

SHERIFF'S SALE COST SHEET

M&T Bank vs. Bruce & Sherry Carmel
 NO. 100-05 ED NO. 705-05 JD DATE/TIME OF SALE 11-9-05 0900

DOCKET/RETURN	\$15.00
SERVICE PER DEF.	<u>\$180.00</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>\$12.00</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>\$6.00</u>
NOTARY	<u>\$15.00</u>
TOTAL ***** \$ <u>423.00</u>	

WEB POSTING	\$150.00
PRESS ENTERPRISE INC.	<u>\$805.58</u>
SOLICITOR'S SERVICES	\$75.00
TOTAL ***** \$ <u>1030.58</u>	

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

REAL ESTATE TAXES:	
BORO, TWP & COUNTY 20	<u>\$485.23</u>
SCHOOL DIST. 20	<u>\$1563.25</u>
DELINQUENT 20	<u>\$4718.12</u>
TOTAL ***** \$ <u>6766.60</u>	

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

SURCHARGE FEE (DSTE)	<u>\$130.00</u>
MISC.	\$
	\$
TOTAL ***** \$ <u>-0-</u>	

TOTAL COSTS (OPENING BID) \$ 8401.98

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

M&T Bank vs Bruce & Sherry Carmel

NO. 100-05 ED NO. 705-05 JD

DATE/TIME OF SALE: 11-9-05 0900

BID PRICE (INCLUDES COST) \$ 8401.98

POUNDAGE - 2% OF BID \$ 168.04

TRANSFER TAX - 2% OF FAIR MKT \$ _____

MISC. COSTS \$ _____

TOTAL AMOUNT NEEDED TO PURCHASE \$ 8570.02

PURCHASER(S): 

ADDRESS: _____

NAMES(S) ON DEED: _____

PURCHASER(S) SIGNATURE(S): _____

TOTAL DUE: \$ 8570.02

LESS DEPOSIT: \$ 2000.00

DOWN PAYMENT: \$ _____

TOTAL DUE IN 8 DAYS \$ 6570.02

241357

**GOLDBECK MCCAFFERTY & MCKEEVER
A PROFESSIONAL CORPORATION**

SUITE 5000, MELLON INDEPENDENCE CENTER
701 MARKET STREET
PHILADELPHIA, PA 19106

FIRSTTRUST BANK

3-7380/2360

11/09/2005

\$ 6,570.02

PAY
TO THE
ORDER OF

Sheriff of Columbia County

SIX THOUSAND FIVE HUNDRED SEVENTY AND 02 / 100

DOLLARS

MORTGAGE DISBURSEMENT ACCOUNT

MEMO

Carmel, B.

OPTIONAL SIGNATURE

⑈ 241357 ⑈ ⑈ 238073801⑈ 70 1100018 ⑈

GOLDBECK MCCAFFERTY & MCKEEVER

Suite 5000 Mellon Independence Center

701 Market Street

Philadelphia, PA 19106

www.goldbecklaw.com

November 9, 2005

SHERIFF OF COLUMBIA COUNTY

Real Estate Division

Sheriff's Office

PO Box 380

Bloomsburg, PA 17815

RE: M&T BANK S/B/M KEYSTONE FINANCIAL BANK vs. BRUCE CARMEL and
SHERRY CARMEL

Docket Number: 2005-CV-702

Sale Date:

Property Address: 66 B Ridge Road Catawissa, PA 17820

To the Sheriff:

Enclosed are Transfer Tax Affidavits and an Assignment of Bid with regard to the
above-captioned matter. Please deed the property to:

M&T BANK S/B/M KEYSTONE FINANCIAL BANK

1100 Wehrle Drive

2nd Floor

Williamsville, NY 14221

Please advise our office when the deed is recorded.

GOLDBECK MCCAFFERTY & MCKEEVER

Racquel Fetzter

Post Sale Department

215-825-6316

rfetzter@goldbecklaw.com

or

Michael McKeever

215-825-6303

215-825-6403 (fax)

mmckeever@goldbecklaw.com

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

State Tax Paid

Book Number

Page Number

Date Recorded

Complete each section and file in duplicate with Recorder of Deeds when (1) the full value/consideration is/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 (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 GOLDBECK, McCafferty & McKEEVER	TELEPHONE NUMBER (215) 627-1322
--	---

STREET ADDRESS 701 Market Street, Suite 5000 - Mellon Independence Center	CITY Philadelphia	STATE PA	ZIP CODE 19106-1532
---	-----------------------------	--------------------	-------------------------------

B. TRANSFER DATA

GRANTOR(S)/LESSOR(S) SHERIFF OF COLUMBIA COUNTY	DATE OF ACCEPTANCE OF DOCUMENT	GRANTEE(S)/LESSEE(S) M&T BANK S/B/M KEYSTONE FINANCIAL BANK
STREET ADDRESS Sheriff's Office, PO Box 380	STREET ADDRESS 1100 Wehrle Drive, 2nd Floor	
CITY Bloomsburg	STATE PA	ZIP CODE 17815
CITY Williamsville	STATE NY	ZIP CODE 14221

C. PROPERTY LOCATION

STREET ADDRESS 66 B Ridge Road	CITY, TOWNSHIP, BOROUGH Catawissa -	
COUNTY Columbia	SCHOOL DISTRICT	TAX PARCEL NUMBER 13-04-012-02

1. ACTUAL CASH CONSIDERATION	2. OTHER CONSIDERATION + -0-	3. TOTAL CONSIDERATION =
------------------------------	--	------------------------------------

D. VALUATION DATA

4. COUNTY ASSESSED VALUE \$56,619.00	5. COMMON LEVEL RATIO FACTOR X 3.26	6. FAIR MARKET VALUE = \$ 184,577.94
--	---	--

E. EXEMPTION DATA

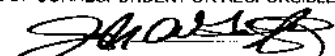
1A. AMOUNT OF EXEMPTION 100%	1B. PERCENTAGE OF INTEREST CONVEYED 100%
--	--

2. Check Appropriate Box Below for Exemption Claimed

- ☐ Will or intestate succession _____ (NAME OF DECEDENT) (ESTATE FILE NUMBER)
- ☐ Transfer to Industrial Development Agency.
- ☐ Transfer to agent or straw party. (Attach copy of agency/straw party agreement.)
- ☐ Transfer between principal and agent. (Attach copy of agency/straw trust agreement.) Tax paid prior deed \$ _____
- ☐ Transfers to the Commonwealth, the United States, and Instrumentalities by gift, dedication, condemnation or in lieu of condemnation. (Attach copy of resolution.)
- ☒ Transfer from mortgagor to a holder of a mortgage in default. Mortgage Book 735 Page 772
- ☐ Corrective deed. (Attach copy of the prior deed).
- ☐ Other (Please explain exemption claimed, if other than listed above.) _____

Under penalties of law or ordinance, 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



DATE

November 9, 2005

Assignment of Bid

NO. 2005-CV-702 – CARMEL
66 B Ridge Road
Catawissa, PA 17820

I, Joseph A. Goldbeck, Jr., Esquire, hereby assign my bid at the Sheriff Sale dated
to

M&T BANK S/B/M KEYSTONE FINANCIAL BANK
1100 Wehrle Drive
2nd Floor
Williamsville, NY 14221

GOLDBECK MCCAFFERTY & MCKEEVER

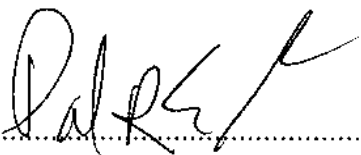
Date: November 9, 2005

A handwritten signature in black ink, appearing to read "J. Goldbeck", is written over a horizontal line.

JOSEPH A. GOLDBECK, JR.

STATE OF PENNSYLVANIA
COUNTY OF COLUMBIA } SS

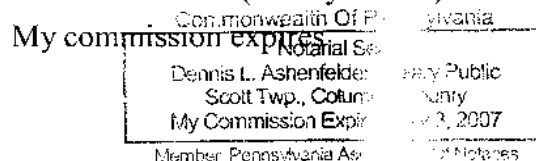
Paul R. Eyerly, President, being duly sworn according to law deposes and says that Press Enterprise is a newspaper of general circulation with its principal office and place of business at 3185 Lackawanna Avenue, Bloomsburg, County of Columbia and State of Pennsylvania, and was established on the 1st day of March, 1902, and has been published daily, continuously in said Town, County and State since that day and on the attached notice October 19, 26, November 2, 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.



Sworn and subscribed to before me this 3rd day of November, 2005.



(Notary Public)



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.

KENNEDY AND LUCADAMO, P.C.
ATTORNEYS AT LAW
200 West Chapel Street
Hazleton, PA 18201

Thomas L. Kennedy
Anthony J. Lucadamo
Andrew J. Primetano
Allyn M. Starry

Telephone (570) 459-2440
Facsimile (570) 459-5140
alucadamo@kenluc.com

November 4, 2005

VIA FAX 570-389-5625
TIMOTHY CHAMBERLAIN
SHERIFF OF COLUMBIA COUNTY
COLUMBIA COUNTY COURT HOUSE
BLOOMSBURG PA 17815

RE: BRUCE CARMEL and SHERRY CARMEL #818012810
Property: 56 B Ridge Road, Catawissa, PA 17820
Date of Sale: November 9, 2005
Place: Bloomsburg, PA
Time: 9:00 A.M.
Judgment Amount: \$43,613.97
Docket: 2005-CV-705
Executing Creditor: M&T Bank SMB Northern Central Bank

Dear Sheriff Chamberlain:


As a follow-up to our recent telephone conversation in which I advised you that I represent First Federal Bank now by merger KNBT, I would request that you make the following announcement prior to the above referenced Sheriff's Sale:

The property which is the subject of this sale is being sold subject to the first mortgage lien held by KNBT Successor by merger to First Federal Bank. That first mortgage lien will not be divested by this sale and will remain a lien against the property.

If you have any questions or need anything prior to the sale, please don't hesitate to call me.

Sincerely yours,

KENNEDY AND LUCADAMO, P.C.


Anthony J. Lucadamo

AJL:bma

cc: Leonard Casciole, III

AVP Asset Recovery Manager-KNBT (VIA FAX 610-807-3847)
Goldbeck McCafferty & McKeever, P.C. (VIA FAX 215-627-7734)

FNB Bank, N.A.

"People to People Banking"

November 3, 2005

Gary L. Stine
Vanessa M. Stine
38 Schoolhouse Road
Catawissa, PA 17820

Dear Gary and Vanessa:

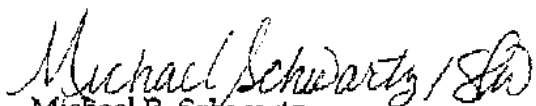
We are pleased to advise that based upon our preliminary review of income, asset and credit information you have furnished us. You meet our qualifications for a purchase money mortgage as follows:

Price: \$125,000
Loan amount: \$127,500
Annual taxes: \$1,400.00
Homeowner's assoc. fee
Type of financing: PHFA/RH

This pre-qualification is based on a 30 yr. fixed rate mortgage with a maximum qualifying rate of 4.75%. The maximum qualifying payment for principal, interest, taxes and all required insurance is \$922.49/month. Therefore, should the fixed costs for taxes, insurance or homeowners association fees on your chosen home be higher than estimated above, the actual loan amount for which you would qualify would be lower. Once you have selected a specific property, we will be pleased to furnish you with revised figures.

This letter is not a binding commitment upon the bank to make the proposed loan on specific terms. Formal loan approval and commitment will be granted only after submission of a completed application, verification of required documentation pertaining to income, assets, credit and liabilities, as well as an appraisal on the property being purchased and underwriting consideration.

Sincerely,



Michael R. Schwartz
AVP/Retail Loan Coordinator

Your FNB Bank, N.A. contact person is Sherri L. Wohlford and may be contacted at the Bloomsburg Office at 570.784.1144.

Danville • Shamokin • Atlas • Williamsport • Bloomsburg • Berwick

100

GOLDBECK McCAFFERTY & McKEEVER
A PROFESSIONAL CORPORATION
SUITE 5000 MELLON INDEPENDENCE CENTER
701 MARKET STREET
PHILADELPHIA, PA 19106
WWW.GOLDBECKLAW.COM

October 4, 2005

SHERIFF OF COLUMBIA COUNTY
Sheriff's Office
PO Box 380
Bloomsburg, PA 17815

RE: No. 2005-CV-705
BRUCE CARMEL and SHERRY CARMEL

Real Estate Division:

The above case may be sold on November 09, 2005. It has been properly served in accordance with Rule 3129.

Very truly yours,

GOLDBECK McCAFFERTY & McKEEVER

By: /s/ Barbara Hand
Barb Hand, Paralegal
Manager of Pre-Sale Department
Phone: (215) 825-6320 (direct dial)
Fax: (215) 825-6420
Email: bhand@goldbecklaw.com

GOLDBECK McCAFFERTY & McKEEVER
BY: Joseph A. Goldbeck, Jr.
Attorney I.D.#16132
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-627-1322
Attorney for Plaintiff

MTB-0084
CF: 06/03/2005
SD: 11/09/2005
\$43,613.87

M&T BANK SBM NORTHERN CENTRAL BANK
1100 Wehrle Drive
2nd Floor
Williamsville, NY 14221

Plaintiff

vs.

BRUCE CARMEL
SHERRY CARMEL
Mortgagor(s) and
Record Owner(s)

66 B Ridge Road
Catawissa, PA 17820

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION – LAW

ACTION OF MORTGAGE FORECLOSURE

Term
No. 2005-CV-705

CERTIFICATE OF SERVICE
PURSUANT TO Pa.R.C.P. 3129.2 (c) (2)

Joseph A. Goldbeck, Jr., Esquire, Attorney for Plaintiff, hereby certifies that service on the Defendants of the Notice of Sheriff Sale was made by:

- ☐ Personal Service by the Sheriff's Office/competent adult (copy of return attached).
- ☒ Certified mail by Joseph A. Goldbeck, Jr. (original green Postal return receipt attached).
- ☐ Certified mail by Sheriff's Office.
- ☐ Ordinary mail by Joseph A. Goldbeck, Jr., Esquire to Attorney for Defendant(s) of record (proof of mailing attached).
- ☐ Acknowledgment of Sheriff's Sale by Attorney for Defendant(s) (proof of acknowledgment attached).
- ☐ Ordinary mail by Sheriff's Office to Attorney for Defendant(s) of record.

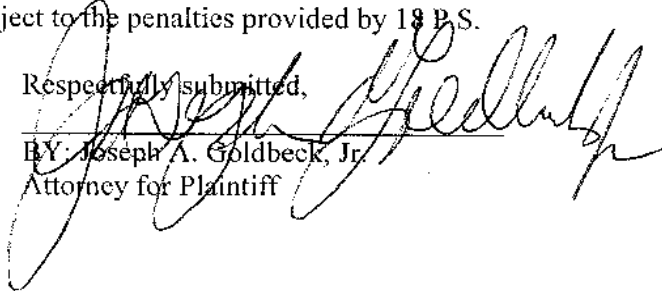
IF SERVICE WAS ACCOMPLISHED BY COURT ORDER.

- ☐ Premises was posted by Sheriff's Office/competent adult (copy of return attached).
- ☐ Certified Mail & ordinary mail by Sheriff's Office (copy of return attached).
- ☐ Certified Mail & ordinary mail by Joseph A. Goldbeck, Jr. (original receipt(s) for Certified Mail attached).

Pursuant to the Affidavit under Rule 3129 (copy attached), service on all lienholders (if any) has been made by ordinary mail by Joseph A. Goldbeck, Jr., Esquire (copies of proofs of mailing attached).

The undersigned understands that the statements herein are subject to the penalties provided by 18 P.S. Section 4904.

Respectfully submitted,

BY: 
Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

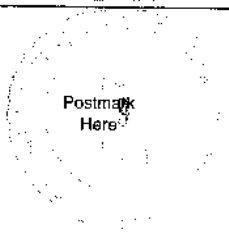
7005 1160 0004 4589 5287

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	\$ 0.60
Certified Fee	Yes
Return Receipt Fee (Endorsement Required)	Yes
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.65



Sent To **MTB-0084 11/9**
CARMEL, SHERRY
Street, Apt. No.,
or PO Box No. **66 B Ridge Road**
City, State, ZIP+4 **Catawissa, PA 17820**

PS Form 3800, June 2002 See Reverse for Instructions

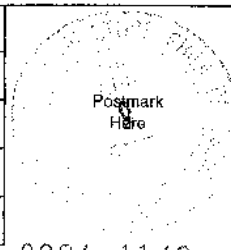
7005 1160 0004 4589 5294

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	\$ 0.60
Certified Fee	Yes
Return Receipt Fee (Endorsement Required)	Yes
Restricted Delivery Fee (Endorsement Required)	4.65
Total Postage & Fees	\$



Sent To **MTB-0084 11/9**
BRUCE M. CARMEL
Street, Apt. No.,
or PO Box No. **8 PERRY AVENUE**
City, State, ZIP+4 **BLOOMSBURG, PA 17234**

PS Form 3800, June 2002 See Reverse for Instructions

7005 1160 0004 4589 5305

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	\$ 0.60
Certified Fee	Yes
Return Receipt Fee (Endorsement Required)	Yes
Restricted Delivery Fee (Endorsement Required)	4.65
Total Postage & Fees	\$



Sent To **MTB-0084 11/9**
CARMEL, BRUCE
Street, Apt. No.,
or PO Box No. **66 B Ridge Road**
City, State, ZIP+4 **Catawissa, PA 17820**

PS Form 3800, June 2002 See Reverse for Instructions

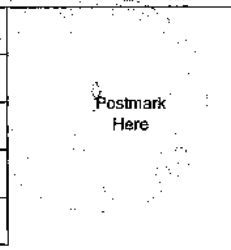
7005 1160 0004 4589 5317

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	\$ 0.60
Certified Fee	Yes
Return Receipt Fee (Endorsement Required)	Yes
Restricted Delivery Fee (Endorsement Required)	4.65
Total Postage & Fees	\$



Sent To **MTB-0084 11/9**
SHERRY A. CARMEL
Street, Apt. No.,
or PO Box No. **8 PERRY AVENUE**
City, State, ZIP+4 **BLOOMSBURG, PA 17234**

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.

1. Article Addressed to:

MTB-0084 11/9

CARMEL, SHERRY
66 B Ridge Road
Catawissa, PA 17820

2. Article Number

(Transfer from service label)

PS Form 3811, February 2004

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

☐ Agent☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

Bruce Carmel

8-16-05

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

3. Service Type

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

4. Restricted Delivery? (Extra Fee)

☐ Yes

Domestic Return Receipt

102595-02-M-1540

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:

MTB-0084 11/9

CARMEL, BRUCE
66 B Ridge Road
Catawissa, PA 17820

2. Article Number

(Transfer from service label)

PS Form 3811, February 2004

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

☐ Agent☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

Bruce Carmel

8-16-05

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

3. Service Type

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

4. Restricted Delivery? (Extra Fee)

☐ Yes

Domestic Return Receipt

102595-02-M-1540

Name and Address of Sender
GOLDBECK
SUITE 5000
701 MARKET STREET
PHILADELPHIA, PA
19106-1532

Check type of mail or service:

- ☐ Certified
☐ COD
☐ Delivery Confirmation
☐ Express Mail
☐ Insured
☐ Recorded Delivery (International)
☐ Registered
☐ Return Receipt for Merchandise
☐ Signature Confirmation

Affix Stamp Here
(If issued as a
certificate of mailing,
or for additional copies
of this bill)

Postmark and
Date of Receipt

Fee

Handling
Charge

Actual Value
if Registered

Insured
Value

Due Sender
if COD

DC

Fee

SC

Fee

SH

Fee

RD

Fee

RR

Article Number

Addressee (Name, Street, City, State, & ZIP Code)

Postage

1.

PA DEPARTMENT OF PUBLIC WELFARE -
Bureau of Child Support Enforcement
Health and Welfare Bldg. - Room 432
P.O. Box 2675
Harrisburg, PA 17105-2675

2.

DOMESTIC RELATIONS OF COLUMBIA
COUNTY
PO Box 380
Bloomsburg, PA 17815

3.

FIRST FEDERAL SAVINGS & LOAN
ASSOCIATION
12 EAST BROAD STREET
HAZLETON, PA 18201-6521

4.

KEYSTONE FINANCIAL BANK
ONE KEYSTONE PLAZA
HARRISBURG, PA 17105

5.

TENANTS/OCCUPANTS
66 B RIDGE ROAD
CATAWISSA, PA 17820

6.

7.

8.

Total Number of Pieces
Listed by Sender

Total Number of Pieces
Received at Post Office

Postmaster, Per (Name of receiving employee)

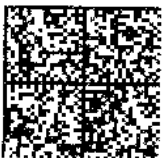
PS Form 3877, February 2002 (Page 1 of 2)

MTB-0084

BRUCE CARMEL & SHERRY CARMEL

Complete by Typewriter, Ink, or Ball Point Pen

See Privacy Act Statement on Reverse



UNITED STATES POSTAGE
02 1A
0004343453 AUG 08 2005
MAILED FROM ZIP CODE 19106
\$ 04.50⁰⁰

Columbia

GOLDBECK McCAFFERTY & McKEEVER

BY: Joseph A. Goldbeck, Jr.
Attorney I.D.#16132
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
215-627-1322
Attorney for Plaintiff

M&T BANK SBM NORTHERN CENTRAL BANK
1100 Wehrle Drive
2nd Floor
Williamsville, NY 14221

Plaintiff

vs.

BRUCE CARMEL
SHERRY CARMEL
Mortgagor(s) and Record Owner(s)

66 B Ridge Road
Catawissa, PA 17820

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term
No. 2005-CV-705

AFFIDAVIT PURSUANT TO RULE 3129

M&T BANK SBM NORTHERN CENTRAL BANK, Plaintiff in the above action, by its attorney, Joseph A. Goldbeck, Jr., Esquire, sets forth as of the date the praecipe for the writ of execution was filed the following information concerning the real property located at:

66 B Ridge Road
Catawissa, PA 17820

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

BRUCE CARMEL
66 B Ridge Road
Catawissa, PA 17820

SHERRY CARMEL
66 B Ridge Road
Catawissa, PA 17820

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

BRUCE CARMEL
66 B Ridge Road
Catawissa, PA 17820

SHERRY CARMEL
66 B Ridge Road
Catawissa, PA 17820

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

PA DEPARTMENT OF PUBLIC WELFARE - Bureau of Child Support Enforcement
Health and Welfare Bldg. - Room 432
P.O. Box 2675
Harrisburg, PA 17105-2675

DOMESTIC RELATIONS OF COLUMBIA COUNTY
PO Box 380
Bloomsburg, PA 17815

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

FIRST FEDERAL SAVINGS & LOAN ASSOCIATION
12 EAST BROAD STREET
HAZLETON, PA 18201-6521

KEYSTONE FINANCIAL BANK
ONE KEYSTONE PLAZA
HARRISBURG, PA 17105

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

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

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.

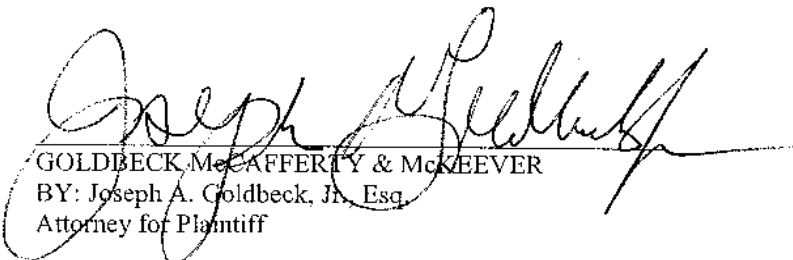
TENANTS/OCCUPANTS
66 B RIDGE ROAD
CATAWISSA, PA 17820

Kennedy & Lucadamo, P.C.
200 West Chapel Street
Hazleton, PA 18201

(attach separate sheet if more space is needed)

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

DATED: October 4, 2005



GOLDBECK, McCAFFERTY & McKEEVER
BY: Joseph A. Goldbeck, Jr. Esq.
Attorney for Plaintiff

1. Article Addressed to:

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

2. Article Number
(Transfer from service label)

7004 2890 0001 4116 2173

3. Service Type

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

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

1. Article Addressed to:

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

2. Article Number
(Transfer from service label)

7004 2890 0001 4116 2173

3. Service Type

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

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

1. Article Addressed to:

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

2. Article Number
(Transfer from service label)

7004 2890 0001 4116 2173

3. Service Type

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

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

1. Article Addressed to:

First Federal Savings & Loan Assoc.
12 East Broad St.
Hazleton, PA 18201

2. Article Number
(Transfer from service label)

7004 2890 0001 4116 2128

3. Service Type

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

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

1. Article Addressed to:

First Federal Savings & Loan Assoc.
12 East Broad St.
Hazleton, PA 18201

2. Article Number
(Transfer from service label)

7004 2890 0001 4116 2128

3. Service Type

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

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

1. Article Addressed to:

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

2. Article Number
(Transfer from service label)

7004 2890 0001 4116 2166

1. Article Addressed to:

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

2. Article Number
(Transfer from service label)

7004 2890 0001 4116 2166

1. Article Addressed to:

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

2. Article Number
(Transfer from service label)

7004 2890 0001 4116 2142

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

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

2. Article Number
(Transfer from service label)

7004 2690 0001 4116 2159

PS Form 3811, February 2004

Domestic Return Receipt

102596-02-M-11

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

Commonwealth of PA
PO Box 2675
Harrisburg, PA 17105

2. Article Number
(Transfer from service label)

7004 2690 0001 4116 2135

PS Form 3811, February 2004

Domestic Return Receipt

102596-02-M-11

COMPLETE THIS SECTION ON DELIVERY

- A. Signature ☒ Agent ☐ Address
- B. Received by (Printed Name) ☒ Agent ☐ Address
- C. Date of Delivery ☒ Yes ☐ No
- D. Is delivery address different from item 1? ☐ Yes ☒ No
If YES, enter delivery address below:

- Service Type
- ☒ Certified Mail ☐ Express Mail
- ☐ Registered ☐ Return Receipt for Merchandise
- ☐ Insured Mail ☐ C.O.D.
4. Restricted Delivery? (Extra Fee) ☐ Yes ☒ No

COMPLETE THIS SECTION ON DELIVERY

- A. Signature ☒ Agent ☐ Address
- B. Received by (Printed Name) ☒ Agent ☐ Address
- C. Date of Delivery ☒ Yes ☐ No
- D. Is delivery address different from item 1? ☐ Yes ☒ No
If YES, enter delivery address below:

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.

M&T BANK SBM NORTHERN CENTRAL
BANK

VS.

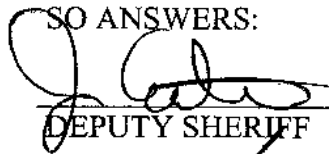
BRUCE & SHERRY CARMEL


WRIT OF EXECUTION #100 OF 2005 ED

POSTING OF PROPERTY

October 3, 2005 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE
PROPERTY OF BRUCE & SHERRY CARMEL AT 66B RIDGE RD CATAWISSA
COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY
COLUMBIA COUNTY CHIEF DEPUTY SHERIFF JAMES ARTER.

SO ANSWERS:


DEPUTY SHERIFF


TIMOTHY T. CHAMBERLAIN
SHERIFF

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 3RD DAY OF OCTOBER 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) 784-6306

M&T BANK SBM NORTHERN CENTRAL
BANK

Docket # 100ED2005

VS

WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

BRUCE CARMEL
SHERRY CARMEL

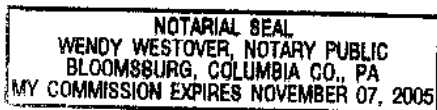
AFFIDAVIT OF SERVICE

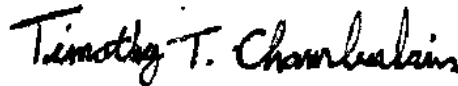
NOW, THIS FRIDAY, AUGUST 05, 2005, AT 11:45 AM, SERVED THE WITHIN WRIT OF
EXECUTION - MORTGAGE FORECLOSURE UPON BRUCE CARMEL AT 66B RIDGE
RD, CATAWISSA BY HANDING TO BRUCE CARMEL, , A TRUE AND ATTESTED COPY OF
THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME
THIS FRIDAY, AUGUST 05, 2005

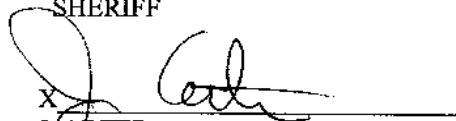

NOTARY PUBLIC





X

TIMOTHY T. CHAMBERLAIN
SHERIFF


X
J. ARTER
DEPUTY SHERIFF

TIMOTHY T. CHAMBERLAIN



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

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

**M&T BANK SBM NORTHERN CENTRAL
BANK**

Docket # 100ED2005

VS

**WRIT OF EXECUTION - MORTGAGE
FORECLOSURE**

**BRUCE CARMEL
SHERRY CARMEL**

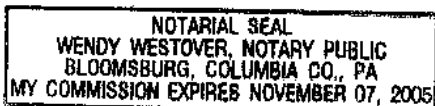
AFFIDAVIT OF SERVICE

NOW, THIS FRIDAY, AUGUST 05, 2005, AT 11:45 AM, SERVED THE WITHIN WRIT OF
EXECUTION - MORTGAGE FORECLOSURE UPON SHERRY CARMEL AT 66B RIDGE
RD, CATAWISSA BY HANDING TO BRUCE CARMEL, HUSBAND, 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 FRIDAY, AUGUST 05, 2005

NOTARY PUBLIC



X

TIMOTHY T. CHAMBERLAIN
SHERIFF

J. CARTER
DEPUTY SHERIFF

Two 2105 open Real Estate bids.
County in Penalty
School will be in Penalty at time of sale.

TAX NOTICE 2005 SCHOOL REAL ESTATE
CLEVELAND TOWNSHIP
MAKE CHECKS PAYABLE TO:
LINDA BILINSKI
153 EISENHOWER ROAD
CATAWISSA, PA 17820

HOURS MONDAY 6-9PM
Closed 8/1, 8/15, 10/3 & 10/10
Nov & Dec appt only
PHONE 570-799-5591

A CARREL BRUCE M & SHERY A
I 66-B RIDGE RD
L CATAWISSA PA 17820

M

DESCRIPTION	ASSESSMENT	RATE	TAX DISC	AMOUNT PAID	TAX PENALTY
REAL ESTATE	56619	25.100	1392.72	1421.14	1563.25
The 2% discount and 10% penalty have been computed for your convenience. Taxes are due now and payable. Prompt payment is requested. This tax notice must be returned with your payment. For a receipt, enclose a SASE.					
PAY THIS AMOUNT			1392.72	1421.14	1563.25
			AUG 31	OCT 31	OCT 31
			IF PAID ON OR BEFORE	IF PAID ON OR BEFORE	IF PAID AFTER

PROPERTY DESCRIPTION	ACCT.	11451
PARCEL 13 04 01202000		
RIDGE RD	9445.00	
0592-0734	41274.00	
1.90 ACRES		
THIS TAX RETURNED TO COURT HOUSE JANUARY 1, 2006		

Copy 1 Save yourself a trip and call first.

Tax Notice 2005 County & Municipality
CLEVELAND TWP
MAKE CHECKS PAYABLE TO:
Linda Bilinski
153 EISENHOWER RD
CATAWISSA PA 17820

HOURS MONDAY: 6 PM TO 9 PM
MARCH - MAY: SAVE YOURSELF A TRIP & CALL FIRST
PHONE 570-799-5591

MAKE CHECKS PAYABLE TO:
CARREL BRUCE M & SHERY A
66-B RIDGE RD
CATAWISSA PA 17820

DESCRIPTION	ASSESSMENT	WILLS	LESS DISCOUNT	AX AMOUNT DUE	TAX PENALTY
GENERAL SINKING TWP RE	56,819	5,646	313.28	319.67	351.64
		1,345	74.63	76.15	83.77
		.8	44.39	45.30	49.83
DATE 03/01/2005 BILL NO. 15286					
FOR: COLUMBIA COUNTY					
The discount & penalty have been calculated for your convenience					
PAY THIS AMOUNT			432.30	441.12	485.24
			April 30	June 30	June 30
			IF PAID ON OR BEFORE	IF PAID ON OR BEFORE	IF PAID AFTER
QNTY	2 %	2 %			
Discount	10 %	10 %			
Penalty					
PARCEL: 13-04-012-02,000					
RIDGE RD					
4.9 Acres					
Land					
Buildings					
9,345					
47,274					
Total Assessment					

This tax returned to courthouse on: January 1, 2006

FILE COPY

GOLDBECK McCAFFERTY & McKEEVER

BY: Joseph A. Goldbeck, Jr.
 Attorney I.D.#16132
 Suite 5000 - Mellon Independence Center
 701 Market Street
 Philadelphia, PA 19106-1532
 215-627-1322
 Attorney for Plaintiff

M&T BANK SBM NORTHERN CENTRAL BANK
 1100 Wehrle Drive
 2nd Floor
 Williamsville, NY 14221
 Plaintiff

vs.

BRUCE CARMEL
 SHERRY CARMEL
 Mortgagor(s) and Record Owner(s)

66 B Ridge Road
 Catawissa, PA 17820

Defendant(s)

IN THE COURT OF COMMON PLEAS
 of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term

No 2005-CV-705

2005-ED-100

THIS LAW FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO
 COLLECT A DEBT. THIS NOTICE IS SENT TO YOU IN AN ATTEMPT TO
 COLLECT A DEBT. ANY INFORMATION OBTAINED FROM YOU WILL BE
 USED FOR THAT PURPOSE.

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: CARMEL, BRUCE
BRUCE CARMEL
 66 B Ridge Road
 Catawissa, PA 17820

Your house at 66 B Ridge Road, Catawissa, PA 17820 is scheduled to be sold at Sheriff's Sale on
November 9, 2005, at 9:00 AM, in Sheriff's Office, Courthouse, Bloomsburg, PA to enforce
 the court judgment of \$43,613.87 obtained by M&T BANK SBM NORTHERN CENTRAL BANK against
 you.

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 M&T BANK SBM NORTHERN CENTRAL BANK, the
 back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay
 call: 215-627-1322
2. You may be able to stop the sale by filing a petition asking the Court to strike or open judgment, if
 the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 8/3/2005

SERVICE# 1 - OF - 13 SERVICES
DOCKET # 100ED2005

PLAINTIFF M&T BANK SBM NORTHERN CENTRAL BANK

DEFENDANT BRUCE CARMEL
SHERRY CARMEL

ATTORNEY FIRM GOLDBECK MCCAFFERTY & MCKEEVER

PERSON/CORP TO SERVED
BRUCE CARMEL
66B RIDGE RD
CATAWISSA

PAPERS TO SERVED

WRIT OF EXECUTION - MORTGAGE

FORECLOSURE

SERVED UPON Bruce

RELATIONSHIP _____ IDENTIFICATION _____

DATE 8-5-5 TIME 11:45 MILEAGE _____ OTHER _____

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

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

F. OTHER (SPECIFY) _____

ATTEMPTS

DATE

TIME

OFFICER

REMARKS

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

DEPUTY

J. Carl

DATE 8-5-5

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 8/3/2005

SERVICE# 2 - OF - 13 SERVICES
DOCKET # 100ED2005

PLAINTIFF M&T BANK SBM NORTHERN CENTRAL BANK

DEFENDANT BRUCE CARMEL
SHERRY CARMEL

ATTORNEY FIRM GOLDBECK MCCAFFERTY & MCKEEVER

PERSON/CORP TO SERVED	PAPERS TO SERVED
SHERRY CARMEL	WRIT OF EXECUTION - MORTGAGE
66B RIDGE RD	FORECLOSURE
CATAWISSA	

SERVED UPON BRUCE

RELATIONSHIP Husband IDENTIFICATION _____

DATE 8-5-05 TIME 1145 MILEAGE _____ OTHER _____

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

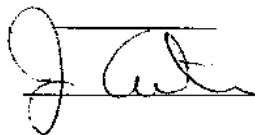
TYPE OF SERVICE: A. PERSONAL SERVICE AT POA ☒ POB _____ POE _____ CCSO _____
B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA
C. CORPORATION MANAGING AGENT
D. REGISTERED AGENT
E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE

F. OTHER (SPECIFY) _____

ATTEMPTS

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

DEPUTY



DATE 8-5-05

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 8/3/2005

SERVICE# 6 - OF - 13 SERVICES
DOCKET # 100ED2005

PLAINTIFF M&T BANK SBM NORTHERN CENTRAL BANK

DEFENDANT BRUCE CARMEL
SHERRY CARMEL

ATTORNEY FIRM GOLDBECK MCCAFFERTY & MCKEEVER

PERSON/CORP TO SERVED
LINDA BILINSKI-TAX COLLECTOR
153 EISENHOWER RD
CATAWISSA

PAPERS TO SERVED
WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

SERVED UPON Posted on Front Door

RELATIONSHIP _____ IDENTIFICATION _____

DATE 8-5-5 TIME 1125 MILEAGE _____ OTHER _____

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

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

F. OTHER (SPECIFY) _____

ATTEMPTS
DATE

TIME

OFFICER

REMARKS

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

DEPUTY

J. Carter

DATE 8-5-5

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 8/3/2005

SERVICE# 7 - OF - 13 SERVICES
DOCKET # 100ED2005

PLAINTIFF M&T BANK SBM NORTHERN CENTRAL BANK

DEFENDANT BRUCE CARMEL
SHERRY CARMEL

ATTORNEY FIRM GOLDBECK MCCAFFERTY & MCKEEVER

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

SERVED UPON Leslie Uvan

RELATIONSHIP _____ IDENTIFICATION _____

DATE 8-5-5 TIME 1020 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 8-5-5

COUNTY OF COLUMBIA
REAL ESTATE TAX LIEN CERTIFICATE

DATE:05-AUG-05

FEE:\$5.00

CERT. NO:1100

CARMEL BRUCE M & SHERRY A
66-B RIDGE RD
CATAWISSA PA 17820

DISTRICT: CLEVELAND TWP
DEED 0592-0781
LOCATION: 66-B RIDGE RD
PARCEL: 13 -04 -012-02,000

YEAR	BILL ROLL	AMOUNT	INTEREST	PENDING- COSTS	TOTAL AMOUNT DUE
2003	PRIM	2,416.47	44.82	65.00	2,526.29
2004	PRIM	2,142.01	44.82	0.00	2,186.83
TOTAL DUE :					\$4,713.12

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

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

REQUESTED BY:

Timothy T. Chamberlain, Sheriff
dm.

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 8/3/2005

SERVICE# 10 - OF - 13 SERVICES
DOCKET # 100ED2005

PLAINTIFF M&T BANK SBM NORTHERN CENTRAL BANK

DEFENDANT BRUCE CARMEL
SHERRY CARMEL

ATTORNEY FIRM GOLDBECK MCCAFFERTY & MCKEEVER

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

PAPERS TO SERVED
WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

SERVED UPON DEB Miller

RELATIONSHIP _____ IDENTIFICATION _____

DATE 8-5-5 TIME 0935 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

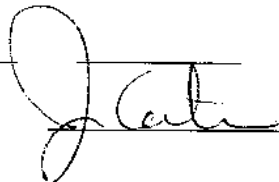
TIME

OFFICER

REMARKS

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

DEPUTY



DATE 8-5-5

REAL ESTATE OUTLINE

ED # 100-05

DATE RECEIVED 8-3-05
DOCKET AND INDEX 8-4-05
SET FILE FOLDER UP 8-4-05

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 2,000.00 ✓ CK# 233101

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

SALE DATE Nov. 9, 05 TIME 0900
POSTING DATE Oct, 10, 05
ADV. DATES FOR NEWSPAPER
1ST WEEK Oct. 19
2ND WEEK 26
3RD WEEK Nov. 2, 05

SHERIFF'S SALE

WEDNESDAY NOVEMBER 9, 2005 AT 9:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 100 OF 2005 ED AND CIVIL WRIT NO. 705 OF 2005 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

ALL THAT CERTAIN piece of parcel of land situate in the Township of Cleveland, County of Columbia and Commonwealth of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a point in the center of Township Route No. 328, said point being a corner common to lands now or formerly of Andrew Maciejewski; thence from said point and along the centerline of said Township Route No. 328 South eighty-one (81) degrees eleven (11) minutes and thirty-four (34) seconds East, a distance of one hundred nineteen and forty-one hundredths (119.41) feet to a point marking a corner between Lots Nos. 1 and 2 of a subdivision hereinafter referred to; thence from said corner and along the dividing line between Lots Nos. 1 and 2 following three courses and distances. (1) South seven (7) degrees forty-three (43) minutes six (06) seconds. West five hundred ninety (590) feet to an iron pin corner, (2) South eighty-one (81) degrees eleven (11) minutes thirty-four (34) seconds East eighty and sixty-two hundredths (80.62) feet to an iron pin corner, (3) South seven (7) degrees forty-three (43) minutes six (06) seconds West seven hundred eleven and fifty-seven hundredths (711.57) feet to an iron pin corner in the of lands now or formerly of Ulysses Morton, et ux; thence from said corner and along the lands now or formerly of Morton North eighty-two (82) degrees forty-one (41) Minutes thirty-one (31) seconds West a distance of two hundred (200.0) feet to an iron pin corner in line of lands now or formerly of Maciejewski North seven (7) degrees forty-three (43) minutes six (06) seconds East a distance of one thousand three hundred six and eighty hundredths (1306.80) feet to a point, the place of BEGINNING, CONTAINING an area of 4.896 acres of land as shown more fully on a subdivision plan prepared by Wayne G. Hildebrand, P.L.S., dated January 4, 1989, and revised February 1, 1989, and being Lot No. 2 on said draft.

Being the same premises which Bruce M. Carmel, by Deed dated 3/24/95 and recorded 3/27/95 in the Office of the Recorder of Deeds in and for Columbia County in Deed Book 592 at Page 794, granted and conveyed unto Bruce M. Carmel and Sherry A. Carmel, husband and wife.

Tax Parcel# 13-04-012-02

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
Joseph A. Goldbeck, Jr.
701 Market Street
Philadelphia, PA 19106

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

SHERIFF'S SALE

WEDNESDAY NOVEMBER 9, 2005 AT 9:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 100 OF 2005 ED AND CIVIL WRIT NO. 705 OF 2005 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

ALL THAT CERTAIN piece of parcel of land situate in the Township of Cleveland, County of Columbia and Commonwealth of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a point in the center of Township Route No. 328, said point being a corner common to lands now or formerly of Andrew Maciejewski; thence from said point and along the centerline of said Township Route No. 328 South eighty-one (81) degrees eleven (11) minutes and thirty-four (34) seconds East, a distance of one hundred nineteen and forty-one hundredths (119.41) feet to a point marking a corner between Lots Nos. 1 and 2 of a subdivision hereinafter referred to; thence from said corner and along the dividing line between Lots Nos. 1 and 2 following three courses and distances. (1) South seven (7) degrees forty-three (43) minutes six (06) seconds. West five hundred ninety (590) feet to an iron pin corner, (2) South eighty-one (81) degrees eleven (11) minutes thirty-four (34) seconds East eighty and sixty-two hundredths (80.62) feet to an iron pin corner, (3) South seven (7) degrees forty-three (43) minutes six (06) seconds West seven hundred eleven and fifty-seven hundredths (711.57) feet to an iron pin corner in the of lands now or formerly of Ulysses Morton, et ux; thence from said corner and along the lands now or formerly of Morton North eighty-two (82) degrees forty-one (41) Minutes thirty-one (31) seconds West a distance of two hundred (200.0) feet to an iron pin corner in line of lands now or formerly of Maciejewski North seven (7) degrees forty-three (43) minutes six (06) seconds East a distance of one thousand three hundred six and eighty hundredths (1306.80) feet to a point, the place of BEGINNING, CONTAINING an area of 4.896 acres of land as shown more fully on a subdivision plan prepared by Wayne G. Hildebrand, P.L.S., dated January 4, 1989, and revised February 1, 1989, and being Lot No. 2 on said draft.

Being the same premises which Bruce M. Carmel, by Deed dated 3/24/95 and recorded 3/27/95 in the Office of the Recorder of Deeds in and for Columbia County in Deed Book 592 at Page 794, granted and conveyed unto Bruce M. Carmel and Sherry A. Carmel, husband and wife.

Tax Parcel# 13-04-012-02

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
Joseph A. Goldbeck, Jr.
701 Market Street
Philadelphia, PA 19106

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

SHERIFF'S SALE

WEDNESDAY NOVEMBER 9, 2005 AT 9:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 100 OF 2005 ED AND CIVIL WRIT NO. 705 OF 2005 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

ALL THAT CERTAIN piece of parcel of land situate in the Township of Cleveland, County of Columbia and Commonwealth of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a point in the center of Township Route No. 328, said point being a corner common to lands now or formerly of Andrew Maciejewski; thence from said point and along the centerline of said Township Route No. 328 South eighty-one (81) degrees eleven (11) minutes and thirty-four (34) seconds East, a distance of one hundred nineteen and forty-one hundredths (119.41) feet to a point marking a corner between Lots Nos. 1 and 2 of a subdivision hereinafter referred to; thence from said corner and along the dividing line between Lots Nos. 1 and 2 following three courses and distances. (1) South seven (7) degrees forty-three (43) minutes six (06) seconds. West five hundred ninety (590) feet to an iron pin corner, (2) South eighty-one (81) degrees eleven (11) minutes thirty-four (34) seconds East eighty and sixty-two hundredths (80.62) feet to an iron pin corner, (3) South seven (7) degrees forty-three (43) minutes six (06) seconds West seven hundred eleven and fifty-seven hundredths (711.57) feet to an iron pin corner in the of lands now or formerly of Ulysses Morton, et ux; thence from said corner and along the lands now or formerly of Morton North eighty-two (82) degrees forty-one (41) Minutes thirty-one (31) seconds West a distance of two hundred (200.0) feet to an iron pin corner in line of lands now or formerly of Maciejewski North seven (7) degrees forty-three (43) minutes six (06) seconds East a distance of one thousand three hundred six and eighty hundredths (1306.80) feet to a point, the place of BEGINNING, CONTAINING an area of 4.896 acres of land as shown more fully on a subdivision plan prepared by Wayne G. Hildebrand, P.L.S., dated January 4, 1989, and revised February 1, 1989, and being Lot No. 2 on said draft.

Being the same premises which Bruce M. Carmel, by Deed dated 3/24/95 and recorded 3/27/95 in the Office of the Recorder of Deeds in and for Columbia County in Deed Book 592 at Page 794, granted and conveyed unto Bruce M. Carmel and Sherry A. Carmel, husband and wife.

Tax Parcel# 13-04-012-02

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
Joseph A. Goldbeck, Jr.
701 Market Street
Philadelphia, PA 19106

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

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

M&T BANK SBM NORTHERN CENTRAL
BANK
1100 Wehrle Drive
2nd Floor
Williamsville, NY 14221

vs.

BRUCE CARMEL
SHERRY CARMEL
66 B Ridge Road
Catawissa, PA 17820

In the Court of Common Pleas of
Columbia County

No. 2005-CV-705

2005-ED-100

WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Columbia

To the Sheriff of Columbia County, Pennsylvania

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

PREMISES: 66 B Ridge Road Catawissa, PA 17820

See Exhibit "A" attached

AMOUNT DUE \$43,613.87

Interest From 06/09/2004
Through 07/27/2005

(Costs to be added)

Dated: 8/3/05

Thomas B. Kline

Prothonotary, Common Pleas Court
of Columbia County, Pennsylvania

Deputy

Elizabeth A. Sawyer

Goldbeck McCafferty & McKeever
BY: Joseph A. Goldbeck, Jr.
Attorney I.D. #16132
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
215-627-1322
Attorney for Plaintiff

M&T BANK SBM NORTHERN CENTRAL BANK
1100 Wehrle Drive
2nd Floor
Williamsville, NY 14221

Plaintiff

vs.

BRUCE CARMEL
SHERRY CARMEL
(Mortgagor(s) and Record Owner(s))
66 B Ridge Road
Catawissa, PA 17820

Defendant(s)

IN THE COURT OF COMMON PLEAS
of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2005-CV-705

2005-ED-100

AFFIDAVIT PURSUANT TO RULE 3129

M&T BANK SBM NORTHERN CENTRAL BANK, Plaintiff in the above action, by its attorney, Joseph A. Goldbeck, Jr., Esquire, sets forth as of the date the praecipe for the writ of execution was filed the following information concerning the real property located at:

66 B Ridge Road
Catawissa, PA 17820

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

BRUCE CARMEL
66 B Ridge Road
Catawissa, PA 17820

SHERRY CARMEL
66 B Ridge Road
Catawissa, PA 17820

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

BRUCE CARMEL
66 B Ridge Road
Catawissa, PA 17820

SHERRY CARMEL
66 B Ridge Road
Catawissa, PA 17820

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

PA DEPARTMENT OF PUBLIC WELFARE - Bureau of Child Support Enforcement
Health and Welfare Bldg. - Room 432
P.O. Box 2675
Harrisburg, PA 17105-2675

DOMESTIC RELATIONS OF COLUMBIA COUNTY
PO Box 380
Bloomsburg, PA 17815

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

FIRST FEDERAL SAVINGS & LOAN ASSOCIATION
12 EAST BROAD STREET
HAZLETON, PA 18201-6521

KEYSTONE FINANCIAL BANK
ONE KEYSTONE PLAZA
HARRISBURG, PA 17105

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

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

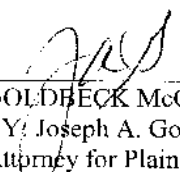
7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale.

TENANTS/OCCUPANTS
66 B RIDGE ROAD
CATAWISSA, PA 17820

(attach separate sheet if more space is needed)

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

DATED: July 27, 2005



GOLDBECK McCafferty & McKEEVER
BY: Joseph A. Goldbeck, Jr., Esq.
Attorney for Plaintiff

Goldbeck McCafferty & McKeever
BY: Joseph A. Goldbeck, Jr.
Attorney I.D. #16132
Suite 5000 Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
215-627-1322
Attorney for Plaintiff

M&T BANK SBM NORTHERN CENTRAL BANK
1100 Wehrle Drive
2nd Floor
Williamsville, NY 14221

Plaintiff

vs.

BRUCE CARMEL
SHERRY CARMEL
(Mortgagor(s) and Record Owner(s))
66 B Ridge Road
Catawissa, PA 17820

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2005-CV-705

2005-ED-100

AFFIDAVIT PURSUANT TO RULE 3129

M&T BANK SBM NORTHERN CENTRAL BANK, Plaintiff in the above action, by its attorney, Joseph A. Goldbeck, Jr., Esquire, sets forth as of the date the praecipe for the writ of execution was filed the following information concerning the real property located at:

66 B Ridge Road
Catawissa, PA 17820

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

BRUCE CARMEL
66 B Ridge Road
Catawissa, PA 17820

SHERRY CARMEL
66 B Ridge Road
Catawissa, PA 17820

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

BRUCE CARMEL
66 B Ridge Road
Catawissa, PA 17820

SHERRY CARMEL
66 B Ridge Road
Catawissa, PA 17820

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

PA DEPARTMENT OF PUBLIC WELFARE - Bureau of Child Support Enforcement
Health and Welfare Bldg. - Room 432
P.O. Box 2675
Harrisburg, PA 17105-2675

DOMESTIC RELATIONS OF COLUMBIA COUNTY
PO Box 380
Bloomsburg, PA 17815

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

FIRST FEDERAL SAVINGS & LOAN ASSOCIATION
12 EAST BROAD STREET
HAZLETON, PA 18201-6521

KEYSTONE FINANCIAL BANK
ONE KEYSTONE PLAZA
HARRISBURG, PA 17105

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

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

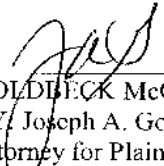
7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale.

TENANTS/OCCUPANTS
66 B RIDGE ROAD
CATAWISSA, PA 17820

(attach separate sheet if more space is needed)

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

DATED: July 27, 2005



GOLDBECK McCAFFERTY & McKEEVER
BY: Joseph A. Goldbeck, Jr., Esq.
Attorney for Plaintiff

GOLDBECK McCAFFERTY & McKEEVER

BY: Joseph A. Goldbeck, Jr.
Attorney I.D.#16132
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-627-1322
Attorney for Plaintiff

M&T BANK SBM NORTHERN CENTRAL BANK
1100 Wehrle Drive
2nd Floor
Williamsville, NY 14221
Plaintiff

vs.

BRUCE CARMEL
SHERRY CARMEL
Mortgagor(s) and Record Owner(s)

66 B Ridge Road
Catawissa, PA 17820

Defendant(s)

IN THE COURT OF COMMON PLEAS
of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term
No. 2005-CV-705

THIS LAW FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO COLLECT A DEBT. THIS NOTICE IS SENT TO YOU IN AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THAT PURPOSE.

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: CARMEL, BRUCE
BRUCE CARMEL
66 B Ridge Road
Catawissa, PA 17820

Your house at 66 B Ridge Road, Catawissa, PA 17820 is scheduled to be sold at Sheriff's Sale on _____, at 9:00 AM, in Sheriff's Office, Courthouse, Bloomsburg, PA to enforce the court judgment of \$43,613.87 obtained by M&T BANK SBM NORTHERN CENTRAL BANK against you.

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 M&T BANK SBM NORTHERN CENTRAL BANK, the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay call: 215-627-1322
2. You may be able to stop the sale by filing a petition asking the Court to strike or open 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 below on how to obtain an attorney).

**YOU MAY STILL BE ABLE TO SAVE YOUR PROPERTY AND YOU HAVE OTHER RIGHTS
EVEN IF THE SHERIFF'S SALE DOES NOT 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 price by calling the Sheriff of Columbia County at 570-389-5624.
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 the Sheriff of Columbia County at 570-389-5624.
4. If the amount due from the Buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.
5. You have a right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.
6. You may be entitled to a share of the money which was paid for your house. A schedule of distribution of the money bid for your house will be filed by the Sheriff within thirty (30) days from the date of the Sheriff's 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 the schedule of distribution is filed.
7. You may also have other rights and defenses, or ways of getting your house 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.**

**NORTH PENN LEGAL SERVICES F/K/A SUSQUEHANNA LEGAL SERVICES
168 E. 5th Street
Bloomsburg, PA 17815**

**PENNSYLVANIA BAR ASSOCIATION
P.O. Box 186
Harrisburg, PA 17108**

Joseph A. Goldbeck, Jr.
Attorney I.D. #16132
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
215-627-1322
Attorney for Plaintiff

M&T BANK SBM NORTHERN CENTRAL BANK
1100 Wehrle Drive
2nd Floor
Williamsville, NY 14221

Plaintiff

vs.

BRUCE CARMEL
SHERRY CARMEL
Mortgagor(s) and Record Owner(s)
66 B Ridge Road
Catawissa, PA 17820

Defendant(s)

IN THE COURT OF
COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

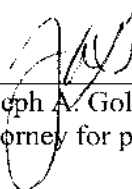
ACTION OF
MORTGAGE FORECLOSURE

NO. 2005-CV-705

2005-ED-100

CERTIFICATION AS TO THE SALE OF REAL PROPERTY

I, Joseph A. Goldbeck, Jr., Esquire hereby certify that I am the attorney of record for the Plaintiff in this action, and I further certify that this property is subject to Act 91 of 1983 and the Plaintiff has complied with all the provisions of the Act.



Joseph A. Goldbeck, Jr.
Attorney for plaintiff

GOLDBECK McCAFFERTY & McKEEVER
BY: Joseph A. Goldbeck, Jr.
Attorney I.D.#16132
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
215-627-1322
Attorney for Plaintiff

M&T BANK SBM NORTHERN CENTRAL BANK
1100 Wehrle Drive
2nd Floor
Williamsville, NY 14221

Plaintiff

vs.

BRUCE CARMEL
SHERRY CARMEL
Mortgagor(s) and Record Owner(s)

66 B Ridge Road
Catawissa, PA 17820

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION – LAW

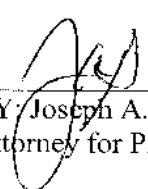
ACTION OF MORTGAGE FORECLOSURE

No. 2005-CV-705

2005-ED-100

WAIVER OF WATCHMAN

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


BY: Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

ALL THAT CERTAIN piece of parcel of land situate in the Township of Cleveland, County of Columbia and Commonwealth of Pennsylvania. bounded and described as follows, to wit:

BEGINNING at a point in the center of Township Route No. 328, said point being a corner common to lands now or formerly of Andrew Maciejewski; thence from said point and along the centerline of said Township Route No. 328 South eighty-one (81) degrees eleven (11) minutes and thirty-four (34) seconds East, a distance of one hundred nineteen and forty-one hundredths (119.41) feet to a point marking a corner between Lots Nos. 1 and 2 of a subdivision hereinafter referred to; thence from said corner and along the dividing line between Lots Nos. 1 and 2 following three courses and distances. (1) South seven (7) degrees forty-three (43) minutes six (06) seconds. West five hundred ninety (590) feet to an iron pin corner, (2) South eighty-one (81) degrees eleven (11) minutes thirty-four (34) seconds East eighty and sixty-two hundredths (80.62) feet to an iron pin corner. (3) South seven (7) degrees forty-three (43) minutes six (06) seconds West seven hundred eleven and fifty-seven hundredths (711.57) feet to an iron pin corner in the of lands now or formerly of Ulysses Morton, et ux; thence from said corner and along the lands now or formerly of Morton North eighty-two (82) degrees forty-one (41) Minutes thirty-one (31) seconds West a distance of two hundred (200.0) feet to an iron pin corner in line of lands now or formerly of Maciejewski North seven (7) degrees forty-three (43) minutes six (06) seconds East a distance of one thousand three hundred six and eighty hundredths (1306.80) feet to a point, the place of BEGINNING, CONTAINING an area of 4.896 acres of land as shown more fully on a subdivision plan prepared by Wayne G. Hildebrand, P.L.S., dated January 4, 1989, and revised February 1, 1989, and being Lot No. 2 on said draft.

Being the same premises which Bruce M. Carmel, by Deed dated 3/24/95 and recorded 3/27/95 in the Office of the Recorder of Deeds in and for Columbia County in Deed Book 592 at Page 794, granted and conveyed unto Bruce M. Carmel and Sherry A. Carmel, husband and wife.

Tax Parcel# 13-04-012-02

ALL THAT CERTAIN piece of parcel of land situate in the Township of Cleveland, County of Columbia and Commonwealth of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a point in the center of Township Route No. 328, said point being a corner common to lands now or formerly of Andrew Maciejewski; thence from said point and along the centerline of said Township Route No. 328 South eighty-one (81) degrees eleven (11) minutes and thirty-four (34) seconds East, a distance of one hundred nineteen and forty-one hundredths (119.41) feet to a point marking a corner between Lots Nos. 1 and 2 of a subdivision hereinafter referred to; thence from said corner and along the dividing line between Lots Nos. 1 and 2 following three courses and distances. (1) South seven (7) degrees forty-three (43) minutes six (06) seconds. West five hundred ninety (590) feet to an iron pin corner, (2) South eighty-one (81) degrees eleven (11) minutes thirty-four (34) seconds East eighty and sixty-two hundredths (80.62) feet to an iron pin corner. (3) South seven (7) degrees forty-three (43) minutes six (06) seconds West seven hundred eleven and fifty-seven hundredths (711.57) feet to an iron pin corner in the of lands now or formerly of Ulysses Morton, et ux; thence from said corner and along the lands now or formerly of Morton North eighty-two (82) degrees forty-one (41) Minutes thirty-one (31) seconds West a distance of two hundred (200.0) feet to an iron pin corner in line of lands now or formerly of Maciejewski North seven (7) degrees forty-three (43) minutes six (06) seconds East a distance of one thousand three hundred six and eighty hundredths (1306.80) feet to a point, the place of BEGINNING, CONTAINING an area of 4.896 acres of land as shown more fully on a subdivision plan prepared by Wayne G. Hildebrand, P.L.S., dated January 4, 1989, and revised February 1, 1989, and being Lot No. 2 on said draft.

Being the same premises which Bruce M. Carmel, by Deed dated 3/24/95 and recorded 3/27/95 in the Office of the Recorder of Deeds in and for Columbia County in Deed Book 592 at Page 794, granted and conveyed unto Bruce M. Carmel and Sherry A. Carmel, husband and wife.

Tax Parcel# 13-04-012-02

ALL THAT CERTAIN piece of parcel of land situate in the Township of Cleveland, County of Columbia and Commonwealth of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a point in the center of Township Route No. 328, said point being a corner common to lands now or formerly of Andrew Maciejewski; thence from said point and along the centerline of said Township Route No. 328 South eighty-one (81) degrees eleven (11) minutes and thirty-four (34) seconds East, a distance of one hundred nineteen and forty-one hundredths (119.41) feet to a point marking a corner between Lots Nos. 1 and 2 of a subdivision hereinafter referred to; thence from said corner and along the dividing line between Lots Nos. 1 and 2 following three courses and distances. (1) South seven (7) degrees forty-three (43) minutes six (06) seconds. West five hundred ninety (590) feet to an iron pin corner, (2) South eighty-one (81) degrees eleven (11) minutes thirty-four (34) seconds East eighty and sixty-two hundredths (80.62) feet to an iron pin corner. (3) South seven (7) degrees forty-three (43) minutes six (06) seconds West seven hundred eleven and fifty-seven hundredths (711.57) feet to an iron pin corner in the of lands now or formerly of Ulysses Morton, et ux; thence from said corner and along the lands now or formerly of Morton North eighty-two (82) degrees forty-one (41) Minutes thirty-one (31) seconds West a distance of two hundred (200.0) feet to an iron pin corner in line of lands now or formerly of Maciejewski North seven (7) degrees forty-three (43) minutes six (06) seconds East a distance of one thousand three hundred six and eighty hundredths (1306.80) feet to a point, the place of BEGINNING, CONTAINING an area of 4.896 acres of land as shown more fully on a subdivision plan prepared by Wayne G. Hildebrand, P.L.S., dated January 4, 1989, and revised February 1, 1989, and being Lot No. 2 on said draft.

Being the same premises which Bruce M. Carmel, by Deed dated 3/24/95 and recorded 3/27/95 in the Office of the Recorder of Deeds in and for Columbia County in Deed Book 592 at Page 794, granted and conveyed unto Bruce M. Carmel and Sherry A. Carmel, husband and wife.

Tax Parcel# 13-04-012-02

ALL THAT CERTAIN piece of parcel of land situate in the Township of Cleveland, County of Columbia and Commonwealth of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a point in the center of Township Route No. 328, said point being a corner common to lands now or formerly of Andrew Maciejewski; thence from said point and along the centerline of said Township Route No. 328 South eighty-one (81) degrees eleven (11) minutes and thirty-four (34) seconds East, a distance of one hundred nineteen and forty-one hundredths (119.41) feet to a point marking a corner between Lots Nos. 1 and 2 of a subdivision hereinafter referred to; thence from said corner and along the dividing line between Lots Nos. 1 and 2 following three courses and distances. (1) South seven (7) degrees forty-three (43) minutes six (06) seconds. West five hundred ninety (590) feet to an iron pin corner, (2) South eighty-one (81) degrees eleven (11) minutes thirty-four (34) seconds East eighty and sixty-two hundredths (80.62) feet to an iron pin corner, (3) South seven (7) degrees forty-three (43) minutes six (06) seconds West seven hundred eleven and fifty-seven hundredths (711.57) feet to an iron pin corner in the of lands now or formerly of Ulysses Morton, et ux; thence from said corner and along the lands now or formerly of Morton North eighty-two (82) degrees forty-one (41) Minutes thirty-one (31) seconds West a distance of two hundred (200.0) feet to an iron pin corner in line of lands now or formerly of Maciejewski North seven (7) degrees forty-three (43) minutes six (06) seconds East a distance of one thousand three hundred six and eighty hundredths (1306.80) feet to a point, the place of BEGINNING, CONTAINING an area of 4.896 acres of land as shown more fully on a subdivision plan prepared by Wayne G. Hildebrand, P.L.S., dated January 4, 1989, and revised February 1, 1989, and being Lot No. 2 on said draft.

Being the same premises which Bruce M. Carmel, by Deed dated 3/24/95 and recorded 3/27/95 in the Office of the Recorder of Deeds in and for Columbia County in Deed Book 592 at Page 794, granted and conveyed unto Bruce M. Carmel and Sherry A. Carmel, husband and wife.

Tax Parcel# 13-04-012-02

SHERIFF'S DEPARTMENT COLUMBIA COUNTY

SHERIFF SERVICE INSTRUCTIONS		
PLAINTIFF/S/ M&T BANK SBM NORTHERN CENTRAL BANK	COURT NUMBER 2005-CV-705	
DEFENDANT/S/ BRUCE CARMEL and SHERRY CARMEL	TYPE OF WRIT OR COMPLAINT EXECUTION - MORTGAGE FORECLOSURE	

SERVE



AT

NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE
SHERRY CARMEL

ADDRESS (Street or Road, Apartment No., City, Boro, Twp., State and ZIP Code)
66 B Ridge Road, Catawissa, PA 17820

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

PLEASE SERVE THE ABOVE DEFENDANT OR PERSON IN CHARGE.

SIGNATURE OF ATTORNEY

Joseph A Goldbeck, Jr.

TELEPHONE NUMBER
(215) 627-1322

DATE
July 27, 2005

ADDRESS OF ATTORNEY

GOLDBECK McCAFFERTY & McKEEVER
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532

GOLDBECK McCAFFERTY & McKEEVER

BY: Joseph A. Goldbeck, Jr.
Attorney I.D.#16132
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-627-1322
Attorney for Plaintiff

M&T BANK SBM NORTHERN CENTRAL BANK
1100 Wehrle Drive
2nd Floor
Williamsville, NY 14221
Plaintiff

vs.

BRUCE CARMEL
SHERRY CARMEL
Mortgagor(s) and Record Owner(s)

66 B Ridge Road
Catawissa, PA 17820

Defendant(s)

IN THE COURT OF COMMON PLEAS
of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term
No. 2005-CV-705

THIS LAW FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO COLLECT A DEBT. THIS NOTICE IS SENT TO YOU IN AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THAT PURPOSE.

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: CARMEL, SHERRY
SHERRY CARMEL
66 B Ridge Road
Catawissa, PA 17820

Your house at 66 B Ridge Road, Catawissa, PA 17820 is scheduled to be sold at Sheriff's Sale on _____, at 9:00 AM, in Sheriff's Office, Courthouse, Bloomsburg, PA to enforce the court judgment of \$43,613.87 obtained by M&T BANK SBM NORTHERN CENTRAL BANK against you.

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 M&T BANK SBM NORTHERN CENTRAL BANK, the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay call: 215-627-1322
2. You may be able to stop the sale by filing a petition asking the Court to strike or open 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 below on how to obtain an attorney).

**YOU MAY STILL BE ABLE TO SAVE YOUR PROPERTY AND YOU HAVE OTHER RIGHTS
EVEN IF THE SHERIFF'S SALE DOES NOT 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 price by calling the Sheriff of Columbia County at 570-389-5624.
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 the Sheriff of Columbia County at 570-389-5624.
4. If the amount due from the Buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.
5. You have a right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.
6. You may be entitled to a share of the money which was paid for your house. A schedule of distribution of the money bid for your house will be filed by the Sheriff within thirty (30) days from the date of the Sheriff's 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 the schedule of distribution is filed.
7. You may also have other rights and defenses, or ways of getting your house back, if you act immediately after the sale.

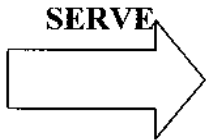
YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE LISTED BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

NORTH PENN LEGAL SERVICES F/K/A SUSQUEHANNA LEGAL SERVICES
168 E. 5th Street
Bloomsburg, PA 17815

PENNSYLVANIA BAR ASSOCIATION
P.O. Box 186
Harrisburg, PA 17108

SHERIFF'S DEPARTMENT COLUMBIA COUNTY

SHERIFF SERVICE INSTRUCTIONS		
PLAINTIFF/S/ M&T BANK SBM NORTHERN CENTRAL BANK	COURT NUMBER 2005-CV-705	
DEFENDANT/S/ BRUCE CARMEL and SHERRY CARMEL	TYPE OF <u>WRIT</u> OR COMPLAINT EXECUTION - MORTGAGE FORECLOSURE	



AT

NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE
BRUCE CARMEL

ADDRESS (Street or Road, Apartment No., City, Boro, Twp., State and ZIP Code)
66 B Ridge Road, Catawissa, PA 17820

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

PLEASE SERVE THE ABOVE DEFENDANT OR PERSON IN CHARGE.

SIGNATURE OF ATTORNEY <i>Joseph A. Goldbeck, Jr.</i>	TELEPHONE NUMBER (215) 627-1322	DATE July 27, 2005
ADDRESS OF ATTORNEY GOLDBECK McCAFFERTY & McKEEVER Suite 5000 – Mellon Independence Center 701 Market Street Philadelphia, PA 19106-1532		

GOLDBECK McCAFFERTY & McKEEVER

BY: Joseph A. Goldbeck, Jr.
Attorney I.D.#16132
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-627-1322
Attorney for Plaintiff

M&T BANK SBM NORTHERN CENTRAL BANK
1100 Wehrle Drive
2nd Floor
Williamsville, NY 14221
Plaintiff

vs.

BRUCE CARMEL
SHERRY CARMEL
Mortgagor(s) and Record Owner(s)

66 B Ridge Road
Catawissa, PA 17820

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term
No. 2005-CV-705

THIS LAW FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO COLLECT A DEBT. THIS NOTICE IS SENT TO YOU IN AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THAT PURPOSE.

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: CARMEL, BRUCE
BRUCE CARMEL
66 B Ridge Road
Catawissa, PA 17820

Your house at 66 B Ridge Road, Catawissa, PA 17820 is scheduled to be sold at Sheriff's Sale on _____, at 9:00 AM, in Sheriff's Office, Courthouse, Bloomsburg, PA to enforce the court judgment of \$43,613.87 obtained by M&T BANK SBM NORTHERN CENTRAL BANK against you.

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 M&T BANK SBM NORTHERN CENTRAL BANK, the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay call: 215-627-1322
2. You may be able to stop the sale by filing a petition asking the Court to strike or open 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 below on how to obtain an attorney).

**YOU MAY STILL BE ABLE TO SAVE YOUR PROPERTY AND YOU HAVE OTHER RIGHTS
EVEN IF THE SHERIFF'S SALE DOES NOT 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 price by calling the Sheriff of Columbia County at 570-389-5624.
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 the Sheriff of Columbia County at 570-389-5624.
4. If the amount due from the Buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.
5. You have a right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.
6. You may be entitled to a share of the money which was paid for your house. A schedule of distribution of the money bid for your house will be filed by the Sheriff within thirty (30) days from the date of the Sheriff's 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 the schedule of distribution is filed.
7. You may also have other rights and defenses, or ways of getting your house 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.**

**NORTH PENN LEGAL SERVICES F/K/A SUSQUEHANNA LEGAL SERVICES
168 E. 5th Street
Bloomsburg, PA 17815**

**PENNSYLVANIA BAR ASSOCIATION
P.O. Box 186
Harrisburg, PA 17108**

GOLDBECK MCCAFFERTY & MCKEEVER
A PROFESSIONAL CORPORATION

SUITE 5000, MELTON INDEPENDENCE CENTER
701 MARKET STREET
PHILADELPHIA, PA 19106

FIRSTTRUST BANK

3-7380/2360

233101

PAY
TO THE
ORDER OF

Sheriff of Columbia County

07/27/2005

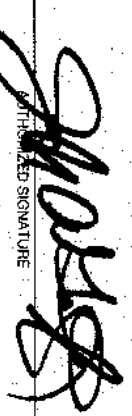
\$ 2,000.00

TWO THOUSAND AND XX / 100

DOLLARS

MORTGAGE DISBURSEMENT ACCOUNT

MEMO *Curnel*


AUTHORIZED SIGNATURE

⑈ 233101⑈ ⑆ 236073801⑆ 90 1100018⑈