

SHERIFF'S SALE COST SHEET

Bank One vs. Fairchild/Reichner
 NO. 41-04 ED NO. 335-02 JD DATE/TIME OF SALE 5:00pm

DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$ 210.00
LEVY (PER PARCEL	\$15.00
MAILING COSTS	\$ 42.50
ADVERTISING SALE BILLS & COPIES	\$17.50
ADVERTISING SALE (NEWSPAPER)	\$15.00
MILEAGE	\$ 8.00
POSTING HANDBILL	\$15.00
CRYING/ADJOURN SALE	\$10.00
SHERIFF'S DEED	\$35.00
TRANSFER TAX FORM	\$25.00
DISTRIBUTION FORM	\$25.00
COPIES	\$ 7.00
NOTARY	\$ 12.00
TOTAL ***** \$ 367.00	

WEB POSTING	164 \$150.00
PRESS ENTERPRISE INC.	\$ -0-
SOLICITOR'S SERVICES	15 \$75.00
TOTAL ***** \$ 225.00	

PROTHONOTARY (NOTARY)	\$10.00
RECORDER OF DEEDS	\$
TOTAL ***** \$ -0-	

REAL ESTATE TAXES:

BORO, TWP & COUNTY	20	\$
SCHOOL DIST.	20	\$
DELINQUENT	20	\$ 5.00
TOTAL ***** \$ 5.00		

MUNICIPAL FEES DUE:

SEWER	20	\$
WATER	20	\$
TOTAL ***** \$ -0-		

SURCHARGE FEE (DSTE)	\$ 150.00
MISC.	\$
TOTAL ***** \$ -0-	

TOTAL COSTS (OPENING BID)

1356.00 Dep.
 \$ 747.00
 * 603.00 Refund

Law Offices
FEDERMAN AND PHELAN, LLP
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
Main Fax: (215)563-5534
Ph: (215)563-7000

Katherine Marshall
Sale Department, Ext. 1493

Representing Lenders in
Pennsylvania and New Jersey

April 28, 2004

Office of the Sheriff
Columbia County Courthouse
P.O. Box 380
35 W. Main Street
Bloomsburg, PA 17815

Re: **BANK OF NEW YORK, AS TRUSTEE**
v. ADELE M. FAIRCHILD and VIRGINIA CABELL KELCHN A/K/A
VIRGINIA CABELL KELCHNER
No. 2002-CV-335

Dear Sir or Madam:

Please stay the Sheriff's Sale of the above referenced property, which is scheduled for 5/26/04.

The Defendant (s) filed a Chapter 13 Bankruptcy (No. 03-54380) which reinstated.

Very truly yours,


Katherine Marshall
/kjm

VIA TELECOPY 570-389-5625

Cc: **ADELE M. FAIRCHILD**
VIRGINIA CABELL KELCHN
A/K/A VIRGINIA CABELL KELCHNER
87 BREEK ROAD
BLOOMSBURG, PA 17815



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

BANK OF NEW YORK, AS TRUSTEE

Docket # 41ED2004

VS

WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

ADELE M. FAIRCHILD
VIRGINIA CABELL KELCHN A/K/A
VIRGINIA CABELL KELCHNER

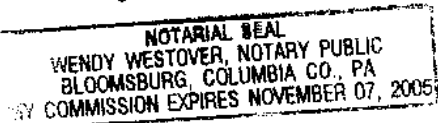
AFFIDAVIT OF SERVICE

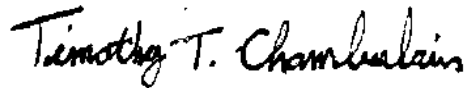
NOW, THIS MONDAY, MARCH 15, 2004, AT 9:05 AM, SERVED THE WITHIN WRIT OF
EXECUTION - MORTGAGE FORECLOSURE UPON ADELE FAIRCHILD AT 97 CREEK
ROAD, BLOOMSBURG BY HANDING TO ADELE FAIRCHILD, , A TRUE AND ATTESTED
COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME
THIS TUESDAY, MARCH 16, 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) 784-0257

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

BANK OF NEW YORK, AS TRUSTEE

Docket # 41ED2004

VS

WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

ADELE M. FAIRCHILD
VIRGINIA CABELL KELCHN A/K/A
VIRGINIA CABELL KELCHNER

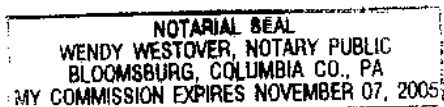
AFFIDAVIT OF SERVICE


NOW, THIS MONDAY, MARCH 15, 2004, AT 9:05 AM, SERVED THE WITHIN WRIT OF
EXECUTION - MORTGAGE FORECLOSURE UPON VIRGINIA CABELL KELCHNER AT 97
CREEK ROAD, BLOOMSBURG BY HANDING TO ADELE FAIRCHILD, DAUGHTER, A TRUE
AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE
CONTENTS THEREOF.

SO ANSWERS,

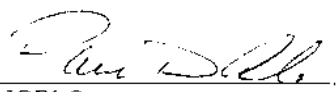
SWORN AND SUBSCRIBED BEFORE ME
THIS TUESDAY, MARCH 16, 2004


NOTARY PUBLIC





X
TIMOTHY T. CHAMBERLAIN
ACTING SHERIFF

X 
P. D'ANGELO
DEPUTY SHERIFF

Sheriff Sale

FEDERMAN AND PHELAN, LLP

By: FRANK FEDERMAN

Identification No. 12248

One Penn Center at Suburban Station

1617 John F. Kennedy Boulevard

Suite 1400

Philadelphia, PA 19103-1814

Attorney for Plaintiff

(215)563-7000

Attorney for Plaintiff

BANK OF NEW YORK, AS TRUSTEE

7105 CORPORATE DRIVE, PTX-B35

PLANO, TX 75024-3632

Plaintiff,

v.

ADELE M. FAIRCHILD

VIRGINIA CABELL KELCHN

A/K/A VIRGINIA CABELL KELCHNER

97 CREEK ROAD

BLOOMSBURG, PA 17815

Defendant(s).

**COLUMBIA COUNTY
COURT OF COMMON PLEAS**

CIVIL DIVISION

NO. 2002-CV-335

2004-ED-41

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

**TO: ADELE M. FAIRCHILD
VIRGINIA CABELL KELCHN A/K/A VIRGINIA CABELL KELCHNER
97 CREEK ROAD
BLOOMSBURG, PA 17815**

Please be advised that this firm is a debt collector attempting to collect a debt. Any information received will be used for that purpose. If you have previously received a discharge in bankruptcy and this debt was not reaffirmed, this correspondence is not and should not be construed to be an attempt to collect a debt, but only enforcement of a lien against property..

Your house (real estate) at 97 CREEK ROAD, BLOOMSBURG, PA 17815 is scheduled to be sold at Sheriff's Sale on May 26, 2004, at 9:30 a.m., in the Office of the Sheriff at the Columbia County Courthouse, Bloomsburg, PA 17815, to enforce the Court Judgment of \$58,270.20 obtained by BANK OF NEW YORK, AS TRUSTEE, (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, BANK OF NEW YORK, AS TRUSTEE, 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.

Tax Notice 2004 County & Municipality

HEMLOCK TWP

MAKE CHECKS PAYABLE TO:

Denise D Ottaviani
116 Frosty Valley Road
Bloomsburg PA 17815

HOURS: MARCH - APRIL: TUE & THUR 1PM TO 6PM
MAY - JUNE: TUE & THUR 3PM - 6PM
AFTER OCTOBER 31 BY APPOINTMENT

PHONE: 570-784-9310

DATE 03/01/2004 **BILL NO.** 19336

FOR: COLUMBIA COUNTY

DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	TAX AMOUNT DUE	INCL PENALTY
GENERAL	21,078	5.646	116.63	119.01	130.91
SINKING		.845	17.45	17.81	19.59
FIRE		.75	15.49	15.81	17.39
TWP RE		2	41.32	42.16	46.36
The discount & penalty have been calculated for your convenience					
PAY THIS AMOUNT			190.89 <small>Apr 30 If paid on or before</small>	194.79 <small>June 30 If paid on or before</small>	214.27 <small>June 30 If paid after</small>

TAXES ARE DUE & PAYABLE - PROMPT PAYMENT IS REQUESTED

KELCHNER VIRGINIA CABELL
FAIRCHILD ADELE M
97 CREEK ROAD
BLOOMSBURG PA 17815

1137

CNTY	2 %	TWP	2 %
Discount	2 %		
Penalty	10 %		
PARCEL: 18 -02 -041 -00,000			
97 CREEK RD			
2 Acres			
Land		7,000	
Buildings		14,078	
Total Assessment		21,078	

THIS TAX NOTICE MUST BE RETURNED WITH YOUR PAYMENT

Countryside

*2004 County & Municipal
Tax is Now Paid*

This tax returned to
COLUMBIA CO.
PAID
January 4, 2006
APR 22 2004
COLLECTOR

125

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.

BANK OF NEW YORK

VS.

ADELE FAIRCHILD
VIRGINIA CABELL KELCHNER

WRIT OF EXECUTION #41 OF 2004 ED

POSTING OF PROPERTY

APRIL 23, 2004 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE
PROPERTY OF ADELE FAIRCHILD & VIRGINIA CABELL KELCHNER AT 97 CREEK RD
BLOOMSBURG COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY
COLUMBIA COUNTY DEPUTY SHERIFF S. HARTZEL.

SO ANSWERS:

DEPUTY SHERIFF

TIMOTHY T. CHAMBERLAIN
ACTING SHERIFF

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 23RD DAY OF APRIL 2004

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

CHECK HOMEWORK POLICE
HEARING DATE - STACKHOUSE?

COLUMBIA COUNTY SHERIFF'S OFFICE PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 3/5/2004

SERVICE# 1 - OF - 15 SERVICES
DOCKET # 41ED2004

HEARING

PLAINTIFF

BANK OF NEW YORK, AS TRUSTEE

TUES
APR 6 - 10:35

DEFENDANT

ADELE M. FAIRCHILD
VIRGINIA CABELL KELCHN A/K/A VIRGINIA CABELL
KELCHNER

STACKHOUSE

CALL IN
AM

458-5501

PERSON/CORP TO SERVED
ADELE FAIRCHILD
97 CREEK ROAD
BLOOMSBURG

PAPERS TO SERVED

WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

SERVED UPON ADELE FAIRCHILD

RELATIONSHIP _____ IDENTIFICATION _____

DATE 03/15/04 TIME 4:05 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

03/11/04 1530 D'ANGELO GATE LOCKED AT MAILBOX

03/12/04 1430 D'ANGELO SAME ↑

DEPUTY

Flora Dille

DATE 03/15/04

COLUMBIA COUNTY SHERIFF'S OFFICE PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 3/5/2004

SERVICE# 2 - OF - 15 SERVICES
DOCKET # 41ED2004

PLAINTIFF BANK OF NEW YORK, AS TRUSTEE

DEFENDANT ADELE M. FAIRCHILD
VIRGINIA CABELL KELCHN A/K/A VIRGINIA CABELL
KELCHNER

PERSON/CORP TO SERVED
VIRGINIA CABELL KELCHNER
97 CREEK ROAD
BLOOMSBURG

PAPERS TO SERVED
WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

SERVED UPON ADELE FAIRCHILD

RELATIONSHIP DAUGHTER IDENTIFICATION _____

DATE 03/15/04 TIME 0905 MILEAGE _____ OTHER _____

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

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

F. OTHER (SPECIFY) _____

ATTEMPTS DATE	TIME	OFFICER	REMARKS
<u>03/11/04</u>	<u>1530</u>	<u>D'ANGELO</u>	<u>CODE LOCKED L/E MAILBOX</u>
<u>03/12/04</u>	<u>1430</u>	<u>D'ANGELO</u>	<u>SAME</u>

DEPUTY [Signature] DATE 03/15/04

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 3/5/2004

SERVICE# 7 - OF - 15 SERVICES
DOCKET # 41ED2004

PLAINTIFF BANK OF NEW YORK, AS TRUSTEE

DEFENDANT ADELE M. FAIRCHILD
VIRGINIA CABELL KELCHN A/K/A VIRGINIA CABELL
KELCHNER

PERSON/CORP TO SERVED	PAPERS TO SERVED
HEMLOCK SEWER	WRIT OF EXECUTION - MORTGAGE
FIREHALL ROAD	FORECLOSURE
BLOOMSBURG	

SERVED UPON KELLY KESTER

RELATIONSHIP SECRETARY IDENTIFICATION _____

DATE 03/11/04 TIME 1520 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 Free All DATE 03/11/04

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 3/5/2004

SERVICE# 8 - OF - 15 SERVICES
DOCKET # 41ED2004

PLAINTIFF BANK OF NEW YORK, AS TRUSTEE

DEFENDANT ADELE M. FAIRCHILD
VIRGINIA CABELL KELCHN A/K/A VIRGINIA CABELL
KELCHNER

PERSON/CORP TO SERVED
DENISE OTTAVIANI-TAX COLLECTOR
116 FROSTY VALLEY ROAD
BLOOMSBURG

PAPERS TO SERVED
WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

SERVED UPON DENISE OTTAVIANI

RELATIONSHIP _____ IDENTIFICATION _____

DATE 03/11/04 TIME 1600 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 Alan Dill DATE 03/11/04

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 3/5/2004

SERVICE# 9 - OF - 15 SERVICES
DOCKET # 41ED2004

PLAINTIFF BANK OF NEW YORK, AS TRUSTEE

DEFENDANT ADELE M. FAIRCHILD
VIRGINIA CABELL KELCHN A/K/A VIRGINIA CABELL
KELCHNER

PERSON/CORP TO SERVED
DOMESTIC RELATIONS
15 PERRY AVE.
BLOOMSBURG

PAPERS TO SERVED
WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

SERVED UPON

[Signature] - *[Signature]*

RELATIONSHIP

IDENTIFICATION

DATE 03/11/04

TIME

1:35

MILEAGE

OTHER

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

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

F. OTHER (SPECIFY) _____

ATTEMPTS
DATE

TIME

OFFICER

REMARKS

DEPUTY

[Signature]

DATE

03/11/04

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 3/5/2004

SERVICE# 12 - OF - 15 SERVICES
DOCKET # 41ED2004

PLAINTIFF BANK OF NEW YORK, AS TRUSTEE

DEFENDANT ADELE M. FAIRCHILD
VIRGINIA CABELL KELCHN A/K/A VIRGINIA CABELL
KELCHNER

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

PAPERS TO SERVED
WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

SERVED UPON Karen Newkirk

RELATIONSHIP _____ IDENTIFICATION _____

DATE 03/12/04 TIME 0810 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

Paul Dill

DATE 03/12/04

due

Tax Notice 2004 County & Municipality

MAKE CHECKS PAYABLE TO:

Denise D Ottaviani
116 Frosty Valley Road
Bloomsburg PA 17815

HOURS: MARCH - APRIL: TUE & THUR 1PM TO 6PM
MAY - JUNE: TUE & THUR 3PM - 6PM
AFTER OCTOBER 31 BY APPOINTMENT

PHONE: 570-784-9310

FOR: COLUMBIA COUNTY

DATE
03/01/2004

BILL NO.
19336

DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	TAX AMOUNT DUE	INCL. PENALTY
GENERAL	21,078	5.646	116.63	119.01	130.91
SINKING		.845	17.45	17.81	19.59
FIRE		.75	15.49	15.81	17.39
TWP RE		2	41.32	42.16	46.38

The discount & penalty
have been calculated
for your convenience

PAY THIS AMOUNT

190.89
April 30
If paid on or before

194.79
June 30
If paid on or before

214.27
June 30
If paid after

TAXES ARE DUE & PAYABLE - PROMPT PAYMENT IS REQUESTED

KELCHNER VIRGINIA CABELL
FAIRCHILD ADELE M
97 CREEK ROAD
BLOOMSBURG PA 17815

CNTY TWP
Discount 2 % 2 %
Penalty 10 % 10 %
PARCEL: 18 -02 -041-00,000
97 CREEK RD
2 Acres

Land 7,000
Buildings 14,078
Total Assessment 21,078

This tax returned to
courthouse on:
January 1, 2005

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

Accounting code

*check w/ Tax Claims Bureau for
any past year delinquents*



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

Thursday, March 11, 2004

**DENISE OTTAVIANI-TAX COLLECTOR
116 FROSTY VALLEY ROAD
BLOOMSBURG, PA 17815-**

**BANK OF NEW YORK, AS TRUSTEE
VS
ADELE M. FAIRCHILD
VIRGINIA CABELL KELCHN A/K/A VIRGINIA CABELL KELCHNER**

DOCKET # 41ED2004

JD # 335JD2002

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

Address: 317-204
B. Received by (Printed Name) Sherry H. Nix
C. Date of Delivery 3-17-04
D. Is delivery address different from item 1? ☐ Yes ☐ No
if YES, enter delivery address below:
3. Service Type ☐ Certified Mail ☐ Express Mail ☐ Registered ☒ Return Receipt for Merchandise ☐ Insured Mail ☐ C.O.D.
4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:
U. S. SMALL BUSINESS ADMINISTRATION
PHILADELPHIA DISTRICT OFFICE
ROBERT N.C. NIX FEDERAL BUILDING
900 MARKET STREET- 5TH FLOOR
PHILADELPHIA, PA 19107

2. Article Number (Transfer from service label) 7002 0860 0004 5857 5618
PS Form 3811, August 2001 Domestic Return Receipt 2ACPRI-03-Z-00

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

1. Article Addressed to:
Montour Oil Service Co.
RR3 Box 342
Shamikon, PA 17872

2. Article Number (Transfer from service label) 7002 0860 0004 5857 5618
PS Form 3811, August 2001 Domestic Return Receipt 2ACPRI-03-Z-00

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

1. Article Addressed to:
Pennsylvania Housing Finance Agency 211 North Front
211 North Front St
Harrisburg, PA 17110

2. Article Number (Transfer from service label) 7002 0860 0004 5857 5620
PS Form 3811, August 2001 Domestic Return Receipt 2ACPRI-03-Z-00

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

Address: 317-204
B. Received by (Printed Name) Sherry H. Nix
C. Date of Delivery 3-17-04
D. Is delivery address different from item 1? ☐ Yes ☐ No
if YES, enter delivery address below:
3. Service Type ☐ Certified Mail ☐ Express Mail ☐ Registered ☒ Return Receipt for Merchandise ☐ Insured Mail ☐ C.O.D.
4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:
Commonwealth of PA
PO Box 2675
Harrisburg, PA 17105

2. Article Number (Transfer from service label) 7002 0860 0004 5857 5649
PS Form 3811, August 2001 Domestic Return Receipt 2ACPRI-03-Z-00

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

1. Article Addressed to:
INTERNAL REVENUE SERVICE
TECHNICAL SUPPORT GROUP
WILLIAM GREEN FEDERAL BUILDING
600 ARCH STREET ROOM 3259
PHILADELPHIA, PA 19106

2. Article Number (Transfer from service label) 7002 0860 0004 5857 5687
PS Form 3811, August 2001 Domestic Return Receipt 2ACPRI-03-Z-00

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

Address: 317-204
B. Received by (Printed Name) Sherry H. Nix
C. Date of Delivery 3-17-04
D. Is delivery address different from item 1? ☐ Yes ☐ No
if YES, enter delivery address below:
3. Service Type ☐ Certified Mail ☐ Express Mail ☐ Registered ☒ Return Receipt for Merchandise ☐ Insured Mail ☐ C.O.D.
4. Restricted Delivery? (Extra Fee) ☐ Yes

1. Article Addressed to:
Commonwealth of PA
PO Box 2675
Harrisburg, PA 17105

2. Article Number (Transfer from service label) 7002 0860 0004 5857 5649
PS Form 3811, August 2001 Domestic Return Receipt 2ACPRI-03-Z-00

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

1. Article Addressed to:
INTERNAL REVENUE SERVICE
TECHNICAL SUPPORT GROUP
WILLIAM GREEN FEDERAL BUILDING
600 ARCH STREET ROOM 3259
PHILADELPHIA, PA 19106

2. Article Number (Transfer from service label) 7002 0860 0004 5857 5687
PS Form 3811, August 2001 Domestic Return Receipt 2ACPRI-03-Z-00

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

SENDER: COMPLETE THIS SECTION

- ☐ Complete items 1 and 3. Also complete item 4 if Restricted Delivery is desired.
- ☐ Print your name and address on the reverse so that we can return the card to you.
- ☐ Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

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

COMPLETE THIS SECTION ON DELIVERY

- A. Signature ☐ Agent ☒ Addressee
 B. Received by (Printed Name) ☒ Addressee
 MAR 12 2004

- D. Is delivery address different from item 1? ☐ Yes
 if YES, enter delivery address below: ☐ No

3. Service Type

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

2. Article Number

(Transfer from service label)

7002 0860 0004 5857 5663

PS Form 3811, August 2001

Domestic Return Receipt

2ACPR1-03-Z-06

SENDER: COMPLETE THIS SECTION

- ☐ Complete items 1 and 3. Also complete item 4 if Restricted Delivery is desired.
- ☐ Print your name and address on the reverse so that we can return the card to you.
- ☐ Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF REVENUE-ATTN: SHERIFF SAFF
BUREAU OF COMPLAANCE
CLEARANCE SUPPORT SECTION
DEPARTMENT 281 230
HARRISBURG, PA 17128-1230

COMPLETE THIS SECTION ON DELIVERY

- A. Signature ☐ Agent ☒ Addressee
 B. Received by (Printed Name) ☒ Addressee
 MAR 12 2004

- D. Is delivery address different from item 1? ☐ Yes
 if delivery address different below: ☐ No

3. Service Type

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

2. Article Number

(Transfer from service label)

7002 0860 0004 5857 5656

PS Form 3811, August 2001

Domestic Return Receipt

2ACPR1-03-Z-06

FEDERMAN AND PHELAN, LLP

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

Attorney for Plaintiff

**BANK OF NEW YORK, AS TRUSTEE
7105 CORPORATE DRIVE, PTX-B35
PLANO, TX 75024-3632
Plaintiff,**

v.

**ADELE M. FAIRCHILD
VIRGINIA CABELL KELCHN
A/K/A VIRGINIA CABELL KELCHNER
97 CREEK ROAD
BLOOMSBURG, PA 17815
Defendant(s).**

:
:
: **COLUMBIA COUNTY**
: **COURT OF COMMON PLEAS**
:
: **CIVIL DIVISION**
:
: **NO. 2002-CV-335**
: *2004-ED-41*
:
:
:
:

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: **ADELE M. FAIRCHILD
VIRGINIA CABELL KELCHN A/K/A VIRGINIA CABELL KELCHNER
97 CREEK ROAD
BLOOMSBURG, PA 17815**

Please be advised that this firm is a debt collector attempting to collect a debt. Any information received will be used for that purpose. If you have previously received a discharge in bankruptcy and this debt was not reaffirmed, this correspondence is not and should not be construed to be an attempt to collect a debt, but only enforcement of a lien against property..

Your house (real estate) at **97 CREEK ROAD, BLOOMSBURG, PA 17815** is scheduled to be sold at Sheriff's Sale on May 26, 2004, at 9:30 a.m., in the Office of the Sheriff at the Columbia County Courthouse, Bloomsburg, PA 17815, to enforce the Court Judgment of **\$58,270.20** obtained by BANK OF NEW YORK, AS TRUSTEE, (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, BANK OF NEW YORK, AS TRUSTEE, 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 better chance you will have of stopping the Sale. (See the 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 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 (215) 563-7000.
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 real estate. A Schedule of Distribution of the money bid for real estate will be filed by the Sheriff on _____. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reason 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 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 EAST 5TH STREET
BLOOMSBURG, PA 17815
(570) 784-8760**

ALL THOSE THREE (3) CERTAIN tracts of land situate in Hemlock Township, Columbia County, Pennsylvania bounded and described as follows, to-wit:

TRACT NO. 1: BEGINNING at a stone in the public road; THENCE North 83-1/2 degrees East, 8.5 perches to a white pine stump; THENCE along the bank of Fishing Creek, North 9-3/4 degrees West, 15.7 perches to a spruce; THENCE North 30-3/4 degrees West, 6.3 perches to a corner; THENCE South 70-3/4 degrees West, 2.5 perches to a white oak; THENCE South 20-1/2 degrees East, 8.9 perches; THENCE South 10-1/2 degrees West, 12.6 perches to the place of BEGINNING.

CONTAINING 94 perches of land. WHEREON is erected a two story frame dwelling house.

TRACT NO. 2: BEGINNING at a white oak in corner of land now or late of Henry Shaffer on the bank of Big Fishingcreek; AND RUNNING THENCE along said creek, South 18 degrees East 20.6 perches to a white oak; THENCE South 26.5 perches East, 28.2 perches to a stone; THENCE along land of the Bloomsburg Iron Company, South 60 degrees West, 12.4 perches to a stone; THENCE along land now or formerly of Peter Appleman and Jacob Harris, North 29.75 degrees West 55.6 perches to a stone and white oak; AND THENCE along lands of Henry Shaffer, North 82 degrees East, 19.6 perches to the place of BEGINNING.

CONTAINING 4 acres and 12.2 perches of land, having thereon erected a frame dwelling house and other outbuildings.

TRACT NO. 3: BEGINNING at a spike in the center of a township road leading from Buckhorn to Fernville on the south side of a culvert adjoining lands now or formerly of Anna V. Fruit; THENCE along the center of said highway, South 18 degrees 22 minutes East, 373.9 feet to a spike corner in the center of said road adjoining lands now or formerly of Mentor Diehl; THENCE by the same, North 66 degrees 50 minutes East, 361.8 feet to an iron post corner in line of lands now or formerly of George C. Welliver and Mary A. Welliver; THENCE by the same, North 25 degrees 21 minutes West, 663.4 feet to a spike corner in the center of a township road leading from Buckhorn to Fernville; THENCE by the same, South 23 degrees 10 minutes West, 423.2 feet to a corner, the place of BEGINNING.

CONTAINING 3.95 acres of land.

EXCEPTING AND RESERVING THEREFROM AND THEREOUT, the following conveyances:

1. Glen D. Roeder and Carol F. Roeder, his wife, by deed dated November 1, 1955 and recorded in Deed Book 176 page 345;
2. Donald Walton and Adele M. Walton, his wife, by deed dated January 25, 1956 and recorded in Deed Book 177 page 388;
3. James O. Timbrell and Ruth Timbrell, his wife, by deed dated July 13, 1957 and recorded in Deed Book 185 page 504;
4. Frederick L. Schrader and Ellen C. Schrader, his wife, by deed dated March 18, 1958 and recorded in Deed Book 188 page 588;
5. Donald E. Vaughn, Randall I. Bower and Frank Walton, by deed dated March 18, 1958 and recorded in Deed Book 189 page 341;
6. Theodore L. Wozniak and Geraldine A. Wozniak, his wife, by deed dated April 30, 1958 and recorded in Deed Book 189 page 459;
7. John Zinich and Margaret Zinich, his wife, by deed dated June 24, 1958 and recorded in Deed Book 190 page 219;
8. Nickolas Piazza and Verda Piazza, his wife, by deed dated October 3, 1958 and recorded in Deed Book 193 page 58;
9. James O. Timbrell and Ruth A. Timbrell, his wife, by deed dated October 3, 1958 and recorded in Deed Book 193 page 531;
10. Henry F. Mosteller and Vinnie A. Mosteller, his wife, by deed dated April 28, 1958 and recorded in Deed Book 195 page 286;
11. Charles W. Scott and Ruth A. Scott, his wife, by deed dated June 12, 1959 and recorded in Deed Book 195 page 434;
12. Joseph G. Tuza and Anna Tuza, his wife, by deed dated April 28, 1958 and recorded in Deed Book 199 page 207;
13. Donald Walton by deed dated June 25, 1968 and recorded in Deed Book 267 page 113.

Vested by Deed, dated 1/13/00, given by Virginia Cabell Kelchner, single to Virginia Cabell Kelchner and Adele M. Fairchild, as joint tenants with right of survivorship and recorded 1/14/00 in Instrument # 200000427

TAX PARCEL# 18-02-041

PREMISES BEING KNOWN AS: 97 CREEK ROAD
BLOOMSBURG, PA 17815

MONTOUR

OIL
SERVICE
COMPANY



Home Heating Oil - Kerosene - Gasoline

Lubricants - Total Home Comfort Systems

Fast 24 Hour Service

Toll Free

1-888-MONTOUR

(666-8687)

DATE: March 12, 2004

TO: Sheriff of Columbia County
Court House
P.O. Box 380
Bloomsburg PA 17815

FROM: Fran Gerrity

RE: CV-0000622-01

A judgement was entered for Montour Oil Service Co. against Virginia Kelchner in the amount of \$639.01 on 10-23-01. As of this date, no payments have been made toward this balance. We wish to notify your office of this claim toward this property. Any help to obtain this balance would be greatly appreciated.

Thank You,

Fran Gerrity
Credit Manager Division 8

Enc2

Mag. Dist. No.: **26-2-01**
DJ Name: Hon. **DONNA J. COOMBE**
Address: **15 PERRY AVENUE
SUITE A
BLOOMSBURG, PA
17815-8409**
Telephone: **(570) 784-1868**

**MONTOUR OIL SERVICE CO
RR2 BOX 342
SHAMOKIN, PA 17872**

**NOTICE OF JUDGMENT/TRANSCRIPT
CIVIL CASE**

PLAINTIFF: **MONTOUR OIL SERVICE CO
RR2 BOX 342
SHAMOKIN, PA 17872**

VS.
DEFENDANT: **KELCHNER, VIRGINIA
97 CREEK RD
BLOOMSBURG, PA 17815**

Docket No.: **CV-0000622-01**
Date Filed: **8/25/01**



THIS IS TO NOTIFY YOU THAT:

Judgment:

DEFAULT JUDGMENT PLTF

☒ Judgment was entered for: (Name) **MONTOUR OIL SERVICE CO**

☒ Judgment was entered against: (Name) **KELCHNER, VIRGINIA**

in the amount of \$ **639.51** on: (Date of Judgment) **10/23/01**

☐ 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 \$ _____

☐ Levy is stayed for _____ days or ☐ generally stayed.

☐ Objection to levy has been filed and hearing will be held: _____

Amount of Judgment	\$ 549.51
Judgment Costs	\$ 90.00
Interest on Judgment	\$.00
Attorney Fees	\$.00
Total	\$ 639.51

Post Judgment Credits \$ _____
Post Judgment Costs \$ _____

=====
Certified Judgment Total \$ _____

Date: _____	Place: _____
Time: _____	

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.

10-23-01 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.

10-23-01 Date _____, District Justice



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P.O. BOX 380
BLOOMSBURG, PA 17815
FAX: (570) 784-0237

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

Thursday, March 11, 2004

**MONTOUR OIL SERVICE CO.
RR2 BOX 342
SHAMOKIN, PA 17872-**

**BANK OF NEW YORK, AS TRUSTEE
VS
ADELE M. FAIRCHILD
VIRGINIA CABELL KELCHN A/K/A VIRGINIA CABELL KELCHNER**

DOCKET # 41ED2004

JD # 335JD2002

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

385
5628

REAL ESTATE OUTLINE

ED # 41-04

DATE RECEIVED 3-5-04
DOCKET AND INDEX 3-11-04
SET FILE FOLDER UP 3-11-04

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# 334514

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

SALE DATE May 26, 2004 TIME 0930
POSTING DATE Apr 22
ADV. DATES FOR NEWSPAPER
1ST WEEK May 5
2ND WEEK 12
3RD WEEK 19, 04

SHERIFF'S SALE

WEDNESDAY MAY 26, 2004 AT 9:30 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 41 OF 2004 ED AND CIVIL WRIT NO. 335 OF 2002 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 THREE (3) CERTAIN tracts of land situate in Hemlock Township, Columbia County, Pennsylvania, bounded and described as follows, to wit:

TRACT NO. 1: BEGINNING at a stone in the public road; THENCE North 83 1/2 degrees East, 8.5 perches to a white pine stump; THENCE along the bank of Fishing Creek, North 9 1/4 degrees West, 15.7 perches to a spruce; THENCE North 30 1/4 degrees West, 6.3 perches to a corner; THENCE South 70 1/4 degrees West, 2.5 perches to a white oak; THENCE South 20 1/2 degrees East, 8.9 perches; THENCE South 10 1/2 degrees West, 12.6 perches to the place of BEGINNING.

CONTAINING 94 perches of land. WHEREON is erected a two story frame dwelling house.

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TRACT NO. 3: BEGINNING at a spike in the center of a township road leading from Buckhorn to Fernville on the south side of a culvert adjoining lands now or formerly of Anna V. Fruit; THENCE along the center of said highway, South 18 degrees 22 minutes East, 373.9 feet to a spike corner in the center of said road adjoining lands now or formerly of Mentor Diehl; THENCE by the same, North 66 degrees 50 minutes East, 361.8 feet to an iron post corner in line of lands now or formerly of George C. Welliver and Mary A. Welliver; THENCE by the same, North 25 degrees 21 minutes West, 663.4 feet to a spike corner in the center of a township road leading from Buckhorn to Fernville; THENCE by the same, 23 degrees 10 minutes West, 423.2 feet to a corner, the place of BEGINNING.

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Vested by Deed, dated 1/13/00, given by Virginia Cabell Kelchner, single to Virginia Cabell Kelchner and Adele M. Fairchild, as joint tenants with right of survivorship and recorded 1/14/00 in Instrument #200000427.

TAX PARCEL #18-02-041

PREMISES BEING KNOWN AS: 97 CREEK ROAD, BLOOMSBURG, PA 17815

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

Sheriff of Columbia County
Harry A. Roadarmel, Jr.
www.sheriffofcolumbiacounty.com

SHERIFF'S SALE

WEDNESDAY MAY 26, 2004 AT 9:30 AM

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TAX PARCEL #18-02-041

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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

Sheriff of Columbia County
Harry A. Roadarmel, Jr.
www.sheriffofcolumbiacounty.com

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

BANK OF NEW YORK, AS
TRUSTEE

vs.

ADELE M. FAIRCHILD

VIRGINIA CABELL KELCHN
A/K/A VIRGINIA CABELL
KELCHNER

IN THE COURT OF COMMON PLEAS OF
COLUMBIA COUNTY, PENNSYLVANIA

No. 2002-CV-335 Term 2001

2004-ED-41

WRIT OF EXECUTION
(Mortgage Foreclosure)

Commonwealth of Pennsylvania:

County of

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 property
(specifically described property below):

PREMISES: 97 CREEK ROAD, BLOOMSBURG, PA 17815
(See Legal Description attached)

Amount Due

\$58,270.20

Interest from 6/18/03 to Sale
at \$9.58per diem

\$.....and costs.

Dated

03-15-2004

(SEAL)

Tami B. Kline
(Clerk) Office of the Prothy Support, Common Pleas Court
of Columbia County, Penna.

ALL THOSE THREE (3) CERTAIN tracts of land situate in Hemlock Township, Columbia County, Pennsylvania bounded and described as follows, to-wit:

TRACT NO. 1: BEGINNING at a stone in the public road; THENCE North 83-1/2 degrees East, 8.5 perches to a white pine stump; THENCE along the bank of Fishing Creek, North 9-3/4 degrees West, 15.7 perches to a spruce; THENCE North 30-3/4 degrees West, 6.3 perches to a corner; THENCE South 70-3/4 degrees West, 2.5 perches to a white oak; THENCE South 20-1/2 degrees East, 8.9 perches; THENCE South 10-1/2 degrees West, 12.6 perches to the place of BEGINNING.

CONTAINING 94 perches of land. WHEREON is erected a two story frame dwelling house.

TRACT NO. 2: BEGINNING at a white oak in corner of land now or late of Henry Shaffer on the bank of Big Fishingcreek; AND RUNNING THENCE along said creek, South 18 degrees East 20.6 perches to a white oak; THENCE South 26.5 perches East, 28.2 perches to a stone; THENCE along land of the Bloomsburg Iron Company, South 60 degrees West, 12.4 perches to a stone; THENCE along land now or formerly of Peter Appleman and Jacob Harris, North 29.75 degrees West 55.6 perches to a stone and white oak; AND THENCE along lands of Henry Shaffer, North 82 degrees East, 19.6 perches to the place of BEGINNING.

CONTAINING 4 acres and 12.2 perches of land, having thereon erected a frame dwelling house and other outbuildings.

TRACT NO. 3: BEGINNING at a spike in the center of a township road leading from Buckhorn to Fernville on the south side of a culvert adjoining lands now or formerly of Anna V. Fruit; THENCE along the center of said highway, South 18 degrees 22 minutes East, 373.9 feet to a spike corner in the center of said road adjoining lands now or formerly of Mentor Diehl; THENCE by the same, North 66 degrees 50 minutes East, 361.8 feet to an iron post corner in line of lands now or formerly of George C. Welliver and Mary A. Welliver; THENCE by the same, North 25 degrees 21 minutes West, 663.4 feet to a spike corner in the center of a township road leading from Buckhorn to Fernville; THENCE by the same, South 23 degrees 10 minutes West, 423.2 feet to a corner, the place of BEGINNING.

CONTAINING 3.95 acres of land.

EXCEPTING AND RESERVING THEREFROM AND THEREOUT, the following conveyances:

1. Glen D. Roeder and Carol F. Roeder, his wife, by deed dated November 1, 1955 and recorded in Deed Book 176 page 345;
2. Donald Walton and Adele M. Walton, his wife, by deed dated January 25, 1956 and recorded in Deed Book 177 page 388;
3. James O. Timbrell and Ruth Timbrell, his wife, by deed dated July 13, 1957 and recorded in Deed Book 185 page 504;
4. Frederick L. Schrader and Ellen C. Schrader, his wife, by deed dated March 18, 1958 and recorded in Deed Book 188 page 588;
5. Donald E. Vaughn, Randall I. Bower and Frank Walton, by deed dated March 18, 1958 and recorded in Deed Book 189 page 341;
6. Theodore L. Wozniak and Geraldine A. Wozniak, his wife, by deed dated April 30, 1958 and recorded in Deed Book 189 page 459;
7. John Zinich and Margaret Zinich, his wife, by deed dated June 24, 1958 and recorded in Deed Book 190 page 219;
8. Nickolas Piazza and Verda Piazza, his wife, by deed dated October 3, 1958 and recorded in Deed Book 193 page 58;
9. James O. Timbrell and Ruth A. Timbrell, his wife, by deed dated October 3, 1958 and recorded in Deed Book 193 page 531;
10. Henry F. Mosteller and Vinnie A. Mosteller, his wife, by deed dated April 28, 1958 and recorded in Deed Book 195 page 286;
11. Charles W. Scott and Ruth A. Scott, his wife, by deed dated June 12, 1959 and recorded in Deed Book 195 page 434;
12. Joseph G. Tuza and Anna Tuza, his wife, by deed dated April 28, 1958 and recorded in Deed Book 199 page 207;
13. Donald Walton by deed dated June 25, 1968 and recorded in Deed Book 267 page 113.

Vested by Deed, dated 1/13/00, given by Virginia Cabell Kelchner, single to Virginia Cabell Kelchner and Adele M. Fairchild, as joint tenants with right of survivorship and recorded 1/14/00 in Instrument # 200000427

TAX PARCEL# 18-02-041

PREMISES BEING KNOWN AS: 97 CREEK ROAD
BLOOMSBURG, PA 17815

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

BANK OF NEW YORK, AS
TRUSTEE

vs.

ADELE M. FAIRCHILD

VIRGINIA CABELL KELCHN
A/K/A VIRGINIA CABELL
KELCHNER

IN THE COURT OF COMMON PLEAS OF
COLUMBIA COUNTY, PENNSYLVANIA

No. 2002-CV-335 Term 2001

2004-ED-41

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(Mortgage Foreclosure)

Commonwealth of Pennsylvania:

County of

TO THE SHERIFF OF COLUMBIA COUNTY, PENNSYLVANIA:

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PREMISES: 97 CREEK ROAD, BLOOMSBURG, PA 17815
(See Legal Description attached)

Amount Due

\$58,270.20

Interest from 6/18/03 to Sale
at \$9.58per diem

\$ and costs.

Dated 03-05-2004
(SEAL)

Terri B. Kline/EAB
(Clerk) Office of the Prothy Support, Common Pleas Court
of Columbia County, Penna.

ALL THOSE THREE (3) CERTAIN tracts of land situate in Hemlock Township, Columbia County, Pennsylvania bounded and described as follows, to-wit:

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CONTAINING 94 perches of land. WHEREON is erected a two story frame dwelling house.

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CONTAINING 4 acres and 12.2 perches of land, having thereon erected a frame dwelling house and other outbuildings.

TRACT NO. 3: BEGINNING at a spike in the center of a township road leading from Buckhorn to Fernville on the south side of a culvert adjoining lands now or formerly of Anna V. Fruit; THENCE along the center of said highway, South 18 degrees 22 minutes East, 373.9 feet to a spike corner in the center of said road adjoining lands now or formerly of Mentor Diehl; THENCE by the same, North 66 degrees 50 minutes East, 361.8 feet to an iron post corner in line of lands now or formerly of George C. Welliver and Mary A. Welliver; THENCE by the same, North 25 degrees 21 minutes West, 663.4 feet to a spike corner in the center of a township road leading from Buckhorn to Fernville; THENCE by the same, South 23 degrees 10 minutes West, 423.2 feet to a corner, the place of BEGINNING.

CONTAINING 3.95 acres of land.

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4. Frederick L. Schrader and Ellen C. Schrader, his wife, by deed dated March 18, 1958 and recorded in Deed Book 188 page 588;
5. Donald E. Vaughn, Randall I. Bower and Frank Walton, by deed dated March 18, 1958 and recorded in Deed Book 189 page 341;
6. Theodore L. Wozniak and Geraldine A. Wozniak, his wife, by deed dated April 30, 1958 and recorded in Deed Book 189 page 459;
7. John Zinich and Margaret Zinich, his wife, by deed dated June 24, 1958 and recorded in Deed Book 190 page 219;
8. Nickolas Piazza and Verda Piazza, his wife, by deed dated October 3, 1958 and recorded in Deed Book 193 page 58;
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Vested by Deed, dated 1/13/00, given by Virginia Cabell Kelchner, single to Virginia Cabell Kelchner and Adele M. Fairchild, as joint tenants with right of survivorship and recorded 1/14/00 in Instrument # 200000427

TAX PARCEL# 18-02-041

PREMISES BEING KNOWN AS: 97 CREEK ROAD
BLOOMSBURG, PA 17815

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

**BANK OF NEW YORK, AS TRUSTEE
7105 CORPORATE DRIVE, PTX-B35
PLANO, TX 75024-3632**

V.

**ADELE M. FAIRCHILD
VIRGINIA CABELL KELCHN A/K/A VIRGINIA
CABELL KELCHNER
97 CREEK ROAD
BLOOMSBURG, PA 17815**

COLUMBIA COUNTY
COURT OF COMMON PLEAS
CIVIL DIVISION
NO. 2002-CV-335
2004-ED-41

BANK OF NEW YORK, AS TRUSTEE, Plaintiff in the above action, by its attorney, **FRANK FEDERMAN, 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 **97 CREEK ROAD, BLOOMSBURG, PA 17815**.

- | | |
|------|---|
| NAME | LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.) |
|------|---|

**ADELE M. FAIRCHILD 97 CREEK ROAD
BLOOMSBURG, PA 17815**

**VIRGINIA CABELL
KELCHN A/K/A
VIRGINIA CABELL
KELCHNER**

- | | |
|------|---|
| NAME | LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.) |
|------|---|

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 (If address cannot be reasonably ascertained, please so indicate.)
MONTOUR OIL SERVICE CO.	RR2 BOX 342 SHAMOKIN, PA 17872

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
CHASE BANK OF TEXAS, N.A. F/K/A TEXAS COMMERCE BANK, N.A. AS CUSTODIAN	801 WEST GREENS ROAD HOUSTON, TX 77067

PENNSYLVANIA HOUSING FINANCE AGENCY	2101 NORTH FRONT STREET HARRISBURG, PA 17110
--	---

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
None	

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
None	

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
TENANT/OCCUPANT	97 CREEK ROAD BLOOMSBURG, PA 17815
DOMESTIC RELATIONS OF COLUMBIA COUNTY	COLUMBIA COUNTY COURTHOUSE P.O. BOX 380 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 knowledge, information or belief. I understand that false statements herein are made subject to the penalties of 18 Pa. C.S. '4904 relating to unsworn falsification to authorities.

March 2, 2004
Date


FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

FEDERMAN AND PHELAN, LLP

By: FRANK FEDERMAN

Identification No. 12248

One Penn Center at Suburban Station

1617 John F. Kennedy Boulevard

Suite 1400

Philadelphia, PA 19103-1814

Attorney for Plaintiff

(215)563-7000

Attorney for Plaintiff

BANK OF NEW YORK, AS TRUSTEE

7105 CORPORATE DRIVE, PTX-B35

PLANO, TX 75024-3632

Plaintiff,

v.

ADELE M. FAIRCHILD

VIRGINIA CABELL KELCHN A/K/A VIRGINIA

CABELL KELCHNER

97 CREEK ROAD

BLOOMSBURG, PA 17815

Defendant(s).

:
:
: **COLUMBIA COUNTY**
: **COURT OF COMMON PLEAS**
:
: **CIVIL DIVISION**
:
: **NO. 2002-CV-335**
: *2004-ED-41*
:
:
:
:
:
:

AFFIDAVIT PURSUANT TO RULE 3129

(Affidavit No.1)

BANK OF NEW YORK, AS TRUSTEE, Plaintiff in the above action, by its attorney, FRANK FEDERMAN, 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 **97 CREEK ROAD, 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.)

ADELE M. FAIRCHILD

**97 CREEK ROAD
BLOOMSBURG, PA 17815**

**VIRGINIA CABELL
KELCHN A/K/A
VIRGINIA CABELL
KELCHNER**

**97 CREEK ROAD
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

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 (If address cannot be reasonably ascertained, please so indicate.)
MONTOUR OIL SERVICE CO.	RR2 BOX 342 SHAMOKIN, PA 17872

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
CHASE BANK OF TEXAS, N.A. F/K/A TEXAS COMMERCE BANK, N.A. AS CUSTODIAN	801 WEST GREENS ROAD HOUSTON, TX 77067

PENNSYLVANIA HOUSING FINANCE AGENCY	2101 NORTH FRONT STREET HARRISBURG, PA 17110
--	---

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
None	

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
None	

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
------	---


TENANT/OCCUPANT	97 CREEK ROAD BLOOMSBURG, PA 17815
------------------------	---

DOMESTIC RELATIONS OF COLUMBIA COUNTY	COLUMBIA COUNTY COURTHOUSE P.O. BOX 380 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 knowledge, information or belief. I understand that false statements herein are made subject to the penalties of 18 Pa. C.S. '4904 relating to unsworn falsification to authorities.

March 2, 2004
Date


FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

FEDERMAN AND PHELAN, LLP

By: FRANK FEDERMAN

Identification No. 12248

One Penn Center at Suburban Station

1617 John F. Kennedy Boulevard

Suite 1400

Philadelphia, PA 19103-1814

Attorney for Plaintiff

(215)563-7000

Attorney for Plaintiff

BANK OF NEW YORK, AS TRUSTEE

7105 CORPORATE DRIVE, PTX-B35

PLANO, TX 75024-3632

Plaintiff,

v.

ADELE M. FAIRCHILD

VIRGINIA CABELL KELCHN A/K/A VIRGINIA

CABELL KELCHNER

97 CREEK ROAD

BLOOMSBURG, PA 17815

Defendant(s).

**COLUMBIA COUNTY
COURT OF COMMON PLEAS**

CIVIL DIVISION

NO. 2002-CV-335

2004-ED-41
**SHERIFF'S
COPY**

**AFFIDAVIT PURSUANT TO RULE 3129
(Affidavit No.1)**

BANK OF NEW YORK, AS TRUSTEE, Plaintiff in the above action, by its attorney, FRANK FEDERMAN, 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 **97 CREEK ROAD, BLOOMSBURG, PA 17815**.

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

ADELE M. FAIRCHILD

**97 CREEK ROAD
BLOOMSBURG, PA 17815**

**VIRGINIA CABELL
KELCHN A/K/A
VIRGINIA CABELL
KELCHNER**

**97 CREEK ROAD
BLOOMSBURG, PA 17815**

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

NAME

LAST KNOWN ADDRESS (If address cannot be
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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 (If address cannot be reasonably ascertained, please so indicate.)
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NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
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PENNSYLVANIA HOUSING FINANCE AGENCY	2101 NORTH FRONT STREET HARRISBURG, PA 17110
--	---

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
None	

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
None	

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
TENANT/OCCUPANT	97 CREEK ROAD BLOOMSBURG, PA 17815

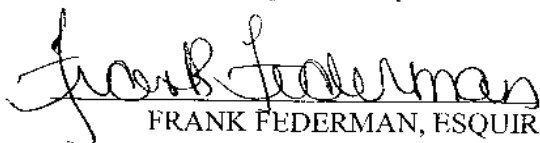
DOMESTIC RELATIONS OF COLUMBIA COUNTY	COLUMBIA COUNTY COURTHOUSE P.O. BOX 380 BLOOMSBURG, PA 17815
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COMMONWEALTH OF PENNSYLVANIA DEPARTMENT OF WELFARE	P.O. BOX 2675 HARRISBURG, PA 17105
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March 2, 2004

Date



FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

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

**BANK OF NEW YORK, AS TRUSTEE
7105 CORPORATE DRIVE, PTX-B35
PLANO, TX 75024-3632**

V.

**ADELE M. FAIRCHILD
VIRGINIA CABELL KELCHN A/K/A VIRGINIA
CABELL KELCHNER
97 CREEK ROAD
BLOOMSBURG, PA 17815**

COLUMBIA COUNTY
COURT OF COMMON PLEAS
CIVIL DIVISION
NO. 2002-CV-335
2004-ED-41

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**ADELE M. FAIRCHILD 97 CREEK ROAD
BLOOMSBURG, PA 17815**

**VIRGINIA CABELL
KELCHN A/K/A
VIRGINIA CABELL
KELCHNER**

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CHASE BANK OF TEXAS, N.A. F/K/A TEXAS COMMERCE BANK, N.A. AS CUSTODIAN	801 WEST GREENS ROAD HOUSTON, TX 77067

PENNSYLVANIA HOUSING FINANCE AGENCY	2101 NORTH FRONT STREET HARRISBURG, PA 17110
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None	

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
------	---

TENANT/OCCUPANT	97 CREEK ROAD BLOOMSBURG, PA 17815
------------------------	---

DOMESTIC RELATIONS OF COLUMBIA COUNTY	COLUMBIA COUNTY COURTHOUSE P.O. BOX 380 BLOOMSBURG, PA 17815
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COMMONWEALTH OF PENNSYLVANIA DEPARTMENT OF WELFARE	P.O. BOX 2675 HARRISBURG, PA 17105
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March 2, 2004
Date


FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

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

**BANK OF NEW YORK, AS TRUSTEE
7105 CORPORATE DRIVE, PTX-B35
PLANO, TX 75024-3632**

V.

**ADELE M. FAIRCHILD
VIRGINIA CABELL KELCHN A/K/A VIRGINIA
CABELL KELCHNER
97 CREEK ROAD
BLOOMSBURG, PA 17815**

**COLUMBIA COUNTY
COURT OF COMMON PLEAS**

NO. 2002-CV-335

2004-ED-41

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- LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)

**97 CREEK ROAD
BLOOMSBURG, PA 17815**

**97 CREEK ROAD
BLOOMSBURG, PA 17815**

- LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)

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 (If address cannot be reasonably ascertained, please so indicate.)
MONTOUR OIL SERVICE CO.	RR2 BOX 342 SHAMOKIN, PA 17872

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
CHASE BANK OF TEXAS, N.A. F/K/A TEXAS COMMERCE BANK, N.A. AS CUSTODIAN	801 WEST GREENS ROAD HOUSTON, TX 77067

PENNSYLVANIA HOUSING FINANCE AGENCY	2101 NORTH FRONT STREET HARRISBURG, PA 17110
--	---

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
None	

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
None	

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


NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
TENANT/OCCUPANT	97 CREEK ROAD BLOOMSBURG, PA 17815

DOMESTIC RELATIONS OF COLUMBIA COUNTY	COLUMBIA COUNTY COURTHOUSE P.O. BOX 380 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 knowledge, information or belief. I understand that false statements herein are made subject to the penalties of 18 Pa. C.S. '4904 relating to unsworn falsification to authorities.

March 2, 2004
Date


FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

FEDERMAN AND PHELAN, LLP

By: FRANK FEDERMAN

Identification No. 12248

One Penn Center at Suburban Station

1617 John F. Kennedy Boulevard

Suite 1400

Philadelphia, PA 19103-1814

Attorney for Plaintiff

(215)563-7000

Attorney for Plaintiff

BANK OF NEW YORK, AS TRUSTEE

7105 CORPORATE DRIVE, PTX-B35

PLANO, TX 75024-3632

Plaintiff,

v.

ADELE M. FAIRCHILD

VIRGINIA CABELL KELCHN

A/K/A VIRGINIA CABELL KELCHNER

97 CREEK ROAD

BLOOMSBURG, PA 17815

Defendant(s).

:
:
: **COLUMBIA COUNTY**
: **COURT OF COMMON PLEAS**
:
: **CIVIL DIVISION**
:
: **NO. 2002-CV-335**
: *2004-ED-41*
:
:
:
:
:
:

CERTIFICATION

FRANK FEDERMAN, ESQUIRE hereby verifies that he is the attorney for the Plaintiff in the above-captioned matter and that the premises is 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, LLP
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
Phone - (215) 563-7000
Main Fax - (215) 563-5534

Katherine Marshall
Ext. 1493

Representing Lenders in
Pennsylvania and New Jersey

March 2, 2004

Office of the Prothonotary
Columbia County Courthouse
35 W. Main Street
Bloomsburg, PA 17815

Re: BANK OF NEW YORK, AS TRUSTEE
v. ADELE M. FAIRCHILD and VIRGINIA CABELL KELCHN A/K/A VIRGINIA CABELL
KELCHNER
No. 2002-CV-335

ACTION IN MORTGAGE FORECLOSURE
PREMISES: 97 CREEK ROAD
BLOOMSBURG, PA 17815

Dear Sir/Madam:

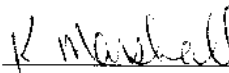
Enclosed issue a Writ of Execution on the above property and transmit the appropriate documents to the Sheriff so that this matter can be placed on the Sheriff's list for the next available Sheriff's Sale.

Also, enclosed please find a check to your order in the amount of \$23.00 and a check to the Sheriff in the amount of \$1,200.00 for payment of fees and costs. Kindly send me your receipt and a time-stamped copy of the Praeipe for Writ in the enclosed self-addressed, stamped envelope provided.

Should you have any questions, please do not hesitate to contact me. Thank you for your assistance in this matter.

Very truly yours,

By:


Katherine Marshall for
Federman & Phelan

/kjm
Enclosures

FILED
PROTHONOTARY
2004 MAR -4 P 12:14
CLERK OF COURTS OFFICE
COUNTY OF COLUMBIA, PA

KTM

Countrywide #3
5004760

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE:

Adele M. Fairchild

Debtor

Bank of New York, as Trustee

Movant

v.

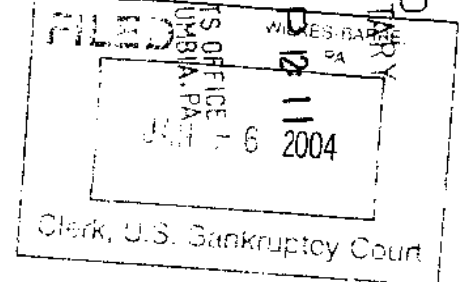
Adele M. Fairchild

Respondent

Bk. No. 5 03-54380 JJT

Chapter No. 13

11 U.S.C. §362



ORDER MODIFYING §362 AUTOMATIC STAY

AND NOW, this *11th* day of *January*, ~~2003~~/2004 at Wilkes-Barre upon Motion of Bank of New York, as Trustee, (Movant), it is:

ORDERED that the Automatic Stay of all proceedings, as provided under §362 of the Bankruptcy Code 11 U.S.C. §362 is modified with respect to premises 97 Creek Road, Bloomsburg, PA 17815, as more fully set forth in the legal description attached to said mortgage as to allow the Movant to foreclose on its mortgage and allow the purchaser of said premises at Sheriff's Sale (or purchaser's assignee) to take any legal or consensual action for enforcement of its right to possession of, or title to said premises.

ORDERED that Rule 4001 (a)(3) is not applicable and Bank of New York, as Trustee may immediately enforce and implement this Order granting relief from the automatic stay.

John J. Thomas
John J. Thomas, Bankruptcy Judge

cc: Judith T. Romano, Esquire
One Penn Center at Suburban Station, Suite 1400
1617 John F. Kennedy Boulevard
Philadelphia, PA 19103-1814

1. The Sale will be cancelled if you pay to the Mortgagee, BANK OF NEW YORK, AS TRUSTEE, 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 better chance you will have of stopping the Sale. (See the 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 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 (215) 563-7000.
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 real estate. A Schedule of Distribution of the money bid for real estate will be filed by the Sheriff on _____. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reason 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 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 EAST 5TH STREET
BLOOMSBURG, PA 17815
(570) 784-8760**

ALL THOSE THREE (3) CERTAIN tracts of land situate in Hemlock Township, Columbia County, Pennsylvania bounded and described as follows, to-wit:

TRACT NO. 1: BEGINNING at a stone in the public road; THENCE North 83-1/2 degrees East, 8.5 perches to a white pine stump; THENCE along the bank of Fishing Creek, North 9-3/4 degrees West, 15.7 perches to a spruce; THENCE North 30-3/4 degrees West, 6.3 perches to a corner; THENCE South 70-3/4 degrees West, 2.5 perches to a white oak; THENCE South 20-1/2 degrees East, 8.9 perches; THENCE South 10-1/2 degrees West, 12.6 perches to the place of BEGINNING.

CONTAINING 94 perches of land. WHEREON is erected a two story frame dwelling house.

TRACT NO. 2: BEGINNING at a white oak in corner of land now or late of Henry Shaffer on the bank of Big Fishingcreek; AND RUNNING THENCE along said creek, South 18 degrees East 20.6 perches to a white oak; THENCE South 26.5 perches East, 28.2 perches to a stone; THENCE along land of the Bloomsburg Iron Company, South 60 degrees West, 12.4 perches to a stone; THENCE along land now or formerly of Peter Appelman and Jacob Harris, North 29.75 degrees West 55.6 perches to a stone and white oak; AND THENCE along lands of Henry Shaffer, North 82 degrees East, 19.6 perches to the place of BEGINNING.

CONTAINING 4 acres and 12.2 perches of land, having thereon erected a frame dwelling house and other outbuildings.

TRACT NO. 3: BEGINNING at a spike in the center of a township road leading from Buckhorn to Fernville on the south side of a culvert adjoining lands now or formerly of Anna V. Fruit; THENCE along the center of said highway, South 18 degrees 22 minutes East, 373.9 feet to a spike corner in the center of said road adjoining lands now or formerly of Mentor Diehl; THENCE by the same, North 66 degrees 50 minutes East, 361.8 feet to an iron post corner in line of lands now or formerly of George C. Welliver and Mary A. Welliver; THENCE by the same, North 25 degrees 21 minutes West, 663.4 feet to a spike corner in the center of a township road leading from Buckhorn to Fernville; THENCE by the same, South 23 degrees 10 minutes West, 423.2 feet to a corner, the place of BEGINNING.

CONTAINING 3.95 acres of land.

EXCEPTING AND RESERVING THEREFROM AND THEREOUT, the following conveyances:

1. Glen D. Roeder and Carol F. Roeder, his wife, by deed dated November 1, 1955 and recorded in Deed Book 176 page 345;
2. Donald Walton and Adele M. Walton, his wife, by deed dated January 25, 1956 and recorded in Deed Book 177 page 388;
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4. Frederick L. Schrader and Ellen C. Schrader, his wife, by deed dated March 18, 1958 and recorded in Deed Book 188 page 588;
5. Donald E. Vaughn, Randall I. Bower and Frank Walton, by deed dated March 18, 1958 and recorded in Deed Book 189 page 341;
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7. John Zinich and Margaret Zinich, his wife, by deed dated June 24, 1958 and recorded in Deed Book 190 page 219;
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9. James O. Timbrell and Ruth A. Timbrell, his wife, by deed dated October 3, 1958 and recorded in Deed Book 193 page 531;
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11. Charles W. Scott and Ruth A. Scott, his wife, by deed dated June 12, 1959 and recorded in Deed Book 195 page 434;
12. Joseph G. Tuza and Anna Tuza, his wife, by deed dated April 28, 1958 and recorded in Deed Book 199 page 207;
13. Donald Walton by deed dated June 25, 1968 and recorded in Deed Book 267 page 113.

Vested by Deed, dated 1/13/00, given by Virginia Cabell Kelchner, single to Virginia Cabell Kelchner and Adele M. Fairchild, as joint tenants with right of survivorship and recorded 1/14/00 in Instrument # 200000427


TAX PARCEL# 18-02-041

**PREMISES BEING KNOWN AS: 97 CREEK ROAD
BLOOMSBURG, PA 17815**

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

 (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)
(Attorney for Plaintiff(s))

HARRY A. ROADARMEL
COLUMBIA County, Pa.

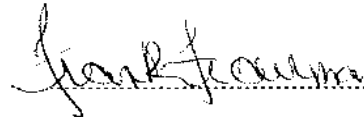
_____, 20____
Sheriff

Sir: — There will be placed in your hands

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

follows: BANK OF NEW YORK, AS TRUSTEE vs ADELE M. FAIRCHILD
and VIRGINIA CABELL KELCHN A/K/A VIRGINIA CABELL KELCHNER

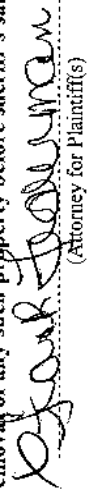
The defendant will be found at 97 CREEK ROAD, BLOOMSBURG, PA
17815

 Attorney for Plaintiff

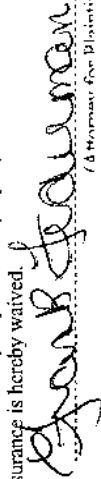
If Writ of Execution, state below where defendants will be found, what foods and chattels shall be seized and be levied upon. If real estate, attach five double spaced typed written copies of description as it shall appear on the new deed together with Street and Number of the premises. Please do not 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 on the part of such deputy or the sheriff to any plaintiff herein for any loss, destruction or removal of any such property before sheriff's sale thereof.

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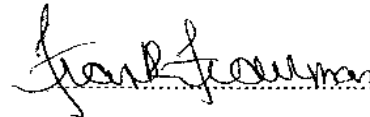
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17815

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TAX PARCEL# 18-02-041

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BLOOMSBURG, PA 17815

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Vested by Deed, dated 1/13/00, given by Virginia Cabell Kelchner, single to Virginia Cabell Kelchner and Adele M. Fairchild, as joint tenants with right of survivorship and recorded 1/14/00 in Instrument # 200000427

TAX PARCEL# 18-02-041

**PREMISES BEING KNOWN AS: 97 CREEK ROAD
BLOOMSBURG, PA 17815**

ALL THOSE THREE (3) CERTAIN tracts of land situate in Hemlock Township, Columbia County, Pennsylvania bounded and described as follows, to-wit:

TRACT NO. 1: BEGINNING at a stone in the public road; THENCE North 83-1/2 degrees East, 8.5 perches to a white pine stump; THENCE along the bank of Fishing Creek, North 9-3/4 degrees West, 15.7 perches to a spruce; THENCE North 30-3/4 degrees West, 6.3 perches to a corner; THENCE South 70-3/4 degrees West, 2.5 perches to a white oak; THENCE South 20-1/2 degrees East, 8.9 perches; THENCE South 10-1/2 degrees West, 12.6 perches to the place of BEGINNING.

CONTAINING 94 perches of land. WHEREON is erected a two story frame dwelling house.

TRACT NO. 2: BEGINNING at a white oak in corner of land now or late of Henry Shaffer on the bank of Big Fishingcreek; AND RUNNING THENCE along said creek, South 18 degrees East 20.6 perches to a white oak; THENCE South 26.5 perches East, 28.2 perches to a stone; THENCE along land of the Bloomsburg Iron Company, South 60 degrees West, 12.4 perches to a stone; THENCE along land now or formerly of Peter Appleman and Jacob Harris, North 29.75 degrees West 55.6 perches to a stone and white oak; AND THENCE along lands of Henry Shaffer, North 82 degrees East, 19.6 perches to the place of BEGINNING.

CONTAINING 4 acres and 12.2 perches of land, having thereon erected a frame dwelling house and other outbuildings.

TRACT NO. 3: BEGINNING at a spike in the center of a township road leading from Buckhorn to Fernville on the south side of a culvert adjoining lands now or formerly of Anna V. Fruit; THENCE along the center of said highway, South 18 degrees 22 minutes East, 373.9 feet to a spike corner in the center of said road adjoining lands now or formerly of Mentor Diehl; THENCE by the same, North 66 degrees 50 minutes East, 361.8 feet to an iron post corner in line of lands now or formerly of George C. Welliver and Mary A. Welliver; THENCE by the same, North 25 degrees 21 minutes West, 663.4 feet to a spike corner in the center of a township road leading from Buckhorn to Fernville; THENCE by the same, South 23 degrees 10 minutes West, 423.2 feet to a corner, the place of BEGINNING.

CONTAINING 3.95 acres of land.

EXCEPTING AND RESERVING THEREFROM AND THEREOUT, the following conveyances:

1. Glen D. Roeder and Carol F. Roeder, his wife, by deed dated November 1, 1955 and recorded in Deed Book 176 page 345;
2. Donald Walton and Adele M. Walton, his wife, by deed dated January 25, 1956 and recorded in Deed Book 177 page 388;
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CONTAINING 4 acres and 12.2 perches of land, having thereon erected a frame dwelling house and other outbuildings.

TRACT NO. 3: BEGINNING at a spike in the center of a township road leading from Buckhorn to Fernville on the south side of a culvert adjoining lands now or formerly of Anna V. Fruit; THENCE along the center of said highway, South 18 degrees 22 minutes East, 373.9 feet to a spike corner in the center of said road adjoining lands now or formerly of Mentor Diehl; THENCE by the same, North 66 degrees 50 minutes East, 361.8 feet to an iron post corner in line of lands now or formerly of George C. Welliver and Mary A. Welliver; THENCE by the same, North 25 degrees 21 minutes West, 663.4 feet to a spike corner in the center of a township road leading from Buckhorn to Fernville; THENCE by the same, South 23 degrees 10 minutes West, 423.2 feet to a corner, the place of BEGINNING.

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TRACT NO. 2: BEGINNING at a white oak in corner of land now or late of Henry Shaffer on the bank of Big Fishingcreek; AND RUNNING THENCE along said creek, South 18 degrees East 20.6 perches to a white oak; THENCE South 26.5 perches East, 28.2 perches to a stone; THENCE along land of the Bloomsburg Iron Company, South 60 degrees West, 12.4 perches to a stone; THENCE along land now or formerly of Peter Appleman and Jacob Harris, North 29.75 degrees West 55.6 perches to a stone and white oak; AND THENCE along lands of Henry Shaffer, North 82 degrees East, 19.6 perches to the place of BEGINNING.

CONTAINING 4 acres and 12.2 perches of land, having thereon erected a frame dwelling house and other outbuildings.

TRACT NO. 3: BEGINNING at a spike in the center of a township road leading from Buckhorn to Fernville on the south side of a culvert adjoining lands now or formerly of Anna V. Fruit; THENCE along the center of said highway, South 18 degrees 22 minutes East, 373.9 feet to a spike corner in the center of said road adjoining lands now or formerly of Mentor Dishl; THENCE by the same, North 66 degrees 50 minutes East, 361.8 feet to an iron post corner in line of lands now or formerly of George C. Welliver and Mary A. Welliver; THENCE by the same, North 25 degrees 21 minutes West, 663.4 feet to a spike corner in the center of a township road leading from Buckhorn to Fernville; THENCE by the same, South 23 degrees 10 minutes West, 423.2 feet to a corner, the place of BEGINNING.

CONTAINING 3.95 acres of land.

EXCEPTING AND RESERVING THEREFROM AND THEREOUT, the following conveyances:

1. Glen D. Roeder and Carol F. Roeder, his wife, by deed dated November 1, 1955 and recorded in Deed Book 176 page 345;
2. Donald Walton and Adele M. Walton, his wife, by deed dated January 25, 1956 and recorded in Deed Book 177 page 388;
3. James O. Timbrell and Ruth Timbrell, his wife, by deed dated July 13, 1957 and recorded in Deed Book 185 page 504;
4. Frederick L. Schrader and Ellen C. Schrader, his wife, by deed dated March 18, 1958 and recorded in Deed Book 188 page 588;
5. Donald E. Vaughn, Randall I. Bower and Frank Walton, by deed dated March 18, 1958 and recorded in Deed Book 189 page 341;
6. Theodore L. Wozniak and Geraldine A. Wozniak, his wife, by deed dated April 30, 1958 and recorded in Deed Book 189 page 459;
7. John Zinich and Margaret Zinich, his wife, by deed dated June 24, 1958 and recorded in Deed Book 190 page 219;
8. Nickolas Piazza and Verda Piazza, his wife, by deed dated October 3, 1958 and recorded in Deed Book 193 page 58;
9. James O. Timbrell and Ruth A. Timbrell, his wife, by deed dated October 3, 1958 and recorded in Deed Book 193 page 531;
10. Henry F. Mosteller and Vinnie A. Mosteller, his wife, by deed dated April 28, 1958 and recorded in Deed Book 195 page 286;
11. Charles W. Scott and Ruth A. Scott, his wife, by deed dated June 12, 1959 and recorded in Deed Book 195 page 434;
12. Joseph G. Tuza and Anna Tuza, his wife, by deed dated April 28, 1958 and recorded in Deed Book 199 page 207;
13. Donald Walton by deed dated June 25, 1968 and recorded in Deed Book 267 page 113.

Vested by Deed, dated 1/13/00, given by Virginia Cabell Kelchner, single to Virginia Cabell Kelchner and Adele M. Fairchild, as joint tenants with right of survivorship and recorded 1/14/00 in Instrument # 200000427

TAX PARCEL# 18-02-041

PREMISES BEING KNOWN AS: 97 CREEK ROAD
BLOOMSBURG, PA 17815

ALL THOSE THREE (3) CERTAIN tracts of land situate in Hemlock Township, Columbia County, Pennsylvania bounded and described as follows, to-wit:

TRACT NO. 1: BEGINNING at a stone in the public road; THENCE North 83-1/2 degrees East, 8.5 perches to a white pine stump; THENCE along the bank of Fishing Creek, North 9-3/4 degrees West, 15.7 perches to a spruce; THENCE North 30-3/4 degrees West, 6.3 perches to a corner; THENCE South 70-3/4 degrees West, 2.5 perches to a white oak; THENCE South 20-1/2 degrees East, 8.9 perches; THENCE South 10-1/2 degrees West, 12.6 perches to the place of BEGINNING.

CONTAINING 94 perches of land. WHEREON is erected a two story frame dwelling house.

TRACT NO. 2: BEGINNING at a white oak in corner of land now or late of Henry Shaffer on the bank of Big Fishingcreek; AND RUNNING THENCE along said creek, South 18 degrees East 20.6 perches to a white oak; THENCE South 26.5 perches East, 28.2 perches to a stone; THENCE along land of the Bloomsburg Iron Company, South 60 degrees West, 12.4 perches to a stone; THENCE along land now or formerly of Peter Appleman and Jacob Harris, North 29.75 degrees West 55.6 perches to a stone and white oak; AND THENCE along lands of Henry Shaffer, North 82 degrees East, 19.6 perches to the place of BEGINNING.

CONTAINING 4 acres and 12.2 perches of land, having thereon erected a frame dwelling house and other outbuildings.

TRACT NO. 3: BEGINNING at a spike in the center of a township road leading from Buckhorn to Fernville on the south side of a culvert adjoining lands now or formerly of Anna V. Fruit; THENCE along the center of said highway, South 18 degrees 22 minutes East, 373.9 feet to a spike corner in the center of said road adjoining lands now or formerly of Mentor Diehl; THENCE by the same, North 66 degrees 50 minutes East, 361.8 feet to an iron post corner in line of lands now or formerly of George C. Welliver and Mary A. Welliver; THENCE by the same, North 25 degrees 21 minutes West, 663.4 feet to a spike corner in the center of a township road leading from Buckhorn to Fernville; THENCE by the same, South 23 degrees 10 minutes West, 423.2 feet to a corner, the place of BEGINNING.

CONTAINING 3.95 acres of land.

EXCEPTING AND RESERVING THEREFROM AND THEREOUT, the following conveyances:

1. Glen D. Roeder and Carol F. Roeder, his wife, by deed dated November 1, 1955 and recorded in Deed Book 176 page 345;
2. Donald Walton and Adele M. Walton, his wife, by deed dated January 25, 1956 and recorded in Deed Book 177 page 388;
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13. Donald Walton by deed dated June 25, 1968 and recorded in Deed Book 267 page 113.

Vested by Deed, dated 1/13/00, given by Virginia Cabell Kelchner, single to Virginia Cabell Kelchner and Adele M. Fairchild, as joint tenants with right of survivorship and recorded 1/14/00 in Instrument # 200000427

TAX PARCEL# 18-02-041

**PREMISES BEING KNOWN AS: 97 CREEK ROAD
BLOOMSBURG, PA 17815**

SHERIFF'S RETURN

BANK OF NEW YORK, AS TRUSTEE

Plaintiff

vs.

ADELE M. FAIRCHILD

VIRGINIA CABELL KELCHN

A/K/A VIRGINIA CABELL KELCHNER

Defendants

IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY

No. 2002-CV-335 CD Term, 2000

WRIT

ISSUED

NOW, _____ 2001, I, _____ High Sheriff of Columbia County, Pennsylvania,
do hereby deputize the Sheriff of _____ County, Pennsylvania, to execute this Writ. This deputation
being made at the request and risk of the Plaintiff.

Defendants alleged address is _____

Sheriff, Columbia County, Pennsylvania

By _____
Deputy Sheriff

AFFIDAVIT OF SERVICE

Now, _____ 200__ at _____ O'Clock _____ m., served the within

_____ upon _____

_____ at _____

_____ by handing to _____

_____ a true and correct copy of the original Notice of Sale and made known to _____

the contents thereof.

Sworn and Subscribed before me

So Answers,

this _____

day of _____ 20 _____

Notary Public

BY: _____
Sheriff

20, _____, See return endorsed hereon by Sheriff of
County, Pennsylvania, and made a part of this


return

So Answers,

Sheriff

Deputy Sheriff

SHERIFF'S DEPARTMENT

SHERIFF SERVICE PROCESS RECEIPT and AFFIDAVIT OF RETURN		INSTRUCTIONS: Please type or print legibly, insuring readability of all copies. Do not detach any copies.
		Expiration date
Plaintiff	Court Number	
BANK OF NEW YORK, AS TRUSTEE	2002-CV-335	
Defendant	Type or Writ of Complaint	
ADELE M. FAIRCHILD & VIRGINIA CABELL KELCHN A/K/A VIRGINIA CABELL KELCIINER	EXECUTION/NOTICE OF SALE	
SERVE  AT	NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE OR DESCRIPTION OF PROPERTY TO BE LEVIED, ATTACHED OR SALE. <u>ADELE M. FAIRCHILD</u> ADDRESS (Street or RFD, Apartment No., City, Boro, Twp., State and Zip Code) <u>97 CREEK ROAD, BLOOMSBURG, PA 17815</u>	

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

SERVE DEFENDANT WITH THE NOTICE OF SALE.

NOW, _____, 200__, I, Sheriff of COLUMBIA County, PA do hereby deputize the Sheriff of _____ County, to execute the within and make return thereof according to law.

Sheriff of COLUMBIA County, Penna.


NOTE ONLY APPLICABLE ON WRIT OF EXECUTION: N.B. WAIVER OF WATCHMAN — Any deputy sheriff levying upon or attaching any property under within writ may leave same without a watchman, in custody of whomever is found in possession, after notifying person of levy or attachment without liability on the part of such deputy or sheriff to any plaintiff herein for any loss, destruction or removal of any such property before sheriff's sale thereof.

Signature of Attorney or other Originator requesting service on behalf of <u>XX</u> Plaintiff — Defendant		Telephone Number	Date
ADDRESS: One Penn Center at Suburban Station, 1617 John F. Kennedy Boulevard, Suite 1400 Philadelphia, PA 19103-1814		(215)563-7000	
SPACE BELOW FOR USE OF SHERIFF ONLY — DO NOT WRITE BELOW THIS LINE			
PLAINTIFF:		Court Number	

RETURNED:

AFFIRMED and subscribed to before me this _____ day of _____ 20____	SO ANSWERS Signature of Dep. Sheriff	Date
	Signature of Sheriff	Date
Sheriff of _____		

SHERIFF'S DEPARTMENT

SHERIFF SERVICE PROCESS RECEIPT and AFFIDAVIT OF RETURN		INSTRUCTIONS: Please type or print legibly, insuring readability of all copies. Do not detach any copies.	
Plaintiff BANK OF NEW YORK, AS TRUSTEE		Expiration date Court Number 2002-CV-335	
Defendant ADELE M. FAIRCHILD & VIRGINIA CABELL KELCHN A/K/A VIRGINIA CABELL KELCHNER		Type or Writ of Complaint EXECUTION/NOTICE OF SALE	
SERVE  AT	NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE OR DESCRIPTION OF PROPERTY TO BE LEVIED, ATTACHED OR SALE. VIRGINIA CABELL KELCHN A/K/A VIRGINIA CABELL KELCHNER		
	ADDRESS (Street or R/F/D, Apartment No., City, Boro, Twp., State and Zip Code) 97 CREEK ROAD, BLOOMSBURG, PA 17815		
SPECIAL INSTRUCTIONS OR OTHER INFORMATION THAT WILL ASSIST IN EXPEDITING SERVICE.			
SERVE DEFENDANT WITH THE NOTICE OF SALE.			
NOW, _____, 200_, I, Sheriff of COLUMBIA County, PA do hereby deputize the Sheriff of _____ County, to execute the within and make return thereof according to law.			
_____ Sheriff of COLUMBIA County, Penna.			
NOTE ONLY APPLICABLE ON WRIT OF EXECUTION: N.B. WAIVER OF WATCHMAN --- Any deputy sheriff levying upon or attaching any property under within writ may leave same without a watchman, in custody of whomever is found in possession, after notifying person of levy or attachment without liability on the part of such deputy or sheriff to any plaintiff herein for any loss, destruction or removal of any such property before sheriff's sale thereof.			
Signature of Attorney or other Originator requesting service on behalf of <u>XX</u> Plaintiff _____ Defendant ADDRESS: One Penn Center at Suburban Station, 1617 John F. Kennedy Boulevard, Suite 1400 Philadelphia, PA 19103-1814		Telephone Number (215)563-7000	Date
SPACE BELOW FOR USE OF SHERIFF ONLY — DO NOT WRITE BELOW THIS LINE			
PLAINTIFF		Court Number	

RETURNED:

AFFIRMED and subscribed to before me this _____ day of _____ 20____	SO ANSWERS Signature of Dep. Sheriff	Date
	Signature of Sheriff	Date
Sheriff of _____		

SHERIFF'S DEPARTMENT

SHERIFF SERVICE PROCESS RECEIPT and AFFIDAVIT OF RETURN		INSTRUCTIONS: Please type or print legibly, insuring readability of all copies. Do not detach any copies.
Plaintiff BANK OF NEW YORK, AS TRUSTEE		Expiration date Court Number 2002-CV-335
Defendant ADELE M. FAIRCHILD & VIRGINIA CABELL KELCHN A/K/A VIRGINIA CABELL KELCHNER		Type or Writ of Complaint EXECUTION/NOTICE OF SALE
SERVE AT	NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE OR DESCRIPTION OF PROPERTY TO BE LEVIED, ATTACHED OR SALE. <hr/> ADDRESS (Street or RFD, Apartment No., City, Boro, Twp., State and Zip Code) 97 CREEK ROAD, BLOOMSBURG, PA 17815	

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

PLEASE POST THE PREMISES WITH THE SHERIFF'S HANDBILL OF SALE.

NOW, _____, 200__, I, Sheriff of COLUMBIA County, PA do hereby deputize the Sheriff of _____ County, to execute the within and make return thereof according to law.

Sheriff of COLUMBIA County, Penna.

NOTE ONLY APPLICABLE ON WRIT OF EXECUTION: N.B. WAIVER OF WATCHMAN Any deputy sheriff levying upon or attaching any property under within writ may leave same without a watchman, in custody of whomever is found in possession, after notifying person of levy or attachment without liability on the part of such deputy or sheriff to any plaintiff herein for any loss, destruction or removal of any such property before sheriff's sale thereof.

Signature of Attorney or other Originator requesting service on behalf of <u>XX</u> Plaintiff _____ Defendant ADDRESS: One Penn Center at Suburban Station, 1617 John F. Kennedy Boulevard, Suite 1400 Philadelphia, PA 19103-1814	Telephone Number (215)563-7000	Date
SPACE BELOW FOR USE OF SHERIFF ONLY — DO NOT WRITE BELOW THIS LINE		
PLAINTIFF	Court Number	

RETURNED:

AFFIRMED and subscribed to before me this _____ day of _____ 20	SO ANSWERS Signature of Dep. Sheriff	Date
	Signature of Sheriff	Date
	Sheriff of	

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

COMMERCE BANK
PHILADELPHIA, PA 19148

CHECK NO
000334514

Pay ONE THOUSAND THREE HUNDRED FIFTY AND 00/100 DOLLARS

To The
Order
Of

Sheriff of Columbia County
35 W Main Street
Bloomsburg, PA 17815

DATE	AMOUNT
02/26/2004	*****1,350.00

Void after 90 days

Frank S. Hillman

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