SHERIFF'S SALE COST SHEET

_ Beneticial Cons. Dis. vs	S. Tark	Laulando	
NO. 1/3-05 ED NO. 8/9-05 J	DATE/TIME	ME OF SALE //-9-0	5 0900
DOCKET/RETURN			
SERVICE PER DEF.	\$15.00		
LEVY (PER PARCEL	\$ 255,00	-	
MAILING COSTS	\$15.00 \$57,50		
ADVERTISING SALE BILLS & COPIES	\$17.50	•	
ADVERTISING SALE BILLS & COPIES ADVERTISING SALE (NEWSPAPER)	*		
MILEAGE	\$15.00 \$ 74100		
POSTING HANDBILL		-	
CRYING/ADJOURN SALE	\$15.00		
SHERIFF'S DEED	\$10.00		
TRANSFER TAX FORM	\$35.00		
DISTRIBUTION FORM	\$25.00		
COPIES	\$25.00		
NOTARY	\$ 8,50		
TOTAL ********	\$ <u>10.00</u>	C)750	
TOTAL *********	ու դու գուծու գուծու գիւծու գիւծու	2 2 9 V 2 C	
WEB POSTING	\$150.00		
PRESS ENTERPRISE INC.	\$ 661,04		
SOI ICITOD'S SEDVICES	Φ 75.00		
TOTAL ********	*****	\$ 886,04	
PROTHONOTARY (NOTARY)	\$10.00		
RECORDER OF DEEDS	\$ 4/1,50	. and the same of the same	
TOTAL ********	*******	\$ 2/20	
REAL ESTATE TAXES:			
	e 28016	-	
BORO, TWP & COUNTY 20 SCHOOL DIST. 20	\$ 1/00 77		
DELINQUENT 20	\$ 3823,03		
TOTAL ********	*******	e 5309 47	
101111		3 100 1/1	
MUNICIPAL FEES DUE:			
SEWER 20	\$ 303,83		
WATER 20	\$		
SEWER 20 WATER 20 TOTAL *********	******	\$ 303.87	
SURCHARGE FEE (DSTE)		\$ 180,00	
	\$		
TOTAL ********	\$. ^	
101AL *********	******	\$	
TOTAL COSTS (OPE	ENING BID)	s 72	158,33
(012		\$ <u>70</u>	<u> </u>

COLUMBIA COUNTY SHERIFF'S OFFICE

SHERIFF'S REAL ESTATE FINAL COST SHEET

Beneficial Cons. Dis. vs	Taila	Laubach
NO. //3-05 ED	NO. 819-	05 JD
DATE/TIME OF SALE: _//-9-05	0900	
BID PRICE (INCLUDES COST)	\$ 7258.3	3_
POUNDAGE – 2% OF BID	s 145,17	
TRANSFER TAX – 2% OF FAIR MKT	\$	·
MISC. COSTS	\$	
TOTAL AMOUNT NEEDED TO PURCH	IASE	\$ 7403,50
PURCHASER(S):		
NAMES(S) ON DEED:	An	
PURCHASER(S) SIGNATURE(S):	Whent of	Noses
		
TOTAL DUE:		s 7403.50
LESS DEPOSIT:		\$ 7403,50 \$ 2000,00
DOWN PAYMENT	:	\$
TOTAL DUE IN 8 D	DAYS	s 5403.50

AN CORIGINAL DOCUMENT PRINTED, ON CHEMICAL REACTIVE PAPER WITH MICROPRINTED BORDER : SEE REVERSE SIDERFOR COMPLETES SECURITY FEATURES IN THE SECURITY FEATURES IN THE SECURITY FEATURES IN THE SECURITY FEATURES.

McCABE, WEISBERG & CONWAY, P.C.

ATTORNEYS AT LAW
FIRST UNION BUILDING
123 S. BROAD STREET SUITE 2080
FHILADELPHIA, PA 19109

WACHOVIA

PAY Five Thousand Four Hundred Three

3-50/310

\$5,403.50 AMOUNT

Nov 10/2005

TOTHE Sheriff of Columbia County

ORDER

ESCROW TRUST VOID AFTER 90 DAYS

Balance due to Sheriff

. B . THIS DOCUMENT CONTAINS HEAT SENSITIVE INK. TOUCH OR PRESS HERE - RED'INAGE DISAPPEARS WITH HEAT. I G. . . "O 2543 2" (*O31000 5034; 20000 1 24300 1

LAW OFFICES

McCABE, WEISBERG & CONWAY, P.C.

TERRENCE J. McCABE*** MARC S. WEISBERG** EDWARD D. CONWAY MARGARET GAIRO RITA C. BUSCHER*# MONICA G. CHRISTIE +* FRANK DURIN BRENDA L. BROGDON* SEAN GARRETT*+ BONNIE DAHL* BETH L. THOMAS SVEN E. PEAHLERT* JOSEPH VACCARO* MICHELE DELILLEA

SUITE 2080 123 SOUTH BROAD STREET PHILADELPHIA, PA 19109 (215) 790-1010 FAX (215) 790-1274

SUITE 600 216 HADDON AVENUE WESTMONT, NJ 08108 (856) 858-7080 FAX (856) 858-7020

SUITE 205 53 WEST 36121 STREET NEW YORK, NY 10018 (917) 351-1188 FAX (917) 351-0363

JOSEPH F. RIGA* Of Counsel

Lacensed in PA & NJ Lacensed in PA & NY

CATANIA TRIGO^A

Licenced in PA & NM

**** Licensed in PA, NJ & NY † Treensed in NY & CT

Lucessed in NY

Managing Attorney for NI Managing Attorney for NY

November 10, 2005

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

Re:

Beneficial Consumer Discount Company d/b/a beneficial Mortgage Company of

Pennsylvania vs. Twila M. Laubach

C.C.P. Columbia County, No. 2005-CV-819

Premises: 710-712 Maple Street, Berwick, PA 18603 Date of Sheriff's Sale: November 9, 2005 at 9:00 a.m.

Dear Sheriff:

Enclosed please find two completed Realty Transfer Tax Statement of Value forms and a check in the amount of \$5,403.50 for the balance due, necessary to complete settlement in this matter.

Please be advised that title to this property should be transferred to Beneficial Consumer Discount Company d/b/a beneficial Mortgage Company of Pennsylvania, 961 Weigel Drive, P.O. Box 8621, Elmhurst, IL 60126, in the deed poll.

If you are in need of any further information, please contact me. Thank you for your cooperation in this matter.

Very truly yours,

emo encl

Cherilyn Morgan

Legal Assistant

*870	2.7	ď×	89	3.85	



REALTY TRANSFER TAX STATEMENT OF VALUE

RECORDER'S USE ONLY							
itate Tax Paid							
Book Number							
age Number							
Pate Recorded			—-	_			

Complete each section and file in duplicate with Recorder of Deeds when (1) the full value/consideration is not set forth in the deed, (2) when the deed is without consideration or by gift, or (3) a tax exemption is claimed. A statement of Vale 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).			the same and the control of the same and the same a
A CORRESPONDENT - All inquirie	es may be directed to the fo	llowing perso	n:
Name Terrence J. McCabe. Esquire	-	phone Number: Code (215) 790-	-1010
Street Address 123 South Broad Street, Suite 2080	City Philadelphia	State	Zip Code PΛ 19109
B TRANSFER DATA		Date of Ac	eceptance of Document
Grandon's) (Lussings) Sheriff of Columbia County	Graptor(s) /Lussave(s) Sheriff of Columbia County		.essec(s) Beneficial Consumer discount Company d/b/a Beneficial e Company of Pennsylvania
Street Address P.O. Box 380, 35 W. Main Street		Street Addie 961 Weig	gel Drive, P.O. Box 8621
City State Bloomsburg PA	Zip Code 17815	Cay Elmburst	State Zip Code t IL 60126
C PROPERTY LOCATION			
Street Address 710 Maple Street		City, Townsk Berwick	
Conmty Columbia	Schard District		Tax Parcel Number 04B-04-189
D VALUATION DATA			
1 Actual Cash Consideration \$7,403.50	2 Other Consideration (\$0	-	3 Total Consideration =\$7,403,50
4 County Assessed Value \$44,722.00	5.Common Level Ratio Factor *3.26		6 Fair Market Value \$145,793.72
E EXEMPTION DATA			
Ta. Aniouni of Exemption Claimed 100%	Th. Percentage of Interest Conveyed	100%	
!. Check appropriate Box Below fo □ Will or intestate succession	r Exempt on Claimed.		_
5 Transfer to Industrial Dovol	(Name	e of Deceden	(Estate File Number)
		agrecment i	dentifying all beneficiaries.)
			agency/straw party agreement.)
	h. The Prizod States as	d Inatromana	
Transfer from mortgagor to a Corrective or confirmatory A	hold of a mortgage in c cod. (Attach complete co	default. In upy of the p	strument Number <u>200209490</u> rior deed being corrected or confirmed.)
Statutory corporation consol	idation, merger or divis	sion. (Atta	ch copy of articles.)
□ Other (Please explain exempt	ion claimed, if other th	nan listed a	bove.) This property was sold at Sheriff's Sale on
<u>ovember 9, 3005 to Beneficial Co</u>	nsumer discount Company	d/b/a Bonef:	ictal Mortgage Company of Ponnsylvania, executing
<u>reditor and nolder of a mortgage</u>	in defauit and is, thus	. tax exempi	<u>t.</u>
nder penalties of law, T declare est of my knowledge and belief, :	that I have Examined th it is true, correct and	nia Statement complete.	t, including accompanying information, and to the
Signature of Correspondent or Responsible Party	y	Date	

TIMOTHY T. CHAMBERLAIN



PHONE (570) 389-5622

SHERIFF OF COLUMBIA COUNTY COURT HOUSE - P.O. BOX 380 BLOOMSBURG, PA 17815

FAX: (570) 389-5625

24 HOUR PHONE (570) 784-6300

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

BENEFICIAL CONSUMER DIS. CO.

VS.

TWILA LAUBACH

WRIT OF EXECUTION #113 OF 2005 ED

POSTING OF PROPERTY

October 3, 2005 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE PROPERTY OF TWILA LAUBACH AT 710 MAPLE STREET BERWICK COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY COLUMBIA COUNTY DEPUTY SHERIFF KRISTOPHER KEEFER.

SO ANSWERS:

DEPUTY SHERIFF

TIMOTHY 7. CHAMBERLAIN

SHERIFF

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 3RD

DAY OF OCTOBER 2005

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

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.

······································	HR4
Sworn and subscribed to before me this	3 day of Movember 20.05
,	(Notary Public)
My con	nmission expires: Or Pennsylvania
	Notarial Seal Dennis L. Ashenfelder, Notary Public Scott Twp . Cohimbia County My Commission Expires July 3, 2007
And now,, 20	Member I hereby certifienthat the advertising and
publication charges amounting to \$	for publishing the foregoing notice, and the
fee for this affidavit have been paid in full.	

TIMOTHY T. CHAMBERLAIN



PHONE (370) 389-5622

24 HOUR PHONE

BENEFICIAL CONSUMER DISCOUNT COMPANY, D/B/A BENEFICIAL MORTGAGE COMPANY OF PENNSYLVANIA

Docket # 113ED2005

VS.

WRIT OF EXECUTION - MORTGAGE **FORECLOSURE**

TWILA M. LAUBACH

AFFIDAVIT OF SERVICE

NOW, THIS MONDAY, AUGUST 29, 2005, AT 10:45 AM, SERVED THE WITHIN WRIT OF EXECUTION - MORTGAGE FORECLOSURE UPON TWILA LAUBACH AT 710-712 MAPLE ST., BERWICK BY HANDING TO TWILA LAUBACH, , 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 MONDAY, AUGUST 29, 2005

NOTARY PUBLIC

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

TIMOTHY T. CHAMBERLAIN

SHERIFF

KRTER DEPUTY SHERIFF

LAW OFFICES CABE, WEISBERG & CONWAY, F

TERRENCE J. McCABE**
MARC S. WEISBERG**
EDWARD D. CONWAY MARGARET GAIRO MARGARET GAIRO
RITA C. BUSCHER*‡
FRANK DUBIN
MONICA G. CHRISTIE +†
BRENDA L. BROGDON*
BETH L. THOMAS
SEAN GARRETT*+
JULIE M. FIORELLO^
SVEN E. PFAHLERT*
JOSLPH VACCARO*
MICHELE DIE ILLEA MICHELE DELILLEA

SUITE 2080 123 SOUTH BROAD STREET PHILADELPHIA, PA 19109 (215) 790-1010 FAX (215) 790-1274

SUITE 600 216 HADDON AVENUE WESTMONT, NJ 08108 (856) 858-7080 FAX (856) 858-7020

SUITE 205 53 WEST 36TH STREET NEW YORK, NY 10018 (917) 351-1188 FAX (917) 351-0363

> JOSEPHE, RIGA* Of Counsel

Licensed in PA & NJ
Licensed in PA & NY
Licensed in PA & NM
Licensed in PA NJ & NY
Licensed in NY & CT
Licensed in NY

Managing Attorney for NJ Managing Attorney for NY

September 9, 2005

Prothonotary's Office Columbia County Courthouse Main Street P.O. Box 380 Bloomsburg, PA 17815

Beneficial Consumer Discount Company, d/b/a Beneficial Mortgage Company of Pennsylvania v. Twila M. Laubach

Columbia County Court of Common Pleas Number 2005-CV-819

ACTION IN MORTGAGE FORECLOSURE

PREMISES: 710 Maple Street, Berwick, PA 18603

Dear Sir/Madame:

Enclosed please find the original and one copy of the Affidavit of Service relative to the abovecaptioned matter. Kindly file the original of record with the Court and return to my attention the timestamped copy in the stamped, self-addressed envelope which is provided.

Please advise promptly if there are any problems in this regard.

Thank you for your assistance in this matter.

Terrence J. McCabe, Esquire

McCabe, Weisberg and Conway, P.C.

TJM/sy

Sincerely/

Enclosure

cc: Office of the Sheriff/Real Estate Division

McCABE, WEISBERG AND CONWAY, P.C.

BY: TERRENCE J. McCABE, ESQUIRE

Identification Number 16496 123 South Broad Street, Suite 2080

Philadelphia, PA 19109

(215) 790-1010

Beneficial Consumer Discount

Company, d/b/a Beneficial

Mortgage Company of

Pennsylvania

Twila M. Laubach

Attorney for Plaintiff

COLUMBIA COUNTY

COURT OF COMMON **PLEAS**

NUMBER 2005-CV-819

AFFIDAVIT OF SERVICE

I, Terrence J. McCabe, Esquire, attorney for the Plaintiff in the within matter, hereby certify that on the 9th day of September, 2005, a true and correct copy of the Notice of Sheriff's Sale of Real Property was served on all pertinent lienholder(s) as set forth in the Affidavit Pursuant to 3129 which is attached hereto as Exhibit "A".

Copies of the letter and certificate of mailing are also attached hereto, made a part hereof and marked as Exhibit "B."

TERRENCE J. McCABE, ESOUIRE

SWORN TO AND SUBSCRIBED BEFORE ME THIS 9th DAY OF September, 2005.

COMMONWEALTH OF PERNEYLVANIA

NOTARIAL SEAL

Chrissandra Shaye Hamilton, Notary Public City of Philadelphia, Phila, County

My Commission Expires January 4, 2009

McCABE, WEISBERG AND CONWAY, P.C. BY: TERRENCE J. McCABE, ESQUIRE

Identification Number 16496

123 South Broad Street, Suite 2080 Philadelphia, PA 19109

(215) 790-1010

Attorney for Plaintiff

Exhibit A

Beneficial Consumer Discount Company, d/b/a Beneficial Mortgage Company of Pennsylvania

COLUMBIA COUNTY
COURT OF COMMON PLEAS

Pennsylvania V.

NUMBER 2005-CV-819

Twila M. Laubach

AFFIDAVIT PURSUANT TO RULE 3129

I, Terrence J. McCabe, Esquire, attorney for Plaintiff in the above action, set forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at 710 Maple Street, Berwick, PA 18603 a copy of the description of said property is attached hereto and marked Exhibit "A."

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

Twila M. Laubach 710-712 Maple Street Berwick, PA 18603

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

Twila M. Laubach 710-712 Maple Street Berwick, PA 18603

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

None Known

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

Beneficial Consumer Discount Company d/b/a Beneficial Mortgage Company of Pennsylvania P.O. Box 8621 Elmhurst, IL 60126

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

Name

Address

Commonwealth of PA Department of Revenue

Bureau of Compliance Clearance Support Department 281230

Harrisburg, PA 17128-1230

Attn: Sheriff's Sales

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

Name

Address

Tennant(s)/Occupant(s)

710 Maple Street Berwick, PA 18603

Domestic Relations

Columbia County 700 Sawmill Road Bloomsburg, PA 17815

Commonwealth of Pennsylvania,

Department of Welfare.

P.O. Box 267
Harrisburg, P 77 X5

Internal Revenue Service Federated Investors Tower

13th Floor, Suite 1300 1001 Liberty Avenue Pittsburgh, PA 15222

United States of America c/o U.S. Attorney's for the Middle District of PA

235 North Washington Street

Scranton, PA 18503

Commonwealth of PA Inheritance Tax Office

1400 Spring Garden Street Philadelphia, PA 19130

Commonwealth of PA Bureau of Individual Tax Inheritance Tax Division

6th flr., Strawberry Square

Dept. # 280601

Harrisburg, PA 17128

Department of Public Welfare TPL Casualty Unit Estate Recovery Program

P.O. Box 8486 Willow Oak Bldg., Harrisburg, PA 17105

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.

September 9, 2005

DATE

TERRENCE J. McCABE, ESQUIRE

Attorney for Plaintiff

Exhibit A

McCABE, WEISBERG AND CONWAY, P.C.

BY: TERRENCE J. McCABE, ESQUIRE

Identification Number 16496

123 South Broad Street, Suite 2080

Philadelphia, Pennsylvania 19109

(215) 790-1010

Beneficial Consumer Discount Company, d/b/a Beneficial

Mortgage Company of

Pennsylvania

V.

Twila M. Laubach

COLUMBIA COUNTY COURT OF COMMON

Attorney for Plaintiff

PLEAS

NUMBER 2005-CV-819

DATE: September 9, 2005

TO: ALL PARTIES IN INTEREST AND CLAIMANTS



NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

OWNER(S):

Twila M. Laubach

PROPERTY:

710 Maple Street, Berwick, PA 18603

IMPROVEMENTS: Residential Dwelling

The above-captioned property is scheduled to be sold at the Columbia County Sheriff's Sale on November 9, 2005 at 9:00 a.m. in the Sheriff's Office of the Columbia County Courthouse, Main Street, Bloomsburg, Pennsylvania 17815. Our records indicate that you may hold a mortgage or judgments and liens on, and/or other interests in 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.

Page		9 99 -	,	·	Ţ =					:
A Tribustament	AND THE PROPERTY HAVE SEEN OF THE PROPERTY POWER	02 1A \$ 03.000 0004600908 SEP 09 2005 MAILED FROM ZIP CODE 19109		 	-	 	 			
<u>ce</u>	TATEL MAN	SEP CO		 -		<u> </u>				
A PARES POST	TIME A	02 1A 0004600908 MAILED FROM								***
\$ 031/	78. 9 MU இ]							
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		_		-	<u> </u>			<u> </u>]	
v	<u></u>			<u> </u>			į į			
Affix Stamp Here (if issued as a certificate of malling, or for additional copies of this Hill) Postmark and Date of Receipt	Isandfing Charge				<u>, </u>					
Affix S (if issued a certificate or for addi copies of Postment Date of I	Fee							ļ	<u> </u> 	
	Postage		<u> </u>							
Check type of mail or service: Gertified	Addressee Name, Street and PO Address	Beneficial Consumer Discount Company d'b/a Beneficial Mortgage Company of Pennsylvania P.O. Box 8621 Elmhurst, IL 60126	Commonwealth of PA Department of Revenue Bureau of Compliance Clearance Support Department 281230 Harrisburg, PA 17128-1230 Attn: Sheriff's Sales	Tenant(s)/Occupant(s) 710 Maple Street Berwick, PA 18603	Domestic Relations Columbia County 700 Savmill Road Bioomsburg, PA 17815	Commonwealth of Pennsylvania Department of Welfare P.O. Box 2675 Harrisburg, PA 17105	forternal Revenue Service Federated Investors Tower 13th Floor, Suite 1300 1001 Liberty Avenue Pittsburgh, PA 15222	United States of America c'o U.S. Attorney's for the Middle District of PA 235 North Washington Street Scranton, PA 18503	Commonwealth of PA Inheritance Tax Office 1400 Spring Garden Street Philadelphia, PA 19130	Commonwealth of PA Bureau of Individual Tax Inheritance Tax Division ofth fir., Strawberry Square Dept. # 280601 Harrisburg, PA 17128
Name and Address of Sender McCabe, Weisberg and Conway, P.C. 123 S. Broad St., Suite 2080 Philadelphia, PA 19109 ATTN: Samantha Young	Article Number	Beneficial v. Laubach								
Name MeCe 123 S Philac	Line	-	7	E)	4	ν η	9	۲.	∞	6

Exhibit B

PS Form 3877, February, 2005

Complete by Typewriter, Ink, or Ball Point Pen



August 30, 2005

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

BENEFICIAL CONSUMER DISCOUNT COMPANY, D/B/A BENEFICIAL MORTGAGE COMPANY OF PENNSYLVANIA

VS

TWILA M. LAUBACH

DOCKET# 113ED2005

JD # 819JD2005

Dear Timothy:

The balance on sewer account #125761 for the property located at 710 Maple Street, Berwick through November 2005 is \$303.82.

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

Sincerely,

Kelly Greer Authority Clerk

1108 Freas Avenue • Berwick, Pennsylvania 18603

Phone: (570) 752-8477 • Fax: (570) 752-8479

OFFICER: DATE RECEIVED 8	3/26/2005	SERVICE# 15 DOCKET # 113		ERVICES
PLAINTIFF				OMPANY, D/B/A F PENNSYLVANIA
DEFENDANT ATTORNEY FIRM	McCabe, Weish	erg and Conway,	PC	
PERSON/CORP TO	SERVED	PAPERS TO S	ERVED	
COLUMBIA COUNT	Y TAX CLAIM	WRIT OF EXEC		MORTGAGE
PO BOX 380		FORECLOSUR	E	
BLOOMSBURG	<u>. </u>			
SERVED UPON D	6 HillsR			
	cek			
DATE <u>2.39~5</u> TII	ME <u>083</u> MILE.	AGE	_ OTHER	
Race Sex H	leight Weight	Eyes Hair	Age	Military
TYPE OF SERVICE:	A. PERSONAL SERVE B. HOUSEHOLD MEI C. CORPORATION M D. REGISTERED AGE E. NOT FOUND AT P	MBER: 18+ YEA IANAGING AGE ENT	.RS OF AG NT	E AT POA
	F. OTHER (SPECIFY)			
ATTEMPTS DATE	TIME OF	FICER	REMAI	RKS
DEPUTY	ut	DATE _	8. <i>3</i> 9.	-5

OFFICER: T. CHAMBERLAIN SERVICE# 1 - OF - 18 SERVICES DATE RECEIVED 8/26/2005 DOCKET # 113ED2005 PLAINTIFF BENEFICIAL CONSUMER DISCOUNT COMPANY, D/B/A BENEFICIAL MORTGAGE COMPANY OF PENNSYLVANIA DEFENDANT TWILA M. LAUBACH ATTORNEY FIRM McCabe, Weisberg and Conway, PC PERSON/CORP TO SERVED PAPERS TO SERVED TWIŁA LAUBACH WRIT OF EXECUTION - MORTGAGE 710-712 MAPLE ST. FORECLOSURE BERWICK SERVED UPON TwilA RELATIONSHIP DIST IDENTIFICATION DATE 8-29-5 TIME 1045 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 (al DATE 8-29-5

OFFICER: T. CHAMBERLAIN SERVICE# 3 - OF - 18 SERVICES DATE RECEIVED 8/26/2005 DOCKET # 113ED2005 PLAINTIFF BENEFICIAL CONSUMER DISCOUNT COMPANY, D/B/A BENEFICIAL MORTGAGE COMPANY OF PENNSYLVANIA DEFENDANT TWILA M. LAUBACH ATTORNEY FIRM McCabe, Weisberg and Conway, PC PERSON/CORP TO SERVED PAPERS TO SERVED TENANT(S) WRIT OF EXECUTION - MORTGAGE 710-712 MAPLE ST. **FORECLOSURE** BERWICK SERVED UPON EMPTY RELATIONSHIP _____ IDENTIFICATION ____ DATE 8.29-5 TIME 1045 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 DATE 8.29.5



PHONE (570) 389-5622

24 HOUR PHONE (570) 784-6380

Friday, August 26, 2005

TENANT(S) 710-712 MAPLE ST. BERWICK, PA 18603-

BENEFICIAL CONSUMER DISCOUNT COMPANY, D/B/A BENEFICIAL MORTGAGE COMPANY OF PENNSYLVANIA VS
TWILA M. LAUBACH

DOCKET # 113ED2005

JD # 819JD2005

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

Timothy T. Chambalain

McCABE, WEISBERG AND CONWAY, P.C. BY: TERRENCE J. McCABE, ESQUIRE Identification Number 16496 123 South Broad Street, Suite 2080 Philadelphia, PA 19109 (215) 790-1010

Attorney for Plaintiff

Beneficial Consumer Discount Company, d/b/a Beneficial Mortgage Company of	COLUMBIA COUNTY COURT OF COMMON PLEAS
Pennsylvania	
V.	NUMBER 2005-CV-819
Twila M. Laubach	

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO:

Twila M. Laubach 710-712 Maple Street Berwick, PA 18603

Your house (real estate) at 710 Maple Street, Berwick, PA 18603, (more fully described as November 9, attached) is scheduled to be sold at the Columbia County Sheriff's Sale on 2005 at 9 am. in the Sheriff's Office of the Columbia County Courthouse, Main Street, Bloomsburg, Pennsylvania 17815, to enforce the court judgment of \$70,308.91 obtained by Beneficial Consumer Discount Company, d/b/a Beneficial Mortgage Company of Pennsylvania 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 canceled if you pay to Beneficial Consumer Discount Company, d/b/a Beneficial Mortgage Company of Pennsylvania the back payments, late charges, costs, and reasonable attorney's fees due. To find out how much you must pay, you may call Terrence J. McCabe, Esquire at (215) 790-1010.
- 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 the following notice 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 Terrence J. McCabe, Esquire at (215) 790-1010.
- 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 on the sale. To find out if this has happened, you may call Terrence J. McCabe, Esquire at (215) 790-1010.
- 4. If the amount due from the buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.
- 5. You have a right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.
- 6. You may be entitled to a share of the money which was paid for your real estate. A schedule of distribution of the money bid for your real estate will be filed by the Sheriff within (30) days of 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 schedule of distribution is wrong) are filed with the Sheriff within ten (10) days after the posting of the schedule of distribution.
- 7. You may also have other rights and defenses, or ways of getting your real estate 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, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.

IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

SUSQUEHANNA LEGAL SERVICES 168 EAST 5TH STREET BLOOMSBURG, PA 17815 (570) 784-8760 PA LAWYER REFERRAL SERVICE PA BAR ASSOCIATION P.O. BOX 186 HARRISBURG, PA 17108 (800) 692-7375

LEGAL DESCRIPTION

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

BEGINNING at a point on the westerly side of Vine Street at the corner of land late of Thomas Dixon and now or late of Rockwell W. Benscoter; thence by same in a southwesterly direction,222.5 feet to Maple Street, designated in the prior deed as an alley; thence along Maple Street in a northerly direction 45 feet to the corner of land now or late of Joseph Pataki and wife; thence in a northeasterly direction along land of Joseph Pataki and wife, parallel to the first course herein 222.5 feet to the westerly line of Vine Street; thence along the westerly line of Vine Street, parallel to the second course herein, 45 feet to the place of beginning.

UNDER AND SUBJECT to any and all covenants, conditions, reservations, restrictions, limitations, right-of-ways, objections, easements, agreements, etc. as they appear of record.

IMPROVEMENTS: Having thereon erected a dwelling, improvements, and appurtenances thereto.

BEING KNOWN AS: 710 Maple Street, Berwick, PA 18603

REAL DEBT: \$70,308.91

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF: Twila M. Laubach

TERRENCE J. McCABE, ESQUIRE 123 South Broad Street, Suite 2080 Philadelphia, PA 19109 (215) 790 1010

Form 3811, February 2004 Domestic Return Receipt 102596-02-M-15	Form 3811	Article Number Transfer from service label)	HILADELPHIA, PA 19106	Article Addressed to: ITERNAL REVENUE ECHNICAL SUPPORT ILLIAM GREEN FED 10 ARCH STREET RO	Print your name so that we can Attach this card or on the front i
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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. B. Received by (Printed Name) B. Received by (Printed Name) B. Received by (Printed Name) Complete items 1, 2, and 3. Also complete Print your name and address on the reverse so that we can return the card to you. B. Received by (Printed Name) Complete items 1, 2, and 3. Also complete Print your name and address on the mailpiece, and the profit if space permits.	=tjpt		3. Service Type Be Certified Mail	D. Is delivery address different from item If YES, enter delivery address below:	
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CLEARANCE SUPPORT SECTION	
DEPARTMENT 281230	
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T. CHAMBERLAIN OFFICER: SERVICE# 10 - OF - 18 SERVICES DATE RECEIVED 8/26/2005 DOCKET # 113ED2005 PLAINTIFF BENEFICIAL CONSUMER DISCOUNT COMPANY, D/B/A BENEFICIAL MORTGAGE COMPANY OF PENNSYLVANIA DEFENDANT TWILA M. LAUBACH ATTORNEY FIRM McCabe, Weisberg and Conway, PC PERSON/CORP TO SERVED PAPERS TO SERVED BERWICK SEWER WRIT OF EXECUTION - MORTGAGE 1108 FREAS AVE. **FORECLOSURE** BERWICK SERVED UPON KILLY GET! RELATIONSHIP Sect. IDENTIFICATION _____ DATE 8.37-5 TIME 1638 MILEAGE _____ OTHER ____ Race ___ Sex ___ Height ___ Weight __ Eyes ___ Hair ___ Age ___ Military ___ TYPE OF SERVICE: A. PERSONAL SERVICE AT POA ___ POB _X_ 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 TIME OFFICER REMARKS DATE

DATE 8-29-5

DEPUTY

OFFICER: T. CHAMBERLAIN SERVICE# 11 - OF - 18 SERVICES DATE RECEIVED 8/26/2005 DOCKET # 113ED2005 PLAINTIFF BENEFICIAL CONSUMER DISCOUNT COMPANY, D/B/A BENEFICIAL MORTGAGE COMPANY OF PENNSYLVANIA DEFENDANT TWILA M. LAUBACH ATTORNEY FIRM McCabe, Weisberg and Conway, PC PERSON/CORP TO SERVED PAPERS TO SERVED CONNIE GINGHER-TAX COLLECTOR WRIT OF EXECUTION - MORTGAGE 1615 LINCOLN AVE. **FORECLOSURE** BERWICK SERVED UPON AND TEL RELATIONSHIP TAX COLLECTOR IDENTIFICATION DATE & 79-5 TIME 10/5 MILEAGE OTHER Race ___ Sex ___ Height ___ Weight ___ Eyes ___ Hair ___ Age ___ Military ____ TYPE OF SERVICE: A. PERSONAL SERVICE AT POA ___ POB _X_ 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 TIME DATE OFFICER REMARKS DATE 8-29-5 DEPUTY

OFFICER: DATE RECEIVED	8/26/2005	SERVICE# 12 - DOCKET # 113E	OF - 18 SERVICES D2005
PLAINTIFF	BENEFICIAL (BENEFICIAL)	CONSUMER DISCOMMORTGAGE COM	OUNT COMPANY, D/B/A PANY OF PENNSYLVANIA
DEFENDANT ATTORNEY FIRM	TWILA M. LA McCabe, Weist	AUBACH Derg and Conway, PO	
PERSON/CORP TO	SERVED	PAPERS TO SEL	
DOMESTIC RELATION	ONS		JTION - MORTGAGE
15 PERRY AVE.		FORECLOSURE	
BLOOMSBURG			
SERVED UPON	ESlie LIVAN	/	
RELATIONSHIP (CUST SERV	IDENTIFICAT	TION
DATE <u>8-25-5</u> TI	ME] <u>33</u> MILE	AGE	OTHER
Race Sex F	Height Weight	Eyes Hair	Age Military
TYPE OF SERVICE:	A. PERSONAL SERVI B. HOUSEHOLD MEI C. CORPORATION M D. REGISTERED AGI E. NOT FOUND AT P	MBER: 18+ YEAR: IANAGING AGEN: ENT	Γ
	F. OTHER (SPECIFY)		
ATTEMPTS DATE	TIME OF	FICER	REMARKS
DEPUTY	er	DATE _	2.25-5

MAKE CHECKS PAYABLE TO TAX NOTICE BERWICK BOROUGH 2005 SCHOOL REAL

CONNIE C. GINGHER BERWICK, PA 18603 1615 LINCOLN AVENUE

HOURS MON, TUES, THURS, FRI TIMES MON, TUES, THURS 9 -4pm DURING DISCT. PHONE 570-752-7442 ALL

AFTER	OR BEFORE	OR BEFORE		enclose a SASE.	your payment. For a receipt, enclose a SASE. AMOUNT	
Dec 1-15	Nov 30	Sept 30	SIHT	yment is requested.	now and payable. Prompt payment is requested.	9:30-4
1100.77	1000.70	980.69	PAY	penalty have been nce. Taxes are due	the 2% discount and 10% penalty have been computed for your convenience. Taxes are due	OTHER
						0.30
1100.77	1000.70	980.69	22362 44.750	22362	REAL ESTATE	
INC PENALTY	LESS DISC AMOUNT FACE INC PENALTY	LESS DISC	RATE	ASSESSMENT	DESCRIPTION	
BILL# 002359	DATE 08/01/2005 BJ	DATE 08,	STRICT	A SCHOOL DI	FOR BERWICK AREA SCHOOL DISTRICT	L ESTATE

BERWICK PA 18603 710 MAPLE STREET LAUBACH TWILA M

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O

PARCEL 04804 18900000 710712 MAPLE ST 20011-1319 PROPERTY DESCRIPTION

NO REFUNDS UNDER \$5.00

ACCT.

19954

.22 ACRES

Original

MAKE SEPERATE CHECKS FOR SCHOOL PAYMENT

18526.00

3836.00 SCHOOL PENALTY 10%

TAX RETURNED TO COURTHOUSE DEC 15

MAKE CHECKS PAYBLE TO: Ifax Notice 2005 County & Municipality
BERWICK BORO

Connie C Gingher 1615 Lincoln Avenue Berwick PA 18603

CLOSED FRIDAY AFTER DISCOUNT CLOSED WEDNESDAY & HOLIDAYS.

PHONE:570-752-7442 THUR & FRI: 9:30AM - 4PM

TAXES ARE DUE & PAYABLE - PROMPT PAYMENT IS REQUESTED FIRE The discount & penally have been calculated BORO RE SINKING FOR: COLUMBIA COUNTY for your convenience HOH HOH GENERAL DESCRIPTION PAY THIS AMOUNT ASSESSMENT 22,362 CNTY MILLS 5.646 1.345 Ϋ́Р If paid on or before | If paid on or before LESS DISCOUNT DATE 03/01/2005 April 30 352.63 144.64 123.73 29.48 16.43 38.35 AX AMOUNT DUE INCL PENALTY June 30 359.83 126.26 30.08 16.77 39.13 147.59 This tax returned to BILL NO. June 30 If paid after 385.6 154.9 41.09 33.09 17.61 138.89

1 you desire a receipt, send a self-addressed stamped envelope with your payment
1HIS TAX NOTICE MUST BE RETURNED WITH YOUR PAYMENT

BERWICK PA 18603 710 MAPLE STREET LAUBACH TWILA M

PARCEL: 04B-04 -189-00,000

.2201 Acres

Total Assessment

22,362 18,526 3,836

FILE COPY

Buildings

Land

710 712 MAPLE ST

Penalty

Discount

10 % %

5 N % %

January 1, 2006 courthouse on:

COUNTY OF COLUMBIA REAL ESTATE TAX LIEN CERTIFICATE

DATE: 29-AUG-05

FEE:\$5.00

CERT. NO:1193

LAUBACH TWILA M 710 MAPLE STREET BERWICK PA 18603

DISTRICT: BERWICK BORO
DEED 20011-1319
LOCATION: 710-712 MAPLE ST
PARCEL: 04B-04 -189-00,000

YEAR	BILL ROLL	AMOUNT	PEND INTEREST	ING COSTS	TOTAL AMOUNT DUE
2002 2003 2004	PRIM PRIM PRIM	787.91 1,467.24 1,433.34	9.61 25.26 29.69	0.00 65.00 0.00	1,557.50
TOTAL	DUE :	· · · · · · · · · · · · · · · · · · ·	-	- 	\$3,818.05

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.

REAL ESTATE OUTLINE

ED#<u>//3-05</u>

DOCKET AND INDEX SET FILE FOLDER UP 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
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CHECK FOR \$1,350.00 OR 2 000,00 CK# 24939
IF ANY OF ABOVE IS MISSING DO NOT PROCEDE
SALE DATE Noc , 9, 05 TIME 0900
POSTING DATE OCT. 5, 05
ADV. DATES FOR NEWSPAPER 1 ST WEEK 2007. 19
2 ND WEEK a C
3RD WEEK Na, 02, 05

SHERIFF'S SALE

WEDNESDAY NOVEMBER 9, 2005 AT 9:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 113 OF 2005 ED AND CIVIL WRIT NO. 819 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 or parcel of land situate, lying and being in the Borough of Berwick, Columbia County, Pennsylvania, bounded and described as follows:

BEGINNING at a point on the westerly side of Vine Street at the corner of land late of Thomas Dixon and now or late of Rockwell W. Benscoter; thence by same in a southwesterly direction 222.5 feet to Maple Street, designated in the prior deed as an alley; thence along Maple Street in a northerly direction 45 feet to the corner of land now or late of Joseph Pataki and wife; thence in a northeasterly direction along land of Joseph Pataki and wife, parallel to the first course herein 222.5 feet to the westerly line of Vine Street; thence along the westerly line of Vine Street, parallel to the second course herein, 45 feet to the place of beginning.

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IMPROVEMENTS: Having thereon erected a dwelling, improvements, and appurtenances thereto.

BEING KNOWN AS: 710 Maple Street, Berwick, PA 18603

REAL DEBT: \$70,308.91

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF: Twila M. Laubach

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 eash, certified check or cashier's check.

IMPORT ANT 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 Terrence J. McCabe 123 South Broad Street Philadelphia, PA 19109

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. 113 OF 2005 ED AND CIVIL WRIT NO. 819 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:

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BEGINNING at a point on the westerly side of Vine Street at the corner of land late of Thomas Dixon and now or late of Rockwell W. Benscoter; thence by same in a southwesterly direction 222.5 feet to Maple Street, designated in the prior deed as an alley; thence along Maple Street in a northerly direction 45 feet to the corner of land now or late of Joseph Pataki and wife; thence in a northeasterly direction along land of Joseph Pataki and wife, parallel to the first course herein 222.5 feet to the westerly line of Vine Street; thence along the westerly line of Vine Street, parallel to the second course herein, 45 feet to the place of beginning.

UNDER AND SUBJECT to any and all covenants, conditions, reservations, restrictions, limitations, right-of-ways, objections, easements, agreements, etc. as they appear of record.

IMPROVEMENTS: Having thereon erected a dwelling, improvements, and appurtenances thereto.

BEING KNOWN AS: 710 Maple Street, Berwick, PA 18603

REAL DEBT: \$70,308.91

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF: Twila M. Laubach

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.

IMPORT ANT 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 Terrence J. McCabe 123 South Broad Street Philadelphia, PA 19109

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. 113 OF 2005 ED AND CIVIL WRIT NO. 819 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:

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Plaintiff's Attorney Terrence J. McCabe 123 South Broad Street Philadelphia, PA 19109 Sheriff of Columbia County
Timothy T. Chamberlain
www.sheriffofcolumbiacounty.com

McCABE, WEISBERG AND CONWAY, P.C. BY: TERRENCE J. McCABE, ESQUIRE Identification Number 16496 123 South Broad Street, Suite 2080 Philadelphia, PA 19109

Attorney for FlameSTAMP & RETURN

Beneficial Consumer Discount Company, d/b/a Beneficial Mortgage Company of	COLUMBIA COUNTY COURT OF COMMON PLEAS
Pennsylvania	
V.	NUMBER 2005-CV-819
Twila M. Laubach	2005-ED-113

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO:

(215) 790-1010

Twila M. Laubach 710-712 Maple Street Berwick, PA 18603

Your house (real estate) at 710 Maple Street, Berwick, PA 18603, (more fully described as attached) is scheduled to be sold at the Columbia County Sheriff's Sale on ______ at _____ at ____ m. in the Sheriff's Office of the Columbia County Courthouse, Main Street, Bloomsburg, Pennsylvania 17815, to enforce the court judgment of \$70,308.91 obtained by Beneficial Consumer Discount Company, d/b/a Beneficial Mortgage Company of Pennsylvania 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 canceled if you pay to Beneficial Consumer Discount Company, d/b/a Beneficial Mortgage Company of Pennsylvania the back payments, late charges, costs, and reasonable attorney's fees due. To find out how much you must pay, you may call Terrence J. McCabe, Esquire at (215) 790-1010.
- 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.
- 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 the following notice 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 Terrence J. McCabe, Esquire at (215) 790-1010.
- 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 on the sale. To find out if this has happened, you may call Terrence J. McCabe, Esquire at (215) 790-1010.
- 4. If the amount due from the buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.
- 5. You have a right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.
- 6. You may be entitled to a share of the money which was paid for your real estate. A schedule of distribution of the money bid for your real estate will be filed by the Sheriff within (30) days of 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 schedule of distribution is wrong) are filed with the Sheriff within ten (10) days after the posting of the schedule of distribution.
- 7. You may also have other rights and defenses, or ways of getting your real estate 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, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.

IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

SUSQUEHANNA LEGAL SERVICES 168 EAST 5TH STREET BLOOMSBURG, PA 17815 (570) 784-8760

PA LAWYER REFERRAL SERVICE PA BAR ASSOCIATION P.O. BOX 186 HARRISBURG, PA 17108 (800) 692-7375

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IMPROVEMENTS: Having thereon erected a dwelling, improvements, and appurtenances thereto.

BEING KNOWN AS: 710 Maple Street, Berwick, PA 18603

REAL DEBT: \$70,308.91

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF: Twila M. Laubach

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

Beneficial Consumer Discount Company, d/b/a Beneficial Mortgage Company of Pennsylvania V.		IN THE COUR COMMON PLE COLUMBIA CO PENNSYLVA	AS OF UNTY,
Twila M. Laubach	1	NoTerm	E.D,
	1	NoTerm	A.D.
	1	No. <u>2005-CV-819</u> Ter //// S WRIT OF EXEC MORTGAG FORECLOSU	こ <i>D-113</i> ution e
Commonwealth of Pennsylvani County of Columbia	ia:		
TO THE SHERIFF OFPENNSYLVANIA	COLUMBIA		COUNTY
To satisfy the judgement, interestlevy upon and sell the following obelow):	t and costs in the abolescribed property (s	ove matter you are opecifically describe	directed to d property
Being Known As: 710 Maple	Street, Berwick, PA	A 18603	
Amount due		\$70,308.91	
Interest from 8/24/2005 TO DATE OF SA	LE	5	
Dated: 1 - 26-05 (SEAL)		Plus Costs as Prothonotary, Compount of Columbi Penna.	non Pleas
By:		Deputy	

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BEING KNOWN AS: 710 Maple Street, Berwick, PA 18603

REAL DEBT: \$70,308.91

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF: Twila M. Laubach

BY: TERRENCE J. McCABE, ESQUIRE

Attorney for Plaintiff

Identification Number 16496

123 South Broad Street, Suite 2080

Philadelphia, PA 19109

(215) 790-1010

Beneficial Consumer Discount Company,

d/b/a Beneficial Mortgage Company of

Pennsylvania

V.

Twila M. Laubach

COLUMBIA COUNTY

COURT OF COMMON PLEAS

NUMBER 2005-CV-819

2005-ED-113

AFFIDAVIT PURSUANT TO RULE 3129

I, Terrence J. McCabe, Esquire, attorney for Plaintiff in the above action, set forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at 710 Maple Street, Berwick, PA 18603 a copy of the description of said property is attached hereto and marked Exhibit "A."

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

Twila M. Laubach 710-712 Maple Street Berwick, PA 18603

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

Twila M. Laubach 710-712 Maple Street Berwick, PA 18603

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

None Known

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

Beneficial Consumer Discount Company d/b/a Beneficial Mortgage Company of Pennsylvania P.O. Box 8621 Elmhurst, IL 60126 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:

Name

Address

Commonwealth of PA Department of Revenue

Bureau of Compliance Clearance Support Department 281230

Harrisburg, PA 17128-1230

Attn: Sheriff's Sales

6. 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

Tennant(s)/Occupant(s)

710 Maple Street Berwick, PA 18603

Domestic Relations

Columbia County 700 Sawmill Road Bloomsburg, PA 17815

Commonwealth of Pennsylvania,

Department of Welfare,

P.O. Box 2675,

Harrisburg, PA 17105.

Internal Revenue Service

Federated Investors Tower

13th Floor, Suite 1300 1001 Liberty Avenue Pittsburgh, PA 15222

United States of America c/o U.S. Attorney's for the Middle District of PA

235 North Washington Street

Scranton, PA 18503

Commonwealth of PA

Inheritance Tax Office

1400 Spring Garden Street Philadelphia, PA 19130

Commonwealth of PA Bureau of Individual Tax Inheritance Tax Division

6th flr., Strawberry Square

Dept. # 280601

Harrisburg, PA 17128

Department of Public Welfare TPL Casualty Unit Estate Recovery Program

P.O. Box 8486 Willow Oak Bldg., Harrisburg, PA 17105

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.

August 24, 2005

DATE

J. McCabe.
TERRENCE J. McCABE, ESQUIRE

Attorney for Plaintiff

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SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF: Twila M. Laubach

TERRENCE J. McCABE, ESQUIRE 123 South Broad Street, Suite 2080 Philadelphia, PA 19109 (215) 790 1010

Exhibit A

BY: TERRENCE J. McCABE, ESQUIRE

Identification Number 16496

123 South Broad Street, Suite 2080

Philadelphia, PA 19109

(215) 790-1010

Attorney for Plaintiff

Beneficial Consumer Discount Company, d/b/a Beneficial Mortgage Company of

Pennsylvania

V.

Twila M. Laubach

COLUMBIA COUNTY
COURT OF COMMON PLEAS

NUMBER 2005-CV-819

2005-ED-113

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Address

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Bureau of Compliance Clearance Support Department 281230

Harrisburg, PA 17128-1230

Attn: Sheriff's Sales

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Columbia County 700 Sawmill Road Bloomsburg, PA 17815

Commonwealth of Pennsylvania,

Department of Welfare,

P.O. Box 2675,

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United States of America c/o U.S. Attorney's for the Middle District of PA

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TERRENCE J. McCABE, ESQUIRE

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SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF: Twila M. Laubach

TERRENCE J. McCABE, ESQUIRE 123 South Broad Street, Suite 2080 Philadelphia, PA 19109 (215) 790 1010

Exhibit A

BY: TERRENCE J. McCABE, ESQUIRE

Identification Number 16496 123 South Broad Street, Suite 2080

Philadelphia, PA 19109

(215) 790-1010

Attorney for Plaintiff

Beneficial Consumer Discount Company, d/b/a Beneficial Mortgage Company of

Pennsylvania

V.

Twila M. Laubach

COLUMBIA COUNTY
COURT OF COMMON PLEAS

486-ED-113

NUMBER 2005-CV-819

AFFIDAVIT OF DEFENDANTS' WHEREABOUTS

I, Terrence J. McCabe, Esquire, attorney for the Plaintiff in the within matter, being duly sworn according to law, hereby depose and say that the last-known address of the Defendant(s) are as follows:

Twila M. Laubach 710-712 Maple Street Berwick, PA 18603

TERRENCE J. McCABE, ESQUIRE

Attorney for Plaintiff

SWORN TO AND SUBSCRIBED BEFORE ME THIS 24TH DAY

OF AUGUST, 2005.

NOTARY PUBLIC-

NOTARIAL SEAL

Lana T. Watts, Notary Public City of Philadelphia, Philadelphia County My commission expires November 22, 2008

BY: TERRENCE J. McCABE, ESQUIRE

Beneficial Consumer Discount Company,

d/b/a Beneficial Mortgage Company of

Identification Number 16496 123 South Broad Street, Suite 2080

Philadelphia, PA 19109

(215) 790-1010

Pennsylvania

COLUMBIA COUNTY

COURT OF COMMON PLEAS

Attorney for Plaintiff

NUMBER 2005-CV-819

V.

Twila M. Laubach

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TERRENCE J. McCABE, ESQUIRE

Attorney for Plaintiff

SWORN TO AND SUBSCRIBED BEFORE ME THIS 24TH DAY

OF AUGUST, 2005.

NOTÁRY PUBLIC

NOTARIAL SEAL

Lana T. Watts, Notary Public City of Philadelphia, Philadelphia County My commission expires November 22, 2008 LAW OFFICES

McCABE, WEISBERG & CONWAY, P.C.

TERRENCE J. McCABE

SUITE 2080 123 SOUTH BROAD STREET PHILADELPHIA, PENNSYLVANIA 19109 (215) 790-1010 FAX (215) 790-1274

SUITE 600 216 HADDON AVENUE WESTMONT, NJ 08108 (856) 858-7080 FAX (856) 858-7020

SUITE 205 53 WEST 36th STREET NEW YORK, NY 10018 (917) 351-1188 FAX (917) 351-0363

> JOSEPH F. RIGA* Of Counsel

August 24, 2005

Sheriff's Office Columbia County Courthouse Main Street P.O. Box 380 Bloomsburg, PA 17815

Re:

Beneficial Consumer Discount Company, d/b/a Beneficial Mortgage Company of Pennsylvania v. Twila M. Laubach

Columbia County Court of Common Pleas Number 2005-CV-819

Dear Sheriff:

Enclosed please find two copies of Notice of Sheriff's Sale of Real Property relative to the above matter. I would appreciate your serving the Notice upon the Defendant(s):

Twila M. Laubach 710-712 Maple Street Berwick, PA 18603

After service has been effectuated, I would appreciate your forwarding to me the pertinent affidavit indicating the same.

Thank you for your cooperation in this matter.

Very truly yours,

TERRENCE J. McCABE, Esquire

1. Karbe

TJM/ao Enclosures

BY: TERRENCE J. McCABE, ESQUIRE

Attorney for Plaintiff

Identification Number 16496
123 South Broad Street, Suite 2080

Philadelphia, PA 19109

(215) 790-1010

Beneficial Consumer Discount Company, d/b/a Beneficial Mortgage Company of

Pennsylvania

V.

Twila M. Laubach

COLUMBIA COUNTY

COURT OF COMMON PLEAS

NUMBER 2005-CV-819

2005-6D 813

TO: Sheriff of Columbia County Courthouse, Main Street

P.O. Box 380

Bloomsburg, PA 17815

SIR OR MADAM:

There will be placed in your hands for service a Writ (Order) of Execution in the above-captioned matter.

INSTRUCTIONS

You are hereby directed to post, levy upon, and sell the property described as follows:

710 Maple Street, Berwick, PA 18603 (more fully described as attached)

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

Twila M. Laubach 710-712 Maple Street Berwick, PA 18603

WAIVER OF WATCHMAN

Any deputy sheriff levying upon or attaching any property under within Writ may leave same without a watchman, in custody of whomever is found in possession, after notifying person of 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.

August 24, 2005	I. M. Cabe
DATE	TERRENCE J. McCABE, ESQUIRE

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

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REAL DEBT: \$70,308.91

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF: Twila M. Laubach

McCABE, WEISBERG AND CONWAY, P.C. BY: TERRENCE J. McCABE, ESQUIRE Identification Number 16496 123 South Broad Street, Suite 2080 Philadelphia, PA 19109 (215) 790-1010

Attorney for Plaintiff

1		COLUMBIA COUNTY COURT OF COMMON PLEAS
	V. Twila M. Laubach	NUMBER 2005-CV-819

TO: Sheriff of Columbia County Courthouse, Main Street P.O. Box 380 Bloomsburg, PA 17815

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Twila M. Laubach 710-712 Maple Street Berwick, PA 18603

WAIVER OF WATCHMAN

Any deputy sheriff levying upon or attaching any property under within Writ may leave same without a watchman, in custody of whomever is found in possession, after notifying person of 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.

August 24, 2005	J. M. Cabe
DATE	TERRENCE J. McCABE, ESQUIRE

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

BEGINNING at a point on the westerly side of Vinc Street at the corner of land late of Thomas Dixon and now or late of Rockwell W. Benscoter; thence by same in a southwesterly direction 222.5 feet to Maple Street, designated in the prior deed as an alley; thence along Maple Street in a northerly direction 45 feet to the corner of land now or late of Joseph Pataki and wife; thence in a northeasterly direction along land of Joseph Pataki and wife, parallel to the first course herein 222.5 feet to the westerly line of Vine Street; thence along the westerly line of Vine Street, parallel to the second course herein, 45 feet to the place of beginning.

UNDER AND SUBJECT to any and all covenants, conditions, reservations, restrictions, limitations, right-of-ways, objections, easements, agreements, etc. as they appear of record.

IMPROVEMENTS: Having thereon erected a dwelling, improvements, and appurtenances thereto.

BEING KNOWN AS: 710 Maple Street, Berwick, PA 18603

REAL DEBT: \$70,308.91

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF: Twila M. Laubach

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TO CHEWAY TO COMENT THE TEN ON CHEMICAL REACTIVE PAPER WITH MICHOPHINTED BONDER : SEE REVERSE SIDE FOR COMPLETE SECURITY SEATURES & 24939

ATTORNEYS AT LAW
FIRST UNION BUILDING
123 S. BROAD STREET SUITE 2080
PHILADELPHIA, PA 19109

McCABE, WEISBERG & CONWAY, P.C.

WACHOVIA

3-50/310

NUMBER

Aug 17/2005 \$2,000.00

ESCROW TRUST VOID AFTER 90 DAYS

Q.

ORDER 3HI 01

Sheriff of Columbia County

Listing the property for Sheriff's sale

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

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