

SHERIFF'S SALE COST SHEET

MAT Mot Corp. vs. Zaksg
 NO. 165-04 ED NO. 426-04 JD DATE/TIME OF SALE Stayer

DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$ <u>195.00</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>12.00</u>
POSTING HANDBILL	\$15.00
CRYING/ADJOURN SALE	\$10.00
SHERIFF'S DEED	\$35.00
TRANSFER TAX FORM	\$25.00
DISTRIBUTION FORM	\$25.00
COPIES	\$ <u>6.50</u>
NOTARY	\$ <u>12.00</u>
TOTAL ***** \$ <u>345.50</u>	

WEB POSTING	1888 \$150.00
PRESS ENTERPRISE INC.	\$ <u>743.24</u>
SOLICITOR'S SERVICES	\$75.00
TOTAL ***** \$ <u>968.24</u>	

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

REAL ESTATE TAXES:

BORO, TWP & COUNTY 20	\$
SCHOOL DIST. 20	\$
DELINQUENT 20 91	\$ <u>5.00</u>
TOTAL ***** \$ <u>5.00</u>	

MUNICIPAL FEES DUE:

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

SURCHARGE FEE (DSTE)	\$ <u>140.00</u>
MISC.	\$
TOTAL ***** \$ <u>-0-</u>	

TOTAL COSTS (OPENING BID)

2000.00 Dep.
 \$ 1458.74
 92 541.26 Refund

GOLDBECK McCAFFERTY & McKEEVER
A Professional Corporation
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
(215) 627-1322
(215) 627-7734 (Fax)

August 30, 2004

Timonthy Chamberlain
SHERIFF OF COLUMBIA COUNTY
Sheriff's Office
PO Box 380
Bloomsburg, PA 17815
FAX 570-389-5625

Columbia

RE: M&T MORTGAGE CORPORATION
vs.
JENNIFER M. ZALOGA and BRIAN S. ZALOGA
Term No. 2004-CV-420

Property address:

*10 Aspen Lane, Mystic Mountain Estate
Numidia, PA 17858*

Sheriff's Sale Date: August 24, 2004

Dear Sir/Madam:

As a result of the filing of a Petition in Bankruptcy, kindly stay the Sheriff's Sale with reference to the above-captioned matter and return any unused costs. The bankruptcy filing information is as follows:

Date filed: August 24, 2004
Case number: 04-54238
Chapter: 7
Judge:

Thank you for your cooperation.

Very truly yours,


JOSEPH A. GOLDBECK, JR.

JAG/ad

cc: Barbara Carr
M&T MORTGAGE COMPANY
Acct. #0004588802

Robert W. Buehner, Jr.
Attorney at Law
29 East Main Street, Suite B
Bloomsburg, Pennsylvania 17815

Voice: (570) 784-7900

Email: rwbjr@intergrafix.net

Fax: (570) 784-3429

August 26, 2004

Sheriff Tim Chamberlain
Columbia County Courthouse
Bloomsburg, PA 17815

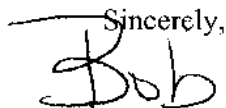
Re: Jennifer and Brian Zaloga

Dear Sheriff Chamberlain:

The undersigned represents Jennifer and Brian Zaloga of Berwick, PA. Mr. and Mrs. Zaloga filed a Chapter 7 bankruptcy on August 24, 2004. I am attaching to this letter the Notice of Bankruptcy Case Filing which documents the filing of the bankruptcy case. It is my understanding that a sheriff sale was held on August 25, 2004. Obviously, the filing of the bankruptcy acts as an automatic stay against the sheriff's sale.

Accordingly, the property has not been "sold" to any successful bidder, including the secured creditor/mortgage holder on the premises, because the Bankruptcy Court filing stops any such action.

I point this out to you because actions by creditors in violation of the automatic stay can cause problems. If you have any questions, do not hesitate to contact me. I remain

Sincerely,


Robert W. Buehner, Jr.

RWBj/ts

Enclosure

cc: Mr. and Mrs. Brian Zaloga

SHERIFF'S SALE COST SHEET

MTT Prop. Corp. vs. Jennifer & Brian Zalosy
 NO. 105-04 ED NO. 426-04 JD DATE/TIME OF SALE 8-25-04 0900

DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$ <u>195.00</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>12.00</u>
POSTING HANDBILL	\$15.00
CRYING/ADJOURN SALE	\$10.00
SHERIFF'S DEED	\$35.00
TRANSFER TAX FORM	\$25.00
DISTRIBUTION FORM	\$25.00
COPIES	\$ <u>6.50</u>
NOTARY	\$ <u>12.00</u>
TOTAL ***** \$ <u>430.50</u>	

WEB POSTING	\$150.00
PRESS ENTERPRISE INC.	\$ <u>743.24</u>
SOLICITOR'S SERVICES	\$75.00
TOTAL ***** \$ <u>968.24</u>	

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

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

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

SURCHARGE FEE (DSTE)		\$ <u>140.00</u>
MISC.		\$
		\$
TOTAL *****		\$ <u>-0-</u>

TOTAL COSTS (OPENING BID) \$ 1595.24

COLUMBIA COUNTY SHERIFF'S OFFICE

SHERIFF'S REAL ESTATE FINAL COST SHEET

M&T Mort Corp vs Jennifer + Brian Zalosy

NO. 105-04 ED NO. 420-04 JD

DATE/TIME OF SALE: 8-25-04 0900

BID PRICE (INCLUDES COST) \$ 1595.24

POUNDAGE - 2% OF BID \$ 31.90

TRANSFER TAX - 2% OF FAIR MKT \$ _____

MISC. COSTS \$ _____

TOTAL AMOUNT NEEDED TO PURCHASE \$ 1627.14

PURCHASER(S): _____

ADDRESS: _____

NAMES(S) ON DEED: _____

PURCHASER(S) SIGNATURE(S): [Signature]

TOTAL DUE: \$ 1627.14

LESS DEPOSIT: \$ 2000.00

DOWN PAYMENT: \$ _____

~~TOTAL DUE IN 8 DAYS~~ Refund \$ 372.86

STATE OF PENNSYLVANIA
COUNTY OF COLUMBIA } SS

Paul R. Eyerly, IV, President, 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 August 4, 11, 18, 2004 exactly as printed and published; that the affiant is one of the owners and publishers of said newspaper in which legal advertisement was published; that neither the affiant nor Press Enterprise is interested in the subject matter of said notice and advertisement and that all of the allegations in the foregoing statement as to time, place, and character of publication are true.

Paul R. Eyerly, IV

Sworn and subscribed to before me this 19th day of August, 2004

[Signature]

(Notary Public)

My commission expires

Commonwealth Of Pennsylvania

Notarial Seal

Dennis L. Ashenfelter, Notary Public

Scott Twp., Columbia County

My Commission Expires July 3, 2007

Member, Pennsylvania Association of Notaries

And now, 20 August, 2004, 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.

TIMOTHY T. CHAMBERLAIN



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.

M&T MORTGAGE CORPORATION

VS.

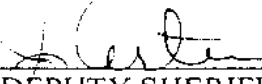
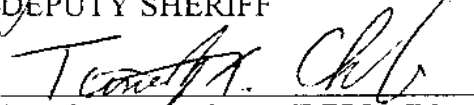
JENNIFER AND BRIAN ZALOGA

WRIT OF EXECUTION #105 OF 2004 ED

POSTING OF PROPERTY


JULY 19, 2004 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE
PROPERTY OF JENNIFER AND BRIAN ZALOGA AT 48 ASPEN LANE NUMIDIA
COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY COLUMBIA COUNTY
CHIEF DEPUTY SHERIFF JAMES ARTER.

SO ANSWERS:


DEPUTY SHERIFF

TIMOTHY T. CHAMBERLAIN
SHERIFF

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 28TH DAY OF JULY 2004


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

GOLDBECK McCAFFERTY & McKEEVER

A PROFESSIONAL CORPORATION
ATTORNEYS AT LAW

JOSEPH A. GOLDBECK, JR.
GARY E. McCAFFERTY*
MICHAEL T. MCKEEVER*

SUITE 5000
Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
(215) 627-1322
FAX (215) 627-7734

SENTRY OFFICE PLAZA
SUITE 420
216 HADDON AVENUE
WESTMONT, NJ 08108
(856) 858-3242
FAX (856) 858-2997

RENÉE M. POZZUOLI-BUECKER*
KRISTINA G. MURTHA*

*PA & NJ BAR

PLEASE REPLY TO THE
PHILADELPHIA OFFICE

July 22, 2004

SHERIFF OF COLUMBIA COUNTY
Sheriff's Office
PO Box 380
Bloomsburg, PA 17815

RE: No. 2004-CV-420
JENNIFER M. ZALOGA and BRIAN S. ZALOGA

Dear Sir/Madam:

The above case may be sold on August 25, 2004. It has been properly served in accordance with Rule 3129.

Thank you for your cooperation.

Very truly yours,

/s/



Joseph A. Goldbeck, Jr.

JAG/kn

GOLDBECK McCafferty & McLEVER
BY: Joseph A. Goldbeck, Jr.
Attorney I.D.#16132
SUITE 5000 - MELLON INDEPENDENCE CENTER.
701 MARKET STREET
Philadelphia, PA 19106
215-627-1322 *ex 301*

Attorney for Plaintiff

M&T MORTGAGE CORPORATION
PO Box 840
Buffalo, NY 14240-0840

Plaintiff

vs.

JENNIFER M. ZALOGA
BRIAN S. ZALOGA
Mortgagor(s) and Record Owner(s)

10 Aspen Lane, Mystic Mountain Estate
Numidia, PA 17858

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2004-CV-420

CERTIFICATE OF SERVICE
PURSUANT TO Pa.R.C.P. 3129.2 (c) (2)

Joseph A. Goldbeck, Jr., Esquire, Attorney for Plaintiff, hereby certifies that service on the Defendants of the Notice of Sheriff Sale was made by:



- Personal Service by the Sheriff's Office/ *Jennifer and Brian served 6/22/04 per*
() Certified mail by Joseph A. Goldbeck, Jr. (original green Postal return receipt attached). *Deputy Arker*
() Certified mail by Sheriff's Office. *Sheriff's*
() Ordinary mail by Joseph A. Goldbeck, Jr., Esquire to Attorney for Defendant(s) of record *Office*
(proof of mailing attached).
() Acknowledgment of Sheriff's Sale by Attorney for Defendant(s) (proof of acknowledgment attached).
() Ordinary mail by Sheriff's Office to Attorney for Defendant(s) of record.

IF SERVICE WAS ACCOMPLISHED BY COURT ORDER.

- () Premises was posted by Sheriff's Office/competent adult (copy of return attached).
() Certified Mail & ordinary mail by Sheriff's Office (copy of return attached).
() Certified Mail & ordinary mail by Joseph A. Goldbeck, Jr. (original receipt(s) for Certified Mail attached).

Pursuant to the Affidavit under Rule 3129 (copy attached), service on all lienholders (if any) has been made by ordinary mail by Joseph A. Goldbeck, Jr., Esquire (copies of proofs of mailing attached).

The undersigned understands that the statements herein are subject to the penalties provided by 18 P.S. Section 4904.

Respectfully submitted,

Joseph Goldbeck, Jr.

BY: Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

03901 9848 3828 0982

TO: ZALOGA, BRIAN S.
BRIAN S. ZALOGA
219 S. Warren Street
Berwick, PA 18603

SENDER: GOLDBECK MCCAFFERTY & MCKEEVER
June 9, 2004

REFERENCE: ZALOGA, JENNIFER M. / MT-0280
- Columbia

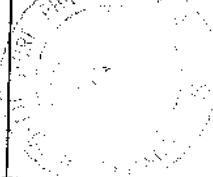
PS Form 3800, June 2000

RETURN RECEIPT SERVICE	Postage	
	Certified Fee	
	Return Receipt Fee	
	Restricted Delivery	
	Total Postage & Fees	

US Postal Service
**Receipt for
Certified Mail**

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE



7160 3901 9848 3828 0975

TO: ZALOGA, JENNIFER M.
JENNIFER M. ZALOGA
219 S. Warren Street
Berwick, PA 18603

SENDER: GOLDBECK MCCAFFERTY & MCKEEVER
June 9, 2004

REFERENCE: ZALOGA, JENNIFER M. / MT-0280
- Columbia

PS Form 3800, June 2000

RETURN RECEIPT SERVICE	Postage	
	Certified Fee	
	Return Receipt Fee	
	Restricted Delivery	
	Total Postage & Fees	

US Postal Service
**Receipt for
Certified Mail**

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE



GOLDBECK McCAFFERTY & McKEEVER
 Mellon Independence Center, Suite 5000
 701 Market Street
 Philadelphia, PA 19106-1532

Line	Article Number	Addressee Name, Street, and PO Address	Postage	Fee	Handling Charge	Actual Value (if Reg.)	Ins. Val.
1	MM 0280	PA DEPARTMENT OF PUBLIC WELFARE - Bureau of Child Support Enforcement Health and Welfare Bldg - Room 412 P.O. Box 2675 Harrisburg, PA 17105-2675	<input type="checkbox"/> Express <input type="checkbox"/> Registered <input type="checkbox"/> Insured <input type="checkbox"/> COD	<input type="checkbox"/> Return Receipt (PS) for Merchandise <input type="checkbox"/> Certified <input type="checkbox"/> Int'l Rec. Del. <input type="checkbox"/> Dhl Confirmation (20)			
2							
3							
4							
5		DOMESTIC RELATIONS OF COLUMBIA COUNTY 700 Sawmill Road Suite A Bloomsburg, PA 17815					
6		MACT MORTGAGE CORPORATION (DIRECTMENT) PO BOX 840 BUFFALO, NY 14240					
7							
8		THE SOUTHERN COLUMBIA CORP. 600 EVERGREEN LANE CATALUNSA, PA 17930					
9							
10							
11		TENANTS/OCCUPANTS 10 Aspen Lane, Mystic Mountain Estate Mumfria, PA 17858					
12							
13							
14							
15							
Total Number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office	Postmaster, Per (Name of receiving agency, etc.)				

Complete by Typewriter, Ink, or Ball Point Pen

The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of destroyed documents under Express Mail domestic reconstruction insurance is \$50,000 per item subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail international Domestic Mail Manual (DMM), 3813, and 3821 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to Standard Mail (4) and Standard Mail (5) parcels.



UNITED STATES POSTAGE
 02 18
 0004240453
 \$04.50
 JUN 28 2004
 MAILED FROM ZIP CODE 19106

MM 0280
 2460

Colin B. A.

Goldbeck McCafferty & McKee, Jr.
BY: Joseph A. Goldbeck, Jr.
Attorney I.D. #16132
SUITE 5000 – MELLON INDEPENDENCE CENTER.
701 MARKET STREET
Philadelphia, PA 19106
215-627-1322
Attorney for Plaintiff

M&T MORTGAGE CORPORATION
PO Box 840
Buffalo, NY 14240-0840

Plaintiff

vs.

JENNIFER M. ZALOGA
BRIAN S. ZALOGA
(Mortgagor(s) and Record Owner(s))
10 Aspen Lane, Mystic Mountain Estate
Numidia, PA 17858

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2004-CV-420

AFFIDAVIT PURSUANT TO RULE 3129

M&T MORTGAGE CORPORATION, Plaintiff in the above action, by its attorney, Joseph A. Goldbeck, Jr., Esquire, sets forth as of the date the praecipe for the writ of execution was filed the following information concerning the real property located at:

10 Aspen Lane, Mystic Mountain Estate
Numidia, PA 17858

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

JENNIFER M. ZALOGA
219 S. Warren Street
Berwick, PA 18603

BRIAN S. ZALOGA
219 S. Warren Street
Berwick, PA 18603

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

JENNIFER M. ZALOGA
219 S. Warren Street
Berwick, PA 18603

BRIAN S. ZALOGA
219 S. Warren Street
Berwick, PA 18603

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

PA DEPARTMENT OF PUBLIC WELFARE - Bureau of Child Support Enforcement
~~Health and Welfare Bldg. - Room 432~~
P.O. Box 2675
Harrisburg, PA 17105-2675

DOMESTIC RELATIONS OF COLUMBIA COUNTY
700 Sawmill Road
Suite A
Bloomsburg, PA 17815

M&T MORTGAGE CORPORATION (EJECTMENT)
PO BOX 840
BUFFALO, NY 14240

THE SOUTHERN COLUMBIA CORP.
600 EVERGREEN LANE
CATAURSSA PA 17820

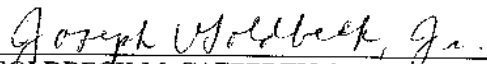
4. Name and address of the last recorded holder of every mortgage of record:
5. Name and address of every other person who has any record interest in or record lien on the property and whose interest may be affected by the sale:
6. Name and address of every other person of whom the plaintiff has knowledge who has any record interest in the property which may be affected by the sale.
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.

TENANTS/OCCUPANTS
10 Aspen Lane, Mystic Mountain Estate
Numidia, PA 17858

(attach separate sheet if more space is needed)

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.

DATED: July 22, 2004


GOLDBECK McCAFFERTY & McKEEVER
BY: Joseph A. Goldbeck, Jr., Esq.
Attorney for Plaintiff

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 6/17/2004

SERVICE# 7 - OF - 14 SERVICES
DOCKET # 105ED2004

PLAINTIFF M&T MORTGAGE CORPORATION

DEFENDANT JENNIFER M. ZALOGA
BRIAN S. ZALOGA

PERSON/CORP TO SERVED	PAPERS TO SERVED
LAURA S. WEAVER-TAX COLLECTOR	WRIT OF EXECUTION - MORTGAGE
122 WEST LAKE GLORY ROAD	FORECLOSURE
CATAWISSA	

SERVED UPON POSTED

RELATIONSHIP _____ IDENTIFICATION _____

DATE 6/23/04 TIME 1250 MILEAGE _____ OTHER _____

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

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

F. OTHER (SPECIFY) _____

ATTEMPTS

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

DEPUTY Paul D. B. DATE 06/23/04

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 6/17/2004

SERVICE# 6 - OF - 14 SERVICES
DOCKET # 105ED2004

PLAINTIFF M&T MORTGAGE CORPORATION

DEFENDANT JENNIFER M. ZALOGA
BRIAN S. ZALOGA

3 AD OFF
5) 211 LA.

PERSON/CORP TO SERVED
TENANT(S)
10 ASPEN LANE, MYSTIC MOUNTAIN ESTATES
NUMIDIA

PAPERS TO SERVED
WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

SERVED UPON POSTED

RELATIONSHIP _____ IDENTIFICATION _____

DATE 06/23/04 TIME 13.35 MILEAGE _____ OTHER _____

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

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

F. OTHER (SPECIFY) _____

ATTEMPTS

DATE

TIME

OFFICER

REMARKS

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

DEPUTY

Paul Dill

DATE

06/23/04

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 6/17/2004

SERVICE# 5 - OF - 14 SERVICES
DOCKET # 105ED2004

PLAINTIFF M&T MORTGAGE CORPORATION

DEFENDANT JENNIFER M. ZALOGA
BRIAN S. ZALOGA

MYSTIC MTN

PERSON/CORP TO SERVED
THE SOUTHERN COLUMBIA CORP.
600 EVERGREEN LANE
CATAWISSA

PAPERS TO SERVED
WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

SERVED UPON GLORIA FRAM

RELATIONSHIP SEC/TPAS IDENTIFICATION _____

DATE 06/23/04 TIME 1300 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

Flan Dill

DATE

06/23/04



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

M&T MORTGAGE CORPORATION

Docket # 105ED2004

VS

WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

JENNIFER M. ZALOGA
BRIAN S. ZALOGA

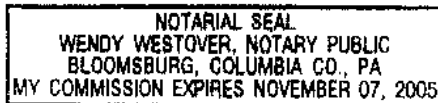
AFFIDAVIT OF SERVICE

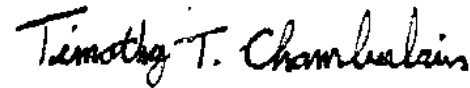
NOW, THIS TUESDAY, JUNE 22, 2004, AT 10:45 AM, SERVED THE WITHIN WRIT OF
EXECUTION - MORTGAGE FORECLOSURE UPON JENNIFER ZALOGA AT 219 S.
WARREN ST., BERWICK BY HANDING TO JOHN WOLCHOWSKI, Father, A TRUE AND
ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS
THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME
THIS TUESDAY, JUNE 22, 2004


NOTARY PUBLIC





X
TIMOTHY T. CHAMBERLAIN
SHERIFF

X 
P. D'ANGELO
DEPUTY SHERIFF



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

M&T MORTGAGE CORPORATION

Docket # 105ED2004

VS

WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

JENNIFER M. ZALOGA
BRIAN S. ZALOGA

AFFIDAVIT OF SERVICE

NOW, THIS TUESDAY, JUNE 22, 2004, AT 10:45 AM, SERVED THE WITHIN WRIT OF
EXECUTION - MORTGAGE FORECLOSURE UPON BRIAN ZALOGA AT 219 S.
WARREN ST., BERWICK BY HANDING TO JOHN WOLCHOWSKI, FATHER IN LAW, 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 TUESDAY, JUNE 22, 2004



NOTARY PUBLIC




X _____
TIMOTHY T. CHAMBERLAIN
SHERIFF

X  _____
P. D'ANGELO
DEPUTY SHERIFF

799 0320

COLUMBIA COUNTY SHERIFF'S OFFICE PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 6/17/2004

SERVICE# 1 - OF - 14 SERVICES
DOCKET # 105ED2004

PLAINTIFF M&T MORTGAGE CORPORATION

DEFENDANT JENNIFER M. ZALOGA
BRIAN S. ZALOGA

PERSON/CORP TO SERVED	PAPERS TO SERVED
JENNIFER ZALOGA	WRIT OF EXECUTION - MORTGAGE
219 S. WARREN ST.	FORECLOSURE
BERWICK	

SERVED UPON JOHN WOLCHOWSKI

RELATIONSHIP FATHER IDENTIFICATION _____

DATE 06/22/04 TIME 1045 MILEAGE _____ OTHER _____

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

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

F. OTHER (SPECIFY) _____

ATTEMPTS

DATE	TIME	OFFICER	REMARKS
<u>06/22/04</u>	<u>0925</u>	<u>D. J. NOLLO</u>	<u>SC</u>

DEPUTY  DATE 06/22/04

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 6/17/2004

SERVICE# 2 - OF - 14 SERVICES
DOCKET # 105ED2004

PLAINTIFF M&T MORTGAGE CORPORATION

DEFENDANT JENNIFER M. ZALOGA
BRIAN S. ZALOGA

PERSON/CORP TO SERVED	PAPERS TO SERVED
BRIAN ZALOGA	WRIT OF EXECUTION - MORTGAGE
219 S. WARREN ST.	FORECLOSURE
BERWICK	

SERVED UPON TOWNS WUCHMANSKI

RELATIONSHIP FATHER IN LAW IDENTIFICATION _____

DATE 06/22/04 TIME 1045 MILEAGE _____ OTHER _____

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

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

F. OTHER (SPECIFY) _____

ATTEMPTS

DATE	TIME	OFFICER	REMARKS
<u>06/22/04</u>	<u>0925</u>	<u>D. ANGLER</u>	<u>u/c</u>

_____	_____	_____	_____
_____	_____	_____	_____

DEPUTY Paul D. Blk DATE 06/22/04

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 6/17/2004

SERVICE# 8 - OF - 14 SERVICES
DOCKET # 105ED2004

PLAINTIFF M&T MORTGAGE CORPORATION

DEFENDANT JENNIFER M. ZALOGA
BRIAN S. ZALOGA

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

SERVED UPON LESIE

RELATIONSHIP _____ IDENTIFICATION _____

DATE 6-18-4 TIME 1455 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) _____

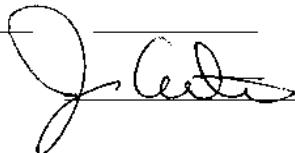
ATTEMPTS
DATE

TIME

OFFICER

REMARKS

DEPUTY



DATE 6-18-4

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 6/17/2004

SERVICE# 11 - OF - 14 SERVICES
DOCKET # 105ED2004

PLAINTIFF M&T MORTGAGE CORPORATION

DEFENDANT JENNIFER M. ZALOGA
BRIAN S. ZALOGA

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

SERVED UPON Deborah Miller

RELATIONSHIP Clerk IDENTIFICATION _____

DATE 6-18-4 TIME 1420 MILEAGE _____ OTHER _____

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

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

F. OTHER (SPECIFY) _____

ATTEMPTS
DATE

TIME

OFFICER

REMARKS

DEPUTY

J. Gable

DATE 6-18-4

102595-02-M-1

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.

1. Article Addressed to:

Commonwealth of PA
PO Box 2675
Harrisburg, PA 17105

COMPLETE THIS SECTION ON DELIVERY

A. Signature

☐ Agent
☒ Addressee

B. Received by (Printed Name)

☒ Agent
☐ Addressee

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

Delivered 4 Day
JUN 21 2004

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)

7003 0500 0001 9055 8252

PS Form 3811, August 2001

Domestic Return Receipt

102595-02-M-11

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.

1. Article Addressed to:

OFFICE OF F.A.I.R.
DEPARTMENT OF PUBLIC WELFARE
PO BOX 8016
HARRISBURG, PA 17105

COMPLETE THIS SECTION ON DELIVERY

A. Signature

☐ Agent
☒ Addressee

B. Received by (Printed Name)

☐ Agent
☒ Addressee

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

JUN 21 2004

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)

7003 0500 0001 9055 8275

PS Form 3811, August 2001

Domestic Return Receipt

102595-02-M-11

REAL ESTATE OUTLINE

ED # 105-04

DATE RECEIVED 6-17-04
DOCKET AND INDEX 6-18-04
SET FILE FOLDER UP 6-18-04

CHECK FOR PROPER INFO.

WRIT OF EXECUTION ✓
COPY OF DESCRIPTION ✓
WHEREABOUTS OF LKA ✓
NON-MILITARY AFFIDAVIT ✓
NOTICES OF SHERIFF SALE ✓
WATCHMAN RELEASE FORM ✓
AFFIDAVIT OF LIENS LIST ✓
CHECK FOR \$1,350.00 OR 2000.00 ✓ CK# 201645

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

SALE DATE Aug. 25, 2004 TIME 1900
POSTING DATE July 19, 04
ADV. DATES FOR NEWSPAPER
1ST WEEK Aug. 4
2ND WEEK 11
3RD WEEK 18, 04

ext. 348 called 6-18-04

SHERIFF'S SALE

WEDNESDAY AUGUST 25, 2004 AT 9:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 105 OF 2004 ED AND CIVIL WRIT NO. 420 OF 2004 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF' OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

ALL THAT CERTAIN parcel or lot of land situate in the Township of Locust, Columbia County,

Commonwealth of Pennsylvania, being more fully bounded and described as follows:

BEGINNING at an iron pin on the south edge of right-of-way of Aspen Lane; said iron also being the northwest corner of Lot No. 9 and the northeast corner of lands herein described;

THENCE by Lot No. 9 south 06 degrees 45 minutes 36 seconds east 194.53 feet to an iron pin; THENCE by Lot No. 28 south 82 degrees 10 minutes 24 seconds west 46.22 feet; THENCE by the same south 80 degrees 24 minutes 24 seconds west 57.25 feet to an iron pin; THENCE by Lot No. 11 north 09 degrees 09 minutes 36 seconds west 196.73 feet to an iron pin on south edge of right-of-way of Aspen Lane; THENCE by said edge of right-of-way of Aspen Lane north 82 degrees 23 minutes 16 seconds east 111.64 feet to the place of beginning. CONTAINING 0.482 acres of land and being Lot No. 10.

UNDER AND SUBJECT to right-of-way agreement between High Sky, Inc. and Pennsylvania Power and Light Company and Bell Telephone Company, dated May 9, 1975 and recorded in Columbia County Miscellaneous Book 52 at Page 838.

Title to said portion of the premises within the bed of Old Route 42 and various roads extending through premises hereon as shown on property plan made for High Sky, by Merlyn J. Jenkins dated November 19, 1971, is subject to public and private rights therein.

BEING THE SAME premises which The Southern Columbia Corporation, by its deed dated June 21, 1994 and recorded in the Office of the Recorder in and for Columbia County in Record Book 572 at Page 178 granted and conveyed unto Joseph P. and Joyce V. Bradley, Sr., husband and wife.

FURTHER UNDER AND SUBJECT to certain conditions, restrictions and covenants as more fully set forth in Columbia County Record Book 572 at Page 178.

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
Joseph A. Goldbeck, Jr
701 Market Street
Philadelphia, PA 19106

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

SHERIFF'S SALE

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Plaintiff's Attorney
Joseph A. Goldbeck, Jr
701 Market Street
Philadelphia, PA 19106

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

SHERIFF'S SALE

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Plaintiff's Attorney
Joseph A. Goldbeck, Jr
701 Market Street
Philadelphia, PA 19106

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

WRIT OF EXECUTION – (MORTGAGE FORECLOSURE)
P.R.C.P. 3180-3183 AND Rule 3257

M&T MORTGAGE CORPORATION
PO Box 840
Buffalo, NY 14240-0840

vs.

JENNIFER M. ZALOGA
BRIAN S. ZALOGA
10 Aspen Lane, Mystic Mountain Estate
Numidia, PA 17858

In the Court of Common Pleas of
Columbia County

No. 2004-CV-420

2004 ED-105

WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Columbia

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:

PREMISES: 10 Aspen Lane, Mystic Mountain Estate Numidia, PA 17858

See Exhibit "A" attached

AMOUNT DUE

\$103,113.39

Interest From 12/01/2003
Through 06/09/2004

(Costs to be added)

Dated:

6/17/2004

Toni B. Kline

Prothonotary, Common Pleas Court
of Columbia County, Pennsylvania

Deputy

Elizabeth A. Banner

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OK 706PGU594

SUITE 5000-MELLON INDEPENDENCE CENTER
701 MARKET STREET
PHILADELPHIA, PA 19106
PHONE: (215) 627-1322
FAX: (215) 627-7734

Goldbeck McCafferty &
McKeever

Fax

To: *Jim* From: *Cheryl Kelly*
Client: *Columbia Co. Sheriff's* Date: *6/18/04*
Office
Fax: *570-389-5625* Pages: *3*
RE: *Zaloga*

Urgent

For Review

Please Comment

Please Reply

Please Recycle

Please give me a call on my direct
line if you require additional information
② 215-825-6323.

Thanks!
Cheryl

Goldbeck McCafferty & McKeever
 BY: Joseph A. Goldbeck, Jr.
 Attorney I.D. #16132
 SUITE 5000 - MELLON INDEPENDENCE CENTER.
 701 MARKET STREET
 Philadelphia, PA 19106
 215-627-1322
 Attorney for Plaintiff

M&T MORTGAGE CORPORATION
 PO Box 840
 Buffalo, NY 14240-0840

Plaintiff

vs.

JENNIFER M. ZALOGA
 BRIAN S. ZALOGA
 (Mortgagor(s) and Record Owner(s))
 10 Aspen Lane, Mystic Mountain Estate
 Numidia, PA 17858

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2004-CV-420

AFFIDAVIT PURSUANT TO RULE 3129

M&T MORTGAGE CORPORATION, Plaintiff in the above action, by its attorney, Joseph A. Goldbeck, Jr., Esquire, sets forth as of the date the praecipe for the writ of execution was filed the following information concerning the real property located at:

10 Aspen Lane, Mystic Mountain Estate
 Numidia, PA 17858

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

JENNIFER M. ZALOGA
 219 S. Warren Street
 Berwick, PA 18603

BRIAN S. ZALOGA
 219 S. Warren Street
 Berwick, PA 18603

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

JENNIFER M. ZALOGA
 219 S. Warren Street
 Berwick, PA 18603

BRIAN S. ZALOGA
 219 S. Warren Street
 Berwick, PA 18603

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

PA DEPARTMENT OF PUBLIC WELFARE - Bureau of Child Support Enforcement
 Health and Welfare Bldg. - Room 432
 P.O. Box 2675
 Harrisburg, PA 17105-2675

DOMESTIC RELATIONS OF COLUMBIA COUNTY
700 Sawmill Road
Suite A
Bloomsburg, PA 17815

M&T MORTGAGE CORPORATION (EJECTMENT)
PO BOX 840
BUFFALO, NY 14240

THE SOUTHERN COLUMBIA CORP.
600 EVERGREEN LANE
CATAURUSSA PA 17820

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

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

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

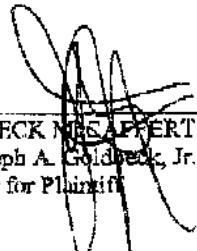
7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale.

TENANTS/OCCUPANTS
10 Aspen Lane, Mystic Mountain Estate
Numidia, PA 17858

(attach separate sheet if more space is needed)

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.

DATED: June 18, 2004



GOLDBECK MRS. APPEARTY & McKEEVER
BY: Joseph A. Goldbeck, Jr., Esq.
Attorney for Plaintiff

GOLDBECK McCAFFERTY & McKEEVER

BY: Joseph A. Goldbeck, Jr.
Attorney I.D.#16132
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-627-1322
Attorney for Plaintiff

M&T MORTGAGE CORPORATION
PO Box 840
Buffalo, NY 14240-0840
Plaintiff

vs.

JENNIFER M. ZALOGA
BRIAN S. ZALOGA
Mortgagor(s) and Record Owner(s)

10 Aspen Lane, Mystic Mountain Estate
Numidia, PA 17858

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term

No. 2004-CV-420

2004-ED. 105

THIS LAW FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO COLLECT A DEBT. THIS NOTICE IS SENT TO YOU IN AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THAT PURPOSE.

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: ZALOGA, JENNIFER M.
JENNIFER M. ZALOGA
219 S. Warren Street
Berwick, PA 18603

Your house at 10 Aspen Lane, Mystic Mountain Estate, Numidia, PA 17858 is scheduled to be sold at Sheriff's Sale on _____, at 9:00 AM, in Sheriff's Office, Courthouse, Bloomsburg, PA to enforce the court judgment of \$103,113.39 obtained by M&T MORTGAGE CORPORATION against you.

NOTICE OF OWNER'S RIGHTS
YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE

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

1. The sale will be cancelled if you pay to M&T MORTGAGE CORPORATION, the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay call: 215-627-1322
2. You may be able to stop the sale by filing a petition asking the Court to strike or open 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 below 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 NOT 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 price by calling the Sheriff of Columbia County at 570-389-5624.
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 the Sheriff of Columbia County at 570-389-5624.
4. If the amount due from the Buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.
5. You have a right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.
6. You may be entitled to a share of the money which was paid for your house. A schedule of distribution of the money bid for your house will be filed by the Sheriff thirty (30) days from the date of the Sheriff's Sale. 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 schedule of distribution is filed.
7. You may also have other rights and defenses, or ways of getting your house back, if you act immediately after the sale.

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

SUSQUEHANNA LEGAL SERVICES
168 E. 5th Street
Bloomsburg, PA 17815

PENNSYLVANIA BAR ASSOCIATION
P.O. Box 186
Harrisburg, PA 17108

Josph A. Goldbeck, Jr.
Attorney I.D. #16132
SUITE 5000 – MELLON INDEPENDENCE CENTER.
701 MARKET STREET
Philadelphia, PA 19106
215-627-1322
Attorney for Plaintiff

M&T MORTGAGE CORPORATION
PO Box 840
Buffalo, NY 14240-0840

Plaintiff

vs.

JENNIFER M. ZALOGA
BRIAN S. ZALOGA
Mortgagor(s) and Record Owner(s)
10 Aspen Lane, Mystic Mountain Estate
Numidia, PA 17858

Defendant(s)

IN THE COURT OF
COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

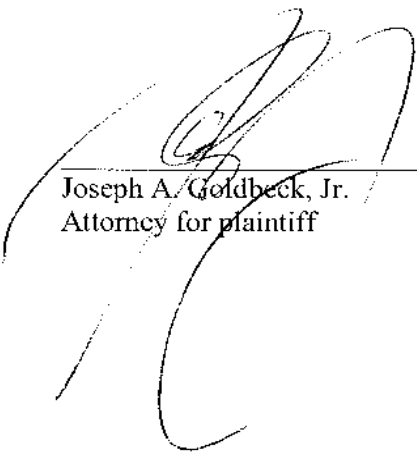
ACTION OF
MORTGAGE FORECLOSURE

NO. 2004-CV-420

2004-ED-105

CERTIFICATION AS TO THE SALE OF REAL PROPERTY

I, Joseph A. Goldbeck, Jr., Esquire hereby certify that I am the attorney of record for the Plaintiff in this action, and I further certify that this property is subject to Act 91 of 1983 and the Plaintiff has complied with all the provisions of the Act.



Joseph A. Goldbeck, Jr.
Attorney for plaintiff

GOLDBECK McCAFFERTY & McKEEVER
BY: Joseph A. Goldbeck, Jr.
Attorney I.D.#16132
SUITE 5000 - MELLON INDEPENDENCE CENTER.
701 MARKET STREET
Philadelphia, PA 19106
215-627-1322
Attorney for Plaintiff

M&T MORTGAGE CORPORATION
PO Box 840
Buffalo, NY 14240-0840

Plaintiff

vs.

JENNIFER M. ZALOGA
BRIAN S. ZALOGA
Mortgagor(s) and Record Owner(s)

10 Aspen Lane, Mystic Mountain Estate
Numidia, PA 17858

Defendant(s)

IN THE COURT OF COMMON PLEAS

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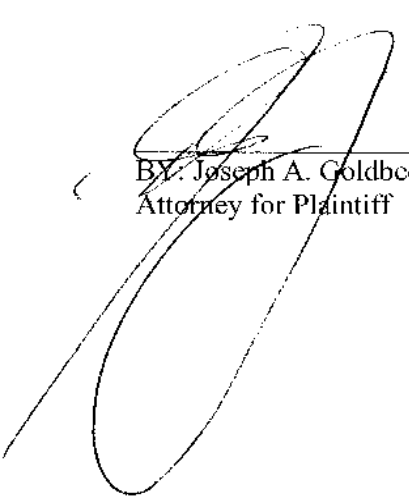
ACTION OF MORTGAGE FORECLOSURE

No. 2004-CV-420

2004-ED-105

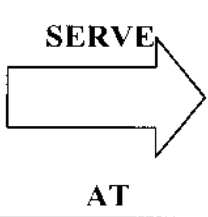
WAIVER OF WATCHMAN

Any Deputy Sheriff levying upon or attaching any property under within Writ may leave same without a watchman, in custody of whoever is found in possession, (after notifying such person of such levy or attachment,) without liability 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.


BY: Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

SHERIFF'S DEPARTMENT Columbia COUNTY

SHERIFF SERVICE INSTRUCTIONS		
PLAINTIFF/S/ M&T MORTGAGE CORPORATION		COURT NUMBER 2004-CV-420
DEFENDANT/S/ JENNIFER M. ZALOGA and BRIAN S. ZALOGA		TYPE OF WRIT EXECUTION

SERVE  AT	{	NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE JENNIFER M. ZALOGA
		ADDRESS (Street or Road, Apartment No., City, Boro, Twp., State and ZIP Code) 219 S. Warren Street, Berwick, PA 18603

SPECIAL INSTRUCTIONS OR OTHER INFORMATION THAT WILL ASSIST IN EXPEDITING SERVICE:		
SIGNATURE OF ATTORNEY <i>Joseph A. Goldbeck, Jr.</i>	TELEPHONE NUMBER (215) 627-1322	DATE June 9, 2004

ADDRESS OF ATTORNEY GOLDBECK McCafferty & McKEEVER Suite 5000 – Mellon Independence Center 701 Market Street Philadelphia, PA 19106-1532
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SHERIFF'S DEPARTMENT Columbia COUNTY

SHERIFF SERVICE INSTRUCTIONS		
PLAINTIFF/S/ M&T MORTGAGE CORPORATION	COURT NUMBER 2004-CV-420	
DEFENDANT/S/ JENNIFER M. ZALOGA and BRIAN S. ZALOGA	TYPE OF WRIT EXECUTION	

SERVE



AT

NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE
BRIAN S. ZALOGA

ADDRESS (Street or Road, Apartment No., City, Boro, Twp., State and ZIP Code)
219 S. Warren Street, Berwick, PA 18603

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SIGNATURE OF ATTORNEY

Joseph A. Goldbeck, Jr.

TELEPHONE NUMBER
(215) 627-1322

DATE
June 9, 2004

ADDRESS OF ATTORNEY

GOLDBECK McCAFFERTY & McKEEVER
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532

GOLDBECK MCCAFFERTY & MCKEEVER
A PROFESSIONAL CORPORATION
SUITE 5000, MELLON INDEPENDENCE CENTER
701 MARKET STREET
PHILADELPHIA, PA 19106

PAY
TO THE
ORDER OF

Sheriff of Columbia County

TWO THOUSAND AND XX / 100

FIRSTTRUST

3-7380/2360

06/09/2004

\$2,000.00

DOLLARS

MORTGAGE DISBURSEMENT ACCOUNT

MEMO *Zaloga*

⑈ 20 16 4 5 ⑈ ⑆ 23607380 ⑆ 70 1100016 ⑈

GOLDBECK MCCAFFERTY & MCKEEVER

Sheriff of Columbia County

06/09/2004

201645

2,000.00

Mortgage Disbursement

Zaloga

2,000.00