

SHERIFF'S SALE COST SHEET

Bank of America vs. Margaret Louise Polty
 NO. 103-06 ED NO. 156-06 JD DATE/TIME OF SALE 05 25 0930

| | | |
|---------------------------------|------------------|------------------|
| DOCKET/RETURN | \$15.00 | |
| SERVICE PER DEF. | \$ <u>150.00</u> | |
| LEVY (PER PARCEL | \$15.00 | |
| MAILING COSTS | \$ <u>22.50</u> | |
| ADVERTISING SALE BILLS & COPIES | \$17.50 | |
| ADVERTISING SALE (NEWSPAPER) | \$15.00 | |
| MILEAGE | \$ <u>24.00</u> | |
| POSTING HANDBILL | \$15.00 | |
| CRYING/ADJOURN SALE | \$10.00 | |
| SHERIFF'S DEED | \$35.00 | |
| TRANSFER TAX FORM | \$25.00 | |
| DISTRIBUTION FORM | \$25.00 | |
| COPIES | \$ <u>5.00</u> | |
| NOTARY | \$ <u>10.00</u> | |
| TOTAL ***** | | \$ <u>384.00</u> |

| | | |
|-----------------------|------------------|------------------|
| WEB POSTING | \$150.00 | |
| PRESS ENTERPRISE INC. | \$ <u>745.00</u> | |
| SOLICITOR'S SERVICES | \$75.00 | |
| TOTAL ***** | | \$ <u>970.00</u> |

| | | |
|-----------------------|-----------------|-----------------|
| PROTHONOTARY (NOTARY) | \$10.00 | |
| RECORDER OF DEEDS | \$ <u>11.50</u> | |
| TOTAL ***** | | \$ <u>21.50</u> |

| | | |
|-----------------------|----|------------------|
| REAL ESTATE TAXES: | | |
| BORO, TWP & COUNTY 20 | \$ | <u>124</u> |
| SCHOOL DIST. 20 | \$ | <u>74</u> |
| DELINQUENT 20 | \$ | <u>5.00</u> |
| TOTAL ***** | | \$ <u>203.00</u> |

| | | |
|---------------------|----|------------------|
| MUNICIPAL FEES DUE: | | |
| SEWER 20 | \$ | <u>146.71</u> |
| WATER 20 | \$ | |
| TOTAL ***** | | \$ <u>146.71</u> |

| | | |
|----------------------|------------------|---------------|
| SURCHARGE FEE (DSTE) | \$ <u>110.00</u> | |
| MISC. _____ | \$ _____ | |
| _____ | \$ _____ | |
| TOTAL ***** | | \$ <u>-0-</u> |

TOTAL COSTS (OPENING BID) \$2780.21

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

Bank of America VS Margaret Foltz
NO. 103-06 ED NO. 156-06 JD
DATE/TIME OF SALE: Sept. 20 0930
BID PRICE (INCLUDES COST) \$ 2782,21
POUNDAGE - 2% OF BID \$ 59.64
TRANSFER TAX - 2% OF FAIR MKT \$ _____
MISC. COSTS \$ _____
TOTAL AMOUNT NEEDED TO PURCHASE \$ 304,185

PURCHASER(S): _____

ADDRESS: _____

NAMES(S) ON DEED: _____

PURCHASER(S) SIGNATURE(S): _____

[Signature]
Atty. for Plaintiff

TOTAL DUE: \$ 304,185

LESS DEPOSIT: \$ 1500,--

DOWN PAYMENT: \$ _____

TOTAL DUE IN 8 DAYS \$ 1541,25

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

215-568-1141 FAX

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

FREDDIE MAC
PENNSYLVANIA
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.
vs.
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

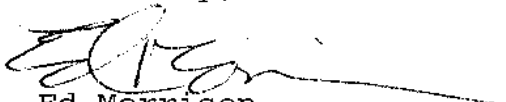
Dear Sir or Madam:

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 of the 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

RECORDER'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 CORRESPONDENT - All inquiries may be directed to the following person:

| | | | |
|--|----------------------------|--|--------------------------|
| Name Udren Law Offices, P.C. | | Telephone Number: Area Code (856) 482-6900 | |
| Street Address 111 Woodcrest Road, Suite 200 | City Cherry Hill | State NJ | Zip Code 08003 |

B TRANSFER DATA

| | | | |
|---|--------------------|---|---|
| Grantor(s)/Lessor(s) Sheriff of Columbia County | | Date of Acceptance of Document | |
| Street Address P.O. Box 380 | | Grantee(s)/Lessee(s) Federal National Mortgage Association | |
| City Bloomsburgh | State PA | Zip Code 17815 | Street Address 1900 Market Street Suite 800 |
| | | | City Philadelphia |
| | | | State PA |
| | | | Zip Code 19103 |

C PROPERTY LOCATION

| | | |
|--|-----------------------------------|---|
| Street Address 1200 First Avenue | | City, Township, Borough Berwick |
| County Columbia | School District Berwick | Tax Parcel Number 04D-08-288 |

D VALUATION DATA

| | | |
|---|---|---|
| 1. Actual Cash Consideration \$2,982.21 | 2. Other Consideration + 0 | 3. Total Consideration = \$2,982.21 |
| 4. County Assessed Value \$39,408.00 | 5. Common Level Ratio Factor x 3.47 | 6. Fair Market Value = \$136,745.76 |

E EXEMPTION DATA

| | |
|--|--|
| 1a. Amount of Exemption Claimed 100% | 1b. Percentage of Interest Conveyed 100% |
|--|--|

2. Check Appropriate Box Below for Exemption Claimed

- ☐ Will or interstate succession (Name of Decedent) (Estate File Number)
- ☐ Transfer to Industrial Development Agency
- ☐ Transfer to a trust. (Attach complete copy of trust agreement identifying all beneficiaries.)
- ☐ Transfer between principal and agent. (Attach complete copy of agency/straw party agreement.)
- ☐ Transfers to the Commonwealth, the United States and instrumentalities by gift, dedication, condemnation, or in lieu of condemnation. (If condemnation or in lieu of condemnation, attach copy of resolution.)
- ☒ Transfer from mortgagor to a holder of a mortgage in default. Mortgage Book Number **200313062**, Page Number _____
- ☐ Corrective or confirmatory deed. (Attach complete copy of the prior deed being corrected or confirmed.)
- ☐ Statutory corporate consolidation, merger or division. (Attach copy of articles.)
- ☒ Other (Please explain exemption claimed, if other than listed above.) **Transfer from sheriff to a government agency**

therefore tax exempt

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

| | |
|---|------------------------|
| Signature of Correspondent or Responsible Party  | Date 11/2/00 |
|---|------------------------|

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

PLEASE SEND FINAL BILL

Date: _____
TO: BILLING DEPARTMENT

FROM: EDM

FILE NAME: Fc17e FILE # 06010506

PLEASE PREPARE AND SEND FINAL BILL FOR THE REFERENCED FILE.
PLEASE BE SURE TO ADD THE FOLLOWING COSTS NOT YET INCURRED.

NEED SHERIFF SETTLEMENT AMOUNT REQUESTED FROM CLIENT BEFORE WE CAN
SETTLE W/SHERIFF: YES/NO NO deposit
11,500.00

SETTLE W/SHERIFF: YES/NO NO AMOUNT \$ 1,541.85

TRANSFER TAX: YES/NO NO AMOUNT \$ _____

WATER LIENS: YES/NO NO AMOUNT \$ _____ PAID FROM _____ THRU _____
LINE ITEM # 12393

TAX LIENS: YES/NO NO AMOUNT \$ _____ PAID FROM _____ THRU _____
LINE ITEM # 12390

SEWER LIENS: YES/NO NO AMOUNT \$ _____ PAID FROM _____ THRU _____
LINE ITEM # 12393

RECORD DEED: YES/NO NO AMOUNT \$ _____

RECORD HUD DEED: YES/NO NO AMOUNTS _____

VESTA-TITLE POLICY: YES/NO NO AMOUNTS _____

VESTA- RECORD HUD DEED (Includes Recorder of Deeds Charge) AMOUNTS _____

VESTA-TAX CERTIFICATION ON TITLE POLICY: AMOUNTS _____

VESTA-OBTAIN DEED RECORDING INFORMATION: AMOUNTS _____

LEXI LEGAL- PICK UP SHERIFF COST SHEET: YES/NO NO AMOUNTS _____

LEXI LEGAL- DELIVER DEED: YES/NO NO AMOUNTS _____

ACKNOWLEDGE DEED: YES/NO NO AMOUNTS _____

REGISTER DEED: YES/NO NO AMOUNTS _____

PREPARE ASSIGNMENT: YES/NO NO AMOUNTS _____

VESTA- RECORD ASSIGNMENT: YES/NO NO AMOUNTS _____

11074374 120360018081 36 589745 311

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**
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MARISA JOY COHEN***
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**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

COPY

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.

/s/ab

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

ATTORNEY FOR PLAINTIFF

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)

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".

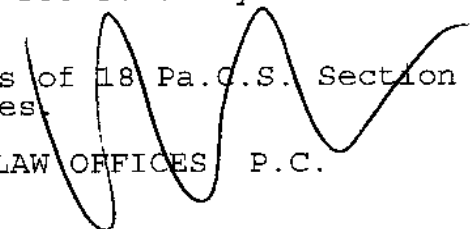
4. If service was by Order of Court, then proof of compliance with said Order is attached hereto as Exhibit "B".

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 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.

Dated: October 20, 2006

UDREN LAW OFFICES P.C.

BY: 
Mark J. Udren, Esquire
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

ATTORNEY FOR PLAINTIFF

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

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 |

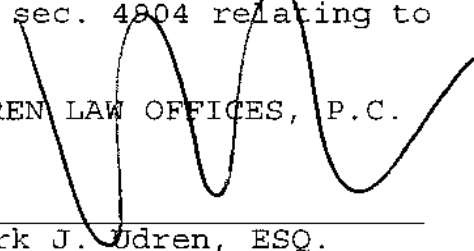
7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale:

| 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 are made subject to the penalties of 18 Pa.C.S. sec. 4904 relating to unsworn falsification to authorities.

UDREN LAW OFFICES, P.C.

DATED: October 20, 2006



Mark J. Udren, ESQ.
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

ATTORNEY FOR PLAINTIFF

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

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

NO. 2006-CV-156-MF

v.

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

DATE: August 15, 2006

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 than 30 days after sale. Distribution will be made in accordance with the schedule unless exceptions are filed thereto within 10 days after the filing of the schedule.

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
CHERRY HILL, NJ 08003

☐ Registered
☐ Insured
☐ COD
☐ Certified
☐ Return Receipt for Merchandise
☐ Int'l Recorded Del.
☐ Express Mail

Check appropriate block for Registered Mail:
☐ With Postal Insurance
☐ Without postal insurance

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

Postmark and Date of Receipt

| Line | Article Number | Name of Addressee, Street, and Post Office Address | Postage | Fee | Handling Charge | Act. Value (If Regs.) | Insured Value | Due Sender If COD | R.R. Fee | S.D. Fee | S.H. Fee | Post. Del. Fee | Remarks |
|---|----------------|---|------------------------------------|-----|---|-----------------------|---------------|-------------------|----------|----------|----------|----------------|---------|
| 1 | FOLTA | COLUMBIA CO TAX CLAIM BUREAU PO BOX 380, BLOOMSBURG, PA 17815 | | | | | | | | | | | |
| 2 | | DOMESTIC RELATIONS SECTION PO BOX 380, BLOOMSBURG, PA 17815 | | | | | | | | | | | |
| 3 | | COM OF PA, DEPT OF REV, BUR OF COMPLIANCE PO BOX 281230, HARRISBURG, PA 17128-1230 | | | | | | | | | | | |
| 4 | 06010506 | TENANTS/ OCCUPANTS 1200 FIRST AVENUE, BERWICK, PA 18603 | | | | | | | | | | | |
| 5 | | | | | | | | | | | | | |
| 6 | | | | | | | | | | | | | |
| 7 | | | | | | | | | | | | | |
| 8 | COLUMBIA | | | | | | | | | | | | |
| 9 | | | | | | | | | | | | | |
| 10 | | | | | | | | | | | | | |
| 11 | K. BLACK | | | | | | | | | | | | |
| 12 | | | | | | | | | | | | | |
| 13 | | | | | | | | | | | | | |
| 14 | | | | | | | | | | | | | |
| 15 | | | | | | | | | | | | | |
| Total number of Pieces Listed by Sender | | Total Number of Pieces Received at Post Office | Postmaster, Per (Name of Receiver) | | <p>The bill 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 piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual F900, S913, and S921 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to third and fourth class parcels.</p> | | | | | | | | |



PS Form 3877, February 1994

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

Name and Address of Sender

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
CHERRY HILL, NJ 08003

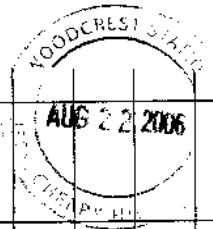
☐ Registered
☐ Insured
☐ COD
☐ Certified
☐ Return Receipt for Merchandise
☐ Int'l Recorded Del.
☐ Express Mail

Check appropriate block for Registered Mail:
☐ With Postal Insurance
☐ Without postal insurance

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

Postmark and Date of Receipt

| Line | Article Number | Name of Addressee, Street, and Post Office Address | Postage | Fee | Handling Charge | Act Value (If Regis.) | Insured Value | Due Sender If COD | R.R. Fee | S.D. Fee | S.H. Fee | Est. Del. Fee | Remarks |
|---|------------------|--|--|-----|--|-----------------------|---------------|-------------------|----------|----------|----------|---------------|---------|
| 1 | FOLTA | BANK OF AMERICA 1400 BEST PLAZA DRIVE, STE 101 RICHMOND, VA 23227 | | | | | | | | | | | |
| 2 | | BERWICK AREA JOINT SEWER AUTHORITY 1108 FREAS AVENUE BERWICK, PA 18603 | | | | | | | | | | | |
| 3 | 06010506 | | | | | | | | | | | | |
| 4 | | | | | | | | | | | | | |
| 5 | COLUMBIA 9-20-06 | | | | | | | | | | | | |
| 6 | | | | | | | | | | | | | |
| 7 | ANGELINA | | | | | | | | | | | | |
| 8 | | | | | | | | | | | | | |
| 9 | | | | | | | | | | | | | |
| 10 | | | | | | | | | | | | | |
| 11 | | | | | | | | | | | | | |
| 12 | | | | | | | | | | | | | |
| 13 | | | | | | | | | | | | | |
| 14 | | | | | | | | | | | | | |
| 15 | | | | | | | | | | | | | |
| Total number of Pieces Listed by Sender | | Total Number of Pieces Received at Post Office | Postmaster, Per (Name of Receiving Employee) | | The 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 piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual R900, S913, and S921 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to third and fourth class parcels. | | | | | | | | |



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

ATTORNEY FOR PLAINTIFF

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

NO. 2006-CV-156-MF

Defendant(s)

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:

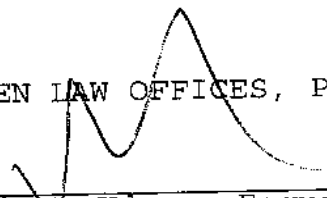
DATE MAILED: August 15, 2006

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 J. 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 Folta
Defendant(s)

NO. 2006 CV 156 mf

O R D E R

AND NOW, this 5 day of May, 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:

131 Thomas A. Jones, Jr. J.

2006 MAY -8 A 11:19

06010806 F/B

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
CHERRY HILL, NJ 08003

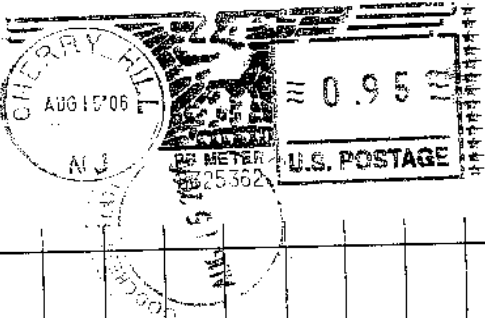
☐ Registered
☐ Insured
☐ COD
☐ Certified
☐ Return Receipt for Merchandise
☐ Int'l Recorded Del.
☐ Express Mail

Check appropriate block for Registered Mail:
☐ With Postal Insurance
☐ Without postal Insurance

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

Postmark and Date of Receipt

| Line | Article Number | Name of Addressee, Street, and Post Office Address | Postage | Fee | Handling Charge | Act. Value (If Regs.) | Insured Value | Due Sender If COD | R.R. Fee | S.D. Fee | S.H. Fee | Post. Del. Fee | Remarks |
|---|----------------|---|--------------------------------|-----|-----------------|-----------------------|---------------|-------------------|----------|----------|----------|----------------|---------|
| 1 | FOLTA | MARGARET LOUISE FOLTA 1200 FIRST AVENUE, #B, BERWICK, PA 18603 | | | | | | | | | | | |
| 2 | | | | | | | | | | | | | |
| 3 | | | | | | | | | | | | | |
| 4 | 06010506 | | | | | | | | | | | | |
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| 8 | COLUMBIA | | | | | | | | | | | | |
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| 10 | | | | | | | | | | | | | |
| 11 | K. BLACK | | | | | | | | | | | | |
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| 15 | | | | | | | | | | | | | |
| Total number of Pieces Listed by Sender | | Total Number of Pieces Received at Post Office | Postmaster, Per (Name of Recg) | | | | | | | | | | |



[See bill 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 piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail sent with optional postal insurance. See Domestic Mail Manual R900, S913, and S921 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to third and fourth class parcels.]

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
CHERRY HILL, NJ 08003

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

NOTICE OF SHERIFF'S SALE OF

Your home (real estate) at 1200 First



CERTIFIED MAIL™

0990 E025 E000 0520 4002
0990 E025 E000 0520 4002

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

For delivery information visit our website at www.usps.com

OFFICIAL USE

| | |
|---|---------|
| Postage | \$.39 |
| Certified Fee | 2.40 |
| Return Receipt Fee (Endorsement Required) | 1.85 |
| Restricted Delivery Fee (Endorsement Required) | |
| Total Postage & Fees | \$ 4.64 |

Postmark
Here

Sent To

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

PS Form 3800, June 2002

See Reverse for Instructions



PS NETTER
8325362



Certified Mail Provides:

- A mailing receipt
- A unique identifier for your mailpiece
- A record of delivery kept by the Postal Service for two years

Important Reminders:

- Certified Mail may ONLY be combined with First-Class Mail® or Priority Mail®
- NO INSURANCE COVERAGE IS PROVIDED with Certified Mail.
- For an additional fee, a Return Receipt may be requested to provide proof of delivery. To obtain Return Receipt service, please complete and attach a Return Receipt (PS Form 3811) to the article and add applicable postage to cover fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver, a duplicate return receipt, a USPS® postmark on your Certified Mail receipt is required.
- For an additional fee, delivery may be restricted to the addressee's authorized agent. Advise the clerk or mark the mailpiece with endorsement "Restricted Delivery".
- If a postmark on the Certified Mail receipt is desired, please present the receipt at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

IMPORTANT: Save this receipt and present it when making an inquiry about internet access to delivery information is not available on mail addressed to APOs and FPOs.

(Reverse) PS Form 3838 June 2002

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

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

COMPLETE THIS SECTION ON DELIVERY

| | | | |
|---|--|---|--|
| A. Signature | | <input type="checkbox"/> Agent | |
| X | | <input type="checkbox"/> Addressee | |
| B. Received by (Printed Name) | | C. Date of Delivery | |
| D. Is delivery address different from item 1? If YES, enter delivery address below: | | <input type="checkbox"/> Yes <input type="checkbox"/> No | |

3. Service Type

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

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number
(Transfer from service label)

7004 0750 0003 5203 0680

PS Form 3811, February 2004

Domestic Return Receipt

- Item 4: If Restricted Delivery is desired, print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

OFFICE OF FAIR
DEPARTMENT OF PUBLIC WELFARE
PO BOX 8016
HARRISBURG, PA 17105

2. Article Number

(Transfer from service label)

PS Form 3811, February 2004

Domestic Return Receipt

7005 1160 0000 0372 8194

102595-02-M-1

■ Address
B. Received by (Printed Name)
C. Date of Delivery
JUL 07 2006

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

3. Service Type

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

4. Restricted Delivery? (Extra Fee) ☐ Yes

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

U.S. SMALL BUSINESS ADMINISTRATION
PHILADELPHIA DISTRICT OFFICE
ROBERTA M. NIX FEDERAL BUILDING
900 MARKET STREET-5TH FLOOR
PHILADELPHIA, PA 19107

A. Signature
B. Received by (Printed Name)
C. Date of Delivery
JUL 06 103

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

3. Service Type

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

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number

(Transfer from service label)

PS Form 3811, February 2004

Domestic Return Receipt

7005 1160 0000 0372 8187

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

INTERNAL REVENUE SERVICE
TECHNICAL SUPPORT GROUP
WILLIAM GREEN FEDERAL BUILDING
600 ARCH STREET ROOM 3259
PHILADELPHIA, PA 19106

A. Signature

B. Received by (Printed Name)
C. Date of Delivery
JUL 10 2006

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

3. Service Type

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

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number

(Transfer from service label)

PS Form 3811, February 2004

Domestic Return Receipt

7005 1160 0000 0372 8200

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

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

3. Service Type

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

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number

(Transfer from service label)

PS Form 3811, February 2004

Domestic Return Receipt

7005 1160 0000 0372 8170

102595-02-M-1

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

ATTORNEY FOR PLAINTIFF

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

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

NO. 2006-CV-156-MF

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

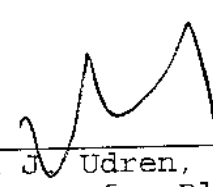
PRAECIPE TO FILE PROOF OF SERVICE

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

APS File #: 079108-0001

AFFIDAVIT OF SERVICE -- Individual

UDREN LAW OFFICES
Ms. Kathryn Black
111 Woodcrest Rd, Suite 200
Cherry Hill, NJ 08003-3620

Service of Process on:

—Margaret Louise Folta, by posting
Court Case No. 2006-CV-156-MF

State of: PENNA.) ss.

County of: COLUMBIA

Name of Server:

GEORGE TELNOCK, 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 18TH day of SEPT., 20 06, at 10:00 o'clock A.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:

Sex ____; Skin Color ____; Hair 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.

George Telnock
Signature of Server

APS International, Ltd.

Subscribed and sworn to before me this

18 day of September, 20 06

Ruth Telnock 3-28-2009

Notary Public

(Commission Expires)

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

Woodcrest Corporate Center
111 Woodcrest Road
Cherry Hill, New Jersey 08003
856-689-5400
856-689-5399

Udren Law Offices, P.C

Fax

To: Sheriff Chamberland From: K. Black
Fax: 570-389-5625 Pages: _____
Phone: _____ Date: 10.23.06
Re: _____ CC: _____

☐ Urgent ☒ For Review ☐ Please Comment ☐ Please Reply ☐ Please Recycle

• Comments:

3129 Affidavit for FOLTA

CCP No 2006-CV-156-MF

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 WINNEQ**
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.

/Kab

Enclosures

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

UDREN LAW OFFICES, P.C.

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
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)

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 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.

Dated: October 20, 2006

UDREN LAW OFFICES P.C.

BY: 

Mark J. Udren, Esquire
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

ATTORNEY FOR PLAINTIFF

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

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 |

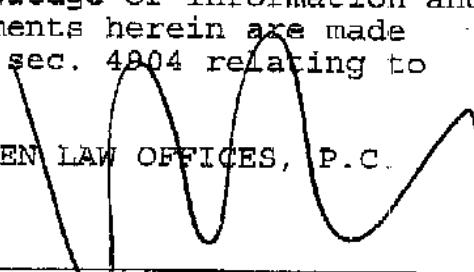
7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale:

| 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 are made subject to the penalties of 18 Pa.C.S. sec. 4904 relating to unsworn falsification to authorities.

UDREN LAW OFFICES, P.C.

DATED: October 20, 2006



Mark J. Udren, ESQ.
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

ATTORNEY FOR PLAINTIFF

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

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

NO. 2006-CV-156-MF

v.

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

DATE: August 15, 2006

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

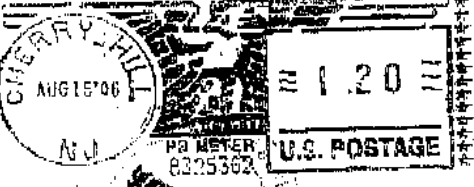
The above captioned property is scheduled to be sold at the Columbia County Sheriff's Sale on September 20, 2006, at 9:30am, at the COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PA. Our records indicate that you may hold a mortgage or judgment on the property which will be extinguished by the sale. You may 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 than 30 days after sale. Distribution will be made in accordance with the schedule unless exceptions are filed thereto within 10 days after the filing of the schedule.

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
Name and Address of Sender
111 WOODCREST ROAD
CERRY HILL, NJ 08003
☐ Registered
☐ Insured
☐ COD
☐ Certified
☐ Return Receipt for Merchandise
☐ Inland Recorded Del.
☐ Express Mail

☐ Check appropriate block for Registered Mail:
☐ With Postal Insurance
☐ Without Postal Insurance


Postmark and Date of Receipt
 Affix stamp here if issued as certificate of mailing or for additional copies of this bill.

| Line | Article Number | Name of Addressee, Street, and Post Office Address | Postage | Fee | Handling Charge (if Reg.) | Act Value | Insured Value | Due Sender if COD | R.R. Fee | S.D. Fee | S.H. Fee | Reg. Del. Fee |
|---|----------------|---|--|-----|---------------------------|-----------|---------------|-------------------|----------|----------|----------|---------------|
| 1 | FOLTA | COLUMBIA CO TAX CLAIM BUREAU PO BOX 380, BLOOMSBURG, PA 17815 | | | | | | | | | | |
| 2 | | DOMESTIC RELATIONS SECTION PO BOX 380, BLOOMSBURG, PA 17815 | | | | | | | | | | |
| 3 | | COM OF PA, DEPT OF REV, BUR OF COMPLIANCE PO BOX 281230, HARRISBURG, PA 17128-1230 | | | | | | | | | | |
| 4 | 08010506 | TENANTS/OCCUPANTS 1200 FIRST AVENUE, BETHWICK, PA 18603 | | | | | | | | | | |
| 5 | | | | | | | | | | | | |
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| 7 | | | | | | | | | | | | |
| 8 | COLUMBIA | | | | | | | | | | | |
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| 10 | | | | | | | | | | | | |
| 11 | K. BLACK | | | | | | | | | | | |
| 12 | | | | | | | | | | | | |
| 13 | | | | | | | | | | | | |
| 14 | | | | | | | | | | | | |
| 15 | | | | | | | | | | | | |
| Total number of Pieces Listed by Sender | | Total Number of Pieces Received at Post Office | Postmaster, Per (Name or Receipt) | | | | | | | | | |
| 4 | | 4 |  | | | | | | | | | |

The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reimbursement of nonnegotiable documents under Express Mail domestic registration insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$50,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual R900, R913, and R921 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to third and fourth class parcels.

PS Form 3877, February 1994

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

| Name and Address of Sender | | UDREN LAW OFFICES, P.C. WOODCREST CORPORATE CENTER 111 WOODCREST ROAD CHERRY HILL, NJ 08003 | | <input type="checkbox"/> Registered <input type="checkbox"/> Insured <input type="checkbox"/> COD <input type="checkbox"/> Certified | | <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Int'l Recorded Del. <input type="checkbox"/> Express Mail | | <input type="checkbox"/> Check appropriate block for Registered Mail: <input type="checkbox"/> With Postal Insurance <input type="checkbox"/> Without postal insurance | | Affix stamp here if issued as certificate of mailing or for additional copies of this bill. | | | |
|---|------------------|--|---------|---|-----------------|--|---------------|--|----------|---|----------|---------------|--|
| Line | Article Number | Name of Addressee, Street, and Post Office Address | Postage | Fee | Handling Charge | Act. Value (if Reg.) | Insured Value | Due Sender if COD | R.T. Fee | S.D. Fee | S.H. Fee | Rst. Del. Fee | |
| 1 | FOLTA | BANK OF AMERICA 1400 BEST PLAZA DRIVE, STE 101 RICHMOND, VA 23227 | | | | | | | | | | | |
| 2 | | BERWICK AREA JOINT SEWER AUTHORITY 1108 FREAS AVENUE BERWICK, PA 18603 | | | | | | | | | | | |
| 3 | 06010505 | | | | | | | | | | | | |
| 4 | | | | | | | | | | | | | |
| 5 | COLUMBIA 9-20-06 | | | | | | | | | | | | |
| 6 | | | | | | | | | | | | | |
| 7 | ANGELINA | | | | | | | | | | | | |
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| 15 | | | | | | | | | | | | | |
| Total number of Pieces Listed by Sender | | Total Number of Pieces Received at Post Office | | Postmaster, Per (Name of Receiving Employee) | |  | | | | | | | |

The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the transportation of nonnegotiable documents under Express Mail document restriction insurance is \$50,000 per piece, subject to a limit of \$700,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual R900, S913, and S921 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to third and fourth class parcels.

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

ATTORNEY FOR PLAINTIFF

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

NO. 2006-CV-156-MF

Defendant(s)

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 V. Udren, Esquire

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY
CIVIL DIVISIONBank of America, N.A.
Plaintiff

v.

Margaret Louise Fulta
Defendant(s)COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

NO. 2006 CV 156 mf

ORDER

AND NOW, this 5 day of May, 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 Fulta, 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 Fulta 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:

13/ Thomas A. Jones, Jr. J.CLERK OF COURT
COLUMBIA COUNTY, PA

2006 MAY -18 A 11:19

FILED
COLUMBIA COUNTY, PA

06010306 F/B

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
CHERRY HILL, NJ 08003

☐ Registered
☐ Insured
☐ COD
☐ Certified
☐ Return Receipt for
Merchandise
☐ Mail Recorded Del.
☐ Express Mail

Check appropriate block for
Registered Mail:
☐ With Postal Insurance
☐ Without postal insurance

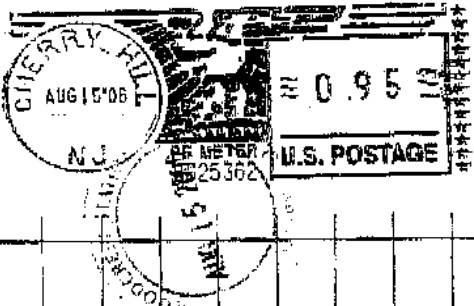
Affix stamp here if issued as
certificate of mailing or for
additional copies of this bill.

Postmark and Date of Receipt

Due Sender
if COD

R.R. Fee S.D. Fee S.H. Fee Rst. Del. Fee
Remarks

| Article Number | Name of Addressee, Street, and Post Office Address | Postage | Fee | Handling Charge | Act Value (if Reg.) | Insured Value | Due Sender if COD | R.R. Fee | S.D. Fee | S.H. Fee | Rst. Del. Fee Remarks |
|--|--|---|-------------------------------------|--------------------|------------------------|------------------|----------------------|-------------|-------------|-------------|--------------------------|
| 1 | FOLTA MARGARET LOUISE FOLTA 1200 FIRST AVENUE, #8, BERNICK, PA 18603 | | | | | | | | | | |
| 2 | | | | | | | | | | | |
| 3 | | | | | | | | | | | |
| 4 | 06010606 | | | | | | | | | | |
| 5 | | | | | | | | | | | |
| 6 | | | | | | | | | | | |
| 7 | | | | | | | | | | | |
| 8 | COLUMBIA | | | | | | | | | | |
| 9 | | | | | | | | | | | |
| 10 | | | | | | | | | | | |
| 11 | K. BLACK | | | | | | | | | | |
| 12 | | | | | | | | | | | |
| 13 | | | | | | | | | | | |
| 14 | | | | | | | | | | | |
| 15 | | | | | | | | | | | |
| Total number of Pieces Used by Sender | | Total Number of Pieces Received at Post Office | Postmaster, Per (Name of Recipient) | | | | | | | | |



The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the destruction of nonnegotiable documents under Express Mail domestic return receipt insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable for Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail sent with optional postal insurance. See Domestic Mail Manual (DMM) 362.1 and 362.2 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to third and fourth class parcels.

PS Form 3877, February 1994

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

K99-573

UPREIN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
CHERRY HILL, NJ 08003

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

NOTICE OF SHERIFF'S SALE OF

Value limited (real estate) at 7000.00

CERTIFIED MAIL



0890 E025 E000 0520 4002
0890 E025 E000 0520 4002



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

For delivery information visit our website at www.usps.com

OFFICIAL USE

| | |
|---|---------|
| Postage | \$.39 |
| Certified Fee | 2.40 |
| Return Receipt Fee (Endorsement Required) | 1.85 |
| Restricted Delivery Fee (Endorsement Required) | |
| Total Postage & Fees | \$ 4.64 |

Postmark
here

Sent To: Margaret Louise Folta
Street, Apt. No., or PO Box No. 1200 First Avenue, #B
City, State, ZIP+4 Berwick, PA 18603

PS Form 3800, June 2002

See Reverse for Instructions

Certified Mail Provides:

- A mailing receipt
- A unique identifier for your mailpiece
- A record of delivery kept by the Postal Service for two years

Important Reminders:

- Certified Mail may ONLY be combined with First-Class Mail or Priority Mail
- Certified Mail is not available for any class of international mail.
- NO INSURANCE COVERAGE IS PROVIDED with Certified Mail.
- For an additional fee, a Return Receipt may be requested to provide proof of delivery. To obtain Return Receipt service, please complete and attach a Return Receipt (PS Form 3811) to the article and add applicable postage to cover fee. Endorse mailpieces "Return Receipt Requested". To receive a fee waiver, a duplicate return receipt, a USPS postmark on your Certified Mail receipt is required.
- For an additional fee, delivery may be restricted to the addressee's endorsement "Restricted Delivery". If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

IMPORTANT: Save this receipt and present it when making an inquiry. Internet access to delivery information is not available on mail addressed to APOs and FPOs.

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

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

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

☐ Agent
☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

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

3. Service Type

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

4. Restricted Delivery? (Extra Fee)

☐ Yes

2. Article Number

(Transfer from service label)

7004 0750 0003 5203 0680

PS Form 3811, February 2004

Domestic Return Receipt

702565-02-14-13-10

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

ATTORNEY FOR PLAINTIFF

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

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

NO. 2006-CV-156-MF

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

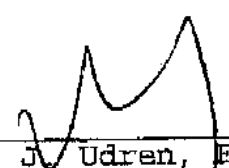
PRAECIPE TO FILE PROOF OF SERVICE

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, 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 55439-3122

APS File #: 079188-0001

AFFIDAVIT OF SERVICE -- Individual

Service of Process on:

--Margaret Louise Folta, by posting
 Court Case No. 2006-CV-156-MF

UDREN LAW OFFICES
 Ms. Kathryn Black
 111 Woodcrest Rd, Suite 200
 Cherry Hill, NJ 08003-3620

State of: PENNA. ss.

County of: COLUMBIA

Name of Server: GEORGE TELNOCK, 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 18th day of SEPT., 20 06, at 10:00 o'clock A.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:

Sex ____; Skin Color ____; Hair 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.

George Telnock
 Signature of Server

APS International, Ltd.

Subscribed and sworn to before me this

18 day of September, 20 06
Ruth Telnock 3-28-2009
 Notary Public (Commission Expires)



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

COPY

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 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.

Thank you for your assistance with this matter.

Sincerely yours,

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

/kab
Enclosures

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

ATTORNEY FOR PLAINTIFF

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

NO. 2006-CV-156-MF

Defendant(s)

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:

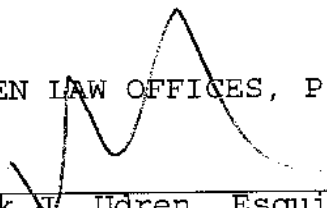
DATE MAILED: August 15, 2006

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 J. 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)

NO. 2006 CV 156 mf

O R D E R

AND NOW, this 5 day of May, 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 Fulta, 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 Fulta 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:

13/Thomas A. Jones, Jr. J.

2006 MAY -8 A 11:19

FILED
CLERK OF COURT

06010906 F/B

UDREN LAW OFFICES, P.C.
 WOODCREST CORPORATE CENTER
 111 WOODCREST ROAD
 CHERRY HILL, NJ 08003

☐ Registered
☐ Insured
☐ COD
☐ Certified

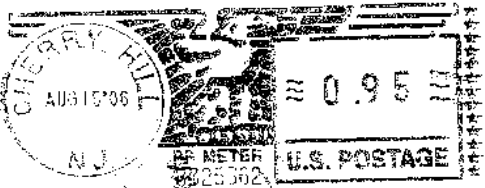
☐ Return Receipt for Merchandise
☐ Int'l Recorded Del.
☐ Express Mail

Check appropriate block for Registered Mail:
☐ With Postal Insurance
☐ Without postal insurance

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

Postmark and Date of Receipt

| Line | Article Number | Name of Addressee, Street, and Post Office Address | Postage | Fee | Handling Charge | Act. Value (If Regs.) | Insured Value | Due Sender If COD | R.R. Fee | S.D. Fee | S.H. Fee | Ret. Del. Fee | Remarks |
|---|----------------|---|--------------------------------|-----|---|-----------------------|---------------|-------------------|----------|----------|----------|---------------|---------|
| 1 | FOLTA | MARGARET LOUISE FOLTA 1200 FIRST AVENUE, #B, BERWICK, PA 18603 | | | | | | | | | | | |
| 2 | | | | | | | | | | | | | |
| 3 | | | | | | | | | | | | | |
| 4 | 06010506 | | | | | | | | | | | | |
| 5 | | | | | | | | | | | | | |
| 6 | | | | | | | | | | | | | |
| 7 | | | | | | | | | | | | | |
| 8 | COLUMBIA | | | | | | | | | | | | |
| 9 | | | | | | | | | | | | | |
| 10 | | | | | | | | | | | | | |
| 11 | K. BLACK | | | | | | | | | | | | |
| 12 | | | | | | | | | | | | | |
| 13 | | | | | | | | | | | | | |
| 14 | | | | | | | | | | | | | |
| 15 | | | | | | | | | | | | | |
| Total number of Pieces Listed by Sender | | Total Number of Pieces Received at Post Office | Postmaster, Per (Name of Recs) | | <p>The 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 piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual R900, S913, and S921 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to third and fourth class parcels.</p> | | | | | | | | |



649-573

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
CHERRY HILL, NJ 08003

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

Your notice (read attached) at 1200 First

NOTICE OF SHERIFF'S SALE OF

CERTIFIED MAIL™



0890 E025 E000 0520 4002
0890 E025 E000 0520 4002

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

For delivery information visit our website at www.usps.com

OFFICIAL USE

| | |
|---|---------|
| Postage | \$.39 |
| Certified Fee | 2.40 |
| Return Receipt Fee (Endorsement Required) | 1.85 |
| Restricted Delivery Fee (Endorsement Required) | |
| Total Postage & Fees | \$ 4.64 |

Postmark
Here

Sent To:

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

PS Form 3800, June 2002

See Reverse for Instructions



Certified Mail Provides:

- A mailing receipt
- A unique identifier for your mailpiece
- A record of delivery kept by the Postal Service for two years

Important Reminders:

- Certified Mail may ONLY be combined with First-Class Mail® or Priority Mail®
- NO INSURANCE COVERAGE IS PROVIDED with Certified Mail.
- For an additional fee, please consider insured or Registered Mail.
- delivery. To obtain Return Receipt service, please complete and attach a Return Receipt (PS Form 3811) to the article and add applicable postage to cover fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver a duplicate return receipt, a USPS® postmark on your Certified Mail receipt required.
- For an additional fee, delivery may be restricted to the addressee endorsement "Restricted Delivery".
- If a postmark on the Certified Mail receipt is desired, please present the receipt at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

IMPORTANT: Save this receipt and present it when making an inquiry Internet access to delivery information is not available on mail addressed to APOs and FPOs.

Form 3800, June 2002 (Reverse)

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

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

COMPLETE THIS SECTION ON DELIVERY

A. Signature ☐ Agent

B. Received by (Printed Name) ☐ Addressee

C. Date of Delivery

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

3. Service Type
☒ Certified Mail ☐ Express Mail
☐ Registered ☒ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.
 4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number
(Transfer from service label)

7004 0750 0003 5203 06A0

PS Form 3811, February 2004

Domestic Return Receipt

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 9, 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

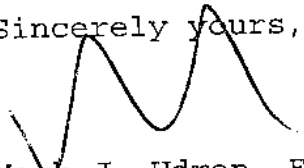
Gentlemen:

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

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


Thank you for your assistance with this matter.

Sincerely yours,


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

/kab
Enclosure

cc: Sheriff of Columbia County



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

ATTORNEY FOR PLAINTIFF

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

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

NO. 2006-CV-156-MF

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

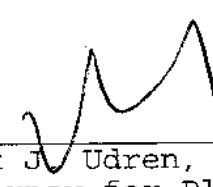
PRAECIPE TO FILE PROOF OF SERVICE

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

APS File #: 079108-0001

AFFIDAVIT OF SERVICE -- Individual

Service of Process on:

--Margaret Louise Folta, by posting
Court Case No. 2006-CV-156-MF

UDREN LAW OFFICES

Ms. Kathryn Black

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

State of: PENNA.) ss.

County of: COLUMBIA

Name of Server: GEORGE TELNOCK, 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 18TH day of SEPT., 20 06, at 10:00 o'clock A.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:

Sex ____; Skin Color ____; Hair 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.

George Telnock
Signature of Server

APS International, Ltd.

Subscribed and sworn to before me this

18 day of September, 20 06
Ruth Telnock 3-28-2009
Notary Public (Commission Expires)

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

STATE OF PENNSYLVANIA
COUNTY OF COLUMBIA } SS

Brandon R. Eyerly, 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 before me this 18th day of September, 2006

(Notary Public)
Commonwealth Of Pennsylvania
My commission expires July 3, 2007
Dennis L. Ashenfelter, Notary Public
Scott Twp., Columbia County
Member, Pennsylvania Association Of Notaries

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

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

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

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**ADMITTED PA
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TINA MARIE RICH
OFFICE ADMINISTRATOR

FREDDIE MAC
PENNSYLVANIA
DESIGNATED COUNSEL

PLEASE RESPOND TO NEW JERSEY OFFICE

September 14, 2006

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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:

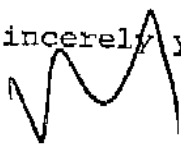
Please POSTPONE the Sheriff's Sale scheduled for September 20, 2006
to October 25, 2006.

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

TIMOTHY T. CHAMBERLAIN



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

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

SHERIFF'S RETURN OF NO SERVICE

BANK OF AMERICA, N.A.

103ED2006

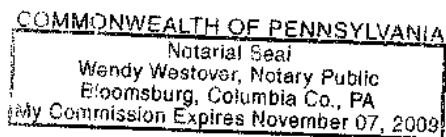
VS.

MARGARET LOUISE FOLTA

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



SO ANSWERS :

TIMOTHY T. CHAMBERLAIN
SHERIFF

BY:

P. D'ANGELO
DEPUTY SHERIFF

TIMOTHY T. CHAMBERLAIN



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

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 764-6300

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

BANK OF AMERICA N.A.

VS.

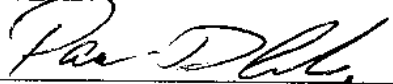

MARGARET FOLTA

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 ANSWERS:


DEPUTY SHERIFF

TIMOTHY T. CHAMBERLAIN
SHERIFF

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 21ST DAY OF AUGUST 2006



COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Wendy Westover, Notary Public
Bloomsburg, Columbia Co., PA
My Commission Expires November 07, 2009

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 6/29/2006

SERVICE# 1 - OF - 11 SERVICES
DOCKET # 103ED2006

PLAINTIFF BANK OF AMERICA, N.A.

DEFENDANT MARGARET LOUISE FOLTA
ATTORNEY FIRM UDREN LAW OFFICE

CHK P.O.

| PERSON/CORP TO SERVED |
|-----------------------|
| MARGARET LOUISE FOLTA |
| 1200 FIRST AVENUE, #B |
| BERWICK |

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON _____

RELATIONSHIP _____ IDENTIFICATION _____

DATE _____ TIME _____ MILEAGE _____ OTHER _____

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

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

F. OTHER (SPECIFY) _____

ATTEMPTS
DATE

TIME

OFFICER

REMARKS

DEPUTY

Pat D. [Signature]

DATE

08.07.06

*CANNOT LOCATE
No Fwdg.*

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

ATTORNEY FOR PLAINTIFF

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

MORTGAGE FORECLOSURE

NO. 2006-CV-156-MF

2006-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

Amount due \$97,493.54

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

By

Fanni B. Kline / *EAB*
Clerk

Date

6/29/06

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 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

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

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

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

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 6/29/2006

SERVICE# 4 - OF - 11 SERVICES
DOCKET # 103ED2006

PLAINTIFF BANK OF AMERICA, N.A.

DEFENDANT MARGARET LOUISE FOLTA
ATTORNEY FIRM UDREN LAW OFFICE

| |
|------------------------------|
| PERSON/CORP TO SERVED |
| TENANT(S) |
| 1200 FIRST AVE. |
| BERWICK |

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON _____

RELATIONSHIP _____ IDENTIFICATION _____

DATE _____ TIME _____ MILEAGE _____ OTHER _____

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

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

F. OTHER (SPECIFY) _____

ATTEMPTS
DATE

TIME

OFFICER

REMARKS

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

DEPUTY _____ DATE _____

TIMOTHY T. CHAMBERLAIN



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P.O. BOX 380
BLOOMSBURG, PA 17815
FAX: (570) 389-5825

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 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

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

ATTORNEY FOR PLAINTIFF

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

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

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.

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LAWYER REFERRAL SERVICE

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

ASSOCIATION DE LICENCIADOS

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

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 6/29/2006

SERVICE# 5 - OF - 11 SERVICES
DOCKET # 103ED2006

PLAINTIFF BANK OF AMERICA, N.A.

DEFENDANT MARGARET LOUISE FOLTA
ATTORNEY FIRM UDREN LAW OFFICE

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

SERVED UPON Leslie LEVAN

RELATIONSHIP Cust Service IDENTIFICATION _____

DATE 7-12-6 TIME 0945 MILEAGE _____ OTHER _____

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

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

F. OTHER (SPECIFY) _____

ATTEMPTS
DATE

TIME

OFFICER

REMARKS

DEPUTY

DATE 7-12-6

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 6/29/2006

SERVICE# 2 - OF - 11 SERVICES
DOCKET # 103ED2006

PLAINTIFF BANK OF AMERICA, N.A.

DEFENDANT MARGARET LOUISE FOLTA
ATTORNEY FIRM UDREN LAW OFFICE

| |
|------------------------------|
| PERSON/CORP TO SERVED |
| CONNIE GINGHER-TAX COLLECTOR |
| 1615 LINCOLN AVE. |
| BERWICK |

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON CONNIE GINGHER

RELATIONSHIP _____ IDENTIFICATION _____

DATE 07.10.06 TIME 1550 MILEAGE _____ OTHER _____

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

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

F. OTHER (SPECIFY) _____

ATTEMPTS

DATE

TIME

OFFICER

REMARKS

DEPUTY

Paul Del

DATE 07.10.06

Tax Notice 2006 County & Municipality
BERWICK BORO
MAKE CHECKS PAYABLE TO:
Connie C Gingher
1615 Lincoln Avenue
Berwick PA 18603

HOURS: MON, TUE, THUR & FRI : 9:30AM - 4PM
CLOSED WEDNESDAY & HOLIDAYS.
CLOSED FRIDAY AFTER DISCOUNT
PHONE: 570-752-7442

TAXES ARE DUE & PAYABLE - PROMPT PAYMENT IS REQUESTED

FOLTA MARGARET LOUISE
1200 FIRST AVENUE
BERWICK PA 18603

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

| FOR: COLUMBIA COUNTY | | DATE 03/01/2006 | | BILL NO. 3590 | |
|--|------------|-----------------|---------------------------------|--------------------------------|-------------------------|
| DESCRIPTION | ASSESSMENT | MILLS | LESS DISCOUNT | AX AMOUNT DUE | INCL PENALTY |
| GENERAL | 39,408 | 5.646 | 218.05 | 222.50 | 244.75 |
| SINKING | | 1.345 | 51.94 | 53.00 | 58.30 |
| LIGHT | | .75 | 28.97 | 29.56 | 31.04 |
| FIRE | | 1.25 | 48.27 | 49.26 | 51.72 |
| BORO RE | | 8.6 | 332.13 | 338.91 | 355.86 |
| The discount & penalty have been calculated for your convenience | | | | | |
| PAY THIS AMOUNT | | | 679.36 | 693.23 | 741.67 |
| | | | April 30 - If paid on or before | June 30 - If paid on or before | June 30 - If paid after |
| CITY TWP | | | | | |
| Discount 2% | | | | | |
| Penalty 10% | | | | | |
| PARCEL: 04D-08 -288-00,000 | | | | | |
| 1200 FIRST AVE | | | | | |
| .1653 Acres | | | | | |
| Land | | | | | |
| Buildings | | | | | |
| Total Assessment: 39,408 | | | | | |
| This tax returned to courthouse on: January 1, 2007 | | | | | |
| FILE COPY | | | | | |

4/30/06

TAX NOTICE 2006 SCHOOL REAL ESTATE
BERWICK BOROUGH
MAKE CHECKS PAYABLE TO:
CONNIE C. GINGHER
1615 LINCOLN AVENUE
BERWICK, PA 18603

HOURS: Mon, Tue, Thur, Fri 9:30am-4:00pm
Closed Wed & Holidays
Closed Friday after discount
PHONE 570-752-7442

M A I L
FOLTA MARGARET LOUISE
1200 FIRST AVENUE
BERWICK PA 18603

| FOR BERWICK AREA SCHOOL DISTRICT | | DATE 07/01/2006 | | BILL# 001327 | |
|---|------------|-----------------|-------------------------------|-------------------------------|-----------------------|
| DESCRIPTION | ASSESSMENT | RATE | LESS DISC | AMOUNT FACE | INC PENALTY |
| REAL ESTATE | 39408 | 47.100 | 1819.00 | 1856.12 | 2041.73 |
| The 2% discount and 10% penalty have been computed for your convenience. Taxes are due now and payable. Prompt payment is requested. This tax notice must be returned with your payment. For a receipt, enclose a SASE. | | | | | |
| PAY THIS AMOUNT | | | | | |
| | | | Aug 31 - If paid on or before | Oct 31 - If paid on or before | Nov 1 - If paid after |

NO REFUNDS UNDER \$5.00

| PROPERTY DESCRIPTION | | ACCT. |
|-----------------------|----------|--------------------|
| PARCEL 04D08 28800000 | | 7995 |
| 1200 FIRST AVE | 2880.00 | SCHOOL PENALTY 10% |
| 20020-3563 | 36528.00 | DELINQUENT TAX TO |
| 0.17 ACRES | | COURTHOUSE DEC 15 |

Original MAKE SEPARATE CHECKS FOR SCHOOL PAYMENT

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 6/29/2006

SERVICE# 3 - OF - 11 SERVICES
DOCKET # 103ED2006

PLAINTIFF BANK OF AMERICA, N.A.

DEFENDANT MARGARET LOUISE FOLTA
ATTORNEY FIRM UDREN LAW OFFICE

| PERSON/CORP TO SERVED | PAPERS TO SERVED |
|-----------------------|----------------------|
| BERWICK SEWER | MORTGAGE FORECLOSURE |
| 1108 FREAS AVE. | |
| BERWICK | |

SERVED UPON CELLY GREER

RELATIONSHIP _____ IDENTIFICATION _____

DATE 07.10.06 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

DEPUTY



DATE

07.10.06

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 | TAX AMOUNT | PENALTY | DISCOUNT | PAID | BALANCE |
|------|------------------------|------------|---------|----------|------|---------|
| | NO TAX CLAIM TAXES DUE | | | | | |

By: Timothy T. Chamberlain, Per: dm.
Sheriff

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 6/29/2006

SERVICE# 8 - OF - 11 SERVICES
DOCKET # 103ED2006

PLAINTIFF BANK OF AMERICA, N.A.

DEFENDANT MARGARET LOUISE FOLTA
ATTORNEY FIRM UDREN LAW OFFICE

| PERSON/CORP TO SERVED |
|---------------------------|
| COLUMBIA COUNTY TAX CLAIM |
| PO BOX 380 |
| BLOOMSBURG |

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON DEB Miller

RELATIONSHIP clerk IDENTIFICATION _____

DATE 7-10-6 TIME 1:540 MILEAGE _____ OTHER _____

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

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

F. OTHER (SPECIFY) _____

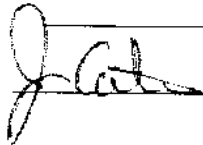
ATTEMPTS
DATE

TIME

OFFICER

REMARKS

DEPUTY



DATE 7-10-6

REAL ESTATE OUTLINE

ED # 103-06

DATE RECEIVED 6-29-06
DOCKET AND INDEX 7-6-06

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 ✓ CK# 63554
****IF ANY OF ABOVE IS MISSING DO NOT PROCEED****

SALE DATE Sept. 20, 06 TIME 0930
POSTING DATE Sept. 12, 06
ADV. DATES FOR NEWSPAPER
1ST WEEK Sept. 30
2ND WEEK Sept. 16
3RD WEEK Sept. 23

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:

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 thirty-six (536); thence in a Southerly direction along the line of said Lot Number Five hundred 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

TERMS OF SALE

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

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

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

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

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

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

SHERIFF'S SALE

WEDNESDAY SEPTEMBER 20, 2006 AT 9:30 AM

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PROPERTY ID NO.: 04D-08-288

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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

SHERIFF'S SALE

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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

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

ATTORNEY FOR PLAINTIFF

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

MORTGAGE FORECLOSURE

NO. 2006-CV-156-MF

2006-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

Amount due \$97,493.54

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

By

Fanni B. Kline / *EAB*
Clerk

Date

6/29/06

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

ATTORNEY FOR PLAINTIFF

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

MORTGAGE FORECLOSURE

NO. 2006-CV-156-MF

2006-ED-103

CERTIFICATE TO THE SHERIFF

I HEREBY CERTIFY THAT:

I. The judgment entered in the above matter is based on an Action:

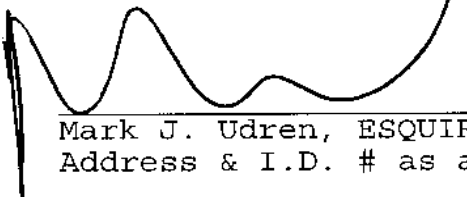
- ☐ A. In Assumpsit (Contract)
- ☐ B. In Trespass (Accident)
- ☒ C. In Mortgage Foreclosure
- ☐ D. On a Note accompanying a purchase money mortgage and the property being exposed to sale is the mortgaged property.

II. The Defendant(s) own the property being exposed to sale as:

- ☒ A. An individual
- ☐ B. Tenants by Entireties
- ☐ C. Joint Tenants with right of survivorship
- ☐ D. A partnership
- ☐ E. Tenants in Common
- ☐ F. A corporation

III. The Defendant(s) is (are):

- ☒ A. Resident in the Commonwealth of Pennsylvania
 - ☐ B. Not resident in the Commonwealth of Pennsylvania
 - ☐ C. 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:



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

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

ATTORNEY FOR PLAINTIFF

Bank of America, N.A.
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Mendota Heights, MN 55120
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COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2006-CV-156-MF

2006-ED-103

C E R T I F I C A T E

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
- (x) Act 91 procedures have been fulfilled.
- () Over 24 months delinquent.

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


UDREN LAW OFFICES, P.C.

Mark J. Udren, ESQUIRE
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

ATTORNEY FOR PLAINTIFF

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

MORTGAGE FORECLOSURE

NO. 2006-CV-156-MF

2006-ED-103

C E R T I F I C A T E

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
- (x) Act 91 procedures have been fulfilled.
- () Over 24 months delinquent.

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UDREN LAW OFFICES, P.C.

Mark J. Udren, ESQUIRE
ATTORNEY FOR PLAINTIFF

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
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COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2006-CV-156-MF

2006-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):
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:
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

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 LAW OFFICES, P.C.

Mark J. Udren, ESQ.
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
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ATTORNEY FOR PLAINTIFF

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Margaret Louise Folta
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Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2006-CV-156-MF

2003-ED-103

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Margaret Louise Folta 1200 First Avenue, #B
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SAME AS #1 ABOVE

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Plaintiff herein. See Caption above.

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Address

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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:

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Address

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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 LAW OFFICES, P.C.

Mark J. Udren, ESQ.
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

ATTORNEY FOR PLAINTIFF

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

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

COURT OF COMMON PLEAS
CIVIL DIVISION
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 LICENCIADOS
Susquehanna Legal Services
168 East 5th Street
Bloomsburg, PA 17815
570-784-8760

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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.

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:

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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
215-568-1141 FAX

FREDDIE MAC
PENNYSLVANIA
DESIGNATED COUNSEL

PLEASE RESPOND TO NEW JERSEY OFFICE

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

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, POST the property with the Handbill at 1200 First
Avenue, Berwick, PA 18603.

UDREN LAW OFFICES, P.C.

Mark J. Udren, Esquire
Attorney for Plaintiff

UDREN LAW OFFICES, P.C.

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UDREN LAW OFFICES, P.C.

Mark J. Udren, Esquire
Attorney for Plaintiff

ORIGINAL DOCUMENT PRINTED ON CHEMICAL REACTIVE PAPER WITH MICROPRINTED BORDER

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



Commerce Bank
America's Most Convenient Bank®
1-800-YES-1000
3-180/380

63554

63554

NUMBER

AMOUNT

DATE

One Thousand Five hundred dollars and Zero cents

06/20/2006

\$1,500.00

PAY
TO THE
ORDER
OF

Sheriff of Columbia County

M. J. Udren
VSD AFTER 90 DAYS

For SHERIFF SALE DEPOSIT 06010506 Folta

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

⑈063554⑈ ⑆0360018081⑆ 36 589745 3⑈

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BANK