

SHERIFF'S SALE COST SHEET

Cenlar vs. Betz
 NO. 176-04 ED NO. 830-04 JD DATE/TIME OF SALE Stayed

DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$ <u>225.00</u>
LEVY (PER PARCEL	\$15.00
MAILING COSTS	\$ <u>37.50</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>385.50</u>	

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

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

REAL ESTATE TAXES:

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

MUNICIPAL FEES DUE:

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

SURCHARGE FEE (DSTE)	\$ <u>160.00</u>
MISC. _____	\$ <u>—</u>
_____	\$ <u>—</u>
TOTAL ***** \$ <u>-0-</u>	

TOTAL COSTS (OPENING BID) \$ 700.50

1350.60 Dep.
 649.50 Refund

THE LAW
Offices of

1310 Industrial Boulevard
1st Floor, Suite 101
Southampton, PA 18966

GREGORY JAVARDIAN

Phone: (215) 942-9690
Fax: (215) 942-9695

December 13, 2004

Sheriff's Office
Columbia County
Courthouse, P.O. Box 380
Bloomsburg, PA 17815

Attention: Tim

Re: CENLAR, FSB
v. STEVEN J. BETZ and CRYSTAL BETZ
No. 2004-CV-830
Premises: 1701 WEST FRONT STREET, BERWICK, PA 18603

Dear Tim:

Please **STAY** the Sheriff's Sale of the above referenced property, which is scheduled for JANUARY 26, 2005.

The Defendant, Steven J. Betz, filed a Chapter 13 Bankruptcy (No. 04-55481) on November 5, 2004.

Very truly yours,



Maric Keen for
Law Offices of Gregory Javardian

/mk

cc: CENLAR, FSB
Attention: GREG FICKNER
File #0004089223

VIA TELECOPY (570) 389-5625

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.

CENLAR, FSB

VS.

STEVEN AND CRYSTAL BETZ

WRIT OF EXECUTION #176 OF 2004 ED

POSTING OF PROPERTY

DECEMBER 10, 2004 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE
PROPERTY OF STEVEN AND CRYSTAL BETZ AT 1701 WEST FRONT STREET BERWICK
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 13TH DAY OF DECEMBER 2004


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

THE LAW
Offices of

1310 Industrial Boulevard
1st Floor, Suite 101
Southampton, PA 18966

GREGORY JAVARDIAN

Phone: (215) 942-9690
Fax: (215) 942-9695

December 13, 2004

Sheriff's Office
Columbia County
Courthouse, P.O. Box 380
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Attention: Tim

Re: CENLAR, FSB
v. STEVEN J. BETZ and CRYSTAL BETZ
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Very truly yours,



Marie Keen for
Law Offices of Gregory Javardian

/mk

cc: CENLAR, FSB
Attention: GREG PICKNER
File #0004089223

VIA TELECOPY (570) 389-5625

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

CENLAR, FSB

Docket # 176ED2004

VS

WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

STEVEN J. BETZ
CRYSTAL BETZ

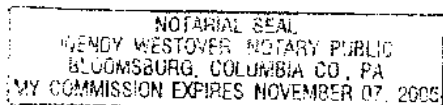
AFFIDAVIT OF SERVICE


NOW, THIS THURSDAY, NOVEMBER 04, 2004, AT 3:10 PM, SERVED THE WITHIN WRIT OF
EXECUTION - MORTGAGE FORECLOSURE UPON STEVEN BETZ AT 1701 WEST FRONT
ST., BERWICK BY HANDING TO CRYSTAL BETZ, WIFE, A TRUE AND ATTESTED COPY OF
THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME
THIS FRIDAY, NOVEMBER 05, 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) 784-6300

CENLAR, FSB

Docket # 176ED2004

VS

WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

STEVEN J. BETZ
CRYSTAL BETZ

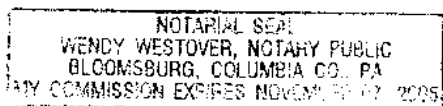
AFFIDAVIT OF SERVICE

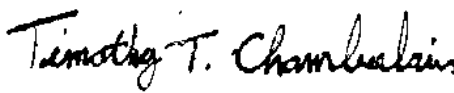
NOW, THIS THURSDAY, NOVEMBER 04, 2004, AT 3:10 PM, SERVED THE WITHIN WRIT OF
EXECUTION - MORTGAGE FORECLOSURE UPON CRYSTAL BETZ AT 1701 WEST
FRONT ST., BERWICK BY HANDING TO CRYSTAL BETZ, , A TRUE AND ATTESTED COPY OF
THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME
THIS FRIDAY, NOVEMBER 05, 2004


NOTARY PUBLIC




X
TIMOTHY T. CHAMBERLAIN
SHERIFF


X
P. D'ANGELO
DEPUTY SHERIFF



November 23, 2004

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

CENLAR, FSB

VS

**STEVEN J. BETZ
CRYSTAL BETZ**

DOCKET # 176ED2004

JD # 830JD2004

Dear Timothy:

Due to the sewer rates increasing effective January 2005, the updated amount for the property located at 1701 W. Front Street, Berwick Pa through March 2005 is \$136.29.

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

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 DIST. CLOSED WED
 FRI AND HOLIDAY AFTER DIST.
PHONE 570-752-7442

M **BETZ STEVEN J & CRYSTAL**
I **1701 WEST FRONT STREET**
BERWICK PA 18603

T
O

FOR BERWICK AREA SCHOOL DISTRICT **DATE 08/01/2004** **BILL# 000329**

DESCRIPTION	ASSESSMENT	RATE	LESS DISC	AMOUNT PAID	INC. PENALTY
REAL ESTATE	24534	39.400	947.31	966.64	1063.30
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, enclose a SASE.					
PAY THIS AMOUNT			947.31	966.64	1063.30
IF PAID ON OR BEFORE			Sept 30	Nov 30	Dec 1-15
IF PAID ON OR BEFORE					IF PAID AFTER

SCHOOL PENALTY AT 10%

PROPERTY DESCRIPTION
 PARCEL 04D02 03300000 **947.31**
 1701 W FRONT ST **526.85** **3204.00**
 0542-0336 **1773.33** **02430.00**
 0.18 ACRES **# 73204**

ACCT. 6736

THIS TAX RETURNED TO COURT HOUSE: December 15, 2004

Original

9.29.04 B

Tax Notice 2004 **County & Municipality**

BERWICK BORO
MAKE CHECKS PAYABLE TO:

Connie C Gingher
 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

PHONE: 570-752-7442

TAXES ARE DUE & PAYABLE - PROMPT PAYMENT IS REQUESTED

BETZ STEVEN J & CRYSTAL
 1701 WEST FRONT STREET
 BERWICK PA 18603

If you desire a receipt, send a self-addressed stamped envelope with your payment. This tax notice must be returned with your payment.

FOR: COLUMBIA COUNTY **DATE 03/01/2004** **BILL NO. 2551**

DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	TAX AMOUNT DUE	INC. PENALTY
GENERAL SINKING LIGHT FIRE BORO RE	24,534	5.646 .845 .75 1.25 6.1	135.75 20.32 18.03 30.06 146.67	138.52 20.73 18.40 30.67 149.66	152.37 22.80 19.32 32.20 157.14
The discount & penalty have been calculated for your convenience					
PAY THIS AMOUNT			350.83	357.98	383.83
			April 30	June 30	June 30
			If paid on or before	If paid on or before	If paid after

Discount 2%	TWP 2%	350.83	This tax returned to courthouse on:
Penalty 10%	5%	305.90	January 1, 2005
PARCEL: 04D-02-033-00,000			
1701 W FRONT ST	Land	3.204	FILE COPY
1839 Acres	Buildings	21,330	
Total Assessment		24,534	

*Iden full for 2004
 P.D. by Cenlar
 Connie*

4/28/04

Cenlar

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:

Pennsylvania Power & Light
 Box 3500, Rts 209 and 22
 Allentown, PA 18106

2. Article Number
 (Transfer from service label)

PS Form 3811, February 2004

Domestic Return

7004

COMPLETE THIS SECTION ON DELIVERY	
A. Signature X <i>J. J. J. J. J.</i>	<input type="checkbox"/> Agent <input checked="" type="checkbox"/> Address
B. Received by (Printed Name) <i>J. J. J. J. J.</i>	C. Date of Delivery NOV 5
D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below <input type="checkbox"/> No	

ON

Service Type

☒ Certified Mail ☐ Express Mail

☐ Registered ☐ Return Receipt for Merchandise

☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes

35

102595-02-M-1

COMPLETE THIS SECTION ON DELIVERY	
A. Signature X [Signature]	<input type="checkbox"/> Agent <input checked="" type="checkbox"/> Address
B. Received by (Printed Name) [Signature] J. J. [illegible]	C. Date of Delivery NOV 04 2004
D. Is delivery address different from item 1? If YES, enter delivery address below:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.	
4. Restricted Delivery? (<i>Extra Fee</i>) <input type="checkbox"/> Yes	

COMPLETE THIS SECTION ON DELIVERY	
A. Signature X <i>[Signature]</i>	<input type="checkbox"/> Agent <input checked="" type="checkbox"/> Address
B. Received by (Printed Name) <i>[Signature]</i>	C. Date of Delivery NOV 04 2004
D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No	
3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.	
4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes	

1160 0005 9398 9099

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 FEDERAL BUILDING
600 ARCH STREET ROOM 3259
PHILADELPHIA, PA 19106

COMPLETE THIS SECTION ON DELIVERY

- A. Signature *M. Stewart* ☐ Agent ☒ Addressee
- B. Received by (Printed Name) *M. Stewart* C. Date of Delivery *NOV 17 2004*
- D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

2. Article Number

(Transfer from service label)

7004 1160 0005 9398 9112

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-15

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

COMPLETE THIS SECTION ON DELIVERY

- A. Signature *Samuel J. Stewart* ☐ Agent ☒ Addressee
- B. Received by (Printed Name) *Samuel J. Stewart* C. Date of Delivery *NOV 17 2004*
- D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

2. Article Number

(Transfer from service label)

7004 1160 0005 9398 9082

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-15

3. Service Type

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

4. Restricted Delivery? (Extra Fee)

☐ Yes

COLUMBIA COUNTY SHERIFF'S OFFICE PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 10/26/2004

SERVICE# 1 - OF - 16 SERVICES
DOCKET # 176ED2004

PLAINTIFF CENLAR, FSB

DEFENDANT STEVEN J. BETZ
CRYSTAL BETZ

BLUE CADILLAC
FBT1653

PERSON/CORP TO SERVED
STEVEN BETZ
1701 WEST FRONT ST.
BERWICK

PAPERS TO SERVED
WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

SERVED UPON CRYSTAL BETZ

RELATIONSHIP WIFE IDENTIFICATION _____

DATE 11-04-04 TIME 1516 MILEAGE _____ OTHER _____

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

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA X 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>11-03-04</u>	<u>1630</u>	<u>DANIELLO</u>	<u>C/C</u>

DEPUTY For Dele DATE 11-04-04

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 10/26/2004

SERVICE# 2 - OF - 16 SERVICES
DOCKET # 176ED2004

PLAINTIFF CENLAR, FSB

DEFENDANT STEVEN J. BETZ
CRYSTAL BETZ

PERSON/CORP TO SERVED	PAPERS TO SERVED
CRYSTAL BETZ	WRIT OF EXECUTION - MORTGAGE
1701 WEST FRONT ST.	FORECLOSURE
BERWICK	

SERVED UPON CRYSTAL BETZ

RELATIONSHIP _____ IDENTIFICATION _____

DATE 11.04.04 TIME 1510 MILEAGE _____ OTHER _____

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

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA X 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>11.03.04</u>	<u>1630</u>	<u>DANCOLO</u>	<u>U/C</u>

DEPUTY Tom DMC DATE 11.04.04

COUNTY OF COLUMBIA

Fee: \$5.00

District: BERWICK BORO
Deed: 0541 -0253
Location: 1701 W FRONT ST
Parcel Id:04D-02 -033-00,000

YEAR	TAX TYPE	TAX AMOUNT	PENALTY	DISCOUNT	PAID	BALANCE
	NO TAX CLAIM TAXES DUE					

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 10/26/2004

SERVICE# 5 - OF - 16 SERVICES
DOCKET # 176ED2004

PLAINTIFF CENLAR, FSB

DEFENDANT STEVEN J. BETZ
CRYSTAL BETZ

PERSON/CORP TO SERVED	PAPERS TO SERVED
CITIFINANCIAL, INC.	WRIT OF EXECUTION - MORTGAGE
1115 OLD BERWICK ROAD	FORECLOSURE
BLOOMSBURG	

SERVED UPON LAURIE REITENBACH

RELATIONSHIP ASST MGR. IDENTIFICATION _____

DATE 11.04.04 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  DATE 11.04.04

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 10/26/2004

SERVICE# 6 - OF - 16 SERVICES
DOCKET # 176ED2004

PLAINTIFF CENLAR, FSB

DEFENDANT STEVEN J. BETZ
CRYSTAL BETZ

PERSON/CORP TO SERVED	PAPERS TO SERVED
DEPT. OF PUBLIC ASSISTANCE	WRIT OF EXECUTION - MORTGAGE
27 E. 7TH ST.	FORECLOSURE
BLOOMSBURG	

SERVED UPON GLORIA SIMONS

RELATIONSHIP INTAKE SUPV. IDENTIFICATION _____

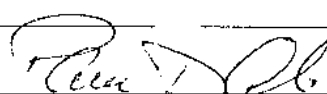
DATE 11-04-04 TIME 0905 MILEAGE _____ OTHER _____

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 11.04.04



November 4, 2004

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

CENLAR, FSB

VS

**STEVEN J. BETZ
CRYSTAL BETZ**

DOCKET # 176ED2004

JD # 830JD2004

Dear Timothy:

The outstanding balance on sewer account #114981 for the property located at 1701 W. Front Street, Berwick, Pa through March 2005 is \$126.00.

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

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
 DATE RECEIVED 10/26/2004

SERVICE# 8 - OF - 16 SERVICES
 DOCKET # 176ED2004

PLAINTIFF CENLAR, FSB

DEFENDANT STEVEN J. BETZ
 CRYSTAL BETZ

PERSON/CORP TO SERVED
CONNIE GINGHER-TAX COLLECTOR
1615 LINCOLN AVE.
BERWICK

PAPERS TO SERVED
 WRIT OF EXECUTION - MORTGAGE
 FORECLOSURE

SERVED UPON POSTED

RELATIONSHIP _____ IDENTIFICATION _____

DATE 11.03.04 TIME 1605 MILEAGE _____ OTHER _____

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

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA ____ POB X 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

R. Del

DATE

11.03.04

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 10/26/2004

SERVICE# 9 - OF - 16 SERVICES
DOCKET # 176ED2004

PLAINTIFF CENLAR, FSB

DEFENDANT STEVEN J. BETZ
CRYSTAL BETZ

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

SERVED UPON KELLY CRUZ

RELATIONSHIP USRX IDENTIFICATION _____

DATE 11/05/04 TIME 1600 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 11.03.04

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 10/26/2004

SERVICE# 10 - OF - 16 SERVICES
DOCKET # 176ED2004

PLAINTIFF CENLAR, FSB

DEFENDANT STEVEN J. BETZ
CRYSTAL BETZ

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

SERVED UPON

Stephen J. Betz - Custom Svs

RELATIONSHIP _____ IDENTIFICATION _____

DATE 11-03-04 TIME 1515 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. [Signature]

DATE 11-03-04

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 10/26/2004

SERVICE# 13 - OF - 16 SERVICES
DOCKET # 176ED2004

PLAINTIFF CENLAR, FSB

DEFENDANT STEVEN J. BETZ
CRYSTAL BETZ

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

PAPERS TO SERVED
WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

SERVED UPON DAVE GOOD

RELATIONSHIP _____ IDENTIFICATION _____

DATE 11-04-04 TIME 0825 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 Dello

DATE 11-04-04

REAL ESTATE OUTLINE

ED # 176-04

DATE RECEIVED 10-26-04
DOCKET AND INDEX 11-3-04
SET FILE FOLDER UP 11-3-04

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# 22662

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

SALE DATE Jan. 26, 05 TIME 1000
POSTING DATE Dec. 15, 04
ADV. DATES FOR NEWSPAPER
1ST WEEK Jan. 5
2ND WEEK 12
3RD WEEK 19, 05

SHERIFF'S SALE

WEDNESDAY JANUARY 26, 2005 AT 10:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 176 OF 2004 ED AND CIVIL WRIT NO. 830 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 piece, parcel and lot of land situate in the Borough of Berwick, County of Columbia and Commonwealth of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at the Northwesterly corner of Front and Scanlon Streets; THENCE along Front Street South 87 degrees 30 minutes West, a distance of forty-five (45) feet to a stake at the corner of Lot No. 14; THENCE along the line of Lot No. 14, North 02 degrees 30 minutes West, a distance of one hundred seventy-eight (178) feet to a nail in the middle of a sixteen-foot alley; THENCE through the middle of said alley, North 87 degrees 30 minutes East, a distance of forty-five (45) feet to a nail situate on Scanlon Street; THENCE along Scanlon Street, South 02 degrees 30 minutes East, a distance of one hundred seventy-eight (178) feet to a stake; the place of BEGINNING.

Being Lot No. 13 on the Scanlon Plot of lots.

Having thereon erected a one and one-half story frame and stucco dwelling known as No. 1701 West Front Street.

UNDER AND SUBJECT to all exceptions, restrictions, reservations, conditions, and covenants as contained in prior deeds forming the chain of title.

BEING THE SAME PREMISES which Sandra Kay Wilczynski by Deed dated July 28, 1993 and recorded July 29, 1993 in the Office of the Recorder of Deeds in and for Columbia County in Deed Book 542, Page 336, granted and conveyed unto Steven J. Betz and Crystal Betz, his wife.

PARCEL No. 04D-02-033.

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
Gregory Javardian
1310 Industrial Boulevard
Southampton, PA 18966

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

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Southampton, PA 18966

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Timothy T. Chamberlain
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SHERIFF'S SALE

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

CENLAR, FSB

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

vs.

STEVEN J. BETZ
CRYSTAL BETZ

NO.: 2004-CV-830

2004-ED-176

**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 (specifically described property below):

Premises: 1701 WEST FRONT STREET, BERWICK, PA 18603.

(See legal description attached.)

Amount Due \$41,816.01

Interest from 10/4/04 to \$ _____
Date of Sale (\$6.87 per diem)

Total \$ _____ Plus Cost \$ _____

as endorsed.

Tamara B. Kline, Prothy.
Barbara A. Zelutsky
Prothonotary, Common Pleas Court
of Columbia County, Pennsylvania

Dated 10-26-04
(Seal)

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PARCEL No. 040-02-033.

CENLAR, FSB

COURT OF COMMON PLEAS

vs.

COLUMBIA COUNTY

STEVEN J. BETZ
CRYSTAL BETZ

No.: 2004-CV-830

2004-ED-176

AFFIDAVIT PURSUANT TO RULE 3129.1

Plaintiff in the above action sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at 1701 WEST FRONT STREET, BERWICK, PA 18603:

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

Name	Last Known Address (if address cannot be reasonably ascertained, please indicate)
STEVEN J. BETZ	1701 WEST FRONT STREET BERWICK, PA 18603
CRYSTAL BETZ	1701 WEST FRONT STREET BERWICK, PA 18603

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

STEVEN J. BETZ	1701 WEST FRONT STREET BERWICK, PA 18603
CRYSTAL BETZ	1701 WEST FRONT STREET BERWICK, PA 18603

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

Name	Last Known Address (if address cannot be reasonably ascertained, please indicate)
Pennsylvania Power & Light	Box 3500, Rts. 209 and 22 Allentown, PA 18106

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

Name	Last Known Address (if address cannot be reasonably ascertained, please indicate)
------	---

Plaintiff.

Associates Financial Services Co.	248 Westside Mall Office Building Edwardsville, PA 18704
-----------------------------------	---

Citifinancial, Inc.	1115 Old Berwick Road Bloomsburg, PA 17815
---------------------	---

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

Name	Last Known Address (if address cannot be reasonably ascertained, please indicate)
------	---

None.

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

Name	Last Known Address (if address cannot be reasonably ascertained, please indicate)
------	---

Columbia County Domestic Relations	P.O. Box 380 Bloomsburg, PA 17815
------------------------------------	--------------------------------------

Columbia County Tax Claim Bureau	P.O. Box 380 Bloomsburg, PA 17815
----------------------------------	--------------------------------------

Dept. of Public Assistance	27 E. 7 th Street, P.O. Box 628 Bloomsburg, PA 17815-9974
----------------------------	---

PA Department of Public Welfare Bureau of Child Support Enforcement	Health and Welfare Building – Room 432 P.O. Box 2675 Harrisburg, PA 17105-2675
--	--

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:

Name

Last Known Address (if address cannot be reasonably ascertained, please indicate)

Tenants/Occupants

1701 WEST FRONT STREET
BERWICK, PA 18603

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



GREGORY JAYARDIAN, ESQUIRE
Attorney for Plaintiff

October 15, 2004

CENLAR, FSB

COURT OF COMMON PLEAS

vs.

COLUMBIA COUNTY

STEVEN J. BETZ
CRYSTAL BETZ

No.: 2004-CV-830

2004-ED-176

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1701 WEST FRONT STREET
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CRYSTAL BETZ

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1701 WEST FRONT STREET
BERWICK, PA 18603

CRYSTAL BETZ

1701 WEST FRONT STREET
BERWICK, PA 18603

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Name

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Tenants/Occupants

1701 WEST FRONT STREET
BERWICK, PA 18603

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



GREGORY JAVARDIAN, ESQUIRE
Attorney for Plaintiff

October 15, 2004

LAW OFFICES OF GREGORY JAVARDIAN
By: GREGORY JAVARDIAN, ESQUIRE
IDENTIFICATION NO. 55669
1310 INDUSTRIAL BOULEVARD
1ST FLOOR, SUITE 101
SOUTHAMPTON, PA 18966
(215) 942-9690

CENLAR, FSB

COURT OF COMMON PLEAS

vs.

COLUMBIA COUNTY

STEVEN J. BETZ
CRYSTAL BETZ

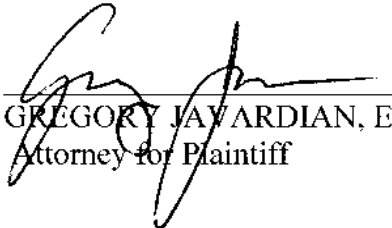
No.: 2004-CV-830

2004-ED-176

CERTIFICATION TO SHERIFF OF COLUMBIA COUNTY
AS TO THE SALE OF REAL ESTATE

I hereby certify that I am the attorney for the Plaintiff in this Mortgage Foreclosure Action and further certify this Property is:

- ☒ (X) FHA
- ☐ () Tenant Occupied
- ☐ () Vacant
- ☐ () Commercial
- ☐ () As a result of Complaint in Assumpsit
- ☐ () Act 91 complied with



GREGORY JAVARDIAN, ESQUIRE
Attorney for Plaintiff

LAW OFFICES OF GREGORY JAVARDIAN
By: GREGORY JAVARDIAN, ESQUIRE
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CENLAR, FSB

COURT OF COMMON PLEAS

vs.

COLUMBIA COUNTY

STEVEN J. BETZ
CRYSTAL BETZ

No.: 2004-CV-830

2004-ED-174

CERTIFICATION TO SHERIFF OF COLUMBIA COUNTY
AS TO THE SALE OF REAL ESTATE

I hereby certify that I am the attorney for the Plaintiff in this Mortgage Foreclosure Action and further certify this Property is:

- ☒ (X) FHA
- ☐ () Tenant Occupied
- ☐ () Vacant
- ☐ () Commercial
- ☐ () As a result of Complaint in Assumpsit
- ☐ () Act 91 complied with



GREGORY JAVARDIAN, ESQUIRE
Attorney for Plaintiff

CENLAR, FSB

IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY

Plaintiff

vs.

CIVIL ACTION – LAW

STEVEN J. BETZ
CRYSTAL BETZ

IN MORTGAGE FORECLOSURE

Defendant(s)

No.: 2004-CV-830

2004-ED-176

AFFIDAVIT OF NON-MILITARY SERVICE AND
CERTIFICATION OF LAST KNOWN ADDRESS
OF DEFENDANTS AND PLAINTIFF

COMMONWEALTH OF PENNSYLVANIA

:

:

ss

COUNTY OF BUCKS

:

The undersigned, being duly sworn according to law, deposes and says this affidavit is made on behalf of the above plaintiff, being authorized to do so, and it is averred that:

(a) STEVEN J. BETZ is over 21 years of age, resides at 1701 WEST FRONT STREET, BERWICK, PA 18603;

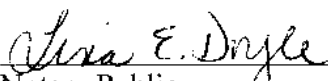
(b) CRYSTAL BETZ is over 21 years of age, resides at resides at 1701 WEST FRONT STREET, BERWICK, PA 18603;

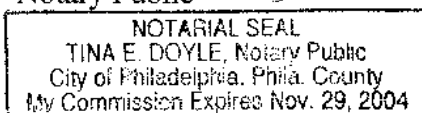
(c) Plaintiff, CENLAR, FSB, is an institution conducting business under the Laws of the Commonwealth of Pennsylvania with an address of 425 PHILLIPS BOULEVARD, EWING, NJ 08618

Deponent further avers that none of the above is within the protection of the Soldiers' and Sailors' Civil Relief Act of 1940, together with the amendments thereto.


GREGORY JAWARDIAN, ESQUIRE
Attorney for Plaintiff

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


Notary Public



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THENCE along the line of Lot No. 14, North 02 degrees 30 minutes West, a distance of one hundred seventy-eight (178) feet to a nail in the middle of a sixteen-foot alley;

THENCE through the middle of said alley, North 87 degrees 30 minutes East, a distance of forty-five (45) feet to a nail situate on Scanlon Street;

THENCE along Scanlon Street, South 02 degrees 30 minutes East, a distance of one hundred seventy-eight (178) feet to a stake; the place of BEGINNING.

Being Lot No. 13 on the Scanlon Plot of lots.

Having thereon erected a one and one-half story frame and stucco dwelling known as No. 1701 West Front Street.

UNDER AND SUBJECT to all exceptions, restrictions, reservations, conditions, and covenants as contained in prior deeds forming the chain of title.

BEING THE SAME PREMISES which Sandra Kay Wilczynski by Deed dated July 28, 1993 and recorded July 29, 1993 in the Office of the Recorder of Deeds in and for Columbia County in Deed Book 542, Page 336, granted and conveyed unto Steven J. Betz and Crystal Betz, his wife.

PARCEL No. 040-02-033.

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

BEGINNING at the Northwesterly corner of Front and Scanlon Streets;

THENCE along Front Street South 87 degrees 30 minutes West, a distance of forty-five (45) feet to a stake at the corner of Lot No. 14;

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PARCEL No. 040-02-033.

**SHERIFF'S RETURN OF SERVICE
COLUMBIA COUNTY**

PLAINTIFF
CENLAR, FSB

COURT NO.: 2004-CV-830

DEFENDANT
STEVEN J. BETZ
CRYSTAL BETZ

TYPE OF ACTION

XX Notice of Sheriff's Sale

SERVE AT:
1701 WEST FRONT STREET
BERWICK, PA 18603

SALE DATE:

PLEASE POST SHERIFF'S HAND BILL.

SERVED

Served and made known to _____, Defendant, on the ____ day of _____, 2004, at _____, o'clock __. M., at _____, Commonwealth of Pennsylvania, in the manner described below:

☐ Defendant personally served.

☐ Adult family member with whom Defendant(s) reside(s).

Relationship is _____.

☐ Adult in charge of Defendant's residence who refused to give name or relationship.

☐ Manager/Clerk of place of lodging in which Defendant(s) reside(s).

☐ Agent or person in charge of Defendant's office or usual place of business.

☐ _____ an officer of said Defendant's company.

☐ Other: _____.

Description: Age _____ Height _____ Weight _____ Race _____ Sex _____ Other _____

SHERIFF

By: _____ Deputy Sheriff

On the ____ day of _____, 2004, at ____ o'clock __. M., Defendant NOT FOUND because:

☐ Moved ☐ Unknown ☐ No Answer ☐ Vacant

Other: _____

SHERIFF

By: _____ Deputy Sheriff

DEPUTIZED SERVICE

Now, this _____ day of _____, 2004, I, Sheriff of Columbia County, Pennsylvania, do hereby deputize the Sheriff of _____ County to serve this Notice of Sheriff's Sale and make return thereof and according to law.

SHERIFF

By: _____ Deputy Sheriff

ATTORNEY FOR PLAINTIFF
GREGORY JAVARDIAN, ESQUIRE
I.D.#55669
1310 Industrial Boulevard
1st Floor, Suite 101
Southampton, PA 18966
(215) 942-9690

**SHERIFF'S RETURN OF SERVICE
COLUMBIA COUNTY**

PLAINTIFF
CENLAR, FSB

COURT NO.: 2004-CV-830

DEFENDANT
STEVEN J. BETZ
CRYSTAL BETZ

TYPE OF ACTION

XX Notice of Sheriff's Sale

SERVE AT:
1701 WEST FRONT STREET
BERWICK, PA 18603

SALE DATE:

PLEASE SERVE DEFENDANTS WITH NOTICE OF SHERIFF'S SALE.

SERVED

Served and made known to _____, Defendant, on the ____ day of _____, 2004, at _____, o'clock __. M., at _____, Commonwealth of Pennsylvania, in the manner described below:

- ☐ Defendant personally served.
☐ Adult family member with whom Defendant(s) reside(s).
Relationship is _____.
☐ Adult in charge of Defendant's residence who refused to give name or relationship.
☐ Manager/Clerk of place of lodging in which Defendant(s) reside(s).
☐ Agent or person in charge of Defendant's office or usual place of business.
☐ _____ an officer of said Defendant's company.
☐ Other: _____.

Description: Age _____ Height _____ Weight _____ Race _____ Sex _____ Other _____

SHERIFF

By: _____ Deputy Sheriff

On the ____ day of _____, 2004, at ____ o'clock __. M., Defendant NOT FOUND because:

☐ Moved ☐ Unknown ☐ No Answer ☐ Vacant

Other: _____

SHERIFF

By: _____ Deputy Sheriff

DEPUTIZED SERVICE

Now, this _____ day of _____, 2004, I, Sheriff of Columbia County, Pennsylvania, do hereby deputize the Sheriff of _____ County to serve this Notice of Sheriff's Sale and make return thereof and according to law.

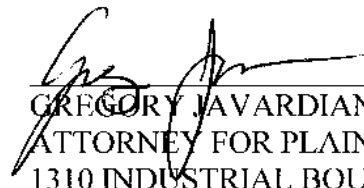
SHERIFF

By: _____ Deputy Sheriff

ATTORNEY FOR PLAINTIFF
GREGORY JAVARDIAN, ESQUIRE
I.D.#55669
1310 Industrial Boulevard
1st Floor, Suite 101
Southampton, PA 18966
(215) 942-9690

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.



GREGORY JAVARDIAN, ESQ.
ATTORNEY FOR PLAINTIFF
1310 INDUSTRIAL BOULEVARD
1ST FLOOR, SUITE 101
SOUTHAMPTON, PA 18966

LAW OFFICES OF GREGORY JAVARDIAN
By: GREGORY JAVARDIAN, ESQUIRE
IDENTIFICATION NO. 55669
1310 INDUSTRIAL BOULEVARD
1ST FLOOR, SUITE 101
SOUTHAMPTON, PA 18966
(215) 942-9690

CENLAR, FSB

COURT OF COMMON PLEAS

vs.

COLUMBIA COUNTY

STEVEN J. BETZ
CRYSTAL BETZ

No.: 2004-CV-830

2004-ED-176

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

**TO: STEVEN J. BETZ
CRYSTAL BETZ
1701 WEST FRONT STREET
BERWICK, PA 18603**

Your house (real estate) at 1701 WEST FRONT STREET, BERWICK, PA 18603, is scheduled to be sold at Sheriff's Sale on _____ at _____, in the Office of the Sheriff, Columbia County Courthouse, Bloomsburg, PA 17815, to enforce the court judgment of **\$41,816.01**, obtained by **CENLAR, FSB**, 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 the mortgagee the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay, you may call: **(215) 942-9690**.
2. You may be able to stop the sale by filing a petition asking the Court to strike or open the judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.
3. You may also be able to stop the sale through other legal proceedings.

You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See notice on page two on how to obtain an attorney.)

YOU MAY STILL BE ABLE TO SAVE YOUR PROPERTY AND YOU HAVE OTHER RIGHTS EVEN IF THE SHERIFF'S SALE DOES TAKE PLACE.

1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid by calling (215) 942-9690.
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 Gregory Javardian, Esquire at (215) 942-9690.
4. If the amount due from the Buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.
5. You have the right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.
6. You may be entitled to a share of the money which was paid for your house. A schedule of distribution of the money bid for your house will be filed by the Sheriff. 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.
7. You may also have other rights and defenses, or ways of getting your home back, if you act immediately after the sale.

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

**SUSQUEHANNA LEGAL SERVICES
168 E. 5TH STREET
BLOOMSBURG, PA 17815
TELEPHONE: (570) 784-8760**

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PARCEL No. 040-02-033.

THE LAW OFFICES OF GREGORY JAVARDIAN

ESCROW ACCOUNT
1310 INDUSTRIAL BLVD., SUITE 101
SOUTHAMPTON, PA 18966

FIRSTTRUST
3-7/380-2360

10/18/2004

22662

PAY TO THE
ORDER OF Sheriff

\$**1,350.00

One Thousand Three Hundred Fifty and 00/100*****

DOLLARS

MEMO

CENLAR VS. BETZ, S.

⑈022662⑈ ⑆236073801⑆ 70 1603763⑈

