SHERIFF'S SALE COST SHEET

US Bank WA V	s. Michael & Lisa Kowalski
<u> </u>	JD DATE/TIME OF SALE 7-13-05 1000
DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$ 240,00
LEVY (PER PARCEL	\$15.00
MAILING COSTS	· · · · · · · · · · · · · · · · · · ·
ADVERTISING SALE BILLS & COPIES	\$ <u>37,50</u>
ADVERTISING SALE BILLS & COPIES ADVERTISING SALE (NEWSPAPER)	\$17.50 \$15.00
MILEAGE	
POSTING HANDBILL	\$ <u>/6,00</u> \$15.00
CRYING/ADJOURN SALE	·
SHERIFF'S DEED	\$10.00
TRANSFER TAX FORM	\$35.00
DISTRIBUTION FORM	\$25.00
COPIES	\$25.00
NOTARY	\$ 8,00
	******* \$ 4 \$ 1,00
IUIAL ********	\$ 4 6 17 OU
WEB POSTING	\$150.00
PRESS ENTERPRISE INC.	\$ 857.00
SOLICITOR'S SERVICES	\$75.00
TOTAL *******	******* \$ <u>/082,60</u>
PROTHONOTARY (NOTARY)	\$10.00
RECORDER OF DEEDS	\$10.00 \$ 1/1, \$\forall \]
PROTHONOTARY (NOTARY) RECORDER OF DEEDS TOTAL *********	********
TOTAL	\$ 37,30
REAL ESTATE TAXES:	
BORO, TWP & COUNTY 20	\$ <u>447.09</u>
SCHOOL DIST. 20	\$
DELINOUENT 20	\$ 21/88:49-101
TOTAL *******	******* \$ 447.09
MUNICIPAL FEES DUE:	
SEWER 20	\$ 292,44
	
TOTAL *******	\$
SURCHARGE FEE (DSTE)	\$ 170.00
MISC	\$
TOTAI ********	\$
IOIAL	• • • • • • • • • • • • • • • • • • •
TOTAL COSTS (OP)	ENING BID) \$ <u> </u>

COLUMBIA COUNTY SHERIFF'S OFFICE

SHERIFF'S REAL ESTATE FINAL COST SHEET

US Bank NA vs	Michael &	139 Rowalsk
NO. 5705 ED	NO. 357-05	JD
DATE/TIME OF SALE: 7-/3-05	1000	
BID PRICE (INCLUDES COST) POUNDAGE – 2% OF BID	\$ 60,000,00	
POUNDAGE – 2% OF BID	\$_1200,00	
TRANSFER TAX – 2% OF FAIR MKT	\$	
MISC. COSTS	s <u>250.00</u>	
TOTAL AMOUNT NEEDED TO PURCH	ASE	\$ 3982.03
PURCHASER(S):ADDRESS:		
NAMES(S) ON DEED:		4
PURCHASER(S) SIGNATURE(S):	CAOPAI	
Ady	Ex Plaintif	<u> </u>
TOTAL DUE:		\$_3982,03
LESS DEPOSIT:		\$ 1350,00
DOWN PAYMENT:		\$
TOTAL DUE IN 8 D	AYS	s 2632,03



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

REALTY TRANSFER TAX STATEMENT OF VALUE

See Reverse for Instruction	S
-----------------------------	---

	RECORDER'S USE ONLY	
State Tax Paid	· · · · · · · · · · · · · · · · · · ·	
Book Number		
Page Number		
Date Recorded		

Complete each section and file in duplicate with Recorder of Deeds when (1) the full value/consideration is not set forth in the deed, (2) when the deed is without consideration, or by gift, or (3) a tax exemption is claimed. A Statement of Value is not required if the transfer is wholly exempt from tax based on: (1) family relationship or (2) public utility easement. If more space is needed, attach additional sheet(s)

A CORRESPO	ONDENT - All ing	uiries mav b	e directed to the	ne following perso	·n·
Hame			<u> </u>	Telephone Number:	/II
Martha E. Von	Rosenstie!			Area Code 610-328	8-2887
Street Address		Cit	•	State	Zip Code
649 South Ave		S	ecane	PA	19018
B TRANSFEI	R DATA		Date of Acceptance	of Document	-
Grantor(s)/Lessor(s))			Grantee(s)/Lessee(s)	US Bank National Asse	oc. as trustee of CSFB
Street Address			ABS Trust Series H. Street Address	EAT 2002-4, its successors	and assigns
35 West Main Street				o Comissino Inc. 2016 C	41- 137 IP 1
City	State	Zip Code	City	o Servicing, Inc. 3815 Se State	Zip Code
Blooomsburg	pa	17815	Salt Lake City	UT	84165
C PROPERTY	LOCATION				01103
Street Address		<u> </u>	City, Township, Boroug	ıh	
1005 Fifth Avenue			Berwick	,	
County	Sci	nool District		Tax Parcel Number	
Columbia				04C-01-020	
D VALUATIO	N DATA				
Actual Cash Consideration	2. (Other Consideration		3. Total Consideration	
\$1.00		\$0.00		= \$1.00	
4. County Assessed Value		Common Level Ratio F	actor	6. Fair Market Value	
\$25,925.00		3.05	. <u></u> .	= \$79,071.25	
E EXEMPTIO			,,		
1a. Amount of Exemption Cla	141	Percentage of Interes	st Conveyed		
10076)%			
Check Appropriate Bo	x Below for Exemption	Claimed			
Will or intestate suc	ccession _				
	ial Development Agency.	(Name of De	cedent)	(Estate File Number)
Transfer to a trust.	(Attach complete copy or	f trust agreement id	lentifying all beneficiari	es.)	
	principal and agent. (Atta		· -	·	
Transfers to the Co	ommonwealth, the United or in lieu of condemnation.	States and Instrum attach copy of res	entalities by gift, dedic olution.)	ation, condemnation or in I	ieu of condemnation.
Transfer from mor	tgagor to a holder of a m	ortgage in default.	Mortgage Book Numb	per 2001-06249 , Page	Number
Corrective or confi	rmatory deed. (Attach co	mplete copy of the	prior deed being corre	cted or confirmed.)	
Statutory corporate	e consolidation, merger o	r dívision. (Attach d	copy of articles.)		
Other (Please expl	ain exemption claimed, if	other than listed at	oove.) transfer into a	foreclosing mortgagee i	n connection with a
	e property in mortgage				
Inder penalties of law, I d and belief, it is true, corre	eclare that I have examir	ed this Statement,	including accompany	ring information, and to the	ne best of my knowled
ignature of Correspondent of	r Responsible Party		·	Date	_ .
	Many Kay P	MIKUM		7/15/0	1.C

MARTHA E. VON ROSENSTIEL, P.C.

ATTORNEY AT LAW

649 South Avenue, Unit 7 Secane, PA 19018

610)328-2887

(610)623-2745 Fax

July 14, 2005

Office of the Sheriff of Columbia County 35 West Main Street Bloomsburg, PA 17815

RE:

Michael J. Kowalski and Lisa Kowalski

1005 Fifth Avenue Berwick PA 18603

Docket # 2005 CV 357 MF

Dear Sir/Madam:

This will confirm that at the sheriff's sale of 7/13/2005 the above property was sold to our office as attorney on the writ. I hereby assign our bid for the property to U.S. Bank National Association as Trustee of CSFB ABS Trust Series HEAT 2002-4 its successors and assigns, c/o Select Portfolio Servicing, Inc., 3815 South West Temple, Salt Lake City, UT 84165 and ask that a Deed Poll be prepared and recorded accordingly. The transfer tax affidavit is enclosed in duplicate for your convenience.

I have enclosed a check for \$2,632.03 to cover your costs.

The transfer is exempt from state and from local transfer taxes.

Kindly submit your final bill as soon as possible, so that settlement can be made and sale completed.

I appreciate your assistance.

Sincerely yours,

Mary Kay Bowden Post Sale Supervisor

Enclosure

MARTHA E. VON ROSENSTIEL, P.C. F-ACCOUNT 649 SOUTH AVENUE UNIT 7 SECANE, PA 19018

SOVEREIGN BANK PHILADELPHIA, PA 19103 60-7269/2313

4393

7/15/2005

\$ **2,632.03

Sheriff Of Columbia County

PAY TO THE Sheriff Of Columbia County ORDER OF

16400 MEMO

Mawan Vetter

106 108 7689"

#004393# #233372691#

1:2

CHARLES GOST - NO. # 1156 FIGURE 1667 (S

Martha E. Von Rosenstiel, P.C. Martha E. Von Rosenstiel 649 South Avenue, Unit 7 P.O. Box 307 Secane, PA 19018 610 328-2887

Attorney for Plaintiff

U.S. Bank National Association as Trustee of : COURT OF COMMON PLEAS

CSFB ABS Trust Series HEAT 2002-4 c/o

Select Portfolio Servicing, Inc.

3815 South West Temple Salt Lake City Utah 84165

Attorney I.D.# 52634

Plaintiff

COLUMBIA COUNTY

No: 2005 CV 357 MF

VS.

Michael J. Kowalski and Lisa Kowalski

1005 Fifth Avenue Berwick, PA 18603

Defendants

AFFIDAVIT OF SERVICE OF NOTICES PURSUANT TO RULE 3129.1

COMMONWEALTH OF PENNSYLVANIA:

SS

COUNTY OF DELAWARE

MARTHA E. VON ROSENSTIEL, attorney for the plaintiff in the above action. hereby certifies that service of the Notice under Rule 3129.1, in the above matter was made on the defendants by Sheriff's Service and/or via certified mail, return receipt requested and regular first class mail (unless otherwise stated) as evidenced by the attached postal receipts; and on all interested parties, set forth below, by regular first class mail, postage prepaid, as evidenced by the attached certificates of mailing:

1. Name and address of owners(s) or reputed owner(s)

Michael J. Kowalski 1005 Fifth Avenue Berwick, PA 18603

Lisa Kowalski 1005 Fifth Avenue Berwick, PA 18603

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

Michael J. Kowalski 1005 Fifth Avenue Berwick, PA 18603

Lisa Kowalski 1005 Fifth Avenue Berwick, PA 18603

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

NONE

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

The CIT Group/Consumer Finance, Inc. J 620 W. Germantown Pike, Suite 300 Plymouth Meeting, PA 19462

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

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:

NONE

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

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

Columbia County Register of Wills County Courthouse
Bloomsburg, PA 17815
Attorney General of the U.S.
C/O Assistant Attorney General

Tax Division U.S. Department of Justice P.O. Box 227 Washington, DC. 20044

PA Department of Revenue / Inheritance Tax Bureau Strawberry Square, 11th Floor Harrisburg, PA 17128-1100

Bureau of Compliance Clearance Support Section/ATTN: Sheriff's Sale Dept. 281230 Harrisburg, PA 17129-1230

Family Court/Domestic Relations Office Columbia County Court House P.O. Box 389
Bloomsburg, PA 17815

Dept. of Public Welfare 1/ Box 2675 Harrisburg, PA 17105

OCCUPANTS/TENANTS 1005 Fifth Avenue Berwick, PA 18603

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.

Martha E. Von Rosenstiel Attorney for Plaintiff

U.S. Postal Service™ U.S. Postal vice CERTIFIED MAIL RECEIPT CERTIFIED MAIL RECEIPT (Domestic Mail Only; No Insurance Coverage Provided) (Domestic Mail Only; No Insurance Coverage Provided) ш on visit our website at For delivery information visit our website at w 긆 m m Certified Fee Certified Fee Return Reciept Fee (Endorsement Required) ostroziń Return Reciept Fee (Endorsement Regulred) 0220 Restricted Delivery Fee (Endorsement Required) Restricted Delivery Fee (Endorsement Required) $\{ i \gamma_{\xi_i}$ LISa Kowa Ski Total Postage & Fees | \$ \$4005 Fifth Avenue 00 Michael J. Kowalski Benwick, PA, 18603 s::1005:Eifth Avenue or PO Box No. "Berwick, PA. 18603 City, State, ZIP+4 PS Form 3800, June 2002 See Reverse for Instructions PS Form 3800, June 2002 Sec Reverse for Instructions Affix fee here in stamps Or meter postage and U.S. POSTAL SERVICE CERTIFICATE OF MAILING MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE—POSTMASTER Post mark. Inquire of Postmaster for current Received From: fees. *

ソロロ MARTHA VON ROSENSTIEL P.C. 649 SOUTH AVENUE Z UNIT 7 ъ SECANE, PA 19018 One piece of ordinary mail addressed to: 100 Lisa Kowalski C 1005 Fifth Avenue 00 U1 L Berwick, PA. 18603 PS Form 3817, Mar. 1989

U.S. POSTAL SERVICE CERTIFICATE OF MAILING
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT
PROVIDE FOR INSURANCE—POSTMASTER

Received From:

MARTHA VON ROSENSTIEL, P.C.
649 SOUTH AVENUE
UNIT 7
SECANE, PA 19018
One piece of ordinary mail addressed to:

Michael J. Kowalski
1005 Fifth Avenue
Berwick, PA. 18603

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Affix **Re** her**e** in stamps

On metropostage and

Postmark doquire of Postmaster for current

PS Form 3817, Mar.1989

557

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
 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. 	A. Signature X / Icha Cavab Agent Addressee B. Refeived by (Printed Name) C. Date of Delivery
Article Addressed to:	D. Is delivery address different from item 1? Yes if YES, enter delivery address below: No
Michael J. Kowalski 1005 Fifth Avenue Berwick, PA. 18603	
Delivion, FA. 10000	3. Service Type Certified Mail Express Mail Registered Return Receipt for Merchandise Insured Mail C.O.D.
	4. Restricted Delivery? (Extra Fee) ☐ Yes
2. Article Number (Transfer from service label) 7004 0 750 000	429166239
PS Form 3811, August 2001 Domestic Retu	

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
 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. 	A. Signature X No local Agent Addressee B. Received by (Printed Name) C. Date of Delivery 5-3/-05
1. Article Addressed to: Lisa Kowalski 1005 Fifth Avenue	D. Is delivery address different from item 1?
Berwick, PA. 18603	3. Service Type Certified Mail
	4. Restricted Delivery? (Extra Fee)
2. Article Number (Transfer from service label) 7.0040 7.50 04	10439166240
	leturn Receipt 16400 SS 7 2ACPRI-03-P-408

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l Number of Pieces																									410100	#16/00	Number	SS Anticle		èr	ess d
Total Doctoroston Doc/No.			Plymouth Meeting, PA, 19462	nc.	Berwick, PA. 18603	Occupants/Tenants	Harrisburg, PA. 17105	Department of Public Welfare P.O. Box 2675	Harrisburg, PA. 17129	Attn: Sheriff Sales	Bureau of Compliance Clearance support Section		Strawberry Square, 11th Floor	PA Department of Revenue	Washington, DC: 20044	U.S. Department of Justice	Tax Division	Attorney General of the U.S.	Bloomsburg, PA, 17815	P.O. Box 389	Family Court/Domestic Relations	Bloomsburg, PA. 17815	Columbia County Register of Wills County courthouse	Bloomsburg, PA. 17815	P O. Boy 380	Columbia County Tax Office	Post Office Address	Name of Addresses, Street, and		16 S. Lansdowne Ave Lansdowne, PA 19050	Attorney At Law
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THE
day of
(Notary Public)
Ty commission explication of Pennsylvania
Dennis L. Ashenfelder, Notary Public Scott Twp., Columbia County My Commission Expires July 3, 2007
Member Pennsylvania Association Of Notices Member Pennsylvania Association Of Notices Thereby certify that the advertising and
for publishing the foregoing notice, and the
•

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.

US BANK, N.A..

VS.

MICHAEL & LISA KOWALSKI

WRIT OF EXECUTION #57 OF 2005 ED

POSTING OF PROPERTY

June 9, 2005 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE PROPERTY OF MICHAEL & LISA KOWALSKI AT 1005 5TH AVE... BERWICK COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY COLUMBIA COUNTY SHERIFF TIMOTHY T. CHAMBERLAIN.

SO ANSWERS:

DEPUTY SHERIFF

TIMOTH¥ T. CHAMBERLAIN

SHERIFF

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 9TH DAY OF JUNE 2005

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

TIMOTHY T. CHAMBERLAIN



PHONE (570) 389-5622

24 HOUR PHONE (570) 784-6300

US BANK NATIONAL ASSOCIATION AS TRUSTEE OF CSFB ABS TRUST SERIES **HEAT 2002-4 C/O SELECT PORTFOLIO** SERVICING, INC.

Docket # 57ED2005

VS

WRIT OF EXECUTION - MORTGAGE **FORECLOSURE**

MICHAEL J. KOWALSKI LISA KOWALSKI

AFFIDAVIT OF SERVICE

NOW, THIS THURSDAY, MAY 12, 2005, AT 2:50 PM, SERVED THE WITHIN WRIT OF EXECUTION - MORTGAGE FORECLOSURE UPON LISA KOWALSKI AT 1005 5TH AVE., BERWICK BY HANDING TO MICHALE KOWALSKI, HUSBAND, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME THIS FRIDAY, JUNE 10, 2005

NOTARY PUBLIC

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

TIMOTHY T. CHAMBERLAIN SHERIFF

P. D'ANGELO

DEPUTY SHERIFF

TIMOTHY T. CHAMBERLAIN



(570) 389-5622

BLOOMSBURG, PA 17815 FAX: (\$70) 389-5625

24 HOUR PHONE (570) 784-6300

US BANK NATIONAL ASSOCIATION AS TRUSTEE OF CSFB ABS TRUST SERIES HEAT 2002-4 C/O SELECT PORTFOLIO SERVICING, INC.

Docket # 57ED2005

VS

WRIT OF EXECUTION - MORTGAGE **FORECLOSURE**

MICHAEL J. KOWALSKI LISA KOWALSKI

AFFIDAVIT OF SERVICE

NOW, THIS THURSDAY, MAY 12, 2005, AT 2:50 PM, SERVED THE WITHIN WRIT OF EXECUTION - MORTGAGE FORECLOSURE UPON MICHAEL KOWALSKI AT 1005 5TH AVE., BERWICK BY HANDING TO MICHAEL KOWALSKI, , 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 WEDNESDAY, MAX 18, 2005

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

X TIMOTHY T. CHAMBERLAIN

SHERIFE

P. D'ANGELO DEPUTY SHERIFF

OFFICER: T. CH DATE RECEIVED			E# 1 - OF - 17 SER` [# 57ED2005	VICES
PLAINTIFF	CSFB		SSOCIATION AS T S HEAT 2002-4 C/C G, INC.	ACT COT
DEFENDANT		AEL J. KOWALSKI KOWALSKI	l	759-9484 759-6886 951-6886
ATTORNEY FIRM	MART	HA E. VONROSEN	STIEL P.C.	•
PERSON/CORP TO	SERVED	PAPERS	TO SERVED	
MICHAEL KOWALS	Kl	WRIT OF	EXECUTION - MO	ORTGAGE
1005 5TH AVE.		FORECL	OSURE	
BERWICK				
SERVED UPON	MIC44 8	(Kawacsk.		
RELATIONSHIP		IDENT	ΓΙFICATION	
DATE 05-12.65 TI	ME _/4/50_	MILEAGE	OTHER	
Race Sex I	lcight Wei	ght Eyes H	Iair Age	Military
TYPE OF SERVICE:	B. HOUSEHO C. CORPORA D. REGISTER E. NOT FOUR	OLD MEMBER: 18- ATION MANAGING RED AGENT ND AT PLACE OF A	+ YEARS OF AGE A	AT POA
ATTEMPTS DATE	TIME	OFFICER	REMARK	S
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DEDITEV	The E		ATE 05 /2	
DEPUTY	1 (lack Y	-12 DP	11E 23 /2/.	ć <u>S</u>

B. Received by (Printed Name) MA Date of Delice	D. Is delivery address different from tem 1? D. Yes If YES, enter delivery address below: D. No.	3. Service Type Desistered Desivery? (Extra Fee) Restricted Delivery? (Extra Fee) Yes	0550 0000 7003 7352	Return Receipt 102595-02-W	■ Complete items 1, 2,d 3. Also complete item 4 if Restricted Delivery is desired. ■ Print your name and address on the reverse so that we can return the card to you. ■ Attach this card to the back of the mailpiece, or on the front if space permits. 1. Article Addressed to: COMMONWEALTH OF PENNSYLVANIA DEPARTMENT OF REVENUE-ATTN: SHERIE BUREAU OF COMPLIANCE CLEARANCE SUPPORT SECTION DEPARTMENT 281230 HARRISBURG, PA 17128-1230	A. Signature A. Signature Addresso B. Received by (Printed Mame) D. Is dolivery address different from item 1? Yes If YES, enter delivery address below: No Service Type Certified Mail Registered Registered Return Receipt for Merchandise Insured Mail C.O.D.
name and ade can return the scard to the s	Comportive 17105 Harrisburg, PA 17105		2004 (Transfer from service label)	PS Form 3811, February 2004 Domestic Re	PS Form 3811, February 2004 Domestic Returns 2004 SENDER: COMPLETE US SECTION Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired. Print your name and address on the reverse so that we can return the card to you. Attach this card to the back of the mailpiece, or on the front if space permits. 1. Article Addressed to: Bureau of Compliance Dept. 281230	4. Restricted Delivery? (Extra Fee)
B. Received by Lefrited Name C. Date of Delivery	D. Is delivery address different from item 17 D Yes If YES, enter delivery address below: D No Inc.	3. Service Type Certified Mail	550 0000 7003 579Z		2. Article Number (Transfer from service label) PS Form 3811, February 2004 Complete items 1, 2,d 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.	3. Service Type Certified Mail
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 malloiece.	ont if space permits. ssed to: Group/ Consumer Finance, antown Pike Ste. 300 Meeting PA 19462		Article Number 7004 [American Sanitre Jahed]	Form 3811, February 2004 Domestic Return Receipt	1. Article Addressed to: U. S. SMALL BUSINESS ADMINISTRATIC. PHILADELPHIA DISTRCIT OFFICE ROBERT N.C. NIX FEDERAL BUILDING 900 MARKET STREET- 5 TH FLOOR PHILADELPHIA, PA 19107 2. Article Number (Transfer from service label)	D. Is delivery address different from 1?

102595-02-M-1!	urn Receipt	Domestic Return Receipt	PS Form 3811, February 2004	
0000 7003 7376	0550 00	7004	2. Article Number (Transfer from service label)	
4. Restricted Delivery? (Extra Fee) ☐ Yes	4. Restricted			
pe d Mail □ Express Mail red □ Return Receipt for Merchandi Mail □ C.O.D.	3. Service Type Certified Mail Registered insured Mail	,		ì
	Tax	e, Inheritance 11th Floor 28	PA Dept. of Revenue, Strawberry Square, 1 Harrisburg, PA 17128	
u. is delivery address different from item 1? ☐ res if YES, enter delivery address below: ☐ No	U. Is delivery a		1. Article Addressed to:	
B. Received by (Printed Name)	B. Received b	I to you. If the mailpiece, is,	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.	
mul le	A. Signadire	ulso complete desired. on the reverse	 Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired. Print your name and address on the reverse 	
ANEANIED NO. JUSES SITU	COMPLETE THIS SECTI	IIS SECTION	SENDER: COMPLETE '48 SE	
102595-02-M-1	urn Receipt	Domestic Return Receipt	PS Form 3811, February 2004	
0000 7003 5815	0550 00	7004	Article Number (Transfer from service label)	
4. Restricted Delivery? (Extra Fee)	4. Restricted			
d Mail	3. service type ☐ Certified Mail ☐ Registered ☐ Insured Mail			
		C WELFARE	OFFICE OF F.A.I.R. DEPARTMENT OF PUBLIC WELFARE PO BOX 8016 HARRISRI IRG PA 17105	
 Is delivery address different from item 1? La Yes If YES, enter delivery address below: ☐ No 	D. Is delivery		Article Addressed to:	
A. Eignature X Agent X Address: B. Received by (Printed Name) MAY 1 2 7805	A. Signature X B. Received t	Also complete s desired. on the reverse d to you. of the mailpiece, ts.	 Complete items 1, 2,d 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. 	
COMPLETE THIS SECTION ON DELIVERY	COMPLETE	ECTION	SENDER: COMPLETE THIS SECTION	

PS Form 3811, February 2004

Damestic Return Receipt

OFFICER: T. CHAMBERLAIN SERVICE# 2 - OF - 17 SERVICES DATE RECEIVED 5/10/2005 DOCKET # 57ED2005 PLAINTIFF US BANK NATIONAL ASSOCIATION AS TRUSTEE OF CSFB ABS TRUST SERIES HEAT 2002-4 C/O SELECT PORTFOLIO SERVICING, INC. DEFENDANT MICHAEL J. KOWALSKI LISA KOWALSKI ATTORNEY FIRM MARTHA E. VONROSENSTIEL P.C. PERSON/CORP TO SERVED PAPERS TO SERVED LISA KOWALSKI WRIT OF EXECUTION - MORTGAGE 1005 5TH AVE. **FORECLOSURE** BERWICK SERVED UPON MICHAEC KOWACSKI RELATIONSHIP HOSOND IDENTIFICATION DATE OF TIME 1950 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 TIME OFFICER REMARKS DATE 05-11.05 1100 DANGETO Le Fan Date of Nor DEPUTY

OFFICER: T. CHAMBERLAIN SERVICE# 4 - OF - 17 SERVICES DATE RECEIVED 5/10/2005 DOCKET # 57ED2005 PLAINTIFF US BANK NATIONAL ASSOCIATION AS TRUSTEE OF CSFB ABS TRUST SERIES HEAT 2002-4 C/O SELECT PORTFOLIO SERVICING, INC. DEFENDANT MICHAEL J. KOWALSKI LISA KOWALSKI ATTORNEY FIRM MARTHA E. VONROSENSTIEL P.C. PERSON/CORP TO SERVED PAPERS TO SERVED REGISTER OF WILLS WRIT OF EXECUTION - MORTGAGE PO BOX 380 **FORECLOSURE** BLOOMSBURG SERVED UPON BEUTELY

RELATIONSHIP IDENTIFICATION _____ DATE 5-1/-5 TIME AS 15 MILEAGE _____ OTHER ____ Race Sex Height Weight Eyes Hair Age Military TYPE OF SERVICE: A. PERSONAL SERVICE AT POA ___ POB \(\sumset \subset 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 Certis DATE 5-1/-5

OFFICER: T. CHAME DATE RECEIVED 5/10/2		SERVICE# 9 - DOCKET # 57E	OF - 17 SERVICES D2005
PLAINTIFF	CSFB ABS TRU		ATION AS TRUSTEE OF T 2002-4 C/O SELECT
DEFENDANT	MICHAEL J. K LISA KOWALS		
ATTORNEY FIRM	MARTHA E. V	ONROSENSTIEL	P.C.
PERSON/CORP TO SERV	VED	PAPERS TO SE	RVED
CONNIE GINGHER-TAX	COLLECTOR	WRIT OF EXEC	UTION - MORTGAGE
1615 LINCOLN AVE.		FORECLOSURE	3
BERWICK	<u> </u>		
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ATTEMPTS DATE TIM	1E OF	FICER	REMARKS
DEPUTY /	de Me	DATE	05.11.85

DATE RECEIVED 5/10		SERVICE# 10 - DOCKET # 57EE	OF - 17 SERVICES 02005
PLAINTIFF	CSFB ABS TRU		TION AS TRUSTEE OF Γ 2002-4 C/O SELECT
DEFENDANT	MICHAEL J. KO LISA KOWALS		
ATTORNEY FIRM			P C
PERSON/CORP TO SE		PAPERS TO SEI	
DEDIMON OF THE			JTION - MORTGAGE
1108 FREAS AVE.		FORECLOSURE	
BERWICK			
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r.	OTHER (SPECIFY)		
ATTEMPTS DATE T	ME OF	FICER	REMARKS
DEPUTY	The Mi	DATE &	5.11.08
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DATE RECEIVED 5/	10/2005	SERVICE# DOCKET#5	7 - OF - 17 SERVICES 7 - D2005
PLAINTIFF	CSFE		OCIATION AS TRUSTEE OF IEAT 2002-4 C/O SELECT IC.
DEFENDANT		IAEL J. KOWALSKI KOWALSKI	
ATTORNEY FIRM	MAR	THA E. VONROSENST	IEL P.C.
PERSON/CORP TO S	ERVED	PAPERS TO	
DOMESTIC RELATION	NS		ECUTION - MORTGAGE
		LEODECI OCI	JRE
BLOOMSBURG			
SERVED UPON LE	sh = Ls.	o'PN	
RELATIONSHIP		IDENTIFI	CATION
DATE <u>S-1/- S</u> TIM	IE <u>6845</u>	MILEAGE	OTHER
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	F. OTHER (S	SPECIFY)	
ATTEMPTS DATE	TIME	OFFICER	REMARKS
DEPUTY	JE.	DATE	5.11.5

OFFICER: DATE RECEIVED 5/	10/2005	SERVICE# DOCKET#	14 - OF - 17 SERVICES 57ED2005
PLAINTIFF	CSFI		OCIATION AS TRUSTEE OF HEAT 2002-4 C/O SELECT NC.
DEFENDANT		HAEL J. KOWALSKI KOWALSKI	
ATTORNEY FIRM		THA E. VONROSENST	TIEL P.C
PERSON/CORP TO S	ERVED	PAPERS TO	
COLUMBIA COUNTY			XECUTION - MORTGAGE
PO BOX 380		FORECLOS	
BLOOMSBURG		<u></u>	
SERVED UPON	513 M. /	ler	
RELATIONSHIP		IDENTIF	TICATION
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	C. CORPORD. REGISTI	AL SERVICE AT POA IOLD MEMBER: 18+ Y RATION MANAGING A BRED AGENT UND AT PLACE OF AT	
	F. OTHER (SPECIFY)	
			
ATTEMPTS DATE	TIME	OFFICER	REMARKS
DEPUTY	l.	DATI	S-11-5

PEX Notice 2005 County & Municipality				DATE	_	BILL NO.
BERWICK BORO	FOR: COLUMBIA COUNTY	YTN		03/01/2005		4500
MAKE CHECKS PAYBLE TO:	DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	AX AMOUNT DU	AX AMOUNT DUE INCL PENALTY
Connie C Gingher	GENERAL	25,925	5.646	143.44	146.3	7 161.01
1615 Lincoln Ávenue	SINKING		1.345	34.17	34.8	7 38.36
Berwick PA 18603	LIGHT		.75	19.05		20.41
-	FIRE		1.75	44.46	45.37	7 47.64
HOURS MON, TUE, THUR & FRI: 9:30AM - 4PM	BORO RE		6.6	167.69	171,1	179.67
CLOSED WEDNESDAY & HOLIDAYS.						
CECORE FRIEND ALLO	The discount & penalty			408.81	417.16	6 447.09
FIONE:5/0-/52-/442	have been calculated	PAY THIS AMOUNT		April 30	June 30	-
				II paid oit oi petora	ii paid on or ocioid	n para aika
DAXES ARE DUE & PAYABLE - PROMPT PAYMENT IS REQUESTED.	HEROTESTICAL TOTAL	Ç	_	- Pγγ	1	This tax returned to
		Discount	2 %	2%	CO	courthouse on:
KOWALSKI MICHAEL J & LISA	A	Penalty 1	10 %	5%	Ja	January 1, 2006
1005 FIFTH AVENUE		PARCEL: 04C-01 -020-00,000	:-01 -020-0	0,000		,
BERWICK PA 18603		LOT 1655 BLI CO	8			
		.3306 Acres	Łand	Z.	5,760	EII T CODY
			Buildings	gs 20	0,165	
If you desire a receipt, send a self-addressed stamped envelope with your payment	ope with your payment	Total	Total Assessment		25,925	
THIS TAX NOTICE MUST BE RETURNED WITH YOUR PAYMEN	OUR PAYMENT					

COUNTY OF COLUMBIA REAL ESTATE TAX LIEN CERTIFICATE

DATE: 11-MAY-05

FEE:\$5.00

CERT. NO:839

KOWALSKI MICHAEL J & LISA 1005 FIFTH AVENUE BERWICK PA 18603

DISTRICT: BERWICK BORO
DEED 0278-0892
LOCATION: LOT 1655 BLI CO
PARCEL: 04C-01 -020-00,000

YEAR	BILL ROLL	AMOUNT	PEND3	OSTS COSTS	TAL AMOUNT DUE
2002 2003 2004	PRIM PRIM PRIM	0.00 742.35 1,620.06	0.00 8.14 22.94	0.00 60.00 30.00	0.00 810.49 1,673.00
TOTAL	DUE :				\$2,483.49

TAX CLAIM TOTAL AMOUNT DUE DURING THE MONTH OF: July ,2005 THIS IS TO CERTIFY THAT, ACCORDING TO OUR RECORDS, TAX LIENS AS OF DECEMBER 31, 2004

REQUESTED BY: Timothy T. Chamberlain, Sheriff

6-15-05 per Deb taxes prod by



May 11, 2005

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

US BANK NATIONAL ASSOCIATION AS TRUSTEE OF CSFB ABS TRUST SERIES HEAT 2002-4 C/O SELECT PORTFOLIO SERVICING, INC.

VS

MICHAEL J. KOWALSKI LISA KOWALSKI

DOCKET# 61ED2005

JD # 139JD2005

Dear Timothy:

The balance on sewer account #111620 for the property located at 1005 5TH Avenue, Berwick through July 2005 is \$292.44.

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

REAL ESTATE OUTLINE

ED# 57-05

DATE RECEIVED 5-/6-45	
DOCKET AND INDEX 5-11-05	
SET FILE FOLDER UP S-//- 2	`
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	\overline{V}
CHECK FOR \$1,350.00 OR	CK# 30/0
IF ANY OF ABOVE IS MISSING	G DO NOT PROCEDE
CALEDATE	T. 1. 13 MILES
SALE DATE	July 13, 05 TIME 1660
POSTING DATE	2/me 8 05
ADV. DATES FOR NEWSPAPER	1st WEEK Jame do
	2 ND WEEK →9
	3 RD WEEK

SHERIFF'S SALE

WEDNESDAY JULY 13, 2005 AT 10:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 57 OF 2005 ED AND CIVIL WRIT NO. 357 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 THOSE CERTAIN lots, pieces and parcels of land lying and being situate on the northerly side of Fifth Avenue in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to Wit; NO. 1: BEGINNING at the southeast corner of Lot No. 1656, this being the east side of the seventh lot east of Dickson Street on the north side of Fifth Avenue, in the Borough of Berwick, County of Columbia, State of Pennsylvania, and a portion of the Berwick Land and Improvement Company's Addition to the Borough of Berwick, which was formerly the Freas Farm, see plot or plan recorded in the Recorder's Office at Bloomsburg, Pennsylvania, Miscellaneous Book No. 8, page 366; thence in a northerly direction along Lot No. 1656 a distance of 160 feet to a 15 foot alley; thence in an easterly direction along said alley a distance of 45 feet to the corner of Lot No. 1654 1/4; thence in a southerly direction along Lot No. 1654 1/4 a distance of 160 feet to Fifth Avenue; thence in a westerly direction along Fifth Avenue a distance of 45 feet to the place of beginning, This description is intended to cover and this deed to convey Lot No. 1655, NO.2; BEGINNING on the northerly side of Fifth Avenue at the southcasterly corner of Lot no. 1657; thence easterly along the northerly side of Fifth Avenue a distance of forty-five (45) feet to the southwesterly corner of Lot No. 1655; thence northerly along the westerly side of Lot No. 1655; thence northerly along the westerly side of Lot No. 1655 a distance of one hundred sixty (160) feet to a fifteen (15) foot alley: thence westerly along the southerly side of said alley a distance of forty-five (45) feet to the northeasterly corner of Lot No. 1657; thence southerly along the easterly side of Lot No. 1657 a distance of one hundred sixty (160) feet to Fifth Avenue, the place of beginning.

TOGETHER with all an singular the ways, waters, watercourses, rights, liberties, privileges, hereditaments and appurtenances whatsoever thereunto belonging or in anywise appertaining, and the reversions and remainders, rents, issues and profits thereof; and all the estate, right, title, interest, use, trust, property, possession, claim and demand whatsoever in law, equity or otherwise howsoever, of, in, to or out of the same.

Commonly known as: 1005 5th Avenue, Berwick, PA 18603

Title is vested in: Michael J. Kowalski and Lisa Kowalski, husband and wife, by Deed From Patricia Ann Kowalski, widow, dated 12/11/1999, recorded 12/14/1999, Instrument # 1999-11620.

PARCEL: 04C-01-020

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 Martha Von Rosenstiel PO Box 307 Secane, PA 19018 Sheriff of Columbia County
Timothy T. Chamberlain
www.sheriffofcolumbiacounty.com

SHERIFF'S SALE

WEDNESDAY JULY 13, 2005 AT 10:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 57 OF 2005 ED AND CIVIL WRIT NO. 357 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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TOGETHER with all an singular the ways, waters, watercourses, rights, liberties, privileges, hereditaments and appurtenances whatsoever thereunto belonging or in anywise appertaining, and the reversions and remainders, rents, issues and profits thereof; and all the estate, right, title, interest, use, trust, property, possession, claim and demand whatsoever in law, equity or otherwise howsoever, of, in, to or out of the same.

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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.

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Plaintiff's Attorney Martha Von Rosenstiel PO Box 307 Secane, PA 19018 Sheriff of Columbia County
Timothy T. Chamberlain
www.sheriffofcolumbiacounty.com

MARTHA E. VON ROSENSTIEL, P.C.

ATTORNEY AT LAW 649 South Avenue, Unit 7

P.O. BOX 307 SECANE, PA 19018

PHONE (610) 328-2887

FAX (610) 328-2649

May 2, 2005

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

RE: Michael J. Kowalski and Lisa Kowalski

> 1005 Fifth Avenue Berwick, PA 18603 Our File# 16400

CCP 2005 CV 357 MF

Dear Sir or Madam:

Enclosed please find the documents necessary to schedule the above property for the next available sale date. Please advise me when the Sheriff's Sale has been scheduled.

Please make service on person(s) named AT ALL ADDRESSES INDICATED (OR serve any adult in charge of premises and note name and relationship to <u>defendant(s)</u> on service return. Special service will be noted.

Michael J. Kowalski and Lisa Kowalski 1005 Fifth Avenue Berwick, PA 18603

I have enclosed a self-addressed stamped envelope for your convenience in returning the service form. Thank you for your assistance in this matter.

Sincerely yours,

Trinity Miller Trinity Miller Paralegal

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

U.S. Bank National Association as Trustee of CSFB ABS Trust	IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA
Series HEAT 2002-4	No. 2005 CV 357 MF Term, 20 E.D.
VS.	No. 2005 ED 57 Term, 20- A.D.
Michael J. Kowalski and Lisa Kowalski	WRIT OF EXECUTION (MORTGAGE FORECLOSURE)
Commonwealth of Pennsylvania:	
County of :	
TO THE SHERIFF OF COLUMBIA	COUNTY, PENNSYLVANIA:
PREMISES: 1005 Fifth Avenue Berwick, PA 18603	
Amount Due	§ 86,506.07
Interest from 5/3/05 to Sale Date @ \$17.96 per diem Attorney's fees	\$ \$
Costs	\$
Total	<u>\$</u>
as endorsed.	Jami B. Kleve
Dated May 5, 2005 (SEAL)	Prothonotary, Common Pleas Court of Columbia County, Penna.
	Proth. & Clk. Of Sev. Courts Deputy My Com. Ex. 1st Mon. Jan 2008

Martha E. Von Rosenstiel, P.C. Martha E. Von Rosenstiel 649 South Avenue, Unit 7

P.O. Box 307 Secane, PA 19018 610 328-2887

Attorney I.D.# 52634

U.S. Bank National Association as Trustee of : COURT OF COMMON PLEAS

CSFB ABS Trust Series HEAT 2002-4 c/o

Select Portfolio Servicing, Inc.

3815 South West Temple Salt Lake City Utah 84165

Plaintiff

VS.

Michael J. Kowalski and Lisa Kowalski

1005 Fifth Avenue Berwick, PA 18603

Defendants

Attorney for Plaintiff

COLUMBIA COUNTY

No: 2005 CV 357 MF

AFFIDAVIT OF NOTICE PURSUANT TO RULE 3129.1

COMMONWEALTH OF PENNSYLVANIA:

SS

COUNTY OF DELAWARE

MARTHA E. VON ROSENSTIEL, attorney for the plaintiff in the above action, sets forth as of the date the praecipe for the Writ of Execution was filed the following information concerning the real property located at 1005 Fifth Avenue, Berwick, PA 18603:

1. Name and address of owners(s) or reputed owner(s)

Michael J. Kowalski 1005 Fifth Avenue Berwick, PA 18603

Lisa Kowalski 1005 Fifth Avenue Berwick, PA 18603

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

Michael J. Kowalski 1005 Fifth Avenue Berwick, PA 18603

Lisa Kowalski 1005 Fifth Avenue Berwick, PA 18603 3. Name and address of every judgment creditor whose judgment is a record lien on the real property to be sold:

NONE

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

The CIT Group/Consumer Finance, Inc. 620 W. Germantown Pike, Suite 300 Plymouth Meeting, PA 19462

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

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:

NONE

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

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

Columbia County Register of Wills County Courthouse Bloomsburg, PA 17815

United States of America Inheritance Tax Bureau Washington, DC 20530

PA Department of Revenue Inheritance Tax Bureau Strawberry Square, 11th Floor Harrisburg, PA 17128-1100

Bureau of Compliance Clearance Support Section/ATTN: Sheriff's Sale Dept. 281230 Harrisburg, PA 17129-1230

Family Court/Domestic Relations Office Columbia County Court House P.O. Box 389 Bloomsburg, PA 17815 Dept. of Public Welfano Box 2675 Harrisburg, PA 17105

OCCUPANTS/TENANTS 1005 Fifth Avenue Berwick, PA 18603

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.

/Martha E. Von Rosenstiel

Attorney for Plaintiff

Martha E. Von Rosenstiel, P.C. Martha E. Von Rosenstiel 649 South Avenue, Unit 7 P.O. Box 307 Secane, PA 19018 610 328-2887 Attorney I.D.# 52634

Attorney for Plaintiff

U.S. Bank National Association as Trustee of : COURT OF COMMON PLEAS

CSFB ABS Trust Series HEAT 2002-4 c/o

: COLUMBIA COUNTY

Select Portfolio Servicing, Inc.

3815 South West Temple Salt Lake City Utah 84165

Plaintiff

No: 2005 CV 357 MF

VS.

Michael J. Kowalski and Lisa Kowalski

1005 Fifth Avenue Berwick, PA 18603

Defendants

CERTIFICATION

I hereby certify that I am the attorney of record for the plaintiff in this action against real property, and further certify that this property is:

- () FHA Tenant Occupied or Vacant
- () Commercial
- () As a result of a Complaint in Assumpsit
- (X) That the plaintiff has complied in all respects with Section 403 of the Mortgage Assistance Act including but not limited to:
 - (a) Service of the Notice on the defendants
 - (b) Expiration of the 30 days since Service of the notice.
 - (c) Defendants failure to request or appear at meeting with mortgagee or Consumer Credit Agency.
 - (d) Defendants failure to file application with the Homeowners Emergency Assistance Program.

I further agree to indemnify and hold harmless the Sheriff for any false statement given herein.

Martha E. Von Rosenstiel, Esquire

Martha E. Von Rosenstiel, P.C. Martha E. Von Rosenstiel 649 South Avenue, Unit 7 P.O. Box 307 Secane, PA 19018 610 328-2887 Attorney I.D.# 52634

Attorney for Plaintiff

U.S. Bank National Association as Trustee of : COURT OF COMMON PLEAS CSFB ABS Trust Series HEAT 2002-4 c/o

COLUMBIA COUNTY

Select Portfolio Servicing, Inc. 3815 South West Temple

Salt Lake City Utah 84165 Plaintiff

No: 2005 CV 357 MF

VS.

Michael J. Kowalski and Lisa Kowalski 1005 Fifth Avenue Berwick, PA 18603

Defendants

AFFIDAVIT OF LAST KNOWN ADDRESS

MARTHA E. VON ROSENSTIEL, attorney for the plaintiff in the above action, sets forth as of the date the praecipe for the Writ of Execution was filed the addresses of the parties are as follows:

1. Name and address of owners(s) or reputed owner(s) and/or defendant(s) in the judgment:

Michael J. Kowalski 1005 Fifth Avenue Berwick, PA 18603

Lisa Kowalski 1005 Fifth Avenue Berwick, PA 18603

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.

> Martha E. Von Rosenstiel Attorney for Plaintiff

Martha E. Von Rosenstiel, P.C. Martha E. Von Rosenstiel 649 South Avenue, Unit 7 P.O. Box 307 Secane, PA 19018 610 328-2887 Attorney I.D.# 52634 Attorney for Plaintiff

U.S. Bank National Association as Trustee of : COURT OF COMMON PLEAS CSFB ABS Trust Series HEAT 2002-4 c/o : COLUMBIA COUNTY

Select Portfolio Servicing, Inc. 3815 South West Temple Salt Lake City Utah 84165

COLUMBIA COUNTY

Plaintiff

No: 2005 CV 357 MF

VS.

Michael J. Kowalski and Lisa Kowalski 1005 Fifth Avenue Berwick, PA 18603

Defendants

WAIVER OF WATCHMAN/WAIVER OF INSURANCE

Any Deputy Sheriff levying upon or attaching any property under which writ may leave same without a watchman, in custody of whoever is round in possession, after notifying such person of such levy or attachment without liability on the party of such deputy or the Sheriff or any Plaintiff here for any loss, destructions or removal of any such property before Sheriff's Sale thereof; and the Sheriff is hereby released from all liability to protect the property described in the above execution by insurance, which insurance is hereby waived.

MARTHA E. VON ROSENSTIEL, ESQUIRE Attorney for Plaintiff

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SHORT DESCRIPTION

DOCKET# 2005 CV 357 MF

On the Northerly side of Fifth Avenue in the Borough of Berwick, County of Columbia and State of Pennsylvania.

TAX PARCEL# 04C-01-020

PROPERTY: 1005 Fifth Avenue, Berwick, PA 18603

IMPROVEMENTS: Residential Dwelling

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NO. 2: BEGINNING on the northerly side of Fifth Avenue at the southeasterly corner of Lot no. 1657; thence easterly along the northerly side of Fifth Avenue a distance of forty-five (45) feet to the southwesterly corner of Lot No. 1655; thence northerly along the westerly side of Lot No. 1655; thence northerly along the westerly side of Lot No. 1655 a distance of one hundred sixty (160) feet to a fifteen (15) foot alley; thence westerly along the southerly side of said alley a distance of forty-five (45) feet to the northeasterly corner of Lot No. 1657; thence southerly along the easterly side of Lot No. 1657 a distance of one hundred sixty (160) feet to Fifth Avenue, the place of beginning.

TOGETHER with all and singular the ways, waters, watercourses, rights, liberties, privileges, hereditaments and appurtenances whatsover thereunto belonging or in anywise appertaining, and the reversions and remainders, rents, issues and profits thereof; and all the estate, right, title, interest, use, trust, property, possession, claim and demand whatsoever in law, equity or otherwise howsoever, of, in, to or out of the same.

Commonly known as: 1005 5th Avenue, Berwick, PA 18603

Title is vested in: Michael J. Kowalski and Lisa Kowalski, husband and wife, by Deed From Patricia Ann Kowalski, widow, dated 12/11/1999, recorded 12/14/1999, Instrument # 1999-11620.

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NO. 2: BEGINNING on the northerly side of Fifth Avenue at the southeasterly corner of Lot no. 1657; thence easterly along the northerly side of Fifth Avenue a distance of forty-five (45) feet to the southwesterly corner of Lot No. 1655; thence northerly along the westerly side of Lot No. 1655; thence northerly along the westerly side of Lot No. 1655 a distance of one hundred sixty (160) feet to a fifteen (15) foot alley; thence westerly along the southerly side of said alley a distance of forty-five (45) feet to the northeasterly corner of Lot No. 1657; thence southerly along the easterly side of Lot No. 1657 a distance of one hundred sixty (160) feet to Fifth Avenue, the place of beginning.

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Martha E. Von Rosenstiel, P.C. Martha E. Von Rosenstiel 649 South Avenue, Unit 7 P.O. Box 307 Secane, PA 19018 610 328-2887

Attorney for Plaintiff

U.S. Bank National Association as Trustee of : COURT OF COMMON PLEAS

CSFB ABS Trust Series HEAT 2002-4 c/o

: COLUMBIA COUNTY

Select Portfolio Servicing, Inc.

3815 South West Temple

Attorney I.D.# 52634

Salt Lake City Utah 84165

Plaintiff : No: 2005 CV 357 MF

VS.

Michael J. Kowalski and Lisa Kowalski

1005 Fifth Avenue Berwick, PA 18603

Defendants

THIS IS AN ATTEMPT TO COLLECT A DEBT ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

Michael J. Kowalski and Lisa Kowalski TO: 1005 Fifth Avenue

Berwick,PA 18603

Your house and/or real estate at 1005 Fifth Avenue, Berwick, PA 18603 is scheduled to be sold at Sheriff's Sale on at 10:00 A.M. to enforce the court judgment of \$86,506.07 obtained by U.S. Bank National Association as Trustee of CSFB ABS Trust Series HEAT 2002-4 c/o Select Portfolio Servicing, Inc. against you.

NOTICE OF OWNERS 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 U.S. Bank National Association as Trustee of CSFB ABS Trust Series HEAT 2002-4 c/o Select Portfolio Servicing, Inc. the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay, you may call 610 328-2887.
- 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 contact an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See notice on page two on how to obtain an attorney)

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

- 1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the bid price by calling 610 328-2887.
- 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 the 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 610 328-2887.
- 4. If the amount due from the buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.
- 5. You have a right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.
- 6. You may be entitled to a share of the money which was paid for your house. A schedule of distribution of the money bid for your house will be filed by the Sheriff on a date to be announced by the Sheriff. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the Schedule of Distribution is posted.
- 7. You may also have other rights and defenses, or ways of getting your house back, if you act immediately after the sale.

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

NORTH PENN LEGAL SERVICES 168 E. 5TH STREET BLOOMBERG, PA 17815 (570) 784-8760 U.S. Bank National Association as Trustee of : COURT OF COMMON PLEAS CSFB ABS Trust Series HEAT 2002-4 c/o

Select Portfolio Servicing, Inc.

3815 South West Temple Salt Lake City Utah 84165

Plaintiff

COLUMBIA COUNTY

No: 2005 CV 357 MF

vs.

Michael J. Kowalski and Lisa Kowalski 1005 Fifth Avenue Berwick, PA 18603

Defendants

CLAIM FOR EXEMPTION

To the Sheriff:

I, the above named defendant, claim exemption of property from levy or attachment:

- From my real property in my possession which has been levied upon, (1)
- I desire that my \$300.00 statutory exemption be set-aside in kind (specify (a) real property to be set-aside in kind):

I request a prompt court hearing to determine the exemption. Notice of the hearing should be given to me at

> (Telephone Number) (Address)

I verify that the statements made in this Claim for Exemption are true and correct. 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.

Date:

Signature

THIS CLAIM TO BE FILED WITH THE OFFICE OF THE SHERIFF COLUMBIA COUNTY COURT HOUSE, 35 WEST MAIN STREET BLOOMSBURG, PA 17815 570-389-5622

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TAX PARCEL# 04C-01-020

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IMPROVEMENTS: Residential Dwelling

to seen the first types 1-806-133-8810 PAY TO THE Sheriff Of Columbia County MEMO_16400 Sheriff Of Columbia County MARTHA E. YON ROSENSTIEL, P.C.
F-ACCOUNT
649 SOUTH AVENUE
UNIT 7
SECANE, PA 19018 ADE TORKEDAM SOVEREIGN BANK PHILADELPHIA, PA 19103 60-7269/2313 **₩***1,350.00 5/2/2005 3010