SHERIFF'S SALE COST SHEET

Moto Flat Res, VS NO. 30-03 ED NO. 51-03	s. Karin	Smith	2	
NO. 30 -03 ED NO. 5 / 03 J	DATE/TIN	ME OF SALE_	Skyen	
DOCKET/RETURN	\$15.00			
SERVICE PER DEF.	\$ <u>/\.</u> c.&			
LEVY (PER PARCEL MAILING COSTS	\$15.00			
ADVERTISING SALE BILLS & COPIES	\$ <u> </u>			
ADVERTISING SALE BILLS & COPIES ADVERTISING SALE (NEWSPAPER)	\$17.50			
MILEAGE	\$15.00 \$ <>∴∴			
POSTING HANDBILL	\$15.00			
CRYING/ADJOURN SALE	\$10.00			
SHERIFF'S DEED	\$35.00			
TRANSFER TAX FORM	\$25.00			
DISTRIBUTION FORM	\$25.00			
COPIES	\$ 5,00			
NOTARY	\$ 8.00		5	
TOTAL *******	*****	\$ 286,00	.)	
WEB POSTING	\$150.00			
PRESS ENTERPRISE INC.	\$ 571.82			
SOLICITOR'S SERVICES	\$75.00	700 00		
TOTAL *******	******	\$ 116,0d	• •	
PROTHONOTARY (NOTARY)	\$10.00			
RECORDER OF DEEDS				
RECORDER OF DEEDS TOTAL ************************************	Ψ ***********	8 -0-		
		¥ <u></u>		
REAL ESTATE TAXES:				
BORO, TWP & COUNTY 20	\$			
SCHOOL DIST. 20	S			
DELINQUENT 20	\$ 5,00	A		
TOTAL ********	********	\$ 5,00		
MINICIPAL EDEC DUE				
MUNICIPAL FEES DUE:	da .			
SEWER 20_	<u>\$</u>			
SEWER 20 WATER 20 TOTAL ********	*****	6 Com		
TOTAL		3		
SURCHARGE FEE (DSTE)		\$ //0,00		
MISC.	\$	ф 2 % Э		
	\$			
TOTAL ********	*****	\$ ~~~	1350.66	Nd.
TOTAL COSTS (OPI	ENING BID)		\$ 1/97,82 152,18	
			K) 18) (.)
			129118	for C trent

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

Kristin M. DeMuro Legal Assistant, Ext. 1283 Representing Lenders in Pennsylvania and New Jersey

May 1, 2003

Via Telefax (570)389-5625

Memorandum

To:

Office of the Sheriff COLUMBIA County

Attn:

Real Estate Dept.

Re:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

v. KEVIN D. SMITH No. 2002-CV-484

Premises: 206 SPRING GARDEN AVENUE, BLOOMSBURG, PA 17815

Dear Sir or Madam:

Please STAY the Sheriff's Sale of the above referenced property which is scheduled for 5/14/03, return the original writ of execution to the Prothonotary's office and refund any unused money to our office.

The sum of \$4,007.71 was received in consideration for the stay.

Should you have any questions or concerns do not hesitate to contact me.

Very truly yours,

Fristen W. SoMura

Kristin M. DeMuro



TO: Real Estate Dept

Company:

Columbia County Sheriff's Office

Fax Number: Phone Number: (570) 389-5625

FROM:

Fax Number: Phone Number:

NOTES:

Date and time of transmission: Thursday, May 01, 2003 1:30:56 PM

Number of pages including this cover sheet: 02



Paula J. Barry, Publisher's Assistant, being duly sworn according to law deposes and says that Press Enterprise is a newspaper of general circulation with its principal office and place of business at 3185 Lackawanna Avenue, Bloomsburg, County of Columbia and State of Pennsylvania, and was established on the 1st day of March, 1902, and has been published daily continuously in said Town, County and State since the day of April 23, 30; May 7, 2003 exactly as printed and published; that the affiant is one of the owners and publishers of said newspaper in which legal advertisement was published; that neither the affiant nor Press Enterprise is interested in the subject matter of said notice and advertisement and that all of the allegations in the foregoing statement as to time, place, and character of publication are true.

	May
Sworn and subscribed to before me t	his 74 day of 1794 20.03
	(Notary Public)
]	My commission expires
And now,,	Noterial Seal Dennis L. Ashenfelder, Notary Public Scott Twp., Columbia County My Commission Expires July 3, 2003 Member, Pennsyvania Association of Notarias 20, I hereby certify that the advertising and
•	for publishing the foregoing notice, and the
fee for this affidavit have been paid in ful	11.

HARRY A. ROADARMEL, JR.



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

24 HOUR PHONE (570) 784-6300

PHONE (570) 389-5622

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

Mortgage Electronic Registration Systems, Inc.

VS.

Kevin D. Smith

WRIT OF EXECUTION #20 OF 2003 ED

POSTING OF PROPERTY

April 11, 2003 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE

PROPERTY OF Kevin D. Smith AT 206 Spring Garden Ave. Bloomsburg, COLUMBIA COUNTY

PENNSYLVANIA. SAID POSTING PERFORMED BY COLUMBIA COUNTY DEPUTY SHERIFF

James Arter..

SO ANSWERS:

DEPÚTY SHERIFF

SHERIFF, HARRY A ROADARMEL, JR.

SWORN TO AND SUBSCRIBED BEFORE ME

lahren

THIS 15th DAY OF April 2003

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

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

April 9, 2003

Office of the Sheriff COLUMBIA County Courthouse

RE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

V. KEVIN D. SMITH and

COLUMBIA COUNTY, NO. 2003-CV-01

RE: AFFIDAVIT OF SERVICE PURSUANT TO RULE 3129

Dear Sir or Madam:

Enclosed please find the following:

XX Affidavit of service pursuant to rule 3129 with attachments.

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

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

Yours truly,

Kristin M. DeMuro

for Federman and Phelan

PROPERTY IS LISTED FOR THE 5/14/03 SHERIFF'S SALE.

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA

RE: MORTGAGE ELECTI	RONIC REGISTRATION SY) CI)	STEMS, INC. IVIL ACTION
VS.	•	
KEVIN D. SMITH		CIVIL DIVISION IO. 2003-CV-01
AFFIDAVIT OF	SERVICE PURSUANT TO	RULE 3129
COMMONWEALTH OF PEN COUNTY OF COLUMBIA	INSYLVANIA))	SS:
I, FRANK FEDERMAI	N, ESQUIRE attorney for MC	DRTGAGE
ELECTRONIC REGISTRAT	ION SYSTEMS, INC. hereby	y verify that on 3/26/03
true and correct copies of the	Notice of Sheriff's sale wer	e served by certificate of
mailing to the recorded lienh	olders, and any known intere	ested party see Exhibit
"A" attached hereto.		
DATE: <u>April 9, 2003</u>		MAN, ESQUIRE for Plaintiff

\$00.500 S \$00.900 S \$00.500 S \$00.50 Fee SALVES POOPER Postage KMD/LAS Postmaster, Per (Name of Receiving Employce) DOMESTIC RELATIONS OF COLUMBIA COUNTY ONE PENN CENTER PLAZA, SUITE 1400 COMMONWEALTH OF PENNSYLVANIA COLUMBIA COUNTY COURTHOUSE RE:SMITH, KEVIN # 0105863690 Name of Addressee, Street, and Post Office Address PHILADELPHIA, PA 19103-1814 206 SPRING GARDEN AVENUE DEPARTMENT OF WELFARE BLOOMSBURG, PA 17815 BLOOMSBURG, PA 17815 HARRISBURG, PA 17105 TENANT/OCCUPANT Total Number of Pieces Received at Post Office P.O. BOX 2675 P.O.BOX 380 Article Number Total Number of Pieces Listed by Sender *** 7 15 of Sender a m 10 Ś 9 12 #3 4 00 6 Line

FEDEKMAN & PHELAN

Name and

Address

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

April 9, 2003

Office of the Prothonotary COLUMBIA County Courthouse

RE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

v. KEVIN D. SMITH and

COLUMBIA COUNTY, NO. 2003-CV-01

RE: AFFIDAVIT OF SERVICE PURSUANT TO RULE 3129

Dear Sir or Madam:

Enclosed please find the following:

XX Affidavit of service pursuant to rule 3129 with attachments.

Thank you for your cooperation.

Yours truly,

Kristin M. DeMuro

for Federman and Phelan

CC: Sheriff's Office of COLUMBIA County

of Delive		1	and			-W-2	SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
ate	ıtem 1? ☐ Yes elow: ☐ No		Express Maul Return Receipt for Merchand C.O.D.	.es □		102595-02-M-	 Complete items 1, 2, 3. Also complete item 4 if Restricted Delivery is desired. Print your name and address on the reverse so that we can return the card to you. 	A. Signature A. Signature Agent X Agent XAddress DB: Received by Rerinted Name A C Date of Delivery
-	from ses b		Express Mail Return Recei C.O.D.	(Extra Fee)			Attach this card to the back of the mailpiece, or on the front if space permits. 1. Article Addressed to:	D. Isolalvery atthless different from item 1? Yes
Received by (Printed Name)	address different ter delivery addre			Delivery? (E)			Commonwealth of PA PO Box 2675 Harrisburg, PA 17105	
· A	D. Is delivery a If YES, ente		3. Service Type K Certified Mail Registered Insured Mail	4. Restricted I	70020460000152438930	Domestic Return Receipt	:	3. Service Type XSt Certified Mail
	Ţ	DING			0001	ic Retu	2. Article Number	4. Restricted Delivery? (Extra Fee)
ojece,					0460	Jornest	(Transfer from service label) 700204000015	
you. you. e mailk		/ICE)UP L BU 259			,007	_	PS Form 3811, August 2001 Domestic Ref	turn Receipt 102595-02-M-1
and to of the nits.		UE SERVICI ORT GROUP EDERAL BU ROOM 3259	19106				SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
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.			PA 19		,eψ	2001	Complete items 1, 2, Also complete item 4 if Restricted Delivery is desired.	A. Signature 20–03
return toth fspac		. REVEN AL SUPP GREEN I STREET	PHILADELPHIA, PA		r service label)	August 2001	 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, 	Agent Agent Agent Addresse B. Received by (Printed Name) C. Date of Delive
r name ver can re lis card to front if		IAL FICAL	ELPI		umber from ser		or on the front if space permits.	D. Is delivery address different from item 1? Yes
that we tach this on the		INTERNAJ TECHNIC/ WILLIAM 600 ARCH	ILAD		Article Numbe (Transfer from	تا 98	1.	If YES, enter delivery address below: No
E S\ B A B A B B B			H		A G	102595-02-M-1035 \$ Form 3811.	OFFICE OF F.A.I.R. DEPARTMENT OF PUBLIC WELFARE	
	1.	\	andise		}	02-M-10	PO BOX 8016 HARRISBURG, PA 17105	3. Service Type
att Or Bell BO	S es		Express Mail Return Receipt for Merchandise	Sey []	 	102595-	ş	⊠ Certified Mail
1	tem 1?		Mail		! !		2. Article Number	4. Restricted Delivery? (Extra Fee) ☐ Yes
A	from it		Express Mail Return Recei	ctra Fee)			(Transfer from service label) 70020460000	
d Nam	ddress different from item			⊓∖≞		1	PS Form 3811, August 2001 Domestic Retu	urn Receipt 102595-02-M-1
The second second	Adress (3	d Mail	Mail Delive			SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
3		SALE	Service Type ET Certified Mail	Insured Mail [385.23		A. Signature 20-0
28	1 4	f∳ S.⁄			4.] E	438	Print your name and address on the reverse so that we can return the card to you.	× lapino frater 1 5 50 13.
XX		LVANÍA TTN: SHERIFF	1		_	0152	Attach this card to the back of the mailpiece, or on the front if space permits.	B. Received by (Printed Name) C. Date of Delive
0	e	/ANÍA N: SIJF						J. D. Is delivery address different 3.6 Let n 1? ☐ Yes If YES, enter delivery address be two: ☐ No
Also complexed livery is desired. address on the reverse the card to you.	eturi use con the mailpiece to the back of the mailpiece space permits.	.Α- -Α	SECTION 3-1230			70020460000152438523	U. S. SMALL BUSINESS ADMINISTRATION PHILADELPHIA DISTRCIT OFFICE ROBERT N.C. NIX FEDERAL BUILDING	1.
 Also com Jis desired Sis on the regrand to you. 	x of th	F PE	RT SI 0 128-		\		900 MARKET STREET-5 TH FLOOR PHILADELPHIA, PA 19107	3. Service Type
1, 2, 1, 3. Also confined belivery is desired and address on the family and address on the family to you.	to the back of t space permits	TH O	SUREAU OF COMPLAINS CONTEANANCE SUPPORT SECT CLEARANCE SUPPORT SECT DEPARTMENT 281230		1	r service label)		⊠ Certiffed Mail
		VEAI	A C E S A C A C A C C A			oer m serví	7787	4. Restricted Delivery? (Extra Fee)
Complete items item 4 if Restrict print your name	so that we can Attach this card or on the front	NO!	BUREAU OF C CLEARANCE DEPARTMEN	(TCT)	i	Article Number	2. Article Number (Transfer from service label) 70020460000	0152438909
m 4 if int you	so that we Attach this	OMIN	URE LEA EPA	ίγκι Έ		Article	PS Form 3811, August 2001 Domestic Retu	urn Receipt 102595-02-M-1
Com item Print	% & &) OP	E O C			તાં	1"	

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA

RE:	MORTGAGE ELECTRONIC REGIST	RATIOI))	N SYSTEMS, INC. CIVIL ACTION
	vs.		
	KEVIN D. SMITH)	CIVIL DIVISION NO. 2003-CV-01
	AFFIDAVIT OF SERVICE PUR	SUANT	TO RULE 3129
	MONWEALTH OF PENNSYLVANIA NTY OF COLUMBIA)	SS:
	I, FRANK FEDERMAN, ESQUIRE att	orney fo	or MORTGAGE
ELEC	CTRONIC REGISTRATION SYSTEMS,	INC. h	ereby verify that on 3/26/03
true a	and correct copies of the Notice of Sher	iff's sale	e were served by certificate of
mailir	ng to the recorded lienholders, and any	known	interested party see Exhibit
"A" at	ttached hereto.		

FRANK FEDERMAN, ESQUIRE Attorney for Plaintiff

DATE: April 9, 2003

5 Strood Salate Postage KERNS KMD/LAS Postmaster, Per (Name of Receiving Employee) DOMESTIC RELATIONS OF COLUMBIA COUNTY ONE PENN CENTER PLAZA, SUITE 1400 COMMONWEALTH OF PENNSYLVANIA COLUMBIA COUNTY COURTHOUSE Name of Addressec, Street, and Post Office Address RE:SMITH, KEVIN # 0105863690 PHILADELPHIA, PA 19103-1814 206 SPRING GARDEN AVENUE DEPARTMENT OF WELFARE BLOOMSBURG, PA 17815 BLOOMSBURG, PA 17815 HARRISBURG, PA 17105 TENANT/OCCUPANT Total Number of Pieces Received at Post Office P.O. BOX 2675 P.O.BOX 380 Article Number *** Pieces Listed by Sender Total Number of a 12 of Sender 2 7 Address 4 9 13 $\frac{2}{2}$ 9 9 Ξ Line

FEDEKMAN & PHELAN

Name and

HEMLOCK TOWNSHIP SUPERVISORS

FERNVILLE SEWER FUND 82 Buckhorn Road Bloomsburg, PA 17815-9705 570-784-2696 FAN 570-784-1425

March 4, 2003

Harry A. Roadarmei Jr. Columbia County Sheriff P.O. Box 380 Bloomsburg PA 17815

RE: JD # 51JD2003 Kevin D. Smith

Dear Sir,

The Hemlock Municipal Sewer Co-op has the following amount outstanding in reference to the above referenced Sheriff's Sale.

Total Amount due at sale date: \$988.67

Thank you for your prompt attention to this matter. We appreciate you making us aware of the perding sale and allowing us to notify you of the claim against this property.

Sincerely Yours.

Garey M Bittenbender

Billing Agent

HARRY A. ROADARMEL, JR.



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

24 HOUR PHONE (570) 784-6300

PHONE (\$70) 389-5622

MORTGAGE ELECTRONIC REGISTRATION Docket # 20ED2003

SYSTEMS, INC.

VS

WRIT OF EXECUTION - MORTGAGE **FORECLOSURE**

KEVIN D. SMITH

AFFIDAVIT OF SERVICE

NOW, THIS FRIDAY, FEBRUARY 28, 2003, AT 9:30 AM, SERVED THE WITHIN WRIT OF EXECUTION - MORTGAGE FORECLOSURE UPON KEVIN D. SMITH AT 206 SPRING GARDEN AVE., BLOOMSBURG BY HANDING TO CAREY SMITH, WIFE, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

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

NOTARY PUBLIC

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

SHERIFF HARRY A. ROADARMEL JR.

Laxey a. Roadannel &

ARTER

DEPUTY SHERIFF

OFFICER: T. CHAMBERLAIN SERVICE# 1 - OF - 11 SERVICES DATE RECEIVED 2/21/2003 DOCKET # 20ED2003 PLAINTIFF MORTGAGE ELECTRONIC REGISTRATION SYSTEMS. INC. DEFENDANT KEVIN D. SMITH PERSON/CORP TO SERVED PAPERS TO SERVED KEVIN D. SMITH WRIT OF EXECUTION - MORTGAGE 206 SPRING GARDEN AVE. **FORECLOSURE** BLOOMSBURG SERVED UPON CAREY RELATIONSHIP LOS TO IDENTIFICATION _____ DATE 7-38-3 TIME 0930 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 TIME OFFICER REMARKS DATE (De DATE 2-25-3

T. CHAMBERLAIN OFFICER: SERVICE# 3 - OF - 11 SERVICES DATE RECEIVED 2/21/2003 DOCKET # 20ED2003 **PLAINTIFF** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. DEFENDANT KEVIN D. SMITH PERSON/CORP TO SERVED PAPERS TO SERVED HEMLOCK TOWNSHIP SEWER WRIT OF EXECUTION - MORTGAGE FIREHALL RD FORECLOSURE BLOOMSBURG RELATIONSHIP Tup Missager IDENTIFICATION ____ DATE 3935 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 nter DATE 2-28-3 DEPUTY

OFFICER: T. CHAMBERLAIN SERVICE# 4 - OF - 11 SERVICES DATE RECEIVED 2/21/2003 DOCKET # 20ED2003 PLAINTIFF MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. DEFENDANT KEVIN D. SMITH PERSON/CORP TO SERVED PAPERS TO SERVED DENISE OTTAVIANI - TAX COLLECTOR WRIT OF EXECUTION - MORTGAGE 116 FROSTY VALLEY ROAD FORECLOSURE BLOOMSBURG SERVED UPON DE MISE RELATIONSHIP _____ IDENTIFICATION ____ DATE 2-88-3 TIME 6926 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 DATE 3-28-3

OFFICER: DATE RECEIVED 2/21/200	SERVICE# 5 - OF - 11 SERVICES DOCKET # 20ED2003
PLAINTIFF	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
DEFENDANT	KEVIN D. SMITH
PERSON/CORP TO SERVE	PAPERS TO SERVED
DOMESTIC RELATIONS	WRIT OF EXECUTION - MORTGAGE
15 PERRY AVE.	FORECLOSURE
BLOOMSBURG	
SERVED UPON	Ester Jolan - Pustame, Sys
	IDENTIFICATION
DATE 3 88 3 TIME 09	MILEAGE OTHER
Race Sex Height _	Weight Eyes Hair Age Military
B. Ho C. Co D. Ri E. No	ERSONAL SERVICE AT POAPOBPOECCSO OUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA ORPORATION MANAGING AGENT EGISTERED AGENT OT FOUND AT PLACE OF ATTEMPTED SERVICE THER (SPECIFY)
ATTEMPTS DATE TIME	OFFICER REMARKS
DEPUTY Cul	DATE 2-38-3

OFFICER: SERVICE# 8 - OF - 11 SERVICES DATE RECEIVED 2/21/2003 DOCKET # 20ED2003 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, PLAINTIFF INC. DEFENDANT KEVIN D. SMITH PERSON/CORP TO SERVED PAPERS TO SERVED COLUMBIA COUNTY TAX CLAIM WRIT OF EXECUTION - MORTGAGE PO BOX 380 FORECLOSURE BLOOMSBURG SERVED UPON Degal 5 RELATIONSHIP ______ IDENTIFICATION _____ DATE 2-27-05 TIME 15-60 MILEAGE _____ OTHER ____ Race ___ Sex __ Height __ Weight __ Eyes __ Hair ___ Age ___ Military ___ TYPE OF SERVICE: A. PERSONAL SERVICE AT POA ___ POB ___ POE ___ CCSO ___ B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA C. CORPORATION MANAGING AGENT D. REGISTERED AGENT E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE F. OTHER (SPECIFY) **ATTEMPTS** DATE TIME OFFICER REMARKS DEPUTY _____ DATE ____

SHERIFF'S SALE

WEDNESDAY MAY 14, 2003 AT 9:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 20 OF 2003 ED AND CIVIL WRIT NO. 51 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 and tract of land situate in the Township of Hemlock, County of Columbia, State of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a point on the South side of Spring Garden Avenue, 60.0 feet West of the Southwestern corner of Spring Garden Avenue and Ferneliff Road and running thence along the South side of Spring Garden Avenue, North 62 degrees East, 60.00 feet to the Western side of Ferneliff Road; thence along the Western side of Ferneliff Road, South 28 degrees East, 100.0 feet to the Northern side of a 16.0 foot alley; thence along the Northern side of said 16.0 foot alley, South 62 degrees West, 60.0 feet to the Eastern line of Lot No. 1; thence along the Eastern side of Lot No. 1, North 28 degrees West, 100.0 feet to the place of beginning.

BEING Lot No. 2

TAX PARCEL #18-01A-110

TITLE TO SAID PREMISES IS VESTED IN Kevin D. Smith by Deed from Kay D. Bromfield and Edward L. Bromfield, wife and husband, et al dated 9/17/1999 and recorded 9/20/1999 in Record Book 738, Page 645.

Premises: 206 Spring Garden Avenue, Bloomsburg, PA 17815

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.

IMPORT ANT 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 Frank Federman 1617 John F. Kennedy Blvd. Philadelphia, PA 19103

Sheriff of Columbia County Harry A. Roadarmel, Jr. www.sheriffofcolumbiacounty.com Tax Notice 2003 County & Municipality | HEMLOCK TWP MAKE CHECKS PAYBLE TO: Denise D Ottaviani 116 Frosty Valley Road Bloomsburg PA 17815

HOURS:MARCH - APRIL: TUE & THUR 1PM TO 6PM MAY - JUNE: TUE & THUR 3PM - 6PM AFTER OCTOBER 31 BY APPOINTMENT

THIS TAX NOTICE MUST BE RETURNED WITH YOUR PAYMENT

PHONE:570-784-9310

J 6088 E

	FOR: COLUMBIA CO	UNTY		DATE 03/01/2003		ILL NO. 19643
	DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	TAX AMOUNT DUE	INCL PENALTY
	GENERAL SINKING	17,731	5.646 .845		100.11 14.98	1
	FIRE TWP RE		.75 2		13.30	14.63
VI.	WATER		.00043			1 1
	The discount & penalty	DAY THE AN	IOLINIT.	168.04	171.47	188.62
	have been calculated for your convenience	PAY THIS AM	IOUNI	April 30 If paid on or before	June 30 If paid on or before	June 30 If paid after
Ŗ	EQUESTED	CI	VTY T	WP	Thi	s tax returned to

TAXES ARE DUE & PAYABLE - PROMPT PAYMENT IS REQUESTED	CNTY TWP Discount 2% 2%	This tax returned courthouse on:
SMITH KEVIN D	Penalty 10 % 10 %	January 1, 2004
	PARCEL: 18 -01A-110-00,000	
BLOOMSBURG PA 17815		
	.1377 Acres Land 2,490	
	Buildings 15,241]
If you desire a receipt, send a self-addressed stamped envelope with your payment	Total Assessment 17,731	1

HARRY A. ROADARMEL, JR.



PHONE (570) 389-3622

24 HOUR PHONE (\$70) 784-6300

Thursday, February 27, 2003

DENISE OTTAVIANI - TAX COLLECTOR 116 FROSTY VALLEY ROAD BLOOMSBURG, PA 17815-

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. VS KEVIN D. SMITH

DOCKET # 20ED2003

JD # 51JD2003

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

Harry a. Roadamed &

By: FRANK FEDERMAN Identification No. 12248

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

Suite 1400

Philadelphia, PA 19103-1814

(215) 563-7000

MORTGAGE ELECTRONIC

REGISTRATION SYSTEMS, INC.

VS.

: COLUMBIA County

: Court of Common Pleas

ATTORNEY FOR PLAINTIFF

Plaintiff

: CIVIL DIVISION

: NO. 2003-CV-51

KEVIN D. SMITH

2003-ED-20

Defendant(s)

:

**THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A
DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR
THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A
DISCHARGE IN BANKRUPTCY, THIS IS NOT AND SHOULD NOT BE
CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT
ONLY ENFORCEMENT OF A LIEN AGAINST PROPERTY.**

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

2/19/03

TO: KEVIN D. SMITH 206 SPRING GARDEN AVENUE BLOOMSBURG, PA 17815

Your house (real estate) at 206 SPRING GARDEN AVENUE, BLOOMSBURG, PA 17815, is scheduled to be sold at the Sheriff's Sale on May 14, 2003, at 9.00 AM in the Sheriff's Office, Columbia County Courthouse, P.O. 380, Bloomshurg, PA 17815 to enforce the court judgment of \$70,127.93 obtained by MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (the mortgagee) against you. In the event the sale is continued, an announcement will be made at said sale in compliance with Pa.R.C.P., Rule 3129.3.

NOTICE OF OWNER'S RIGHTS

YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE

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

1. The sale will be cancelled if you pay to the mortgagee the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay, you may call: (215) 563-7000.

- 2. You may be able to stop the sale by filing a petition—asking the Court to strike or open the judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.
 - 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 (215) 563-7000.
- 2. You may be able to petition the Court to set aside the sale if the bid price was grossly inadequate compared to the value of your property.
- 3. The sale will go through only if the buyer pays the Sheriff the full amount due in the sale. To find out if this has happened, you may call (814) 272-9350.
- 4. If the amount due from the Buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.
- 5. You have the right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.
- 6. You may be entitled to a share of the money which was paid for your house. A proposed schedule of distribution of the money bid for your house will be prepared by the Sheriff not later than thirty (30) days after the sale. The schedule shall be kept on file with the Sheriff and will be made available for inspection in his office. 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 filing of the proposed schedule.
- 7. You may also have other rights and defenses, or ways of getting your home back, if you act immediately after the sale.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE LISTED BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

COLUMBIA COUNTY SUSQUEHANNA LEGAL SERVICES 168 E. 5th STREET, BLOOMSBURG, PA 17815 (570) 784-8760

DESCRIPTION

ALL THAT CERTAIN piece, parcel and tract of land situate in the Township of Hemlock, County of Columbia, State of Pennsylvania, bounded and described as follows, to-wit:

BEGINNING at a point on the South side of Spring Garden Avenue, 60.0 feet West of the Southwestern corner of Spring Garden Avenue and Ferncliff Road and running thence along the South side of Spring Garden Avenue, North 62 degrees East, 60.00 feet to the Western side of Ferncliff Road; thence along the Western side of Ferncliff Road, South 28 degrees East, 100.0 feet to the Northern side of a 16.0 foot alley; thence along the Northern side of said 16.0 foot alley, South 62 degrees West, 60.0 feet to the Eastern line of Lot No. 1; thence along the Eastern side of Lot No. 1, North 28 degrees West, 100.0 feet to the place of beginning.

BEING Lot No. 2.

TAX PARCEL #18-01A-111

TITLE TO SAID PREMISES IS VESTED IN Kevin D. Smith by Deed from Kay D. Bromfield and Edward L. Bromfield, wife and husband, et al dated 9/17/1999 and recorded 9/20/1999 in Record Book 738, Page 645.

Promises: 206 SPRING GARDEN AVENUE, BLOOMSBURG, PA, 17815

REAL ESTATE OUTLINE

ED#<u>20-03</u>

DATE RECEIVED 2-21-03	<u>3</u>
DOCKET AND INDEX 2-27-0	23
SET FILE FOLDER UP 2-27-6	3
CHECK FOR PROPER	
WRIT OF EXECUTION	\checkmark
COPY OF DESCRIPTION	
WHEREABOUTS OF LKA	1
NON-MILITARY AFFIDAVIT	
NOTICES OF SHERIFF SALE	
WATCHMAN RELEASE FORM	
AFFIDAVIT OF LIENS LIST	<u> </u>
CHECK FOR \$1,350.00 OR	CK# 256399
IF ANY OF ABOVE IS MISSIN	G DO NOT PROCEDE
SALE DATE	1/a/ 14 2003 TIME 0900
POSTING DATE	Apr 9 2003
ADV. DATES FOR NEWSPAPER	1ST WEEK Aug 23
	2 ND WEEK Apr 30
	3 RD WEEK May 7
	

By: FRANK FEDERMAN Identification No. 12248

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

Philadelphia, P (215) 563-7000

MORTGAGE ELECTRONIC

REGISTRATION SYSTEMS, INC.

VS.

: COLUMBIA County

: Court of Common Pleas

ATTORNEY FOR PLAINTIFF

Plaintiff

: CIVIL DIVISION

: NO. 2003-CV-51

KEVIN D. SMITH

: 2003-CD-20

Defendant(s)

CERTIFICATION

FRANK FEDERMAN, ESQUIRE, hereby states that he is the attorney for the Plaintiff in the above captioned matter and that the premises are not subject to the provisions of Act 91 because it is:

- (X) an FHA Mortgage
- () non-owner occupied
- () vacant
- () Act 91 procedures have been fulfilled

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

FRANK FEDERMAN, ESQUIRE

Attorney for Plaintiff

By: FRANK FEDERMAN Identification No. 12248 One Penn Center at Suburban Station

ATTORNEY FOR PLAINTIFF

1617 John F. Kennedy Boulevard

Suite 1400

Philadelphia, PA 19103-1814

(215) 563-7000

MORTGAGE ELECTRONIC

i

: COLUMBIA County

REGISTRATION SYSTEMS, INC.

: Court of Common Pleas

Plaintiff

VS.

: CIVIL DIVISION

:

KEVIN D. SMITH

: NO. 2003-CV-51 : 2013 ED 30

Defendant(s)

AFFIDAVIT PURSUANT TO RULE 3129 (Affidavit No. 1)

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., Plaintiff in the above action, by its attorney, FRANK FEDERMAN, ESQ., sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at 206 SPRING GARDEN AVENUE, BLOOMSBURG, PA 17815.

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

NAME

LAST KNOWN ADDRESS (if address cannot be

reasonably ascertained, please so indicate)

KEVIN D. SMITH

206 SPRING GARDEN AVENUE BLOOMSBURG, PA 17815

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

NAME

LAST KNOWN ADDRESS (if address cannot be

reasonably ascertained, please so indicate)

SAME AS ABOVE

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 l8 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.

FRANK FEDERMAN, ESQUIRE

Date: 2/19/03

By: FRANK FEDERMAN
Identification No. 12248
One Penn Center at Suburban Station

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

Suite 1400

Philadelphia, PA 19103-1814

(215) 563-7000

MORTGAGE ELECTRONIC

REGISTRATION SYSTEMS, INC.

: COLUMBIA County

: Court of Common Pleas

ATTORNEY FOR PLAINTIFF

Plaintiff

: CIVIL DIVISION

V\$.

: NO. 2003-CV-51

KEVIN D. SMITH

•

Defendant(s)

AFFIDAVIT PURSUANT TO RULE 3129.1

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., Plaintiff in the above action, by its attorney, FRANK FEDERMAN, ESQ., sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at 206 SPRING GARDEN AVENUE, BLOOMSBURG, PA 17815.

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

NAME

LAST KNOWN ADDRESS

KEVIN D. SMITH

206 SPRING GARDEN AVENUE BLOOMSBURG, PA 17815

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

NAME

LAST KNOWN ADDRESS

SAME AS ABOVE

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

NAME

LAST KNOWN ADDRESS

NONE

TE	ENANT/OCCUPANT	206 SPRING GARDEN AVENUE BLOOMSBURG, PA 17815				
	DMESTIC RELATIONS OF DLUMBIA COUNTY	COLUMBIA COUNTY COURTHOUSE P.O. Box 380 Bloomsburg, PA 17815				
7.	Name and address of every other person of interest in the property which may be affected.	of whom the plaintiff has knowledge who has any ected by the sale:				
6.	Name and address of every other person vinterest may be affected by the sale: NONE	who has any record interest in the property and whose				
5.	Name and address of every other person v	who has any record lien on the property:				
	NONE					
	NAME	LAST KNOWN ADDRESS				
4.	Name and address of last recorded holder of every mortgage of record:					

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.

FRANK FEDERMAN, ESQUIRE

Attorney for Plaintiff

P.O. BOX 2675

HARRISBURG, PA 17105

DATE: 2/19/03

COMMONWEALTH OF PENNSYLVANIA

DEPARTMENT OF WELFARE

FEDERMAN and PHEL. N. L.L.P. By: FRANK FEDERMAN Identification No. 12248 One Penn Center at Suburban Station 1617 John F. Kennedy Boulevard **Suite 1400** Philadelphia, PA 19103-1814 (215) 563-7000



MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

VS.

: COLUMBIA County

: Court of Common Pleas

Plaintiff

: CIVIL DIVISION

KEVIN D. SMITH

: NO. 2003-CV-51

2003-ED-20

Defendant(s)

AFFIDAVIT PURSUANT TO RULE 3129 (Affidavit No. I)

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., Plaintiff in the above action, by its attorney, FRANK FEDERMAN, ESO., sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at 206 SPRING GARDEN AVENUE, BLOOMSBURG, PA 17815.

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

NAME

LAST KNOWN ADDRESS (if address cannot be reasonably ascertained, please so indicate)

KEVIN D. SMITH

206 SPRING GARDEN AVENUE **BLOOMSBURG, PA 17815**

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

NAME

LAST KNOWN ADDRESS (if address cannot be reasonably ascertained, please so indicate)

SAME AS ABOVE

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

FRANK FEDERMAN, ESOUIRE

Date: 2/19/03

By: FRANK FEDERMAN
Identification No. 12248

One Penn Center at Suburban Station

1617 John F. Kennedy Boulevard

Suite 1400

Philadelphia, PA 19103-1814

(215) 563-7000

MORTGAGE ELECTRONIC

PORTUGUE BEECHROTTIC

REGISTRATION SYSTEMS, INC.

: Court of Common Pleas

: COLUMBIA County

ATTORNEY FOR PLAINTIFF

Plaintiff

: CIVIL DIVISION

VS.

: NO. 2003-CV-51

KEVIN D. SMITH

:

Defendant(s)

AFFIDAVIT PURSUANT TO RULE 3129.1

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., Plaintiff in the above action, by its attorney, FRANK FEDERMAN, ESQ., sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at 206 SPRING GARDEN AVENUE, BLOOMSBURG, PA 17815.

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

NAME

LAST KNOWN ADDRESS

KEVIN D. SMITH

206 SPRING GARDEN AVENUE BLOOMSBURG, PA 17815

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

NAME

LAST KNOWN ADDRESS

SAME AS ABOVE

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

NAME

LAST KNOWN ADDRESS

NONE

4. Name and address of last recorded holder of every mortgage of record: NAME LAST KNOWN ADDRESS NONE 5. Name and address of every other person who has any record lien on the property: NONE 6. Name and address of every other person who has any record interest in the property and whose interest may be affected by the sale: NONE 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 OF **COLUMBIA COUNTY COURTHOUSE** COLUMBIA COUNTY P.O. Box 380 Bloomsburg, PA 17815 TENANT/OCCUPANT 206 SPRING GARDEN AVENUE

DEPARTMENT OF WELFARE

BLOOMSBURG, PA 17815

COMMONWEALTH OF PENNSYLVANIA P.O. BOX 2675

HARRISBURG, PA 17105

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.

FRANK FEDERMAN, ESQUIRE

Attorney for Plaintiff

DATE: 2/19/03

By: FRANK FEDERMAN
Identification No. 12248
One Penn Center at Suburban Station

ATTORNEY FOR PLAINTIFF

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

(215) 563-7000

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

: COLUMBIA County

: _

: Court of Common Pleas

Plaintiff

: CIVIL DIVISION

vs.

: NO. 2003-CV-51

KEVIN D. SMITH

2003-ED-20

Defendant(s)

:

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY, THIS IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF A LIEN AGAINST PROPERTY.

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

2/19/03

TO: KEVIN D. SMITH 206 SPRING GARDEN AVENUE BLOOMSBURG, PA 17815

Your house (real estate) at 206 SPRING GARDEN	AVENUE, <u>BLOOMSBU</u> F	RG, PA 17815, is
scheduled to be sold at the Sheriff's Sale on	, at	in the Sheriff's
Office, Columbia County Courthouse, P.O. 380, Blooms		
\$70,127.93 obtained by MORTGAGE ELECTRONIC R	EGISTRATION SYSTEM	S, INC. (the mortgagee)
against you. In the event the sale is continued, an announce	ement will be made at said s	sale in compliance with
Pa.R.C.P., Rule 3129.3.		

NOTICE OF OWNER'S RIGHTS

YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE

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

l. The sale will be cancelled if you pay to the mortgagee the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay, you may call: (215) 563-7000.

- 2. You may be able to stop the sale by filing a petition—asking the Court to strike or open the judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.
 - 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 (215) 563-7000.
- 2. You may be able to petition the Court to set aside the sale if the bid price was grossly inadequate compared to the value of your property.
- 3. The sale will go through only if the buyer pays the Sheriff the full amount due in the sale. To find out if this has happened, you may call (814) 272-9350.
- 4. If the amount due from the Buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.
- 5. You have the right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.
- 6. You may be entitled to a share of the money which was paid for your house. A proposed schedule of distribution of the money bid for your house will be prepared by the Sheriff not later than thirty (30) days after the sale. The schedule shall be kept on file with the Sheriff and will be made available for inspection in his office. 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 filing of the proposed schedule.
- 7. You may also have other rights and defenses, or ways of getting your home back, if you act immediately after the sale.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE LISTED BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

COLUMBIA COUNTY SUSQUEHANNA LEGAL SERVICES 168 E. 5th STREET, BLOOMSBURG, PA 17815 (570) 784-8760

DESCRIPTION

ALL THAT CERTAIN piece, parcel and tract of land situate in the Township of Hemlock, County of Columbia, State of Pennsylvania, bounded and described as follows, to-wit:

BEGINNING at a point on the South side of Spring Garden Avenue, 60.0 feet West of the Southwestern corner of Spring Garden Avenue and Ferncliff Road and running thence along the South side of Spring Garden Avenue, North 62 degrees East, 60.00 feet to the Western side of Ferncliff Road; thence along the Western side of Ferncliff Road, South 28 degrees East, 100.0 feet to the Northern side of a 16.0 foot alley; thence along the Northern side of said 16.0 foot alley, South 62 degrees West, 60.0 feet to the Eastern line of Lot No. 1; thence along the Eastern side of Lot No. 1, North 28 degrees West, 100.0 feet to the place of beginning.

BEING Lot No. 2.

TAX PARCEL #18-01A-111

TITLE TO SAID PREMISES IS VESTED IN Kevin D. Smith by Deed from Kay D. Bromfield and Edward L. Bromfield, wife and husband, et al dated 9/17/1999 and recorded 9/20/1999 in Record Book 738, Page 645.

Promises: 206 SPRING GARDEN AVENUE, BLOOMSBURG, PA, 17815

...., 20 property under within 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 hereby released from all liability to protect the property described in the within named(SEAL), the Sheriff is HARRY A. ROADARMEL WAIVER OF WATCHMAN - Any deputy sheriff levying upon or attaching any liability o the part of such deputy or the sheriff to any plaintiff herein for any loss, Sheriff COLUMBIA County, Pa. destruction or removal of any such property before sheriff's sale thereof. Sir: — There will be placed in your hands Attorney for Plaintiff(s) execution by insurance, which insurance is hereby waived. for service a Writ of ____EXECUTION (REAL ESTATE) ___, styled as follows: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. vs KEVIN D. SMITH WAIVER OF INSURANCE - Now,..... The defendant will be found at 206 SPRING GARDEN AVENUE, BLOOMSBURG, PA 17815 Frank Fellerman Attorney for Plaintiff If Writ of Execution, state below where defendants will be found. what foods and chattels shall/be seized and be levied upon. If real estate, attach five double spaced typed written copies of description as it shall appear on the new deed together with Street and Number of the premises. Please do not furnish us with the old deed or mortgage. See attached legal description

WAIVER OF WATCHMAN—Any deputy sheriff levying upon or attaching any property under within 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 o the part of such deputy or the sheriff to any plaintiff factoin for any loss, destruction or removal of any such property before sheriff's sale thereof.

hereby released from all liability to protect the property described in the within named

WAIVER OF INSURANCE - Now,....

execution by insurance, which insurance is hereby waived.

(SEAL)

....., 20....., the Sheriff is

....(SEAL)

(Attorney for Plaintiff(s)

		, 20			
HARRY A. ROAI		Sheriff			
COLUMBIA	County, Pa.				
your hands		Sir: — There will be placed in			
for service a Writ	of EXECUTIO	N.(REAL.ESTATE) , styled as			
	follows: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., vs. KEVIN D. SMITH				
AVENUE, BLOOM	MSBURG, PA.1781	t 206 SPRING GARDEN 15. Attorney for Plaintiff			
If Writ of Execution, state below where defendants will be found, what foods and chattels shall/ be seized and be levied upon. If real estate, attach five double spaced typed written copies of description as it shall appear on the new deed together with Street and Number of the premises. Please do not furnish us with the old deed or mortgage.					
See attached legal.					

SHERIFF'S RETURN OF SERVICE-COLUMBIA COUNTY

SYSTEMS, INC. DEFENDANT COURT NO.: 2003-CV-51 KEVIN D. SMITH SERVE AT: a)TYPE OF ACTION 206 SPRING GARDEN AVENUE XX Notice of Sheriff's Sale **BLOOMSBURG, PA 17815** SALE DATE: PLEASE POST THE HANDBILL. SERVED Served and made known to _____ ______, Defendant, on the __ day of ______, 200_, at __, o'clock __. M., at, Commonwealth of Pennsylvania, in the manner described below: ___ Defendant personally served. ___ Adult family member with whom Defendant(s) reside(s). Relationship is _____ Adult in charge of Defendant's residence who refused to give name or relationship. ___ Manager/Clerk of place of lodging in which Defendant(s) reside(s). ___ Agent or person in charge of Defendant's office or usual place of business. an officer of said Defendant's company. ___ Other: ____ Description: Age _____ Height ___ Weight Race Sex Other SHERIFF By: ______Deputy Sheriff On the _____ day of ______, 200 , at ____ o'clock _. M., Defendant NOT FOUND because: __ Moved __ Unknown __ No Answer __ Vacant Other: _____ SHERIFF By: ______Deputy Sheriff I.DEPUTIZED SERVICE Now, this__day of,____, 200_, I, Sheriff of CLINTON County, Pennsylvania, do hereby deputize the Sheriff of County to serve this Notice of Sheriff's Sale and make return thereof and according to law. By: ______ Deputy Sheriff

FRANK FEDERMAN, ESQUIRE I.D.#12248 One Penn Center at Suburban Station 1617 John F. Kennedy Boulevard Suite 1400 Philadelphia, PA 19103-1814 (215)563-7000

ATTORNEY FOR PLAINTIFE

PLAINTIFF

MORTGAGE ELECTRONIC REGISTRATION

<u>DESCRIPTION</u>

ALL THAT CERTAIN piece, parcel and tract of land situate in the Township of Hemlock, County of Columbia, State of Pennsylvania, bounded and described as follows, to-wit:

BEGINNING at a point on the South side of Spring Garden Avenue, 60.0 feet West of the Southwestern corner of Spring Garden Avenue and Ferncliff Road and running thence along the South side of Spring Garden Avenue, North 62 degrees East, 60.00 feet to the Western side of Ferncliff Road; thence along the Western side of Ferncliff Road, South 28 degrees East, 100.0 feet to the Northern side of a 16.0 foot alley; thence along the Northern side of said 16.0 foot alley, South 62 degrees West, 60.0 feet to the Eastern line of Lot No. 1; thence along the Eastern side of Lot No. 1, North 28 degrees West, 100.0 feet to the place of beginning.

BEING Lot No. 2.

TAX PARCEL #18-01A-111

TITLE TO SAID PREMISES IS VESTED IN Kevin D. Smith by Deed from Kay D. Bromfield and Edward L. Bromfield, wife and husband, et al dated 9/17/1999 and recorded 9/20/1999 in Record Book 738, Page 645.

Promises: 206 SPRING GARDEN AVENUE, BLOOMSBURG, PA, 17815

CHECK NO 256399	AMOUNT	******1,350.00	Void after 90 days
3-180/380			
SJEE REVEKSE SILGE, FOR C COMMERCE BANK PHILADELPHIA, PA 19148	DATE	02/18/2003	
FEDERMAN & PHELAN COMMERCE BANK ATTORNEY ESCROW ACCOUNT ONE PENN CENTER, SUITE 1400 PHILADELPHIA, PA 19103-1814			ONE THOUSAND THREE HUNDRED FIFTY AND 00/100 DOLLARS

Frank Federman

#256349# #036001808#38 150866 6#

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

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

To The Order Of