

# SHERIFF'S SALE COST SHEET

First Columbia Bank & Trust VS. James & Loy Ann Arling  
 NO. 12-03 ED NO. 1077-02 JD DATE/TIME OF SALE 6-18-03/0900

DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$ <u>210.00</u>
LEVY (PER PARCEL	\$15.00
MAILING COSTS	\$ <u>57.50</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>7.00</u>
NOTARY	\$ <u>12.00</u>
TOTAL ***** \$ <u>455.00</u>	

WEB POSTING	\$150.00
PRESS ENTERPRISE INC.	\$ <u>563.04</u>
SOLICITOR'S SERVICES	\$75.00
TOTAL ***** \$ <u>788.04</u>	

PROTHONOTARY (NOTARY)	\$10.00
RECORDER OF DEEDS	\$ <u>41.50</u>
TOTAL ***** \$ <u>51.50</u>	

REAL ESTATE TAXES:	
BORO, TWP & COUNTY 20	\$ <u>296.55</u>
SCHOOL DIST. 20	\$
DELINQUENT 20 <u>01.02</u>	\$ <u>2736.12</u>
TOTAL ***** \$ <u>2532.65</u>	

MUNICIPAL FEES DUE:	
SEWER 20	\$ <u>612.44</u>
WATER 20	\$
TOTAL ***** \$ <u>612.44</u>	

SURCHARGE FEE (DSTE)	\$ <u>150.00</u>
MISC. _____	\$ _____
_____	\$ _____
TOTAL ***** \$ <u>-0-</u>	

TOTAL COSTS (OPENING BID) \$ 4589.63

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

First Columbia Bank & Trust VS James & Lori Ann Delaine

NO. 12-03 ED NO. 1077-02 JD

DATE/TIME OF SALE: 6-18-03 / 0900

BID PRICE (INCLUDES COST) \$ 41,891.62

POUNDAGE - 2% OF BID \$ 917.92

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

MISC. COSTS \$ \_\_\_\_\_

TOTAL AMOUNT NEEDED TO PURCHASE \$ 46,811.42

PURCHASER(S): First Columbia Bank & Trust Co,

ADDRESS: 11 W Main St. Bloom

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

PURCHASER(S) SIGNATURE(S): \_\_\_\_\_

LIEN CERTIFICATE: \$ 12,811.42

TOTAL DUE: \$ \_\_\_\_\_

LESS DEPOSIT: 1850.00 \$ 1,350.00

DOWN PAYMENT: \$ \_\_\_\_\_

TOTAL DUE IN 8 DAYS \$ 2231.42



LOAN DIVISION TREASURER'S CHECK

32387

60-593  
313

PAY TO THE ORDER OF Columbia County Sheriff's Office

DATE June 18, 2003

\$3331.42

\$3,331.42

James & Lori Ann Palerino

AUTHORIZED SIGNATURE

⑈032387⑈ ⑆031305936⑆ 027⑈265⑈0⑈

**BERWICK AREA JOINT SEWER AUTHORITY**

**7474D COLUMBIA BOULEVARD  
BERWICK, PENNSYLVANIA 18603  
(570) 752-8477 FAX# (570) 752-8479**

June 5, 2003

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

**RE: FIRST COLUMBIA BANK & TRUST COMPANY**

**VS**

**JAMES M. PALERMO  
LORI ANN PALERMO**

**DOCKET # 12ED2003**

**JD# 1077JD2002**

Dear Harry:

This is a revised letter from my original letter dated May 7, 2003, regarding the above referenced person(s). The outstanding balance on sewer account for the property located at 113 N. Arch Street, Berwick, Pennsylvania through June 2003 is \$612.44. The account balance through this timeframe is \$436.44, plus \$116.00 to satisfy lien No. 355 M.L.D. 2002, plus \$60.00 for water off/on fee.

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

Sincerely,



Kristy Romig  
Authority Clerk

**COLUMBIA COUNTY TAX CLAIM BUREAU  
LIEN CERTIFICATE**

**\*\* REVISED** Date May 20, 2003

**OWNER OR REPUTED OWNER**

James M & Lori Ann Palermo

**DESCRIPTION OF PROPERTY**

113 Arch St  
.18 acre

PARCEL NUMBER 04D,08-038-00,000 IN Berwick Boro. Township  
Borough  
City

YEAR	TOTAL
2001	1131.53
2002	1014.59
Lien	5.00
Cost	85.00
TOTAL	\$ 2236.12 **


The above figures represent the amount(s) due during the month of  
June 2003

This is to certify that, according to our records, there are tax liens on  
the above mentioned property as of December 31, 2002.

**Excluding: Interim Tax Billings**

Requested by: Harry Roadarmel, Sheriff

COLUMBIA COUNTY TAX CLAIM BUREAU

FEE - \$5.00  
Per Parcel 

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
DATE RECEIVED 2/11/2003

SERVICE# 15 - OF - 15 SERVICES  
DOCKET # 12ED2003

PLAINTIFF FIRST COLUMBIA BANK & TRUST CO.

DEFENDANT JAMES M. PALERMO  
LORI ANN PALERMO

PERSON/CORP TO SERVED	PAPERS TO SERVED
PG ENERGY	WRIT OF EXECUTION - MORTGAGE
1 WL. 7TH ST.	FORECLOSURE
BLOOMSBURG	

SERVED UPON Pat Steiner

RELATIONSHIP PG Energy IDENTIFICATION \_\_\_\_\_

DATE 05/06/03 TIME 1618 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 McClard DATE 05/06/03

**BERWICK AREA JOINT SEWER AUTHORITY**

7474D COLUMBIA BOULEVARD  
BERWICK, PENNSYLVANIA 18603  
(570) 752-8477 FAX# (570) 752-8479

May 7, 2003

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

**RE: FIRST COLUMBIA BANK & TRUST COMPANY**

**VS**

**JAMES M. PALERMO  
LORI ANN PALERMO**

**DOCKET # 12ED2003**


**JD# 1077JD2002**

Dear Harry:

The outstanding balance on sewer account for the property located at 113 N. Arch Street, Berwick, Pennsylvania through June 2003 is \$552.04 now due to the rescheduled sheriff sale date of June 18, 2003.. The account balance through this timeframe is \$436.04, plus \$116.00 to satisfy lien No. 355 M.L.D. 2002.

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

Sincerely,



Kristy Romig  
Authority Clerk

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.

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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:  
James Palermo  
6735 North Ridge Ct.  
Plano, TX 75075

2. Article Number  
(Transfer from service label)  
70020460000152434055

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

4. Restricted Delivery? (Extra Fee)  
☐ Yes  
☐ No

1. Article Addressed to:  
James Palermo  
6735 North Ridge Ct.  
Plano, TX 75075

2. Article Number  
(Transfer from service label)  
70020460000152434055

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

4. Restricted Delivery? (Extra Fee)  
☐ Yes  
☐ No

1. Article Addressed to:  
James Palermo  
6735 North Ridge Ct.  
Plano, TX 75075

2. Article Number  
(Transfer from service label)  
70020460000152434055

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

4. Restricted Delivery? (Extra Fee)  
☐ Yes  
☐ No

1. Article Addressed to:  
J. S. SMALL BUSINESS ADMINISTRATION  
PHILADELPHIA DISTRICT OFFICE  
ROBERT N.C. NIX FEDERAL BUILDING  
100 MARKET STREET - 5TH FLOOR  
PHILADELPHIA, PA 19107

2. Article Number  
(Transfer from service label)  
70020460000152434070

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

4. Restricted Delivery? (Extra Fee)  
☐ Yes  
☐ No

**SENDER: COMPLETE THIS SECTION**

1. Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.  
2. Print your name and address on the reverse so that we can return the card to you.  
3. Attach this card to the back of the mailpiece, or on the front if space permits.

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

2. Article Number  
(Transfer from service label)  
70020460000152434083

PS Form 3811, August 2001 Domestic Return Receipt 102595-01-M-2

**SENDER: COMPLETE THIS SECTION**

1. Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.  
2. Print your name and address on the reverse so that we can return the card to you.  
3. Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:  
Discover Bank  
1008 Walnut St. 18th Floor  
Philadelphia, PA 19103

2. Article Number  
(Transfer from service label)  
70020460000152434048

PS Form 3811, August 2001 Domestic Return Receipt 102595-01-M-2

**SENDER: COMPLETE THIS SECTION**

1. Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.  
2. Print your name and address on the reverse so that we can return the card to you.  
3. Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:  
James Palermo  
1621 Club Pl.  
Duluth GA 30006

2. Article Number  
(Transfer from service label)  
70020460000152434116

PS Form 3811, August 2001 Domestic Return Receipt 102595-01-M-2

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature  
X James Jones  
12-23  
☐ Agent  
☒ Address

B. Received by (Printed Name)  
JAMES JONES  
C. Date of Delivery  
12-23-03

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)  
70020460000152434083

PS Form 3811, August 2001 Domestic Return Receipt 102595-01-M-2

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature  
X Kimberly Williams  
12-23  
☐ Agent  
☒ Address

B. Received by (Printed Name)  
KIMBERLY WILLIAMS  
C. Date of Delivery  
FEB 24 2004

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)  
70020460000152434048

PS Form 3811, August 2001 Domestic Return Receipt 102595-01-M-2

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature  
X M.D.B.  
12-23  
☐ Agent  
☒ Address

B. Received by (Printed Name)  
M.D.B.  
C. Date of Delivery  
12-22-03

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)  
70020460000152434116

PS Form 3811, August 2001 Domestic Return Receipt 102595-01-M-2



## 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.

## COMPLETE THIS SECTION ON DELIVERY

A. Signature <i>Samuel J. McFarland</i>	12/03
B. Received by (Printed Name) <i>Samuel J. McFarland</i>	12/03
C. Is delivery address different from item 1? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, enter below:	

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

## 2. Article Number

(Transfer from service label)

70029460000152434084

PS Form 3811, August 2001

Domestic Return Receipt

102595-01-M-2

## 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.

## COMPLETE THIS SECTION ON DELIVERY

A. Signature <i>Samuel J. McFarland</i>	12/03
B. Received by (Printed Name) <i>Samuel J. McFarland</i>	12/03
C. Is delivery address different from item 1? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, enter delivery address below:	

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

## 2. Article Number

(Transfer from service label)

70029460000152434105

PS Form 3811, August 2001

Domestic Return Receipt

102595-01-M-2

3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Registered <input type="checkbox"/> Insured Mail	<input type="checkbox"/> Express Mail <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> C.O.D.
4. Restricted Delivery? (Extra Fee)	<input type="checkbox"/> Yes

**BERWICK AREA JOINT SEWER AUTHORITY**

7474 D COLUMBIA BOULEVARD  
BERWICK, PENNSYLVANIA 18603  
(570) 752-8477 FAX: (570) 752-8479

DATE: May 7, 2003NUMBER OF PAGES  
(Including cover page) 2To: Harry Roadarmel, Jr.Company: Sheriff of Columbia CountyFacsimile: (570) 389-5625Phone Number: (570) 389-5622From: Kristy Romig, Authority ClerkCompany: BAJSASubject: Sheriff Sale letter for rescheduled sale date

If you do not receive all of the pages, or if any part of the transmittal is illegible, please call us at (570) 752-8477.

KR  
Facsimile Operator

**HARDING & HILL LLP**

ATTORNEYS AT LAW  
38 WEST THIRD STREET  
BLOOMSBURG, PA 17815

570-784-6770

570-784-6075 - FAX

**ELWOOD R. HARDING, JR.****P. JEFFREY HILL****FACSIMILE TRANSMITTAL SHEET**

TO:	FROM:	
<b>Tim Chamberlain</b>	<b>P. Jeffrey Hill, Esquire</b>	
COMPANY:	DATE:	TIME:
<b>Columbia County Sheriff's Office</b>	<b>4/22/03</b>	
FAX NUMBER:	TOTAL NO. OF PAGES INCLUDING COVER:	
<b>389-5625</b>		
PHONE NUMBER:	SENDER'S REFERENCE NUMBER:	
RE: <b>First Columbia v. Palermo</b>	YOUR REFERENCE NUMBER:	

URGENT    FOR REVIEW    PLEASE COMMENT    PLEASE REPLY    PLEASE RECYCLE

## NOTES/COMMENTS

Tim,

Pursuant to our telephone conversation today, this will confirm that the above referenced sale is to be postponed to 9 AM on Wednesday, June 18, 2003. It is my understanding that this will be publicly announced at the time of the scheduled sale on April 30, 2003. Please call me if you have any questions.

Jeff

**CONFIDENTIAL**

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 April 9, 16, 23, 2003 exactly as printed and published; that the affiant is one of the owners and publishers of said newspaper in which legal advertisement was published; that neither the affiant nor Press Enterprise is interested in the subject matter of said notice and advertisement and that all of the allegations in the foregoing statement as to time, place, and character of publication are true.

Sworn and subscribed to before me this 24<sup>th</sup> day of April, 2003.

(Notary Public)

My commission expires

Notary Seal  
Dennis L. Ashenfelder, Notary Public  
Scott Twp., Columbia County  
My Commission Expires July 3, 2003

And now, \_\_\_\_\_, 20\_\_\_\_, I, the undersigned Notary Public, do hereby certify and make known to all persons that the foregoing is a true and correct copy of the original as the same appears in my files. I have also received from the affiant the sum of \$\_\_\_\_\_ for publishing the foregoing notice, and the fee for this affidavit have been paid in full.

# REAL ESTATE OUTLINE

ED # 12-03

DATE RECEIVED 2-11-03  
DOCKET AND INDEX 2-12-03  
SET FILE FOLDER UP 2-11-03

## CHECK FOR PROPER INFO.

WRIT OF EXECUTION	<u>✓</u>	
COPY OF DESCRIPTION	<u>✓</u>	
WHEREABOUTS OF LKA	<u>✓</u>	
NON-MILITARY AFFIDAVIT	<u>✓</u>	
NOTICES OF SHERIFF SALE	<u>6</u>	
WATCHMAN RELEASE FORM	<u>✓</u>	
AFFIDAVIT OF LIENS LIST	<u>✓</u>	
CHECK FOR \$1,350.00 OR	<u>✓</u>	CK# <u>31835</u>

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

SALE DATE	<u>Apr 30, 03</u>	TIME <u>0900</u>
POSTING DATE	<u>Mar 28, 03</u>	
ADV. DATES FOR NEWSPAPER	1 <sup>ST</sup> WEEK <u>Apr 9</u>	
	2 <sup>ND</sup> WEEK <u>Apr 16</u>	
	3 <sup>RD</sup> WEEK <u>Apr 23</u>	

113 Arch St Bunk

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER:  
DATE RECEIVED 2/11/2003

SERVICE# 12 - OF - 15 SERVICES  
DOCKET # 12ED2003

PLAINTIFF FIRST COLUMBIA BANK & TRUST CO.

DEFENDANT JAMES M. PALERMO  
LORI ANN PALERMO

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

SERVED UPON Chris E. Palermo

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

DATE 2-12-3 TIME 11:0 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 J. L. Lister DATE 2-12-3

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
DATE RECEIVED 2/11/2003

SERVICE# 6 - OF - 15 SERVICES  
DOCKET # 12ED2003

PLAINTIFF FIRST COLUMBIA BANK & TRUST CO.

DEFENDANT JAMES M. PALERMO  
LORI ANN PALERMO

PERSON/CORP TO SERVED	PAPERS TO SERVED
COUNTY OF COLUMBIA	WRIT OF EXECUTION - MORTGAGE
COURTHOUSE	FORECLOSURE
BLOOMSBURG	

SERVED UPON Shirley Kipp, Chief Clerk

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

DATE 2-12-3 TIME 1105 MILEAGE \_\_\_\_\_ OTHER \_\_\_\_\_

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

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

F. OTHER (SPECIFY) \_\_\_\_\_

ATTEMPTS  
DATE

TIME

OFFICER

REMARKS

DEPUTY

DATE 2-12-3

**BERWICK AREA JOINT SEWER AUTHORITY**

344 MARKET STREET

**BERWICK, PENNSYLVANIA 18603**

(570) 752-2723 FAX: (570) 752-2726

DATE: 2/18/03NUMBER OF PAGES  
(Including cover page) 3To: Harry A Roadarmel, Jr.  
Sheriff of Columbia CountyFrom: Kelly - Berwick Area Joint Sewer  
AuthoritySubject: Sheriff Dale Amount - 113 N Arch  
Street, BerwickSpecial  
Instructions:If you do not receive all of the pages, or if any part of the transmittal is illegible, please  
call us at (570) 752-2723.

Facsimile Operator



February 18, 2003

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

**RE: FIRST COLUMBIA BANK & TRUST COMPANY**

**VS**

**JAMES M. PALERMO**  
**LORI ANN PALERMO**

**DOCKET # 12ED2003**

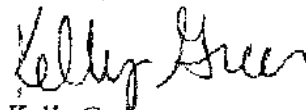
**JD# 1077JD2002**

Dear Harry:

The outstanding balance on sewer account for the property located at 113 N. Arch Street, Berwick through April 2003 is \$512.04. The account balance through this timeframe is \$396.04, plus \$116.00 to satisfy lien No. 355 M.L.D. 2002.

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

Sincerely,



Kelly Greer  
Authority Clerk

BERWICK AREA JOINT  
SEWER AUTHORITY,

VS.

JAMES & LORI PALERMO  
113 ARCH STREET  
BERWICK, PA 18603

IN THE COURT OF COMMON PLEAS  
OF THE 26<sup>TH</sup> JUDICIAL DISTRICT  
COLUMBIA COUNTY BRANCH

NO. 355 M.L.D. 2002

The Berwick Area Joint Sewer Authority hereby files a claim and lien or judgment against JAMES & LORI PALERMO and all THAT CERTAIN LOT or piece of ground situate at 113 ARCH STREET, BERWICK, PA 18603 in the Borough of Berwick, County of Columbia and State of Pennsylvania, for sewer rental, duly rated and assessed upon said property, and registered for nonpayment according to law, together with interest and penalties and other charges lawfully due thereon as follows, to wit:

Sewer rental .....	\$	256.04
Filing costs .....		<u>19.00</u>
Total .....	\$	275.04

All together being the sum of TWO HUNDRED SEVENTY-FIVE & 04/100 (\$275.04) DOLLARS with interest from the date of filing, which is claimed as a lien against said premises; said sewer rental was authorized and directed to be levied by Resolution of the Berwick Area joint Sewer Authority.

DICKSON, GORDNER AND McDONALD

BY: Anthony J. McDonald

Anthony J. McDonald, Esquire  
208 East Second Street  
Berwick, PA 18603  
(570) 759-9814

CLERK OF COURT'S OFFICE  
COLUMBIA COUNTY, PA

2002 NOV - 1 10 12:43

FILED  
CLERK OF COURT'S OFFICE  
COLUMBIA COUNTY, PA

Date: October 22, 2002



## COLUMBIA COUNTY

## HOUSING AUTHORITY

## BOARD OF DIRECTORS

Paul E. Reichart

Sally Rishwofski

Richard Magarisi

Alex Dubil Jr

Harvey Gillespie

Executive Director  
James Thomas

TO: Harry Roadarmel, Jr.

FROM: James Thomas *JT*

DATE: February 14, 2003

This is to inform you that James M. & Lori Ann Palermo has a second mortgage with the Columbia County Housing Authority in the amount of \$7,173.00. This mortgage is due and payable by 5/31/2026.

If you have any questions, please call me at 784-9373.

MAIN OFFICE:  
700 Sawmill Road  
Bloomsburg, PA 17815  
(570) 784-9373  
FAX: (570) 387-8808  
TDD: (570) 388-6746

SITE OFFICES:  
Evan Owen Memorial Apts.  
107 North Vine Street  
Berwick, PA 18603-4726  
(570) 788-0315  
FAX: (570) 788-0310

Town Park Village  
1300 Ferry Road  
Bloomsburg, PA 17815-8351  
(570) 784-7210

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
 DATE RECEIVED 2/11/2003

SERVICE# 5 - OF - 15 SERVICES  
 DOCKET # 12ED2003

PLAINTIFF FIRST COLUMBIA BANK & TRUST CO.

DEFENDANT JAMES M. PALERMO  
 LORI ANN PALERMO

PERSON/CORP TO SERVED
COLUMBIA COUNTY HOUSING AUTHORITY
700 SAWMILL RD
BLOOMSBURG

PAPERS TO SERVED  
 WRIT OF EXECUTION - MORTGAGE  
 FORECLOSURE

SERVED UPON Carel Wagner

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

DATE 2-11-03 TIME 1000 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

[Signature]

DATE 2-11-03

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER:  
DATE RECEIVED 2/11/2003

SERVICE# 9 - OF - 15 SERVICES  
DOCKET # 12ED2003

PLAINTIFF FIRST COLUMBIA BANK & TRUST CO.

DEFENDANT JAMES M. PALERMO  
LORI ANN PALERMO

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

PAPERS TO SERVED  
WRIT OF EXECUTION - MORTGAGE  
FORECLOSURE

SERVED UPON Asst. Allen Court Svs

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

DATE 2-14-3 TIME 1120 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

J. Cuto

DATE 2-14-3

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
DATE RECEIVED 2/11/2003

SERVICE# 7 - OF - 15 SERVICES  
DOCKET # 12ED2003

PLAINTIFF FIRST COLUMBIA BANK & TRUST CO.  
DEFENDANT JAMES M. PALERMO  
LORI ANN PALERMO

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

PAPERS TO SERVED  
WRIT OF EXECUTION - MORTGAGE  
FORECLOSURE

SERVED UPON Kelly Greer

RELATIONSHIP Sec. IDENTIFICATION \_\_\_\_\_

DATE 02/14/03 TIME 1145 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 McClure DATE 02/14/03

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
DATE RECEIVED 2/11/2003

SERVICE# 8 - OF - 15 SERVICES  
DOCKET # 12ED2003

PLAINTIFF FIRST COLUMBIA BANK & TRUST CO.

DEFENDANT JAMES M. PALERMO  
LORI ANN PALERMO

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

SERVED UPON Connie Gingher

RELATIONSHIP Tax Col. IDENTIFICATION \_\_\_\_\_

DATE 02/19/03 TIME 1147 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 Milward DATE 02/19/03

**BERWICK BORO  
MAKE CHECKS PAYABLE TO:**

Connie C Gingher  
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**

**THESE ARE DUE & PAYABLE - PROMPT PAYMENT IS REQUESTED**

PALERMO JAMES M & LORI ANN  
1621 CLUB PLACE  
DULUTH GA 30096

**THIS TAX NOTICE MUST BE RETURNED WITH YOUR PAYMENT**

DATE	BILL NO.
03/01/2003	5239

DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	TAX AMOUNT DUE	INCL. PENALTY
GENERAL SINKING LIGHT FIRE BORO RE	18,954	5.646 .845 .75 1.25 6.1	104.87 15.70 13.94 23.22 113.31	107.01 16.02 14.22 23.69 115.62	117.77 17.62 14.93 24.87 121.40
The discount & penalty have been calculated for your convenience	PAY THIS AMOUNT		271.04 April 30 If paid on or before	276.56 June 30 If paid on or before	296.53 June 30 If paid after

**This tax returned to courthouse on: January 1, 2004**

**FILE COPY**



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

FIRST COLUMBIA BANK & TRUST CO.

12ED2003

VS

JAMES M. PALERMO  
LORI ANN PALERMO

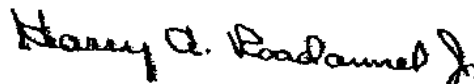
AFFIDAVIT OF SERVICE

NOW, THIS MONDAY, MARCH 03, 2003, THE WITHIN WRIT OF EXECUTION - MORTGAGE FORECLOSURE WAS SERVED BY CERTIFIED MAILING TO JAMES M. PALERMO AT 4735 DEER RIDGE CT., FLOWERY BRANCH WITH JAMES PALERMO SIGNING FOR A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

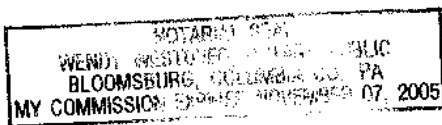
SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME  
THIS MONDAY, MARCH 03, 2003

  
NOTARY PUBLIC



X  
SHERIFF HARRY A. ROADARMEL JR.



X \_\_\_\_\_

# COLUMBIA COUNTY SHERIFF'S OFFICE PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
DATE RECEIVED 2/11/2003

SERVICE# 3 - OF - 15 SERVICES  
DOCKET # 12ED2003

PLAINTIFF

FIRST COLUMBIA BANK & TRUST CO.

DEFENDANT

JAMES M. PALERMO  
LORI ANN PALERMO

PERSON/CORP TO SERVED

LORI ANN PALERMO  
113 N. ARCH ST.  
BERWICK

PAPERS TO SERVED

WRIT OF EXECUTION - MORTGAGE  
FORECLOSURE

SERVED UPON

RELATIONSHIP

IDENTIFICATION

DATE

TIME 0841 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

02/21/03

1333

Millard

Moved

DEPUTY

Millard

DATE

02/26/03

*Law Offices*  
*Stock & Grimes, LLP*  
*804 West Avenue*  
*Jenkintown, Pennsylvania 19046*  
(215) 376-1900

*Edward Stock*  
*Francis N. Grimes*

*Also Admitted in N.J.*

March 13, 2003

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

Re: First Columbia Bank and Trust Company vs.  
James M. Palermo and Lori A. Palermo  
CCP Columbia County  
No. 1077 of 2002

Docket No. 12ED2003

Gentlemen:

I represent Discover Bank and entered a judgment against Lori A. Palermo in the Court of Common Pleas of Columbia County as of No. 02-0538 on April 26, 2002. The present amount due my client in regard to the judgment is \$2,943.00 as of the date of this letter.

This letter is in response to your letter directed to my client dated February 12, 2003. I would appreciate your making a notation of our representation and our law office address as contained on this letterhead.

If any distribution is forthcoming in regard to a mortgage foreclosure proceedings, please direct your correspondence to our office.

Thank you for your courtesy.

Very truly yours,

  
EDWARD STOCK

ES:kd

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

FIRST COLUMBIA BANK & TRUST CO.

Docket # 12ED2003

VS

WRIT OF EXECUTION - MORTGAGE  
FORECLOSURE

JAMES M. PALERMO  
LORI ANN PALERMO

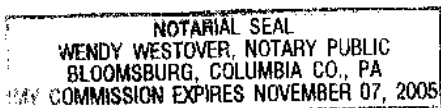
AFFIDAVIT OF SERVICE

NOW, THIS WEDNESDAY, FEBRUARY 26, 2003, AT 8:41 AM, SERVED THE WITHIN WRIT OF EXECUTION - MORTGAGE FORECLOSURE UPON LORI ANN PALERMO AT 721 IRON ST. BLOOMSBURG (COLUMBIA COUNTY PRISON) BY HANDING TO LORI PALERMO, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME  
THIS MONDAY, MARCH 03, 2003

Wendy Westover  
NOTARY PUBLIC



Harry A. Roadarmel Jr.

X  
SHERIFF HARRY A. ROADARMEL JR.

G. Millard  
X  
G. MILLARD  
DEPUTY SHERIFF

HARRY A. ROADARMEL, JR.



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

PHONE  
(570) 389-5637

24 HOUR PHONE  
(570) 784-6300

FIRST COLUMBIA BANK & TRUST CO.

Docket # 12ED2003

VS

WRIT OF EXECUTION - MORTGAGE  
FORECLOSURE

JAMES M. PALERMO  
LORI ANN PALERMO

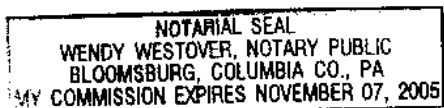
AFFIDAVIT OF SERVICE

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SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME  
THIS MONDAY, MARCH 03, 2003

Wendy Westover  
NOTARY PUBLIC



Harry A. Roadarmel Jr.

X  
SHERIFF HARRY A. ROADARMEL JR.

G. Millard  
X  
G. MILLARD  
DEPUTY SHERIFF

HARRY A. ROADARMEL, JR.



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

PHONE  
(570) 389-3622

24 HOUR PHONE  
(570) 784-6300

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

FIRST COLUMBIA BANK AND TRUST CO.

VS.

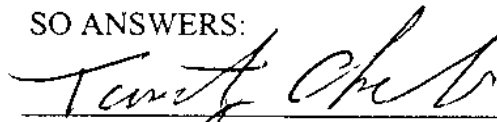
JAMES AND LORI ANN PALERMO

WRIT OF EXECUTION #12 OF 2003 ED

POSTING OF PROPERTY

MARCH 31, 2003 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE  
PROPERTY OF JAMES AND LORI ANN PALERMO AT 113 ARCH 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

THIS 2ND DAY OF APRIL 2003



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

FIRST COLUMBIA BANK & TRUST CO.,  
 PLAINTIFF,  
 VS.  
 JAMES M. PALERMO and LORI ANN PALERMO,  
 DEFENDANTS.

: IN THE COURT OF COMMON PLEAS  
 : OF THE 26<sup>TH</sup> JUDICIAL DISTRICT  
 : COLUMBIA COUNTY BRANCH, PENNA.  
 :  
 : CIVIL ACTION-MORTGAGE FORECLOSURE  
 :  
 : *Writ 2003 ED12*  
 : NO. 1077 OF 2002

**WRIT OF EXECUTION**

COMMONWEALTH OF PENNSYLVANIA:  
 : SS.  
 COUNTY OF COLUMBIA :  
 TO THE SHERIFF OF COLUMBIA COUNTY:

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

Principal balance	\$37,367.78
Interest from March 1, 2002, through January 31, 2003, at 8.25% per annum	\$ 2,768.86
Late charges	\$ 247.55
Insurance	\$ 423.00
Attorney's commission 10%	<u>\$ 3,736.77</u>
<b>TOTAL</b>	<b>\$44,543.96</b>

Plus costs.

*Complaint \$85.00 paid*  
*Judgment \$14.00 paid*  
*Writ \$23.00 paid*  
*Satisfy \$7.00*

*Tami B. Kline*  
 Prothonotary, Court of Common Pleas  
 of Columbia County, Pennsylvania

DATED: 2/11, 2003

BY:

*Elizabeth A. Brennan*  
 Deputy

**ALL THAT CERTAIN** lot, piece or parcel of land, together with the dwelling thereon erected, situate on the southerly side of Spring Garden Avenue and at the corner of Spring Garden Avenue and Arch Street in D. A. Michael's Addition to the Borough of Berwick (Formerly West Berwick) in the County of Columbia and State of Pennsylvania, bounded and described as follows, to-wit:

**BEGINNING** at the northeasterly corner of Lot No. 95; thence by Spring Garden Avenue North 87 degrees 50 minutes East, a distance of Fifty (50) feet to the southwesterly corner of Arch Street and Spring Garden Avenue; thence by Arch Street South 2 degrees 50 minutes East a distance of One Hundred Seventy (170) feet to the corner of Arch Street and Schley Alley; thence by the said alley South 87 degrees 10 minutes West, a distance of Fifty (50) feet to the southeasterly corner of Lot No. 95 aforesaid; thence along line of Lot No. 95, North 2 degrees 50 minutes West, a distance of One Hundred Seventy (170) feet to Spring Garden Avenue, the place of beginning.

**CONTAINING** 8500 square feet of land and being numbered and designated as Lot No. 96 of D. A. Michael's Addition to the Borough of West Berwick (now Berwick).



# SHERIFF'S SALE

---

WEDNESDAY APRIL 30, 2003 AT 9:00 AM

---

BY VIRTUE OF A WRIT OF EXECUTION NO. 12 OF 2003 ED AND CIVIL WRIT NO. 1077 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'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

---

ALL THAT CERTAIN lot, piece or parcel of land, together with the dwelling thereon erected, situate on the southerly side of Spring Garden Avenue and at the corner of Spring Garden Avenue and Arch Street in D. A. Michael's Addition to the Borough of Berwick (Formerly West Berwick) in the County of Columbia and State of Pennsylvania, bounded and described as follows, to-wit:

BEGINNING at the northeasterly corner of Lot No.95; thence by Spring Garden Avenue North 87 degrees 50 minutes East, a distance of Fifty (50) feet to the southwesterly corner of Arch Street and Spring Garden Avenue; thence by Arch Street South 2 degrees 50 minutes East a distance of One Hundred Seventy (170) feet to the corner of Arch Street and Schley Alley; thence by the said alley South 87 degrees 10 minutes West, a distance of Fifty (50) feet to the southeasterly corner of Lot No.95 aforesaid; thence along line of Lot No.95, North 2 degrees 50 minutes West, a distance of One Hundred Seventy (170) feet to Spring Garden Avenue, the place of beginning.

CONTAINING 8500 square feet of land and being numbered and designated as Lot No.96 of D. A. Michael's Addition to the Borough of West Berwick (now Berwick).

## 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  
P. Jeffrey Hill  
38 West Third St.  
Bloomsburg, PA 17815

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

FIRST COLUMBIA BANK & TRUST	:	IN THE COURT OF COMMON PLEAS
CO.,	:	OF THE 26 <sup>TH</sup> JUDICIAL DISTRICT
PLAINTIFF,	:	COLUMBIA COUNTY BRANCH, PENNA.
	:	
VS.	:	CIVIL ACTION-MORTGAGE FORECLOSURE
	:	
JAMES M. PALERMO and LORI	:	
ANN PALERMO,	:	
DEFENDANTS.	:	NO. 1077 OF 2002

**NOTICE OF SALE OF REAL PROPERTY**

By virtue of a Writ of Execution No. \_\_\_\_\_ of 200\_\_, issued out of the Court of Common Pleas of Columbia County, Civil Division, to be directed, there will be exposed to public sale, by venue or outcry to the highest and best bidders, for cash, in a Court Room to be announced, Columbia County Court House, Bloomsburg, Pennsylvania, on \_\_\_\_\_, 2003, at \_\_\_\_\_ o'clock, \_\_.M. in the forenoon of said day, all the right, title, and interest of the Defendants in and to:

See Attached Description

NOTICE IS HEREBY GIVEN to all claimants and parties in interest that the Sheriff will, not later than thirty (30) days after the sale, file a Schedule of Distribution in his office, where the same will be available for inspection and that distribution will be made in accordance with the Schedule unless exceptions are filed thereto within ten (10) days thereafter.

Seized and taken in execution at the suit of FIRST COLUMBIA BANK & TRUST CO v. JAMES M. PALERMO and LORI ANN PALERMO and will be sold by:

\_\_\_\_\_  
Sheriff of Columbia County

P. JEFFREY HILL, ESQUIRE  
Harding & Hill LLP  
38 W. Third Street  
Bloomsburg, PA 17815  
(570) 784-6770  
Attorney I.D. #30004

**ALL THAT CERTAIN** lot, piece or parcel of land, together with the dwelling thereon erected, situate on the southerly side of Spring Garden Avenue and at the corner of Spring Garden Avenue and Arch Street in D. A. Michael's Addition to the Borough of Berwick (Formerly West Berwick) in the County of Columbia and State of Pennsylvania, bounded and described as follows, to-wit:

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**CONTAINING** 8500 square feet of land and being numbered and designated as Lot No. 96 of D. A. Michael's Addition to the Borough of West Berwick (now Berwick).

FIRST COLUMBIA BANK & TRUST CO.,	:	IN THE COURT OF COMMON PLEAS
	:	OF THE 26 <sup>TH</sup> JUDICIAL DISTRICT
PLAINTIFF,	:	COLUMBIA COUNTY BRANCH, PENNA.
	:	
VS.	:	CIVIL ACTION-MORTGAGE FORECLOSURE
	:	
JAMES M. PALERMO and LORI	:	
ANN PALERMO,	:	
DEFENDANTS.	:	NO. 1077 OF 2002

**AFFIDAVIT OF WHEREABOUTS**

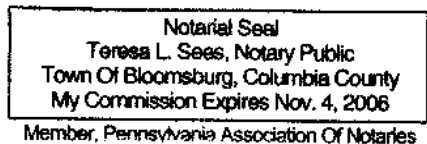
COMMONWEALTH OF PENNSYLVANIA:  
: SS.  
COUNTY OF COLUMBIA :

P. Jeffrey Hill, Esquire, being duly sworn according to law, deposes and says that he makes this Affidavit on behalf of the Plaintiff, being authorized to do so, and that to the best of his knowledge, information and belief that James M. Palermo, Defendant, at the time that judgment was entered, resided at 4735 Deer Ridge Ct., Flowery Branch, GA 30542 and/or 1621 Club Pl., Duluth, GA 30096-8210 and Lori Ann Palermo, Defendant, at the time that judgment was entered, resided at 113 N. Arch Street, Berwick, PA 18603 and/or %Columbia County Prison, 7<sup>th</sup> & Iron Streets, Bloomsburg, PA 17815.

  
 P. JEFFREY HILL, ESQUIRE  
 Attorney for Plaintiff

Sworn to and Subscribed  
before me this 10<sup>TH</sup> day  
of FEBRUARY, 2003.

  
 NOTARY PUBLIC



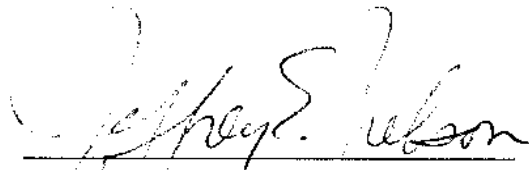
FIRST COLUMBIA BANK & TRUST CO.,  
PLAINTIFF,  
VS.  
JAMES M. PALERMO and LORI ANN PALERMO,  
DEFENDANTS.

: IN THE COURT OF COMMON PLEAS  
: OF THE 26<sup>TH</sup> JUDICIAL DISTRICT  
: COLUMBIA COUNTY BRANCH, PENNA.  
:  
: CIVIL ACTION -MORTGAGE FORECLOSURE  
:  
:  
: NO. 1077 OF 2002

**AFFIDAVIT OF NON-MILITARY SERVICE OF DEFENDANTS**

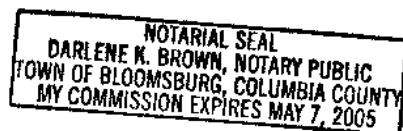
COMMONWEALTH OF PENNSYLVANIA:  
: SS.  
COUNTY OF COLUMBIA :

I, Jeffrey Nelson, Vice President of First Columbia Bank & Trust Co., being duly sworn according to law, depose and say that I did, investigate the status of James M. Palermo and Lori Ann Palermo, with regard to the Soldiers' and Sailors' Civil Relief Act of 1940; and that I made such investigation personally. And your affiant avers that James M. Palermo and Lori Ann Palermo are not now, nor were James M. Palermo and Lori Ann Palermo within a period of three (3) months last, in the military or naval service of the United States within the purview of the aforesaid Soldiers' and Sailors' Relief Act of 1940.

  
JEFFREY NELSON, Vice President  
First Columbia Bank & Trust Co.

SWORN to and SUBSCRIBED  
before me this 4<sup>th</sup> day of  
February, 2003.

  
NOTARY PUBLIC

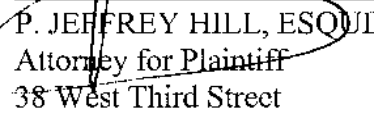


FIRST COLUMBIA BANK & TRUST : IN THE COURT OF COMMON PLEAS  
CO., : OF THE 26<sup>TH</sup> JUDICIAL DISTRICT  
PLAINTIFF, : COLUMBIA COUNTY BRANCH, PENNA.  
: :  
VS. : CIVIL ACTION-MORTGAGE FORECLOSURE  
: :  
JAMES M. PALERMO and LORI :  
ANN PALERMO, :  
DEFENDANTS. : NO. 1077 OF 2002

**WAIVER OF WATCHMAN**

Any Deputy Sheriff levying upon or attaching any property under the within Writ may leave same without a watchman, in custody of whoever is found in possession, after notifying each person of such levy or attachment, without liability on the part of such Deputy or the Sheriff to any Plaintiff herein for any loss, destruction or removal of such property before the Sheriff's Sale thereof.

LAW OFFICES  
HARDING & HILL LLP



P. JEFFREY HILL, ESQUIRE  
Attorney for Plaintiff  
38 West Third Street  
Bloomsburg, PA 17815  
(570) 784-6770  
Attorney ID #30004

FIRST COLUMBIA BANK & TRUST CO.,	:	IN THE COURT OF COMMON PLEAS
	:	OF THE 26 <sup>TH</sup> JUDICIAL DISTRICT
PLAINTIFF,	:	COLUMBIA COUNTY BRANCH, PENNA.
	:	
VS.	:	CIVIL ACTION—MORTGAGE FORECLOSURE
	:	
JAMES M. PALERMO and LORI	:	
ANN PALERMO,	:	
DEFENDANTS.	:	NO. 1077 OF 2002

**AFFIDAVIT PURSUANT TO PA.R.C.P. 3129.1**

I, P. Jeffrey Hill, Esquire, Attorney for Plaintiff in the above-captioned matter, set forth as of the date the Praccipe for the Writ of Execution was filed the following information concerning the real property located in Columbia County, Pennsylvania:

(see attached description)

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

James M. Palermo 4735 Deer Ridge Ct. Flowery Branch, GA 30542	James M. Palermo 1621 Club Pl. Duluth, GA 30096-8210
Lori Ann Palermo 113 N. Arch Street Berwick, PA 18603	Lori Ann Palermo % Columbia County Prison 7 <sup>th</sup> & Iron Streets Bloomsburg, PA 17815

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

James M. Palermo 4735 Deer Ridge Ct. Flowery Branch, GA 30542	James M. Palermo 1621 Club Pl. Duluth, GA 30096-8210
Lori Ann Palermo 113 N. Arch Street Berwick, PA 18603	Lori Ann Palermo % Columbia County Prison 7 <sup>th</sup> & Iron Streets Bloomsburg, PA 17815

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

First Columbia Bank & Trust Co.  
11 West Main Street  
Bloomsburg, PA 17815

Discovery Bank, Issuer Discovery Card  
% Edward Stock, Esquire  
18<sup>th</sup> Fl., 1608 Walnut Street  
Philadelphia, PA 19103

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

First Columbia Bank & Trust Co.  
11 West Main Street  
Bloomsburg, PA 17815

Housing Authority of the County of Columbia  
700 Sawmill Road  
Bloomsburg, PA 17815

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

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

Berwick Area Joint Sewer Authority  
344 Market Street  
Berwick, PA 18603

County of Columbia  
% Columbia County Commissioners  
Columbia County Courthouse  
P. O. Box 380  
Bloomsburg, PA 17815

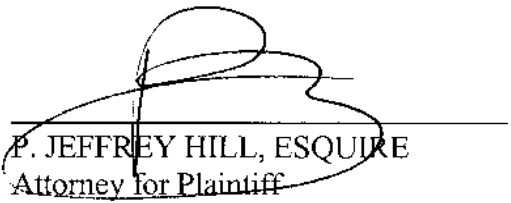
**6. Name and address of every other person who has any record interest in the property and whose interest may be affected by the sale:**

**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:**



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

LAW OFFICES  
HARDING & HILL LLP



P. JEFFREY HILL, ESQUIRE  
Attorney for Plaintiff  
38 West Third Street  
Bloomsburg, PA 17815  
(570) 784-6770  
Attorney ID #30004

Dated: \_\_\_\_\_

2/10/03

**ALL THAT CERTAIN** lot, piece or parcel of land, together with the dwelling thereon erected, situate on the southerly side of Spring Garden Avenue and at the corner of Spring Garden Avenue and Arch Street in D. A. Michael's Addition to the Borough of Berwick (Formerly West Berwick) in the County of Columbia and State of Pennsylvania, bounded and described as follows, to-wit:

**BEGINNING** at the northeasterly corner of Lot No. 95; thence by Spring Garden Avenue North 87 degrees 50 minutes East, a distance of Fifty (50) feet to the southwesterly corner of Arch Street and Spring Garden Avenue; thence by Arch Street South 2 degrees 50 minutes East a distance of One Hundred Seventy (170) feet to the corner of Arch Street and Schley Alley; thence by the said alley South 87 degrees 10 minutes West, a distance of Fifty (50) feet to the southeasterly corner of Lot No. 95 aforesaid; thence along line of Lot No. 95, North 2 degrees 50 minutes West, a distance of One Hundred Seventy (170) feet to Spring Garden Avenue, the place of beginning.

**CONTAINING** 8500 square feet of land and being numbered and designated as Lot No. 96 of D. A. Michael's Addition to the Borough of West Berwick (now Berwick).



LOAN DIVISION TREASURER'S CHECK

31835

60-593  
313

PAY TO THE ORDER OF Columbia County Sheriff

DATE February 4, 2003

\$1350.00

F.4.8-1,350.0000000000

Palermo 133686

AUTHORIZED SIGNATURE

*Overhauser*

⑈031835⑈ ⑆031305936⑆ 027⑈ 265⑈0⑈