

SHERIFF'S SALE COST SHEET

The CIT Group vs. David & Tammy Wyck
 NO. 10-05 ED NO. 975-04 JD DATE/TIME OF SALE 4-6-05 0930

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>20.00</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>459.00</u>	

WEB POSTING	\$150.00
PRESS ENTERPRISE INC.	\$ <u>703.64</u>
SOLICITOR'S SERVICES	\$75.00
TOTAL ***** \$ <u>928.64</u>	

PROTHONOTARY (NOTARY)	<u>2333</u> \$10.00
RECORDER OF DEEDS	<u>39</u> \$ <u>41.50</u>
TOTAL ***** \$ <u>51.50</u>	

REAL ESTATE TAXES:	
BORO, TWP & COUNTY 20	\$ <u>269.17</u>
SCHOOL DIST. 20	\$
DELINQUENT 20	\$ <u>2690.78</u>
TOTAL ***** \$ <u>2959.95</u>	

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

SURCHARGE FEE (DSTE)	\$ <u>150.00</u>
MISC.	\$
	\$
TOTAL ***** \$ <u>-0-</u>	

TOTAL COSTS (OPENING BID) \$ 4549.09

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

The CIT Group VS David & Tammy Wyzla

NO. 10-05 ED NO. 975-04 JD

DATE/TIME OF SALE: 4-6-05 09:50

BID PRICE (INCLUDES COST) \$ 32,000.00

POUNDAGE - 2% OF BID \$ 640.00

TRANSFER TAX - 2% OF FAIR MKT \$ -

MISC. COSTS \$ 250.00

TOTAL AMOUNT NEEDED TO PURCHASE \$ 5439.09

PURCHASER(S): 

ADDRESS: _____

NAMES(S) ON DEED: _____

PURCHASER(S) SIGNATURE(S): _____

TOTAL DUE: \$ 5439.09

LESS DEPOSIT: \$ 1500.00

DOWN PAYMENT: \$ _____

TOTAL DUE IN 8 DAYS \$ 3939.09

Article Number 70004

Article Addressed to:
Commonwealth of PA
Dept. 280946
Harrisburg, PA 17128

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<p>■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</p> <p>■ Print your name and address on the reverse so that we can return the card to you.</p> <p>■ Attach this card to the back of the mailpiece, or on the front if space permits.</p>		<p>A. Signature 10</p> <p><i>X Faith Alston</i> <input type="checkbox"/> Agent</p> <p><input checked="" type="checkbox"/> Address</p>	
<p>1. Article Addressed to:</p> <p>INTERNAL REVENUE SERVICE TECHNICAL SUPPORT GROUP WILLIAM GREEN FEDERAL BUILDING 600 ARCH STREET ROOM 3259 PHILADELPHIA, PA 19106</p>		<p>B. Received by (Printed Name) C. Date of Delivery</p> <p><i>FAITH ALSTON</i> FEB 01 2005</p>	
<p>2. Article Number</p> <p>(Transfer from service label)</p>		<p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes</p> <p>If YES, enter delivery address below: <input type="checkbox"/> No</p>	
<p>3. Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail</p> <p><input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise</p> <p><input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p>		<p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>	
<p>7004 1160 0005 9398 9884</p>		<p>PS Form 3811, February 2004</p>	

UDREN LAW OFFICES, P.C.

WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
SUITE 200

CHERRY HILL, NEW JERSEY 08003-3620
856 . 482 . 6900
FAX: 856 . 482 . 1199

PENNSYLVANIA OFFICE
215-568-9500
215-568-1141 FAX

MARK J. UDREN*
STUART WINNEG**
GAYL SPIVAK ORLOFF***
HEIDI R. SPIVAK***
CHRISTOPHER J. FOX***
MARISA JOY MYERS***
LORRAINE DOYLE**
ALAN M. MINATO***
DWIGHT MICHAELSON***
*ADMITTED NJ, PA, IL
**ADMITTED PA
***ADMITTED NJ, PA
TINA MARIE RICH
OFFICE ADMINISTRATOR

FREDDIE MAC
PENNSYLVANIA
DESIGNATED COUNSEL

PLEASE RESPOND TO NEW JERSEY OFFICE

May 18, 2005

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

RE: The CIT Group/Sales Financing, Inc.
vs.
David J. Wyda
a/k/a David Joseph Wyda, Sr.
Tammy S. Wyda
a/k/a Tammy Sue Wyda
Property: RD, Lot 3,
a/k/a 72 Whispering Pines Road
Stillwater (Benton Twp.), PA 17878
Columbia County C.C.P. No.: 2004-CV-975
Sheriff's Sale Date: April 6, 2005

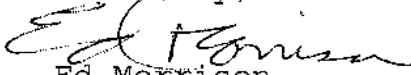
Dear Sir or Madam:

As attorney on the Writ, we are requesting the DEED be recorded in the name of CIT Group/Sales Financing, Inc., 10500 Barkley, Suite 102 Overland Park, KS. 66212.

Enclosed please find our check in the amount of \$3,939.09 payable to the Sheriff of Columbia County. This check represents payment of the sheriff settlement costs, less previous deposit of \$1,500.00. Also enclosed please find two original Realty Transfer Tax Statement of Value forms.

Thank you in advance for your kind assistance in this matter and as always, if you have any questions please feel free to contact me.

Sincerely,


Ed Morrison
Legal Assistant
Enclosure



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

REALTY TRANSFER TAX STATEMENT OF VALUE

See Reverse for Instructions

RECORDER'S USE ONLY

State Tax Paid

Book Number

Page Number

Date Recorded

Complete each section and file in duplicate with Recorded 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 Udren Law Offices, P.C.		Telephone Number:	
Street Address 111 Woodcrest Road, Suite 200		Area Code (856) 482-6900	
City Cherry Hill	State NJ	Zip Code 08003	

B TRANSFER DATA

Grantor(s)/Lessor(s) Sheriff of Columbia County		Date of Acceptance of Document	
Street Address P.O. Box 380		Grantee(s)/Lessee(s) CIT Group/Sales Financing, Inc	
City Bloomsburg	State PA	Street Address 10500 Barkley Suite 102	City Overland Park
Zip Code 17815		State KS	Zip Code 66212

C PROPERTY LOCATION

Street Address RD Lot 3 a/k/a 72 Whispering Pines Road		City, Township, Borough Stillwater	
County Columbia	School District Stillwater	Tax Parcel Number 03-12-004-07	

D VALUATION DATA

1. Actual Cash Consideration \$32,000.00	2. Other Consideration + 0	3. Total Consideration = \$32,000.00
4. Country Assessed Value \$20,719.00	5. Common Level Ratio Factor x 3.05	6. Fair Market Value = \$63,192.95

E EXEMPTION DATA

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

2. Check Appropriate Box Below for Exemption Claimed

- ☐ Will or interstate 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 complete copy of agency/straw party agreement.)
- ☐ Transfers to the Commonwealth, the United States and Instrumentalities by gift, dedication, condemnation, or in lieu of condemnation. (If condemnation or in lieu of condemnation, attach copy of resolution.)
- ☒ Transfer from mortgagor to a holder of a mortgage in default. Mortgage Book Number **693**, Page Number **446**.
- ☐ Corrective or confirmatory deed. (Attach complete copy of the 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.) **Transfer from sheriff to mortgagee as a result of an**

action in mortgage foreclosure

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 <i>Ed Udren</i>	Date 5/18/05
--	------------------------

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

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

**COLUMBIA COUNTY
SHERIFF'S OFFICE**

Fax

To: Mark J. Udren, Esq.

From: Sheriff Timothy T. Chamberlain

Fax:

Date: April 28, 2005

Phone:

Pages: 2

Re: Past sale

CC:

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

•Comments: I have attached a sales cost sheet with costs due. As soon as I receive the balance of cost and deed instructions I can record the deed. Thank You.

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

UDREN LAW OFFICES, PC
PA ESCROW ACCOUNT
111 WOODCREST ROAD
CHERRY HILL, NJ 08003

Commerce Bank
America's Most Convenient Bank®
1-800-YES-2000
3-180/360
35637
NUMBER

Three Thousand Nine hundred Thirty Nine dollars and Nine cents

PAY
TO THE
ORDER
OF

Sheriff of Columbia County

DATE
05/17/2005
AMOUNT
\$3,939.09

For Settle with Sheriff 04020239 Wyda

THIS DOCUMENT CONTAINS HEAT SENSITIVE INK. TOUCH OR PRESS HERE - RED IMAGE DISAPPEARS WITH HEAT
⑈035637⑈ ⑈036001808⑈ 36 589745 3⑈

VOID AFTER 90 DAYS
MP

STATE OF PENNSYLVANIA
COUNTY OF COLUMBIA } SS

Paul R. Eyerly, 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 that day and on the attached notice March 16, 23, 30, 2005, as printed and published; that the affiant is one of the officers 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.

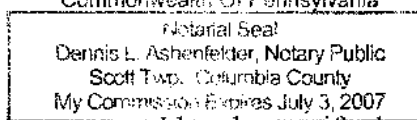
Paul R. Eyerly

Sworn and subscribed to before me this 15th day of April, 2005.

[Signature]

(Notary Public)

My commission expires



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.

CURRENT SHERIFF SALES

(www.sheriffocolumbiacounty.com)

APRIL 6, 2005

9:00 AM JAMIE CERASOLI-103 FOUNDRYVILLE RD BERWICK-PARCEL #07-03-013 NO TAXES DUE
9:00 AM THOMAS & LISA BENJAMIN-15 SHALE RIDGE RD STILLWATER-PARCEL #03-10-21 NO TAXES DUE
9:00 AM THOMAS & LISA BENHAMIN-799 GREEN CREEK RD STILLWATER-PARCEL #19-11-001 NO TAXES DUE
9:30 AM RANDY & LYNDA LONG-168 DRINKER ST. BLOOMSBURG-PARCEL #18-01A-017 NO TAXES DUE
9:30 AM DAVID & TAMMY WYDA-72 WHISPERING PINES RD STILLWATER-PARCEL #03-12-004-07 NO TAXES DUE
10:00 AM STEVEN & MICHELLE ROBBINS-232 IDA ST. BERWICK-PARCEL #04C-04-045 NO TAXES DUE
10:00 AM LINDA HALYE-228 DRINKER ST. BLOOMSBURG-PARCEL #18-01A-020 NO TAXES DUE
10:30 AM ROBERT ALTIERI-422 LASALLE ST. BERWICK-PARCEL #04C-05-177 NO TAXES DUE

APRIL 27, 2005

9:00 AM STEVEN & JODY FITZPATRICK-703A MOUNTAIN RD SHICKSHINNY-PARCEL #15-19-00802 NO TAXES DUE
9:00 AM FRED UTT & JANELLE WOLFE-341 WEST STERNER AVE. BLOOMSBURG-PARCEL #05W-03-127 NO TAXES DUE
11:00 AM ANGELO & KAREN DEMARCO-335 MARY ST. BERWICK-PARCEL #04A-01-067 NO TAXES DUE

MAY 11, 2005

9:00 AM JANET VANHOUTEN-203 MARY STREET BERWICK-PARCEL #04A-01-051 NO TAXES DUE
10:00 AM DRUE & WENDY BILLIG-604 OLD BERWICK RD BLOOMSBURG-PARCEL #05E-12-126 NO TAXES DUE
10:30 AM ROBERT & ALLISON COOK-215 CRANBERRY RUN ROAD BLOOMSBURG-PARCEL #01-16-00203 NO TAXES DUE

JUNE 8, 2005

9:00 AM RALPH & CYNTHIA TITMAN-1619 LINCOLN AVE. BERWICK-PARCEL #04A-11-012 NO TAXES DUE
9:00 AM WILLIAM WYDA, JR-1317 ORANGE ST. BERWICK-PARCEL #04D-08-212 NO TAXES DUE
9:30 AM DARNELL ADAMS-18 WASHINGTONVILLE RD BLOOMSBURG-PARCEL #21-13-00104 NO TAXES DUE

UDREN LAW OFFICES, P.C. .

ATTORNEY FOR PLAINTIFF

BY: Mark J. Udren

ATTY I.D. NO. 04302

WOODCREST CORPORATE CENTER

111 WOODCREST ROAD, SUITE 200

CHERRY HILL, NJ 08003-3620

856-669-5400

The CIT Group/Sales Financing, Inc.
5345 West 94th Terrace
Shawnee Mission, KS 66207
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

v.

David J. Wyda
a/k/a David Joseph Wyda, Sr.
Tammy S. Wyda
a/k/a Tammy Sue Wyda
72 Whispering Pines Road
Stillwater, PA 17878
Defendant(s)

NO. 2004-CV-975

AFFIDAVIT OF SERVICE PURSUANT TO Pa.R.C.P.RULE 3129.1

Plaintiff, by its/his/her Attorney, Mark J. Udren, Esquire, hereby verifies that:

1. A copy of the Notice of Sheriff's Sale, a true and correct copy of which is attached hereto as Exhibit "A", was sent to every recorded lienholder and every other interested party known as of the date of the filing of the Praecipe for the Writ of Execution, on the date(s) appearing on the attached Certificates of Mailing.

2. A Notice of Sheriff's Sale was sent to Defendant(s) by regular mail and certified mail on the date appearing on the attached Return Receipt, which was signed for by Defendant(s) on the date specified on the said Return Receipt. Copies of the said Notice and Return Receipt are attached hereto as Exhibit "B".

3. If a Return Receipt is not attached hereto, then service was by personal service on the date specified on the attached Return of Service, attached hereto as Exhibit "B".

4. If service was by Order of Court, then proof of compliance with said Order is attached hereto as Exhibit "B".

All Notices were served within the time limits set forth by Pa Rule C.P. 3129.

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

Dated: March 8, 2005

UDREN LAW OFFICES, P.C.

BY:

Mark J. Udren, Esquire
Attorney for Plaintiff

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

ATTORNEY FOR PLAINTIFF

The CIT Group/Sales Financing,
Inc.
5345 West 94th Terrace
Shawnee Mission, KS 66207
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

NO. 2004-CV-975

v.

David J. Wyda
a/k/a David Joseph Wyda, Sr.
Tammy S. Wyda
a/k/a Tammy Sue Wyda
72 Whispering Pines Road
Stillwater, PA 17878
Defendant(s)

DATE: February 4, 2005

TO: ALL PARTIES IN INTEREST AND CLAIMANTS

NOTICE OF SHERIFF'S SALE
OF REAL PROPERTY

OWNER(S): David J. Wyda a/k/a David Joseph Wyda, Sr. &
Tammy S. Wyda a/k/a Tammy Sue Wyda

PROPERTY: RD, Lot 3, a/k/a 72 Whispering Pines Road
Stillwater (Benton Twp.), PA 17878

Improvements: RESIDENTIAL DWELLING

The above captioned property is scheduled to be sold at the
Columbia County Sheriff's Sale on April 6, 2005, at 9:30 a.m., at
the Columbia County Courthouse, Bloomsburg, PA. Our records
indicate that you may hold a mortgage or judgment on the property
which will be extinguished by the sale. You may wish to attend the
sale to protect your interests.

A Schedule of Distribution will be filed by the Sheriff on a date
specified by the Sheriff not later than 30 days after sale.
Distribution will be made in accordance with the schedule unless
exceptions are filed thereto within 10 days after the filing of the
schedule.

EXHIBIT A

Name and Address of Sender

Udren Law Offices, P.C.
Woodcrest Corporate Center
111 Woodcrest Road
Cherry Hill, NJ 08003

☐ Registered
☐ Insured
☐ COD
☐ Certified

☐ Return Receipt for Merchandise
☐ Int'l Recorded Del.
☐ Express Mail

Check appropriate block for Registered Mail:
☐ With Postal Insurance
☐ Without postal insurance

Affix stamp here: It issued as certificate of mailing or for additional copies of this bill.

Postmark and Date of Receipt

R.R. Fee S.D. Fee S.H. Fee Rst. Del. Fee

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee	Handling Charge	Act Value (if Regs.)	Insured Value	Due Sender if COD	R.R. Fee	S.D. Fee	S.H. Fee	Rst. Del. Fee
1	04020239	Domestic Relations Section PO Box 380, Bloomsburg, PA 17815										
2	Wyda	Columbia County Tax Claim Bureau PO Box 380, Bloomsburg, PA 17815										
3	Columbia	Keystone Financial Bank 225 Central Penn Drive, Bloomsburg, PA 17815										
4		Commonwealth of PA, Department of Revenue, Bureau of Compliance, Dept. 280946, Harrisburg, PA 17128-0946										
5		Tenants/Occupants, RD1, Lot 3 a/k/a 72 Whispering Pines Road, Stillwater, PA 17878										
6	Jodie	Keystone Financial Bank 130 Court Street, Williamsport, PA 17701										
7												
8												
9												
10												
11												
12												
13												
14												
15												
Total number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office	Postmaster, Per (Name of)									

The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail Document Reconstruction Insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual (9000, 5913, and 5921 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to third and fourth class parcels.

TIMOTHY T. CHAMBERLAIN



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P.O. BOX 380
BLOOMSBURG, PA 17813
FAX: (570) 389-5625

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

THE CIT GROUP/ SALES FINANCING, INC.

Docket # 10ED2005

VS

WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

DAVID J. WYDA A/K/A JOSEPH WYDA, SR.
TAMMY S. WYDA A/K/A TAMMY SUE
WYDA

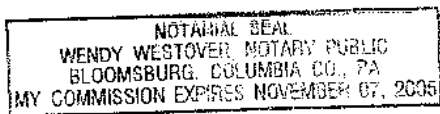
AFFIDAVIT OF SERVICE

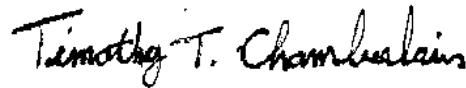
NOW, THIS MONDAY, JANUARY 31, 2005, AT 4:00 PM, SERVED THE WITHIN WRIT OF
EXECUTION - MORTGAGE FORECLOSURE UPON DAVID WYDA AT 57 HARRISON RD.
STILLWATER BY HANDING TO TAMMY WYDA, WIFE, A TRUE AND ATTESTED COPY OF
THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME
THIS TUESDAY, FEBRUARY 01, 2005


NOTARY PUBLIC





X
TIMOTHY T. CHAMBERLAIN
SHERIFF

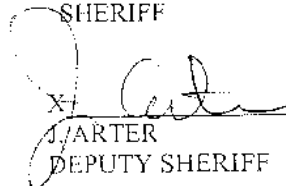

J. CARTER
DEPUTY SHERIFF

EXHIBIT B

TIMOTHY T. CHAMBERLAIN



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P.O. BOX 180
BLOOMSBURG, PA 17815
FAX: (570) 389-5625

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6100

THE CIT GROUP/ SALES FINANCING, INC.

Docket # 10ED2005

VS

WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

DAVID J. WYDA A/K/A JOSEPH WYDA, SR.
TAMMY S. WYDA A/K/A TAMMY SUE
WYDA

AFFIDAVIT OF SERVICE

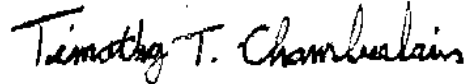
NOW, THIS MONDAY, JANUARY 31, 2005, AT 4:00 PM, SERVED THE WITHIN WRIT OF
EXECUTION - MORTGAGE FORECLOSURE UPON TAMMY WYDA AT 57 HARRISON RD,
STILLWATER BY HANDING TO TAMMY WYDA, , A TRUE AND ATTESTED COPY OF THE
ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS.

SWORN AND SUBSCRIBED BEFORE ME
THIS TUESDAY, FEBRUARY 01, 2005


NOTARY PUBLIC

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



X
TIMOTHY T. CHAMBERLAIN
SHERIFF


J. CARTER
DEPUTY SHERIFF

EXHIBIT B

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.

THE CITIGROUP SALES FINANCING, INC.

VS.

DAVID & TAMMY WYDA

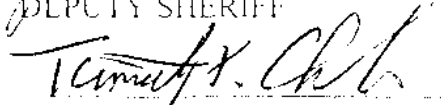
WRIT OF EXECUTION #10 OF 2005 ED

POSTING OF PROPERTY

February 28, 2005 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE
PROPERTY OF DAVID & TAMMY WYDA AT 72 WHISPERING PINES RD STILLWATER
COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY
COLUMBIA COUNTY DEPUTY CHIEF SHERIFF JAMES ARTER.

SO ANSWERS:


DEPUTY SHERIFF


TIMOTHY T. CHAMBERLAIN
SHERIFF

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 28TH DAY OF FEBRUARY 2005



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

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

THE CIT GROUP/ SALES FINANCING, INC.

Docket # 10ED2005

VS

WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

DAVID J. WYDA A/K/A JOSEPH WYDA, SR.
TAMMY S. WYDA A/K/A TAMMY SUE
WYDA

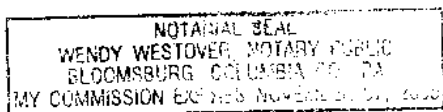
AFFIDAVIT OF SERVICE

NOW, THIS MONDAY, JANUARY 31, 2005, AT 4:00 PM, SERVED THE WITHIN WRIT OF
EXECUTION - MORTGAGE FORECLOSURE UPON DAVID WYDA AT 57 HARRISON RD,
STILLWATER BY HANDING TO TAMMY WYDA, WIFE, 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, FEBRUARY 01, 2005


NOTARY PUBLIC





X
TIMOTHY T. CHAMBERLAIN
SHERIFF

X
J. ARTER
DEPUTY SHERIFF

TIMOTHY T. CHAMBERLAIN



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P.O. BOX 180
BLOOMSBURG, PA 17815
FAX: (717) 189-5625

PHONE
(717) 189-5622

24 HOUR PHONE
(717) 784-6100

THE CIT GROUP/ SALES FINANCING, INC.

Docket # 10ED2005

VS

WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

DAVID J. WYDA A/K/A JOSEPH WYDA, SR.
TAMMY S. WYDA A/K/A TAMMY SUE
WYDA

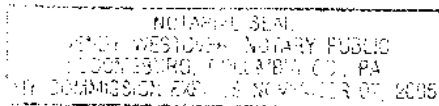
AFFIDAVIT OF SERVICE

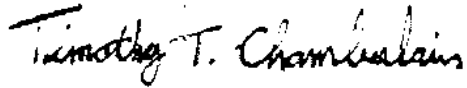
NOW, THIS MONDAY, JANUARY 31, 2005, AT 4:00 PM, SERVED THE WITHIN WRIT OF
EXECUTION - MORTGAGE FORECLOSURE UPON TAMMY WYDA AT 57 HARRISON RD,
STILLWATER BY HANDING TO TAMMY WYDA. A TRUE AND ATTESTED COPY OF THE
ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS.

SWORN AND SUBSCRIBED BEFORE ME
THIS TUESDAY, FEBRUARY 01, 2005


NOTARY PUBLIC





X
TIMOTHY T. CHAMBERLAIN
SHERIFF


J. CARTER
DEPUTY SHERIFF

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 1/21/2005

SERVICE# 1 - OF - 15 SERVICES
DOCKET # 10ED2005

PLAINTIFF THE CIT GROUP/ SALES FINANCING, INC.

DEFENDANT DAVID J. WYDA A/K/A JOSEPH WYDA, SR.
TAMMY S. WYDA A/K/A TAMMY SUE WYDA

ATTORNEY FIRM MARK J. UDREN & ASSOCIATES

PERSON/CORP TO SERVED	PAPERS TO SERVED
DAVID WYDA	WRIT OF EXECUTION - MORTGAGE
57 HARRISON RD	FORECLOSURE
STILLWATER	

SERVED UPON Tammy

RELATIONSHIP wife IDENTIFICATION

DATE 1-31-05 TIME 1000 MILEAGE OTHER

Race Sex Height Weight Eyes Hair Age Military

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

F. OTHER (SPECIFY)

ATTEMPTS

DATE	TIME	OFFICER	REMARKS
<u>1-28-05</u>	<u>1237</u>	<u>17RICK</u>	<u>CIT</u>
<u>1-31-05</u>	<u>1335</u>	<u>17RICK</u>	

DEPUTY

DATE 1-31-05

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 1/21/2005

SERVICE# 2 - OF - 15 SERVICES
DOCKET # 10ED2005

PLAINTIFF THE CIT GROUP/ SALES FINANCING, INC.

DEFENDANT DAVID J. WYDA A/K/A JOSEPH WYDA, SR.
TAMMY S. WYDA A/K/A TAMMY SUE WYDA

ATTORNEY FIRM MARK J. UDREN & ASSOCIATES

PERSON/CORP TO SERVED

TAMMY WYDA

57 HARRISON RD

STILLWATER

PAPERS TO SERVED

WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

SERVED UPON Tammy

RELATIONSHIP _____ IDENTIFICATION _____

DATE 1-31-5 TIME 6:00 MILEAGE _____ OTHER _____

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

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

F. OTHER (SPECIFY) _____

ATTEMPTS

DATE	TIME	OFFICER	REMARKS
<u>1-28-5</u>	<u>12:37</u>	<u>ARTER</u>	<u>CR1</u>
<u>1-31-5</u>	<u>13:35</u>	<u>ARTER</u>	<u>"</u>

DEPUTY

J. Ceala

DATE 1-31-5

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 1/21/2005

SERVICE# 4 - OF - 15 SERVICES
DOCKET # 10ED2005

PLAINTIFF THE CIT GROUP/ SALES FINANCING, INC.

DEFENDANT DAVID J. WYDA A/K/A JOSEPH WYDA, SR.
TAMMY S. WYDA A/K/A TAMMY SUE WYDA

ATTORNEY FIRM MARK J. UDREN & ASSOCIATES

PERSON/CORP TO SERVED

KEYSTONE FINANCIAL BANK *M & T*
225 CENTRAL PENN DRIVE
BLOOMSBURG

PAPERS TO SERVED

WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

SERVED UPON *Melisa Thomas*

RELATIONSHIP *B.S.A.* IDENTIFICATION _____

DATE *1-28* TIME *1430* 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) *M & T BANK*
415
300 *CENTRAL Road Plaza*

ATTEMPTS

DATE TIME OFFICER REMARKS

DEPUTY

J. L. Latta

DATE *1-28-05*

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 1/21/2005

SERVICE# 7 - OF - 15 SERVICES
DOCKET # 10ED2005

PLAINTIFF THE CIT GROUP/ SALES FINANCING, INC.

DEFENDANT DAVID J. WYDA A/K/A JOSEPH WYDA, SR.
TAMMY S. WYDA A/K/A TAMMY SUE WYDA

ATTORNEY FIRM MARK J. UDREN & ASSOCIATES

PERSON/CORP TO SERVED

TENANT(S)

72 WHISPERING PINES ROAD

STILLWATER

PAPERS TO SERVED

WRIT OF EXECUTION - MORTGAGE

FORECLOSURE

SERVED UPON _____

RELATIONSHIP _____ IDENTIFICATION _____

DATE _____ TIME _____ 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) TRAILER EMPTY

ATTEMPTS

DATE

TIME

OFFICER

REMARKS

DEPUTY

DATE 1-28-05

TIMOTHY T. CHAMBERLAIN



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P.O. BOX 380
BLOOMSBURG, PA 17815
FAX: (717) 389-5625

PHONE
(717) 389-5622

24 HOUR PHONE
(717) 214-1100

Thursday, January 27, 2005

TENANT(S)
72 WHISPERING PINES ROAD
STILLWATER, PA 17878-

THE CIT GROUP/ SALES FINANCING, INC.
VS
DAVID J. WYDA A/K/A JOSEPH WYDA, SR.
TAMMY S. WYDA A/K/A TAMMY SUE WYDA

DOCKET # 10ED2005

JD # 975JD2004

Dear Sir:

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

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

Respectfully,

Timothy T. Chamberlain
Sheriff of Columbia County

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

ATTORNEY FOR PLAINTIFF

The CIT Group/Sales Financing,
Inc.
5345 West 94th Terrace
Shawnee Mission, KS 66207

Plaintiff

v.

David J. Wyda
a/k/a David Joseph Wyda, Sr.
Tammy S. Wyda
a/k/a Tammy Sue Wyda
57 Harrison Road
Stillwater, PA 17878

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2004-CV-975

2005-ED-10

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: David J. Wyda
a/k/a David Joseph Wyda, Sr.
57 Harrison Road
Stillwater, PA 17878

Your house/Mobile Home/Lot(real estate) at RD1, Lot 3, a/k/a 72 Whispering Pines Road, Stillwater (Benton Twp.), PA 17878 is scheduled to be sold at the Sheriff's Sale on April 6, 2005, at 9:30 am in the Columbia County Courthouse, Bloomsburg, PA, to enforce the court judgment of \$95,413.72, obtained by Plaintiff above (the mortgagee) against you. If the sale is postponed, the property will be relisted for the Next Available Sale.

NOTICE OF OWNER'S RIGHTS
YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE

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

1. The sale will be cancelled if you pay to the mortgagee the back payment, late charges, costs and reasonable attorney's fees. To find out how much you must pay, you may call: (856) 669-5400.
2. You may be able to stop the sale by filing a petition asking the Court to strike or open the judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.
3. You may also be able to stop the sale through other legal proceedings.
You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See notice on page two on how to obtain an attorney.)

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

1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid by calling 856-669-5400.

2. You may be able to petition the Court to set aside the sale if the bid price was grossly inadequate compared to the value of your property.

3. The sale will go through only if the buyer pays the Sheriff the full amount due in the sale. To find out if this has happened, you may call 856-669-5400.

4. If the amount due from the Buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.

5. You have the right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.

6. You may be entitled to a share of the money which was paid for your house. A schedule of distribution of the money bid for your house will be filed by the Sheriff within 30 days after the sale. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after Schedule of Distribution is filed.

7. You may also have other rights and defenses, or ways of getting your home back, if you act immediately after the sale.

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

LAWYER REFERRAL SERVICE

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

ASSOCIATION DE LICENCIADOS

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

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 1/21/2005

SERVICE# 8 - OF - 15 SERVICES
DOCKET # 10ED2005

PLAINTIFF THE CIT GROUP/ SALES FINANCING, INC.

DEFENDANT DAVID J. WYDA A/K/A JOSEPH WYDA, SR.
TAMMY S. WYDA A/K/A TAMMY SUE WYDA

ATTORNEY FIRM MARK J. UDREN & ASSOCIATES

PERSON/CORP TO SERVED

DORIS GORDON-TAX COLLECTOR
85 GORDON RD
BENTON

PAPERS TO SERVED

WRIT OF EXECUTION - MORTGAGE FORECLOSURE

SERVED UPON _____

RELATIONSHIP _____ IDENTIFICATION _____

DATE 1/21/05 TIME 1:00 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

DATE 1/21/05

COUNTY OF COLUMBIA
REAL ESTATE TAX LIEN CERTIFICATE

DATE:28-JAN-05

FEE:\$5.00

CERT. NO:463

WYDA DAVID J & TAMMY S
P O BOX 25
BENTON PA 17814

DISTRICT: BENTON TWP
DEED 0630-0176
LOCATION: 72 WHISPERING PINES RD
PARCEL: 03 -12 -004-07,000

YEAR	BILL ROLL	AMOUNT	INTEREST	PENDING	COSTS	TOTAL AMOUNT DUE
2003	PRIM	1,348.97	26.91		0.00	1,375.88
2004	PRIM	1,222.72	27.17		60.00	1,309.89
TOTAL DUE :						\$2,685.77

TAX CLAIM TOTAL AMOUNT DUE DURING THE MONTH OF: April ,2005

THIS IS TO CERTIFY THAT, ACCORDING TO OUR RECORDS, TAX LIENS AS OF
DECEMBER 31, 2004

REQUESTED BY:

Timothy T. Chamberlain, Sheriff
ctm.

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 1/21/2005

SERVICE# 9 - OF - 15 SERVICES
DOCKET # 10ED2005

PLAINTIFF THE CIT GROUP/ SALES FINANCING, INC.

DEFENDANT DAVID J. WYDA A/K/A JOSEPH WYDA, SR.
TAMMY S. WYDA A/K/A TAMMY SUE WYDA

ATTORNEY FIRM MARK J. UDREN & ASSOCIATES

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

SERVED UPON LEON L. L. L.

RELATIONSHIP _____ IDENTIFICATION _____

DATE 1/21/05 TIME 1:00 PM 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 DATE 1/21/05

REAL ESTATE OUTLINE

ED # 10-05

DATE RECEIVED 1-21-05
DOCKET AND INDEX 1-27-05
SET FILE FOLDER UP 1-27-05

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 1500.00 ✓ CK# 25683

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

SALE DATE Apr 6, 05 TIME 0930
POSTING DATE Mar 2, 05
ADV. DATES FOR NEWSPAPER
1ST WEEK Mar 16
2ND WEEK 23
3RD WEEK 30, 05

72 Whispering Pines Rd Stillwater

SHERIFF'S SALE

WEDNESDAY APRIL 6, 2005 AT 9:30 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 10 OF 2005 ED AND CIVIL WRIT NO. 975 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 CASIL, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

ALL THAT CERTAIN piece, parcel and tract of land situate in Benton Township, Columbia County, Pennsylvania, bounded and described as follows, to-wit:

BEGINNING at a rebar set, said rebar set being in line of land of Patrick J. Stemrich, said rebar set being further located on the southerly right of way line of Twp. Rte. No. 778. THENCE running along land of Patrick J. Stemrich, South 45 degrees 18 minutes 47 seconds East, 547.73 feet to a rebar set; THENCE running along land of Linda Lowe, South 44 degrees 54 minutes 14 seconds West, 129.74 feet to a rebar set at the southeasterly corner of Lot No. 2 of the hereinafter referenced subdivision; THENCE running along Lot No. 2, North 45 degrees 18 minutes 47 seconds West, 554.18 feet to a rebar set on the southerly right-of-way line of Township Route No. 778; THENCE running along the southerly right-of-way line of Twp. Rte. No. 778, North 47 degrees 45 minutes 00 seconds East, 129.92 feet to a rebar set, the place of BEGINNING.

CONTAINING 1.641 acres of land and being more fully shown as Lot No. 3 on survey subdivision plat entitled: "Proposed Subdivision of Property of Linda Lowe" as prepared by Ted L. Oman and Associates, Inc. dated 5/3/96 and recorded in Columbia County Map Book 7, Page 1022, June 1996. BEING KNOWN AS: RD1, Lot 3, a/k/a 72 Whispering Pines Road Stillwater (Benton Twp.), PA 17878

PROPERTY ID NO.: 03-12-004-07

TITLE TO SAID PREMISES IS VESTED IN DAVID J. WYDA AND TAMMY S. WYDA BY DEED FROM LINDA D. LOWE DATED 6/26/96 RECORDED 7/11/96 IN DEED BOOK 630 PAGE 176.

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
Mark J. Udren
111 Woodcrest Road
Cherry Hill, NJ 08003

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

SHERIFF'S SALE

WEDNESDAY APRIL 6, 2005 AT 9:30 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 10 OF 2005 ED AND CIVIL WRIT NO. 975 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'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

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BEGINNING at a rebar set, said rebar set being in line of land of Patrick J. Stemrich, said rebar set being further located on the southerly right of way line of Twp. Rte. No. 778. THENCE running along land of Patrick J. Stemrich, South 45 degrees 18 minutes 47 seconds East, 547.73 feet to a rebar set; THENCE running along land of Linda Lowe, South 44 degrees 54 minutes 14 seconds West, 129.74 feet to a rebar set at the southeasterly corner of Lot No. 2 of the hereinafter referenced subdivision; THENCE running along Lot No. 2, North 45 degrees 18 minutes 47 seconds West, 554.18 feet to a rebar set on the southerly right-of-way line of Township Route No. 778; THENCE running along the southerly right-of-way line of Twp. Rte. No. 778, North 47 degrees 45 minutes 00 seconds East, 129.92 feet to a rebar set, the place of BEGINNING.

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PROPERTY ID NO.: 03-12-004-07

TITLE TO SAID PREMISES IS VESTED IN DAVID J. WYDA AND TAMMY S. WYDA BY DEED FROM LINDA D. LOWE DATED 6/26/96 RECORDED 7/11/96 IN DEED BOOK 630 PAGE 176.

TERMS OF SALE

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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.

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Plaintiff's Attorney
Mark J. Udren
111 Woodcrest Road
Cherry Hill, NJ 08003

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

UDREN LAW OFFICES, P.C.

WOODCREST CORPORATE CENTER

111 WOODCREST ROAD

SUITE 200

CHERRY HILL, NEW JERSEY 08003-3620

856 . 669-5400

FAX: 856 . 669-5399

PENNSYLVANIA OFFICE

215-568-9500

215-568-1141 FAX

MARK J. UDREN*

STUART WINNEG**

GAYL SPIVAK ORLOFF***

HEIDI R. SPIVAK***

CHRISTOPHER J. FOX***

MARISA JOY MYERS***

LORRAINE DOYLE**

ALAN M. MINATO***

DWIGHT MICHAELSON***

*ADMITTED NJ, PA, FL

**ADMITTED NJ, PA, FL

***ADMITTED PA

***ADMITTED NJ, PA

TINA MARIE RICH

OFFICE ADMINISTRATOR

FREDDIE MAC
PENNSYLVANIA
DESIGNATED COUNSEL

PLEASE RESPOND TO NEW JERSEY OFFICE

January 18, 2005

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

Re: The CIT Group/Sales Financing, Inc.
vs.
David J. Wyda
a/k/a David Joseph Wyda, Sr.
Tammy S. Wyda
a/k/a Tammy Sue Wyda
Columbia County C.C.P. No. 2004-CV-975

Dear Sir:

Please serve the Defendant(s), David J. Wyda a/k/a David Joseph Wyda, Sr. and Tammy S. Wyda a/k/a Tammy Sue Wyda at 57 Harrison Road, Stillwater, PA 17878

Please then, **POST** the property with the Handbill at RD1, Lot 3, a/k/a 72 Whispering Pines Road, Stillwater (Benton Twp.), PA 17878.

UDREN LAW OFFICES, P.C.

Mark J. Udren, Esquire
Attorney for Plaintiff

UDREN LAW OFFICES, P.C.

WOODCREST CORPORATE CENTER

111 WOODCREST ROAD

SUITE 200

CHERRY HILL, NEW JERSEY 08003-3620

856 . 669-5400

FAX: 856 . 669-5399

PENNSYLVANIA OFFICE

215-568-9500

215-568-1141 FAX

MARK J. UDREN*

STUART WINNEG**

GAYL SPIVAK ORLOFF***

HEIDI R. SPIVAK***

CHRISTOPHER J. FOX***

MARISA JOY MYERS***

LORRAINE DOYLE**

ALAN M. MINATO***

DWIGHT MICHAELSON***

*ADMITTED NJ, PA, FL

*ADMITTED NJ, PA, FL

**ADMITTED PA

***ADMITTED NJ, PA

TINA MARIE RICH

OFFICE ADMINISTRATOR

FREDDIE MAC
PENNSYLVANIA
DESIGNATED COUNSEL

PLEASE RESPOND TO NEW JERSEY OFFICE

January 18 , 2005

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

Re: The CIT Group/Sales Financing, Inc.
vs.
David J. Wyda
a/k/a David Joseph Wyda, Sr.
Tammy S. Wyda
a/k/a Tammy Sue Wyda
Columbia County C.C.P. No. 2004-CV-975

Dear Sir:

Please serve the Defendant(s), David J. Wyda a/k/a David Joseph Wyda, Sr. and Tammy S. Wyda a/k/a Tammy Sue Wyda at 57 Harrison Road, Stillwater, PA 17878

Please then, POST the property with the Handbill at RD1, Lot 3, a/k/a 72 Whispering Pines Road, Stillwater (Benton Twp.), PA 17878.

UDREN LAW OFFICES, P.C.

Mark J. Udren, Esquire
Attorney for Plaintiff

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

ATTORNEY FOR PLAINTIFF

The CIT Group/Sales Financing, Inc.
5345 West 94th Terrace
Shawnee Mission, KS 66207
Plaintiff

v.

David J. Wyda
a/k/a David Joseph Wyda, Sr.
Tammy S. Wyda
a/k/a Tammy Sue Wyda
57 Harrison Road
Stillwater, PA 17878
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2004-CV-975

2005-ED-10

WRIT OF EXECUTION

TO THE SHERIFF OF Columbia COUNTY:

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

RD1, Lot 3,
a/k/a 72 Whispering Pines Road
Stillwater (Benton Twp.), PA 17878
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$95,413.72

Interest From 12/28/04
to Date of Sale _____
Per diem @\$22.35

(Costs to be added) \$ _____

Prothonotary

By

Fanni B. Kline
Clerk

Date 01-21-2005

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO.04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

ATTORNEY FOR PLAINTIFF

The CIT Group/Sales Financing, Inc.
5345 West 94th Terrace
Shawnee Mission, KS 66207
Plaintiff
v.

COURT OF COMMON
PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

David J. Wyda
a/k/a David Joseph Wyda, Sr.
Tammy S. Wyda
a/k/a Tammy Sue Wyda
57 Harrison Road
Stillwater, PA 17878
Defendant(s)

NO. 2004-CV-975

2005-ED-10

CERTIFICATE TO THE SHERIFF

I HEREBY CERTIFY THAT:

I. The judgment entered in the above matter is based on an Action:

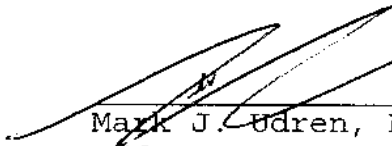
- ☐ A. In Assumpsit (Contract)
- ☐ B. In Trespass (Accident)
- ☒ C. In Mortgage Foreclosure
- ☐ D. On a Note accompanying a purchase money mortgage and the property being exposed to sale is the mortgaged property.

II. The Defendant(s) own the property being exposed to sale as:

- ☐ A. An individual
- ☒ B. Tenants by Entireties
- ☐ C. Joint Tenants with right of survivorship
- ☐ D. A partnership
- ☐ E. Tenants in Common
- ☐ F. A corporation

III. The Defendant(s) is (are):

- ☒ A. Resident in the Commonwealth of Pennsylvania
 - ☐ B. Not resident in the Commonwealth of Pennsylvania
 - ☐ C. If more than one Defendant and either A or B above is not applicable, state which Defendant is resident of the Commonwealth of Pennsylvania.
- Resident:


Mark J. Udren, ESQUIRE
Address & I.D. # as above

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

ATTORNEY FOR PLAINTIFF

The CIT Group/Sales Financing, Inc.
5345 West 94th Terrace
Shawnee Mission, KS 66207

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

Plaintiff
v.

MORTGAGE FORECLOSURE

David J. Wyda
a/k/a David Joseph Wyda, Sr.
Tammy S. Wyda
a/k/a Tammy Sue Wyda
57 Harrison Road
Stillwater, PA 17878

NO. 2004-CV-975

2005. ED-10

Defendant(s)

C E R T I F I C A T E

Mark J. Udren, Esquire, hereby states that he is the attorney for the Plaintiff in the above-captioned matter and that the premises are not subject to the provisions of Act 91 because it is:

- () An FHA insured mortgage
- () Non-owner occupied
- () Vacant
- (X) Act 91 procedures have been fulfilled.
- () Over 24 months delinquent.

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

UDREN LAW OFFICES, P.C.

Mark J. Udren, ESQUIRE
ATTORNEY FOR PLAINTIFF

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

ATTORNEY FOR PLAINTIFF

The CIT Group/Sales Financing, Inc.
5345 West 94th Terrace
Shawnee Mission, KS 66207

Plaintiff

v.

David J. Wyda
a/k/a David Joseph Wyda, Sr.
Tammy S. Wyda
a/k/a Tammy Sue Wyda
57 Harrison Road
Stillwater, PA 17878

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2004-CV-975

2005 ED 10

C E R T I F I C A T E

Mark J. Udren, Esquire, hereby states that he is the attorney for the Plaintiff in the above-captioned matter and that the premises are not subject to the provisions of Act 91 because it is:

- () An FHA insured mortgage
- () Non-owner occupied
- () Vacant
- (X) Act 91 procedures have been fulfilled.
- () Over 24 months delinquent.

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

UDREN LAW OFFICES, P.C.

Mark J. Udren, ESQUIRE
ATTORNEY FOR PLAINTIFF

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

ATTORNEY FOR PLAINTIFF

The CIT Group/Sales Financing,
Inc.
5345 West 94th Terrace
Shawnee Mission, KS 66207

Plaintiff

v.

David J. Wyda
a/k/a David Joseph Wyda, Sr.
Tammy S. Wyda
a/k/a Tammy Sue Wyda
57 Harrison Road
Stillwater, PA 17878

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2004-CV-975

2005-ED-10

AFFIDAVIT PURSUANT TO RULE 3129.1

The CIT Group/Sales Financing, Inc., Plaintiff in the above action, by its attorney, Mark J. Udren, ESQ., sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at: RD1, Lot 3, a/k/a 72 Whispering Pines Road, Stillwater (Benton Twp.), PA 17878

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

Name	Address
David J. Wyda	57 Harrison Road
a/k/a David Joseph Wyda, Sr.	Stillwater, PA 17878
Tammy S. Wyda	57 Harrison Road
a/k/a Tammy Sue Wyda	Stillwater, PA 17878

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

Name	Address
------	---------

SAME AS #1 ABOVE

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

Name	Address
------	---------

None

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

Name	Address
------	---------

Plaintiff herein.	See Caption above.
-------------------	--------------------

Keystone Financial Bank	225 Central Penn Drive Bloomsburg, PA 17815
-------------------------	--

	130 Court Street Williamsport, PA 17701
--	--

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

Name	Address
------	---------

None

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

Name	Address
------	---------

Columbia County Tax Claim Bureau	P.O. Box 380, Bloomsburg PA 17815
-------------------------------------	--------------------------------------

Domestic Relations Section	P.O. Box 380, Bloomsburg PA 17815
----------------------------	--------------------------------------

Commonwealth of PA, Department of Revenue	Bureau of Compliance, Dept. 280946 Harrisburg, PA 17128-0946
--	---

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:

Name	Address
------	---------

Tenants/Occupants	RD1, Lot 3, a/k/a 72 Whispering Pines Road Stillwater (Benton Twp.), PA 17878
-------------------	---

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

UDREN LAW OFFICES, P.C.

DATED: January 18, 2005

BY: 

Mark J. Udren, ESQ.
Attorney for Plaintiff

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

ATTORNEY FOR PLAINTIFF

The CIT Group/Sales Financing,
Inc.
5345 West 94th Terrace
Shawnee Mission, KS 66207

Plaintiff

v.

David J. Wyda
a/k/a David Joseph Wyda, Sr.
Tammy S. Wyda
a/k/a Tammy Sue Wyda
57 Harrison Road
Stillwater, PA 17878

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2004-CV-975

2005-ED-10

AFFIDAVIT PURSUANT TO RULE 3129.1

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

David J. Wyda 57 Harrison Road
a/k/a David Joseph Wyda, Sr. Stillwater, PA 17878

Tammy S. Wyda 57 Harrison Road
a/k/a Tammy Sue Wyda Stillwater, PA 17878

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

SAME AS #1 ABOVE

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

Name	Address
------	---------

None

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

Name	Address
------	---------

Plaintiff herein.	See Caption above.
-------------------	--------------------

Keystone Financial Bank	225 Central Penn Drive Bloomsburg, PA 17815
-------------------------	--

	130 Court Street Williamsport, PA 17701
--	--

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

Name	Address
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Columbia County Tax Claim Bureau	P.O. Box 380, Bloomsburg PA 17815
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Domestic Relations Section	P.O. Box 380, Bloomsburg PA 17815
----------------------------	--------------------------------------

Commonwealth of PA, Department of Revenue	Bureau of Compliance, Dept. 280946 Harrisburg, PA 17128-0946
--	---

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:

Name	Address
------	---------

Tenants/Occupants	RD1, Lot 3, a/k/a 72 Whispering Pines Road Stillwater (Benton Twp.), PA 17878
-------------------	---

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

UDREN LAW OFFICES, P.C.

DATED: January 18, 2005

BY: _____

Mark J. Udren, ESQ.
Attorney for Plaintiff

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

ATTORNEY FOR PLAINTIFF

The CIT Group/Sales Financing,
Inc.
5345 West 94th Terrace
Shawnee Mission, KS 66207

Plaintiff

v.

David J. Wyda
a/k/a David Joseph Wyda, Sr.
Tammy S. Wyda
a/k/a Tammy Sue Wyda
57 Harrison Road
Stillwater, PA 17878

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2004-CV-975

2005-ED-10

AFFIDAVIT PURSUANT TO RULE 3129.1

The CIT Group/Sales Financing, Inc., Plaintiff in the above action, by its attorney, Mark J. Udren, ESQ., sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at: RD1, Lot 3, a/k/a 72 Whispering Pines Road, Stillwater (Benton Twp.), PA 17878

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a/k/a David Joseph Wyda, Sr. Stillwater, PA 17878

Tammy S. Wyda 57 Harrison Road
a/k/a Tammy Sue Wyda Stillwater, PA 17878

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

SAME AS #1 ABOVE

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

Name	Address
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None

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

Name	Address
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Plaintiff herein.	See Caption above.
-------------------	--------------------

Keystone Financial Bank	225 Central Penn Drive Bloomsburg, PA 17815
-------------------------	--

	130 Court Street Williamsport, PA 17701
--	--

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

Name	Address
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Columbia County Tax Claim Bureau	P.O. Box 380, Bloomsburg PA 17815
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Domestic Relations Section	P.O. Box 380, Bloomsburg PA 17815
----------------------------	--------------------------------------

Commonwealth of PA, Department of Revenue	Bureau of Compliance, Dept. 280946 Harrisburg, PA 17128-0946
--	---

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:

Name	Address
------	---------

Tenants/Occupants	RD1, Lot 3, a/k/a 72 Whispering Pines Road Stillwater (Benton Twp.), PA 17878
-------------------	---

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

UDREN LAW OFFICES, P.C.

DATED: January 18, 2005

BY: 

Mark J. Udren, ESQ.
Attorney for Plaintiff

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

ATTORNEY FOR PLAINTIFF

The CIT Group/Sales Financing,
Inc.
5345 West 94th Terrace
Shawnee Mission, KS 66207

Plaintiff

v.

David J. Wyda
a/k/a David Joseph Wyda, Sr.
Tammy S. Wyda
a/k/a Tammy Sue Wyda
57 Harrison Road
Stillwater, PA 17878

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2004-CV-975

2005-ED-10

AFFIDAVIT PURSUANT TO RULE 3129.1

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a/k/a David Joseph Wyda, Sr. Stillwater, PA 17878

Tammy S. Wyda 57 Harrison Road
a/k/a Tammy Sue Wyda Stillwater, PA 17878

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

SAME AS #1 ABOVE

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

Name	Address
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None

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

Name	Address
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Plaintiff herein.	See Caption above.
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Keystone Financial Bank	225 Central Penn Drive Bloomsburg, PA 17815
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	130 Court Street Williamsport, PA 17701
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Name	Address
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Columbia County Tax Claim Bureau	P.O. Box 380, Bloomsburg PA 17815
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Domestic Relations Section	P.O. Box 380, Bloomsburg PA 17815
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Commonwealth of PA, Department of Revenue	Bureau of Compliance, Dept. 280946 Harrisburg, PA 17128-0946
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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:

Name	Address
------	---------

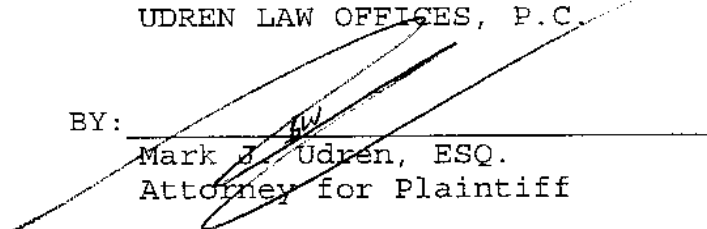
Tenants/Occupants	RD1, Lot 3, a/k/a 72 Whispering Pines Road Stillwater (Benton Twp.), PA 17878
-------------------	---

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

UDREN LAW OFFICES, P.C.

DATED: January 18, 2005

BY: _____

Mark J. Udren, ESQ.

Attorney for Plaintiff

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

ATTORNEY FOR PLAINTIFF

The CIT Group/Sales Financing,
Inc.
5345 West 94th Terrace
Shawnee Mission, KS 66207

Plaintiff

v.

David J. Wyda
a/k/a David Joseph Wyda, Sr.
Tammy S. Wyda
a/k/a Tammy Sue Wyda
57 Harrison Road
Stillwater, PA 17878

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2004-CV-975

2005-ED-10

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: David J. Wyda
a/k/a David Joseph Wyda, Sr.
57 Harrison Road
Stillwater, PA 17878

Your house/Mobile Home/Lot(real estate) at RD1, Lot 3,a/k/a 72 Whispering Pines Road, Stillwater (Benton Twp.), PA 17878 is scheduled to be sold at the Sheriff's Sale on _____, at _____ in the Columbia County Courthouse, Bloomsburg, PA, to enforce the court judgment of \$95,413.72, obtained by Plaintiff above (the mortgagee) against you. If the sale is postponed, the property will be relisted for the Next Available Sale.

NOTICE OF OWNER'S RIGHTS
YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE

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

1. The sale will be cancelled if you pay to the mortgagee the back payment, late charges, costs and reasonable attorney's fees. To find out how much you must pay, you may call: (856) 669-5400.
2. You may be able to stop the sale by filing a petition asking the Court to strike or open the judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.
3. You may also be able to stop the sale through other legal proceedings.
You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See notice on page two on how to obtain an attorney.)

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

1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid by calling 856-669-5400.

2. You may be able to petition the Court to set aside the sale if the bid price was grossly inadequate compared to the value of your property.

3. The sale will go through only if the buyer pays the Sheriff the full amount due in the sale. To find out if this has happened, you may call 856-669-5400.

4. If the amount due from the Buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.

5. You have the right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.

6. You may be entitled to a share of the money which was paid for your house. A schedule of distribution of the money bid for your house will be filed by the Sheriff within 30 days after the sale. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after Schedule of Distribution is filed.

7. You may also have other rights and defenses, or ways of getting your home back, if you act immediately after the sale.

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

LAWYER REFERRAL SERVICE

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

ASSOCIATION DE LICENCIADOS

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

ALL THAT CERTAIN piece, parcel and tract of land situate in Benton Township, Columbia County, Pennsylvania, bounded and described as follows, to-wit:

BEGINNING at a rebar set, said rebar set being in line of land of Patrick J. Stemrich, said rebar set being further located on the southerly right of way line of Twp. Rte. No. 778.

THENCE running along land of Patrick J. Stemrich, South 45 degrees 18 minutes 47 seconds East, 547.73 feet to a rebar set:

THENCE running along land of Linda Lowe, South 44 degrees 54 minutes 14 seconds West, 129.74 feet to a rebar set at the southeasterly corner of Lot No. 2 of the hereinafter referenced subdivision:

THENCE running along Lot No. 2, North 45 degrees 18 minutes 47 seconds West, 554.18 feet to a rebar set on the southerly right-of-way line of Township Route No. 778:

THENCE running along the southerly right-of-way line of Twp. Rte. No. 778, North 47 degrees 45 minutes 00 seconds East, 129.92 feet to a rebar set, the place of BEGINNING.

CONTAINING 1.641 acres of land and being more fully shown as Lot No. 3 on survey subdivision plat entitled: "Proposed Subdivision of Property of Linda Lowe" as prepared by Ted L. Oman and Associates, Inc. dated 5/3/96 and recorded in Columbia County Map Book 7, Page 1022, June 1996.

BEING KNOWN AS: RD1, LOT 3, A/K/A 72 WHISPERING PINES ROAD
STILLWATER (BENTON TWP.), PA 17878

PROPERTY ID NO.: 03-12-004-07

TITLE TO SAID PREMISES IS VESTED IN DAVID J. WYDA AND TAMMY S. WYDA
BY DEED FROM LINDA D. LOWE DATED 6/26/96 RECORDED 7/11/96 IN DEED
BOOK 630 PAGE 176.

ALL THAT CERTAIN piece, parcel and tract of land situate in Benton Township, Columbia County, Pennsylvania, bounded and described as follows, to-wit:

BEGINNING at a rebar set, said rebar set being in line of land of Patrick J. Sternrich, said rebar set being further located on the southerly right of way line of Twp. Rte. No. 778.

THENCE running along land of Patrick J. Sternrich, South 45 degrees 18 minutes 47 seconds East, 547.73 feet to a rebar set:

THENCE running along land of Linda Lowe, South 44 degrees 54 minutes 14 seconds West, 129.74 feet to a rebar set at the southeasterly corner of Lot No. 2 of the hereinafter referenced subdivision:

THENCE running along Lot No. 2, North 45 degrees 18 minutes 47 seconds West, 554.18 feet to a rebar set on the southerly right-of-way line of Township Route No. 778:

THENCE running along the southerly right-of-way line of Twp. Rte. No. 778, North 47 degrees 45 minutes 00 seconds East, 129.92 feet to a rebar set, the place of BEGINNING.

CONTAINING 1.641 acres of land and being more fully shown as Lot No. 3 on survey subdivision plat entitled: "Proposed Subdivision of Property of Linda Lowe" as prepared by Ted L. Oman and Associates, Inc. dated 5/3/96 and recorded in Columbia County Map Book 7, Page 1022, June 1996.

BEING KNOWN AS: RD1, LOT 3, A/K/A 72 WHISPERING PINES ROAD
STILLWATER (BENTON TWP.), PA 17878

PROPERTY ID NO.: 03-12-004-07

TITLE TO SAID PREMISES IS VESTED IN DAVID J. WYDA AND TAMMY S. WYDA
BY DEED FROM LINDA D. LOWE DATED 6/26/96 RECORDED 7/11/96 IN DEED
BOOK 630 PAGE 176.

ALL THAT CERTAIN piece, parcel and tract of land situate in Benton Township, Columbia County, Pennsylvania, bounded and described as follows, to-wit:

BEGINNING at a rebar set, said rebar set being in line of land of Patrick J. Stemrich, said rebar set being further located on the southerly right of way line of Twp. Rte. No. 778.

THENCE running along land of Patrick J. Stemrich, South 45 degrees 18 minutes 47 seconds East, 547.73 feet to a rebar set:

THENCE running along land of Linda Lowe, South 44 degrees 54 minutes 14 seconds West, 129.74 feet to a rebar set at the southeasterly corner of Lot No. 2 of the hereinafter referenced subdivision:

THENCE running along Lot No. 2, North 45 degrees 18 minutes 47 seconds West, 554.18 feet to a rebar set on the southerly right-of-way line of Township Route No. 778:

THENCE running along the southerly right-of-way line of Twp. Rte. No. 778, North 47 degrees 45 minutes 00 seconds East, 129.92 feet to a rebar set, the place of BEGINNING.

CONTAINING 1.641 acres of land and being more fully shown as Lot No. 3 on survey subdivision plat entitled: "Proposed Subdivision of Property of Linda Lowe" as prepared by Ted L. Oman and Associates, Inc. dated 5/3/96 and recorded in Columbia County Map Book 7, Page 1022, June 1996.

BEING KNOWN AS: RD1, LOT 3, A/K/A 72 WHISPERING PINES ROAD
STILLWATER (BENTON TWP.), PA 17878

PROPERTY ID NO.: 03-12-004-07

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BEGINNING at a rebar set, said rebar set being in line of land of Patrick J. Sternrich, said rebar set being further located on the southerly right of way line of Twp. Rte. No. 778.

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ORIGINAL MICRONITRAN ON CHEMICALLY REACTIVE PAPER WITH MICROPRINTED BORDER SEE REVERSE SIDE FOR COMPLETE SECURITY

UDREN LAW OFFICES, PC

PA ESCROW ACCOUNT
111 WOODREST ROAD
CHERRY HILL, NJ 08003



America's Most Convenient Bank
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NUM. DEB

One Thousand Five hundred dollars and Zero cents

DATE

12/27/2004

AMOUNT

\$1,500.00

PAY
TO THE
ORDER
OF

Sheriff of Columbia County

VOID AFTER 90 DAYS

For Sheriff Sale Deposit 04020239 Wyda

025623 0360018081 35 589745 31