

Winkler, Inc. SHERIFF'S SALE COST SHEET

Mort. Electronic Systems vs. Tig Hunter & Charles Lippy
 NO. 20-04 ED NO. 902-03 JD DATE/TIME OF SALE 4-14-04 1000

DOCKET/RETURN	\$15.00	
SERVICE PER DEF.	\$ 165.00	
LEVY (PER PARCEL	\$15.00	
MAILING COSTS	\$ 22.50	
ADVERTISING SALE BILLS & COPIES	\$17.50	
ADVERTISING SALE (NEWSPAPER)	\$15.00	
MILEAGE	\$ 16.00	
POSTING HANDBILL	\$15.00	
CRYING/ADJOURN SALE	\$10.00	
SHERIFF'S DEED	\$35.00	
TRANSFER TAX FORM	\$25.00	
DISTRIBUTION FORM	\$25.00	
COPIES	\$ 5.50	
NOTARY	\$ 12.00	
TOTAL *****		\$ 393.50

WEB POSTING	\$150.00	
PRESS ENTERPRISE INC.	\$ 743.74	
SOLICITOR'S SERVICES	\$75.00	
TOTAL *****		\$ 968.74

PROTHONOTARY (NOTARY)	\$10.00	
RECORDER OF DEEDS	\$ 41.50	
TOTAL *****		\$ 51.50

REAL ESTATE TAXES:		
BORO, TWP & COUNTY 20	\$	330.19
SCHOOL DIST. 20	\$	
DELINQUENT 20	\$	5.00
TOTAL *****		\$ 335.19

MUNICIPAL FEES DUE:		
SEWER 20	\$	159.74
WATER 20	\$	
TOTAL *****		\$ 159.74

SURCHARGE FEE (DSTE)	\$	120.00
MISC. _____	\$	
_____	\$	
TOTAL *****		\$ -0-

TOTAL COSTS (OPENING BID) \$ 2077.67

COLUMBIA COUNTY SHERIFF'S OFFICE

SHERIFF'S REAL ESTATE FINAL COST SHEET

Alt. Elect. Reg. Sys vs Tia Hunter & Charles Lippsey

NO. 20-04 ED NO. 902-03 JD

DATE/TIME OF SALE: 4-14-04 1000

BID PRICE (INCLUDES COST) \$ 2027.67

POUNDAGE - 2% OF BID \$ 40.55

TRANSFER TAX - 2% OF FAIR MKT \$ 0.00

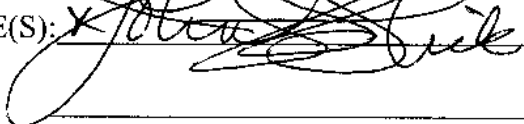
MISC. COSTS \$ 0.00

TOTAL AMOUNT NEEDED TO PURCHASE \$ 2068.22

PURCHASER(S): Mortgage Electronic Reg. Systems

ADDRESS: _____

NAMES(S) ON DEED: _____

PURCHASER(S) SIGNATURE(S):  784 4045 fax.

TOTAL DUE: \$ 2068.22

LESS DEPOSIT: \$ 1200.00

DOWN PAYMENT: \$ _____

TOTAL DUE IN 8 DAYS \$ 868.22

LAW OFFICES

PURCELL, KRUG & HALLER
1719 NORTH FRONT STREET
HARRISBURG, PENNSYLVANIA 17102-2393

TELEPHONE (717) 234-4178
TELECOPIER (717) 233-1149

August 6, 2004

OFFICE OF THE SHERIFF
Columbia County Court House
P. O. Box 380
Bloomsburg, PA 17815

Re: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. c/o Washington Mutual Bank,
FA vs. TIA HUNTER & CHARLES R. LIPSEY
No. 2003-CV-902

Dear Sheriff:

Enclosed please find affidavits of value for the deed to be prepared and recorded as a result of the sale held in this case.

THE GRANTEE SHOULD BE:

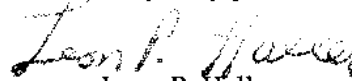
WASHINGTON MUTUAL BANK, FA
P.O. BOX 1169, DEPT. 2665
MILWAUKEE, WI 53201

Please have the Recorder return the RECORDED DEED to me in the enclosed envelope, along with the recording receipt.

PLEASE CALL OUR OFFICE, COLLECT IF NECESSARY, THE DAY THE DEED IS RECORDED.

Thank you for your cooperation in this matter. Please call if you need anything further.

Very truly yours,


Leon P. Haller

LPH/kb
Enclosure



COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF REVENUE
BUREAU OF INDIVIDUAL TAXES
POST OFFICE BOX 8910
HARRISBURG, PA 17105-8910

REALTY TRANSFER TAX STATEMENT OF VALUE

See Reverse for Instructions

RECORDER'S USE ONLY

State Tax Paid

Book Number

Page Number

Date Recorded

Complete each section and file in duplicate with Recorder of Deeds when (1) the full value/consideration is not set forth in the deed, (2) when the deed is without consideration, or by gift, or (3) a tax exemption is claimed. A Statement of Value is not required if the transfer is wholly exempt from tax based on: (1) family relationship or (2) public utility easement. If more space is needed, attach additional sheet(s).

A CORRESPONDENT - All inquiries may be directed to the following person:

Name

Leon P. Haller, Esquire

Telephone Number:

Area Code { 717 } 234-4178

Street Address

1719 North Front Street, Harrisburg, PA 17102

City

State

Zip Code

B TRANSFER DATA

Grantor(s)/Lessor(s)

Sheriff of Columbia County

Street Address

35 West Main Street

City

State

Zip Code

Bloomsburg, PA 17815

Date of Acceptance of Document

Grantee(s)/Lessee(s)

WASHINGTON MUTUAL BANK, PA

Street Address

P. O. Box 1169

City

Milwaukee, WI 53201

State

Zip Code

C PROPERTY LOCATION

Street Address

1403 Freas Avenue

City, Township, Borough

Borough of Berwick

County

Columbia County

School District

Tax Parcel Number

04D-06-150

D VALUATION DATA

1. Actual Cash Consideration

\$2027.67

2. Other Consideration

+ 0.00

3. Total Consideration

= \$2027.67

4. County Assessed Value

\$22,635.00

5. Common Level Ratio Factor

x 3.05

6. Fair Market Value

= \$69,036.75

E EXEMPTION DATA

1a. Amount of Exemption Claimed

100%

1b. Percentage of Interest Conveyed

100%

TAX EXEMPT

2. Check Appropriate Box Below for Exemption Claimed

- ☐ Will or intestate succession _____
(Name of Decedent) (Estate File Number)
- ☐ Transfer to Industrial Development Agency.
- ☐ Transfer to agent or straw party. (Attach copy of agency/straw party agreement).
- ☐ Transfer between principal and agent. (Attach copy of agency/straw trust agreement). Tax paid prior deed \$ _____.
- ☐ Transfers to the Commonwealth, the United States, and Instrumentalities by gift, dedication, condemnation or in lieu of condemnation. (Attach copy of resolution).
- ☒ Transfer from mortgagor to a holder of a mortgage in default. Mortgage Book Number 671, Page Number 835.
- ☐ Corrective deed (Attach copy of the prior deed).
- ☐ Statutory corporate consolidation, merger or division. (Attach copy of articles).
- ☐ Other (Please explain exemption claimed, if other than listed above.) _____

Under penalties of law, I declare that I have examined this Statement, including accompanying information, and to the best of my knowledge and belief, it is true, correct and complete.

Signature of Correspondent or Responsible Party

Leon P. Haller, Esquire

Date

8/3/04

(SEE REVERSE)

94403

COMMERCE BANK
80-184-313

CHECK NO. CHECK DATE

094403 05/26/2004

CHECK AMOUNT

*****868.22

EIGHT HUNDRED SIXTY EIGHT AND 22/100 DOLLARS*****

PAY
TO THE
ORDER
OF

COLUMBIA COUNTY SHERIFF
35 WEST MAIN STREET
BLOOMSBURG, PA 17815

VOID AFTER 90 DAYS

[Signature]

⑈094403⑈ ⑈031301846⑈ 51 320931 2⑈

Security Features Included Details on back

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

**COLUMBIA COUNTY
SHERIFF'S OFFICE**

Fax

To: John Flick, Esq.

From: Timothy T. Chamberlain, Sheriff

Fax:

Date: May 26, 2004

Phone:

Pages: 3

Re:

CC:

☐ **Urgent**

☐ **For Review**

☐ **Please Comment**

☐ **Please Reply**

☐ **Please Recycle**

•Comments:

SHERIFF'S SALE

WEDNESDAY APRIL 14, 2004 AT 10:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 20 OF 2004 ED AND CIVIL WRIT NO. 902 OF 2003 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF' 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 or parcel of land situate in the Borough of Berwick, County of Columbia, and Commonwealth of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at an iron pin set for a corner on the northern right-of-way line of Freas Avenue, thence North 02 degrees 49 minutes 59 seconds West 158.40 feet to an iron pin set for corner; thence along the southern right-of-way line of Fifth Avenue North 84 degrees 08 minutes 45 seconds East 9.64 feet to an iron pin set for a corner; thence along the same North 73 degrees 12 minutes 50 seconds East 63.00 feet to a iron pin set for a corner; thence along the westerly right-of-way of Mercer Street South 16 degrees 47 minutes 04 seconds East 159.92 feet to an iron pin set for corner; thence along the northern right-of-way line of Freas Avenue on a curve to the right having a long chord of South 77 degrees 21 minutes 43 seconds West 110.94 feet, a delta of 06 degrees 50 minutes 10 seconds, a radius of 930.37 feet and a tangent of 55.57 feet to an iron pin set for a corner, the place of beginning.

CONTAINING 14,516.54 square feet of land as surveyed by Peters Consultants, Inc. and shown on the "Proposed Subdivision of lands of Samuel and Luanne E. Drozic" recorded in Columbia County Map Book 7 Page 109.

UNDER AND SUBJECT to the following restrictions:

1. No filling, grading, or alterations of the floodplain.
2. No future structures (such as garages or storage sheds) or additions to the dwelling within the floodplain.
3. No paving of floodplain area. Those areas currently paved can continue to be maintained.

HAVING THEREON ERECTED A dwelling house known as 1403 Freas Avenue, Berwick, Pennsylvania BEING THE SAME PREMISES WHICH Samuel Drozic and Luanna E. Drozic, by Deed dated 11/14/97 and recorded 11/14/97 in Columbia County Deed Book 671, page 932, granted and conveyed unto Charles R. Lipsey and Tia Hunter.

Parcel # 04D-06-150

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
Leon Haller
1719 North Front Street
Harrisburg, PA 17102

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

PURCELL, KRUG & HALLER
1719 N. FRONT STREET
HARRISBURG, PA 17102
PH: 717-234-4178 X 126
FAX: 717-234-1206

fax transmittal

To: SHERIFF'S OFFICE

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

From: Purcell, Krug & Haller
1719 N. Front Street
Harrisburg, PA 17102
Ph: 717-234-4178
Fax: 717-234-1206

Fax: 570-389-5622

Date: April 14, 2004
Barb Villarrial

Phone: 570-389-5624

Pages: 1 PAGE

Re: SHERIFFS SALE

PROPERTY: 1403 FREAS AVENUE

TIA HUNTER CHARLES R. LIPSEY

2003-CV-902

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

Notes PLEASE CONTINUE THE SHERIFF SALE SCHEDULED FOR 04/14/04 TO THE
NEXT SALE DATE OF 05/26/04

IF THERE IS ANY TROUBLE IN TRANSMISSION PLEASE DIAL THE ABOVE REFERENCED SENDER
IMMEDIATELY.

<p><input checked="" type="checkbox"/> Address</p> <p><input type="checkbox"/> Date of Delivery</p>	<p>B. Received by (Printed Name) <i>Samuel J. Ver...</i></p>	<p>C. Date of Delivery <i>Feb 05 2004</i></p>	<p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes if YES, enter delivery address below: <input type="checkbox"/> No</p>	<p>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. </p>	<p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>
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<p>1. Article Addressed to: INTERNAL REVENUE SERVICE TECHNICAL SUPPORT GROUP WILLIAM GREEN FEDERAL BUILDING 600 ARCH STREET ROOM 3259 PHILADELPHIA, PA 19106 </p>	<p>2. Article Number (Transfer from service label) 7002 2410 0001 8079 9118</p> <p>PS Form 3811, August 2001 Domestic Return Receipt 2ACPRI-03-Z-06</p>
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<p>1. Article Addressed to: OFFICE OF F.A.I.R. DEPARTMENT OF PUBLIC WELFARE PO BOX 8016 HARRISBURG, PA 17105 </p>	<p>2. Article Number (Transfer from service label) 7002 2410 0001 8079 9088</p> <p>PS Form 3811, August 2001 Domestic Return Receipt 2ACPRI-03-Z-06</p>
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<p>1. Article Addressed to: U.S. SMALL BUSINESS ADMINISTRATION PHILADELPHIA DISTRICT OFFICE ROBERT N.C. NIX FEDERAL BUILDING 900 MARKET STREET- 5TH FLOOR PHILADELPHIA, PA 19107 </p>	<p>2. Article Number (Transfer from service label) 7002 2410 0001 8079 9286</p> <p>PS Form 3811, August 2001 Domestic Return Receipt 2ACPRI-03-Z-06</p>
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BERWICK AREA JOINT SEWER AUTHORITY

**1108 FREAS AVENUE
BERWICK, PENNSYLVANIA 18603
(570) 752-8477 FAX# (570) 752-8479**

May 13, 2004

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

**RE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC C/O
WASHINGTON MUTUAL BANK, F.A.**

VS

**TIA HUNTER
CHARLES R. LIPSEY**

DOCKET # 20ED2004

JD# 902JD2003

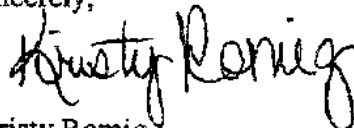
Dear Tim:

The outstanding balance on sewer account #135562 for the property located at 1403 Freas Avenue, Berwick, Pennsylvania through the service month of May 2004 is \$159.24. The original sale date was to occur on April 14, 2004, yet per our conversation on May 12, 2004, the new sale date is scheduled to occur on May 26, 2004. If anything should happen to change, please contact me immediately.

Also, please note that our office has moved. Our mailing address is now 1108 Freas Avenue, Berwick, PA.

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

Sincerely,



Kristy Romig
Authority Clerk

SHERIFF:

I am submitting documentation necessary to schedule a Sheriffs sale of real estate.

If you require anything further or have any questions as to content or format, please contact the undersigned.

Thank you.

Traci Colm
Purcell, Krug & Haller
1719 North Front Street
Harrisburg, PA 17102
PHONE: (717) 234-4178

Inquiries relating to service should be directed to Barb Villarial.

Inquiries relating to the actual sale should be directed to Sharon Dunn.

STATE OF PENNSYLVANIA
COUNTY OF COLUMBIA } SS

Paul R. Eyerly IV, Associate Publisher, being duly sworn according to law deposes and says that Press Enterprise is a newspaper of general circulation with its principal office and place of business at 3185 Lackawanna Avenue, Bloomsburg, County of Columbia and State of Pennsylvania, and was established on the 1st day of March, 1902, and has been published daily, continuously in said Town, County and State since the day of March 24, 31; April 7, 2004 exactly as printed and published; that the affiant is one of the owners and publishers of said newspaper in which legal advertisement was published; that neither the affiant nor Press Enterprise is interested in the subject matter of said notice and advertisement and that all of the allegations in the foregoing statement as to time, place, and character of publication are true.

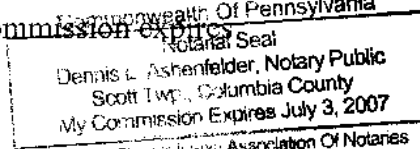
Paul R. Eyerly IV

Sworn and subscribed to before me this 12th day of April, 2004.

[Signature]

(Notary Public)

My commission expires July 3, 2007



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.

.....

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC. c/o Washington Mutual Bank, FA,
PLAINTIFF

VS.

TIA HUNTER AND CHARLES R. LIPSEY,
DEFENDANT(S)

IN THE COURT OF COMMON PLEAS
COLUMBIA COUNTY, PENNSYLVANIA

CIVIL ACTION LAW

NO. 2003-CV-902

IN MORTGAGE FORECLOSURE

RETURN OF SERVICE


I hereby certify that I have deposited in the U.S. Mails at Harrisburg, Pennsylvania on 2-26-04, a true and correct copy of the Notice of Sale of Real Estate pursuant to PA R.C.P. 3129.1 to the Defendants herein and all lienholders of record by regular first class mail (Certificate of Mailing form in compliance with U.S. Postal Form 3817 is attached hereto as evidence), and also to the Defendants by Certified Mail, which mailing receipts are attached. Service addresses are as follows:

TIA HUNTER A/K/A
TIA LIPSEY
1403 FREAS AVENUE
BERWICK, PA 18603

CHARLES R. LIPSEY
1403 FREAS AVENUE
BERWICK, PA 18603

Beneficial Consumer Discount Company
d/b/a Beneficial Mortgage Company of PA
575 Montour Boulevard
Montour Plaza
Bloomsburg, PA 17815

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

By 
PURCELL, KRUG & HALLER
Attorneys for Plaintiff
1719 North Front Street
Harrisburg, PA 17102
(717) 234-4178

LAW OFFICES

Purcell, Krug & Haller

HOWARD B. KRUG
LEON P. HALLER
JOHN W. PURCELL JR.
JILL M. WINKA
BRIAN J. TYLER
NICHOLE M. STALEY O'GORMAN

1719 NORTH FRONT STREET
HARRISBURG, PENNSYLVANIA 17102-2392
TELEPHONE (717) 234-4178
FAX (717) 234-1206

HERSHEY
(717) 533-3836
JOSEPH NISSLEY (1910-1982)
JOHN W. PURCELL
VALERIE A. GUNNOF
COUNSEL

TIA HUNTER A/K/A
TIA LIPSEY
1403 FREAS AVENUE
BERWICK, PA 18603

CHARLES R. LIPSEY
1403 FREAS AVENUE
BERWICK, PA 18603

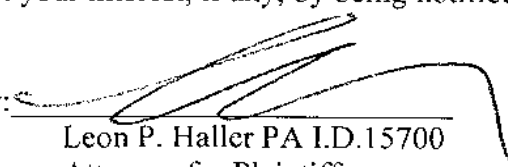
Beneficial Consumer Discount Company
d/b/a Beneficial Mortgage Company of PA
575 Montour Boulevard
Montour Plaza
Bloomsburg, PA 17815

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

NOTICE IS HEREBY GIVEN to the Defendants in the within action and those parties who hold one or more mortgages, judgments or tax liens against the real estate which is the subject of the Notice of Sale pursuant to Pennsylvania Rule of Civil Procedure 3129.1 attached hereto.

YOU ARE HEREBY NOTIFIED that by virtue of a Writ of Execution issued out of the Court of Common Pleas of the within county on the judgment of the Plaintiff named herein the said real estate will be exposed to public sale as set forth on the attached Notice of Sale.

YOU ARE FURTHER NOTIFIED that the lien you hold against the said real estate will be divested by the sale and that you have an opportunity to protect your interest, if any, by being notified of said Sheriff's Sale.

By: 
Leon P. Haller PA I.D.15700
Attorney for Plaintiff

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC. c/o Washington Mutual Bank, FA,
PLAINTIFF

VS.

TIA HUNTER AND CHARLES R. LIPSEY,
DEFENDANT(S)

IN THE COURT OF COMMON PLEAS
COLUMBIA COUNTY, PENNSYLVANIA

CIVIL ACTION LAW

NO. 2003-CV-902

IN MORTGAGE FORECLOSURE

NOTICE OF SHERIFF'S SALE OF REAL ESTATE
PURSUANT TO
PENNSYLVANIA RULE OF CIVIL PROCEDURE 3129.1

TAKE NOTICE:

That the Sheriff's Sale of Real Property (real estate) will be held:

DATE: Wednesday, April 14, 2004

TIME: 10:00 a.m.

LOCATION: Columbia County Courthouse
35 West Main Street
Bloomsburg, PA 17815

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

THE LOCATION of your property to be sold is:

**1403 FREAS AVENUE
BERWICK, PENNSYLVANIA 18603**

THE JUDGMENT under or pursuant to which your property is being sold is docketed in the within Commonwealth and County to:

No. 2003-CV-902

JUDGMENT AMOUNT \$78,370.31

THE NAMES OF THE OWNERS OR REPUTED OWNERS of this property is:

TIA HUNTER AND CHARLES R. LIPSEY

A **SCHEDULE OF DISTRIBUTION**, being a list of the persons and/or governmental or corporate entities or agencies being entitled to receive part of the proceeds of the sale received and to be disbursed by the Sheriff (**for example, to banks that hold mortgages and municipalities that are owed taxes**) will be filed by the Sheriff of this County thirty (30) days after the sale and distribution of the proceeds of sale in accordance with this schedule will, in fact, be made unless someone objects by filing exceptions to it within ten (10) days of the date it is filed.

Information about the Schedule of Distribution may be obtained from the Sheriff of the Court of Common Pleas of the within County at the Courthouse address specified herein.

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

IT HAS BEEN ISSUED BECAUSE THERE IS A JUDGMENT AGAINST YOU.

IT MAY CAUSE YOUR PROPERTY TO BE HELD, TO BE SOLD OR TAKEN TO PAY THE JUDGMENT

You may have legal rights to prevent your property from being taken away. A lawyer can advise you more specifically of these rights. If you wish to exercise your rights, **YOU MUST ACT PROMPTLY.**

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

Susquehanna Legal Services
168 East 5th Street
Bloomsburg, PA 17815
(570) 784-8760

THE LEGAL RIGHTS YOU MAY HAVE ARE:

1. You may file a petition with the Court of Common Pleas of the within County to open the judgment if you have a meritorious defense against the person or company that has entered judgment against you. You may also file an petition with the same Court if you are aware of a legal defect in the obligation or the procedure used against you.

2. After the Sheriff's Sale you may file a petition with the Court of Common Pleas of the within County to set aside the sale for a grossly inadequate price or for other proper cause. This petition **MUST BE FILED BEFORE THE SHERIFF'S DEED IS DELIVERED.**

3. A petition or petitions raising the legal issues or rights mentioned in the preceding paragraphs must be presented to the Court of Common Pleas of the within County. The petition must be served on the attorney for the creditor or on the creditor before presentation to the court and a proposed order or rule must be attached to the petition.

If a specific return date is desired, such date must be obtained from the Court Administrator's Office - Civil Division, of the within County Courthouse, before a presentation of the petition to the Court.

PURCELL, KRUG & HALLER
Attorneys for Plaintiff
1719 North Front Street
Harrisburg, PA 17102
(717) 234-4178

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

BEGINNING at an iron pin set for a corner on the northern right-of-way line of Freas Avenue, thence North 02 degrees 49 minutes 59 seconds West 158.40 feet to an iron pin set for corner; thence along the southern right-of-way line of Fifth Avenue North 84 degrees 08 minutes 45 seconds East 9.64 feet to an iron pin set for a corner; thence along the same North 73 degrees 12 minutes 50 seconds East 63.00 feet to an iron pin set for a corner; thence along the westerly right-of-way of Mercer Street South 16 degrees 47 minutes 04 seconds East 159.92 feet to an iron pin set for corner; thence along the northern right-of-way line of Freas Avenue on a curve to the right having a long chord of South 77 degrees 21 minutes 43 seconds West 110.94 feet, a delta of 06 degrees 50 minutes 10 seconds, a radius of 930.37 feet and a tangent of 55.57 feet to an iron pin set for a corner, the place of beginning.

CONTAINING 14,516.54 square feet of land as surveyed by Peters Consultants, Inc. and shown on the "Proposed Subdivision of lands of Samuel and Luanne E. Drozic" recorded in Columbia County Map Book 7 Page 109.

UNDER AND SUBJECT to the following restrictions:

1. No filling, grading, or alterations of the floodplain.
2. No future structures (such as garages or storage sheds) or additions to the dwelling within the floodplain.
3. No paving of floodplain area. Those areas currently paved can continue to be maintained.

HAVING THEREON ERECTED A dwelling house known as 1403 Freas Avenue, Berwick, Pennsylvania

BEING THE SAME PREMISES WHICH Samuel Drozic and Luanna E. Drozic, by Deed dated 11/14/97 and recorded 11/14/97 in Columbia County Deed Book 671, page 932, granted and conveyed unto Charles R. Lipsey and Tia Hunter.

Parcel # 04D-06-150

WASHINGTON MUTUAL BANK, FA v. TIA HUNTER CHARLES R. LIPSEY
Columbia County Sale 7/14/04

U. S. POSTAL SERVICE
CERTIFICATE OF MAILING
(In compliance with Postal Service Form 3877)

Received from:

Purcell, Krug & Haller
1719 North Front Street
Harrisburg, PA 17102

Postage:

One piece of ordinary mail addressed to:

TIA HUNTER A/K/A
TIA LIPSEY
1403 FREAS AVENUE
BERWICK, PA 18603

Postmark:

U. S. POSTAL SERVICE
CERTIFICATE OF MAILING
(In compliance with Postal Service Form 3877)

Received from:

Purcell, Krug & Haller
1719 North Front Street
Harrisburg, PA 17102

Postage:

One piece of ordinary mail addressed to:

CHARLES R. LIPSEY
1403 FREAS AVENUE
BERWICK, PA 18603

Postmark:

U. S. POSTAL SERVICE
CERTIFICATE OF MAILING
(In compliance with Postal Service Form 3877)

Received from:

Purcell, Krug & Haller
1719 North Front Street
Harrisburg, PA 17102

Postage:

One piece of ordinary mail addressed to:

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

Postmark:

WASHINGTON MUTUAL BANK, FA v. TIA HUNTER CHARLES R. LIPSEY
Columbia County Sale _____

U. S. POSTAL SERVICE
CERTIFICATE OF MAILING
(In compliance with Postal Service Form 3877)

Received from:

Purcell, Krug & Haller
1719 North Front Street
Harrisburg, PA 17102

Postage:

One piece of ordinary mail addressed to:

Beneficial Consumer Discount Company
d/b/a Beneficial Mortgage Company of PA
575 Montour Boulevard
Montour Plaza
Bloomsburg, PA 17815

Postmark:



HARRY A. ROADARMEL, JR.



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

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

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

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.

VS.

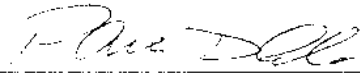
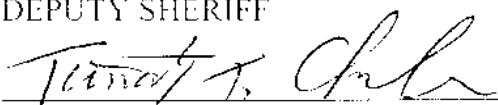
TIA HUNTER & CHARLES LIPSEY

WRIT OF EXEC. NO. 20 OF 2004 ED

POSTING OF PROPERTY


MARCH 11, 2004 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE
PROPERTY OF TIA HUNTER & CHARLES LIPSEY AT 1403 FREAS AVE. BERWICK
COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY COLUMBIA COUNTY
DEPUTY SHERIFF P. D'ANGELO.

SO ANSWERS:


DEPUTY SHERIFF

TIMOTHY T. CHAMBERLAIN
ACTING SHERIFF

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 15TH DAY OF MARCH 2004


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



PHONE
(570) 389-5622

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

24 HOUR PHONE
(570) 784-6300

MORTGAGE ELECTRONIC REGISTRATION Docket # 20ED2004
SYSTEMS, INC C/O WASHINGTON
MUTUAL BANK, F.A.

VS

WRIT OF EXECUTION - MORTGAGE
FORECLOSURE


TIA HUNTER
CHARLES R. LIPSEY

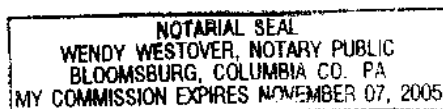
AFFIDAVIT OF SERVICE

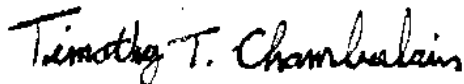
NOW, THIS WEDNESDAY, FEBRUARY 04, 2004, AT 10:20 AM, SERVED THE WITHIN WRIT OF
EXECUTION - MORTGAGE FORECLOSURE UPON CHARLES LIPSEY AT 1403 FREAS
AVE., BERWICK BY HANDING TO CHARLES LIPSEY, A TRUE AND ATTESTED COPY OF
THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME
THIS THURSDAY, FEBRUARY 05, 2004


NOTARY PUBLIC




X
TIMOTHY T. CHAMBERLAIN
ACTING SHERIFF


X
P. D'ANGELO
DEPUTY SHERIFF



PHONE
(570) 389-5622

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

24 HOUR PHONE
(570) 784-6500

MORTGAGE ELECTRONIC REGISTRATION Docket # 20ED2004
SYSTEMS, INC C/O WASHINGTON
MUTUAL BANK, F.A.

VS

WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

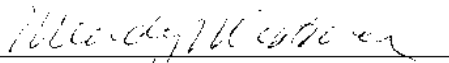
TIA HUNTER
CHARLES R. LIPSEY

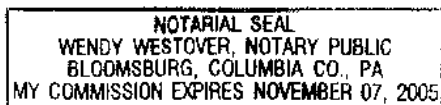
AFFIDAVIT OF SERVICE

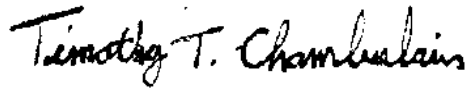
NOW, THIS WEDNESDAY, FEBRUARY 04, 2004, AT 10:20 AM, SERVED THE WITHIN WRIT OF
EXECUTION - MORTGAGE FORECLOSURE UPON TIA HUNTER AKA TIA LIPSEY AT 1403
FREAS AVE., BERWICK BY HANDING TO CHARLES LIPSEY, HUSBAND, A TRUE AND
ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS
THEREOF.

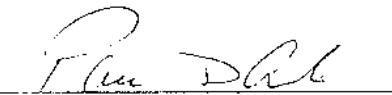
SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME
THIS THURSDAY, FEBRUARY 05, 2004


NOTARY PUBLIC




X
TIMOTHY T. CHAMBERLAIN
ACTING SHERIFF


X
P. D'ANGELO
DEPUTY SHERIFF

BERWICK AREA JOINT SEWER AUTHORITY
7474D COLUMBIA BOULEVARD
BERWICK, PENNSYLVANIA 18603
(570) 752-8477 FAX # (570) 752-8479

DATE: February 6, 2004

NUMBER OF PAGES
(Including cover page) 2

To: Timothy T. Chamberlain
Company: Acting Sheriff of Columbia County
Facsimile: (570) 389-5625 Phone Number: (570) 389-5622

From: Kristy Romig, Authority Clerk
Company: BAJSA

Subject: Sheriff sale letter

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.

KR
Facsimile Operator

BERWICK AREA JOINT SEWER AUTHORITY

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

February 6, 2004

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

**RE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC C/O
WASHINGTON MUTUAL BANK, F.A.**

VS

**TIA HUNTER
CHARLES R. LIPSEY**

DOCKET # 20ED2004

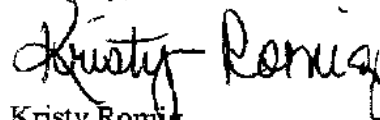
JD# 902JD2003

Dear Harry:

The outstanding balance on sewer account #135562 for the property located at 1403 Freas Avenue, Berwick, Pennsylvania through the service month of April 2004 is \$176.96.

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

Sincerely,



Kristy Romig
Authority Clerk

**BERWICK BORO
MAKE CHECKS PAYABLE TO:**

HOURS: MON, TUE, THUR & FRI : 9.30AM - 4PM
CLOSED WEDNESDAY & HOLIDAYS.
CLOSED FRIDAY AFTER DISCOUNT
PHONE: 570-752-7442

LIPSEY CHARLES R
TIA HUNTER
1403 FREAS AVENUE
BERWICK PA 18603

FILE COPY

FOR: COLUMBIA COUNTY		DATE		BILL NO.	
		03/01/2004		4642	
DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	TAX AMOUNT DUE	PNCL PENALTY
GENERAL	22,630	5.646	125.21	127.77	140.55
SINKING		.845	18.74	19.12	21.03
LIGHT		.75	16.63	16.97	17.82
FIRE		1.25	27.72	28.29	29.70
BORO RE		6.1	135.28	138.04	144.94
The discount & penalty have been calculated for your convenience					
PAY THIS AMOUNT			323.58	330.19	354.04
			April 30 If paid on or before	June 30 If paid on or before	June 30 If paid after
REQUESTED	ENTRY	THIRD			

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 1/27/2004

SERVICE# 1 - OF - 12 SERVICES
DOCKET # 20ED2004

PLAINTIFF MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC C/O WASHINGTON MUTUAL BANK, F.A.

DEFENDANT TIA HUNTER
CHARLES R. LIPSEY

PERSON/CORP TO SERVED	PAPERS TO SERVED
TIA HUNTER AKA TIA LIPSEY	WRIT OF EXECUTION - MORTGAGE
1403 FREAS AVE.	FORECLOSURE
BERWICK	

SERVED UPON CHARLES LIPSEY

RELATIONSHIP HUSBAND IDENTIFICATION _____

DATE 02/04/04 TIME 1020 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 Plum Oll DATE 02/04/04

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 1/27/2004

SERVICE# 2 - OF - 12 SERVICES
DOCKET # 20ED2004

PLAINTIFF MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC C/O WASHINGTON MUTUAL BANK, F.A.

DEFENDANT TIA HUNTER
CHARLES R. LIPSEY

PERSON/CORP TO SERVED	PAPERS TO SERVED
CHARLES LIPSEY	WRIT OF EXECUTION - MORTGAGE
1403 FREAS AVE.	FORECLOSURE
BERWICK	

SERVED UPON CHARLES LIPSEY

RELATIONSHIP _____ IDENTIFICATION _____

DATE 02/04/04 TIME 1020 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

Plac D.C.C.

DATE

02/04/04

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 1/27/2004

SERVICE# 3 - OF - 12 SERVICES
DOCKET # 20ED2004

PLAINTIFF MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC C/O WASHINGTON MUTUAL BANK, F.A.

DEFENDANT TIA HUNTER
CHARLES R. LIPSEY

PERSON/CORP TO SERVED	PAPERS TO SERVED
BENEFICIAL CONSUMER DISCOUNT COMPANY	WRIT OF EXECUTION - MORTGAGE FORECLOSURE
575 MONTOUR BLVD	
BLOOMSBURG	

SERVED UPON DERRICK ZECHMAN

RELATIONSHIP MANAGER IDENTIFICATION _____

DATE 02/04/04 TIME 0955 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

NEW ADDRESS → F. OTHER (SPECIFY) 417 CENTRAL RD.
SUITE # 2

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

DEPUTY Flue Dill DATE 02/04/04

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 1/27/2004

SERVICE# 4 - OF - 12 SERVICES
DOCKET # 20ED2004

PLAINTIFF MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC C/O WASHINGTON MUTUAL BANK, F.A.

DEFENDANT TIA HUNTER
CHARLES R. LIPSEY

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

SERVED UPON POSTED - GINGHER

RELATIONSHIP _____ IDENTIFICATION _____

DATE 02/04/04 TIME 1055 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

Plane D. Amb

DATE

02/04/04

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 1/27/2004

SERVICE# 5 - OF - 12 SERVICES
DOCKET # 20ED2004

PLAINTIFF MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC C/O WASHINGTON MUTUAL BANK, F.A.

DEFENDANT TIA HUNTER
CHARLES R. LIPSEY

PERSON/CORP TO SERVED	PAPERS TO SERVED
BERWICK SEWER	WRIT OF EXECUTION - MORTGAGE
7474D COLUMBIA BLVD	FORECLOSURE
BERWICK	

SERVED UPON KRISTY Romig

RELATIONSHIP ADJ - CLERK IDENTIFICATION _____

DATE 02/04/04 TIME 10:00 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 Paul D. Cal DATE 02/04/04

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 1/27/2004

SERVICE# 6 - OF - 12 SERVICES
DOCKET # 20ED2004

PLAINTIFF MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC C/O WASHINGTON MUTUAL BANK, F.A.

DEFENDANT TIA HUNTER
CHARLES R. LIPSEY

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

SERVED UPON CHRIS NARDI

RELATIONSHIP _____ IDENTIFICATION _____

DATE 02/04/04 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	<u>Pat Dill</u>	_____	DATE	<u>02/04/04</u>

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 1/27/2004

SERVICE# 9 - OF - 12 SERVICES
DOCKET # 20ED2004

PLAINTIFF MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC C/O WASHINGTON MUTUAL BANK, F.A.

DEFENDANT TIA HUNTER
CHARLES R. LIPSEY

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

PAPERS TO SERVED
WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

SERVED UPON Bruce Newhart

RELATIONSHIP _____ IDENTIFICATION _____

DATE 2-4-4 TIME 0830 MILEAGE _____ OTHER _____

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

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

F. OTHER (SPECIFY) _____

ATTEMPTS
DATE

TIME

OFFICER

REMARKS

DEPUTY

J. L. Lipse

DATE 2-4-4

REAL ESTATE OUTLINE

ED # 20-04

DATE RECEIVED 1-27-04
DOCKET AND INDEX 2-4-04
SET FILE FOLDER UP 2-4-04

CHECK FOR PROPER INFO.

WRIT OF EXECUTION ✓
COPY OF DESCRIPTION ✓
WHEREABOUTS OF LKA ✓
NON-MILITARY AFFIDAVIT ✓
NOTICES OF SHERIFF SALE ✓ 4
WATCHMAN RELEASE FORM ✓
AFFIDAVIT OF LIENS LIST ✓
CHECK FOR \$1,350.00 OR 1200.00 ✓ CK# 87665

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

SALE DATE Apr 14, 2004 TIME 1000
POSTING DATE 3-10-04
ADV. DATES FOR NEWSPAPER
1ST WEEK Mar 21
2ND WEEK 31
3RD WEEK Apr 7, 04

SHERIFF'S SALE

WEDNESDAY APRIL 14, 2004 AT 10:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 20 OF 2004 ED AND CIVIL WRIT NO. 902 OF 2003 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF' 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 or parcel of land situate in the Borough of Berwick, County of Columbia, and Commonwealth of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at an iron pin set for a corner on the northern right-of-way line of Freas Avenue, thence North 02 degrees 49 minutes 59 seconds West 158.40 feet to an iron pin set for corner; thence along the southern right-of-way line of Fifth Avenue North 84 degrees 08 minutes 45 seconds East 9.64 feet to an iron pin set for a corner; thence along the same North 73 degrees 12 minutes 50 seconds East 63.00 feet to a iron pin set for a corner; thence along the westerly right-of-way of Mercer Street South 16 degrees 47 minutes 04 seconds East 159.92 feet to an iron pin set for corner; thence along the northern right-of-way line of Freas Avenue on a curve to the right having a long chord of South 77 degrees 21 minutes 43 seconds West 110.94 feet, a delta of 06 degrees 50 minutes 10 seconds, a radius of 930.37 feet and a tangent of 55.57 feet to an iron pin set for a corner, the place of beginning.

CONTAINING 14,516.54 square feet of land as surveyed by Peters Consultants, Inc. and shown on the "Proposed Subdivision of lands of Samuel and Luanne E. Drozic" recorded in Columbia County Map Book 7 Page 109.

UNDER AND SUBJECT to the following restrictions:

1. No filling, grading, or alterations of the floodplain.
2. No future structures (such as garages or storage sheds) or additions to the dwelling within the floodplain.
3. No paving of floodplain area. Those areas currently paved can continue to be maintained.

HAVING THEREON ERECTED A dwelling house known as 1403 Freas Avenue, Berwick, Pennsylvania BEING THE SAME PREMISES WHICH Samuel Drozic and Luanna E. Drozic, by Deed dated 11/14/97 and recorded 11/14/97 in Columbia County Deed Book 671, page 932, granted and conveyed unto Charles R. Lipsey and Tia Hunter.

Parcel # 04D-06-150

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
Leon Haller
1719 North Front Street
Harrisburg, PA 17102

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

SHERIFF'S SALE

WEDNESDAY APRIL 14, 2004 AT 10:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 20 OF 2004 ED AND CIVIL WRIT NO. 902 OF 2003 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF' 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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CONTAINING 14,516.54 square feet of land as surveyed by Peters Consultants, Inc. and shown on the "Proposed Subdivision of lands of Samuel and Luanne E. Drozic" recorded in Columbia County Map Book 7 Page 109.

UNDER AND SUBJECT to the following restrictions:

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Parcel # 04D-06-150

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
Leon Haller
1719 North Front Street
Harrisburg, PA 17102

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

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC. c/o Washington Mutual Bank, FA,
PLAINTIFF

VS.

TIA HUNTER AND CHARLES R. LIPSEY,
DEFENDANT(S)

IN THE COURT OF COMMON PLEAS
COLUMBIA COUNTY, PENNSYLVANIA

CIVIL ACTION LAW

NO. 2003-CV-902

2004-ED-20
IN MORTGAGE FORECLOSURE

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

COMMONWEALTH OF PENNSYLVANIA :

COUNTY OF COLUMBIA :

TO THE SHERIFF OF THE WITHIN COUNTY

To satisfy the judgment, interest and costs in the above matter, you are directed to levy upon and sell the following real estate identified as: **1403 FREAS AVENUE BERWICK, PENNSYLVANIA 18603** as follows:

Unpaid Principal Balance	\$69,840.02
Interest	\$8,091.72
Per diem of \$14.82 to 5/1/04	
Late Charges (\$21.10 per month to 5/1/04)	\$557.91
Escrow Deficit	\$1,579.85
Property Inspections	\$43.50
5% Attorney's Commission	3,492.00
TOTAL WRIT	\$83,605.00

**Together with any additional interests, charges and costs to the date of Sheriff's Sale.

Dated: 02-27-2004

Fanni B. Kline
PROTHONOTARY

(SEAL)

By *Elizabeth A. Brennan*
DEPUTY

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC. c/o Washington Mutual Bank, FA,
PLAINTIFF

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By Elizabeth A. Brennan
DEPUTY

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

BEGINNING at an iron pin set for a corner on the northern right-of-way line of Freas Avenue, thence North 02 degrees 49 minutes 59 seconds West 158.40 feet to an iron pin set for corner; thence along the southern right-of-way line of Fifth Avenue North 84 degrees 08 minutes 45 seconds East 9.64 feet to an iron pin set for a corner; thence along the same North 73 degrees 12 minutes 50 seconds East 63.00 feet to an iron pin set for a corner; thence along the westerly right-of-way of Mercer Street South 16 degrees 47 minutes 04 seconds East 159.92 feet to an iron pin set for corner; thence along the northern right-of-way line of Freas Avenue on a curve to the right having a long chord of South 77 degrees 21 minutes 43 seconds West 110.94 feet, a delta of 06 degrees 50 minutes 10 seconds, a radius of 930.37 feet and a tangent of 55.57 feet to an iron pin set for a corner, the place of beginning.

CONTAINING 14,516.54 square feet of land as surveyed by Peters Consultants, Inc. and shown on the "Proposed Subdivision of lands of Samuel and Luanne E. Drozic" recorded in Columbia County Map Book 7 Page 109.

UNDER AND SUBJECT to the following restrictions:

1. No filling, grading, or alterations of the floodplain.
2. No future structures (such as garages or storage sheds) or additions to the dwelling within the floodplain.
3. No paving of floodplain area. Those areas currently paved can continue to be maintained.

HAVING THEREON ERECTED A dwelling house known as 1403 Freas Avenue, Berwick, Pennsylvania

BEING THE SAME PREMISES WHICH Samuel Drozic and Luanna E. Drozic, by Deed dated 11/14/97 and recorded 11/14/97 in Columbia County Deed Book 671, page 932, granted and conveyed unto Charles R. Lipsey and Tia Hunter.

Parcel # 04D-06-150

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Parcel # 04D-06-150

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC. c/o Washington Mutual Bank, FA,
PLAINTIFF

VS.

TIA HUNTER AND CHARLES R. LIPSEY,
DEFENDANT(S)

IN THE COURT OF COMMON PLEAS
COLUMBIA COUNTY, PENNSYLVANIA

CIVIL ACTION LAW

NO. 2003-CV-902

2004-ED-20
IN MORTGAGE FORECLOSURE

AFFIDAVIT PURSUANT TO RULE 3129.1

The Plaintiff in the above action, by its attorneys, Purcell, Krug & Haller, sets forth as of the date the praecipe for the writ of execution was filed, the following information concerning the real property located at **1403 FREAS AVENUE BERWICK, PENNSYLVANIA 18603:**

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

TIA HUNTER A/K/A
TIA LIPSEY
1403 FREAS AVENUE
BERWICK, PA 18603

CHARLES R. LIPSEY
1403 FREAS AVENUE
BERWICK, PA 18603

2. Name and address of Defendant(s) in the Judgment, if different from that listed. in (1) above: **SAME**

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

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

PLAINTIFF HEREIN (AND ANY OTHERS AS NOTED BELOW):

Beneficial Consumer Discount Company
d/b/a Beneficial Mortgage Company of PA
575 Montour Boulevard
Montour Plaza
Bloomsburg, PA 17815

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

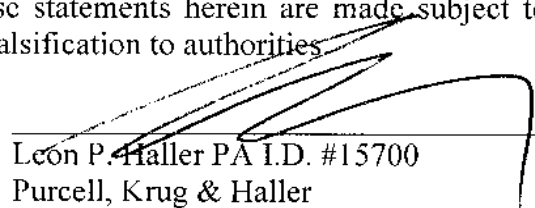
6. Name and address of every other person who has any **record interest** in the property and whose interest may be affected by the sale: **UNKNOWN**

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

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

(In the preceding information, where addresses could not be reasonably ascertained, the same is indicated.)

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. Section 4904 relating to unsworn falsification to authorities.



Leon P. Haller PA I.D. #15700
Purcell, Krug & Haller
1719 North Front Street
Harrisburg, PA 17102
(717) 234-4178

DATE: January 23, 2004

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC. c/o Washington Mutual Bank, FA,
PLAINTIFF

VS.

TIA HUNTER AND CHARLES R. LIPSEY,
DEFENDANT(S)

IN THE COURT OF COMMON PLEAS
COLUMBIA COUNTY, PENNSYLVANIA

CIVIL ACTION LAW

NO. 2003-CV-902

2004-ED-20
IN MORTGAGE FORECLOSURE

COPY

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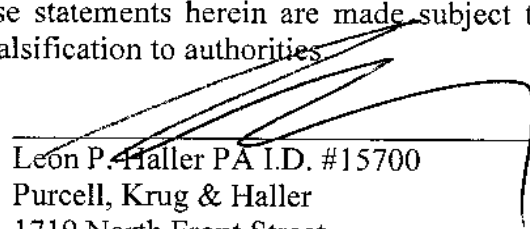
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PLAINTIFF

VS.

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IN THE COURT OF COMMON PLEAS
COLUMBIA COUNTY, PENNSYLVANIA

CIVIL ACTION LAW

NO. 2003-CV-902

2004-ED-20
IN MORTGAGE FORECLOSURE

NOTICE OF SHERIFF'S SALE OF REAL ESTATE
PURSUANT TO
PENNSYLVANIA RULE OF CIVIL PROCEDURE 3129.1

TAKE NOTICE:

That the Sheriff's Sale of Real Property (real estate) will be held:

DATE:

TIME:

LOCATION: Columbia County Courthouse
35 West Main Street
Bloomsburg, PA 17815

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

THE LOCATION of your property to be sold is:

**1403 FREAS AVENUE
BERWICK, PENNSYLVANIA 18603**

THE JUDGMENT under or pursuant to which your property is being sold is docketed in the within Commonwealth and County to:

No. 2003-CV-902

JUDGMENT AMOUNT \$78,370.31

THE NAMES OF THE OWNERS OR REPUTED OWNERS of this property is:

TIA HUNTER AND CHARLES R. LIPSEY

A SCHEDULE OF DISTRIBUTION, being a list of the persons and/or governmental or corporate entities or agencies being entitled to receive part of the proceeds of the sale received and to be disbursed by the Sheriff **(for example, to banks that hold mortgages and municipalities that are owed taxes)** will be filed by the Sheriff of this County thirty (30) days after the sale and distribution of the proceeds of sale in accordance with this schedule will, in fact, be made unless someone objects by filing exceptions to it within ten (10) days of the date it is filed.

Information about the Schedule of Distribution may be obtained from the Sheriff of the Court of Common Pleas of the within County at the Courthouse address specified herein.

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

IT HAS BEEN ISSUED BECAUSE THERE IS A JUDGMENT AGAINST YOU.

IT MAY CAUSE YOUR PROPERTY TO BE HELD, TO BE SOLD OR TAKEN TO PAY THE JUDGMENT

You may have legal rights to prevent your property from being taken away. A lawyer can advise you more specifically of these rights. If you wish to exercise your rights, **YOU MUST ACT PROMPTLY.**

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

Susquehanna Legal Services
168 East 5th Street
Bloomsburg, PA 17815
(570) 784-8760

THE LEGAL RIGHTS YOU MAY HAVE ARE:

1. You may file a petition with the Court of Common Pleas of the within County to open the judgment if you have a meritorious defense against the person or company that has entered judgment against you. You may also file an petition with the same Court if you are aware of a legal defect in the obligation or the procedure used against you.

2. After the Sheriff's Sale you may file a petition with the Court of Common Pleas of the within County to set aside the sale for a grossly inadequate price or for other proper cause. This petition **MUST BE FILED BEFORE THE SHERIFF'S DEED IS DELIVERED.**

3. A petition or petitions raising the legal issues or rights mentioned in the preceding paragraphs must be presented to the Court of Common Pleas of the within County. The petition must be served on the attorney for the creditor or on the creditor before presentation to the court and a proposed order or rule must be attached to the petition.

If a specific return date is desired, such date must be obtained from the Court Administrator's Office - Civil Division, of the within County Courthouse, before a presentation of the petition to the Court.

PURCELL, KRUG & HALLER
Attorneys for Plaintiff
1719 North Front Street
Harrisburg, PA 17102
(717) 234-4178

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Parcel # 04D-06-150

TO THE SHERIFF OF COLUMBIA COUNTY:

There will be placed in your hands for service a Writ of Execution in Mortgage Foreclosure styled as follows:

Plaintiff: **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. c/o
Washington Mutual Bank, FA**

VS.

Defendant(s): **TIA HUNTER AND CHARLES R. LIPSEY**

Filed to No. **2003-CV-902**

INSTRUCTIONS

This is real estate execution. The property is located at:

1403 FREAS AVENUE BERWICK, PENNSYLVANIA 18603

(A more complete legal description accompanies these documents.)

The parties to be served **PERSONALLY** and their addresses are as follows:

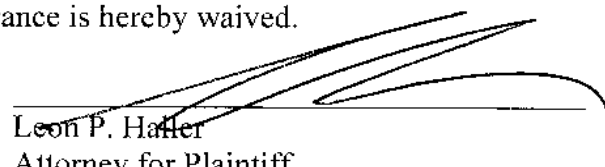
TIA HUNTER: 1403 FREAS AVENUE BERWICK, PA 18603

CHARLES R. LIPSEY: 1403 FREAS AVENUE BERWICK, PA 18603

WAIVER OF WATCHMAN AND INSURANCE

Any Deputy Sheriff levying upon or attaching any property under which writ may leave same without a watchman, in custody of whoever is found in possession, after notifying such person of such levy or attachment, without liability on the part of such deputy or the sheriff to any Plaintiff herein for any loss, destruction or removal of any such property before Sheriff's Sale thereof.

NOW, January 23, 2004 the Sheriff is hereby released from all liability to protect the property described in the above execution by insurance, which insurance is hereby waived.


Leon P. Haller
Attorney for Plaintiff
PA I.D. #15700

TO THE SHERIFF OF COLUMBIA COUNTY:

There will be placed in your hands for service a Writ of Execution in Mortgage Foreclosure styled as follows:

Plaintiff: **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.**
Washington Mutual Bank, FA

VS.

Defendant(s): **TIA HUNTER AND CHARLES R. LIPSEY**

Filed to No. **2003-CV-902**

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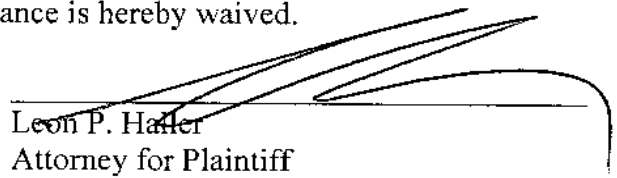
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Leon P. Haller
Attorney for Plaintiff
PA I.D. #15700

TO THE SHERIFF OF COLUMBIA COUNTY:

ORDER FOR SERVICE

DATE: January 23, 2004

FROM:

Leon P. Haller, Esquire
Purcell, Krug & Haller
1719 North Front Street
Harrisburg, PA 17102
(717) 234-4178

CASE CAPTION:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. c/o Washington Mutual Bank, FA
VS.

TIA HUNTER CHARLES R. LIPSEY

PAPER: WRIT OF EXECUTION IN MORTGAGE FORECLOSURE

No. 2003-CV-902

SERVICE TO BE MADE ON DEFENDANT: TIA HUNTER

ADDRESS FOR "PERSONAL SERVICE": 1403 FREAS AVENUE BERWICK, PA 18603

Requested by
Leon P. Haller, Esquire
Attorney for Plaintiff

TO THE SHERIFF OF COLUMBIA COUNTY:

ORDER FOR SERVICE

DATE: January 23, 2004

FROM:

Leon P. Haller, Esquire
Purcell, Krug & Haller
1719 North Front Street
Harrisburg, PA 17102
(717) 234-4178

CASE CAPTION:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. c/o Washington Mutual Bank, FA

VS.

TIA HUNTER CHARLES R. LIPSEY

PAPER: WRIT OF EXECUTION IN MORTGAGE FORECLOSURE

No. 2003-CV-902

SERVICE TO BE MADE ON DEFENDANT: CHARLES R. LIPSEY

ADDRESS FOR "PERSONAL SERVICE": 1403 FREAS AVENUE BERWICK, PA 18603

Requested by
Leon P. Haller, Esquire
Attorney for Plaintiff

PURCELL, KRUG & HALLER

87665

01/22/2004 087665

RECEIVED
SHERIFF OF COLUMBIA COUNTY
JAN 23 2004

1,200.00

PURCELL, KRUG & HALLER

1719 NORTH FRONT STREET
HARRISBURG, PA 17102

COMMERCIAL BANK
60-184-313

CHECK NO.

CHECK DATE

087665 01/22/2004

CHECK AMOUNT

87665

*****1,200.00

ONE THOUSAND TWO HUNDRED AND 00/100 DOLLARS*****

SHERIFF OF COLUMBIA COUNTY

PAY
TO THE
ORDER
OF

VOID AFTER 90 DAYS



090967/7-95

Security Features Included.



Details on back

⑈087665⑈ ⑆031301846⑆ 51 320931 2⑈