, PAGE 144. SUBJECT TO ALL RESTRICTIONS, RESERVATIONS, CONDITIONS AND LIMITATIONS OF RECORD AGAINST THIS PROPERTY.

TITLE TO SAID PREMISES VESTED IN CLIFFORD W. TITUS AND CATHERINE M. TITUS, HIS WIFE, BY DEED FROM MAX CLELAND, AS ADMINISTRATOR OF VETERAN'S AFFAIRS, AN OFFICER OF THE UNITED STATES OF AMERICA, DATED 10/29/79 AND RECORDED 11/19/79 IN DEED BOOK 295, PAGE 515.

KNOWN AS 350 NORTH OAK STREET, BERWICK, PA 18603

TAX ID NO. 04B-04-30

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

PLAINTIFF

Associates

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

NO. 447-2002 J.D.

NO. 96-2002 E.D.

DEFENDANT

*Clifford &
Catherine Tris*

CIVIL ACTION--LAW
MORTGAGE FORECLOSURE

WAIVER OF WATCHMAN

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

Attorney for Plaintiff

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

Associates, a division of
CitiFinancial
7467 New Ridge Rd., Suite 222
Hanover, MD 21076

Plaintiff

v.

Clifford W. Titus
Catherine M. Titus
350 N. Oak Street
Berwick, PA 18603

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County
MORTGAGE FORECLOSURE

NO. 2002-CV-441

2002-ED-96

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:

350 N. Oak Street
Berwick, PA 18603
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$80,919.94

Interest From July 13, 2002
to Date of Sale
Per diem @\$21.14

(Costs to be added)

Lami B. Klein

Prothonotary

By _____
Clerk

Date *July 23 2002*

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

ATTORNEY FOR PLAINTIFF

Associates, a division of
CitiFinancial
7467 New Ridge Rd., Suite 222
Hanover, MD 21076

Plaintiff

v.

Clifford W. Titus
Catherine M. Titus
350 N. Oak Street
Berwick, PA 18603

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County
MORTGAGE FORECLOSURE

NO. 2002-CV-441

2002-ED-96

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: Clifford W. Titus
350 N. Oak Street
Berwick, PA 18603

Your house (real estate) at 350 N. Oak Street, Berwick, PA 18603 is scheduled to be sold at the Sheriff's Sale on Sept 25, 2002, at 9:30 Am in the Columbia County Courthouse, Bloomsburg, PA 17815, to enforce the court judgment of \$80,919.94, 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 Street
Bloomsburg, PA 17815
570-784-8760

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

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

Associates, a division of	:	COURT OF COMMON PLEAS
CitiFinancial	:	CIVIL DIVISION
7467 New Ridge Rd., Suite 222	:	Columbia County
Hanover, MD 21076	:	
	:	MORTGAGE FORECLOSURE
Plaintiff	:	
	:	
v.	:	
	:	
Clifford W. Titus	:	NO. 2002-CV-441
Catherine M. Titus	:	2002-ED-96
350 N. Oak Street	:	
Berwick, PA 18603	:	
	:	
Defendant(s)	:	

AFFIDAVIT PURSUANT TO RULE 3129.1

Associates, a division of CitiFinancial, 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: 350 N. Oak Street, Berwick, PA 18603

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

Name	Address
Clifford W. Titus	350 N. Oak Street Berwick, PA 18603
	91 Sutton Road Dallas, PA 18612
Catherine M. Titus	350 N. Oak Street Berwick, PA 18603
	91 Sutton Road Dallas, PA 18612

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:

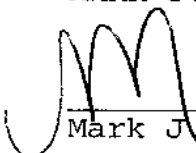
Name	Address
------	---------

Tenants/Occupants	350 N. Oak Street Berwick, PA 18603
-------------------	--

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: July 12, 2002



Mark J. Udren, ESQ.
Attorney for Plaintiff

MARK J. UDREN & ASSC LATES
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

Associates, a division of
CitiFinancial
7467 New Ridge Rd., Suite 222
Hanover, MD 21076

Plaintiff

v.

Clifford W. Titus
Catherine M. Titus
350 N. Oak Street
Berwick, PA 18603

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County
MORTGAGE FORECLOSURE

NO. 2002-CV-441

2002-ED-96

AFFIDAVIT PURSUANT TO RULE 3129.1

Associates, a division of CitiFinancial, 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: 350 N. Oak Street, Berwick, PA 18603

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

Name

Address

Clifford W. Titus

350 N. Oak Street
Berwick, PA 18603

91 Sutton Road
Dallas, PA 18612

Catherine M. Titus

350 N. Oak Street
Berwick, PA 18603

91 Sutton Road
Dallas, PA 18612

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 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

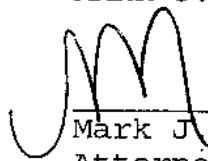
Address

Tenants/Occupants 350 N. Oak Street
Berwick, PA 18603

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: July 12, 2002



Mark J. Udren, ESQ.
Attorney for Plaintiff

MARK J. UDREN & ASSC 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

Associates, a division of	:	COURT OF COMMON PLEAS
CitiFinancial	:	CIVIL DIVISION
7467 New Ridge Rd., Suite 222	:	Columbia County
Hanover, MD 21076	:	
	:	MORTGAGE FORECLOSURE
Plaintiff	:	
	:	
v.	:	
	:	
Clifford W. Titus	:	NO. 2002-CV-441
Catherine M. Titus	:	
350 N. Oak Street	:	
Berwick, PA 18603	:	
	:	
	:	
Defendant(s)	:	

2002 ED 96

AFFIDAVIT PURSUANT TO RULE 3129.1

Associates, a division of CitiFinancial, 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: 350 N. Oak Street, Berwick, PA 18603

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

Name	Address
Clifford W. Titus	350 N. Oak Street Berwick, PA 18603
	91 Sutton Road Dallas, PA 18612
Catherine M. Titus	350 N. Oak Street Berwick, PA 18603
	91 Sutton Road Dallas, PA 18612

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 hold. 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 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

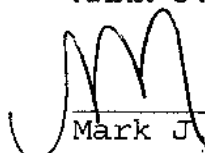
Address

Tenants/Occupants 350 N. Oak Street
Berwick, PA 18603

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: July 12, 2002



Mark J. Udren, ESQ.
Attorney for Plaintiff

MARK J. UDREN & ASSC .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

Associates, a division of	:	COURT OF COMMON PLEAS
CitiFinancial	:	CIVIL DIVISION
7467 New Ridge Rd., Suite 222	:	Columbia County
Hanover, MD 21076	:	
	:	MORTGAGE FORECLOSURE
Plaintiff	:	
	:	
v.	:	
	:	
Clifford W. Titus	:	NO. 2002-CV-441
Catherine M. Titus	:	
350 N. Oak Street	:	<i>2002-ED-96</i>
Berwick, PA 18603	:	
	:	
Defendant(s)	:	

AFFIDAVIT PURSUANT TO RULE 3129.1

Associates, a division of CitiFinancial, Plaintiff in the above action, by its attorney, Mark J. Udren, ESQ., sets forth as of the date the Praeipce for the Writ of Execution was filed the following information concerning the real property located at: 350 N. Oak Street, Berwick, PA 18603

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

Name	Address
Clifford W. Titus	350 N. Oak Street Berwick, PA 18603
	91 Sutton Road Dallas, PA 18612
Catherine M. Titus	350 N. Oak Street Berwick, PA 18603
	91 Sutton Road Dallas, PA 18612

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 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

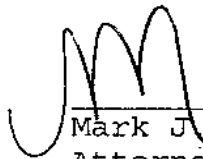
Address

Tenants/Occupants 350 N. Oak Street
Berwick, PA 18603

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: July 12, 2002



Mark J. Udren, ESQ.
Attorney for Plaintiff

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

ATTORNEY FOR PLAINTIFF

Associates, a division of
CitiFinancial
7467 New Ridge Rd., Suite 222
Hanover, MD 21076

Plaintiff

v.

Clifford W. Titus
Catherine M. Titus
350 N. Oak Street
Berwick, PA 18603

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County
MORTGAGE FORECLOSURE

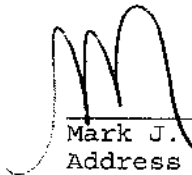
NO. 2002-CV-441

2002-ED-96

CERTIFICATE TO THE SHERIFF

I HEREBY CERTIFY THAT:

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



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

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

ATTORNEY FOR PLAINTIFF

Associates, a division of
CitiFinancial
7467 New Ridge Rd., Suite 222
Hanover, MD 21076

Plaintiff

v.

Clifford W. Titus
Catherine M. Titus
350 N. Oak Street
Berwick, PA 18603

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County
MORTGAGE FORECLOSURE

NO. 2002-CV-441

2002-ED-96

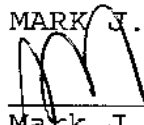
C E R T I F I C A T E

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

Associates, a division of
CitiFinancial
7467 New Ridge Rd., Suite 222
Hanover, MD 21076

Plaintiff

v.

Clifford W. Titus
Catherine M. Titus
350 N. Oak Street
Berwick, PA 18603

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County
MORTGAGE FORECLOSURE

NO. 2002-CV-441

2002-ED-96

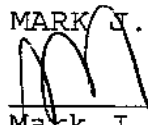
C E R T I F I C A T E

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

Associates, a division of
CitiFinancial
7467 New Ridge Rd., Suite 222
Hanover, MD 21076

Plaintiff

v.

Clifford W. Titus
Catherine M. Titus
350 N. Oak Street
Berwick, PA 18603

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County
MORTGAGE FORECLOSURE

NO. 2002-CV-441

2002-ED-96

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: Clifford W. Titus
350 N. Oak Street
Berwick, PA 18603

Your house (real estate) at 350 N. Oak Street, Berwick, PA 18603 is scheduled to be sold at the Sheriff's Sale on Sept. 25, 2002, at 9:30 AM in the Columbia County Courthouse, Bloomsburg, PA 17815, to enforce the court judgment of \$80,919.94, 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 ALTHOUGH 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 Street
Bloomsburg, PA 17815
570-784-8760

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

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

Associates, a division of
CitiFinancial
7467 New Ridge Rd., Suite 222
Hanover, MD 21076

Plaintiff

v.

Clifford W. Titus
Catherine M. Titus
350 N. Oak Street
Berwick, PA 18603

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County
MORTGAGE FORECLOSURE

NO. 2002-CV-441

2002-ED 96

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: Clifford W. Titus
350 N. Oak Street
Berwick, PA 18603

Your house (real estate) at 350 N. Oak Street, Berwick, PA 18603 is scheduled to be sold at the Sheriff's Sale on Sept. 25, 2002, at 9:30 AM in the Columbia County Courthouse, Bloomsburg, PA 17815, to enforce the court judgment of \$80,919.94, 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 Street
Bloomsburg, PA 17815
570-784-8760

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

ALL THAT REAL PROPERTY SITUATED IN THE BOROUGH OF BERWICK, COUNTY OF COLUMBIA AND COMMONWEALTH OF PENNSYLVANIA, HEREIN REFERRED TO AS "THE PROPERTY" AND MORE FULLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHWEST CORNER OF LOT NOW OR LATE OF BENJAMIN COUGH HEIRS ON OAK STREET;

THENCE ALONG SAME IN AN EASTERLY DIRECTION ONE HUNDRED AND SEVENTY-THREE FEET TO AN ALLEY;

THENCE ALONG SAME IN A SOUTHERLY DIRECTION FORTY-NINE AND ONE-HALF FEET TO LOT NOW OR LATE OF BENJAMIN GOUGH HEIRS;

THENCE ALONG SAME IN A WESTERLY DIRECTION ONE HUNDRED AND SEVENTY-THREE FEET TO OAK STREET, THE PLACE OF BEGINNING, WHEREON IS ERECTED A TWO-STORY FRAME DWELLING AND OUTBUILDING.

IMPROVED WITH A TWO STORY FRAME DWELLING LOCATED AT 350 OAK STREET, BERWICK, PA., DESCRIBED IN COLUMBIA COUNTY DEED BOOK 174, PAGE 144. SUBJECT TO ALL RESTRICTIONS, RESERVATIONS, CONDITIONS AND LIMITATIONS OF RECORD AGAINST THIS PROPERTY.

Title to said premises vested in Clifford W. Titus and Catherine M. Titus, his wife, by deed from Max Cleland, as Administrator of Veteran's Affairs, an Officer of the United States of America, dated 10/29/79 and recorded 11/19/79 in deed book 295, page 515

Known as 350 North Oak Street, Berwick, PA 18603

Tax ID No. 04B-04-30

ALL THAT REAL PROPERTY SITUATED IN THE BOROUGH OF BERWICK, COUNTY OF COLUMBIA AND COMMONWEALTH OF PENNSYLVANIA, HEREIN REFERRED TO AS "THE PROPERTY" AND MORE FULLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHWEST CORNER OF LOT NOW OR LATE OF BENJAMIN COUGH HEIRS ON OAK STREET;

THENCE ALONG SAME IN AN EASTERLY DIRECTION ONE HUNDRED AND SEVENTY-THREE FEET TO AN ALLEY;

THENCE ALONG SAME IN A SOUTHERLY DIRECTION FORTY-NINE AND ONE-HALF FEET TO LOT NOW OR LATE OF BENJAMIN GOUGH HEIRS;

THENCE ALONG SAME IN A WESTERLY DIRECTION ONE HUNDRED AND SEVENTY-THREE FEET TO OAK STREET, THE PLACE OF BEGINNING, WHEREON IS ERECTED A TWO-STORY FRAME DWELLING AND OUTBUILDING.

IMPROVED WITH A TWO STORY FRAME DWELLING LOCATED AT 350 OAK STREET, BERWICK, PA., DESCRIBED IN COLUMBIA COUNTY DEED BOOK 174, PAGE 144. SUBJECT TO ALL RESTRICTIONS, RESERVATIONS, CONDITIONS AND LIMITATIONS OF RECORD AGAINST THIS PROPERTY.

Title to said premises vested in Clifford W. Titus and Catherine M. Titus, his wife, by deed from Max Cleland, as Administrator of Veteran's Affairs, an Officer of the United States of America, dated 10/29/79 and recorded 11/19/79 in deed book 295, page 515

Known as 350 North Oak Street, Berwick, PA 18603

Tax ID No. 04B-04-30

ALL THAT REAL PROPERTY SITUATED IN THE BOROUGH OF BERWICK, COUNTY OF COLUMBIA AND COMMONWEALTH OF PENNSYLVANIA, HEREIN REFERRED TO AS "THE PROPERTY" AND MORE FULLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHWEST CORNER OF LOT NOW OR LATE OF BENJAMIN COUGH HEIRS ON OAK STREET;

THENCE ALONG SAME IN AN EASTERLY DIRECTION ONE HUNDRED AND SEVENTY-THREE FEET TO AN ALLEY;

THENCE ALONG SAME IN A SOUTHERLY DIRECTION FORTY-NINE AND ONE-HALF FEET TO LOT NOW OR LATE OF BENJAMIN GOUGH HEIRS;

THENCE ALONG SAME IN A WESTERLY DIRECTION ONE HUNDRED AND SEVENTY-THREE FEET TO OAK STREET, THE PLACE OF BEGINNING, WHEREON IS ERECTED A TWO-STORY FRAME DWELLING AND OUTBUILDING.

IMPROVED WITH A TWO STORY FRAME DWELLING LOCATED AT 350 OAK STREET, BERWICK, PA., DESCRIBED IN COLUMBIA COUNTY DEED BOOK 174, PAGE 144. SUBJECT TO ALL RESTRICTIONS, RESERVATIONS, CONDITIONS AND LIMITATIONS OF RECORD AGAINST THIS PROPERTY.

Title to said premises vested in Clifford W. Titus and Catherine M. Titus, his wife, by deed from Max Cleland, as Administrator of Veteran's Affairs, an Officer of the United States of America, dated 10/29/79 and recorded 11/19/79 in deed book 295, page 515

Known as 350 North Oak Street, Berwick, PA 18603

Tax ID No. 04B-04-30

ALL THAT REAL PROPERTY SITUATED IN THE BOROUGH OF BERWICK, COUNTY OF COLUMBIA AND COMMONWEALTH OF PENNSYLVANIA, HEREIN REFERRED TO AS "THE PROPERTY" AND MORE FULLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHWEST CORNER OF LOT NOW OR LATE OF BENJAMIN COUGH HEIRS ON OAK STREET;

THENCE ALONG SAME IN AN EASTERLY DIRECTION ONE HUNDRED AND SEVENTY-THREE FEET TO AN ALLEY;

THENCE ALONG SAME IN A SOUTHERLY DIRECTION FORTY-NINE AND ONE-HALF FEET TO LOT NOW OR LATE OF BENJAMIN GOUGH HEIRS;

THENCE ALONG SAME IN A WESTERLY DIRECTION ONE HUNDRED AND SEVENTY-THREE FEET TO OAK STREET, THE PLACE OF BEGINNING, WHEREON IS ERECTED A TWO-STORY FRAME DWELLING AND OUTBUILDING.

IMPROVED WITH A TWO STORY FRAME DWELLING LOCATED AT 350 OAK STREET, BERWICK, PA., DESCRIBED IN COLUMBIA COUNTY DEED BOOK 174, PAGE 144. SUBJECT TO ALL RESTRICTIONS, RESERVATIONS, CONDITIONS AND LIMITATIONS OF RECORD AGAINST THIS PROPERTY.

Title to said premises vested in Clifford W. Titus and Catherine M. Titus, his wife, by deed from Max Cleland, as Administrator of Veteran's Affairs, an Officer of the United States of America, dated 10/29/79 and recorded 11/19/79 in deed book 295, page 515

Known as 350 North Oak Street, Berwick, PA 18603

Tax ID No. 04B-04-30

ALL THAT REAL PROPERTY SITUATED IN THE BOROUGH OF BERWICK, COUNTY OF COLUMBIA AND COMMONWEALTH OF PENNSYLVANIA, HEREIN REFERRED TO AS "THE PROPERTY" AND MORE FULLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHWEST CORNER OF LOT NOW OR LATE OF BENJAMIN COUGH HEIRS ON OAK STREET;

THENCE ALONG SAME IN AN EASTERLY DIRECTION ONE HUNDRED AND SEVENTY-THREE FEET TO AN ALLEY;

THENCE ALONG SAME IN A SOUTHERLY DIRECTION FORTY-NINE AND ONE-HALF FEET TO LOT NOW OR LATE OF BENJAMIN GOUGH HEIRS;

THENCE ALONG SAME IN A WESTERLY DIRECTION ONE HUNDRED AND SEVENTY-THREE FEET TO OAK STREET, THE PLACE OF BEGINNING, WHEREON IS ERECTED A TWO-STORY FRAME DWELLING AND OUTBUILDING.

IMPROVED WITH A TWO STORY FRAME DWELLING LOCATED AT 350 OAK STREET, BERWICK, PA., DESCRIBED IN COLUMBIA COUNTY DEED BOOK 174, PAGE 144. SUBJECT TO ALL RESTRICTIONS, RESERVATIONS, CONDITIONS AND LIMITATIONS OF RECORD AGAINST THIS PROPERTY.

Title to said premises vested in Clifford W. Titus and Catherine M. Titus, his wife, by deed from Max Cleland, as Administrator of Veteran's Affairs, an Officer of the United States of America, dated 10/29/79 and recorded 11/19/79 in deed book 295, page 515

Known as 350 North Oak Street, Berwick, PA 18603

Tax ID No. 04B-04-30

ALL THAT REAL PROPERTY SITUATED IN THE BOROUGH OF BERWICK, COUNTY OF COLUMBIA AND COMMONWEALTH OF PENNSYLVANIA, HEREIN REFERRED TO AS "THE PROPERTY" AND MORE FULLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHWEST CORNER OF LOT NOW OR LATE OF BENJAMIN COUGH HEIRS ON OAK STREET;

THENCE ALONG SAME IN AN EASTERLY DIRECTION ONE HUNDRED AND SEVENTY-THREE FEET TO AN ALLEY;

THENCE ALONG SAME IN A SOUTHERLY DIRECTION FORTY-NINE AND ONE-HALF FEET TO LOT NOW OR LATE OF BENJAMIN GOUGH HEIRS;

THENCE ALONG SAME IN A WESTERLY DIRECTION ONE HUNDRED AND SEVENTY-THREE FEET TO OAK STREET, THE PLACE OF BEGINNING, WHEREON IS ERECTED A TWO-STORY FRAME DWELLING AND OUTBUILDING.

IMPROVED WITH A TWO STORY FRAME DWELLING LOCATED AT 350 OAK STREET, BERWICK, PA., DESCRIBED IN COLUMBIA COUNTY DEED BOOK 174, PAGE 144. SUBJECT TO ALL RESTRICTIONS, RESERVATIONS, CONDITIONS AND LIMITATIONS OF RECORD AGAINST THIS PROPERTY.

Title to said premises vested in Clifford W. Titus and Catherine M. Titus, his wife, by deed from Max Cleland, as Administrator of Veteran's Affairs, an Officer of the United States of America, dated 10/29/79 and recorded 11/19/79 in deed book 295, page 515

Known as 350 North Oak Street, Berwick, PA 18603

Tax ID No. 04B-04-30

ALL THAT REAL PROPERTY SITUATED IN THE BOROUGH OF BERWICK, COUNTY OF COLUMBIA AND COMMONWEALTH OF PENNSYLVANIA, HEREIN REFERRED TO AS "THE PROPERTY" AND MORE FULLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHWEST CORNER OF LOT NOW OR LATE OF BENJAMIN COUGH HEIRS ON OAK STREET;

THENCE ALONG SAME IN AN EASTERLY DIRECTION ONE HUNDRED AND SEVENTY-THREE FEET TO AN ALLEY;

THENCE ALONG SAME IN A SOUTHERLY DIRECTION FORTY-NINE AND ONE-HALF FEET TO LOT NOW OR LATE OF BENJAMIN GOUGH HEIRS;

THENCE ALONG SAME IN A WESTERLY DIRECTION ONE HUNDRED AND SEVENTY-THREE FEET TO OAK STREET, THE PLACE OF BEGINNING, WHEREON IS ERECTED A TWO-STORY FRAME DWELLING AND OUTBUILDING.

IMPROVED WITH A TWO STORY FRAME DWELLING LOCATED AT 350 OAK STREET, BERWICK, PA., DESCRIBED IN COLUMBIA COUNTY DEED BOOK 174, PAGE 144. SUBJECT TO ALL RESTRICTIONS, RESERVATIONS, CONDITIONS AND LIMITATIONS OF RECORD AGAINST THIS PROPERTY.

Title to said premises vested in Clifford W. Titus and Catherine M. Titus, his wife, by deed from Max Cleland, as Administrator of Veteran's Affairs, an Officer of the United States of America, dated 10/29/79 and recorded 11/19/79 in deed book 295, page 515

Known as 350 North Oak Street, Berwick, PA 18603

Tax ID No. 04B-04-30

ALL THAT REAL PROPERTY SITUATED IN THE BOROUGH OF BERWICK, COUNTY OF COLUMBIA AND COMMONWEALTH OF PENNSYLVANIA, HEREIN REFERRED TO AS "THE PROPERTY" AND MORE FULLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHWEST CORNER OF LOT NOW OR LATE OF BENJAMIN COUGH HEIRS ON OAK STREET;

THENCE ALONG SAME IN AN EASTERLY DIRECTION ONE HUNDRED AND SEVENTY-THREE FEET TO AN ALLEY;

THENCE ALONG SAME IN A SOUTHERLY DIRECTION FORTY-NINE AND ONE-HALF FEET TO LOT NOW OR LATE OF BENJAMIN GOUGH HEIRS;

THENCE ALONG SAME IN A WESTERLY DIRECTION ONE HUNDRED AND SEVENTY-THREE FEET TO OAK STREET, THE PLACE OF BEGINNING, WHEREON IS ERECTED A TWO-STORY FRAME DWELLING AND OUTBUILDING.

IMPROVED WITH A TWO STORY FRAME DWELLING LOCATED AT 350 OAK STREET, BERWICK, PA., DESCRIBED IN COLUMBIA COUNTY DEED BOOK 174, PAGE 144. SUBJECT TO ALL RESTRICTIONS, RESERVATIONS, CONDITIONS AND LIMITATIONS OF RECORD AGAINST THIS PROPERTY.

Title to said premises vested in Clifford W. Titus and Catherine M. Titus, his wife, by deed from Max Cleland, as Administrator of Veteran's Affairs, an Officer of the United States of America, dated 10/29/79 and recorded 11/19/79 in deed book 295, page 515

Known as 350 North Oak Street, Berwick, PA 18603

Tax ID No. 04B-04-30

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

FREDDIE MAC
PENNSYLVANIA
DESIGNATED COUNSEL

July 12, 2002

Sheriff of Columbia County
Columbia County Courthouse
PO Box 380
Bloomsburg, PA 17815

Re: Associates, a division of CitiFinancial
vs.
Clifford W. Titus
Catherine M. Titus
Columbia County C.C.P. No.2002-CV-441


Dear Sir or Madam:

Kindly serve the Defendant's, Clifford W. Titus and
Catherine M. Titus, with the Notice of Sale and any other
required documents by posting the property per the attached Court
Order at 350 N. Oak Street, Berwick, PA 18603.

Please advise if there are any problems in this regard.

Thank you for your assistance in this matter.

Very truly yours,


Mark J. Udren, Esquire
MARK J. UDREN & ASSOCIATES

MJU/cms

Enclosures

LAW OFFICES
MARK J. UDREN & ASSOCIATES

*1040 NORTH KINGS HIGHWAY
SUITE 500
CHERRY HILL, NEW JERSEY 08034
856 . 482 . 6900
FAX: 856 . 482 . 1199*

*FREDDIE MAC
PENNSYLVANIA
DESIGNATED COUNSEL*

July 12, 2002

Sheriff of Columbia County
Columbia County Courthouse
PO Box 380
Bloomsburg, PA 17815

Re: Associates, a division of CitiFinancial
vs.
Clifford W. Titus
Catherine M. Titus
Columbia County C.C.P. No.2002-CV-441


Dear Sir or Madam:

Kindly serve the Defendant's, Clifford W. Titus and
Catherine M. Titus, with the Notice of Sale and any other
required documents by posting the property per the attached Court
Order at 350 N. Oak Street, Berwick, PA 18603.

Please advise if there are any problems in this regard.

Thank you for your assistance in this matter.

Very truly yours,


Mark J. Udren, Esquire
MARK J. UDREN & ASSOCIATES

MJU/cms

Enclosures

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

Associates, a division of CitiFinancial
Plaintiff

v.

Clifford W. Titus
Catherine M. Titus
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

NO. 2002-CV-441

ORDER

AND NOW, this *22d* day of *May*, 20*02*, upon consideration of Plaintiff's Motion and the Affidavit of Good Faith investigation attached hereto, it is hereby ORDERED that service of the Complaint in Mortgage Foreclosure and all subsequent pleadings on Defendant(s), Clifford W. Titus and Catherine M. Titus, shall be complete when Plaintiff or its counsel or agent has mailed true and correct copies of the Complaint in Mortgage Foreclosure and all subsequent pleadings by certified mail and regular mail to the last known address of Defendant(s), Clifford W. Titus and Catherine M. Titus at 91 Sutton Road, Dallas, PA 18612 and by posting the mortgaged premises located at 350 N. Oak Street, Berwick, PA 18603.

BY THE COURT:

151 Scott W. Naus
J.

