

SHERIFF'S SALE COST SHEET

NIERS VS. Tithman
 NO. 26-05 ED NO. 549-04 JD DATE/TIME OF SALE Staget

DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$ <u>225.00</u>
LEVY (PER PARCEL	\$15.00
MAILING COSTS	\$ <u>47.50</u>
ADVERTISING SALE BILLS & COPIES	\$17.50
ADVERTISING SALE (NEWSPAPER)	\$15.00
MILEAGE	\$ <u>16.00</u>
POSTING HANDBILL	\$15.00
CRYING/ADJOURN SALE	\$10.00
SHERIFF'S DEED	\$35.00
TRANSFER TAX FORM	\$25.00
DISTRIBUTION FORM	\$25.00
COPIES	\$ <u>7.50</u>
NOTARY	\$ <u>12.00</u>
TOTAL ***** \$ <u>395.50</u>	

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

PROTHONOTARY (NOTARY)	\$10.00
RECORDER OF DEEDS	\$ <u> </u>
TOTAL ***** \$ <u>-0-</u>	

REAL ESTATE TAXES:

BORO, TWP & COUNTY 20	\$ <u> </u>
SCHOOL DIST. 20	\$ <u> </u>
DELINQUENT 20	\$ <u>5.00</u>
TOTAL ***** \$ <u>5.00</u>	

MUNICIPAL FEES DUE:

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

SURCHARGE FEE (DSTE)	\$ <u>160.00</u>
MISC. <u> </u>	\$ <u> </u>
<u> </u>	\$ <u> </u>
TOTAL ***** \$ <u>-0-</u>	

1350.00 Dep.
 TOTAL COSTS (OPENING BID) \$ 710.50
 639.50 Ref.

Law Offices
PHELAN HALLINAN & SCHMIEG, LLP
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
Main Fax: (215)563-5534
Ph: (215)563-7000

Katherine Trautz
Sale Department, Ext. 1493

26

Representing Lenders in
Pennsylvania and New Jersey

April 25, 2005

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

**Re: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
v. RALPH E. TITMAN and CYNTHIA L. TITMAN
No. 2004-CV-549**

Dear Sir or Madam:

Please stay the Sheriff's Sale of the above referenced property, which is scheduled for 6/8/05.

The Defendant (s) filed a Chapter 13 Bankruptcy (No. 05-52018) on 4/14/05.

Very truly yours,

Katherine Trautz
/kjm

VIA TELECOPY 570-389-5625

Cc: RALPH E. TITMAN
CYNTHIA L. TITMAN
1619 LINCOLN AVENUE
BERWICK, PA 18603

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 2/28/2005

SERVICE# 9 - OF - 16 SERVICES
DOCKET # 26ED2005

PLAINTIFF MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

DEFENDANT RALPH E. TITMAN
CYNTHIA L. TITMAN
ATTORNEY FIRM FEDERMAN & PHELAN

PERSON/CORP TO SERVED
DOMESTIC RELATIONS
15 PERRY AVE.
BLOOMSBURG

PAPERS TO SERVED
WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

SERVED UPON ESLIE L. LAYAN

RELATIONSHIP _____ IDENTIFICATION _____

DATE 3-18-5 TIME 1620 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) _____

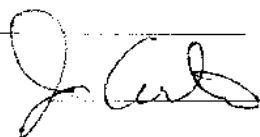
ATTEMPTS
DATE

TIME

OFFICER

REMARKS

DEPUTY



DATE 3-18-5

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

SHERIFF'S RETURN OF NO SERVICE

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.

26ED2005

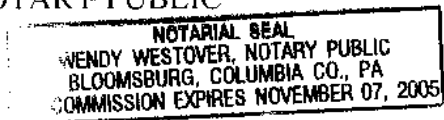
VS.

RALPH E. TITMAN
CYNTHIA L. TITMAN

THE AFOREMENTIONED WRIT IS BEING RETURNED NOT SERVED, AS OF
THIS 3/18/2005 FOR THE FOLLOWING REASONS:
DECEASED

SWORN AND SUBSCRIBED BEFORE ME
THIS Friday, March 18, 2005

NOTARY PUBLIC



SO ANSWERS :

TIMOTHY T. CHAMBERLAIN
SHERIFF

BY:

P. D'ANGELO
DEPUTY SHERIFF

TIMOTHY T. CHAMBERLAIN



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

PHONE
(570) 784-5622

24 HOUR PHONE
(570) 784-6300

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. Docket # 26ED2005

VS

WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

RALPH E. TITMAN
CYNTHIA L. TITMAN

AFFIDAVIT OF SERVICE

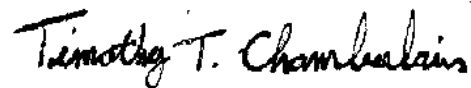
NOW, THIS FRIDAY, MARCH 18, 2005, AT 10:55 AM, SERVED THE WITHIN WRIT OF
EXECUTION - MORTGAGE FORECLOSURE UPON CYNTHIA TITMAN AT RASELEY
ST., BERWICK BY HANDING TO CYNTHIA TITMAN, A TRUE AND ATTESTED COPY OF THE
ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

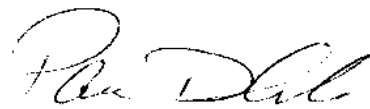
SWORN AND SUBSCRIBED BEFORE ME
THIS FRIDAY, MARCH 18, 2005


NOTARY PUBLIC

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



X
SHERIFF TIMOTHY T. CHAMBERLAIN



X
P. D'ANGELO
DEPUTY SHERIFF

(Transfer from service label)

2. Article Number
7003 0500 0001 9056 2334

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

1. Article Addressed to:
- 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.

SENDER: COMPLETE THIS SECTION

1. Article Addressed to:
- Aurora Loan Services, Inc.
601 5th Ave.
Scottsbluff, NE 69361
- 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.

SENDER: COMPLETE THIS SECTION

(Transfer from service label)

2. Article Number
7003 0500 0001 9056 2303

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

1. Article Addressed to:
- OFFICE OF F.A.R.
DEPARTMENT OF PUBLIC WELFARE
PO BOX 8016
HARRISBURG, PA 17105
- 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.

SENDER: COMPLETE THIS SECTION

(Transfer from service label)

2. Article Number
7003 0500 0001 9056 2280

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

1. Article Addressed to:
- 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.

SENDER: COMPLETE THIS SECTION

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 2/28/2005

SERVICE# 2 - OF - 16 SERVICES
DOCKET # 26ED2005

PLAINTIFF MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

DEFENDANT RALPH E. TITMAN
CYNTHIA L. TITMAN
ATTORNEY FIRM FEDERMAN & PHELAN

*WISE
POTATO
CHIPS*

PERSON/CORP TO SERVED

CYNTHIA TITMAN
1619 LINCOLN AVE.
BERWICK

PAPERS TO SERVED

WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

SERVED UPON CYNTHIA TITMAN

RELATIONSHIP _____ IDENTIFICATION _____

DATE 03.18.05 TIME 1055 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) WISE POTATO CHIPS
REELY ST.

ATTEMPTS

DATE	TIME	OFFICER	REMARKS
DEPUTY	<u><i>Paul Del</i></u>	DATE	<u>03.18.05</u>

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 2/28/2005

SERVICE# 1 - OF - 16 SERVICES
DOCKET # 26ED2005

PLAINTIFF MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

DEFENDANT RALPH E. TITMAN
CYNTHIA L. TITMAN
ATTORNEY FIRM FEDERMAN & PHELAN

PERSON/CORP TO SERVED

RALPH TITMAN

1619 LINCOLN AVE.

BERWICK

PAPERS TO SERVED

WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

SERVED UPON D&F. DECEASED

RELATIONSHIP _____ IDENTIFICATION _____

DATE _____ TIME _____ MILEAGE _____ OTHER _____

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

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

F. OTHER (SPECIFY) _____

ATTEMPTS

DATE

TIME

OFFICER

REMARKS

DEPUTY

Flanell

DATE 03.18.05

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

MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.

vs.

RALPH E. TITMAN

CYNTHIA L. TITMAN

Commonwealth of Pennsylvania:

County of

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 property
(specifically described property below):

PREMISES: 1619 LINCOLN AVENUE, BERWICK, PA 18603
(See Legal Description attached)

Amount Due

\$47,192.32

Interest from 7/3/04 to Sale
at \$7.76per diem

\$_____ and costs.

Dated

02-28-2005

(SEAL)

IN THE COURT OF COMMON PLEAS OF
COLUMBIA COUNTY, PENNSYLVANIA

No. 2004-CV-549 Term 2004

2005-ED-26

WRIT OF EXECUTION
(Mortgage Foreclosure)

Toni B. Kline/EAB
(Clerk) Office of the Prothonotary Support, Common Pleas Court
of Columbia County, Penna.

DESCRIPTION

ALL THAT CERTAIN piece, parcel or tract of land situate in the Borough of Berwick, County of Columbia and Commonwealth of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at an iron pin set for a corner on the Westerly right-of-way line of Lincoln Avenue and being the Northeast corner of Lot No. 107; thence along Lot No. 107, S. $54^{\circ} 56' 48''$ W. 145.00 feet to an iron pin set for a corner; thence along the East side of a 15 foot alley N. $35^{\circ} 00' 00''$ W. 45.00 feet to an iron pin set for a corner; thence along lands now or late of J. David and Lydia E. Ferro (Lot No. 105) N. $54^{\circ} 56' 48''$ E. 145.00 feet to an iron pin set for a corner; thence along the Westerly right-of-way line of Lincoln Avenue, S. $35^{\circ} 00' 00''$ E. 45.00 feet to an iron pin set for corner, the place of beginning.

CONTAINING 6,525.00 square feet of land as Surveyed by Peters Consultants, Inc., in May of 1990 and known as Lot No. 106.

Tax Parcel #04A-11-012

Premises being: 1619 LINCOLN AVENUE, BERWICK, PA 18603

TITLE TO SAID PREMISES IS VESTED IN Ralph E. Titman and Cynthia L. Titman, his wife by Deed from J. David Ferro and Lydia E. Ferro, his wife, dated 9/28/1990 and recorded 10/3/1990 in Record Book 459, Page 795.

PHELAN HALLINAN & SCHMIEG, LLP

By: DANIEL G. SCHMIEG

Identification No. 62205

One Penn Center at Suburban Station

1617 John F. Kennedy Boulevard

Suite 1400

Philadelphia, PA 19103-1814

Attorney for Plaintiff

(215)563-7000

Attorney for Plaintiff

MORTGAGE ELECTRONIC

REGISTRATION SYSTEMS, INC.

8201 GREENSBORO DRIVE, SUITE 350

MCLEAN, VA 22102

Plaintiff,

v.

RALPH E. TITMAN

CYNTHIA L. TITMAN

1619 LINCOLN AVENUE

BERWICK, PA 18603

Defendant(s).

COLUMBIA COUNTY

COURT OF COMMON PLEAS

CIVIL DIVISION

NO. 2004-CV-549

2005 ED 26

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: **RALPH E. TITMAN**
CYNTHIA L. TITMAN
1619 LINCOLN AVENUE
BERWICK, PA 18603

Please be advised that this firm is a debt collector attempting to collect a debt. Any information received will be used for that purpose. If you have previously received a discharge in bankruptcy and this debt was not reaffirmed, this correspondence is not and should not be construed to be an attempt to collect a debt, but only enforcement of a lien against property..

Your house (real estate) at **1619 LINCOLN AVENUE, BERWICK, PA 18603** is scheduled to be sold at Sheriff's Sale on June 8, 2005, at 9:00 a.m., in the Office of the Sheriff at the Columbia County Courthouse, Bloomsburg, PA 17815, to enforce the Court Judgment of \$47,192.32 obtained by MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., (the Mortgagee) against you. In the event the sale is continued, an announcement will be made at said sale in compliance with Pa.R.C.P., Rule 3129.3.

NOTICE OF OWNER'S RIGHTS

YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE

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

1. The Sale will be cancelled if you pay to the Mortgagee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay, you may call (215) 563-7000.

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 better chance you will have of stopping the Sale. (See the 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 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 (215) 563-7000.
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 (215) 563-7000.
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 real estate will be filed by the Sheriff on _____. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reason 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 home back if you act immediately after the Sale.

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

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

DESCRIPTION

ALL THAT CERTAIN piece, parcel or tract of land situate in the Borough of Berwick, County of Columbia and Commonwealth of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at an iron pin set for a corner on the Westerly right-of-way line of Lincoln Avenue and being the Northeast corner of Lot No. 107; thence along Lot No. 107, S. $54^{\circ} 56' 48''$ W. 145.00 feet to an iron pin set for a corner; thence along the East side of a 15 foot alley N. $35^{\circ} 00' 00''$ W. 45.00 feet to an iron pin set for a corner; thence along lands now or late of J. David and Lydia E. Ferro (Lot No. 105) N. $54^{\circ} 56' 48''$ E. 145.00 feet to an iron pin set for a corner; thence along the Westerly right-of-way line of Lincoln Avenue, S. $35^{\circ} 00' 00''$ E. 45.00 feet to an iron pin set for corner, the place of beginning.

CONTAINING 6,525.00 square feet of land as Surveyed by Peters Consultants, Inc., in May of 1990 and known as Lot No. 106.

Tax Parcel #04A-11-012

Premises being: 1619 LINCOLN AVENUE, BERWICK, PA 18603

TITLE TO SAID PREMISES IS VESTED IN Ralph E. Titman and Cynthia L. Titman, his wife by Deed from J. David Ferro and Lydia E. Ferro, his wife, dated 9/28/1990 and recorded 10/3/1990 in Record Book 459, Page 795.

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 2/28/2005

SERVICE# 7 - OF - 16 SERVICES
DOCKET # 26ED2005

PLAINTIFF MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC.

DEFENDANT RALPH E. TITMAN
CYNTHIA L. TITMAN

ATTORNEY FIRM FEDERMAN & PHELAN

PERSON/CORP TO SERVED

CONNIE GINGHER-TAX COLLECTOR
1615 LINCOLN AVE.
BERWICK

PAPERS TO SERVED

WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

SERVED UPON CONNIE GINGHER

RELATIONSHIP _____ IDENTIFICATION _____

DATE 03-18-05 TIME 1005 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

[Signature]

DATE

03-18-05

Tax Notice 2005 County & Municipality

MAKE CHECKS PAYABLE TO:

Connie C Gingham
1615 Lincoln Avenue
Berwick PA 18603

HOURS: MON, TUE, THUR & FRI : 9:30AM - 4PM
CLOSED WEDNESDAY & HOLIDAYS.

CLOSED FRIDAY AFTER DISCOUNT

PHONE: 570-752-7442

FOR: COLUMBIA COUNTY DATE 03/01/2005 BILL NO. 6265

DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	AX AMOUNT DUE	INCL PENALTY
GENERAL SINKING LIGHT FIRE BORO RE	21,890	5.645 1.345 .75 1.75 6.6	121.12 28.85 16.09 37.54 141.58	123.59 29.44 16.42 38.31 144.47	135.95 32.38 17.24 40.23 151.69
The discount & penalty have been calculated for your convenience	PAY THIS AMOUNT		345.18 April 30 If paid on or before	352.23 June 30 If paid on or before	377.49 June 30 If paid after

TAXES ARE DUE & PAYABLE - PROMPT PAYMENT IS REQUESTED

TITMAN RALPH E & CYNTHIA L
1619 LINCOLN AVENUE
BERWICK PA 18603

CNTY TWP
Discount 2 % 2 %
Penalty 10 % 5 %
PARCEL: 04A-11 -012-00,000
1619 LINCOLN AVE
1498 Acres Land
Buildings
Total Assessment

This tax returned to courthouse on:
January 1, 2006

FILE COPY

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

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 2/28/2005

SERVICE# 8 - OF - 16 SERVICES
DOCKET # 26ED2005

PLAINTIFF MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

DEFENDANT RALPH E. TITMAN
CYNTHIA L. TITMAN
ATTORNEY FIRM FEDERMAN & PHELAN

PERSON/CORP TO SERVED	PAPERS TO SERVED
BERWICK SEWER	WRIT OF EXECUTION - MORTGAGE
1108 FREAS AVE.	FORECLOSURE
BERWICK	

SERVED UPON KRISTY ROMIG

RELATIONSHIP CLERK IDENTIFICATION _____

DATE 03-18-05 TIME 0945 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

R. Titman

DATE

03-18-05

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 2/28/2005

SERVICE# 4 - OF - 16 SERVICES
DOCKET # 26ED2005

PLAINTIFF MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC.

DEFENDANT RALPH E. TITMAN
CYNTHIA L. TITMAN
ATTORNEY FIRM FEDERMAN & PHELAN

PERSON/CORP TO SERVED

REMIT CORPORATION

36 WEST MAIN ST.

BLOOMSBURG

PAPERS TO SERVED

WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

SERVED UPON TRACY Kishbaugh

RELATIONSHIP Legal Cust IDENTIFICATION _____

DATE 3-18-05 TIME 11:00 MILEAGE _____ OTHER _____

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

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

F. OTHER (SPECIFY) _____

ATTEMPTS

DATE

TIME

OFFICER

REMARKS

DEPUTY

[Signature] DATE 3-18-05

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 2/28/2005

SERVICE# 12 - OF - 16 SERVICES
DOCKET # 26ED2005

PLAINTIFF MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC.

DEFENDANT RALPH E. TITMAN
CYNTHIA L. TITMAN
ATTORNEY FIRM FEDERMAN & PHELAN

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 3-18-5 TIME 0820 MILEAGE _____ OTHER _____

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

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

F. OTHER (SPECIFY) _____

ATTEMPTS
DATE

TIME

OFFICER

REMARKS

DEPUTY

J. Ceata

DATE 3-18-5

REAL ESTATE TAX CERTIFICATION

Cert. NO: 658

District: BERWICK BORO
Deed: 0419 -0337
Location: 1619 LINCOLN AVE
Parcel Id:04A-11 -012-00,000

YEAR	TAX TYPE	TAX AMOUNT	PENALTY	DISCOUNT	PAID	BALANCE
	NO TAX CLAIM TAXES DUE					

By: Timothy T. Chamberlain Per: dm
Sheriff



REMIT CORPORATION

Collectively Making Your Company More Profitable

36 West Main Street
P.O. Box 7
Bloomsburg, PA 17815
Phone: (570) 387-6470
Fax: (570) 387-6474
tracy@remitcorp.com

Fax

To: Columbia County Sheriff	From: Tracy A Kishbaugh
Fax: 389-5625	Pages: 3 (INCLUDING THIS PAGE)
Phone:	Date: 3/18/05
Re:	CC:
<input type="checkbox"/> Urgent <input checked="" type="checkbox"/> For Review <input type="checkbox"/> Please Comment <input type="checkbox"/> Please Reply <input type="checkbox"/> Please Recycle	

THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

Confidentiality Note: The information faxed may be privileged and intended only for the person listed above. Any dissemination, distribution, or copy of this material is prohibited. If you receive this fax in error please notify us immediately by telephone.

Remit Corporation

Collectively Making Your Company More Profitable

▲ 36 West Main Street • Bloomsburg, PA 17815-1703 ▲

March 18, 2005

Columbia County Sheriff Department
Columbia County Courthouse
Bloomsburg PA 17815

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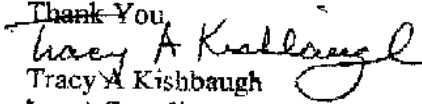
**RE: Ralph E & Cynthia Titman
Docket # 26ED2005**

Dear Sheriff,

In regards to the above referenced Real Estate Sale we give the following information.. We do have a recorded judgment against Ralph Titman in the amount of \$1,127.50, recorded 7/12/04. Case # is 2004cv769.

We are also aware of the fact that the individuals have filed for Chapter 13 and that no motions to avoid judicial liens have been filed by the individual.

If you have any questions or require anything further please contact me at 587-1873 Ext 203.

Thank You

Tracy A Kishbaugh
Legal Coordinator

TIMOTHY T. CHAMBERLAIN



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P.O. BOX 388
BLOOMSBURG, Pa. 17815
FAX: (717) 789-8625

PHONE
(717) 781-1622

24 HOUR PHONE
(717) 781-1622

ccp
3-18-05
243446

Friday, March 18, 2005

REMIT CORPORATION
36 WEST MAIN ST.
BLOOMSBURG, PA 17815-

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
VS
RALPH E. TITMAN
CYNTHIA L. TITMAN

DOCKET # 26ED2005

JD # 549JD2004

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

Timothy T. Chamberlain
Sheriff of Columbia County



March 18, 2005

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

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

VS

**RALPH E. TITMAN
CYNTHIA L. TITMAN**

DOCKET # 26ED2005

JD # 549JD2004

Dear Timothy:

The outstanding balance on sewer account #101881 for the property located at 1619 Lincoln Avenue in Berwick, Pa through June 2005 is \$353.13.

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

Sincerely,

Kristy Romig
Authority Clerk

1108 Freas Avenue • Berwick, Pennsylvania 18603

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

1126 Froese Avenue
Berwick, PA 18603
570-752-8477
570-752-8479

**Berwick Area Joint
Sewer Authority**

Fax

To: Timothy Chamberlain

From: Kristy Romig

Fax: (570) 389-5625

Pages: 2

Phone: (570) 389-5622

Date: March 18, 2005

Re: Tilman Sheriff Sale - June 8, 2005

CC

☐ Urgent

☐ For Review

☐ Please Comment

☐ Please Reply

☐ Please Recycle

• **Comments:**

REAL ESTATE OUTLINE

ED # 26-05

DATE RECEIVED 2-28-05
DOCKET AND INDEX 3-17-05
SET FILE FOLDER UP 3-17-05

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 ✓ CK# 407959

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

SALE DATE June 8, 2005 TIME 0900
POSTING DATE 5-4-05
ADV. DATES FOR NEWSPAPER
1ST WEEK May 18
2ND WEEK 25
3RD WEEK June 1, 2005

SHERIFF'S SALE

WEDNESDAY JUNE 8, 2005 AT 9:00 AM

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SHERIFF'S SALE

WEDNESDAY JUNE 8, 2005 AT 9:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 26 OF 2005 FD AND CIVIL WRIT NO. 549 OF 2004 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG

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

MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.

IN THE COURT OF COMMON PLEAS OF
COLUMBIA COUNTY, PENNSYLVANIA

No. 2004-CV-549 Term 2004

2005 ED 26

WRIT OF EXECUTION
(Mortgage Foreclosure)

vs.
RALPH E. TITMAN

CYNTHIA L. TITMAN

Commonwealth of Pennsylvania:

County of

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 property
(specifically described property below):

PREMISES: 1619 LINCOLN AVENUE, BERWICK, PA 18603
(See Legal Description attached)

Amount Due

\$47,192.32

Interest from 7/3/04 to Sale
at \$7.76per diem

\$.....and costs.

Dated

02-28-05

(SEAL)

Fanni B. Kline/EAB
(Clerk) Office of the Prothy Support, Common Pleas Court
of Columbia County, Penna.

DESCRIPTION

ALL THAT CERTAIN piece, parcel or tract of land situate in the Borough of Berwick, County of Columbia and Commonwealth of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at an iron pin set for a corner on the Westerly right-of-way line of Lincoln Avenue and being the Northeast corner of Lot No. 107; thence along Lot No. 107, S. 54° 56' 48" W. 145.00 feet to an iron pin set for a corner; thence along the East side of a 15 foot alley N. 35° 00' 00" W. 45.00 feet to an iron pin set for a corner; thence along lands now or late of J. David and Lydia E. Ferro (Lot No. 105) N. 54° 56' 48" E. 145.00 feet to an iron pin set for a corner; thence along the Westerly right-of-way line of Lincoln Avenue, S. 35° 00' 00" E. 45.00 feet to an iron pin set for corner, the place of beginning.

CONTAINING 6,525.00 square feet of land as Surveyed by Peters Consultants, Inc., in May of 1990 and known as Lot No. 106.

Tax Parcel #04A-11-012

Premises being: 1619 LINCOLN AVENUE, BERWICK, PA 18603

TITLE TO SAID PREMISES IS VESTED IN Ralph E. Titman and Cynthia L. Titman, his wife by Deed from J. David Ferro and Lydia E. Ferro, his wife, dated 9/28/1990 and recorded 10/3/1990 in Record Book 459, Page 795.

PHELAN HALLINAN & SCHMIEG, LLP

By: DANIEL G. SCHMIEG

Identification No. 62205

One Penn Center at Suburban Station

1617 John F. Kennedy Boulevard

Suite 1400

Philadelphia, PA 19103-1814

Attorney for Plaintiff

(215)563-7000

Attorney for Plaintiff

**MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.
8201 GREENSBORO DRIVE, SUITE 350
MCLEAN, VA 22102**

Plaintiff,

v.

**RALPH E. TITMAN
CYNTHIA L. TITMAN
1619 LINCOLN AVENUE
BERWICK, PA 18603**

Defendant(s).

:
:
: **COLUMBIA COUNTY**
: **COURT OF COMMON PLEAS**
:
: **CIVIL DIVISION**
:
: **NO. 2004-CV-549**
: *2005-ED-24*
:
:
:
:
:
:


CERTIFICATION

DANIEL G. SCHMIEG, ESQUIRE hereby verifies that he is the attorney for the Plaintiff in the above-captioned matter and that the premises is not subject to the provisions of Act 91 because it is:

- () an FHA Mortgage
- () non-owner occupied
- () vacant
- (X) Act 91 procedures have been fulfilled

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


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

PHELAN HALLINAN & SCHMIEG, LLP

By: DANIEL G. SCHMIEG

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1617 John F. Kennedy Boulevard

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Attorney for Plaintiff

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**MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.**

8201 GREENSBORO DRIVE, SUITE 350

MCLEAN, VA 22102

Plaintiff,

v.

RALPH E. TITMAN

CYNTHIA L. TITMAN

1619 LINCOLN AVENUE

BERWICK, PA 18603

Defendant(s).

:
:
: **COLUMBIA COUNTY**
: **COURT OF COMMON PLEAS**
:
: **CIVIL DIVISION**
:
: **NO. 2004-CV-549**
: *2005-ED-16*
:
:
:
:
:

**AFFIDAVIT PURSUANT TO RULE 3129
(Affidavit No.1)**

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., Plaintiff in the above action, by its attorney, DANIEL G. SCHMIEG, 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 **1619 LINCOLN AVENUE, BERWICK, PA 18603**.

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

NAME

LAST KNOWN ADDRESS (If address cannot be
reasonably ascertained, please so indicate.)

RALPH E. TITMAN

1619 LINCOLN AVENUE

CYNTHIA L. TITMAN

BERWICK, PA 18603

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

NAME

LAST KNOWN ADDRESS (If address cannot be
reasonably ascertained, please so indicate.)

Same as above

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
------	---

AURORA LOAN SERVICES, INC.	601 5TH AVENUE SCOTTSBLUFF, NE 69361
---------------------------------------	--

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.	P.O. BOX 2026 FLINT, MI 485001-2026
---	--

REMIT CORPORATION	36 WEST MAIN STREET BLOOMSBURG, PA 17815
--------------------------	---

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
------	---

CHARLES F. CURRY	720 MAIN STREET KANSAS CITY, MO 64105
-------------------------	--

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
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None

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
------	---

None

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
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TENANT/OCCUPANT	1619 LINCOLN AVENUE BERWICK, PA 18603
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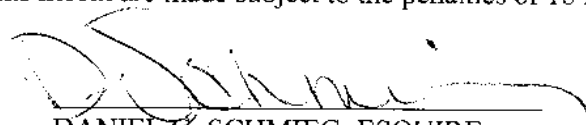
DOMESTIC RELATIONS OF COLUMBIA COUNTY	COLUMBIA COUNTY COURTHOUSE P.O. BOX 380 BLOOMSBURG, PA 17815
--	--

COMMONWEALTH OF PENNSYLVANIA DEPARTMENT OF WELFARE	P.O. BOX 2675 HARRISBURG, PA 17105
---	---------------------------------------

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

February 17, 2005

Date



DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

PHELAN HALLINAN & SCHMIEG, LLP

By: DANIEL G. SCHMIEG

Identification No. 62205

One Penn Center at Suburban Station

1617 John F. Kennedy Boulevard

Suite 1400

Philadelphia, PA 19103-1814

Attorney for Plaintiff

(215)563-7000

Attorney for Plaintiff

**MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.**

8201 GREENSBORO DRIVE, SUITE 350

MCLEAN, VA 22102

Plaintiff,

v.

RALPH E. TITMAN

CYNTHIA L. TITMAN

1619 LINCOLN AVENUE

BERWICK, PA 18603

Defendant(s).

**:
:
: COLUMBIA COUNTY
: COURT OF COMMON PLEAS
:
:
: CIVIL DIVISION
:
: NO. 2004-CV-549**

2005-ED-26

**AFFIDAVIT PURSUANT TO RULE 3129
(Affidavit No.1)**

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., Plaintiff in the above action, by its attorney, DANIEL G. SCHMIEG, 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 **1619 LINCOLN AVENUE, BERWICK, PA 18603.**

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

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reasonably ascertained, please so indicate.)**

RALPH E. TITMAN

1619 LINCOLN AVENUE

CYNTHIA L. TITMAN

BERWICK, PA 18603

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Same as above

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NAME

LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)

**AURORA LOAN
SERVICES, INC.**

**601 5TH AVENUE
SCOTTSBLUFF, NE 69361**

**MORTGAGE
ELECTRONIC
REGISTRATION
SYSTEMS, INC.**

**P.O. BOX 2026
FLINT, MI 485001-2026**

REMIT CORPORATION

**36 WEST MAIN STREET
BLOOMSBURG, PA 17815**

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NAME

LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)

CHARLES F. CURRY

**720 MAIN STREET
KANSAS CITY, MO 64105**

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

NAME

LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)

None

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

NAME

LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)

None

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
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TENANT/OCCUPANT	1619 LINCOLN AVENUE BERWICK, PA 18603
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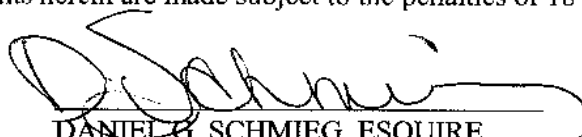
DOMESTIC RELATIONS OF COLUMBIA COUNTY	COLUMBIA COUNTY COURTHOUSE P.O. BOX 380 BLOOMSBURG, PA 17815
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COMMONWEALTH OF PENNSYLVANIA DEPARTMENT OF WELFARE	P.O. BOX 2675 HARRISBURG, PA 17105
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I verify that the statements made in this Affidavit are true and correct to the best of my knowledge, information or belief. I understand that false statements herein are made subject to the penalties of 18 Pa. C.S. '4904 relating to unsworn falsification to authorities.

February 17, 2005

Date



DANIEL G. SCHMIEG, ESQUIRE

Attorney for Plaintiff

PHELAN HALLINAN & SCHMIEG, LLP

By: DANIEL G. SCHMIEG

Identification No. 62205

One Penn Center at Suburban Station

1617 John F. Kennedy Boulevard

Suite 1400

Philadelphia, PA 19103-1814

Attorney for Plaintiff

(215)563-7000

Attorney for Plaintiff

**MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.
8201 GREENSBORO DRIVE, SUITE 350
MCLEAN, VA 22102**

Plaintiff,

v.

**RALPH E. TITMAN
CYNTHIA L. TITMAN
1619 LINCOLN AVENUE
BERWICK, PA 18603**

Defendant(s).

**COLUMBIA COUNTY
COURT OF COMMON PLEAS**

CIVIL DIVISION

NO. 2004-CV-549

2005-ED-26

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

**TO: RALPH E. TITMAN
CYNTHIA L. TITMAN
1619 LINCOLN AVENUE
BERWICK, PA 18603**

Please be advised that this firm is a debt collector attempting to collect a debt. Any information received will be used for that purpose. If you have previously received a discharge in bankruptcy and this debt was not reaffirmed, this correspondence is not and should not be construed to be an attempt to collect a debt, but only enforcement of a lien against property..

Your house (real estate) at 1619 LINCOLN AVENUE, BERWICK, PA 18603 is scheduled to be sold at Sheriff's Sale on _____, at _____ a.m., in the Office of the Sheriff at the Columbia County Courthouse, Bloomsburg, PA 17815, to enforce the Court Judgment of \$47,192.32 obtained by MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., (the Mortgagee) against you. In the event the sale is continued, an announcement will be made at said sale in compliance with Pa.R.C.P., Rule 3129.3.

NOTICE OF OWNER'S RIGHTS

YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE

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

1. The Sale will be cancelled if you pay to the Mortgagee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay, you may call (215) 563-7000.

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 better chance you will have of stopping the Sale. (See the 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 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 (215) 563-7000.
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 (215) 563-7000.
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 real estate will be filed by the Sheriff on _____. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reason 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 home back if you act immediately after the Sale.

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

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

DESCRIPTION

ALL THAT CERTAIN piece, parcel or tract of land situate in the Borough of Berwick, County of Columbia and Commonwealth of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at an iron pin set for a corner on the Westerly right-of-way line of Lincoln Avenue and being the Northeast corner of Lot No. 107; thence along Lot No. 107, S. 54° 56' 48" W. 145.00 feet to an iron pin set for a corner; thence along the East side of a 15 foot alley N. 35° 00' 00" W. 45.00 feet to an iron pin set for a corner; thence along lands now or late of J. David and Lydia E. Ferro (Lot No. 105) N. 54° 56' 48" E. 145.00 feet to an iron pin set for a corner; thence along the Westerly right-of-way line of Lincoln Avenue, S. 35° 00' 00" E. 45.00 feet to an iron pin set for corner, the place of beginning.

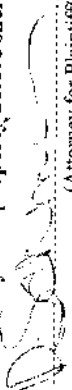
CONTAINING 6,525.00 square feet of land as Surveyed by Peters Consultants, Inc., in May of 1990 and known as Lot No. 106.

Tax Parcel #04A-11-012


Premises being: 1619 LINCOLN AVENUE, BERWICK, PA 18603

TITLE TO SAID PREMISES IS VESTED IN Ralph E. Titman and Cynthia L. Titman, his wife by Deed from J. David Ferro and Lydia E. Ferro, his wife, dated 9/28/1990 and recorded 10/3/1990 in Record Book 459, Page 795.

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.

 (Attorney for Plaintiff(s)) (SEAL)

WAIVER OF INSURANCE - Now, _____, 20____, the Sheriff is hereby released from all liability to protect the property described in the within named execution by insurance, which insurance is hereby waived.

 (Attorney for Plaintiff(s)) (SEAL)

HARRY A. ROADARMEL

COLUMBIA County, Pa.

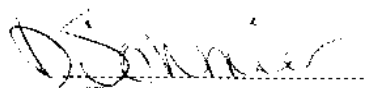
Sheriff

Sir: — There will be placed in your hands

for service a Writ of EXECUTION (REAL ESTATE), styled as

follows: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. vs RALPH E. TITMAN and CYNTHIA L. TITMAN

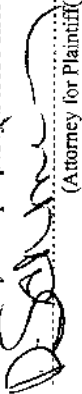
The defendant will be found at 1619 LINCOLN AVENUE, BERWICK, PA 18603

 (Attorney for Plaintiff)

If Writ of Execution, state below where defendants will be found, what foods and chattels shall be seized and be levied upon. If real estate, attach five double spaced typed written copies of description as it shall appear on the new deed together with Street and Number of the premises. Please do not furnish us with the old deed or mortgage.

See attached legal description

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.

 (Attorney for Plaintiff(s)) (SEAL)

WAIVER OF INSURANCE - Now, _____, 20____, the Sheriff is hereby released from all liability to protect the property described in the within named execution by insurance, which insurance is hereby waived.

 (Attorney for Plaintiff(s)) (SEAL)

HARRY A. ROADARMEL
COLUMBIA County, Pa.

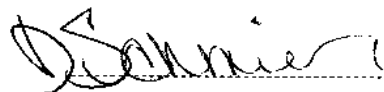
Sheriff

Sir: — There will be placed in your hands

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follows: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. vs
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The defendant will be found at 1619 LINCOLN AVENUE, BERWICK,
PA 18603

 Attorney for Plaintiff

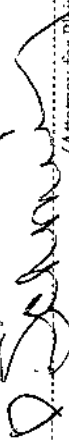
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See attached legal description

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.

 (Attorney for Plaintiff(s)) (SEAL)

WAIVER OF INSURANCE -- Now, _____, 20____, the Sheriff is hereby released from all liability to protect the property described in the within named execution by insurance, which insurance is hereby waived.

 (SEAL)
(A Notary for District)

HARRY A. ROADARMEL
COLUMBIA County, Pa.

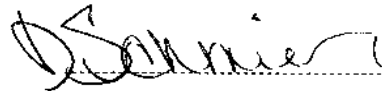
Sheriff

Sir: — There will be placed in your hands

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RALPH E. TITMAN and CYNTHIA L. TITMAN


The defendant will be found at 1619 LINCOLN AVENUE, BERWICK,
PA 18603

 Attorney for Plaintiff

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See attached legal description

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.

 (Attorney for Plaintiff(s)) (SEAL)

WAIVER OF INSURANCE - Now, _____, 20____, the Sheriff is hereby released from all liability to protect the property described in the within named execution by insurance, which insurance is hereby waived.

 (Attorney for Plaintiff(s)) (SEAL)

HARRY A. ROADARMEL

COLUMBIA County, Pa.

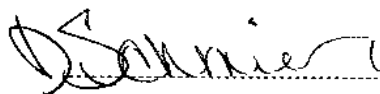
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Sir: — There will be placed in your hands

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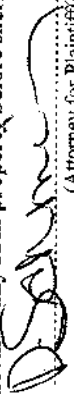
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PA 18603

 Attorney for Plaintiff

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 (Attorney for Plaintiff(s)) (SEAL)

WAIVER OF INSURANCE - Now, _____, 20____, the Sheriff is hereby released from all liability to protect the property described in the within named execution by insurance, which insurance is hereby waived.

 (Attorney for Defendant) (SEAL)

HARRY A. ROADARMEL

COLUMBIA County, Pa.

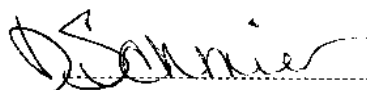
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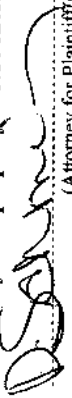
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 (SEAL)
(Attorney for Plaintiff(s))

WAIVER OF INSURANCE - Now,, 20, the Sheriff is hereby released from all liability to protect the property described in the within named execution by insurance, which insurance is hereby waived.

 (SEAL)
(A Plaintiff for Plaintiff(s))

HARRY A. ROADARMEL
COLUMBIA County, Pa.

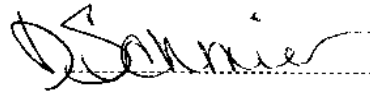
Sheriff

Sir: — There will be placed in your hands

for service a Writ of EXECUTION (REAL ESTATE), styled as

follows: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. vs
RALPH E. TITMAN and CYNTHIA L. TITMAN


The defendant will be found at 1619 LINCOLN AVENUE, BERWICK,
PA 18603

 Attorney for Plaintiff

If Writ of Execution, state below where defendants will be found, what foods and chattels shall be seized and be levied upon. If real estate, attach five double spaced typed written copies of description as it shall appear on the new deed together with Street and Number of the premises. Please do not furnish us with the old deed or mortgage.

See attached legal description

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.

 (SEAL)
(Attorney for Plaintiff(s))

WAIVER OF INSURANCE - Now, _____, 20____, the Sheriff is hereby released from all liability to protect the property described in the within named execution by insurance, which insurance is hereby waived.

 (SEAL)
(Attorney for Plaintiff(s))

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COLUMBIA County, Pa.

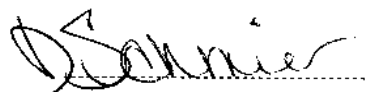
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Sir: — There will be placed in your hands

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The defendant will be found at 1619 LINCOLN AVENUE, BERWICK,
PA 18603

 (Attorney for Plaintiff)

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See attached legal description

SHERIFF'S RETURN

MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.

Plaintiff

vs.

RALPH E. TITMAN
CYNTHIA L. TITMAN

Defendants

IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY

No. 2004-CV-549 CD Term, 2000

WRIT

ISSUED

NOW, _____, 2001, I, _____ High Sheriff of Columbia County, Pennsylvania,
do hereby deputize the Sheriff of _____ County, Pennsylvania, to execute this Writ. This deputation
being made at the request and risk of the Plaintiff.

Defendants alleged address is _____

Sheriff, Columbia County, Pennsylvania

By _____
Deputy Sheriff

AFFIDAVIT OF SERVICE

Now, _____, 2001, at _____ O'Clock _____ m., served the within

_____ upon _____
at _____

_____ by handing to _____

_____ a true and correct copy of the original Notice of Sale and made known to _____
the contents thereof.

Sworn and Subscribed before me

So Answers,

this _____

day of _____, 2001

Notary Public

BY: _____
Sheriff

_____, 2001, See return endorsed hereon by Sheriff of
_____ County, Pennsylvania, and made a part of this

return

So Answers,

Sheriff

Deputy Sheriff

SHERIFF'S DEPARTMENT

SHERIFF SERVICE PROCESS RECEIPT and AFFIDAVIT OF RETURN		INSTRUCTIONS: Please type or print legibly, insuring readability of all copies. Do not detach any copies.
Plaintiff MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.		Expiration date 2004-CV-549
Defendant RALPH E. TITMAN & CYNTHIA L. TITMAN		Type or Writ of Complaint EXECUTION/NOTICE OF SALE
SERVE AT	NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE OR DESCRIPTION OF PROPERTY TO BE LEVIED, ATTACHED OR SALE. RALPH E. TITMAN ADDRESS (Street or RFD, Apartment No., City, Boro, Twp., State and Zip Code) 1619 LINCOLN AVENUE, BERWICK, PA 18603	

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

SERVE DEFENDANT WITH THE NOTICE OF SALE.

NOW, _____, 200__, I, Sheriff of COLUMBIA County, PA do hereby deputize the Sheriff of _____ County, to execute the within and make return thereof according to law.

Sheriff of COLUMBIA County, Penna.

NOTE ONLY APPLICABLE ON WRIT OF EXECUTION: N.B. 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 levy or attachment without liability on the part of such deputy or sheriff to any plaintiff herein for any loss, destruction or removal of any such property before sheriff's sale thereof.

Signature of Attorney or other Originator requesting service on behalf of <u>XX</u> Plaintiff _____ Defendant _____ ADDRESS: One Penn Center at Suburban Station, 1617 John F. Kennedy Boulevard, Suite 1400 Philadelphia, PA 19103-1814	Telephone Number (215)563-7000	Date
--	--	------


SPACE BELOW FOR USE OF SHERIFF ONLY — DO NOT WRITE BELOW THIS LINE

PLAINTIFF	Court Number
-----------	--------------

RETURNED:

AFFIRMED and subscribed to before me this _____ day of _____ 20____	SO ANSWERS Signature of Dep. Sheriff	Date
	Signature of Sheriff	Date
	Sheriff of _____	

SHERIFF'S DEPARTMENT

SHERIFF SERVICE PROCESS RECEIPT and AFFIDAVIT OF RETURN		INSTRUCTIONS: Please type or print legibly, insuring readability of all copies. Do not detach any copies.	
Plaintiff MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.		Expiration date	
Defendant RALPH E. TITMAN & CYNTHIA L. TITMAN		Court Number 2004-CV-549	
Type or Writ of Complaint EXECUTION/NOTICE OF SALE		SERVE  AT	
NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE OR DESCRIPTION OF PROPERTY TO BE SEIZED, ATTACHED OR SALE. <u>CYNTHIA L. TITMAN</u> ADDRESS (Street or RFD, Apartment No., City, Boro, Twp., State and Zip Code) <u>1619 LINCOLN AVENUE, BERWICK, PA 18603</u>			

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

SERVE DEFENDANT WITH THE NOTICE OF SALE.

NOW, _____, 200____, I, Sheriff of COLUMBIA County, PA do hereby deputize the Sheriff of _____ County, to execute the within and make return thereof according to law.

Sheriff of COLUMBIA County, Penna.

NOTE ONLY APPLICABLE ON WRIT OF EXECUTION: N.B. WAIVER OF WATCHMAN — Any deputy sheriff levying upon or attaching any property under writ may leave same without a watchman, in custody of whomever is found in possession, after notifying person of levy or attachment without liability on the part of such deputy or sheriff to any plaintiff herein for any loss, destruction or removal of any such property before sheriff's sale thereof.

Signature of Attorney or other Originator requesting service on behalf of <u>XX</u> Plaintiff _____ Defendant		Telephone Number (215)563-7000	Date
ADDRESS: One Penn Center at Suburban Station, 1617 John F. Kennedy Boulevard, Suite 1400 Philadelphia, PA 19103-1814			
SPACE BELOW FOR USE OF SHERIFF ONLY — DO NOT WRITE BELOW THIS LINE			
PLAINTIFF		Court Number	

RETURNED:

AFFIRMED and subscribed to before me this _____ day of _____ 20____	SO ANSWERS Signature of Dep. Sheriff	Date
	Signature of Sheriff	Date
Sheriff of _____		

SHERIFF'S DEPARTMENT

SHERIFF SERVICE PROCESS RECEIPT and AFFIDAVIT OF RETURN	INSTRUCTIONS: Please type or print legibly, insuring readability of all copies. Do not detach any copies. Expiration date _____
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Plaintiff MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.	Court Number 2004-CV-549
--	------------------------------------

Defendant RALPH E. TITMAN & CYNTHIA L. TITMAN	Type or Writ of Complaint EXECUTION/NOTICE OF SALE
---	--

SERVE

AT

NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE OR DESCRIPTION OF PROPERTY TO BE LEVIED, ATTACHED OR SALE.

 ADDRESS (Street or RFD, Apartment No., City, Boro, Twp., State and Zip Code)
1619 LINCOLN AVENUE, BERWICK, PA 18603

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

PLEASE POST THE PREMISES WITH THE SHERIFF'S HANDBILL OF SALE.

NOW, _____, 200__, I, Sheriff of COLUMBIA County, PA do hereby deputize the Sheriff of _____ County, to execute the within and make return thereof according to law.

 Sheriff of COLUMBIA County, Penna.

NOTE ONLY APPLICABLE ON WRIT OF EXECUTION: N.B. 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 levy or attachment without liability on the part of such deputy or sheriff to any plaintiff herein for any loss, destruction or removal of any such property before sheriff's sale thereof.

Signature of Attorney or other Originator requesting service on behalf of <input checked="" type="checkbox"/> Plaintiff _____ Defendant _____ ADDRESS: One Penn Center at Suburban Station, 1617 John F. Kennedy Boulevard, Suite 1400 Philadelphia, PA 19103-1814	Telephone Number (215)563-7000	Date _____
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SPACE BELOW FOR USE OF SHERIFF ONLY — DO NOT WRITE BELOW THIS LINE

PLAINTIFF _____	Court Number _____
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RETURNED:

AFFIRMED and subscribed to before me this _____ day of _____, 20____	SO ANSWERS Signature of Dep. Sheriff _____ Signature of Sheriff _____ Sheriff of _____	Date _____ Date _____
---	---	--------------------------------

DESCRIPTION

ALL THAT CERTAIN piece, parcel or tract of land situate in the Borough of Berwick, County of Columbia and Commonwealth of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at an iron pin set for a corner on the Westerly right-of-way line of Lincoln Avenue and being the Northeast corner of Lot No. 107; thence along Lot No. 107, S. $54^{\circ} 56' 48''$ W. 145.00 feet to an iron pin set for a corner; thence along the East side of a 15 foot alley N. $35^{\circ} 00' 00''$ W. 45.00 feet to an iron pin set for a corner; thence along lands now or late of J. David and Lydia E. Ferro (Lot No. 105) N. $54^{\circ} 56' 48''$ E. 145.00 feet to an iron pin set for a corner; thence along the Westerly right-of-way line of Lincoln Avenue, S. $35^{\circ} 00' 00''$ E. 45.00 feet to an iron pin set for corner, the place of beginning.

CONTAINING 6,525.00 square feet of land as Surveyed by Peters Consultants, Inc., in May of 1990 and known as Lot No. 106.

Tax Parcel #04A-11-012

Premises being: 1619 LINCOLN AVENUE, BERWICK, PA 18603

TITLE TO SAID PREMISES IS VESTED IN Ralph E. Titman and Cynthia L. Titman, his wife by Deed from J. David Ferro and Lydia E. Ferro, his wife, dated 9/28/1990 and recorded 10/3/1990 in Record Book 459, Page 795.

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PHILAN HALLINAN & SCHMIEG LLP
 ATTORNEY ESCROW ACCOUNT
 ONE PENN CENTER, SUITE 1400
 PHILADELPHIA, PA 19103-1814

COMMERCIAL BANK
 PHILADELPHIA, PA 19148
 3-180060

CHECK NO
 407959

Pay ONE THOUSAND THREE HUNDRED FIFTY AND 00/100 DOLLARS

DATE	AMOUNT
02/17/2005	*****1,350.00

02/17/2005

Void after 90 days

To The
 Order
 Of
 State of Columbia County
 3rd W Main Street
 Bristol, PA 17815

Travis S. Hallinan

407959 036001808136 150866 6