

# SHERIFF'S SALE COST SHEET

Beneficiary vs. Kelme  
 NO. 112-06 ED NO. 464-06 JD DATE/TIME OF SALE \$ 10/25/06

DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$ <u>255.00</u>
LEVY (PER PARCEL	\$15.00
MAILING COSTS	\$ <u>57.50</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>8.50</u>
NOTARY	\$ <u>10.00</u>
TOTAL ***** \$ <u>442.50</u>	

WEB POSTING	\$150.00
PRESS ENTERPRISE INC.	\$ <u>    </u>
SOLICITOR'S SERVICES	\$75.00
TOTAL ***** \$ <u>225.00</u>	

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

REAL ESTATE TAXES:

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

MUNICIPAL FEES DUE:

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

SURCHARGE FEE (DSTE)	\$ <u>180.00</u>
MISC. <u>                    </u>	\$ <u>    </u>
<u>                            </u>	\$ <u>    </u>
TOTAL ***** \$ <u>    </u>	

TOTAL COSTS (OPENING BID) \$ 752.50

7000,- up  
 1147.50 Ref.

## LAW OFFICES

**McCABE, WEISBERG & CONWAY, P.C.**

TERRENCE J. McCABE\*\*\*  
 MARC S. WEISBERG\*\*  
 EDWARD D. CONWAY  
 MARGARET GAIRO  
 RITA C. BUSCHER\*  
 MONICA G. CHRISTIE +  
 ANDREW L. MARKOWITZ  
 FRANK DUBIN  
 BRENDA L. BROGDON\*  
 BONNIE DAHL\*  
 BETH L. THOMAS  
 SCOTT TAGGART\*  
 ANGELA M. MICHAEL  
 MATTHEW DITRAPANI  
 CARLA FARALDO\*

SUITE 2080  
 123 SOUTH BROAD STREET  
 PHILADELPHIA, PA 19109  
 (215) 790-1010  
 FAX (215) 790-1274

SUITE 600  
 216 HADDON AVENUE  
 WESTMONT, NJ 08108  
 (856) 858-7080  
 FAX (856) 858-7020

SUITE 205  
 53 WEST 36<sup>TH</sup> STREET  
 NEW YORK, NY 10018  
 (917) 351-1188  
 FAX (917) 351-0363

JOSEPH F. RIGA\*  
Of Counsel

\* Licensed in PA & NJ  
 \*\* Licensed in PA & NY  
 \*\*\* Licensed in PA & NM  
 \*\*\*\* Licensed in PA, NJ & NY  
 + Licensed in NY & CT  
 - Licensed in NY  
 † Managing Attorney for NJ  
 ‡ Managing Attorney for NY

August 28, 2006

**Via Facsimile**

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

**Re: Beneficial Consumer Discount Company d/b/a Beneficial Mortgage  
 Company of Pennsylvania vs. Jane Ruhmel  
 C.C.P. Columbia County, No. 2006-CV-464  
 Property: 2010 Heights Road, Berwick, PA 18603  
 Sheriff's Sale Date: September 20, 2006**

Dear Sheriff:

As you know, the above-captioned property is currently listed for the September 20, 2006 Sheriff's Sale. I am writing to you at this time to request that you stay the Sale. The borrower has filed a Chapter 13 Bankruptcy in the Middle District of PA on June 22, 2006. The case number was assigned case number 5:06-bk-50966.

In addition, please return the Writ to the Prothonotary and forward any refund due my client.

As acknowledgment of this stay, I would appreciate your signing or time-stamping a copy of this letter and faxing the same to my attention. If you have any questions, please contact me. Thank you for your cooperation.

Very truly yours,

*Terrence J. McCabe*  
 TERRENCE J. McCABE

TJM/cmo

**SHERIFF'S OFFICE-RECEIVED BY:**

*Tin Ch...*  
 SIGNATURE

DATE

**C O V E R****FAX****S H E E T****To:** Sheriff of Columbia County**Attn:****Fax #:** 570-389-5625**Subject:** Beneficial Consumer Discount Company d/b/a Beneficial Mortgage Company of  
Pennsylvania vs. Jane Ruhmel  
C.C.P. Columbia County, No. 2006-CV-464  
Property: 2010 Heights Road, Berwick, PA 18603  
Sheriff's Sale Date: September 20, 2006**Date:** August 28, 2006**Pages:** 2, including cover page**COMMENTS:**

Please see the attached letter requesting that you stay the Sheriff's Sale scheduled in the above-captioned matter.

From the desk of...  
**Cherilyn Morgan**  
**Legal Assistant**  
McCabe, Weisberg & Conway  
123 S. Broad Street, Suite 2080  
Philadelphia, PA 19109

Phone (215) 790-1010  
Fax: (215) 790-1274

TIMOTHY T. CHAMBERLAIN



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

PHONE  
(570) 389-5622

24 HOUR PHONE  
(570) 784-6300

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

BENEFICIAL CONSUMER DISCOUNT CO.

VS.

JANE RUHMEL

WRIT OF EXECUTION #112 OF 2006 ED

POSTING OF PROPERTY

August 15, 2006 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE  
PROPERTY OF JANE RUHMEL AT 2010 HEIGHTS ROAD 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 21<sup>ST</sup> DAY OF AUGUST 2006

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

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

**BENEFICIAL CONSUMER DISCOUNT  
COMPANY D/B/A BENEFICIAL MORTGAGE  
COMPANY OF PENNSYLVANIA**

**VS**

**Docket # 112ED2006**

**MORTGAGE FORECLOSURE**

**JANE RUHMEL**

**AFFIDAVIT OF SERVICE**

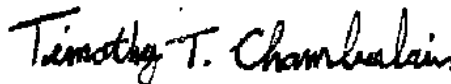
NOW, THIS TUESDAY, JULY 25, 2006, AT 2:15 PM, SERVED THE WITHIN MORTGAGE FORECLOSURE UPON JANE RUHMEL AT 2010 HEIGHTS ROAD, BERWICK BY HANDING TO JANE RUHMEL, , A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME  
THIS WEDNESDAY, JULY 26, 2006

  
\_\_\_\_\_  
NOTARY PUBLIC

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



X  
\_\_\_\_\_  
TIMOTHY T. CHAMBERLAIN  
SHERIFF

X  
  
\_\_\_\_\_  
J. ARTER  
DEPUTY SHERIFF

TERRENCE J. McCABE\*\*\*  
 MARC S. WEISBERG\*\*  
 EDWARD D. CONWAY  
 MARGARET GAIRO  
 RITA C. BUSCHER\*\*†  
 FRANK DUBIN  
 MONICA G. CHRISTIE +†  
 BRENDA L. BROGDON\*  
 BETH L. THOMAS  
 SEAN GARRETT\*\*  
 JULIE M. FIORELLO^  
 SVEN E. PFAHLERT\*  
 JOSEPH VACCARO\*  
 MICHELE DELILLE^

SUITE 2080  
 123 SOUTH BROAD STREET  
 PHILADELPHIA, PA 19109  
 (215) 790-1010  
 FAX (215) 790-1274

SUITE 600  
 216 HADDON AVENUE  
 WESTMONT, NJ 08108  
 (856) 858-7080  
 FAX (856) 858-7020

SUITE 205  
 53 WEST 36<sup>TH</sup> STREET  
 NEW YORK, NY 10018  
 (917) 351-1188  
 FAX (917) 351-0363

JOSEPH F. RIGA\*  
Of Counsel

\* Licensed in PA & NJ  
 \*\* Licensed in PA & NY  
 +† Licensed in PA & NM  
 \*\*\* Licensed in PA, NJ & NY  
 † Licensed in NY & CT  
 ^ Licensed in NY  
 \* Managing Attorney for NJ  
 † Managing Attorney for NY

August 11, 2006

Prothonotary's Office  
 Columbia County Courthouse  
 Main Street  
 P.O. Box 380  
 Bloomsburg, PA 17815

Re: Beneficial Consumer Discount Company d/b/a Beneficial Mortgage Company of Pennsylvania  
 v. Jane Ruhmel  
 Columbia County Court of Common Pleas Number 2006-CV-464

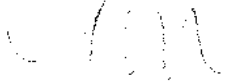
Dear Sir/Madame:

Enclosed please find the original and one copy of the Affidavit of Service relative to the above-captioned matter. Kindly file the original of record with the Court and return to my attention the time-stamped copy in the stamped, self-addressed envelope which is provided.

Please advise promptly if there are any problems in this regard.

Thank you for your assistance in this matter.

Sincerely,

  
 Terrence J. McCabe, Esquire  
 McCabe, Weisberg and Conway, P.C.

TJM/crm

Enclosure

cc: Office of the Sheriff/Real Estate Division

McCABE, WEISBERG AND CONWAY, P.C.  
BY: TERRENCE J. McCABE, ESQUIRE  
Identification Number 16496  
123 South Broad Street, Suite 2080  
Philadelphia, PA 19109  
(215) 790-1010

Attorney for Plaintiff

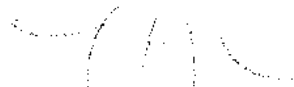
Beneficial Consumer Discount Company  
d/b/a Beneficial Mortgage Company of  
Pennsylvania  
V.  
Jane Ruhmel

COLUMBIA COUNTY  
COURT OF COMMON PLEAS  
  
NUMBER 2006-CV-464

AFFIDAVIT OF SERVICE

I, Terrence J. McCabe, Esquire, attorney for the Plaintiff in the within  
matter, hereby certify that on the 10th day of August, 2006 , a true and correct copy  
of the Notice of Sheriff's Sale of Real Property was served on all pertinent lienholder(s) as  
set forth in the Affidavit Pursuant to 3129 which is attached hereto as Exhibit "A".

Copies of the letter and certificate of mailing are also attached hereto, made a  
part hereof and marked as Exhibit "B."

  
TERRENCE J. McCABE, ESQUIRE

SWORN TO AND SUBSCRIBED  
BEFORE ME THIS 10TH DAY  
OF AUGUST , 2006.

  
NOTARY PUBLIC

COMMONWEALTH OF PENNSYLVANIA

NOTARIAL SEAL

Chrissandra Shaye Hamilton, Notary Public  
City of Philadelphia, Phila. County  
My Commission Expires January 4, 2009

McCABE, WEISBERG AND CONWAY, P.C.  
BY: TERRENCE J. McCABE, ESQUIRE  
Identification Number 16496  
123 South Broad Street, Suite 2080  
Philadelphia, PA 19109  
(215) 790-1010

Attorney for Plaintiff

Beneficial Consumer Discount Company d/b/a Beneficial Mortgage Company of Pennsylvania V. Jane Ruhmel	COLUMBIA COUNTY COURT OF COMMON PLEAS  NUMBER 2006-CV-464
---	--

AFFIDAVIT PURSUANT TO RULE 3129

I, Terrence J. McCabe, Esquire, attorney for Plaintiff in the above action, set forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at 2010 Heights Road, Berwick, PA 18603 a copy of the description of said property is attached hereto and marked Exhibit "A."

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

Jane Ruhmel  
2010 Heights Road,  
Berwick, PA 18603

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

Jane Ruhmel  
2010 Heights Road,  
Berwick, PA 18603

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

Plaintiff Herein

**Exhibit "A"**



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

Beneficial Consumer Discount Company d/b/a  
Beneficial Mortgage Company of Pennsylvania  
961 Weigel Drive,  
Elmhurst, IL 60126

Transamerica Financial Consumer Discount Company,  
113 E. 7th  
Bloomsburg, PA 17815

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

Name	Address
Commonwealth of PA Department of Revenue	Bureau of Compliance Clearance Support Department 281230 Harrisburg, PA 17128-1230 Attn: Sheriff's Sales

6. 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
Tenant(s)/Occupant(s)	2010 Heights Road Berwick, PA 18603
Domestic Relations	Columbia County 700 Sawmill Road Bloomsburg, PA 17815
Commonwealth of Pennsylvania,	Department of Welfare, P.O. Box 2675, Harrisburg, PA 17105.
Internal Revenue Service Federated Investors Tower	13th Floor, Suite 1300 1001 Liberty Avenue Pittsburgh, PA 15222

Exhibit "A"

United States of America  
c/o U.S. Attorney's for the  
Middle District of PA

235 North Washington Street  
Scranton, PA 18503

Commonwealth of PA  
Inheritance Tax Office

1400 Spring Garden Street  
Philadelphia, PA 19130

Commonwealth of PA  
Bureau of Individual Tax  
Inheritance Tax Division

6th flr., Strawberry Square  
Dept. # 280601  
Harrisburg, PA 17128

Department of Public Welfare  
TPL Casualty Unit Estate  
Recovery Program

P.O. Box 8486  
Willow Oak Bldg.,  
Harrisburg, PA 17105

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

August 10, 2006

\_\_\_\_\_  
DATE

  
\_\_\_\_\_  
TERRENCE J. McCABE, ESQUIRE  
Attorney for Plaintiff

**Exhibit "A"**

McCABE, WEISBERG AND CONWAY, P.C.  
BY: TERRENCE J. McCABE, ESQUIRE  
Identification Number 16496  
123 South Broad Street, Suite 2080  
Philadelphia, Pennsylvania 19109  
(215) 790-1010

Attorney for Plaintiff

Beneficial Consumer Discount Company d/b/a Beneficial Mortgage Company of Pennsylvania V. Jane Ruhmel	COLUMBIA COUNTY COURT OF COMMON PLEAS  NUMBER 2006-CV-464
---	--

DATE: August 10, 2006

TO: ALL PARTIES IN INTEREST AND CLAIMANTS

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

OWNER(S): Jane Ruhmel  
PROPERTY: 2010 Heights Road, 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 11:30, a.m., in the Sheriff's Office of the Columbia County Courthouse, Main Street, Bloomsburg, Pennsylvania 17815. Our records indicate that you may hold a mortgage or judgments and liens on, and/or other interests in 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.

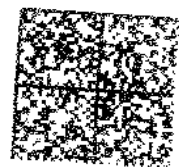
Exhibit "B"

McCabe, Weisberg and Conway, P.C.  
1223 S. Broad St., Suite 2080  
Philadelphia, PA 19109  
ATTN: Charlynn Mills 28403

☐ Certified  
☐ COD  
☐ Delivery Confirmation  
☐ Express Mail  
☐ Insured  
☐ Registered Delivery (International)  
☐ Registered  
☐ Return Receipt for Merchandise  
☐ Signature Confirmation

(If issued as a certificate of mailing, or for additional copies of the bill, Postmark and Date of Receipt)

Line	Article Number	Addressee Name, Street and PO Address	Postage	Fee	Handling Charge
1	Beneficial CDC v. Ruhmel	Beneficial Consumer Discount Company d/b/a Beneficial Mortgage Company of Pennsylvania 961 Weigel Drive, Elmhurst, IL 60126			
2		Transamerica Financial Consumer Discount Company, 113 E. 7th Bloomsburg, PA 17815			
3		Commonwealth of PA Bureau of Compliance Department of Revenue Clearance Support Department 281230 Harrisburg, PA 17128-1230 Attn: Sheriff's Sales			
4		Tenant(s)/Occupant(s) 2010 Heights Road, Berwick, PA 18603			
5		Domestic Relations Columbia County 700 Sawmill Road Bloomsburg, PA 17815			
6		Commonwealth of Pennsylvania, Department of Welfare, P.O. Box 2675, Harrisburg, PA 17105.			
7		Internal Revenue Service Federated Investors Tower 13th Floor, Suite 1300 1001 Liberty Avenue Pittsburgh, PA 15222			



PAID 03.30  
009480710 AUG 10 2006  
MAILED FROM ZIP CODE 19109

Exhibit "B"





July 27, 2006

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

**BENEFICIAL CONSUMER DISCOUNT COMPANY D/B/A BENEFICIAL  
MORTGAGE COMPANY OF PENNSYLVANIA**

VS.

**JANE RUHMEL**

**DOCKET # 112ED2006**

**JD # 464JD2006**

Dear Timothy:

The balance due on sewer account #109553 for the property located at 2010  
Heights Road, Berwick through September is \$159.45.

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

Sincerely,

  
Kelly Greer  
Authority Clerk

*Hearing Impaired 711*  
*"BAJSA is an Equal Opportunity Provider and Provider"*  
1108 Freas Avenue • Berwick, Pennsylvania 18603

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

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
DATE RECEIVED 7/14/2006

SERVICE# 1 - OF - 18 SERVICES  
DOCKET # 112ED2006

PLAINTIFF BENEFICIAL CONSUMER DISCOUNT COMPANY D/B/A  
BENEFICIAL MORTGAGE COMPANY OF PENNSYLVANIA

DEFENDANT JANE RUHMEL  
ATTORNEY FIRM McCabe, Weisberg and Conway, PC

PERSON/CORP TO SERVED
JANE RUHMEL
2010 HEIGHTS ROAD
BERWICK

PAPERS TO SERVED  
MORTGAGE FORECLOSURE

SERVED UPON JANE

RELATIONSHIP DEPT IDENTIFICATION \_\_\_\_\_

DATE 7-25-6 TIME 1415 MILEAGE \_\_\_\_\_ OTHER \_\_\_\_\_

Race \_\_\_\_\_ Sex \_\_\_\_\_ Height \_\_\_\_\_ Weight \_\_\_\_\_ Eyes \_\_\_\_\_ Hair \_\_\_\_\_ Age \_\_\_\_\_ Military \_\_\_\_\_

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

F. OTHER (SPECIFY) \_\_\_\_\_

ATTEMPTS  
DATE

TIME

OFFICER

REMARKS

_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

DEPUTY

J. C. A.

DATE 7-25-6

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
DATE RECEIVED 7/14/2006

SERVICE# 10 - OF - 18 SERVICES  
DOCKET # 112ED2006

PLAINTIFF

BENEFICIAL CONSUMER DISCOUNT COMPANY D/B/A  
BENEFICIAL MORTGAGE COMPANY OF PENNSYLVANIA

DEFENDANT  
ATTORNEY FIRM

JANE RUHMEL  
McCabe, Weisberg and Conway, PC

PERSON/CORP TO SERVED
BERWICK SEWER
1108 FREAS AVE.
BERWICK

PAPERS TO SERVED  
MORTGAGE FORECLOSURE

SERVED UPON Kelly GREEK

RELATIONSHIP CLERK IDENTIFICATION \_\_\_\_\_

DATE 7-25-6 TIME 13:10 MILEAGE \_\_\_\_\_ OTHER \_\_\_\_\_

Race \_\_\_\_ Sex \_\_\_\_ Height \_\_\_\_ Weight \_\_\_\_ Eyes \_\_\_\_ Hair \_\_\_\_ Age \_\_\_\_ Military \_\_\_\_

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

F. OTHER (SPECIFY) \_\_\_\_\_

ATTEMPTS  
DATE

TIME

OFFICER

REMARKS

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

DEPUTY

J. Chamberlain

DATE 7-25-6



# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
DATE RECEIVED 7/14/2006

SERVICE# 11 - OF - 18 SERVICES  
DOCKET # 112ED2006

PLAINTIFF BENEFICIAL CONSUMER DISCOUNT COMPANY D/B/A  
BENEFICIAL MORTGAGE COMPANY OF PENNSYLVANIA

DEFENDANT JANE RUHMEL  
ATTORNEY FIRM McCabe, Weisberg and Conway, PC

<b>PERSON/CORP TO SERVED</b>
CONNIE GINGHER-TAX COLLECTOR
1615 LINCOLN AVE.
BERWICK

**PAPERS TO SERVED**  
MORTGAGE FORECLOSURE

SERVED UPON CONNIE

RELATIONSHIP Tax Collector IDENTIFICATION \_\_\_\_\_

DATE 7-25-6 TIME 1410 MILEAGE \_\_\_\_\_ OTHER \_\_\_\_\_

Race \_\_\_\_\_ Sex \_\_\_\_\_ Height \_\_\_\_\_ Weight \_\_\_\_\_ Eyes \_\_\_\_\_ Hair \_\_\_\_\_ Age \_\_\_\_\_ Military \_\_\_\_\_

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

F. OTHER (SPECIFY) \_\_\_\_\_

ATTEMPTS  
DATE

TIME

OFFICER

REMARKS

_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

DEPUTY

J. Curran

DATE 7-25-6

**Tax Notice** 2006 County & Municipality

**MAKE CHECKS PAYABLE TO:**  
BERWICK BORO  
Connie C Gingham  
1615 Lincoln Avenue  
Berwick PA 18603

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

**IF YOU DESIRE A RECEIPT, SEND A SELF-ADDRESSED STAMPED ENVELOPE WITH YOUR PAYMENT**  
**THIS TAX NOTICE MUST BE RETURNED WITH YOUR PAYMENT**

**RUHMEI JANE**  
2010 HEIGHTS RD  
BERWICK PA 18603

**TAXES ARE DUE & PAYABLE - PROMPT PAYMENTS REQUESTED**

FOR: COLUMBIA COUNTY					03/01/2006		5676	
DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	AX AMOUNT DUE	INCL. PENALTY			
GENERAL	15.119	5.646	83.65	85.36	93.90			
SINKING		1.345	19.93	20.34	22.37			
LIGHT		.75	11.11	11.34	11.91			
FIRE		1.25	18.52	18.90	19.85			
BORO RE		8.6	127.42	130.02	136.52			
The discount & penalty have been calculated for your convenience								
PAY THIS AMOUNT			260.63	265.96	284.55			
			If paid on or before April 30	If paid on or before June 30	If paid after June 30			

This tax returned to courthouse on:  
January 1, 2007

**FILE COPY**

**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

FOR BERWICK AREA SCHOOL DISTRICT				DATE 07/01/2006	BILL# 003411
DESCRIPTION	ASSESSMENT	RATE	LESS DISC	AMOUNT PAID	INC PENALTY
REAL ESTATE	15119	47.100	697.86	712.10	783.31
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.					
		<b>PAY THIS AMOUNT</b>	Aug 31	Oct 31	Nov 1
			697.86	712.10	783.31

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER:  
DATE RECEIVED 7/14/2006

SERVICE# 12 - OF - 18 SERVICES  
DOCKET # 112ED2006

PLAINTIFF BENEFICIAL CONSUMER DISCOUNT COMPANY D/B/A  
BENEFICIAL MORTGAGE COMPANY OF PENNSYLVANIA

DEFENDANT JANE RUHMEL  
ATTORNEY FIRM McCabe, Weisberg and Conway, PC

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

SERVED UPON LESLIE LEWAN

RELATIONSHIP Client Service IDENTIFICATION \_\_\_\_\_

DATE 7-20-06 TIME 08:50 MILEAGE \_\_\_\_\_ OTHER \_\_\_\_\_

Race \_\_\_\_ Sex \_\_\_\_ Height \_\_\_\_ Weight \_\_\_\_ Eyes \_\_\_\_ Hair \_\_\_\_ Age \_\_\_\_ Military \_\_\_\_

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

F. OTHER (SPECIFY) \_\_\_\_\_

ATTEMPTS	DATE	TIME	OFFICER	REMARKS
----------	------	------	---------	---------

_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

DEPUTY

J. Luter

DATE 7-20-06

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER:  
DATE RECEIVED 7/14/2006

SERVICE# 15 - OF - 18 SERVICES  
DOCKET # 112ED2006

PLAINTIFF BENEFICIAL CONSUMER DISCOUNT COMPANY D/B/A  
BENEFICIAL MORTGAGE COMPANY OF PENNSYLVANIA

DEFENDANT JANE RUHMEL  
ATTORNEY FIRM McCabe, Weisberg and Conway, PC

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 7-19-06 TIME 1600 MILEAGE \_\_\_\_\_ OTHER \_\_\_\_\_

Race \_\_\_\_ Sex \_\_\_\_ Height \_\_\_\_ Weight \_\_\_\_ Eyes \_\_\_\_ Hair \_\_\_\_ Age \_\_\_\_ Military \_\_\_\_

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

F. OTHER (SPECIFY) \_\_\_\_\_

ATTEMPTS  
DATE

TIME

OFFICER

REMARKS

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

DEPUTY

J. Guter

DATE 6-7-19-06

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
DATE RECEIVED 7/14/2006

SERVICE# 3 - OF - 18 SERVICES  
DOCKET # 112ED2006

PLAINTIFF BENEFICIAL CONSUMER DISCOUNT COMPANY D/B/A  
BENEFICIAL MORTGAGE COMPANY OF PENNSYLVANIA

DEFENDANT JANE RUHMEL  
ATTORNEY FIRM McCabe, Weisberg and Conway, PC

PERSON/CORP TO SERVED
TRANSAMERICA FINANCIAL CONSUMER DIS. CO.
113 E. 7TH ST.
BLOOMSBURG

PAPERS TO SERVED  
MORTGAGE FORECLOSURE

*no such address*

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) 389-5625

PHONE  
(570) 389-5622

24 HOUR PHONE  
(570) 784-6300

Tuesday, July 18, 2006

**TRANSAMERICA FINANCIAL CONSUMER DIS. CO.  
113 E. 7TH ST.  
BLOOMSBURG, PA 17815-**

**BENEFICIAL CONSUMER DISCOUNT COMPANY D/B/A BENEFICIAL  
MORTGAGE COMPANY OF PENNSYLVANIA  
VS  
JANE RUHMEL**

**DOCKET # 112ED2006**

**JD # 464JD2006**

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

**McCABE, WEISBERG AND CONWAY, P.C.**

**BY: TERRENCE J. McCABE, ESQUIRE**

**Attorney for Plaintiff**

**Identification Number 16496**

**123 South Broad Street, Suite 2080**

**Philadelphia, PA 19109**

**(215) 790-1010**

Beneficial Consumer Discount Company d/b/a Beneficial Mortgage Company of Pennsylvania V. Jane Ruhmel	COLUMBIA COUNTY COURT OF COMMON PLEAS  NUMBER 2006-CV-464 <i>2006-ED-112</i>
---	--

**NOTICE OF SHERIFF'S SALE OF REAL PROPERTY**

TO: Jane Ruhmel  
2010 Heights Road,  
Berwick, PA 18603

Your house (real estate) at 2010 Heights Road, Berwick, PA 18603, (more fully described as attached) is **scheduled to be sold at the Columbia County Sheriff's Sale on Sept. 20, 2006 at 11:30<sup>a</sup>m.** in the Sheriff's Office of the Columbia County Courthouse, Main Street, Bloomsburg, Pennsylvania 17815, to enforce the court judgment of **\$65,983.99**, obtained by Beneficial Consumer Discount Company d/b/a Beneficial Mortgage Company of Pennsylvania against you.

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

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

1. The sale will be canceled if you pay to Beneficial Consumer Discount Company d/b/a Beneficial Mortgage Company of Pennsylvania the back payments, late charges, costs, and reasonable attorney's fees due. To find out how much you must pay, you may call Terrence J. McCabe, Esquire at (215) 790-1010.

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 the following notice 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 Terrence J. McCabe, Esquire at (215) 790-1010.
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 on the sale. To find out if this has happened, you may call Terrence J. McCabe, Esquire at (215) 790-1010.
4. If the amount due from the buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.
5. You have a right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.
6. You may be entitled to a share of the money which was paid for your real estate. A schedule of distribution of the money bid for your real estate will be filed by the Sheriff within (30) days of 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 schedule of distribution is wrong) are filed with the Sheriff within ten (10) days after the posting of the schedule of distribution.
7. You may also have other rights and defenses, or ways of getting your real estate 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, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.**

**IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.**

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

PA LAWYER REFERRAL SERVICE  
PA BAR ASSOCIATION  
P.O. BOX 186  
HARRISBURG, PA 17108  
(800) 692-7375

## LEGAL DESCRIPTION

ALL those certain pieces or parcels of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:

**PARCEL NO. 1:** BEGINNING at a point on the westerly side of Woodin Road at the corner of Lot No. 21; thence along the same in a westerly direction, a distance of 120 feet to a fifteen foot alley; thence along said alley in a northerly direction, a distance of 45 feet to land now or late of the Athletic Association; thence along same in an easterly direction a distance of 120 feet to Woodin Road; thence along same in a southerly direction a distance of 45 feet to the place of beginning.

BEING Lot No. 22 in Section 2 of the Park Real Estate Company Addition.

**PARCEL NO. 2:** BEGINNING at a point on the easterly side of Park Street at the corner of Lot No. 61; thence along Park Street in a southerly direction a distance of 45 feet to Lot No. 63; thence along said lot in an easterly direction a distance of 120 feet to a fifteen foot alley; thence along said alley in a northerly direction a distance of 45 feet to Lot No. 61; thence along Lot No. 61 in a westerly direction, a distance of 120 feet to the place of beginning.

BEING Lot No. 62, Section 2 in the Park Real Estate Addition.

TOGETHER WITH ALL right, title and interest in and to the alley adjoining the above described parcels of land on the west side and leading from Woodin Road.

BEING KNOWN AS: 2010 Heights Road, Berwick, PA 18603

REAL DEBT: \$65,983.99

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF: Jane Ruhmel

TERRENCE J. McCABE, ESQUIRE  
123 South Broad Street, Suite 2080  
Philadelphia, PA 19109  
(215) 790 1010

COUNTY OF COLUMBIA  
REAL ESTATE TAX LIEN CERTIFICATE

DATE:20-JUL-06

FEE:\$5.00

CERT. NO:2274

RUHMEL JANE  
2010 HEIGHTS RD  
BERWICK PA 18603

DISTRICT: BERWICK BORO  
DEED 20010-5825  
LOCATION: 2010 HEIGHTS RD P 22 SEC 2  
PARCEL: 04B-02 -074-00,000

YEAR	BILL ROLL	AMOUNT	INTEREST	-----PENDING----- COSTS	TOTAL AMOUNT DUE
2004	PRIM	1,172.06	0.00	110.00	1,282.06
2005	PRIM	1,095.16	0.00	0.00	1,095.16
TOTAL DUE :					\$2,377.22

TAX CLAIM TOTAL AMOUNT DUE DURING THE MONTH OF: October ,2006

THIS IS TO CERTIFY THAT, ACCORDING TO OUR RECORDS, TAX LIENS AS OF  
DECEMBER 31, 2005

REQUESTED BY:

Timothy T. Chamberlain, Sheriff  
dm.

# REAL ESTATE OUTLINE

ED # 112-06

DATE RECEIVED 7-14-06  
DOCKET AND INDEX 7-18-06

## 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 2000.00 ✓ CK# 31063

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

SALE DATE Sept. 20, 06 TIME 1130  
POSTING DATE Aug. 16  
ADV. DATES FOR NEWSPAPER  
1<sup>ST</sup> WEEK Aug. 30  
2<sup>ND</sup> WEEK Sept. 6  
3<sup>RD</sup> WEEK 18, 06

# SHERIFF'S SALE

---

WEDNESDAY SEPTEMBER 20, 2006 AT 1130 AM

---

BY VIRTUE OF A WRIT OF EXECUTION NO. 112 OF 2006 ED AND CIVIL WRIT NO. 464 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 those certain pieces or parcels of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:

**PARCEL NO. 1:** BEGINNING at a point on the westerly side of Woodin Road at the corner of Lot No. 21; thence along the same in a westerly direction, a distance of 120 feet to a fifteen foot alley; thence along said alley in a northerly direction, a distance of 45 feet to land now or late of the Athletic Association; thence along same in an easterly direction a distance of 120 feet to Woodin Road; thence along same in a southerly direction a distance of 45 feet to the place of beginning.

BEING Lot No. 22 in Section 2 of the Park Real Estate Company Addition.

**PARCEL NO.2:** BEGINNING at a point on the easterly side of Park Street at the corner of Lot No. 61; thence along Park Street in a southerly direction a distance of 45 feet to Lot No. 63; thence along said lot in an easterly direction a distance of 120 feet to a fifteen foot alley; thence along said alley in a northerly direction a distance of 45 feet to Lot No. 61; thence along Lot No. 61 in a westerly direction, a distance of 120 feet to the place of beginning.

BEING Lot No. 62, Section 2 in the Park Real Estate Addition.

TOGETHER WITH ALL right, title and interest in and to the alley adjoining the above described parcels of land on the west side and leading from Woodin Road.

BEING KNOWN AS: 2010 Heights Road, Berwick, PA 18603

REAL DEBT: \$65,983.99

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF: Jane Ruhmel

## 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  
Terrence J. McCabe  
123 South Broad Street  
Philadelphia, PA 19109

Sheriff of Columbia County  
Timothy T. Chamberlain  
[www.sheriffofcolumbiacounty.com](http://www.sheriffofcolumbiacounty.com)

# SHERIFF'S SALE

WEDNESDAY SEPTEMBER 20, 2006 AT 1130 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 112 OF 2006 ED AND CIVIL WRIT NO. 464 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 those certain pieces or parcels of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:

**PARCEL NO. 1:** BEGINNING at a point on the westerly side of Woodin Road at the corner of Lot No. 21; thence along the same in a westerly direction, a distance of 120 feet to a fifteen foot alley; thence along said alley in a northerly direction, a distance of 45 feet to land now or late of the Athletic Association; thence along same in an easterly direction a distance of 120 feet to Woodin Road; thence along same in a southerly direction a distance of 45 feet to the place of beginning. BEING Lot No. 22 in Section 2 of the Park Real Estate Company Addition.

**PARCEL NO.2:** BEGINNING at a point on the easterly side of Park Street at the corner of Lot No. 61; thence along Park Street in a southerly direction a distance of 45 feet to Lot No. 63; thence along said lot in an easterly direction a distance of 120 feet to a fifteen foot alley; thence along said alley in a northerly direction a distance of 45 feet to Lot No. 61; thence along Lot No. 61 in a westerly direction, a distance of 120 feet to the place of beginning.

BEING Lot No. 62, Section 2 in the Park Real Estate Addition.

TOGETHER WITH ALL right, title and interest in and to the alley adjoining the above described parcels of land on the west side and leading from Woodin Road.

BEING KNOWN AS: 2010 Heights Road, Berwick, PA 18603

REAL DEBT: \$65,983.99

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF: Jane Ruhmel

## 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  
Terrence J. McCabe  
123 South Broad Street  
Philadelphia, PA 19109

Sheriff of Columbia County  
Timothy T. Chamberlain  
[www.sheriffofcolumbiacounty.com](http://www.sheriffofcolumbiacounty.com)

# SHERIFF'S SALE

---

WEDNESDAY SEPTEMBER 20, 2006 AT 1130 AM

---

BY VIRTUE OF A WRIT OF EXECUTION NO. 112 OF 2006 ED AND CIVIL WRIT NO. 464 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 those certain pieces or parcels of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:

**PARCEL NO. 1:** BEGINNING at a point on the westerly side of Woodin Road at the corner of Lot No. 21; thence along the same in a westerly direction, a distance of 120 feet to a fifteen foot alley; thence along said alley in a northerly direction, a distance of 45 feet to land now or late of the Athletic Association; thence along same in an easterly direction a distance of 120 feet to Woodin Road; thence along same in a southerly direction a distance of 45 feet to the place of beginning.

BEING Lot No. 22 in Section 2 of the Park Real Estate Company Addition.

**PARCEL NO.2:** BEGINNING at a point on the easterly side of Park Street at the corner of Lot No. 61; thence along Park Street in a southerly direction a distance of 45 feet to Lot No. 63; thence along said lot in an easterly direction a distance of 120 feet to a fifteen foot alley; thence along said alley in a northerly direction a distance of 45 feet to Lot No. 61; thence along Lot No. 61 in a westerly direction, a distance of 120 feet to the place of beginning.

BEING Lot No. 62, Section 2 in the Park Real Estate Addition.

TOGETHER WITH ALL right, title and interest in and to the alley adjoining the above described parcels of land on the west side and leading from Woodin Road.

BEING KNOWN AS: 2010 Heights Road, Berwick, PA 18603

REAL DEBT: \$65,983.99

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF: Jane Ruhmel

## 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  
Terrence J. McCabe  
123 South Broad Street  
Philadelphia, PA 19109

Sheriff of Columbia County  
Timothy T. Chamberlain  
[www.sheriffofcolumbiacounty.com](http://www.sheriffofcolumbiacounty.com)

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

Beneficial Consumer Discount Company  
d/b/a Beneficial Mortgage Company of  
Pennsylvania  
V.  
Jane Ruhmel

**IN THE COURT OF COMMON PLEAS OF  
COLUMBIA COUNTY, PENNSYLVANIA**

No. 112 Term 2006 E.D.

No. \_\_\_\_\_ Term \_\_\_\_\_ A.D.

No. 2006-CV-464 Term \_\_\_\_\_ J.D.

**WRIT OF EXECUTION  
MORTGAGE FORECLOSURE**

**Commonwealth of Pennsylvania:**

**County of Columbia**

**TO THE SHERIFF OF COLUMBIA COUNTY PENNSYLVANIA**

To satisfy the judgement, interest and costs in the above matter you are directed to levy upon and sell the following described property (specifically described property below):

**Being Known As: 2010 Heights Road, Berwick, PA 18603  
(see attached legal description)**

Amount due \$ 65,983.99

Interest from 05/16/2006 to  
date of sale \$

Total \$ Plus Costs as endorsed.

Dated: 7-14-2006  
(SEAL)

Dani B. Kline/EAB  
Prothonotary, Common Pleas Court of  
Columbia County Penna.



## LEGAL DESCRIPTION

ALL those certain pieces or parcels of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:

**PARCEL NO. 1:** BEGINNING at a point on the westerly side of Woodin Road at the corner of Lot No. 21; thence along the same in a westerly direction, a distance of 120 feet to a fifteen foot alley; thence along said alley in a northerly direction, a distance of 45 feet to land now or late of the Athletic Association; thence along same in an easterly direction a distance of 120 feet to Woodin Road; thence along same in a southerly direction a distance of 45 feet to the place of beginning.

BEING Lot No. 22 in Section 2 of the Park Real Estate Company Addition.

**PARCEL NO. 2:** BEGINNING at a point on the easterly side of Park Street at the corner of Lot No. 61; thence along Park Street in a southerly direction a distance of 45 feet to Lot No. 63; thence along said lot in an easterly direction a distance of 120 feet to a fifteen foot alley; thence along said alley in a northerly direction a distance of 45 feet to Lot No. 61; thence along Lot No. 61 in a westerly direction, a distance of 120 feet to the place of beginning.

BEING Lot No. 62, Section 2 in the Park Real Estate Addition.

TOGETHER WITH ALL right, title and interest in and to the alley adjoining the above described parcels of land on the west side and leading from Woodin Road.

BEING KNOWN AS: 2010 Heights Road, Berwick, PA 18603

REAL DEBT: \$65,983.99

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF: Jane Ruhmel

TERRENCE J. McCABE, ESQUIRE  
123 South Broad Street, Suite 2080  
Philadelphia, PA 19109  
(215) 790 1010

**McCABE, WEISBERG AND CONWAY, P.C.**  
**BY: TERRENCE J. McCABE, ESQUIRE**  
**Identification Number 16496**  
**123 South Broad Street, Suite 2080**  
**Philadelphia, PA 19109**  
**(215) 790-1010**

**Attorney for Plaintiff**

Beneficial Consumer Discount  
Company d/b/a Beneficial Mortgage  
Company of Pennsylvania  
V.  
Jane Ruhmel

COLUMBIA COUNTY  
COURT OF COMMON PLEAS

NUMBER 2006-CV-464

*2006-ED-112*

**AFFIDAVIT PURSUANT TO RULE 3129**

I, Terrence J. McCabe, Esquire, attorney for Plaintiff in the above action, set forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at 2010 Heights Road, Berwick, PA 18603 a copy of the description of said property is attached hereto and marked Exhibit "A."

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

Jane Ruhmel  
2010 Heights Road,  
Berwick, PA 18603

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

Jane Ruhmel  
2010 Heights Road,  
Berwick, PA 18603

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

Plaintiff Herein

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

Beneficial Consumer Discount Company d/b/a  
Beneficial Mortgage Company of Pennsylvania  
961 Weigel Drive,  
Elmhurst, IL 60126

Transamerica Financial Consumer Discount Company,  
113 E. 7th  
Bloomsburg, PA 17815

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

Name	Address
Commonwealth of PA Department of Revenue	Bureau of Compliance Clearance Support Department 281230 Harrisburg, PA 17128-1230 Attn: Sheriff's Sales

6. 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
Tenant(s)/Occupant(s)	2010 Heights Road, Berwick, PA 18603
Domestic Relations	Columbia County 700 Sawmill Road Bloomsburg, PA 17815
Commonwealth of Pennsylvania,	Department of Welfare, P.O. Box 2675, Harrisburg, PA 17105.
Internal Revenue Service Federated Investors Tower	13th Floor, Suite 1300 1001 Liberty Avenue Pittsburgh, PA 15222

United States of America  
c/o U.S. Attorney's for the  
Middle District of PA

235 North Washington Street  
Scranton, PA 18503

Commonwealth of PA  
Inheritance Tax Office

1400 Spring Garden Street  
Philadelphia, PA 19130

Commonwealth of PA  
Bureau of Individual Tax  
Inheritance Tax Division

6th flr., Strawberry Square  
Dept. # 280601  
Harrisburg, PA 17128

Department of Public Welfare  
TPL Casualty Unit Estate  
Recovery Program

P.O. Box 8486  
Willow Oak Bldg.,  
Harrisburg, PA 17105

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

July 11, 2006

\_\_\_\_\_  
DATE



\_\_\_\_\_  
TERRENCE J. McCABE, ESQUIRE  
Attorney for Plaintiff

## LEGAL DESCRIPTION

ALL those certain pieces or parcels of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:

**PARCEL NO. 1:** BEGINNING at a point on the westerly side of Woodin Road at the corner of Lot No. 21; thence along the same in a westerly direction, a distance of 120 feet to a fifteen foot alley; thence along said alley in a northerly direction, a distance of 45 feet to land now or late of the Athletic Association; thence along same in an easterly direction a distance of 120 feet to Woodin Road; thence along same in a southerly direction a distance of 45 feet to the place of beginning.

BEING Lot No. 22 in Section 2 of the Park Real Estate Company Addition.

**PARCEL NO. 2:** BEGINNING at a point on the easterly side of Park Street at the corner of Lot No. 61; thence along Park Street in a southerly direction a distance of 45 feet to Lot No. 63; thence along said lot in an easterly direction a distance of 120 feet to a fifteen foot alley; thence along said alley in a northerly direction a distance of 45 feet to Lot No. 61; thence along Lot No. 61 in a westerly direction, a distance of 120 feet to the place of beginning.

BEING Lot No. 62, Section 2 in the Park Real Estate Addition.

TOGETHER WITH ALL right, title and interest in and to the alley adjoining the above described parcels of land on the west side and leading from Woodin Road.

BEING KNOWN AS: 2010 Heights Road, Berwick, PA 18603

REAL DEBT: \$65,983.99

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF: Jane Ruhmel

TERRENCE J. McCABE, ESQUIRE  
123 South Broad Street, Suite 2080  
Philadelphia, PA 19109  
(215) 790 1010

**Exhibit A**

**McCABE, WEISBERG AND CONWAY, P.C.**  
**BY: TERRENCE J. McCABE, ESQUIRE**  
**Identification Number 16496**  
**123 South Broad Street, Suite 2080**  
**Philadelphia, PA 19109**  
**(215) 790-1010**

**Attorney for Plaintiff**

Beneficial Consumer Discount Company d/b/a Beneficial Mortgage Company of Pennsylvania V. Jane Ruhmel	COLUMBIA COUNTY COURT OF COMMON PLEAS  NUMBER 2006-CV-464 <i>2006-ED-112</i>
---	--

**AFFIDAVIT PURSUANT TO RULE 3129**

I, Terrence J. McCabe, Esquire, attorney for Plaintiff in the above action, set forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at 2010 Heights Road, Berwick, PA 18603 a copy of the description of said property is attached hereto and marked Exhibit "A."

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

Jane Ruhmel  
2010 Heights Road,  
Berwick, PA 18603

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

Jane Ruhmel  
2010 Heights Road,  
Berwick, PA 18603

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

Plaintiff Herein



**KEN W. CHARLET**  
Date of Delivery  
JUL 21 2006

1. Article Addressed to:  
Beneficial Consumer Dis Co.  
961 Weigel Drive  
Ilmhurst, IL 60126

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

2. Article Number  
(Transfer from service label)  
7005 1160 0000 0372 8804

PS Form 3811, February 2004

1. Article Addressed to:  
USA c/o Atty For Middle District  
235 North Washington St.  
Scranton, PA 18503

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

2. Article Number  
(Transfer from service label)  
7005 1160 0000 0372 8767

1. Article Addressed to:  
Commonwealth of PA Inheritance Tax  
1400 Spring Garden St.  
Philadelphia, PA 19130

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

2. Article Number  
(Transfer from service label)  
7005 1160 0000 0372 8781

1. Article Addressed to:  
Internal Revenue Service  
1001 Liberty Ave.  
Pittsburgh, PA 15222

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



## SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, a, b, c. 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:

Dept. of Public Welfare  
PO Box 8486  
Harrisburg, PA 17105

## 2. Article Number

(Transfer from service label)

PS Form 3811, February 2004

Domestic Return Receipt

7005 1160 0000 0372 8743

102595-02-M-154

## SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, a, b, c. 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:

OFFICE OF F.A.I.R.  
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 8729

102595-02-M-154

## COMPLETE THIS SECTION ON DELIVERY

## A. Signature

X

112- Agent

## B. Received by (Printed Name)

T. DOYLE

JUL 19 2004

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

## COMPLETE THIS SECTION ON DELIVERY

## A. Signature

X

112- Agent

## B. Received by (Printed Name)

J. J. J.

JUL 19 2004

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

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

Beneficial Consumer Discount Company d/b/a  
Beneficial Mortgage Company of Pennsylvania  
961 Weigel Drive,  
Elmhurst, IL 60126

Transamerica Financial Consumer Discount Company,  
113 E. 7th  
Bloomsburg, PA 17815

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

Name	Address
Commonwealth of PA Department of Revenue	Bureau of Compliance Clearance Support Department 281230 Harrisburg, PA 17128-1230 Attn: Sheriff's Sales

6. 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
Tenant(s)/Occupant(s)	2010 Heights Road, Berwick, PA 18603
Domestic Relations	Columbia County 700 Sawmill Road Bloomsburg, PA 17815
Commonwealth of Pennsylvania,	Department of Welfare, P.O. Box 2675, Harrisburg, PA 17105.
Internal Revenue Service Federated Investors Tower	13th Floor, Suite 1300 1001 Liberty Avenue Pittsburgh, PA 15222

United States of America  
c/o U.S. Attorney's for the  
Middle District of PA

235 North Washington Street  
Scranton, PA 18503

Commonwealth of PA  
Inheritance Tax Office

1400 Spring Garden Street  
Philadelphia, PA 19130

Commonwealth of PA  
Bureau of Individual Tax  
Inheritance Tax Division

6th flr., Strawberry Square  
Dept. # 280601  
Harrisburg, PA 17128

Department of Public Welfare  
TPL Casualty Unit Estate  
Recovery Program

P.O. Box 8486  
Willow Oak Bldg.,  
Harrisburg, PA 17105

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

July 11, 2006

\_\_\_\_\_  
DATE



\_\_\_\_\_  
TERRENCE J. McCABE, ESQUIRE  
Attorney for Plaintiff

## **LEGAL DESCRIPTION**

ALL those certain pieces or parcels of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:

**PARCEL NO. 1:** BEGINNING at a point on the westerly side of Woodin Road at the corner of Lot No. 21; thence along the same in a westerly direction, a distance of 120 feet to a fifteen foot alley; thence along said alley in a northerly direction, a distance of 45 feet to land now or late of the Athletic Association; thence along same in an easterly direction a distance of 120 feet to Woodin Road; thence along same in a southerly direction a distance of 45 feet to the place of beginning.

BEING Lot No. 22 in Section 2 of the Park Real Estate Company Addition.

**PARCEL NO. 2:** BEGINNING at a point on the easterly side of Park Street at the corner of Lot No. 61; thence along Park Street in a southerly direction a distance of 45 feet to Lot No. 63; thence along said lot in an easterly direction a distance of 120 feet to a fifteen foot alley; thence along said alley in a northerly direction a distance of 45 feet to Lot No. 61; thence along Lot No. 61 in a westerly direction, a distance of 120 feet to the place of beginning.

BEING Lot No. 62, Section 2 in the Park Real Estate Addition.

TOGETHER WITH ALL right, title and interest in and to the alley adjoining the above described parcels of land on the west side and leading from Woodin Road.

BEING KNOWN AS: 2010 Heights Road, Berwick, PA 18603

REAL DEBT: \$65,983.99

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF: Jane Ruhmel

TERRENCE J. McCABE, ESQUIRE  
123 South Broad Street, Suite 2080  
Philadelphia, PA 19109  
(215) 790 1010

**Exhibit A**

McCABE, WEISBERG AND CONWAY, P.C.  
BY: TERRENCE J. McCABE, ESQUIRE  
Identification Number 16496  
123 South Broad Street, Suite 2080  
Philadelphia, PA 19109  
(215) 790-1010

Attorney for Plaintiff

Beneficial Consumer Discount Company d/b/a Beneficial Mortgage Company of Pennsylvania V. Jane Ruhmel	COLUMBIA COUNTY COURT OF COMMON PLEAS  NUMBER 2006-CV-464 <i>2006-ED-112</i>
---	--

**AFFIDAVIT OF DEFENDANTS' WHEREABOUTS**

I, Terrence J. McCabe, Esquire, attorney for the Plaintiff in the within matter,  
being duly sworn according to law, hereby depose and say that the last-known  
address of the Defendant(s) are as follows:

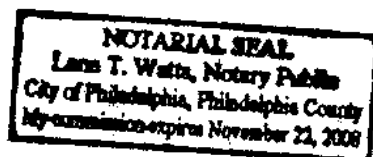
Jane Ruhmel  
2010 Heights Road,  
Berwick, PA 18603

*J. McCabe*

TERRENCE J. McCABE, ESQUIRE  
Attorney for Plaintiff

SWORN TO AND SUBSCRIBED  
BEFORE ME THIS 11th DAY  
OF July, 2006.

*Lane T. Watts*  
NOTARY PUBLIC



McCABE, WEISBERG AND CONWAY, P.C.  
BY: TERRENCE J. McCABE, ESQUIRE  
Identification Number 16496  
123 South Broad Street, Suite 2080  
Philadelphia, PA 19109  
(215) 790-1010

Attorney for Plaintiff

Beneficial Consumer Discount Company d/b/a Beneficial Mortgage Company of Pennsylvania V. Jane Ruhmel	COLUMBIA COUNTY COURT OF COMMON PLEAS  NUMBER 2006-CV-464 <i>2006-ED-112</i>
---	--

**AFFIDAVIT OF DEFENDANTS' WHEREABOUTS**

I, Terrence J. McCabe, Esquire, attorney for the Plaintiff in the within matter,  
being duly sworn according to law, hereby depose and say that the last-known  
address of the Defendant(s) are as follows:

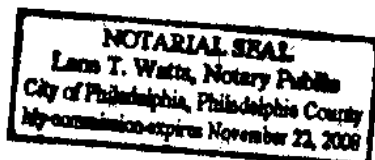
Jane Ruhmel  
2010 Heights Road,  
Berwick, PA 18603

*J. McCabe*

TERRENCE J. McCABE, ESQUIRE  
Attorney for Plaintiff

SWORN TO AND SUBSCRIBED  
BEFORE ME THIS 11th DAY  
OF July, 2006.

*[Signature]*  
NOTARY PUBLIC



**McCABE, WEISBERG AND CONWAY, P.C.**  
**BY: TERRENCE J. McCABE, ESQUIRE**  
**Identification Number 16496**  
**123 South Broad Street, Suite 2080**  
**Philadelphia, PA 19109**  
**(215) 790-1010**

**Attorney for Plaintiff**

Beneficial Consumer Discount Company d/b/a Beneficial Mortgage Company of Pennsylvania V. Jane Ruhmel	COLUMBIA COUNTY COURT OF COMMON PLEAS  NUMBER 2006-CV-464 <i>2006-ED-112</i>
---	--

**NOTICE OF SHERIFF'S SALE OF REAL PROPERTY**

TO: Jane Ruhmel  
2010 Heights Road,  
Berwick, PA 18603

Your house (real estate) at 2010 Heights Road, Berwick, PA 18603, (more fully described as attached) **is scheduled to be sold at the Columbia County Sheriff's Sale on \_\_\_\_\_ at \_\_\_\_m.** in the Sheriff's Office of the Columbia County Courthouse, Main Street, Bloomsburg, Pennsylvania 17815, to enforce the court judgment of **\$65,983.99**, obtained by Beneficial Consumer Discount Company d/b/a Beneficial Mortgage Company of Pennsylvania against you.

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

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

1. The sale will be canceled if you pay to Beneficial Consumer Discount Company d/b/a Beneficial Mortgage Company of Pennsylvania the back payments, late charges, costs, and reasonable attorney's fees due. To find out how much you must pay, you may call Terrence J. McCabe, Esquire at (215) 790-1010.

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 the following notice 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 Terrence J. McCabe, Esquire at (215) 790-1010.
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 on the sale. To find out if this has happened, you may call Terrence J. McCabe, Esquire at (215) 790-1010.
4. If the amount due from the buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.
5. You have a right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.
6. You may be entitled to a share of the money which was paid for your real estate. A schedule of distribution of the money bid for your real estate will be filed by the Sheriff within (30) days of 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 schedule of distribution is wrong) are filed with the Sheriff within ten (10) days after the posting of the schedule of distribution.
7. You may also have other rights and defenses, or ways of getting your real estate 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, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.**

**IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.**

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

PA LAWYER REFERRAL SERVICE  
PA BAR ASSOCIATION  
P.O. BOX 186  
HARRISBURG, PA 17108  
(800) 692-7375

## LEGAL DESCRIPTION

ALL those certain pieces or parcels of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:

**PARCEL NO. 1:** BEGINNING at a point on the westerly side of Woodin Road at the corner of Lot No. 21; thence along the same in a westerly direction, a distance of 120 feet to a fifteen foot alley; thence along said alley in a northerly direction, a distance of 45 feet to land now or late of the Athletic Association; thence along same in an easterly direction a distance of 120 feet to Woodin Road; thence along same in a southerly direction a distance of 45 feet to the place of beginning.

BEING Lot No. 22 in Section 2 of the Park Real Estate Company Addition.

**PARCEL NO. 2:** BEGINNING at a point on the easterly side of Park Street at the corner of Lot No. 61; thence along Park Street in a southerly direction a distance of 45 feet to Lot No. 63; thence along said lot in an easterly direction a distance of 120 feet to a fifteen foot alley; thence along said alley in a northerly direction a distance of 45 feet to Lot No. 61; thence along Lot No. 61 in a westerly direction, a distance of 120 feet to the place of beginning.

BEING Lot No. 62, Section 2 in the Park Real Estate Addition.

TOGETHER WITH ALL right, title and interest in and to the alley adjoining the above described parcels of land on the west side and leading from Woodin Road.

BEING KNOWN AS: 2010 Heights Road, Berwick, PA 18603

REAL DEBT: \$65,983.99

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF: Jane Ruhmel

TERRENCE J. McCABE, ESQUIRE  
123 South Broad Street, Suite 2080  
Philadelphia, PA 19109  
(215) 790 1010

## LEGAL DESCRIPTION

ALL those certain pieces or parcels of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:

**PARCEL NO. 1:** BEGINNING at a point on the westerly side of Woodin Road at the corner of Lot No. 21; thence along the same in a westerly direction, a distance of 120 feet to a fifteen foot alley; thence along said alley in a northerly direction, a distance of 45 feet to land now or late of the Athletic Association; thence along same in an easterly direction a distance of 120 feet to Woodin Road; thence along same in a southerly direction a distance of 45 feet to the place of beginning.

BEING Lot No. 22 in Section 2 of the Park Real Estate Company Addition.

**PARCEL NO. 2:** BEGINNING at a point on the easterly side of Park Street at the corner of Lot No. 61; thence along Park Street in a southerly direction a distance of 45 feet to Lot No. 63; thence along said lot in an easterly direction a distance of 120 feet to a fifteen foot alley; thence along said alley in a northerly direction a distance of 45 feet to Lot No. 61; thence along Lot No. 61 in a westerly direction, a distance of 120 feet to the place of beginning.

BEING Lot No. 62, Section 2 in the Park Real Estate Addition.

TOGETHER WITH ALL right, title and interest in and to the alley adjoining the above described parcels of land on the west side and leading from Woodin Road.

BEING KNOWN AS: 2010 Heights Road, Berwick, PA 18603

REAL DEBT: \$65,983.99

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF: Jane Ruhmel

TERRENCE J. McCABE, ESQUIRE  
123 South Broad Street, Suite 2080  
Philadelphia, PA 19109  
(215) 790 1010

## **LEGAL DESCRIPTION**

ALL those certain pieces or parcels of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:

**PARCEL NO. 1:** BEGINNING at a point on the westerly side of Woodin Road at the corner of Lot No. 21; thence along the same in a westerly direction, a distance of 120 feet to a fifteen foot alley; thence along said alley in a northerly direction, a distance of 45 feet to land now or late of the Athletic Association; thence along same in an easterly direction a distance of 120 feet to Woodin Road; thence along same in a southerly direction a distance of 45 feet to the place of beginning.

BEING Lot No. 22 in Section 2 of the Park Real Estate Company Addition.

**PARCEL NO. 2:** BEGINNING at a point on the easterly side of Park Street at the corner of Lot No. 61; thence along Park Street in a southerly direction a distance of 45 feet to Lot No. 63; thence along said lot in an easterly direction a distance of 120 feet to a fifteen foot alley; thence along said alley in a northerly direction a distance of 45 feet to Lot No. 61; thence along Lot No. 61 in a westerly direction, a distance of 120 feet to the place of beginning.

BEING Lot No. 62, Section 2 in the Park Real Estate Addition.

TOGETHER WITH ALL right, title and interest in and to the alley adjoining the above described parcels of land on the west side and leading from Woodin Road.

BEING KNOWN AS: 2010 Heights Road, Berwick, PA 18603

REAL DEBT: \$65,983.99

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF: Jane Ruhmel

TERRENCE J. McCABE, ESQUIRE  
123 South Broad Street, Suite 2080  
Philadelphia, PA 19109  
(215) 790 1010

## LEGAL DESCRIPTION

ALL those certain pieces or parcels of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:

**PARCEL NO. 1:** BEGINNING at a point on the westerly side of Woodin Road at the corner of Lot No. 21; thence along the same in a westerly direction, a distance of 120 feet to a fifteen foot alley; thence along said alley in a northerly direction, a distance of 45 feet to land now or late of the Athletic Association; thence along same in an easterly direction a distance of 120 feet to Woodin Road; thence along same in a southerly direction a distance of 45 feet to the place of beginning.

BEING Lot No. 22 in Section 2 of the Park Real Estate Company Addition.

**PARCEL NO. 2:** BEGINNING at a point on the easterly side of Park Street at the corner of Lot No. 61; thence along Park Street in a southerly direction a distance of 45 feet to Lot No. 63; thence along said lot in an easterly direction a distance of 120 feet to a fifteen foot alley; thence along said alley in a northerly direction a distance of 45 feet to Lot No. 61; thence along Lot No. 61 in a westerly direction, a distance of 120 feet to the place of beginning.

BEING Lot No. 62, Section 2 in the Park Real Estate Addition.

TOGETHER WITH ALL right, title and interest in and to the alley adjoining the above described parcels of land on the west side and leading from Woodin Road.

BEING KNOWN AS: 2010 Heights Road, Berwick, PA 18603

REAL DEBT: \$65,983.99

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF: Jane Ruhmel

TERRENCE J. McCABE, ESQUIRE  
123 South Broad Street, Suite 2080  
Philadelphia, PA 19109  
(215) 790 1010

## **LEGAL DESCRIPTION**

ALL those certain pieces or parcels of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:

**PARCEL NO. 1:** BEGINNING at a point on the westerly side of Woodin Road at the corner of Lot No. 21; thence along the same in a westerly direction, a distance of 120 feet to a fifteen foot alley; thence along said alley in a northerly direction, a distance of 45 feet to land now or late of the Athletic Association; thence along same in an easterly direction a distance of 120 feet to Woodin Road; thence along same in a southerly direction a distance of 45 feet to the place of beginning.

BEING Lot No. 22 in Section 2 of the Park Real Estate Company Addition.

**PARCEL NO. 2:** BEGINNING at a point on the easterly side of Park Street at the corner of Lot No. 61; thence along Park Street in a southerly direction a distance of 45 feet to Lot No. 63; thence along said lot in an easterly direction a distance of 120 feet to a fifteen foot alley; thence along said alley in a northerly direction a distance of 45 feet to Lot No. 61; thence along Lot No. 61 in a westerly direction, a distance of 120 feet to the place of beginning.

BEING Lot No. 62, Section 2 in the Park Real Estate Addition.

TOGETHER WITH ALL right, title and interest in and to the alley adjoining the above described parcels of land on the west side and leading from Woodin Road.

BEING KNOWN AS: 2010 Heights Road, Berwick, PA 18603

REAL DEBT: \$65,983.99

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF: Jane Ruhmel

TERRENCE J. McCABE, ESQUIRE  
123 South Broad Street, Suite 2080  
Philadelphia, PA 19109  
(215) 790 1010

**McCABE, WEISBERG AND CONWAY, P.C.**  
**BY: TERRENCE J. McCABE, ESQUIRE**  
**Identification Number 16496**  
**123 South Broad Street, Suite 2080**  
**Philadelphia, PA 19109**  
**(215) 790-1010**

**Attorney for Plaintiff**

Beneficial Consumer Discount Company d/b/a Beneficial Mortgage Company of Pennsylvania V. Jane Ruhmel	COLUMBIA COUNTY COURT OF COMMON PLEAS  NUMBER 2006-CV-464 <i>2006-ED-112</i>
---	--

TO: Sheriff of Columbia County  
Courthouse, Main Street  
P.O. Box 380  
Bloomsburg, PA 17815

SIR OR MADAM:

There will be placed in your hands for service a Writ (Order) of Execution in the above-captioned matter.

**INSTRUCTIONS**

You are hereby directed to post, levy upon, and sell the property described as follows:

2010 Heights Road, Berwick, PA 18603  
(more fully described as attached)

The parties to be served and their proper addresses are as follows:

Jane Ruhmel  
2010 Heights Road,  
Berwick, PA 18603

**WAIVER OF WATCHMAN**

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

July 11, 2006

DATE

*J. McCabe*

TERRENCE J. McCABE, ESQUIRE

**McCABE, WEISBERG AND CONWAY, P.C.**  
**BY: TERRENCE J. McCABE, ESQUIRE**  
Identification Number 16496  
123 South Broad Street, Suite 2080  
Philadelphia, PA 19109  
(215) 790-1010

**Attorney for Plaintiff**

Beneficial Consumer Discount Company d/b/a Beneficial Mortgage Company of Pennsylvania V. Jane Ruhmel	COLUMBIA COUNTY COURT OF COMMON PLEAS  NUMBER 2006-CV-464 <i>2006-ED-112</i>
---	--

TO: Sheriff of Columbia County  
Courthouse, Main Street  
P.O. Box 380  
Bloomsburg, PA 17815

SIR OR MADAM:

There will be placed in your hands for service a Writ (Order) of Execution in the above-captioned matter.

**INSTRUCTIONS**

You are hereby directed to post, levy upon, and sell the property described as follows:

2010 Heights Road, Berwick, PA 18603  
(more fully described as attached)

The parties to be served and their proper addresses are as follows:

Jane Ruhmel  
2010 Heights Road,  
Berwick, PA 18603

**WAIVER OF WATCHMAN**

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

July 11, 2006

DATE

*J. McCabe*  
TERRENCE J. McCABE, ESQUIRE



LAW OFFICES  
**McCABE, WEISBERG & CONWAY, P.C.**

TERRENCE J. McCABE

SUITE 2080  
123 SOUTH BROAD STREET  
PHILADELPHIA, PENNSYLVANIA 19109  
(215) 790-1010  
FAX (215) 790-1274

SUITE 600  
216 HADDON AVENUE  
WESTMONT, NJ 08108  
(856) 858-7080  
FAX (856) 858-7020

SUITE 205  
53 WEST 36<sup>th</sup> STREET  
NEW YORK, NY 10018  
(917) 351-1188  
FAX (917) 351-0363

JOSEPH F. RIGA\*  
Of Counsel

July 11, 2006

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

Re: Beneficial Consumer Discount Company  
d/b/a Beneficial Mortgage Company of Pennsylvania  
v. Jane Ruhmel  
Columbia County Court of Common Pleas Number 2006-CV-464

Dear Sheriff:

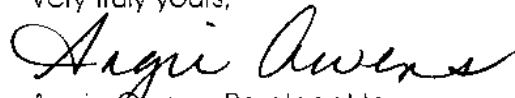
Enclosed please find two copies of Notice of Sheriff's Sale of Real Property relative to the above matter. I would appreciate your serving the Notice upon the Defendant(s):

Jane Ruhmel  
2010 Heights Road,  
Berwick, PA 18603

After service has been effectuated, I would appreciate your forwarding to me the pertinent affidavit indicating the same.

Thank you for your cooperation in this matter.

Very truly yours,



Angie Owens, Paralegal to  
TERRENCE J. McCABE, Esquire

TJM/ao  
Enclosures

ORIGINAL DOCUMENT PRINTED ON CHEMICAL REACTIVE PAPER WITH MICROPRINTED BORDER

MCCABE, WEISBERG & CONWAY, P.C.

ATTORNEYS AT LAW

FIRST UNION BUILDING

123 S. BROAD STREET SUITE 2080

PHILADELPHIA, PA 19109



WACHOVIA

3-50/310

31063

NUMBER

PAY Two Thousand \*\*\*\*\*

DATE

JUL 11/2006

AMOUNT

\$2,000.00

TO THE Sheriff of Columbia County

ESCROW TRUST  
VOID AFTER 90 DAYS

*Terrence M. Cole*

Sheriff's deposit for listing property for sheriff's sale

⑈031063⑈ ⑈031000503⑈ ⑈200001243002⑈

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



Security Features Included.



Details on back.