

SHERIFF'S SALE COST SHEET

MERS vs. Karen Kraft
 NO. 26-04 ED NO. 1288-03 JD DATE/TIME OF SALE 4-21-04 0930

DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$ <u>135.00</u>
LEVY (PER PARCEL	\$15.00
MAILING COSTS	\$ <u>27.50</u>
ADVERTISING SALE BILLS & COPIES	\$17.50
ADVERTISING SALE (NEWSPAPER)	\$15.00
MILEAGE	\$ <u>10.00</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>4.50</u>
NOTARY	\$ <u>8.00</u>
TOTAL ***** \$ <u>357.50</u>	

WEB POSTING	<u>1657</u> \$150.00
PRESS ENTERPRISE INC.	<u>36</u> \$ <u>589.88</u>
SOLICITOR'S SERVICES	<u>59</u> \$75.00
TOTAL ***** \$ <u>814.88</u>	

PROTHONOTARY (NOTARY)	<u>46</u> \$10.00
RECORDER OF DEEDS	<u>41</u> \$ <u>41.50</u>
TOTAL ***** \$ <u>51.50</u>	

REAL ESTATE TAXES:	
BORO, TWP & COUNTY 20	<u>42</u> \$ <u>292.06</u>
SCHOOL DIST.	<u>20</u> \$
DELINQUENT	<u>20</u> <u>43</u> \$ <u>5.00</u>
TOTAL ***** \$ <u>297.06</u>	

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

SURCHARGE FEE (DSTE)	\$ <u>100.00</u>
MISC.	\$
	\$
TOTAL ***** \$ <u>-0-</u>	

TOTAL COSTS (OPENING BID) \$ 1620.94

COLUMBIA COUNTY SHERIFF'S OFFICE
SHERIFF'S REAL ESTATE FINAL COST SHEET

MERS vs Karen Kraft

NO. 26-04 ED NO. 1288-03 JD

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

BID PRICE (INCLUDES COST) \$ 1620,94

POUNDAGE - 2% OF BID \$ 32,42

TRANSFER TAX - 2% OF FAIR MKT \$ _____

MISC. COSTS \$ _____

TOTAL AMOUNT NEEDED TO PURCHASE \$ 1653,36

PURCHASER(S): [Signature]

ADDRESS: Atty Gen Plaintiff

NAMES(S) ON DEED: _____

PURCHASER(S) SIGNATURE(S): _____

TOTAL DUE: \$ 1653,36

LESS DEPOSIT: \$ 1350,00

DOWN PAYMENT: \$ _____

TOTAL DUE IN 8 DAYS \$ 303,36

FEDERMAN & PHELAN, L.L.P.
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
215-563-7000
Fax: 215-567-0072
mark.siuta@fedphe.com

Mark Siuta
Paralegal, ext. 1385

Representing Lenders in
Pennsylvania and New Jersey

April 23, 2004

Office of the Sheriff
Columbia County Courthouse
5 West Main Street
Bloomsburg, PA 17815

Re: KRAFT, Karen L.
4004 Smith Street
Bloomsburg, PA 17815
No. 2003-CV-1288 MF

Dear Sir or Madam:

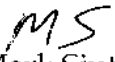
With reference to the above captioned property, which was knocked-down to Frank Federman as "attorney-on-the-writ", please prepare the Sheriff's Deed to Countrywide Home Loans, Inc., 7105 Corporate Drive, Plano, TX , 75024.

Please record the Sheriff's Deed and send a copy via facsimile at your earliest convenience.

In addition, please find enclosed two (2) Statements of Value along with two (2) stamped self-addressed envelopes for your convenience.

Thank you in advance for your cooperation in this matter.

Yours truly,


Mark Siuta/for
Federman & Phelan, LLP

Enclosure

cc: Countrywide Home Loans, Inc. Account No. 21722350

COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF REVENUE
BUREAU OF INDIVIDUAL TAXES
DEPT. 280603
HARRISBURG, PA 17128-0603

REALTY TRANSFER TAX STATEMENT OF VALUE

See Reverse for Instructions

RECORDER'S USE ONLY

State Tax Paid

Book Number
Zip Code Zip Code
Page Number

Date Recorded

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

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

Name	Frank Federman, Esquire	Suite 1400	Telephone Number:	Area Code (215) 563-7000
Street Address	One Penn Center at Suburban Station, 1617 JFK Blvd.	City	Philadelphia	State PA Zip Code 19103

B TRANSFER DATA

Grantor(s)/Lessor(s)	Harry A. Roadarmel, Jr. - Sheriff Columbia County Courthouse	Date of Acceptance of Document	
Grantee(s)/Lessee(s)	COUNTRYWIDE HOME LOANS, INC.		
Street Address	P.O. Box 380, 35 W. Main Street	Street Address	7105 Corporate Drive
City	Bloomsburg	State	PA
City	Plano	State	TX
Zip Code	17815	Zip Code	75024

C PROPERTY LOCATION

Street Address	4004 Smith Street, Bloomsburg, PA 17815	City, Township, Borough	Township of South Centre
County	Columbia	School District	South Centre
		Tax Parcel Number	12-01A-034-030

D VALUATION DATA

1. Actual Cash Consideration	\$1,620.94	2. Other Consideration	+ -0-	3. Total Consideration	= \$1,620.94
4. County Assessed Value	\$29,434.00	5. Common Level Ratio Factor	x 2.92	6. Fair Market Value	= \$85,947.28

E EXEMPTION DATA

1a. Amount of Exemption Claimed	100%	1b. Percentage of Interest Conveyed	100%
---------------------------------	------	-------------------------------------	------

2. Check Appropriate Box Below for Exemption Claimed

- ☐ Will or intestate succession (Name of Decedant) (Estate File Number)
- ☐ Transfer to Industrial Development Agency.
- ☐ Transfer to a Trust. (Attach complete copy of trust agreement identifying all beneficiaries.)
- ☐ Transfer between principal and agent. (Attach complete copy of agency/straw party agreement.)
- ☒ Transfer from mortgagor to a holder of a mortgage in default. Mortgage Instr. #200300893.
- ☐ Transfers to the Commonwealth, the United States and Instrumentalities by gift, dedication, condemnation or in lieu of condemnation. (If condemnation or in lieu of condemnation, attach copy of resolution.)
- ☐ Corrective or confirmatory deed. (Attach complete copy of the prior deed being corrected or confirmed.)
- ☐ Other (Please explain exemption claimed, if other than listed above.)

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

Signature of Correspondent or Responsible Party
FRANK FEDERMAN, ESQUIRE

Frank Federman

Date:

5/6/04

FAILURE TO COMPLETE THIS FORM PROPERLY OR ATTACH APPLICABLE DOCUMENTATION MAY RESULT IN THE RECORDER'S REFUSAL TO RECORD THE DEED.

ORIGINAL DOCUMENT SENT TO PHILADELPHIA
FEDERMAN & PHELAN LLP
ATTORNEY ESCROW ACCOUNT
ONE PENN CENTER, SUITE 1400
PHILADELPHIA, PA 19103-1814

COMMERCE BANK
PHILADELPHIA, PA 19148
3-180/360

CHECK NO
000351395

Pay THREE HUNDRED THREE AND 36/100 DOLLARS

To The
Order
Of
Sheriff of Columbia County
35 W Main Street
Bloomsburg, PA 17815

DATE	AMOUNT
05/06/2004	*****303.36

Void after 90 days

Travis S. Williams

351395 0036001808136 150855 6

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.

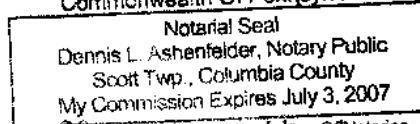
Paul R. Eyerly IV

Sworn and subscribed to before me this 15th day of April, 2004.

[Signature]

(Notary Public)

My commission expires



And now,.....Member, Pennsylvania Association of Notaries 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.



PHONE
(570) 389-5622

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

24 HOUR PHONE
(570) 784-6300

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. Docket # 26ED2004

VS

WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

KAREN L. KRAFT

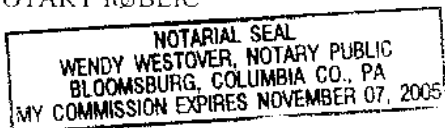
AFFIDAVIT OF SERVICE

NOW, THIS WEDNESDAY, FEBRUARY 11, 2004, AT 8:15 AM, SERVED THE WITHIN WRIT OF EXECUTION - MORTGAGE FORECLOSURE UPON KAREN KRAFT AT 4004 SMITH STREET, BLOOMSBURG BY HANDING TO KAREN KRAFT, , A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME
THIS THURSDAY, FEBRUARY 12, 2004

Wendy Westover
NOTARY PUBLIC



Timothy T. Chamberlain

X
TIMOTHY T. CHAMBERLAIN
ACTING SHERIFF

X *P. D'Angelo*
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.

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS

VS.

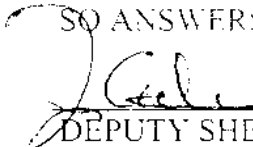
KAREN KRAFT

WRIT OF EXECUTION #26 OF 2004 ED

POSTING OF PROPERTY

MARCH 17, 2004 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE
PROPERTY OF KAREN KRAFT AT 4004 SMITH ST. BLOOMSBURG
COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY COLUMBIA COUNTY
DEPUTY SHERIFF J. ARTER.

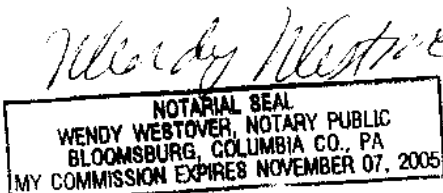
SO ANSWERS:


DEPUTY SHERIFF


TIMOTHY T. CHAMBERLAIN
ACTING SHERIFF

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 17TH DAY OF MARCH 2004



FEDERMAN AND PHELAN, L.L.P.
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
215-563-7000
Main Fax 215-563-5534
LISA.STEINMAN@fedphe.com

March 16, 2004

Office of the Sheriff
COLUMBIA County Courthouse
P.O. BOX 380
BLOOMSBURG, PA 17815

RE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
V. KAREN L. KRAFT and
COLUMBIA COUNTY, NO. 2003-CV-1288 MF

RE: AFFIDAVIT OF SERVICE PURSUANT TO RULE 3129

Dear Sir or Madam:

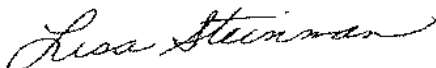
Enclosed please find the following:

XX Affidavit of service pursuant to rule 3129 with attachments.

Please find attached a copy of the original Affidavit of service pursuant to rule 3129, which has been sent for filing with the COLUMBIA County Prothonotary's Office as of the date of this letter.

*****Please be advised that in the event the Plaintiff is not represented at the sale the sale is to be stayed or postponed.*****

Yours truly,



LISA STEINMAN
for Federman and Phelan

*****PROPERTY IS LISTED FOR THE 4/21/04 SHERIFF'S SALE.*****

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA

RE: MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.) CIVIL ACTION

VS.

KAREN L. KRAFT)
) CIVIL DIVISION
) NO. 2003-CV-1288 MF

AFFIDAVIT OF SERVICE PURSUANT TO RULE 3129

COMMONWEALTH OF PENNSYLVANIA)
COUNTY OF COLUMBIA) **SS:**

I, FRANK FEDERMAN, ESQUIRE attorney for **MORTGAGE
ELECTRONIC REGISTRATION SYSTEMS, INC.** hereby verify that on **2/20/04**
true and correct copies of the Notice of Sheriff's sale were served by certificate of
mailing to the recorded lienholders, and any known interested party see Exhibit
"A" attached hereto.

DATE: March 16, 2004


FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

KJM/ TEAM 3

Name and Address of Sender

FEDERMAN & PHELAN
One Penn Center Plaza, Suite 1400
Philadelphia, PA 19103

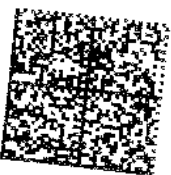
Line	Article Number	Name of Addressee, Street, and Post Office Address	Total Number of Pieces Received at Post Office	Postmaster, Per (Name of Receiving Employee)	The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional insurance. See Domestic Mail Manual R900.S913 and S921 for limitations of coverage.
1	****	TENANT/OCCUPANT 4004 SMITH STREET BLOOMSBURG, PA 17815			
2	****	DOMESTIC RELATIONS OF COLUMBIA COUNTY COLUMBIA COUNTY COURTHOUSE P.O. BOX 380 BLOOMSBURG, PA 17815			
3	****	COMMONWEALTH OF PENNSYLVANIA DEPARTMENT OF WELFARE P.O. BOX 2675 HARRISBURG, PA 17105			
4	****				
5	****				
6					
7					
8					
9					
10		RE:KRAFT, KAREN KJM			
Total Number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office	Postmaster, Per (Name of Receiving Employee)	The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional insurance. See Domestic Mail Manual R900.S913 and S921 for limitations of coverage.	

TEAM 3

TEAM 3

TEAM 3

PA 20 2004



UNITED STATES POSTAGE
02 1A
0004300377
FEB 20 2004
MAILED FROM ZIP CODE 19103

700

FEDERMAN AND PHELAN, L.L.P.
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
215-563-7000
Main Fax 215-563-5534
Shawn.mccann @fedphe.com

March 4, 2004

Office of the Sheriff
Columbia County Courthouse

RE: Mortgage Electronic Registration Systems, Inc.
v. Karen L. Kraft
COLUMBIA COUNTY, NO. 2003-CV-1288

Dear Sir/Madam,

Enclosed are the Affidavits of Service for the above captioned matter for filing with your office. We have forwarded the originals of the same to the Prothonotary.

Should you have any questions regarding this matter, please do not hesitate to contact this office.

Yours truly,



Shawn P. McCann
for Federman and Phelan

*****PROPERTY IS LISTED FOR THE 4/21/04 SHERIFF'S SALE*****

AFFIDAVIT OF SERVICE

FTM

**Plaintiff: MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.**

**COLUMBIA County
No 2003 CV 1288 MF
F&P# 83078**

Defendant(s): KAREN L. KRAFT

**Type of Action
- Notice of Sheriff's Sale**

**Address: 4004 SMITH STREET
BLOOMSBURG, PA 17815**

Sale Date: 4/21/04

****PLEASE ATTEMPT SERVICE AT LEAST 3 TIMES****

SERVED

Served and made known to Karen L. Kraft, Defendant, on the 28th day of Feb.,
2004, at 12:44 o'clock P.m., at 4004 Smith Street, Commonwealth of Bloomsburg, PA, in the
17815

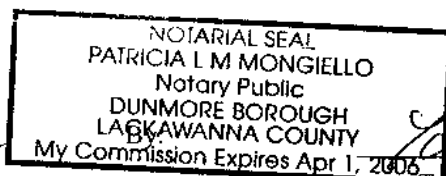
manner described below:

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

Description: Age 29 Height 5'5" Weight 120 Race W Sex F Other Brown hair

I, Terrance E. Moran, a competent adult, being duly sworn according to law, depose and state that I personally handed a true and correct copy of the Notice of Sheriff's Sale in the manner as set forth herein, issued in the captioned case on the date and at the address indicated above.

Sworn to and subscribed
before me this 1st day
of March, 2004
Notary:



NOT SERVED

Terrance E. Moran

On the _____ day of _____, 200__, at _____ o'clock ____m., Defendant **NOT FOUND** because:

____ Moved ____ Unknown ____ No Answer ____ Vacant

Other: 1ST ATTEMPT 2ND ATTEMPT 3RD ATTEMPT

Sworn to and subscribed
before me this _____ day
of _____, 200__.

Notary:

By:

Attorney for Plaintiff

**Frank Federman, Esquire - I.D. No. 12248
One Penn Center at Suburban Station-Suite 1400
Philadelphia, PA 19103
(215) 563-7000**

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 2/5/2004

SERVICE# 1 - OF - 10 SERVICES
DOCKET # 26ED2004

PLAINTIFF MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC.

DEFENDANT KAREN L. KRAFT

PERSON/CORP TO SERVED	PAPERS TO SERVED
KAREN KRAFT	WRIT OF EXECUTION - MORTGAGE
4004 SMITH STREET	FORECLOSURE
BLOOMSBURG	

SERVED UPON KAREN KRAFT

RELATIONSHIP _____ IDENTIFICATION _____

DATE 02/11/04 TIME 0815 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>02/10/04</u>	<u>1355</u>	<u>D'ANBRO</u>	<u>NO ADULT - 4C - SON</u>

DEPUTY Pue Dab DATE 02/11/04

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.

Article Addressed to:

Commonwealth of PA
PO Box 2675
Harrisburg, PA 17105

1. Article Addressed to:
COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF REVENUE-ATTN: SII
BUREAU OF COMPLIANCE
CLEARANCE SUPPORT SECTION
DEPARTMENT 281230
HARRISBURG, PA 17128-1230

2. Article Number (Transfer from service label)	7002
----------------------------------------------------	------

PS Form 3811, August 2001 Domestic F

☐ Yes
☐ No

Enter delivery address below:

SHERIFF SALE

3. Service Type

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

4. Restricted Delivery? (Extra Fee)

☐ Yes

2410 0001 8079 9224

Return Receipt

2ACPR1-03-Z-0

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 2/5/2004

SERVICE# 3 - OF - 10 SERVICES
DOCKET # 26ED2004

PLAINTIFF MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC.

DEFENDANT KAREN L. KRAFT

PERSON/CORP TO SERVED	PAPERS TO SERVED
CARLA MCGILL-TAX COLLECTOR	WRIT OF EXECUTION - MORTGAGE
6205 MAIN STREET	FORECLOSURE
BLOOMSBURG	

SERVED UPON POSTED

RELATIONSHIP _____ IDENTIFICATION _____

DATE 02/10/04 TIME 14:5 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. Delt

DATE

02/10/04

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 2/5/2004

SERVICE# 4 - OF - 10 SERVICES
DOCKET # 26ED2004

PLAINTIFF MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC.

DEFENDANT KAREN L. KRAFT

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

SERVED UPON CHRIS NARDI

RELATIONSHIP _____ IDENTIFICATION _____

DATE 02/10/04 TIME 1330 MILEAGE _____ OTHER _____

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

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

F. OTHER (SPECIFY) _____

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

DEPUTY Paul Dill DATE 02/10/04

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 2/5/2004

SERVICE# 7 - OF - 10 SERVICES
DOCKET # 26ED2004

PLAINTIFF MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC.

DEFENDANT KAREN L. KRAFT

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

PAPERS TO SERVED
WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

SERVED UPON Randy Cappellano

RELATIONSHIP _____ IDENTIFICATION _____

DATE 02/10/04 TIME 1250 MILEAGE _____ OTHER _____

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

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

F. OTHER (SPECIFY) _____

ATTEMPTS
DATE

TIME

OFFICER

REMARKS

DEPUTY

Paul Delle

DATE

02/10/04

PD



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

PHONE
(570) 387-5622

24 HOUR PHONE
(570) 784-6300

Tuesday, February 10, 2004

CARLA MCGILL-TAX COLLECTOR
6205 MAIN STREET
BLOOMSBURG, PA 17815-

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
VS
KAREN L. KRAFT

DOCKET # 26ED2004

JD # 1288JD2003

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
Acting Sheriff of Columbia County

2004 County & Municipality
 CENTRE SOUTH TWP
 MAKE CHECKS PAYABLE TO:
 CARLA MCGILL
 6205 Main Street
 Bloomsburg PA 17815

HOURS: MARCH 1 - OCTOBER 29
 MONDAY 12:30-5:30 PM
 WEDNESDAY 5:00-6:30 PM
 PHONE: 570-387-1010

TAXES ARE DUE & PAYABLE - PROMPT PAYMENT IS REQUESTED

KRAFT KAREN L
 350 COMMONWEALTH CIRCLE APT F
 CONWAY SC 29526

If you desire a receipt, send a self-addressed stamped envelope with your payment.
THIS TAX NOTICE MUST BE RETURNED WITH YOUR PAYMENT

FOR: COLUMBIA COUNTY

DATE
 03/01/2004

BILL NO
 14680

DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	TAX AMOUNT DUE	INCL PENALTY
GENERAL	29.434	5.646	162.86	166.18	182.80
SINKING		845	24.37	24.87	27.36
FIRE		.5	14.43	14.72	16.19
TWP RE		1.021	55.41	56.54	62.19
LIGHT	FRONT 85	35	29.15	29.75	32.73
PAY THIS AMOUNT			286.22	292.06	321.27
			April 30 If paid on or before	June 30 If paid on or before	June 30 If paid after

The discount & penalty
 have been calculated
 for your convenience

CNTY TWP
 Discount 2 % 2 %
 Penalty 10 % 10 %
 PARCEL 12-01A-034-30,000

3473 Acres
 Land 3,405
 Buildings 26,029
 Total Assessment 29,434

This tax returned to
 courthouse on:
 January 1, 2005

FILE COPY

REAL ESTATE OUTLINE

ED # 26-04

DATE RECEIVED 2-5-04
DOCKET AND INDEX 2-10-04
SET FILE FOLDER UP 2-10-04

CHECK FOR PROPER INFO.

WRIT OF EXECUTION ✓
COPY OF DESCRIPTION ✓
WHEREABOUTS OF LKA ✓
NON-MILITARY AFFIDAVIT ✓
NOTICES OF SHERIFF SALE ✓
WATCHMAN RELEASE FORM ✓
AFFIDAVIT OF LIENS LIST ✓
CHECK FOR \$1,350.00 OR ✓ CK# 327131

****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. 26 OF 2004 ED AND CIVIL WRIT NO. 1288 OF 2003 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF' OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

ALL THAT CERTAIN PIECE, PARCEL AND TRACT OF LAND SITUATE IN THE TOWNSHIP OF SOUTH CENTRE, COUNTY OF COLUMBIA AND COMMONWEALTH OF PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS, TO WIT:

BEGINNING AT A POINT, THE SOUTHEAST CORNER OF SMITH STREET AND PROPOSED CARL STREET; THENCE ALONG THE SOUTHERLY SIDE OF SAID SMITH STREET, NORTH 71 DEGREES 30 MINUTES EAST, A DISTANCE OF 85 FEET TO A POINT; THENCE ALONG LAND NOW OR LATE OF LEROY G. KNOUSE AND EILEEN R. KNOUSE, HIS WIFE, SOUTH 71 DEGREES 30 MINUTES WEST, A DISTANCE OF 85 FEET TO A POINT ON THE EASTERLY SIDE OF SAID PROPOSED CARL STREET; THENCE ALONG THE EASTERLY SIDE OF SAID PROPOSED CARL STREET, NORTH 18 DEGREES 30 MINUTES WEST, A DISTANCE OF 178 FEET TO THE PLACE OF BEGINNING.

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
Frank Federman
1617 John F. Kennedy Blvd.
Philadelphia, PA 19103

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

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Timothy T. Chamberlain
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WRIT OF EXECUTION - (MORTGAGE FORECLOSURE)
P.R.C.P. 3180-3183 and RULE 2357

**MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.**

Plaintiff

vs.

KAREN L. KRAFT

Defendant(s)

**: COURT OF COMMON PLEAS
: COLUMBIA COUNTY, PA**

: NO: 2003 CV 1288 MF

**: 2004 ED-24
: WRIT OF EXECUTION
: (MORTGAGE FORECLOSURE)**

TO THE SHERIFF OF COLUMBIA COUNTY, PENNSYLVANIA

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

Premises: 4004 SMITH STREET
BLOOMSBURG, PA 17815

(see attached legal description)

Amount Due \$94,460.98

Interest from 1/28/04 \$ _____
to sale date
(per diem-\$15.53)

Total \$ _____ Plus Costs as endorsed.

Clerk Elizabeth A. Bowen, Dep.
Office of the Prothonotary
Common Pleas Court of
Columbia County, PA

Dated: 02-05-2004
(Seal)

ALL THAT CERTAIN PIECE, PARCEL AND TRACT OF LAND SITUATE IN THE TOWNSHIP OF SOUTH CENTRE, COUNTY OF COLUMBIA AND COMMONWEALTH OF PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS, TO WIT:

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THENCE ALONG THE EASTERLY SIDE OF SAID PROPOSED CARL STREET, NORTH 18 DEGREES 30 MINUTES WEST, A DISTANCE OF 178 FEET TO THE PLACE OF BEGINNING.

TITLE TO SAID PREMISES IS VESTED IN KAREN L. KRAFT, BY DEED FROM MARK S. MORDAN AND BONNIE S. MORDAN, HIS WIFE, DATED 5/23/95 AND RECORDED 5/30/95 IN BOOK: 597, PAGE: 396

**WRIT OF EXECUTION - (MORTGAGE FORECLOSURE)
P.R.C.P. 3180-3183 and RULE 2357**

**MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.**

Plaintiff

vs.

KAREN L. KRAFT

Defendant(s)

**: COURT OF COMMON PLEAS
: COLUMBIA COUNTY, PA
:
: NO: 2003 CV 1288 MF
: *2004-ED 26*
: WRIT OF EXECUTION
: (MORTGAGE FORECLOSURE)
:**

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(see attached legal description)

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(per diem-\$15.53)

Total \$ _____ Plus Costs as endorsed.

Clerk *Elizabeth A. Barron, Dep.*
Office of the Prothonotary
Common Pleas Court of
Columbia County, PA

Dated: *02-05-2004*
(Seal)

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WRIT OF EXECUTION - (MORTGAGE FORECLOSURE)
P.R.C.P. 3180-3183 and RULE 2357

**MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.**

Plaintiff

vs.

KAREN L. KRAFT

Defendant(s)

: COURT OF COMMON PLEAS
: COLUMBIA COUNTY, PA
:
: NO: 2003 CV 1288 MF
:
: 2004-ED-26
: WRIT OF EXECUTION
: (MORTGAGE FORECLOSURE)
:

TO THE SHERIFF OF COLUMBIA COUNTY, PENNSYLVANIA

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Clerk Elizabeth A. Brennan Dep.
Office of the Prothonotary
Common Pleas Court of
Columbia County, PA

Dated: 02-05-2004
(Seal)

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FEDERMAN and PHELAN, L.L.P.
By: FRANK FEDERMAN
Identification No. 12248
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

ATTORNEY FOR PLAINTIFF

MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.

Plaintiff

vs.

KAREN L. KRAFT

Defendant(s)


: COLUMBIA County
:
: Court of Common Pleas
:
: CIVIL DIVISION
:
: NO. 2003 CV 1288 MF
: 2004-ED-26
:
:

CERTIFICATION

FRANK FEDERMAN, ESQUIRE, hereby states that he is the attorney for the Plaintiff in the above captioned matter and that the premises are not subject to the provisions of Act 91 because it is:

- ☐ an FHA Mortgage
- ☐ non-owner occupied
- ☐ vacant
- ☒ Act 91 procedures have been fulfilled

This certification is made subject to the penalties of 18 Pa. C.S. § 4904 relating to unsworn falsification to authorities.


FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

FEDERMAN and PHELAN, L.L.P.
By: FRANK FEDERMAN
Identification No. 12248
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

ATTORNEY FOR PLAINTIFF

**MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.**

Plaintiff

vs.

KAREN L. KRAFT

Defendant(s)

: COLUMBIA County
:
: Court of Common Pleas
:
: CIVIL DIVISION
:
: NO. 2003 CV 1288 MF
: *2004-ED-26*

AFFIDAVIT PURSUANT TO RULE 3129
(Affidavit No. 1)

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., Plaintiff in the above action, by its attorney, FRANK FEDERMAN, ESQ., sets forth as of the date the Praccipe for the Writ of Execution was filed the following information concerning the real property located at **4004 SMITH STREET, BLOOMSBURG, PA 17815**.

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

NAME

LAST KNOWN ADDRESS (if address cannot be reasonably ascertained, please so indicate)

KAREN L. KRAFT

**4004 SMITH STREET
BLOOMSBURG, PA 17815**

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

NAME

LAST KNOWN ADDRESS (if address cannot be reasonably ascertained, please so indicate)

SAME AS ABOVE

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. Sec. 4904 relating to unsworn falsification to authorities.


FRANK FEDERMAN, ESQUIRE

Date: **1/28/04**

FEDERMAN and PHELAN, L.L.P.
By: FRANK FEDERMAN
Identification No. 12248
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

ATTORNEY FOR PLAINTIFF

MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.

Plaintiff

vs.

KAREN L. KRAFT

Defendant(s)

: COLUMBIA County
:
: Court of Common Pleas
:
: CIVIL DIVISION
:
: NO. 2003 CV 1288 MF
:
:
:

AFFIDAVIT PURSUANT TO RULE 3129.1

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4004 SMITH STREET
BLOOMSBURG, PA 17815

4004 SMITH STREET
BLOOMSBURG, PA 17815

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

NAME

LAST KNOWN ADDRESS

SAME AS ABOVE

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

NAME

LAST KNOWN ADDRESS

NONE

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

NAME

LAST KNOWN ADDRESS

NONE

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

NONE

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

NONE

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

**DOMESTIC RELATIONS OF
COLUMBIA COUNTY**

**COLUMBIA COUNTY COURTHOUSE
P.O. Box 380
Bloomsburg, PA 17815**

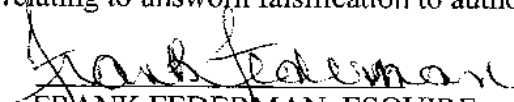
TENANT/OCCUPANT

**4004 SMITH STREET
BLOOMSBURG, PA 17815**

**COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF WELFARE**

**P.O. BOX 2675
HARRISBURG, PA 17105**

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.


FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

DATE: **1/28/04**

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By: FRANK FEDERMAN
Identification No. 12248
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
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(215) 563-7000

ATTORNEY FOR PLAINTIFF

COPY

MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.

Plaintiff

vs.

KAREN L. KRAFT

Defendant(s)

: COLUMBIA County
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: Court of Common Pleas
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: NO. 2003 CV 1288 MF
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KAREN L. KRAFT

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FRANK FEDERMAN, ESQUIRE

Date: 1/28/04

FEDERMAN and PHELAN, L.L.P.
By: FRANK FEDERMAN
Identification No. 12248
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Suite 1400
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(215) 563-7000

ATTORNEY FOR PLAINTIFF

**MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.**

Plaintiff

vs.

KAREN L. KRAFT

Defendant(s)

: COLUMBIA County
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: Court of Common Pleas
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: CIVIL DIVISION
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: NO. 2003 CV 1288 MF
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NONE

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

NONE

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

**DOMESTIC RELATIONS OF
COLUMBIA COUNTY**

**COLUMBIA COUNTY COURTHOUSE
P.O. Box 380
Bloomsburg, PA 17815**

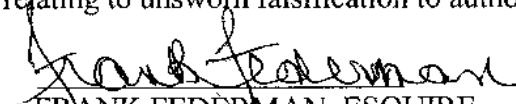
TENANT/OCCUPANT

**4004 SMITH STREET
BLOOMSBURG, PA 17815**

**COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF WELFARE**

**P.O. BOX 2675
HARRISBURG, PA 17105**

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.


FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

DATE: **1/28/04**

FEDERMAN and PHELAN, L.L.P.
By: FRANK FEDERMAN
Identification No. 12248
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

ATTORNEY FOR PLAINTIFF

**MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.**

Plaintiff

vs.

KAREN L. KRAFT

Defendant(s)

: COLUMBIA County
:
: Court of Common Pleas
:
: CIVIL DIVISION
:
: NO. 2003 CV 1288 MF
: 2004-ED-26

AFFIDAVIT PURSUANT TO RULE 3129
(Affidavit No. 1)

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., Plaintiff in the above action, by its attorney, FRANK FEDERMAN, ESQ., sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at **4004 SMITH STREET, BLOOMSBURG, PA 17815**.

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

NAME

LAST KNOWN ADDRESS (if address cannot be reasonably ascertained, please so indicate)

KAREN L. KRAFT

**4004 SMITH STREET
BLOOMSBURG, PA 17815**

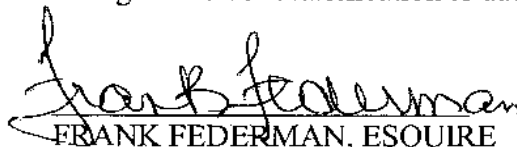
2. Name and address of Defendant(s) in the judgment:

NAME

LAST KNOWN ADDRESS (if address cannot be reasonably ascertained, please so indicate)

SAME AS ABOVE

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FRANK FEDERMAN, ESQUIRE

Date: **1/28/04**

FEDERMAN and PHELAN, L.L.P.
By: FRANK FEDERMAN
Identification No. 12248
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

ATTORNEY FOR PLAINTIFF

**MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.**

Plaintiff

vs.

KAREN L. KRAFT

Defendant(s)

: COLUMBIA County
:
: Court of Common Pleas
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AFFIDAVIT PURSUANT TO RULE 3129.1

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BLOOMSBURG, PA 17815**

**4004 SMITH STREET
BLOOMSBURG, PA 17815**

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

NAME

LAST KNOWN ADDRESS

SAME AS ABOVE

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

NAME

LAST KNOWN ADDRESS

NONE

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

NAME

LAST KNOWN ADDRESS

NONE

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

NONE

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

NONE

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

**DOMESTIC RELATIONS OF
COLUMBIA COUNTY**

**COLUMBIA COUNTY COURTHOUSE
P.O. Box 380
Bloomsburg, PA 17815**

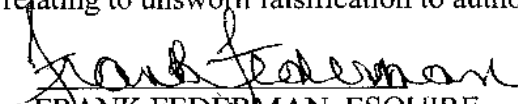
TENANT/OCCUPANT

**4004 SMITH STREET
BLOOMSBURG, PA 17815**

**COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF WELFARE**

**P.O. BOX 2675
HARRISBURG, PA 17105**

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FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

DATE: 1/28/04

FEDERMAN and PHELAN, L.L.P.
By: FRANK FEDERMAN
Identification No. 12248
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

ATTORNEY FOR PLAINTIFF

MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.

Plaintiff
vs.
Defendant(s)

KAREN L. KRAFT

:
: NO. 2003 CV 1288 MF
: 3024-ED-36

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(Affidavit No. 1)**

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., Plaintiff in the above
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SMITH STREET, BLOOMSBURG, PA 17815.**

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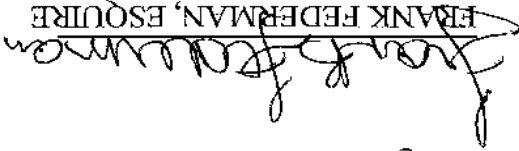
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BLOOMSBURG, PA 17815

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LAST KNOWN ADDRESS (if address cannot be
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FEDERMAN and PHELAN, L.L.P.
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One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
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MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
Plaintiff
vs.
Defendant(s)
KAREN L. KRAFT
: Court of Common Pleas
: CIVIL DIVISION
: NO. 2003 CV 1288 MF
:

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4004 SMITH STREET
BLOOMSBURG, PA 17815
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BLOOMSBURG, PA 17815

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LAST KNOWN ADDRESS
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LAST KNOWN ADDRESS

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

NONE

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DOMESTIC RELATIONS OF
COLUMBIA COUNTY

COLUMBIA COUNTY COURTHOUSE
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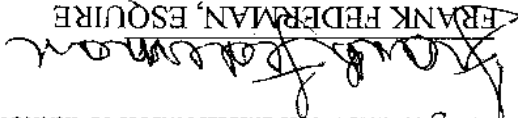
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4004 SMITH STREET
BLOOMSBURG, PA 17815

COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF WELFARE

P.O. BOX 2675
HARRISBURG, PA 17105

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FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

DATE: 1/28/04

FEDERMAN and PHELAN, L.L.P.
By: FRANK FEDERMAN
Identification No. 12248
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

ATTORNEY FOR PLAINTIFF

MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.

Plaintiff

vs.

KAREN L. KRAFT

Defendant(s)

: COLUMBIA County
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: Court of Common Pleas
:
: CIVIL DIVISION
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: NO. 2003 CV 1288 MF
: 2004-ED-26

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BLOOMSBURG, PA 17815**

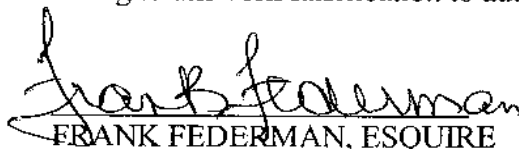
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Date: 1/28/04

FEDERMAN and PHELAN, L.L.P.
By: FRANK FEDERMAN
Identification No. 12248
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Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

ATTORNEY FOR PLAINTIFF

**MORTGAGE ELECTRONIC
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Plaintiff

vs.

KAREN L. KRAFT

Defendant(s)

: COLUMBIA County
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**4004 SMITH STREET
BLOOMSBURG, PA 17815**

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BLOOMSBURG, PA 17815**

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LAST KNOWN ADDRESS

SAME AS ABOVE

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

NAME

LAST KNOWN ADDRESS

NONE

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

NAME

LAST KNOWN ADDRESS

NONE

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

NONE

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

NONE

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

**DOMESTIC RELATIONS OF
COLUMBIA COUNTY**

**COLUMBIA COUNTY COURTHOUSE
P.O. Box 380
Bloomsburg, PA 17815**

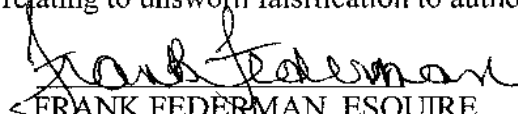
TENANT/OCCUPANT

**4004 SMITH STREET
BLOOMSBURG, PA 17815**

**COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF WELFARE**

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FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

DATE: **1/28/04**

FEDERMAN and PHELAN, L.L.P.
By: FRANK FEDERMAN
Identification No. 12248
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

ATTORNEY FOR PLAINTIFF

MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.

Plaintiff

vs.

KAREN L. KRAFT

Defendant(s)

: COLUMBIA County

:

: Court of Common Pleas

:

: CIVIL DIVISION

:

: NO. 2003 CV 1288 MF

:

:

****THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A
DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR
THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A
DISCHARGE IN BANKRUPTCY, THIS IS NOT AND SHOULD NOT BE
CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT
ONLY ENFORCEMENT OF A LIEN AGAINST PROPERTY.****

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

1/28/04

TO: KAREN L. KRAFT
4004 SMITH STREET
BLOOMSBURG, PA 17815

Your house (real estate) at **4004 SMITH STREET, BLOOMSBURG, PA 17815**, is scheduled to be sold at the Sheriff's Sale on _____, at _____ in the **Sheriff's Office, Columbia County Courthouse, P.O. 380, Bloomsburg, PA 17815** to enforce the court judgment of **\$94,460.98** obtained by **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.** (the mortgagee) against you. In the event the sale is continued, an announcement will be made at said sale in compliance with Pa.R.C.P., Rule 3129.3.

NOTICE OF OWNER'S RIGHTS

YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE

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

1. The sale will be cancelled if you pay to the mortgagee the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay, you may call:
(215) 563-7000.

2. You may be able to stop the sale by filing a petition asking the Court to strike or open the judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.

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

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

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

1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid by calling (215) 563-7000.
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 (814) 272-9350.
4. If the amount due from the Buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.
5. You have the right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.
6. You may be entitled to a share of the money which was paid for your house. A proposed schedule of distribution of the money bid for your house will be prepared by the Sheriff not later than thirty (30) days after the sale. The schedule shall be kept on file with the Sheriff and will be made available for inspection in his office. 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 filing of the proposed schedule.
7. You may also have other rights and defenses, or ways of getting your home back, if you act immediately after the sale.

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

**COLUMBIA COUNTY
SUSQUEHANNA LEGAL SERVICES
168 E. 5th STREET,
BLOOMSBURG, PA 17815
(570) 784-8760**

ALL THAT CERTAIN PIECE, PARCEL AND TRACT OF LAND SITUATE IN THE TOWNSHIP OF SOUTH CENTRE, COUNTY OF COLUMBIA AND COMMONWEALTH OF PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS, TO WIT:

BEGINNING AT A POINT, THE SOUTHEAST CORNER OF SMITH STREET AND PROPOSED CARL STREET;

THENCE ALONG THE SOUTHERLY SIDE OF SAID SMITH STREET, NORTH 71 DEGREES 30 MINUTES EAST, A DISTANCE OF 85 FEET TO A POINT;

THENCE ALONG LAND NOW OR LATE OF LEROY G. KNOUSE AND EILEEN R. KNOUSE, HIS WIFE, SOUTH 71 DEGREES 30 MINUTES WEST, A DISTANCE OF 85 FEET TO A POINT ON THE EASTERLY SIDE OF SAID PROPOSED CARL STREET;

THENCE ALONG THE EASTERLY SIDE OF SAID PROPOSED CARL STREET, NORTH 18 DEGREES 30 MINUTES WEST, A DISTANCE OF 178 FEET TO THE PLACE OF BEGINNING.

TITLE TO SAID PREMISES IS VESTED IN KAREN L. KRAFT, BY DEED FROM MARK S. MORDAN AND BONNIE S. MORDAN, HIS WIFE, DATED 5/23/95 AND RECORDED 5/30/95 IN BOOK: 597, PAGE: 396

WAIVER OF WATCHMAN - Any deputy sheriff levying upon or attaching any property under within writ may leave same without a watchman, in custody of whoever is found in possession, after notifying such person of such levy or attachment, without liability o the part of such deputy or the sheriff to any plaintiff herein for any loss, destruction or removal of any such property before sheriff's sale thereof.

 (SEAL)
(Attorney for Plaintiff(s))

WAIVER OF INSURANCE - Now, _____, 20____, the Sheriff is hereby released from all liability to protect the property described in the within named execution by insurance, which insurance is hereby waived.

(SEAL)

_____, 20 _____

HARRY A. ROADARMEL

Sheriff

COLUMBIA County, Pa.

Sir: — There will be placed in your hands

for service a Writ of _____EXECUTION (REAL ESTATE)_____, styled as

follows: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. vs KAREN L. KRAFT and

The defendant will be found at 4004 SMITH STREET, BLOOMSBURG, PA. 17815

_____. Attorney for Plaintiff

If Writ of Execution, state below where defendants will be found, what foods and chattels shall/ be seized and be levied upon. If real estate, attach five double spaced typed written copies of description as it shall appear on the new deed together with Street and Number of the premises.

Please do not furnish us with the old deed or mortgage.

See attached legal description _____

WAIVER OF WATCHMAN - Any deputy sheriff levying upon or attaching any property under within writ may leave same without a watchman, in custody of whoever is found in possession, after notifying such person of such levy or attachment; without liability o the part of such deputy or the sheriff to any plaintiff herein for any loss, destruction or removal of any such property before sheriff's sale thereof.

John J. Roadarmel
(Attorney for Plaintiff(s)) (SEAL)

WAIVER OF INSURANCE - Now, _____, 20____, the Sheriff is hereby released from all liability to protect the property described in the within named execution by insurance, which insurance is hereby waived.

(Attorney for Plaintiff(s)) (SEAL)

_____, 20_____

HARRY A. ROADARMEL

Sheriff

COLUMBIA County, Pa.

your hands

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for service a Writ of _____EXECUTION (REAL ESTATE)_____, styled as

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The defendant will be found at 4004 SMITH STREET, BLOOMSBURG, PA 17815

Attorney for Plaintiff

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BEGINNING AT A POINT, THE SOUTHEAST CORNER OF SMITH STREET AND PROPOSED CARL STREET;

THENCE ALONG THE SOUTHERLY SIDE OF SAID SMITH STREET, NORTH 71 DEGREES 30 MINUTES EAST, A DISTANCE OF 85 FEET TO A POINT;

THENCE ALONG LAND NOW OR LATE OF LEROY G. KNOUSE AND EILEEN R. KNOUSE, HIS WIFE, SOUTH 71 DEGREES 30 MINUTES WEST, A DISTANCE OF 85 FEET TO A POINT ON THE EASTERLY SIDE OF SAID PROPOSED CARL STREET;

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BEGINNING AT A POINT, THE SOUTHEAST CORNER OF SMITH STREET AND PROPOSED CARL STREET;

THENCE ALONG THE SOUTHERLY SIDE OF SAID SMITH STREET, NORTH 71 DEGREES 30 MINUTES EAST, A DISTANCE OF 85 FEET TO A POINT;

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THENCE ALONG THE EASTERLY SIDE OF SAID PROPOSED CARL STREET, NORTH 18 DEGREES 30 MINUTES WEST, A DISTANCE OF 178 FEET TO THE PLACE OF BEGINNING.

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ENTITY VENDOR
FAP Sheriff of Columbia County [SCOLU]

CHECK DATE CHECK NO.
01/28/2004 000327131

DOC NO	APPLY TO	DATE	VENDOR CREDIT	VENDOR NO INVOICE NO	DOC AMOUNT	DISCOUNT	PAYMENT AMOUNT
000327131	000368737	01/28/2004		83078	1,350.00	0.00	1,350.00
KRAFT #21722350							
							1,350.00

FEDERMAN & PHELAN LLP
ATTORNEY ESCROW ACCOUNT
ONE PENN CENTER, SUITE 1400
PHILADELPHIA, PA 19103-1814

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FEDERMAN & PHELAN LLP
ATTORNEY ESCROW ACCOUNT
ONE PENN CENTER, SUITE 1400
PHILADELPHIA, PA 19103-1814

COMMERCE BANK 3-180/360
PHILADELPHIA, PA 19148
CHECK NO
000327131

DATE	AMOUNT
01/28/2004	*****1,350.00

Pay ONE THOUSAND THREE HUNDRED FIFTY AND 00/100 DOLLARS

Void after 90 days

To The Sheriff of Columbia County
Order 35 W Main Street
Of Bloomsburg, PA 17815

Francis S. Hillman

THIS DOCUMENT CONTAINS HEAT SENSITIVE INK. TOUCH OR PRESS HERE - RED IMAGE DISAPPEARS WITH INK

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