SHERIFF'S SALE COST SHEET

Bank of America	vs. Manaret Lause Polty
NO. 103-06 ED NO. 156-0	vs. Manaret Lause Polty 6 JD DATETIME OF SALE 35 25 0930
DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$150,00
LEVY (PER PARCEL	\$15.00
MAILING COSTS	s 3-31-50
ADVERTISING SALE BILLS & CO	*
ADVERTISING SALE (NEWSPAP	•
MILEAGE	\$ 74,00
POSTING HANDBILL	\$15.00
CRYING/ADJOURN SALE	\$10.00
SHERIFF'S DEED	\$35.00
TRANSFER TAX FORM	\$25.00
DISTRIBUTION FORM	\$25.00
COPIES	\$ 5,00
NOTARY	\$ 10,00
TOTAL ****	****** \$ <u> </u>
WEB POSTING	\$150.00
PRESS ENTERPRISE INC.	\$ 745,00
	\$75.00
TOTAL ****	\$75.00 ************** \$ \(\frac{1}{20,00} \)
PROTHONOTARY (NOTARY)	\$19.00
RECORDER OF DEEDS	\$ 4650
TOTAL ****	\$ <u>//.<!--</u--> ************ \$ <u>\$ //</u>\$0</u>
REAL ESTATE TAXES:	
BORO, TWP & COUNTY 2	0 \$ <u></u>
SCHOOL DIST. 2	0 <u> \$ /4/ </u>
DELINQUENT 2	0\$ <u>\$/0</u> 0
TOTAL ****	*************
MUNICIPAL FEES DUE:	
SEWER 2	0\$_14 <u>61.71</u>
WATER 2	0
TOTAL ****	0\$ <u>1461.71</u> 0\$_ ******************
SURCHARGE FEE (DSTE)	\$ //0.00 \$ \$ ****************** \$
MISC.	\$
	\$
TOTAL ***	******** S
TOTAL COS	TS (OPENING BID) \$2/82.2

COLUMBIA COUNTY SHERIFF'S OFFICE

SHERIFF'S REAL ESTATE FINAL COST SHEET

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NO. 156-06	JD
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	NO. 156-06 0930 \$ 2782,21 \$ 57,64 \$ \$ ASE

UDREN LAW OFFICES, P.C.

WOODCREST CORPORATE CENTER 111 WOODCREST ROAD SUITE 200

MARK J. UDREN* STUART WINNEG**
GAYL SPIVAK ORLOFF*** HEIDI R. SPIVAK*** MARISA JOY MYERS*** LORRAINE DOYLE** ALAN M. MINATO*** *ADMITTED NJ, PA, FL **ADMITTED PA ***ADMITTED NJ, PA TINA MARIE RICH OFFICE ADMINISTRATOR

CHERRY HILL, NEW JERSEY 08003-3620 856 . 669 . 5400 FAX: 856, 669, 5399

PENNSYLVANIA OFFICE 215-568-9500 215-568-1141 FAX

FREDDIE MAC DESIGNATED COUNSEL

PLEASE RESPOND TO NEW JERSEY OFFICE

November 2, 2006

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

RE: Bank of America, N.A.

Margaret Louise Folta

Property: 1200 First Avenue

Berwick, PA 18603

Columbia County C.C.P. No.: 2006-CV-156-MF

Sheriff's Sale Date: October 25, 2006

Dear Sir or Madam:

As attorney on the Writ, we are assigning the bid and requesting the DEED be recorded in the name of Federal National Mortgage Association, 1900 Market Street Suite 800 Philadelphia, PA. 19103.

Enclosed please find our check in the amount of \$1,541.85 payable to the Sheriff of Columbia County. This check represents payment sheriff settlement costs, less previous deposit of \$1,500.00. Also enclosed please find two original Realty Transfer Tax Statement of Value forms.

Thank you in advance for your kind assistance in this matter and as always, if you have any questions please feel free to contact me.

Sincerely,

Ed Morrison Legal Assistant

Enclosure



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

REALTY TRANSFER TAX STATEMENT OF VALUE

See	Reverse	for	Instructions
ンセセ	neverse	IUI	IIISH UCHORS

RECORDE	R'S USE ONLY
State Tax Paid	
Book Number	
Page Number	
Date Recorded	

Complete each section and file in duplicate with Recorded 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	CORRESPONDEN	T - All	inquiries may	be directed to	the followi	na person:
Name					Telephone Number	
	n Law Offices, P.C.				Area Code (856)	482-6900
	Address Mondarcot Bood, Suite 3	-00	City		State	Zip Code
	Woodcrest Road, Suite 2		Cne	erry Hill	בא	08003
В	TRANSFER DATA		<u> </u>	Date of Acceptance of		
Sher	r(s)/Lessor(s) iff of Columbia County			Grantee(s)/Lessee(s) Fe	deral National Mortg	age Association
P.O.	ddress Box 380			Street Address 1900 Market Stre	et Suite 800	
City		State	Zip Code	City	Sta	te Zip Code
Blooi	msburgh	PA	17815	Philadelphia	PA	-
С	PROPERTY LOCA	TION				
Street A 1200	ddress First Avenue			City, Township, Borough Berwick		····
County		Ü	School District		Tax Parcel Number	
Colu	mbia		Berwick		04D-08-288	
	VALUATION DATA					
	al Cash Consideration		2. Other Consideration		3. Total Considerat	ion
\$2,98			<u>+ 0</u>		= \$2,982.21	
	ntry Assessed Value		5. Common Level Ration F	actor	6. Fair Market Valu	-
Þ37,4	108.00		x 3.47		= \$136,745.7	' 6
E	XEMPTION DATA					
	ount of Exemption Claimed		1b. Percentage of Interest	Conveyed		
100%	<u> </u>		100%			
2. Che	ck Appropriate Box Below fo	r Exempti	on Claimed			
	Will or interstate succession					
	Townston to both 41 by		(Name of Decedent)		(Estate File	Number)
님	Transfer to Industrial Development	•				
님	Transfer to a trust. (Attach comple					
무	Transfer between principal and ag			_		
نا	Transfers to the Commonwealth, the (If condemnation or in fieu of cond	e United Sta	ites and instrumentalities by	gift, dedication, condemna	tion, or in lieu of cond	emnation.
X	Transfer from mortgagor to a holde			nok Number 20031306	2 Come Number	
				-		 ,
片	Corrective or confirmatory deed.				ned.)	
	Statutory corporate consolidation,					
🖂	Other (Please explain exemption of	claimed, if o	ther than listed above.) Tra	nsfer from sheriff	<u>to a governme</u>	<u>nt agency</u>
tnere	fore tax exempt					
Under	penalties of law, I declare th	at I have	examined this Stateme	ent including accompany		
	dge and belief, it is true, correc			m, meluling accompai	iying information,	and to the best of my
	re of Correspondent or Respon		-			Date
	A FED					11/1/1/1/

FAILURE TO COMPLETE THIS FORM PROPERLY OR ATTACH APPLICABLE DOCUMENTATION MAY RESULT N THE RECORDER'S REFUSAL TO RECORD THE DEED.

PLEASE SEND FINAL BELL

Dats: TO: ELLING DEPARTMENT
FROM: EDM. FILE # 06010366
FILE NAME: FOLTE FILE # 06010300
PLEASE PREPARE AND SEND FINAL BULL FOR THE REFERENCED FILLS. PLEASE PREPARE AND SEND FINAL BULL FOR THE REFERENCED FILLS.
NEED SHERIFF SETTLEMENT AMOUNT REQUESTED FROM CLIENT BEFORE WE CAN SETTLE W/SHERIFF: YES/NO
AMOUNT \$ 1,5 77.
AMOUNT DE AND
PATD FROM
LINE ITEM # 12393
WATER LIENS: YES /NO AMOUNT S
SEWER LIENS: YES / NO AMOUNT SPAID FROM
RECORD DEED: YES / NOUNT S
PROPER HUD DEED: YES / NO / AMOUNTS
VESTA-TITLE POLICY: YES NO AMOUNTS
VEST 4- RECORD HID DEED (Includes Recorder of Deeds Charge) AMOUNTS
VESTA-TAX CERTIFICATION ON TYPLE POLICY: AMOUNTS
VESTA-OBTAIN DEED RECORDING INFORMATION: AMOUNTS
LEXI LEGAL PICK UP SHERIFF COST SHEET: YES / AMOUNTS
TENTLEGAL DELIVER DEED: YES (NO)
ACKNOWLEDGE DEED: YES/NO AMOUNTS
AMOUNIS
REGISTER DELECT. AMOUNTS
PREPARE ASSIGNMENT: YES (NO AMOUNTS
VESTA- RECORD ASSIGNMENT: YES/NO)

\$1,541.85 THIS DOCUMENT CONTAINS HEAT SENSITIVE INC. TOUCH OR PRESS MERE - RED IMAGE DISAPPEARS WITH HE ORIGINAL DOCUMENT PRINTED ON CHÉMICAL REACTIVE PAPÈR WITH MICHOPRINTED BOHDER DATE **One Thousand Five hundred Forty One dollars and Eighty Five cents** UDREN LAW OFFICES, PC
PA ESCROW ACCOUNT
111 WOODCREST ROAD
CHERRY HILL, NJ 08003 Sheriff of Columbia County Settle with Sheriff 06010506 Folta **PAY** to TH€ ORDER Ę0

#8 24484 #80360018084 38 589745 3#

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UDREN LAW OFFICES, P.C.

WOODCREST CORPORATE CENTER 111 WOODCREST ROAD SUITE 200

CHERRY HILL, NEW JERSEY 08003-3620 856 . 669 . 5400

FAX: 856 . 669 . 5399

PENNSYLVANIA OFFICE 215-568-9500

MARK J. UDREN*
STUART WINNEG**
GAYL SPIVAK ORLOFF***
HEIDI R. SPIVAK***
MARISA JOY COHEN***
LORRAINE DOYLE**
ALAN M. MINATO***
*ADMITTED NJ, PA, FL
**ADMITTED PA
***ADMITTED NJ, PA
TINA MARIE RICH
OFFICE ADMINISTRATOR

FREDDIE MAC PENNSYLVANIA DESIGNATED COUNSEL

PLEASE RESPOND TO NEW JERSEY OFFICE

October 20, 2006

Prothonotary of Columbia County Columbia County Courthouse P.O. Box 380 Bloomsburg, PA 17815

Re: Bank of America, N.A.

vs.

Margaret Louise Folta

Columbia County C.C.P. No. 2006-CV-156-MF

Gentlemen:

In connection with the above captioned matter, enclosed for filing please find Affidavit of Service Pursuant to Rule 3129.

I have enclosed an extra copy to be time stamped and returned in the enclosed self-addressed stamped envelope.

Your assistance in this matter is greatly appreciated.

Sincerely yours,

Mark J. Udren, Esquire UDREN LAW OFFICES, P.C.

Xkab

Enclosures

cc: Columbia County Sheriff's Office

P.O. Box 380

Bloomsburg, PA 17815

UDREN LAW OFFICES, P.C. BY: Mark J. Udren, Esquire ATTY I.D. NO. 04302 WOODCREST CORPORATE CENTER 111 WOODCREST ROAD, SUITE 200 CHERRY HILL, NJ 08003-3620 856-669-5400

Bank of America, N.A. 1270 Northland Drive, Suite 200 Mendota Heights, MN 55120

Plaintiff

COURT OF COMMON PLEAS CIVIL DIVISION Columbia County

v.

Margaret Louise Folta 1200 First Avenue, #B Berwick, PA 18603 Defendant(s)

INO. 2006-CV-156-MF

AFFIDAVIT OF SERVICE PURSUANT TO Pa.R.C.P.RULE 3129.1

Plaintiff, by its/his/her Attorney, Mark J. Udren, Esquire, hereby verifies that:

- 1. A copy of the Notice of Sheriff's Sale, a true and correct copy of which is attached hereto as Exhibit "A", was sent to every recorded lienholder and every other interested party known as of the date of the filing of the Praecipe for the Writ of Execution, on the date(s) appearing on the attached Certificates of Mailing.
- 2. A Notice of Sheriff's Sale was sent to Defendant(s) by regular mail and certified mail on the date appearing on the attached Return Receipt, which was signed for by Defendant(s) on the date specified on the said Return Receipt. Copies of the said Notice and Return Receipt are attached hereto as Exhibit "B".
- 3. If a Return Receipt is not attached hereto, then service was by personal service on the date specified on the attached Return of Service, attached hereto as Exhibit "B".
- 4. If service was by Order of Court, then proof of compliance with said Order is attached hereto as Exhibit "B".

All Notices were served within the time limits set forth by Pa Rule C.P. 3129.

This Affidavit is made subject to the penalties of 18 relating to unsworn falsification to authorities.

OFFICES P.C.

Pa.0

Section 4904

Dated: October 20, 2006

BY:

UDREN LAW

Mark J. Udren, Esquire Attorney for Plaintiff

ATTORNEY FOR PLAINTIFF

UDREN LAW OFFICES, P.C. BY: Mark J. Udren, Esquire ATTY I.D. NO. 04302 WOODCREST CORPORATE CENTER 111 WOODCREST ROAD, SUITE 200 CHERRY HILL, NJ 08003-3620 856-669-5400

Bank of America, N.A. 1270 Northland Drive, Suite 200 CIVIL DIVISION Mendota Heights, MN 55120 Plaintiff

℧.

Margaret Louise Folta 1200 First Avenue, #B Berwick, PA 18603

Defendant(s)

COURT OF COMMON PLEAS [Columbia County

MORTGAGE FORECLOSURE

NO. 2006-CV-156-MF

AMENDED AFFIDAVIT PURSUANT TO RULE 3129.1

Bank of America, N.A., Plaintiff in the above action, by its attorney, Mark J. Udren, ESQ., sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at: 1200 First Avenue, Berwick, PA 18603

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

1200 First Avenue, #B Margaret Louise Folta Berwick, PA 18603

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

SAME AS #1 ABOVE

Name

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

Bank of America 1400 Best Plaza Drive. Ste 101 Richmond, VA 23227

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

See Caption above. Plaintiff herein.

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

Name

Address

Berwick Area Joint Sewer Authority

1108 Freas Avenue Berwick, PA 18603

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

Name

Address

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

Domestic Relations Section P.O Box 380, Bloomsburg, PA 17815

Commonwealth of PA,
Department of Revenue

Bureau of Compliance, PO Box 281230 Harrisburg, PA 17128-1230

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:

Name

Address

Tenants/Occupants

1200 First 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. sec. 4904 relating to unsworn falsification to authorities.

DATED: October 20, 2006

UDREN LAW OFFICES, P.C

Mark J. Udren, ESQ. Attorney for Plaintiff

ATTORNEY FOR PLAINTIFF

UDREN LAW OFFICES, P.C. BY: Mark J. Udren, Esquire ATTY I.D. NO. 04302 WOODCREST CORPORATE CENTER 111 WOODCREST ROAD, SUITE 200 CHERRY HILL, NJ 08003-3620 856-669-5400

Bank of America, N.A. 1270 Northland Drive, Suite 200

Mendota Heights, MN 55120 Plaintiff

ν. Margaret Louise Folta 1200 First Avenue, #B Berwick, PA 18603 Defendant(s)

August 15, 2006

COURT OF COMMON PLEAS CIVIL DIVISION Columbia County

INO. 2006-CV-156-MF

DATE:

TO: ALL PARTIES IN INTEREST AND CLAIMANTS

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

OWNER(S): Margaret Louise Folta

PROPERTY: 1200 First Avenue, Berwick, PA 18603

Improvements: RESIDENTIAL DWELLING

The above captioned property is scheduled to be sold at the Columbia County Sheriff's Sale on September 20, 2006, at 9:30am, at the COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PA. Our records indicate that you may hold a mortgage or judgment on the property which will be extinguished by the sale. You may wish to attend the sale to protect your interests.

A Schedule of Distribution will be filed by the Sheriff on a date specified by the Sheriff not later that 30 days after sale. Distribution will be made in accordance with the schedule unless exceptions are filed thereto within 10 days after the filing of the schedule.

Of Sender Name and Address WOODCREST CORPORATE CENTER UDREN LAW OFFICES, P.C.

Listed by Sender Total number of Pieces K. BLACK COLUMBIA 06010506 Number Article PO BOX 380, BLOOMSBURG, PA 17815 COM OF PA, DEPT OF REV, BUR OF COMPLIANCE PO BOX 380, BLOOMSBURG, PA 17815 PO BOX 281230, HARRISBURG, PA 17128-1230 DOMESTIC RELATIONS SECTION COLUMBIA CO TAX CLAIM BUREAU 1200 FIRST AVENUE, BERWICK, PA 18603 TENANTS/ OCCUPANTS Received at Rost Office Total Number of Pieces Name of Addressee, Street, and Post Office Address 111 WOODCREST ROAD CHERRY HILL, NJ 08003 Postmaster, Per (Name of Rec Insured COD Certified Registered Postage Return Receipt for Merchandise
Int'l Recorded Del.
Express Mail \approx Fee POSTAGE U.S. The hall deplaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable rocuments under Express Mail document reconstruction insurance is \$50,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$50.00. The maximum indemnity payable is \$50.000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual R900, \$913, and \$921 for inditations of coverage on insured and COD mail. See international Mail Manual for infinitations of coverage on international mail. Special handling charges apply only to third and forth class parcets. Check appropriate block for Registered Mali:

With Postal Insurance

Without postal Insurance Handling Charge 97 (If Regis.) Act. Value Insured (If Regis.) Value Affix stamp here if issued as certificate of mailing or for additional copies of this bill Due Sender Postmark and Date of Receipt E COD R.R. Fee S.D. Ξ Fee ee Ast. Del. Fee Remarks

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PS Form **3877**, February 1994

Form Must be Completed by Typewriter, Ink or Ball Point Pen

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Total Number of Pieces Postmaster, Per (Name of Receiving Employee) Received at Post Office									70.					BERWICK AREA JOINT SEWER AUTHORITY 1108 FREAS AVENUE BERWICK, PA 18603	BANK OF AMERICA 1400 BEST PLAZA DRIVE, STE 101 RICHMOND, VA 23227	Name of Addressee, Street, and Post Office Address	UDREN LAW OFFICES, P.C. WOODCREST CORPORATE CENTER 111 WOODCREST ROAD CHERRY HILL, NJ 08003
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PS Form **3877**, February 1994

Form Must be Completed by Typewriter, Ink or Ball Point Pen

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

Bank of America, N.A. 1270 Northland Drive, Suite 200

Mendota Heights, MN 55120 Plaintiff

v.

Margaret Louise Folta 1200 First Avenue, #B Berwick, PA 18603

Defendant(s)

COURT OF COMMON PLEAS CIVIL DIVISION Columbia County

NO. 2006-CV-156-MF

VERIFICATION OF SERVICE BY CERTIFIED MAIL AND REGULAR MAIL PURSUANT TO COURT ORDER

The undersigned hereby verifies that he is counsel for Plaintiff in the above case and that pursuant to the Court order issued in this matter he mailed a true and correct copy of the Notice of Sale to Defendant(s), by certified mail and regular first class mail, to the last known address of Defendant(s) as follows:

DATE MAILED: August 15, 2006

Margaret Louise Folta 1200 First Avenue, #B Berwick, PA 18603

I verify that the statements made herein are true and correct and I understand that false statements made herein are subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.

Dated: October 18, 2006

UDREN LAW OFFICES, P.C

Mark W. Udren, Esquire

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY CIVIL DIVISION

Bank of America, N.A.
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

V

Margaret Louise Fulta
Defendant(s)

Defendant(s) NO. 2006 CV 156 mf

ORDBR

AND NOW, this 5 day of , 2006, upon consideration of Plaintiff's Motion and the Affidavit of Good Faith investigation attached hereto, it is hereby ORDERED that service of the Complaint in Mortgage Foreclosure and all subsequent pleadings on Defendant(s), Margaret Louise Folta, shall be complete when Plaintiff or its counsel or agent has mailed true and correct copies of the Complaint in Mortgage Foreclosure and all subsequent pleadings by certified mail and regular mail to the last known address of Defendant(s), Margaret Louise Folta at 1200 First Avenue, #B, Berwick, PA 18603 and by posting the mortgaged premises located at 1200 First Avenue, Berwick, PA 18603.

BY THE COURT:

15/Thomas A. Domos, Jr. J.

61 31 V 8- AW 0012

DEDIOSSE F/B

N 6 ű 4 ú E ~1 œ တ $\vec{\Box}$ 7 ő 5 7 갋 Total number of Pieces Listed by Sender FOLTA COLUMBIA 06010506 K. BLACK Number Article MARGARET LOUISE FOLTA 1200 FIRST AVENUE, #B, BEAWICK, PA 18603 Name of Addressee, Street, and Post Office Address Total Number of Pieces Received at Poet Office Postmaster, Per (Name of Be Form Must be Completed by Typewriter, Ink or Ball Point Pen Postage 10000 9 0 AUG 15'06 Fee U.S. POSTAGE Ine full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per price subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is piece subject to a limit of \$600,000 per occurrence. The maximum indemnity payable is \$25,000 for registered mall, sent with optional postal insurance. See Domestic Mail Manual for Indications of coverage on international Mail Manual for Mail Manual for Indications of coverage on international mail. Special handling charges apply only to third and forth class parcels. Charge Flandling (If Regis.) Value # COD æ S.D. S.H.

PS Form **3877**, February 1994

Address Of Sender

Name and

WOODCREST CORPORATE CENTER

111 WOODCREST ROAD CHERRY HILL, NJ 08003

Registered
Insured
COD
Certified Certified

☐ Return Receipt for

insured

Due Sender

H.R.

Rst Del Fee Remarks

Check appropriate block for Registered Mail:

[] With Postal Insurance

| Without postal Insurance Act. Value

> certificate of mailing or for additional copies of this bill. Affix stamp here it issued as

Postmark and Date of Receipt

UDREN LAW OFFICES, P.C.

WOODGREST CORPORATE CENTER 111 WOODCREST ROAD CHERRY HILL NJ 08003

LIDREN LAW OFFICES, P.C.

5203 01:80

7004 0750 0003

115. POSTNOE

U.S. Postal Service 0890 CERTIFIED MAIL RECEIPT 5203 39 0750 0003 40 Certified Fee Return Reciept Fee (Endorsement Required) Hare Restricted Delivery Fee (Enggreement Required) 4-64 7004

Margaret Louise Folta 1200 First Avenue, #B Berwick, PA 18603 or PO Box No. Ony, State, ZIP+4

To: 4011 1200 First Avenue, #B Berwick, PA 18603 Margaret Louise Folta מפונכת (rop1 petato) at 1000 Firet

NOTICE OF SHERIFF'S SALE OF

				BLEE		(5,	7-3/	1	
PS Form 3811, February 2004	Article Number (Transfer from service label)	THE TANK TALLS	Berwick, PA 18603	Margaret Louise Folta 1200 First Avenue, #B	Article Addressed to:	 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. 	item 4 if Restricted Delivery is desired. Print your name and address on the reverse	■ Complete Items 1, 2, and 3. Also complete	SENDER: COMPLETE THIS SECTION
Domestic Return Receipt	7001)lta #B	_	llpiece,	verse	plete	
um Receipt	0890 E025 E000 0520 h002	4. Restricted Delivery? (Extra Fee)	3. Service Type Q Gentited Mail D Expres D Registered A Return I Insured Mail D C.O.D.		D. Is delivery address different from Item 17 LI Yes If YES, enter delivery address below: LI No	B. Received by (Printed Name)	×	A. Signature	COMPLETE THIS SECTION ON DELIVERY
102595-02-M		Fee) ☐ Yes	Express Mall A Return Receipt for Merchan C.O.D.		from Item 17 LD Yes ess below: D No	(c) Date of Deli	D Agent ☐ Addres		ON DELIVERY

IMPORTANT: Save this receipt and present it when making an inquir Internet access to delivery intermation is not available on mail adtressed to APOs and FPOs.

If a postmark on the Certified Mail receipt is desired, please present the cle at the post office for postmarking. If a postmark on the Certified (cecipt is not needed, detach and affix label with postage and mail.

Tor an additional fee, delivery may be restricted to the addressee addressee's authorized agent. Advise the cack or mark the mailplece writtre endorsement "Restricted Delivery"

■ For an additional fee, a Return Heceipt may be required to provide produced delivery. To obtain Return Receipt service, please complete and attach a Return Georgia (PS Form 3811) to the article and add applicable postage to cover fee, Endorse malipiace "Heturn Receipt Requested". To receive a fee walver a duplicate return receipt, a USPS® postmark on your Certified Mait receipt required.

■ NO INSURANCE COVERAGE IS PROVIDED with Certified Mail, valuables, please consider Insured or Registered Mail,

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Important Reminders:

Certified Mail may ONLY be combined with First-Class Mails or Priority M

Certified Mail may ONLY be combined with First-Class Mails or Priority M

A record of delivery kept by the Postal Service for two years

a A unique identifier for your mailpiece

Form 3800, June 2002 (Reverse)

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UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

Bank of America, N.A. 1270 Northland Drive, Suite 200

Mendota Heights, MN 55120 Plaintiff

Margaret Louise Folta 1200 First Avenue, #B Berwick, PA 18603

Defendant(s)

COURT OF COMMON PLEAS CIVIL DIVISION Columbia County

NO. 2006-CV-156-MF

PRAECIPE TO FILE PROOF OF SERVICE

TO THE PROTHONOTARY:

Kindly file the attached Proofs of Service with regard to the captioned matter.

UDREN LAW OFFICES, P.C.

Date: October 9, 2006

√ Udren,

ESQUIRE

Attorney for Plaintiff

Bank of America, NA, et. al., Plaintiff(s)
vs.
Margaret Louise Folta, et. al., Defendant(s)

Service of Process by

APS International, Ltd. 1-800-328-7171

APS International Plaza 7800 Glenroy Rd. Minneapolis, MN 55439-3122

APS File #: 079108-0001

AFFIDAVIT OF SERVICE -- Individual

Service of Process on: -Margaret Louise Folta, by posting HDREN LAW OFFICES Court Case No. 2006-CV-156-MF Ms. Kathryn Black 111 Woodcrest Rd, Suite 200 Cherry Hill, NJ 08003-3620 County of: CobuMRIA ELNOCK , undersigned, being duly sworn, deposes and says Name of Server: that at the time of service, s/he was of legal age and was not a party to this action; day of SEPT. , 20 06, at 10:00 o'clock fr.M. Date/Time of Service: , in Berwick, PA 18603 Place of Service: at 1200 First Avenue, #B the undersigned served the documents described as: **Documents Served:** Notice of Sheriff's Sale of Real Property w/ Order A true and correct copy of the aforesaid document(s) was served on: Service of Process on: Margaret Louise Folta, by posting Person Served, and By personally delivering them into the hands of the person to be served. Method of Service: ☐ By delivering them into the hands of _____ of suitable age, who verified, or who upon questioning stated, that he/she resides with Margaret Louise Folta, by posting at the place of service, and whose relationship to the person is: The person receiving documents is described as follows: Description of Person Sex ____; Skin Color ______; Hair Color ______; Facial Hair ______ Receiving Documents: Approx. Age_____; Approx. Height _____; Approx. Weight _____ To the best of my knowledge and belief, said person was not engaged in the US Military at the time of service. Subscribed and sworn to before me this Undersigned declares under penalty of perjury Signature of Server: that the foregoing is true and correct. ptembers, 2006 Notary Public (Commission Expires) APS International, Ltd.

NOTARIAL SEAL
RUTH TELNOCK, Notary Public
Borough of Physicoth, Lamerue County
My Commission Expires March 28, 2009

Woodcrest Corporate Center 111 Woodcrest Road Cherry Hill, New Jersey 08003 856-669-5400 856-669-5399

Udren Law Offices, P.C

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UDREN LAW OFFICES, P.C.

WOODCREST CORPORATE CENTER 111 WOODCREST ROAD SUITE 200

CHERRY HILL, NEW JERSEY 08003-3620 856 . 669 . 5400 FAX: 856 . 669 . 5399

PENNSYLVANIA DFFICE 215-568-9500

MARK J. UDREN*
STUART WINNEG**
GAYL SPIVAK ORLOFF***
HEIDI R. SPIVAK***
MARISA JOY COHEN***
LORRAINE DOYLE**
ALAN M. MINATO***
*ADMITTED PI, PA, FL
**ADMITTED PI, PA
TINA MARIE RICH
OFFICE ADMINISTRATOR

FREDDIE MAC PENNSYLVANIA DESIGNATED COUNSEL

PLEASE RESPOND TO NEW JERSEY OFFICE

October 20, 2006

Prothonotary of Columbia County Columbia County Courthouse P.O. Box 380 Bloomsburg, PA 17815

Re: Bank of America, N.A.

vs.

Margaret Louise Folta

Columbia County C.C.P. No. 2006-CV-156-MF

Gentlemen:

In connection with the above captioned matter, enclosed for filing please find Affidavit of Service Pursuant to Rule 3129.

I have enclosed an extra copy to be time stamped and returned in the enclosed self-addressed stamped envelope.

Your assistance in this matter is greatly appreciated.

Sincerely yours,

Mark J. Udren, Esquire UDREN LAW OFFICES, P.C.

Xkab

Enclosures

cc: Columbia County Sheriff's Office P.O. Box 380 Bloomsburg, PA 17815 UDREN LAW OFFICES, P.C. BY: Mark J. Udren, Esquire ATTY I.D. NO. 04302 WOODCREST CORPORATE CENTER 111 WOODCREST ROAD, SUITE 200 CHERRY HILL, NJ 08003-3620 856-669-5400

Bank of America, N.A. 1270 Northland Drive, Suite 200

Mendota Heights, MN 55120 Plaintiff

7.7

Margaret Louise Folta 1200 First Avenue, #B Berwick, PA 18603

Defendant(s)

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS CIVIL DIVISION Columbia County

NO. 2006-CV-156-MF

AFFIDAVIT OF SERVICE PURSUANT TO Pa.R.C.P.RULE 3129.1

Plaintiff, by its/his/her Attorney, Mark J. Udren, Esquire, hereby verifies that:

- 1. A copy of the Notice of Sheriff's Sale, a true and correct copy of which is attached hereto as Exhibit "A", was sent to every recorded lienholder and every other interested party known as of the date of the filing of the Praecipe for the Writ of Execution, on the date(s) appearing on the attached Certificates of Mailing.
- 2. A Notice of Sheriff's Sale was sent to Defendant(s) by regular mail and certified mail on the date appearing on the attached Return Receipt, which was signed for by Defendant(s) on the date specified on the said Return Receipt. Copies of the said Notice and Return Receipt are attached hereto as Exhibit "B".
- 3. If a Return Receipt is not attached hereto, then service was by personal service on the date specified on the attached Return of Service, attached hereto as Exhibit "B".
- 4. If service was by Order of Court, then proof of compliance with said Order is attached hereto as Exhibit "B".

All Notices were served within the time limits set forth by Pa Rule C.P. 3129.

This Affidavit is made subject to the penalties of relating to unsworn falsification to authorities

Dated: October 20, 2006

UDREN LAW OFFICES

P.C.

Pa.G

Section 4904

Mark J. Udren, Esquire Attorney for Plaintiff

BY:

UDREN LAW OFFICES, P.C. BY: Mark J. Udren, Esquire ATTY I.D. NO. 04302 WOODCREST CORPORATE CENTER

111 WCODCREST ROAD, SUITE 200 CHERRY HILL, NJ 08003-3620

856-669-5400

Bank of America, N.A. 1270 Northland Drive, Suite 200 CIVIL DIVISION Mendota Heights, MN 55120 Plaintiff

v.

Margaret Louise Folta 1200 First Avenue, #B Berwick, PA 18603

Defendant(s)

COURT OF COMMON PLEAS Columbia County

ATTORNEY FOR PLAINTIFF

MORTGAGE FORECLOSURE

NO. 2006-CV-156-MF

AMENDED AFFIDAVIT PURSUANT TO RULE 3129.1

Bank of America, N.A., Plaintiff in the above action, by its attorney, Mark J. Udren, ESQ., sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at: 1200 First Avenue, Berwick, PA 18603

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

Margaret Louise Folta

1200 First Avenue, #B Berwick, PA 18603

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

SAME AS #1 ABOVE

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

Bank of America

1400 Best Plaza Drive, Ste 101 Richmond, VA 23227

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

Plaintiff herein.

See Caption above.

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

Name

Address

Berwick Area Joint Sewer Authority

1108 Freas Avenue Berwick, PA 18603

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

Name

Address

Columbia County Tax Claim Bureau

P.O Box 380, Bloomsburg, PA 17815

Domestic Relations Section P.O Box 380, Bloomsburg, PA 17815

Commonwealth of PA, Department of Revenue

Bureau of Compliance, PO Box 281230 Harrisburg, PA 17128-1230

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:

Name

Address

Tenants/Occupants

1200 First 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 age made subject to the penalties of 18 Pa.C.S. sec. 4904 relating to unsworn falsification to authorities.

DATED: October 20, 2006

UDREN\ LAW OFFICES,

Mark J. Udren, Attorney for Plaintiff UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

Bank of America, N.A. 1270 Northland Drive, Suite 200 Mendota Heights, MN 55120

Plaintiff

v.

Margaret Louise Folta
1200 First Avenue, #B

Defendant(s)

DATE: August 15, 2006

Berwick, PA 18603

TO: ALL PARTIES IN INTEREST AND CLAIMANTS

NOTICE OF SHERIFF'S SALE
OF REAL PROPERTY

OWNER(S): Margaret Louise Folta

PROPERTY: 1200 First Avenue, Berwick, PA 18603

Improvements: RESIDENTIAL DWELLING

The above captioned property is scheduled to be sold at the <u>Columbia</u> County Sheriff's Sale on <u>September 20, 2006</u>, at 9:30am, at the COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PA. Our records indicate that you may hold a mortgage or judgment on the property which will be extinguished by the sale. You may wish to attend the sale to protect your interests.

A Schedule of Distribution will be filed by the Sheriff on a date specified by the Sheriff not later that 30 days after sale. Distribution will be made in accordance with the schedule unless exceptions are filed thereto within 10 days after the filing of the schedule.

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS CIVIL DIVISION Columbia County

NO. 2006-CV-156-MF

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UDREN LAW OFFICES, P.C. BY: Mark J. Udren, Esquire ATTY I.D. NO. 04302 WOODCREST CORPORATE CENTER 111 WOODCREST ROAD, SUITE 200 CHERRY HILL, NJ 08003-3620 856-669-5400

Bank of America, N.A. 1270 Northland Drive, Suite 200 Mendota Heights, MN 55120 Plaintiff COURT OF COMMON PLEAS CIVIL DIVISION Columbia County

ATTORNEY FOR PLAINTIFF

∜.

Margaret Louise Folta 1200 First Avenue, #B Berwick, PA 18603

Defendant(s)

NO. 2006-CV-156-MF

VERIFICATION OF SERVICE BY CERTIFIED MAIL AND REGULAR MAIL PURSUANT TO COURT ORDER

The undersigned hereby verifies that he is counsel for Plaintiff in the above case and that pursuant to the Court order issued in this matter he mailed a true and correct copy of the Notice of Sale to Defendant(s), by certified mail and regular first class mail, to the last known address of Defendant(s) as follows:

DATE MAILED: August 15, 2006

Margaret Louise Folta 1200 First Avenue, #B Berwick, PA 18603

I verify that the statements made herein are true and correct and I understand that false statements made herein are subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.

Dated: October 18, 2006

UDREN LAW OFFICES, P.C.

Mark W. Udren, Esquire

IN THE COURT OF COMMON PLEAS OF COLUMNIA COUNTY

Bank of America, N.A.

., N.A. (C

COURT OF COMMON PLEAS

CIVIL DIVISION Columbia County

Margaret Louise Fulta

Defendant(s)

NO. 2006 CV 156 mf

ORDER

AND NOW, this 5 day of , 2006, upon consideration of Plaintiff's Motion and the Affidavit of Good Faith investigation attached hereto, it is hereby ORDERED that service of the Complaint in Mortgage Foreclosure and all subsequent pleadings on Defendant(s), Margaret Louise Folta, shall be complete when Plaintiff or its counsel or agent has mailed true and correct copies of the Complaint in Mortgage Foreclosure and all subsequent pleadings by certified mail and regular mail to the last known address of Defendant(s), Margaret Louise Folta at 1200 First Avenue, #B, Berwick, PA 18603 and by posting the mortgaged premises located at 1200 First Avenue, Berwick, PA 18603.

BY THE COURT:

15/Thomas A. Jones & J.

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NOTICE OF SHERIFF'S SALE OF

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Mercess to delivery interests and present it when making an inquit in when the second and livery intermediate for his respect to delivery intermediate to the second particles and FPOs.

If a postment on the Certifled Mail receipt is desired, please present the cost the poet office for programming it is postment on the Certified I receipt is not needed, detech and affix label with postege and mail.

m For an additional les, delivery may be nearlotted to the addressees authorized agent. Advise the clock or mark the maliglece with an endorsement. Restricted Delivery.

a For an additional figs. A fielding the requirement manifer of a control figs. A fielding the second manifer and additional figs. Endotes malipless from a single and a control for a c

a NO INBURANCE COVERAGE IS PROVIDED will Certified Mail.

Centified Mali is not available for any class of internetional math.

In Continut Mail may GNLY be combined with First-Class Maile or Priority M.

A record of delivery kept by the Postal Service for two years

A unique identitier for your maliplece

Form 3800, June 2002 (Roverse)

Certified Mail Provides: A malling recolpt

ATTORNEY FOR PLAINTIFF

UDREN LAW OFFICES, P.C. BY: Mark J. Udren, Esquire ATTY I.D. NO. 04302 WOODCREST CORPORATE CENTER 111 WOODCREST ROAD, SUITE 200 CHERRY HILL, NJ 08003-3620 856-669-5400

Bank of America, N.A. 1270 Northland Drive, Suite 200

Mendota Heights, MN 55120 Plaintiff

Margaret Louise Folta 1200 First Avenue, #B Berwick, PA 18603 Defendant(s)

COURT OF COMMON PLEAS CIVIL DIVISION Columbia County

NO. 2006-CV-156-MF

PRAECIPE TO FILE PROOF OF SERVICE

TO THE PROTHONOTARY:

Kindly file the attached Proofs of Service with regard to the captioned matter.

UDREN LAW OFFICES, P.C.

Date: October 9, 2006

BY:

Udren, Attorney for Plaintiff Bank of America, N.A., et. al., Plaintiff(s)
vs.
Margaret Louise Folta, et. al., Defendant(s)



Service of Process by

APS International, Ltd. 1-800-328-7171

APS International Plaza 7800 Glenroy Rd. Minneapolis, MN 55439-3123

APS File #: 079108-0001

AFFIDAVIT OF SERVICE -- Individual

Service of Process on:

UDREN LAW OFFICES Ms. Kathryn Biack 111 Woodcrest Rd, Suite 200 Cherry Hill, NJ 08003-3620 --Margaret Louise Folta, by posting Court Case No. 2006-CV-156-MF

State of: <u>PENN</u> H											
County of: Coww.M.	B/A										
Name of Server:	GEORGE ELNOCK, un										
	that at the time of service, s/he was of legal age										
Date/Time of Service:	that on the law day of SEPT.	,20 <u>06</u> ,at <u>10</u>	o'clock A.M.								
Place of Service:	nt 1200 First Avenue, #B	, in Berwick, PA	18603								
Documents Served:											
	Notice of Sheriff's Sale of Real Property w/ Orde	<u> </u>	******								
Service of Process on:	ocess on: A true and correct copy of the aforesaid document(s) was served on: Margaret Louise Folta, by posting										
Person Served, and Method of Service:	By personally delivering them into the hands of the person to be served.										
	☐ By delivering them into the hands of		, a person								
	of suitable age, who verified, or who upon	questioning stated, that I	he/she resides with								
	Margaret Louise Folta, by posting										
	at the place of service, and whose relations	hip to the person is:									
Description of Person	The person receiving documents is described a										
Receiving Documents:	Sex; Skin Color; Hair C										
	Approx. Age; Approx. Height	; Appro	ox. Weight								
	To the best of my knowledge and belief, sa the time of service.	id person was not engag	ged in the US Military at								
Signature of Server:	Undersigned declares under penalty of perjury		om to before me this								
	that the foregoing is true and correct.		eptember, 2006								
	Derroe lelnock	Buth Pelo	ock 3-28-2009								
	Signature of Server	Notary Public	(Commission Expires)								
	APS International, Ltd.										

UDREN LAW OFFICES, P.C.

WOODCREST CORPORATE CENTER 111 WOODCREST ROAD SUITE 200 CHERRY HILL, NEW JERSEY 08003-3620 856 . 669 . 5400 FAX: 856 . 669 . 5399

PENNSYLVANIA OFFICE 215-568-9500

MARK J. UDREN*
STUART WINNEG**
GAYL SPIVAK ORLOFF***
HEIDI R. SPIVAK***
MARISA JOY COHEN*** LORRAINE DOYLE** ALAN M. MINATO***
*ADMITTED NJ, PA, FL
**ADMITTED PA
***ADMITTED NJ, PA TINA MARIE RICH OFFICE ADMINISTRATOR

FREDDIE MAC PENNSYLVANIA DESIGNATED COUNSEL

PLEASE RESPOND TO NEW JERSEY OFFICE

October 18, 2006

Prothonotary of Columbia County Columbia County Courthouse P.O. Box 380 Bloomsburg, PA 17815

Bank of America, N.A. Re:

Margaret Louise Folta Columbia County C.C.P. No. 2006-CV-156-MF

Gentlemen:

In connection with the above captioned matter, enclosed please find Verification of Service by Certified Mail and Regular Mail Pursuant to Court Order. I have enclosed a copy of the first page to be time stamped and returned in the enclosed self-addressed stamped envelope.

C. C.

Thank you for your assistance with this matter.

sincerely ours,

Mark\J. Udren, Esq. UDREN LAW OFFICES, P.C.

/kab Enclosures

ATTORNEY FOR PLAINTIFF

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

Bank of America, N.A. 1270 Northland Drive, Suite 200 Mendota Heights, MN 55120 Plaintiff

v.

Margaret Louise Folta 1200 First Avenue, #B Berwick, PA 18603

Defendant(s)

COURT OF COMMON PLEAS CIVIL DIVISION Columbia County

NO. 2006-CV-156-MF

VERIFICATION OF SERVICE BY CERTIFIED MAIL AND REGULAR MAIL PURSUANT TO COURT ORDER

The undersigned hereby verifies that he is counsel for Plaintiff in the above case and that pursuant to the Court order issued in this matter he mailed a true and correct copy of the Notice of Sale to Defendant(s), by certified mail and regular first class mail, to the last known address of Defendant(s) as follows:

DATE MAILED: August 15, 2006

Margaret Louise Folta 1200 First Avenue, #B Berwick, PA 18603

I verify that the statements made herein are true and correct and I understand that false statements made herein are subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.

Dated: October 18, 2006

UDREN LAW OFFICES, P.C.

Mark W. Udren, Esquire

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY CIVIL DIVISION

Bank of America, N.A. Plaintiff

COURT OF COMMON PLEAS CIVIL DIVISION Columbia County

 \mathbf{v} . Margaret Louise Fulta

Defendant(s) NO. 2006 CV 156 mf

ORDER

day of Muy , 2006, upon AND NOW, this consideration of Plaintiff's Motion and the Affidavit of Good Paith investigation attached hereto, it is hereby ORDERED that service of the Complaint in Mortgage Foreclosure and all subsequent pleadings on Defendant(s), Margaret Louise Folta, shall be complete when Plaintiff or its counsel or agent has mailed true and correct copies of the Complaint in Mortgage Foreclosure and all subsequent pleadings by dertified mail and regular mail to the last known address of Defendant(s), Margaret Louise Folta at 1200 First Avenue, #B, Berwich, PA 18603 and by posting the mortgaged premises located at 1200 First Avenue, Berwick, PA 18603.

BY THE COURT:

OUDIOSH F/B

	Total Listec	5	14	13	12	=	10	9	8	7	0	51	4	ω	N		Line	Name and Address Of Sender
	Total number of Pieces Listed by Sender			:		K. BLACK			COLUMBIA				06010506			FOLTA	Article Number	Name and Address Of Serider
	Total Number of Pieces Received at PostOffice															MARGARET LOUISE FOLTA 1200 FIRST AVENUE, #B, BERWICK, PA 18603	Name of Addressee, Street, and Post Office Address	UDREN LAW OFFICES, P.C. WOODCREST CORPORATE CENTER 111 WOODCREST ROAD CHERRY HILL, NJ 08003
	Postmaster, Per (Name of Bage								·			·				ERWICK, PA 18603	t, and Post Office Address	
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	registered relocument real focument registered regist				<u> </u>	-		1									Fee	ere if issumalling or mailing or this of this
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	demnity payable is \$50,000 per erchardise is See Domestlo Mail Manual for iss parcels.						į				į	ļ					Remarks	

PS Form **3877**, February 1994

Form Must be Completed by Typewriter, Ink or Ball Point Pen

WOODUREST CORPORATE CENTER CHERRY HILL, NJ 08003

LIDREN LAW OFFICES, P.C.

0690 5203 0680 5203 7004 0750 0003 0750 0003 Return Reciept Fee (Endorsement Required) Restricted Delivery Fee (Endorsement Required) Total Postage & Fees 7004

U.S. Postal Service. CERTIFIED MAIL RECEIPT (Domestic Mail Only; No Insurance Coverage Provided)

4.64

39 Postage Certified Fee

Postmark Here

Margaret Louise Folta Street, Apt. No.; 1200 First Avenue, #B ON, State, 2014 Berwick, PA 18603

u.s. postage

To: Valir halies (res) setste) st 1000 Riret Margaret Louise Folta 1200 First Avenue, #B Berwick, PA 18603

NOTICE

엹

SHERIFF'S

SALE OF

				SIL		(5	731	
PS Form 3811, February 2004	Article Number (Transfer from service label)		Berwick, PA 18603	Margaret Louise Folta 1200 First Avenue, #B	Article Addressed to:	 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 items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired. Print your name and address on the reverse	SENDER: COMPLETE THIS SECTION
Damestic Return Receipt	7004 0750 0003 5203 0680	4. Restricted Delivery? (Extra Fee)	3. Service Type Cortified Mail Registered Insured Mail	Olta #B	D. Is delivery address different from Item 1? Yes	·	mplete A. Signature everse X	NO COMPLETE THIS SECTION ON DELIVERY
102595-02-M-1540	1990 E0	ra Fee) ☐ Yes	☐ Express Mall Return Receipt for Merchandise ☐ C.O.D.		ant from Item 1? ☐ Yes dress below: ☐ No	C. D	☐ Agent	N ON DELIVERY

1 0100

i

addressed to APOs and FPOs. IMPORTNAT: Save this receipt and present it when making an inquit Internet access to delivery information is not available on misit

It a postmark on the Certified Mail receipt is desired, please present the cle at the post office for postmarking. It a postmark on the Certified I receipt is not needed, detach and affix label with postage and mail.

Tor an additional fee, delivery may be restricted to the addresses addresses's sunnorized agent. Advise the clerk or mark the mailplace with endorsement "Restricted Delivery".

■ For an additional fee, a Herum Receipt may be requested to provide proc delivery. To obtain Reum Receipt service, please complete and attach a Ret fleecipt (PS Form 3611) to the article and add applicable postage to cover a duplicate matipiece "Return Receipt Requested". To receive a fee waiver a duplicate return receipt, a USPS⊕ postmark on your Certified Mail receipt required.

■ NO INSURANCE COVERAGE IS PROVIDED with Certified Mail, valuables, please consider Insured or Registered Mail.

Certified Mail is not available for any class of international mail.

Important Reminders:

Centified Mail may ONLY be combined with First-Class Mails or Priority M

A record of delivery kept by the Postal Service for two years

ecelpiicus identifler for your mailpiece

Form 3800, June 2002 (Reverse)

Certified Mail Provides:

UDREN LAW OFFICES, P.C.

WOODCREST CORPORATE CENTER 111 WOODCREST ROAD SUITE 200

CHERRY HILL, NEW JERSEY 08003-3620 856-669-5400 FAX: 856-669-5399

PENNSYLVANIA OFFICE

MARK J. UDREN* STUART WINNEG** GAYL SPIVAK ORLOFF*** HEIDI R. SPIVAK*** MARISA JOY COHEN*** LORRAINE DOYLE** ALAN M. MINATO*** *ADMITTED NJ, PA, FL **ADMITTED PA ***ADMITTED NJ, PA TINA MARIE RICH OFFICE ADMINISTRATOR

FREDDIE MAC PENNSYLVANIA DESIGNATED COUNSEL

PLEASE RESPOND TO NEW JERSEY OFFICE

October 9, 2006

Prothonotary of Columbia County Columbia County Courthouse P.O. Box 380 Bloomsburg, PA 17815

Bank of America, N.A. Re:

Margaret Louise Folta

Columbia County C.C.P. No. 2006-CV-156-MF

Gentlemen:

In connection with the above file, enclosed please find Praecipe to File Proof of Service for filing.

Also enclosed is an extra copy of the Praecipe to be time stamped and returned in the enclosed self-addressed stamped envelope.

Thank you for your assistance with this matter.

Sincerely Yours,

Makk J. Udren, Esquire UDREN LAW OFFICES, P.C.

/kab Enclosure

Sheriff of Columbia County cc:

UDREN LAW OFFICES, P.C. BY: Mark J. Udren, Esquire ATTY I.D. NO. 04302 WOODCREST CORPORATE CENTER 111 WOODCREST ROAD, SUITE 200 CHERRY HILL, NJ 08003-3620 856-669-5400

Bank of America, N.A. 1270 Northland Drive, Suite 200

Mendota Heights, MN 55120 Plaintiff

v.
Margaret Louise Folta
1200 First Avenue, #B
Berwick, PA 18603
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

NO. 2006-CV-156-MF

PRAECIPE TO FILE PROOF OF SERVICE

TO THE PROTHONOTARY:

Kindly file the attached Proofs of Service with regard to the captioned matter.

UDREN LAW OFFICES, P.C.

Date: October 9, 2006

BY: Mark J Udren, ESQUIRE
Attorney for Plaintiff

Bank of America, NA, et. al., Plaintiff(s)
vs.
Margaret Louise Folta, et. al., Defendant(s)



Service of Process by

APS International, Ltd. 1-800-328-7171

APS International Plaza 7800 Glenroy Rd. Minneapolis, MN 55439-3122

-- Margaret Louise Folta, by posting

Court Case No. 2006-CV-156-MF

APS File #: 079108-0001

AFFIDAVIT OF SERVICE -- Individual

Service of Process on:

UDREN LAW OFFICES

Ms. Kathryn Black

111 Woodcrest Rd, Suite 200 Cherry Hill, NJ 08003-3620

Cherry Hill, NJ	08003-3620				
State of: PENNA	•) ss.				
County of: CoLUM,	BIA				
Name of Server:	GEORGE ELNOCK , undersigned, being duly sworn, deposes and says				
	that at the time of service, s/he was of legal age and was not a party to this action;				
Date/Time of Service:	that on the 18^{-74} day of $5EPT$, 20 06, at 10° coolede A_{\bullet} M.				
Place of Service:	at 1200 First Avenue, #B , in Berwick, PA 18603				
Documents Served:	the undersigned served the documents described as: Notice of Sheriff's Sale of Real Property w/ Order				
Service of Process on:	A true and correct copy of the aforesaid document(s) was served on: Margaret Louise Folta, by posting				
Person Served, and Method of Service:	By personally delivering them into the hands of the person to be served.				
	By delivering them into the hands of, a person				
	of suitable age, who verified, or who upon questioning stated, that he/she resides with				
	Margaret Louise Folta, by posting				
	at the place of service, and whose relationship to the person is:				
Description of Person Receiving Documents:	The person receiving documents is described as follows:				
Receiving Documents:	Sex; Skin Color; Facial Hair;				
	Approx. Age; Approx. Height; Approx. Weight				
	To the best of my knowledge and belief, said person was not engaged in the US Military at the time of service.				
Signature of Server:	Undersigned declares under penalty of perjury that the foregoing is true and correct. Subscribed and sworn to before me this day of factories, 20 06				
	Deorge LeMock Suth Tebrock 3-28-2009				
	Signature of Server Notary Public (Commission Expires)				
	APS International, Ltd.				

NOTARIAL SEAL RUTH TELNOCK, Notary Public Borgagh of Plymouth, Lazerne County My Commission Expires March 28, 2009 Brandon R. Everly, Publisher 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 August 30 and September 6, 13, 2006 as printed and published; that the affiant is one of the officers or publisher of said newspaper in which legal advertisement was published; that neither the affiant nor Press Enterprise is interested in the subject matter of said notice and advertisement and that all of the allegations in the foregoing statement as to time, place, and character of publication are true.

Sworn and subscribed to b	perfore me this 18th day of Spokenky 2006
	(Notary Public) Commonwealth Of Pennsylvania My commission explanal Seal Dennis L. Ashenfelder, Notary Public Scott Twp., Columbia County My Commission Expires July 3, 2007
And now,	Member, Pennsylvanio Association Of Notaries , 20, I hereby certify that the advertising and
publication charges amounting	g to \$for publishing the foregoing notice, and the
fee for this affidavit have been	paid in full.

UDREN LAW OFFICES, P.C.

WOODCREST CORPORATE CENTER 111 WOODCREST ROAD SUITE 200

CHERRY HILL, NEW JERSEY 08003-3620 856 . 669 . 5400

FAX: 856 . 669 . 5399

PENNSYLVANIA OFFICE 215-568-9500

MARK J. UDREN*
STUART WINNEG**
GAYL SPIVAK ORLOFF***
HEIDI R. SPIVAK***
MARISA JOY COHEN***
LORRAINE DOYLE**
ALAN M. MINATO***
**ADMITTED PJ. PA, FL
***ADMITTED PJ. PA, FL
TINA MARIE RICH
OFFICE ADMINISTRATOR

FREDDIE MAC PENNSYLVANIA DESIGNATED COUNSEL

PLEASE RESPOND TO NEW JERSEY OFFICE

September 14, 2006

Sent via telefax #1-570-389-5625 and Regular Mail

Columbia County Sheriff's Office Columbia County Courthouse P.O. Box 380 Bloomsburg, PA 17815 ATTN: Sheriff Chamberland

Re: Bank of America, N.A.

VS.

Margaret Louise Folta

Columbia County C.C.P. No. 2006-CV-156-MF

Premises: 1200 First Avenue, Berwick, PA 18603

SS Date: September 20, 2006

Dear Sheriff:

Please POSTPONE the Sheriff's Sale scheduled for September 20, 2006 to October 25, 2006.

Sale is postponed for the following reason:

To allow time to complete service.

Thank you for your attention to this matter.

Sincerely\yours,

Mark J. Udren

UDREN LAW OFFICES, P.C.

/kab

UDREN LAW OFFICES, P.C.

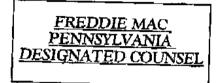
WOODCREST CORPORATE CENTER 111 WOODCREST ROAD

SUITE 200 CHERRY HILL, NEW JERSEY 08003-3620 856 . 669 . 5400

FAX: 856 . 669 . 5399

PENNSYLVANIA OFFICE 215-568-9500

MARK J. UDREN*
STUART WINNEG**
GAYL SPIVAK ORLOFF***
HEIDI R. SPIVAK***
MARISA JOY COHEN***
LORRAINE DOYLE** *ADMITTED NI, PA, TINA MARIE RICH OFFICE ADMINISTRATOR



PLEASE RESPOND TO NEW JERSEY OFFICE

September 14, 2006

Sent via telefax #1-570-389-5625 and Regular Mail

Columbia County Sheriff's Office Columbia County Courthouse P.O. Box 380 Bloomsburg, PA 17815 ATTN: Sheriff Chamberland

Re: Bank of America, N.A.

VS.

Margaret Louise Folta

Columbia County C.C.P. No. 2006-CV-156-MF

Premises: 1200 First Avenue, Berwick, PA 18603

SS Date: September 20, 2006

Dear Sheriff:

Please POSTPONE the Sheriff's Sale scheduled for September 20, 2006 to October 25, 2006.

Sale is postponed for the following reason:

To allow time to complete service.

Thank you for your attention to this matter.

Sincerel/ yours.

Mark J. Udren

UDREN LAW OFFICES, P.C.

/kab

TIMOTHY T. CHAMBERLAIN



PHONE (570) 389-5622

24 HOUR PHONE (570) 784-6300

SHERIFF'S RETURN OF NO SERVICE

BANK OF AMERICA, N.A. VS. MARGARET LOUISE FOLTA

103ED2006

THE AFOREMENTIONED WRIT IS BEING RETURNED NOT SERVED, AS OF THIS 8/7/2006 FOR THE FOLLOWING REASONS: MOVED LEFT NO FORWARDING

SWORN AND SUBSCRIBED BEFORE ME

THIS Friday, August 11, 2006

NOTARY PUBLIC

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal Wendy Westover, Notary Public Eloomsburg, Columbia Co., PA My Commission Expires November 07, 2009 SO ANSWERS:

TIMOTHY T. CHAMBERLAIN SHERIFF

BY:

P. D'ANGELO DEPUTY SHERIFF

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.

BANK OF AMERICA N.A.

VS.

MARGARET FOLTA

WRIT OF EXECUTION #103 OF 2006 ED

POSTING OF PROPERTY

August 15, 2006 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE PROPERTY OF MARGARET FOLTA AT 1200 FIRST AVE. BERWICK COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY COLUMBIA COUNTY DEPUTY SHERIFF PAUL D'ANGELO.

SO ANSWER

DEPUTY SHERIEF

TIMOTHY T. CHAMBERLAIN

SHERIFF

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 21 ST TH

DAY OF AUGUST 2006

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal Wendy Westover, Notary Public Bloomsburg, Columbia Co., PA

Gommission Expires November 07, 2009

COLUMBIA COUNTY SHERIFF'S OFFICE PROCESS SERVICE ORDER

OFFICER: T. CH DATE RECEIVED			F - 11 SERVICES
		DOCKET # 103E	D2006
PLAINTIFF	BANK OF AMI	ERICA, N.A.	CHR P.C
DEFENDANT ATTORNEY FIRM	MARGARET L UDREN LAW (, , , ,
PERSON/CORP TO		1	
MARGARET LOUISE		PAPERS TO SEL	
		MORTGAGE FOR	ÆCLOSURE
1200 FIRST AVENUE	., #B		
BERWICK			
SERVED UPON		<u></u>	
	ME MILEA		
	leight Weight I		
TYPE OF SERVICE:	A. PERSONAL SERVICE B. HOUSEHOLD MEN C. CORPORATION M. D. REGISTERED AGE E. NOT FOUND AT PI	IBER: 18+ YEARS ANAGING AGENT NT	•
	F. OTHER (SPECIFY)		
ATTEMPTS DATE	TIME OF	FICER	REMARKS
DEPUTY /		DATE	28.67.66

NO FUDE.

UDREN LAW OFFICES, P.C. BY: Mark J. Udren, Esquire ATTY I.D. NO. 04302 WOODCREST CORPORATE CENTER 111 WOODCREST ROAD, SUITE 200 CHERRY HILL, NJ 08003-3620 856-669-5400

Bank of America, N.A. 1270 Northland Drive, Suite 200 [CIVIL DIVISION Mendota Heights, MN 55120 Plaintiff

 \mathbf{v} .

Margaret Louise Folta 1200 First Avenue, #B Berwick, PA 18603

Defendant(s)

COURT OF COMMON PLEAS Columbia County

MORTGAGE FORECLOSURE

06-ED-103

NO. 2006-CV-156-MF

WRIT OF EXECUTION

TO THE SHERIFF OF Columbia COUNTY:

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

> 1200 First Avenue Berwick, PA 18603 SEE LEGAL DESCRIPTION ATTACHED

Amount due \$97,493.54 Interest From <u>6/28/06</u> to Date of Sale Ongoing Per Diem of \$15.24 to actual date of sale including if sale is held at a later date (Costs to be added)

Prothonotary

ALL that certain lot, piece or parcel of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, ro-wit:

BEGINNING at the corner of Warren Street and First Avenue; thence in a westerly direction along First Avenue a distance of Forty-five (45) feet to corner of Lot number Five hundred and thirty-six (536); thence in a Southerly direction along the line of said Lot number Five hundred and thirty-six (536) a distance of one hundred and sixty (160) feet to a fifteen foot alley; thence in an Easterly direction along said alley a distance of Forty-five (45) feet to Warren Street; and thence in a Northerly direction along Warren Street a distance of One hundred and sixty (160) feet to First Avenue, the place of beginning, being Lot number Five hundred and thirty-five (535) in the addition of the Berwick Land and Improvement Company to the Borough of Berwick.

TOGETHER with all and singular the buildings, 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, property claim and demand whatsoever of the Grantors, either in law or equity, of, in and to the same.

BEING KNOWN AS:

1200 FIRST AVENUE, BERWICK, PA 18603

PROPERTY ID NO.:

04D-08-288

TITLE TO SAID PREMISES IS VESTED IN MARGARET LOUISE FOLTA BY DEED FROM JOSEPH WALTER FOLTA AND MARGARET LOUISE FOLTA, HIS WIFE DATED 02/12/02 RECORDED 03/25/02 INSTRUMENT NO.: 200203563.

UDREN LAW OFFICES, P.C. ATTORNEY FOR PLAINTIFF

Mark J. Udren, Esquire ATTY I.D. NO. 04302 WOODCREST CORPORATE CENTER 111 WOODCREST ROAD, SUITE 200 CHERRY HILL, NJ 08003-3620 856-669-5400

Bank of America, N.A. 1270 Northland Drive, Suite 200 CIVIL DIVISION Mendota Heights, MN 55120 Plaintiff

Margaret Louise Folta 1200 First Avenue, #B Berwick, PA 18603

Defendant(s)

COURT OF COMMON PLEAS Columbia County

MORTGAGE FORECLOSURE

2006-ED-103

NO. 2006-CV-156-MF

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

Margaret Louise Folta To: 1200 First Avenue, #B Berwick, PA 18603

Your house (real estate) at 1200 First Avenue, Berwick, PA 18603 is scheduled to be sold at the Sheriff's Sale on Sept. 20,2006 at 9:30 am in the Columbia County Courthouse, Bloomsburg, PA, to enforce the court judgment of \$97,493.54, obtained by Plaintiff above (the mortgagee) against you. If the sale is postponed, the property will be relisted for the Next Available Sale.

NOTICE OF OWNER'S RIGHTS

YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE

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

- 1. The sale will be cancelled if you pay to the mortgagee the back payment, late charges, costs and reasonable attorney's fees. To find out how much you must pay, you may call: (856) 669-5400.
- 2. You may be able to stop the sale by filing a petition asking the Court to strike or open the judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.
- 3. You may also be able to stop the sale through other legal proceedings. You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See 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 price bid by calling 856-669-5400.
- 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 856-669-5400.
- 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 the 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 30 days after the sale. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after Schedule of Distribution is filed.
- 7. You may also have other rights and defenses, or ways of getting your home back, if you act immediately after the sale.

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

LAWYER REFERRAL SERVICE

Susquehanna Legal Services 168 East 5th Street Bloomsburg, PA 17815 570-784-8760

ASSOCIATION DE LICENCIDADOS Susquehanna Legal Services 168 East 5th Street Bloomsburg, PA 17815 570-784-8760

COLUMBIA COUNTY SHERIFF'S OFFICE PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN SERVICE# 4 - OF - 11 SERVICES DATE RECEIVED 6/29/2006 DOCKET # 103ED2006 PLAINTIFF BANK OF AMERICA, N.A. DEFENDANT DEFENDANT ATTORNEY FIRM MARGARET LOUISE FOLTA UDREN LAW OFFICE PERSON/CORP TO SERVED PAPERS TO SERVED TENANT(S) MORTGAGE FORECLOSURE 1200 FIRST AVE. BERWICK SERVED UPON _____ RELATIONSHIP _____ IDENTIFICATION ____ DATE _____ TIME ____ MILEAGE ____ OTHER Race ___ Scx ___ 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



PHONE (570) 389-5623 24 HOUR PHONE (\$20) 784-6300

Thursday, July 06, 2006

TENANT(S) 1200 FIRST AVE. BERWICK, PA 18603-

BANK OF AMERICA, N.A. VS MARGARET LOUISE FOLTA

DOCKET # 103ED2006

JD # 156JD2006

Dear Sir:

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

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

Respectfully,

Timothy T. Chamberlain Sheriff of Columbia County

Timothy T. Chambalain

ATTORNEY FOR PLAINTIFF

UDREN LAW OFFICES, P.C. Mark J. Udren, Esquire ATTY I.D. NO. 04302 WOODCREST CORPORATE CENTER 111 WOODCREST ROAD, SUITE 200 CHERRY HILL, NJ 08003-3620 856-669-5400

Bank of America, N.A. 1270 Northland Drive, Suite 200 CIVIL DIVISION Mendota Heights, MN 55120 Plaintiff

Margaret Louise Folta 1200 First Avenue, #B Berwick, PA 18603

Defendant(s)

COURT OF COMMON PLEAS Columbia County

MORTGAGE FORECLOSURE

NO. 2006-CV-156-MF

2006-ED-103

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

To: Margaret Louise Folta 1200 First Avenue, #B Berwick, PA 18603

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Susquehanna Legal Services 168 East 5th Street Bloomsburg, PA 17815 570-784-8760

ASSOCIATION DE LICENCIDADOS Susquehanna Legal Services 168 East 5th Street Bloomsburg, PA 17815 570-784-8760



July 14, 2006

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

BANK OF AMERICA, N.A.

VS.

MARGARET LOUISE FOLTA

DOCKET # 103ED2006

JD # 156JD2006

Dear Timothy:

The balance due on sewer account #137741 for the property located at 1200 1st Avenue, Berwick through September is \$1461.71. The amount to pay the sewer account through September is \$1345.71, plus \$116.00 to satisfy a lien.

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

Sincerely,

Kelly Greer Authority Clerk

Hearing Impaired 711

"BAJSA is an Equal Opportunity Provider and Provider"

1108 Freas Avenue Berwick, Pennsylvania 18603

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

COLUMBIA COUNTY SHERIFF'S OFFICE PROCESS SERVICE ORDER

OFFICER: DATE RECEIVED 6/29/2006	•	SERVICE# 5 DOCKET # 103	- OF - 11 SERVICES 3ED2006		
PLAINTIFF	BANK OF AMI	ERICA, N.A.			
DEFENDANT ATTORNEY FIRM	MARGARET L UDREN LAW (
PERSON/CORP TO SERVE)	PAPERS TO S	ERVED		
DOMESTIC RELATIONS	<u>.</u>	-	ORECLOSURE		
15 PERRY AVE.		MORTOROLI	OIEEE0000IE		
BLOOMSBURG		-			
SERVED UPON (55)					
RELATIONSHIP (J55					
DATE 7-6 TIME 0545 MILEAGE OTHER					
Race Sex Height Weight Eyes Hair Age Military					
D. REG	RPORATION M GISTERED AGE	IANAGING AGE ENT			
F. OT	HER (SPECIFY)				
ATTEMPTS DATE TIME	OF	FICER	REMARKS		
DEPUTY		DATE _	7-12-6	_	

COLUMBIA COUNTY SHERIFF'S OFFICE PROCESS SERVICE ORDER

OFFICER: T. CH.	AMBERLAIN	SERVICE# 2 - O	F - 11 SERVICES		
DATE RECEIVED 6/	/29/2006	DOCKET # 103EI	D2006		
PLAINTIFF	BANK OF AM	IERICA, N.A.			
DEFENDANT ATTORNEY FIRM	MARGARET	LOUISE FOLTA			
ATTORNEY FIRM	UDREN LAW	OFFICE			
PERSON/CORP TO S	SERVED	_ PAPERS TO SEF			
CONNIE GINGHER-T	AX COLLECTOR	MORTGAGE FOR	RECLOSURE		
1615 LINCOLN AVE.					
BERWICK					
SERVED UPON(30NN18 G	01NG482			
RELATIONSHIP IDENTIFICATION					
DATE 07.10.06 TIM	ME /SSO MILI	EAGE	OTHER		
Race Sex H	eight Weight	Eyes Hair	Age Military		
TYPE OF SERVICE:	A. PERSONAL SERV B. HOUSEHOLD MI C. CORPORATION I D. REGISTERED AC E. NOT FOUND AT	EMBER: 18+ YEAR! MANAGING AGENT GENT	Γ		
	F. OTHER (SPECIFY	Z)			
ATTEMPTS DATE	TIME C	FFICER	REMARKS		
	· · · · · · · · · · · · · · · · · · ·				
DEPUTY	i we tel	DATE _C	07.10.06		

244.75 58.30 31.04 51.72 355.86 741.67 This tax returned to FILE COPY June 30 If paid after 136653 4/48anuary 1, 2007 courthouse on: BILL NO. 3590 걸 222.50 53.00 29.56 49.26 338.91 693.23 AX AMOUNT DUE If paid on or before If paid on or before June 30 68765 18619 39,408 03/01/2006 ESS DISCOUNT 218.05 51.94 28.97 48.27 332,13 679.36 OATE Total Assessment Nivik C April 30---PARCEL: 04D-08 -288-00,000 2 2 8 8 WP Land Buildings .75 1.25 8.6 5.646 1.345 MILLS PAY THIS AMOUNT 10 % 1200 FIRST AVE ASSESSMENT 1653 Acres 39,408 Discount Penalty FOR: COLUMBIA COUNTY he discount & penalty you desire a receipt, send a self-addressed stamped envelope with your payment.
THIS TAX NOTICE MUST BE RETURNED WITH YOUR PAYMENT. DESCRIPTION have been calculated for your convenience GENERAL BORO RE IAXES AREDUE & PAYABLE - PROMPI PAYMENTIS REQUESTED SINKING LIGHT FIRE FOLTA MARGARET LOUISE County & Municipality HOURS MON, TUE, THUR & FR!: 9:30AM - 4PM 1200 FIRST AVENUE BERWICK PA 18603 CLOSED WEDNESDAY & HOLIDAYS. CLOSED FRIDAY AFTER DISCOUNT BERWICK BORO MAKE CHECKS PAYBLE TO: Connie C Gingher 1615 Lincoln Ävenue Berwick PA 18603 PHONE:570-752-7442 lax Notice 2006

4/30/063

TAX NOTICE 2006 SCHOOL REAL ESTATE	FOR BERWICK AREA SCHOOL DISTRICT	A SCHOOL DI	STRICT	DATE 07	DATE 07/01/2006	BILL# (BILL# 001327
BERWICK BURGUGH	DESCRIPTION	ASSESSMENT	RATE	ress pisc	LESS DISC AMOUNT FACE INC PENALTY	INC P	ENALTY
MAKE CHECKS PAYABLE TO: CONNIE C. GINGHER 1615 LINCOLN AVENUE BERWICK, PA 18603	REAL ESTATE	39408	39408 47.100	1819.00	1856.12		2041.73
mion							
nooks, Mon, Tue, Thur, Fri 9:30am-4:00pm Closed Wed & Holidays	The 2% discount and 10% penalty have been computed for your convenience. Taxes are due	enalty have been ce. Taxes are due	PAY	1819.00	1856.12		2041.73
Closed Friday after discount PHONE 570-752-7442	now and payable. Prompt payment is requested. This tax notice must be returned with your payment. For a receipt, enclose a SASE.	yment is requested, returned with enclose a SASE.	THIS	Aug 31 IF PAID ON	Oct 31 IF PAID ON		Nov 1 IF PAID
							IER

SCHOOL PENALTY 10% DELINQUENT TAX TO 7995 MAKE SEPARATE CHECKS FOR SCHOOL PAYMENT COURTHOUSE DEC NO REFUNDS UNDER \$5.00 ACCT. 36528.00 2880.00 PROPERTY DESCRIPTION PARCEL 04D08 28800000 20020-3563 200 FIRST AVE 0.17 ACRES

FOLTA MARGARET LOUISE

4

H O

1200 FIRST AVENUE BERWICK PA 18603 Original

COLUMBIA COUNTY SHERIFF'S OFFICE PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN SERVICE# 3 - OF - 11 SERVICES DATE RECEIVED 6/29/2006 DOCKET # 103ED2006 PLAINTIFF BANK OF AMERICA, N.A. DEFENDANT DEFENDANT MARGARET LOUISE I ATTORNEY FIRM UDREN LAW OFFICE MARGARET LOUISE FOLTA PERSON/CORP TO SERVED PAPERS TO SERVED BERWICK SEWER MORTGAGE FORECLOSURE 1108 FREAS AVE. BERWICK SERVED UPON _ CECCY GREER RELATIONSHIP _____ IDENTIFICATION _____ DATE 07.18.06 TIME 1500 MILEAGE ______ OTHER _____ Race ___ Sex ___ Height ___ Weight __ Eyes __ Hair ___ Age ___ Military ___ TYPE OF SERVICE: A. PERSONAL SERVICE AT POA POB POE CCSO B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA C. CORPORATION MANAGING AGENT D. REGISTERED AGENT E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE F. OTHER (SPECIFY) ATTEMPTS DATE TIME OFFICER REMARKS ____ DATE _ 07.10.06 DEPUTY

COUNTY OF COLUMBIA

REAL ESTATE TAX CERTIFICATION

Date: 07/10/2006

Fee: \$5.00

Cert. NO: 2223

FOLTA MARGARET LOUISE 1200 FIRST AVENUE BERWICK PA 18603

District: BERWICK BORO

Deed: 20020 -3563 Location: 1200 FIRST AVE LOT 5 Parcel Id:04D-08 -288-00,000

Assessment: 39,408 Balances as of 07/10/2006

YEAR TAX TYPE TAXES DUE TAX AMOUNT PENALTY DISCOUNT PAID BALANCE

By: Timothy T. Oxumberkun, per: din.

COLUMBIA COUNTY SHERIFF'S OFFICE PROCESS SERVICE ORDER

OFFICER: DATE RECEIVED	6/29/2006	SERVICE# 8 - 0 DOCKET # 103E		VICES
PLAINTIFF	BANK OF A	MERICA, N.A.		
PERSON/CORP TO COLUMBIA COUNT PO BOX 380 BLOOMSBURG SERVED UPON	UDREN LAW D SERVED TY TAX CLAIM	PAPERS TO SE MORTGAGE FO	DRECLOSUI	
RELATIONSHIP	lzer	IDENTIFICAT	TION	
DATE 67-10-6 T	TIME <u>1540</u> MIL	EAGE	OTHER _	
Race Sex	Height Weight	Eyes Hair	_ Age	Military
TYPE OF SERVICE:	A. PERSONAL SERVER. B. HOUSEHOLD MIC. CORPORATION ID. REGISTERED ACE. NOT FOUND ATE. F. OTHER (SPECIFY	EMBER: 18+ YEAR MANAGING AGEN GENT PLACE OF ATTEM	S OF AGE A	AT POA VICE
ATTEMPTS DATE	TIME O	FFICER	REMARK	S
DEPUTY		DATE	7-10-6	

REAL ESTATE OUTLINE

ED#_/0%-65 DATE RECEIVED DOCKET AND INDEX CHECK FOR PROPER INFO. WRIT OF EXECUTION COPY OF DESCRIPTION WHEREABOUTS OF LKA NON-MILITARY AFFIDAVIT NOTICES OF SHERIFF SALE WATCHMAN RELEASE FORM AFFIDAVIT OF LIENS LIST CHECK FOR \$1,350.00 OR 1500.00 **IF ANY OF ABOVE IS MISSING DO NOT PROCEDE** SALE DATE POSTING DATE 1ST WEEK 40. 30 2ND WEEK 504.6 ADV. DATES FOR NEWSPAPER 3RD WEEK

SHERIFF'S SALE

WEDNESDAY SEPTEMBER 20, 2006 AT 9:30 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 103 OF 2006 ED AND CIVIL WRIT NO. 156 OF 2006 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 and singular the buildings, 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, property claim and demand whatsoever of the Grantors, either in law or equity, of, in and to the same.

BEING KNOWN AS: 1200 FIRST AVENUE, BERWICK, PA 18603

PROPERTY ID NO.: 04D-08-288

TITLE TO SAID PREMISES IS VESTED IN MARGARET LOUISE FOLTA BY DEED FROM JOSEPH WALTER FOLTA AND MARGARET LOUISE FOLTA, HIS WIFE DATED 02/12/02 RECORDED 03/25/02 INSTRUMENT NO.: 200203563

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 Mark J. Udren 111 Woodcrest Road Cherry Hill, NJ 08003

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

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Plaintiff's Attorney Mark J. Udren 111 Woodcrest Road Cherry Hill, NJ 08003

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

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BEING KNOWN AS: 1200 FIRST AVENUE, BERWICK, PA 18603

PROPERTY ID NO.: 04D-08-288

TITLE TO SAID PREMISES IS VESTED IN MARGARET LOUISE FOLTA BY DEED FROM JOSEPH WALTER FOLTA AND MARGARET LOUISE FOLTA, HIS WIFE DATED 02/12/02 RECORDED 03/25/02 INSTRUMENT NO.: 200203563

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 Mark J. Udren 111 Woodcrest Road Cherry Hill, NJ 08003 Sheriff of Columbia County
Timothy T. Chamberlain
www.sheriffofcolumbiacounty.com

ATTORNEY FOR PLAINTIFF

UDREN LAW OFFICES, P.C. BY: Mark J. Udren, Esquire ATTY I.D. NO. 04302 WOODCREST CORPORATE CENTER 111 WOODCREST ROAD, SUITE 200 CHERRY HILL, NJ 08003-3620 856-669-5400

Bank of America, N.A. 1270 Northland Drive, Suite 200 | CIVIL DIVISION Mendota Heights, MN 55120 Plaintiff

v.

Margaret Louise Folta 1200 First Avenue, #B Berwick, PA 18603

Defendant(s)

COURT OF COMMON PLEAS Columbia County

MORTGAGE FORECLOSURE

NO. 2006-CV-156-MF

MG-ED-103

WRIT OF EXECUTION

TO THE SHERIFF OF Columbia COUNTY:

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

> 1200 First Avenue Berwick, PA 18603 SEE LEGAL DESCRIPTION ATTACHED

\$97,493.54 Amount due Interest From 6/28/06 to Date of Sale Ongoing Per Diem of \$15.24 to actual date of sale including if sale is held at a later date (Costs to be added)

Prothonotary

UDREN LAW OFFICES, P.C. BY: Mark J. Udren, Esquire ATTY I.D. NO. 04302 WOODCREST CORPORATE CENTER 111 WOODCREST ROAD, SUITE 200 CHERRY HILL, NJ 08003-3620 856-669-5400

Bank of America, N.A. 1270 Northland Drive, Suite 200 CIVIL DIVISION Mendota Heights, MN 55120 Plaintiff

v.

Margaret Louise Folta 1200 First Avenue, #B Berwick, PA 18603

Defendant(s)

COURT OF COMMON PLEAS Columbia County

MORTGAGE FORECLOSURE

NO. 2006-CV-156-MF

2006-ED-103

Mark J. Udren, ESQUIRE Address & I.D. # as above

CERTIFICATE TO THE SHERIFF

I HEREBY	CERTIFY	THAT:
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т пел	REBI CERII	ri inai:
I.	Action: Action: B.	In Assumpsit (Contract) In Trespass (Accident) In Mortgage Foreclosure On a Note accompanying a purchase money mortgage and the property being exposed to sale is the mortgaged property.
II.	The Defen	dant(s) own the property being exposed to sale as:
	D. E.	An individual Tenants by Entireties Joint Tenants with right of survivorship A partnership Tenants in Common A corporation
III.	The Defen	dant(s) is (are):
		Resident in the Commonwealth of Pennsylvania Not resident in the Commonwealth of Pennsylvania If more than one Defendant and either A or B above is not applicable, state which Defendant is resident of the Commonwealth of Pennsylvania. Resident:

UDREN LAW OFFICES, P.C. Mark J. Udren, Esquire ATTY I.D. NO. 04302 WOODCREST CORPORATE CENTER 111 WOODCREST ROAD, SUITE 200 CHERRY HILL, NJ 08003-3620 856-669-5400

Bank of America, N.A. 1270 Northland Drive, Suite 200 CIVIL DIVISION Mendota Heights, MN 55120 Plaintiff

v.

Margaret Louise Folta 1200 First Avenue, #B Berwick, PA 18603

Defendant(s)

COURT OF COMMON PLEAS Columbia County

MORTGAGE FORECLOSURE

2006-ED-103

NO. 2006-CV-156-MF

CERTIFICATE

Mark J. Udren, Esquire, hereby states that he is the attorney for the Plaintiff in the above-captioned matter and that the premises are not subject to the provisions of Act 91 because it is:

- An FHA insured mortgage
- Non-owner occupied
- } Vacant
- Act 91 procedures have been fulfilled.
- Over 24 months delinquent.

This certification is made subject to the penal/ties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.

UDREN

Mark J. Udren, ESQUIRE ATTORNEY FOR PLAINTIFF BY: Mark J. Udren, Esquire ATTY I.D. NO. 04302 WOODCREST CORPORATE CENTER 111 WOODCREST ROAD, SUITE 200 CHERRY HILL, NJ 08003-3620 856-669-5400

Bank of America, N.A. 1270 Northland Drive, Suite 200 CIVIL DIVISION Mendota Heights, MN 55120 Plaintiff

v.

Margaret Louise Folta 1200 First Avenue, #B Berwick, PA 18603

Defendant(s)

COURT OF COMMON PLEAS Columbia County

MORTGAGE FORECLOSURE

NO. 2006-CV-156-MF 2006-ED-103

CERTIFICATE

Mark J. Udren, Esquire, hereby states that he is the attorney for the Plaintiff in the above-captioned matter and that the premises are not subject to the provisions of Act 91 because it is:

> An FHA insured mortgage Non-owner occupied Vacant. (\mathbf{x}) Act 91 procedures have been fulfilled.) Over 24 months delinquent.

This certification is made subject to the penal/ties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.

Mark J. Udren, ESQUIRE ATTORNEY FOR PLAINTIFF

ATTORNEY FOR PLAINTIFF

UDREN LAW OFFICES, P.C. BY: Mark J. Udren, Esquire ATTY I.D. NO. 04302 WOODCREST CORPORATE CENTER 111 WOODCREST ROAD, SUITE 200 CHERRY HILL, NJ 08003-3620 856-669-5400

Bank of America, N.A. 1270 Northland Drive, Suite 200 CIVIL DIVISION Mendota Heights, MN 55120 Plaintiff

Margaret Louise Folta 1200 First Avenue, #B Berwick, PA 18603

Defendant(s)

COURT OF COMMON PLEAS Columbia County

MORTGAGE FORECLOSURE

2006-ED-103

NO. 2006-CV-156-MF

AFFIDAVIT PURSUANT TO RULE 3129.1

Bank of America, N.A., Plaintiff in the above action, by its attorney, Mark J. Udren, ESQ., sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at: 1200 First Avenue, Berwick, PA 18603

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

Margaret Louise Folta

1200 First Avenue, #B Berwick, PA 18603

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

SAME AS #1 ABOVE

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

none

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

Address Name

Plaintiff herein. See Caption above.

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

none

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

Name Address

Columbia County Tax

P.O Box 380, Bloomsburg, PA 17815

Claim Bureau

Domestic Relations Section P.O Box 380, Bloomsburg, PA 17815

Commonwealth of PA, Department of Revenue Bureau of Compliance, PO Box 281230

Harrisburg, PA 17128-1230

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:

Name

Address

Tenants/Occupants

1200 First 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. sec. 4904 relating to unsworn falsification to authorities.

DATED: June 27, 2006

NDREN LAW OFFICES, P.C.

Udren, ESO. Attorney for Plaintiff

ATTORNEY FOR PLAINTIFF

UDREN LAW OFFICES, P.C. BY: Mark J. Udren, Esquire ATTY I.D. NO. 04302 WOODCREST CORPORATE CENTER 111 WOODCREST ROAD, SUITE 200 CHERRY HILL, NJ 08003-3620 856-669-5400

Bank of America, N.A. 1270 Northland Drive, Suite 200 CIVIL DIVISION Mendota Heights, MN 55120 Plaintiff

v.

Margaret Louise Folta 1200 First Avenue, #B Berwick, PA 18603

Defendant(s)

COURT OF COMMON PLEAS ! Columbia County

MORTGAGE FORECLOSURE

NO. 2006-CV-156-MF

2003-ED-103

AFFIDAVIT PURSUANT TO RULE 3129.1

Bank of America, N.A., Plaintiff in the above action, by its attorney, Mark J. Udren, ESQ., sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at: 1200 First Avenue, Berwick, PA 18603

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

Margaret Louise Folta

1200 First Avenue, #B Berwick, PA 18603

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

SAME AS #1 ABOVE

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

none

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

Plaintiff herein.

See Caption above.

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

none

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

Name

Address

Columbia County Tax Claim Bureau

P.O Box 380, Bloomsburg, PA 17815

Domestic Relations Section P.O Box 380, Bloomsburg, PA 17815

Commonwealth of PA, Department of Revenue Bureau of Compliance, PO Box 281230 Harrisburg, PA 17128-1230

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:

Name

Address

Tenants/Occupants

1200 First 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. sec. 4904 relating to unsworn falsification to authorities.

DATED: June 27, 2006

Udren, ESQ. Mark J. Attorney for Plaintiff

NDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

UDREN LAW OFFICES, P.C. Mark J. Udren, Esquire ATTY I.D. NO. 04302 WOODCREST CORPORATE CENTER 111 WOODCREST ROAD, SUITE 200 CHERRY HILL, NJ 08003-3620 856-669-5400

Bank of America, N.A. 1270 Northland Drive, Suite 200 CIVIL DIVISION Mendota Heights, MN 55120 Plaintiff

v.

Margaret Louise Folta 1200 First Avenue, #B Berwick, PA 18603

Defendant(s)

COURT OF COMMON PLEAS Columbia County

MORTGAGE FORECLOSURE

NO. 2006-CV-156-MF 2003-ED-103

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

To: Margaret Louise Folta 1200 First Avenue, #B Berwick, PA 18603

Your house (real estate) at 1200 First Avenue, Berwick, PA 18603 is scheduled to be sold at the Sheriff's Sale on _____, at _ in the Columbia County Courthouse, Bloomsburg, PA, to enforce the court judgment of \$97,493.54, obtained by Plaintiff above (the mortgagee) against you. If the sale is postponed, the property will be relisted for the Next Available Sale.

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

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

- 1. The sale will be cancelled if you pay to the mortgagee the back payment, late charges, costs and reasonable attorney's fees. To find out how much you must pay, you may call: (856) 669-5400.
- 2. You may be able to stop the sale by filing a petition asking the Court to strike or open the judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.
- 3. You may also be able to stop the sale through other legal proceedings. You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See 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 price bid by calling 856-669-5400.
- 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 856-669-5400.
- 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 the 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 30 days after the sale. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after Schedule of Distribution is filed.
- 7. You may also have other rights and defenses, or ways of getting your home back, if you act immediately after the sale.

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

LAWYER REFERRAL SERVICE

Susquehanna Legal Services 168 East 5th Street Bloomsburg, PA 17815 570-784-8760

ASSOCIATION DE LICENCIDADOS Susquehanna Legal Services 168 East 5th Street Bloomsburg, PA 17815 570-784-8760 ALL that certain lot, piece or parcel of land situate in the Borough of Berwick, County of Columbia and State of Permsylvania, bounded and described as follows, to-wit:

BEGINNING at the corner of Warren Street and First Avenue; thence in a westerly direction along First Avenue a distance of Forty-five (45) feet to corner of Lot number Five hundred and thirty-six (536); thence in a Southerly direction along the line of said Lot number Five hundred and thirty-six (536) a distance of one hundred and sixty (160) feet to a fifteen foot alley; thence in an Easterly direction along said alley a distance of Forty-five (45) feet to Warren Street; and thence in a Northerly direction along Warrer. Street a distance of One hundred and sixty (160) feet to First Avenue, the place of beginning, being Lot number Five hundred and thirty-five (535) in the addition of the Berwick Land and Improvement Company to the Borough of Berwick.

TOGETHER with all and singular the buildings, privileges, hereditaments and appurtenances whatsoever thereunto belonging or in anywise appertuining, and the reversions and remainders, rents, issues and profits thereof; and all the estate, right, title, interest, property claim and demand whatsoever of the Grantors, either in law or equity, of, in and to the same.

BEING KNOWN AS:

1200 FIRST AVENUE, BERWICK, PA 18603

PROPERTY ID NO.:

04D-08-288

ALL that curtain lot, piece or parcel of land situate in the Borough of Berwick, County of Columbia and State of Permsylvania, bounded and described as follows, ro-wir:

BEGINNING at the corner of Warren Street and First Avenue; thence in a westerly direction along First Avenue a distance of Forty-five (45) feet to corner of Lot number Five hundred and thirty-six (536); thence in a Southerly direction along the line of said Lot number Five hundred and thirty-six (536) a distance of one hundred and sixty (160) feet to a lifteen foot alley; thence in an Easterly direction along said alley a distance of Forty-five (45) feet to Warren Street; and thence in a Northerly direction along Warren Street a distance of One hundred and sixty (160) feet to First Avenue, the place of beginning, being Lot number Five hundred and thirty-five (535) in the addition of the Berwick Land and Improvement Company to the Borough of Berwick.

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BEING KNOWN AS:

1200 FIRST AVENUE, BERWICK, PA 18603

PROPERTY ID NO.:

04D-08-288

ALL that certain lot, piece or parcel of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to-wit:

BEGINNING at the corner of Warren Street and First Avenue; thence in a westerly direction along First Avenue a distance of Forty-five (45) feet to corner of Lot number Five hundred and thirty-six (536); thence in a Southerly direction along the line of said Lot number Five hundred and thirty-six (536) a distance of one hundred and sixty (160) feet to a lifteen foot alley; thence in an Easterly direction along said alley a distance of Forty-five (45) feet to Warren Street; and thence in a Northerly direction along Warren Street a distance of One hundred and sixty (160) feet to First Avenue, the place of beginning, being Lot number Five hundred and thirty-five (535) in the addition of the Berwick Land and Improvement Company to the Borough of Berwick.

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BEING KNOWN AS:

1200 FIRST AVENUE, BERWICK, PA 18603

PROPERTY ID NO.:

04D-08-288

ALL that carmin lot, piece or parcel of land situate in the Borough of Berwick, County of Columbia and State of Fernsylvania, bounded and described as follows, to-wit:

BEGINNING at the corner of Warren Street and First Avenue; thence in a westeriy direction along First Avenue a distance of Forty-five (45) feet to corner of Lot number Five hundred and thirty-six (536); thence in a Southerly direction along the line of said Lot number Five hundred and thirty-six (536) a distance of one hundred and sixty (160) feet to a lifteen foot alley; thence in an Easterly direction along said alley a distance of Forty-five (45) feet to Warren Street; and thence in a Northerly direction along Warren Street a distance of One hundred and sixty (160) feet to First Avenue, the place of beginning, being Lot number Five hundred and thirty-five (535) in the addition of the Berwick Land and Improvement Company to the Borough of Berwick.

TOGETHER with all and singular the buildings, privileges, hereditaments and appurtenances whatsoever thereunto belonging or in anywise appertuining, and the reversions and remainders, rents, issues and profits thereof; and all the estate, right, title, interest, property claim and demand whatsoever of the Grantors, either in law or equity, of, in and to the same.

BEING KNOWN AS:

1200 FIRST AVENUE, BERWICK, PA 18603

PROPERTY ID NO.:

04D-08-288

ATA that curtain lot, piece or parcel of land situate in the Borough of Berwick, County of Columbia and State of Perinsylvania, bounded and described as follows, to-wit:

BEGINNING at the corner of Warren Street and First Avenue; thence in a westerly direction along First Avenue a distance of Forty-five (45) feet to corner of Lot number Five hundred and thirty-six (536); thence in a Southerly direction along the line of said Lot number Five hundred and thirty-six (536) a distance of one hundred and sixty (160) feet to a fifteen foot alley; thence in an Easterly direction along said alley a distance of Forty-five (45) feet to Warren Street; and thence in a Northerly direction along Warren Street a distance of One hundred and sixty (160) feet to First Avenue, the place of beginning, being Lot number Five hundred and thirty-five (535) in the addition of the Berwick Land and Improvement Company to the Borough of Berwick.

TOGETHER with all and singular the buildings, privileges, heredimments and appurenances whatsoever thereunto belonging or in anywise appertaining, and the reversions and remainders, rents, issues and profits thereof; and all the estate, right, title, interest, property claim and demand whatsoever of the Grantors, either in law or equity, of, in and to the same.

BEING KNOWN AS:

1200 FIRST AVENUE, BERWICK, PA 18603

PROPERTY ID NO.:

04D-08-288

ALL that cerain lot, piece or parcel of land situate in the Borough of Berwiek, County of Columbia and State of Permisylvania, bounded and described as follows, to-wit:

BEGINNING at the center of Warren Street and First Avenue, thence in a westerly direction along First Avenue, advance of Forty-five (45) feet to corner of Lot number Five hundred and thirty-six (586); thence in a Southerly direction along the line of said Lot number Five hundred and thirty-six (586) a distance of one hundred and sixty (160) feet to a filteen foot alley, then the and thirty-six (586) a distance of one hundred and sixty (160) feet to Warren Street and thirty-six (586) a distance of Porty-five (48) feet to Warren Street and theree in a hortherly direction along Warren Street a distance of One hundred and sixty (160) feet to First Avenue, the place of beginning, being Lot number Five hundred and thirty-five (585) feet to First Avenue, the betwick Land and Improvement Company to the Borough of Berwick in the addition of the Berwick Land and Improvement Company to the Borough of Berwick in the addition of the Berwick Land and Improvement

TOGETHER with all and singuinr the buildings, privilege, heredimments and appuraments with all and singuinr the buildings, privilege, interesting and the reversions and remainders, rents, issues and profits thereof, and all the estate, right, title, interest, property claim and demand whatsoever of the Grantons, cither in law or equity, of, it and to the same, and demand whatsoever of the Grantons, cither in law or equity, of, it and to the same,

BEING KNOMN PZ: TS00 EIKZI BAENNE' BEKMICK' BP 18003

04D-08-288

PROPERTY ID NO.:

ALL that certain lot piece or parcel of land situate in the Borough of Berwiek. County of Columbia and State of Permisyivania, bounded and described as follows, to-wit:

direction along First Avenue a distance of Forty-five (45) feat to corner of Los number Five hundred and thirty-six (586); there of Forty-five (45) feat to corner of Los number Five hundred and thirty-six (586); there is a Southerly direction along the line of said Los number Five hundred and shirty five (180) feat to a fifteen foot aliety chemes and thirty-six (586) a distance of one hundred and shirty five (46) feat to Warren Street and thence in a Montherly direction along said aliety a distance of Forty-five (46) feat to Warren Street and thence in a Montherly direction along Warren Street a distance of One hundred and shirty (160) feat to First Avenue, the place of beginning, being Los number Five hundred and thirty-five (535) feat to First Avenue, the place of beginning, being Los number Five hundred and thirty-five (535) in the addition of the Berwick Land and Improvement Company to the Berwick Land and Improvement Company to the Berwick Land and Improvement

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BEING KNOMK PS: JS00 EIBSI BAEMNE' BEEMICK' DF 18003

04D-08-588

PROPERTY ID NO ::

ALL that carein for piece or parcel of land situate in the Borough of Berwiele, County of Columbia and State of Pennishing, bounded and described as follows, to-wit:

BECINVING at the course of Warren Street to corner of Lot number in a westerly direction along First Avenue; thence in a westerly direction along First Avenue a discance of Forty-five (45) feet to corner of Lot number Five hundred and thirty-six (586); there is a Southerly direction along the first of feet to a fifteen foot alley; thence in an Easterly direction along said alley a distance of Forty-five (45) feet to Warren Street and thirty-six (586) and sixty (160) and there in a Martin direction along Warren Street a distance of One hundred and sixty (160) feet to First Avenue, the place of beginning, being Lot maniber Five hundred and thirty-five (535) feet to First Avenue, the place of beginning, being Lot maniber Five hundred and thirty-five (535) feet to First Avenue, the place of beginning, being Lot maniber Five hundred and thirty-five (535) feet to First Avenue, the place of beginning, being Lot maniber Five hundred and thirty-five (535) feet to First Avenue, the place of beginning, being Lot maniber Five hundred and thirty-five (535) feet to First Avenue, the place of beginning, being Lot maniber Five hundred and thirty-five (535) feet to First Avenue, the place of beginning, being Lot maniber Five hundred and thirty-five (535) feet to First Avenue, the place of beginning, being Lot maniber Five hundred and thirty-five (535)

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BEING KNOMN PZ: TS00 BIBZI PAENNE' BEKMICK' DP 18003

04D-08-Z88

PROPERTY ID NO.:

OS/IS/OS KECOKDED 03/SP/OS INSLKUMENT NO:: S00S03F63. LITTE TO SAID PREMISES IS VESTED IN MARGARET LOUISE FOLTA, HIS WIFE DATED

MOODCREST CORPORATE CENTER *IDBEN IVM OEEICES' B.C.*

CHEKKA HITT' NEM 1EKSEK 08003-3970 SOILE 700 111 MOODCKEST ROAD

FAX: 856 . 669-5399 215-568-1141 FAX 0056-895-517 0045-699 : 958

DESIGNATED COUNSEL *BENNSKFNVNIV* **EKEDDIE WYC**

PLEASE RESPOND TO NEW JERSEY OFFICE

June 27, 2006

DMICHAELSON*** ***OTANIM .M MAJA

OFFICE ADMINISTRATOR TINA MARIE RICH **VDWILLED by *ADMITTED UJ, PA, FL

TOBBYINE DOLFE**

SLIVET WINNEG**

WYKK T ODKEN*

MARISA JOY MYERS*** HEIDI B' SLIAVK*** GAYL SPIVAK ORLOFF**

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

Bank of America, M.A.

.sv

Columbia County C.C.P. No. 2006-CV-156-MF Margaret Louise Folta

Degr Sir:

Avenue, #B, Berwick, PA 18603. Please serve the Defendant(s), Margaret Louise Folta at 1200 First

Please then, <u>Post</u> the property with the Handbill at 1200 First Avenue, Berwick, PA 18603.

D.T DBYEN IYM OEVEICES.

Mark J. Udren, Esquire Attorney for Plaintiff

LENNZALVANIA OFFICE

UDREN LAW OFFICES, P.C.

WOODCREST CORPORATE CENTER 111 WOODCREST ROAD SUITE 200

CHERRY HILL, NEW JERSEY 08003-3620 856 . 669-5400 FAX: 856 . 669-5399

STUART WINNEG**
GAYL SPIVAK ORLOFF***
HEIDI R. SPIVAK***
MARISA JOY MYERS***
LORRAINE DOYLE**
ALAN M. MINATO***
DWIGHT MICHAELSON***
*ADMITTED NI. PA. FL

MARK J. UDREN*

**ADMITTED PA

***ADMITTED NJ, PA

TINA MARIE RICH
OFFICE ADMINISTRATOR

<u>FREDDIE MAC</u> PENNSYLVANIA

DESIGNATED COUNSEL

<u>PENNSYLVANIA OFFICE</u> 215-568-9500 215-568-1141 FAX

PLEASE RESPOND TO NEW JERSEY OFFICE

June 27, 2006

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

Re: Bank of America, N.A.

vs.

Margaret Louise Folta

Columbia County C.C.P. No. 2006-CV-156-MF

Dear Sir:

Please serve the Defendant(s), Margaret Louise Folta at 1200 First Avenue, #B, Berwick, PA 18603.

Please then, <u>POST</u> the property with the Handbill at 1200 First Avenue, Berwick, PA 18603.

UDREN LAW OFFICES, P.C.

Mark J. Udren, Esquire Attorney for Plaintiff

Commerce

Bank America's Most Convenient Bank * 1-800 YES-2000 63554

OPIGINAL BOGUMENT PRINTED ON CHEMICAL HEACTIVE PAPER WITH MICROPRINTED BORDER

63554

NUMBER

UDREN LAW OFFICES, PC
PA ESCROW ACCOUNT
111 WOODCREST ROAD
CHERRY HILL, NJ. 08003

06/20/2006 DATE

One Thousand Five hundred dollars and Zero cents

Sheriff of Columbia County

PAY TO THE ORDER

AMOUNT

\$1,500.00

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