## SHERIFF'S SALE COST SHEET

NO. 1/2-06 ED NO. 464-06	S. /스 JD DATE/TII	ME OF SALE	5 Togget	
DOCKET/RETURN	\$15.00		, —	
SERVICE PER DEF.	\$255,00			
LEVY (PER PARCEL	\$15.00	_		
MAILING COSTS	\$ <u>57.50</u>	i		
ADVERTISING SALE BILLS & COPIES	\$17.50	_		
ADVERTISING SALE (NEWSPAPER)	\$15.00			
MILEAGE	\$ 24,00			
POSTING HANDBILL	\$15.00	-		
CRYING/ADJOURN SALE	\$10.00			
SHERIFF'S DEED	<del>\$35:0</del> 0			
TRANSFER TAX FORM	\$ <del>25:0</del> 0			
DISTRIBUTION FORM	\$25.00			
COPIES	\$5,50	_		
NOTARY TOTAL ********	\$_10,00	- -		
TOTAL *******	*****	\$ 442,5	$\mathcal{O}$	
WEB POSTING	\$150.00			
PRESS ENTERPRISE INC.	\$			
	\$75.00	-		
SOLICITOR'S SERVICES TOTAL *********	******	\$ 225,00	-	
PROTHONOTARY (NOTARY)	<del>\$10:0</del> 0			
RECORDER OF DEEDS	\$			
RECORDER OF DEEDS  TOTAL ************************************	*****	\$ <u></u>	-	
REAL ESTATE TAXES:				
BORO, TWP & COUNTY 20	\$			
SCHOOL DIST 20	\$			
DELINQUENT 20	\$ 5,00			
DELINQUENT 20 TOTAL *******	******	\$ 5,00		
MUNICIPAL FEES DUE:				
SEWER 20	\$			
WATER 20	\$			
WATER 20 TOTAL ************************************	******	\$		
SURCHARGE FEE (DSTE)		<b>s</b> _/%6/56		
MISC.	\$	<u>4 / 0€/756</u>		
	\$			
TOTAL *********	******	\$	200 <b>0</b> ,~	****
TOTAL COSTS (OPI	ENING BID)		\$ 552)50	•
		y		
		•	1147,50	- XC+

LAW OFFICES

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

TERRENCE I. McCABE\*\*\* MARCIS, 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 DITRAPANIA CARLA FARALDON

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 36TH STREET NEW YORK, NY 10018 (917) 351-1188 FAX (917) 351-0363

> JOSEPH F. RIGA\* Of Counsel

Liconness in PA & NJ Licensed in PA & NY Licensed in PA & NM \* Licensed in PA, NJ & N Licensed in NY & CT Licensed in NY

Managing Anomey for NI Managing Attorney for NY

August 28, 2006

Via Facsimile

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

> Beneficial Consumer Discount Company d/b/a Beneficial Mortgage Re:

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

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

TJM/cmo

client.

SHERIFF'S OFFICE-RECEIVED BY:

SIGNATURE

DATE



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... Cherityn 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 24 HOUR PHONE (570) 784-6300

9HONE (370) 389-5622

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

TILIC 21ST TH

DAY OF AUGUST 2006

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal Wandy Westover, Notary Public Bloomsburg, Columbia Co., PA My Commission Expires November 07, 2009

#### TIMOTHY T. CHAMBERLAIN



PHONE 5701 389-5622 24 HOUR PHONE (570) 744-6300

BENEFICIAL CONSUMER DISCOUNT COMPANY D/B/A BENEFICIAL MORTGAGE COMPANY OF PENNSYLVANIA Docket # 112ED2006

VC

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 TIMOTHY T. CHAMBERLAIN

SMERIFF

X

I/ARTER DEPUTY SHERIFF

## LAW OFFICES CABE, WEISBERG & CONWAY,

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 & N/
Licensed in PA & NY
Licensed in PA & NY
Licensed in PA, NJ & NY
Licensed in PA, NJ & NY
Licensed in NY
Licensed in NY
Managing Attorney for NJ
Managing Attorney for NY

JOSEPH VACCARO\* MICHELE DELILLE^

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 GARETT\*+ JULIE M. FIORELLO^ SVEN E. PFAHLERT\*

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

Attorney for Plaintiff

Beneficial Consumer Discount Company d/b/a Beneficial Mortgage Company of Pennsylvania

COLUMBIA COUNTY
COURT OF COMMON PLEAS

٧.

NUMBER 2006-CV-464

Jane Ruhmei

(215) 790-1010

## 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.

Chrissandra Shaye Hamitan

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 COLUMBIA COUNTY
COURT OF COMMON PLEAS

٧.

Jane Ruhmel

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

Name and address of Defendant(s) in the judgine

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

 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 Harrisbura, 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 Rock Berwick, Paul 8001

**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 fir., Strawberry Square

Dept. # 280601

Harrisburg, PA 17128

Department of Public Welfare TPL Casualty Unit Estate Recovery Program

P.O. Box 8486 Willow Oak Blda., 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



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

COLUMBIA COUNTY COURT OF COMMON PLEAS

Pennsylvania

V.

NUMBER 2006-CV-464

Jane Ruhmel

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 Dwellina

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.



			1001 Liberty Avenue Pittsburgh, PA 15222		
			Internal Revenue Service Federated Investors Tower 13th Floor, Suite 1300		7
			Commonwealth of Pennsylvania, Department of Welfare, P.O. Box 2675, Harrisburg, PA 17105.		
			Domestic Relations Columbia County 700 Sawmill Road Bloomsburg, PA 17815		
			Tenant(s)/Occupant(s) 2010 Heights Road, Berwick, PA 18603		4
PFHA 40			Commonwealth of PA Bureau of Compliance Department of Revenue Clearance Support Department 281230 Harrisburg, PA 17128-1230 Attn: Sheriff's Sales		. · · · · · · · · · · · · · · · · · · ·
			Transamerica Financial Consumer Discount Company, 113 E, 7th Bloomsburg, PA 17815		2
801.6. 30.0.5.			Discount Company d/b/a Beneficial Mortgage Company of Pennsylvania 961 Weigel Drive, Elmhuist, IL 60126		
ALED FROM 7:			Beneficial Consumer	Beneficial CDC v. Ruhmel	_
	For Handlii Charg	Postage	Addressee Name, Street and PG Address	Article Number	Į.
	It testace as a certificate of mailing, or for additional copies of this bill) Postmark and Postmark and Date of Receipt		□ Certified □ COD □ Registred □ Delivery Confirmation □ Return Receipt for Merchandise □ Express Mail □ Signature Confirmation □ Insured	Philadelphia, PA 19109 ATTN: Charlynn Mills 28403	Philad ATT

	Complete by Typewriter, Ink, or Ball Point Pen	05	PS Form 3877, February, 2005
The Bit diction of who 22 required (in all demonsts and intervational rigidated limit. The maximum indemtity. (Tybel) for the presentation of temperature and interval to the presentation of the presentation interval to 1550 (in [floor alphayof) is additional familiation of modellips, present look of the special production of the presentation of	Postmaster, Per (Name of receiving employee)	Total Number of Pieces Received at Post Office	Total Number of Pieces Listed by Sender
	Department of Public Welfare TPL Casualty Unit Estate Recovery Program P.O. Box 8486 Willow Oak Bldg., Harrisburg, PA 17105		
	Inheritance Tax Division 6th fir., Strawberry Square Dept. # 280601 Harrisburg, PA 17128		
	Commonwealth of PA		10
	Commonwealth of PA Inheritance Tax Office 1400 Spring Garden Street Philadelphia, PA 19130		9
	c/o U.S. Attorney's for the Middle District of PA 235 North Washington Street Scranton, PA 18503		

# 



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
"BAISA is an Equal Opportunity Provider and Provider"
1108 Freas Avenue • Berwick, Pennsylvania 18603

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

OFFICER: T. CH DATE RECEIVED 7	IAMBERLAIN 7/14/2006	SERVICE# 1 DOCKET # 11		ERVICES
PLAINTIFF		CONSUMER DI MORTGAGE CO		OMPANY D/B/A F PENNSYLVANIA
DEFENDANT	JANE RUHM	EL		
ATTORNEY FIRM		sberg and Conway		
PERSON/CORP TO	SERVED	PAPERS TO	SERVED	
JANE RUHMEL	)	MORTGAGE	FORECLOS	URE
2010 103101110 10711	<u> </u>			
BERWICK				
SERVED UPON <u>J</u>	ANE		_	
RELATIONSHIP <u>De</u>	T <sub>V</sub> :=	IDENTIFIC	CATION	
DATE 7-85-6- TI	ME 1415 MIL	EAGE	OTHER	<del></del>
Racc Sex F	leight Weight	Eyes Hair _	Age	Military
TYPE OF SERVICE:	A. PERSONAL SERVED. B. HOUSEHOLD M. C. CORPORATION D. REGISTERED ACE. NOT FOUND AT	EMBER: 18+ YE MANAGING AG GENT	ARS OF AG ENT	E AT POA
	F. OTHER (SPECIFY	Y)		
ATTEMPTS DATE	TIME C	OFFICER	REMAI	RKS
DEPUTY	it.	DATE	7-25-6	

T. CHAMBERLAIN OFFICER: SERVICE# 10 - OF - 18 SERVICES DATE RECEIVED 7/14/2006 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 BERWICK SEWER MORTGAGE FORECLOSURE 1108 FREAS AVE. BERWICK SERVED UPON KELLY GREEF RELATIONSHIP CERE IDENTIFICATION DATE 9-35 TIME 1340 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 DATE 7-25-6 DEPUTY

OFFICER: T. CH. DATE RECEIVED 7	AMBERLAIN /14/2006	SERVICE# 11 - C DOCKET # 112EI	OF - 18 SERVICES D2006
PLAINTIFF			DUNT COMPANY D/B/A PANY OF PENNSYLVANIA
DEFENDANT	JANE RUHMEI	L	
ATTORNEY FIRM	McCabe, Weisb	erg and Conway, PC	-
PERSON/CORP TO S	SERVED	PAPERS TO SEF	RVED
CONNIE GINGHER-T	AX COLLECTOR	MORTGAGE FOR	RECLOSURE
1615 LINCOLN AVE.			
BERWICK			
SERVED UPON C	NNIE		
RELATIONSHIP 192	Collector	IDENTIFICAT	ION
DATE 7-25-6 TIM	ME 14/0 MILEA	AGE	OTHER
Race Sex H	eight Weight	Eyes Hair	Age Military
TYPE OF SERVICE:	B. HOUSEHOLD MEN C. CORPORATION M D. REGISTERED AGI E. NOT FOUND AT P	MBER: 18+ YEAR: IANAGING AGENT ENT LACE OF ATTEM:	PTED SERVICE
	F. OTHER (SPECIFY)		
ATTEMPTS DATE	TIME OF	FICER	REMARKS
DEPUTY	wles	DATE <u>'7</u>	-25-b

Municipality
BERWICK BORO
MAKE CHECKS PAYBLE TO:
Connie C Gingher
1615 Lincoln Avenue
Berwick PA 18603

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

June 30 If paid after	June 30 If paid on or before	April 30 If paid on or before If paid on or before	OCIVI	FAT I DIO ANIOON	for your convenience
284.55	265.96	260.63	TIME	DAY THIS A	The discount & penalty
136.52	130.02	127.42	8.6		BORO RE
19.85	18.90	18.52	1.25		FIRE
11.91	11.34	11.11	.75		LIGHT
22.37	20.34	19.93	1.345		SINKING
93.90	85.36	83.65	5.646	15,119	GENERAL
INCL PENALTY	AX AMOUNT DUE INCL PENALTY	LESS DISCOUNT	MILLS	ASSESSMENT	DESCRIPTION
5676	<b>(3</b>	03/01/2006		YTNU	FOR: COLUMBIA COUNTY
BILL NO.	8≅	DATE			_

THIS TAX NOTICE MUST BE RETURNED WITH YOUR PAYMENT			BERWICK PA 18603	2010 HEIGHTS RD	RUHMEL JANE		TAXES ARE DUE & PAYABLE - PROMPT PAYMENT IS REQUESTED	for your convenience	PHONE: 570-752-7442
Total Assessment	Buildings	:2634 Acres	2010 HEIGHTS RD	PARCEL: 04B-02 -074-00,000	Penalty 10 %	Discount 2 %	$\circ$	FAT THE AMOUNT	DAY TUR AMOUNT
		Land		-00,000	5%	2 %	TWP	April 30 If paid on or before	260.63
15,119	10,529	4,590			Jan	100	This	June 30 If paid on or before	265.96
		7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7			January 1, 2007	courthouse on:	This tax returned to	June 30 If paid after	284.55

ŏ	NO REFUNDS UNDER \$5.00	NO REFUNDS	כי			A RUHMEL JANE	
AFIEX	טא טבו טאנ	ON DEPONE				**	
Nov 1	Oct 31	Aug 31 IF PAID ON	THIS AMOUNT	ayment is requested. ) returned with t, enclose a SASE.	now and payable. Prompt payment is requested. THIS This tax notice must be returned with your payment. For a receipt, enclose a SASE. AMOUNT	Closed Friday after discount PHONE 570-752-7442	
783.3	712.10	697.86	PAY	penalty have been note. Taxes are due	The 2% discount and 10% penalty have been computed for your convenience. Taxes are due	. Closed Wed & Holidays	
						HOTES Mon The Thir Pri Branch 4.000	<del>111</del>
						BERWICK, PA 18603	ш
		-				1615 LINCOLN AVENUE	دا
783.3	712.10	697.86	15119 47.100	15119	REAL ESTATE	CONNIE C. GINGHER	_ :
INC PENALT	AMOUNT FACE INC PENAL	TESS DISC	RATE	ASSESSMENT	DESCRIPTION	MAKE CHECKS DAVABLE TO:	ζ.
BILL# 00341	07/01/2006 BI	DATE 07/	STRICT	A SCHOOL DI	FOR BERWICK AREA SCHOOL DISTRICT	BERWICK BOROUGH	_ 5
							3

PENALTY 003411

783.31

783.31

O H

BERWICK PA 18603 2010 HEIGHTS RD RUHMEL JANE

2010 HEIGHTS RD

20010-5825

10529.00

4590.00 SCHOOL PENALTY 10%

ACCT.

5211

DELINQUENT TAX TO

COURTHOUSE DEC 15

.26 ACRES

Original

MAKE SEPARATE CHECKS FOR SCHOOL PAYMENT

PARCEL 04B02 07400000

PROPERTY DESCRIPTION

DATE RECEIVED	7/14/2006			CE# 12 ET # 112	- OF - 18 S ED2006	ERVICES	
PLAINTIFF						OMPANY D/B/A F PENNSYLVANIA	1
DEFENDANT ATTORNEY FIRM		NE RUHME Cabe, Weist		onway, J	PC		
PERSON/CORP TO	SERVED		PAPER	S TO SI	ERVED		
DOMESTIC RELATI	IONS		MORTO	GAGE FO	ORECLOS	URE	
15 PERRY AVE,							
BLOOMSBURG	-						
SERVED UPON _	25/18	Leur	AN				
RELATIONSHIP 🔼	oz Szev	Ircz	IDEN	NTIFICA	TION		
DATE <u>7-20-</u> 6T	IME <u>СЕ 50</u>	MILE.	AGE		OTHER		
Race Sex	Height	Weight	Eyes	Hair	Age	Military	
TYPE OF SERVICE:	C. CORPO D. REGIS	NAL SERVI EHOLD ME DRATION M TERED AGI OUND AT P	IANAGIN ENT	IG AGE	TV		
	F. OTHER	R (SPECIFY)					
ATTEMPTS DATE	ТІМЕ	OF	FFICER	<del></del>	REMAI	RKS	
DEPUTY	uli		I	 	7-20-	6	

OFFICER: DATE RECEIVED 7/14/	2006	SERVICE# 15 - DOCKET # 112E	OF - 18 SERVICES D2006
PLAINTIFF			OUNT COMPANY D/B/A PANY OF PENNSYLVANL
DEFENDANT ATTORNEY FIRM	McCabe, Weisbe	erg and Conway, P	
COLUMBIA COUNTY TA		PAPERS TO SE MORTGAGE FO	
PO BOX 380 BLOOMSBURG			
SERVED UPON DE	Hiller		
RELATIONSHIP CLER	2/<	IDENTIFICAT	ΓΙΟΝ
DATE <u>7-19- €</u> TIME	1600 MILEA	.GE	OTHER
Race Sex Heigh	ut Weight E	Eyes Hair	_ Age Military
C. D.	PERSONAL SERVICE HOUSEHOLD MEMORE CORPORATION MAREGISTERED AGE NOT FOUND AT PI	1BER: 18+ YEAR ANAGING AGEN NT	RS OF AGE AT POA T
F.	OTHER (SPECIFY)		
ATTEMPTS DATE TIN	ME OFI	FICER	REMARKS
DEPUTY	ules	DATE _	7-19-6

OFFICER: T. CHAMBERLAIN SERVICE# 3 - OF - 18 SERVICES DATE RECEIVED 7/14/2006 DOCKET # 112ED2006 PLAINTIFF BENEFICIAL CONSUMER DISCOUNT COMPANY D/B/A BENEFICIAL MORTGAGE COMPANY OF PENNSYLVANIA DEFENDANT JANE RUHMEL ATTORNEY FIRM JANE RUHMEL

ACCabe, Weisberg and Conway, PC PERSON/CORP TO SERVED PAPERS TO SERVED TRANSAMERICA FINANCIAL MORTGAGE FORECLOSURE CONSUMER DIS. CO. no Such Address 113 E. 7TH ST. BLOOMSBURG SERVED UPON \_\_\_\_\_ RELATIONSHIP \_\_\_\_\_ IDENTIFICATION \_\_\_\_\_ DATE \_\_\_\_\_ TIME \_\_\_\_ MILEAGE \_\_\_\_ OTHER \_\_\_\_ Race \_\_\_ Sex \_\_\_ Height \_\_\_ Eyes \_\_\_ Hair \_\_\_ Age \_\_\_ Military \_\_\_ TYPE OF SERVICE: A. PERSONAL SERVICE AT POA POB POE CCSO B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA C. CORPORATION MANAGING AGENT D. REGISTERED AGENT E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE F. OTHER (SPECIFY) ATTEMPTS DATE TIME OFFICER REMARKS DEPUTY DATE



PHONE (570) 389-5622 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

Timothy T. Chambalain

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

COLUMBIA COUNTY COURT OF COMMON PLEAS

NUMBER 2006-CV-464

Jane Ruhmel

## 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 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 Ruhme!

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	PEND INTEREST	ING T COSTS	OTAL AMOUNT DUE
2004	PRIM PRIM	1,172.06 1,095.16	0.00	110.00	1,282.06 1,095.16
TOTAL	DUE :		<b></b>		\$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 din.

## REAL ESTATE OUTLINE

ED#<u>//d-66</u>

DATE RECEIVED DOCKET AND INDEX 7-18-	
CHECK FOR PROPER 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 200.00 **IF ANY OF ABOVE IS MISSIN	CK# 3/063
SALE DATE POSTING DATE ADV. DATES FOR NEWSPAPER	TIME //30  1 <sup>ST</sup> WEEK 2 <sup>ND</sup> WEEK 3 <sup>RD</sup> WEEK

## 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:

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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.

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

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

Plaintiff's Attorney Terrence J. McCabe 123 South Broad Street Philadelphia, PA 19109 Sheriff of Columbia County
Timothy T. Chamberlain
www.sheriffofcolumbiacounty.com

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Timothy T. Chamberlain
www.sheriffofcolumbiacounty.com

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

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Plaintiff's Attorney Terrence J. McCabe 123 South Broad Street Philadelphia, PA 19109 Sheriff of Columbia County
Timothy T. Chamberlain
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		IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA  No./// Term		
Pennsylvania V. Jane Ruhmel	No.//			
	No	Term	A.D.	
	No. <u>2006</u>	-CV-464Term_	J.D.	
Commonwealth of Pennsylvania:	M	<b>WRIT OF EXECUTIO</b> I ORTGAGE FORECLOS		
County of Columbia				
TO THE SHERIFF OFCOLUMBIA		COUNTY PENNSYLV	ANIA	
To satisfy the judgement, interest and cost levy upon and sell the following described below):  Being Known As: 2010 Heights Road, E (see attached legal of the second selection):	I property (spe Berwick, PA 1	ecifically described p		
Amount due	\$ 65,9	983.99		
Interest from 05/16/2006 to date of sale	\$			
Total	\$ P	lus Costs as endorse	∋d.	
Dated: 7-14-206 P		B. Kline (CA) Common Pleas Coul	B It of	

Columbia County Penna.

#### LEGAL DESCRIPTION

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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

Attorney for Plaintiff

Beneficial Consumer Discount Company d/b/a Beneficial Mortgage Company of Pennsylvania COLUMBIA COUNTY
COURT OF COMMON PLEAS

V.

Jane Ruhmel

(215) 790-1010

NUMBER 2006-CV-464 3006-ED-11.2

## AFFIDAVIT PURSUANT TO RULE 3129

1, 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."

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, JL 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 Bureau of Compliance
Department of Revenue 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

Tennant(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	J. Meake
DATE	TERRENCE J. McCABE, ESQUIRE
	Attorney for Plaintiff

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

Attorney for Plaintiff

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

COLUMBIA COUNTY
COURT OF COMMON PLEAS

NUMBER 2006-CV-464

Jane Ruhmel

(215) 790-1010

1966-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."

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Plaintiff Herein

ارسی از کا کارس الله الله الله الله الله الله الله الل	(100m) 00 (100m) 100m (100m)	2004	vrticle Number Transfer from service label)	MARKET STREET-5" FLOOR ILADELPHIA, PA 19107	S. SMALL BUSINESS ADMINISTRATION ILADELPHIA DISTRICT OFFICE BERT N.C. NIX FEDEAL BUILDING	vrticle Addressed to:	Yint your name and address on the reverse to that we can return the card to you.  Attach this card to the back of the mailpiece, or on the front if space permits.
S: Service Type    Certified Mail   Express Mail   Express Mail   Hegistered Mail   C.O.D.	SELOTT 3811, February 2004  SENDER: COMPLETE THIS SECTION  Complete items 1, 2,d 3. Also complete items 1, 2,d 3. Also complete items 1, 2,d 3. Also complete son 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.	urn Receipt 102585-02-N-1540	15 1160 0000 0372 8712	3. Service Type  Certified Mail □ Express Mail □ Registered □ Return Receipt for Merchandise □ Insured Mail □ C.O.D.  4. Restricted Delivery? (Extra Fee) □ Yes		D. Is delivery address different from item 1? ☐ Yes If YES, enter delivery address below: ☐ No	Received by (Printed Name)  C. Date  7
7670 3700 000-	Form 3811, February 2004  Sering 3811, February 2004  SEMDER: COMPLETE THIS SECTION  Complete items 1, 2,, d 3. Also complete item 4 if Restricted Delivery is desired.  Print your name and address on the reverse so that we can return the card to you.  Attach this card to the back of the mailpiece, on the front if space permits.  Attach this card to the back of the mailpiece, on on the front if space permits.  Attach this card to the back of the mailpiece, on the front if space permits.  Attach this card to the back of the mailpiece, on the front if space permits.	PS Form 3811, February 2004 Dome-us-Batu	2. Article Number (Transfer from service label) 7005		Commonwealth of PA Individual T Dept. 280601 Harrisburg, PA 17128	d to:	<ul> <li>PTIRIT your mame and address on the reverse so that we can return the card to you.</li> <li>Attach this card to the back of the mailpiece, or on the front if space permits.</li> </ul>
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SENDER COMPLETE FIRST SECTION	COMPLETE LINE SECTION ON DELIVERY
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1. Article Addressed to:	B. Is delivery address different from item 1? □ Yes     If YES, enter delivery address below: □ No
Dept. of Public Welfare PO Box 8486	
Harrisburg, PA 17105	
	3. Service Type  D. Cartificod Mail   T. Eurosco Mail
	g-
2. Article Number 7 []	7005 1160 0000 0372 8743
PS Form 3811, February 2004 Domestic Re	Domestic Return Receipt 102595-02-M-154
SENDER: COMPLETE THIS SECTION	THIS SECTION ON DELIVERY
Complete Items 1, 2, a 3. Also complete item 4 if Restricted Delivery is desired.	A. Signature
<ul> <li>Firit your hame and address on the reverse so that we can return the card to you.</li> <li>Attach this card to the back of the mailpiece,</li> </ul>	B. Received by (Printed Name) C. Date of Deliver
or on the front if space permits.	1 3 to
1. Article Addressed to:	D. is delivery address different from item 1? ☐ Yes  If YES, enter delivery address below: ☐ No
OFFICE OF F.A.I.R. DEPARTMENT OF PUBLIC WELFARE	
PO BOX 8016	
HARRISBURG, PA 17105 	ā
u	☐ Registered ☐ Return Receipt for Merchandise ☐ Insured Mail ☐ C.O.D.
	4. Restricted Delivery? (Extra Fee)
2. Article Number 7□□5 (Transfer from service label)	5 llso 0000 0372 8729
PS Form 3811, February 2004 Domestic Re	Domestic Return Receipt 102595-02-M-154

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

Tennant(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

J. Melake

Attorney for Plaintiff

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



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

COLUMBIA COUNTY
COURT OF COMMON PLEAS

V.

Jane Ruhmel

NUMBER 2006-CV-464 2006-ED-//2

## 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

TERRENCE J. McCABE, ESQUIRE

1. mccabe

Attorney for Plaintiff

SWORN TO AND SUBSCRIBED BEFORE ME THIS 11th DAY

OF July, 2006.

NOTARY PUBLICY

NUTARIAL SEAL Lans T. Watts, Notary Pablin City of Philadalphia, Philadelphia County information-expires November 21, 2008 McCABE, WEISBERG AND CONWAY, P.C. BY: TERRENCE J. McCABE, ESQUIRE Identification Number 16496 123 South Broad Street, Suite 2080 Philadelphia, PA 19109

Attorney for Plaintiff

Beneficial Consumer Discount Company d/b/a Beneficial Mortgage Company of Pennsylvania

COLUMBIA COUNTY
COURT OF COMMON PLEAS

V.

NUMBER 2006-CV-464

Jane Ruhmel

(215) 790-1010

106-ED-112

## **AFFIDAVIT OF DEFENDANTS' WHEREABOUTS**

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TERRENCE J. McCABE, ESQUIRE

Attorney for Plaintiff

SWORN TO AND SUBSCRIBED BEFORE ME THIS 11th DAY

OF July, 2006.

yara!

NOTARIAL SEAL

Lans T. Watts, Notary Public
City of Philadelphia, Philadelphia County
hty-commission-expires November 22, 2008

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	NUME	

IMBIA COUNTY RT OF COMMON PLEAS

BER 2006-CV-464 101.6-60-11.2

Jane Ruhmel

## 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:

The sale will be canceled if you pay to Beneficial Consumer Discount 1. 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

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

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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 Ruhmei

COLUMBIA COUNTY
COURT OF COMMON PLEAS

NUMBER 2006-CV-464

3206-CV-464

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	J. M'Cabe
DATE	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

COLUMBIA COUNTY
COURT OF COMMON PLEAS

V

NUMBER 2004 OV 474

Jane Ruhmel

NUMBER 2006-CV-464

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July	1	١,	200	6

DATE

TERRENCE J. McCABE, ESQUIRE

#### LAW OFFICES

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> 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 Ówens, Paralegal to TERRENCE J. McCABE, Esquire

TJM/ao Enclosures

~ DER TOTHE Sheriff of Columbia County Sheriff's deposit for listing property for sheriff McCABE, WEISBERG & CONWAY, P.C. ATTORNEYS AT LAW
HRST UNION BUILDING
123 S. BROAD STREET SUITE 2080
PHILADELPHIA, PA 19709 THIS DOCUMENT CONTAINS HEAT SENSITIVE INK. TOUCH OR PRESS HERE - RED MAGE DISAPPEARS WITH HEAD ORIGINAL DOCUMENT PRINTED ON CHEMICAL REACTIVE PAPER WITH MICROPRINTED BORDS 3-50/310 \$2,000.00 NUMBER

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