

SHERIFF'S SALE COST SHEET

Wells Fargo Bank Minn. vs. Judy Chestnut
 NO. 164-03 ED NO. 760-03 JD DATE/TIME OF SALE Stayed

DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$ <u>120.00</u>
LEVY (PER PARCEL	\$15.00
MAILING COSTS	\$ <u>22.50</u>
ADVERTISING SALE BILLS & COPIES	\$17.50
ADVERTISING SALE (NEWSPAPER)	\$15.00
MILEAGE	\$ <u>20.00</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>4.00</u>
NOTARY	\$ <u>8.00</u>
TOTAL ***** \$ <u>262.00</u>	

WEB POSTING	1670 \$150.00
PRESS ENTERPRISE INC.	71 \$ <u>658.04</u>
SOLICITOR'S SERVICES	\$75.00
TOTAL ***** \$ <u>808.04</u>	

PROTHONOTARY (NOTARY)	\$10.00
RECORDER OF DEEDS	\$
TOTAL ***** \$ <u>-0-</u>	

REAL ESTATE TAXES:

BORO, TWP & COUNTY 20	\$
SCHOOL DIST. 20	\$
DELINQUENT 20	\$ <u>5.00</u>
TOTAL ***** \$ <u>5.00</u>	

MUNICIPAL FEES DUE:

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

SURCHARGE FEE (DSTE)	\$ <u>90.00</u>
MISC. _____	\$
_____	\$
TOTAL ***** \$ <u>-0-</u>	

TOTAL COSTS (OPENING BID) \$ 1165.04
 1350.00 Dep.
 23 184.96 Refund

SHERIFF'S SALE COST SHEET

Wells Fargo Bank Minn. vs. Judy Chestnut
 NO. 164-03 ED NO. 700-03 JD DATE/TIME OF SALE 2-25-04 0900

DOCKET/RETURN	\$15.00	
SERVICE PER DEF.	\$ <u>120.00</u>	
LEVY (PER PARCEL	\$15.00	
MAILING COSTS	\$ <u>22.50</u>	
ADVERTISING SALE BILLS & COPIES	\$17.50	
ADVERTISING SALE (NEWSPAPER)	\$15.00	
MILEAGE	\$ <u>20.00</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>4.00</u>	
NOTARY	\$ <u>8.00</u>	
TOTAL *****		\$ <u>347.00</u>

WEB POSTING	\$150.00	
PRESS ENTERPRISE INC.	\$ <u>658.04</u>	
SOLICITOR'S SERVICES	\$75.00	
TOTAL *****		\$ <u>883.04</u>

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

REAL ESTATE TAXES:

BORO, TWP & COUNTY 20	\$	
SCHOOL DIST. 20	\$	
DELINQUENT 20	\$ <u>830.40</u>	
TOTAL *****		\$ <u>830.40</u>

MUNICIPAL FEES DUE:

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

SURCHARGE FEE (DSTE)	\$ <u>90.00</u>	
MISC. _____	\$ _____	
_____	\$ _____	
TOTAL *****		\$ <u>-0-</u>

TOTAL COSTS (OPENING BID) \$ 2201.94

LAW OFFICES
STERN AND STERCHO410 THE PAVILION
JENKINTOWN, PA 19046

(215) 572-8111

RICHARD F. STERN
GLENA W. STERCHO (1953-2003)

CHRISTOPHER A. DeNARDO

FAX NO. (215) 572-5025

FIRM E-MAIL:
awyer@sternandstercho.com

May 21, 2004

RE: WELLS FARGO BANK MINNESOTA N.A.
by its servicing agent, Ocwen Federal Bank FSB
VS. JUDY CHESTNUT
C.C.P. COLUMBIA COUNTY NO. 2003-CV-700

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

Dear Sir or Madam:

Please STAY the Sheriff's sale currently scheduled for May 26, 2004 as the defendant is still in bankruptcy.

Very truly yours,

RICHARD F. STERN

RFS/hc

SENT VIA FAX 570-389-5625



LAW OFFICES
STERN AND STERCHO
410 THE PAVILION
JENKINTOWN, PA 19046
(215) 572-8111

RICHARD F. STERN
OLENA W. STERCHO (1955 - 2003)
CHRISTOPHER A. DeNARDO

FAX NO. (215) 572-5025
FIRM E-MAIL:
lawyer@sternandstercho.com

February 24, 2004

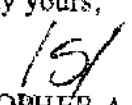
RE: WELLS FARGO BANK MINNESOTA, N.A., as Trustee,
by its attorney in fact, OCWEN FEDERAL BANK FSB
VS. JUDY CHESTNUT
C.C.P. COLUMBIA CO. NO. 2003-CV-700

Sheriff's Office, Real Estate
Columbia County Courthouse
P.O. Box 380
Bloomsburg, PA 17815

Dear Sir or Madam:

Please POSTPONE the sheriff's sale currently scheduled for Wednesday, February 25, 2004 until the next available date ninety (90) days from this sale date and advise us as the Defendant in this matter filed for Chapter 13 Bankruptcy today.

Very truly yours,


CHRISTOPHER A. DeNARDO

CAD/sls VIA FACSIMILE ONLY

cc: Brian E. Manning, Esq.

LAW OFFICES
STERN AND STERCHO
410 The Pavilion
Jenkintown, PA 19046

RICHARD F. STERN
OLENA W. STERCHO (1955 - 2003)
CHRISTOPHER A. DeNARDO

(215) 572-8111

FAX NO. (215) 572-5025

DATE: February 24, 2004
FAX: 570-389-5625
TO: Sheriff's Office
Real Estate Division
FROM: Stacey for Christopher A. DeNardo, Esq.
RE: Wells Fargo Bank Minnesota, N.A., as Trustee
Vs. Judy Chestnut
C.C.P. Columbia County No. 2003 CV 700

Writ of Execution No. 164 of 2003 ED

No. of pages including this one: 2

Please find enclosed letter postponing sale.

cc: Brian Manning

CONFIDENTIALITY NOTE

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*Law Offices***DORAN & NOWALIS**

SUITE 700

69 PUBLIC SQUARE

WILKESBARRE, PENNSYLVANIA, 18701

TEL 570-823-9111

FAX 570-829-3222

BRIANEMANNING@AOL.COM

JOHN H. DORAN
ROBERT C. NOWALISLISA M. DORAN
BRIAN E. MANNINGWM. N. REYNOLDS (1847-1898)
WM. N. REYNOLDS, JR. (1874-1957)
ROBERT J. DORAN (1895-1962)*Date: February 24, 2004**To: The Sheriff of Columbia County and Richard Stern, Esquire**From: Brian E. Manning, Esquire**Re: Judith A. Chestnut, Chapter 13 Bankruptcy**Fax Number(s): 570-389-5625 and 215-572-5025**Number of Pages Including Cover Sheet: 3*

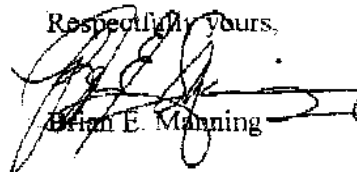
Dear Sheriff and Attorney Stern:

This afternoon I filed a Chapter 13 bankruptcy proceeding for Judith Chestnut with the United States Bankruptcy Court for the Middle District of Pennsylvania. A copy of the bankruptcy petition is attached. As a result of the filing, the automatic stay provisions of 11 U.S.C. § 362 prohibit creditors from taking any action against my client or her property. It is my understanding that a foreclosure sale of her residence has been scheduled by your office for tomorrow. As a result of the filing the foreclosure sale must be canceled.

Unfortunately, a case number will not be available until tomorrow morning as the Clerk of the Bankruptcy Court is in the midst of a transition to electronic filing. The filing of the case may be verified by calling the Clerk at 570-826-6450.

If either of you have any questions or require anything further please feel free to contact me.

Respectfully yours,


Brian E. Manning

The information contained in this facsimile transmission is intended only for the personal and confidential use of the designated recipients named above. The message may be an attorney-client communication, and as such is privileged and confidential. If the reader of this message is not the intended recipient, you are hereby notified that you have received this communication in error, and that any review, dissemination, distribution, or copying of this message is strictly prohibited. If you have received this communication in error, please notify us by telephone and return the original message to us by mail.

(Official Form 1) (12/03)

FORM B1 United States Bankruptcy Court Middle District of Pennsylvania		Voluntary Petition																		
Name of Debtor (if individual, enter Last, First, Middle): Chestnut, Judith A.		Name of Joint Debtor (Spouse) (Last, First, Middle):																		
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): None		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):																		
Last four digits of Soc. Sec. No./Complete EIN or other Tax ID No. (if more than one, state all): 1009		Last four digits of Soc. Sec. No./Complete EIN or other Tax ID No. (if more than one, state all):																		
Street Address of Debtor (No. & Street, City, State & Zip Code):		Street Address of Joint Debtor (No. & Street, City, State & Zip Code):																		
County of Residence or of the Principal Place of Business: Columbia		County of Residence or of the Principal Place of Business:																		
Mailing Address of Debtor (if different from street address): 221 D Jamison City Rd. Benton, PA 17814		Mailing Address of Joint Debtor (if different from street address):																		
Location of Principal Assets of Business Debtor (if different from street address above):																				
Information Regarding the Debtor (Check the Applicable Boxes)																				
Venue (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.																				
Type of Debtor (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank		Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12																		
Nature of Debts (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business		Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.																		
Chapter 11 Small Business (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)																				
Statistical/Administrative Information (Estimates only) <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.																				
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="text-align: left;">Estimated Number of Creditors</th> <th>1-15</th> <th>16-49</th> <th>50-99</th> <th>100-199</th> <th>200-999</th> <th>1000-over</th> </tr> <tr> <td></td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>			Estimated Number of Creditors	1-15	16-49	50-99	100-199	200-999	1000-over		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
Estimated Number of Creditors	1-15	16-49	50-99	100-199	200-999	1000-over														
	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>														
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="text-align: left;">Estimated Assets</th> <th>\$0 to \$50,000</th> <th>\$50,001 to \$100,000</th> <th>\$100,001 to \$500,000</th> <th>\$500,001 to \$1 million</th> <th>\$1,000,001 to \$10 million</th> <th>\$10,000,001 to \$50 million</th> <th>\$50,000,001 to \$100 million</th> <th>More than \$100 million</th> </tr> <tr> <td></td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>			Estimated Assets	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Estimated Assets	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million												
	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>												
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Estimated Debts	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million												
	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>												

Bankruptcy Form 1 (12/03) © 1991, 2003, New Hope Publishing, Inc. - pg. 3 of 594 14987

 THIS SPACE IS FOR COURT USE ONLY
 FILED
 WILLIAMSBURG, PA.
 2004 FEB 24 PM 3:03
 CLERK U.S. DISTRICT COURT

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Judith A. Chestnut	
Location: Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet) Where Filed: NONE		Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: NONE		Case Number:	Date Filed:
District:		Relationship:	Judge:

Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7, I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Signatures
X <u>Judy Chestnut</u> Signature of Debtor X _____ Signature of Joint Debtor Telephone Number (If not represented by attorney) February 24, 2004 Date X <u>[Signature]</u> Signature of Attorney Signature of Attorney for Debtor(s) <u>BRIAN E. MANNING 44652</u> Printed Name of Attorney for Debtor(s) Firm Name Suite 700, 89 Public Square Address Wilkes-Barre, PA 18701 670-823-9111 Telephone Number February 24, 2004 Date	Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition. Exhibit B ((To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that she or she may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. X _____ February 24, 2004 Signature of Attorney for Debtor(s) Date Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. Printed Name of Bankruptcy Petition Preparer Social Security Number (Required by 11 U.S.C. § 110(c)) Address Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. X _____ Signature of Bankruptcy Petition Preparer Date A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. X _____ Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual Date	(This section is for the use of the court and is not to be completed by the debtor or the attorney.)
---	--

COLUMBIA COUNTY SHERIFF'S OFFICE

SHERIFF'S REAL ESTATE FINAL COST SHEET

Wells Fargo Bank m/m vs Judy Chestnut

NO. 164-03 ED NO. 700-03 JD

DATE/TIME OF SALE: 2-25-04 0900

BID PRICE (INCLUDES COST) \$ _____

POUNDAGE - 2% OF BID \$ _____

TRANSFER TAX - 2% OF FAIR MKT \$ _____

MISC. COSTS \$ _____

TOTAL AMOUNT NEEDED TO PURCHASE \$ _____

PURCHASER(S): _____

ADDRESS: _____

NAMES(S) ON DEED: _____

PURCHASER(S) SIGNATURE(S): _____

TOTAL DUE: \$ _____

LESS DEPOSIT: \$ _____

DOWN PAYMENT: \$ _____

TOTAL DUE IN 8 DAYS \$ _____

STATE OF PENNSYLVANIA
COUNTY OF COLUMBIA

} SS

SHERIFF'S SALE

WEDNESDAY FEBRUARY 25, 2004 AT 9:00 AM
BY VIRTUE OF A WRIT OF EXECUTION NO. 164 OF
2003 ED AND CIVIL WRIT NO. 700 OF 2003 JD
ISSUED OUT OF THE COURT OF COMMON PLEAS OF
COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECT-
ED, 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 COURT-
HOUSE, BLOOMSBURG, PENNA., 17816, ALL THE
RIGHT AND TITLE AND INTEREST TO THE DEFEN-
DANTS IN AND TO:

All that certain piece, parcel or lot of land situate in the Vil-
lage of Jamison City, Sugarloaf Township, Columbia
County, Pennsylvania, bounded and described as follows,
to wit:

Bounded on the south by Sixth Street, on the east by the
eastern one hundred twenty (120) feet of Lots Nos. 40,
41 and 42, on the north by Lot No. 43, and on the west
by an alley; the same being fifty (50) feet in width on Sixth
Street and one hundred twenty (120) feet in depth along
said alley, and also being known as the western fifty (50)
feet of Lots Nos. 40, 41 and 42 on the Plan of the Village
of Jamison City.

Excepting and reserving therefrom all mines, minerals,
coal, oil, gas, or petroleum found in or under the surface,
as fully as excepted and reserved by and in Deed from Elk
Tanning Company, Recorded in Columbia County Deed
Book 102, Page 48.

For Identification Purposes Only, said parcels are known
as Tax Parcel Nos. 32-14C-014-00000 and 32-14C-12-
00000 in the office of the Columbia County Assessment
Bureau.

Being the same premises which Ann L. Swisher, now
Ann L. Fazler and Karl D. Fazler, her husband, by Deed
dated September 3, 2002, and recorded September 27,
2002, as Instrument No. 200211440, granted and con-
veyed unto Judy Chestnut, in fee.
Parcel # 32-14C-012

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 ACCOR-
DANCE WITH THESE TERMS MAY RESULT IN SERI-
OUS 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 consid-
ered 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
Richard F. Stern
10 the Pavilion
Pottsville, PA 19046

Acting Sheriff of Columbia County
Timothy T. Chamberlain
www.sheriffofcolumbiacounty.com

sworn according to law deposes and says that Press
eneral circulation with its principal office and place of business at
oomsburg, County of Columbia and State of Pennsylvania, and
of March, 1902, and has been published daily, continuously in
since the day of February 4, 11, 18, 2004 exactly as printed
t is one of the owners and publishers of said newspaper in which
ished; that neither the affiant nor Press Enterprise is interested in the
and advertisement and that all of the allegations in the foregoing
nd character of publication are true.

Pat RSL

to before me this 19th day of February 2004

(Signature)

(Notary Public)

My commission expires

Commonwealth of Pennsylvania
Notarial Seal
Dennis L. Ashenfelter, Notary Public
Scott Twp., Columbia County
My Commission Expires July 3, 2007

Member, Pennsylvania Association Of Notaries

....., 20....., I hereby certify that the advertising and
nting to \$.....for publishing the foregoing notice, and the
been paid in full.

COLUMBIA COUNTY TAX CLAIM BUREAU LIEN CERTIFICATE

Date December 1, 2003

OWNER OR REPUTED OWNER

Judy Chestnut

2003	\$795.40
Notice Fee	30.00
Lien	<u>5.00</u>
TOTAL	\$830.40

DESCRIPTION OF PROPERTY

221D Jamison City Rd
.09 acre

PARCEL NUMBER

32,14C-012-00,000

Sugarloaf Twp

Township
Borough
City

This is to certify that, according to our records, there are no unpaid Taxes on the above mentioned property as of December 31 2002.

Excluding: Interim Tax Billings

Requested by: Harry Roadarmel, Jr. Sheriff

Does not include 2003 taxes

COLUMBIA COUNTY TAX CLAIM BUREAU

FEE - \$5.00
Per Parcel

hb

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.

WELLS FARGO BANK MINNESOTA, N.A.

VS.

JUDY CHESTNUT


WRIT OF EXECUTION #164 OF 2003 ED

POSTING OF PROPERTY

JANUARY 20, 2004 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE
PROPERTY OF JUDY CHESTNUT AT 221D JAMISON CITY ROAD BENTON
COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY COLUMBIA COUNTY
DEPUTY SHERIFF J. ARTER.

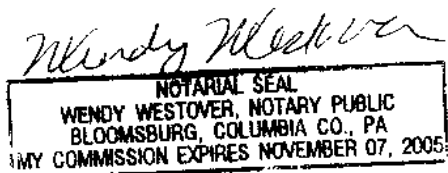
SO ANSWERS:


DEPUTY SHERIFF


TIMOTHY T. CHAMBERLAIN
ACTING SHERIFF

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 20TH DAY OF JANUARY 2004



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

WELLS FARGO BANK MINNESOTA, N.A.,
AS TRUSTEE FOR THE REGISTERED
HOLDERS OF HOME EQUITY LOAN ASSET-
BACKED CERTIFICATES SERIES 2002-3 BY
ITS ATTORNEY IN FACT OCWEN FEDERAL
BANK FSB

Docket # 164ED2003

VS

WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

JUDY CHESTNUT

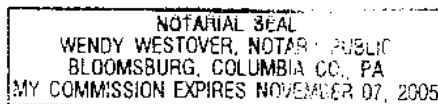
AFFIDAVIT OF SERVICE

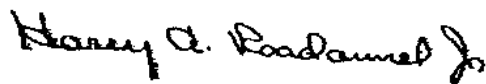
NOW, THIS FRIDAY, NOVEMBER 28, 2003, AT 5:45 PM, SERVED THE WITHIN WRIT OF
EXECUTION - MORTGAGE FORECLOSURE UPON JUDY CHESTNUT AT 221D
JAMISON CITY ROAD, BENTON BY HANDING TO JUDY CHESTNUT, , A TRUE AND
ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS
THEREOF.

SO ANSWERS,

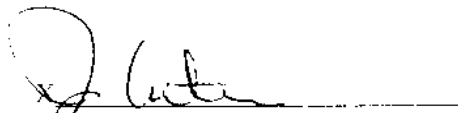
SWORN AND SUBSCRIBED BEFORE ME
THIS WEDNESDAY, DECEMBER 10, 2003


NOTARY PUBLIC





X _____
SHERIFF HARRY A. ROADARMEL JR.


J. CARTER
DEPUTY SHERIFF



LAW OFFICES
STERN AND STERCHO

410 THE PAVILION
JENKINTOWN, PA 19046

RICHARD F. STERN
OLENA W. STERCHO (1953 - 2003)

CHRISTOPHER A. DENARDO

(215) 572-8111

FAX NO. (215) 572-5025

FIRM E-MAIL:
lawyer@sternandstercho.com

December 18, 2003

RE: WELLS FARGO BANK MINNESOTA, N.A., as Trustee for the registered
holders of Home Quity Loan Asset-Backed Certificates Series 2002-3 by its
attorney in fact Ocwen Federal Bank FSB
VS. JUDY CHESTNUT
C.C.P. COLUMBIA COUNTY, NO. 2003-CV-700

Prothonotary's Office
Columbia County Courthouse
P.O. Box 380
Bloomsburg, PA 17815

Dear Sir or Madam:

Enclosed please find Certificate of Service in connection with the above referenced
matter. Kindly file the original of record and return a time-stamped copy to our office. A
self-addressed stamped envelope is provided.

Thank you for your attention to the matter.

Very truly yours,

RICHARD F. STERN

RFS/jc
Enclosure
Cc: Sheriff Columbia County ✓

COURT OF COMMON PLEAS OF COLUMBIA COUNTY
CIVIL ACTION-LAW

RICHARD F. STERN, ESQUIRE
STERN AND STERCHO
410 The Pavilion
Jenkintown, PA 19046
(215) 572-8111
I.D. #03315

WELLS FARGO BANK MINNESOTA, N.A., :
as Trustee for the registered holders of Home
Quity Loan Asset-Backed Certificates Series
2002-3 by its attorney in fact
Ocwen Federal Bank FSB

VS.

NO. 2003-CV-700

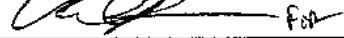
JUDY CHESTNUT

CERTIFICATE OF SERVICE

I, RICHARD F. STERN, ESQ., attorney for the within Plaintiff, hereby certify
that notice of the Sheriff's Sale was mailed to the Defendants by certified mail, return
receipt requested on December 18, 2003.

I further certify that notice of the Sheriff's Sale was mailed to each lienholder by
regular, first-class, postage prepaid mail on December 18, 2003 as evidenced by copy of
certificates of mailing attached.

STERN AND STERCHO

BY: 
RICHARD F. STERN
Attorney for Plaintiff

December 18, 2003

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

Received From: **STERN & STERCHO**
Attorneys at Law
410 The Pavilion
Jenkintown, PA 19046

One piece of ordinary mail addressed to:
Domestic Relations
P.O. Box 380
Bloomsburg, PA 17185

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

1803
PB METER
5434182
U.S. POSTAGE
\$9.00

2002 3150 0000 0575 2002

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

For delivery information visit our website at www.usps.com

OFFICIAL USE

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

Sent To **Judy Chestnut**
Street, Apt. No.,
or PO Box No. **221 D Jamison City Road**
City, State, ZIP+4 **Benton, PA 17814**

Postmark
1803 Here
PA 17814

PS Form 3800, June 2002 See Reverse for Instructions

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

Received From: **STERN & STERCHO**
Attorneys at Law
410 The Pavilion
Jenkintown, PA 19046

One piece of ordinary mail addressed to:
Tax Claim Bureau
Columbia County Courthouse
P.O. Box 380
Bloomsburg, PA 17185

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

1803
PB METER
5434182
U.S. POSTAGE
\$9.00

PS Form 3817, Mar. 1989

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

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

COMPLETE THIS SECTION IN DELIVERY
A. Signature *164*
B. Received by (Printed Name) *5. Brown*
C. Date of Delivery *11/28/01*
D. Is delivery address different from item 1? ☐ Yes ☒ No
If YES, enter delivery address below:

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

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION IN DELIVERY	
<ul style="list-style-type: none">Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.Print your name and address on the reverse so that we can return the card to you.Attach this card to the back of the mailpiece, or on the front if space permits.		A. Signature <i>164</i> <i>Samuel J. Venturo</i> <input type="checkbox"/> Agent <input checked="" type="checkbox"/> Addressee	
		B. Received by (Printed Name) <i>NOV 28 2001</i>	
1. Article Addressed to: COMMONWEALTH OF PENNSYLVANIA DEPARTMENT OF REVENUE-ATTN: SHERIFF SALE BUREAU OF COMPLIANCE CLEARANCE SUPPORT SECTION DEPARTMENT 281230 HARRISBURG, PA 17128-1230		D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No	
		3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.	
		4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes	

2. Article Number *7002 3150 0006 4911 5594*
(Transfer from service label)
PS Form 3811, August 2001 Domestic Return Receipt 102595-02-M-15

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION IN DELIVERY	
<ul style="list-style-type: none">Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.Print your name and address on the reverse so that we can return the card to you.Attach this card to the back of the mailpiece, or on the front if space permits.		A. Signature <i>164</i> <i>John Brown</i> <input type="checkbox"/> Agent <input checked="" type="checkbox"/> Addressee	
		B. Received by (Printed Name) <i>NOV 28 2001</i>	
1. Article Addressed to: OFFICE OF F.A.I.R. DEPARTMENT OF PUBLIC WELFARE PO BOX 8016 HARRISBURG, PA 17105		D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No	
		3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.	
		4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes	

2. Article Number *7002 3150 0006 4911 5563*
(Transfer from service label)
PS Form 3811, August 2001 Domestic Return Receipt 102595-02-M-15

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION IN DELIVERY	
<ul style="list-style-type: none">Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.Print your name and address on the reverse so that we can return the card to you.Attach this card to the back of the mailpiece, or on the front if space permits.		A. Signature <i>164</i> <i>N. Prater</i> <input type="checkbox"/> Agent <input checked="" type="checkbox"/> Addressee	
		B. Received by (Printed Name) <i>NOV 28 2001</i>	
1. Article Addressed to: U. S. SMALL BUSINESS ADMINISTRATION PHILADELPHIA DISTRICT OFFICE ROBERT N.C. NIX FEDERAL BUILDING 900 MARKET STREET- 5 TH FLOOR PHILADELPHIA, PA 19107		D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No	
		Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.	
		4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes	

2. Article Number *7002 3150 0006 4911 5570*
(Transfer from service label)
PS Form 3811, August 2001 Domestic Return Receipt 102595-02-M-15

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 11/24/2003

SERVICE# 1 - OF - 9 SERVICES
DOCKET # 164ED2003

PLAINTIFF

WELLS FARGO BANK MINNESOTA, N.A., AS TRUSTEE
FOR THE REGISTERED HOLDERS OF HOME QUITTY LOAN
ASSET-BACKED CERTIFICATES SERIES 2002-3 BY ITS
ATTORNEY IN FACT OCWEN FEDERAL BANK FSB

DEFENDANT

JUDY CHESTNUT

PERSON/CORP TO SERVED
JUDY CHESTNUT
221D JAMISON CITY ROAD
BENTON

PAPERS TO SERVED

WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

SERVED UPON Judy

RELATIONSHIP _____ IDENTIFICATION _____

DATE 11-28-03 TIME 1245 MILEAGE _____ OTHER _____

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

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

F. OTHER (SPECIFY) _____

ATTEMPTS

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

DEPUTY

J. Chamberlain

DATE _____

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 11/24/2003

SERVICE# 2 - OF - 9 SERVICES
DOCKET # 164ED2003

PLAINTIFF WELLS FARGO BANK MINNESOTA, N.A., AS TRUSTEE
FOR THE REGISTERED HOLDERS OF HOME QUITTY LOAN
ASSET-BACKED CERTIFICATES SERIES 2002-3 BY ITS
ATTORNEY IN FACT OCWEN FEDERAL BANK FSB

DEFENDANT JUDY CHESTNUT

PERSON/CORP TO SERVED
SHIRLEY LOCKARD-TAX COLLECTOR
541 CAMP LAVIGNE ROAD
BENTON

PAPERS TO SERVED
WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

SERVED UPON ~~Shirley~~ Shirley

RELATIONSHIP _____ IDENTIFICATION _____

DATE 11-28-03 TIME 1230 MILEAGE _____ OTHER _____

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

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

F. OTHER (SPECIFY) _____

ATTEMPTS
DATE

TIME

OFFICER

REMARKS

DEPUTY

J. Carter

DATE _____

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 11/24/2003

SERVICE# 3 - OF - 9 SERVICES
DOCKET # 164ED2003

PLAINTIFF WELLS FARGO BANK MINNESOTA, N.A., AS TRUSTEE
FOR THE REGISTERED HOLDERS OF HOME QUITTY LOAN
ASSET-BACKED CERTIFICATES SERIES 2002-3 BY ITS
ATTORNEY IN FACT OCWEN FEDERAL BANK FSB

DEFENDANT JUDY CHESTNUT

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

SERVED UPON SYMANTHA WARY

RELATIONSHIP INTAKE CLERK IDENTIFICATION _____

DATE 11/26/03 TIME 1110 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 Dole

DATE

11/26/03

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 11/24/2003

SERVICE# 6 - OF - 9 SERVICES
DOCKET # 164ED2003

PLAINTIFF WELLS FARGO BANK MINNESOTA, N.A., AS TRUSTEE
FOR THE REGISTERED HOLDERS OF HOME QUILTY LOAN
ASSET-BACKED CERTIFICATES SERIES 2002-3 BY ITS
ATTORNEY IN FACT OCWEN FEDERAL BANK FSB

DEFENDANT JUDY CHESTNUT

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

SERVED UPON Deborah A. Miller

RELATIONSHIP _____ IDENTIFICATION _____

DATE 11/26/03 TIME 1045 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

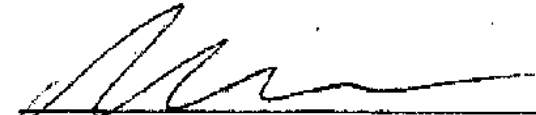
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

DEPUTY

Paul Dell DATE 11/26/03

Wells Fargo Bank
vs.
Judy Chestnut
No. 2003-CV700

WAIVER OF WATCHMAN/WAIVER OF INSURANCE - Any Deputy Sheriff levying upon or attaching any property under which writ may leave same without a watchman, in custody of whoever is found in possession, after notifying such person of such levy or attachment, without liability on the part of such deputy or the sheriff to any plaintiff herein for any loss, destruction or removal of any such property before sheriff's sale thereof; and the Sheriff is hereby released from all liability to protect the property described in the above execution by insurance, which insurance is hereby waived.



Attorney for Plaintiff
RICHARD F. STERN #03315

REAL ESTATE OUTLINE

ED # 164-03

DATE RECEIVED 11-24-03
DOCKET AND INDEX 11-26-03
SET FILE FOLDER UP 11-26-03

CHECK FOR PROPER INFO.

WRIT OF EXECUTION ✓
COPY OF DESCRIPTION ✓
WHEREABOUTS OF LKA ✓
NON-MILITARY AFFIDAVIT ✓
NOTICES OF SHERIFF SALE ✓
WATCHMAN RELEASE FORM ✓ *called*
AFFIDAVIT OF LIENS LIST ✓
CHECK FOR \$1,350.00 OR ✓ CK# 399

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

SALE DATE Feb. 25, 04 TIME 0900
POSTING DATE 1-21-04
ADV. DATES FOR NEWSPAPER
1ST WEEK Feb. 4
2ND WEEK 11
3RD WEEK 18, 04

SHERIFF'S SALE

WEDNESDAY FEBRUARY 25, 2004 AT 9:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 164 OF 2003 ED AND CIVIL WRIT NO. 700 OF 2003 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF' OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

All that certain piece, parcel or lot of land situate in the Village of Jamison City, Sugarloaf Township, Columbia County, Pennsylvania, bounded and described as follows, to wit;

Bounded on the south by Sixth Street, on the east by the eastern one hundred twenty (120) feet of Lots Nos. 40, 41 and 42, on the north by Lot No. 43, and on the west by an alley; the same being fifty (50) feet in width on Sixth Street and one hundred twenty (120) feet in depth along said alley, and also being known as the western fifty (50) feet of Lots Nos. 40, 41 and 42 on the Plan of the Village of Jamison City.

Excepting and reserving therefrom all mines, minerals, coal, oil, gas, or petroleum found in or under the surface, as fully as excepted and reserved by and in Deed from Elk Tanning Company, Recorded in Columbia County Deed Book 102, Page 48.

For Identification Purposes Only, said parcels are known as Tax Parcel Nos. 32-14C-014-00000 and 32-14C-12-00000 in the office of the Columbia County Assessment Bureau.

Being the same premises which Ann L. Swisher, now Ann L. Fazler and Karl D. Fazler, her husband, by Deed dated September 3, 2002, and recorded September 27, 2002, as Instrument No. 200211440, granted and conveyed unto Judy Chestnut, in fee.

Parcel # 32-14C-012

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
Richard F. Stern
410 the Pavilion
Jenkintown, PA 19046

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

SHERIFF'S SALE

WEDNESDAY FEBRUARY 25, 2004 AT 9:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 164 OF 2003 ED AND CIVIL WRIT NO. 700 OF 2003 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF' OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

All that certain piece, parcel or lot of land situate in the Village of Jamison City, Sugarloaf Township, Columbia County, Pennsylvania, bounded and described as follows, to wit:

Bounded on the south by Sixth Street, on the east by the eastern one hundred twenty (120) feet of Lots Nos. 40, 41 and 42, on the north by Lot No. 43, and on the west by an alley; the same being fifty (50) feet in width on Sixth Street and one hundred twenty (120) feet in depth along said alley, and also being known as the western fifty (50) feet of Lots Nos. 40, 41 and 42 on the Plan of the Village of Jamison City.

Excepting and reserving therefrom all mines, minerals, coal, oil, gas, or petroleum found in or under the surface, as fully as excepted and reserved by and in Deed from Elk Tanning Company, Recorded in Columbia County Deed Book 102, Page 48.

For Identification Purposes Only, said parcels are known as Tax Parcel Nos. 32-14C-014-00000 and 32-14C-12-00000 in the office of the Columbia County Assessment Bureau.

Being the same premises which Ann L. Swisher, now Ann L. Fazler and Karl D. Fazler, her husband, by Deed dated September 3, 2002, and recorded September 27, 2002, as Instrument No. 200211440, granted and conveyed unto Judy Chestnut, in fee.

Parcel # 32-14C-012

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
Richard F. Stern
410 the Pavilion
Jenkintown, PA 19046

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

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

Wells Fargo Bank Minnesota N.A.
as Trustee for the registered holders
of Home Equity Loan Asset-Backed
Certificates Series 2002-3

vs

Judy Chestnut

IN THE COURT OF COMMON PLEAS OF
COLUMBIA COUNTY, PENNSYLVANIA

No. 2003 CV 700 Term 19

*Writ
2003 ED 164*

**WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)**

Commonwealth of Pennsylvania:

County of

TO THE SHERIFF OF Columbia COUNTY, PENNSYLVANIA:

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

221D Jamison City Road, Benton, PA 17814

(SEE LEGAL ATTACHED)

Amount Due

\$ 57,798.67

Interest from 11/13/03 at the per ann
rate of \$14.38 until judgment is paid in full

Total

\$

Plus costs \$

as endorsed.

Dated

11/24/2003

(SEAL)

Fanni B. Kline / EAC

Prothonotary, Common Pleas Court of
County, Penna.

All that certain piece, parcel or lot of land situate in the Village of Jamison City, Sugarloaf Township, Columbia County, Pennsylvania, bounded and described as follows, to wit;

Bounded on the south by Sixth Street, on the east by the eastern one hundred twenty (120) feet of Lots Nos. 40, 41 and 42, on the north by Lot No. 43, and on the west by an alley; the same being fifty (50) feet in width on Sixth Street and one hundred twenty (120) feet in depth along said alley, and also being known as the western fifty (50) feet of Lots Nos. 40, 41 and 42 on the Plan of the Village of Jamison City.

Excepting and reserving therefrom all mines, minerals, coal, oil, gas, or petroleum found in or under the surface, as fully as excepted and reserved by and in Deed from Elk Tanning Company, Recorded in Columbia County Deed Book 102, Page 48.

For Identification Purposes Only, said parcels are known as Tax Parcel Nos. 32-14C-014-00000 and 32-14C-012-00000 in the office of the Columbia County Assessment Bureau.

Being the same premises which Ann L. Swisher, now Ann L. Fazler and Karl D. Fazler, her husband, by Deed dated September 3, 2002, and recorded September 27, 2002, as Instrument No. 200211440, granted and conveyed unto Judy Chestnut, in fee.

Parcel # 32-14C-012

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

Wells Fargo Bank Minnesota N.A.
as Trustee for the registered holders
of Home Equity Loan Asset-Backed
Certificates Series 2002-3

vs

Judy Chestnut

IN THE COURT OF COMMON PLEAS OF
COLUMBIA COUNTY, PENNSYLVANIA

No. 2003 CV 700 Term 19

What
2003 ED164

WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of

TO THE SHERIFF OF Columbia COUNTY, PENNSYLVANIA:

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

221D Jamison City Road, Benton, PA 17814

(SEE LEGAL ATTACHED)

Amount Due

\$ 57,798.67

Interest from 11/13/03 at the per diem
rate of \$14.38 until judgment is paid in full

Total

\$

Plus costs \$

as endorsed.

Dated

11/24/2003

(SEAL)

Tami B. Kline / EAB

Prothonotary, Common Pleas Court of
County, Penna.

By:

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Parcel # 32-14C-012

COURT OF COMMON PLEAS OF COLUMBIA COUNTY
CIVIL ACTION-LAW

RICHARD F. STERN, ESQUIRE
STERN AND STERCHO
410 The Pavilion
Jenkintown, PA 19046
(215) 572-8111
I.D. #03315

WELLS FARGO BANK MINNESOTA, N.A., :
as Trustee for the registered holders of Home
Quity Loan Asset-Backed Certificates Series
2002-3 by its attorney in fact :
Ocwen Federal Bank FSB

VS. : NO. 2003-CV-700

JUDY CHESTNUT :

AFFIDAVIT PURSUANT TO RULE 3129.1

RICHARD F. STERN, attorney for Plaintiff in the above caption, sets forth as of the date the Praecipe for the Writ of Execution was filed, the following information concerning the real property located at 221D Jamison City Road, Benton, PA 17814

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

Judy Chestnut
221D Jamison City Road
Benton, PA 17814

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

Judy Chestnut
221D Jamison City Road
Benton, PA 17814

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

N/A

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

N/A

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

N/A

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

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:

Domestic Relations
P.O. Box 380
Bloomsburg, PA 17185

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

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

Date: 11/13/03

STERN AND STERCHO

BY: 

RICHARD F. STERN,
Attorney for Plaintiff

COURT OF COMMON PLEAS OF COLUMBIA COUNTY
CIVIL ACTION-LAW

RICHARD F. STERN, ESQUIRE
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JUDY CHESTNUT :

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: JUDY CHESTNUT
221D JAMISON CITY ROAD
BENTON, PA 17814

Your real estate at 221D JAMISON CITY ROAD, BENTON, PA 17814 is scheduled to be sold at Sheriff's Sale on , 2004 at A.M/P.M, in the Columbia County Courthouse, Bloomsburg, PA 17815, (subject to change without further notice) to enforce the court judgment of \$57,798.67 obtained by Wells Fargo Bank Minnesota N.A. by its attorney in fact Ocwen Federal Bank FSB against you.

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 Stern and Stercho the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay, you may call Stern and Stercho, telephone (215) 572-8111.
2. You may be able to stop the sale by filing a petition asking the Court to strike or open the judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.

3. You may also be able to stop the sale through other legal proceedings.

You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See notice on page two on how to obtain an attorney.)

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

1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid by calling Stern and Stercho, telephone (215) 572-8111.
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 Stern and Stercho, telephone (215) 572-8111.
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 house. A Schedule of distribution of the money bid for your house will be filed by the Sheriff on a date specified by the Sheriff no later than 30 days after the sale date. This Schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the date of filing of said schedule. You should check with the Sheriff's Office by calling (717) 334-6781 x230 to determine the actual date of filing of said schedule.
7. You may also have other rights and defenses, or ways of getting your house 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.

**SUSQUEHANNA LEGAL SERVICES
168 E. 5TH STREET
BLOOMSBURG, PA 17815
(717) 784-8760**

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CIVIL ACTION-LAW

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I.D. #03315

WELLS FARGO BANK MINNESOTA, N.A., :
as Trustee for the registered holders of Home
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2002-3 by its attorney in fact :
Ocwen Federal Bank FSB

VS. : NO. 2003-CV-700

JUDY CHESTNUT :

RE PREMISES: 221 D JAMISON CITY ROAD, BENTON, PA 17814

Domestic Relations
P.O. Box 380
Bloomsburg, PA 17185

Dear Sir or Madam:

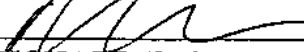
Please be advised that I represent the above creditor which has a judgment against the above defendant(s). As a result of a default, the above referenced premises, also described on the attached sheet, will be sold by the Sheriff of Columbia County on , 2004 in the Columbia County Courthouse, Bloomsburg, PA (subject to change without further notice).

The sale is being conducted pursuant to the judgment in the amount of \$57,798.67 plus interest thereon entered in the above matter in favor of plaintiff against the above-named defendant(s) who are also the real owner(s) of said premises. I have discovered that you may have a lien and/or interest in the premises to be sold. This notice is given so that you can protect your interest, if any, in the lien you have on the premises.

A Schedule of distribution will be filed by the Sheriff on a date specified by the Sheriff no later than 30 days after the sale date and the distribution will be made in accordance with the schedule unless exceptions are filed thereto within ten (10) days thereafter.

STERN AND STERCHO

11/13/03

BY: 
RICHARD F. STERN,
Attorney for Plaintiff

COURT OF COMMON PLEAS OF COLUMBIA COUNTY
CIVIL ACTION-LAW

RICHARD F. STERN, ESQUIRE
STERN AND STERCHO
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Tax Claim Bureau
Columbia County Courthouse
P.O. Box 380
Bloomsburg, PA 17815

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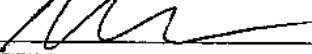
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STERN AND STERCHO

11/13/03

BY: 
RICHARD F. STERN,
Attorney for Plaintiff

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Parcel # 32-14C-012

COURT OF COMMON PLEAS OF COLUMBIA COUNTY
CIVIL ACTION-LAW

RICHARD F. STERN, ESQUIRE
STERN AND STERCHO
410 The Pavilion
Jenkintown, PA 19046
(215) 572-8111
I.D. #03315

WELLS FARGO BANK MINNESOTA, N.A., :
as Trustee for the registered holders of Home
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2002-3 by its attorney in fact :
Ocwen Federal Bank FSB

VS. : NO. 2003-CV-700

JUDY CHESTNUT :

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

N/A

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

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:

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Date: 11/13/03

STERN AND STERCHO

BY: 

RICHARD F. STERN,
Attorney for Plaintiff

COURT OF COMMON PLEAS OF COLUMBIA COUNTY
CIVIL ACTION-LAW

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168 E. 5TH STREET
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CIVIL ACTION-LAW

RICHARD F. STERN, ESQUIRE
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I.D. #03315

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2002-3 by its attorney in fact :
Ocwen Federal Bank FSB

VS. : NO. 2003-CV-700

JUDY CHESTNUT :

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STERN AND STERCHO

11/13/03

BY: 
RICHARD F. STERN,
Attorney for Plaintiff

COURT OF COMMON PLEAS OF COLUMBIA COUNTY
CIVIL ACTION-LAW

RICHARD F. STERN, ESQUIRE
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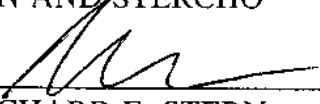
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STERN AND STERCHO

11/13/03

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RICHARD F. STERN,
Attorney for Plaintiff

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Parcel # 32-14C-012

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CIVIL ACTION-LAW

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as Trustee for the registered holders of Home
Quity Loan Asset-Backed Certificates Series
2002-3 by its attorney in fact :
Ocwen Federal Bank FSB

VS. : NO. 2003-CV-700

JUDY CHESTNUT :

AFFIDAVIT OF NON-MILITARY SERVICE

COMMONWEALTH OF PENNSYLVANIA:
SS
COUNTY OF MONTGOMERY :

RICHARD F. STERN, ESQUIRE, being duly sworn according to law, deposes and
says, to the best of his knowledge, information and belief, defendants':

1. Last-known address is:

221D Jamison City Road, Benton, PA 17814

2. Are over the age of twenty-one.

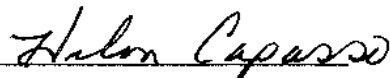
3. Are not now nor have been within the last six (6) months in the Armed Services
of the United States as defined in the Soldiers' Civil Relief Act of 1940, as amended.

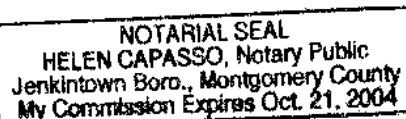
STERN AND STERCHO

BY: 

RICHARD F. STERN,
Attorney for Plaintiff

Sworn to and subscribed
before me this 13 day
of November, 2003.





COURT OF COMMON PLEAS OF COLUMBIA COUNTY
CIVIL ACTION-LAW

RICHARD F. STERN, ESQUIRE
STERN AND STERCHO
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VS. : NO. 2003-CV-700

JUDY CHESTNUT :

CERTIFICATION UNDER RULE 237.1

I, the undersigned, attorney on the writ and attorney for plaintiff, hereby certify that
a ten-day notice of intention to enter judgment by default was sent to defendant pursuant to Pa.
R.C.P. No. 237.1. A true and correct copy of said notice is attached hereto.

STERN AND STERCHO

BY: _____
RICHARD F. STERN,
Attorney for Plaintiff

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY
CIVIL ACTION - LAW

WELLS FARGO BANK MINNESOTA, N.A.,
as Trustee for the registered holders of Home
Equity Loan Asset-Backed Certificates Series
2002-3, by its attorney in fact,
Ocwen Federal Bank FSB

VS.

: NO. 2003-CV-700

JUDY CHESTNUT

To: Judy Chestnut
221D Jamison City Road
Benton, PA 17814

Date of Notice: October 28, 2003

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN (10) DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS. [YOU SHOULD TAKE THIS NOTICE TO A LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE FOLLOWING OFFICE TO FIND OUT WHERE YOU CAN GET LEGAL HELP:]

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.

IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

SUSQUEHANNA LEGAL SERVICES
168 E. 5th Street
Bloomsburg, PA 17815
717-784-8760

STERN AND STERCHO

BY: 

RICHARD F. STERN
Attorney for Plaintiff
410 The Pavilion
Jenkintown, PA 19046
(215) 572-8111
I.D. # 03315

COURT OF COMMON PLEAS OF COLUMBIA COUNTY
CIVIL ACTION-LAW

RICHARD F. STERN, ESQUIRE
STERN AND STERCHO
410 The Pavilion
Jenkintown, PA 19046
(215) 572-8111
I.D. #03315

WELLS FARGO BANK MINNESOTA, N.A., :
as Trustee for the registered holders of Home
Quity Loan Asset-Backed Certificates Series
2002-3 by its attorney in fact :
Ocwen Federal Bank FSB

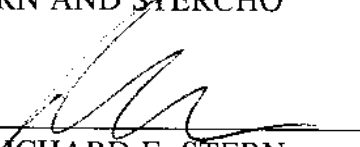
VS. : NO. 2003-CV-700

JUDY CHESTNUT :

CERTIFICATE UNDER ACT 91 OF 1983

It is hereby certified that the Sheriff's Sale scheduled in the above-captioned matter is not protected under the Homeowner's Emergency Assistance And Mortgage Foreclosure Act, P.L. 1688, No. 621 because notice, as required, was sent to defendants and no response was made in the appropriate period of time.

STERN AND STERCHO

BY: 
RICHARD F. STERN,
Attorney for Plaintiff

COURT OF COMMON PLEAS OF COLUMBIA COUNTY
CIVIL ACTION-LAW

RICHARD F. STERN, ESQUIRE
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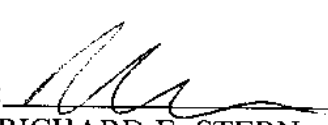
CERTIFICATION OF ADDRESS

It is hereby certified that the last known addresses of the parties are as follows:

Wells Fargo Bank Minnesota N.A.
C/o Ocwen Federal Bank FSB
1675 Palm Beach Lakes Blvd.
West Palm Beach, FL 33401

Judy Chestnut
221D Jamison City Road
Benton, PA 17814

STERN AND STERCHO

BY: 
RICHARD F. STERN,
Attorney for Plaintiff

COURT OF COMMON PLEAS OF COLUMBIA COUNTY
CIVIL ACTION-LAW

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VS. : NO. 2003-CV-700

JUDY CHESTNUT :

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: JUDY CHESTNUT
221D JAMISON CITY ROAD
BENTON, PA 17814

Your real estate at 221D JAMISON CITY ROAD, BENTON, PA 17814 is scheduled to be sold at Sheriff's Sale on _____, 2004 at _____ A.M/P.M, in the Columbia County Courthouse, Bloomsburg, PA 17815, (subject to change without further notice) to enforce the court judgment of \$57,798.67 obtained by Wells Fargo Bank Minnesota N.A. by its attorney in fact Ocwen Federal Bank FSB against you.

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 Stern and Stercho the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay, you may call Stern and Stercho, telephone (215) 572-8111.
2. You may be able to stop the sale by filing a petition asking the Court to strike or open the judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.

3. You may also be able to stop the sale through other legal proceedings.

You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See notice on page two on how to obtain an attorney.)

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

1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid by calling Stern and Stercho, telephone (215) 572-8111.
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 Stern and Stercho, telephone (215) 572-8111.
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 house. A Schedule of distribution of the money bid for your house will be filed by the Sheriff on a date specified by the Sheriff no later than 30 days after the sale date. This Schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the date of filing of said schedule. You should check with the Sheriff's Office by calling (717) 334-6781 x230 to determine the actual date of filing of said schedule.
7. You may also have other rights and defenses, or ways of getting your house 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.

**SUSQUEHANNA LEGAL SERVICES
168 E. 5TH STREET
BLOOMSBURG, PA 17815
(717) 784-8760**

All that certain piece, parcel or lot of land situate in the Village of Jamison City, Sugarloaf Township, Columbia County, Pennsylvania, bounded and described as follows, to wit;

Bounded on the south by Sixth Street, on the east by the eastern one hundred twenty (120) feet of Lots Nos. 40, 41 and 42, on the north by Lot No. 43, and on the west by an alley; the same being fifty (50) feet in width on Sixth Street and one hundred twenty (120) feet in depth along said alley, and also being known as the western fifty (50) feet of Lots Nos. 40, 41 and 42 on the Plan of the Village of Jamison City.

Excepting and reserving therefrom all mines, minerals, coal, oil, gas, or petroleum found in or under the surface, as fully as excepted and reserved by and in Deed from Elk Tanning Company, Recorded in Columbia County Deed Book 102, Page 48.

For Identification Purposes Only, said parcels are known as Tax Parcel Nos. 32-14C-014-00000 and 32-14C-012-00000 in the office of the Columbia County Assessment Bureau.

Being the same premises which Ann L. Swisher, now Ann L. Fazler and Karl D. Fazler, her husband, by Deed dated September 3, 2002, and recorded September 27, 2002, as Instrument No. 200211440, granted and conveyed unto Judy Chestnut, in fee.

Parcel # 32-14C-012

All that certain piece, parcel or lot of land situate in the Village of Jamison City, Sugarloaf Township, Columbia County, Pennsylvania, bounded and described as follows, to wit;

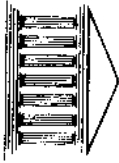
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Parcel # 32-14C-012



STERN AND STERCHO
ATTORNEYS AT LAW
410 THE PAVILION
JENKINTOWN, PA 19046

REMITTANCE ADVICE

3-7380/2360

0399

PAY

DATE

TO THE ORDER OF

CHECK AMOUNT

DOLLARS

Pay Chester and Jane Marshall fifty
11/14/63
Shuff - Columbia County Am/Check

1350 00

TRUST ACCOUNT

FIRSTTRUST BANK

Mary Lee

⑈000399⑈ ⑆23607380⑆ 70 320044⑈