

SHERIFF'S SALE COST SHEET

Wachovia Bank NA vs. David Permar & Denise Silvestri
 NO. 74-04 ED NO. 197-04 JD DATE/TIME OF SALE 7-14-04 1100

DOCKET/RETURN	\$15.00	
SERVICE PER DEF.	\$ <u>210.00</u>	
LEVY (PER PARCEL	\$15.00	
MAILING COSTS	\$ <u>37.50</u>	
ADVERTISING SALE BILLS & COPIES	\$17.50	
ADVERTISING SALE (NEWSPAPER)	\$15.00	
MILEAGE	\$ <u>16.00</u>	
POSTING HANDBILL	\$15.00	
CRYING/ADJOURN SALE	\$10.00	
SHERIFF'S DEED	\$35.00	
TRANSFER TAX FORM	\$25.00	
DISTRIBUTION FORM	\$25.00	
COPIES	\$ <u>7.00</u>	
NOTARY	\$ <u>12.00</u>	
TOTAL *****		\$ <u>455.00</u>

WEB POSTING	\$150.00	
PRESS ENTERPRISE INC.	\$ <u>641.00</u>	
SOLICITOR'S SERVICES	\$75.00	
TOTAL *****		\$ <u>866.00</u>

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

REAL ESTATE TAXES:		
BORO, TWP & COUNTY 20	\$ <u>201</u>	
SCHOOL DIST. 20	\$	
DELINQUENT 20	\$ <u>5.00</u>	
TOTAL *****		\$ <u>5.00</u>

MUNICIPAL FEES DUE:		
SEWER 20	\$ <u>192.20</u>	
WATER 20	\$	
TOTAL *****		\$ <u>192.20</u>

SURCHARGE FEE (DSTE)	\$ <u>150.00</u>	
MISC. <u>North of Co,</u>	\$ <u>31.07</u>	
	\$	
TOTAL *****		\$ <u>31.07</u>

TOTAL COSTS (OPENING BID) \$ 1750.77

COLUMBIA COUNTY SHERIFF'S OFFICE

SHERIFF'S REAL ESTATE FINAL COST SHEET

Wachovia Bank NA vs David Palmare & Denise Silvestri

NO. 74-04 ED NO. 191-04 JD

DATE/TIME OF SALE: 7-14-04 1100

BID PRICE (INCLUDES COST) \$ 50,000.00

POUNDAGE - 2% OF BID \$ 1,000.00

TRANSFER TAX - 2% OF FAIR MKT \$ _____

MISC. COSTS City Sec ch \$ 250.00

TOTAL AMOUNT NEEDED TO PURCHASE \$ 3000.77

PURCHASER(S): _____

ADDRESS: _____

NAMES(S) ON DEED: _____

PURCHASER(S) SIGNATURE(S): [Signature]

DAVIDE CARL PALMARE

TOTAL DUE: \$ 3000.77

LESS DEPOSIT: \$ 1200.00

DOWN PAYMENT: \$ _____

TOTAL DUE IN 8 DAYS \$ 1800.77

LAW OFFICES

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

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

August 6, 2004

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

Re: WACHOVIA BANK NATIONAL ASSOCIATION F/K/A FIRST UNION NATIONAL BANK
AS TRUSTEE FOR PENNSYLVANIA HOUSING FINANCE AGENCY vs.
DAVID J. PERMAR & DENISE J. SILVETTE
No. 2004-CV-191

Dear Sheriff:

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

THE GRANTEE SHOULD BE:

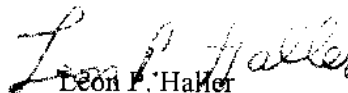
WACHOVIA BANK, NATIONAL ASSOCAITION, F/K/A
FIRST UNION NATIONAL BANK, AS TRUSTEE FOR
PENNSYLVANIA HOUSING FINANCE AGENCY
211 NORTH FRONT STREET
HARRISBURG, PA 17101

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

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

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

Very truly yours,


Leon P. Haller

LPH/kb
Enclosure



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

REALTY TRANSFER TAX STATEMENT OF VALUE

See Reverse for Instructions

RECORDER'S USE ONLY

State Tax Paid

Book Number

Page Number

Date Recorded

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

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

Name

Leon P. Haller, Esquire

Telephone Number:

Area Code (717) 234-4178

Street Address

City

State

Zip Code

1719 North Front Street, Harrisburg, PA 17102

B TRANSFER DATA

Date of Acceptance of Document

Grantor(s)/Lessor(s)

Sheriff of Columbia County

Grantee(s)/Lessee(s)

WACHOVIA BANK, NATIONAL ASSOCIATION,
f/k/a FIRST UNION NATIONAL BANK, AS TRUSTEE FOR
PENNSYLVANIA HOUSING FINANCE AGENCY
211 NORTH FRONT STREET

Street Address

35 West Main Street

City

State

Zip Code

Bloomsburg, PA 17815

City

State

Zip Code

HARRISBURG, PA 17101

C PROPERTY LOCATION

Street Address

1637 Spring Garden Avenue

City, Township, Borough

Borough of Berwick

County

Columbia County

School District

Tax Parcel Number

04D-05-064

D VALUATION DATA

1. Actual Cash Consideration

\$50,000.00

2. Other Consideration

+ 0.00

3. Total Consideration

= \$50,000.00

4. County Assessed Value

\$16,638.00

5. Common Level Ratio Factor

x 3.05

6. Fair Market Value

= \$50,745.90

E EXEMPTION DATA

1a. Amount of Exemption Claimed

100%

1b. Percentage of Interest Conveyed

100%

TAX EXEMPT

2. Check Appropriate Box Below for Exemption Claimed

- ☐ Will or intestate succession _____
(Name of Decedent) (Estate File Number)
- ☐ Transfer to Industrial Development Agency.
- ☐ Transfer to agent or straw party. (Attach copy of agency/straw party agreement).
- ☐ Transfer between principal and agent. (Attach copy of agency/straw trust agreement). Tax paid prior deed \$ _____.
- ☐ Transfers to the Commonwealth, the United States, and Instrumentalities by gift, dedication, condemnation or in lieu of condemnation. (Attach copy of resolution).
- ☒ Transfer from mortgagor to a holder of a mortgage in default. Mortgage Book Number 594, Page Number 649.
- ☐ Corrective deed (Attach copy of the prior deed).
- ☐ Statutory corporate consolidation, merger or division. (Attach copy of articles).
- ☐ Other (Please explain exemption claimed, if other than listed above.) _____

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

Signature of Correspondent or Responsible Party

Leon P. Haller, Esquire

Date

8/3/04

(SEE REVERSE)

0909677-95

PURCELL, KRUG & HALLER
1719 NORTH FRONT STREET
HARRISBURG, PA 17102

097813 08/10/2004

CHECK AMOUNT

ONE THOUSAND EIGHT HUNDRED AND 77/100 DOLLARS*****

\$*****1,800.77

PAY
TO THE
ORDER
OF

SHERIFF OF COLUMBIA COUNTY

VOID AFTER 90 DAYS

⑈097813⑈ ⑆031301846⑆ 51 30931 2⑈

COMMERCE BANK
60-184-313

CHECK NO. CHECK DATE

97813

Security Features Included:



Details on back.

COLUMBIA COUNTY SHERIFF'S OFFICE

SHERIFF'S REAL ESTATE FINAL COST SHEET

Wachovia Bank NA vs David Peimar & Denise Silcott

NO. 74-04 ED NO. 191-04 JD

DATE/TIME OF SALE: 7-14-04 1100

BID PRICE (INCLUDES COST) \$ 50,000.00

POUNDAGE - 2% OF BID \$ 1000.00

TRANSFER TAX - 2% OF FAIR MKT \$ _____

MISC. COSTS Liens Search \$ 250.00

TOTAL AMOUNT NEEDED TO PURCHASE \$ 3000.77

PURCHASER(S): _____

ADDRESS: _____

NAMES(S) ON DEED: _____

PURCHASER(S) SIGNATURE(S): [Signature]

CARLETON DUNN

TOTAL DUE: \$ 3000.77

LESS DEPOSIT: \$ 1200.00

DOWN PAYMENT: \$ _____

TOTAL DUE IN 8 DAYS \$ 1800.77

~

P01455-27924

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

**COLUMBIA COUNTY
SHERIFF'S OFFICE**

Fax

To: Atty. Leon Haller

From: Timothy T. Chamberlain, Sheriff

Fax:

Date: August 10, 2004

Phone:

Pages: 3

Re: Hunter/ Lipsey

CC:

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

•Comments: I have received deed instructions, however balance of cost due is \$1,800.77

STATE OF PENNSYLVANIA
COUNTY OF COLUMBIA } SS

Paul R. Eyerly, IV, President, being duly sworn according to law deposes and says that Press Enterprise is a newspaper of general circulation with its principal office and place of business at 3185 Lackawanna Avenue, Bloomsburg, County of Columbia and State of Pennsylvania, and was established on the 1st day of March, 1902, and has been published daily, continuously in said Town, County and State since the day of June 23, 30; July 7, 2004 exactly as printed and published; that the affiant is one of the owners and publishers of said newspaper in which legal advertisement was published; that neither the affiant nor Press Enterprise is interested in the subject matter of said notice and advertisement and that all of the allegations in the foregoing statement as to time, place, and character of publication are true.



Sworn and subscribed to before me this 8th day of Jun 2004



(Notary Public)

My commission expires ~~Commonwealth Of Pennsylvania~~

Notarial Seal
Dennis L. Ashenfelder, Notary Public
Scott Twp., Columbia County
My Commission Expires July 3, 2007

Member, Pennsylvania Association Of Notaries

And now,, 20....., I hereby certify that the advertising and publication charges amounting to \$.....for publishing the foregoing notice, and the fee for this affidavit have been paid in full.

LAW OFFICES
PURCELL, KRUG & HALLER

1719 NORTH FRONT STREET
HARRISBURG, PENNSYLVANIA 17102-2392

TELEPHONE (717) 234-4178

FAX (717) 234-1206

E-MAIL: MTG@PKH.COM

JOHN W. PURCELL
HOWARD B. KRUG
LEON P. HALLER
JOHN W. PURCELL JR.
VALERIE A. GUNN
JILL M. WINEKA
BRIAN J. TYLER
NICHOLE M. STALEY

JOSEPH NISSLEY (1910-1982)
ANTHONY DiSANTO
OF COUNSEL

HERSHEY
1099 GOVERNOR ROAD
(717) 533-3836

June 29, 2004

74

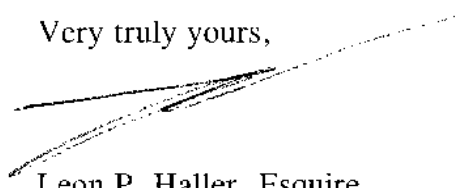
Columbia County Sheriff
P.O. Box 380
Bloomsburg, PA 17815

Re: 2004-CV-191 WACHOVIA BANK NATIONAL ASSOCIATION F/K/A FIRST
UNION NATIONAL BANK AS TRUSTEE FOR PENNSYLVANIA HOUSING
FINANCE AGENCY vs. DAVID J. PERMAR AND DENISE J. SILVETTE

Dear Sir/Madam:

Enclosed please find a copy of the Return of Service regarding the above-referenced case for your records. Should you have any questions, please do not hesitate to contact our office.

Very truly yours,



Leon P. Haller, Esquire

LPH/djm

Enclosure

WACHOVIA BANK NATIONAL ASSOCIATION
F/K/A FIRST UNION NATIONAL BANK AS
TRUSTEE FOR PENNSYLVANIA HOUSING
FINANCE AGENCY,

PLAINTIFF

VS.

DAVID J. PERMAR AND DENISE J. SILVETTE
A/K/A DENISE J. PERMAR,
DEFENDANT(S)

IN THE COURT OF COMMON PLEAS
COLUMBIA COUNTY, PENNSYLVANIA

CIVIL ACTION LAW

NO. 2004-CV-191

IN MORTGAGE FORECLOSURE

RETURN OF SERVICE

I hereby certify that I have deposited in the U.S. Mails at Harrisburg, Pennsylvania on 4-28-04, a true and correct copy of the Notice of Sale of Real Estate pursuant to PA R.C.P. 3129.1 to the Defendants herein and all lienholders of record by regular first class mail (Certificate of Mailing form in compliance with U.S. Postal Form 3817 is attached hereto as evidence), and also to the Defendants by Certified Mail, which mailing receipts are attached. Service addresses are as follows:

DAVID J. PERMAR
1127 SCOTT STREET
KULPMONT, PA 17834

DENISE J. SILVETTE A/K/A
DENISE J. PERMAR
2008 NORTH MARKET STREET
BERWICK, PA 18603


FirstPlus Financial, Inc.
1600 Viceroy Drive
Dallas, TX 75235-2306

Mellon Bank, N.A.
8 West Market Street
Wilkes-Barre, PA 18711

Citizens Bank of Pennsylvania
1735 Market Street
Philadelphia, PA 19103

Tenant/Occupant
1637 Spring Garden Avenue
Berwick, PA 18603

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

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

WACHOVIA BANK NATIONAL ASSOCIATION
F/K/A FIRST UNION NATIONAL BANK AS
TRUSTEE FOR PENNSYLVANIA HOUSING
FINANCE AGENCY,

PLAINTIFF

VS.

DAVID J. PERMAR AND DENISE J. SILVETTE
A/K/A DENISE J. PERMAR,
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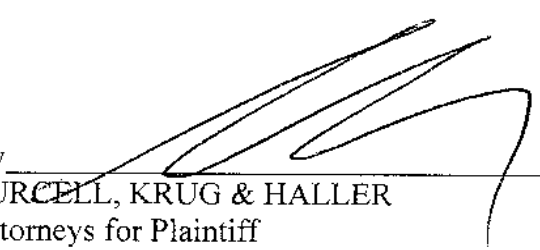
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DOMESTIC RELATIONS
Columbia County Courthouse
P.O. Box 380
Bloomsburg, PA 17815

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

LAW OFFICES

Purcell, Krug & Haller

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

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BRIAN J. TYLER
NICHOLE M. STALEY O'GORMAN

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

DAVID J. PERMAR
1127 SCOTT STREET
KULPMONT, PA 17834

DENISE J. SILVETTE A/K/A
DENISE J. PERMAR
2008 NORTH MARKET STREET
BERWICK, PA 18603

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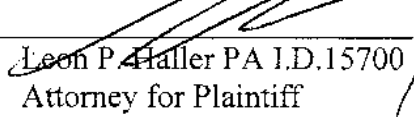
Tenant/Occupant
1637 Spring Garden Avenue
Berwick, PA 18603

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

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

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

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

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

WACHOVIA BANK NATIONAL ASSOCIATION
F/K/A FIRST UNION NATIONAL BANK AS
TRUSTEE FOR PENNSYLVANIA HOUSING
FINANCE AGENCY,

PLAINTIFF

VS.

DAVID J. PERMAR AND DENISE J. SILVETTE
A/K/A DENISE J. PERMAR,
DEFENDANT(S)

IN THE COURT OF COMMON PLEAS
COLUMBIA COUNTY, PENNSYLVANIA

CIVIL ACTION LAW

NO. 2004-CV-191

IN MORTGAGE FORECLOSURE

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

TAKE NOTICE:

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

DATE: **Wednesday, July 14, 2004**

TIME: **11:00 a.m.**

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

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

THE LOCATION of your property to be sold is:

**1637 SPRING GARDEN AVENUE
BERWICK, PENNSYLVANIA 18603**

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

No. 2004-CV-191

JUDGMENT AMOUNT \$52,319.18

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

DAVID J. PERMAR AND DENISE J. SILVETTE

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

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

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

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

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

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

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

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

THE LEGAL RIGHTS YOU MAY HAVE ARE:

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

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

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

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

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

ALL that certain lot, piece or parcel of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows:

BEGINNING on Spring Garden Avenue at the southeasterly corner of Lot No. 56; thence in a northerly direction along the easterly line of said lot a distance of 170 feet to a 15-foot alley; thence in an easterly direction along said alley a distance of 45 feet to the northwesterly corner of Lot No. 58; thence in a southerly direction along the westerly line of Lot No. 58 a distance of 170 feet to Spring Garden Avenue; thence in a westerly direction along said Avenue a distance of 45 feet to the southeasterly corner of Lot No. 56, the place of beginning.

This description is intended to cover and this deed to convey Lot No. 57 in the Addition of Berwick Land and Improvement Company, and

HAVING THEREON ERECTED A dwelling house known as 1637 Spring Garden Avenue, Berwick, Pennsylvania

BEING THE SAME PREMISES WHICH George F. Gotstshall and Dorothy E. Grasley, Executors of the Estate of George K. Gotshall, by Deed dated 4/21/95 and recorded 4/24/95 in Columbia County Deed Book 594, page 645, granted and conveyed unto David J. Pennar and Denise J. Silvette.

Parcel # 04D-05-064

PENNSYLVANIA HOUSING FINANCE AGENCY v. DAVID J. PERMAR DENISE J. SILVETTE
Columbia County Sale 7-14-04

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

Received from:

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

Postage:

One piece of ordinary mail addressed to:
DAVID J. PERMAR
1127 SCOTT STREET
KULPMONT, PA 17834

Postmark:

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

Received from:

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

Postage:

One piece of ordinary mail addressed to:
DENISE J. SILVETTE A/K/A
DENISE J. PERMAR
2008 NORTH MARKET STREET
BERWICK, PA 18603

Postmark:

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

Received from:

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

Postage:

One piece of ordinary mail addressed to:
DOMESTIC RELATIONS
Columbia County Courthouse
P.O. Box 380
Bloomsburg, PA 17815

Postmark:



PENNSYLVANIA HOUSING FINANCE AGENCY v. DAVID J. PERMAR DENISE J. SILVETTE
Columbia County Sale 7-14-04

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

Received from:

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

Postage:

One piece of ordinary mail addressed to:

FirstPlus Financial, Inc.
1600 Viceroy Drive
Dallas, TX 75235-2306

Postmark:

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

Received from:

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

Postage:

One piece of ordinary mail addressed to:

Mellon Bank, N.A.
8 West Market Street
Wilkes-Barre, PA 18711

Postmark:

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

Received from:

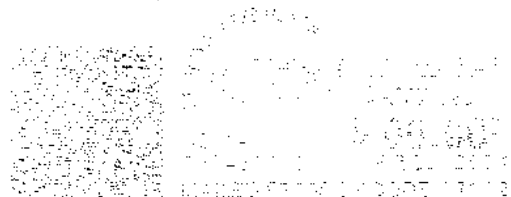
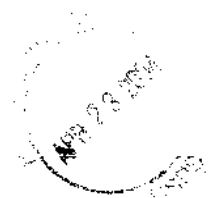
Purcell, Krug & Haller
1719 North Front Street
Harrisburg, PA 17102

Postage:

One piece of ordinary mail addressed to:

Citizens Bank of Pennsylvania
1735 Market Street
Philadelphia, PA 19103

Postmark:



PENNSYLVANIA HOUSING FINANCE AGENCY v. DAVID J. PERMAR DENISE J. SILVETTE
Columbia County Sale 7-14-04

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

Received from:

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

Postage:

One piece of ordinary mail addressed to:

Tenant/Occupant
1637 Spring Garden Avenue
Berwick, PA 18603

Postmark:



NORTHUMBERLAND COUNTY SHERIFF
201 MARKET STREET
SUNBURY, PA. 17801
SHERIFF CHARLES S. BERKOSKI

570-988-4156

FAX 570-988-4496

WACHOVIA BANK NATIONAL
VS.
DAVID J. PERMAR
1127 SCOTT ST
KULPMONT, PA 17834

2004 ED 74

AFFIDAVIT OF SERVICE

I HEREBY CERTIFY AND RETURN THAT DEPUTY THOMAS DRUST SERVED MEYER SCHICCITANO, AS ADUTL IN CHARGE OF RESIDENCE AT 1127 SCOTT ST. KULPMONT, PA. 17834. ON APRIL 30, 2004 AT 4:05P.M. BY HANDING A TRUE AND ATTESTED COPY OF THE WRIT OF EXECUTION. MAKING KNOWN ONTO HIM THE CONTENTS THEREOF.

SWORN TO AND SUBSCRIBED BEFORE ME THIS 7TH DAY OF MAY 2004
PROTHONOTARY OF NORTHUMBERLAND COUNTY PA.

Suzanne Vastini-Smith

PROTHONOTARY
MY COMMISSION EXPIRES
FIRST MONDAY OF JANUARY 2006

SO ANSWERS:

Charles S. Berkoski
SHERIFF CHARLES S. BERKOSKI,
NORTHUMBERLAND COUNTY, PA.



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

WACHOVIA BANK NATIONAL
ASSOCIATION F/K/A FIRST UNION
NATIONAL BANK AS TRUSTEE FOR
PENNSYLVANIA HOUSING FINANCE
AGENCY

74ED2004

VS

WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

DAVID J. PERMAR
DENISE J. SILVETTE A/K/A DENISE J.
PERMAR

NOW, FRIDAY, APRIL 23, 2004, I, HON. TIMOTHY T. CHAMBERLAIN, ACTING HIGH SHERIFF OF COLUMBIA COUNTY, PENNSYLVANIA, DO HEREBY DEPUTIZE THE SHERIFF OF NORTHUMBERLAND CO PENNSYLVANIA, TO EXECUTE THIS WRIT DEPUTATION BEING MADE AT THE REQUEST AND RISK OF THE PLAINTIFF, PERSON TO SERVE, DAVID PERMAR, AT 1127 SCOTT ST., KULPMONT, PA

Timothy T. Chamberlain

TIMOTHY T. CHAMBERLAIN
ACTING SHERIFF
COLUMBIA COUNTY, PENNSYLVANIA



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

PHONE
(570) 389-5622

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WACHOVIA BANK NATIONAL
ASSOCIATION F/K/A FIRST UNION
NATIONAL BANK AS TRUSTEE FOR
PENNSYLVANIA HOUSING FINANCE
AGENCY

Docket # 74ED2004

VS

WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

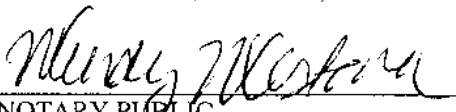
DAVID J. PERMAR
DENISE J. SILVETTE A/K/A DENISE J.
PERMAR

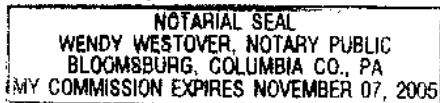
AFFIDAVIT OF SERVICE

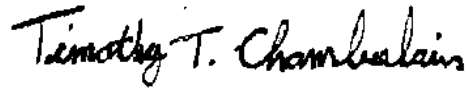
NOW, THIS MONDAY, APRIL 26, 2004, AT 11:10 AM, SERVED THE WITHIN WRIT OF
EXECUTION - MORTGAGE FORECLOSURE UPON DENISE J. SILVETTE A/K/A DENISE J.
PERMAR AT 2008 NORTH MARKET ST., BERWICK BY HANDING TO DENISE PERMAR,
, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE
CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME
THIS TUESDAY, APRIL 27, 2004


NOTARY PUBLIC





X
TIMOTHY T. CHAMBERLAIN
ACTING SHERIFF

X 
P. D'ANGELO
DEPUTY SHERIFF

HARRY A. ROADARMEL, JR.



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

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

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

WACHOVIA BANK N.A.

VS.

DAVID PERMAR AND DENISE SILVETTI

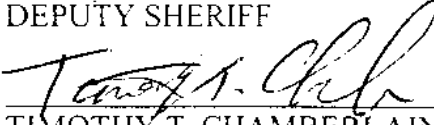
WRIT OF EXECUTION #⁷⁴~~70~~ OF 2004 ED

POSTING OF PROPERTY

June 10, 2004 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE
PROPERTY OF DAVID PERMAR AND DENISE SILVETTI AT 1637 SPRING GARDEN AVE.
BERWICK COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY
COLUMBIA COUNTY DEPUTY SHERIFF P. D'ANGELO .

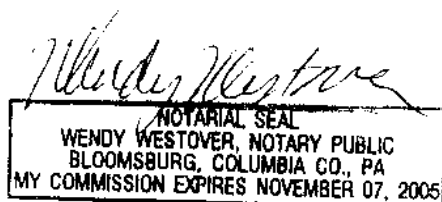
SO ANSWERS:


DEPUTY SHERIFF


TIMOTHY T. CHAMBERLAIN
SHERIFF

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 10TH DAY OF JUNE 2004



VENDOR NO. 07888

CHECK DATE 05/21/2004

106845

INVOICE NO.	INVOICE DATE	DESCRIPTION	INVOICE AMOUNT	DISCOUNT	NET AMOUNT
525200227140	05/07/04	WACH V PERMOR	31.07	0.00	31.
<i>David Denise Permor Silvette</i>					
COLUMBIA COUNTY SHERIFF			31.07	0.00	31.

ORIGINAL DOCUMENT PRINTED ON CHEMICAL REACTIVE PAPER WITH MICROPRINTED BORDER. SEE REVERSE SIDE FOR COMPLETE SECURITY FEATURES.

Northumberland County

SUNBANK
Sunbury Office

60-1702/313

NORTHUMBERLAND COUNTY PENNSYLVANIA

Controller's Office
399 S. 5th Street
Sunbury, PA 17801

CHECK DATE	CHECK NO.
05/21/2004	106845

VOID AFTER SIX MONTHS

AMOUNT
*****31.07

THIRTY ONE DOLLARS AND 07 CENTS

DOLLARS

PAY
TO THE
ORDER
OFCOLUMBIA COUNTY SHERIFF
COURTHOUSE
P.O. BOX 380
BLOOMSBURG, PA 17815
Samuel D. Little *Charles E. Schman Jr.*
Kir & Nelson Permor & Schman
Frank J. Samicki

AUTHORIZED SIGNATURE(S)

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

106845 0313170213 0000040330433

BERWICK AREA JOINT SEWER AUTHORITY

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

April 29, 2004

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

**WACHOVIA BANK NATIONAL ASSOCIATION F/K/A FIRST UNION
NATIONAL BANK AS TRUSTEE FOR PENNSYLVANIA HOUSING
FINANCE AGENCY**

VS

**DAVID J. PERMAR
DENISE J. SILVETTE A/K/A DENISE J. PERMAR**

DOCKET # 74ED2004

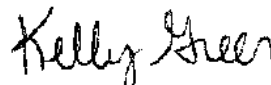
JD # 191JD2004

Dear Timothy,

The outstanding balance on sewer account #116764 for the property located at 1637 Spring Garden Avenue, Berwick, Pa. through July 2004 is \$192.20.

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

Sincerely,



Kelly Greer
Authority Clerk

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 4/15/2004

SERVICE# 2 - OF - 15 SERVICES
DOCKET # 74ED2004

PLAINTIFF WACHOVIA BANK NATIONAL ASSOCIATION F/K/A
FIRST UNION NATIONAL BANK AS TRUSTEE FOR
PENNSYLVANIA HOUSING FINANCE AGENCY

DEFENDANT DAVID J. PERMAR
DENISE J. SILVETTE A/K/A DENISE J. PERMAR

PERSON/CORP TO SERVED	PAPERS TO SERVED
DENISE J. SILVETTE A/K/A DENISE J. PERMAR	WRIT OF EXECUTION - MORTGAGE FORECLOSURE
2008 NORTH MARKET ST.	
BERWICK	

SERVED UPON DENISE PERMAR

RELATIONSHIP _____ IDENTIFICATION _____

DATE 04/26/04 TIME 1110 MILEAGE _____ OTHER _____

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

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

F. OTHER (SPECIFY) _____

ATTEMPTS
DATE

TIME

OFFICER

REMARKS

_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

DEPUTY

Paul D. D.

DATE

04/26/04

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 4/15/2004

SERVICE# 6 - OF - 15 SERVICES
DOCKET # 74ED2004

PLAINTIFF

WACHOVIA BANK NATIONAL ASSOCIATION F/K/A
FIRST UNION NATIONAL BANK AS TRUSTEE FOR
PENNSYLVANIA HOUSING FINANCE AGENCY

DEFENDANT

DAVID J. PERMAR
DENISE J. SILVETTE A/K/A DENISE J. PERMAR

PERSON/CORP TO SERVED	PAPERS TO SERVED
TENANT(S)	WRIT OF EXECUTION - MORTGAGE
1637 SPRING GARDEN AVENUE	FORECLOSURE
BERWICK	

SERVED UPON POSTED - VACANT

RELATIONSHIP _____ IDENTIFICATION _____

DATE 04/26/04 TIME 1040 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

[Signature]

DATE 04/26/04

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 4/15/2004

SERVICE# 7 - OF - 15 SERVICES
DOCKET # 74ED2004

PLAINTIFF

WACHOVIA BANK NATIONAL ASSOCIATION F/K/A
FIRST UNION NATIONAL BANK AS TRUSTEE FOR
PENNSYLVANIA HOUSING FINANCE AGENCY

DEFENDANT

DAVID J. PERMAR
DENISE J. SILVETTE A/K/A DENISE J. PERMAR

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

PAPERS TO SERVED
WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

SERVED UPON CONNIE GINGER

RELATIONSHIP _____ IDENTIFICATION _____

DATE 04/26/04 TIME 1115 MILEAGE _____ OTHER _____

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

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

F. OTHER (SPECIFY) _____

ATTEMPTS
DATE

TIME

OFFICER

REMARKS

DEPUTY

Paul Dill

DATE 04/26/04

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 4/15/2004

SERVICE# 8 - OF - 15 SERVICES
DOCKET # 74ED2004

PLAINTIFF

WACHOVIA BANK NATIONAL ASSOCIATION F/K/A
FIRST UNION NATIONAL BANK AS TRUSTEE FOR
PENNSYLVANIA HOUSING FINANCE AGENCY

DEFENDANT

DAVID J. PERMAR
DENISE J. SILVETTE A/K/A DENISE J. PERMAR

PERSON/CORP TO SERVED
BERWICK SEWER
7474D COLUMBIA BLVD
BERWICK

PAPERS TO SERVED

WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

SERVED UPON KELLY GREER

RELATIONSHIP CLERK IDENTIFICATION _____

DATE 04/26/04 TIME 1030 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) NEW ADDRESS

1108 FREAS AV.

ATTEMPTS
DATE

TIME

OFFICER

REMARKS

DEPUTY

Paul D. K.

DATE

04/26/04

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 4/15/2004

SERVICE# 9 - OF - 15 SERVICES
DOCKET # 74ED2004

PLAINTIFF

WACHOVIA BANK NATIONAL ASSOCIATION F/K/A
FIRST UNION NATIONAL BANK AS TRUSTEE FOR
PENNSYLVANIA HOUSING FINANCE AGENCY

DEFENDANT

DAVID J. PERMAR
DENISE J. SILVETTE A/K/A DENISE J. PERMAR

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

SERVED UPON Leslie Permar - Last Srs

RELATIONSHIP _____ IDENTIFICATION _____

DATE 4-26-04 TIME 0820 MILEAGE _____ OTHER _____

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

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

F. OTHER (SPECIFY) _____

ATTEMPTS
DATE

TIME

OFFICER

REMARKS

_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

DEPUTY

J. L. Lutz

DATE 4-26-04

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 4/15/2004

SERVICE# 12 - OF - 15 SERVICES
DOCKET # 74ED2004

PLAINTIFF

WACHOVIA BANK NATIONAL ASSOCIATION F/K/A
FIRST UNION NATIONAL BANK AS TRUSTEE FOR
PENNSYLVANIA HOUSING FINANCE AGENCY

DEFENDANT

DAVID J. PERMAR
DENISE J. SILVETTE A/K/A DENISE J. PERMAR

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

PAPERS TO SERVED

WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

SERVED UPON

David L. Permar *David L. Permar* *DAVID GOOD*

RELATIONSHIP

IDENTIFICATION

DATE 4-26-04 TIME 0800 MILEAGE _____ OTHER _____

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

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

F. OTHER (SPECIFY) _____

ATTEMPTS

DATE

TIME

OFFICER

REMARKS

DEPUTY

J. Ant

DATE 4-26-04

Tax Notice 2004 County & Municipality
BERWICK BORO

MAKE CHECKS PAYABLE TO:

Connie C Gingham
1615 Lincoln Avenue
Berwick PA 18603

HOURS: MON, TUE, THUR & FRI : 9:30AM - 4PM
CLOSED WEDNESDAY & HOLIDAYS
CLOSED FRIDAY AFTER DISCOUNT
PHONE: 570-752-7442

TAXES ARE DUE & PAYABLE - PROMPT PAYMENT IS REQUESTED

PERMAR DAVID J
DENISE J SILVETTE
2008 N MARKET STREET
BERWICK PA 18603

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

FOR: COLUMBIA COUNTY					
DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	TAX AMOUNT DUE	INCL. PENALTY
GENERAL	16,638	5.646	92.06	93.94	103.33
SINKING		845	13.78	14.06	15.47
LIGHT		75	12.23	12.48	13.10
FIRE		1.25	20.38	20.80	21.84
BORO RE		6.1	99.46	101.49	106.56
The discount & penalty have been calculated for your convenience			237.91	242.77	260.30
PAY THIS AMOUNT			April 30 If paid on or before	June 30 If paid on or before	June 30 If paid after

DATE 03/01/2004
BILL NO. 5326

CITY		TWP	
Discount	2 %	2 %	
Penalty	10 %	5 %	
PARCEL: 04D-05 -064-00.000			
1637 SPR GDN AVE			
.1756 Acres			
Land		3,060	
Buildings		13,578	
Total Assessment		16,638	

This tax returned to
courthouse on:
January 1, 2005

FILE COPY

74FD

4-5-04

This can be paid by
for payments

REAL ESTATE OUTLINE

ED # 74-04

DATE RECEIVED 4-15-04
DOCKET AND INDEX 4-23-04
SET FILE FOLDER UP 4-23-04

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 1200.00 ☒ CK# 92269

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

SALE DATE July 14, 2004 TIME 1100
POSTING DATE June 9
ADV. DATES FOR NEWSPAPER
1ST WEEK June 23
2ND WEEK 30
3RD WEEK July 7 at

SHERIFF'S SALE

WEDNESDAY JULY 14, 2004 AT 11:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 74 OF 2004 ED AND CIVIL WRIT NO. 191 OF 2004 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF' OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

All that certain lot, piece or parcel of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows:

BEGINNING on Spring Garden Avenue at the southeasterly corner of Lot No. 56; thence in a northerly direction along the easterly line of said lot a distance of 170 feet to a 15-foot alley; thence in an easterly direction along said alley a distance of 45 feet to the northwesterly corner of Lot No. 58; thence in a southerly direction along the westerly line of Lot No. 58 a distance of 170 feet to Spring Garden Avenue; thence in a westerly direction along said Avenue a distance of 45 feet to the southeasterly corner of Lot No. 56, the place of beginning.

This description is intended to cover and this deed to convey Lot No. 57 in the Addition of Berwick Land and Improvement Company.

HAVING THEREON ERECTED A dwelling house known as 1637 Spring Garden Avenue, Berwick, Pennsylvania.

BEING THE SAME PREMISES WHICH George F. Gotstshall and Dorothy E. Grasley, Executors of the Estate of George K. Gotshall, by Deed dated 4/21/95 and recorded 4/24/95 in Columbia County Deed Book 594, page 645, granted and conveyed unto David J. Permar and Denise J. Silvette.

Parcel #04D-05-064

TERMS OF SALE

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

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

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

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

Plaintiff's Attorney
Leon Haller
1719 North Front Street
Harrisburg, PA 17102

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

SHERIFF'S SALE

WEDNESDAY JULY 14, 2004 AT 11:00 AM

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BEGINNING on Spring Garden Avenue at the southeasterly corner of Lot No. 56; thence in a northerly direction along the easterly line of said lot a distance of 170 feet to a 15-foot alley; thence in an easterly direction along said alley a distance of 45 feet to the northwesterly corner of Lot No. 58; thence in a southerly direction along the westerly line of Lot No. 58 a distance of 170 feet to Spring Garden Avenue; thence in a westerly direction along said Avenue a distance of 45 feet to the southeasterly corner of Lot No. 56, the place of beginning.

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Plaintiff's Attorney
Leon Haller
1719 North Front Street
Harrisburg, PA 17102

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

WACHOVIA BANK NATIONAL ASSOCIATION
F/K/A FIRST UNION NATIONAL BANK AS
TRUSTEE FOR PENNSYLVANIA HOUSING
FINANCE AGENCY,

PLAINTIFF

VS.

DAVID J. PERMAR AND DENISE J. SILVETTE
A/K/A DENISE J. PERMAR,
DEFENDANT(S)

IN THE COURT OF COMMON PLEAS
COLUMBIA COUNTY, PENNSYLVANIA

CIVIL ACTION LAW

NO. 2004-CV-191

2004-ED-74
IN MORTGAGE FORECLOSURE

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

COMMONWEALTH OF PENNSYLVANIA :

COUNTY OF COLUMBIA :

TO THE SHERIFF OF THE WITHIN COUNTY

To satisfy the judgment, interest and costs in the above matter, you are directed to levy upon and sell the following real estate identified as: **1637 SPRING GARDEN AVENUE BERWICK, PENNSYLVANIA 18603** as follows:

Unpaid Principal Balance	\$46,118.98
Interest	\$4,604.28
Per diem of \$10.89 to 7/1/04	
Late Charges (\$15.49 per month to 7/1/04)	\$371.76
Escrow Deficit	\$667.85
Property Preservation	\$769.39
5% Attorney's Commission	2,305.95
TOTAL WRIT	\$54,838.21

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

Dated: April 15, 2004

Lanni B. Kline
PROTHONOTARY

(SEAL)

By _____
DEPUTY

ALL that certain lot, piece or parcel of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows:

BEGINNING on Spring Garden Avenue at the southeasterly corner of Lot No. 56; thence in a northerly direction along the easterly line of said lot a distance of 170 feet to a 15-foot alley; thence in an easterly direction along said alley a distance of 45 feet to the northwesterly corner of Lot No. 58; thence in a southerly direction along the westerly line of Lot No. 58 a distance of 170 feet to Spring Garden Avenue; thence in a westerly direction along said Avenue a distance of 45 feet to the southeasterly corner of Lot No. 56, the place of beginning.

This description is intended to cover and this deed to convey Lot No. 57 in the Addition of Berwick Land and Improvement Company, and

HAVING THEREON ERECTED A dwelling house known as 1637 Spring Garden Avenue, Berwick, Pennsylvania

BEING THE SAME PREMISES WHICH George F. Goistshall and Dorothy E. Grasley, Executors of the Estate of George K. Gotshall, by Deed dated 4/21/95 and recorded 4/24/95 in Columbia County Deed Book 594, page 645, granted and conveyed unto David J. Pernar and Denise J. Silvette.

Parcel # 04D-05-064

WACHOVIA BANK NATIONAL ASSOCIATION
F/K/A FIRST UNION NATIONAL BANK AS
TRUSTEE FOR PENNSYLVANIA HOUSING
FINANCE AGENCY,

PLAINTIFF

VS.

DAVID J. PERMAR AND DENISE J. SILVETTE
A/K/A DENISE J. PERMAR,
DEFENDANT(S)

IN THE COURT OF COMMON PLEAS
COLUMBIA COUNTY, PENNSYLVANIA

CIVIL ACTION LAW

NO. 2004-CV-191

2004-ED-74
IN MORTGAGE FORECLOSURE

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

COMMONWEALTH OF PENNSYLVANIA :

COUNTY OF COLUMBIA :

TO THE SHERIFF OF THE WITHIN COUNTY

To satisfy the judgment, interest and costs in the above matter, you are directed to levy upon and sell the following real estate identified as: **1637 SPRING GARDEN AVENUE BERWICK, PENNSYLVANIA 18603** as follows:

Unpaid Principal Balance	\$46,118.98
Interest	\$4,604.28
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PROTHONOTARY

(SEAL)

By _____
DEPUTY

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Lami B. Kline
PROTHONOTARY

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Parcel # 04D-05-064

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DAVID J. PERMAR AND DENISE J. SILVETTE
A/K/A DENISE J. PERMAR,
DEFENDANT(S)

IN THE COURT OF COMMON PLEAS
COLUMBIA COUNTY, PENNSYLVANIA

CIVIL ACTION LAW

NO. 2004-CV-191

IN MORTGAGE FORECLOSURE

NON-MILITARY AFFIDAVIT

COMMONWEALTH OF PENNSYLVANIA :

SS

COUNTY OF DAUPHIN :

Personally appeared before me, a Notary Public in and for said Commonwealth and County,
LEON P. HALLER, ESQUIRE who being duly sworn according to law deposes and states that the
Defendant (s) above named are not in the Military or Naval Service nor are they engaged in any way
which would bring them within the Soldiers and Sailors Relief Act of 1940, as amended.

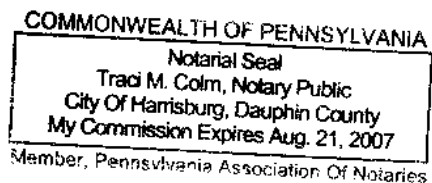
Sworn to and subscribed :

before me this 14th day :

of April 2004 :

Traci M. Colm
Notary Public

LEON P. HALLER, ESQUIRE



WACHOVIA BANK NATIONAL ASSOCIATION
F/K/A FIRST UNION NATIONAL BANK AS
TRUSTEE FOR PENNSYLVANIA HOUSING
FINANCE AGENCY,

PLAINTIFF

VS.

DAVID J. PERMAR AND DENISE J. SILVETTE
A/K/A DENISE J. PERMAR,
DEFENDANT(S)

IN THE COURT OF COMMON PLEAS
COLUMBIA COUNTY, PENNSYLVANIA

CIVIL ACTION LAW

NO. 2004-CV-191

IN MORTGAGE FORECLOSURE

NON-MILITARY AFFIDAVIT

COMMONWEALTH OF PENNSYLVANIA :

SS


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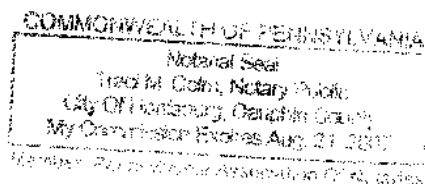
Sworn to and subscribed :

before me this 14th day :

of April 2004 :


Notary Public


LEON P. HALLER, ESQUIRE



WACHOVIA BANK NATIONAL ASSOCIATION
F/K/A FIRST UNION NATIONAL BANK AS
TRUSTEE FOR PENNSYLVANIA HOUSING
FINANCE AGENCY,

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DAVID J. PERMAR AND DENISE J. SILVETTE
A/K/A DENISE J. PERMAR,
DEFENDANT(S)

IN THE COURT OF COMMON PLEAS
COLUMBIA COUNTY, PENNSYLVANIA

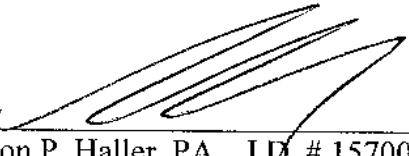
CIVIL ACTION LAW

NO. 2004-CV-191

IN MORTGAGE FORECLOSURE

CERTIFICATE OF SERVICE
PURSUANT TO PA. R.C.P. 237.1

I hereby certify that on April 1, 2004 I served the Ten Day Notice required by Pa. R.C.P. on the Defendant(s) in this matter by regular first class mail, postage prepaid, as indicated on the attached Notice.

By 
Leon P. Haller PA I.D. # 15700
Attorney for Plaintiff
Purcell, Krug & Haller
1719 North Front Street
Harrisburg, PA 17102

Received by (Printed Name) **Samuel J. Vest** Date of Delivery **APR 28 2001**

B. Received by (Printed Name) **Samuel J. Vest** Date of Delivery **APR 28 2001**

C. Date of Delivery **APR 28 2001**

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 ☐ No

Article Addressed to:
**Mellon Bank, N.A.
8 West Market St.
Wilkes-Barre, PA 18711**

Article Number (Transfer from service label) **7002 2410 0001 6079 9576**

Domestic Return Receipt

PS Form 3811, August 2001

Received by (Printed Name) **Samuel J. Vest** Date of Delivery **APR 28 2001**

B. Received by (Printed Name) **Samuel J. Vest** Date of Delivery **APR 28 2001**

C. Date of Delivery **APR 28 2001**

D. Is delivery address different from item 1? ☐ Yes ☐ No

If YES, enter delivery address below:

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4. Restricted Delivery? (Extra Fee) ☐ Yes ☐ No

Article Addressed to:
**Firstplus Financial, Inc.
1600 Viceroy Drive
Dallas, TX 75235**

Article Number (Transfer from service label) **7002 0860 0004 5857 5441**

Domestic Return Receipt

PS Form 3811, August 2001

SENDER: COMPLETE THIS SECTION

Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.

Print your name and address on the reverse so that we can return the card to you.

Attach this card to the back of the mailpiece, or on the front if space permits.

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

COMPLETE THIS SECTION ON DELIVERY

A. Signature **Samuel J. Vest** ☐ Agent ☒ Address

B. Received by (Printed Name) **Samuel J. Vest** Date of Delivery **MAY 03 2001**

C. Date of Delivery **MAY 03 2001**

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

2. Article Number (Transfer from service label) **7003 0500 0001 9055 7637**

PS Form 3811, August 2001 Domestic Return Receipt 102595-02-M-11

SENDER: COMPLETE THIS SECTION

Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.

Print your name and address on the reverse so that we can return the card to you.

Attach this card to the back of the mailpiece, or on the front if space permits.

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

COMPLETE THIS SECTION ON DELIVERY

A. Signature **Samuel J. Vest** ☐ Agent ☒ Address

B. Received by (Printed Name) **Samuel J. Vest** Date of Delivery **APR 27 2001**

C. Date of Delivery **APR 27 2001**

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

2. Article Number (Transfer from service label) **7002 3150 0006 4911 6096**

PS Form 3811, August 2001 Domestic Return Receipt 102595-02-M-11

SENDER: COMPLETE THIS SECTION

Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.

Print your name and address on the reverse so that we can return the card to you.

Attach this card to the back of the mailpiece, or on the front if space permits.

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

COMPLETE THIS SECTION ON DELIVERY

A. Signature **Samuel J. Vest** ☐ Agent ☒ Address

B. Received by (Printed Name) **Samuel J. Vest** Date of Delivery **APR 27 2001**

C. Date of Delivery **APR 27 2001**

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

2. Article Number (Transfer from service label) **7002 3150 0006 4911 6072**

PS Form 3811, August 2001 Domestic Return Receipt 102595-02-M-11

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

INTERNAL REVENUE SERVICE
TECHNICAL SUPPORT GROUP
WILLIAM GREEN FEDERAL BUILDING
600 ARCH STREET ROOM 3259
PHILADELPHIA, PA 19106

2. Article Number
(Transfer from service label)

7002 3150 0006 4911 6089

PS Form 3811, August 2001

Domestic Return Receipt

102595-02-M-154

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X *[Signature]* 74
☐ Agent ☒ Addressee

B. Received by (Printed Name)

C. Date of Delivery

JAMES SUMER

- 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**SENDER: COMPLETE THIS SECTION**

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Citizens Bank of Pennsylvania
1735 Market St.
Philadelphia, PA 19103

2. Article Number
(Transfer from service label)

7002 2410 0001 8079 9583

PS Form 3811, August 2001

Domestic Return Receipt

102595-02-M-11

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X *[Signature]* 74
☐ Agent ☒ Addressee

B. Received by (Printed Name)

C. Date of Delivery

C. B. 9/27

- 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**SENDER: COMPLETE THIS SECTION**

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

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

2. Article Number
(Transfer from service label)

7002 3150 0006 4911 6065

PS Form 3811, August 2001

Domestic Return Receipt

102595-02-M-

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X *[Signature]* 74
☐ Agent ☒ Addressee

B. Received by (Printed Name)

C. Date of Delivery

APR 27 2001

- 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

WACHOVIA BANK NATIONAL
ASSOCIATION F/K/A FIRST UNION
NATIONAL BANK AS TRUSTEE FOR
PENNSYLVANIA HOUSING FINANCE
AGENCY,

Plaintiff

VS.

DAVID J. PERMAR AND DENISE J.
SILVETTE A/K/A DENISE J. PERMAR
Defendants

IN THE COURT OF COMMON PLEAS
COLUMBIA COUNTY, PENNSYLVANIA

NO. 2004-CV-191

CIVIL ACTION LAW
IN MORTGAGE FORECLOSURE

DATE OF THIS NOTICE: **April 1, 2004**

TO:

DAVID J. PERMAR
1127 SCOTT STREET
KULPMONT, PA 17834

DENISE J. SILVETTE
A/K/A DENISE J. PERMAR
2008 NORTH MARKET STREET
BERWICK, PA 18603

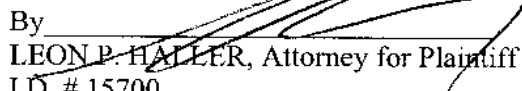
**THIS LAW FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO
COLLECT A DEBT OWED TO OUR CLIENT. ANY INFORMATION OBTAINED
FROM YOU WILL BE USED FOR THE PURPOSE OF COLLECTING THE DEBT.**

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN (10) DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS. YOU SHOULD TAKE THIS NOTICE TO A LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE FOLLOWING OFFICE TO FIND OUT WHERE YOU CAN GET LEGAL HELP:

COLUMBIA COUNTY LAWYER REFERRAL SERVICE
SUSQUEHANNA LEGAL SERVICES
168 EAST FIFTH STREET
BLOOMSBURG, PA 17815
570-784-8760

PURCELL, KRUG & HALLER

By 
LEON P. HALLER, Attorney for Plaintiff
I.D. # 15700
1719 N. Front St., Harrisburg, PA 17102
(717) 234-4178

SHERIFF:

I am submitting documentation necessary to schedule a Sheriff's sale of real estate.

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

Thank you.

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

Inquiries relating to service should be directed to Mindy Horley.

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

WACHOVIA BANK NATIONAL ASSOCIATION
F/K/A FIRST UNION NATIONAL BANK AS
TRUSTEE FOR PENNSYLVANIA HOUSING
FINANCE AGENCY,

PLAINTIFF

VS.

DAVID J. PERMAR AND DENISE J. SILVETTE
A/K/A DENISE J. PERMAR,
DEFENDANT(S)

IN THE COURT OF COMMON PLEAS
COLUMBIA COUNTY, PENNSYLVANIA

CIVIL ACTION LAW

NO. 2004-CV-191

IN MORTGAGE FORECLOSURE

AFFIDAVIT PURSUANT TO RULE 3129.1

The Plaintiff in the above action, by its attorneys, Purcell, Krug & Haller, sets forth as of the date the praecipe for the writ of execution was filed, the following information concerning the real property located at **1637 SPRING GARDEN AVENUE BERWICK, PENNSYLVANIA 18603:**

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

DAVID J. PERMAR
1127 SCOTT STREET
KULPMONT, PA 17834

DENISE J. SILVETTE A/K/A
DENISE J. PERMAR
2008 NORTH MARKET STREET
BERWICK, PA 18603

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

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

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

PLAINTIFF HEREIN (AND ANY OTHERS AS NOTED BELOW):

FirstPlus Financial, Inc.
1600 Viceroy Drive
Dallas, TX 75235-2306

Mellon Bank, N.A.
8 West Market Street
Wilkes-Barre, PA 18711

Citizens Bank of Pennsylvania
1735 Market Street
Philadelphia, PA 19103

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

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

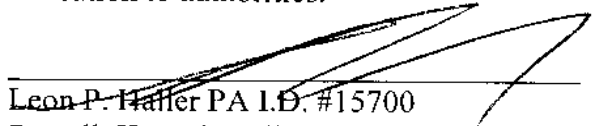
7. Name and address of every other person of whom the Plaintiff has knowledge who has **any interest** in the property which may be affected by the sale:

Tenant/Occupant
1637 Spring Garden Avenue
Berwick, PA 18603

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

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

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



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

DATE: April 14, 2004

WACHOVIA BANK NATIONAL ASSOCIATION
F/K/A FIRST UNION NATIONAL BANK AS
TRUSTEE FOR PENNSYLVANIA HOUSING
FINANCE AGENCY,

PLAINTIFF

VS.

DAVID J. PERMAR AND DENISE J. SILVETTE
A/K/A DENISE J. PERMAR,

DEFENDANT(S)

IN THE COURT OF COMMON PLEAS
COLUMBIA COUNTY, PENNSYLVANIA

CIVIL ACTION LAW

NO. 2004-CV-191

IN MORTGAGE FORECLOSURE

AFFIDAVIT PURSUANT TO RULE 3129.1

The Plaintiff in the above action, by its attorneys, Purcell, Krug & Haller, sets forth as of the date the praecipe for the writ of execution was filed, the following information concerning the real property located at **1637 SPRING GARDEN AVENUE BERWICK, PENNSYLVANIA 18603:**

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

DAVID J. PERMAR
1127 SCOTT STREET
KULPMONT, PA 17834

DENISE J. SILVETTE A/K/A
DENISE J. PERMAR
2008 NORTH MARKET STREET
BERWICK, PA 18603

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

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

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

PLAINTIFF HEREIN (AND ANY OTHERS AS NOTED BELOW):

FirstPlus Financial, Inc.
1600 Viceroy Drive
Dallas, TX 75235-2306

Mellon Bank, N.A.
8 West Market Street
Wilkes-Barre, PA 18711

Citizens Bank of Pennsylvania
1735 Market Street
Philadelphia, PA 19103

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

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

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

Tenant/Occupant
1637 Spring Garden Avenue
Berwick, PA 18603

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

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

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

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

DATE: April 14, 2004

WACHOVIA BANK NATIONAL ASSOCIATION
F/K/A FIRST UNION NATIONAL BANK AS
TRUSTEE FOR PENNSYLVANIA HOUSING
FINANCE AGENCY,

PLAINTIFF

VS.

DAVID J. PERMAR AND DENISE J. SILVETTE
A/K/A DENISE J. PERMAR,

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IN THE COURT OF COMMON PLEAS
COLUMBIA COUNTY, PENNSYLVANIA

CIVIL ACTION LAW

NO. 2004-CV-191

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1127 SCOTT STREET
KULPMONT, PA 17834

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DENISE J. PERMAR
2008 NORTH MARKET STREET
BERWICK, PA 18603

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1735 Market Street
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5. Name and address of every other person who has any **record lien** on the property:
UNKNOWN

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

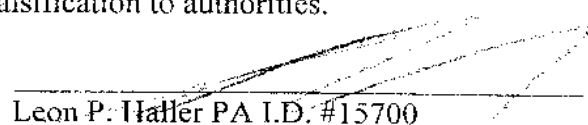
7. Name and address of every other person of whom the Plaintiff has knowledge who has **any interest** in the property which may be affected by the sale:

Tenant/Occupant
1637 Spring Garden Avenue
Berwick, PA 18603

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

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

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



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

DATE: April 14, 2004

ALL that certain lot, piece or parcel of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows:

BEGINNING on Spring Garden Avenue at the southeasterly corner of Lot No. 56; thence in a northerly direction along the easterly line of said lot a distance of 170 feet to a 15-foot alley; thence in an easterly direction along said alley a distance of 45 feet to the northwesterly corner of Lot No. 58; thence in a southerly direction along the westerly line of Lot No. 58 a distance of 170 feet to Spring Garden Avenue; thence in a westerly direction along said Avenue a distance of 45 feet to the southeasterly corner of Lot No. 56, the place of beginning.

This description is intended to cover and this deed to convey Lot No. 57 in the Addition of Berwick Land and Improvement Company, and

HAVING THEREON ERECTED A dwelling house known as 1637 Spring Garden Avenue, Berwick, Pennsylvania

BEING THE SAME PREMISES WHICH George F. Gotstshall and Dorothy E. Grasley, Executors of the Estate of George K. Gotshall, by Deed dated 4/21/95 and recorded 4/24/95 in Columbia County Deed Book 594, page 645. granted and conveyed unto David J. Permar and Denise J. Silvette.

Parcel # 04D-05-064

ALL that certain lot, piece or parcel of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows:

BEGINNING on Spring Garden Avenue at the southeasterly corner of Lot No. 56; thence in a northerly direction along the easterly line of said lot a distance of 170 feet to a 15-foot alley; thence in an easterly direction along said alley a distance of 45 feet to the northwesterly corner of Lot No. 58; thence in a southerly direction along the westerly line of Lot No. 58 a distance of 170 feet to Spring Garden Avenue; thence in a westerly direction along said Avenue a distance of 45 feet to the southeasterly corner of Lot No. 56, the place of beginning.

This description is intended to cover and this deed to convey Lot No. 57 in the Addition of Berwick Land and Improvement Company, and

HAVING THEREON ERECTED A dwelling house known as 1637 Spring Garden Avenue, Berwick, Pennsylvania

BEING THE SAME PREMISES WHICH George F. Gottschall and Dorothy E. Grasley, Executors of the Estate of George K. Gotshall, by Deed dated 4/21/95 and recorded 4/24/95 in Columbia County Deed Book 594, page 645, granted and conveyed unto David J. Permar and Denise J. Silvette.

Parcel # 04D-05-064

WACHOVIA BANK NATIONAL ASSOCIATION
F/K/A FIRST UNION NATIONAL BANK AS
TRUSTEE FOR PENNSYLVANIA HOUSING
FINANCE AGENCY,

PLAINTIFF

VS.

DAVID J. PERMAR AND DENISE J. SILVETTE
A/K/A DENISE J. PERMAR,
DEFENDANT(S)

IN THE COURT OF COMMON PLEAS
COLUMBIA COUNTY, PENNSYLVANIA

CIVIL ACTION LAW

NO. 2004-CV-191

IN MORTGAGE FORECLOSURE

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

TAKE NOTICE:

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

DATE:

TIME:

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

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

THE LOCATION of your property to be sold is:

**1637 SPRING GARDEN AVENUE
BERWICK, PENNSYLVANIA 18603**

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

No. 2004-CV-191

JUDGMENT AMOUNT \$52,319.18

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

DAVID J. PERMAR AND DENISE J. SILVETTE

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

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

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

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

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

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

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

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

THE LEGAL RIGHTS YOU MAY HAVE ARE:

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

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

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

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

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

ALL that certain lot, piece or parcel of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows:

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BEING THE SAME PREMISES WHICH George F. Gottschall and Dorothy E. Grasley, Executors of the Estate of George K. Gotshall, by Deed dated 4/21/95 and recorded 4/24/95 in Columbia County Deed Book 594, page 643, granted and conveyed unto David J. Pernar and Denise J. Silvette

Parcel # 04D-05-004

TO THE SHERIFF OF COLUMBIA COUNTY:

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

Plaintiff: **WACHOVIA BANK NATIONAL ASSOCIATION F/K/A FIRST UNION
NATIONAL BANK AS TRUSTEE FOR PENNSYLVANIA HOUSING FINANCE AGENCY**

VS.

Defendant(s): **DAVID J. PERMAR AND DENISE J. SILVETTE A/K/A DENISE J.
PERMAR**

Filed to No. **2004-CV-191**

INSTRUCTIONS

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

1637 SPRING GARDEN AVENUE BERWICK, PENNSYLVANIA 18603

(A more complete legal description accompanies these documents.)

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

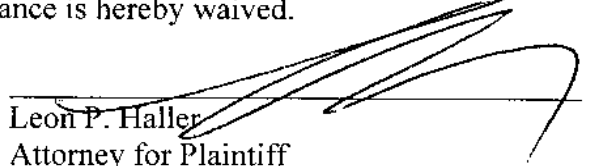
DAVID J. PERMAR: 1127 SCOTT STREET KULPMONT, PA 17834

**DENISE J. SILVETTE A/K/A DENISE J. PERMAR: 2008 NORTH MARKET STREET
BERWICK, PA 18603**

WAIVER OF WATCHMAN AND INSURANCE

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

NOW, April 14, 2004 the Sheriff is hereby released from all liability to protect the property described in the above execution by insurance, which insurance is hereby waived.


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

TO THE SHERIFF OF COLUMBIA COUNTY:

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

Plaintiff: **WACHOVIA BANK NATIONAL ASSOCIATION F/K/A FIRST UNION
NATIONAL BANK AS TRUSTEE FOR PENNSYLVANIA HOUSING FINANCE AGENCY**

VS.

Defendant(s): **DAVID J. PERMAR AND DENISE J. SILVETTE A/K/A DENISE J.
PERMAR**

Filed to No. **2004-CV-191**

INSTRUCTIONS

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

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(A more complete legal description accompanies these documents.)

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

DAVID J. PERMAR: 1127 SCOTT STREET KULPMONT, PA 17834

**DENISE J. SILVETTE A/K/A DENISE J. PERMAR: 2008 NORTH MARKET STREET
BERWICK, PA 18603**

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

NOW, April 14, 2004 the Sheriff is hereby released from all liability to protect the property described in the above execution by insurance, which insurance is hereby waived.

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

TO THE SHERIFF OF COLUMBIA COUNTY:

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

Plaintiff: **WACHOVIA BANK NATIONAL ASSOCIATION F/K/A FIRST UNION
NATIONAL BANK AS TRUSTEE FOR PENNSYLVANIA HOUSING FINANCE AGENCY**

VS.

Defendant(s): **DAVID J. PERMAR AND DENISE J. SILVETTE A/K/A DENISE J.
PERMAR**

Filed to No. **2004-CV-191**

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(A more complete legal description accompanies these documents.)

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

DAVID J. PERMAR: 1127 SCOTT STREET KULPMONT, PA 17834

**DENISE J. SILVETTE A/K/A DENISE J. PERMAR: 2008 NORTH MARKET STREET
BERWICK, PA 18603**

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

NOW, April 14, 2004 the Sheriff is hereby released from all liability to protect the property described in the above execution by insurance, which insurance is hereby waived.

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

TO THE SHERIFF OF COLUMBIA COUNTY:

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

Plaintiff: **WACHOVIA BANK NATIONAL ASSOCIATION F/K/A FIRST UNION
NATIONAL BANK AS TRUSTEE FOR PENNSYLVANIA HOUSING FINANCE AGENCY**

VS.

Defendant(s): **DAVID J. PERMAR AND DENISE J. SILVETTE A/K/A DENISE J.
PERMAR**

Filed to No. **2004-CV-191**

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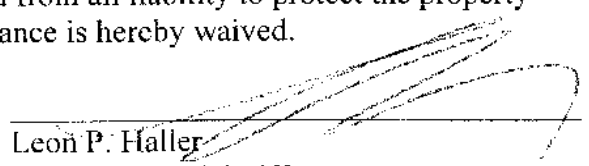
DAVID J. PERMAR: 1127 SCOTT STREET KULPMONT, PA 17834

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NOW, April 14, 2004 the Sheriff is hereby released from all liability to protect the property described in the above execution by insurance, which insurance is hereby waived.


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

TO THE SHERIFF OF COLUMBIA COUNTY:

ORDER FOR SERVICE

DATE: April 14, 2004

FROM:

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

CASE CAPTION:

***WACHOVIA BANK NATIONAL ASSOCIATION F/K/A FIRST UNION NATIONAL BANK AS
TRUSTEE FOR PENNSYLVANIA HOUSING FINANCE AGENCY***

VS.

DAVID J. PERMAR DENISE J. SILVETTE

PAPER: WRIT OF EXECUTION IN MORTGAGE FORECLOSURE

No. 2004-CV-191

**SERVICE TO BE MADE ON DEFENDANT: DENISE J. SILVETTE A/K/A DENISE J.
PERMAR**

**ADDRESS FOR "PERSONAL SERVICE": 2008 NORTH MARKET STREET BERWICK, PA
18603**

Requested by
Leon P. Haller, Esquire
Attorney for Plaintiff

TO THE SHERIFF OF COLUMBIA COUNTY:

ORDER FOR SERVICE

DATE: April 14, 2004

FROM:

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

CASE CAPTION:

***WACHOVIA BANK NATIONAL ASSOCIATION F/K/A FIRST UNION NATIONAL BANK AS
TRUSTEE FOR PENNSYLVANIA HOUSING FINANCE AGENCY***

VS.

DAVID J. PERMAR DENISE J. SILVETTE

PAPER: WRIT OF EXECUTION IN MORTGAGE FORECLOSURE

No. 2004-CV-191

SERVICE TO BE MADE ON DEFENDANT: DAVID J. PERMAR

ADDRESS FOR "PERSONAL SERVICE": 1127 SCOTT STREET KULPMONT, PA 17834

Requested by
Leon P. Haller, Esquire
Attorney for Plaintiff

ROBERT L. KNOX & SONS
1000 N. 10TH STREET
HARRISBURG, PA 17104

COMMERCIAL BANK
80-184-813

CHECK NO. CHECK DATE

092269 04/14/2004

CHECK AMOUNT

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

\$*****1,200.00

SUBJECT OF COLUMBIA COUNTY

VOID AFTER 90 DAYS

1364

092269 031301845 51 320931 211

92269