

PA DEPARTMENT OF REVENUE
BUREAU OF INDIVIDUAL TAXES
PO BOX 280603
HARRISBURG PA 17128-0603

PENNSYLVANIA
REALTY TRANSFER
TAX NOTICE
OF DETERMINATION



GRANTOR

TIMOTHY T CHAMBERLAIN SHERIFF
PO BOX 380
BLOOMSBURG PA 17815

Control Number 2005R1218-19	County COLUMBIA	Mailing Date 04-02-2005
Property Location RR 2 BOX 148		
Municipality MILLVILLE BOROUGH		
Tax Parcel Number 24-01-010-04		
Deed Book 200410406	Page	Recording Date 09-09-2004
		Acceptance Date ---

Notice to Grantor: As a governmental entity, you are an exempt party and not responsible for payment of the tax due. The grantee to this transfer is solely responsible for payment.

↓ Cut Along This Line and Return Top Portion With Your Payment. ↓ ↓ Cut Along This Line and Return Top Portion With Your Payment. ↓

STATE REALTY TRANSFER TAX ON THE TRANSFER OF THE ABOVE PROPERTY HAS BEEN
CALCULATED AS SHOWN BELOW.

A. REASON FOR DETERMINATION - NUMBER(S): 1b, 3f
(See enclosed sheet for explanation)

B. PAYMENT OF TAX

- To pay the total due the Commonwealth, make your check or money order payable to the **PA Department of Revenue**. To insure proper credit to your account, return the upper portion of this Notice with your tax payment to:

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- Please include the Control Number shown in the box above on all checks or money orders.
- Please note that additional Realty Transfer Tax also may be due the local taxing authority (municipality/school district).
- A Notice has been sent to the grantor and grantee.

C. INTEREST

If payment is made after April, 17, 2005,
additional interest must be calculated. See enclosure.

D. PETITION FOR REDETERMINATION

- If you do not agree with this Notice, you must file a Petition as outlined on the enclosure, by: **July, 01, 2005**.
- Questions can be answered by calling: **Bryan M. Foster** at 717-787-4994; 7:30 AM to 3:45 PM
- SERVICES FOR TAXPAYERS WITH SPECIAL HEARING AND SPEAKING NEEDS: 1-800-447-3020 (TT ONLY).

Control Number 2005R1218-19	Mailing Date 04-02-2005
Percentage Transferred 100.00%	Percentage Taxable 100.00%
Determined Value	\$ 296,786.35
Reported Value	\$ 0.00
Difference in Value	\$ 296,786.35
Tax Due (.01 x Determined Value)	\$ 2,967.86
Tax Paid When Deed Recorded	\$ 0.00
Balance of Tax Due	\$ 2,967.86
Interest Due From 09-09-2004 to 04-17-2005	\$ 80.32
Penalty	\$.00
Total Due Commonwealth If Paid By: 04-17-2005	\$ 3,048.18

PA DEPARTMENT OF REVENUE
BUREAU OF INDIVIDUAL TAXES
PO BOX 280603
HARRISBURG PA 17128-0603

GRANTEE

ATLANTIC NATIONAL TRUST LLC
SUITE 400
50 PORTLAND PIER
PORTLAND ME 04101

CC: TIMOTHY T CHAMBERLAIN
PO BOX 380
BLOOMSBURG PA 17815

COMMONWEALTH OF PENNSYLVANIA, DEPARTMENT OF REVENUE DISCLOSURE STATEMENT OF THE DEPARTMENT'S AND TAXPAYERS' RIGHTS AND OBLIGATIONS

It is the obligation of all taxpayers in the Commonwealth to file all tax returns and pay all taxes to which they are subject. However, when the Department determines that a required return has not been filed, or a liability not been paid, it has certain rights granted by law that describe how it may enforce a taxpayer's obligations. In conjunction with the Department's rights, the Commonwealth has a Taxpayers' Bill of Rights which provides legal rights on behalf of the taxpayer, and creates obligations for the Department, so that equity and fairness control how these requirements are enforced.

TAXPAYERS' RIGHTS & THE DEPARTMENT'S OBLIGATIONS DURING AN AUDIT

When examining a taxpayer's books and records to determine if the appropriate tax liability has been paid, the rights of a taxpayer and the obligations of the Department during an audit are as follows:

- The Department will provide the taxpayer with a complete explanation of the audit process as it relates to that individual taxpayer and his/her rights during the process.
- The Department will prepare a written basis of the assessment of any tax liability determined during the audit.
- The Department will explain the taxpayer's right to appeal the assessment of any tax liability determined during the audit.
- The Department will conduct a post audit conference at which a representative will explain the audit findings and make recommendations on how to correct areas of noncompliance.
- The Department will process the audit in a timely manner.

TAXPAYERS' APPEAL RIGHTS

To appeal any adverse decision of the Department, a taxpayer must file an appeal with the Department's Board of Appeals (BOA). The BOA will review the case as provided by the taxpayer. If the taxpayer is not satisfied with the eventual decision of the Board, it may subsequently submit an appeal to the Board of Finance and Revenue (BF&R). If a taxpayer is still not satisfied with the outcome of the appeal to the BF&R, an appeal of that decision may be filed with the Commonwealth Court of Pennsylvania.

APPEAL TO THE BOARD OF APPEALS

An appeal petition must be received by the BOA within a specific number of days from the mailing date of the assessment, determination, settlement, or appraisal notice. The specific number of days for each type of decision is listed below.

TYPE OF ADVERSE DECISION	NUMBER OF DAYS
Sales Tax Bond Notice	5 days
Personal Income Tax Jeopardy Assessment	10 days
Sales & Use Tax, Fuel Use Tax	30 days
Inheritance Tax Appraisal	60 days
Liquid Fuels Tax, Malt Beverage Tax, Cigarette Tax, Corporation Tax, Motor Carrier Tax, Oil Franchise Tax, Personal Income Tax, Employer Withholding Tax, Property Tax/Rent Rebate, or Realty Transfer Tax	90 days

APPEAL TO THE BOARD OF FINANCE & REVENUE

An appeal petition must be received by the BF&R within a specific number of days from the mailing date of the BOA decision. The specific number of days for each type of decision is listed below.

TYPE OF ADVERSE DECISION	NUMBER OF DAYS
Sales & Use Tax, Fuel Use Tax, Liquid Fuels Tax, or Malt Beverage Tax	60 days
Cigarette Tax, Corporation Tax, Motor Carrier Tax, Oil Franchise Tax, Personal Income Tax, Employer Withholding Tax, Jeopardy, Property Tax/Rent Rebate, or Realty Transfer Tax	90 days

To appeal an Inheritance Tax decision issued by the BOA, the taxpayer must file an appeal to the appropriate county Orphans' Court, at the appropriate county courthouse, within 60 days of receipt of the BOA's decision.

APPEAL TO COMMONWEALTH COURT

An appeal petition must be received by Commonwealth Court within a specific number of days from the mailing date of the BF&R decision. The specific number of days for each type of decision is listed below.

TYPE OF ADVERSE DECISION	NUMBER OF DAYS
Sales & Use Tax, Fuel Use Tax, Liquid Fuels Tax, Malt Beverage Tax, Cigarette Tax, Corporation Tax, Motor Carrier Tax, Oil Franchise Tax, Personal Income Tax, Employer Withholding Tax, Jeopardy, Property Tax/Rent Rebate, or Realty Transfer Tax	30 days
Inheritance Tax	30 days (From Orphans' Court's decision)

OBJECTIONS/PETITION FOR REDETERMINATION

Any party subject to the tax not satisfied with the determination of tax must file a petition for redetermination. The petition may be in letter form, signed by the appropriate party(ies). A copy of this Notice should be attached to the petition. The petition must be **postmarked by the US Postal Service or received** by the Department within ninety (90) days of the mailing date shown on the front of the Notice of Determination. Address the petition to:

PA DEPARTMENT OF REVENUE
BOARD OF APPEALS
HARRISBURG PA 17128-1021

INTEREST RATE AND CALCULATION METHOD FOR ALL TAXES DUE AFTER JANUARY 1, 1982

The PA Department of Revenue will calculate daily interest using an annual interest rate, which varies by calendar year. The following interest rates are to be applied on any balance of tax still outstanding that was originally due and payable on or after January 1, 1982 and on delinquent taxes originally due and payable during the year(s) indicated below:

Calendar Year	Interest Rate	Daily Rate	Charge From
2005	5%	.000137	1/1/2005 - 12/31/2005
2004	4%	.000119	1/1/2004 - 12/31/2004
2003	5%	.000137	1/1/2003 - 12/31/2003
2002	6%	.000164	1/1/2002 - 12/31/2002
2001	9%	.000247	1/1/2001 - 12/31/2001
2000	8%	.000219	1/1/2000 - 12/31/2000
1999	7%	.000192	1/1/1999 - 12/31/1999
1995-1998	9%	.000247	1/1/1995 - 12/31/1998
1993-1994	8%	.000192	1/1/1993 - 12/31/1994
1992	9%	.000247	1/1/1992 - 12/31/1992
1988-1991	11%	.000301	1/1/1988 - 12/31/1991
1987	9%	.000247	1/1/1987 - 12/31/1987
1986	10%	.000274	1/1/1986 - 12/31/1986
1985	13%	.000356	1/1/1985 - 12/31/1985
1984	11%	.000301	1/1/1984 - 12/31/1984
1983	16%	.000438	1/1/1983 - 12/31/1983
1982	20%	.000548	1/1/1982 - 12/31/1982

INTEREST COMPUTATION FORMULA: Interest is calculated on a daily basis using the following formula:

$$\text{INTEREST} = \text{LATE PAID/UNPAID TAX} \times \text{APPLICABLE DAILY INTEREST RATE}$$

NOTE: Taxes due and payable on or before December 31, 1981, even if still outstanding after January 1, 1982, will continue to bear interest at the old rates and using the old calculation methods governed by the individual laws and regulations for each of the various taxes.

REASON FOR ADDITIONAL TAX DETERMINATION

(Attachment to REV-503 – Notice of Determination)

1. The proper valuation basis was not used:
 - a) Taxable on the bona fide sale price.
 - b) Taxable on the computed fair market value obtained by multiplying the county assessed value by the county's common level ratio valuation factor.
 - c) The total consideration must include all liens and encumbrances.
 - d) The taxable value must include the cost of the contracted-for improvements.
 - e) Items sold as personal property do not qualify as such and are taxable as realty.
2. Requested or adequate documentation was not provided.
3. The transfer did not qualify for exclusion from payment of the tax:
 - a) Does not qualify as a correctional or confirmatory deed.
 - b) Does not qualify as an ordinary or living trust.
 - c) One or more of the possible/contingent beneficiaries disqualified the transfer as an excludable transaction.
 - d) Family exemptions do not apply to a decedent's estate. Any exclusion is dependent upon the grantee's relationship to the heirs of the estate.
 - e) Family exemption does not apply (e.g. stepparent to stepchild, aunt/uncle to niece/nephew, etc.).
 - f) The grantee is not the holder of a bona fide mortgage in default.
 - g) The exempt status of a party to the transaction does not relieve the other party from payment of the entire tax due.
 - h) A transfer to or between corporations or partnerships is fully taxable.
 - i) Only the percentage of interest held by the grantee for two or more years in the corporation/partnership is exempt.
 - j) The conveyance does not qualify as a merger, consolidation or statutory division.
 - k) Gifts of real estate are taxable on computed fair market value.
 - l) The exemption as straw/agent has been disallowed.
 - m) The documentation provided does not support the exemption claimed.
 - n) Documentation to verify common law marital status was not provided or was unacceptable.
4. Conveyances to or from a charitable or religious organization are taxable. The grantor and grantee must both be religious organizations or the grantee must be a conservancy with IRS 501(c) (3) status to qualify for exemption.
5. The Will either directed that the property be sold or provided for an option to purchase that was exercised. Therefore, the real estate was not transferred for no or nominal consideration to a specific devisee.
6. Familial transfers occurring within one year of each other are treated as if the original grantor were making the transfer directly to the ultimate grantee.
7. Deeds exchanging real estate between parties or a deed conveying a portion of partitioned land is taxable.
8. The transfer from the Industrial Development Authority (IDA) is taxable because:
 - a) The grantee is not directly using the property for a qualified purpose.
 - b) A person other than the IDA had an equity interest in the property.
 - c) The grantee was not the prior titled owner who conveyed the property to the IDA.
9. The transfer to the exempt party (government agency, instrumentality, etc.) was not by gift, dedication, and condemnation or in lieu of condemnation and is therefore a taxable transfer.
10. Interest is due on the late payment of the tax. Tax was paid more than 30 days after the document was accepted by the grantee.
11. Uncollectible check.
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10. Interest is due on the late payment of the tax. Tax was paid more than 30 days after the document was accepted by the grantee.
11. Uncollectible check.
- 12.

SHERIFF'S SALE COST SHEET

Atlantic National Trust vs. Jamie Zubizarreta
 NO. 137-03 ED NO. 412-01 JD DATE/TIME OF SALE 3-3-04 0900

DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$ <u>225.00</u>
LEVY (PER PARCEL	\$15.00
MAILING COSTS	\$ <u>42.50</u>
ADVERTISING SALE BILLS & COPIES	\$17.50
ADVERTISING SALE (NEWSPAPER)	\$15.00
MILEAGE	\$ <u>12.00</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>7.50</u>
NOTARY	\$ <u>8.00</u>
TOTAL ***** \$ <u>467.50</u>	

WEB POSTING	<u>1911</u>	\$150.00
PRESS ENTERPRISE INC.	<u>12</u>	\$ <u>794.36</u>
SOLICITOR'S SERVICES	<u>13</u>	\$75.00
TOTAL ***** \$ <u>1019.36</u>		

PROTHONOTARY (NOTARY)	<u>1910</u>	\$10.00
RECORDER OF DEEDS	<u>01</u>	\$ <u>41.50</u>
TOTAL ***** \$ <u>51.50</u>		

REAL ESTATE TAXES:

BORO, TWP & COUNTY	<u>20</u>	<u>14</u>	\$ <u>1000.44</u>
SCHOOL DIST.	<u>20</u>		\$
DELINQUENT	<u>20</u>	<u>15</u>	\$ <u>21124.99</u>
TOTAL ***** \$ <u>22125.43</u>			

MUNICIPAL FEES DUE:

SEWER	<u>20</u>	\$
WATER	<u>20</u>	\$
TOTAL ***** \$ <u>-0-</u>		

SURCHARGE FEE (DSTE)		\$ <u>160.00</u>
MISC. <u>Montair Co.</u>		\$ <u>27.10</u>
TOTAL ***** \$ <u>27.10</u>		

TOTAL COSTS (OPENING BID) \$ 23850.89

COLUMBIA COUNTY SHERIFF'S OFFICE

SHERIFF'S REAL ESTATE FINAL COST SHEET

Atlantic National Trust vs Jamie Zubizarreta

NO. 137-03 ED NO. 412-01 JD

DATE/TIME OF SALE: 3-3-04 0900

BID PRICE (INCLUDES COST) \$ 23,850.89

POUNDAGE - 2% OF BID \$ 477.02

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

LIEN CERTIFICATE \$ —

MISC. COSTS \$ —

TOTAL AMOUNT NEEDED TO PURCHASE \$ 24,327.91

PURCHASER(S): _____

ADDRESS: _____

NAMES(S) ON DEED: _____

PURCHASER(S) SIGNATURE(S): _____

[Handwritten Signature]
Atlantic National Trust LLC

TOTAL DUE: \$ 24,327.91

LESS DEPOSIT: \$ 1350.00

DOWN PAYMENT: \$ —

TOTAL DUE IN 8 DAYS \$ 22,977.91

**PREMIER REAL ESTATE
SETTLEMENT SERVICES, INC.**

ESCROW ACCOUNT
38 WEST THIRD STREET
BLOOMSBURG, PA 17815

COLUMBIA COUNTY FARMERS BRANCH
BLOOMSBURG, PA 17815

22251

PAY
TO THE
ORDER OF

Columbia County Sheriff

60-1476/313

9/9/2004

\$ **22,977.91

Twenty-Two Thousand Nine Hundred Seventy-Seven and 91/100*****

DOLLARS

MEMO

Zubizaretta foreclosure sale costs

A. Zubizaretta
AUTHORIZED SIGNATURE

⑈022251⑈ ⑆031314765⑆ 2504951801⑈

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

**COLUMBIA COUNTY
SHERIFF'S OFFICE**

Fax

To: J. Michael Baggett, Esq.,

From: Timothy T. ChamberlainL, Sheriff

Fax:

Date: May 25, 2004

Phone:

Pages: 2

Re: Foreclosure

CC:

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

•Comments: RE: Atlantic National Trust, LLC vs. Jamie Zubizarreta

I have not received costs owed in the amount of 22,977.91 and cannot prepare a deed until I receive these cost. The sale was March 3, 2004. I also need deed instructions.

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA

ATLANTIC NATIONAL TRUST, LLC,
as Assignee of FIRST INTERNATIONAL
BANK,

Plaintiff,

v.

JAIME ZUBIZARRETA,

Defendant.

CIVIL DIVISION

No. 2001-CV-4112

AFFIDAVIT OF SERVICE OF
NOTICE OF SALE ON ALL
MORTGAGE HOLDERS AND
LIEN CREDITORS

Filed on Behalf of Plaintiff
ATLANTIC NATIONAL TRUST, LLC

Counsel of Record for this Party:

J. MICHAEL BAGGETT, ESQUIRE
Pa. I.D. #: 30651

McCANN GARLAND RIDALL & BURKE
Firm I.D. #: 185
309 Smithfield Street
Suite 4000
Pittsburgh, PA 15222
(412) 566-1818

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA

ATLANTIC NATIONAL TRUST, LLC,
as Assignee of FIRST INTERNATIONAL
BANK,

Plaintiff,

v.

JAMIE ZUBIZARRETA,

Defendant.

CIVIL DIVISION

CASE NO. 2001-CV-4112

**NOTICE OF
SHERIFF'S SALE OF REAL ESTATE**

TO: DEFENDANT(S) AND ALL OTHER INTERESTED PERSON(S) OR PARTIES

TAKE NOTICE that by virtue of the Writ of Execution issued out of the Court of Common Pleas of Columbia County, Pennsylvania, and to the Sheriff of Columbia County, directed, there will be exposed to Public Sale in the Columbia County Courthouse, Bloomsburg, Pennsylvania, 17815 on March 3, 2004, at 9:00 A.M., prevailing time, the following described real estate located at R.D. #2, Box 148, Millvale, Pennsylvania 17864 of which Jamie Zubizarreta is the owner or reputed owner:

ALL THAT CERTAIN parcel of land situate in the Borough of Millville, County of Columbia and Commonwealth of Pennsylvania, bounded and described as follows, to-wit:

BEGINNING at a point in the centerline of Woodland Drive, said point also being a corner of Parcel #1 on a draft of a minor subdivision of Michael Farr prepared by Construction Engineering, Inc., dated June 11, 1993 and revised June 16, 1993;

THENCE along the centerline of said Woodland Drive the following three courses and distances:

NORTH 20 degrees 41 minutes 50 second East, 40.36 feet to a point;

NORTH 26 degrees 38 minutes 20 seconds East, 58.69 feet to a point;

NORTH 40 degrees 04 minutes 11 seconds East, 85.98 feet to a point;

THENCE along lands now or formerly of Donald Knott, Jr. South 69 degrees 01 minutes 14 seconds East, passing through an iron pin found on the property line 18.0 feet from the last mentioned point in the centerline of Woodland Drive, 339.23 feet to a found iron pin at corner of lands now or formerly of Richard and Paula Henry;

THENCE along lands now or formerly of said Henry, South 26 degrees 05 minutes 50 seconds West, 166.97 feet to an iron pin set in line of lands now or formerly of said Henry and at corner of Parcel #1 aforementioned;

THENCE by the said Parcel #1 North 72 degrees 29 minutes 25 seconds West, 398.60 feet to a point in the centerline of the aforementioned Woodland Drive, the point and place of BEGINNING.

The last mentioned line passing through an iron pin set on the property line 18.1 feet from the point the beginning.

CONTAINING 1.43 acres and being shown as Parcel No. 2 in accordance with a draft of a minor subdivision for Michael J. Farr prepared by Construction Engineering, Inc., dated June 11, 1993 and revised June 16, 1993.

BEING A PORTION of the premises which Glen O. Farr and Phyllis W. Farr, husband and wife, by deed dated July 14, 1988 and recorded July 26, 1988 in the Office of Recorder in and for Columbia County in Record Book 413 at Page 379, granted and conveyed unto Michael J. Farr, a single person, and also being a portion of the premises which Michael John Farr and Kimberly A. Farr, by their deed dated January 12, 1988 and recorded March 23, 1988 in the Office of the Recorder in and for Columbia County in Record Book 405 at Page 599 granted and conveyed unto Michael John Farr.

The said Writ of Execution has been issued on a judgment in the action of Atlantic National Trust, LLC, as Assignee of First International Bank v. Jamie Zubizarreta in the amount of \$411,770.36.

Additional costs and interest and Attorney Fees and Expenses will continue to accrue until all amounts due are paid in full.

Claims against property must be filed at the Office of the Sheriff before the above sale date.

Claims to the proceeds must be made with the Office of the Sheriff before distribution.

Schedule of Distribution will be filed with the Office of the Sheriff no later than thirty (30) days from the sale date.

Exceptions to Distribution or a Petition to Set Aside the Sale must be filed with the

Office of the Sheriff no later than ten (10) days from the date when Schedule of Distribution is filed in the Office of the Sheriff.

Attached hereto is a copy of the Writ of Execution. It has been issued because there is a judgment against you. It may cause your property to be held or taken to pay the judgment. You may have legal rights to prevent your property from being taken. A lawyer can advise you more specifically of these rights. If you wish to exercise your rights, you must act promptly.

YOU SHOULD TAKE THIS NOTICE AND THE WRIT OF EXECUTION TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL ADVICE.

SUSQUEHANNA LEGAL SERVICES

168 East Fifth Street
Bloomsburg, PA 17815
(570) 784-8760

You may have legal rights to prevent the Sheriff's Sale and the loss of your property. In order to exercise those rights, prompt action on your part is necessary. A lawyer may be able to help you.

You may have the right to prevent or delay the Sheriff's Sale by filing, before the sale occurs, a petition to open or strike the judgment or a petition to stay the execution.

If the judgment was entered because you did not file with the Court any defense or objection, you might have within fifteen (15) days after service of the Scire Facias, you may have the right to have the judgment opened if you promptly file a petition with the Court alleging a valid defense and a reasonable excuse for failing to file the defense on time. If the judgment is opened, the Sheriff's Sale would ordinarily be delayed pending a trial of the issue of whether the plaintiff has a valid claim to foreclose on the tax claim.

You may also have the right to have the judgment stricken if the Sheriff has not made a valid return of service of the Complaint or if the judgment was entered before fifteen (15) days after service or in certain other events. To exercise this right, you would have to file a petition to strike the judgment.

You may also have the right to petition the Court to stay or delay the execution and the Sheriff's Sale if you can show a defect in the Writ of Execution or service or demonstrate any other legal or equitable right.

You may also have the right to have the Sheriff's Sale set aside if the property is sold for a grossly inadequate price or if there are defects in the Sheriff's Sale. To exercise this right, you should file a petition with the Court after the sale and before the Sheriff has delivered his deed to the property. The Sheriff will deliver the deed if no petition to set aside the sale is filed within

ten (10) days from the date when the Schedule of Distribution is filed in the Office of the Sheriff.

Dated: 2/5/2004

MCCANN, GARLAND, RIDALL & BURKE

By: 

J. Michael Baggett, Esquire
Pa. I.D. #30651

Suite 4000
309 Smithfield Street
Pittsburgh, PA 15222
(412) 566-1818
Attorney for Plaintiff

U.S. POSTAL SERVICE **CERTIFICATE OF MAILING**
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT
PROVIDE FOR INSURANCE — POSTMASTER

Received From:

McCann, Garland, Ridall & Burke

309 Smithfield Street, Suite 4000

Pittsburgh, PA 15222

One piece of ordinary mail addressed to:

Jamie Zubizarreta

92 Breakneck Hill Road

Southborough, MA 01772

PS Form 3817, Mar. 1989

Affix fee here in stamps
or meter postage and
post mark. Inquire of
Postmaster for current
fees.

U.S. POSTAL SERVICE **CERTIFICATE OF MAILING**
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT
PROVIDE FOR INSURANCE — POSTMASTER

Received From:

Mccann, Garland, Ridall & Burke

309 Smithfield Street, Suite 4000

Pittsburgh, PA 15222

One piece of ordinary mail addressed to:

Jamie Zubizarretta

22 Maple Street

Danville, PA 17821

PS Form 3817, Mar. 1989

Affix fee here in stamps
or meter postage and
post mark. Inquire of
Postmaster for current
fees.

U.S. POSTAL SERVICE **CERTIFICATE OF MAILING**
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT
PROVIDE FOR INSURANCE — POSTMASTER

Received From:

McCann, Garland, Ridall & Burke

309 Smithfield Street, Suite 4000

Pittsburgh, PA 15222

One piece of ordinary mail addressed to:

Conchi Zubizaretta

22 Maple Street

Danville, PA 17821

PS Form 3817, Mar. 1989

Affix fee here in stamps
or meter postage and
post mark. Inquire of
Postmaster for current
fees.

U.S. POSTAL SERVICE **CERTIFICATE OF MAILING**
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Received From:

Mccann, Garland, Ridall & Burke

309 Smithfield Street, Suite 4000

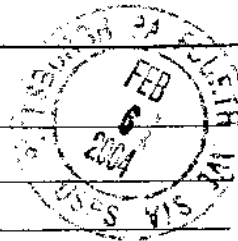
Pittsburgh, PA 15222

One piece of ordinary mail addressed to:

Conchi Zubizaretta

R.D. 2, Box 148

Millvale, PA 17864



PS Form 3817, Mar. 1989

Affix fee here in stamps
or meter postage and
post mark. Inquire of
Postmaster for current
fees.

U.S. POSTAL SERVICE **CERTIFICATE OF MAILING**
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL. DOES NOT
PROVIDE FOR INSURANCE — POSTMASTER

Received From:

Mccann, Garland, Ridall & Burke

309 Smithfield Street, Suite 4000

Pittsburgh, PA 15222

One piece of ordinary mail addressed to:

Mike Farr Custom Woodworking

92 Breakneck Hill Road

Southborough, MA 01772



PS Form 3817, Mar. 1989

Affix fee here in stamps
or meter postage and
post mark. Inquire of
Postmaster for current
fees.

U.S. POSTAL SERVICE **CERTIFICATE OF MAILING**
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Received From:

McCann, Garland, Ridall & Burke

309 Smithfield Street, Suite 4000

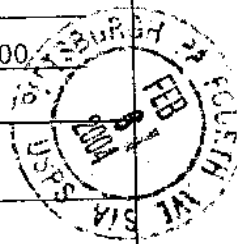
Pittsburgh, PA 15222

One piece of ordinary mail addressed to:

Marine Midland Bank

Corporate Trust Services
140 Broadway, 12th Floor

New York, NY 10005-1180



PS Form 3817, Mar. 1989

Affix fee here in stamps
or meter postage and
post mark. Inquire of
Postmaster for current
fees.

U.S. POSTAL SERVICE **CERTIFICATE OF MAILING**
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT
PROVIDE FOR INSURANCE — POSTMASTER

Received From:

McCann, Garland, Ridall & Burke

309 Smithfield Street, Suite 4000

Pittsburgh, PA 15222

One piece of ordinary mail addressed to:

First Intn'l Bank f/k/a
First National Bank of New England
280 Trumbull Street

Hartford, CT 06103

PS Form 3817, Mar. 1989

Affix fee here in stamps
or meter postage and
post mark. Inquire of
Postmaster for current
fees.

U.S. POSTAL SERVICE **CERTIFICATE OF MAILING**
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT
PROVIDE FOR INSURANCE — POSTMASTER

Received From:

McCann, Garland, Ridall & Burke

309 Smithfield Street, Suite 4000

Pittsburgh, PA 15222

One piece of ordinary mail addressed to:

Mike John Farr

R.D. #2, Box 150

Millvale, PA 17864

PS Form 3817, Mar. 1989

Affix fee here in stamps
or meter postage and
post mark. Inquire of
Postmaster for current
fees.

McCANN, GARLAND, RIDALL & BURKE

ATTORNEYS AT LAW

SUITE 4000

300 SMITHFIELD STREET

PITTSBURGH, PENNSYLVANIA 15222

TELEPHONE: (412) 566-1818

FACSIMILE: (412) 566-1817

WRITER'S DIRECT DIAL
(412) 566-1820 EXT.

January 27, 2004

VIA FACSIMILE (570) 389-5625

Harry R. Roodarmel, Jr.
Sheriff of Columbia County
Columbia County Courthouse
Blomsborg, PA 17815

Attention: Wendy

Re: *Atlantic National Trust, LLC v. Jaime Zubizarreta*
2001 CV-412
2003 ED-137

Dear Wendy:

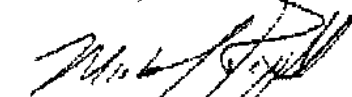
This letter will confirm our conversation whereby I informed you that the Defendant, Jaime Zubizarreta, has filed a Chapter 7 bankruptcy. Atlantic National Trust, LLC is seeking relief from the automatic stay and requests that the sale be postponed.

As we discussed, the sale has been postponed and rescheduled for March 3, 2004 at 9:00 AM.

If you have any questions, please contact me. Your assistance in this matter is appreciated.

Very truly yours,

McCANN, GARLAND, RIDALL & BURKE



J. Michael Baggett

IMB/jcw

COLUMBIA COUNTY TAX CLAIM BUREAU LIEN CERTIFICATE

Date October 30, 2003

OWNER OR REPUTED OWNER

Jamie Zubizaretta

DESCRIPTION OF PROPERTY

Millville Borough
1.44 acre

PARCEL NUMBER 24,01-010-04,000 IN Millville Boro. Township
City

YEAR	TOTAL
2000	4925.37
2001	5765.35
2002	5195.76
Lien	5.00
TOTAL	\$ 15,891.48

2000	\$ 4,925.37
2001	\$ 5,765.35
2002	\$ 5,195.76
Lien	\$ 5.00
2003	\$ 5,233.51
TOTAL	\$21,124.99

The above figures represent the amount(s) due during the month of
~~January 2000~~ 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 Jr, Sheriff

COLUMBIA COUNTY TAX CLAIM BUREAU

FEE - \$5.00
Per Parcel

STATE OF PENNSYLVANIA
COUNTY OF COLUMBIA } SS

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 January 7, 14, 21, 2004 exactly as printed and published; that the affiant is one of the owners and publishers of said newspaper in which legal advertisement was published; that neither the affiant nor Press Enterprise is interested in the subject matter of said notice and advertisement and that all of the allegations in the foregoing statement as to time, place, and character of publication are true.

Paul R. Eyerly IV

Sworn and subscribed to before me this 8th day of January, 2004.

[Signature]

(Notary Public)
Commonwealth Of Pennsylvania
My commission expires
Notarial Seal
Dennis L. Ashenfelder, Notary Public
Scott Twp., Columbia County
My Commission Expires July 3, 2007

Member, Pennsylvania Association Of Notaries

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

.....

HARRY A. ROADARMEL, JR.



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

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

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

ATLANTIC NATIONAL TRUST

VS.

JAMIE ZUBIZARRETA

WRIT OF EXECUTION #137 OF 2003 ED

POSTING OF PROPERTY

DECEMBER 18, 2003 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE
PROPERTY OF JAMIE ZUBIZARRETA AT RR#2 BOX 148 MILLVILLE
COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY COLUMBIA COUNTY
DEPUTY SHERIFF J ARTER.

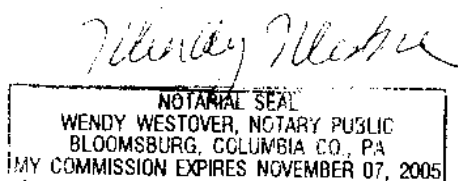
SO ANSWERS:


DEPUTY SHERIFF

SHERIFF. HARRY A ROADARMEL, JR.

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 18TH DAY OF DECEMBER 2003



29 MILL STREET
DANVILLE, PA 17821

Fred R. Shepperson, Sheriff

MONTGOMERY COUNTY SHERIFF'S ACCOUNT

20 NOV 2003

60-295-313

3760

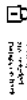
Pay to the
Order of Columbia County Sheriff

Twenty Two Dollars and

92/100

\$ 22.90

DEPOSIT



M & T BANK
MANUFACTURERS TRUST COMPANY
DANVILLE, PENNSYLVANIA 17821

ATLANTIC NATIONAL TRUST

TAMIE ZUBIARRETTA

⑈003760⑈ ⑈031302955⑈ 0027060169⑈

VOID AFTER 60 DAYS

[Signature]

ACCOUNT STATEMENT

Montour County Sheriff's Office**29 Mill Street****Danville, Pa. 17821**

Telephone: (570) 271-3020

Fax: (570) 271-3037

To:

Columbia County Sheriff's Office
Courthouse
PO Box 380
Bloomsburg, PA 17815

Date 20-Nov-03**Docket** 2001-CV-412,
2003-ED-137**County** Columbia**Type** Writ of Execution, Notice
of Sheriff's Sale of Real
Property

Plaintiff(s): ATLANTIC NATIONAL TRUST, LLC, as
Assignee of FIRST INTERNATIONAL BANK

Defendants(s): JAMIE ZUBIZARRETA

Date		Credits	Charge	Balance
11/06/03	Advance Check # 1276	\$50.00		
11/19/03	Service on Jamie Zubizarreta		\$27.10	
				\$22.90 REFUND

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

ATLANTIC NATIONAL TRUST, LLC, AS
ASSIGNEE OF FIRST INTERNATIONAL
BANK

137ED2003

VS

WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

JAMIE ZUBIZARRETA

NOW, WEDNESDAY, OCTOBER 29, 2003, I, HON. HARRY A. ROADARMEL JR. HIGH SHERIFF OF COLUMBIA COUNTY, PENNSYLVANIA, DO HEREBY DEPUTIZE THE SHERIFF OF MONTGOMERY COUNTY PENNSYLVANIA, TO EXECUTE THIS WRIT DEPUTATION BEING MADE AT THE REQUEST AND RISK OF THE PLAINTIFF, PERSON TO SERVE, JAMIE ZUBIZARRETA, AT 22 MAPLE ST., DANVILLE, PA

Harry A. Roadarmel Jr.

HARRY A. ROADARMEL, SHERIFF
COLUMBIA COUNTY, PENNSYLVANIA

SHERIFF'S OFFICE
MONTOUR COUNTY, COMMONWEALTH OF PENNA.
 29 MILL STREET, DANVILLE, PA 17821 (570) 271-3020

SHERIFF'S SERVICE
PROCESS RECEIPT, AND AFFIDAVIT OF RETURN

1. Plaintiff(s) ATLANTIC NATIONAL TRUST , LLC, as Assignee of FIRST INTERNATIONAL BANK	2. Docket Number / County Columbia 2001-CV-412, 2003-ED-137
3. Defendant(s) JAMIE ZUBIZARRETA	4. Type of Writ or Complaint Writ of Execution, Notice of Sheriff's Sale of Real Property

SERVE	5. Name _____ 6. Address _____
AT	

7. Indicate unusual service: ☐ Reg. Mail ☐ Cert. Mail ☐ Deputize ☐ Other

Now, 2003 I Sheriff of MONTOUR COUNTY, PENNSYLVANIA, do hereby deputize the Sheriff of _____ County to execute this Writ and make return thereof according to law. This deputation being made at the request and risk of the plaintiff.

 Sheriff of Montour County

8. SPECIAL INSTRUCTION OR OTHER INFORMATION THAT WILL ASSIST IN EXPEDITING SERVICE

9. Name and Address of Attorney/Originator _____ _____	10. Telephone Number _____ _____	11. Date _____ _____
12. Signature _____ _____		

SPACE BELOW FOR USE OF SHERIFF ONLY - DO NOT WRITE BELOW THIS LINE

Serving Deputy: SHANE M. CRAIG	Date Filed 27 October 2003.	Expiration _____
--	--------------------------------	------------------

16. Served and made known to **CONCHI ZUBIZARRETA**, on the **19TH** day of **NOVEMBER** 2003, at **11:52** o'clock **A .M.**, at **22 MAPLE ST DANVILLE** County of Montour Commonwealth of Pennsylvania, in the manner described below:

☐ Defendant personally served.

☒ Adult family member with whom said Defendant resides. Relationship is (Wife)

☐ Adult in charge of Defendant's residence.

☐ Manager / Clerk of place of lodging in which Defendant resides.

☐ Agent of person in charge of Defendant's office or usual place of business

☐ _____ an officer of said Defendant company.

☐ Other _____

On the _____ day of _____, 2003, at _____ o'clock **M.**

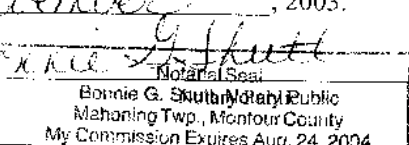
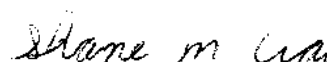
Defendant not found because:

☐ Moved ☐ Unknown ☐ No answer ☐ Vacant

☐ Other: _____

Remarks: _____

Advance	Docket	Service	Mileage	Affidavit	Notary	Sur. Chrg.	Misc.	Total	Costs Due / Refund
\$50.00	\$9.00	\$9.00	\$1.00	\$2.50	\$2.00	\$0.00	\$3.60	\$27.10	\$22.90

Sworn and Subscribed to before me this <u>30th</u> Day of <u>November</u> , 2003. 	So Answer. Signature of Deputy Sheriff  _____ Sheriff Fred R. Shepperson SHERIFF OF MONTOUR COUNTY
--	--

I Acknowledge Receipt of the Sheriff's Return Signature of Authorized Authority and Title. _____	Date Received _____
--	---------------------

School 4056.7
City 1122.93

Amy Stout

HARRY A. ROADARMEL, JR.



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

PHONE
(570) 389-3622

24 HOUR PHONE
(570) 784-6300

Wednesday, October 29, 2003

**AMY STOUT-TAX COLLECTOR
MILLVILLE, PA 17846-**

**ATLANTIC NATIONAL TRUST, LLC, AS ASSIGNEE OF FIRST
INTERNATIONAL BANK
VS
JAMIE ZUBIZARRETA**

DOCKET # 137ED2003

JD # 4112JD2001

Dear Sir:

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

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

Respectfully,

Harry A. Roadarmel Jr.

Harry A. Roadarmel, Jr.
Sheriff of Columbia County

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA

ATLANTIC NATIONAL TRUST, LLC,)	CIVIL DIVISION
as Assignee of FIRST INTERNATIONAL)	
BANK,)	CASE NO. 2001-CV-4112
)	
Plaintiff,)	
)	
v.)	
)	
JAMIE ZUBIZARRETA,)	
)	
Defendant.)	

**NOTICE OF
SHERIFF'S SALE OF REAL ESTATE**

TO: DEFENDANT(S) AND ALL OTHER INTERESTED PERSON(S) OR PARTIES

TAKE NOTICE that by virtue of the Writ of Execution issued out of the Court of Common Pleas of Columbia County, Pennsylvania, and to the Sheriff of Columbia County, directed, there will be exposed to Public Sale in Columbia County Sheriff's Office Bloomsburg, Pennsylvania, 17815 on Jan. 23, 2004, 2003, at 9:00 A.M., prevailing time, the following described real estate located at R.D. #2, Box 148, Millvale, Pennsylvania 17864 of which Jamie Zubizarreta is the owner or reputed owner:

ALL THAT CERTAIN parcel of land situate in the Borough of Millville, County of Columbia and Commonwealth of Pennsylvania, bounded and described as follows, to-wit:

BEGINNING at a point in the centerline of Woodland Drive, said point also being a corner of Parcel #1 on a draft of a minor subdivision of Michael Farr prepared by Construction Engineering, Inc., dated June 11, 1993 and revised June 16, 1993;

THENCE along the centerline of said Woodland Drive the following three courses and distances;

NORTH 20 degrees 41 minutes 50 second East, 40.36 feet to a point;

NORTH 26 degrees 38 minutes 20 seconds East, 58.69 feet to a point;

NORTH 40 degrees 04 minutes 11 seconds East, 85.98 feet to a point;

THENCE along lands now or formerly of Donald Knott, Jr. South 69 degrees 01 minutes 14 seconds East, passing through an iron pin found on the property line 18.0 feet from the last mentioned point in the centerline of Woodland Drive, 339.23 feet to a found iron pin at corner of lands now or formerly of Richard and Paula Henry;

THENCE along lands now or formerly of said Henry, South 26 degrees 05 minutes 50 seconds West, 166.97 feet to an iron pin set in line of lands now or formerly of said Henry and at corner of Parcel #1 aforementioned;

THENCE by the said Parcel #1 North 72 degrees 29 minutes 25 seconds West, 398.60 feet to a point in the centerline of the aforementioned Woodland Drive, the point and place of BEGINNING.

The last mentioned line passing through an iron pin set on the property line 18.1 feet from the point the beginning.

CONTAINING 1.43 acres and being shown as Parcel No. 2 in accordance with a draft of a minor subdivision for Michael J. Farr prepared by Construction Engineering, Inc., dated June 11, 1993 and revised June 16, 1993.

BEING A PORTION of the premises which Glen O. Farr and Phyllis W. Farr, husband and wife, by deed dated July 14, 1988 and recorded July 26, 1988 in the Office of Recorder in and for Columbia County in Record Book 413 at Page 379, granted and conveyed unto Michael J. Farr, a single person, and also being a portion of the premises which Michael John Farr and Kimberly A. Farr, by their deed dated January 12, 1988 and recorded March 23, 1988 in the Office of the Recorder in and for Columbia County in Record Book 405 at Page 599 granted and conveyed unto Michael John Farr.

The said Writ of Execution has been issued on a judgment in the action of Atlantic National Trust, LLC, as Assignee of First International Bank v. Jamie Zubizarreta in the amount of \$411,770.36.

Additional costs and interest and Attorney Fees and Expenses will continue to accrue until all amounts due are paid in full.

Claims against property must be filed at the Office of the Sheriff before the above sale date.

Claims to the proceeds must be made with the Office of the Sheriff before distribution.

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Exceptions to Distribution or a Petition to Set Aside the Sale must be filed with the Office of the Sheriff no later than ten (10) days from the date when Schedule of Distribution is filed in the Office of the Sheriff.

Attached hereto is a copy of the Writ of Execution. It has been issued because there is a judgment against you. It may cause your property to be held or taken to pay the judgment. You may have legal rights to prevent your property from being taken. A lawyer can advise you more specifically of these rights. If you wish to exercise your rights, you must act promptly.

YOU SHOULD TAKE THIS NOTICE AND THE WRIT OF EXECUTION TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL ADVICE.

SUSQUEHANNA LEGAL SERVICES
168 East Fifth Street
Bloomsburg, PA 17815
(570) 784-8760

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You may have the right to prevent or delay the Sheriff's Sale by filing, before the sale occurs, a petition to open or strike the judgment or a petition to stay the execution.

If the judgment was entered because you did not file with the Court any defense or objection, you might have within fifteen (15) days after service of the Scire Facias, you may have the right to have the judgment opened if you promptly file a petition with the Court alleging a valid defense and a reasonable excuse for failing to file the defense on time. If the judgment is opened, the Sheriff's Sale would ordinarily be delayed pending a trial of the issue of whether the plaintiff has a valid claim to foreclose on the tax claim.

You may also have the right to have the judgment stricken if the Sheriff has not made a valid return of service of the Complaint or if the judgment was entered before fifteen (15) days after service or in certain other events. To exercise this right, you would have to file a petition to strike the judgment.

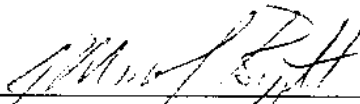
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You may also have the right to have the Sheriff's Sale set aside if the property is sold for a grossly inadequate price or if there are defects in the Sheriff's Sale. To exercise this right, you should file a petition with the Court after the sale and before the Sheriff has delivered his deed to

the property. The Sheriff will deliver the deed if no petition to set aside the sale is filed within ten (10) days from the date when the Schedule of Distribution is filed in the Office of the Sheriff.

Dated: 4/22/03

McCANN, GARLAND, RIDALL & BURKE

By: 
J. Michael Baggett, Esquire
Pa. I.D. #30651

Suite 4000
309 Smithfield Street
Pittsburgh, PA 15222
(412) 566-1818
Attorney for Plaintiff

MILLVILLE BORO COUNCIL

136 Morehead Ave., POB Box 30,
MILLVILLE, PA 17846
BIRTHPLACE OF NEIL WELLIVER
Phone (570) 458-5709 Fax (570) 458-5669
www.columbiapa.org/millville
e-mail millvill@ptd.net

Officers of Council

Jerre Wright, Mayor
Roy Bower, Jr. President
Ronald Welliver, V. President

Councilors

Dean Gorton
John Henrie
R. Lee Milroy
Sue Myers
James Woolcock

October 29, 2003


**Harry A. Roadarmel, Jr.,
Sheriff of Columbia County
Court House, POB 380
Bloomsburg, PA 17815**

Sheriff:

**Reference is made to your letter of October 29 and docket No. 137ED2003
and JD#4112JD2001, Jamie Zubizarreta.**

**The Boro of Millville has no outstanding charges against this property
with the possible exception of back taxes which is handled through the
Courthouse.**

**Thanks for your concern. Should you have any questions, please contact
me.**


**Murray Holdren
Secretary/Treasurer**

*Not Rec'd or
Firm*

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 10/28/2003

SERVICE# 5 - OF - 16 SERVICES
DOCKET # 137ED2003

PLAINTIFF ATLANTIC NATIONAL TRUST, LLC, AS ASSIGNEE OF
FIRST INTERNATIONAL BANK

DEFENDANT JAMIE ZUBIZARRETA

PERSON/CORP TO SERVED
CONCHI ZUBIZARRETA
RR#2 BOX 148
MILLVILLE

PAPERS TO SERVED
WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

*Beagle Retland Drive
3 yrs.*

SERVED UPON _____

RELATIONSHIP _____ IDENTIFICATION _____

DATE _____ TIME _____ MILEAGE _____ OTHER _____

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

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

F. OTHER (SPECIFY) _____

ATTEMPTS
DATE

TIME

OFFICER

REMARKS

*Move out at least 3 yrs
ago. Possibly in Danville.*

*Has no forwarding address
10/29/03 w/ millville
Post office.*

DEPUTY

Miller

DATE

10/29/03

*w/ millville
Post office.*

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P.O. BOX 388
BLOOMSBURG, PA. 17815
FAX: (570) 784-0257

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

Wednesday, October 29, 2003

**CONCHI ZUBIZARRETA
RR#2 BOX 148
MILLVILLE, PA 17846-**

**ATLANTIC NATIONAL TRUST, LLC, AS ASSIGNEE OF FIRST
INTERNATIONAL BANK
VS
JAMIE ZUBIZARRETA**

DOCKET # 137ED2003

JD # 4112JD2001

Dear Sir:

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

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

Respectfully,

Harry A. Roadarmel, Jr.
Sheriff of Columbia County

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA

ATLANTIC NATIONAL TRUST, LLC,
as Assignee of FIRST INTERNATIONAL
BANK,

Plaintiff,

V.

JAMIE ZUBIZARRETA,

Defendant.

CIVIL DIVISION

CASE NO. 2001-CV-4112

**NOTICE OF
SHERIFF'S SALE OF REAL ESTATE**

TO: DEFENDANT(S) AND ALL OTHER INTERESTED PERSON(S) OR PARTIES

TAKE NOTICE that by virtue of the Writ of Execution issued out of the Court of Common Pleas of Columbia County, Pennsylvania, and to the Sheriff of Columbia County, directed, there will be exposed to Public Sale in Columbia County Sheriff's Office Bloomsburg, Pennsylvania, 17815 on Jan. 28, 2004, 2003, at 9:00 A.M., prevailing time, the following described real estate located at R.D. #2, Box 148, Millvale, Pennsylvania 17864 of which Jamie Zubizarreta is the owner or reputed owner:

ALL THAT CERTAIN parcel of land situate in the Borough of Millville, County of Columbia and Commonwealth of Pennsylvania, bounded and described as follows, to-wit:

BEGINNING at a point in the centerline of Woodland Drive, said point also being a corner of Parcel #1 on a draft of a minor subdivision of Michael Farr prepared by Construction Engineering, Inc., dated June 11, 1993 and revised June 16, 1993:

THENCE along the centerline of said Woodland Drive the following three courses and distances:

NORTH 20 degrees 41 minutes 50 second East, 40.36 feet to a point;

NORTH 26 degrees 38 minutes 20 seconds East, 58.69 feet to a point;

NORTH 40 degrees 04 minutes 11 seconds East, 85.98 feet to a point;

THENCE along lands now or formerly of Donald Knott, Jr. South 69 degrees 01 minutes 14 seconds East, passing through an iron pin found on the property line 18.0 feet from the last mentioned point in the centerline of Woodland Drive, 339.23 feet to a found iron pin at corner of lands now or formerly of Richard and Paula Henry;

THENCE along lands now or formerly of said Henry, South 26 degrees 05 minutes 50 seconds West, 166.97 feet to an iron pin set in line of lands now or formerly of said Henry and at corner of Parcel #1 aforementioned;

THENCE by the said Parcel #1 North 72 degrees 29 minutes 25 seconds West, 398.60 feet to a point in the centerline of the aforementioned Woodland Drive, the point and place of BEGINNING.

The last mentioned line passing through an iron pin set on the property line 18.1 feet from the point the beginning.

CONTAINING 1.43 acres and being shown as Parcel No. 2 in accordance with a draft of a minor subdivision for Michael J. Farr prepared by Construction Engineering, Inc., dated June 11, 1993 and revised June 16, 1993.

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Attached hereto is a copy of the Writ of Execution. It has been issued because there is a judgment against you. It may cause your property to be held or taken to pay the judgment. You may have legal rights to prevent your property from being taken. A lawyer can advise you more specifically of these rights. If you wish to exercise your rights, you must act promptly.

YOU SHOULD TAKE THIS NOTICE AND THE WRIT OF EXECUTION TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL ADVICE.

SUSQUEHANNA LEGAL SERVICES
168 East Fifth Street
Bloomsburg, PA 17815
(570) 784-8760

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You may have the right to prevent or delay the Sheriff's Sale by filing, before the sale occurs, a petition to open or strike the judgment or a petition to stay the execution.

If the judgment was entered because you did not file with the Court any defense or objection, you might have within fifteen (15) days after service of the Scire Facias, you may have the right to have the judgment opened if you promptly file a petition with the Court alleging a valid defense and a reasonable excuse for failing to file the defense on time. If the judgment is opened, the Sheriff's Sale would ordinarily be delayed pending a trial of the issue of whether the plaintiff has a valid claim to foreclose on the tax claim.

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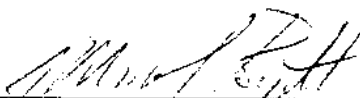
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Dated: 1/22/03

McCANN, GARLAND, RIDALL & BURKE

By: 
J. Michael Baggett, Esquire
Pa. I.D. #30651

Suite 4000
309 Smithfield Street
Pittsburgh, PA 15222
(412) 566-1818
Attorney for Plaintiff

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 10/28/2003

SERVICE# 7 - OF - 16 SERVICES
DOCKET # 137ED2003

PLAINTIFF ATLANTIC NATIONAL TRUST, LLC, AS ASSIGNEE OF
FIRST INTERNATIONAL BANK

DEFENDANT JAMIE ZUBIZARRETA

PERSON/CORP TO SERVED
MICHAEL FARR
RR#2 BOX 150
MILLVILLE

PAPERS TO SERVED
WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

3 yrs.

SERVED UPON _____

RELATIONSHIP _____ IDENTIFICATION _____

DATE _____ TIME _____ MILEAGE _____ OTHER _____

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

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

F. OTHER (SPECIFY) _____

ATTEMPTS

DATE TIME OFFICER REMARKS

_____	_____	_____	Atto Sold Property to
_____	_____	_____	Conchij Zubizarreta.
_____	_____	_____	But to Has no forwarding
DEPUTY	_____	DATE	10/29/03 address w/ millville P.O.

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

Wednesday, October 29, 2003

MICHAEL FARR
RR#2 BOX 150
MILLVILLE, PA 17846-

ATLANTIC NATIONAL TRUST, LLC, AS ASSIGNEE OF FIRST
INTERNATIONAL BANK
VS
JAMIE ZUBIZARRETA

DOCKET # 137ED2003

JD # 4112JD2001

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Respectfully,

Harry A. Roadarmel, Jr.
Sheriff of Columbia County

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA

ATLANTIC NATIONAL TRUST, LLC,
as Assignee of FIRST INTERNATIONAL
BANK,

Plaintiff,

V.

JAMIE ZUBIZARRETA,

Defendant.

CIVIL DIVISION

CASE NO. 2001-CV-4112

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SHERIFF'S SALE OF REAL ESTATE**

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SUSQUEHANNA LEGAL SERVICES
168 East Fifth Street
Bloomsburg, PA 17815
(570) 784-8760

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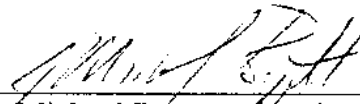
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the property. The Sheriff will deliver the deed if no petition to set aside the sale is filed within ten (10) days from the date when the Schedule of Distribution is filed in the Office of the Sheriff.

Dated: 4/22/03

McCANN, GARLAND, RIDALL & BURKE

By: 
J. Michael Baggett, Esquire
Pa. I.D. #30651

Suite 4000
309 Smithfield Street
Pittsburgh, PA 15222
(412) 566-1818
Attorney for Plaintiff

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 10/28/2003

SERVICE# 8 - OF - 16 SERVICES
DOCKET # 137ED2003

PLAINTIFF ATLANTIC NATIONAL TRUST, LLC, AS ASSIGNEE OF
FIRST INTERNATIONAL BANK

DEFENDANT JAMIE ZUBIZARRETA

PERSON/CORP TO SERVED	PAPERS TO SERVED
BORO OF MILLVILLE	WRIT OF EXECUTION - MORTGAGE
MOOREHEAD AVE.	FORECLOSURE
MILLVILLE	

SERVED UPON Murray Holders

RELATIONSHIP _____ IDENTIFICATION _____

DATE 10/29/03 TIME 1111 MILEAGE _____ OTHER _____

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

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

F. OTHER (SPECIFY) _____

ATTEMPTS

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

DEPUTY Millard DATE 10/29/03

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 10/28/2003

SERVICE# 9 - OF - 16 SERVICES
DOCKET # 137ED2003

PLAINTIFF ATLANTIC NATIONAL TRUST, LLC, AS ASSIGNEE OF
FIRST INTERNATIONAL BANK

DEFENDANT JAMIE ZUBIZARRETA

PERSON/CORP TO SERVED
AMY STOUT-TAX COLLECTOR
MILLVILLE

PAPERS TO SERVED
WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

SERVED UPON Ted Stout

RELATIONSHIP _____ IDENTIFICATION _____

DATE 10/29/03 TIME 1111 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) Millville Borough

ATTEMPTS
DATE

TIME

OFFICER

REMARKS

DEPUTY

Miller DATE 10/29/03

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 10/28/2003

SERVICE# 10 - OF - 16 SERVICES
DOCKET # 137ED2003

PLAINTIFF ATLANTIC NATIONAL TRUST, LLC, AS ASSIGNEE OF
FIRST INTERNATIONAL BANK

DEFENDANT JAMIE ZUBIZARRETA

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

SERVED UPON CHRIS NARDI

RELATIONSHIP DR. ENF OFF. IDENTIFICATION _____

DATE 10/29/03 TIME 0845 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

Paul D. Ch. DATE 10/29/03

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 10/28/2003

SERVICE# 13 - OF - 16 SERVICES
DOCKET # 137ED2003

PLAINTIFF ATLANTIC NATIONAL TRUST, LLC, AS ASSIGNEE OF
FIRST INTERNATIONAL BANK

DEFENDANT JAMIE ZUBIZARRETA

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

SERVED UPON ROSE APPELMAN

RELATIONSHIP _____ IDENTIFICATION _____

DATE 10/30/03 TIME 0820 MILEAGE _____ OTHER _____

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

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA X 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

Pam Dale

DATE

10/30/03

REAL ESTATE OUTLINE

ED # 137-03

DATE RECEIVED 10-28-03
DOCKET AND INDEX 10-29-03
SET FILE FOLDER UP 10-29-03

CHECK FOR PROPER INFO.

WRIT OF EXECUTION ✓
COPY OF DESCRIPTION ✓
WHEREABOUTS OF LKA ✓
NON-MILITARY AFFIDAVIT ✓
NOTICES OF SHERIFF SALE ✓
WATCHMAN RELEASE FORM ✓
AFFIDAVIT OF LIENS LIST ✓
CHECK FOR \$1,350.00 OR ✓ CK# 259

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

SALE DATE Jan, 28, 2003 TIME 0900
POSTING DATE 12-17-03
ADV. DATES FOR NEWSPAPER
1ST WEEK Jan, 7, 2004
2ND WEEK 14
3RD WEEK 21

SHERIFF'S SALE

WEDNESDAY JANUARY 28, 2004 AT 9:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 137 OF 2003 ED AND CIVIL WRIT NO. 412 OF 2001 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

ALL THAT CERTAIN parcel of land situate in the Borough of Millville, County of Columbia and Commonwealth of Pennsylvania, bounded and described as follows, to-wit:

BEGINNING at a point in the centerline of Woodland Drive, said point also being a corner of Parcel #1 on a draft of a minor subdivision of Michael Farr prepared by Construction Engineering, Inc., dated June 11, 1993 and revised June 16, 1993;

THENCE along the centerline of said Woodland Drive the following three courses and distances; NORTH 20 degrees 41 minutes 50 seconds East, 40.36 feet to a point; NORTH 26 degrees 38 minutes 20 seconds East, 58.69 feet to a point; NORTH 40 degrees 04 minutes 11 seconds East, 85.98 feet to a point; THENCE along lands now or formerly of Donald Knott, Jr. South 69 degrees 01 minutes 14 seconds East, passing through an iron pin found on the property line 18.0 feet from the last mentioned point in the centerline of Woodland Drive, 339.23 feet to a found iron pin at corner of lands now or formerly of Richard and Paula Henry; THENCE along lands now or formerly of said Henry, South 26 degrees 05 minutes 50 seconds West, 166.97 feet to an iron pin set in line of lands now or formerly of said Henry and at corner of Parcel #1 aforementioned; THENCE by the said Parcel #1 North 72 degrees 29 minutes 25 seconds West, 398.60 feet to a point in the centerline of the aforementioned Woodland Drive, the point and place of BEGINNING.

The last mentioned line passing through an iron pin set on the property line 18.1 feet from the point the beginning.

CONTAINING 1.43 acres and being shown as Parcel No. 2 in accordance with a draft of a minor subdivision for Michael J. Farr prepared by Construction Engineering, Inc., dated June 11, 1993 and revised June 16, 1993.

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Michael J. Farr, a single person, and also being a portion of the premises which Michael John Farr and Kimberly A. Farr, by their deed dated January 12, 1988 and recorded March 23, 1988 in the Office of the Recorder in and for Columbia County in Record Book 405 at Page 599 granted and conveyed unto Michael John Farr.

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
J. Michael Baggett
309 Smithfield Street
Pittsburgh, PA 15222

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

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309 Smithfield Street
Pittsburgh, PA 15222

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

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA

ATLANTIC NATIONAL TRUST, LLC,
as Assignee of FIRST INTERNATIONAL
BANK,

Plaintiff,

v.

JAMIE ZUBIZARRETA,

Defendant.

) CIVIL DIVISION

) CASE NO. 2001-CV-⁴⁶²~~4112~~

) *2003-ED-137*

WRIT OF EXECUTION

Commonwealth of Pennsylvania)

County of Columbia)

To the Sheriff of Columbia County:

To satisfy the judgment, interest and costs in the above matter you are directed to levy upon and sell the following described property:

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Principal of \$411,770.36

Costs to be added.

Total \$411,770.36 plus costs.

Fannie B. Kline
Name of Prothonotary (Clerk)
Elizabeth A. Burren
Deputy

Seal of the Court

Date 10/27/2003

McCANN, GARLAND, RIDALL & BURKE

ATTORNEYS AT LAW

SUITE 4000

309 SMITHFIELD STREET

PITTSBURGH, PENNSYLVANIA 15222

TELEPHONE: (412) 566-1818

FACSIMILE: (412) 566-1817

October 24, 2003

WRITER'S DIRECT DIAL:

(412) 566-1820 EXT.

Harry A. Roadamel
Sheriff of Columbia County
P.O. Box 380
Bloomsburg, PA 17815

Re: Atlantic National Trust LLC v. Jamie Zubizaretta
No. 2001-CV-4112

Dear Sheriff Roadamel:

Please find the following documents regarding the execution and sheriff's sale of the real estate subject to the above action:

- Original and three copies of the Notice of Sheriff's Sale of Real Estate;
- Five copies of the property description
- Affidavit of Last Known Address
- Affidavit of Non-Military Service
- Affidavit pursuant to PA R.C.P. 3129; and
- Check in the amount of \$1,350.00

We have requested the Prothonotary to forward the Writ of Execution.

The subject real estate has been vacant for an extended period of time and the judgment was entered by default. Accordingly, we would respectfully request that the sale be scheduled as soon as possible since there is no opposition or occupant.

If you have any questions or require additional documentation, please contact me. Thank you for your assistance.

Very truly yours,

McCann, Garland, Ridall & Burke


J. Michael Baggett

Enclosures

WESTMORELAND COUNTY OFFICE

THE JOHNSTON HOUSE • H.C. 64, BOX 21 • P.O. BOX 1039 • LATROBE PENNSYLVANIA 15650
TELEPHONE: (724) 539-7996 • FACSIMILE: (724) 532-1221

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA

ATLANTIC NATIONAL TRUST, LLC,
as Assignee of FIRST INTERNATIONAL
BANK,

Plaintiff,

v.

JAMIE ZUBIZARRETA,

Defendant.

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CIVIL DIVISION

CASE NO. 2001-CV-4112

**NOTICE OF
SHERIFF'S SALE OF REAL ESTATE**

TO: DEFENDANT(S) AND ALL OTHER INTERESTED PERSON(S) OR PARTIES

TAKE NOTICE that by virtue of the Writ of Execution issued out of the Court of Common Pleas of Columbia County, Pennsylvania, and to the Sheriff of Columbia County, directed, there will be exposed to Public Sale in _____
Bloomsburg, Pennsylvania, 17815 on _____, 2003, at _____ M., prevailing
time, the following described real estate located at R.D. #2, Box 148, Millvale, Pennsylvania
17864 of which Jamie Zubizarreta is the owner or reputed owner:

ALL THAT CERTAIN parcel of land situate in the Borough of Millville, County of
Columbia and Commonwealth of Pennsylvania, bounded and described as follows, to-wit:

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corner of Parcel #1 on a draft of a minor subdivision of Michael Farr prepared by Construction
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THENCE along the centerline of said Woodland Drive the following three courses and
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The said Writ of Execution has been issued on a judgment in the action of Atlantic National Trust, LLC, as Assignee of First International Bank v. Jamie Zubizarreta in the amount of \$411,770.36.

Additional costs and interest and Attorney Fees and Expenses will continue to accrue until all amounts due are paid in full.

Claims against property must be filed at the Office of the Sheriff before the above sale date.

Claims to the proceeds must be made with the Office of the Sheriff before distribution.

Schedule of Distribution will be filed with the Office of the Sheriff no later than thirty (30) days from the sale date.

Exceptions to Distribution or a Petition to Set Aside the Sale must be filed with the Office of the Sheriff no later than ten (10) days from the date when Schedule of Distribution is filed in the Office of the Sheriff.

Attached hereto is a copy of the Writ of Execution. It has been issued because there is a judgment against you. It may cause your property to be held or taken to pay the judgment. You may have legal rights to prevent your property from being taken. A lawyer can advise you more specifically of these rights. If you wish to exercise your rights, you must act promptly.

YOU SHOULD TAKE THIS NOTICE AND THE WRIT OF EXECUTION TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL ADVICE.

SUSQUEHANNA LEGAL SERVICES
168 East Fifth Street
Bloomsburg, PA 17815
(570) 784-8760

You may have legal rights to prevent the Sheriff's Sale and the loss of your property. In order to exercise those rights, prompt action on your part is necessary. A lawyer may be able to help you.

You may have the right to prevent or delay the Sheriff's Sale by filing, before the sale occurs, a petition to open or strike the judgment or a petition to stay the execution.

If the judgment was entered because you did not file with the Court any defense or objection, you might have within fifteen (15) days after service of the Scire Facias, you may have the right to have the judgment opened if you promptly file a petition with the Court alleging a valid defense and a reasonable excuse for failing to file the defense on time. If the judgment is opened, the Sheriff's Sale would ordinarily be delayed pending a trial of the issue of whether the plaintiff has a valid claim to foreclose on the tax claim.

You may also have the right to have the judgment stricken if the Sheriff has not made a valid return of service of the Complaint or if the judgment was entered before fifteen (15) days after service or in certain other events. To exercise this right, you would have to file a petition to strike the judgment.

You may also have the right to petition the Court to stay or delay the execution and the Sheriff's Sale if you can show a defect in the Writ of Execution or service or demonstrate any other legal or equitable right.

You may also have the right to have the Sheriff's Sale set aside if the property is sold for a grossly inadequate price or if there are defects in the Sheriff's Sale. To exercise this right, you should file a petition with the Court after the sale and before the Sheriff has delivered his deed to

the property. The Sheriff will deliver the deed if no petition to set aside the sale is filed within ten (10) days from the date when the Schedule of Distribution is filed in the Office of the Sheriff.

Dated: 7/24/03

McCANN, GARLAND, RIDALL & BURKE

By: 

J. Michael Baggett, Esquire
Pa. I.D. #30651

Suite 4000
309 Smithfield Street
Pittsburgh, PA 15222
(412) 566-1818
Attorney for Plaintiff

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ATLANTIC NATIONAL TRUST, LLC,
as Assignee of FIRST INTERNATIONAL
BANK,

Plaintiff,

v.

JAMIE ZUBIZARRETA,

Defendant.

CIVIL DIVISION

No. 2001-CV-4112

AFFIDAVIT OF
NON-MILITARY SERVICE

Filed on Behalf of Plaintiff
ATLANTIC NATIONAL TRUST, LLC

Counsel of Record for this Party:

J. MICHAEL BAGGETT, ESQUIRE
Pa. I.D. #: 30651

McCANN GARLAND RIDALL & BURKE
Firm I.D. #: 185
309 Smithfield Street
Suite 4000
Pittsburgh, PA 15222
(412) 566-1818

Notarial Seal
Jaclyn E. Stanton, Notary Public
City Of Pittsburgh, Allegheny County
My Commission Expires Feb. 25, 2006
Allegheny County Clerk's Office

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as Assignee of FIRST INTERNATIONAL
BANK,

Plaintiff,

v.

JAMIE ZUBIZARRETA,

Defendant.

CIVIL DIVISION

No. 2001-CV-4112

AFFIDAVIT OF LAST
KNOWN ADDRESS

Filed on Behalf of Plaintiff
ATLANTIC NATIONAL TRUST, LLC

Counsel of Record for this Party:

J. MICHAEL BAGGETT, ESQUIRE
Pa. I.D. #: 30651

McCANN GARLAND RIDALL & BURKE
Firm I.D. #: 185
309 Smithfield Street
Suite 4000
Pittsburgh, PA 15222
(412) 566-1818

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA

ATLANTIC NATIONAL TRUST, LLC,
as Assignee of FIRST INTERNATIONAL
BANK,

Plaintiff,

v.

JAMIE ZUBIZARRETA,

Defendant.

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CIVIL DIVISION

CASE NO. 2001-CV-4112

AFFIDAVIT OF LAST KNOWN ADDRESS

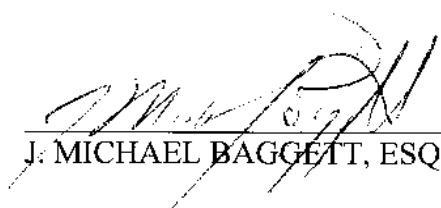
COMMONWEALTH OF PENNSYLVANIA

COUNTY OF ALLEGHENY

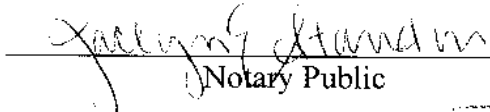
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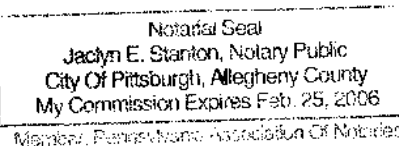
SS:

Before me, the undersigned Notary Public, appeared J. Michael Baggett, Esquire, Attorney for Plaintiff, who being duly sworn according to law, deposes and says that to the best of his knowledge, information and belief, the last known addresses of the Defendant and Owner in this matter is 22 Maple Street, Donville, Pennsylvania 17821 and 92 Breakneck Hill Road, Southborough, Massachusettes 01772.


J. MICHAEL BAGGETT, ESQUIRE

Subscribed to and sworn to before
me this 1st day of October, 2003.


Notary Public



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ATLANTIC NATIONAL TRUST, LLC,
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Plaintiff,

v.

JAMIE ZUBIZARRETA,

Defendant.

CIVIL DIVISION

No. 2001-CV-4112

AFFIDAVIT PURSUANT
TO RULE 3129.1

Filed on Behalf of Plaintiff
ATLANTIC NATIONAL TRUST, LLC

Counsel of Record for this Party:

J. MICHAEL BAGGETT, ESQUIRE
Pa. I.D. #: 30651

McCANN GARLAND RIDALL & BURKE
Firm I.D. #: 185
309 Smithfield Street
Suite 4000
Pittsburgh, PA 15222
(412) 566-1818

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA

ATLANTIC NATIONAL TRUST, LLC,
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Defendant.

CIVIL DIVISION

CASE NO. 2001-CV-4112

AFFIDAVIT PURSUANT TO RULE 3129.1

J. Michael Baggett, Esquire, attorney for Plaintiff in the above action, sets forth as of the date the Praecipe for the Writ of Execution was filed, the following information concerning the real property located R.D. #2, Box 148, Millvale, Pennsylvania 17864 (a description of the real estate is attached hereto as Exhibit "A"):

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

Name

Address

Jamie Zubizarreta

22 Maple Street
Donville, PA 17821

Jamie Zubizarreta

92 Breakneck Hill Road
Southborough, MA 01772

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

Name

Address

Jamie Zubizarreta

22 Maple Street
Donville, PA 17821

Jamie Zubizarreta

92 Breakneck Hill Road
Southborough, MA 01772

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

Name

Address

Atlantic National Trust, LLC

50 Portland Pier, 4th Floor
Portland, ME 04101

First International Bank f/k/a
First National Bank of New England

280 Trumbull Street
Hartford, CT 06103

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

Name

Address

Atlantic National Trust, LLC

50 Portland Pier, 4th Floor
Portland, ME 04101

Marine Midland Bank

Corporate Trust Services
140 Broadway, 12th Floor
New York, NY 10005-1180

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

Name

Address

N/A

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

Name

Address

N/A

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

Name

Address

Conchi Zubizaretta

R.D. #2, Box 148
Millvale, PA 17864

Mike Farr Custom Woodworking, Inc.

92 Breakneck Hill Road
Southborough, MA 01772

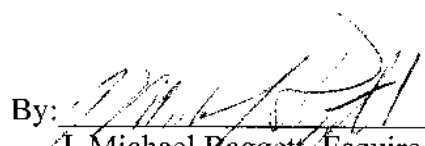
Michael John Farr

R.D. #2, Box 150
Millvale, PA 17864

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 hereunder are made subject to the penalties of 18 Pa.C.S.A. §4904 relating to unsworn falsification to authorities.

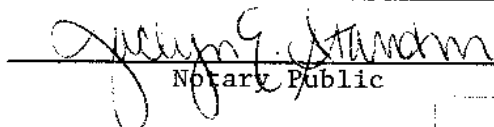
Dated: 10/1/03

McCANN, GARLAND, RIDALL & BURKE

By: 
J. Michael Baggett, Esquire
Pa. I.D. #30651

Suite 4000
309 Smithfield Street
Pittsburgh, PA 15222
(412) 566-1818
Attorney for Plaintiff

Subscribed to and sworn to before
me this 1st day of October, 2003.


Notary Public

Notarial Seal
Jacklyn E. Stanton, Notary Public
City Of Pittsburgh, Allegheny County
My Commission Expires Feb. 25, 2006
Notary Public for Allegheny County, Pennsylvania

EXHIBIT "A"

ALL THAT CERTAIN parcel of land situate in the Borough of Millville, County of Columbia and Commonwealth of Pennsylvania, bounded and described as follows, to-wit:

BEGINNING at a point in the centerline of Woodland Drive, said point also being a corner of Parcel #1 on a draft of a minor subdivision of Michael Farr prepared by Construction Engineering, Inc., dated June 11, 1993 and revised June 16, 1993;

THENCE along the centerline of said Woodland Drive the following three courses and distances;

NORTH 20 degrees 41 minutes 50 second East, 40.36 feet to a point;

NORTH 26 degrees 38 minutes 20 seconds East, 58.69 feet to a point;

NORTH 40 degrees 04 minutes 11 seconds East, 85.98 feet to a point;

THENCE along lands now or formerly of Donald Knott, Jr. South 69 degrees 01 minutes 14 seconds East, passing through an iron pin found on the property line 18.0 feet from the last mentioned point in the centerline of Woodland Drive, 339.23 feet to a found iron pin at corner of lands now or formerly of Richard and Paula Henry;

THENCE along lands now or formerly of said Henry, South 26 degrees 05 minutes 50 seconds West, 166.97 feet to an iron pin set in line of lands now or formerly of said Henry and at corner of Parcel #1 aforementioned;

THENCE by the said Parcel #1 North 72 degrees 29 minutes 25 seconds West, 398.60 feet to a point in the centerline of the aforementioned Woodland Drive, the point and place of BEGINNING.

The last mentioned line passing through an iron pin set on the property line 18.1 feet from the point the beginning.

CONTAINING 1.43 acres and being shown as Parcel No. 2 in accordance with a draft of a minor subdivision for Michael J. Farr prepared by Construction Engineering, Inc., dated June 11, 1993 and revised June 16, 1993.

BEING A PORTION of the premises which Glen O. Farr and Phyllis W. Farr, husband and wife, by deed dated July 14, 1988 and recorded July 26, 1988 in the Office of Recorder in and for Columbia County in Record Book 413 at Page 379, granted and conveyed unto Michael J. Farr, a single person, and also being a portion of the premises which Michael John Farr and Kimberly A. Farr, by their deed dated January 12, 1988 and recorded March 23, 1988 in the Office of the Recorder in and for Columbia County in Record Book 405 at Page 599 granted and conveyed unto Michael John Farr.

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ATLANTIC NATIONAL TRUST, LLC,
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BANK,

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v.

JAMIE ZUBIZARRETA,

Defendant.

CIVIL DIVISION

No. 2001-CV-~~4112~~ 412

2003-ED-137

PRAECIPE TO ISSUE
WRIT OF EXECUTION

Filed on Behalf of Plaintiff
ATLANTIC NATIONAL TRUST, LLC

Counsel of Record for this Party:

J. MICHAEL BAGGETT, ESQUIRE
Pa. I.D. #: 30651

McCANN GARLAND RIDALL & BURKE
Firm I.D. #: 185
309 Smithfield Street
Suite 4000
Pittsburgh, PA 15222
(412) 566-1818

COPY

2003 Oct 27 A 10:33

J. MICHAEL BAGGETT
ATTORNEY AT LAW, IOLTA
938 PENN AVE., SUITE 401 PH 412-288-9210
PITTSBURGH, PA 15222-3708

0259

8-12 300
430

October 23 2003

\$ 1350.00

PAY TO THE
ORDER OF

Sherritt of Columbia County
One Thousand Three Hundred and Fifty

DOLLARS

NATIONAL CITY BANK OF PENNSYLVANIA
PITTSBURGH, PENNSYLVANIA

FOR

Atlantic v. Zubizarreta No 2001-CV-4112 J. Michael Baggett

⑈000259⑈ ⑈043000122⑈ 0239821652⑈

ENCLOSURE