

SHERIFF'S SALE COST SHEET

EMC Mort. Corp. vs. Ahearn
 NO. 22-04 ED NO. 1152-01 JD DATE/TIME OF SALE Stayed

DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$ <u>195.00</u>
LEVY (PER PARCEL	\$15.00
MAILING COSTS	\$ <u>32.50</u>
ADVERTISING SALE BILLS & COPIES	\$17.50
ADVERTISING SALE (NEWSPAPER)	\$15.00
MILEAGE	\$ <u>6.00</u>
POSTING HANDBILL	\$15.00
CRYING/ADJOURN SALE	\$10.00
SHERIFF'S DEED	\$35.00
TRANSFER TAX FORM	\$25.00
DISTRIBUTION FORM	\$25.00
COPIES	\$ <u>6.50</u>
NOTARY	\$ <u>12.00</u>
TOTAL ***** \$ <u>339.50</u>	

WEB POSTING	\$150.00
PRESS ENTERPRISE INC.	\$ <u>794.34</u>
SOLICITOR'S SERVICES	\$75.00
TOTAL ***** \$ <u>1019.34</u>	

PROTHONOTARY (NOTARY)	\$40.00
RECORDER OF DEEDS	\$ _____
TOTAL ***** \$ <u>- 0 -</u>	

REAL ESTATE TAXES:

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

MUNICIPAL FEES DUE:

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

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

TOTAL COSTS (OPENING BID)

2000.00 Dep.
 \$ 1503.84
 75 496.16 Refund

GOLDBECK McCAFFERTY & McKEEVER

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

July 6, 2004

Columbia

Harry A. Roadarmel
SHERIFF OF COLUMBIA COUNTY
Sheriff's Office
PO Box 380
Bloomsburg, PA 17815
FAX

RE: EMC MORTGAGE CORP
vs.
BONNIE AHEARN and KENNETH B. AHEARN
Term No. 2001-CV-1152

Property address:

2 York Road
Bloomsburg, PA 17815

Sheriff's Sale Date: July 14, 2004

Dear Sir/Madam:

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

Date filed: April 19, 2004
Case number: 04-52018
Chapter: 13
Judge: JOHN J. THOMAS

Thank you for your cooperation.

Very truly yours,


JOSEPH A. GOLDBECK, JR.

JAG/jlg

SHERIFF'S SALE COST SHEET

EMC Mort. Corp. vs. Kenneth & Bonnie Ahearn
 NO. 22-04 ED NO. 1152-01 JD DATE/TIME OF SALE 4-21-04/0930

DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$ <u>195.00</u>
LEVY (PER PARCEL	\$15.00
MAILING COSTS	\$ <u>32.50</u>
ADVERTISING SALE BILLS & COPIES	\$17.50
ADVERTISING SALE (NEWSPAPER)	\$15.00
MILEAGE	\$ <u>6.00</u>
POSTING HANDBILL	\$15.00
CRYING/ADJOURN SALE	\$10.00
SHERIFF'S DEED	\$35.00
TRANSFER TAX FORM	\$25.00
DISTRIBUTION FORM	\$25.00
COPIES	\$ <u>6.50</u>
NOTARY	\$ <u>12.00</u>
TOTAL ***** \$ <u>424.50</u>	

WEB POSTING	\$150.00
PRESS ENTERPRISE INC.	\$ <u>794.34</u>
SOLICITOR'S SERVICES	\$75.00
TOTAL ***** \$ <u>1019.34</u>	

PROTHONOTARY (NOTARY)	\$10.00
RECORDER OF DEEDS	\$ <u>42.50</u>
TOTAL ***** \$ <u>52.50</u>	

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

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

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

TOTAL COSTS (OPENING BID) \$ 1641.34

**GOLDBECK McCAFFERTY & McKEEVER
A PROFESSIONAL CORPORATION
SUITE 5000 - MELLON INDEPENDENCE CENTER
701 MARKET STREET
PHILADELPHIA, PA 19106-1532
(215) 627-1322
FAX (215) 627-7734**

April 21, 2004

Columbia

Harry A. Roadarmel
SHERIFF OF COLUMBIA COUNTY
Sheriff's Office
PO Box 380
Bloomsburg, PA 17815

RE: EMC MORTGAGE CORP
vs.
BONNIE AHEARN and KENNETH B. AHEARN
Term No. 2001-CV-1152

Property address:

**2 York Road
Bloomsburg, PA 17815**

Sheriff's Sale Postpone Date: July 14, 2004

Dear Sir/Madam:

Kindly **POSTPONE**, due to a bankruptcy filing, the above-captioned Sheriff's Sale scheduled for April 21, 2004 to July 14, 2004.

Thank you for your cooperation.

Very truly yours,
Goldbeck McCafferty & McKeever

BY: Joseph A. Goldbeck, Jr.
JOSEPH A. GOLDBECK, JR.

JAG/ad

cc:

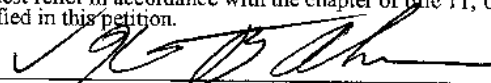
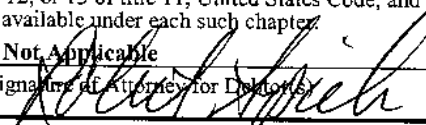
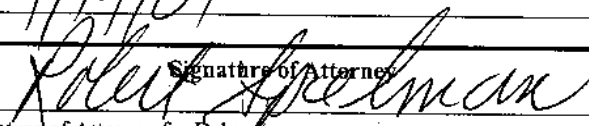
BONNIE AHEARN & KENNETH B. AHEARN
2 York Road
Bloomsburg, PA 17815

Robert Spielman, Esq.
29 East Main Street
Suite D
Bloomsburg, PA. 17815-1804

Bankruptcy Information: Chapter 13, Case Number #04-52018, Filing Date: 04/19/2004

*Joseph A. Goldbeck, Jr.
Filing of
4/20/04*

FORM B1 United States Bankruptcy Court Middle District of Pennsylvania		Voluntary Petition																								
Name of Debtor (if individual, enter Last, First, Middle): AHEARN, KENNETH B		Name of Joint Debtor (Spouse)(Last, First, Middle):																								
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):																								
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): 4280		Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all):																								
Street Address of Debtor (No. & Street, City, State & Zip Code): 111 WEST MAIN ST APT 3 BLOOMSBURG PA 17815		Street Address of Joint Debtor (No. & Street, City, State & Zip Code):																								
County of Residence or of the Principal Place of Business: COLUMBIA		County of Residence or of the Principal Place of Business:																								
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):																								
Location of Principal Assets of Business Debtor (if different from street address above):																										
Information Regarding the Debtor (Check the Applicable Boxes)																										
Venue (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.																										
Type of Debtor (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank		Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding																								
Nature of Debts (Check one box) <input type="checkbox"/> Consumer/Non-Business <input checked="" type="checkbox"/> Business		Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee Attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.																								
Chapter 11 Small Business (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)																										
Statistical/Administrative Information (Estimates only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.																										
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: left;">Estimated Number of Creditors</td> <td style="text-align: center;">1-15</td> <td style="text-align: center;">16-49</td> <td style="text-align: center;">50-99</td> <td style="text-align: center;">100-199</td> <td style="text-align: center;">200-999</td> <td style="text-align: center;">1000-over</td> </tr> <tr> <td></td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>			Estimated Number of Creditors	1-15	16-49	50-99	100-199	200-999	1000-over		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>										
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<div style="border: 1px solid black; height: 150px; width: 100%; position: relative;"> <div style="position: absolute; top: 5px; right: 5px; font-size: small;"> THIS SPACE IS FOR COURT USE ONLY </div> <div style="position: absolute; top: 50px; left: 50px; font-size: 2em; opacity: 0.5;"> 11/10/03 </div> </div>																										

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s) KENNETH B AHEARN	
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)			
Location Where Filed: NONE		Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: NONE		Case Number:	Date Filed:
District:		Relationship:	Judge:
Signatures			
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7, I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.		Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.	
<input checked="" type="checkbox"/>  Signature of Debtor <input checked="" type="checkbox"/> Not Applicable Signature of Joint Debtor Telephone Number (If not represented by attorney) 411/17/04 Date		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. <input checked="" type="checkbox"/> Not Applicable Signature of Attorney for Debtor(s)  Date 4/17/04	
<input checked="" type="checkbox"/>  Signature of Attorney for Debtor(s) Robert Spielman, 21489 Printed Name of Attorney for Debtor(s) / Bar No. Robert Spielman Firm Name 29 East Main St Suite D Address Bloomsburg PA 17815-1804 bobspielman@aya.yale.edu 570-380-1072 570-784-3429 Telephone Number 4/17/04 Date		Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No	
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.		Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 1101 and that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.	
<input checked="" type="checkbox"/> Not Applicable Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual Date		<input checked="" type="checkbox"/> Not Applicable Printed Name of Bankruptcy Petition Preparer Social Security Number (Required by 11 U.S.C. § 110(c).) Address Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. <input checked="" type="checkbox"/> Not Applicable Signature of Bankruptcy Petition Preparer Date A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.	

In re: **KENNETH B AHEARN** , Case No. _____
Debtor (If known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
2 YORK RD BLOOMSBURG COLUMBIA COUNTY PA	Fee Owner		\$ 93,000.00	\$ 89,875.00
Total >			\$ 93,000.00	

(Report also on Summary of Schedules.)

In re **KENNETH B AHEARN**

Debtor

Case No. _____

(If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		CHECKING ACCOUNT AT PNC BANK		30.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		SECURITY DEPOSITS FROM TENANTS		1,125.00
4. Household goods and furnishings, including audio, video, and computer equipment.		HOUSEHOLD FURNITURE AND FURNISHINGS		2,500.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		CLOTHING		200.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.		2 HANDGUNS 2 RIFLES		1,500.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			

In re **KENNETH B AHEARN**

Debtor

Case No.

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.	X			
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			

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.

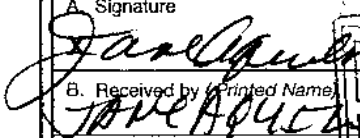
OFFICE OF F.A.I.R.
 DEPARTMENT OF PUBLIC WELFARE
 PO BOX 8016
 HARRISBURG, PA 17105


Article Addressed to:

7002 2 Domestic Return

Article Number
(Transfer from service label)
 Form 3811, August 2001

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
<p>■ Complete items 1, 2, 3. Also complete item 4 if Restricted Delivery is desired.</p> <p>■ Print your name and address on the reverse so that we can return the card to you.</p> <p>■ Attach this card to the back of the mailpiece, or on the front if space permits.</p>	<p>A. Signature _____ 22</p> <p style="text-align: right;"><input type="checkbox"/> Agent <input checked="" type="checkbox"/> Addressee</p> <p>B. Received by (Printed Name) _____ C. Date of Delivery FEB 09 2004</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>1. Article Addressed to:</p> <p style="text-align: center; font-size: 1.2em;">Commonwealth of PA PO Box 2675 Farrisburg, PA 17105</p>	<p>3. Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail</p> <p><input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise</p> <p><input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p>
<p>1. Article Number</p> <p style="text-align: center; font-size: 1.2em;">7002 2410 0001 8079 9217</p> <p>(Transfer from service label)</p>	<p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
<p>1. Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</p> <p>1. Print your name and address on the reverse so that we can return the card to you.</p> <p>1. Attach this card to the back of the mailpiece, or on the front if space permits.</p> <hr/> <p>Article Addressed to:</p> <p style="text-align: center; padding-top: 20px;">U. S. SMALL BUSINESS ADMINISTRATION PHILADELPHIA DISTRICT OFFICE ROBERT N.C. NIX FEDERAL BUILDING 900 MARKET STREET- 5TH FLOOR PHILADELPHIA, PA 19107</p>	<p>A. Signature </p> <p>B. Received by (Printed Name) JANE AQUINO</p> <p>C. Date of Delivery FEB 25</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> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail</p> <p><input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise</p> <p><input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> </div> <p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>
<p>2. Article Number (Transfer from service label)</p>	<p style="text-align: center; font-size: 1.2em;">7002 2410 0001 8079 9309</p>

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
<p>■ Complete items 1, 2, 3. Also complete item 4 if Restricted Delivery is desired.</p> <p>■ Print your name and address on the reverse so that we can return the card to you.</p> <p>■ Attach this card to the back of the mailpiece, or on the front if space permits.</p>	<p>A. Signature 22 <div style="display: flex; align-items: center;"> <div style="margin-right: 10px;">X</div> <div style="flex-grow: 1;">  </div> <div style="margin-left: 10px;"> <input type="checkbox"/> Agent <input checked="" type="checkbox"/> Addressee </div> </div> </p>
<p>1. Article Addressed to:</p>	<p>B. Received by (Printed Name) FEB - 5 2004</p> <p><i>J. J. Jones</i></p> <p>C. Date of Delivery</p>
<p>INTERNAL REVENUE SERVICE TECHNICAL SUPPORT GROUP WILLIAM GREEN FEDERAL BUILDING 600 ARCH STREET ROOM 3259 PHILADELPHIA, PA 19106</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>2. Article Number (Transfer from service label)</p>	<p>3. Service Type</p> <div style="display: flex; justify-content: space-between;"> <div> <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Registered <input type="checkbox"/> Insured Mail </div> <div> <input type="checkbox"/> Express Mail <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> C.O.D. </div> </div>
<p>PS Form 3811, August 2001</p>	<p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>
<p>7002 2410 0001 8079 9194</p>	

In re **KENNETH B AHEARN**

Debtor

Case No.

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.		RENT OWED BY TENANTS		1,181.00
<u>2</u> continuation sheets attached				Total \$ 6,536.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

In re **KENNETH B AHEARN**

Debtor.

Case No. _____

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under:

(Check one box)

☒ 11 U.S.C. § 522(b)(1)

Exemptions provided in 11 U.S.C. § 522(d).

Note: These exemptions are available only in certain states.☐ 11 U.S.C. § 522(b)(2)

Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY, WITHOUT DEDUCTING EXEMPTIONS
2 HANDGUNS 2 RIFLES	11 USC § 522(d)(3)	1,500.00	1,500.00
CHECKING ACCOUNT AT PNC BANK	11 USC § 522(d)(5)	30.00	30.00
CLOTHING	11 USC § 522(d)(3)	200.00	200.00
HOUSEHOLD FURNITURE AND FURNISHINGS	11 USC § 522(d)(3)	2,500.00	2,500.00
RENT OWED BY TENANTS	11 USC § 522(d)(5)	1,181.00	1,181.00
SECURITY DEPOSITS FROM TENANTS	11 USC § 522(d)(5)	1,125.00	1,125.00

In re: **KENNETH B AHEARN**

Debtor

Case No. _____

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. EMC MORTGAGE CORP BOX 660530 DALLAS TX 75266-0530		2004 Mortgage 2 YORK RD BLOOMSBURG COLUMBIA COUNTY PA VALUE \$93,000.00				89,875.00	0.00

0 Continuation sheets attached

Subtotal >
(Total of this page)
Total >
(Use only on last page)

\$89,875.00
\$89,875.00

(Report total also on Summary of Schedules)

In re **KENNETH B AHEARN**

Debtor

Case No. _____

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,650* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,100* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Other Priority Debts**

* Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **KENNETH B AHEARN**

Debtor

Case No. _____

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO. INTERNAL REVENUE SERVICE SPECIAL PROCEDURES BRANCH BOX 628 PITTSBURGH PA 15230		2003 TAXES				3,200.00	3,200.00

In re **KENNETH B AHEARN**

Debtor

Case No. _____

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. _____ BON TON BOX 17598 BALTIMORE MD 21297-1598 ZENITH ACQUISITION BOX 941911 HOUSTON TX 77094-8911		2004 CREDIT CARD				393.00
ACCOUNT NO. _____ CAPITAL ONE BOX 85617 RICHMOND VA 23276-0001 MRS ASSOCIATES INC 6530 W CAMPUS OVAL NEW ALBANY OH 43054		2004 CRDIT CARD				966.00
ACCOUNT NO. _____ COLUMBIA COUNTY PRISON 7TH AND IRON STREETS BLOOMSBURG PA 17815 REMIT CORP 36 W MAIN ST BLOOMSBURG PA 17815		2002 FEES				300.00
ACCOUNT NO. _____ LEVAN CARL C 501 CRESTWOOD DR BLOOMSBURG PA 17815		2003 SERVICES				2,003.00

1 Continuation sheets attached

Subtotal >

Total >

\$3,662.00

In re **KENNETH B AHEARN**

Debtor

Case No. _____

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. MORO GREGORY T 348 E 2ND ST BLOOMSBURG PA 17815		2003 SERVICES				1,683.00
ACCOUNT NO. SEARS CARD BOX 182149 COLUMBUS OH 43218-2149		2004 CREDIT CARD				500.00
ACCOUNT NO. SERVICE ELECTRIC CABLE TV 500 GRANT ST SUNBURY PA 17801-2500		2004 SERVICES				300.00
ACCOUNT NO. TOWN OF BLOOMSBURG TOWN HALL BLOOMSBURG PA 17815 REMIT CORP 36 W MAIN ST BLOOMSBURG PA 17815		2002 FEES				100.00
ACCOUNT NO. UNIVERSAL CARD BOX 8213 S HACKENSACK NJ 07606-8213		2004 CREDIT CARD				53.00

Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page)

Total

(Use only on last page of the completed Schedule F.)

\$2,636.00
\$6,298.00

(Report also on Summary of Schedules)

In re: **KENNETH B AHEARN**

Debtor

Case No. _____

(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY, STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
RACHAEL M IANOTTI 2 YORK RD BLOOMSBURG PA 17815	RESIDENTIAL LEASE
RANDI I DICKERSON 2 YORK RD BLOOMSBURG PA 17815	RESIDENTIAL LEASES
ROBERT J PRIMERO 2 YORK RD BLOOMSBURG PA 17815	RESIDENTIAL LEASE

B6H

(6/90)

In re: **KENNETH B AHEARN**

Debtor

Case No.

(If known)

SCHEDULE H - CODEBTORS

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
------------------------------	------------------------------

In re **KENNETH B AHEARN**

Case No. _____

Debtor

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor's Marital Status: WIDOWER	DEPENDENTS OF DEBTOR AND SPOUSE	
Debtor's Age: 51	RELATIONSHIP	AGE
Spouse's Age:		
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation BAKERY CLERK		
Name of Employer WEIS MARKETS INC		
How long employed 3 YEARS		
Address of Employer		

Income: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions
(pro rate if not paid monthly.)

Estimated monthly overtime

SUBTOTAL

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify) _____

SUBTOTAL OF PAYROLL DEDUCTIONS

TOTAL NET MONTHLY TAKE HOME PAY

Regular income from operation of business or profession or farm
(attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the
debtor's use or that of dependents listed above.

Social security or other government assistance
(Specify) _____

Pension or retirement income

Other monthly income

(Specify) _____

TOTAL MONTHLY INCOME

TOTAL COMBINED MONTHLY INCOME

\$ 2,179.16

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

NONE

DEBTOR

SPOUSE

\$ **1,282.66**

\$ **0.00**

\$ **1,282.66**

\$ **228.49**

\$ **0.00**

\$ **0.00**

\$ **0.00**

\$ **228.49**

\$ **1,054.16**

\$ **1,125.00**

\$ **0.00**

\$ **0.00**

\$ **0.00**

\$ **0.00**

\$ **0.00**

\$ **0.00**

\$ **2,179.16**

In re **KENNETH B AHEARN**

Case No. _____

Debtor

(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)		\$	315.00
Are real estate taxes included?	Yes _____ No <input checked="" type="checkbox"/>		
Is property insurance included?	Yes _____ No <input checked="" type="checkbox"/>		
Utilities Electricity and heating fuel		\$	90.00
Water and sewer		\$	0.00
Telephone		\$	25.00
Other _____		\$	0.00
Home maintenance (repairs and upkeep)		\$	10.00
Food		\$	150.00
Clothing		\$	25.00
Laundry and dry cleaning		\$	30.00
Medical and dental expenses		\$	25.00
Transportation (not including car payments)		\$	150.00
Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	5.00
Charitable contributions		\$	25.00
Insurance (not deducted from wages or included in home mortgage payments)			
Homeowner's or renter's		\$	0.00
Life		\$	0.00
Health		\$	0.00
Auto		\$	0.00
Other _____		\$	0.00
Taxes (not deducted from wages or included in home mortgage payments)			
(Specify) _____		\$	0.00
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)			
Auto _____		\$	0.00
Other _____		\$	0.00
Alimony, maintenance or support paid to others		\$	0.00
Payments for support of additional dependents not living at your home		\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	845.00
Other _____		\$	0.00

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)

\$ **1,695.00**

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$	2,179.16
B. Total projected monthly expenses	\$	1,695.00
C. Excess income (A minus B)	\$	484.16
D. Total amount to be paid into plan each _____	\$	480.00
Monthly (interval)		

UNITED STATES BANKRUPTCY COURT
Middle District of Pennsylvania

In re: **KENNETH B AHEARN**

Case No. _____

Chapter **13**

BUSINESS INCOME AND EXPENSES

FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (NOTE: ONLY INCLUDE information directly related to the business operation.)

PART A - GROSS BUSINESS INCOME FOR PREVIOUS 12 MONTHS:

1. Gross Income For 12 Months Prior to Filing: \$ 13,500.00

PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:

2. Gross Monthly Income: \$ 1,125.00

PART C - ESTIMATED FUTURE MONTHLY EXPENSES:

3. Net Employee Payroll (Other Than Debtor)	\$ <u>0.00</u>
4. Payroll Taxes	<u>0.00</u>
5. Unemployment Taxes	<u>0.00</u>
6. Worker's Compensation	<u>0.00</u>
7. Other Taxes	<u>0.00</u>
8. Inventory Purchases (Including raw materials)	<u>0.00</u>
9. Purchase of Feed/Fertilizer/Seed/Spray	<u>0.00</u>
10. Rent (Other than debtor's principal residence)	<u>0.00</u>
11. Utilities	<u>0.00</u>
12. Office Expenses and Supplies	<u>0.00</u>
13. Repairs and Maintenance	<u>0.00</u>
14. Vehicle Expenses	<u>0.00</u>
15. Travel and Entertainment	<u>0.00</u>
16. Equipment Rental and Leases	<u>0.00</u>
17. Legal/Accounting/Other Professional Fees	<u>0.00</u>
18. Insurance	<u>0.00</u>
19. Employee Benefits (e.g., pension, medical, etc.)	<u>0.00</u>
20. Payments to Be Made Directly By Debtor to Secured Creditors For	

Pre-Petition Business Debts (Specify):

MORTGAGE PAYMENT 670.00

21. Other (Specify):

GARBAGE 25.00

HEAT 125.00

MAINTENANCE 25.00

0.00

22. Total Monthly Expenses (Add items 3 - 21) \$ 845.00

PART D - ESTIMATED AVERAGE NET MONTHLY INCOME:

23. AVERAGE NET MONTHLY INCOME (Subtract Item 22 from Item 2) \$ 280.00

United States Bankruptcy Court Middle District of Pennsylvania

In re **KENNETH B AHEARN**

Case No.

Chapter **13**

SUMMARY OF SCHEDULES

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 93,000.00		
B - Personal Property	YES	3	\$ 6,536.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 89,875.00	
E - Creditors Holding Unsecured Priority Claims	YES	2		\$ 3,200.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	2		\$ 6,298.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 2,179.16
J - Current Expenditures of Individual Debtor(s)	YES	2			\$ 1,695.00
Total Number of sheets in ALL Schedules >		15			
Total Assets >			\$ 99,536.00		
Total Liabilities >				\$ 99,373.00	

In re: KENNETH B AHEARN
Debtor

Case No. _____
(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 15
sheets plus the summary page, and that they are true and correct to the best of my knowledge, information, and belief. (Total shown on summary page plus 1.)

Date:

4/19/04

Signature:


KENNETH B AHEARN

[If joint case, both spouses must sign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

UNITED STATES BANKRUPTCY COURT
Middle District of Pennsylvania

In re: **KENNETH B AHEARN**
4280

Case No. _____
Chapter **13**

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
2,894.00	EMPLOYMENT	2004
12,000.00	EMPLOYMENT	2003
10,457.00	EMPLOYMENT	2002

2. Income other than from employment or operation of business

None
☐

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
13,500.00	RENT	2002
13,500.00	RENT	2003
3,375.00	RENT	2004

3. Payments to creditors

None
☒

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
------------------------------	-------------------	-------------	--------------------

b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None
☒

NAME AND ADDRESS OF CREDITOR
AND RELATIONSHIP TO DEBTOR

DATES OF
PAYMENTS

AMOUNT PAID

AMOUNT
STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None
☒

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY
AND LOCATION

STATUS OR
DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None
☒

NAME AND ADDRESS
OF PERSON FOR WHOSE
BENEFIT PROPERTY WAS SEIZED

DATE OF
SEIZURE

DESCRIPTION
AND VALUE OF
PROPERTY

5. Repossessions, foreclosures and returns

None
☒

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CREDITOR OR SELLER

DATE OF REPOSSESSION,
FORECLOSURE SALE
TRANSFER OR RETURN

DESCRIPTION
AND VALUE OF
PROPERTY

6. Assignments and receiverships

None
☒

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF ASSIGNEE

DATE OF
ASSIGNMENT

TERMS OF
ASSIGNMENT
OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None
☒

NAME AND ADDRESS OF CUSTODIAN	NAME AND ADDRESS OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
----------------------------------	---	------------------	---

7. Gifts

None
☒

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
--	--------------------------------------	-----------------	-------------------------------------

8. Losses

None
☒

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
---	--	-----------------

9. Payments related to debt counseling or bankruptcy

None
☒

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
------------------------------	---	--

10. Other transfers

None
☒

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,
RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY
TRANSFERRED
AND VALUE RECEIVED

11. Closed financial accounts

None



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR
DIGITS OF ACCOUNT NUMBER,
AND AMOUNT OF FINAL BALANCE

AMOUNT AND
DATE OF SALE
OR CLOSING

12. Safe deposit boxes

None



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF BANK OR
OTHER DEPOSITORY

NAMES AND ADDRESSES
OF THOSE WITH ACCESS
TO BOX OR DEPOSITORY

DESCRIPTION
OF
CONTENTS

DATE OF TRANSFER
OR SURRENDER,
IF ANY

13. Setoffs

None



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF
SETOFF

AMOUNT OF
SETOFF

14. Property held for another person

None



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS
OF OWNER

DESCRIPTION AND VALUE
OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None



If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

16. Spouses and Former Spouses

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None



SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None



SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None



NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
---------------------------------------	---------------	-----------------------

18. Nature, location and name of business

None



a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
------	-------------------------	---------	--------------------	-------------------------------

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None



NAME

ADDRESS

19. Books, records and financial statements

None



a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None



NAME AND ADDRESS

DATES SERVICES RENDERED

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None



NAME

ADDRESS

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

None



NAME AND ADDRESS

DATE ISSUED

20. Inventories

None



- a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)

- b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

None



DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN
OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None



- a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

- b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

None



NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None



- a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

- b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

None



NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None



If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS
OF RECIPIENT,
RELATIONSHIP TO DEBTOR

DATE AND PURPOSE
OF WITHDRAWAL

AMOUNT OF MONEY
OR DESCRIPTION
AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None



If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six -year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER

25. Pension Funds.

None



If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER

* * * * *

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date

4/17/04

Signature
of Debtor

KENNETH B AHEARN

UNITED STATES BANKRUPTCY COURT
Middle District of Pennsylvania

Exhibit "C"

[If, to the best of the debtor's knowledge, the debtor owns or has possession of property that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety, attach this Exhibit "C" to the petition.]

In re: **KENNETH B AHEARN**

Case No.:

Chapter: **13**

Debtor(s)

Exhibit "C" to Voluntary Petition

1. Identify and briefly describe all real or personal property owned by or in possession of the debtor that, to the best of the debtor's knowledge, poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety (attach additional sheets if necessary):

NONE

2. With respect to each parcel of real property or item of personal property identified in question 1, describe the nature and location of the dangerous condition, whether environmental or otherwise, that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety (attach additional sheets if necessary):

UNITED STATES BANKRUPTCY COURT
Middle District of Pennsylvania

In re: **KENNETH B AHEARN**

Case No. _____

Debtor

Chapter **13**

**DISCLOSURE OF COMPENSATION OF ATTORNEY
FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	<u>2,500.00</u>
Prior to the filing of this statement I have received	\$	<u>0.00</u>
Balance Due	\$	<u>2,500.00</u>

2. The source of compensation paid to me was:

☐ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☐ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a) Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b) Preparation and filing of any petition, schedules, statement of affairs, and plan which may be required;
- c) Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d) Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
- e) [Other provisions as needed]

None

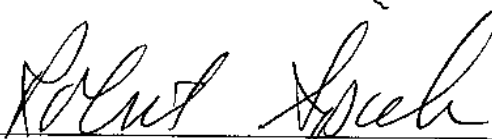
6. By agreement with the debtor(s) the above disclosed fee does not include the following services:

None

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: 4/17/04


Robert Spielman, Bar No. 21469

Robert Spielman
Attorney for Debtor(s)

UNITED STATES BANKRUPTCY COURT
Middle District of Pennsylvania

In re: **KENNETH B AHEARN**
4280

Case No.
Chapter **13**

CHAPTER 13 PLAN

NOTICE

THIS PLAN CONTAINS EVIDENTIARY MATTER WHICH, IF NOT CONTROVERTED, MAY BE ACCEPTED BY THE COURT AS TRUE. CREDITORS CANNOT VOTE ON THIS PLAN BUT MAY OBJECT TO ITS CONFIRMATION PURSUANT TO BANKRUPTCY CODE § 1324, AND LOCAL RULES. ABSENT ANY SUCH OBJECTION, THE COURT MAY CONFIRM THIS PLAN AND ACCEPT THE VALUATION AND ALLEGATIONS CONTAINED HEREIN.

The Debtor(s) above named hereby proposes the following plan.

1. Debts. All debts are provided for by this Plan. Only creditors holding claims duly proved and allowed shall be entitled to payments from the Trustee. (See Notice of Filing of Bar Date.) Trustee shall not file a claim on behalf of any creditor.

2. Payments. As of the date of this plan, the debtor has paid **\$0.00** to the Trustee. Debtor and/or any entity from whom the debtor(s) receive income shall pay to the Trustee the sum of **\$480.00 Monthly**, commencing , for **60** months for a total of **\$28,800.00** or until such amounts are paid that will afford payment of all allowed and proven claims in the amounts payable under this Plan.

Graduated Payments:	BEGIN MONTH	# OF MONTHS	ADJUSTMENT
---------------------	-------------	-------------	------------

3. Plan Payments. The Trustee, from available funds, shall make payments to creditors in the following amounts and order. All dates for beginning of payments are estimates only and may be adjusted by the Trustee as necessary to carry out the terms of this plan.

A. DEBTOR'S ATTORNEY	FEE REQUESTED	PAID TO DATE	BALANCE DUE	--- PAYMENT SCHEDULE ---			TOTAL PAYMENTS
				PAYMENT	MONTH	LENGTH	
Robert Spielman	2,500.00	0.00	2,500.00	435.97	1	5	2,500.00
	0.00	0.00		320.15	6	1	

B. Mortgage Arrears. (Regular monthly payments to be made by Debtor and to start on the first due date after date of filing petition.)

CREDITOR	RATE	ARREARS	--- PAYMENT SCHEDULE ---			TOTAL PAYMENTS
			PAYMENT	MONTH	LENGTH	
EMC MORTGAGE CORP	7.50%	16,300.00	403.58	14	1	20,457.72
	0.00%		435.97	15	45	
	0.00%		435.49	60	1	

C. Secured Claims. (A creditor's secured claim shall be the net amount due as of date of filing or the value of the collateral to which creditor's lien attaches, whichever is less. Interest shall be allowed at contract rate or 12.00% APR whichever is less. Creditor shall retain its lien until the allowed secured portion of the claim is fully paid.)

CREDITOR & COLLATERAL	RATE	CLAIM	--- PAYMENT SCHEDULE ---			TOTAL PAYMENTS
			PAYMENT	MONTH	LENGTH	
i. Secured Claims - Paid in full						
NONE						
ii. Secured Claims - Cure default only						
NONE						

D. Priority Claims. (Unsecured claims entitled to priority under 11 U.S.C. § 507 shall be paid in full as follows.)

CREDITOR	PRIORITY CLAIM	--- PAYMENT SCHEDULE ---			TOTAL
		PAYMENT	MONTH	LENGTH	PAYMENTS
INTERNAL REVENUE SERVICE	3,200.00	115.82	6	1	3,200.00
		435.97	7	7	
		32.39	14	1	

E. Separate Class of Unsecured Claims. (May include co-signed debts as provided for by 11 U.S.C. § 1301, including interest at contract rate.)

CREDITOR & CLASSIFICATION	UNSECURED CLAIM	--- PAYMENT SCHEDULE ---			TOTAL
		PAYMENT	MONTH	LENGTH	PAYMENTS
NONE	RATE				

F. Unsecured Creditors. (All other creditors not scheduled above are deemed unsecured without priority and shall be paid pro rata from funds remaining after payment of above scheduled claims. Debtor estimates the unsecured claims to total \$ **6,298.00**, and proposes to provide at least \$ **0.64** which will pay in full said creditors' claims, or in no event, provide a composition percentage of less than **0.01%**. (Funds Provided/Unsecured Claims)

G. Lien Avoidance. (Debtor intends to file a motion, pursuant to Bankruptcy Rule 4003(d) to avoid all nonpossessory, nonpurchase money security interests and judicial liens as provided by 11 U.S.C. § 522(f), and the plan herein provides for payment of such liens as general unsecured claims only. Any creditors' claim or portion thereof not listed in paragraph C above is to be treated as unsecured and, unless objected to, such unsecured status, for purposes of this plan, will be binding upon confirmation, but the lien shall survive unless avoided.

H. Leases and Contracts. The Debtor hereby assumes the following unexpired leases and executory contracts, and rejects all others.

NAME OF CREDITOR	DESCRIPTION
RACHAEL M IANOTTI	RESIDENTIAL LEASE
NAME OF CREDITOR	DESCRIPTION
RANDI I DICKERSON	RESIDENTIAL LEASES
NAME OF CREDITOR	DESCRIPTION
ROBERT J PRIMERO	RESIDENTIAL LEASE

I. Miscellaneous Provisions.

4. Secured Claims - Paid directly by debtor(s). The following creditors' claims are fully secured, shall be paid directly by the debtors, and receive no payments under paragraph 3 above:

CREDITOR	COLLATERAL	MARKET VALUE	AMOUNT OF CLAIM
NONE			

5. Future Income. Debtor(s) submits all future earnings or other future income to such supervision and control of the Trustee as is necessary for the execution of this Plan.

6. Standing Trustee Percentage Fee. Pursuant to 28 U.S.C. § 586(e)(B), the Attorney General, after consultation with the United States Trustee, sets a percentage fee not to exceed ten percent of payments made to creditors by the Trustee under the terms of this Plan.

SUMMARY AND ANALYSIS OF PLAN PAYMENTS TO BE MADE BY TRUSTEE

A. Total debt provided under the Plan and administrative expenses

1. Attorney Fees	2,500.00
2. Mortgage Arrears	20,457.72
3. Secured Claims	0.00
4. Priority Claims	3,200.00
5. Separate Class of Unsecured Claims	0.00
6. All other unsecured claims	0.64
 Total payments to above Creditors	 26,158.36
Trustee percentage	2,615.84
* Total Debtor payments to the Plan	28,800.00

* Total payments must equal total of payments set forth in paragraph 2 on page 1 of this Plan.

B. Reconciliation with Chapter 7

1. Interest of unsecured creditors if Chapter 7 filed	
a. Total property of debtor	99,536.00
b. Property securing debt	89,875.00
c. Exempt property	6,536.00
d. Priority unsecured claims	3,200.00
e. Chapter 7 trustee fee	0.00
f. Funds for Chapter 7 distribution (est.)	0.00
 2. Percent of unsecured, nonpriority claims paid under Plan	 0.01
 3. Percent of unsecured, nonpriority claims paid if Chapter 7 filed (est.)	 0.00

Attorney for Debtor(s):
Robert Spielman
21489

Robert Spielman
29 East Main St
Suite D
Bloomsburg PA 17815-1804
bobspielman@aya.yale.edu

Phone: **570-380-1072**
Fax: **570-784-3429**

Signed: 
Robert Spielman

Signed: 

KENNETH B AHEARN, Debtor

Dated: 

UNITED STATES BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)


Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family - owned farm.

I, the debtor, affirm that I have read this notice.

4/17/04
Date

✓ 
Signature of Debtor

Case Number

Penalty for making a false statement: Fine of up to \$250,000 or up to 5 years imprisonment or both. 18 U.S.C. §§ 152 and 3571.

KENNETH B AHEARN

KENNETH B AHEARN
111 WEST MAIN ST APT 3
BLOOMSBURG PA 17815

BANKRUPT / DEBTOR NO.

Robert Spielman
Robert Spielman
29 East Main St
Suite D
Bloomsburg PA 17815-1804

BON TON
BOX 17598
BALTIMORE MD 21297-1598

CAPITAL ONE
BOX 85617
RICHMOND VA 23276-0001

COLUMBIA COUNTY PRISON
7TH AND IRON STREETS
BLOOMSBURG PA 17815

EMC MORTGAGE CORP
BOX 660530
DALLAS TX 75266-0530

INTERNAL REVENUE SERVICE
SPECIAL PROCEDURES BRANCH
BOX 628
PITTSBURGH PA 15230

LEVAN CARL C
501 CRESTWOOD DR
BLOOMSBURG PA 17815

MORO GREGORY T
348 E 2ND ST
BLOOMSBURG PA 17815

MRS ASSOCIATES INC
6530 W CAMPUS OVAL
NEW ALBANY OH 43054

REMIT CORP
36 W MAIN ST
BLOOMSBURG PA 17815

SEARS CARD
BOX 182149
COLUMBUS OH 43218-2149

SERVICE ELECTRIC CABLE TV
500 GRANT ST
SUNBURY PA 17801-2500

TOWN OF BLOOMSBURG
TOWN HALL
BLOOMSBURG PA 17815

UNIVERSAL CARD
BOX 8213
S HACKENSACK NJ 07606-8213

ZENITH ACQUISITION
BOX 941911
HOUSTON TX 77094-8911

UNITED STATES BANKRUPTCY COURT
Middle District of Pennsylvania

In re: **KENNETH B AHEARN**
4280

Case No. _____
Chapter **13**

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of **1** sheet(s) is complete, correct and consistent with the debtor's schedules pursuant to Local Bankruptcy Rules and I/we assume all responsibility for errors and omissions.

Dated:

4/17/04

Signed:

Robert Spielman
Robert Spielman

Bar No. **21489**

Signed:

Kenneth B Ahearn
KENNETH B AHEARN

WEIS MARKETS, INC. - PAYRO

EMPLOYEE LOCATION & NAME		EMPLOYEE NO.		SOCIAL SEC. NO.		WK. END		5100063	
006 15 KENNETH B AHEARN		58016		081 46 4280		03/27/04			
EXPLANATION OF EARNINGS/TAXES/DEDUCTIONS						CURRENT		YEAR TO DATE	
HRS/RATE/EARNINGS									
CONTROL # 005710		34.00	7.25	246.50	REM. VAC	48.00			
		6.00	8.25	49.50		.00			
TOTAL EARNINGS				296.00	3670.75				
TAXES									
		FICA		17.24		222.15			
		MEDICARE		4.03		51.97			
		FED WITHHOLDING		18.31		235.07			
		PA STATE TAX		8.54		110.03			
		BLOOMSBURG		4.34		55.89			
		BLOOMSBURG AREA							
		PA UNEMPLOYMENT		.27		3.33			
		OCC PRIVILEGE				10.00			
TOTAL TAXES				52.73	688.44				
DEDUCTIONS									
		LIFE INSURANCE		.55		2.75			
		MEDICAL INSUR		17.00		84.00			
		VISION		.40		.80			
TOTAL DEDUCTIONS				17.95	87.55				
FULL-TIME ASSOCIATES: PLEASE CHECK WITH YOUR MANAGER FOR DATES OF MEETINGS IN YOUR AREA ON NEW DENTAL AND LONG TERM DISABILITY BENEFITS.									
NET PAY						225.32	2894.76		

0

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 31; April 7, 14, 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.

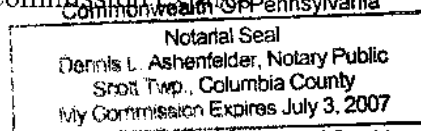
Paul R. Eyerly IV

Sworn and subscribed to before me this 15th 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.

.....

COLUMBIA COUNTY SHERIFF'S OFFICE

SHERIFF'S REAL ESTATE FINAL COST SHEET

EMC Mort. Corp. vs Kenneth & Banne Ahearn

NO. 22-04 ED NO. 1152-01 JD

DATE/TIME OF SALE: 4-21-04 0930

BID PRICE (INCLUDES COST) \$ _____

POUNDAGE - 2% OF BID \$ _____

TRANSFER TAX - 2% OF FAIR MKT \$ _____

MISC. COSTS \$ _____

TOTAL AMOUNT NEEDED TO PURCHASE \$ _____

PURCHASER(S): _____

ADDRESS: _____

NAMES(S) ON DEED: _____

PURCHASER(S) SIGNATURE(S): _____

TOTAL DUE: \$ _____

LESS DEPOSIT: \$ _____

DOWN PAYMENT: \$ _____

TOTAL DUE IN 8 DAYS \$ _____

GOLDBECK McCAFFERTY & McKEEVER

A PROFESSIONAL CORPORATION
ATTORNEYS AT LAW

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

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

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

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

*PA & NJ BAR

PLEASE REPLY TO THE
PHILADELPHIA OFFICE

March 30, 2004

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

RE: No. 2001-CV-1152
BONNIE AHEARN and KENNETH B. AHEARN

Dear Sir/Madam:

The above case may be sold on April 21, 2004. It has been properly served in accordance with Rule 3129.

Thank you for your cooperation.

Very truly yours,

/s/



Joseph A. Goldbeck, Jr.

JAG/bjm

GOLDBECK McCAFFERTY & McKEEVER

BY: Joseph A. Goldbeck, Jr.

Attorney I.D.#16132

Suite 5000 - Mellon Independence Center

701 Market Street

Philadelphia, PA 19106-1532

215-627-1322

Attorney for Plaintiff

EMC MORTGAGE CORP

909 Hidden Ridge Drive

Suite 200

Irving, TX 75038

Plaintiff

vs.

BONNIE AHEARN

KENNETH B. AHEARN

Mortgagors and Record Owners

2 York Road

Bloomsburg, PA 17815

Defendants

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION – LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2001-CV-1152

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

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

- ☒ Personal Service by the Sheriff's Office/~~competent adult~~ (copy of return attached).
- ☐ Certified mail by Joseph A. Goldbeck, Jr. (original green Postal return receipt attached).
- ☐ Certified mail by Sheriff's Office.
- ☐ Ordinary mail by Joseph A. Goldbeck, Jr., Esquire to Attorney for Defendant(s) of record (proof of mailing attached).
- ☐ Acknowledgment of Sheriff's Sale by Attorney for Defendant(s) (proof of acknowledgment attached).
- ☐ Ordinary mail by Sheriff's Office to Attorney for Defendant(s) of record.

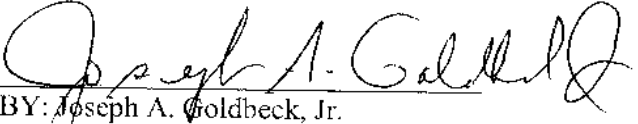
IF SERVICE WAS ACCOMPLISHED BY COURT ORDER.

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

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

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

Respectfully submitted,


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

7160 3901 9848 2710 9454

TO: AHEARN, KENNETH B.
KENNETH B. AHEARN
2 York Road
Bloomsburg, PA 17815

SENDER: GOLDBECK MCCAFFERTY & MCKEEVER
January 24, 2004

REFERENCE: AHEARN, BONNIE / EMC-0347
- Columbia

PS Form 3800, June 2000

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

US Postal Service

**Receipt for
Certified Mail**

No Insurance Coverage Provided
Do Not Use for International Mail

POSTAL SERVICE
PHILADELPHIA PA
MAR 18 2004
90106

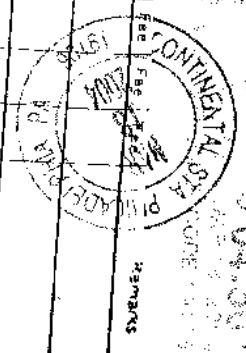
GOLDBECK McCAFFERTY & McKEEVER
 Suite 500 The Bourse Building
 111 S. Independence Mall East
 Philadelphia, Pennsylvania 19106

Line	Article Number	Addressee Name, Street, and PO Address	Postage	Fee	Handling Charge	Actual Value (if Reg.)	Insured Value	FLCUD	Fee	Fee	Fee	Fee	Fee	Fee	Fee	Fee	Fee	Fee
1	ENC 0347	PA DEPARTMENT OF PUBLIC WELFARE - Bureau of Child Support Enforcement Health and Welfare Bldg - Room 432 P.O. Box 2675 Harrisburg, PA 17105-2675	<input type="checkbox"/> Express <input type="checkbox"/> Registered <input type="checkbox"/> Insured <input type="checkbox"/> COD	<input type="checkbox"/> Return to sender <input type="checkbox"/> Certified <input type="checkbox"/> Int'l Rec. Del. <input type="checkbox"/> Del. Confirmation (25)														
2																		
3																		
4																		
5		DOMESTIC RELATIONS OF COLUMBIA COUNTY 700 Seaside Road Suite A Harrisburg, PA 17815																
6		REMI CORPORATION 26 W. Main Street P.O. Box 7 Harrisburg, PA 17815																
7																		
8																		
9		TENANT OCCUPANT 2 York Road Harrisburg, PA 17815																
10		GREGORY J. MORO, ESQUIRE 348 First Second Street Harrisburg, PA 17815																
11																		
12																		
13																		
14																		
15																		
Total Number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office	Postmaster: Per (Name of receiving employer)															

PS Form 3877, April 1989

Complete by Typewriter, Ink, or Ball Point Pen

The full declaration of value is required on all domestic and international registered mail. The maximum insurable value for the reconstruction of non-splittable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum insurable value for registered mail, sent with optional postal insurance, is \$50,000 per Domestic Mail Manual R500, 3913, and 5921 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to Standard Mail (A) and Standard Mail (a) parcels.



ENC-0347

Abram

Columbia



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

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

EMC MORTGAGE CORP.

Docket # 22ED2004

VS

WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

BONNIE AHEARN
KENNETH B. AHEARN

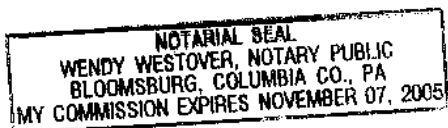
AFFIDAVIT OF SERVICE


NOW, THIS MONDAY, FEBRUARY 09, 2004, AT 8:05 AM, SERVED THE WITHIN WRIT OF
EXECUTION - MORTGAGE FORECLOSURE UPON BONNIE AHEARN AT COLUMBIA
COUNTY SHERIFF'S OFFICE BLOOMSBURG, BY HANDING TO KENNETH AHEARN,
HUSBAND, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO
THEM THE CONTENTS THEREOF.

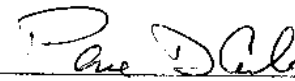
SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME
THIS MONDAY, FEBRUARY 09, 2004


NOTARY PUBLIC




X
TIMOTHY T. CHAMBERLAIN
ACTING SHERIFF


X
P. D'ANGELO
DEPUTY SHERIFF



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

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

EMC MORTGAGE CORP.

Docket # 22ED2004

VS

WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

BONNIE AHEARN
KENNETH B. AHEARN

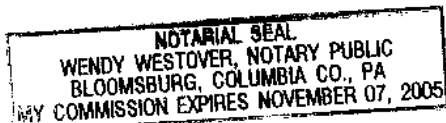
AFFIDAVIT OF SERVICE

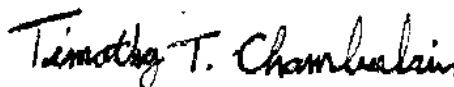
NOW, THIS MONDAY, FEBRUARY 09, 2004, AT 8:05 AM, SERVED THE WITHIN WRIT OF
EXECUTION - MORTGAGE FORECLOSURE UPON KENNETH AHEARN AT COLUMBIA
COUNTY SHERIFF'S OFFICE, BLOOMSBURG BY HANDING TO KENNETH AHEARN, A TRUE
AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE
CONTENTS THEREOF.

SO ANSWERS,

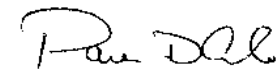
SWORN AND SUBSCRIBED BEFORE ME
THIS MONDAY, FEBRUARY 09, 2004


NOTARY PUBLIC





X
TIMOTHY T. CHAMBERLAIN
ACTING SHERIFF

X 
P. D'ANGELO
DEPUTY SHERIFF

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

EMC MORTGAGE CORP
909 Hidden Ridge Drive
Suite 200
Irving, TX 75038

Plaintiff

vs.

BONNIE AHEARN
KENNETH B. AHEARN
Mortgagors and Record Owners

2 York Road
Bloomsburg, PA 17815

Defendants

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2001-CV-1152

AFFIDAVIT PURSUANT TO RULE 3129

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

2 York Road
Bloomsburg, PA 17815

1. Name and address of Owners or Reputed Owners:

BONNIE AHEARN
2 York Road
Bloomsburg, PA 17815

KENNETH B. AHEARN
2 York Road
Bloomsburg, PA 17815

2. Name and address of Defendant in the judgment:

KENNETH B. AHEARN
2 York Road
Bloomsburg, PA 17815

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

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

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

REMIT CORPORATION
26 W. Main Street
P.O. Box 7
Bloomsburg, PA 17815

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

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

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

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

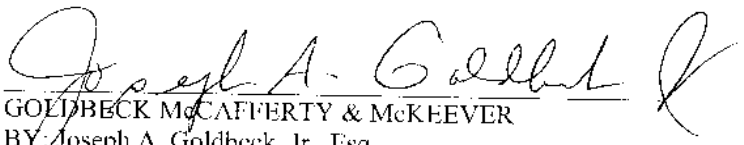
TENANT/OCCUPANT
2 York Road
Bloomsburg, PA 17815

GREGORY T. MORO, ESQUIRE
348 East Second Street
Bloomsburg, PA 17815

(attach separate sheet if more space is needed)

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

DATED: March 30, 2004


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



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

PHONE
(570) 389-3622

24 HOUR PHONE
(570) 784-6300

EMC MORTGAGE CORP.

Docket # 22ED2004

VS

WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

BONNIE AHEARN
KENNETH B. AHEARN

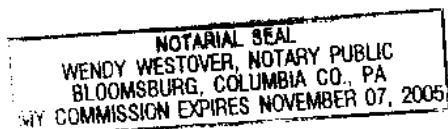
AFFIDAVIT OF SERVICE

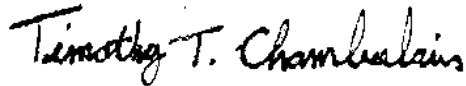
NOW, THIS MONDAY, FEBRUARY 09, 2004, AT 8:05 AM, SERVED THE WITHIN WRIT OF
EXECUTION - MORTGAGE FORECLOSURE UPON KENNETH AHEARN AT COLUMBIA
COUNTY SHERIFF'S OFFICE, BLOOMSBURG BY HANDING TO KENNETH AHEARN, A TRUE
AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE
CONTENTS THEREOF.

SO ANSWERS,

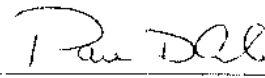
SWORN AND SUBSCRIBED BEFORE ME
THIS MONDAY, FEBRUARY 09, 2004


NOTARY PUBLIC





X
TIMOTHY T. CHAMBERLAIN
ACTING SHERIFF

X 
P. D'ANGELO
DEPUTY SHERIFF



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

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

EMC MORTGAGE CORP.

Docket # 22ED2004

VS

WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

BONNIE AHEARN
KENNETH B. AHEARN

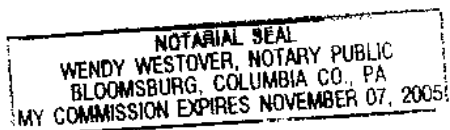
AFFIDAVIT OF SERVICE

NOW, THIS MONDAY, FEBRUARY 09, 2004, AT 8:05 AM, SERVED THE WITHIN WRIT OF
EXECUTION - MORTGAGE FORECLOSURE UPON BONNIE AHEARN AT COLUMBIA
COUNTY SHERIFF'S OFFICE BLOOMSBURG, BY HANDING TO KENNETH AHEARN,
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 MONDAY, FEBRUARY 09, 2004


NOTARY PUBLIC





X
TIMOTHY T. CHAMBERLAIN
ACTING SHERIFF

X 
P. D'ANGELO
DEPUTY SHERIFF

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.

EMC MORTGAGE CORP.

VS.

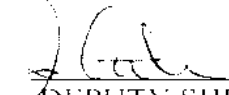
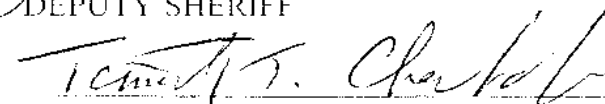
KENNETH & BONNIE AHEARN

WRIT OF EXECUTION #22 OF 2004 ED

POSTING OF PROPERTY


MARCH 17, 2004 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE
PROPERTY OF KENNETH & BONNIE AHEARN AT 2 YORK ROAD BLOOMSBURG
COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY COLUMBIA COUNTY
DEPUTY SHERIFF J. ARTER.

SO ANSWERS:


DEPUTY SHERIFF

TIMOTHY T. CHAMBERLAIN
ACTING SHERIFF

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 17TH DAY OF MARCH 2004


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



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

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

Thursday, February 05, 2004

**MARY WARD-TAX COLLECTOR
E. 2ND ST.
BLOOMSBURG, PA 17815-**

**EMC MORTGAGE CORP.
VS
BONNIE AHEARN
KENNETH B. AHEARN**

DOCKET # 22ED2004

JD # 1152JD2001

Dear Sir:

Enclosed is a notice of an upcoming Sheriff's Sale. If you have any claims against this property, notify this office **IMMEDIATELY**.

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

Respectfully,

Timothy T. Chamberlain

Timothy T. Chamberlain
Acting Sheriff of Columbia County

05E-10-21

GOLDBECK McCAFFERTY & McKEEVER

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

EMC MORTGAGE CORP
 909 Hidden Ridge Drive
 Suite 200
 Irving, TX 75038

Plaintiff

vs.

BONNIE AHEARN
 KENNETH B. AHEARN
Mortgagor(s) and Record Owner(s)

2 York Road
 Bloomsburg, PA 17815

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE
 FORECLOSURE

Term
 No. 2001-CV-1152

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

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: AHEARN, BONNIE
BONNIE AHEARN
 2 York Road
 Bloomsburg, PA 17815

Your house at 2 York Road, Bloomsburg, PA 17815 is scheduled to be sold at Sheriff's Sale on April 21, 2004, at 9:30 AM, in Sheriff's Office, Courthouse, Bloomsburg, PA to enforce the court judgment of \$78,578.87 obtained by EMC MORTGAGE CORP 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 EMC MORTGAGE CORP, the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay call: 215-627-1322
2. You may be able to stop the sale by filing a petition asking the Court to strike or open judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.

3. You may also be able to stop the sale through other legal proceedings.

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

**YOU MAY STILL BE ABLE TO SAVE YOUR PROPERTY AND YOU HAVE OTHER RIGHTS
EVEN IF THE SHERIFF'S SALE DOES NOT TAKE PLACE.**

1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid price by calling the Sheriff of Columbia County at 570-389-5624.
2. You may be able to petition the Court to set aside the sale if the bid price was grossly inadequate compared to the value of your property.
3. The sale will go through only if the buyer pays the Sheriff the full amount due in the sale. To find out if this has happened, you may call the Sheriff of Columbia County at 570-389-5624.
4. If the amount due from the Buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.
5. You have a right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.
6. You may be entitled to a share of the money which was paid for your house. A schedule of distribution of the money bid for your house will be filed by the Sheriff thirty (30) days from the date of the Sheriff's Sale. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the schedule of distribution is filed.
7. You may also have other rights and defenses, or ways of getting your house back, if you act immediately after the sale.

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

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

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

MUNICIPAL AUTHORITY
of the
TOWN OF BLOOMSBURG

TOWN HALL
301 EAST SECOND STREET
BLOOMSBURG PA 17815
570~784~5422
570~784~1518 (FAX)

Chairman
Robert Linn
Vice Chairman
George Hemingway
Treasurer
Samuel Evans
Secretary-Asst. Treasurer
Carol L. Mas
Solicitor
Gary E. Norton, Esq.

Board of Directors

Robert Linn
George Hemingway
Samuel Evans
Michael Upton
Thomas Evans

February 10, 2004

Tim Chamberlain
Acting Sheriff of Columbia County
Columbia County Court House
P. O. Box 380
Bloomsburg PA 17815

RE: Ahearn, Kenneth & Bonnie
2 York Road

Docket # 22ED2-4
JD# 1152JD2001

Dear Sheriff Chamberlain:

In response to your notification regarding the pending Sheriff's Sale of the referenced property, the Bloomsburg Municipal Authority would like to inform you it holds no claims for unpaid sewer service charges.

Thank you for informing the Municipal Authority office of this matter. If you require any further information, please contact me at 784-5422, ext. 112.

Sincerely,


Amber Kenney
Office Administrator

Moro & Moro

Attorneys At Law

348 EAST SECOND STREET

BLOOMSBURG, PENNSYLVANIA 17815

{570} 784-1010 FAX {570} 389-8363

Gregory T. Moro

* Hope R. Moro

* Licensed in Maryland
and Pennsylvania

February 6, 2004

**Tim Chamberlain
Acting Sheriff of Columbia County
Columbia County Courthouse
P.O. Box 380
Bloomsburg, PA 17815**

**Re: JD # 1152JD2001 Docket # 22ED2004
Kenneth Ahearn**

Dear Tim:

Please be advised that I have a claim against the above-referenced for a judgment in the amount of One thousand six hundred eighty two and 50/100 Dollars (\$1682.50). I have enclosed a copy of the Default Judgment.

If you have any questions, please call.

Very truly yours,



Gregory T. Moro, Esquire

GTM/tym

cc: file

**NOTICE OF JUDGMENT/TRANSCRIPT
CIVIL CASE**

Mag. Dist. No.: **26-2-01**

DJ Name: Hon **DONNA J. COOMBE**

Address: **15 PERRY AVENUE
SUITE A
BLOOMSBURG, PA**

Telephone: **(570) 784-1868** **17815-8409**

PLAINTIFF/JUDGMENT DEBTOR:
MORO ESQUIRE, GREGORY T
**348 E 2ND STREET
BLOOMSBURG, PA 17815**

VS.

DEFENDANT/JUDGMENT CREDITOR:
AHEARN, KEN
**111 WEST MAIN ST
BLOOMSBURG, PA 17815**

*cc Perth
SCOT
5/5/03
#19.25*



Docket No.: **CV-0000089-03**
Date Filed: **2/21/03**

**DONNA J. COOMBE
15 PERRY AVENUE
SUITE A
BLOOMSBURG, PA 17815-8409**

THIS IS TO NOTIFY YOU THAT:

Judgment:

DEFAULT JUDGMENT PLTF

☒ Judgment was entered for: (Name) **MORO ESQUIRE, GREGORY T**

☒ Judgment was entered against: (Name) **AHEARN, KEN**

in the amount of \$ **1,682.50** on: (Date of Judgment) **3/21/03**

☐ Defendants are jointly and severally liable. (Date & Time) _____

☐ Damages will be assessed on:

☐ This case dismissed without prejudice.

☐ Amount of Judgment Subject to Attachment/Act 5 of 1996 \$ _____

Amount of Judgment	\$ 1,611.00
Judgment Costs	\$ 71.50
Interest on Judgment	\$.00
Attorney Fees	\$.00
Total	\$ 1,682.50
Post Judgment Credits	\$ _____
Post Judgment Costs	\$ _____
Certified Judgment Total	\$ _____

ANY PARTY HAS THE RIGHT TO APPEAL WITHIN 30 DAYS AFTER THE ENTRY OF JUDGMENT BY FILING A NOTICE OF APPEAL WITH THE PROTHONOTARY/CLERK OF THE COURT OF COMMON PLEAS, CIVIL DIVISION. YOU MUST INCLUDE A COPY OF THIS NOTICE OF JUDGMENT/TRANSCRIPT FORM WITH YOUR NOTICE OF APPEAL.

EXCEPT AS OTHERWISE PROVIDED IN THE RULES OF CIVIL PROCEDURE FOR DISTRICT JUSTICES, IF THE JUDGMENT HOLDER ELECTS TO ENTER THE JUDGMENT IN THE COURT OF COMMON PLEAS, ALL FURTHER PROCESS MUST COME FROM THE COURT OF COMMON PLEAS AND NO FURTHER PROCESS MAY BE ISSUED BY THE DISTRICT JUSTICE.

UNLESS THE JUDGMENT IS ENTERED IN THE COURT OF COMMON PLEAS, ANYONE INTERESTED IN THE JUDGMENT MAY FILE A REQUEST FOR ENTRY OF SATISFACTION WITH THE DISTRICT JUSTICE IF THE JUDGMENT DEBTOR PAYS IN FULL, SETTLES, OR OTHERWISE COMPLIES WITH THE JUDGMENT.

3/21/03 Date *Donna J. Coombe*, District Justice

I certify that this is a true and correct copy of the record of the proceedings containing the judgment.

5/1/03 Date *[Signature]*, District Justice

My commission expires first Monday of January, **2006**.

SEAL

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 1/29/2004

SERVICE# 1 - OF - 14 SERVICES
DOCKET # 22ED2004

PLAINTIFF EMC MORTGAGE CORP.

DEFENDANT BONNIE AHEARN
KENNETH B. AHEARN

111 W MAIN ST.
BLOOMSBURG

DECEASED

PERSON/CORP TO SERVED
BONNIE AHEARN
2 YORK ROAD
BLOOMSBURG

PAPERS TO SERVED

WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

SERVED UPON KENNETH AHEARN

RELATIONSHIP HUSBAND IDENTIFICATION _____

DATE 02/09/04 TIME 0105 MILEAGE _____ OTHER _____

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

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA _____ POB _____ POE _____ CCSO X
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>02/02/04</u>	<u>1520</u>	<u>D. ANGLER</u>	<u>RENTS HOUSE</u> <u>he DOESN'T LIVE THERE</u>

DEPUTY

Pam DeL

DATE 02/09/04

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 1/29/2004

SERVICE# 2 - OF - 14 SERVICES
DOCKET # 22ED2004

PLAINTIFF EMC MORTGAGE CORP.
DEFENDANT BONNIE AHEARN
KENNETH B. AHEARN

111 W. MAIN ST.
BLOOMSBURG, PA

PERSON/CORP TO SERVED	PAPERS TO SERVED
KENNETH AHEARN	WRIT OF EXECUTION - MORTGAGE
2 YORK ROAD	FORECLOSURE
BLOOMSBURG	

SERVED UPON KENNETH AHEARN

RELATIONSHIP _____ IDENTIFICATION _____

DATE 02/09/04 TIME 0805 MILEAGE _____ OTHER _____

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

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

F. OTHER (SPECIFY) _____

ATTEMPTS	DATE	TIME	OFFICER	REMARKS
	<u>02/09/04</u>	<u>1520</u>	<u>D. ANTON</u>	<u>DOESN'T LIVE THERE - RENTS</u>
				<u>OUT</u>
				<u>HOUSE</u>

DEPUTY Paul D. [Signature] DATE 02/09/04

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 1/29/2004

SERVICE# 4 - OF - 14 SERVICES
DOCKET # 22ED2004

PLAINTIFF EMC MORTGAGE CORP.

DEFENDANT BONNIE AHEARN
KENNETH B. AHEARN

PERSON/CORP TO SERVED	PAPERS TO SERVED
REMIT CORPORATION	WRIT OF EXECUTION - MORTGAGE
36 WEST MAIN ST.	FORECLOSURE
BLOOMSBURG	

SERVED UPON JOHN KARCHER

RELATIONSHIP DIRECTOR CLIENT ^{SUC.} IDENTIFICATION _____

DATE 02/06/04 TIME 1535 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 Dole DATE 02/06/04

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 1/29/2004

SERVICE# 5 - OF - 14 SERVICES
DOCKET # 22ED2004

PLAINTIFF EMC MORTGAGE CORP.

DEFENDANT BONNIE AHEARN
KENNETH B. AHEARN

PERSON/CORP TO SERVED	PAPERS TO SERVED
GREGORY MORO, ESQ.	WRIT OF EXECUTION - MORTGAGE
348 E. 2ND ST.	FORECLOSURE
BLOOMSBURG	

SERVED UPON SHARON WEAVER

RELATIONSHIP SECRETARY IDENTIFICATION _____

DATE 02/06/04 TIME 1500 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

Alan D. [Signature] DATE 02/06/04

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
 DATE RECEIVED 1/29/2004

SERVICE# 6 - OF - 14 SERVICES
 DOCKET # 22ED2004

PLAINTIFF EMC MORTGAGE CORP.

DEFENDANT BONNIE AHEARN
 KENNETH B. AHEARN

PERSON/CORP TO SERVED	PAPERS TO SERVED
MARY WARD-TAX COLLECTOR	WRIT OF EXECUTION - MORTGAGE
E. 2ND ST.	FORECLOSURE
BLOOMSBURG	

SERVED UPON POSTED 1/5 DOOR

RELATIONSHIP _____ IDENTIFICATION _____

DATE 02/06/04 TIME 1445 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
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

DEPUTY Plan DQB DATE 02/06/04

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 1/29/2004

SERVICE# 7 - OF - 14 SERVICES
DOCKET # 22ED2004

PLAINTIFF EMC MORTGAGE CORP.

DEFENDANT BONNIE AHEARN
KENNETH B. AHEARN

PERSON/CORP TO SERVED	PAPERS TO SERVED
BLOOMSBURG SEWER	WRIT OF EXECUTION - MORTGAGE
E. 2ND ST.	FORECLOSURE
BLOOMSBURG	

SERVED UPON

Amber Kenney

RELATIONSHIP

IDENTIFICATION

DATE *02/06/04*

TIME

1450

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. All

DATE

02/06/04

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 1/29/2004

SERVICE# 8 - OF - 14 SERVICES
DOCKET # 22ED2004

PLAINTIFF EMC MORTGAGE CORP.

DEFENDANT BONNIE AHEARN
KENNETH B. AHEARN

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

SERVED UPON GAIL JODON

RELATIONSHIP Director IDENTIFICATION _____

DATE 02/06/04 TIME 1125 MILEAGE _____ OTHER _____

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

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

F. OTHER (SPECIFY) _____

ATTEMPTS	DATE	TIME	OFFICER	REMARKS
----------	------	------	---------	---------

_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

DEPUTY Pat DeLo DATE 02/06/04

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 1/29/2004

SERVICE# 11 - OF - 14 SERVICES
DOCKET # 22ED2004

PLAINTIFF EMC MORTGAGE CORP.

DEFENDANT BONNIE AHEARN
KENNETH B. AHEARN

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

SERVED UPON Emm In Appelman

RELATIONSHIP _____ IDENTIFICATION _____

DATE 02/06/04 TIME 0915 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 02/06/04

REAL ESTATE OUTLINE

ED # 22-04

DATE RECEIVED 1-29-04
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 200,00 ✓ CK# 191338
****IF ANY OF ABOVE IS MISSING DO NOT PROCEED****

SALE DATE Apr 21, 2004 TIME 0930
POSTING DATE Mar 17, 04
ADV. DATES FOR NEWSPAPER
1ST WEEK Mar 31
2ND WEEK Apr 7
3RD WEEK 14, 04

SHERIFF'S SALE

WEDNESDAY APRIL 21, 2004 AT 9:30 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 22 OF 2004 ED AND CIVIL WRIT NO. 1152 OF 2001 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 THOSE TWO (2) CERTAIN pieces, parcels and lots of land situate in the Town of Bloomsburg, County of Columbia and State of Pennsylvania, bounded and described as follows, to-wit:

TRACT NO. 1; BEGINNING at a point on the north side of the public road leading from Bloomsburg to Lightstreet and running thence along the north side of said road; South 37 degrees West, 49.5 feet to a point by the side of said road; THENCE along land now or formerly of Horace H. Maust and C. E. Noss, North 39 degrees 15 minutes West, 134 feet to a corner; THENCE North 67 degrees 15 minutes East, 80 feet to a corner on the east side of unnamed street; THENCE along the east side of said unnamed street, South 22 degrees 45 minutes East, 104.5 feet to the place of BEGINNING. It being Lot No. 3 in York's Addition to the Town of Bloomsburg as surveyed by John T. Church, R.S., January 6, 1947. Upon which is erected a two story frame dwelling house and garage.

TRACT NO. 2; BEGINNING at an iron pin corner of Lot No. 3 described in Tract No. 1 herein, said iron pin corner being on the west side of a public street leading from Lightstreet Road to the southern line of land now or formerly of the Bloomsburg Country Club and being known as York Road; THENCE North 22 degrees 45 minutes West, 40 feet along the line of said York Road to another iron pin corner, said corner being 10 feet south of the corner of Lot No. 23 now or formerly of Horace H. Maust and C.E. Noss; THENCE southwesterly a distance of 80 feet to another iron pin corner and maintaining the aforementioned 10 feet distance south from said Lot No. 23; THENCE South a distance of 40 feet to another iron pin corner of Lots Nos. 3 and 4; THENCE North 67 degrees 15 minutes East along the line of Lot No. 3 a distance of 80 feet to iron pin corner, the place of BEGINNING. Being a portion of Lot No. 24 on plat or survey by John T. Church, R.S., aforementioned. Parcel #05E-10-21

BEING PREMISES: 2 York Road, Bloomsburg, PA 17815

BEING the same premises which Casper C. Plish, Jr. and Sarah A. Plish by Deed dated November 12, 1992 and recorded November 13, 1992 in Deed Book 517 Page 825 conveyed unto Kenneth B. Ahearn and Bonnie Ahearn.

TERMS OF SALE

MINIMUM PAYMENT AT TIME OF SALE: The greater of ten (10%) percent of the bid price or costs (opening bid at sale). Minimum payment is to be paid in cash, certified check or cashier's check at time of sale.

REMAINING BALANCE OF BID PRICE: Any remaining amount of the bid price is to be paid within (8) days after the sale is cash, certified check or cashier's check.

IMPORTANT NOTICE FOR FAILURE TO PAY BID PRICE: FAILURE TO PAY THE BID PRICE IN ACCORDANCE WITH THESE TERMS MAY RESULT IN SERIOUS FINANCIAL CONSEQUENCES TO THE BIDDER. DO NOT BID UNLESS FUNDS ARE AVAILABLE FOR PAYMENT WITHIN THE PRESCRIBED TIME PERIOD.

If the successful bidder fails to pay the bid price as per the above terms, the Sheriff may elect either to sue the bidder for the balance due without a resale of the property, or to resell the property at the bidder's risk and maintain an action against the bidder for breach of contract. In the case of a default all sums paid by bidder will be considered forfeited, but will be applied against any damages recoverable. The defaulting bidder will be responsible for any attorney fees incurred by the Sheriff in connection with any action against the bidder in which the bidder is found liable for damages.

Plaintiff's Attorney
Joseph A. Goldbeck, Jr.
111 S. Independence Mall East
Philadelphia, PA 19106

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

SHERIFF'S SALE

WEDNESDAY APRIL 21, 2004 AT 9:30 AM

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BEING PREMISES: 2 York Road, Bloomsburg, PA 17815

BEING the same premises which Casper C. Plish, Jr. and Sarah A. Plish by Deed dated November 12, 1992 and recorded November 13, 1992 in Deed Book 517 Page 825 conveyed unto Kenneth B. Ahern and Bonnie Ahern.

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Plaintiff's Attorney
Joseph A. Goldbeck, Jr.
111 S. Independence Mall East
Philadelphia, PA 19106

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

SHERIFF'S SALE

WEDNESDAY APRIL 21, 2004 AT 9:30 AM

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BEING the same premises which Casper C. Plish, Jr. and Sarah A. Plish by Deed dated November 12, 1992 and recorded November 13, 1992 in Deed Book 517 Page 825 conveyed unto Kenneth B. Ahearn and Bonnie Ahearn.

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.

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If the successful bidder fails to pay the bid price as per the above terms, the Sheriff may elect either to sue the bidder for the balance due without a resale of the property, or to resell the property at the bidder's risk and maintain an action against the bidder for breach of contract. In the case of a default all sums paid by bidder will be considered forfeited, but will be applied against any damages recoverable. The defaulting bidder will be responsible for any attorney fees incurred by the Sheriff in connection with any action against the bidder in which the bidder is found liable for damages.

Plaintiff's Attorney
Joseph A. Goldbeck, Jr.
111 S. Independence Mall East
Philadelphia, PA 19106

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

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

EMC MORTGAGE CORP
909 Hidden Ridge Drive
Suite 200
Irving, TX 75038

vs.

BONNIE AHEARN
KENNETH B. AHEARN
2 York Road
Bloomsburg, PA 17815

In the Court of Common Pleas of
Columbia County

No. 2001-CV-1152

WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

Writ
2004 ED 22

Commonwealth of Pennsylvania:

County of Columbia

To the Sheriff of Columbia County, Pennsylvania

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

PREMISES: 2 York Road Bloomsburg, PA 17815

See Exhibit "A" attached

AMOUNT DUE

\$78,578.87

Interest From 05/01/2001
Through 05/31/2002

(Costs to be added)

Dated: 01-29-2004

Frank B. Kline
Prothonotary, Common Pleas Court
of Columbia County, Pennsylvania

Deputy

Elizabeth A. Brennan

ALL THOSE TWO (2) CERTAIN pieces, parcels and lots of land situate in the Town of Bloomsburg, County of Columbia and State of Pennsylvania, bounded and described as follows, to-wit:

TRACT NO. 1: BEGINNING at a point on the north side of the public road leading from Bloomsburg to Lightstreet and running thence along the north side of said road, South 37 degrees West, 49.5 feet to a point by the side of said road; THENCE along land now or formerly of Horace H. Maust and C. E. Noss, North 39 degrees 15 minutes West, 134 feet to a corner; THENCE North 67 degrees 15 minutes East, 80 feet to a corner on the east side of unnamed street; THENCE along the east side of said unnamed street, South 22 degrees 45 minutes East, 104.5 feet to the place of BEGINNING. It being Lot No. 3 in York's Addition to the Town of Bloomsburg as surveyed by John T. Church, R.S., January 6, 1947. Upon which is erected a two story frame dwelling house and garage.

TRACT NO. 2: BEGINNING at an iron pin corner of Lot No. 3 described in Tract No. 1 herein, said iron pin corner being on the west side of a public street leading from Lightstreet Road to the southern line of land now or formerly of the Bloomsburg Country Club and being known as York Road; THENCE North 22 degrees 45 minutes West, 40 feet along the line of said York Road to another iron pin corner, said corner being 10 feet south of the corner of Lot No. 23 now or formerly of Horace H. Maust and C. E. Noss; THENCE southwesterly a distance of 80 feet to another iron pin corner and maintaining the aforementioned 10 feet distance south from said Lot No. 23; THENCE South a distance of 40 feet to another iron pin corner of Lots Nos. 3 and 4; THENCE North 67 degrees 15 minutes East along the line of Lot No. 3 a distance of 80 feet to iron pin corner, the place of BEGINNING. Being a portion of Lot No. 24 on plat or survey by John T. Church, R.S., aforementioned.

PARCEL #05E-10-21

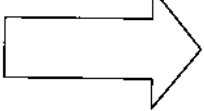
BEING PREMISES: 2 York Road, Bloomsburg, PA 17815

BEING the same premises which Casper C. Plish, Jr. and Sarah A. Plish by Deed dated November 12, 1992 and recorded November 13, 1992 in Deed Book 517 Page 825 conveyed unto Kenneth B. Ahearn and Bonnie Ahearn.

SHERIFF'S DEPARTMENT COLUMBIA COUNTY

SHERIFF SERVICE INSTRUCTIONS		
PLAINTIFF/S/ EMC MORTGAGE CORP		COURT NUMBER 2001-CV-1152
DEFENDANT/S/ BONNIE AHEARN and KENNETH B. AHEARN		TYPE OF WRIT OR COMPLAINT EXECUTION - MORTGAGE FORECLOSURE

SERVE



AT

NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE
KENNETH B. AHEARN

ADDRESS (Street or Road, Apartment No., City, Boro, Twp., State and ZIP Code)
2 York Road, Bloomsburg, PA 17815

SPECIAL INSTRUCTIONS OR OTHER INFORMATION THAT WILL ASSIST IN EXPEDITING SERVICE:

PLEASE SERVE THE ABOVE DEFENDANT OR PERSON IN CHARGE.

SIGNATURE OF ATTORNEY

Joseph A.

TELEPHONE NUMBER
(215) 627-1322

DATE
January 24, 2004

ADDRESS OF ATTORNEY

GOLDBECK McCAFFERTY & McKEEVER
Suite 500 – The Bourse Bldg.
111 S. Independence Mall East
Philadelphia, PA 19106

GOLDBECK McCAFFERTY & McKEEVER

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

EMC MORTGAGE CORP
 909 Hidden Ridge Drive
 Suite 200
 Irving, TX 75038

Plaintiff

vs.

BONNIE AHEARN
 KENNETH B. AHEARN
Mortgagor(s) and Record Owner(s)

2 York Road
 Bloomsburg, PA 17815

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE
 FORECLOSURE

Term
 No. 2001-CV-1152

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

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: AHEARN, KENNETH B.
KENNETH B. AHEARN
 2 York Road
 Bloomsburg, PA 17815

Your house at 2 York Road, Bloomsburg, PA 17815 is scheduled to be sold at Sheriff's Sale on _____, at 9:30 AM, in Sheriff's Office, Courthouse, Bloomsburg, PA to enforce the court judgment of \$78,578.87 obtained by EMC MORTGAGE CORP 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 EMC MORTGAGE CORP, the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay call:
 215-627-1322
2. You may be able to stop the sale by filing a petition asking the Court to strike or open judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.

3. You may also be able to stop the sale through other legal proceedings.

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

**YOU MAY STILL BE ABLE TO SAVE YOUR PROPERTY AND YOU HAVE OTHER RIGHTS
EVEN IF THE SHERIFF'S SALE DOES NOT TAKE PLACE.**

1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid price by calling the Sheriff of Columbia County at 570-389-5624.
2. You may be able to petition the Court to set aside the sale if the bid price was grossly inadequate compared to the value of your property.
3. The sale will go through only if the buyer pays the Sheriff the full amount due in the sale. To find out if this has happened, you may call the Sheriff of Columbia County at 570-389-5624.
4. If the amount due from the Buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.
5. You have a right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.
6. You may be entitled to a share of the money which was paid for your house. A schedule of distribution of the money bid for your house will be filed by the Sheriff thirty (30) days from the date of the Sheriff's Sale. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the schedule of distribution is filed.
7. You may also have other rights and defenses, or ways of getting your house back, if you act immediately after the sale.

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

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

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

Goldbeck McCafferty & McKeever
BY: Joseph A. Goldbeck, Jr.
Attorney I.D. #16132
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-627-1312
Attorney for Plaintiff

EMC MORTGAGE CORP
909 Hidden Ridge Drive
Suite 200
Irving, TX 75038

Plaintiff

vs.

BONNIE AHEARN
KENNETH B. AHEARN
(Mortgagor(s) and Record Owner(s))
2 York Road
Bloomsburg, PA 17815

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2001-CV-1152

AFFIDAVIT PURSUANT TO RULE 3129

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

2 York Road
Bloomsburg, PA 17815

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

BONNIE AHEARN
2 York Road
Bloomsburg, PA 17815

KENNETH B. AHEARN
2 York Road
Bloomsburg, PA 17815

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

KENNETH B. AHEARN
2 York Road
Bloomsburg, PA 17815

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

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

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CLERK OF COURT
2004 JAN 27 A 11:48
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JAN 27 2004
CLERK OF COURT

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

EMC MORTGAGE CORP
909 Hidden Ridge Drive
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Irving, TX 75038

Plaintiff

vs.

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KENNETH B. AHEARN
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PA DEPT OF COURTS OFFICE
1110 OF COMMONWEALTH, PA

2009 JAN 27 A 11:48

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