

*RECORD OWNER AND
LIEN CERTIFICATE*

Commonwealth Land Title Insurance Company

Premier Real Estate Settlement Services, Inc.

Elwood R. Harding, Jr., Agent

No. 2005-016

ATTACHED TO AND FORMING A PART OF RECORD OWNER AND LIEN

CERTIFICATE NO. 2005 - 016

Subject to the encumbrance and claims as follows:

TAXES: Account No. 05E-02-230

Lienable Water and Sewer Rents – Collected by Sheriff

Mechanics and Municipal Claims – None

Mortgages: 1) Jack L. & Joyce A. Kytte to Northern Central Bank
Dated August 25, 1997
Recorded in Columbia County Record Book 664, page 925

M & T(formerly Northern Central Bank vs. Jack L. Kytte and Joyce A. Kytte
Complaint in Mortgage Foreclosure filed on March 7, 2005 to #248-CV- 2005.
No record of service of Complaint
Judgment in Mortgage Foreclosure filed July 5, 2005
Writ of Execution # 84- ED- 2005 filed July 5, 2005
Notice of Sale served by Certified Mail on July 16, 2005

Judgments: 1) Geisinger Clinic- # 1018-2001 – Notice of sale by regular mail
2) Geisinger Medical Center - # 1017-2001 – Notice of sale served by Certified Mail
7-12-2005

Bankruptcies: None of record in Columbia County

**Exceptions: 1) Deed to Penn Dot from Ralph Allan Kytte dated May 19, 1987 and recorded
in Columbia County Record Book 391, page 52. (should have been
excepted on deed)**

**2) No record of Service of Complaint on Defendants. Judgment invalid as
entered.**

NOTE: The status or validity of title to the subject premises may be affected by matters disclosed by survey, rights of parties in possession and other items not found of record and not certified hereon. Therefore, the Applicant is cautioned against using this Certificate as a basis for consummating a real estate transaction, until this Certificate is converted into a Title Binder or Commitment at which time additional exceptions and settlement requirements will be added.

Settlement or removal of items and exceptions will not be made on this Certificate. This Certificate may be converted into a report for title insurance at any time. If the conversion is made within six months from the date hereof, credit will be allowed against the fee previously paid.

COMMONWEALTH LAND TITLE INSURANCE COMPANY

Record Owner and Lien Certificate

Order No. 2005 -016

Effective Date: October 12, 2005

Based upon the examination of evidence in the appropriate public records, Company certifies that the premises endorsed hereon are subject to the liens, encumbrances and exceptions to title hereinafter set forth. This Certificate does not constitute title insurance; liability hereunder is assumed by the Company solely in its capacity as a abstractor for its negligence, mistakes or omissions in a sum not exceeding Two Thousand Dollars unless otherwise endorsed hereon.

.....
Legal Description – See attached Exhibit A

Record Owner: Jack L. Kyttle and Joyce A. Kyttle

Title to the said premises is vested in Jack L. Kyttle and Joyce A. Kyttle

SHERIFF'S SALE COST SHEET

Mat Bank vs. Joyce + Jack Kittle
 NO. 87-05 ED NO. 248-05 JD DATE/TIME OF SALE 10-12-05 0900

| | |
|---------------------------------|------------------|
| DOCKET/RETURN | \$15.00 |
| SERVICE PER DEF. | \$ <u>195.00</u> |
| LEVY (PER PARCEL | \$15.00 |
| MAILING COSTS | \$ <u>42.50</u> |
| ADVERTISING SALE BILLS & COPIES | \$17.50 |
| ADVERTISING SALE (NEWSPAPER) | \$15.00 |
| MILEAGE | \$ <u>6.00</u> |
| POSTING HANDBILL | \$15.00 |
| CRYING/ADJOURN SALE | \$10.00 |
| SHERIFF'S DEED | \$35.00 |
| TRANSFER TAX FORM | \$25.00 |
| DISTRIBUTION FORM | \$25.00 |
| COPIES | \$ <u>6.50</u> |
| NOTARY | \$ <u>15.00</u> |
| TOTAL ***** \$ <u>437.50</u> | |

| | |
|------------------------------|------------------|
| WEB POSTING | \$150.00 |
| PRESS ENTERPRISE INC. | \$ <u>609.92</u> |
| SOLICITOR'S SERVICES | \$75.00 |
| TOTAL ***** \$ <u>834.92</u> | |

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

REAL ESTATE TAXES:

| | |
|-------------------------------|--------------------------|
| BORO, TWP & COUNTY 20 | \$ <u>286.78</u> |
| SCHOOL DIST. 20 | \$ <u>680.91</u> → 10-21 |
| DELINQUENT 20 | \$ <u>1056.93</u> |
| TOTAL ***** \$ <u>2024.62</u> | |

MUNICIPAL FEES DUE:

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

| | |
|---------------------------|------------------|
| SURCHARGE FEE (DSTE) | \$ <u>140.00</u> |
| MISC. _____ | \$ _____ |
| _____ | \$ _____ |
| TOTAL ***** \$ <u>-0-</u> | |

TOTAL COSTS (OPENING BID) \$ 3488.54

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

MFT Bank vs Joyce & Jack Rytte
NO. 84-05 ED NO. 248-05 JD

DATE/TIME OF SALE: 10-12-05 0900

BID PRICE (INCLUDES COST) \$ 15,000.00

POUNDAGE - 2% OF BID \$ 300.00

TRANSFER TAX - 2% OF FAIR MKT \$ —

MISC. COSTS \$ 250.00

TOTAL AMOUNT NEEDED TO PURCHASE \$ 4038.54

PURCHASER(S): 

ADDRESS: _____

NAMES(S) ON DEED: _____

PURCHASER(S) SIGNATURE(S): _____

TOTAL DUE: \$ 4038.54

LESS DEPOSIT: \$ 200.00

DOWN PAYMENT: \$ _____

TOTAL DUE IN 8 DAYS \$ 2038.54

GOLDBECK MCCAFFERTY & MCKEEVER
Suite 5000 Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
www.goldbecklaw.com

October 12, 2005

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

RE: M&T BANK S/B/M NORTHERN CENTRAL BANK vs. JOYCE A. KYTTLE and
JACK L. KYTTLE
Docket Number: 2005-CV-248
Sale Date: 10/12/2005
Property Address: 702 Poplar Street Bloomsburg, PA 17815

To the Sheriff:

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

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

Please advise our office when the deed is recorded.

Sincerely,
GOLDBECK MCCAFFERTY & MCKEEVER
Jeff Nefferdorf
FHA/VA Loans
(215) 825-6343
(215) 825-6443 (FAX)
Jeff@goldbecklaw.com

Amy Gough
Conventional Loans
(215) 825-6348
(215) 825-6448 (FAX)
agough@goldbecklaw.com

**REALTY TRANSFER TAX
STATEMENT OF VALUE**

See Reverse for Instructions

RECORDER'S USE

State Tax Paid

Book Number

Page Number

Date Recorded

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

A. CORRESPONDENT - All inquiries may be directed to the following person:

| | |
|--|----------------------------|
| NAME | TELEPHONE NUMBER |
| GOLDBECK, McCAFFERTY & McKEEVER | (215) 627-1322 |
| STREET ADDRESS | CITY STATE ZIP CODE |
| 701 Market Street, Suite 5000 - Mellon Independence Center | Philadelphia PA 19106-1532 |

B. TRANSFER DATA

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

C. PROPERTY LOCATION

| | |
|------------------------------|-------------------------|
| STREET ADDRESS | CITY, TOWNSHIP, BOROUGH |
| 702 Poplar Street | Bloomsburg - |
| COUNTY | SCHOOL DISTRICT |
| Columbia | TAX PARCEL NUMBER |
| | 05E-02-230 |
| 1. ACTUAL CASH CONSIDERATION | 2. OTHER CONSIDERATION |
| \$15,000.00 | + -0- |
| | 3. TOTAL CONSIDERATION |
| | = \$15,000.00 |

D. VALUATION DATA

| | | |
|--------------------------|------------------------------|----------------------|
| 4. COUNTY ASSESSED VALUE | 5. COMMON LEVEL RATIO FACTOR | 6. FAIR MARKET VALUE |
| \$18,478.00 | X 3.26 | = \$ 60,238.28 |

E. EXEMPTION DATA

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

2. Check Appropriate Box Below for Exemption Claimed

- ☐ Will or intestate succession
- ☐ Transfer to Industrial Development Agency. (NAME OF DECEDENT) (ESTATE FILE NUMBER)
- ☐ Transfer to agent or straw party. (Attach copy of agency/straw party agreement.)
- ☐ Transfer between principal and agent. (Attach copy of agency/straw trust agreement.) Tax paid prior deed \$ _____
- ☐ Transfers to the Commonwealth, the United States, and Instrumentalities by gift, dedication, condemnation or in lieu of condemnation. (Attach copy of resolution.)
- ☒ Transfer from mortgagor to a holder of a mortgage in default. Mortgage Book 664 Page 925
- ☐ Corrective deed. (Attach copy of the prior deed).
- ☐ Other (Please explain exemption claimed, if other than listed above.) _____

Under penalties of law or ordinance, I declare that I have examined this Statement, including accompanying information, and to the best of my knowledge and belief, it is true, correct and complete.

SIGNATURE OF CORRESPONDENT OR RESPONSIBLE

DATE

October 12, 2005

Assignment of Bid

NO. 2005-CV-248 – KYTTLE
702 Poplar Street
Bloomsburg, PA 17815

I, Joseph A. Goldbeck, Jr., Esquire, hereby assign my bid at the Sheriff Sale dated
October 12, 2005 to

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

GOLDBECK MCCAFFERTY & MCKEEVER

Date: October 12, 2005

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

JOSEPH A. GOLDBECK, JR.

**GOLDBECK MCCAFFERTY & MCKEEVER
A PROFESSIONAL CORPORATION**

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

FIRSTTRUST BANK

3-7380/2360

239

10/14/2005

PAY
TO THE
ORDER OF

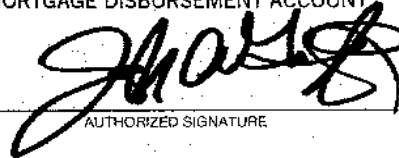
Sheriff of Columbia County

\$ 2,038.54

TWO THOUSAND THIRTY-EIGHT AND 54 / 100

DOLL

MORTGAGE DISBURSEMENT ACCOUNT


AUTHORIZED SIGNATURE

MEMO

Geary, J.

⑈ 239101⑈ ⑆ 236073801⑆ 70 1100018⑈

STATE OF PENNSYLVANIA
COUNTY OF COLUMBIA } SS

Paul R. Eyerly IV, President, being duly sworn according to law deposes and says that Press Enterprise is a newspaper of general circulation with its principal office and place of business at 3185 Lackawanna Avenue, Bloomsburg, County of Columbia and State of Pennsylvania, and was established on the 1st day of March, 1902, and has been published daily, continuously in said Town, County and State since that day and on the attached notice September 21, 28; October 5, 2005, as printed and published; that the affiant is one of the officers or publisher of said newspaper in which legal advertisement was published; that neither the affiant nor Press Enterprise is interested in the subject matter of said notice and advertisement and that all of the allegations in the foregoing statement as to time, place, and character of publication are true.

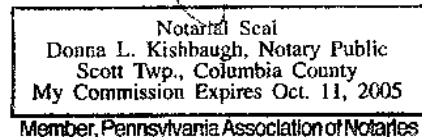
Paul R. Eyerly IV

Sworn and subscribed to before me this 17th day of October 2005.

Donna L. Kishbaugh

(Notary Public)

My commission expires



And now,....., 20....., I hereby certify that the advertising and publication charges amounting to \$.....for publishing the foregoing notice, and the fee for this affidavit have been paid in full.

.....

TIMOTHY T. CHAMBERLAIN



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

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

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

M&T BANK

VS.

JOYCE & JACK KYTTLE


WRIT OF EXECUTION #84 OF 2005 ED

POSTING OF PROPERTY

September 8, 2005 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE
PROPERTY OF JOYCE & JACK KYTTLE AT 702 POPLAR STREET BLOOMSBURG
COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY
COLUMBIA COUNTY DEPUTY SHERIFF PAUL D'ANGELO.

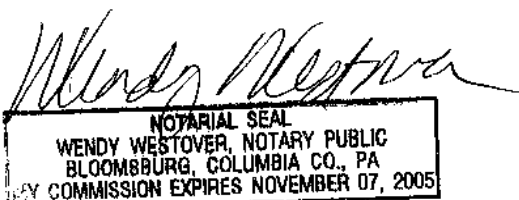
SO ANSWERS:


DEPUTY SHERIFF


TIMOTHY T. CHAMBERLAIN
SHERIFF

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 9TH DAY OF SEPTEMBER 2005



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

August 22, 2005

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

RE: No. 2005-CV-248

JOYCE A. KYTTLE and JACK L. KYTTLE

Real Estate Division:

The above case may be sold on October 12, 2005. It has been properly served in accordance with Rule 3129.

Very truly yours,

GOLDBECK McCAFFERTY & McKEEVER

By: /s/ Barbara Hand

Barb Hand, Paralegal

Manager of Pre-Sale Department

Phone: (215) 825-6320 (direct dial)

Fax: (215) 825-6420

Email: bhand@goldbecklaw.com

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

MTB-0070
CF: 03/04/2005
SD: 10/12/2005
\$95,055.43

Attorney for Plaintiff

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

Plaintiff

vs.

JOYCE A. KYTTLE
JACK L. KYTTLE
Mortgagor(s) and
Record Owner(s)

702 Poplar Street
Bloomsburg, PA 17815

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION – LAW

ACTION OF MORTGAGE FORECLOSURE

Term
No. 2005-CV-248

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

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

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

IF SERVICE WAS ACCOMPLISHED BY COURT ORDER.

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

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

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

Respectfully submitted,

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

■ 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.

Article Addressed to:
 Commonwealth of PA
 PO Box 2675
 Harrisburg, PA 17105

Article Number
 (Transfer from service label)

7003

Form 3811 February 2004

| | |
|--|--|
| <p>ENDER: COMPLETE THIS SECTION</p> <p>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.</p> <hr/> <p>Article Addressed to:</p> <p>INTERNAL REVENUE SERVICE TECHNICAL SUPPORT GROUP WILLIAM GREEN FEDERAL BUILDING 600 ARCH STREET ROOM 3259 PHILADELPHIA, PA 19106</p> <hr/> <p>Article Number (Transfer from service label)</p> <p style="text-align: center; font-size: 1.2em;">7003 0500 0001 9056 1504</p> | <p>COMPLETE THIS SECTION ON DELIVERY</p> <p>A. Signature 84 </p> <p><input type="checkbox"/> Agent Address</p> <p>B. Received by (Printed Name) C. Date of Delivery ROBERTA COLLIER 2/29/04</p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p> <hr/> <p>3. Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> <hr/> <p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p> |
|--|--|

Form 3811, February 2004

Domestic Return Receipt

102595-02-M-11

| | |
|--|---|
| <p>NDER: COMPLETE THIS SECTION</p> <p>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.</p> <hr/> <p>Article Addressed to:</p> <p>. S. SMALL BUSINESS ADMINISTRATION PHILADELPHIA DISTRICT OFFICE ROBERT N.C. NIX FEDERAL BUILDING 900 MARKET STREET- 5TH FLOOR PHILADELPHIA, PA 19107</p> | <p>COMPLETE THIS SECTION ON DELIVERY</p> <p>A. Signature X</p> <p>B. Received by (<i>Printed Name</i>)</p> <p>C. Date of Delivery JUL 11</p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p> <hr/> <p>Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail</p> <p><input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise</p> <p><input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> <hr/> <p>4. Restricted Delivery? (<i>Extra Fee</i>) <input type="checkbox"/> Yes</p> |
| <p>2. Article Number (<i>Transfer from service label</i>)</p> | <p>7003 0500 0001 9056 1481</p> |

| SENDER: COMPLETE THIS SECTION | COMPLETE THIS SECTION ON DELIVERY |
|---|--|
| <p>■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</p> <p>■ Print your name and address on the reverse so that we can return the card to you.</p> <p>■ Attach this card to the back of the mailpiece, or on the front if space permits.</p> | <p>A. Signature <div style="border: 1px solid black; padding: 2px; display: inline-block;"> <i>Shawn Hess</i> </div> <div style="float: right; text-align: right;"> <input checked="" type="checkbox"/> Agent <input checked="" type="checkbox"/> Address </div> </p> <p>B. Received by (Printed Name) <div style="border: 1px solid black; padding: 2px; display: inline-block;"> <i>Shawn Hess</i> </div> </p> <p>C. Date of Delivery <div style="border: 1px solid black; padding: 2px; display: inline-block;"> <i>7-12-05</i> </div> </p> |
| <p>1. Article Addressed to:</p> <p style="margin-top: 20px;">Geisinger Medical Center 100 North Academy Ave. Danville, PA 17821</p> | <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p> |
| <p>2. Article Number <i>(Transfer from service label)</i></p> | <p>3. Service Type</p> <div style="display: flex; justify-content: space-between;"> <div> <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Registered <input type="checkbox"/> Insured Mail </div> <div> <input type="checkbox"/> Express Mail <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> C.O.D. </div> </div> <p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p> |
| <div style="border: 1px solid black; padding: 5px; display: inline-block; font-family: monospace; font-size: 1.2em;"> 7003 0500 0001 9056 1467 </div> | |

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

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

COMPLETE THIS SECTION ON DELIVERY

A. Signature

Samuel J. Kytte ☐ Agent ☒ Address

B. Received by (Printed Name)

C. Date of Delivery

JUL 12 2005

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

2. Article Number

(Transfer from service label)

7003 0500 0001 9056 1474

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-11

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

Jack Kytte
169 Butterfield Circle
Statesville, NC 28625

COMPLETE THIS SECTION ON DELIVERY

A. Signature

Jack Kytte ☐ Agent ☒ Address

B. Received by (Printed Name)

C. Date of Delivery

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

3. Service Type

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

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number

(Transfer from service label)

7003 0500 0001 9056 1436

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-11

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

Joyce Kytte
169 Butterfield Circle
Statesville, NC 28625

COMPLETE THIS SECTION ON DELIVERY

A. Signature

Joyce Kytte ☐ Agent ☒ Address

B. Received by (Printed Name)

C. Date of Delivery

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

3. Service Type

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

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number

(Transfer from service label)

7003 0500 0001 9056 1443

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-11

7004 2510 0003 3677 5598

| | |
|--|------|
| U.S. Postal Service™ | |
| CERTIFIED MAIL™ RECEIPT | |
| (Domestic Mail Only; No Insurance Coverage Provided) | |
| For delivery information visit our website at www.usps.com | |
| OFFICIAL USE | |
| Postage | \$ |
| Certified Fee | Yes |
| Return Receipt Fee (Endorsement Required) | Yes |
| Restricted Delivery Fee (Endorsement Required) | 4.42 |
| Total Postage & Fees | \$ |
| MTB-0070 10/12 | |
| Sent To: KYTILE, JACK L. | |
| Street, Apt. No.: 702 POPLAR STREET | |
| or PO Box No. BLOOMSBURG, PA 17815 | |
| City, State, ZIP+4 | |
| PS Form 3800, June 2002 See Reverse for Instructions | |

7004 2510 0003 3677 5581

| | |
|--|------|
| U.S. Postal Service™ | |
| CERTIFIED MAIL™ RECEIPT | |
| (Domestic Mail Only; No Insurance Coverage Provided) | |
| For delivery information visit our website at www.usps.com | |
| OFFICIAL USE | |
| Postage | \$ |
| Certified Fee | Yes |
| Return Receipt Fee (Endorsement Required) | Yes |
| Restricted Delivery Fee (Endorsement Required) | 4.42 |
| Total Postage & Fees | \$ |
| MTB-0070 10/12 | |
| Sent To: KYTILE, JOYCE A. | |
| Street, Apt. No.: 169 Butterfield Circle | |
| or PO Box No. Statesville, NC 28625 | |
| City, State, ZIP+4 | |
| PS Form 3800, June 2002 See Reverse for Instructions | |

7004 2510 0003 3677 5574

| | |
|--|------|
| U.S. Postal Service™ | |
| CERTIFIED MAIL™ RECEIPT | |
| (Domestic Mail Only; No Insurance Coverage Provided) | |
| For delivery information visit our website at www.usps.com | |
| OFFICIAL USE | |
| Postage | \$ |
| Certified Fee | Yes |
| Return Receipt Fee (Endorsement Required) | Yes |
| Restricted Delivery Fee (Endorsement Required) | 4.42 |
| Total Postage & Fees | \$ |
| MTB-0070 10/12 | |
| Sent To: KYTILE, JACK L. | |
| Street, Apt. No.: 169 Butterfield Circle | |
| or PO Box No. Statesville, NC 28625 | |
| City, State, ZIP+4 | |
| PS Form 3800, June 2002 See Reverse for Instructions | |

7004 2510 0003 3677 5567

| | |
|--|------|
| U.S. Postal Service™ | |
| CERTIFIED MAIL™ RECEIPT | |
| (Domestic Mail Only; No Insurance Coverage Provided) | |
| For delivery information visit our website at www.usps.com | |
| OFFICIAL USE | |
| Postage | \$ |
| Certified Fee | Yes |
| Return Receipt Fee (Endorsement Required) | Yes |
| Restricted Delivery Fee (Endorsement Required) | 4.42 |
| Total Postage & Fees | \$ |
| MTB-0070 10/12 | |
| Sent To: KYTILE, JOYCE A. | |
| Street, Apt. No.: 702 POPLAR STREET | |
| or PO Box No. BLOOMSBURG, PA 17815 | |
| City, State, ZIP+4 | |
| PS Form 3800, June 2002 See Reverse for Instructions | |

**GOLDBECK
SUITE 5000
701 MARKET STREET
PHILADELPHIA, PA
19106-1532**

| | |
|--|--|
| <input type="checkbox"/> Certified | <input type="checkbox"/> Recorded Delivery (International) |
| <input type="checkbox"/> COD | <input type="checkbox"/> Registered |
| <input type="checkbox"/> Delivery Confirmation | <input type="checkbox"/> Return Receipt for Merchandise |
| <input type="checkbox"/> Express Mail | <input type="checkbox"/> Signature Confirmation |
| <input type="checkbox"/> Insured | |

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

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

1000

GEISINGER MEDICAL CENTER
100 NORTH ACADEMY AVENUE
DANVILLE, PA 17821

GEISINGER CLINIC
100 NORTH ACADEMY AVENUE
DANVILLE, PA 17821

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

DOMESTIC RELATIONS OF COLUMBIA
COUNTY
15 PERRY AVENUE
BLOOMSBURG, PA 17815

TENANTS/OCCUPANTS
702 Poplar Street
Bloomsburg, PA 17815

2

3

Total Number of Pieces Received at Post Office

Postmaster, Per (Name of receiving employee)

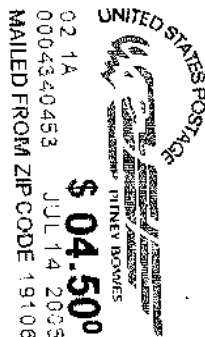
PS Form 3877, February 2002 (Page 1 of 2)

Complete by Typewriter, Ink, or Ball Point Pen

See Privacy Act Statement on Reverse

MTB-0070

JOYCE A. KYTTLE & JACK L. KYTTLE



Columbia

STATE OF PENNSYLVANIA
COUNTY OF COLUMBIA

IN THE COURT OF COMMON PLEAS
CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE
TERM NO: 2005-CV-248

M & T BANK S/B/M NORTHERN CENTRAL BANK

PLAINTIFF

-VS.-

JOYCE A. KYTTLE
JACK L. KYTTLE

DEFENDANT

AFFIDAVIT OF SERVICE FOR: NOTICE FORECLOSURE

(State of North Carolina, COUNTY OF DAVIE SS:

I KATHY ANDERSON, was at the time of service a competent adult not having a direct interest in the litigation. I declare under penalty of perjury that the foregoing is true and correct.

That on the 23 DAY of July, 2005 @ 3:18 PM at 169 BUTTERFIELD CIRCLE, STATESVILLE, NC 28625

I served the within NOTICE OF SHERIFF'S SALE OF REAL PROPERTY, on JACK L. KYTTLE as follows:

By delivering to and leaving with personally _____, known to the deponent to be the same person mentioned and described in the above proceeding as the person to be served.

XXXX By delivering to and leaving with personally JOYCE A. KYTTLE---WIFE, name & relationship on the date and time above mentioned and at the address above mentioned, such person knowing the person to be served and associated with him, and after conversing with him, deponent believes him to be a person of suitable age and discretion.

By affixing a true copy of the same to the door of the actual dwelling place or usual place of abode state above and by mailing a copy of the proceeding herein to said person to the address stated above. Mailed on: _____

service was made in the manner stated in this paragraph because despondent was unable, with due diligence, to find the proper or authorized person to be served or a person of suitable age and discretion at the actual place of business, dwelling place or usual place of abode stated above, having called there at the following times and dates:

| | | |
|-------------------------|--------|--------|
| 1 st attempt | (date) | (time) |
| 2 nd attempt | (date) | (time) |
| 3 rd attempt | (date) | (time) |

Address confirmed by:

____ Neighbor
____ Apt. Manager
____ Other _____

By delivering to and leaving with _____ at the above address, upon information and belief, the person served is an officer, and/or an authorized agent of the domestic corporation named in this proceeding authorized to be served herein.

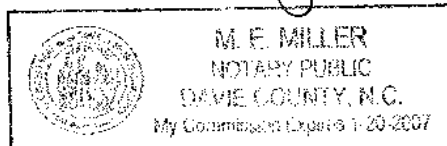
Deponent further states upon information and belief that said person so served IS / IS NOT in the Military service of the State of North Carolina or of the United States as the term is defined in either the State or Federal Statutes.

Despondent further states that he is described the person actually served as follows:

| | | | | | | |
|-----|------------|------------|---------------|------------------|------------------|---------|
| Sex | Skin Color | Hair Color | Age (approx.) | Height (Approx.) | Weight (Approx.) | Other |
| F | WHITE | BROWN | 55-60 | 5'4"-5'5" | 180-190 | Glasses |

Sworn to before me this 25TH
Day of JULY, 2005

M.E. Miller
Notary Public



31451

STATE OF PENNSYLVANIA
COUNTY OF COLUMBIA

IN THE COURT OF COMMON PLEAS
CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE
TERM NO: 2005-CV-248

M & T BANK S/B/M NORTHERN CENTRAL BANK

PLAINTIFF

-VS.-

JOYCE A. KYTTLE
JACK L. KYTTLE

DEFENDANT

AFFIDAVIT OF SERVICE FOR: NOTICE FORECLOSURE

(State of North Carolina, COUNTY OF DAVIE SS:

I KATHY ANDERSON, was at the time of service a competent adult not having a direct interest in the litigation. I declare under penalty of perjury that the foregoing is true and correct.

That on the 23 DAY of July, 2005 @ 3:18 PM at 169 BUTTERFIELD CIRCLE, STATESVILLE, NC 28625

I served the within NOTICE OF SHERIFF'S SALE OF REAL PROPERTY, on JOYCE A. KYTTLE as follows:

~~X~~By delivering to and leaving with personally JOYCE A. KYTTLE, known to the deponent to be the same person mentioned and described in the above proceeding as the person to be served.

By delivering to and leaving with personally _____, name & relationship on the date and time above mentioned and at the address above mentioned, such person knowing the person to be served and associated with him, and after conversing with him, deponent believes him to be a person of suitable age and discretion.

By affixing a true copy of the same to the door of the actual dwelling place or usual place of abode state above and by mailing a copy of the proceeding herein to said person to the address stated above. Mailed on: _____.

service was made in the manner stated in this paragraph because despondent was unable, with due diligence, to find the proper or authorized person to be served or a person of suitable age and discretion at the actual place of business, dwelling place or usual place of abode stated above, having called there at the following times and dates:

| | | | |
|--------------------------|--------|--------|-----------------------|
| 1 st attempt | (date) | (time) | Address confirmed by: |
| 2 nd attempt: | (date) | (time) | ____ Neighbor |
| 3 rd attempt: | (date) | (time) | ____ Apt. Manager |
| | | | ____ Other _____ |

By delivering to and leaving with _____ at the above address, upon information and belief, the person served is an officer, and/or an authorized agent of the domestic corporation named in this proceeding authorized to be served herein.

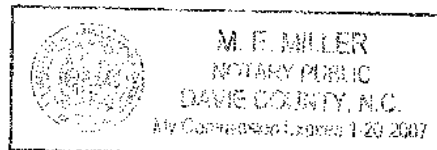
Deponent further states upon information and belief that said person so served IS / IS NOT in the Military service of the State of North Carolina or of the United States as the term is defined in either the State or Federal Statutes.

Despondent further states that he is described the person actually served as follows:

| | | | | | | |
|-----|------------|------------|---------------|------------------|------------------|---------|
| Sex | Skin Color | Hair Color | Age (approx.) | Height (Approx.) | Weight (Approx.) | Other |
| F | WHITE | BROWN | 55-60 | 5'4"-5'5" | 180-190 | Glasses |

Sworn to before me this 25TH
Day of JULY, 2005

[Signature]
Notary Public



31451

GOLDBECK McCAFFERTY & McKEEVER

BY: Joseph A. Goldbeck, Jr.

Attorney I.D.#16132

Suite 5000 – Mellon Independence Center

701 Market Street

Philadelphia, PA 19106

215-627-1322

Attorney for Plaintiff

M&T BANK S/B/M NORTHERN CENTRAL
BANK

1100 Wehrle Drive

2nd Floor

Williamsville, NY 14221

Plaintiff

vs.

JOYCE A. KYTTLE

JACK L. KYTTLE

Mortgagor(s) and Record Owner(s)

702 Poplar Street

Bloomsburg, PA 17815

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term

No. 2005-CV-248

AFFIDAVIT PURSUANT TO RULE 3129

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

702 Poplar Street
Bloomsburg, PA 17815

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

JOYCE A. KYTTLE
169 Butterfield Circle
Statesville, NC 28625

JACK L. KYTTLE
169 Butterfield Circle
Statesville, NC 28625

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

JOYCE A. KYTTLE
169 Butterfield Circle
Statesville, NC 28625

JACK L. KYTTLE
169 Butterfield Circle
Statesville, NC 28625

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

GEISINGER MEDICAL CENTER
100 NORTH ACADEMY AVENUE
DANVILLE, PA 17821

GEISINGER CLINIC
100 NORTH ACADEMY AVENUE
DANVILLE, PA 17821

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

DOMESTIC RELATIONS OF COLUMBIA COUNTY
15 PERRY AVENUE
BLOOMSBURG, PA 17815

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

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

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

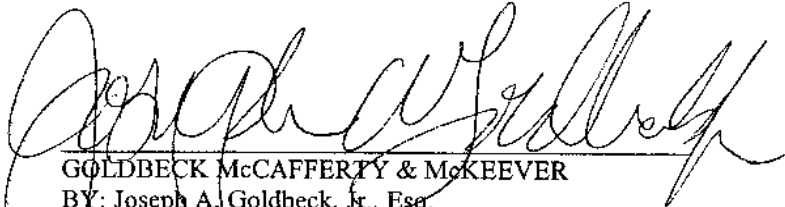
7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale.

TENANTS/OCCUPANTS
702 Poplar Street
Bloomsburg, PA 17815

(attach separate sheet if more space is needed)

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

DATED: August 22, 2005



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

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

Monday, July 11, 2005

**MARY WARD-TAX COLLECTOR
301 E. 2ND ST.
BLOOMSBURG, PA 17815-**

**M&T BANK S/B/M NORTHERN CENTRAL BANK
VS
JOYCE A. KYTTLE
JACK L. KYTTLE**

DOCKET # 84ED2005

JD # 248JD2005

Dear Sir:

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

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

Respectfully,

Timothy T. Chamberlain
Sheriff of Columbia County

GOLDBECK McCAFFERTY & McKEEVER

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

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

vs.

JOYCE A. KYTTLE
JACK L. KYTTLE
Mortgagor(s) and Record Owner(s)

702 Poplar Street
Bloomsburg, PA 17815

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term
No. 2005-CV-248

2005-ED-84

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

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: KYTTLE, JOYCE A.
JOYCE A. KYTTLE
169 Butterfield Circle
Statesville, NC 28625

Your house at 702 Poplar Street, Bloomsburg, PA 17815 is scheduled to be sold at Sheriff's Sale on **October 12, 2005**, at 9:00 AM, in Sheriff's Office, Courthouse, Bloomsburg, PA to enforce the court judgment of \$95,055.43 obtained by M&T BANK S/B/M NORTHERN CENTRAL BANK against you.

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

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

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

3. You may also be able to stop the sale through other legal proceedings.

You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See notice below on how to obtain an attorney).

YOU MAY STILL BE ABLE TO SAVE YOUR PROPERTY AND YOU HAVE OTHER RIGHTS EVEN IF THE SHERIFF'S SALE DOES NOT TAKE PLACE.

1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid price by calling the Sheriff of Columbia County at 570-389-5624.
2. You may be able to petition the Court to set aside the sale if the bid price was grossly inadequate compared to the value of your property.
3. The sale will go through only if the buyer pays the Sheriff the full amount due in the sale. To find out if this has happened, you may call the Sheriff of Columbia County at 570-389-5624.
4. If the amount due from the Buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.
5. You have a right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.
6. You may be entitled to a share of the money which was paid for your house. A schedule of distribution of the money bid for your house will be filed by the Sheriff within thirty (30) days from the date of the Sheriff's Sale. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the schedule of distribution is filed.
7. You may also have other rights and defenses, or ways of getting your house back, if you act immediately after the sale.

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

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

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

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 7/6/2005

SERVICE# 5 - OF - 14 SERVICES
DOCKET # 84ED2005

PLAINTIFF M&T BANK S/B/M NORTHERN CENTRAL BANK

DEFENDANT JOYCE A. KYTTLE
JACK L. KYTTLE

ATTORNEY FIRM GOLDBECK MCCAFFERTY & MCKEEVER

| PERSON/CORP TO SERVED | PAPERS TO SERVED |
|-----------------------|------------------------------|
| TENANT(S) | WRIT OF EXECUTION - MORTGAGE |
| 702 POPLAR ST. | FORECLOSURE |
| BLOOMSBURG | |

SERVED UPON Empty House

RELATIONSHIP _____ IDENTIFICATION _____

DATE 7-21-5 TIME 0935 MILEAGE _____ OTHER _____

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

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

F. OTHER (SPECIFY) _____

ATTEMPTS
DATE

TIME

OFFICER

REMARKS

| | | | |
|-------|-------|-------|-------|
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |

DEPUTY

J. Cullen

DATE 7-21-5

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

Monday, July 11, 2005

TENANT(S)
702 POPLAR ST.
BLOOMSBURG, PA 17815-

M&T BANK S/B/M NORTHERN CENTRAL BANK
VS
JOYCE A. KYTTLE
JACK L. KYTTLE

DOCKET # 84ED2005

JD # 248JD2005

Dear Sir:

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

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

Respectfully,

Timothy T. Chamberlain
Sheriff of Columbia County

GOLDBECK McCAFFERTY & McKEEVER

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

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

vs.

JOYCE A. KYTTLE
JACK L. KYTTLE
Mortgagor(s) and Record Owner(s)

702 Poplar Street
Bloomsburg, PA 17815

Defendant(s)

IN THE COURT OF COMMON PLEAS
of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term
No. 2005-CV-248

2005-ED-84

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

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: KYTTLE, JACK L.
JACK L. KYTTLE
169 Butterfield Circle
Statesville, NC 28625

Your house at 702 Poplar Street, Bloomsburg, PA 17815 is scheduled to be sold at Sheriff's Sale on October 12, 2005, at 9:00 AM, in Sheriff's Office, Courthouse, Bloomsburg, PA to enforce the court judgment of \$95,055.43 obtained by M&T BANK S/B/M NORTHERN CENTRAL BANK against you.

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

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

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

3. You may also be able to stop the sale through other legal proceedings.

You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See notice below on how to obtain an attorney).

**YOU MAY STILL BE ABLE TO SAVE YOUR PROPERTY AND YOU HAVE OTHER RIGHTS
EVEN IF THE SHERIFF'S SALE DOES NOT TAKE PLACE.**

1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid price by calling the Sheriff of Columbia County at 570-389-5624.
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4. If the amount due from the Buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.
5. You have a right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.
6. You may be entitled to a share of the money which was paid for your house. A schedule of distribution of the money bid for your house will be filed by the Sheriff within thirty (30) days from the date of the Sheriff's Sale. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the schedule of distribution is filed.
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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.

PENNSYLVANIA BAR ASSOCIATION

P.O. Box 186
Harrisburg, PA 17108

NORTH PENN LEGAL SERVICES F/K/A SUSQUEHANNA LEGAL SERVICES

168 E. 5th Street
Bloomsburg, PA 17815

**MUNICIPAL AUTHORITY
of the
TOWN OF BLOOMSBURG**

Board of Directors

Chairman
Robert Linn
Vice Chairman
George Hemingway
Treasurer
Michael Upton
Secretary-Asst. Treasurer
Carol L. Mas
Solicitor
Gary E. Norton, Esq.

**TOWN HALL
301 EAST SECOND STREET
BLOOMSBURG PA 17815
570~784~5422
570~784~1518 (FAX)**

Robert Linn
George Hemingway
Michael Upton
Thomas Evans
George Turner

July 15, 2005

Tim Chamberlain
Sheriff of Columbia County
Columbia County Court House
P. O. Box 380
Bloomsburg PA 17815

RE: Kytte, Jack, & Joyce
702 Poplar Street
Bloomsburg PA 17815

Docket # 84ED2005
JD# 248JD2005

Dear Sheriff Chamberlain:

In response to your notification regarding the pending Sheriff's Sale on the referenced property, the Bloomsburg Municipal Authority would like to inform you it holds no claims for unpaid sewer service charges.

Thank you for informing the Municipal Authority office of this matter. If you require any further information, please contact me at 784-5422, ext. 112.

Sincerely,



Amber Kenney
Office Administrator

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 7/6/2005

SERVICE# 6 - OF - 14 SERVICES
DOCKET # 84ED2005

PLAINTIFF M&T BANK S/B/M NORTHERN CENTRAL BANK

DEFENDANT JOYCE A. KYTTLE
JACK L. KYTTLE

ATTORNEY FIRM GOLDBECK MCCAFFERTY & MCKEEVER

| PERSON/CORP TO SERVED | PAPERS TO SERVED |
|-----------------------|------------------------------|
| BLOOMSBURG SEWER | WRIT OF EXECUTION - MORTGAGE |
| 301 E. 2ND ST. | FORECLOSURE |
| BLOOMSBURG | |

SERVED UPON Amber Kenney

RELATIONSHIP _____ IDENTIFICATION _____

DATE 2-12-5 TIME 1603 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. A. Chamberlain

DATE 2-12-5

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 7/6/2005

SERVICE# 7 - OF - 14 SERVICES
DOCKET # 84ED2005

PLAINTIFF M&T BANK S/B/M NORTHERN CENTRAL BANK

DEFENDANT JOYCE A. KYTTLE
JACK L. KYTTLE

ATTORNEY FIRM GOLDBECK MCCAFFERTY & MCKEEVER

| PERSON/CORP TO SERVED | PAPERS TO SERVED |
|-------------------------|------------------------------|
| MARY WARD-TAX COLLECTOR | WRIT OF EXECUTION - MORTGAGE |
| 301 E. 2ND ST. | FORECLOSURE |
| BLOOMSBURG | |

SERVED UPON ~~MARY~~ MARY

RELATIONSHIP _____ IDENTIFICATION _____

DATE 7-12-5 TIME 1600 MILEAGE _____ OTHER _____

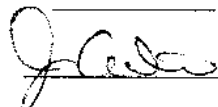
Race _____ Sex _____ Height _____ Weight _____ Eyes _____ Hair _____ Age _____ Military _____

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 7-12-5

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 7/6/2005

SERVICE# 8 - OF - 14 SERVICES
DOCKET # 84ED2005

PLAINTIFF M&T BANK S/B/M NORTHERN CENTRAL BANK

DEFENDANT JOYCE A. KYTTLE
JACK L. KYTTLE

ATTORNEY FIRM GOLDBECK MCCAFFERTY & MCKEEVER

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

SERVED UPON Cassie L. VAN

RELATIONSHIP _____ IDENTIFICATION _____

DATE 7-12-5 TIME 1530 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. C. [Signature] DATE 7-12-5

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 7/6/2005

SERVICE# 11 - OF - 14 SERVICES
DOCKET # 84ED2005

PLAINTIFF M&T BANK S/B/M NORTHERN CENTRAL BANK

DEFENDANT JOYCE A. KYTTLE
JACK L. KYTTLE

ATTORNEY FIRM GOLDBECK MCCAFFERTY & MCKEEVER

| PERSON/CORP TO SERVED | PAPERS TO SERVED |
|---------------------------|------------------------------|
| COLUMBIA COUNTY TAX CLAIM | WRIT OF EXECUTION - MORTGAGE |
| PO BOX 380 | FORECLOSURE |
| BLOOMSBURG | |

SERVED UPON DEB Miller

RELATIONSHIP _____ IDENTIFICATION _____

DATE 7-12-5 TIME 0830 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 7-12-5

COUNTY OF COLUMBIA
REAL ESTATE TAX LIEN CERTIFICATE

DATE:12-JUL-05

FEE:\$5.00

CERT. NO:985

KYTTLER JACK L & JOYCE
702 POPLAR STREET
BLOOMSBURG PA 17815

DISTRICT: TOWN OF BLOOMSBURG
DEED 0259-1131
LOCATION: 702 POPLAR STREET
PARCEL: 05E-02 -230-00,000

| YEAR | BILL ROLL | AMOUNT | INTEREST | PENDING | TOTAL AMOUNT |
|-------------|-----------|----------|----------|---------|--------------|
| | | | | | |
| 2002 | PRIM | 0.00 | 0.00 | | 0.00 |
| 2003 | PRIM | 0.00 | 0.00 | | 0.00 |
| 2004 | PRIM | 1,030.71 | 21.22 | | 1,051.93 |
| TOTAL DUE : | | | | | \$1,051.93 |

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

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

REQUESTED BY:

Timothy I Chamberlain, Sheriff
dm

REAL ESTATE OUTLINE

ED # 84-05

DATE RECEIVED 7-6-05
DOCKET AND INDEX 7-7-05
SET FILE FOLDER UP 7-7-05

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 ✓ called 7-7-05
CHECK FOR ~~\$1,350.00~~ OR 2,000.00 ✓ CK# 230770

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

SALE DATE Oct. 12, 05 TIME 0900
POSTING DATE Sept. 8, 05
ADV. DATES FOR NEWSPAPER
1ST WEEK Sept. 21
2ND WEEK 28
3RD WEEK Oct, 5

SHERIFF'S SALE

WEDNESDAY OCTOBER 12, 2005 AT 9:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 84 OF 2005 ED AND CIVIL WRIT NO. 248 OF 2005 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

ALL THAT CERTAIN parcel or lot of land situate in the Town of Bloomsburg, Columbia County, Pennsylvania, bounded and described as follows, to wit:

BEGINNING at the southwest corner of Seventh Street and Poplar Street and running thence along Seventh Street south 71 degrees 35 minutes west 99.9 feet to an iron pin; thence south 22 degrees east 46.2 feet to an iron pin in line of land formerly of Catherine Ohl; thence by line of land formerly of said Catherine Ohl, north 68 degrees east 99.9 feet to Poplar Street; thence by said Poplar Street, north 22 degrees east 40.8 feet to the southwest corner of Seventh and Poplar Streets, the place of beginning; upon which is erected a large frame dwelling house.

BEING THE SAME PREMISES which Maxine J. Blue and Charlotte A. Frederick, Co- Executrices of the Estate of Ralph Allan Kytte, Deceased, by Deed dated 10/20/94 and recorded 10/24/94 in the Office of the Recorder of Deeds in and for Columbia County in Deed Book 582 at Page 149, granted and conveyed unto Jack L. Kytte and Joyce A. Kytte, husband and wife.

TAX PARCEL #: 05E-02-230

TERMS OF SALE

MINIMUM PAYMENT AT TIME OF SALE: The greater of ten (10%) percent of the bid price or costs (opening bid at sale). Minimum payment is to be paid in cash, certified check or cashier's check at time of sale.

REMAINING BALANCE OF BID PRICE: Any remaining amount of the bid price is to be paid within (8) days after the sale is cash, certified check or cashier's check.

IMPORTANT NOTICE FOR FAILURE TO PAY BID PRICE: FAILURE TO PAY THE BID PRICE IN ACCORDANCE WITH THESE TERMS MAY RESULT IN SERIOUS FINANCIAL CONSEQUENCES TO THE BIDDER. DO NOT BID UNLESS FUNDS ARE AVAILABLE FOR PAYMENT WITHIN THE PRESCRIBED TIME PERIOD.

If the successful bidder fails to pay the bid price as per the above terms, the Sheriff may elect either to sue the bidder for the balance due without a resale of the property, or to resell the property at the bidder's risk and maintain an action against the bidder for breach of contract. In the case of a default all sums paid by bidder will be considered forfeited, but will be applied against any damages recoverable. The defaulting bidder will be responsible for any attorney fees incurred by the Sheriff in connection with any action against the bidder in which the bidder is found liable for damages.

Plaintiff's Attorney
Joseph A. Goldbeck, Jr.
701 Market Street
Philadelphia, PA 19106

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

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Plaintiff's Attorney
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701 Market Street
Philadelphia, PA 19106

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

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

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

Plaintiff

vs.

JOYCE A. KYTTLE
JACK L. KYTTLE
(Mortgagor(s) and Record Owner(s))
702 Poplar Street
Bloomsburg, PA 17815

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2005-CV-248

AFFIDAVIT PURSUANT TO RULE 3129

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

702 Poplar Street
Bloomsburg, PA 17815

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

JOYCE A. KYTTLE
169 Butterfield Circle
Statesville, NC 28625

JACK L. KYTTLE
169 Butterfield Circle
Statesville, NC 28625

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

JOYCE A. KYTTLE
169 Butterfield Circle
Statesville, NC 28625

JACK L. KYTTLE
169 Butterfield Circle
Statesville, NC 28625

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

GEISINGER MEDICAL CENTER
100 NORTH ACADEMY AVENUE
DANVILLE, PA 17821

GEISINGER CLINIC
100 NORTH ACADEMY AVENUE
DANVILLE, PA 17821

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

DOMESTIC RELATIONS OF COLUMBIA COUNTY
15 PERRY AVENUE
BLOOMSBURG, PA 17815

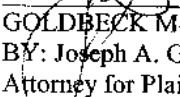
4. Name and address of the last recorded holder of every mortgage of record:
5. Name and address of every other person who has any record interest in or record lien on the property and whose interest may be affected by the sale:
6. Name and address of every other person of whom the plaintiff has knowledge who has any record interest in the property which may be affected by the sale.
7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale.

TENANTS/OCCUPANTS
702 Poplar Street
Bloomsburg, PA 17815

(attach separate sheet if more space is needed)

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

DATED: July 8, 2005



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

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

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

vs.

JOYCE A. KYTTLE
JACK L. KYTTLE
702 Poplar Street
Bloomsburg, PA 17815

In the Court of Common Pleas of
Columbia County

No. 2005-CV-248

2005-ED-84
WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Columbia

To the Sheriff of Columbia County, Pennsylvania

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

PREMISES: 702 Poplar Street Bloomsburg, PA 17815

See Exhibit "A" attached

| | |
|--|-----------------------------|
| AMOUNT DUE | <u>\$95,055.43</u> |
| Interest From 08/30/2004 Through 06/28/2005 | <u> </u> |
| (Costs to be added) | <u> </u> |

Dated: 7/6/05

Fanni B. Kline
Prothonotary, Common Pleas Court
of Columbia County, Pennsylvania

Deputy *Elizabeth A. Berman*

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TAX PARCEL #: 05E-02-230

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

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

Plaintiff

vs.

JOYCE A. KYTTLE
JACK L. KYTTLE
Mortgagor(s) and Record Owner(s)
702 Poplar Street
Bloomsburg, PA 17815

Defendant(s)

IN THE COURT OF
COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

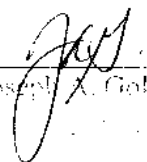
ACTION OF
MORTGAGE FORECLOSURE

NO. 2005-CV-248

2005-ED-84

CERTIFICATION AS TO THE SALE OF REAL PROPERTY

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



Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

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

M&T BANK S/B/M NORTHERN CENTRAL BANK
1100 Wehrle Drive
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Williamsville, NY 14221

Plaintiff

vs.

JOYCE A. KYTTLE
JACK L. KYTTLE
Mortgagor(s) and Record Owner(s)

702 Poplar Street
Bloomsburg, PA 17815

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

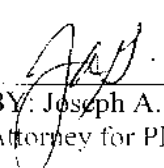
ACTION OF MORTGAGE FORECLOSURE

No. 2005-CV-248

2005-ED-84

WAIVER OF WATCHMAN

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


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

ALL THAT CERTAIN parcel or lot of land situate in the Town of Bloomsburg, Columbia County, Pennsylvania, bounded and described as follows, to wit:

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TAX PARCEL #: 05E-02-230

GOLDBECK McCAFFERTY & McKEEVER

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

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

Plaintiff

vs.

JOYCE A. KYTTLE
 JACK L. KYTTLE
Mortgagor(s) and Record Owner(s)

702 Poplar Street
 Bloomsburg, PA 17815

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE
 FORECLOSURE

Term

No. 2005-CV-248

2005-ED-84

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

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: KYTTLE, JOYCE A.
JOYCE A. KYTTLE
 702 POPLAR STREET
 BLOOMSBURG, PA 17815

Your house at 702 Poplar Street, Bloomsburg, PA 17815 is scheduled to be sold at Sheriff's Sale on _____, at 9:00 AM, in Sheriff's Office, Courthouse, Bloomsburg, PA to enforce the court judgment of \$95,055.43 obtained by M&T BANK S/B/M NORTHERN CENTRAL BANK against you.

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

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

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

You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See notice below on how to obtain an attorney).

**YOU MAY STILL BE ABLE TO SAVE YOUR PROPERTY AND YOU HAVE OTHER RIGHTS
EVEN IF THE SHERIFF'S SALE DOES NOT TAKE PLACE.**

1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid price by calling the Sheriff of Columbia County at 570-389-5624.
2. You may be able to petition the Court to set aside the sale if the bid price was grossly inadequate compared to the value of your property.
3. The sale will go through only if the buyer pays the Sheriff the full amount due in the sale. To find out if this has happened, you may call the Sheriff of Columbia County at 570-389-5624.
4. If the amount due from the Buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.
5. You have a right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.
6. You may be entitled to a share of the money which was paid for your house. A schedule of distribution of the money bid for your house will be filed by the Sheriff within thirty (30) days from the date of the Sheriff's Sale. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the schedule of distribution is filed.
7. You may also have other rights and defenses, or ways of getting your house back, if you act immediately after the sale.

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

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

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

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

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

Plaintiff

vs.

JOYCE A. KYTTLE
JACK L. KYTTLE
(Mortgagor(s) and Record Owner(s))
702 Poplar Street
Bloomsburg, PA 17815

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2005-CV-248

AFFIDAVIT PURSUANT TO RULE 3129

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

702 Poplar Street
Bloomsburg, PA 17815

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

JOYCE A. KYTTLE
169 Butterfield Circle
Statesville, NC 28625

JACK L. KYTTLE
169 Butterfield Circle
Statesville, NC 28625

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

JOYCE A. KYTTLE
169 Butterfield Circle
Statesville, NC 28625

JACK L. KYTTLE
169 Butterfield Circle
Statesville, NC 28625

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

GEISINGER MEDICAL CENTER
100 NORTH ACADEMY AVENUE
DANVILLE, PA 17821

GEISINGER CLINIC
100 NORTH ACADEMY AVENUE
DANVILLE, PA 17821

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

DOMESTIC RELATIONS OF COLUMBIA COUNTY
15 PERRY AVENUE
BLOOMSBURG, PA 17815

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

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

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

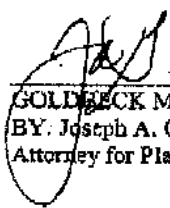
7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale.

TENANTS/OCCUPANTS
702 Poplar Street
Bloomsburg, PA 17815

(attach separate sheet if more space is needed)

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

DATED: July 8, 2005


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

Goldbeck McCafferty & McKeever

FACSIMILE TRANSMITTAL SHEET

TO: SHERIFF CHAMBERLAIN**PAGES: 3 INCLUDING COVER****COMPANY:****DATE: 7/8/05****FAX NUMBER: 570-589-5625****FROM:****KELLY NORRIS****RE: JOYCE AND JACK KYTILE****PHONE:****215-825-6362**

☐ **URGENT**☐ **FOR REVIEW**☐ **PLEASE COMMENT**☐ **PLEASE REPLY**☐ **PLEASE RECYCLE**

NOTES/COMMENTS:

ATTACHED IS A COPY OF THE 3129
LISTING THE LIENHOLDERS. THANKS!
KELLY

MELLON INDEPENDENCE CENTER, SUITE 3000, 701 MARKET STREET, PHILA., PA 19106

**GOLDBECK MCCAFFERTY & MCKEEVER
A PROFESSIONAL CORPORATION**

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

PAY
TO THE
ORDER OF

Sheriff of Columbia County

TWO THOUSAND AND XX / 100

FIRSTTRUST BANK

3-7380/2360

06/28/2005

\$ 2,000.00

DOLLARS

MORTGAGE DISBURSEMENT ACCOUNT

MEMO *Kyttle, J.*

[Signature]
AUTHORIZED SIGNATURE

⑈ 230770⑈ ⑆ 23607380⑆ 70 100018⑈

230770

all is on back

Security Feature

