

# SHERIFF'S SALE COST SHEET

Victor & Christine Karns VS. John & Cindy Karns  
 NO. 150-04 ED NO. 427-04 JD DATE/TIME OF SALE 11-10-04 1100

|                                 |                  |
|---------------------------------|------------------|
| DOCKET/RETURN                   | \$15.00          |
| SERVICE PER DEF.                | \$ <u>225.00</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                  | \$35.00          |
| TRANSFER TAX FORM               | \$25.00          |
| DISTRIBUTION FORM               | \$25.00          |
| COPIES                          | \$ <u>7.50</u>   |
| NOTARY                          | \$ <u>12.00</u>  |
| TOTAL ***** \$ <u>465.50</u>    |                  |

|                              |             |                  |
|------------------------------|-------------|------------------|
| WEB POSTING                  | <u>2054</u> | \$150.00         |
| PRESS ENTERPRISE INC.        | <u>55</u>   | \$ <u>632.48</u> |
| SOLICITOR'S SERVICES         | <u>56</u>   | \$75.00          |
| TOTAL ***** \$ <u>857.48</u> |             |                  |

|                             |           |                 |
|-----------------------------|-----------|-----------------|
| PROTHONOTARY (NOTARY)       | <u>57</u> | \$10.00         |
| RECORDER OF DEEDS           | <u>58</u> | \$ <u>41.50</u> |
| TOTAL ***** \$ <u>51.50</u> |           |                 |

|                            |           |                |
|----------------------------|-----------|----------------|
| REAL ESTATE TAXES:         |           |                |
| BORO, TWP & COUNTY 20      | <u>Ad</u> | \$ <u>Ad</u>   |
| SCHOOL DIST. 20            | <u>Ad</u> | \$ <u>Ad</u>   |
| DELINQUENT 20              | <u>19</u> | \$ <u>5.00</u> |
| TOTAL ***** \$ <u>5.00</u> |           |                |

|                               |              |                   |
|-------------------------------|--------------|-------------------|
| MUNICIPAL FEES DUE:           |              |                   |
| SEWER                         | 20 <u>60</u> | \$ <u>1117.17</u> |
| WATER                         | 20           | \$                |
| TOTAL ***** \$ <u>1117.17</u> |              |                   |

|                             |                 |                  |
|-----------------------------|-----------------|------------------|
| SURCHARGE FEE (DSTE)        |                 | \$ <u>160.00</u> |
| MISC. <u>Dauphin Co.</u>    | \$ <u>26.25</u> |                  |
|                             | \$              |                  |
| TOTAL ***** \$ <u>26.25</u> |                 |                  |

TOTAL COSTS (OPENING BID) \$ 2682.90

# COLUMBIA COUNTY SHERIFF'S OFFICE

## SHERIFF'S REAL ESTATE FINAL COST SHEET

Victor + Christine Karns VS John + Cindy Karns

NO. 150-04 ED NO. 427-04 JD

DATE/TIME OF SALE: 11-10-04 1100

BID PRICE (INCLUDES COST) \$ 2682,90

POUNDAGE - 2% OF BID \$ 53,66

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

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

TOTAL AMOUNT NEEDED TO PURCHASE \$ 2736,56

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

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

NAMES(S) ON DEED: Victor D. + Christine Karns

PURCHASER(S) SIGNATURE(S):  Ally for Victor Karns

TOTAL DUE: \$ 2736,56

LESS DEPOSIT: \$ 1350,00

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

TOTAL DUE IN 8 DAYS \$ 1386,56

THIS DOCUMENT HAS A COLORED BACKGROUND AND MICROPRINTING. THE REVERSE SIDE INCLUDES AN ARTIFICIAL WATERMARK.

6619

Christine Kains  
Post Office Box 510  
Florissant, CO 80816-0510  
719-360-3767

Park State Bank & Trust  
Post Office Box 9  
Woodland Park, Colorado 80866  
719-667-6056

62-125 / 1021

Date 11/11/2004

\$\*1,386.56

DOLLARS

PAY TO THE  
ORDER OF

Columbia County Sheriff  
One Thousand Three Hundred Eighty-Six and 56/100\*\*\*\*\*

praise JESUS in 2004!!!!

  
AUTHORIZED SIGNATURE

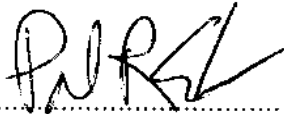
memo

321-323 Mulberry St Berwick PA

11021012501 41 804 811 9

STATE OF PENNSYLVANIA  
COUNTY OF COLUMBIA } SS

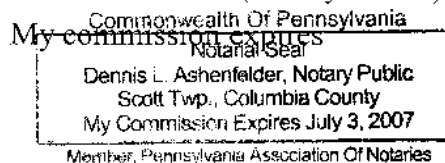
Paul R. Everly IV, President, being duly sworn according to law deposes and says that Press Enterprise is a newspaper of general circulation with its principal office and place of business at 3185 Lackawanna Avenue, Bloomsburg, County of Columbia and State of Pennsylvania, and was established on the 1st day of March, 1902, and has been published daily, continuously in said Town, County and State since the day October 20, 27; November 3, 2004 exactly as printed and published; that the affiant is one of the officers or publisher 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 8<sup>th</sup> day of NOVEMBER, 2004.



(Notary Public)



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.

.....

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.

VICTOR & CHRISTINE KARNS

VS.

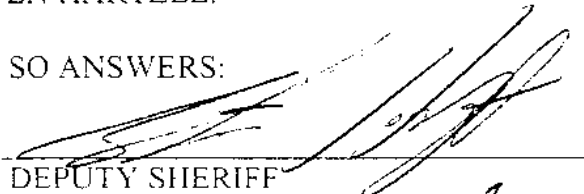
JOHN & CINDY KARNS

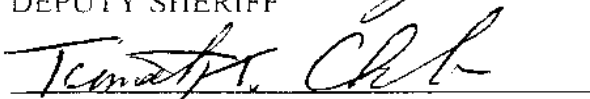
WRIT OF EXECUTION #150 OF 2004 ED

POSTING OF PROPERTY

OCTOBER 6, 2004 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE  
PROPERTY OF JOHN & CINDY KARNS AT 321-323 MULBERRY ST. BERWICK  
COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY  
COLUMBIA COUNTY DEPUTY SHERIFF STEVEN HARTZEL.

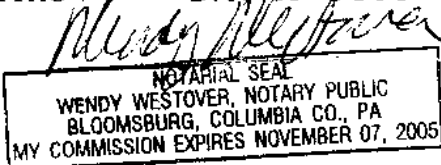
SO ANSWERS:

  
DEPUTY SHERIFF

  
TIMOTHY T. CHAMBERLAIN  
SHERIFF

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 7<sup>TH</sup> DAY OF OCTOBER 2004



TIMOTHY T. CHAMBERLAIN



SHERIFF OF COLUMBIA COUNTY  
COURT HOUSE - P.O. BOX 388  
BLOOMSBURG, PA 17815  
FAX: (570) 389-5625

PHONE  
(570) 389-5622

24 HOUR PHONE  
(570) 784-6300

VICTOR D. KARNS  
CHRISTINE KARNS

VS

Docket # 150ED2004

WRIT OF EXECUTION - MORTGAGE  
FORECLOSURE

JOHN F. KARNS  
CINDY M. KARNS  
THE UNITED STATES OF AMERICA

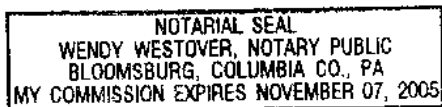
AFFIDAVIT OF SERVICE


NOW, THIS FRIDAY, SEPTEMBER 10, 2004, AT 9:20 AM, SERVED THE WITHIN WRIT OF  
EXECUTION - MORTGAGE FORECLOSURE UPON JOHN KARNS AT 721 IRON ST.,  
BLOOMSBURG BY HANDING TO JOHN KARNS, , A TRUE AND ATTESTED COPY OF THE  
ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME  
THIS MONDAY, SEPTEMBER 13, 2004

  
NOTARY PUBLIC



  
X  
TIMOTHY T. CHAMBERLAIN  
SHERIFF

X   
P. D'ANGELO  
DEPUTY SHERIFF

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) 794-6300

VICTOR D. KARNS  
CHRISTINE KARNS

VS

Docket # 150ED2004

WRIT OF EXECUTION - MORTGAGE  
FORECLOSURE

JOHN F. KARNS  
CINDY M. KARNS  
THE UNITED STATES OF AMERICA

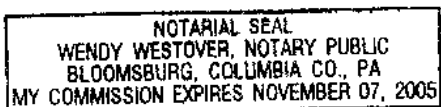
AFFIDAVIT OF SERVICE

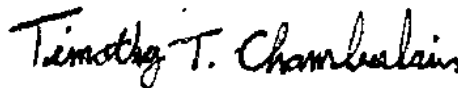
NOW, THIS THURSDAY, SEPTEMBER 16, 2004, AT 4:05 PM, SERVED THE WITHIN WRIT OF  
EXECUTION - MORTGAGE FORECLOSURE UPON CINDY KARNS AT 1339 FAIRVIEW  
AVE. APT. 1, BERWICK BY HANDING TO CINDY KARNS, , A TRUE AND ATTESTED COPY OF  
THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME  
THIS MONDAY, SEPTEMBER 20, 2004

  
NOTARY PUBLIC






X

TIMOTHY T. CHAMBERLAIN  
SHERIFF

X

  
P. D'ANGELO  
DEPUTY SHERIFF

# Office of the Sheriff

Mary Jane Snyder  
Real Estate Deputy

William T. Tully  
Solicitor



J. Daniel Basile  
Chief Deputy

Michael W. Rinehart  
Assistant Chief Deputy

Dauphin County  
Harrisburg, Pennsylvania 17101  
ph: (717) 255-2660 fax: (717) 255-2889

Jack Lotwick  
Sheriff

Commonwealth of Pennsylvania : KARNS VICTOR D

vs

County of Dauphin : UNITED STATES OF AMERICA

Sheriff's Return

No. 6603-T - - -2004

OTHER COUNTY NO. 2004 CV 427

AND NOW: September 17, 2004 at 12:00PM served the within

WRIT OF EXECUTION MORTGAGE FORECLOSURE upon

UNITED STATES OF AMERICA  
C/O ATTY MARINO

by personally handing

to PATRICIA A WISCOUNT-ADMIN ASST

1 true attested copy(ies)

of the original WRIT OF EXECUTION MORTGAGE FORECLOSURE and making known

to him/her the contents thereof at 228 WALNUT STREET

PO BOX 11754

HARRISBURG, PA 00000-0000

Sworn and subscribed to

before me this 20TH day of SEPTEMBER, 2004

NOTARIAL SEAL  
MARY JANE SNYDER, Notary Public  
Highspire, Dauphin County  
My Commission Expires Sept. 1, 2006

So Answers,

Sheriff of Dauphin County, Pa.

By

  
Deputy Sheriff

Sheriff's Costs: \$26.25 PD 09/15/2004

RCPT NO 199589

ET



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

**VICTOR D. KARNS  
CHRISTINE KARNS**

VS

**150ED2004**

WRIT OF EXECUTION - MORTGAGE  
FORECLOSURE

**JOHN F. KARNS  
CINDY M. KARNS  
THE UNITED STATES OF AMERICA**

NOW, MONDAY, SEPTEMBER 13, 2004, I, HON. TIMOTHY T. CHAMBERLAIN, HIGH SHERIFF OF COLUMBIA COUNTY, PENNSYLVANIA, DO HEREBY DEPUTIZE THE SHERIFF OF DAUPHIN COUNTY PENNSYLVANIA, TO EXECUTE THIS WRIT DEPUTATION BEING MADE AT THE REQUEST AND RISK OF THE PLAINTIFF, PERSON TO SERVE, UNITED STATES OF AMERICA C/O ATTY. MARINO, AT 228 WALNUT ST., PO BOX 11754, HARRISBURG, PA

*Timothy T. Chamberlain*

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TIMOTHY T. CHAMBERLAIN  
SHERIFF  
COLUMBIA COUNTY, PENNSYLVANIA

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
DATE RECEIVED 9/1/2004

SERVICE# 2 - OF - 16 SERVICES  
DOCKET # 150ED2004

4 PM

PLAINTIFF VICTOR D. KARNS  
CHRISTINE KARNS

BSMT - ANT

DEFENDANT JOHN F. KARNS  
CINDY M. KARNS  
THE UNITED STATES OF AMERICA

759-6400 X 3553

| PERSON/CORP TO SERVED     | PAPERS TO SERVED             |
|---------------------------|------------------------------|
| CINDY KARNS               | WRIT OF EXECUTION - MORTGAGE |
| 1339 FAIRVIEW AVE. APT. 1 | FORECLOSURE                  |
| BERWICK                   |                              |

SERVED UPON CINDY KARNS

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

DATE 09.16.04 TIME 1605 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<br>DATE | TIME        | OFFICER         | REMARKS    |
|------------------|-------------|-----------------|------------|
| <u>09.13.04</u>  | <u>1045</u> | <u>D'ANGELO</u> | <u>1/2</u> |
| <u>09.14.04</u>  | <u>1445</u> | <u>D'ANGELO</u> | <u>1/2</u> |

DEPUTY Paul D'Lo DATE 09.16.04

150

Timothy T. Chamberlain,

You told me to write you a letter stating how much was owed to me from John and Cindy Karns. They still owe me a security deposit from when I rented their house on Mulberry Street. I took him to court and amount the judge awarded was for \$600. The security deposit was for \$300. I went through attorney, Gary Wamser, at Legal Services.

If you have any questions please feel free to call me at work between 8:30-5:00 @ 759-7274 or at home @ 752-6879 after 6:00.

Thank you.

Connie M. Evans

*Connie M. Evans*  
9/14/04.

150

**BERWICK AREA JOINT SEWER AUTHORITY**

1108 FREAS AVENUE  
**BERWICK, PENNSYLVANIA 18603**

(570) 752-8477 FAX: (570) 752-8479

DATE: 9/16/04

NUMBER OF PAGES 2  
(Including cover page)

To: Timothy Chamberlain

From: Kelly Green

Subject: Please disregard the first amount quoted  
on 321-323 Mulberry. This is the correct  
amount!

Special  
Instructions: \_\_\_\_\_

If you do not receive all of the pages, or if any part of the transmittal is illegible, please  
call us at (570) 752-8477.

\_\_\_\_\_  
Facsimile Operator



September 16, 2004

Timothy T. Chamberlain  
Sheriff of Columbia County  
Court House- P.O. Box 380  
Bloomsburg, PA 17815

**VICTOR D. KARNES  
CHRISTINE KARNES**

VS

**JOHN F. KARNES  
CINDY M. KARNES  
THE UNITED STATES OF AMERICA**

**DOCKET # 150ED2004**

**JD # 427JD2004**

Dear Timothy:

The outstanding balance on sewer account #110622 for the property located at 321-323 Mulberry Street, Berwick, Pa through November 2004 is \$1094.21. The amount owed for the sewer account through November 2004 is \$862.21, plus \$232.00 to satisfy two liens.

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

Sincerely,

*Kelly Green*  
Kelly Green  
Authority Clerk

1108 Freas Avenue • Berwick, Pennsylvania 18603

Phone: (570) 752-8477 • Fax: (570) 752-8479



September 16, 2004

Timothy T. Chamberlain  
Sheriff of Columbia County  
Court House- P.O. Box 380  
Bloomsburg, PA 17815

**VICTOR D. KARNES  
CHRISTINE KARNES**

VS

**JOHN F. KARNES  
CINDY M. KARNES  
THE UNITED STATES OF AMERICA**

**DOCKET # 150ED2004**

**JD # 427JD2004**

Dear Timothy:

The outstanding balance on sewer account #110622 & 110610 for the property located at 321-323 Mulberry Street, Berwick, Pa through November 2004 is \$1117.17. The amount owed for the sewer account through November 2004 is \$885.17, plus \$232.00 to satisfy two liens.

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

Sincerely,

Kelly Greer  
Authority Clerk

1108 Freas Avenue • Berwick, Pennsylvania 18603

Phone: (570) 752-8477 • Fax: (570) 752-8479

☒ Agent  
☒ Address  
 B. Received by (Printed Name) **SEP 08 2004**  
 D. Is delivery address different from item 1? ☐ Yes  
 If YES, enter delivery address below: ☐ No

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.

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

3. Service Type  
☒ Certified Mail  
☐ Registered  
☐ Insured Mail  
☐ Express Mail  
☐ Return Receipt for Merchandise  
☐ C.O.D.  
 4. Restricted Delivery? (Extra Fee) ☐ Yes

2004 0550 0000 7003 4935  
 Domestic Return Receipt

**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:  
 Mr. & Mrs. Victor Karns  
 PO Box 510  
 Florissant, CO 80816

2. Article Number  
 (Transfer from service label) **7004 0550 0000 7003 4924**

**COMPLETE THIS SECTION ON DELIVERY**  
 A. Signature **X** *[Signature]* ☐ Agent ☒ Address  
 B. Received by (Printed Name) **Chris Karns**  
 C. Date of Delivery **9/10/04**  
 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

PS Form 3811, February 2004 Domestic Return Receipt 102595-02-M-1

2. Article Number  
 (Transfer from service label)

**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:  
 INTERNAL REVENUE SERVICE  
 TECHNICAL SUPPORT GROUP  
 WILLIAM GREEN FEDER.  
 600 ARCH STREET ROOM 3259  
 PHILADELPHIA, PA 19106

2. Article Number  
 (Transfer from service label) **7004 0550 0000 7003 4986**

**COMPLETE THIS SECTION ON DELIVERY**  
 A. Signature **X** *[Signature]* ☐ Agent ☒ Address  
 B. Received by (Printed Name) **9/9/04**  
 C. Date of Delivery **9/9/04**  
 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

2004 0550 0000 7003 4986

PS Form 3811, February 2004 Domestic Return Receipt 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:  
 OFFICE OF F.A.I.R.  
 DEPARTMENT OF PUBLIC WELFARE  
 PO BOX 8016  
 HARRISBURG, PA 17105

2. Article Number  
 (Transfer from service label) **7004 0550 0000 7003 4962**

**COMPLETE THIS SECTION ON DELIVERY**  
 A. Signature **X** *[Signature]* ☐ Agent ☒ Address  
 B. Received by (Printed Name) **SEP 08 2004**  
 C. Date of Delivery **SEP 08 2004**  
 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

2004 0550 0000 7003 4962

PS Form 3811, February 2004 Domestic Return Receipt 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 67128  
Harrisburg, PA 17106

*Compliance*

2. Article Number

(Transfer from service label)

7004 0550 0000 7003 4948

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1-E

## 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:

PG Energy  
1 PEI Center  
Wilkes-Barre, PA 18711

## COMPLETE THIS SECTION ON DELIVERY

A. Signature *[Signature]* *150*  
B. Received by (Printed Name) *[Signature]* *150*  
C. Date of Delivery *SEP 08 2004*

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

## COMPLETE THIS SECTION ON DELIVERY

A. Signature *[Signature]* *150*  
B. Received by (Printed Name) *[Signature]* *150*  
C. Date of Delivery *SEP 08 2004*  
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)

7004 0550 0000 7003 4932

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1-E



# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
DATE RECEIVED 9/1/2004

SERVICE# 1 - OF - 16 SERVICES  
DOCKET # 150ED2004

PLAINTIFF VICTOR D. KARNS  
CHRISTINE KARNS

DEFENDANT JOHN F. KARNS  
CINDY M. KARNS  
THE UNITED STATES OF AMERICA

| PERSON/CORP TO SERVED | PAPERS TO SERVED             |
|-----------------------|------------------------------|
| JOHN KARNS            | WRIT OF EXECUTION - MORTGAGE |
| 721 IRON ST.          | FORECLOSURE                  |
| BLOOMSBURG            |                              |

SERVED UPON JOHN KARNS

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

DATE 09.10.04 TIME 0920 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

P. T. D. L.

DATE 09.10.04

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
DATE RECEIVED 9/1/2004

SERVICE# 5 - OF - 16 SERVICES  
DOCKET # 150ED2004

PLAINTIFF VICTOR D. KARNS  
CHRISTINE KARNS

DEFENDANT JOHN F. KARNS  
CINDY M. KARNS  
THE UNITED STATES OF AMERICA

| PERSON/CORP TO SERVED | PAPERS TO SERVED             |
|-----------------------|------------------------------|
| CONNIE EVANS          | WRIT OF EXECUTION - MORTGAGE |
| 326 LASALLE ST.       | FORECLOSURE                  |
| BERWICK               |                              |

SERVED UPON KARNS ARNER

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

DATE 09-10-04 TIME 12:00 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

Pat Pelt

DATE 09-10-04

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
DATE RECEIVED 9/1/2004

SERVICE# 8 - OF - 16 SERVICES  
DOCKET # 150ED2004

PLAINTIFF VICTOR D. KARNS  
CHRISTINE KARNS

DEFENDANT JOHN F. KARNS  
CINDY M. KARNS  
THE UNITED STATES OF AMERICA

| PERSON/CORP TO SERVED | PAPERS TO SERVED             |
|-----------------------|------------------------------|
| BERWICK SEWER         | WRIT OF EXECUTION - MORTGAGE |
| 1108 FREAS AVE.       | FORECLOSURE                  |
| BERWICK               |                              |

SERVED UPON KELLY BIRN

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

DATE 09.10.04 TIME 1:50 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

[Signature]

DATE 09.10.04

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
DATE RECEIVED 9/1/2004

SERVICE# 9 - OF - 16 SERVICES  
DOCKET # 150ED2004

PLAINTIFF VICTOR D. KARNS  
CHRISTINE KARNS

DEFENDANT JOHN F. KARNS  
CINDY M. KARNS  
THE UNITED STATES OF AMERICA

| 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 \_\_\_\_\_ IDENTIFICATION \_\_\_\_\_

DATE 09.10.04 TIME 1350 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

[Signature]

DATE 09.10.04

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER:  
DATE RECEIVED 9/1/2004

SERVICE# 10 - OF - 16 SERVICES  
DOCKET # 150ED2004

PLAINTIFF VICTOR D. KARNS  
CHRISTINE KARNS

DEFENDANT JOHN F. KARNS  
CINDY M. KARNS  
THE UNITED STATES OF AMERICA

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

SERVED UPON LESLIE CEMAN

RELATIONSHIP CSR SERV. IDENTIFICATION \_\_\_\_\_

DATE 09.10.04 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

[Signature]

DATE 09.10.04

**Tax Notice** 2004 County & Municipality

**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**

KARNS JOHN F & CINDY M  
 C/O VICTOR KARNS  
 P O BOX 510  
 FLORISSANT CO 80816

**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**  
 03/01/2004

**BILL NO.**  
 4248

| DESCRIPTION                        | ASSESSMENT | MILLS                             | LESS DISCOUNT                               | TAX AMOUNT DUE                              | INCL PENALTY                                |
|------------------------------------|------------|-----------------------------------|---|---|---|
| GENERAL SINKING LIGHT FIRE BORO RE | 20.703     | 5.646<br>845<br>75<br>1.25<br>6.1 | 114.55<br>17.14<br>15.22<br>25.36<br>123.76 | 116.89<br>17.49<br>15.53<br>25.88<br>126.29 | 128.58<br>19.24<br>16.31<br>27.17<br>132.60 |

The discount & penalty have been calculated for your convenience

**PAY THIS AMOUNT**

296.03

302.08

323.90

Discount 2%  
 Penalty 10%  
 PARCEL: 04B-04-078-00.000

296.03

6488

This tax returned to courthouse on: January 1, 2005

1102 Acres Land 2,500  
 Total Assessment 20,703

**FILE COPY**

4-15-04

Turn in  
 Co & bar paid 4/15/04  
 Connie

**TAX NOTICE** 2004 SCHOOL REAL ESTATE

**BERWICK BOROUGH**  
**MAKE CHECKS PAYABLE TO:**  
 CONNIE C. GINGHER  
 1615 LINCOLN AVENUE  
 BERWICK, PA 18603

**HOURS** MON, TUES, THURS, FRI 9:30am  
 -4pm DURING DISCT. CLOSED WED  
 FRI AND HOLIDAY AFTER DISCT.  
**PHONE** 570-752-7442

**M** KARNS JOHN F & CINDY M  
**I** C/O VICTOR KARNS  
**L** P O BOX 510  
**O** FLORISSANT CO 80816

| DESCRIPTION | ASSESSMENT | RATE   | LESS DISC | AMOUNT FACE | INC PENALTY |
|-------------|------------|--------|-----------|-------------|-------------|
| REAL ESTATE | 20703      | 39.400 | 799.39    | 815.70      | 897.27      |

The 2% discount and 10% penalty have been computed for your convenience. Taxes are due now and payable. Prompt payment is requested. This tax notice must be returned with your payment for a receipt, enclosed.

**PAY THIS AMOUNT**

799.39

815.70

897.27

**PROPERTY DESCRIPTION**

PARCEL 04B04 07800000

5346

LAND 0685-0869 2500.00  
 0.11 ACRES 18203.00

THIS TAX RETURN TO COURT HOUSE: December 15, 2004

Original

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER:  
DATE RECEIVED 9/1/2004

SERVICE# 13 - OF - 16 SERVICES  
DOCKET # 150ED2004

PLAINTIFF VICTOR D. KARNS  
CHRISTINE KARNS

DEFENDANT JOHN F. KARNS  
CINDY M. KARNS  
THE UNITED STATES OF AMERICA

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

SERVED UPON Ronan Neubart

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

DATE 9-7-4 TIME 0826 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

[Signature]

DATE 9-7-4

# REAL ESTATE OUTLINE

ED # 150-04

DATE RECEIVED 9-1-04  
DOCKET AND INDEX 9-3-04  
SET FILE FOLDER UP 9-3-04

## 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 ☒ CK# 703

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

SALE DATE Nov. 10, 2004 TIME 1100  
POSTING DATE Oct. 6, 2004  
ADV. DATES FOR NEWSPAPER  
1<sup>ST</sup> WEEK Oct. 20  
2<sup>ND</sup> WEEK 27  
3<sup>RD</sup> WEEK Nov. 3, 2004



# SHERIFF'S SALE

WEDNESDAY NOVEMBER 10, 2004 AT 11:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 150 OF 2004 ED AND CIVIL WRIT NO. 427 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'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 lot, piece or parcel of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:

BEGINNING on the westerly side of Mulberry Street at the northeast corner of lot now or late of Leonard S. Cerullo; thence along said Cerullo lot in a westerly direction 120 feet to a point; thence on a line parallel with Mulberry Street 40 feet to a point in line of land now or late of Douglas Wright; thence along said Wright land in an easterly direction 120 feet to a corner in the westerly line of Mulberry Street aforesaid; thence along the westerly line of Mulberry Street 40 feet to the corner of lot now or late of Leonard S. Cerullo aforesaid, the place of beginning.

UNDER AND SUBJECT, however, to a right of joint use in common with others, of an alley along the northerly line, 110 feet in length from the alley at the westerly end, as provided in deed from William B. Wright to Douglas Wright, recorded in Columbia County in Deed Book 78, page 377.

BEING the same premises conveyed to John F. Karns and Cindy M. Karns, husband and wife by Deed of Victor D. Karns, joined by his spouse, Christine Karns dated April 21, 1998, and recorded April 23, 1998, in Columbia County Record Book Volume 685, at Page 869.

## 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  
Elwood R. Harding  
38 West Third Street  
Bloomsburg, PA 17815

Sheriff of Columbia County  
Timothy T. Chamberlain  
[www.sheriffofcolumbiacounty.com](http://www.sheriffofcolumbiacounty.com)

# SHERIFF'S SALE

WEDNESDAY NOVEMBER 10, 2004 AT 11:00 AM

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Plaintiff's Attorney  
Elwood R. Harding  
38 West Third Street  
Bloomsburg, PA 17815

Sheriff of Columbia County  
Timothy T. Chamberlain  
[www.sheriffofcolumbiacounty.com](http://www.sheriffofcolumbiacounty.com)

# SHERIFF'S SALE

WEDNESDAY NOVEMBER 10, 2004 AT 11:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 150 OF 2004 ED AND CIVIL WRIT NO. 427 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'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:

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BEING the same premises conveyed to John F. Karns and Cindy M. Karns, husband and wife by Deed of Victor D. Karns, joined by his spouse, Christine Karns dated April 21, 1998, and recorded April 23, 1998, in Columbia County Record Book Volume 685, at Page 869.

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Plaintiff's Attorney  
Elwood R. Harding  
38 West Third Street  
Bloomsburg, PA 17815

Sheriff of Columbia County  
Timothy T. Chamberlain  
[www.sheriffofcolumbiacounty.com](http://www.sheriffofcolumbiacounty.com)

VICTOR D. KARNS and  
CHRISTINE KARNS,  
Plaintiffs

vs.

JOHN F. KARNS and  
CINDY M. KARNS, and  
THE UNITED STATES OF  
AMERICA

Defendants

: IN THE COURT OF COMMON PLEAS  
: OF COLUMBIA COUNTY, PA  
: TWENTY-SIXTH JUDICIAL DISTRICT  
: CIVIL ACTION - AT LAW  
: IN MORTGAGE FORECLOSURE

: NO. 2004-CV-427

*2004-ED-150*

**WRIT OF EXECUTION - (MORTGAGE FORECLOSURE)**  
**Pa.R.C.P. 3180-3183 and Rule 3257**

COMMONWEALTH OF PENNSYLVANIA

:  
: SS

COUNTY OF COLUMBIA

TO THE SHERIFF OF COLUMBIA COUNTY, PENNSYLVANIA:

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

|   |             |
|---|-------------|
| a. Principal indebtedness:  | \$34,968.48 |
| b. Unpaid interest from August 1, 2002 to August 10, 2004, at \$9.58 per day: | 7,098.78    |
| d. Late charges from September 2002, to July 2004 at \$15.80 per month:       | 363.40      |
| d. Attorney's fees  | 1,071.71    |

**TOTAL** **\$43,502.37**

Plus additional attorney fees, costs and interest to date of sale.

*Terence B. Allen*  
Prothonotary, Court of Common Pleas  
of Columbia County, Pennsylvania

DATED: September 11, 2004

By: \_\_\_\_\_  
Deputy

VICTOR D. KARNS and  
CHRISTINE KARNS,  
Plaintiffs

vs.

JOHN F. KARNS and  
CINDY M. KARNS, and THE UNITED  
STATES OF AMERICA  
Defendants

: IN THE COURT OF COMMON PLEAS  
: OF COLUMBIA COUNTY, PA  
: TWENTY-SIXTH JUDICIAL DISTRICT  
: CIVIL ACTION - AT LAW  
: IN MORTGAGE FORECLOSURE  
:  
:  
:  
: NO. 2004-CV-427

*2004-ED-150*

**NOTICE OF SHERIFF'S SALE OF REAL PROPERTY**

By virtue of a Writ of Execution No. \_\_\_\_ of 2004, 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 and best bidders, for cash, at the Sheriff's Office, Columbia County Courthouse, Bloomsburg, Pennsylvania, on \_\_\_\_\_, 2004, at \_\_\_\_\_ o'clock, \_\_\_\_ M. in the forenoon of said day, all the right, title, and interest of the Defendants in and to:

**(see attached description)**

NOTICE IS HEREBY GIVEN to all claimants and parties in interest that the Sheriff will file a Schedule of Distribution in his office on \_\_\_\_\_, 2004, where the same will be available for inspection and that distribution will be made in accordance with the Schedule unless exceptions are filed thereto within ten (10) days thereafter.

Seized and taken in execution at the suit of Victor D. Karns and Christine Karns v. John F. Karns and Cindy M. Karns and The United States of America, and will be sold by:

Dated: \_\_\_\_\_

\_\_\_\_\_  
Sheriff of Columbia County

HARDING & HILL LLP  
Elwood R. Harding, Jr., Esquire  
Attorney for Plaintiff  
38 West Third Street  
Bloomsburg, PA 17815  
(570) 784-6770  
Sup.Ct.Id.: 20027

### DESCRIPTION OF PROPERTY:

**ALL THAT CERTAIN** lot, piece or parcel of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:

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**UNDER AND SUBJECT**, however, to a right of joint use in common with others, of an alley along the northerly line, 110 feet in length from the alley at the westerly end, as provided in deed from William B. Wright to Douglas Wright, recorded in Columbia County in Deed Book 78, page 377.

**BEING** the same premises conveyed to John F. Karns and Cindy M. Karns, husband and wife by Deed of Victor D. Karns, joined by his spouse, Christine Karns, dated April 21, 1998, and recorded April 23, 1998, in Columbia County Record Book Volume 685, at Page 869.

VICTOR D. KARNS and  
CHRISTINE KARNS,  
Plaintiffs  
vs.

JOHN F. KARNS and  
CINDY M. KARNS, and THE UNITED  
STATES OF AMERICA  
Defendants

: IN THE COURT OF COMMON PLEAS  
: OF COLUMBIA COUNTY, PA  
: TWENTY-SIXTH JUDICIAL DISTRICT  
: CIVIL ACTION - AT LAW  
: IN MORTGAGE FORECLOSURE

: NO. 2004-CV-427

*2004-ED-150*

**SHERIFF'S SALE**

BY VIRTUE OF A WRIT OF EXECUTION NO. \_\_\_ OF 200\_\_\_ ISSUED OUT OF  
THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, TO ME DIRECTED,  
THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENDUE OR OUTCRY TO THE  
HIGHEST AND BEST BIDDERS, FOR CASH IN THE SHERIFF'S OFFICE, COLUMBIA  
COUNTY COURTHOUSE, BLOOMSBURG, PENNSYLVANIA, ON

\_\_\_\_\_, 200\_\_\_

AT \_\_\_\_\_ O'CLOCK, \_\_.M.

IN THE FORENOON OF THE SAID DAY, ALL THE RIGHT, TITLE, AND INTEREST  
OF THE DEFENDANTS IN AND TO: (see attached description)

NOTICE IS HEREBY GIVEN to all claimants and parties in interest, that the  
Sheriff will file a Schedule of Distribution in his office on \_\_\_\_\_, 2004,  
where the same will be available for inspection and the distribution will be made in  
accordance with the Schedule unless exceptions are filed thereto within ten (10) days  
thereafter.

SEIZED AND TAKEN in execution at the suit of Victor D. Karns and Christine  
Karns v. John F. Karns and Cindy M. Karns and The United States of America.

TERMS OF SALE: Ten percent (10%) cash or certified check at time of sale.  
Balance cash or certified check within eight (8) days after sale.

PREMISES TO BE SOLD BY:

\_\_\_\_\_  
SHERIFF OF COLUMBIA COUNTY

HARDING & HILL LLP  
Elwood R. Harding, Jr., Esquire  
Attorney for Plaintiff  
38 West Third Street  
Bloomsburg, PA 17815  
(570) 784-6770  
Sup.Ct.Id.: 20027

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VICTOR D. KARNS and  
CHRISTINE KARNS,  
Plaintiffs  
vs.

JOHN F. KARNS and  
CINDY M. KARNS, and THE UNITED  
STATES OF AMERICA  
Defendants

: IN THE COURT OF COMMON PLEAS  
: OF COLUMBIA COUNTY, PA  
: TWENTY-SIXTH JUDICIAL DISTRICT  
: CIVIL ACTION - AT LAW  
: IN MORTGAGE FORECLOSURE

: NO. 2004-CV-427

*2004-ED-150*

**SHERIFF'S SALE**

BY VIRTUE OF A WRIT OF EXECUTION NO. \_\_\_ OF 200\_\_\_ ISSUED OUT OF  
THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, TO ME DIRECTED,  
THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENDUE OR OUTCRY TO THE  
HIGHEST AND BEST BIDDERS, FOR CASH IN THE SHERIFF'S OFFICE, COLUMBIA  
COUNTY COURTHOUSE, BLOOMSBURG, PENNSYLVANIA, ON

\_\_\_\_\_, 200\_\_\_

AT \_\_\_\_\_ O'CLOCK, \_\_.M.

IN THE FORENOON OF THE SAID DAY, ALL THE RIGHT, TITLE, AND INTEREST  
OF THE DEFENDANTS IN AND TO: (see attached description)

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Sheriff will file a Schedule of Distribution in his office on \_\_\_\_\_, 2004,  
where the same will be available for inspection and the distribution will be made in  
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Karns v. John F. Karns and Cindy M. Karns and The United States of America.

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Balance cash or certified check within eight (8) days after sale.

PREMISES TO BE SOLD BY:

\_\_\_\_\_  
SHERIFF OF COLUMBIA COUNTY

HARDING & HILL LLP  
Elwood R. Harding, Jr., Esquire  
Attorney for Plaintiff  
38 West Third Street  
Bloomsburg, PA 17815  
(570) 784-6770  
Sup.Ct.Id.: 20027

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VICTOR D. KARNS and  
CHRISTINE KARNS,  
Plaintiffs  
vs.

JOHN F. KARNS and  
CINDY M. KARNS, and THE UNITED  
STATES OF AMERICA  
Defendants

: IN THE COURT OF COMMON PLEAS  
: OF COLUMBIA COUNTY, PA  
: TWENTY-SIXTH JUDICIAL DISTRICT  
: CIVIL ACTION - AT LAW  
: IN MORTGAGE FORECLOSURE

: NO. 2004-CV-423

*2004-CV-150*

**SHERIFF'S SALE**

BY VIRTUE OF A WRIT OF EXECUTION NO. \_\_\_ OF 200\_\_\_ ISSUED OUT OF  
THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, TO ME DIRECTED,  
THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENDUE OR OUTCRY TO THE  
HIGHEST AND BEST BIDDERS, FOR CASH IN THE SHERIFF'S OFFICE, COLUMBIA  
COUNTY COURTHOUSE, BLOOMSBURG, PENNSYLVANIA, ON

\_\_\_\_\_, 200\_\_\_

AT \_\_\_\_\_ O'CLOCK, \_\_.M.

IN THE FORENOON OF THE SAID DAY, ALL THE RIGHT, TITLE, AND INTEREST  
OF THE DEFENDANTS IN AND TO: (see attached description)

NOTICE IS HEREBY GIVEN to all claimants and parties in interest, that the  
Sheriff will file a Schedule of Distribution in his office on \_\_\_\_\_, 2004,  
where the same will be available for inspection and the distribution will be made in  
accordance with the Schedule unless exceptions are filed thereto within ten (10) days  
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SEIZED AND TAKEN in execution at the suit of Victor D. Karns and Christine  
Karns v. John F. Karns and Cindy M. Karns and The United States of America.

TERMS OF SALE: Ten percent (10%) cash or certified check at time of sale.  
Balance cash or certified check within eight (8) days after sale.

PREMISES TO BE SOLD BY:

\_\_\_\_\_  
SHERIFF OF COLUMBIA COUNTY

HARDING & HILL LLP  
Elwood R. Harding, Jr., Esquire  
Attorney for Plaintiff  
38 West Third Street  
Bloomsburg, PA 17815  
(570) 784-6770  
Sup.Ct.Id.: 20027

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VICTOR D. KARNS and  
CHRISTINE KARNS,  
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vs.

JOHN F. KARNS and  
CINDY M. KARNS, and THE UNITED  
STATES OF AMERICA  
Defendants

: IN THE COURT OF COMMON PLEAS  
: OF COLUMBIA COUNTY, PA  
: TWENTY-SIXTH JUDICIAL DISTRICT  
: CIVIL ACTION - AT LAW  
: IN MORTGAGE FORECLOSURE  
:  
:  
:  
: NO. 2004-CV-427

*2004-ED-150*

**NOTICE OF SHERIFF'S SALE OF REAL PROPERTY**

By virtue of a Writ of Execution No. \_\_\_\_ of 2004, 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 and best bidders, for cash, at the Sheriff's Office, Columbia County Courthouse, Bloomsburg, Pennsylvania, on \_\_\_\_\_, 2004, at \_\_\_\_\_ o'clock, \_\_\_\_ M. in the forenoon of said day, all the right, title, and interest of the Defendants in and to:

**(see attached description)**

NOTICE IS HEREBY GIVEN to all claimants and parties in interest that the Sheriff will file a Schedule of Distribution in his office on \_\_\_\_\_, 2004, where the same will be available for inspection and that distribution will be made in accordance with the Schedule unless exceptions are filed thereto within ten (10) days thereafter.

Seized and taken in execution at the suit of Victor D. Karns and Christine Karns v. John F. Karns and Cindy M. Karns and The United States of America, and will be sold by:

Dated: \_\_\_\_\_

\_\_\_\_\_  
Sheriff of Columbia County

HARDING & HILL LLP  
Elwood R. Harding, Jr., Esquire  
Attorney for Plaintiff  
38 West Third Street  
Bloomsburg, PA 17815  
(570) 784-6770  
Sup.Ct.Id.: 20027

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VICTOR D. KARNS and  
CHRISTINE KARNS,  
Plaintiffs  
vs.

JOHN F. KARNS and  
CINDY M. KARNS, and THE UNITED  
STATES OF AMERICA  
Defendants

: IN THE COURT OF COMMON PLEAS  
: OF COLUMBIA COUNTY, PA  
: TWENTY-SIXTH JUDICIAL DISTRICT  
: CIVIL ACTION - AT LAW  
: IN MORTGAGE FORECLOSURE

: NO. 2004-CV-4277

*2004-ED-150*

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**WAIVER OF WATCHMAN**

Any Deputy Sheriff levying upon or attaching any property under the within Writ may leave same without a watchman, in custody of whoever is found in possession, after notifying each 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 such property before the Sheriff's Sale thereof.

LAW OFFICES  
HARDING & HILL LLP

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Elwood R. Harding, Jr., Esquire  
Attorney for Plaintiff  
38 West Third Street  
Bloomsburg, PA 17815  
(570) 784-6770  
Sup.Ct.Id.: 20027

VICTOR D. KARNS and  
CHRISTINE KARNS,  
Plaintiffs

vs.

JOHN F. KARNS and  
CINDY M. KARNS, and THE UNITED  
STATES OF AMERICA  
Defendants

: IN THE COURT OF COMMON PLEAS  
: OF COLUMBIA COUNTY, PA  
: TWENTY-SIXTH JUDICIAL DISTRICT  
: CIVIL ACTION - AT LAW  
: IN MORTGAGE FORECLOSURE

: NO. 2004-CV-427

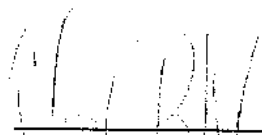
*2004-ED-150*

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LAW OFFICES  
HARDING & HILL LLP



---

Elwood R. Harding, Jr., Esquire  
Attorney for Plaintiff  
38 West Third Street  
Bloomsburg, PA 17815  
(570) 784-6770  
Sup.Ct.Id.: 20027

VICTOR D. KARNS and  
CHRISTINE KARNS,  
Plaintiffs  
vs.

JOHN F. KARNS and  
CINDY M. KARNS, and  
THE UNITED STATES OF  
AMERICA  
Defendants

: IN THE COURT OF COMMON PLEAS  
: OF COLUMBIA COUNTY, PA  
: TWENTY-SIXTH JUDICIAL DISTRICT  
: CIVIL ACTION - AT LAW  
: IN MORTGAGE FORECLOSURE

: NO. 2004-CV-427

*2004-ED-150*

**AFFIDAVIT OF NON-MILITARY SERVICE OF DEFENDANTS**

COMMONWEALTH OF PENNSYLVANIA

:  
: SS.  
:

COUNTY OF COLUMBIA

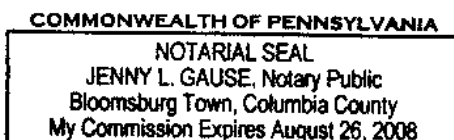
I, Elwood R. Harding, Jr., Esquire, being duly sworn according to law, depose and say that I did, investigate the status of John F. Karns and Cindy M. Karns, with regard to the Soldiers' and Sailors' Civil Relief Act of 1940; and that I made such investigation personally. And your affiant avers John F. Karns and Cindy M. Karns are not now, nor were John F. Karns and Cindy M. Karns within a period of three (3) months last, in the military or naval service of the United States within the purview of the aforesaid Soldiers' and Sailors' Relief Act of 1940.

\_\_\_\_\_  
Elwood R. Harding, Esquire  
Attorney for Plaintiff

SWORN to and SUBSCRIBED  
before me this 26th  
day of August, 2004.

*Jenny L. Gause*  
\_\_\_\_\_  
NOTARY PUBLIC

My Commission Expires:



VICTOR D. KARNS and  
CHRISTINE KARNS,  
Plaintiffs

vs.

JOHN F. KARNS and  
CINDY M. KARNS, and  
THE UNITED STATES OF  
AMERICA

Defendants

: IN THE COURT OF COMMON PLEAS  
: OF COLUMBIA COUNTY, PA  
: TWENTY-SIXTH JUDICIAL DISTRICT  
: CIVIL ACTION - AT LAW  
: IN MORTGAGE FORECLOSURE

: NO. 2004-CV-427

*2004-ED-150*

**AFFIDAVIT OF NON-MILITARY SERVICE OF DEFENDANTS**

COMMONWEALTH OF PENNSYLVANIA

: SS.

COUNTY OF COLUMBIA

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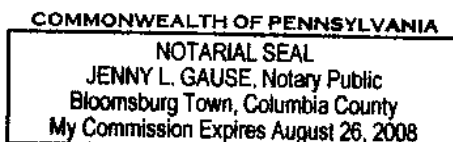
*[Signature]*

Elwood R. Harding, Esquire  
Attorney for Plaintiff

SWORN to and SUBSCRIBED  
before me this 26th  
day of August, 2004.

*[Signature]*  
NOTARY PUBLIC

My Commission Expires:



VICTOR D. KARNS and  
CHRISTINE KARNS,  
Plaintiffs  
vs.

JOHN F. KARNS and  
CINDY M. KARNS, and  
THE UNITED STATES OF  
AMERICA  
Defendants

: IN THE COURT OF COMMON PLEAS  
: OF COLUMBIA COUNTY, PA  
: TWENTY-SIXTH JUDICIAL DISTRICT  
: CIVIL ACTION - AT LAW  
: IN MORTGAGE FORECLOSURE

: NO. 2004-CV-427

*2004-ED-150*

**AFFIDAVIT OF WHEREABOUTS OF DEFENDANTS**

COMMONWEALTH OF PENNSYLVANIA

: SS.

COUNTY OF COLUMBIA

Elwood R. Harding, Esquire, being duly sworn according to law, deposes and says that he makes this Affidavit on behalf of the Plaintiffs, being authorized to do so, and that he knows of his own personal knowledge, and therefore avers that, at the time that judgment was entered, that the places of residence of the Defendants were as follows:

John F. Karns  
c/o Columbia County Prison  
721 Iron Street  
Bloomsburg, PA 17815

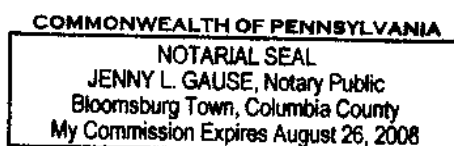
Cindy M. Karns  
1339 Fairview Avenue, Apt. 1  
Berwick, PA 18603

Elwood R. Harding, Esquire  
Attorney for Plaintiff

Sworn to and Subscribed  
before me this 26th  
day of August, 2004.

*Jenny L. Gause*  
NOTARY PUBLIC

My Commission Expires:





VICTOR D. KARNS and  
CHRISTINE KARNS,  
Plaintiffs

vs.

JOHN F. KARNS and  
CINDY M. KARNS, and  
THE UNITED STATES OF  
AMERICA

Defendants

: IN THE COURT OF COMMON PLEAS  
: OF COLUMBIA COUNTY, PA  
: TWENTY-SIXTH JUDICIAL DISTRICT  
: CIVIL ACTION - AT LAW  
: IN MORTGAGE FORECLOSURE

: NO. 2004-CV-427

*2004-ED-150*

**AFFIDAVIT OF WHEREABOUTS OF DEFENDANTS**

COMMONWEALTH OF PENNSYLVANIA

: SS.

COUNTY OF COLUMBIA

Elwood R. Harding, Esquire, being duly sworn according to law, deposes and says that he makes this Affidavit on behalf of the Plaintiffs, being authorized to do so, and that he knows of his own personal knowledge, and therefore avers that, at the time that judgment was entered, that the places of residence of the Defendants were as follows:

John F. Karns  
c/o Columbia County Prison  
721 Iron Street  
Bloomsburg, PA 17815

Cindy M. Karns  
1339 Fairview Avenue, Apt. 1  
Berwick, PA 18603

*[Signature]*  
Elwood R. Harding, Esquire  
Attorney for Plaintiff

Sworn to and Subscribed  
before me this 26th  
day of August, 2004.

*[Signature]*  
NOTARY PUBLIC

My Commission Expires:

COMMONWEALTH OF PENNSYLVANIA

NOTARIAL SEAL  
JENNY L. GAUSE, Notary Public  
Bloomsburg Town, Columbia County  
My Commission Expires August 26, 2008

VICTOR D. KARNS and  
CHRISTINE KARNS,  
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*2004-ED-150*

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**AFFIDAVIT PURSUANT TO P.A.R.C.P. 3129.1**

I, Elwood R. Harding, Jr., Esquire, Attorney for Plaintiff in the above-captioned matter, set forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at 321-323 Mulberry Street, Berwick, Columbia County, Pennsylvania (see attached description):

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

**John F. Karns  
c/o Columbia County Prison  
721 Iron Street  
Bloomsburg, PA 17815**

**Cindy M. Karns  
1339 Fairview Avenue, Apt. 1  
Berwick, PA 18603**

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

**John F. Karns  
c/o Columbia County Prison  
721 Iron Street  
Bloomsburg, PA 17815**

**Cindy M. Karns  
1339 Fairview Avenue, Apt. 1  
Berwick, PA 18603**

**United State of America  
c/o Thomas A. Marino, United States Attorney  
U.S. Department of Justice  
Harrisburg Federal Building and Courthouse, Suite 220  
228 Walnut Street, P.O. Box 11754  
Harrisburg, PA 17108-1754**

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

**Mr. and Mrs. Victor Karns  
P.O. Box 510  
Florissant, CO 80816**

**Connie Evans  
326 LaSalle Street  
Berwick, PA 18603**

**PG Energy  
1 PEI Center  
Wilkes-Barre, PA 18711**

**Berwick Area Joint Sewer Authority  
344 Market Street  
Berwick, PA 18603**

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

**Mr. and Mrs. Victor Karns  
P.O. Box 510  
Florissant, CO 80816**

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

**Commonwealth of PA, Department of Revenue  
Bureau of Compliance  
P.O. Box 67128  
Harrisburg, PA 17106-9963**

**United States of America  
c/o Thomas A. Marino, United States Attorney  
U.S. Department of Justice  
Harrisburg Federal Building and Courthouse, Suite 220  
228 Walnut Street, P.O. Box 11754  
Harrisburg, PA 17108-1754**

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 ever other person of whom the Plaintiff has knowledge who has any interest in the property which may be affected by the sale:

**None.**

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

LAW OFFICES  
HARDING & HILL LLP

\_\_\_\_\_  
Elwood R. Harding, Jr., Esquire  
Attorney for Plaintiff  
38 West Third Street  
Bloomsburg, PA 17815  
(570) 784-6770

Dated: 7, 2004

VICTOR D. KARNs and  
CHRISTINE KARNs,  
Plaintiffs  
vs.

JOHN F. KARNs and  
CINDY M. KARNs, and  
THE UNITED STATES OF  
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Defendants

: IN THE COURT OF COMMON PLEAS  
: OF COLUMBIA COUNTY, PA  
: TWENTY-SIXTH JUDICIAL DISTRICT  
: CIVIL ACTION - AT LAW  
: IN MORTGAGE FORECLOSURE  
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:  
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: NO. 2004-CV-427

*2004-ED-150*

**AFFIDAVIT PURSUANT TO PA.R.C.P. 3129.1**

I, Elwood R. Harding, Jr., Esquire, Attorney for Plaintiff in the above-captioned matter, set forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at 321-323 Mulberry Street, Berwick, Columbia County, Pennsylvania (see attached description):

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Harrisburg Federal Building and Courthouse, Suite 220  
228 Walnut Street, P.O. Box 11754  
Harrisburg, PA 17108-1754**

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P.O. Box 67128  
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**United States of America  
c/o Thomas A. Marino, United States Attorney  
U.S. Department of Justice  
Harrisburg Federal Building and Courthouse, Suite 220  
228 Walnut Street, P.O. Box 11754  
Harrisburg, PA 17108-1754**

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:

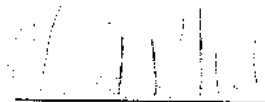
**None.**

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

**None.**

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

LAW OFFICES  
HARDING & HILL LLP



Elwood R. Harding, Jr., Esquire  
Attorney for Plaintiff  
38 West Third Street  
Bloomsburg, PA 17815  
(570) 784-6770

Dated: 1/20, 2004

703

PA IOLTA BOARD  
HARDING & HILL LLP  
38 W THIRD STREET PH. 570-784-6770  
BLOOMSBURG, PA 17815

DATE 8/26/04 50-1456/310

\$ 1,350.00

PAY  
TO THE  
ORDER OF

*Sheila D. Three hundred fifty and 00/100*

DOLLARS



MP



Columbia County  
Farmers National Bank  
P.O. Box 1000 • Millville  
Orangeville • South Centre  
Bloomsbuurg, PA 17815

FOR

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