SHERIFF'S SALE COST SHEET

First Nat. Bank of Book Vs. Nobert Binest Any Newey NO. 135-03 ED NO. 138-02 JD DATE/TIME OF SALE 2-11 - of 0900
DOCKET/RETURN \$15.00 SERVICE PER DEF. \$\frac{195}{95},00 LEVY (PER PARCEL \$15.00 MAILING COSTS \$\frac{27}{150}\$ ADVERTISING SALE BILLS & COPIES ADVERTISING SALE (NEWSPAPER) \$15.00 MILEAGE \$\frac{16.00}{16.00}\$ POSTING HANDBILL \$15.00 CRYING/ADJOURN SALE \$10.00 SHERIFF'S DEED \$35.00 TRANSFER TAX FORM \$25.00 DISTRIBUTION FORM \$25.00 COPIES \$\frac{6.50}{12.00}\$ NOTARY \$\frac{12.00}{12.00}\$
WEB POSTING \$150.00 PRESS ENTERPRISE INC. \$589.88 SOLICITOR'S SERVICES \$75.00 TOTAL ************************************
PROTHONOTARY (NOTARY) \$10.00 RECORDER OF DEEDS
REAL ESTATE TAXES: BORO, TWP & COUNTY 20
MUNICIPAL FEES DUE: SEWER WATER 20 \$ \(\)
SURCHARGE FEE (DSTE) MISC. <u>Lu.Z. Co</u> TOTAL ************************************
TOTAL COSTS (OPENING BID) \$\frac{4673.27}{}\$

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

First Nort Bank of Bukvs	Hobert Ernest/	Any Howely
NO. 135-03 ED	i i	,
DATE/TIME OF SALE: Feb // 20	af 0900	
BID PRICE (INCLUDES COST)	s 4,673,27	
POUNDAGE – 2% OF BID	\$ 93,47	
TRANSFER TAX – 2% OF FAIR MKT	\$	
LIEN CERTIFICATE	S	
MISC. COSTS	\$	
TOTAL AMOUNT NEEDED TO PURCH	ASE	s 4766.74
PURCHASER(S):ADDRESS:		
NAMES(S) ON DEED:		
PURCHASER(S) SIGNATURE(S):	Hy New Pla	with
TOTAL DUE:		<u>\$ 4766,74</u>
LESS DEPOSIT:		\$_1350,00
DOWN PAYMENT:		\$
TOTAL DUE IN 8 D	PAYS	s <u>3416,74</u>

ENTITY VENDOR FAF Sheriff of Columbia Tounty [SCOLU] CHECK DATE CHECK NO. 02/16/2004 000331490

00C 00C	APPLY TO	DATE	VENDOR CREDIT	VENDOR NOINVOICE NO	DOC AMOUNT	DISCOUNT	PAYMENT	AMOUN
	000374593 BERT #01-91		004	61245	3,416	5.74	0.00	3,41

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

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

ON THE REPORT OF THE PROPERTY COMMERCE BANK PHILADELPHIA, PA 19148

CHECK NO. 000331191

3,416.74

93 % 25 W DATE AMOUNT *******3,416.74 02/16/2004

TEREE THOUSAND FOUR HUNDRED SIXTEEN AND 74/100 DOLLARS

Void after 90 days

To The Order Of

Pay

Sheriff of Columbia County 35 W Main Street Bloomsburg, PA 17815

Frans S. Helle

FEDERMAN & PHELAN, L.L.P.

One Penn Center at Suburban Station 1617 John F. Kennedy Boulevard Suite 1400 Philadelphia, PA 19103-1814

> 215-563-7000 Fax: 215-563-7009 mark.siuta@fedphe.com

Mark Siuta Paralegal, ext. 1385

Representing Lenders in Pennsylvania and New Jersey

February 11, 2004

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

Re:

ERNEST, Robert & Amy Mowery 537 East Tenth Street Berwick, PA 18603

No. 2002-CV-1238

Dear Sir or Madam:

With reference to the above captioned property, which was knocked-down to Frank Federman as "attorney-on-the-writ", please prepare the Sheriff's Deed to 'The First National Bank of Berwick, 111 West Front Street, PO Box 289, Berwick, PA, 18603.

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

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

Thank you in advance for your cooperation in this matter.

Yours truly,

Mark Siuta

Enclosure

cc: The First National Bank of Berwick

Account No. 01-91683-3-60

COMMONWEALTH OF PENNSYLVANIA DEPARTMENT OF REVENUE BUREAU OF INDIVIDUAL, TAXES DEPT. 280603 HARRISBURG, PA 17128-0603

REALTY TRANSFER TAX STATEMENT OF VALUE

See Reverse for Instructions

RECORDER'S USE ONLY		
State Tax Paid		
Book Number		
Zip Code Zip Code		
Page Number		
Date Recorded		

Complete each section and file in duplicate with Recorders of Deeds when (1) the full value/consideration is not set forth in the deed, (2) when the deed is without consideration, or by gift, or (3) a tax exemptions is claimed. A statement of value is not required if the transfer is wholly exempt from tax based on: (1) family relationship or (2) public utility easement. If more space is needed, attach additional sheet(s).

THONY EXCHAPT HOM TAX BASEL OIL. (1)				
A CORRESPON	DENT – All inq		directed to the follow	wing person:
Name Frank Fadorman Fossiss	C!4. 1.400	Tele	phone Number:	
Frank Federman, Esquire Street Address	Suite 1400	City	Area Code (21	
One Penn Center at Suburban S	Station, 1617 JFK	Philadelphia	State PA	Zip Code 19103
Blvd.	,	1 made pina	14	17103
B TRANSFER D	ATA	Date of Acceptance o	f Document	
Grantor(s)/Lessor(s)		Grantee(s)/Lessee(s)	· · · · · · · · · · · · · · · · · · ·	
Harry A. Roadarmel, Jr	- Sheriff	THE FIRST NAT	TONAL BANK OF BERWIC	CK
Columbia County Courtho	ouse			
Street Address		Street Address		
P.O. Box 380, 35 W. Main Stree			treet, PO Box 289	
City State Bloomsburg PA	Zip Code 17815	City Berwick	State	Zip Code
C PROPERTY L		Derwick	PA	18603
Street Address	OCATION	City, Township, Bore	nah.	
537 East Tenth Street, Berwick,	PA 18603	Borough of Ber		
County	School District	Dollough of Del	Tax Parcel Number	
Columbia	Berwick		04A-09-191	
D VALUATION DA	ATA			
1. Actual Cash Consideration	2. Other Consideration		3. Total Consideration	
\$3,416.74	+ -0-		= \$3,416.74	
4. County Assessed Value \$15,828.00	5. Common Level Ratio x 2.92	Factor	6. Fair Market Value	
E EXEMPTION			= \$46,217.76	
1a. Amount of Exemption Claimed	1b. Percentage of Intere	et Convoyed		.
100%	100%	est Conveyed		
Check Appropriate Box Below for E	Exemption Claimed			
Will or intestate succession				
J		(Name of	Decedant) (Estate	File Number)
Transfer to Industrial Developn				
Transfer to a Trust. (Attach cor	nplete copy of trust agre	eement identifying all l	beneficiaries.)	
Transfer between principal and	l agent. (Attach complet	te copy of agency/straw	v party agreement.)	
Transfer from mortgagor to a h	older of a mortgage in d	lefault. Mortgage Inst	rument Number <u>200009598</u> .	
Transfers to the Commonwealth (If condemnation or in lieu of co			ift, dedication, condemnation or	in lieu of condemnation.
Corrective or confirmatory deed		•	g corrected or confirmed.)	
Under Penalties of law, I declare tha knowledge and belief, it is true, corre	t I have examined this S	Statement, including a	ecompanying information, and to	o the best of my
Signature of Correspondent or Responsib		1 0		Date: /
FRANK FEDERMAN, ESQUI		Aust		03/24/pul
TAIL LIDE TO COMPLETE THIS E	ODM DDODEDT V OC	ATTACH INDITOIS	DE E DACITISATES IN A PROPERTY IN THE	DECEMBER OF THE

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

Phone: 570 389 5622 Fax: 570 389 5625





To:	Mark	: Siuta	Fror	n: Acting Sheriff Tim	othy T. Chamberlain
Fax:			Date	February 13, 2004	4
Phone	e: 		Pag	es: 3	
Re:	Robe	ert Ernest/ Amy Mo	wery CC:		
□ Urg	jent	☐ For Review	☐ Please Commen	t □ Please Reply	☐ Please Recycle
•Com	ments	: I received de	ed instructions, how	vever there is a b	palance of \$3,416.74

due.

FEDERMAN & PHELAN, L.L.P.

One Penn Center at Suburban Station 1617 John F. Kennedy Boulevard Suite 1400

Philadelphia, PA 19103-1814

215-563-7000 Fax: 215-563-7009 mark.siuta@fedphe.com

Mark Siuta Paralegal, ext. 1385

Representing Lenders in Pennsylvania and New Jersey

February 11, 2004

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

Re:

ERNEST, Robert & Amy Mowery

537 East Tenth Street Berwick, PA 18603 No. 2002-CV-1238

Dear Sir or Madam:

With reference to the above captioned property, which was knocked-down to Frank Federman as "attorney-on-the-writ", please prepare the Sheriff's Deed to **The First National Bank of Berwick**, 111 West Front Street, PO Box 289, Berwick, PA, 18603.

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

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

Thank you in advance for your cooperation in this matter.

Yours truly,

Mark Siuta

Enclosure

cc: The First National Bank of Berwick

Account No. 01-91683-3-60

COMMONWEALTH OF PENNSYLVANIA DEPARTMENT OF REVENUE BUREAU OF INDIVIDUAL TAXES DEPT. 280603 HARRISBURG, PA 17128-0603

REALTY TRANSFER TAX STATEMENT OF VALUE

RECORDER'S USE ONLY			
State Tax Paid			
Book Number			
Zip Code Zip Code			
Page Number			
Date Recorded			

Complete each section and file in duplicate with Recorders of Deeds when (1) the full value/consideration is not set forth in the deed, (2) when the deed is without consideration, or by gift, or (3) a tax exemptions is claimed. A statement of value is not required if the transfer is wholly exempt from tax based on: (1) family relationship or (2) public utility easement. If more space is needed, attach additional sheet(s)

wholly exempt from tax based on: (1) fa				
A CORRESPONI	DENT - All inqu		irected to the follo	wing person:
Frank Federman, Esquire	Suite 1400	Telepi	none Number:	15 \ 562 7000
Street Address	Suite 1400	City	Area Code (21	Zip Code
One Penn Center at Suburban S	tation, 1617 JFK	Philadelphia	PA	19103
Blvd.	,		~ · -	17100
B TRANSFER D.	ATA	Date of Acceptance of I	Document	
Grantor(s)/Lessor(s)		Grantee(s)/Lessee(s)		
Harry A. Roadarmel, Jr. –	Sheriff	THE FIRST NATION	ONAL BANK OF BERWIC	CK
Columbia County Courtho	use			
Street Address	 -	Street Address		
P.O. Box 380, 35 W. Main Street		111 West Front Str		
City State Bloomsburg PA	Zip Code	City	State	Zip Code
	17815	Berwick	PA	18603
C PROPERTY L	OCATION	Other Trans. 17 Ph	<u> </u>	
Street Address 537 East Tenth Street, Berwick,	PA 18603	City, Township, Borou Borough of Berw		
County	School District	Dorough of Detw	Tax Parcel Number	-
Columbia	Berwick		04A-09-191	
D VALUATION DA	TA			
1. Actual Cash Consideration	2. Other Consideration		3. Total Consideration	, , , , , , , , , , , , , , , , , , , ,
\$3,416.74	+ -0-		= \$3,416.74	
4. County Assessed Value	5. Common Level Ratio	Factor	6. Fair Market Value	
\$15,828.00	x 2.92		= \$46,217.76	
E EXEMPTION				
1a. Amount of Exemption Claimed 100%	1b. Percentage of Intere 100%	st Conveyed		
Check Appropriate Box Below for E	xemption Claimed			
Will or intestate succession				·
Transfer to Industrial Developm	ent Agency.	(Name of D	ecedant) (Estate	File Number)
Transfer to a Trust. (Attach com	-	ement identifying all be	eneficiaries.)	
Transfer between principal and	agent. (Attach complete	e copy of agency/straw i	party agreement.)	
Transfer from mortgagor to a ho	· ·			
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(If condemnation or in lieu of co Corrective or confirmatory deed.	=		corrected or confirmed \	
Other (Please explain exemption			corrected or commined.	
Judger Penalties of law, I declare that		tatement, including acc	ompanying information, and t	o the best of my
nowledge and belief, it is true, corre- Signature of Correspondent or Responsibl FRANK FEDERMAN, ESQUIE	e Party /	4-1		Date:
	11cm	1 252		02/12/04

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

COMMONWEALTH OF PENNSYLVANIA DEPARTMENT OF REVENUE, BUREAU OF INDIVIDUAL TAXES DEPT. 289603 HARRISBURG, PA 17128-0603

REALTY TRANSFER TAX STATEMENT OF VALUE

See Reverse for Instructions

RECORDER'S USE ONLY		
State Tax Paid		
Book Number		
Zip Code Zip Code		
Page Number		
Date Recorded	<u> </u>	

Complete each section and file in duplicate with Recorders of Deeds when (1) the full value/consideration is not set forth in the deed, (2) when the deed is without consideration, or by gift, or (3) a tax exemptions is claimed. A statement of value is not required if the transfer is wholly exempt from tax based on: (1) family relationship or (2) public utility easement. If more space is needed, attach additional sheet(s)

A CORRESPON			more space is needed, attach addition directed to the follow	
lame			phone Number:	ing potoon.
rank Federman, Esquire	Suite 1400		Area Code (215	5) 563-7000
treet Address		City	State	Zip Cede
One Penn Center at Suburban	Station, 1617 JFK	Philadelphia	PA	19103
Blvd.				
3 TRANSFER I	DATA	Date of Acceptance o	f Document	
Grantor(s)/Lessor(s)	CI 100	Grantee(s)/Lessee(s)		
Harry A. Roadarmel, Jr.		THE FIRST NAT	IONAL BANK OF BERWIC	K
Columbia County Courth	ouse			
treet Address	-4	Street Address	4 DO D 200	
P.O. Box 380, 35 W. Main Stree City State		City	treet, PO Box 289 State	Vin Code
Bloomsburg PA	17815	Berwick	PA	Zip Code 18603
PROPERTY I				10003
treet Address		City, Township, Boro	ough	
37 East Tenth Street, Berwick	, PA 18603	Borough of Ber		
ounty	School District		Tax Parcel Number	
Columbia	Berwick		04A-09-191	
VALUATION D				
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E EXEMPTIO	<u> </u>		1 41)=1(1/2	
a. Amount of Exemption Claimed 100%	1b. Percentage of Inter	est Conveyed		
Check Appropriate Box Below for I	Exemption Claimed			
Will or intestate succession				
		(Name of	Decedant) (Estate F	ile Number)
Transfer to Industrial Develops	ment Agency.			
Transfer to a Trust. (Attach co	mplete copy of trust agr	eement identifying all	beneficiaries.)	
Transfer between principal and	d agent. (Attach comple	te copy of agency/straw	y party agreement.)	
Transfer from mortgagor to a h	iolder of a mortgage in (default. Mortgage Inst	rument Number <u>200009598</u> .	
Transfers to the Commonwealt (If condemnation or in lieu of c			ift, dedication, condemnation or i	n lieu of condemnation.
Corrective or confirmatory deco	d. (Attach complete cop	y of the prior deed bein	g corrected or confirmed.)	
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nder Penalties of law, I declare the		Statement, including ac	ecompanying information, and to	the best of my
	ect and complete. ble Party	Statement, including ac	ecompanying information, and to	the best of my

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

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

Katherine.Marshall@fedphe-pa.com

January 26, 2004

Office of the Sheriff COLUMBIA County Courthouse

RE: THE FIRST NATIONAL BANK OF BERWICK

V. ROBERT ERNEST and AMY MOWERY COLUMBIA COUNTY, NO. 2002-CV-1238

RE: AFFIDAVIT OF SERVICE PURSUANT TO RULE 3129

Dear Sir or Madam:

Enclosed please find the following:

XX Affidavit of service pursuant to rule 3129 with attachments.

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

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

Yours truly,

Katherine Marshall

for Federman and Phelan

PROPERTY IS LISTED FOR THE 2/11/04 SHERIFF'S SALE.

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA

THE FIRST NATIONAL BANK OF BERWICK	No.: 2002-CV-1238
vs.	

ROBERT ERNEST AMY MOWERY

AFFIDAVIT OF SERVICE PURSUANT TO RULE 3129

COMMONWEALTH OF PENNSYLVANIA)
COUNTY OF COLUMBIA	Ó
Sale Date:	,

I, FRANK FEDERMAN, ESQUIRE attorney for THE FIRST NATIONAL

BANK OF BERWICK hereby verify that on November 3, 2003 true and correct copies
of the Notice of Sheriff's sale were served by certificate of mailing to the recorded
lienholders, and any known interested party see Exhibit "A" attached hereto.

DATE: January 26, 2004

FRANK FEDERMAN, ESQUIRE

Attorney for Plaintiff

CES	O Se Jud	02.10	AT THE POOL OF T	00 % 20 %											
FEDERMAN & PHELAN ONE PENN CENTER PLAZA, SUITE 1400 PHILADELPHIA, PA 19103-1814	Name of Addressee, Street, and Post Office Address	COMMONWEALTH OF PENNSYLVANIA DEPARTMENT OF WELFARE P.O. BOX 2675 HARRISBURG, PA 17105	BENEFICIAL CONSUMER DISCOUNT COMPANY, D/B/A BENEFICIAL MORTGAGE COMPANY OR PA 575 MONTOUR BLVD. MONTOUR PLAZA BLOOMSBURG, PA 17815	TENANT/OCCUPANT 537 EAST TENTH STREET BERWICK PA 18603	DOMESTIC RELATIONS OF COLUMBIA COUNTY COLUMBIA COUNTY COURTHOUSE P.O. BOX 380 BLI OWSHI'RG PA 17816										RE: ERNEST, ROBERT 01-91683-3-60 KMD/spm
1	Article N Numbe	# #	**** BF 577 S77 BM BI	778 537 BRF	000			-						_	RE
Name and Address of Sender	Line	-	7	6	4	5	9	7	∞	6	0 11	12	13	14	15

COLUMBIA COUNTY TAX CLAIM BUREAU LIEN CERTIFICATE

Owner Or Reputed Owner

Robert Ernest
Amy Mowery

537 E Tenth St .18 acre

DESCRIPTION OF PROPERTY

Township ARCEL NUMBER 04A,09-191-00,000 IN Berwick Borough Borough City

TOTAL	Lien	2002	2001	YEAR
\$ 2194.46	5.00	931,46	1258.00	TOTAL

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

-February 2004

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 Hr, Sheriff

FEE - \$5.00 (A)
Per Parcel

COLUMBIA COUNTY TAX CLAIM BUREAU

2001 \$1,258.00 2002 \$ 931.46 Lien \$ 5.00 2003 \$ 815.29 TOTAL \$3,009.75 Law Offices

FEDERMAN AND PHELAN, L'P

One Penn Center at Suburban Station 1617 John F. Kennedy Boulevar I Suite 1400 Philadelphia, PA 19103-1814 Main Fax: (215)563-5534 Ph: (215)563-7000 Lynnette britton@fedphe.com

Katherine Marshall Sale Department, Ext. 1493

Representing Lenders in Penusylvania and New Jersey

January 26, 2004

Office of the Sheriff Columbia County Courthouse P.O. Box 380 35 W. Main Street Bloomsburg, PA 17815

Re: THE FIRST NATIONAL BANK OF BERWICK

v. ROBERT ERNEST and AMY MOWERY

No. 2002-CV-1238

Premises: 537 EAST TENTH STREET, BERWICK, PA. 18603

Dear Sir or Madam:

Please POSTPONE the Sheriff's Sale of the above referenced property, which is scheduled for 1/28/04. Please relist the property for the 2/11/04 sale.

Very truly yours,

/kjm

VIA TELECOPY 570-389-5625

Cc:

ROBERT ERNEST AMY MOWERY 537 EAST TENTH STREET BERWICK, PA 18603 Paul R. Eyerly IV, 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 <u>January 7, 14, 21, 2004</u> 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.

	fal	R.E.
Sworn and subscribed to before	me this	day of 5000 2001
,		
	My com	(Notary Public) Commonwealth Of Persoylvania mission expires local Scal Dannis L. Ashenfelder, Notary Public Scott Twp., Columbia Scanty My Commission Expires 3, 2007 Member, Pennsylvania Associate of Notaries
And now,	, 20	, I hereby certify that the advertising and
publication charges amounting to \$		for publishing the foregoing notice, and the
fee for this affidavit have been paid i	n full,	

FEDERMAN AND PHELAN, LLP One Penn Center at Suburban Station 1617 John F. Kennedy Boulevard Suite 1400 Philadelphia, PA 19103-1814 215-563-7000 Main Fax 215-563-5534

January 6, 2004

Office of the Sheriff Columbia County Courthouse

RE:

The First National Bank of Berwick V. Robert Ernest and Amy Mowery COLUMBIA COUNTY, NO. 2002-CV-1238

Dear Sir/madam,

Please find attached a copy of the original Affidavit(s), which has been sent for filing with the Columbia Prothonotary's Office as of the date of this letter.

Yours truly, \mathcal{SPM}

Shawn McCann for Federman and Phelan, LLP

PROPERTY IS LISTED FOR THE 1/28/04 SHERIFF'S SALE.

FEDERMAN AND PHELAN, LLP By: FRANK FEDERMAN, ESQUIRE

IDENTIFICATION NO. 12248

ONE PENN CENTER AT SUBURBAN STATION,

SUITE 1400

PHILADELPHIA, PA 19103-1814

(215) 563-7000

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS

CIVIL DIVISION

THE FIRST NATIONAL BANK OF BERWICK

COLUMBIA COUNTY

No.: 2002-CV-1238

VS.

ROBERT ERNEST AMY MOWERY

AFFIDAVIT

I hereby certify that a true and correct copy of the Notice of Sheriff Sale in the above captioned matter was sent by regular mail and certified mail, return receipt requested, to Robert Ernest and Amy Mowery on December 31, 2003 at 519 E. 4th Street, Nescopek, PA 18635 and at 537 East Tenth Street, Berwick, PA 18603, in accordance with the Order of Court dated December 30, 2003.

The undersigned understands that this statement is made subject to the penalties of 18 PA C.S. s 4904 relating to unsworn falsification to authorities.

FRANK FEDERMAN, ESQUIRE

Date: January 6, 2004

Name and Address of Sender

FEDERMAN & PHELAN ONE PENN CENTER PLAZA, SUITE 1400 PHILADELPHIA, PA 19103-1814

Postage Fee	5003	10 3 E 0 3 G		41 143003	Sunn Soom										
Office Address	(E.W.3)			TEAM3	Company of the Compan				And the second of the second o					683-3-60	Postmaster, Per (Name of Receiving Employee)
Name of Addressee, Street, and Post O	ROBERT ERNEST 537 EAST TENTH STREET BERWICK, PA 18603	AMX MOWERY 537 EAST TENTH STREET BERWICK, PA 18603	ROBERT ERNEST 519 E. 4 ^{TB} STREET NESCOPECK, PA 18635	AMY MOWERY 519 E. 4 ^{TI} STREET NESCOPECK, PA 18635										RE: ERNEST, ROBERT 01-916 KMD/spm	Pieces Office
Line Article Numbe r	秦	****	m	4	\$	9	7	8	6	10	12	13	14	15	Total Number of Pieces Listed by Sender

7160 3901 9844 4119 3914

TO: ROBERT ERNEST

537 EAST TENTH STREET BERWICK, PA 18603

SENDER:

KJM/SPM

REFERENCE: 01-91683-3-60

PS Form 3800, June 2000 RETURN Postage RECEIPT Certified Fee 2.30 SERVICE Return Receipt Fee 1.75 Restricted Delivery 3.50

US Postal Service

Total Postage & Fees

Receipt for **Certified Mail**

No Insurance Coverage Provided Do Not Use for International Mail

POSTMARK OR DATE

TEAM 3

7.92

2500 624 PAGE 106E 0972

TO: AMY MOWERY 519 E. 4TH STREET NESCOPEK, PA 18635

SENDER:

KJM/SPM

REFERENCE: 01-91683-3-60

PS Form 38	00, June 2000	37
RETURN	Postage	- 330
RECEIPT SERVICE	Certified Fee	2.30
	Return Receipt Fee	1./5
	Restricted Delivery	3.50
	Total Postage & Fees	7:92

US Postal Service

Receipt for Certified Mail

No Insurance Coverage Provided Do Not Use for international Mail



7160 3901 9848 1729 0025

TO: ROBERT ERNEST 519 E. 4TH STREET NESCOPEK, PA 18635

SENDER:

KJM/SPM

REFERENCE:

01-91683-3-60

PS Form 38	00, June 2000	^ -
RETURN	Postage	3/
RECEIPT SERVICE	Certified Fee	2.30
	Return Receipt Fee	1.75
	Restricted Delivery	3.30
	Total Postage & Fees	

POSTMARK OR DA

US Postal Service

Receipt for **Certified Mail**

No Insurance Coverage Provided Do Not Use for International Mail

7160 3901 9848 1729 0018

AMY MOWERY 537 EAST TENTH STREET BERWICK, PA 18603

SENDER:

KJM/SPM

01-91683-3-60

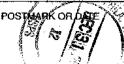
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US Postal Service

Receipt for Certified Mail

No Insurance Coverage Provided



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HARRY A. ROADARMEL, JR.



PHONE (570) 389-5622

24 HOUR PHONE (570) 784-6300

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

THE FIRST NATIONAL BANK OF BERWICK

VS.

ROBERT ERNEST AND AMY MOWERY

WRIT OF EXECUTION #135 OF 2003 ED

POSTING OF PROPERTY

DECEMBER 18, 2003 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE PROPERTY OF ROBERT ERNST AND AMY MOWERY AT 537 E. 10TH STREET BERWICK COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY COLUMBIA COUNTY DEPUTY SHERIFF G. MILLARD.

SO ANÓWERS

DEPUTY SHERIEF

SHERIFF, HARRY A ROADARMEL, JR.

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 18TH DAY OF DECEMBER 2003

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

HARRY A. ROADARMEL, JR.



PHONE (\$76) 389-5622 24 KOUR PHONE (\$70) 784-6200

THE FIRST NATIONAL BANK OF BERWICK 135ED2003

VS

WRIT OF EXECUTION - MORTGAGE FORECLOSURE

ROBERT ERNEST AMY MOWERY

NOW, THURSDAY, NOVEMBER 13, 2003, I, HON. HARRY A. ROADARMEL JR. HIGH SHERIFF OF COLUMBIA COUNTY, PENNSYLVANIA, DO HEREBY DEPUTIZE THE SHERIFF OF T. CHAMBERLAIN PENNSYLVANIA, TO EXECUTE THIS WRIT DEPUTATION BEING MADE AT THE REQUEST AND RISK OF THE PLAINTIFF, PERSON TO SERVE, ROBERT ERNEST, AT 610 ZENITH ROAD, NESCOPECK, PA

HARRY A. ROADARMEL, SHERIFF

COLUMBIA COUNTY, PENNSYLVANIA

Harry a. Roadamed Jo

HARRY A. ROADARMEL, JR.



PHONE (570) 389-5622 SHERIFF OF COLUMBIA COUNTY COURT HOUSE - P.O. BOX 380 BLOOMSBURG, PA 17815 FAX: (370) 784-0257

24 HOUR #HONE (\$70) 784-6300

THE FIRST NATIONAL BANK OF BERWICK 135ED2003

VS

WRIT OF EXECUTION - MORTGAGE FORECLOSURE

ROBERT ERNEST AMY MOWERY

NOW, THURSDAY, NOVEMBER 13, 2003, I, HON. HARRY A. ROADARMEL JR. HIGH SHERIFF OF COLUMBIA COUNTY, PENNSYLVANIA, DO HEREBY DEPUTIZE THE SHERIFF OF T. CHAMBERLAIN PENNSYLVANIA, TO EXECUTE THIS WRIT DEPUTATION BEING MADE AT THE REQUEST AND RISK OF THE PLAINTIFF, PERSON TO SERVE, AMY MOWERY, AT 610 ZENITH ROAD, NESCOPECK, PA

HARRY A. ROADARMEL, SHERIFF

COLUMBIA COUNTY, PENNSYLVANIA

Hanry a. Roadannel Jo

Luzerne County Sheriff's Department Luzerne County Courthouse



200 North River Street Wilkes-Barre, Pennsylvania 18711 (570) 825-1651

COLUMBIA COUNTY

03-ED-135

THE FIRST NATIONAL BANK OF BERWICK

VS

STATE OF PENNSYLVANIA COUNTY OF LUZERNE: SS.

ROBERT ERNEST, ET AL

JAMES DWYER D	eputy Sheriff of Luzerne County, being duly sworn according to law,
	diligent search and inquiry for the within named, AMY MOWERY
he was unable to find the within named in	the said County of Luzeme. Reason: SEE ATTACHED SHEET.
Attempts:	
Sworn to and subscribed before me	So answers,
	20 03 Sheriff of Luzerne County
(M) Moran	by
Prothonotary of Luzerne County	⊠eputy Sheriff of Luzerne County

Luzerne County Sheriff's Department WILKES-BARRE, PA. 18711 (570) 825-1651 FAX (570) 825-1849

DEFENDANT: Mowery, Emest
EXECUTION NUMBER:
DEFENDANT NOT FOUND BECAUSE:
ATTEMPTS MADE:
DATE: 11/19/2003 TIME: 1:00/M DDRESS: 610 Zenith Rd Nescofeck, 14
DATE:TIME:
OATE:TIME:
REMARKS:
DEFUTY SHERIFF
SHERIFF OF LUZERNE COUNTY

Luzerne County Sheriff's Department Luzerne County Courthouse



200 North River Street Wilkes-Barre, Pennsylvania 18711 (570) 825-1651

COLUMBIA COUNTY
03-ED-135
THE FIRST NATIONAL BANK OF BERWICK

V\$

STATE OF PENNSYLVANIA COUNTY OF LUZERNE: SS.

ROBERT ERNEST, ETAL

JAMES DWYER Dep	uty Sheriff of Luzerne County, being duly sworn according to law,
	igent search and inquiry for the within named, ROBERT ERNEST
he was unable to find the within named in th	ne said County of Luzerne. Reason: SEE ATTACHED SHEET.
Attempts:	
Sworn to and subscribed before me	So answers,
this ^{25TH} day of NOVEMBER 20	O 03 Sheriff of Luzerne County
JU a. Moran	by Andrews
Prothonotary of Luzerne County	Deputy Sheriff of Luzerne County

Luzerne County Sheriff's Department WILKES-BARRE, PA. 18711 (570) 825-1651 FAX (570) 825-1849

DEFENDANT: E	rest, Robert
EXECUTION NUMBER:	
DEFENDANT NOT FOU	ND BECAUSE:
Does Not	live Plete
ATTEMPTS MADE:	_
1/10/2003	3 TIME: 1:00 PM with Rd. Vesuffect, PA.
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DEPUTY SHERIFF	
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SHERIFF OF LUZERNE	COUNTY

WRIT OF EXECUTION – (MORTGAGE FORECLOSURE) P.R.C.P. 3180-3183 and Rule 3257

THE FIRST NATIONAL BANK OF	IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA
BERWICK	No. 2002-CV-1238 Term 2001
vs. ROBERT ERNEST AMY MOWERY Commonwealth of Pennsylvania: County of	WRIT OF EXECUTION (Mortgage Foreclosure) What 2003 ED 135
TO THE SHERIFF OF	OLUMBIA COUNTY, PENNSYLVANIA:
To satisfy the judgment, interest and co (specifically described property below): PREMISES: 537 EAST TENTH STRI (See Legal Description :	
Amount Due	\$ <u>61</u> ,0 0 7.47
Interest from 12/ at \$10.03per die	***************************************
	(Clerk) Office of the Prothy Support, Common Pleas Cour of Columbia County, Penna.

Term 19 E.D. Term 2000 A.D. Term 19 J.D. No. 2005 ED 135 No. 2002-CV-1238

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA

THE FIRST NATIONAL BANK OF BERWICK

Š

ROBERT ERNEST AMY MOWERY WRIT OF EXECUTION (Mortgage Foreclosure) Costs

Office of Judicial Support

Judg. Fee \$ 14,00 parch Consplict \$ 85,50 parch Cr. \$ \$3,00 parch

7 7,00

Attorney for Plaintiff(s)

537 EAST TENTH STREET Address: ROBERT ERNEST

BERWICK, PA 18603

537 EAST TENTH STREET AMY MOWERY

BERWICK, PA 18603

ALL THAT CERTAIN lot, piece or parcel of land lying and being situate in the Borough of Berwick, (formerly township of Briar Creek), County of Columbia and State of Pennsylvania, bounded and described as follows to wit:

BEGINNING on the north side of Tenth Street, on the easterly line of Lot No. 74, thence easterly along Tenth Street 47 feet to the corner of Lot No. 78; thence north along said Lot No. 78, 165 feet; thence in a westerly direction parallel with Tenth Street 47 feet; thence southerly along the line of Lot No. 74 to the place BEGINNING.

BEING Lot No. 76 on plot of lots of Joseph Thompson Estate Addition to Berwick.

TAX PARCEL # 04A-09-191

PREMISES BEING KNOWN AS: 537 EAST TENTH STREET BERWICK, PA 18603

<u>TITLE TO SAID PREMISES IS VESTED IN</u> Robert Ernest and Amy Mowery, as joint tenants with right of survivorship by Deed from Ruth Ann Lucas, single dated 9/29/2000 and recorded 10/12/2000, in Instrument ID #200009597.

DERMAN AND PHEL IN, LLP

3y: FRANK FEDERMAN Identification No. 12248
One Penn Center at Suburba

Attorney for Plaintiff

One Penn Center at Suburban Station 1617 John F. Kennedy Boulevard Suite 1400 Philadelphia, PA 19103-1814 Attorney for Plaintiff (215)563-7000

THE FIRST NATIONAL BANK OF BERWICK:

111 WEST FRONT STREET, PO BOX 289 : COLUMBIA COUNTY

BERWICK, PA 18603 : COURT OF COMMON PLEAS

Plaintiff, :

CIVIL DIVISION

v.

: NO. 2002-CV-1238

ROBERT ERNEST :

AMY MOWERY

537 EAST TENTH STREET : BERWICK, PA 18603 :

Defendant(s). :

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: ROBERT ERNEST
AMY MOWERY
537 EAST TENTH STREET
BERWICK, PA 18603

Please be advised that this firm is a debt collector attempting to collect a debt. Any information received will be used for that purpose. If you have previously received a discharge in bankruptcy and this debt was not reaffirmed, this correspondence is not and should not be construed to be an attempt to collect a debt, but only enforcement of a lien against property..

Your house (real estate) at 537 EAST TENTH STREET, BERWICK, PA 18603 is scheduled to be sold at Sheriff's Sale on <u>January 28 2004</u>, at <u>9.00</u> a.m., in the Office of the Sheriff at the Columbia County Courthouse, Bloomsburg, PA 17815, to enforce the Court Judgment of \$61,007.47 obtained by THE FIRST NATIONAL BANK OF BERWICK, (the Mortgagee) against you. In the event the sale is continued, an announcement will be made at said sale in compliance with Pa.R.C.P., Rule 3129.3.

NOTICE OF OWNER'S RIGHTS YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE

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

1. The Sale will be cancelled if you pay to the Mortgagee, THE FIRST NATIONAL BANK OF BERWICK, the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay, you may call (215) 563-7000.

You may be able to stc — he Sale by filing a petition asking the — art 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 better chance you will have of stopping the Sale. (See the Notice below on how to obtain an attorney.)

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

- 1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid by calling (215) 563-7000.
- 2. You may be able to petition the Court to set aside the Sale if the bid price was grossly inadequate compared to the value of your property.
- 3. The Sale will go through only if the buyer pays the Sheriff the full amount due in the Sale. To find out if this has happened, you may call (215) 563-7000.
- 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 a 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 real estate. A Schedule of Distribution of the money bid for real estate will be filed by the Sheriff on

 This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reason why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the 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.

COLUMBIA COUNTY SUSQUEHANNA LEGAL SERVICES 168 EAST 5TH STREET BLOOMSBURG, PA 17815 (570) 784-8760

DESCRIPTION

ALL THAT CERTAIN lot, piece or parcel of land lying and being situate in the Borough of Berwick, (formerly Township of Briar Creek) County of Columbia and State of Pennsylvania, bounded and described as follows, to-wit:

BEGINNING on the North side of Tenth Street, on the Easterly line of Lot No. 74; thence Easterly along Tenth Street 47 feet to the center of Lot No. 78; thence North along said Lot No. 78 165 feet; thence in a Westerly direction parallel with Tenth Street 47 feet; thence Southerly along the line of Lot No. 74 to the place of beginning.

BEING Lot No. 76 on plot or plan of lots of Joseph Thompson Estate Addition to Berwick.

Tax Parcel #04A-09-191

TITLE TO SAID PREMISES IS VESTED IN Robert Ernest and Amy Mowery, as joint tenants with right of survivorship by Deed from Ruth Ann Lucas, single dated 9/29/2000 and recorded 10/12/2000, in Instrument ID #200009597.

Premises being: 537 EAST TENTH STREET, BERWICK, PA 18603

WRIT OF EXECUTION – (MORTGAGE FORECLOSURE) P.R.C.P. 3180-3183 and Rule 3257

THE FIRST NATIONAL BANK OF	IN THE COURT OF COMMON PLEAS OF
BERWICK	COLUMBIA COUNTY, PENNSYLVANIA
vs.	No. 2002-CV-1238 Term 2001
ROBERT ERNEST	WRIT OF EXECUTION
AMY MOWERY	(Mortgage Foreclosure)
Commonwealth of Pennsylvania:	Wrut 2003 ED 135
County of	
TO THE SHERIFF OF COLUMB	IA COUNTY, PENNSYLVANIA:
To satisfy the judgment, interest and costs in the ab (specifically described property below):	ove matter you are directed to levy upon and sell the following property
PREMISES: 537 EAST TENTH STREET, BEI (See Legal Description attached)	RWICK, PA 18603
Amount Due	\$ <u>61,007.47</u>
Interest from 12/17/02 to 3 at \$10.03per diem	Sale \$ and costs.
	(Clerk) Office of the Prothy Support, Common Pleas Court of Columbia County, Penna.

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FEDERMAN AND PHELAN, LLP

By: FRANK FEDERMAN Identification No. 12248 One Penn Center at Suburban Station 1617 John F. Kennedy Boulevard Suite 1400 Philadelphia, PA 19103-1814 Attorney for Plaintiff

(215)563-7000

Attorney for Plaintiff

THE FIRST NATIONAL BANK OF BERWICK:

111 WEST FRONT STREET, PO BOX 289 : COLUMBIA COUNTY

BERWICK, PA 18603 : COURT OF COMMON PLEAS

Plaintiff, :

CIVIL DIVISION

v. : : NO. 2002-CV-1238

ROBERT ERNEST :

AMY MOWERY :

537 EAST TENTH STREET : BERWICK, PA 18603 :

Defendant(s). :

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AMY MOWERY
537 EAST TENTH STREET
BERWICK, PA 18603

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COLUMBIA COUNTY SUSQUEHANNA LEGAL SERVICES 168 EAST 5TH STREET BLOOMSBURG, PA 17815 (570) 784-8760

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ALL THAT CERTAIN lot, piece or parcel of land lying and being situate in the Borough of Berwick, (formerly Township of Briar Creek) County of Columbia and State of Pennsylvania, bounded and described as follows, to-wit:

BEGINNING on the North side of Tenth Street, on the Easterly line of Lot No. 74; thence Easterly along Tenth Street 47 feet to the center of Lot No. 78; thence North along said Lot No. 78 165 feet; thence in a Westerly direction parallel with Tenth Street 47 feet; thence Southerly along the line of Lot No. 74 to the place of beginning.

BEING Lot No. 76 on plot or plan of lots of Joseph Thompson Estate Addition to Berwick.

Tax Parcel #04A-09-191

<u>TITLE TO SAID PREMISES IS VESTED IN</u> Robert Ernest and Amy Mowery, as joint tenants with right of survivorship by Deed from Ruth Ann Lucas, single dated 9/29/2000 and recorded 10/12/2000, in Instrument ID #200009597.

Premises being: 537 EAST TENTH STREET, BERWICK, PA 18603

WRIT OF EXECUTION – (MORTGAGE FORECLOSURE) P.R.C.P. 3180-3183 and Rule 3257

THE FIRST NATIONAL BANK OF BERWICK	IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA
vs. ROBERT ERNEST AMY MOWERY Commonwealth of Pennsylvania: County of	No. 2002-CV-1238 Term 2001 WRIT OF EXECUTION (Mortgage Foreclosure) What 3003 ED 135
TO THE SHERIFF OF COLUM	IBIA COUNTY, PENNSYLVANIA:
To satisfy the judgment, interest and costs in the (specifically described property below):	above matter you are directed to levy upon and sell the following property
PREMISES: 537 EAST TENTH STREET, B (See Legal Description attached	
Amount Due	\$ <u>61,007.47</u>
Interest from 12/17/02 to at \$10.03per diem	to Sale \$ and costs.
.)	(Clerk) Office of the Prothy Support, Common Pleas Court of Columbia County, Penna.

Dated 11/23/3005

ALL THAT CERTAIN lot, piece or parcel of land lying and being situate in the Borough of Berwick, (formerly township of Briar Creek), County of Columbia and State of Pennsylvania, bounded and described as follows to wit:

BEGINNING on the north side of Tenth Street, on the easterly line of Lot No. 74, thence easterly along Tenth Street 47 feet to the corner of Lot No. 78; thence north along said Lot No. 78, 165 feet; thence in a westerly direction parallel with Tenth Street 47 feet; thence southerly along the line of Lot No. 74 to the place BEGINNING.

BEING Lot No. 76 on plot of lots of Joseph Thompson Estate Addition to Berwick.

TAX PARCEL # 04A-09-191

PREMISES BEING KNOWN AS: 537 EAST TENTH STREET BERWICK, PA 18603

<u>TITLE TO SAID PREMISES IS VESTED IN</u> Robert Ernest and Amy Mowery, as joint tenants with right of survivorship by Deed from Ruth Ann Lucas, single dated 9/29/2000 and recorded 10/12/2000, in Instrument ID #200009597.

FEDERMAN AND PHELAN, LLP

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

Attorney for Plaintiff

THE FIRST NATIONAL BANK OF BERWICK:

111 WEST FRONT STREET, PO BOX 289 : COLUMBIA COUNTY

BERWICK, PA 18603 : COURT OF COMMON PLEAS

Plaintiff. :

CIVIL DIVISION

v. : : NO. 2002-CV-1238

ROBERT ERNEST :

AMY MOWERY

537 EAST TENTH STREET : BERWICK, PA 18603 :

Defendant(s). :

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: ROBERT ERNEST
AMY MOWERY
537 EAST TENTH STREET
BERWICK, PA 18603

Please be advised that this firm is a debt collector attempting to collect a debt. Any information received will be used for that purpose. If you have previously received a discharge in bankruptcy and this debt was not reaffirmed, this correspondence is not and should not be construed to be an attempt to collect a debt, but only enforcement of a lien against property..

Your house (real estate) at 537 EAST TENTH STREET, BERWICK, PA 18603 is scheduled to be sold at Sheriff's Sale on <u>Sandary 28, 2004</u>, at <u>9.00</u> a.m., in the Office of the Sheriff at the Columbia County Courthouse, Bloomsburg, PA 17815, to enforce the Court Judgment of \$61,007.47 obtained by THE FIRST NATIONAL BANK OF BERWICK, (the Mortgagee) against you. In the event the sale is continued, an announcement will be made at said sale in compliance with Pa.R.C.P., Rule 3129.3.

NOTICE OF OWNER'S RIGHTS YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE

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

1. The Sale will be cancelled if you pay to the Mortgagee, THE FIRST NATIONAL BANK OF BERWICK, the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay, you may call (215) 563-7000.

- 2. You may be able to stop the Sale by filing a petition asking the Court to strike or open the judgment, if the judgment was improperly entered. You may also ask the Court to postpone the Sale for good cause.
- 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 better chance you will have of stopping the Sale. (See the Notice below on how to obtain an attorney.)

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

- 1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid by calling (215) 563-7000.
- 2. You may be able to petition the Court to set aside the Sale if the bid price was grossly inadequate compared to the value of your property.
- 3. The Sale will go through only if the buyer pays the Sheriff the full amount due in the Sale. To find out if this has happened, you may call (215) 563-7000.
- 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 a 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 real estate. A Schedule of Distribution of the money bid for real estate will be filed by the Sheriff on

 This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reason why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the 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.

COLUMBIA COUNTY SUSQUEHANNA LEGAL SERVICES 168 EAST 5TH STREET BLOOMSBURG, PA 17815 (570) 784-8760

DESCRIPTION

ALL THAT CERTAIN lot, piece or parcel of land lying and being situate in the Borough of Berwick, (formerly Township of Briar Creek) County of Columbia and State of Pennsylvania, bounded and described as follows, to-wit:

BEGINNING on the North side of Tenth Street, on the Easterly line of Lot No. 74; thence Easterly along Tenth Street 47 feet to the center of Lot No. 78; thence North along said Lot No. 78 165 feet; thence in a Westerly direction parallel with Tenth Street 47 feet; thence Southerly along the line of Lot No. 74 to the place of beginning.

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Premises being: 537 EAST TENTH STREET, BERWICK, PA 18603

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	Request for Change of A Information Needed for Se	ddress or Boxholde ervice of Legal Proc	ess 1230	Prh.
lease furnish the new addre	ss or the name and street addre	ss (if a boxholder) for	r the following:	
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5. The docket or other iden	ifying number if one has been i	ssued:		
6. The capacity in which thi witness)	s individual is to be served (e.g	defendant or		
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FOR ANY PURPOSE OTHER THA	ORMATION TO OBTAIN AND USE CH IN THE SERVICE OF LEGAL PROCES INALTIES INCLUDING A FINE OF UP T RESS INFORMATION OF NOT MORE	HANGE OF ADDRESS INFO IS IN CONNECTION WITH TO \$10,000 OR IMPRISO	ONMENT OR (2) TO A	VOID PAYMENT OF
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5,646 ,845 ,75 1,25 6,1 MILLS PAY THIS AMOUNT CNT ASSESSMENT 15,828 FOR: COLUMBIA COUNTY The discount & penalty have been calculated DESCRIPTION for your convenience GENERAL. SINKING **BORO RE** TAXES ARE DUE & PAYABLE - PROMPT PAYMENT IS REQUESTED LIGHT FIRE 537 EAST TENTH STREET HOURS MON, TUE, THUR & FRI : 9:30AM - 4PM County & Municipality BERWICK PA 18603 CLOSED WEDNESDAY & HOLIDAYS. CLOSEO FRIDAY AFTER DISCOUNT ERNEST ROBERT MOWERY AMY BERWICK BORO MAKE CHECKS PAYBLE TO: Connie C Gingher 1615 Lincoln Avenue Berwick PA 18603 PHONE:570-752-7442 Fax Notice 2003

98.30 14.71 12.46 20.78 101.38

89.36 13.37 11.87 19.79 96.55

87.57 13.10 11.63 19.39 94.62

INCL PENALTY

TAX AMOUNT DUE

LESS DISCOUNT

03/01/2003

DATE

BILL NO. 3363 247.63

230.94

226.31

June 30 If paid after

If paid on or before If paid on or before

June 30

April 30

This tax returned to	courthouse on:	January 1, 2004			>0CC II	בודה כסדו	
						,	
					3,102	12,726	15,828
TWP	2 %	2 %	PARCEL: 04A-09 -191-00,000		Land	Buildings	ssment
CNT	2%	10 %	04A-09 -1	TH ST	G	ത്	Total Assessment
	Discount	Penalty	PARCEL:	537 E TENTH ST	.178 Acres		
							_

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 2003 SCHOOL REAL ESTATE	POR BERWICK AREA SCHOOL DISTRICT	A SCHOOL DI	STRICT	DATE 07/01/03		BILL# 001152
BERWICK BOROUGH	DESCRIPTION	ASSESSMENT	RATE	LESS DISC	LESS DISC AMOUNT FACE INC PENALTY	INC PENALT
MAKE CHECKS PAYABLE TO: CONNIE C. GINGHER	REAL ESTATE	15828	15828 31.400	487.06	497.00	546.70
1615 LINCOLN AVENUE						-
BERWICK, PA 18603						
!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!						
HOURS MON, TUES, THURS, FRI 9:30am	The 2% discount and 10% penalty have been	penally have been	A			1.0
-4pm DURING DISCT. CLOSED WED	computed for your convenie	nce. Taxes are due	PAY	00170#	00 /67	7.9.0
FRI AND HOLIDAY AFTER DISCT.	now and payable. Prompt payment is requested.	ayment is requested.	THIS	AUG 31	OCT 31	OCT 31
PHONE 570-752-7442	your payment. For a receipt, enclose a SASE AMOUNT IF PAID ON IF PAID ON BEFORE	t, enclose a SASE.	MOUNT	OB BEEODE	OF REFORE	IF PAID
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THIS TAX RETURNED 4734 TO COURT HOUSE: JANUARY 1, 2004 ACCT. 12726.00 3102.00 PROPERTY DESCRIPTION PARCEL 04A09 19100000 200000-9597 537 E TENTH ST 0.18 ACRES

537 EAST TENTH STREET

A H I

H 0

ERNEST ROBERT

MOWERY AMY

BERWICK PA 18603

SCHOOL PENALTY AT

Original

COLUMBIA COUNTY SHERIFF'S OFFICE PROCESS SERVICE ORDER

SERVICE# 2 - OF - 14 SERVICES

OFFICER: T. CHAMBERLAIN DATE RECEIVED 10/22/2003 DOCKET # 135ED2003 PLAINTIFF THE FIRST NATIONAL BANK OF BERWICK DEFENDANT ROBERT ERNEST AMY MOWERY PERSON/CORP TO SERVED PAPERS TO SERVED AMY MOWERY WRIT OF EXECUTION - MORTGAGE 537 E. 10TH ST. FORECLOSURE BERWICK SERVED UPON RELATIONSHIP _____ IDENTIFICATION ____ DATE _____ TIME ____ MILEAGE ____ OTHER Race Sex Height Weight Eyes Hair Age Military TYPE OF SERVICE: A. PERSONAL SERVICE AT POA ___ POB ___ POE ___ CCSO B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA C. CORPORATION MANAGING AGENT D. REGISTERED AGENT E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE F. OTHER (SPECIFY) MOUSD TO 610 ZENITY ISD, NESCOPECK LUIERNE CO. - P.O ATTEMPTS DATE TIME OFFICER REMARKS 1/05 DANGETO L/C GICZENITH RO The Dal DATE 10/30/03

DEPUTY

COLUMBIA COUNTY SHERIFF'S OFFICE PROCESS SERVICE ORDER

SERVICE# 1 - OF - 14 SERVICES

OFFICER: T. CHAMBERLAIN

DATE RECEIVED 10/22/2003 DOCKET # 135ED2003 PLAINTIFF THE FIRST NATIONAL BANK OF BERWICK DEFENDANT ROBERT ERNEST AMY MOWERY PERSON/CORP TO SERVED PAPERS TO SERVED ROBERT ERNEST WRIT OF EXECUTION - MORTGAGE FORECLOSURE 537 E, 10TH ST. BERWICK SERVED UPON _____ RELATIONSHIP _____ IDENTIFICATION _____ DATE TIME MILEAGE OTHER _____ Race ___ Sex ___ Height ___ Weight ___ Eyes ___ Hair ___ Age ___ Military TYPE OF SERVICE: A. PERSONAL SERVICE AT POA ___ POB ___ POE ___ CCSO ___ B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA C. CORPORATION MANAGING AGENT D: REGISTERED AGENT E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE HOUSE ENETY - N. FIRADONI ADDRESS F. OTHER (SPECIFY) ATTEMPTS TIME OFFICER REMARKS DATE 10/29/03 1045 D'ANGETO PREMISES EMPTY DEPUTY DATE

COLUMBIA COUNTY SHERIFF'S OFFICE PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN SERVICE# 4 - OF - 14 SERVICES DATE RECEIVED 10/22/2003 DOCKET # 135ED2003 PLAINTIFF THE FIRST NATIONAL BANK OF BERWICK DEFENDANT ROBERT ERNEST AMY MOWERY PERSON/CORP TO SERVED PAPERS TO SERVED TENANT(S) WRIT OF EXECUTION - MORTGAGE 537 E. 10TH ST. FORECLOSURE BERWICK SERVED UPON TOSTED _____ IDENTIFICATION _____ RELATIONSHIP DATE 1-/30/07 TIME 950 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

BERWICK AREA JOINT SEWER AUTHORITY

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

NUMBER OF PAGES **DATE:** October 29, 2003 (Including cover page) 2 To: Harry Roadarmel, Jr. Company: **Sheriff of Columbia County** Facsimile: (570) 389-5625 Phone Number: (570) 389-5622 From: Kristy Romig, Authority Clerk Company: **BAJSA** Subject: Sheriff sale letter

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.

Facsimile Operator

BERWICK AREA JOINT SEWER AUTHORITY

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

October 29, 2003

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

RE: THE FIRST NATIONAL BANK OF BERWICK

VS.

ROBERT ERNEST AMY MOWERY

DOCKET # 135ED2003

JD# 1238JD2002

Dear Harry:

The outstanding balance on sewer account #124903 for the property located at 537 East Tenth Street, Berwick, Pennsylvania through January 2004 is \$181.60. Please feel free to contact me with any questions that you may have.

Sincerely,

Kristy Romig
Authority Clerk