

Date: **3/18/03**

**FEDERMAN and PHELAN, L.L.P.**

**By: FRANK FEDERMAN**

**Identification No. 12248**

**ATTORNEY FOR PLAINTIFF**

**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**

**:**

**: CIVIL DIVISION**

**:**

**: NO. 2003-CV172**

**:**

**:**

**:**

**Plaintiff**

**vs.**

**RALPH E. TITMAN**

**CYNTHIA L. TITMAN**

**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 **1619 LINCOLN AVENUE, BERWICK, PA 18603**.

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

**NAME**

**LAST KNOWN ADDRESS**

**RALPH E. TITMAN**

**1619 LINCOLN AVENUE  
BERWICK, PA 18603**

**CYNTHIA L. TITMAN**

**1619 LINCOLN AVENUE  
BERWICK, PA 18603**

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**

**AURORA LOAN SERVICES, INC.**

**LAST KNOWN ADDRESS**

**601 5<sup>TH</sup> AVENUE  
SCOTTSBLUFF, NE 69361**

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**

**COLUMBIA COUNTY COURTHOUSE  
P.O. Box 380  
Bloomsburg, PA 17815**

**TENANT/OCCUPANT**

**1619 LINCOLN AVENUE  
BERWICK, PA 18603**

**COMMONWEALTH OF PENNSYLVANIA  
DEPARTMENT OF WELFARE**

**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: 3/18/03

# SHERIFF'S SALE COST SHEET

Mortgage Electronic Reg. VS. Deliph & Cynthia Torgerson  
 NO. 38-03 ED NO. 172-03 JD DATE/TIME OF SALE Stayed

|                                 |                    |
|---------------------------------|--------------------|
| DOCKET/RETURN                   | \$15.00            |
| SERVICE PER DEF.                | \$ <u>180.00</u>   |
| LEVY (PER PARCEL                | \$15.00            |
| MAILING COSTS                   | \$ <u>32.50</u>    |
| ADVERTISING SALE BILLS & COPIES | \$17.50            |
| ADVERTISING SALE (NEWSPAPER)    | \$15.00            |
| MILEAGE                         | \$ <u>16.00</u>    |
| POSTING HANDBILL                | \$15.00            |
| CRYING/ADJOURN SALE             | \$10.00            |
| SHERIFF'S DEED                  | <del>\$35.00</del> |
| TRANSFER TAX FORM               | <del>\$25.00</del> |
| DISTRIBUTION FORM               | \$25.00            |
| COPIES                          | \$ <u>6.00</u>     |
| NOTARY                          | \$ <u>12.00</u>    |
| TOTAL ***** \$ <u>334.00</u>    |                    |

|                              |                    |
|------------------------------|--------------------|
| WEB POSTING                  | \$150.00           |
| PRESS ENTERPRISE INC.        | \$ <u>579.60</u>   |
| SOLICITOR'S SERVICES         | <del>\$75.00</del> |
| TOTAL ***** \$ <u>729.60</u> |                    |

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

REAL ESTATE TAXES:

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

MUNICIPAL FEES DUE:

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

|                              |                  |
|------------------------------|------------------|
| SURCHARGE FEE (DSTE)         | \$ <u>130.00</u> |
| MISC. <u>Package</u>         | \$ <u>245.47</u> |
| TOTAL ***** \$ <u>245.47</u> |                  |

TOTAL COSTS (OPENING BID) \$ 1444.07

1356.00 Net

94.07 Due

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

**COLUMBIA COUNTY  
SHERIFF'S OFFICE**

# Fax

**To:** Kristin DeMuro

**From:** Chief Deputy T. Chamberlain

**Fax:**

**Date:** June 25, 2003

**Phone:**

**Pages:** 2

**Re:** Ralph & Cynthia Titman

**CC:**

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

**•Comments:** As per your fax this sale was stayed, however a balance of \$94.07 is due for costs of sale. A cost sheet is attached

**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

June 18, 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. RALPH E. TITMAN and CYNTHIA L. TITMAN  
No. 2003-CV-172  
Premises: 1619 LINCOLN AVENUE, BERWICK, PA 18603

Dear Sir or Madam:

Please **STAY** the Sheriff's Sale of the above referenced property which is scheduled for 6/18/03, return the original writ of execution to the Prothonotary's office and refund any unused money to our office.

The sum of \$12,273.52 was received in consideration for the stay.

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

Very truly yours,

*Kristin M. DeMuro*

Kristin M. DeMuro

Cc: RALPH E. TITMAN  
CYNTHIA L. TITMAN  
1619 LINCOLN AVENUE  
BERWICK, PA 18603

# FAX

**TO: Real Estate Dept**

Company: Columbia County Sheriff's Office

Fax Number: (570) 389-5625

Phone Number:

**FROM:**

Fax Number:

Phone Number:

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**NOTES:**

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Date and time of transmission: Wednesday, June 18, 2003 9:49:06 AM

Number of pages including this cover sheet: 02

12184

69.17

SHERIFF'S SALE COST SHEET

Mortgage Electronic Reg. vs. Ralph & Cynthia Titman  
NO. 36-03 ED NO. 172-83 JD DATE/TIME OF SALE Stayed

|                                 |                    |
|---------------------------------|--------------------|
| DOCKET/RETURN                   | \$15.00            |
| SERVICE PER DEF.                | \$ <u>180.00</u>   |
| LEVY (PER PARCEL                | \$15.00            |
| MAILING COSTS                   | \$ <u>32.50</u>    |
| ADVERTISING SALE BILLS & COPIES | \$17.50            |
| ADVERTISING SALE (NEWSPAPER)    | \$15.00            |
| MILEAGE                         | \$ <u>16.00</u>    |
| POSTING HANDBILL                | \$15.00            |
| CRYING/ADJOURN SALE             | \$10.00            |
| SHERIFF'S DEED                  | <del>\$35.00</del> |
| TRANSFER TAX FORM               | <del>\$25.00</del> |
| DISTRIBUTION FORM               | <del>\$25.00</del> |
| COPIES                          | \$ <u>6.00</u>     |
| NOTARY                          | \$ <u>12.00</u>    |
| TOTAL *****                     | \$ <u>334.00</u>   |

|                       |                    |
|-----------------------|--------------------|
| WEB POSTING           | \$150.00           |
| PRESS ENTERPRISE INC. | \$ <u>579.60</u>   |
| SOLICITOR'S SERVICES  | <del>\$75.00</del> |
| TOTAL *****           | \$ <u>729.60</u>   |

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

|                       |                |
|-----------------------|----------------|
| REAL ESTATE TAXES:    |                |
| BORO, TWP & COUNTY 20 | \$             |
| SCHOOL DIST. 20       | \$             |
| DELINQUENT 20         | \$ <u>5.00</u> |
| TOTAL *****           | \$ <u>5.00</u> |

|                     |               |
|---------------------|---------------|
| MUNICIPAL FEES DUE: |               |
| SEWER 20            | \$            |
| WATER 20            | \$            |
| TOTAL *****         | \$ <u>-0-</u> |

|                      |                  |
|----------------------|------------------|
| SURCHARGE FEE (DSTE) | \$ <u>130.00</u> |
| MISC. <u>Bondage</u> | \$ <u>245.47</u> |
| TOTAL *****          | \$ <u>245.47</u> |

TOTAL COSTS (OPENING BID)

\$ 1446.07  
1356.00 Dep.  
94.07 Due

ENTITY VENDOR  
FAP Sheriff of Columbi County [SCOLU]

CHECK DATE CHECK NO.  
07/01/2003 000284459

| DOC NO                             | APPLY TO  | DATE       | VENDOR CREDIT NO | VENDOR INVOICE NO | DOC AMOUNT | DISCOUNT | PAYMENT AMOUNT |
|------------------------------------|-----------|------------|------------------|-------------------|------------|----------|----------------|
| 000284459                          | 000312184 | 07/01/2003 |                  | 69177             | 94.07      | 0.00     | 94.07          |
| RALPH TITMAN 0007970294 SETTLEMENT |           |            |                  |                   |            |          |                |
|                                    |           |            |                  |                   |            |          | 94.07          |

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

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

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

COMMERCE BANK 3-180/360 CHECK NO  
PHILADELPHIA, PA 19148 000284459

| DATE       | AMOUNT     |
|------------|------------|
| 07/01/2003 | *****94.07 |

Pay NINETY FOUR AND 07/100 DOLLARS

To The Order Of Sheriff of Columbia County  
35 W Main Street  
Bloomsburg, PA 17815

*Frank Federman*

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

284459 03600180836 150866 611



**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@fedpha-pa.com**

Kristin M. DeMuro  
Legal Assistant, Ext. 1283

Representing Lenders in  
Pennsylvania and New Jersey

June 18, 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. RALPH E. TITMAN and CYNTHIA L. TITMAN  
No. 2003-CV-172  
Premises: 1619 LINCOLN AVENUE, BERWICK, PA 18603

Dear Sir or Madam:

Please **STAY** the Sheriff's Sale of the above referenced property which is scheduled for 6/18/03, return the original writ of execution to the Prothonotary's office and refund any unused money to our office.

The sum of \$12,273.52 was received in consideration for the stay.

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

Very truly yours,

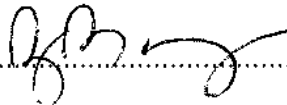
*Kristin M. DeMuro*

Kristin M. DeMuro


Cc: RALPH E. TITMAN  
CYNTHIA L. TITMAN  
1619 LINCOLN AVENUE  
BERWICK, PA 18603

STATE OF PENNSYLVANIA  
COUNTY OF COLUMBIA } SS

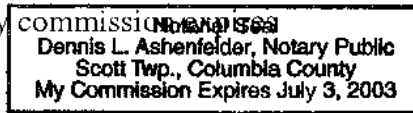
Paula J. Barry, Publisher's Assistant, being duly sworn according to law deposes and says that Press Enterprise is a newspaper of general circulation with its principal office and place of business at 3185 Lackawanna Avenue, Bloomsburg, County of Columbia and State of Pennsylvania, and was established on the 1st day of March, 1902, and has been published daily continuously in said Town, County and State since the day of May 28; June 4, 11, 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.

.....

Sworn and subscribed to before me this 13<sup>th</sup> day of June 2003

.....

(Notary Public)

My commission expires  
  
Dennis L. Ashenfelter, Notary Public  
Scott Twp., Columbia County  
My Commission Expires July 3, 2003  
Member, Pennsylvania Association of Notaries

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

.....

# COLUMBIA COUNTY SHERIFF'S OFFICE

## SHERIFF'S REAL ESTATE FINAL COST SHEET

Mortgage Electronic Reg. VS Ralph & Cynthia Titmer

NO. 36-03 ED NO. 173-03 JD

DATE/TIME OF SALE: 6-18-03 / 0930

BID PRICE (INCLUDES COST) \$ \_\_\_\_\_

POUNDAGE - 2% OF BID \$ \_\_\_\_\_

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

MISC. COSTS \$ \_\_\_\_\_

TOTAL AMOUNT NEEDED TO PURCHASE \$ \_\_\_\_\_

PURCHASER(S): \_\_\_\_\_

ADDRESS: \_\_\_\_\_

NAMES(S) ON DEED: \_\_\_\_\_

PURCHASER(S) SIGNATURE(S): \_\_\_\_\_

LIEN CERTIFICATE: \$ \_\_\_\_\_

TOTAL DUE: \$ \_\_\_\_\_

LESS DEPOSIT: 1350.00 \$ \_\_\_\_\_

DOWN PAYMENT: \$ \_\_\_\_\_

TOTAL DUE IN 8 DAYS \$ \_\_\_\_\_

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.

1. Article Addressed to:

COMMONWEALTH OF PA  
 PO Box 2675  
 Harrisburg, PA 17105

2. Article Number (Transfer from service label) 70022410000180797718

PS Form 3811, August 2001

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

4. Restricted Delivery? (Extra Fee) ☐ Yes

5. Is delivery address different from item 1? ☐ Yes  
 If YES, enter delivery address below: ☐ No

6. Received by (Printed Name) C. (Date of Delivery) 36-03  
 7. Received by (Printed Name) 36-03  
 8. Received by (Printed Name) 36-03  
 9. Received by (Printed Name) 36-03  
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 95. Received by (Printed Name) 36-03  
 96. Received by (Printed Name) 36-03  
 97. Received by (Printed Name) 36-03  
 98. Received by (Printed Name) 36-03  
 99. Received by (Printed Name) 36-03  
 100. Received by (Printed Name) 36-03

**SENDER: COMPLETE THIS SECTION**

■ Complete items 1, 2, and 4 if Restricted Delivery is desired.  
 ■ Print your name and address on the reverse so that we can return the card to you.  
 ■ Attach this card to the back of the mailpiece, or on the front if space permits.

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature *Samuel J. Ventura* 36-03  
☐ Agent  
☒ Addressee

B. Received by (Printed Name) *APR 04 2003* C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes  
 If YES, enter delivery address below: ☐ No

COMMONWEALTH OF PENNSYLVANIA  
 DEPARTMENT OF REVENUE-ATTN: SHERIFF SALE  
 BUREAU OF COMPLAINTS  
 CLEARANCE SUPPORT SECTION  
 DEPARTMENT 281230  
 HARRISBURG, PA 17128-1230

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

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number (Transfer from service label) 70022410000180797671

PS Form 3811, August 2001 Domestic Return Receipt 2ACPRI-03-Z-0

**SENDER: COMPLETE THIS SECTION**

■ Complete items 1, 2, and 4 if Restricted Delivery is desired.  
 ■ Print your name and address on the reverse so that we can return the card to you.  
 ■ Attach this card to the back of the mailpiece, or on the front if space permits.

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature *[Signature]* 36-03  
☐ Agent  
☒ Addressee

B. Received by (Printed Name) *APR 10 4 2003* C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes  
 If YES, enter delivery address below: ☐ No

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

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number (Transfer from service label) 70022420000180797701

PS Form 3811, August 2001 Domestic Return Receipt 2ACPRI-03-Z-0

**SENDER: COMPLETE THIS SECTION**

■ Complete items 1, 2, and 4 if Restricted Delivery is desired.  
 ■ Print your name and address on the reverse so that we can return the card to you.  
 ■ Attach this card to the back of the mailpiece, or on the front if space permits.

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature *[Signature]* 36-03  
☐ Agent  
☒ Addressee

B. Received by (Printed Name) *4-7-03* C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes  
 If YES, enter delivery address below: ☐ No

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

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number (Transfer from service label) 70022410000180798173

PS Form 3811, August 2001 Domestic Return Receipt 2ACPRI-03-Z-0

## SENDER: COMPLETE THIS SECTION

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

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

2. Article Number  
(Transfer from service label)

70022420000180797695

PS Form 3811, August 2001

Domestic Return Receipt

2AOPRI-03-Z-06

## COMPLETE THIS SECTION ON DELIVERY

- A. Signature 36-03  
**X** *J. Green* ☐ Agent
- B. Received by (Printed Name) ☒ Address  
*J. Green* C. Date of Delivery
- D. Is delivery address different from item 1? ☐ Yes  
If YES, enter delivery address below: ☐ No

## 3. Service Type

- ☒ Certified Mail ☐ Express Mail
- ☐ Registered ☐ Return Receipt for Merchandise
- ☐ Insured Mail ☐ C.O.D.

## 4. Restricted Delivery? (Extra Fee)

☐ Yes

## SENDER: COMPLETE THIS SECTION

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

U.S. SMALL BUSINESS ADMINISTRATION  
PHILADELPHIA DISTRICT OFFICE  
ROBERT N. C. NIX FEDERAL BUILDING  
900 MARKET STREET-5<sup>TH</sup> FLOOR  
PHILADELPHIA, PA 19107

## COMPLETE THIS SECTION ON DELIVERY

- A. Signature 36-03  
**X** *J. Moore* ☐ Agent
- B. Received by (Printed Name) ☒ Address  
*J. Moore* C. Date of Delivery
- D. Is delivery address different from item 1? ☐ Yes  
If YES, enter delivery address below: ☐ No

## Service Type

- ☒ Certified Mail ☐ Express Mail
- ☐ Registered ☐ Return Receipt for Merchandise
- ☐ Insured Mail ☐ C.O.D.

## 4. Restricted Delivery? (Extra Fee)

☐ Yes

2. Article Number  
(Transfer from service label)

70022410000180797688

PS Form 3811, August 2001

Domestic Return Receipt

2AOPRI-03-Z-06

HARRY A. ROADARMEL, JR.



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

PHONE  
(570) 389-5622

24 HOUR PHONE  
(570) 784-6300

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

MORTGAGE ELECTRONIC REGISTRATION  
SYSTEMS, INC.

VS.

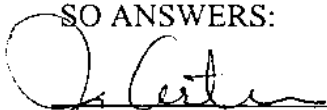
RALPH E. TITMAN  
CYNTHIA L. TITMAN

WRIT OF EXECUTION #36 OF 2003 ED

POSTING OF PROPERTY

MAY 15, 2003      POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE  
PROPERTY OF RALPH AND CYNTHIA TITMAN AT 1619 LINCOLN AVE. BERWICK, COLUMBIA  
COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY COLUMBIA COUNTY DEPUTY  
SHERIFF JAMES ARTER.

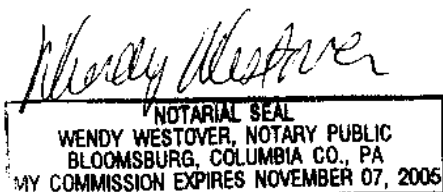
SO ANSWERS:

  
DEPUTY SHERIFF

SHERIFF, HARRY A ROADARMEL, JR.

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 15TH DAY OF MAY 2003



HARRY A. ROADARMEL, JR.



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

PHONE  
(570) 389-5622

24 HOUR PHONE  
(570) 784-6300

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. Docket # 36ED2003

VS

WRIT OF EXECUTION - MORTGAGE  
FORECLOSURE

RALPH E. TITMAN  
CYNTHIA L. TITMAN

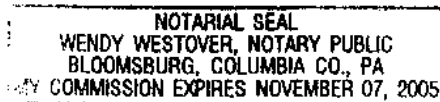
AFFIDAVIT OF SERVICE

NOW, THIS MONDAY, APRIL 07, 2003, AT 11:30 AM, SERVED THE WITHIN WRIT OF  
EXECUTION - MORTGAGE FORECLOSURE UPON RALPH TITMAN AT 1619  
LINCOLN AVE., BERWICK BY HANDING TO NATASHA TITMAN, DAUGHTER, A TRUE AND  
ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS  
THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME  
THIS WEDNESDAY, APRIL 09, 2003

Wendy Westover  
NOTARY PUBLIC



Harry A. Roadarmel Jr.

X  
SHERIFF HARRY A. ROADARMEL JR.

G. Millard  
X  
G. MILLARD  
DEPUTY SHERIFF

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY  
COURT HOUSE - P.O. BOX 380  
BLOOMSBURG, PA 17815  
FAX: (570) 784-0237

PHONE  
(570) 389-5622

24 HOUR PHONE  
(570) 784-6300

MORTGAGE ELECTRONIC REGISTRATION Docket # 36ED2003  
SYSTEMS, INC.

VS

WRIT OF EXECUTION - MORTGAGE  
FORECLOSURE

RALPH E. TITMAN  
CYNTHIA L. TITMAN

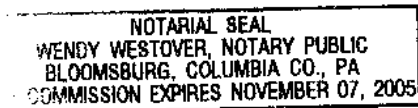
AFFIDAVIT OF SERVICE

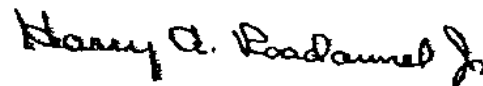
NOW, THIS MONDAY, APRIL 07, 2003, AT 11:30 AM, SERVED THE WITHIN WRIT OF  
EXECUTION - MORTGAGE FORECLOSURE UPON CYNTHIA TITMAN AT 1619  
LONCOLN AVE., BERWICK BY HANDING TO NATASHA TITMAN, DAUGHTER, A TRUE AND  
ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS  
THEREOF.

SO ANSWERS,

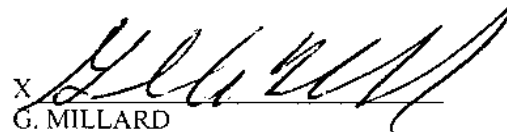
SWORN AND SUBSCRIBED BEFORE ME  
THIS WEDNESDAY, APRIL 09, 2003

  
NOTARY PUBLIC





X  
SHERIFF HARRY A. ROADARMEL JR.

X   
G. MILLARD  
DEPUTY SHERIFF



HARRY A. ROADARMEL, JR.



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

PHONE  
(570) 389-5622

24 HOUR PHONE  
(570) 784-6300

April 3, 2003

COLUMBIA COUNTY TAX CLAIM  
PO BOX 380  
BLOOMSBURG, PA 17815

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.  
VS  
RALPH E. TITMAN  
CYNTHIA L. TITMAN

DOCKET #36ED2003

JD #172JD2003

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

24 APR 7 03 PM 42

COUNTY OF  
RECEIVED

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
DATE RECEIVED 3/31/2003

SERVICE# 1 - OF - 13 SERVICES  
DOCKET # 36ED2003

PLAINTIFF MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

DEFENDANT RALPH E. TITMAN  
CYNTHIA L. TITMAN

| PERSON/CORP TO SERVED | PAPERS TO SERVED             |
|-----------------------|------------------------------|
| RALPH TITMAN          | WRIT OF EXECUTION - MORTGAGE |
| 1619 LINCOLN AVE.     | FORECLOSURE                  |
| BERWICK               |                              |

SERVED UPON Natasha Titman

RELATIONSHIP Daughter IDENTIFICATION \_\_\_\_\_

DATE 04/07/03 TIME 1130 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

McLure

04/07/03

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
DATE RECEIVED 3/31/2003

SERVICE# 2 - OF - 13 SERVICES  
DOCKET # 36ED2003

PLAINTIFF MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,  
INC.

DEFENDANT RALPH E. TITMAN  
CYNTHIA L. TITMAN

| PERSON/CORP TO SERVED |
|-----------------------|
| CYNTHIA TITMAN        |
| 1619 LONCOLN AVE.     |
| BERWICK               |

PAPERS TO SERVED  
WRIT OF EXECUTION - MORTGAGE  
FORECLOSURE

SERVED UPON Natasha Titman

RELATIONSHIP Daughter. IDENTIFICATION \_\_\_\_\_

DATE 04/07/03 TIME 1130 MILEAGE \_\_\_\_\_ OTHER \_\_\_\_\_

Race \_\_\_\_\_ Sex \_\_\_\_\_ Height \_\_\_\_\_ Weight \_\_\_\_\_ Eyes \_\_\_\_\_ Hair \_\_\_\_\_ Age \_\_\_\_\_ Military \_\_\_\_\_

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

F. OTHER (SPECIFY) \_\_\_\_\_

ATTEMPTS  
DATE

TIME

OFFICER

REMARKS

DEPUTY

Millard

DATE

04/07/03

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
DATE RECEIVED 3/31/2003

SERVICE# 5 - OF - 13 SERVICES  
DOCKET # 36ED2003

PLAINTIFF MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

DEFENDANT RALPH E. TITMAN  
CYNTHIA L. TITMAN

| PERSON/CORP TO SERVED          | PAPERS TO SERVED             |
|--------------------------------|------------------------------|
| CONNIE GINGHER - TAX COLLECTOR | WRIT OF EXECUTION - MORTGAGE |
| 1615 LINCOLN AVE.              | FORECLOSURE                  |
| BERWICK                        |                              |

SERVED UPON

*Connie Gingher*

RELATIONSHIP

*Tax Col.*

IDENTIFICATION

DATE *04/07/03*

TIME

*1130*

MILEAGE

OTHER

Race \_\_\_ Sex \_\_\_ Height \_\_\_ Weight \_\_\_ Eyes \_\_\_ Hair \_\_\_ Age \_\_\_ Military \_\_\_

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

F. OTHER (SPECIFY) \_\_\_\_\_

ATTEMPTS

DATE

TIME

OFFICER

REMARKS

DEPUTY

*Millard*

DATE

*04/07/03*

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
DATE RECEIVED 3/31/2003

SERVICE# 6 - OF - 13 SERVICES  
DOCKET # 36ED2003

PLAINTIFF MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,  
INC.

DEFENDANT RALPH E. TITMAN  
CYNTHIA L. TITMAN

| PERSON/CORP TO SERVED   |
|-------------------------|
| BERWICK SEWER AUTHORITY |
| 7474D COLUMBIA BLVD     |
| BERWICK                 |

PAPERS TO SERVED  
WRIT OF EXECUTION - MORTGAGE  
FORECLOSURE

SERVED UPON Kristy Ramsey

RELATIONSHIP Sec IDENTIFICATION \_\_\_\_\_

DATE 04/07/03 TIME 0950 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

McClard DATE 04/07/03

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER:  
DATE RECEIVED 3/31/2003

SERVICE# 7 - OF - 13 SERVICES  
DOCKET # 36ED2003

PLAINTIFF

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,  
INC.

DEFENDANT

RALPH E. TITMAN  
CYNTHIA L. TITMAN

|                              |
|------------------------------|
| <b>PERSON/CORP TO SERVED</b> |
| DOMESTIC RELATIONS           |
| 15 PERRY AVE.                |
| BLOOMSBURG                   |

### PAPERS TO SERVED

WRIT OF EXECUTION - MORTGAGE  
FORECLOSURE

SERVED UPON

RELATIONSHIP

IDENTIFICATION

DATE

TIME

MILEAGE

OTHER

Race

Sex

Height

Weight

Eyes

Hair

Age

Military

TYPE OF SERVICE:

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

F. OTHER (SPECIFY)

ATTEMPTS

DATE

TIME

OFFICER

REMARKS

DEPUTY

DATE

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER:  
DATE RECEIVED 3/31/2003

SERVICE# 10 - OF - 13 SERVICES  
DOCKET # 36ED2003

PLAINTIFF MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,  
INC.

DEFENDANT RALPH E. TITMAN  
CYNTHIA L. TITMAN

| PERSON/CORP TO SERVED     |
|---------------------------|
| COLUMBIA COUNTY TAX CLAIM |
| PO BOX 380                |
| BLOOMSBURG                |

PAPERS TO SERVED  
WRIT OF EXECUTION - MORTGAGE  
FORECLOSURE

SERVED UPON Lence

RELATIONSHIP \_\_\_\_\_ IDENTIFICATION \_\_\_\_\_

DATE 4-7-03 TIME 0840 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 K DATE \_\_\_\_\_

**Tax Notice** 2003 County & Municipality

**BERWICK BORO**  
**MAKE CHECKS PAYABLE TO:**

Connie C Gingham  
1615 Lincoln Avenue  
Berwick PA 18603

**HOURS:** MON, TUE, THUR & FRI : 9:30AM - 4PM  
CLOSED WEDNESDAY & HOLIDAYS  
CLOSED FRIDAY AFTER DISCOUNT  
**PHONE:** 570-752-7442

**TAXES ARE DUE & PAYABLE - PROMPT PAYMENT IS REQUESTED**

TITMAN RALPH E & CYNTHIA L  
1619 LINCOLN AVENUE  
BERWICK PA 18603

If you desire a receipt, send a self-addressed stamped envelope with your payment  
**THIS TAX NOTICE MUST BE RETURNED WITH YOUR PAYMENT**

| FOR: COLUMBIA COUNTY   |                 |                                  |                                 | DATE           |  | BILL NO.  |  |
|--|-----------------|----------------------------------|---------------------------------|----------------|--|---|--|
|  |                 |                                  |                                 | 03/01/2003     |  | 6223  |  |
| DESCRIPTION  | ASSESSMENT      | MILLS                            | LESS DISCOUNT                   | TAX AMOUNT DUE | INCL. PENALTY  |   |  |
| GENERAL SINKING  | 21,890          | 5.646                            | 121.12                          | 123.59         | 135.95   |   |  |
| LIGHT  |                 | .845                             | 18.13                           | 18.50          | 20.35  |   |  |
| FIRE   |                 | .75                              | 16.09                           | 16.42          | 17.24  |   |  |
| BORO RE  |                 | 1.25                             | 26.81                           | 27.36          | 28.73  |   |  |
|  |                 | 6.1                              | 130.86                          | 133.53         | 140.21   |   |  |
| The discount & penalty have been calculated for your convenience | PAY THIS AMOUNT | 373.01                           |                                 | 319.40         | 342.48   |   |  |
|  |                 | April 30<br>If paid on or before | June 30<br>If paid on or before |                |  | June 30<br>If paid after                                  |  |
| REQUESTED  | CITY            | TWP                              | Discount 2 %<br>Penalty 10 %    | 2 %<br>5 %     | PARCEL: 04A-11 -012-00,000<br>1619 LINCOLN AVE<br>1498 Acres | Land 2,610<br>Buildings 19,280<br>Total Assessment 21,890 | This tax returned to courthouse on:<br>January 1, 2004 |
|  |                 |                                  |                                 |                |  |   |  |
| FILE COPY  |                 |                                  |                                 |                |  |   |  |



**BERWICK AREA JOINT SEWER AUTHORITY**

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

April 7, 2003

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

**RE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.**

**VS**

**RALPH E. TITMAN  
CYNTHIA L. TITMAN**

**DOCKET # 36ED2003**

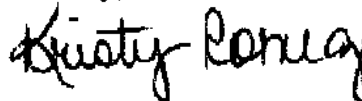
**JD# 172JD2003**

Dear Harry:

The outstanding balance on sewer account #101881 for the property located at 1619 Lincoln Avenue, Berwick through June 2003 is \$160.00.

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

Sincerely,



Kristy Romig  
Authority Clerk

# REAL ESTATE OUTLINE

ED # 36.03

DATE RECEIVED 3-31-03  
DOCKET AND INDEX 4-3-03  
SET FILE FOLDER UP 4-3-03

## CHECK FOR PROPER INFO.

WRIT OF EXECUTION ✓  
COPY OF DESCRIPTION ✓  
WHEREABOUTS OF LKA —  
NON-MILITARY AFFIDAVIT —  
NOTICES OF SHERIFF SALE 4  
WATCHMAN RELEASE FORM —  
AFFIDAVIT OF LIENS LIST ✓  
CHECK FOR \$1,350.00 OR — ✓ CK# 264148

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

SALE DATE June 18, 2003 TIME 0930  
POSTING DATE May 15  
ADV. DATES FOR NEWSPAPER  
1<sup>ST</sup> WEEK May 28  
2<sup>ND</sup> WEEK June 4  
3<sup>RD</sup> WEEK June 11

# SHERIFF'S SALE

WEDNESDAY JUNE 18, 2003 AT 9:30 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 36 OF 2003 ED AND CIVIL WRIT NO. 172 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 that certain piece, parcel or tract of land situated in the Borough of Berwick, County of Columbia and Commonwealth of Pennsylvania bounded and described as follows, to wit:

BEGINNING at an iron pin set for a corner on the westerly right-of-way line of Lincoln Avenue and being the northeast corner of Lot No. 107; thence along Lot No. 107, S 54 degrees 56 minutes 48 seconds W 145.00 feet to an iron pin set for a corner; thence along the east side of a 15 foot alley N 35 degrees 00 minutes 00 seconds W 45.00 feet to an iron pin set for a corner; thence along lands now or late of J. David and Lydia E. Ferro (Lot No. 105) N 54 degrees 56 minutes 48 seconds E 145.00 feet to an iron pin set for a corner; thence along the westerly right-of-way line of Lincoln Avenue, S 35 degrees 00 minutes 00 seconds E 45.00 feet to an iron pin set for corner, the place of beginning.

Containing 6,525.00 square feet of land as surveyed by Peters Consultants, Inc. in May of 1990 and known as Lot No. 106.

TAX PARCEL #04A-11-012

TITLE TO SAID PREMISES IS VESTED IN RALPH E. TITMAN AND CYNTHIA L. TITMAN, HIS WIFE BY DEED FROM J. DAVID FERRO AND LYDIA E. FERRO, HIS WIFE, DATED 9/28/1990 AND RECORDED 1/3/1990 IN RECORD BOOK 459, PAGE 795.

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

Sheriff of Columbia County  
Harry A. Roadarmel, Jr.  
[www.sheriffofcolumbiacounty.com](http://www.sheriffofcolumbiacounty.com)

**WRIT OF EXECUTION - (MORTGAGE FORECLOSURE)**  
**P.R.C.P. 3180-3183 and RULE 2357**

**MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.**

**Plaintiff**

**vs.**

**RALPH E. TITMAN  
CYNTHIA L. TITMAN**

**Defendant(s)**

**: COURT OF COMMON PLEAS  
: COLUMBIA COUNTY, PA  
:  
: NO: 2003-CV172  
: *2003-ED-36*  
: WRIT OF EXECUTION  
: (MORTGAGE FORECLOSURE)  
:**

**TO THE SHERIFF OF COLUMBIA COUNTY, PENNSYLVANIA**

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

Premises: 1619 LINCOLN AVENUE  
BERWICK, PA 18603

(see attached legal description)

Amount Due \$43,841.40

Interest from 3/19/03 \$ \_\_\_\_\_  
to sale date  
(per diem-\$7.21)

Total \$ \_\_\_\_\_ Plus Costs as endorsed.

Clerk *Fanni B. Kene*  
Office of the Prothonotary  
Common Pleas Court of  
Columbia County, PA

Dated: 03-31-2003  
(Seal)

All --that certain piece, parcel or tract of land situated in the Borough of Berwick, County of Columbia and Commonwealth of Pennsylvania bounded and described as follows, to wit:

BEGINNING at an iron pin set for a corner on the westerly right-of-way line of Lincoln Avenue and being the northeast corner of Lot No. 107; thence along Lot No. 107, S 54° 56' 48" W 145.00 feet to an iron pin set for a corner; thence along the east side of a 15 foot alley N 35° 00' 00" W 45.00 feet to an iron pin set for a corner; thence along lands now or late of J. David and Lydia E. Ferro (Lot No. 105) N 54° 56' 48" E 145.00 feet to an iron pin set for a corner; thence along the westerly right-of-way line of Lincoln Avenue, S 35° 00' 00" E 45.00 feet to an iron pin set for corner, the place of beginning.

CONTAINING 6,525.00 square feet of land as surveyed by Peters Consultants, Inc. in May of 1990 and known as Lot No. 106.

TAX PARCEL# 04A-11-012

TITLE TO SAID PREMISES IS VESTED IN RALPH E. TITMAN AND CYNTHIA L.

TITMAN, HIS WIFE BY DEED FROM J. DAVID FERRO AND LYDIA E. FERRO,

HIS WIFE, DATED 9/28/1990 AND RECORDED 1/3/1990 IN RECORD BOOK 459,

PAGE 795

Date: 3/18/03

**FEDERMAN and PHELAN, 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**

**ATTORNEY FOR PLAINTIFF**

**MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.**

**Plaintiff**

**vs.**

**RALPH E. TITMAN  
CYNTHIA L. TITMAN**

**Defendant(s)**

**: COLUMBIA County**  
**:**  
**: Court of Common Pleas**  
**:**  
**: CIVIL DIVISION**  
**:**  
**: NO. 2003-CV172**  
**:**  
**: 2003-ED-36**  
**:**

**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 **1619 LINCOLN AVENUE, BERWICK, PA 18603.**

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

NAME

LAST KNOWN ADDRESS

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**1619 LINCOLN AVENUE  
BERWICK, PA 18603**

**CYNTHIA L. TITMAN**

**1619 LINCOLN AVENUE  
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2. Name and address of Defendant(s) in the judgment:

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**SAME AS ABOVE**

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NAME

**AURORA LOAN SERVICES, INC.**

LAST KNOWN ADDRESS

**601 5<sup>TH</sup> AVENUE  
SCOTTSBLUFF, NE 69361**

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

NAME

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NONE

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

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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:

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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**

**COLUMBIA COUNTY COURTHOUSE  
P.O. Box 380  
Bloomsburg, PA 17815**

**TENANT/OCCUPANT**

**1619 LINCOLN AVENUE  
BERWICK, PA 18603**

**COMMONWEALTH OF PENNSYLVANIA  
DEPARTMENT OF WELFARE**

**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: 3/18/03

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Attorney for Plaintiff

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Attorney for Plaintiff

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(215) 563-7000

ATTORNEY FOR PLAINTIFF

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.

Plaintiff

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RALPH E. TITMAN  
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Defendant(s)

: COLUMBIA County  
:  
: Court of Common Pleas  
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: *2003-ED-36*  
:  
:  
:

**\*\*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**

3/18/03

TO: RALPH E. TITMAN  
CYNTHIA L. TITMAN  
1619 LINCOLN AVENUE  
BERWICK, PA 18603

Your house (real estate) at 1619 LINCOLN AVENUE, 1619 LINCOLN AVENUE, is scheduled to be sold at the Sheriff's Sale on \_\_\_\_\_, at \_\_\_\_\_ in the Sheriff's Office, Columbia County Courthouse, P.O. 380, Bloomsburg, PA 17815 to enforce the court judgment of \$43,841.40 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. 5<sup>th</sup> STREET,  
BLOOMSBURG, PA 17815  
(570) 784-8760**

All --that certain piece, parcel or tract of land situated in the Borough of Berwick, County of Columbia and Commonwealth of Pennsylvania bounded and described as follows, to wit:

BEGINNING at an iron pin set for a corner on the westerly right-of-way line of Lincoln Avenue and being the northeast corner of Lot No. 107; thence along Lot No. 107, S 54° 56' 48" W 145.00 feet to an iron pin set for a corner; thence along the east side of a 15 foot alley N 35° 00' 00" W 45.00 feet to an iron pin set for a corner; thence along lands now or late of J. David and Lydia E. Ferro (Lot No. 105) N 54° 56' 48" E 145.00 feet to an iron pin set for a corner; thence along the westerly right-of-way line of Lincoln Avenue, S 35° 00' 00" E 45.00 feet to an iron pin set for corner, the place of beginning.

CONTAINING 6,525.00 square feet of land as surveyed by Peters Consultants, Inc. in May of 1990 and known as Lot No. 106.

TAX PARCEL# 04A-11-012

TITLE TO SAID PREMISES IS VESTED IN RALPH E. TITMAN AND CYNTHIA L.

TITMAN, HIS WIFE BY DEED FROM J. DAVID FERRO AND LYDIA E. FERRO,

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BEGINNING at an iron pin set for a corner on the westerly right-of-way line of Lincoln Avenue and being the northeast corner of Lot No. 107; thence along Lot No. 107, S 54° 56' 48" W 145.00 feet to an iron pin set for a corner; thence along the east side of a 15 foot alley N 35° 00' 00" W 45.00 feet to an iron pin set for a corner; thence along lands now or late of J. David and Lydia E. Ferro (Lot No. 105) N 54° 56' 48" E 145.00 feet to an iron pin set for a corner; thence along the westerly right-of-way line of Lincoln Avenue, S 35° 00' 00" E 45.00 feet to an iron pin set for corner, the place of beginning.

CONTAINING 6,525.00 square feet of land as surveyed by Peters Consultants, Inc. in May of 1990 and known as Lot No. 106.

TAX PARCEL# 04A-11-012

TITLE TO SAID PREMISES IS VESTED IN RALPH E. TITMAN AND CYNTHIA L.

TITMAN, HIS WIFE BY DEED FROM J. DAVID FERRO AND LYDIA E. FERRO,

HIS WIFE, DATED 9/28/1990 AND RECORDED 1/3/1990 IN RECORD BOOK 459,

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

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

COMMERCE BANK  
PHILADELPHIA, PA 19148

3-180/360

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264148

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| DATE       | AMOUNT        |
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| 03/25/2003 | *****1,350.00 |

Void after 90 days

Pay ONE THOUSAND THREE HUNDRED FIFTY AND 00/100 DOLLARS

To The  
Order  
Of  
Sheriff of Columbia County  
35 W Main Street  
Bloomsburg, PA 17815

Secure  
Signature  
Guarantee

Frank Federman

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