

**IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY, PENNSYLVANIA**

EASTERN SAVINGS BANK, FSB

Plaintiff

v.

LINDA M. KARNS, RICHARD L. KARNS and
THE UNITED STATES OF AMERICA.

Defendant(s)

Docket No.: 2003 CV 29

Execution No.: 2004-ED-8

LEGAL DESCRIPTION

ALL THOSE THREE CERTAIN pieces, parcels and tracts of land situate in The Borough of Stillwater, County of Columbia, and State of Pennsylvania, bounded and described as follows, to-wit:

PARCEL NO. 1:

BEGINNING at an iron pin on the Northerly side of State Highway Route #487 and in line of lands now or formerly of Bennie Naunczek; Thence along lands now or formerly of Naunczek, North 60 degrees 20 minutes East, 152.3 feet to an iron pin on the Southern side of the right-of-way of Reading Railroad; Thence by the same, South 56 degrees 8 minutes East 166 feet to an iron pin in line of lands of Alfred Derrick; Thence by the same, South 50 degrees 20 minutes West, 207 feet to an iron pin on the northern side of the aforementioned State Highway; Thence by the same, North 35 degrees 10 minutes West, 150 feet to the place of beginning. CONTAINING .61 of an acre.

PARCEL NO. 2:

BEGINNING at an iron pin on the Eastern right-of-way of Pennsylvania Traffic Route 487 and common corner with lands now or formerly of Gustav A. and Johanna Detterbeck; Thence along said Detterbeck, North 64 degrees 27 minutes 07 seconds East, 197.13 feet to an iron pin; Thence along said Detterbeck, North 64 degrees 27 minutes 07 seconds East, 197.13 feet to an iron pin; Thence along same, North 52 degrees 57 minutes 38 seconds West, 167.51 feet to a point in line of lands now or formerly of Bennie F. Naunczek; Thence along said Naunczek, North 64 degrees 27 minutes 07 seconds East, 67.59 feet to an iron pin corner in line of lands now or formerly of Charles D. Roberts Company; Thence along said Roberts, South 52 degrees 57 minutes 38 seconds East, 188.47 feet to a point; Thence along lands now or formerly of Karns, South 51 degrees 53

minutes 00 seconds West, 168.52 feet to a point marked by a rebar; Thence South 28 degrees 07 minutes East, 27 feet to a rebar set; Thence South 61 degrees 53 minutes 00 seconds West, 97.7 feet to a rebar set in the Eastern right-of-way of Route No. 487; Thence along said right-of-way, North 33 degrees 05 minutes 35 seconds West, 58.1 feet to the place of beginning. CONTAINING 19,415 square feet and being designated as Lot No. 1 on a survey draft prepared by Frank E. Beishline, PLS, which appear of record in Columbia County Map Book 6, Page 215.

PARCEL NO. 3:

BEGINNING at a point on the Easterly right-of-way of Pennsylvania State Legislative Route 339 (Traffic Route 487) leading from Orangeville to Benton, said point being the Northwest corner of lands now or formerly of Gustav A. and Johanna K. Detterbeck; Thence along the Easterly right-of-way of said Traffic Route 487, North 37 degrees 05 minutes West 117.14 feet to a point; Thence through other lands now or formerly of Bennie G. and Judith K. Naunczek and crossing a sixty foot wide Reading Railroad right-of-way (abandoned) North 60 degrees 20 minutes East 375.00 feet to a point; Thence through same, South 37 degrees 05 minutes East 117.14 feet to a point on the Northerly line of lands now or formerly of Allen, Jr. and Eleanor R. Buck; Thence along the Northerly line of lands of said Buck and the Northerly line of lands of the aforementioned Detterbeck and crossing the aforementioned abandoned right-of-way, South 60 degrees 20 minutes West 375.00 feet to the place of beginning.

CONTAINING 1.0 acre of land in all.

BEING KNOWN AS R. R. #1, Route 487, Stillwater, PA 17814, IMPROVED with a single family dwelling.

BEING TAX PARCEL NO. 33-01-006

BEING the same premises which Gustav V. Detterbeck and Johanna Detterbeck, a/k/a Johanna K. Detterbeck, his wife, by their Deed dated January 6, 1998 and recorded January 6, 1998, in and for Columbia County, in Deed Book 675, Page 917, granted and conveyed unto Richard L. Karns and Linda M. Karns, his wife.

Exhibit "A"

**IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY, PENNSYLVANIA**

EASTERN SAVINGS BANK, FSB

Plaintiff

v.

LINDA M. KARNS, RICHARD L. KARNS and
THE UNITED STATES OF AMERICA,

Defendant(s)

Docket No.: 2003 CV 29

Execution No.: *2004 ED-8*

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CONTAINING 1.0 acre of land in all.

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BEING TAX PARCEL NO. 33-01-006

BEING the same premises which Gustav V. Detterbeck and Johanna Detterbeck, a/k/a Johanna K. Detterbeck, his wife, by their Deed dated January 6, 1998 and recorded January 6, 1998, in and for Columbia County, in Deed Book 675, Page 917, granted and conveyed unto Richard L. Karns and Linda M. Karns, his wife.

Exhibit "A"

**IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY, PENNSYLVANIA**

EASTERN SAVINGS BANK, FSB

Plaintiff

v.

LINDA M. KARNS, RICHARD L. KARNS and
THE UNITED STATES OF AMERICA,

Defendant(s)

Docket No.: 2003 CV 29

Execution No.: 2004-ED-5

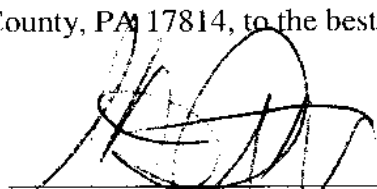
AFFIDAVIT OF LAST KNOWN ADDRESS

COMMONWEALTH OF PENNSYLVANIA

SS:

COUNTY OF DAUPHIN

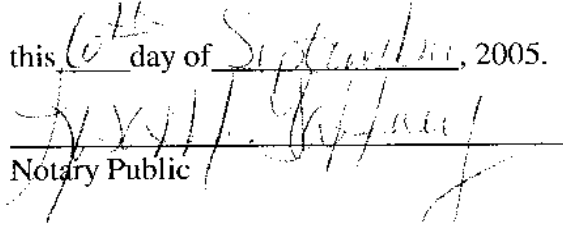
Before me, the undersigned authority, a Notary Public in and for said County and Commonwealth, personally appeared Scott A. Dietterick, Esquire, attorney for and authorized representative of Plaintiff who, being duly sworn according to law, deposes and says that the last known address of Defendant(s), Linda M. Karns and Richard L. Karns, is 430 Third Street, Benton, Columbia County, PA 17814, to the best of my knowledge, information and belief.



Scott A. Dietterick, Esquire

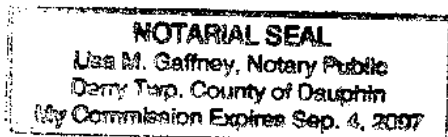
Sworn to and subscribed before me

this 6th day of September, 2005.



Notary Public

My Commission Expires:



**IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY, PENNSYLVANIA**

EASTERN SAVINGS BANK, FSB

Plaintiff

v.

Docket No.: 2003 CV 29

Execution No.: 2004-ED-8

LINDA M. KARNS, RICHARD L. KARNS and
THE UNITED STATES OF AMERICA,

Defendant(s)

AFFIDAVIT OF NON-MILITARY SERVICE

COMMONWEALTH OF PENNSYLVANIA

SS:

COUNTY OF DAUPHIN

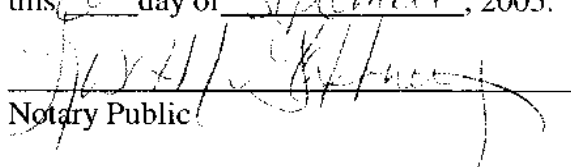
Before me, the undersigned authority, a Notary Public in and for said County and Commonwealth, personally appeared Scott A. Dietterick, Esquire, attorney for and authorized representative of Plaintiff who, being duly sworn according to law, deposes and says that the Defendant(s) is(arc) not in the military service of the United States of America to the best of his knowledge, information and belief.



Scott A. Dietterick, Esquire

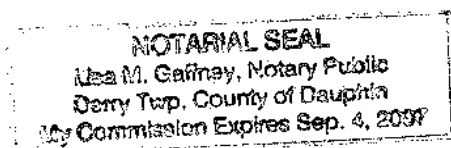
Sworn to and subscribed before me

this 10th day of September, 2005.



Notary Public

My Commission Expires: _____



**IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY, PENNSYLVANIA**

EASTERN SAVINGS BANK, FSB

Plaintiff

v.

LINDA M. KARNS, RICHARD L. KARNS and
THE UNITED STATES OF AMERICA,

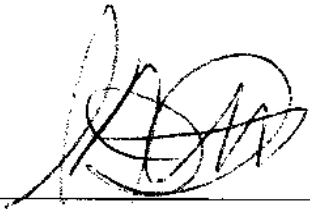
Defendant(s)

Docket No.: 2003 CV 29

Execution No.: 2004-ED-8

WAIVER OF WATCHMAN/WAIVER OF 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; and the Sheriff is hereby released from all liability to protect the property described in the above execution by insurance, which insurance is hereby waived.



Scott A. Dietterick, Esquire
Attorney for Plaintiff

SHERIFF'S INSTRUCTION

TO: Sheriff of Columbia County, Pennsylvania

PLAINTIFF: Eastern Savings Bank, FSB

DEFENDANT(S): Linda M. Karns, Richard L. Karns and The United States of America

TYPE OF WRIT
OR COMPLAINT: **NOTICE OF SALE**

SERVE AT: 430 Third Street, Benton, PA 17814

Sir: **Please serve the Defendant, Linda M. Karns, OR an adult member of the family with whom she resides, OR an adult individual in charge of the residence with a true and correct copy of the Notice of Sheriff Sale.**

Date of Service: _____ Time: _____

Served Upon (If someone
other than Defendant): _____

Address (if different
than as stated above):

Columbia County Sheriff's Office:

Name: _____
Title: _____

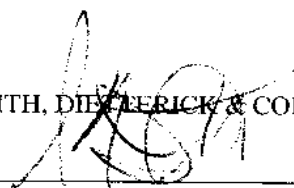
Date: _____

**PLEASE RETURN SERVICE TO THE FOLLOWING ADDRESS IN THE ENCLOSED
SELF- ADDRESSED, STAMPED ENVELOPE TO:**

James, Smith, Dietterick & Connelly LLP
ATTN: Scott A. Dietterick, Esquire
P.O. Box 650
Hershey, PA 17033

DATED: 9-6-05

JAMES, SMITH, DIETTERICK & CONNELLY LLP

BY: 
Scott A. Dietterick, Esquire
Attorneys for Plaintiff
P.O. box 650
Hershey, PA 17033
(717) 533-3280

SHERIFF'S INSTRUCTION

TO: Sheriff of Columbia County, Pennsylvania

PLAINTIFF: Eastern Savings Bank, FSB

DEFENDANT(S): Linda M. Karns, Richard L. Karns and The United States of America

TYPE OF WRIT
OR COMPLAINT: **NOTICE OF SALE**

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other than Defendant): _____

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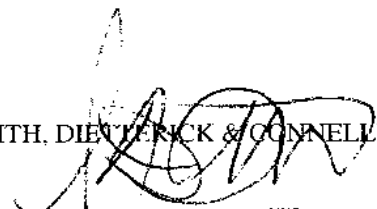
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ATTN: Scott A. Dietterick, Esquire
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Hershey, PA 17033

DATED: 9-6-05

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BY: 
Scott A. Dietterick, Esquire
Attorneys for Plaintiff
P.O. box 650
Hershey, PA 17033
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**IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY, PENNSYLVANIA**

EASTERN SAVINGS BANK, FSB

Plaintiff

v.

LINDA M. KARNS, RICHARD L. KARNS and
THE UNITED STATES OF AMERICA,

Defendant(s)

Docket No.: 2003 CV 29

Execution No.:

2004-ED-8

**NOTICE OF SHERIFF'S SALE
OF REAL PROPERTY PURSUANT TO
PENNSYLVANIA RULE OF CIVIL PROCEDURE 3129**

The United States of America
c/o Joseph J. Terz, Esq., Asst. U. S. Attorney
U. S. Attorney's Office
Federal Building
3rd & Walnut Sts., Suite 1162
Harrisburg, PA 17108

TAKE NOTICE:

That the Sheriff's Sale of Real Property (Real Estate) will be held at the Columbia County Court House, Office of the Sheriff, 34 West Main Street, Bloomsburg, Pennsylvania 17815 on _____ at _____ .m. prevailing local time.

THE PROPERTY TO BE SOLD is delineated in detail in a legal description 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 LEGAL DESCRIPTION ATTACHED AS EXHIBIT "A").

The LOCATION of your property to be sold is:

Rural Route #1, Route 487, Stillwater, Columbia Co., PA 17878

The JUDGMENT under or pursuant to which your property is being sold is docketed to:

No.: 2003-CV-29

THE NAME(S) OF THE OWNER(S) OR REPUTED OWNER(S) OF THIS PROPERTY ARE:

Linda M. Karns and Richard L. Karns

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 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 Columbia County, P.O. Box 380, Bloomsburg Pennsylvania 17815.

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. 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.

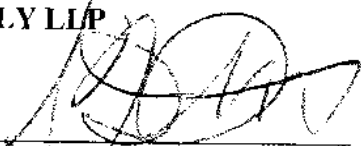
**Susquehanna Legal Services
168 E. 5th Street
Bloomsburg, PA 17815
(717) 784-8760**

THE LEGAL RIGHTS YOU MAY HAVE ARE:

1. You may file a petition with the Court of Common Pleas of Columbia 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 a 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 Columbia 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 Columbia 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, Columbia County Courthouse, P.O. Box 380, Bloomsburg, Pennsylvania 17815, before presentation of the petition to the Court.

**JAMES, SMITH, DIETTERICK &
CONNELLY LLP**

By: _____


Scott A. Dietterick, Esquire
Attorney I.D.#55650
P.O. Box 650
Hershey, PA 17033
(717) 533-3280

VIA CERTIFIED MAIL, RETURN RECEIPT REQUESTED

**IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY, PENNSYLVANIA**

EASTERN SAVINGS BANK, FSB

Plaintiff

Docket No.: 2003 CV 29

v.

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Exhibit "A"

ORIGINAL DOCUMENT PRINTED ON CHEMICAL REACTIVE PAPER WITH MICROPRINTED BORDER

JAMES, SMITH, DIETTERICK & CONNELLY, LLP

OPERATING ACCOUNT

P.O. BOX 850

HERSHEY, PA 17033

PH. 717-533-3280

MID PENN BANK
MILLERSBURG, PA 17061

60-880/313

55205

NUMBER

000626

DATE

09/06/2005

AMOUNT

1500.00

One thousand five hundred and NO/100

PAY
TO THE
ORDER
OF

Columbia County Sheriff

VOID AFTER 6 MONTHS

Rebecca Day

AUTHORIZED SIGNATURE

SECURE
PRINTING
MP

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

⑈055205⑈ ⑆031308807⑆ 950415⑈0⑈

Details on back



Security Features Included

SHERIFF'S SALE COST SHEET

Eastern Savings vs. Linda Rains & Richard
 NO. 8-04 ED NO. 79-03 JD DATE/TIME OF SALE Feb. 7 0930

| | | |
|---------------------------------|------------------|------------------|
| DOCKET/RETURN | \$15.00 | |
| SERVICE PER DEF. | \$ <u>240.00</u> | |
| LEVY (PER PARCEL | \$15.00 | |
| MAILING COSTS | \$ <u>47.50</u> | |
| ADVERTISING SALE BILLS & COPIES | \$17.50 | |
| ADVERTISING SALE (NEWSPAPER) | \$15.00 | |
| MILEAGE | \$ <u>18.00</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>8.00</u> | |
| NOTARY | \$ <u>10.00</u> | |
| TOTAL ***** | | \$ <u>496.00</u> |

| | | |
|-----------------------|------------------|-------------------|
| WEB POSTING | \$150.00 | |
| PRESS ENTERPRISE INC. | \$ <u>147.50</u> | |
| SOLICITOR'S SERVICES | \$75.00 | |
| TOTAL ***** | | \$ <u>1467.50</u> |

| | | |
|-----------------------|-----------------|-----------------|
| PROTHONOTARY (NOTARY) | \$10.00 | |
| RECORDER OF DEEDS | \$ <u>43.50</u> | |
| TOTAL ***** | | \$ <u>53.50</u> |

REAL ESTATE TAXES:

| | | |
|-----------------------|------------------|------------------|
| BORO, TWP & COUNTY 20 | \$ | |
| SCHOOL DIST. 20 | \$ | |
| DELINQUENT 20 | \$ <u>605.73</u> | |
| TOTAL ***** | | \$ <u>605.73</u> |

MUNICIPAL FEES DUE:

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

| | | |
|----------------------|------------------|---------------|
| SURCHARGE FEE (DSTE) | \$ <u>170.00</u> | |
| MISC. _____ | \$ _____ | |
| TOTAL ***** | | \$ <u>-0-</u> |

TOTAL COSTS (OPENING BID) \$ 8244.40

COLUMBIA COUNTY SHERIFF'S OFFICE

SHERIFF'S REAL ESTATE FINAL COST SHEET

Eastern Savings Bank VS Linda Davis & Richard

NO. 8-04 ED NO. 19-03 JD

DATE/TIME OF SALE: Feb. 7 0930

BID PRICE (INCLUDES COST) \$ 100,000.00

POUNDAGE - 2% OF BID \$ 2000.00

TRANSFER TAX - 2% OF FAIR MKT \$ - 0 -

MISC. COSTS \$ 250.00

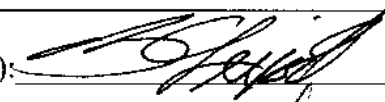
TOTAL AMOUNT NEEDED TO PURCHASE \$ 10494.40

PURCHASER(S): _____

ADDRESS: _____

NAMES(S) ON DEED: _____

PURCHASER(S) SIGNATURE(S): _____


Linda Davis

TOTAL DUE: \$ 10494.40

LESS DEPOSIT: \$ 1500.00

DOWN PAYMENT: \$ _____

TOTAL DUE IN 8 DAYS \$ 8994.40

**REALTY TRANSFER TAX
STATEMENT OF VALUE**

RECORDER'S USE ONLY

State Tax Paid

Book Number

Page Number

Date Recorded

See Reverse for Instructions

Complete each section and file in duplicate with Recorder of Deeds when (1) the full value/consideration is/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 of (2) public utility easement. If more space is needed, attach additional sheet(s).

A. CORRESPONDENT -All inquiries maybe directed to the following person

Name

Scott A. Dietterick, Esquire

Street Address

P.O. Box 650 Hershey

Telephone Number

(717) 533-3280

State

PA

Zip Code

17033

B. TRANSFER DATA

Grantor(s)/Lessor(s)

Columbia County Sheriff

Street Address

P.O. Box 380

City

Bloomsburg

State

PA

Zip

17815

Date of Acceptance of Document

Grantee(s)/Lessee(s)

Garnet Investment, Inc.

Street Address

11350 McCormick Road, Suite 200

City

Hunt Valley

State

MD

Zip

21031

C. PROPERTY LOCATION

Street Address

R.R. 1 Box 487

County

Columbia

School District

City, Township, Borough

Borough of Stillwater

Tax Parcel Number

33-01-006

D. VALUATION DATA

1. Actual Cash Consideration

\$8,244.40

2. Other Consideration

+ 0.00

3. Total Consideration

= \$8,244.40

4. County Assessed Value

\$110,069.00

5. Commercial Level Ratio Factor

X 3.47

6. Fair Market Value

= \$381,939.43

E. EXEMPTION DATA

1a. Amount of Exemption Claimed

100%

1b. Percentage of Interest Conveyed

100%

2. Check Appropriate Box for Exemption Claimed

☐ Will or intestate succession

(Name of Decedent)

(Estate File Number)

☐ Transfer to Industrial Development Agency

☐ Transfer to a trust (Attach complete copy of trust agreement identifying all beneficiaries.)

☐ Transfer between principal and agent. (Attach copy agency/straw trust agreement)

☐ Transfers to the Commonwealth, the United States, and instrumentalities by gift, dedication, condemnation or lieu of condemnation. (If condemnation or in lieu of condemnation, attach copy of resolution.)

☒ Transfer from mortgagor to a holder of a mortgage in default. Mortgage Book Number 2000 Page Number 07358

☐ Corrective or confirmatory deed (Attach copy of prior deed being corrected or confirmed)

☐ Statutory corporate consolidation, merger or division (Attach copy of articles.)

☒ Other (Please explain exemption claimed, if other than listed above.) 100% exemption for transfer to a holder of a mortgage in default through Judicial Sale, pursuant to 72 P.S. Section 8102.C.3(16).

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

Date

Scott A. Dietterick, Esquire

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

Mar 23

ORIGINAL DOCUMENT PRINTED ON CHEMICAL REACTIVE PAPER WITH MICROPRINTED BORDER

JAMES, SMITH, DIETERICK & CONNELLY, LLP

IOITA ACCOUNT

P.O. BOX 650
HERSHEY, PA 17033
PH: 717-533-3280

MID PENN BANK
MILLERSBURG, PA 17061

60-880/313

6858

NUMBER

6858

AMOUNT

02/16/2007

\$8,994.40

DATE

Eight thousand nine hundred ninety-four and forty/100

PAY
TO THE
ORDER
OF

Columbia County Sheriff

Michael J. ...
AUTHORIZED SIGNATURE

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

⑈006658⑈ ⑆031308807⑆ 9014119⑈





February 15, 2007

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

RE: Eastern Savings Bank, FSB

vs.

Linda M. Karns, Richard Karns and the United States of America

Docket No. 2003 CV 29

Property: R.R. 1 Route 487, Stilwater, PA 17814

Sheriff Sale Date: February 7, 2007 @ 9:30 a.m.

Dear Sir or Madam:

I am the attorney on the Writ for the above-referenced sale. Please be advised that I am assigning my bid to **Garnet Investment, Inc.**, 11350 McCormick Road, Suite 200, Hunt Valley, Maryland 21031. Please issue the Deed to **Garnet Investment, Inc.**, and in that regard, enclosed, please find two (2) original Realty Transfer Tax Affidavits of Value. Also, enclosed please find a check in the amount of \$8,994.40 representing additional funds due to your office.

Should you have any questions, please feel free to call me. Thank you.

Sincerely,


JAMES SMITH DIETTERICK & CONNELLY LLP

Scott A. Dietterick

SAD:mse

Enclosures

GARY L. JAMES
MAX J. SMITH, JR.
JOHN J. CONNELLY, JR.
SCOTT A. DIETTERICK
JAMES F. SPADE
MATTHEW CHADAR III
SUSAN M. KADEL
JARA J. W. HANDEMAN
DONNA M. MULLIN
EDWARD P. SEEBER
NED W. YARN
COURTNEY L. KESHEL
KIMBERLY A. BONNER
JEFFREY M. MCCORMICK

OF COUNSEL
GREGORY K. RICHARDS
BERNARD A. RYAN, JR.



Fax: 717.533.2795

P.O. BOX 650
HERSHEY, PA 17033Corner Address:
134 SHIPLE AVENUE
HUNNELLSTOWN, PA 17033

TEL: 717.533.3280

WWW.JSDC.COM

February 2, 2007

Via Facsimile Only 570-784-3429

\$100,000

Tom Leipold, Esquire
ATTN: Noreen

RE: Eastern Savings Bank, FSB

vs.

Linda M. Karns, Richard Karns and the United States of America

Docket No. 2003 CV 29

Property: R.R. 1 Route 487, Stilwater, PA 17814

Sheriff Sale Date: February 7, 2007 @ 9:30 a.m.

Dear Noreen:

Thank you for agreeing to arrange attendance at the above-referenced Sheriff Sale on my behalf. Please start the bidding at Sheriff's costs or the minimum required bid for Columbia County, and if there is competitive bidding, please bid in \$10,000.00 increments up to a maximum bid of \$264,000.00. If Eastern is the successful bidder, and the Sheriff needs to know at Sale how to issue the Deed, please instruct the Sheriff to issue the Deed in the name of **Garnet Investment, Inc.**, 11350 McCormick Road, Suite 200, Hunt Valley, Maryland 21031. Should a bankruptcy be announced at the sale, please continue the Sheriff Sale for three (3) months and notify our office of the continued sale date. Following sale, please fax the sale results along with your invoice.

Should you have any questions, please do not hesitate to call me.

Sincerely,

JAMES SMITH DIERICK & CONNELLY LLP

Scott A. Dierick, Esquire
SAD:mseGARY L. JAMES
MAX J. SMITH, JR.
JOHN J. CONNELLY, JR.
SCOTT A. DIERICK
JAMES F. SPADE
MATTHEW CHARAL, III
SUSAN M. KADEL
JARAD W. HANDELMAN
DONNA M. MULLIN
EDWARD P. SEEGER
NEIL W. YAHN
COURTNEY L. KISHIEL
KIMBERLY A. BONNIEH
JEFFREY M. MCCORMICKOF COUNSEL:
GREGORY K. RICHARDS
BERNARD A. RYAN, JR.

STATE OF PENNSYLVANIA
COUNTY OF COLUMBIA } SS

Paula J. Barry 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 that day and on the attached notice

January 17, 24, 31, 2007 as printed and published; that the affiant is one of the officers or publisher or designated agent of the owner or publisher 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 31st day of Jan 2007.

(Notary Public)

My commission expires Commonwealth of Pennsylvania
Notarial Seal
Dennis L. Ashenfelter, 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.

County 024

PARCEL ID: 33-01-006-00-000

TAX YEAR 2007

ALTERNATE ID

Specifying

EFFECTIVE DATE: 02/01/2007

Year

Authority

Fund

| Dep Year | Fid Fund | | Interest | Other | Other | Total | |
|----------|----------|----------|----------|--------|-------|-------|----------|
| 2006 | PRIM | 5,452.92 | .00 | 539.52 | 15.00 | 44.94 | 6,052.38 |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| Total | | 5,452.92 | .00 | 539.52 | 15.00 | 44.94 | 6,052.38 |

TIMOTHY T. CHAMBERLAIN



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.

EASTERN SAVINGS BANK, FSB

VS.

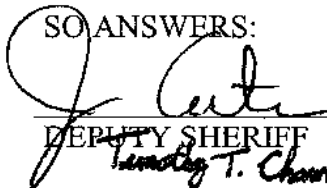
LINDA KARNS

WRIT OF EXECUTION #8 OF 2004 ED

POSTING OF PROPERTY

January 3, 2007 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE
PROPERTY OF LINDA KARNS AT RR1 ROUTE 487 STILLWATER
COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY COLUMBIA COUNTY
CHIEF DEPUTY SHERIFF JAMES ARTER.

SO ANSWERS:


DEPUTY SHERIFF
Timothy T. Chamberlain

TIMOTHY T. CHAMBERLAIN
SHERIFF

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 8TH DAY OF JANUARY 2007



COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Wendy Westover, Notary Public
Bloomsburg, Columbia Co., PA
My Commission Expires November 07, 2009

Fax: 717.533.2795



P.O. BOX 650
HERSHEY, PA 17033

Counsel Address
134 5TH AVENUE
HUMPHREYSTOWN, PA 17036

TEL: 717.533.3280

WWW.JSDC.COM

January 2, 2007

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

RE: Eastern Savings Bank, FSB
vs.
Linda M. Karns
Our File No. 01-3184
Docket No. 2003 CV 19
430 Third Street, Benton, PA 17814

Dear Sir or Madam:

Enclosed for filing please find an original of an Affidavit of Service of Defendants/Owners and Other Parties of Interest regarding the above referenced matter. Please file the original and return a time-stamped copy of the extra face page which is enclosed in the self-addressed stamped envelope.

If you have any questions or concerns, please do not hesitate to contact me.

Sincerely,

JAMES SMITH DIETTERICK & CONNELLY LLP

Scott A. Dietterick

SAD:mse

Enclosures

cc: Sheriff of Columbia County

GARY L. JAMES
MAX J. SMITH, JR.
JOHN J. CONNELLY, JR.
SCOTT A. DIETTERICK
JAMES F. SPADE
MATTHEW CHABAL, III
SUSAN M. KADEI
JARAD W. HANDELMAN
DONNA M. MILLIN
EDWARD P. SEEGER
NEIL W. YAHN
COURTNEY L. KISHEL
KIMBERLY A. BONNER
JEFFREY M. MCCORMICK


OF COUNSEL:
GREGORY K. RICHARDS
BERNARD A. RYAN, JR.

| | | | |
|---|------------------------------|------------------------------|------------------------------|
| Date of Delivery 11/26/00 | Date of Delivery 11/26/00 | Date of Delivery 11/26/00 | Date of Delivery 11/26/00 |
| D. Is delivery address different from item 1? <input type="checkbox"/> Yes <input type="checkbox"/> No If YES, enter delivery address below: | | | |
| 3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D. | | | |
| 4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes <input type="checkbox"/> No | | | |

5 0390 0001 2235 6656
 102595-02-M-15-

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
 PO Box 12051
 Philadelphia, PA 19105

COMPLETE THIS SECTION ON DELIVERY
 A. Signature

☐ Agent ☒ Addressee
 B. Received by (Printed Name)
 Faith Alston
 C. Date of Delivery
 10/26
 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.

| | | | | | | | |
|---|---|---|---|--|---|---|---|
| A. Received by (Printed Name) 05 0390 0001 2235 8649 | B. Received by (Printed Name) 05 0390 0001 2235 8649 | C. Date of Delivery 05 0390 0001 2235 8649 | D. Is delivery address different from item 1? YES, enter delivery address below: | E. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Registered <input type="checkbox"/> Insured Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> C.O.D. <input type="checkbox"/> Restricted Delivery? (Extra Fee) | F. Sender's Address OFFICE OF F.A.I.R. DEPARTMENT OF PUBLIC WELFARE PO BOX 8016 HARRISBURG, PA 17105 | G. Sender's Phone Number 717-631-1234 | H. Sender's Email Address fair@pa.gov |
|---|---|---|---|--|---|---|---|

3. Service Type

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

4. Restricted Delivery? (Extra Fee) ☐ Yes

5. Signature

☒ Signature ☐ Agent
☐ Restricted Delivery? (Extra Fee)

6. Date of Delivery

☒ Date of Delivery ☐ Date of Delivery
☐ Restricted Delivery? (Extra Fee)

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA

EASTERN SAVINGS BANK, FSB,

Plaintiff,

vs.

LINDA M. KARNS, RICHARD K. KARNS
and THE UNITED STATE OF AMERICA,
Defendants.

CIVIL DIVISION

NO.: 2003 CV 29

ISSUE NO.:

TYPE OF PLEADING:

**Pa.R.C.P. RULE 3129.2(C)
AFFIDAVIT OF SERVICE OF
DEFENDANTS/OWNERS AND
OTHER PARTIES OF INTEREST**

CODE:

FILED ON BEHALF OF:

Eastern Savings Bank, FSB,
Plaintiff

COUNSEL OF RECORD FOR THIS
PARTY:

Scott A. Dietterick, Esquire
Pa. I.D. #55650

JAMES, SMITH, DIETTERICK &
CONNELLY LLP
P.O. Box 650
Hershey, PA 17033
(717) 533-3280

IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY, PENNSYLVANIA

EASTERN SAVINGS BANK, FSB

Plaintiff

Docket No.: 2002 CV 829

v.

Execution No.:

LINDA M. KARNS, RICHARD L. KARNS and
THE UNITED STATES OF AMERICA,

Defendants

**Pa.R.C.P. RULE 3129.2(c) AFFIDAVIT OF SERVICE OF
DEFENDANTS/OWNERS AND OTHER PARTIES OF INTEREST**

I, Scott A. Dietterick, Esquire, attorney for Eastern Savings Bank, FSB, Plaintiff, being duly sworn according to law depose and make the following Affidavit regarding service of Plaintiff's Notice of Sheriff's Sale of Real Property in this matter on Defendants/Owners and Other Parties of Interest as follows:

1. Defendants, Linda M. Karns and Richard L. Karns, are the record owners of the real property.
2. On or about October 28, 2006, Defendants, Linda M. Karns and Richard L. Karns were served with Plaintiff's Notice of Sheriff's Sale of Real Property Pursuant to Pa.R.C.P. 3129, via certified mail, return receipt requested, at their last know address being 430 Third Street, Benton, Pennsylvania 17814. True and correct copies of said Notices and Return Receipts are marked Exhibit "A", attached hereto and made a part hereof.
3. On or about October 30, 2006, Defendant, The United States of America, was served with Plaintiff's Notice of Sheriff's Sale of Real Property Pursuant to Pa.R.C.P. 3129, via

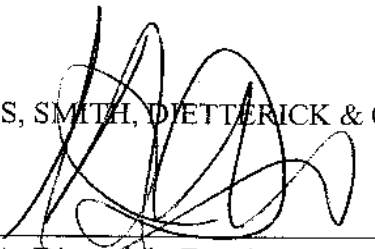
certified mail, return receipt requested, at their last know address being c/o Joseph J. Terz, Esquire, Asst. U. S. Attorney, U. S. Attorney's Office Middle District of PA Federal Building, 3rd & Walnut Sts., Suite 1162, Harrisburg, Pennsylvania 17108. A true and correct copy of said Notice and Return Receipt are marked Exhibit "B", attached hereto and made a part hereof.

4. On or about November 21, 2006, Plaintiff's counsel served all other parties in interest with Plaintiff's Notice of Sheriff's Sale according to Plaintiff's Affidavit Pursuant to Rule 3129.1, via First Class U.S. Mail, Postage Pre-Paid, with a Certificate of Mailing. True and correct copies of said Notices and Certificates of Mailing are marked Exhibit "C", attached hereto and made a part hereof.

Finally, the undersigned deposes and says that Defendants/Owners and all Other Parties of Interest were served with Plaintiff's Notice of Sheriff's Sale of Real Property in accordance with Pa. R.C.P. 3129.2.

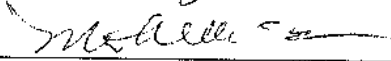
JAMES, SMITH, DIETTERICK & CONNELLY LLP

Dated: 1/2/07

BY: 
Scott A. Dietterick, Esquire
Pa. I.D. #55650
Attorneys for Plaintiff
P.O. Box 650
Hershey, PA 17033
(717) 533-3280

Sworn to and subscribed before me this

2nd day of January, 2007.



Notary Public

MY COMMISSION EXPIRES:

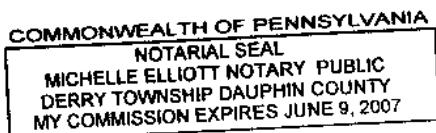


EXHIBIT “A”

**IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY, PENNSYLVANIA**

EASTERN SAVINGS BANK, FSB

Plaintiff

v.

Docket No.: 2003 CV 29

Execution No.: 2004-ED-8

LINDA M. KARNS, RICHARD L. KARNS and
THE UNITED STATES OF AMERICA,

Defendant(s)

**NOTICE OF SHERIFF'S SALE
OF REAL PROPERTY PURSUANT TO
PENNSYLVANIA RULE OF CIVIL PROCEDURE 3129**

Linda M. Karns
430 Third Street
Benton, PA 17814

TAKE NOTICE:

That the Sheriff's Sale of Real Property (Real Estate) will be held at the Columbia County Court House, Office of the Sheriff, 34 West Main Street, Bloomsburg, Pennsylvania 17815 on February 7, 2007 at 9:30 am .m. prevailing local time.

THE PROPERTY TO BE SOLD is delineated in detail in a legal description 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 LEGAL DESCRIPTION ATTACHED AS EXHIBIT "A").

The LOCATION of your property to be sold is:

Rural Route #1, Route 487, Stillwater, Columbia Co., PA 17878

The JUDGMENT under or pursuant to which your property is being sold is docketed to:

No.: 2003-CV-29

THE NAME(S) OF THE OWNER(S) OR REPUTED OWNER(S) OF THIS PROPERTY ARE:

Linda M. Karns and Richard L. Karns

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 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 Columbia County, P.O. Box 380, Bloomsburg Pennsylvania 17815.

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. 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 E. 5th Street
Bloomsburg, PA 17815
(717) 784-8760**

THE LEGAL RIGHTS YOU MAY HAVE ARE:

1. You may file a petition with the Court of Common Pleas of Columbia 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 a 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 Columbia 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 Columbia 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, Columbia County Courthouse, P.O. Box 380, Bloomsburg, Pennsylvania 17815, before presentation of the petition to the Court.

**JAMES, SMITH, DIETTERICK &
CONNELLY LLP**

By: _____

Scott A. Dietterick, Esquire
Attorney I.D.#55650
P.O. Box 650
Hershey, PA 17033
(717) 533-3280

VIA CERTIFIED MAIL, RETURN RECEIPT REQUESTED

and

VIA PERSONAL SERVICE BY THE COLUMBIA CO. SHERIFF

**IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY, PENNSYLVANIA**

EASTERN SAVINGS BANK, FSB

Plaintiff

Docket No.: 2003 CV 29

v.

Execution No.:

LINDA M. KARNS, RICHARD L. KARNS and
THE UNITED STATES OF AMERICA,

Defendant(s)

LEGAL DESCRIPTION

ALL THOSE THREE CERTAIN pieces, parcels and tracts of land situate in The Borough of Stillwater, County of Columbia, and State of Pennsylvania, bounded and described as follows, to-wit:

PARCEL NO. 1:

BEGINNING at an iron pin on the Northerly side of State Highway Route #487 and in line of lands now or formerly of Bennie Naunczek; Thence along lands now or formerly of Naunczek, North 60 degrees 20 minutes East, 152.3 feet to an iron pin on the Southern side of the right-of-way of Reading Railroad; Thence by the same, South 56 degrees 8 minutes East 166 feet to an iron pin in line of lands of Alfred Derrick; Thence by the same, South 50 degrees 20 minutes West, 207 feet to an iron pin on the northern side of the aforementioned State Highway; Thence by the same, North 35 degrees 10 minutes West, 150 feet to the place of beginning. CONTAINING .61 of an acre.

PARCEL NO. 2:

BEGINNING at an iron pin on the Eastern right-of-way of Pennsylvania Traffic Route 487 and common corner with lands now or formerly of Gustav A. and Johanna Detterbeck; Thence along said Detterbeck, North 64 degrees 27 minutes 07 seconds East, 197.13 feet to an iron pin; Thence along said Detterbeck, North 64 degrees 27 minutes 07 seconds East, 197.13 feet to an iron pin; Thence along same, North 52 degrees 57 minutes 38 seconds West, 167.51 feet to a point in line of lands now or formerly of Bennie F. Naunczek; Thence along said Naunczek, North 64 degrees 27 minutes 07 seconds East, 67.59 feet to an iron pin corner in line of lands now or formerly of Charles D. Roberts Company; Thence along said Roberts, South 52 degrees 57 minutes 38 seconds East, 188.47 feet to a point; Thence along lands now or formerly of Karns, South 51 degrees 53

minutes 00 seconds West, 168.52 feet to a point marked by a rebar; Thence South 28 degrees 07 minutes East, 27 feet to a rebar set; Thence South 61 degrees 53 minutes 00 seconds West, 97.7 feet to a rebar set in the Eastern right-of-way of Route No. 487; Thence along said right-of-way, North 33 degrees 05 minutes 35 seconds West, 58.1 feet to the place of beginning. CONTAINING 19,415 square feet and being designated as Lot No. 1 on a survey draft prepared by Frank E. Beishline, PLS, which appear of record in Columbia County Map Book 6, Page 215.

PARCEL NO. 3:

BEGINNING at a point on the Easterly right-of-way of Pennsylvania State Legislative Route 339 (Traffic Route 487) leading from Orangeville to Benton, said point being the Northwest corner of lands now or formerly of Gustav A. and Johanna K. Detterbeck; Thence along the Easterly right-of-way of said Traffic Route 487, North 37 degrees 05 minutes West 117.14 feet to a point; Thence through other lands now or formerly of Bennie G. and Judith K. Naunczek and crossing a sixty foot wide Reading Railroad right-of-way (abandoned) North 60 degrees 20 minutes East 375.00 feet to a point; Thence through same, South 37 degrees 05 minutes East 117.14 feet to a point on the Northerly line of lands now or formerly of Allen, Jr. and Eleanor R. Buck; Thence along the Northerly line of lands of said Buck and the Northerly line of lands of the aforementioned Detterbeck and crossing the aforementioned abandoned right-of-way, South 60 degrees 20 minutes West 375.00 feet to the place of beginning.

CONTAINING 1.0 acre of land in all.

BEING KNOWN AS R. R. #1, Route 487, Stillwater, PA 17814, IMPROVED with a single family dwelling.

BEING TAX PARCEL NO. 33-01-006

BEING the same premises which Gustav V. Detterbeck and Johanna Detterbeck, a/k/a Johanna K. Detterbeck, his wife, by their Deed dated January 6, 1998 and recorded January 6, 1998, in and for Columbia County, in Deed Book 675, Page 917, granted and conveyed unto Richard L. Karns and Linda M. Karns, his wife.

Exhibit "A"

**IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY, PENNSYLVANIA**

EASTERN SAVINGS BANK, FSB

Plaintiff

v.

Docket No.: 2003 CV 29

LINDA M. KARNS, RICHARD L. KARNS and
THE UNITED STATES OF AMERICA.

Execution No.:

Defendant(s)

**NOTICE OF SHERIFF'S SALE
OF REAL PROPERTY PURSUANT TO
PENNSYLVANIA RULE OF CIVIL PROCEDURE 3129**

Richard L. Karns
430 Third Street
Benton, PA 17814

TAKE NOTICE:

That the Sheriff's Sale of Real Property (Real Estate) will be held at the Columbia County Court House, Office of the Sheriff, 34 West Main Street, Bloomsburg, Pennsylvania 17815 on 2/7/07 at 9:30 A.m. prevailing local time.

THE PROPERTY TO BE SOLD is delineated in detail in a legal description 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 LEGAL DESCRIPTION ATTACHED AS EXHIBIT "A").

The LOCATION of your property to be sold is:

Rural Route #1, Route 487, Stillwater, Columbia Co., PA

The JUDGMENT under or pursuant to which your property is being sold is docketed to:

No.: 2003-CV-29

THE NAME(S) OF THE OWNER(S) OR REPUTED OWNER(S) OF THIS PROPERTY ARE:

Linda M. Karns and Richard L. Karns

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 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 Columbia County, P.O. Box 380, Bloomsburg Pennsylvania 17815.

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. 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 E. 5th Street
Bloomsburg, PA 17815
(717) 784-8760**

THE LEGAL RIGHTS YOU MAY HAVE ARE:

1. You may file a petition with the Court of Common Pleas of Columbia 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 a 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 Columbia 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 Columbia 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, Columbia County Courthouse, P.O. Box 380, Bloomsburg, Pennsylvania 17815, before presentation of the petition to the Court.

**JAMES, SMITH, DIETTERICK &
CONNELLY LLP**

By: 

Scott A. Dietterick, Esquire
Attorney I.D.#55650
P.O. Box 650
Hershey, PA 17033
(717) 533-3280

VIA CERTIFIED MAIL, RETURN RECEIPT REQUESTED

and

VIA PERSONAL SERVICE BY THE COLUMBIA CO. SHERIFF

**IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY, PENNSYLVANIA**

EASTERN SAVINGS BANK, FSB

Plaintiff

Docket No.: 2003 CV 29

v.

Execution No.:

LINDA M. KARNS, RICHARD L. KARNS and
THE UNITED STATES OF AMERICA,

Defendant(s)

LEGAL DESCRIPTION

ALL THOSE THREE CERTAIN pieces, parcels and tracts of land situate in The Borough of Stillwater, County of Columbia, and State of Pennsylvania, bounded and described as follows, to-wit:

PARCEL NO. 1:

BEGINNING at an iron pin on the Northerly side of State Highway Route #487 and in line of lands now or formerly of Bennie Naunczek; Thence along lands now or formerly of Naunczek, North 60 degrees 20 minutes East, 152.3 feet to an iron pin on the Southern side of the right-of-way of Reading Railroad; Thence by the same, South 56 degrees 8 minutes East 166 feet to an iron pin in line of lands of Alfred Derrick; Thence by the same, South 50 degrees 20 minutes West, 207 feet to an iron pin on the northern side of the aforementioned State Highway; Thence by the same, North 35 degrees 10 minutes West, 150 feet to the place of beginning. CONTAINING .61 of an acre.

PARCEL NO. 2:

BEGINNING at an iron pin on the Eastern right-of-way of Pennsylvania Traffic Route 487 and common corner with lands now or formerly of Gustav A. and Johanna Detterbeck; Thence along said Detterbeck, North 64 degrees 27 minutes 07 seconds East, 197.13 feet to an iron pin; Thence along said Detterbeck, North 64 degrees 27 minutes 07 seconds East, 197.13 feet to an iron pin; Thence along same, North 52 degrees 57 minutes 38 seconds West, 167.51 feet to a point in line of lands now or formerly of Bennie F. Naunczek; Thence along said Naunczek, North 64 degrees 27 minutes 07 seconds East, 67.59 feet to an iron pin corner in line of lands now or formerly of Charles D. Roberts Company; Thence along said Roberts, South 52 degrees 57 minutes 38 seconds East, 188.47 feet to a point; Thence along lands now or formerly of Karns, South 51 degrees 53

minutes 00 seconds West, 168.52 feet to a point marked by a rebar; Thence South 28 degrees 07 minutes East, 27 feet to a rebar set; Thence South 61 degrees 53 minutes 00 seconds West, 97.7 feet to a rebar set in the Eastern right-of-way of Route No. 487; Thence along said right-of-way, North 33 degrees 05 minutes 35 seconds West, 58.1 feet to the place of beginning. CONTAINING 19,415 square feet and being designated as Lot No. 1 on a survey draft prepared by Frank E. Beishline, PLS, which appear of record in Columbia County Map Book 6, Page 215.

PARCEL NO. 3:

BEGINNING at a point on the Easterly right-of-way of Pennsylvania State Legislative Route 339 (Traffic Route 487) leading from Orangeville to Benton, said point being the Northwest corner of lands now or formerly of Gustav A. and Johanna K. Detterbeck; Thence along the Easterly right-of-way of said Traffic Route 487, North 37 degrees 05 minutes West 117.14 feet to a point; Thence through other lands now or formerly of Bennie G. and Judith K. Naunczek and crossing a sixty foot wide Reading Railroad right-of-way (abandoned) North 60 degrees 20 minutes East 375.00 feet to a point; Thence through same, South 37 degrees 05 minutes East 117.14 feet to a point on the Northerly line of lands now or formerly of Allen, Jr. and Eleanor R. Buck; Thence along the Northerly line of lands of said Buck and the Northerly line of lands of the aforementioned Detterbeck and crossing the aforementioned abandoned right-of-way, South 60 degrees 20 minutes West 375.00 feet to the place of beginning.

CONTAINING 1.0 acre of land in all.

BEING KNOWN AS R. R. #1, Route 487, Stillwater, PA 17814, IMPROVED with a single family dwelling.

BEING TAX PARCEL NO. 33-01-006

BEING the same premises which Gustav V. Detterbeck and Johanna Detterbeck, a/k/a Johanna K. Detterbeck, his wife, by their Deed dated January 6, 1998 and recorded January 6, 1998, in and for Columbia County, in Deed Book 675, Page 917, granted and conveyed unto Richard L. Karns and Linda M. Karns, his wife.

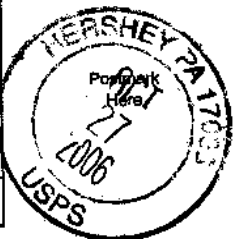
Exhibit "A"

U.S. Postal Service™
CERTIFIED MAIL™ RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

| | |
|---|---------|
| Postage | \$ 0.63 |
| Certified Fee | 2.40 |
| Return Receipt Fee (Endorsement Required) | 1.85 |
| Restricted Delivery Fee (Endorsement Required) | |
| Total Postage & Fees | \$ 4.88 |



Sent To Linda Karns
Street, Apt. No.,
or PO Box No. 430 Third St
City, State, ZIP+4 Benton PA 17814

See Reverse for Instructions

U.S. Postal Service™
CERTIFIED MAIL™ RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

| | |
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| Postage | \$ 0.63 |
| Certified Fee | 2.40 |
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| Restricted Delivery Fee (Endorsement Required) | |
| Total Postage & Fees | \$ 4.88 |



Sent To Richard L. Karns
Street, Apt. No.,
or PO Box No. 430 Third St
City, State, ZIP+4 Benton PA 17814

PS Form 3800, June 2002

See Reverse for Instructions

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.

Article Addressed to:

Linda Karns
430 Third St
Benton PA 17814

Article Number

(Transfer from service label)

7005 2570 0001 3656 3938

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

☐ Agent

☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

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

Linda M. Karns

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.

Article Addressed to:

Richard L. Karns
430 Third St
Benton PA 17814

Article Number

(Transfer from service label)

7005 2570 0001 3656 3921

Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

☐ Agent

☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

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

Linda M. Karns

3. Service Type

☒ Certified Mail

☐ Express Mail

☐ Registered

☐ Return Receipt for Merchandise

☐ Insured Mail

☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes

EXHIBIT “B”

IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY, PENNSYLVANIA

EASTERN SAVINGS BANK, FSB

Plaintiff

v.

Docket No.: 2003 CV 29

LINDA M. KARNS, RICHARD L. KARNS and
THE UNITED STATES OF AMERICA.

Execution No.:

Defendant(s)

NOTICE OF SHERIFF'S SALE
OF REAL PROPERTY PURSUANT TO
PENNSYLVANIA RULE OF CIVIL PROCEDURE 3129

The United States of America
c/o Joseph J. Terz, Esq., Asst. U. S. Attorney
U. S. Attorney's Office
Federal Building
3rd & Walnut Sts., Suite 1162
Harrisburg, PA 17108

TAKE NOTICE:

That the Sheriff's Sale of Real Property (Real Estate) will be held at the Columbia County Court House, Office of the Sheriff, 34 West Main Street, Bloomsburg, Pennsylvania 17815 on 2/7/07 at 9:30 A.m. prevailing local time.

THE PROPERTY TO BE SOLD is delineated in detail in a legal description 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 LEGAL DESCRIPTION ATTACHED AS EXHIBIT "A").

The LOCATION of your property to be sold is:

Rural Route #1, Route 487, Stillwater, Columbia Co., PA 17878

The JUDGMENT under or pursuant to which your property is being sold is docketed to:

No.: 2003-CV-29

THE NAME(S) OF THE OWNER(S) OR REPUTED OWNER(S) OF THIS PROPERTY ARE:

Linda M. Karns and Richard L. Karns

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 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 Columbia County, P.O. Box 380, Bloomsburg Pennsylvania 17815.

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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.

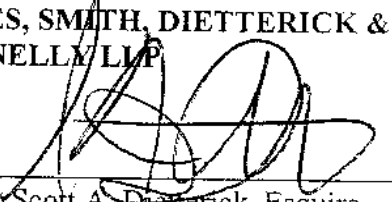
**Susquehanna Legal Services
168 E. 5th Street
Bloomsburg, PA 17815
(717) 784-8760**

THE LEGAL RIGHTS YOU MAY HAVE ARE:

1. You may file a petition with the Court of Common Pleas of Columbia 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 a 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 Columbia 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 Columbia 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, Columbia County Courthouse, P.O. Box 380, Bloomsburg, Pennsylvania 17815, before presentation of the petition to the Court.

**JAMES, SMITH, DIETTERICK &
CONNELLY LLP**

By: _____


Scott A. Dietterick, Esquire
Attorney I.D.#55650
P.O. Box 650
Hershey, PA 17033
(717) 533-3280

VIA CERTIFIED MAIL, RETURN RECEIPT REQUESTED

**IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY, PENNSYLVANIA**

EASTERN SAVINGS BANK, FSB

Plaintiff

v.

Docket No.: 2003 CV 29

LINDA M. KARNS, RICHARD L. KARNS and
THE UNITED STATES OF AMERICA,

Execution No.:

Defendant(s)

LEGAL DESCRIPTION

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PARCEL NO. 1:

BEGINNING at an iron pin on the Northerly side of State Highway Route #487 and in line of lands now or formerly of Bennie Naunczek; Thence along lands now or formerly of Naunczek, North 60 degrees 20 minutes East, 152.3 feet to an iron pin on the Southern side of the right-of-way of Reading Railroad; Thence by the same, South 56 degrees 8 minutes East 166 feet to an iron pin in line of lands of Alfred Derrick; Thence by the same, South 50 degrees 20 minutes West, 207 feet to an iron pin on the northern side of the aforementioned State Highway; Thence by the same, North 35 degrees 10 minutes West, 150 feet to the place of beginning. CONTAINING .61 of an acre.

PARCEL NO. 2:

BEGINNING at an iron pin on the Eastern right-of-way of Pennsylvania Traffic Route 487 and common corner with lands now or formerly of Gustav A. and Johanna Detterbeck; Thence along said Detterbeck, North 64 degrees 27 minutes 07 seconds East, 197.13 feet to an iron pin; Thence along said Detterbeck, North 64 degrees 27 minutes 07 seconds East, 197.13 feet to an iron pin; Thence along same, North 52 degrees 57 minutes 38 seconds West, 167.51 feet to a point in line of lands now or formerly of Bennie F. Naunczek; Thence along said Naunczek, North 64 degrees 27 minutes 07 seconds East, 67.59 feet to an iron pin corner in line of lands now or formerly of Charles D. Roberts Company; Thence along said Roberts, South 52 degrees 57 minutes 38 seconds East, 188.47 feet to a point; Thence along lands now or formerly of Karns, South 51 degrees 53

minutes 00 seconds West, 168.52 feet to a point marked by a rebar; Thence South 28 degrees 07 minutes East, 27 feet to a rebar set; Thence South 61 degrees 53 minutes 00 seconds West, 97.7 feet to a rebar set in the Eastern right-of-way of Route No. 487; Thence along said right-of-way, North 33 degrees 05 minutes 35 seconds West, 58.1 feet to the place of beginning. CONTAINING 19,415 square feet and being designated as Lot No. 1 on a survey draft prepared by Frank E. Beishline, PLS, which appear of record in Columbia County Map Book 6, Page 215.

PARCEL NO. 3:

BEGINNING at a point on the Easterly right-of-way of Pennsylvania State Legislative Route 339 (Traffic Route 487) leading from Orangeville to Benton, said point being the Northwest corner of lands now or formerly of Gustav A. and Johanna K. Detterbeck; Thence along the Easterly right-of-way of said Traffic Route 487, North 37 degrees 05 minutes West 117.14 feet to a point; Thence through other lands now or formerly of Bennie G. and Judith K. Naunczek and crossing a sixty foot wide Reading Railroad right-of-way (abandoned) North 60 degrees 20 minutes East 375.00 feet to a point; Thence through same, South 37 degrees 05 minutes East 117.14 feet to a point on the Northerly line of lands now or formerly of Allen, Jr. and Eleanor R. Buck; Thence along the Northerly line of lands of said Buck and the Northerly line of lands of the aforementioned Detterbeck and crossing the aforementioned abandoned right-of-way, South 60 degrees 20 minutes West 375.00 feet to the place of beginning.

CONTAINING 1.0 acre of land in all.

BEING KNOWN AS R. R. #1, Route 487, Stillwater, PA 17814, IMPROVED with a single family dwelling.

BEING TAX PARCEL NO. 33-01-006

BEING the same premises which Gustav V. Detterbeck and Johanna Detterbeck, a/k/a Johanna K. Detterbeck, his wife, by their Deed dated January 6, 1998 and recorded January 6, 1998, in and for Columbia County, in Deed Book 675, Page 917, granted and conveyed unto Richard L. Karns and Linda M. Karns, his wife.

Exhibit "A"

CERTIFIED MAIL RECEIPT

(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL CAUSE

| | |
|--|---------|
| Postage | \$ 0.63 |
| Certified Fee | 2.40 |
| Return Receipt Fee (Endorsement Required) | 1.85 |
| Restricted Delivery Fee (Endorsement Required) | |
| Total Postage & Fees | \$ 4.88 |

Sent To USA

Street Apt. No. or PO Box No. Fed Bldg 3rd Floor

City, State, ZIP+4 Harrisburg PA 17108

PS Form 3811, June 2004 See Reverse for Instructions

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:

The United States of America
40 West 3rd St, Esq.
Post. US Atty
Federal Bldg
Suite 1142
Harrisburg PA 17108
Karin

Article Number

(Transfer from service label)

7005 2570 0001 3656 3945

S Form 3811, February 2004

Domestic Return Receipt

102585-02-M-1540

COMPLETE THIS SECTION ON DELIVERY

A. Signature [Signature] ☒ Agent ☐ Addressee

B. Received by (Printed Name) [Signature] C. Date of Delivery 1/14/08

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

EXHIBIT “C”

IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY, PENNSYLVANIA

EASTERN SAVINGS BANK, FSB

Plaintiff

v.

Docket No.: 2003 CV 29

LINDA M. KARNS, RICHARD L. KARNS and
THE UNITED STATES OF AMERICA,

Execution No.:

Defendants

NOTICE TO LIENHOLDERS AND OTHER PARTIES IN INTEREST
PURSUANT TO Pa.R.C.P. 3129(b)

TO: Columbia County Tax Claim Bureau
Columbia County Courthouse
P.O. Box 380
Bloomsburg, PA 17815

TAKE NOTICE that by virtue of the above Writ of Execution issued out of the Court of Common Pleas of Columbia County, Pennsylvania, and to the Sheriff of Columbia County, directed, there will be exposed to Public Sale in the

COLUMBIA COUNTY COURTHOUSE
Office of the Sheriff
34 West Main Street
Bloomsburg, Pennsylvania 17815

on February 7, 2007 at 9:30 a.m., the following described real estate which Linda M. Karns and Richard L. Karns are the owners or reputed owners and on which you may hold a lien or have an interest which could be affected by the sale of:

R.R. 1, Route 487
Stillwater, Pennsylvania 17878
Columbia County

(SEE LEGAL DESCRIPTION ATTACHED AS EXHIBIT "A").

The said Writ of Execution has been issued on a judgment in the action of

EASTERN SAVINGS BANK, FSB,

Plaintiff,

vs.

LINDA M. KARNS, RICHARD L. KARNS and
THE UNITED STATES OF AMERICA,

Defendants.

at EX. NO. 2003 CV 29 in the amount of \$188,945.39, plus interest and costs.

Claims against property must be filed at the Office of the Sheriff before above sale date.

Claims to proceeds must be made with the Office of the Sheriff before distribution.

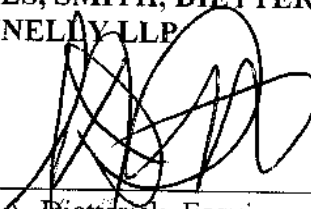
Schedule of Distribution will be filed with the Office of the Sheriff no later than thirty (30) days from the sale date.

Exceptions to Distributions or a Petition to Set Aside the Sale must be filed with the Office of the Sheriff no later than ten (10) days from the date when Schedule of Distribution is filed in the Office of the Sheriff.

If you have any questions or comments with regard to the Sheriff's Sale or this Notice, you should contact your attorney as soon as possible.

**JAMES, SMITH, DIETTERICK &
CONNELLY LLP**

Dated: 11/21/06

By: 

Scott A. Dietterick, Esquire
PA ID #55650
Attorney for Plaintiff
P.O. Box 650
Hershey, PA 17033
(717) 533-3280

**IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY, PENNSYLVANIA**

EASTERN SAVINGS BANK, FSB

Plaintiff

Docket No.: 2003 CV 29

v.

Execution No.:

LINDA M. KARNS, RICHARD L. KARNS and
THE UNITED STATES OF AMERICA,

Defendant(s)

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minutes 00 seconds West, 168.52 feet to a point marked by a rebar; Thence South 28 degrees 07 minutes East, 27 feet to a rebar set; Thence South 61 degrees 53 minutes 00 seconds West, 97.7 feet to a rebar set in the Eastern right-of-way of Route No. 487; Thence along said right-of-way, North 33 degrees 05 minutes 35 seconds West, 58.1 feet to the place of beginning. CONTAINING 19,415 square feet and being designated as Lot No. 1 on a survey draft prepared by Frank E. Beishline, PLS, which appear of record in Columbia County Map Book 6, Page 215.

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CONTAINING 1.0 acre of land in all.

BEING KNOWN AS R. R. #1, Route 487, Stillwater, PA 17814, IMPROVED with a single family dwelling.

BEING TAX PARCEL NO. 33-01-006

BEING the same premises which Gustav V. Detterbeck and Johanna Detterbeck, a/k/a Johanna K. Detterbeck, his wife, by their Deed dated January 6, 1998 and recorded January 6, 1998, in and for Columbia County, in Deed Book 675, Page 917, granted and conveyed unto Richard L. Karns and Linda M. Karns, his wife.

Exhibit "A"

IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY, PENNSYLVANIA

EASTERN SAVINGS BANK, FSB

Plaintiff

v.

LINDA M. KARNS, RICHARD L. KARNS and
THE UNITED STATES OF AMERICA,

Defendants

Docket No.: 2003 CV 29

Execution No.:

NOTICE TO LIENHOLDERS AND OTHER PARTIES IN INTEREST
PURSUANT TO Pa.R.C.P. 3129(b)

TO: Remit Corporation
36 W. Main Street
Bloomsburg, PA 17815

TAKE NOTICE that by virtue of the above Writ of Execution issued out of the Court of Common Pleas of Columbia County, Pennsylvania, and to the Sheriff of Columbia County, directed, there will be exposed to Public Sale in the

COLUMBIA COUNTY COURTHOUSE
Office of the Sheriff
34 West Main Street
Bloomsburg, Pennsylvania 17815

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Stillwater, Pennsylvania 17878
Columbia County

(SEE LEGAL DESCRIPTION ATTACHED AS EXHIBIT "A").

The said Writ of Execution has been issued on a judgment in the action of

EASTERN SAVINGS BANK, FSB,

Plaintiff,

vs.

LINDA M. KARNS, RICHARD L. KARNS and
THE UNITED STATES OF AMERICA,

Defendants.

at EX. NO. 2003 CV 29 in the amount of \$188,945.39, plus interest and costs.

Claims against property must be filed at the Office of the Sheriff before above sale date.

Claims to proceeds must be made with the Office of the Sheriff before distribution.

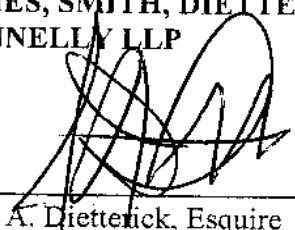
Schedule of Distribution will be filed with the Office of the Sheriff no later than thirty (30) days from the sale date.

Exceptions to Distributions or a Petition to Set Aside the Sale must be filed with the Office of the Sheriff no later than ten (10) days from the date when Schedule of Distribution is filed in the Office of the Sheriff.

If you have any questions or comments with regard to the Sheriff's Sale or this Notice, you should contact your attorney as soon as possible.

**JAMES, SMITH, DIETTERICK &
CONNELLY LLP**

Dated: 11/21/00

By: 
Scott A. Dietterick, Esquire
PA ID #55650
Attorney for Plaintiff
P.O. Box 650
Hershey, PA 17033
(717) 533-3280

**IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY, PENNSYLVANIA**

EASTERN SAVINGS BANK, PSB

Plaintiff

Docket No.: 2003 CV 29

v.

Execution No.:

LINDA M. KARNS, RICHARD L. KARNS and
THE UNITED STATES OF AMERICA,

Defendant(s)

LEGAL DESCRIPTION

ALL THOSE THREE CERTAIN pieces, parcels and tracts of land situate in The Borough of Stillwater, County of Columbia, and State of Pennsylvania, bounded and described as follows, to-wit:

PARCEL NO. 1:

BEGINNING at an iron pin on the Northerly side of State Highway Route #487 and in line of lands now or formerly of Bennie Naunczek; Thence along lands now or formerly of Naunczek, North 60 degrees 20 minutes East, 152.3 feet to an iron pin on the Southern side of the right-of-way of Reading Railroad; Thence by the same, South 56 degrees 8 minutes East 166 feet to an iron pin in line of lands of Alfred Derrick; Thence by the same, South 50 degrees 20 minutes West, 207 feet to an iron pin on the northern side of the aforementioned State Highway; Thence by the same, North 35 degrees 10 minutes West, 150 feet to the place of beginning. CONTAINING .61 of an acre.

PARCEL NO. 2:

BEGINNING at an iron pin on the Eastern right-of-way of Pennsylvania Traffic Route 487 and common corner with lands now or formerly of Gustav A. and Johanna Detterbeck; Thence along said Detterbeck, North 64 degrees 27 minutes 07 seconds East, 197.13 feet to an iron pin; Thence along said Detterbeck, North 64 degrees 27 minutes 07 seconds East, 197.13 feet to an iron pin; Thence along same, North 52 degrees 57 minutes 38 seconds West, 167.51 feet to a point in line of lands now or formerly of Bennie F. Naunczek; Thence along said Naunczek, North 64 degrees 27 minutes 07 seconds East, 67.59 feet to an iron pin corner in line of lands now or formerly of Charles D. Roberts Company; Thence along said Roberts, South 52 degrees 57 minutes 38 seconds East, 188.47 feet to a point; Thence along lands now or formerly of Karns, South 51 degrees 53