

**IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY, PENNSYLVANIA**

EASTERN SAVINGS BANK, FSB

Plaintiff

v.

LINDA M. KARNS, RICHARD L. KARNS and
THE UNITED STATES OF AMERICA,

Defendant(s)

Docket No.: 2003 CV 29

Execution No.:

2003-ED-29

AFFIDAVIT PURSUANT TO RULE 3129.1

Eastern Savings Bank, FSB, Plaintiff in the above action, sets forth as of the date the Praecipe for Writ of Execution was filed the following information concerning the real property located at Rural Route 1, Route 487, Stillwater, Columbia County, PA 17878:

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

LINDA M. KARNS

430 Third Street
Benton, PA 17814

RICHARD L. KARNS

430 Third Street
Benton, PA 17814

2. Name and Address of Defendant(s) in the Judgment:

LINDA M. KARNS

430 Third Street
Benton, PA 17814

RICHARD L. KARNS

430 Third Street
Benton, PA 17814

THE UNITED STATES OF AMERICA

c/o Joseph J. Terz, Esquire,
Asst. U. S. Attorney
U. S. Attorney's Office
Middle District of PA
Federal Building
3rd & Walnut Sts., Suite 1162
Harrisburg, PA 17108

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

EASTERN SAVINGS BANK, FSB

Plaintiff

J. R. SANDS

P O Box 283
Benton, PA 17814

PA DEPT. OF REVENUE

P O Box 8901
Harrisburg, PA 17105

INTERNAL REVENUE SERVICE

c/o Special Procedures Unit
P. O. Box 12051
Phila., PA 19105

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

EASTERN SAVINGS BANK, FSB

Plaintiff

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

COLUMBIA COUNTY TAX CLAIM BUREAU

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

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

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:

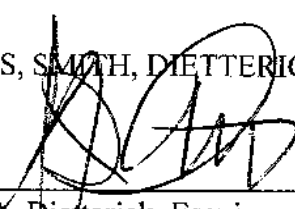
COLUMBIA COUNTY DOMESTIC
RELATIONS OFFICE

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, information and belief. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S. §4904 relating to unsworn falsification to authorities.

DATED: 3/4/13

JAMES, SMITH, DIETTERICK & CONNELLY LLP

BY: 

Scott A. Dieterick, Esquire
Attorneys for Plaintiff
PA ID #55650
P.O. Box 650,
Hershey, PA 17033
(717) 533-3280

**IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY, PENNSYLVANIA**

WRIT OF EXECUTION (MORTGAGE FORECLOSURE)

EASTERN SAVINGS BANK, FSB

Plaintiff

v.

LINDA M. KARNS, RICHARD L. KARNS and
THE UNITED STATES OF AMERICA,

Defendant(s)

Docket No.: 2003 CV 29

Execution No.: 2003 ED 29

To the Sheriff of Columbia County:

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

See Exhibit "A" attached.

Amount Due	<u>\$199,123.03</u>
Interest from <u>1/2/03</u> to date of sale	<u>\$ 13,762.80</u>
Total	\$212,885.83, plus costs to be added

Date: 3/10/2003

SEAL

Prothonotary of Columbia County

Terri B. Kline /
BY: Gregory A. Bruner, Jr.
DEPUTY

**IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY, PENNSYLVANIA**

EASTERN SAVINGS BANK, FSB

Plaintiff

v.

LINDA M. KARNS, RICHARD L. KARNS and
THE UNITED STATES OF AMERICA,

Defendant(s)

Docket No.: 2003 CV 29

Execution No.:

LEGAL DESCRIPTION

ALL THOSE THREE CERTAIN pieces, parcels and tracts of land situate in The Borough of Stillwater, County of Columbia, and State of Pennsylvania, bounded and described as follows, to-wit:

PARCEL NO. 1:

BEGINNING at an iron pin on the Northerly side of State Highway Route #487 and in line of lands now or formerly of Bennie Naunczek; Thence along lands now or formerly of Naunczek, North 60 degrees 20 minutes East, 152.3 feet to an iron pin on the Southern side of the right-of-way of Reading Railroad; Thence by the same, South 56 degrees 8 minutes East 166 feet to an iron pin in line of lands of Alfred Derrick; Thence by the same, South 50 degrees 20 minutes West, 207 feet to an iron pin on the northern side of the aforementioned State Highway; Thence by the same, North 35 degrees 10 minutes West, 150 feet to the place of beginning. CONTAINING .61 of an acre.

PARCEL NO. 2:

BEGINNING at an iron pin on the Eastern right-of-way of Pennsylvania Traffic Route 487 and common corner with lands now or formerly of Gustav A. and Johanna Detterbeck; Thence along said Detterbeck, North 64 degrees 27 minutes 07 seconds East, 197.13 feet to an iron pin; Thence along said Detterbeck, North 64 degrees 27 minutes 07 seconds East, 197.13 feet to an iron pin; Thence along same, North 52 degrees 57 minutes 38 seconds West, 167.51 feet to a point in line of lands now or formerly of Bennie F. Naunczek; Thence along said Naunczek, North 64 degrees 27 minutes 07 seconds East, 67.59 feet to an iron pin corner in line of lands now or formerly of Charles D. Roberts Company; Thence along said Roberts, South 52 degrees 57 minutes 38 seconds East, 188.47 feet to a point; Thence along lands now or formerly of Karns, South 51 degrees 53

minutes 00 seconds West, 168.52 feet to a point marked by a rebar; Thence South 28 degrees 07 minutes East, 27 feet to a rebar set; Thence South 61 degrees 53 minutes 00 seconds West, 97.7 feet to a rebar set in the Eastern right-of-way of Route No. 487; Thence along said right-of-way, North 33 degrees 05 minutes 35 seconds West, 58.1 feet to the place of beginning. CONTAINING 19,415 square feet and being designated as Lot No. 1 on a survey draft prepared by Frank E. Beishline, PLS, which appear of record in Columbia County Map Book 6, Page 215.

PARCEL NO. 3:

BEGINNING at a point on the Easterly right-of-way of Pennsylvania State Legislative Route 339 (Traffic Route 487) leading from Orangeville to Benton, said point being the Northwest corner of lands now or formerly of Gustav A. and Johanna K. Detterbeck; Thence along the Easterly right-of-way of said Traffic Route 487, North 37 degrees 05 minutes West 117.14 feet to a point; Thence through other lands now or formerly of Bennie G. and Judith K. Naunczek and crossing a sixty foot wide Reading Railroad right-of-way (abandoned) North 60 degrees 20 minutes East 375.00 feet to a point; Thence through same, South 37 degrees 05 minutes East 117.14 feet to a point on the Northerly line of lands now or formerly of Allen, Jr. and Eleanor R. Buck; Thence along the Northerly line of lands of said Buck and the Northerly line of lands of the aforementioned Detterbeck and crossing the aforementioned abandoned right-of-way, South 60 degrees 20 minutes West 375.00 feet to the place of beginning.

CONTAINING 1.0 acre of land in all.

BEING KNOWN AS R. R. #1, Route 487, Stillwater, PA 17814, IMPROVED with a single family dwelling.

BEING TAX PARCEL NO. 33-01-006

BEING the same premises which Gustav V. Detterbeck and Johanna Detterbeck, a/k/a Johanna K. Detterbeck, his wife, by their Deed dated January 6, 1998 and recorded January 6, 1998, in and for Columbia County, in Deed Book 675, Page 917, granted and conveyed unto Richard L. Karns and Linda M. Karns, his wife.

Exhibit "A"

**IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY, PENNSYLVANIA**

EASTERN SAVINGS BANK, FSB

Plaintiff

v.

LINDA M. KARNS, RICHARD L. KARNS and
THE UNITED STATES OF AMERICA,

Defendant(s)

Docket No.: 2003 CV 29

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AFFIDAVIT PURSUANT TO RULE 3129.1

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430 Third Street
Benton, PA 17814

RICHARD L. KARNS

430 Third Street
Benton, PA 17814

2. Name and Address of Defendant(s) in the Judgment:

LINDA M. KARNS

430 Third Street
Benton, PA 17814

RICHARD L. KARNS

430 Third Street
Benton, PA 17814

THE UNITED STATES OF AMERICA

c/o Joseph J. Terz, Esquire,
Asst. U. S. Attorney
U. S. Attorney's Office
Middle District of PA
Federal Building
3rd & Walnut Sts., Suite 1162
Harrisburg, PA 17108

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

EASTERN SAVINGS BANK, FSB	Plaintiff
J. R. SANDS	P O Box 283 Benton, PA 17814
PA DEPT. OF REVENUE	P O Box 8901 Harrisburg, PA 17105
INTERNAL REVENUE SERVICE	c/o Special Procedures Unit P. O. Box 12051 Phila., PA 19105

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

EASTERN SAVINGS BANK, FSB	Plaintiff
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5. Name and Address of every other person who has a record lien on the property:

COLUMBIA COUNTY TAX CLAIM BUREAU	Columbia County Courthouse P. O. Box 380 Bloomsburg, PA 17815
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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:

COLUMBIA COUNTY DOMESTIC RELATIONS OFFICE	Columbia County Courthouse P. O. Box 380 Bloomsburg, PA 17815
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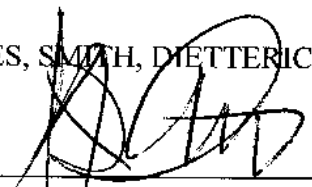
I verify that the statements made in this Affidavit are true and correct to the best of my personal knowledge, information and belief. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S. §4904 relating to unsworn falsification to authorities.

DATED: _____

3/4/13

JAMES, SMITH, DIETTERICK & CONNELLY LLP

BY: _____


Scott A. Dieterick, Esquire
Attorneys for Plaintiff
PA ID #55650
P.O. Box 650,
Hershey, PA 17033
(717) 533-3280

**IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY, PENNSYLVANIA**

EASTERN SAVINGS BANK, FSB

Plaintiff

v.

LINDA M. KARNS, RICHARD L. KARNS and
THE UNITED STATES OF AMERICA

Defendant(s)

Docket No.: 2003 CV 29

Execution No.: 2003-ED-29

LEGAL DESCRIPTION

ALL THOSE THREE CERTAIN pieces, parcels and tracts of land situate in The Borough of Stillwater, County of Columbia, and State of Pennsylvania, bounded and described as follows, to-wit:

PARCEL NO. 1:

BEGINNING at an iron pin on the Northerly side of State Highway Route #487 and in line of lands now or formerly of Bennie Naunczek; Thence along lands now or formerly of Naunczek, North 60 degrees 20 minutes East, 152.3 feet to an iron pin on the Southern side of the right-of-way of Reading Railroad; Thence by the same, South 56 degrees 8 minutes East 166 feet to an iron pin in line of lands of Alfred Derrick; Thence by the same, South 50 degrees 20 minutes West, 207 feet to an iron pin on the northern side of the aforementioned State Highway; Thence by the same, North 35 degrees 10 minutes West, 150 feet to the place of beginning. CONTAINING .61 of an acre.

PARCEL NO. 2:

BEGINNING at an iron pin on the Eastern right-of-way of Pennsylvania Traffic Route 487 and common corner with lands now or formerly of Gustav A. and Johanna Detterbeck; Thence along said Detterbeck, North 64 degrees 27 minutes 07 seconds East, 197.13 feet to an iron pin; Thence along said Detterbeck, North 64 degrees 27 minutes 07 seconds East, 197.13 feet to an iron pin; Thence along same, North 52 degrees 57 minutes 38 seconds West, 167.51 feet to a point in line of lands now or formerly of Bennie F. Naunczek; Thence along said Naunczek, North 64 degrees 27 minutes 07 seconds East, 67.59 feet to an iron pin corner in line of lands now or formerly of Charles D. Roberts Company; Thence along said Roberts, South 52 degrees 57 minutes 38 seconds East, 188.47 feet to a point; Thence along lands now or formerly of Karns, South 51 degrees 53

minutes 00 seconds West, 168.52 feet to a point marked by a rebar; Thence South 28 degrees 07 minutes East, 27 feet to a rebar set; Thence South 61 degrees 53 minutes 00 seconds West, 97.7 feet to a rebar set in the Eastern right-of-way of Route No. 487; Thence along said right-of-way, North 33 degrees 05 minutes 35 seconds West, 58.1 feet to the place of beginning. CONTAINING 19,415 square feet and being designated as Lot No. 1 on a survey draft prepared by Frank E. Beishline, PLS, which appear of record in Columbia County Map Book 6, Page 215.

PARCEL NO. 3:

BEGINNING at a point on the Easterly right-of-way of Pennsylvania State Legislative Route 339 (Traffic Route 487) leading from Orangeville to Benton, said point being the Northwest corner of lands now or formerly of Gustav A. and Johanna K. Detterbeck; Thence along the Easterly right-of-way of said Traffic Route 487, North 37 degrees 05 minutes West 117.14 feet to a point; Thence through other lands now or formerly of Bennie G. and Judith K. Naunczek and crossing a sixty foot wide Reading Railroad right-of-way (abandoned) North 60 degrees 20 minutes East 375.00 feet to a point; Thence through same, South 37 degrees 05 minutes East 117.14 feet to a point on the Northerly line of lands now or formerly of Allen, Jr. and Eleanor R. Buck; Thence along the Northerly line of lands of said Buck and the Northerly line of lands of the aforementioned Detterbeck and crossing the aforementioned abandoned right-of-way, South 60 degrees 20 minutes West 375.00 feet to the place of beginning.

CONTAINING 1.0 acre of land in all.

BEING KNOWN AS R. R. #1, Route 487, Stillwater, PA 17814, IMPROVED with a single family dwelling.

BEING TAX PARCEL NO. 33-01-006

BEING the same premises which Gustav V. Detterbeck and Johanna Detterbeck, a/k/a Johanna K. Detterbeck, his wife, by their Deed dated January 6, 1998 and recorded January 6, 1998, in and for Columbia County, in Deed Book 675, Page 917, granted and conveyed unto Richard L. Karns and Linda M. Karns, his wife.

Exhibit "A"

**IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY, PENNSYLVANIA**

EASTERN SAVINGS BANK, FSB

Plaintiff

v.

LINDA M. KARNS, RICHARD L. KARNS and
THE UNITED STATES OF AMERICA.

Defendant(s)

Docket No.: 2003 CV 29

Execution No.: 2003-ED-99

LEGAL DESCRIPTION

ALL THOSE THREE CERTAIN pieces, parcels and tracts of land situate in The Borough of Stillwater, County of Columbia, and State of Pennsylvania, bounded and described as follows, to-wit:

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BEGINNING at an iron pin on the Northerly side of State Highway Route #487 and in line of lands now or formerly of Bennie Naunczek; Thence along lands now or formerly of Naunczek, North 60 degrees 20 minutes East, 152.3 feet to an iron pin on the Southern side of the right-of-way of Reading Railroad; Thence by the same, South 56 degrees 8 minutes East 166 feet to an iron pin in line of lands of Alfred Derrick; Thence by the same, South 50 degrees 20 minutes West, 207 feet to an iron pin on the northern side of the aforementioned State Highway; Thence by the same, North 35 degrees 10 minutes West, 150 feet to the place of beginning. CONTAINING .61 of an acre.

PARCEL NO. 2:

BEGINNING at an iron pin on the Eastern right-of-way of Pennsylvania Traffic Route 487 and common corner with lands now or formerly of Gustav A. and Johanna Detterbeck; Thence along said Detterbeck, North 64 degrees 27 minutes 07 seconds East, 197.13 feet to an iron pin; Thence along said Detterbeck, North 64 degrees 27 minutes 07 seconds East, 197.13 feet to an iron pin; Thence along same, North 52 degrees 57 minutes 38 seconds West, 167.51 feet to a point in line of lands now or formerly of Bennie F. Naunczek; Thence along said Naunczek, North 64 degrees 27 minutes 07 seconds East, 67.59 feet to an iron pin corner in line of lands now or formerly of Charles D. Roberts Company; Thence along said Roberts, South 52 degrees 57 minutes 38 seconds East, 188.47 feet to a point; Thence along lands now or formerly of Karns, South 51 degrees 53

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PARCEL NO. 3:

BEGINNING at a point on the Easterly right-of-way of Pennsylvania State Legislative Route 339 (Traffic Route 487) leading from Orangeville to Benton, said point being the Northwest corner of lands now or formerly of Gustav A. and Johanna K. Detterbeck; Thence along the Easterly right-of-way of said Traffic Route 487, North 37 degrees 05 minutes West 117.14 feet to a point; Thence through other lands now or formerly of Bennie G. and Judith K. Naunczek and crossing a sixty foot wide Reading Railroad right-of-way (abandoned) North 60 degrees 20 minutes East 375.00 feet to a point; Thence through same, South 37 degrees 05 minutes East 117.14 feet to a point on the Northerly line of lands now or formerly of Allen, Jr. and Eleanor R. Buck; Thence along the Northerly line of lands of said Buck and the Northerly line of lands of the aforementioned Detterbeck and crossing the aforementioned abandoned right-of-way, South 60 degrees 20 minutes West 375.00 feet to the place of beginning.

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Exhibit "A"

**IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY, PENNSYLVANIA**

EASTERN SAVINGS BANK, FSB

Plaintiff

v.

LINDA M. KARNS, RICHARD L. KARNS and
THE UNITED STATES OF AMERICA,

Defendant(s)

Docket No.: 2003 CV 29

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PARCEL NO. 3:

BEGINNING at a point on the Easterly right-of-way of Pennsylvania State Legislative Route 339 (Traffic Route 487) leading from Orangeville to Benton, said point being the Northwest corner of lands now or formerly of Gustav A. and Johanna K. Detterbeck; Thence along the Easterly right-of-way of said Traffic Route 487, North 37 degrees 05 minutes West 117.14 feet to a point; Thence through other lands now or formerly of Bennie G. and Judith K. Naunczek and crossing a sixty foot wide Reading Railroad right-of-way (abandoned) North 60 degrees 20 minutes East 375.00 feet to a point; Thence through same, South 37 degrees 05 minutes East 117.14 feet to a point on the Northerly line of lands now or formerly of Allen, Jr. and Eleanor R. Buck; Thence along the Northerly line of lands of said Buck and the Northerly line of lands of the aforementioned Detterbeck and crossing the aforementioned abandoned right-of-way, South 60 degrees 20 minutes West 375.00 feet to the place of beginning.

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Exhibit "A"

**IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY, PENNSYLVANIA**

EASTERN SAVINGS BANK, FSB

Plaintiff

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EASTERN SAVINGS BANK, FSB

Plaintiff

v.

LINDA M. KARNS, RICHARD L. KARNS and
THE UNITED STATES OF AMERICA,

Defendant(s)

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PARCEL NO. 2:

BEGINNING at an iron pin on the Eastern right-of-way of Pennsylvania Traffic Route 487 and common corner with lands now or formerly of Gustav A. and Johanna Detterbeck; Thence along said Detterbeck, North 64 degrees 27 minutes 07 seconds East, 197.13 feet to an iron pin; Thence along said Detterbeck, North 64 degrees 27 minutes 07 seconds East, 197.13 feet to an iron pin; Thence along same, North 52 degrees 57 minutes 38 seconds West, 167.51 feet to a point in line of lands now or formerly of Bennie F. Naunczek; Thence along said Naunczek, North 64 degrees 27 minutes 07 seconds East, 67.59 feet to an iron pin corner in line of lands now or formerly of Charles D. Roberts Company; Thence along said Roberts, South 52 degrees 57 minutes 38 seconds East, 188.47 feet to a point; Thence along lands now or formerly of Karns, South 51 degrees 53

minutes 00 seconds West, 168.52 feet to a point marked by a rebar; Thence South 28 degrees 07 minutes East, 27 feet to a rebar set; Thence South 61 degrees 53 minutes 00 seconds West, 97.7 feet to a rebar set in the Eastern right-of-way of Route No. 487; Thence along said right-of-way, North 33 degrees 05 minutes 35 seconds West, 58.1 feet to the place of beginning. CONTAINING 19,415 square feet and being designated as Lot No. 1 on a survey draft prepared by Frank E. Beishline, PLS, which appear of record in Columbia County Map Book 6, Page 215.

PARCEL NO. 3:

BEGINNING at a point on the Easterly right-of-way of Pennsylvania State Legislative Route 339 (Traffic Route 487) leading from Orangeville to Benton, said point being the Northwest corner of lands now or formerly of Gustav A. and Johanna K. Detterbeck; Thence along the Easterly right-of-way of said Traffic Route 487, North 37 degrees 05 minutes West 117.14 feet to a point; Thence through other lands now or formerly of Bennie G. and Judith K. Naunczek and crossing a sixty foot wide Reading Railroad right-of-way (abandoned) North 60 degrees 20 minutes East 375.00 feet to a point; Thence through same, South 37 degrees 05 minutes East 117.14 feet to a point on the Northerly line of lands now or formerly of Allen, Jr. and Eleanor R. Buck; Thence along the Northerly line of lands of said Buck and the Northerly line of lands of the aforementioned Detterbeck and crossing the aforementioned abandoned right-of-way, South 60 degrees 20 minutes West 375.00 feet to the place of beginning.

CONTAINING 1.0 acre of land in all.

BEING KNOWN AS R. R. #1, Route 487, Stillwater, PA 17814, IMPROVED with a single family dwelling.

BEING TAX PARCEL NO. 33-01-006

BEING the same premises which Gustav V. Detterbeck and Johanna Detterbeck, a/k/a Johanna K. Detterbeck, his wife, by their Deed dated January 6, 1998 and recorded January 6, 1998, in and for Columbia County, in Deed Book 675, Page 917, granted and conveyed unto Richard L. Karns and Linda M. Karns, his wife.

Exhibit "A"

**IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY, PENNSYLVANIA**

EASTERN SAVINGS BANK, FSB

Plaintiff

v.

LINDA M. KARNS, RICHARD L. KARNS and
THE UNITED STATES OF AMERICA.

Defendant(s)

Docket No.: 2003 CV 29

Execution No.: 2003 ED J9

AFFIDAVIT OF LAST KNOWN ADDRESS

COMMONWEALTH OF PENNSYLVANIA

SS:

COUNTY OF DAUPHIN


Before me, the undersigned authority, a Notary Public in and for said County and Commonwealth, personally appeared Scott A. Dietterick, Esquire, attorney for and authorized representative of Plaintiff who, being duly sworn according to law, deposes and says that the last known address of Defendant(s), Linda M. Karns and Richard L. Karns, is 430 Third Street, Benton, Columbia County, PA 17814, to the best of my knowledge, information and belief.



Scott A. Dietterick, Esquire

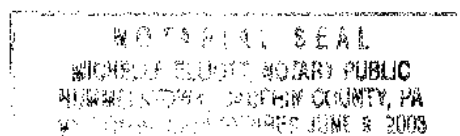
Sworn to and subscribed before me

this 5th day of March, 2003.



Notary Public

My Commission Expires:



**IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY, PENNSYLVANIA**

EASTERN SAVINGS BANK, FSB

Plaintiff

v.

Docket No.: 2003 CV 29

Execution No.: 2003-ED-29

LINDA M. KARNS, RICHARD L. KARNS and
THE UNITED STATES OF AMERICA,

Defendant(s)

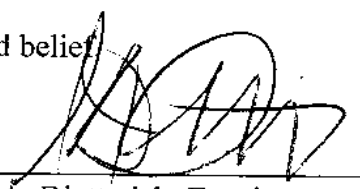
AFFIDAVIT OF NON-MILITARY SERVICE

COMMONWEALTH OF PENNSYLVANIA

SS:

COUNTY OF DAUPHIN


Before me, the undersigned authority, a Notary Public in and for said County and Commonwealth, personally appeared Scott A. Dietterick, Esquire, attorney for and authorized representative of Plaintiff who, being duly sworn according to law, deposes and says that the Defendant(s) is(are) not in the military service of the United States of America to the best of his knowledge, information and belief.



Scott A. Dietterick, Esquire

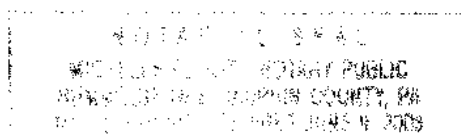
Sworn to and subscribed before me

this 5th day of March, 2003.



Notary Public

My Commission Expires:



**IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY, PENNSYLVANIA**

EASTERN SAVINGS BANK, FSB

Plaintiff

v.

LINDA M. KARNS, RICHARD L. KARNS and
THE UNITED STATES OF AMERICA,

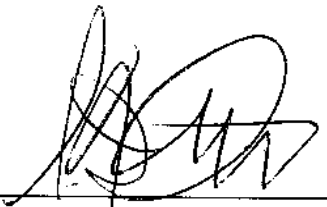
Defendant(s)

Docket No.: 2003 CV 29

Execution No.: 2003 ED-24

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.



Scott A. Dietterick, Esquire
Attorney for Plaintiff

**IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY, PENNSYLVANIA**

EASTERN SAVINGS BANK, FSB

Plaintiff

v.

LINDA M. KARNS, RICHARD L. KARNS and
THE UNITED STATES OF AMERICA,

Defendant(s)

Docket No.: 2003 CV 29

Execution No.: 2003-ED-29

**NOTICE OF SHERIFF'S SALE
OF REAL PROPERTY PURSUANT TO
PENNSYLVANIA RULE OF CIVIL PROCEDURE 3129**

The United States of America
c/o Joseph J. Terz, Esq., Asst. U. S. Attorney
U. S. Attorney's Office
Federal Building
3rd & Walnut Sts., Suite 1162
Harrisburg, PA 17108

TAKE NOTICE:

That the Sheriff's Sale of Real Property (Real Estate) will be held at the Columbia County Court House, Office of the Sheriff, 34 West Main Street, Bloomsburg, Pennsylvania 17815 on _____ at _____ .m. prevailing local time.

THE PROPERTY TO BE SOLD is delineated in detail in a legal description consisting of a statement of the measured boundaries of the property, together with a brief mention of the buildings and any other major improvements erected on the land.

(SEE LEGAL DESCRIPTION ATTACHED AS EXHIBIT "A").

The LOCATION of your property to be sold is:

Rural Route #1, Route 487, Stillwater, Columbia Co., PA 17878

The JUDGMENT under or pursuant to which your property is being sold is docketed to:

No.: 2003-CV-29

THE NAME(S) OF THE OWNER(S) OR REPUTED OWNER(S) OF THIS PROPERTY ARE:

Linda M. Karns and Richard L. Karns

A SCHEDULE OF DISTRIBUTION, being a list of the persons and/or governmental or corporate entities or agencies being entitled to receive part of the proceeds of the sale received and to be disbursed by the Sheriff (for example to banks that hold mortgages and municipalities that are owed taxes), will be filed by the Sheriff thirty (30) days after the sale, and distribution of the proceeds of sale in accordance with this schedule will, in fact, be made unless someone objects by filing exceptions to it, within ten (10) days of the date it is filed. Information about the Schedule of Distribution may be obtained from the Sheriff of the Court of Common Pleas of Columbia County, P.O. Box 380, Bloomsburg Pennsylvania 17815.

THIS PAPER IS A NOTICE OF THE TIME AND PLACE OF THE SALE OF YOUR PROPERTY.

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

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET FREE LEGAL ADVICE.

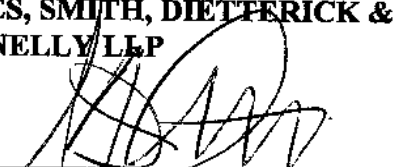
**Susquehanna Legal Services
168 E. 5th Street
Bloomsburg, PA 17815
(717) 784-8760**

THE LEGAL RIGHTS YOU MAY HAVE ARE:

1. You may file a petition with the Court of Common Pleas of Columbia County to open the Judgment if you have a meritorious defense against the person or company that has entered judgment against you. You may also file a petition with the same Court if you are aware of a legal defect in the obligation or the procedure used against you.
2. After the Sheriff's Sale, you may file a petition with the Court of Common Pleas of Columbia County to set aside the sale for a grossly inadequate price or for other proper cause. This petition must be filed before the Sheriff's Deed is delivered.
3. A petition or petitions raising the legal issues or rights mentioned in the preceding paragraphs must be presented to the Court of Common Pleas of Columbia County. The petition must be served on the attorney for the creditor or on the creditor before presentation to the Court and a proposed order or rule must be attached to the petition. If a specific return date is desired, such date must be obtained from the Court Administrator's Office, Columbia County Courthouse, P.O. Box 380, Bloomsburg, Pennsylvania 17815, before presentation of the petition to the Court.

**JAMES, SMITH, DIETTERICK &
CONNELLY LLP**

By: _____


Scott A. Dietterick, Esquire
Attorney I.D.#55650
P.O. Box 650
Hershey, PA 17033
(717) 533-3280

VIA CERTIFIED MAIL, RETURN RECEIPT REQUESTED

**IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY, PENNSYLVANIA**

EASTERN SAVINGS BANK, FSB

Plaintiff

Docket No.: 2003 CV 29

v.

Execution No.:

LINDA M. KARNS, RICHARD L. KARNS and
THE UNITED STATES OF AMERICA.

Defendant(s)

LEGAL DESCRIPTION

ALL THOSE THREE CERTAIN pieces, parcels and tracts of land situate in The Borough of Stillwater, County of Columbia, and State of Pennsylvania, bounded and described as follows, to-wit:

PARCEL NO. 1:

BEGINNING at an iron pin on the Northerly side of State Highway Route #487 and in line of lands now or formerly of Bennie Naunczek; Thence along lands now or formerly of Naunczek, North 60 degrees 20 minutes East, 152.3 feet to an iron pin on the Southern side of the right-of-way of Reading Railroad; Thence by the same, South 56 degrees 8 minutes East 166 feet to an iron pin in line of lands of Alfred Derrick; Thence by the same, South 50 degrees 20 minutes West, 207 feet to an iron pin on the northern side of the aforementioned State Highway; Thence by the same, North 35 degrees 10 minutes West, 150 feet to the place of beginning. CONTAINING .61 of an acre.

PARCEL NO. 2:

BEGINNING at an iron pin on the Eastern right-of-way of Pennsylvania Traffic Route 487 and common corner with lands now or formerly of Gustav A. and Johanna Detterbeck; Thence along said Detterbeck, North 64 degrees 27 minutes 07 seconds East, 197.13 feet to an iron pin; Thence along said Detterbeck, North 64 degrees 27 minutes 07 seconds East, 197.13 feet to an iron pin; Thence along same, North 52 degrees 57 minutes 38 seconds West, 167.51 feet to a point in line of lands now or formerly of Bennie F. Naunczek; Thence along said Naunczek, North 64 degrees 27 minutes 07 seconds East, 67.59 feet to an iron pin corner in line of lands now or formerly of Charles D. Roberts Company; Thence along said Roberts, South 52 degrees 57 minutes 38 seconds East, 188.47 feet to a point; Thence along lands now or formerly of Karns, South 51 degrees 53

minutes 00 seconds West, 168.52 feet to a point marked by a rebar; Thence South 28 degrees 07 minutes East, 27 feet to a rebar set; Thence South 61 degrees 53 minutes 00 seconds West, 97.7 feet to a rebar set in the Eastern right-of-way of Route No. 487; Thence along said right-of-way, North 33 degrees 05 minutes 35 seconds West, 58.1 feet to the place of beginning. CONTAINING 19,415 square feet and being designated as Lot No. 1 on a survey draft prepared by Frank E. Beishline, PLS, which appear of record in Columbia County Map Book 6, Page 215.

PARCEL NO. 3:

BEGINNING at a point on the Easterly right-of-way of Pennsylvania State Legislative Route 339 (Traffic Route 487) leading from Orangeville to Benton, said point being the Northwest corner of lands now or formerly of Gustav A. and Johanna K. Detterbeck; Thence along the Easterly right-of-way of said Traffic Route 487, North 37 degrees 05 minutes West 117.14 feet to a point; Thence through other lands now or formerly of Bennie G. and Judith K. Naunczek and crossing a sixty foot wide Reading Railroad right-of-way (abandoned) North 60 degrees 20 minutes East 375.00 feet to a point; Thence through same, South 37 degrees 05 minutes East 117.14 feet to a point on the Northerly line of lands now or formerly of Allen, Jr. and Eleanor R. Buck; Thence along the Northerly line of lands of said Buck and the Northerly line of lands of the aforementioned Detterbeck and crossing the aforementioned abandoned right-of-way, South 60 degrees 20 minutes West 375.00 feet to the place of beginning.

CONTAINING 1.0 acre of land in all.

BEING KNOWN AS R. R. #1, Route 487, Stillwater, PA 17814, IMPROVED with a single family dwelling.

BEING TAX PARCEL NO. 33-01-006

BEING the same premises which Gustav V. Detterbeck and Johanna Detterbeck, a/k/a Johanna K. Detterbeck, his wife, by their Deed dated January 6, 1998 and recorded January 6, 1998, in and for Columbia County, in Deed Book 675, Page 917, granted and conveyed unto Richard L. Karns and Linda M. Karns, his wife.

Exhibit "A"

SHERIFF'S INSTRUCTION

TO: Sheriff of Columbia County, Pennsylvania

PLAINTIFF: Eastern Savings Bank, FSB

DEFENDANT(S): Linda M. Karns, Richard L. Karns and The United States of America

TYPE OF WRIT
OR COMPLAINT: **NOTICE OF SALE**

SERVE AT: 430 Third Street, Benton, PA 17814

Sir: **Please serve the Defendant, Linda M. Karns, OR an adult member of the family with whom she resides, OR an adult individual in charge of the residence with a true and correct copy of the Notice of Sheriff Sale.**

Date of Service: _____ Time: _____

Served Upon (If someone
other than Defendant): _____

Address (if different
than as stated above):

Columbia County Sheriff's Office:

Name: _____
Title: _____

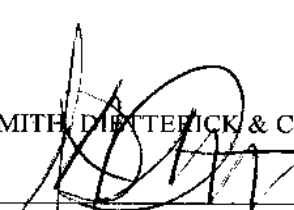
Date: _____

**PLEASE RETURN SERVICE TO THE FOLLOWING ADDRESS IN THE ENCLOSED
SELF- ADDRESSED, STAMPED ENVELOPE TO:**

James, Smith, Dietterick & Connelly LLP
ATTN: Scott A. Dietterick, Esquire
P.O. Box 650
Hershey, PA 17033

DATED: 3/4/03

JAMES, SMITH, DIETTERICK & CONNELLY LLP

BY: 
Scott A. Dietterick, Esquire
Attorneys for Plaintiff
P.O. box 650
Hershey, PA 17033
(717) 533-3280

**IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY, PENNSYLVANIA**

EASTERN SAVINGS BANK, FSB

Plaintiff

Docket No.: 2003 CV 29

v.

Execution No.: 2003 ED 29

LINDA M. KARNS, RICHARD L. KARNS and
THE UNITED STATES OF AMERICA,

Defendant(s)

NOTICE OF SHERIFF'S SALE
OF REAL PROPERTY PURSUANT TO
PENNSYLVANIA RULE OF CIVIL PROCEDURE 3129

Linda M. Karns
430 Third Street
Benton, PA 17814

TAKE NOTICE:

That the Sheriff's Sale of Real Property (Real Estate) will be held at the Columbia County Court House, Office of the Sheriff, 34 West Main Street, Bloomsburg, Pennsylvania 17815 on _____ at _____ .m. prevailing local time.

THE PROPERTY TO BE SOLD is delineated in detail in a legal description consisting of a statement of the measured boundaries of the property, together with a brief mention of the buildings and any other major improvements erected on the land.

(SEE LEGAL DESCRIPTION ATTACHED AS EXHIBIT "A").

The LOCATION of your property to be sold is:

Rural Route #1, Route 487, Stillwater, Columbia Co., PA 17878

The JUDGMENT under or pursuant to which your property is being sold is docketed to:

No.: 2003-CV-29

THE NAME(S) OF THE OWNER(S) OR REPUTED OWNER(S) OF THIS PROPERTY ARE:

Linda M. Karns and Richard L. Karns

A SCHEDULE OF DISTRIBUTION, being a list of the persons and/or governmental or corporate entities or agencies being entitled to receive part of the proceeds of the sale received and to be disbursed by the Sheriff (for example to banks that hold mortgages and municipalities that are owed taxes), will be filed by the Sheriff thirty (30) days after the sale, and distribution of the proceeds of sale in accordance with this schedule will, in fact, be made unless someone objects by filing exceptions to it, within ten (10) days of the date it is filed. Information about the Schedule of Distribution may be obtained from the Sheriff of the Court of Common Pleas of Columbia County, P.O. Box 380, Bloomsburg Pennsylvania 17815.

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168 E. 5th Street
Bloomsburg, PA 17815
(717) 784-8760**

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**JAMES, SMITH, DIETTERICK &
CONNELLY LLP**

By: 

Scott A. Dietterick, Esquire
Attorney I.D.#55650
P.O. Box 650
Hershey, PA 17033
(717) 533-3280

VIA CERTIFIED MAIL, RETURN RECEIPT REQUESTED

and

VIA PERSONAL SERVICE BY THE COLUMBIA CO. SHERIFF

**IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY, PENNSYLVANIA**

EASTERN SAVINGS BANK, FSB

Plaintiff

Docket No.: 2003 CV 29

v.

Execution No.: 2003-ED-29

LINDA M. KARNS, RICHARD L. KARNS and
THE UNITED STATES OF AMERICA,

Defendant(s)

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EASTERN SAVINGS BANK, FSB

Plaintiff

v.

LINDA M. KARNS, RICHARD L. KARNS and
THE UNITED STATES OF AMERICA,

Defendant(s)

Docket No.: 2003 CV 29

Execution No.: 2003-ED-24

**NOTICE OF SHERIFF'S SALE
OF REAL PROPERTY PURSUANT TO
PENNSYLVANIA RULE OF CIVIL PROCEDURE 3129**

Linda M. Karns
430 Third Street
Benton, PA 17814

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No.: 2003-CV-29

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**JAMES, SMITH, DIETTERICK &
CONNELLY LLP**

By: 

Scott A. Dietterick, Esquire
Attorney I.D.#55650
P.O. Box 650
Hershey, PA 17033
(717) 533-3280

VIA CERTIFIED MAIL, RETURN RECEIPT REQUESTED
and
VIA PERSONAL SERVICE BY THE COLUMBIA CO. SHERIFF

**IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY, PENNSYLVANIA**

EASTERN SAVINGS BANK, FSB

Plaintiff

v.

LINDA M. KARNS, RICHARD L. KARNS and
THE UNITED STATES OF AMERICA,

Defendant(s)

Docket No.: 2003 CV 29

Execution No.: 2003 - CV - 29

LEGAL DESCRIPTION

ALL THOSE THREE CERTAIN pieces, parcels and tracts of land situate in The Borough of Stillwater, County of Columbia, and State of Pennsylvania, bounded and described as follows, to-wit:

PARCEL NO. 1:

BEGINNING at an iron pin on the Northerly side of State Highway Route #487 and in line of lands now or formerly of Bennie Naunczek; Thence along lands now or formerly of Naunczek, North 60 degrees 20 minutes East, 152.3 feet to an iron pin on the Southern side of the right-of-way of Reading Railroad; Thence by the same, South 56 degrees 8 minutes East 166 feet to an iron pin in line of lands of Alfred Derrick; Thence by the same, South 50 degrees 20 minutes West, 207 feet to an iron pin on the northern side of the aforementioned State Highway; Thence by the same, North 35 degrees 10 minutes West, 150 feet to the place of beginning. CONTAINING .61 of an acre.

PARCEL NO. 2:

BEGINNING at an iron pin on the Eastern right-of-way of Pennsylvania Traffic Route 487 and common corner with lands now or formerly of Gustav A. and Johanna Detterbeck; Thence along said Detterbeck, North 64 degrees 27 minutes 07 seconds East, 197.13 feet to an iron pin; Thence along said Detterbeck, North 64 degrees 27 minutes 07 seconds East, 197.13 feet to an iron pin; Thence along same, North 52 degrees 57 minutes 38 seconds West, 167.51 feet to a point in line of lands now or formerly of Bennie F. Naunczek; Thence along said Naunczek, North 64 degrees 27 minutes 07 seconds East, 67.59 feet to an iron pin corner in line of lands now or formerly of Charles D. Roberts Company; Thence along said Roberts, South 52 degrees 57 minutes 38 seconds East, 188.47 feet to a point; Thence along lands now or formerly of Karns, South 51 degrees 53

minutes 00 seconds West, 168.52 feet to a point marked by a rebar; Thence South 28 degrees 07 minutes East, 27 feet to a rebar set; Thence South 61 degrees 53 minutes 00 seconds West, 97.7 feet to a rebar set in the Eastern right-of-way of Route No. 487; Thence along said right-of-way, North 33 degrees 05 minutes 35 seconds West, 58.1 feet to the place of beginning. CONTAINING 19,415 square feet and being designated as Lot No. 1 on a survey draft prepared by Frank E. Beishline, PLS, which appear of record in Columbia County Map Book 6, Page 215.

PARCEL NO. 3:

BEGINNING at a point on the Easterly right-of-way of Pennsylvania State Legislative Route 339 (Traffic Route 487) leading from Orangeville to Benton, said point being the Northwest corner of lands now or formerly of Gustav A. and Johanna K. Detterbeck; Thence along the Easterly right-of-way of said Traffic Route 487, North 37 degrees 05 minutes West 117.14 feet to a point; Thence through other lands now or formerly of Bennie G. and Judith K. Naunczek and crossing a sixty foot wide Reading Railroad right-of-way (abandoned) North 60 degrees 20 minutes East 375.00 feet to a point; Thence through same, South 37 degrees 05 minutes East 117.14 feet to a point on the Northerly line of lands now or formerly of Allen, Jr. and Eleanor R. Buck; Thence along the Northerly line of lands of said Buck and the Northerly line of lands of the aforementioned Detterbeck and crossing the aforementioned abandoned right-of-way, South 60 degrees 20 minutes West 375.00 feet to the place of beginning.

CONTAINING 1.0 acre of land in all.

BEING KNOWN AS R. R. #1, Route 487, Stillwater, PA 17814, IMPROVED with a single family dwelling.

BEING TAX PARCEL NO. 33-01-006

BEING the same premises which Gustav V. Detterbeck and Johanna Detterbeck, a/k/a Johanna K. Detterbeck, his wife, by their Deed dated January 6, 1998 and recorded January 6, 1998, in and for Columbia County, in Deed Book 675, Page 917, granted and conveyed unto Richard L. Karns and Linda M. Karns, his wife.

Exhibit "A"

SHERIFF'S INSTRUCTION

TO: Sheriff of Columbia County, Pennsylvania

PLAINTIFF: Eastern Savings Bank, FSB

DEFENDANT(S): Linda M. Karns, Richard L. Karns and The United States of America

TYPE OF WRIT
OR COMPLAINT: **NOTICE OF SALE**

SERVE AT: 430 Third Street, Benton, PA 17814

Sir: **Please serve the Defendant, Richard L. Karns, OR an adult member of the family with whom he resides, OR an adult individual in charge of the residence with a true and correct copy of the Notice of Sheriff Sale.**

Date of Service: _____ Time: _____

Served Upon (If someone
other than Defendant): _____

Address (if different
than as stated above):

Columbia County Sheriff's Office:

Name: _____
Title: _____

Date: _____

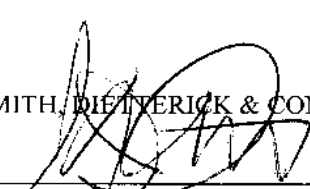
**PLEASE RETURN SERVICE TO THE FOLLOWING ADDRESS IN THE ENCLOSED
SELF- ADDRESSED, STAMPED ENVELOPE TO:**

James, Smith, Dieterick & Connelly LLP
ATTN: Scott A. Dieterick, Esquire
P.O. Box 650
Hershey, PA 17033

DATED: 3/4/03

JAMES, SMITH, DIETERICK & CONNELLY LLP

BY: _____


Scott A. Dieterick, Esquire
Attorneys for Plaintiff
P.O. box 650
Hershey, PA 17033
(717) 533-3280

**IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY, PENNSYLVANIA**

EASTERN SAVINGS BANK, FSB

Plaintiff

Docket No.: 2003 CV 29

v.

Execution No.: 2003-ED-29

LINDA M. KARNS, RICHARD L. KARNS and
THE UNITED STATES OF AMERICA,

Defendant(s)

**NOTICE OF SHERIFF'S SALE
OF REAL PROPERTY PURSUANT TO
PENNSYLVANIA RULE OF CIVIL PROCEDURE 3129**

Richard L. Karns
430 Third Street
Benton, PA 17814

TAKE NOTICE:

That the Sheriff's Sale of Real Property (Real Estate) will be held at the Columbia County Court House, Office of the Sheriff, 34 West Main Street, Bloomsburg, Pennsylvania 17815 on _____ at _____ .m. prevailing local time.

THE PROPERTY TO BE SOLD is delineated in detail in a legal description consisting of a statement of the measured boundaries of the property, together with a brief mention of the buildings and any other major improvements erected on the land.

(SEE LEGAL DESCRIPTION ATTACHED AS EXHIBIT "A").

The LOCATION of your property to be sold is:

Rural Route #1, Route 487, Stillwater, Columbia Co., PA

The JUDGMENT under or pursuant to which your property is being sold is docketed to:

No.: 2003-CV-29

THE NAME(S) OF THE OWNER(S) OR REPUTED OWNER(S) OF THIS PROPERTY ARE:

Linda M. Karns and Richard L. Karns

A SCHEDULE OF DISTRIBUTION, being a list of the persons and/or governmental or corporate entities or agencies being entitled to receive part of the proceeds of the sale received and to be disbursed by the Sheriff (for example to banks that hold mortgages and municipalities that are owed taxes), will be filed by the Sheriff thirty (30) days after the sale, and distribution of the proceeds of sale in accordance with this schedule will, in fact, be made unless someone objects by filing exceptions to it, within ten (10) days of the date it is filed. Information about the Schedule of Distribution may be obtained from the Sheriff of the Court of Common Pleas of Columbia County, P.O. Box 380, Bloomsburg Pennsylvania 17815.

THIS PAPER IS A NOTICE OF THE TIME AND PLACE OF THE SALE OF YOUR PROPERTY.

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

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET FREE LEGAL ADVICE.

**Susquehanna Legal Services
168 E. 5th Street
Bloomsburg, PA 17815
(717) 784-8760**

THE LEGAL RIGHTS YOU MAY HAVE ARE:

1. You may file a petition with the Court of Common Pleas of Columbia County to open the Judgment if you have a meritorious defense against the person or company that has entered judgment against you. You may also file a petition with the same Court if you are aware of a legal defect in the obligation or the procedure used against you.
2. After the Sheriff's Sale, you may file a petition with the Court of Common Pleas of Columbia County to set aside the sale for a grossly inadequate price or for other proper cause. This petition must be filed before the Sheriff's Deed is delivered.
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**JAMES, SMITH, DIETTERICK &
CONNELLY LLP**

By: _____

Scott A. Dietterick, Esquire
Attorney I.D.#55650
P.O. Box 650
Hershey, PA 17033
(717) 533-3280

VIA CERTIFIED MAIL, RETURN RECEIPT REQUESTED

and

VIA PERSONAL SERVICE BY THE COLUMBIA CO. SHERIFF

**IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY, PENNSYLVANIA**

EASTERN SAVINGS BANK, FSB

Plaintiff

Docket No.: 2003 CV 29

v.

Execution No.:

LINDA M. KARNS, RICHARD L. KARNS and
THE UNITED STATES OF AMERICA

Defendant(s)

LEGAL DESCRIPTION

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BEGINNING at a point on the Easterly right-of-way of Pennsylvania State Legislative Route 339 (Traffic Route 487) leading from Orangeville to Benton, said point being the Northwest corner of lands now or formerly of Gustav A. and Johanna K. Detterbeck; Thence along the Easterly right-of-way of said Traffic Route 487, North 37 degrees 05 minutes West 117.14 feet to a point; Thence through other lands now or formerly of Bennie G. and Judith K. Naunczek and crossing a sixty foot wide Reading Railroad right-of-way (abandoned) North 60 degrees 20 minutes East 375.00 feet to a point; Thence through same, South 37 degrees 05 minutes East 117.14 feet to a point on the Northerly line of lands now or formerly of Allen, Jr. and Eleanor R. Buck; Thence along the Northerly line of lands of said Buck and the Northerly line of lands of the aforementioned Detterbeck and crossing the aforementioned abandoned right-of-way, South 60 degrees 20 minutes West 375.00 feet to the place of beginning.

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Exhibit "A"

**IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY, PENNSYLVANIA**

EASTERN SAVINGS BANK, FSB

Plaintiff

v.

LINDA M. KARNS, RICHARD L. KARNS and
THE UNITED STATES OF AMERICA,

Defendant(s)

Docket No.: 2003 CV 29

Execution No.: 2003-ED-29

NOTICE OF SHERIFF'S SALE
OF REAL PROPERTY PURSUANT TO
PENNSYLVANIA RULE OF CIVIL PROCEDURE 3129

Richard L. Karns
430 Third Street
Benton, PA 17814

TAKE NOTICE:

That the Sheriff's Sale of Real Property (Real Estate) will be held at the Columbia County Court House, Office of the Sheriff, 34 West Main Street, Bloomsburg, Pennsylvania 17815 on _____ at _____ .m. prevailing local time.

THE PROPERTY TO BE SOLD is delineated in detail in a legal description consisting of a statement of the measured boundaries of the property, together with a brief mention of the buildings and any other major improvements erected on the land.

(SEE LEGAL DESCRIPTION ATTACHED AS EXHIBIT "A").

The LOCATION of your property to be sold is:

Rural Route #1, Route 487, Stillwater, Columbia Co., PA

The JUDGMENT under or pursuant to which your property is being sold is docketed to:

No.: 2003-CV-29

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Linda M. Karns and Richard L. Karns

A SCHEDULE OF DISTRIBUTION, being a list of the persons and/or governmental or corporate entities or agencies being entitled to receive part of the proceeds of the sale received and to be disbursed by the Sheriff (for example to banks that hold mortgages and municipalities that are owed taxes), will be filed by the Sheriff thirty (30) days after the sale, and distribution of the proceeds of sale in accordance with this schedule will, in fact, be made unless someone objects by filing exceptions to it, within ten (10) days of the date it is filed. Information about the Schedule of Distribution may be obtained from the Sheriff of the Court of Common Pleas of Columbia County, P.O. Box 380, Bloomsburg Pennsylvania 17815.

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**JAMES, SMITH, DIETTERICK &
CONNELLY LLP**

By: 

Scott A. Dietterick, Esquire
Attorney I.D.#55650
P.O. Box 650
Hershey, PA 17033
(717) 533-3280

VIA CERTIFIED MAIL, RETURN RECEIPT REQUESTED
and
VIA PERSONAL SERVICE BY THE COLUMBIA CO. SHERIFF

**IN THE COURT OF COMMON PLEAS
OF COLUMBLA COUNTY, PENNSYLVANIA**

EASTERN SAVINGS BANK, FSB

Plaintiff

v.

LINDA M. KARNS, RICHARD L. KARNS and
THE UNITED STATES OF AMERICA.

Defendant(s)

Docket No.: 2003 CV 29

Execution No.:

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PARCEL NO. 2:

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Exhibit "A"

**IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY, PENNSYLVANIA**

EASTERN SAVINGS BANK, FSB

Plaintiff

v.

Docket No.: 2003 CV 29

LINDA M. KARNS, RICHARD L. KARNS and
THE UNITED STATES OF AMERICA,

Execution No.: 2003-ED-29

Defendant(s)

**NOTICE OF SHERIFF'S SALE
OF REAL PROPERTY PURSUANT TO
PENNSYLVANIA RULE OF CIVIL PROCEDURE 3129**

Richard L. Karns
430 Third Street
Benton, PA 17814

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(SEE LEGAL DESCRIPTION ATTACHED AS EXHIBIT "A").

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**JAMES, SMITH, DIETTERICK &
CONNELLY LLP**

By: _____

Scott A. Dietterick, Esquire
Attorney I.D.#55650
P.O. Box 650
Hershey, PA 17033
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VIA CERTIFIED MAIL, RETURN RECEIPT REQUESTED
and
VIA PERSONAL SERVICE BY THE COLUMBIA CO. SHERIFF

**IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY, PENNSYLVANIA**

EASTERN SAVINGS BANK, FSB

Plaintiff

v.

Docket No.: 2003 CV 29

Execution No.:

LINDA M. KARNS, RICHARD L. KARNS and
THE UNITED STATES OF AMERICA.

Defendant(s)

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Exhibit "A"

ORIGINAL DOCUMENT PRINTED ON CHEMICAL REACTIVE PAPER WITH MICROPRINTED BORDER - SEE REVERSE SIDE FOR COMPLETE SECURITY FEATURES

JAMES, SMITH, DURKIN, & CONNELLY, LLP
OPERATING ACCOUNT
P.O. BOX 650
HERSHEY, PA 17033
PH. 717-533-3280

43975

MID PENN BANK
MILLERSBURG, PA 17061

NUMBER

60-880/313

000626

DATE

02/27/2003

AMOUNT

1500.00

One thousand five hundred and NO/100

Columbia County Sheriff

VOID AFTER 6 MONTHS

PAY
TO THE
ORDER
OF

Rebecca Clay
AUTHORIZED SIGNATURE

AUTHORIZED SIGNATURE

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

043975 0313088071 95041500

SHERIFF'S SALE

WEDNESDAY JUNE 25, 2003 AT 10:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 29 OF 2003 ED AND CIVIL WRIT NO. 29 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'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

ALL THOSE THREE CERTAIN pieces, parcels and tracts of land situate in The Borough of Stillwater, County of Columbia, and State of Pennsylvania, bounded and described as follows, to-wit:

PARCEL NO. 1:

BEGINNING at an iron pin on the Northerly side of State Highway Route #487 and in line of lands now or formerly of Bennie Naunczek; Thence along lands now or formerly of Naunczek, North 60 degrees 20 minutes East, 152.3 feet to an iron pin on the Southern side of the right-of-way of Reading Railroad; Thence by the same, South 56 degrees 8 minutes East 166 feet to an iron pin in line of lands of Alfred Derrick; Thence by the same, South 50 degrees 20 minutes West, 207 feet to an iron pin on the northern side of the aforementioned State Highway; Thence by the same, North 35 degrees 10 minutes West, 150 feet to the place of beginning. CONTAINING .61 of an acre.

PARCEL NO. 2:

BEGINNING at an iron pin on the Eastern right-of-way of Pennsylvania Traffic Route 487 and common corner with lands now or formerly of Gustav A. and Johanna Detterbeck; Thence along said Detterbeck, North 64 degrees 27 minutes 07 seconds East, 197.13 feet to an iron pin; Thence along said Detterbeck, North 64 degrees 27 minutes 07 seconds East, 197.13 feet to an iron pin; Thence along same, North 52 degrees 57 minutes 38 seconds West, 167.51 feet to a point in line of lands now or formerly of Bennie F. Naunczek; Thence along said Naunczek, North 64 degrees 27 minutes 07 seconds East, 67.59 feet to an iron pin corner in line of lands now or formerly of Charles D. Roberts Company; Thence along said Roberts, South 52 degrees 57 minutes 38 seconds East, 188.47 feet to a point; Thence along lands now or formerly of Karns, South 51 degrees 53 minutes 00 seconds West, 168.52 feet to a point marked by a rebar; Thence South 28 degrees 07 minutes East, 27 feet to a rebar set; Thence South 61 degrees 53 minutes 00 seconds West, 97.7 feet to a rebar set in the Eastern right-of-way of Route No.487; Thence along said right-of-way, North 33 degrees 05 minutes 35 seconds West, 58.1 feet to the place of beginning. CONTAINING 19,415 square feet and being designated as Lot No.1 on a survey draft prepared by Frank E. Beishline, PLS, which appear of record in Columbia County Map Book 6, Page 215.

PARCEL NO. 3:

BEGINNING at a point on the Easterly right-of-way of Pennsylvania-State Legislative Route 339 (Traffic Route 487) leading from Orangeville to Benton, said point being the Northwest corner of lands now or formerly of Gustav A. and Johanna K. Detterbeck; Thence along the Easterly right-of-way of said Traffic Route 487, North 37 degrees 05 minutes West 117.14 feet to a point; Thence through other lands now or formerly of Bennie G. and Judith K. Naunczek and crossing a sixty foot wide Reading Railroad right-of-way (abandoned) North 60 degrees 20 minutes East 375.00 feet to a point; Thence through same, South 37 degrees 05 minutes East 117.14 feet to a point on the Northerly line of lands now or formerly of Allen, Jr. and Eleanor R. Buck; Thence along the Northerly line of lands of said Buck and the Northerly line of lands of the aforementioned Detterbeck and crossing the aforementioned abandoned right-of-way, South 60 degrees 20 minutes West 375.00 feet to the place of beginning. CONTAINING 1.0 acre of land in all.

BEING KNOWN AS R. R. #1, Route 487, Stillwater, PA 17814, IMPROVED with a single family dwelling. BEING TAX PARCEL NO.33-01-006

BEING the same premises which Gustav v. Detterbeck and Johanna Detterbeck, a/k/a Johanna K. Detterbeck, his wife, by their Deed dated January 6, 1998 and recorded January 6, 1998, in and for Columbia County, in Deed Book 675, Page 917, granted and conveyed unto Richard L. Karns and Linda M. Karns, his wife.

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
Scott A. Dietterick
PO Box 650
Hershey, PA 17033

Sheriff of Columbia County
Harry A. Roadarmel, Jr.
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