

SHERIFF'S SALE COST SHEET

Deutsche Bank Faust Co. VS. Nicola Kubinec
NO. 154-06 ED NO. 1073-06 JD DATE/TIME OF SALE Feb, 7 0900

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

WEB POSTING	\$150.00	
PRESS ENTERPRISE INC.	\$ <u>933.64</u>	
SOLICITOR'S SERVICES	\$75.00	
TOTAL *****		\$ <u>1158.64</u>

PROTHONOTARY (NOTARY) \$10.00
 RECORDER OF DEEDS \$ 41.50
 TOTAL ***** \$ 51.50

REAL ESTATE TAXES:

BORO, TWP & COUNTY	20	\$	
SCHOOL DIST.	20	\$	
DELINQUENT	20	\$	5.00
TOTAL *****			\$ 5.00

MUNICIPAL FEES DUE:

SEWER	20	\$	
WATER	20	\$	
TOTAL *****		\$	1.00

SURCHARGE FEE (DSTE) \$ 110.00
MISC. Northside Co. \$ 46.59
\$ _____
TOTAL ***** \$ 46.59

TOTAL COSTS (OPENING BID) \$ 1755.73

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

Deutsche Bank Trust Co. vs Nicole Hubner

NO. 154-06 ED NO. 1073-06 JD

DATE/TIME OF SALE: Feb. 7, 0900

BID PRICE (INCLUDES COST) \$ 1755.73

POUNDAGE - 2% OF BID \$ 35.11

TRANSFER TAX - 2% OF FAIR MKT \$ -0-

MISC. COSTS \$ -0-

TOTAL AMOUNT NEEDED TO PURCHASE \$ 1790.84

PURCHASER(S): John S. Flick

ADDRESS: Flick

NAMES(S) ON DEED: _____

PURCHASER(S) SIGNATURE(S): _____

TOTAL DUE: \$ 1790.84

LESS DEPOSIT: \$ 1580.00

DOWN PAYMENT: \$ _____

TOTAL DUE IN 8 DAYS \$ 210.84

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
SUITE 200

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

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

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

FREDDIE MAC
PENNSYLVANIA
DESIGNATED COUNSEL

PLEASE RESPOND TO NEW JERSEY OFFICE

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

RE: Deutsche Bank Trust Company Americas f/k/a Bankers Trust Company,
IXIS 2005-HE3 as Trustee and Custodian by: Saxon Mortgage Services,
Inc. f/k/a Meritech Mortgage Services, Inc., as its attorney-in-fact
vs.
Nicole Ruhmel
Property: 1530 Ruhmels Lane
Berwick, PA 18603
Columbia County C.C.P. No.: 2006-CV-1073
Sheriff's Sale Date: 2/7/07

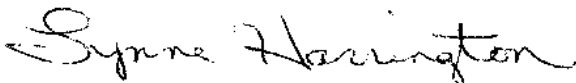
Dear Sir or Madam:

As attorney on the Writ, we are requesting the **DEED** be recorded in the
name of **Deutsche Bank Trust Company Americas** formerly known as **Bankers
Trust Company, IXIS 2005-HE3** as Trustee and custodian by: **Saxon Mortgage
Services, Inc. f/k/a/ Meritech Mortgage Services, Inc.** as its attorney-
in-fact. 4708 Mercantile Dr Ft. Worth, Tx 76137.

Enclosed please find our check in the amount of \$290.84 payable to the
Sheriff of Columbia County. This check represents payment of the sheriff
settlement costs, less previous deposit of \$1,500.00. Also enclosed
please find two original Realty Transfer Tax Statement of Value forms.

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

Sincerely,



Lynne Harrington
Legal Assistant

Enclosure



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

REALTY TRANSFER TAX STATEMENT OF VALUE

See Reverse for Instructions

RECORDER'S USE ONLY

State Tax Paid

Book Number

Page Number

Date Recorded

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

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

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

B TRANSFER DATA

Grantor(s)/Lessor(s) Sheriff of Columbia County	Date of Acceptance of Document
Street Address P O Box 380	Grantee(s)/Lessee(s) Deutsche Bank Trust Company Americas formerly known as Bankers Trust Company, IXIS 2005-HE3 as Trustee and custodian by: Saxon Mortgage Services, Inc. f/k/a/ Meritech Mortgage Services, Inc. as its attorney-in-fact
City Bloomsburg	Street Address 4708 Mercantile Dr
State Pa	City Ft Worth
Zip Code 17815	State TX
	Zip Code 76137

C PROPERTY LOCATION

Street Address 1530 Ruhmels Lane	City, Township, Borough Borough of Berwick
County Columbia	School District Berwick
	Tax Parcel Number 04D-04-007

D VALUATION DATA

1. Actual Cash Consideration \$1,790.84	2. Other Consideration + 0	3. Total Consideration = \$1,790.84
4. County Assessed Value \$15,670.00	5. Common Level Ratio Factor x 3.47	6. Fair Market Value = \$54,374.90

E EXEMPTION DATA

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

2. Check Appropriate Box Below for Exemption Claimed

☐ Will or interstate succession _____ (Name of Decedent) _____ (Estate File Number)

☐ Transfer to Industrial Development Agency

☐ Transfer to a trust. (Attach complete copy of trust agreement identifying all beneficiaries.)

☐ Transfer between principal and agent. (Attach complete copy of agency/straw party agreement.)

☐ Transfers to the Commonwealth, the United States and instrumentalities by gift, dedication, condemnation, or in lieu of condemnation. (If condemnation or in lieu of condemnation, attach copy of resolution.)

☒ Transfer from mortgagor to a holder of a mortgage in default. Mortgage Book Number **Instr# 200509544**, Page Number _____.

☐ Corrective or confirmatory deed. (Attach complete copy of the prior deed being corrected or confirmed.)

☐ Statutory corporate consolidation, merger or division. (Attach copy of articles.)

☒ Other (Please explain exemption claimed, if other than listed above.) **Transfer from the sheriff to the mortgagee as a result of a action in mortgage foreclosure.**

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

Signature of Correspondent or Responsible Party 	Date 2/15/07
---	------------------------

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

ORIGINAL DOCUMENT PRINTED ON CHEMICAL REACTIVE PAPER WITH MICROPRINTED BORDER

UDREN LAW OFFICES, PC

PA ESCROW ACCOUNT
111 WOODCREST ROAD
CHERRY HILL, NJ 08003

Commerce



America's Most Convenient Bank •
1-800-YES-2000
3-180/360

82747

82747

NUMBER

DATE

AMOUNT

Two hundred Ninety dollars and Eighty Four cents

PAY
TO THE

ORDER
OF

Sheriff of Columbia County

02/15/2007

\$290.84

VOID AFTER 90 DAYS

[Signature]

For Sheriff Settlement 06040059 Ruhmels

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

⑈082747⑈ ⑆036001808⑆ 35 589745 3⑈

(Transfer from service label)

Article Number

SENDER: COMPLETE THIS SECTION

1. Article Addressed to:
OFFICE OF P.A.I.R.
DEPARTMENT OF PUBLIC WELFARE
PO BOX 8016
HARRISBURG, PA 17105

2. Article Number
7005 0390 0001 2235 8526

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

4. Restricted Delivery? (Extra Fee)
☐ Yes
☐ No

5. Is delivery address different from item 1? ☐ Yes
☐ No

6. Received by (Printed Name)
B. Received by (Printed Name)
C. Date of Delivery
OCT 17 2006

7. Signature
A. Signature
X
Agent
Address

8. COMPLETE THIS SECTION ON DELIVERY

SENDER: COMPLETE THIS SECTION

1. Article Addressed to:
U.S. SMALL BUSINESS ADMINISTRATION
PHILADELPHIA DISTRICT OFFICE
ROBERT M. NIX FEDERAL BUILDING
900 MARKET STREET-5TH FLOOR
PHILADELPHIA, PA 19107

2. Article Number
7005 0390 0001 2235 8529

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

4. Restricted Delivery? (Extra Fee)
☐ Yes
☐ No

5. Is delivery address different from item 1? ☐ Yes
☐ No

6. Received by (Printed Name)
B. Received by (Printed Name)
C. Date of Delivery
OCT 17 2006

7. Signature
A. Signature
X
Agent
Address

8. COMPLETE THIS SECTION ON DELIVERY

SENDER: COMPLETE THIS SECTION

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

2. Article Number
7005 0390 0001 2235 8502

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

4. Restricted Delivery? (Extra Fee)
☐ Yes
☐ No

5. Is delivery address different from item 1? ☐ Yes
☐ No

6. Received by (Printed Name)
B. Received by (Printed Name)
C. Date of Delivery
OCT 17 2006

7. Signature
A. Signature
X
Agent
Address

8. COMPLETE THIS SECTION ON DELIVERY

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-154

2. Article Number
(Transfer from service label)

7005 0390 0001 2235 8533

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

1. Article Addressed to:
INTERNAL REVENUE SERVICE
TECHNICAL SUPPORT GROUP
WILLIAM GREEN FEDERAL BUILDING
600 ARCH STREET ROOM 3259
PHILADELPHIA, PA 19106

2. Article Number
(Transfer from service label)

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

4. Restricted Delivery? (Extra Fee)
☐ Yes
☐ No

5. Is delivery address different from item 1? ☐ Yes
☐ No

6. Received by (Printed Name)
B. Received by (Printed Name)
C. Date of Delivery
OCT 17 2006

7. Signature
A. Signature
X
Agent
Address

8. COMPLETE THIS SECTION ON DELIVERY

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:

D. Is delivery address different from item 1? ☐ Yes
☐ No

C. Date of Delivery

B. Received by (Printed Name)

A. Signature

X

STATE OF PENNSYLVANIA
COUNTY

} SS

Paula J. Barry being duly sworn according to law deposes and says that Press Enterprise is a newspaper of general circulation with its principal office and place of business at 3185 Lackawanna Avenue, Bloomsburg, County of Columbia and State of Pennsylvania, and was established on the 1st day of March, 1902, and has been published daily, continuously in said Town, County and State since that day and on the attached notice January 17, 24, 31, 2007 as printed and published; that the affiant is one of the officers or publisher or designated agent of the owner or publisher of said newspaper in which legal advertisement was published; that neither the affiant nor Press Enterprise is interested in the subject matter of said notice and advertisement and that all of the allegations in the foregoing statement as to time, place, and character of publication are true.

Sworn and subscribed to before me this 31st day of Jan 2007...

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

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

Deb

JANUARY 31, 2007

10:30 AM LAWRENCE REGAN & JEANETTE LAKE--2732 HEIGHTS RD BERWICK--07-03-021

NONE

FEBRUARY 7, 2007

- 9:00 AM DALE & RICKY MILHEIM--216 JACKSON ST. BERWICK--04B-04-091 Feb. Amount 2005 Taxes 995.96
- 9:00 AM PETRONILA & JOSE POSADA--1525 3RD AVE. BERWICK--04D-06-097 2005 Taxes 1,145.54
2006 Taxes 1,088.53
- 9:00 AM GUY SLUSSER--22 GOLF COURSE ROAD BERWICK--11-07-023-01 NONE
- 9:00 AM NICOLE RUHMEL--1530 RUHMELS LANE BERWICK--04D-04-007 NONE
- 9:30 AM EARL YODER & ALFONSO KOROS--1548 SPRING GARDEN AVE. BERWICK--04D-05-055 2005 1,439.47
2006 1,375.22
- 9:30 AM LINDA & RICHARD KARNS--RURAL ROUTE 1, ROUTE 487, STILLWATER--33-01-006 2006 6,052.38
- 9:30 AM TIMOTHY CORNELISON--825 MERCER ST. BERWICK--04D-06-134-01 NONE
- 9:30 AM HEATHER SHUMAN--606 HETLERVILLE RD NESCOPECK--23-08-11 NONE
- 10:00 AM JOSEPH & DIANE HALYE--41 BUCKHORN RD BLOOMSBURG--18-02A-020 NONE
- 10:00 AM RICHARD HUMMEL--312 THIRD ST. WILBURTON--14-9A-058 NONE
- 10:00 AM LINDA & ALBERT KESSLER--2820 WHITE BIRCH LN BLOOMSBURG--31-04A-094 NONE
- 10:00 AM ALAN MERCURIO--123 N SECOND ST. CATAWISSA--08-02-194 2006 Taxes \$490.12
- 10:30 AM BRYAN & LAVINA WILDONER--260 MARKET ST. BENTON--02-4-039 2006 Taxes \$795.03
- 10:30 AM KATHLEEN & TIMOTHY THORYK--1429 SPRING GARDEN AVE. BERWICK--04D-08-074 NONE
- 10:30 AM NAOMI & ERICA KAISER--1629 FRANKLIN ST. BERWICK--04A-11-029 NONE
2005 22,402.83
2006 20,368.68
- 1:00 PM LUCAS-BEIERSCHMITT--55 WILLIAMSBURG RD BLOOMSBURG--18-02-04, 18-07-06-01, 18-02-04-18

SALE TO BE HELD AT 55 WILLIAMSBURG ROAD BLOOMSBURG

18,02-004-18,000

2005 1,277.88

2006 1,162.03

2005 757.47
2006 677.79

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.

DEUTSCHE BANK TRUST CO.

VS.

NICOLE RUHMEL

WRIT OF EXECUTION #154 OF 2006 ED

POSTING OF PROPERTY

January 3, 2007 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE
PROPERTY OF NICOLE RUHMEL AT 1530 RUHMELS LANE 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 8TH DAY OF JANUARY 2007

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

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

Deutsche Bank Trust Company
 Americas f/k/a Bankers Trust
 Company, IXIS 2005-HE3 as
 Trustee and Custodian by:
 Saxon Mortgage Services, Inc.
 f/k/a Meritech Mortgage
 Services, Inc., as its
 attorney-in-fact
 1270 Northland Drive, Suite
 200
 Mendota Heights, MN 55120
 Plaintiff

v.

Nicole Ruhmel
 340 W. Market Street
 Trevorton, PA 17881
 Defendant(s)

COURT OF COMMON PLEAS
 CIVIL DIVISION
 Columbia County

NO. 2006-CV-1073

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

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

1. A copy of the Notice of Sheriff's Sale, a true and correct copy of which is attached hereto as Exhibit "A", was sent to every recorded lienholder and every other interested party known as of the date of the filing of the Praecipe for the Writ of Execution, on the date(s) appearing on the attached Certificates of Mailing.

2. A Notice of Sheriff's Sale was sent to Defendant(s) by regular mail and certified mail on the date appearing on the attached Return Receipt, which was signed for by Defendant(s) on the date specified on the said Return Receipt. Copies of the said Notice and Return Receipt are attached hereto as Exhibit "B".

3. If a Return Receipt is not attached hereto, then service was by personal service on the date specified on the attached Return of Service, attached hereto as Exhibit "B".

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

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

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

Dated: December 18, 2006

UDREN LAW OFFICES, P.C.

BY: Mark J. Udren, Esquire
 Attorney for Plaintiff

UDREN LAW OFFICES, P.C.

WOODCREST CORPORATE CENTER

111 WOODCREST ROAD

SUITE 200

CHERRY HILL, NEW JERSEY 08003-3620

856 . 669 . 5400

FAX: 856 . 669 . 5399

PENNSYLVANIA OFFICE
215-568-9500

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

FREDDIE MAC
PENNSYLVANIA
DESIGNATED COUNSEL

PLEASE RESPOND TO NEW JERSEY OFFICE

December 18, 2006

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

Re: Deutsche Bank Trust Company Americas f/k/a Bankers Trust
Company, IXIS 2005-HE3 as Trustee and Custodian by: Saxon
Mortgage Services, Inc. f/k/a Meritech Mortgage Services,
Inc., as its attorney-in-fact
vs.
Nicole Ruhmel
Columbia County C.C.P. No. 2006-CV-1073

Gentlemen:

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

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

Your assistance in this matter is greatly appreciated.

Sincerely yours,

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

/kab

Enclosures

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

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

ATTORNEY FOR PLAINTIFF

Deutsche Bank Trust Company
Americas f/k/a Bankers Trust
Company, IXIS 2005-HE3 as
Trustee and Custodian by:
Saxon Mortgage Services, Inc.
f/k/a Meritech Mortgage
Services, Inc., as its
attorney-in-fact
1270 Northland Drive, Suite
200
Mendota Heights, MN 55120
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

v.

Nicole Ruhmel
340 W. Market Street
Trevorton, PA 17881
Defendant(s)

NO. 2006-CV-1073

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Dated: December 18, 2006

UDREN LAW OFFICES, P.C.

BY:

Mark J. Udren, Esquire
Attorney for Plaintiff

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

ATTORNEY FOR PLAINTIFF

Deutsche Bank Trust Company Americas
f/k/a Bankers Trust Company, IXIS 2005-
HE3 as Trustee and Custodian by: Saxon
Mortgage Services, Inc. f/k/a Meritech
Mortgage Services, Inc., as its attorney-
in-fact

Plaintiff

v.

Nicole Ruhmel

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

NO. 2006-CV-1073

TO: ALL PARTIES IN INTEREST AND CLAIMANTS

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

OWNER(S): Nicole Ruhmel

PROPERTY: 1530 Ruhmels Lane, Berwick, PA 18603

Improvements: RESIDENTIAL DWELLING

The above captioned property is scheduled to be sold at the Columbia County Sheriff's Sale on **February 7, 2007**, at 9:00am, at the COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PA. Our records indicate that you may hold a mortgage or judgment on the property which will be extinguished by the sale. You may wish to attend the sale to protect your interests.

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

EXHIBIT A

Name and Address of Sender

UDREN LAW OFFICES, P.C.
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003

ATTN: Kathy Black

☐ Registered
☐ Insured
☐ COD
☐ Certified

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

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

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

Postmark and Date of Receipt

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee	Handling Charge	Act. Value (if Regs.)	Insured Value	Due Sender if COD	R.R. Fee	S.D. Fee	S.H. Fee	Pst. Del. Fee	Remarks
1		COMMONWEALTH OF PA. DEPT. OF REVENUE, BUREAU OF COMPLIANCE, PO Box 281230, Department of Revenue Harrisburg, PA 17128-1230											
2		TENANTS/OCCUPANTS 1530 Rumrills Lane Berwick, PA 18603											
3		Columbia County Tax Claim Bureau PO Box 380, Bloomsburg, PA 17815											
4		Domestic Relations Section PO Box 380, Bloomsburg, PA 17815											
5													
6													
7													
8													
9													
10													
11													
12													
13													
14													
15													
Total number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office	Postmaster, Per (Name of Receiving Employee)		The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail sent with optional postal insurance. See Domestic Mail Manual 9900, 9913, and 9921 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to third and fourth class parcels.								

EXHIBIT A

PS Form 3877, February 1994

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

Nicole Ruhmel; #06040059 (Columbia)

EXHIBIT A

UDREN LAW OFFICES, P.C.

WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
SUITE 200

CHERRY HILL, NEW JERSEY 08003-3620

856 . 669 . 5400

FAX: 856 . 669 . 5399

PENNSYLVANIA OFFICE
215-568-9500

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

FREDDIE MAC
PENNSYLVANIA
DESIGNATED COUNSEL

PLEASE RESPOND TO NEW JERSEY OFFICE

December 18, 2006

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

Re: Deutsche Bank Trust Company Americas f/k/a Bankers Trust
Company, IXIS 2005-HE3 as Trustee and Custodian by: Saxon
Mortgage Services, Inc. f/k/a Meritech Mortgage Services,
Inc., as its attorney-in-fact
vs.
Nicole Ruhmel
Columbia County C.C.P. No. 2006-CV-1073

Gentlemen:

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

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

Your assistance in this matter is greatly appreciated.

Sincerely yours,

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

/kab

Enclosures

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

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

ATTORNEY FOR PLAINTIFF

Deutsche Bank Trust Company
Americas f/k/a Bankers Trust
Company, IXIS 2005-HE3 as
Trustee and Custodian by:
Saxon Mortgage Services, Inc.
f/k/a Meritech Mortgage
Services, Inc., as its
attorney-in-fact
1270 Northland Drive, Suite
200
Mendota Heights, MN 55120
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

v.

Nicole Ruhmel
340 W. Market Street
Trevorton, PA 17881
Defendant(s)

NO. 2006-CV-1073

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

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

1. A copy of the Notice of Sheriff's Sale, a true and correct copy of which is attached hereto as Exhibit "A", was sent to every recorded lienholder and every other interested party known as of the date of the filing of the Praecipe for the Writ of Execution, on the date(s) appearing on the attached Certificates of Mailing.

2. A Notice of Sheriff's Sale was sent to Defendant(s) by regular mail and certified mail on the date appearing on the attached Return Receipt, which was signed for by Defendant(s) on the date specified on the said Return Receipt. Copies of the said Notice and Return Receipt are attached hereto as Exhibit "B".

3. If a Return Receipt is not attached hereto, then service was by personal service on the date specified on the attached Return of Service, attached hereto as Exhibit "B".

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

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

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

Dated: December 18, 2006

UDREN LAW OFFICES, P.C.

BY:

Mark J. Udren, Esquire
Attorney for Plaintiff

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

ATTORNEY FOR PLAINTIFF

Deutsche Bank Trust Company Americas
f/k/a Bankers Trust Company, IXIS 2005-
HE3 as Trustee and Custodian by: Saxon
Mortgage Services, Inc. f/k/a Meritech
Mortgage Services, Inc., as its attorney-
in-fact

Plaintiff

v.

Nicole Ruhmel

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

NO. 2006-CV-1073

TO: ALL PARTIES IN INTEREST AND CLAIMANTS

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

OWNER(S): Nicole Ruhmel

PROPERTY: 1530 Ruhmels Lane, Berwick, PA 18603

Improvements: RESIDENTIAL DWELLING

The above captioned property is scheduled to be sold at the Columbia County Sheriff's Sale on **February 7, 2007**, at 9:00am, at the COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PA. Our records indicate that you may hold a mortgage or judgment on the property which will be extinguished by the sale. You may wish to attend the sale to protect your interests.

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

EXHIBIT A

Name and Address Of Sender

UDREN LAW OFFICES, P.C.
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003

ATTN: Kathy Black

☐ Registered
☐ Insured
☐ COD
☐ Certified

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

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

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

Postmark and Date of Receipt

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee	Handling Charge	Act. Value (if Regis.)	Insured Value	Due Sender If COD	R.R. Fee	S.D. Fee	S.H. Fee	Post. Del. Fee
1		COMMONWEALTH OF PA, DEPT. OF REVENUE, BUREAU OF COMPLIANCE PO Box 281230, Department of Revenue Harrisburg, PA 17128-1230										
2		TENANTS/OCCUPANTS 1530 Ruhlmeis Lane Berwick, PA 18603										
3		Columbia County Tax Claim Bureau PO Box 380, Bloomsburg, PA 17815										
4		Domestic Relations Section PO Box 380, Bloomsburg, PA 17815										
5												
6												
7												
8												
9												
10												
11												
12												
13												
14												
15												
Total number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office	Postmaster, Per (Name of Receiving Employee)		The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$30,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail sent with optional postal insurance. See Domestic Mail Manual R900, S913, and S921 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to third and fourth class parcels.							

PS Form 3877, February 1994

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

Nicole Ruhmel; #06040059 (Columbia)

EXHIBIT A



Northumberland County

Controller's Office
399 S. 5th Street
Sunbury, PA 17801

CHECK DATE	CHECK NO.
10/27/2006	165022

M&T Bank
Manufacturers and Traders Trust Company
Sunbury, PA 17801

60-295/313

AMOUNT
*****53.41

VOID AFTER SIX MONTHS

FIFTY THREE DOLLARS AND 41 CENTS

DOLLARS

PAY
TO THE
ORDER
OF

COLUMBIA COUNTY SHERIFF
COURTHOUSE
P.O. BOX 380
BLOOMSBURG, PA 17815

Samuel D. Stutch *Charles E. Adams*
Kir & Nelson - Ronald E. Chamberlain
Frank J. Samuels

AUTHORIZED SIGNATURE(S)

⑈165022⑈

⑆031302955⑆

8892659478⑈

Security Features Included.



Details on back

PLAINTIFF: DEUTSCHE BANK TRUST
P:

VS.

DEFENDANT: RUHMEL, NICOLE
D: 340 W. MARKET ST
D: TREVORTON, PA
D:
D:

CASE #: 2006 ED 154
COUNTY FILED: COLUMBIA
FILED DATE: 06/10/18
DATE RECIEVED: 06/10/18
ASSIGNED TO: 1
ATTORNEY: UDREN
EXPIRES: ASAP

SHERIFF'S RETURN

I HEREBY CERTIFY AND RETURN THAT I SERVED: NICOLE RUHMEL

BY HANDING A TRUE AND ATTESTED COPY OF THE WITHIN: WRIT OF EXEC, NOTICE

PERSON SERVED: MARY ELLEN RUHMEL

CAPACITY: ADULT IN CHG/MOTHER

DATE SERVED: 2006/10/20

TIME: 3:45P.M.

PLACE SERVED: 340 W. MARKET ST TREVORTON, PA.

COUNTY OF NORTHUMBERLAND AND STATE OF PENNA., MAKING IT KNOWN UNTO: HER
THE CONTENTS THEREOF.

SO ANSWERS: CHAD A. REINER, SHERIFF
BY DEPUTY: STEINBERGER, GEORGE

SHERIFF'S RETURN

I HEREBY CERTIFY AND RETURN THAT I SERVED:

BY HANDING A TRUE AND ATTESTED COPY OF THE WITHIN:

PERSON SERVED:

CAPACITY:

DATE SERVED:

TIME:

PLACE SERVED:

COUNTY OF NORTHUMBERLAND AND STATE OF PENNA., MAKING IT KNOWN UNTO:
THE CONTENTS THEREOF.

SO ANSWERS: CHAD A. REINER, SHERIFF
BY DEPUTY:

INSTRUCTIONS: PLEASE SERVE ALL PAPERS

SHERIFF'S COSTS: \$46.59

REFUND \$53.41

RECEIPT #: 28438

NO. OF ATTEMPTS:

DATE PROPERTY POSTED:

POSTING DEPUTY:

Sworn to and subscribed before
me this 23rd day of October
A.D. 2006

DOCKET PAGE: 06 RL 0164

M. Halblum Strauss
Prothonotary
My Comm. Exp. 1st Mon. Jan. 2010

SHERIFF'S SALE

WEDNESDAY FEBRUARY 7, 2007 AT 9:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 154 OF 2006 ED AND CIVIL WRIT NO. 1073 OF 2006 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

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

BEGINNING at a point on the northerly side of the present lands of the Borough of Berwick (formerly the Pennsylvania Canal), said point being a concrete marker and also being the southwest corner lands late of Charles W. Ruhmel, deceased; THENCE South 85 degrees 3 minutes West along the northerly boundary of said Borough land a distance of sixty-one (61) feet to a point, said point being the southeast corner of other lands of the grantor, formerly Edward Charles Ruhmel, deceased; THENCE North 5 degrees 38 minutes East along the easterly boundary of said other land of the grantor, a distance of 202.5 feet to a point, said point being the southerly boundary of land now or late of the D.L. & W. Railroad Company; THENCE South 78 degrees 10 minutes East along the southerly boundary of land now or late of the said D.L. & W. Railroad Company land a distance of 60 feet to a point, said point being the northwesterly corner of land late of Charles W. Ruhmel, Sr. and wife and later of Christine Ruhmel, deceased; THENCE South 5 degrees 30 minutes West along the westerly boundary of said lands now or late of Christine Ruhmel, deceased, a distance of 185 feet to the concrete marker aforesaid, the place of beginning.

BEING the first parcel of the same premises conveyed to Edward Charles Ruhmel and Damon C. Ruhmel as joint tenants with the right of survivorship, by deed of Edward Charles Ruhmel dated April 30, 1998, recorded in Columbia County on July 6, 1998 in Record Book 693 Page 369. Edward Charles Ruhmel died October 30, 1999 whereby sole ownership of the above described premises vested in Damon C. Ruhmel under the Doctrine of Survivorship.

Damon C. Ruhmel and Nicole Ruhmel are brother and sister so that this conveyance is exempt from the payment of Realty Transfer Tax.

BIENG KNOWN AS: 1530 Ruhmels Lane Berwick, PA 18603

PROPERTY ID NO.: 04D-04-007

TITLE TO SAID PREMISES IS VESTED IN NICOLE RUHMELE BY DEED FROM DAMON C. RUHMELE DATED 4/25/00 RECORDED 5/19/00 INSTRUMENT NO. 200004645.

TERMS OF SALE

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

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

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

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

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

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

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 9/25/2006

SERVICE# 2 - OF - 11 SERVICES
DOCKET # 154ED2006

PLAINTIFF

DEUTSCHE BANK TRUST COMPANY, AMERICAS F/K/A
BANKERS TRUST COMPANY, IXIS 2005-HE3 AS TRUSTEE
AND CUSTODIAN BY: SAXTON MORTGAGE SERVICES,
INC. F/K/A MERITECH MORTGAGE SERVICES, INC., AS
ITS ATTORNEY-IN-FACT

DEFENDANT
ATTORNEY FIRM

NICOLE RUHMEL
UDREN LAW OFFICE

PERSON/CORP TO SERVED
TENANT(S)
1530 RUHMELS LANE
BERWICK

PAPERS TO SERVED
MORTGAGE FORECLOSURE

1542 ?
ONLY HOUSE
NICOLE RUHMEL
OWNS ??

SERVED UPON LINDA ~~GAGA~~ GADZALA

RELATIONSHIP OCCUPANT IDENTIFICATION _____

DATE 10-25-06 TIME 0955 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

LINDA
GADZALA
RENTS
FROM
RUHMEL
752-6108

☒ OTHER (SPECIFY) 1542 RUHMELS LA.

ATTEMPTS
DATE

TIME

OFFICER

REMARKS

10.17.06

1540

DANCELO

UNABLE TO LOCATE DISCREPANCY

DEPUTY

DATE 10.25.06

TIMOTHY T. CHAMBERLAIN



PHONE
(570) 389-5622

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

24 HOUR PHONE
(570) 784-6380

DEUTSCHE BANK TRUST COMPANY,
AMERICAS F/K/A BANKERS TRUST
COMPANY, IXIS 2005-HE3 AS TRUSTEE
AND CUSTODIAN BY: SAXTON
MORTGAGE SERVICES, INC. F/K/A
MERITECH MORTGAGE SERVICES, INC.,
AS ITS ATTORNEY-IN-FACT

154ED2006

VS

MORTGAGE FORECLOSURE

NICOLE RUHMEL

NOW, WEDNESDAY, OCTOBER 11, 2006, I, HON. TIMOTHY T. CHAMBERLAIN, HIGH SHERIFF OF COLUMBIA COUNTY, PENNSYLVANIA, DO HEREBY DEPUTIZE THE SHERIFF OF NORTHUMBERLAND COUNTY PENNSYLVANIA, TO EXECUTE THIS WRIT DEPUTATION BEING MADE AT THE REQUEST AND RISK OF THE PLAINTIFF, PERSON TO SERVE, NICOLE RUHMEL, AT 340 W. MARKET STREET, TREVORTON, PA

Timothy T. Chamberlain

TIMOTHY T. CHAMBERLAIN
SHERIFF
COLUMBIA COUNTY, PENNSYLVANIA



October 24, 2006

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

**DEUTSCHE BANK TRUST COMPANY, AMERICAS F/K/A BANKERS
TRUST COMPANY, IXIS 2005-HE3 AS TRUSTEE AND CUSTODIAN BY:
SAXTON MORTGAGE SERVICES, INC. F/K/A MERITECH
MORTGAGE SERVICES, INC., AS ITS ATTORNEY-IN-FACT**

VS.

NICOLE RUHMEL

DOCKET # 154ED2006

JD # 1073JD2006

Dear Timothy:

The property located at 1530 Ruhmels Lane Berwick, Pa is not currently hooked to public sewer.

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

Sincerely,

Kelly Greer
Authority Clerk

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

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



October 24, 2006

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

**DEUTSCHE BANK TRUST COMPANY, AMERICAS F/K/A BANKERS
TRUST COMPANY, IXIS 2005-HE3 AS TRUSTEE AND CUSTODIAN BY:
SAXTON MORTGAGE SERVICES, INC. F/K/A MERITECH
MORTGAGE SERVICES, INC., AS ITS ATTORNEY-IN-FACT**

VS.

NICOLE RUHMEL

DOCKET # 154ED2006

JD # 1073JD2006

Dear Timothy:

The property located at 1530 Ruhmels Lane Berwick, Pa is not currently hooked to public sewer.

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

Sincerely,

Kelly Greer
Authority Clerk

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

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

REAL ESTATE TAX CERTIFICATION

Cert. NO: 2586

District: BERWICK BORO
Deed: 20000 -4645
Location: 1530 RUHMEL'S LANE
Parcel Id:04D-04 -007-00,000

Assessment: 15,670
Balances as of 10/13/2006

YEAR	TAX TYPE	TAX AMOUNT	PENALTY	DISCOUNT	PAID	BALANCE
	NO TAX CLAIM TAXES DUE					

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

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 9/25/2006

SERVICE# 5 - OF - 11 SERVICES
DOCKET # 154ED2006

PLAINTIFF

DEUTSCHE BANK TRUST COMPANY, AMERICAS F/K/A
BANKERS TRUST COMPANY, IXIS 2005-HE3 AS TRUSTEE
AND CUSTODIAN BY: SAXTON MORTGAGE SERVICES,
INC. F/K/A MERITECH MORTGAGE SERVICES, INC., AS
ITS ATTORNEY-IN-FACT

DEFENDANT
ATTORNEY FIRM

NICOLE RUHMEL
UDREN LAW OFFICE

PERSON/CORP TO SERVED

DOMESTIC RELATIONS

15 PERRY AVE.

BLOOMSBURG

PAPERS TO SERVED

MORTGAGE FORECLOSURE

SERVED UPON

Nicole Ruhmel

RELATIONSHIP

Customer Service

IDENTIFICATION

DATE 10-13-6

TIME 0930

MILEAGE

OTHER

Race

Sex

Height

Weight

Eyes

Hair

Age

Military

TYPE OF SERVICE:

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

F. OTHER (SPECIFY)

ATTEMPTS

DATE

TIME

OFFICER

REMARKS

DEPUTY

J. C. [Signature]

DATE

10-13-6

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 9/25/2006

SERVICE# 3 - OF - 11 SERVICES
DOCKET # 154ED2006

PLAINTIFF

DEUTSCHE BANK TRUST COMPANY, AMERICAS F/K/A
BANKERS TRUST COMPANY, IXIS 2005-HE3 AS TRUSTEE
AND CUSTODIAN BY: SAXTON MORTGAGE SERVICES,
INC. F/K/A MERITECH MORTGAGE SERVICES, INC., AS
ITS ATTORNEY-IN-FACT

DEFENDANT
ATTORNEY FIRM

NICOLE RUHMEL
UDREN LAW OFFICE

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

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON MAGGIE FRITZ

RELATIONSHIP CLERK IDENTIFICATION _____

DATE 10-12-06 TIME 1035 MILEAGE _____ OTHER _____

Race ____ Sex ____ Height ____ Weight ____ Eys ____ 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

Pau Dill

DATE 10-12-06

BILL NO.

5677

PHONE: 570-752-7442

RUHMEL NICOLE
340 W MARKET ST
TREVORTON PA 17881

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

FILE COPY

Discount	2 %	2 %
Penalty	10 %	5 %
PARCEL: 04D-04-007-00,000		
1530 RUMMELS LN		
.2672 Acres	Land	4,656
	Buildings	11,014
Total Assessment		15,670

FOR HERWICK AREA SCHOOL DISTRICT			DATE 07/01/2006	BILL# 003412	
DESCRIPTION	ASSESSMENT	RATE	LESS DISC	AMOUNT FACE	INC PENALTY
REAL ESTATE	15870	47.100	723.30	738.06	811.87

The 2% discount and 10% penalty have been computed for your convenience. Taxes are due now and payable. Prompt payment is requested. This tax notice must be returned with your payment. For a receipt, enclose a SASE	PAY THIS AMOUNT	723.30	738.06	811.87
	IF PAID ON	Aug 31	Oct 31	Nov 1

I 340 W MARKET ST
L TREVORTON PA 17881

PROPERTY DESCRIPTION		ACCT.	7110
PARCEL 04D04 00700000			
1530 RUMMELS LN	4656.00		SCHOOL PENALTY 10%
20000-4645	11014.00		DELINQUENT TAX TO
0.27 ACRES			COURTHOUSE DEC 15

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 9/25/2006

SERVICE# 4 - OF - 11 SERVICES
DOCKET # 154ED2006

PLAINTIFF

DEUTSCHE BANK TRUST COMPANY, AMERICAS F/K/A
BANKERS TRUST COMPANY, IXIS 2005-HE3 AS TRUSTEE
AND CUSTODIAN BY: SAXTON MORTGAGE SERVICES,
INC. F/K/A MERITECH MORTGAGE SERVICES, INC., AS
ITS ATTORNEY-IN-FACT

DEFENDANT
ATTORNEY FIRM

NICOLE RUHMEL
UDREN LAW OFFICE

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

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON KELLY GREER

RELATIONSHIP CLIENT IDENTIFICATION _____

DATE 10-12-06 TIME 1100 MILEAGE _____ OTHER _____

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

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

F. OTHER (SPECIFY) _____

ATTEMPTS

DATE

TIME

OFFICER

REMARKS

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

DEPUTY

[Signature]

DATE 10-12-06

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 9/25/2006

SERVICE# 8 - OF - 11 SERVICES
DOCKET # 154ED2006

PLAINTIFF

DEUTSCHE BANK TRUST COMPANY, AMERICAS F/K/A
BANKERS TRUST COMPANY, IXIS 2005-HE3 AS TRUSTEE
AND CUSTODIAN BY: SAXTON MORTGAGE SERVICES,
INC. F/K/A MERITECH MORTGAGE SERVICES, INC., AS
ITS ATTORNEY-IN-FACT

DEFENDANT
ATTORNEY FIRM

NICOLE RUHMEL
UDREN LAW OFFICE

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

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON DEB Hildea

RELATIONSHIP CLERK IDENTIFICATION _____

DATE 10-13-6 TIME 0800 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

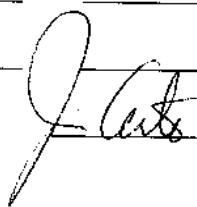
DATE

TIME

OFFICER

REMARKS

DEPUTY



DATE 10-13-6

REAL ESTATE OUTLINE

ED # 154-86

DATE RECEIVED 9-25-86

DOCKET AND INDEX 10-11-86

CHECK FOR PROPER INFO.

WRIT OF EXECUTION ☒

COPY OF DESCRIPTION ☒

WHEREABOUTS OF LKA ☒

NON-MILITARY AFFIDAVIT ☒

NOTICES OF SHERIFF SALE ☒

WATCHMAN RELEASE FORM ☒

AFFIDAVIT OF LIENS LIST ☒

CHECK FOR \$1,350.00 OR 1500.00 ☒

CK# 7045

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

SALE DATE Feb. 7, 2007

TIME 10:30

POSTING DATE Jan. 5, 2007

ADV. DATES FOR NEWSPAPER

1ST WEEK Jan. 17

2ND WEEK 24

3RD WEEK 31

SHERIFF'S SALE

WEDNESDAY FEBRUARY 7, 2007 AT 9:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 154 OF 2006 ED AND CIVIL WRIT NO. 1073 OF 2006 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

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

BEGINNING at a point on the northerly side of the present lands of the Borough of Berwick (formerly the Pennsylvania Canal), said point being a concrete marker and also being the southwest corner lands late of Charles W. Ruhmel, deceased; THENCE South 85 degrees 3 minutes West along the northerly boundary of said Borough land a distance of sixty-one (61) feet to a point, said point being the southeast corner of other lands of the grantor, formerly Edward Charles Ruhmel, deceased; THENCE North 5 degrees 38 minutes East along the easterly boundary of said other land of the grantor, a distance of 202.5 feet to a point, said point being the southerly boundary of land now or late of the D.L. & W. Railroad Company; THENCE South 78 degrees 10 minutes East along the southerly boundary of land now or late of the said D.L. & W. Railroad Company land a distance of 60 feet to a point, said point being the northwesterly corner of land late of Charles W. Ruhmel, Sr. and wife and later of Christine Ruhmel, deceased; THENCE South 5 degrees 30 minutes West along the westerly boundary of said lands now or late of Christine Ruhmel, deceased, a distance of 185 feet to the concrete marker aforesaid, the place of beginning.

BEING the first parcel of the same premises conveyed to Edward Charles Ruhmel and Damon C. Ruhmel as joint tenants with the right of survivorship, by deed of Edward Charles Ruhmel dated April 30, 1998, recorded in Columbia County on July 6, 1998 in Record Book 693 Page 369. Edward Charles Ruhmel died October 30, 1999 whereby sole ownership of the above described premises vested in Damon C. Ruhmel under the Doctrine of Survivorship.

Damon C. Ruhmel and Nicole Ruhmel are brother and sister so that this conveyance is exempt from the payment of Realty Transfer Tax.

BIENG KNOWN AS: 1530 Ruhmels Lane Berwick, PA 18603

PROPERTY ID NO.: 04D-04-007

TITLE TO SAID PREMISES IS VESTED IN NICOLE RUHMEL BY DEED FROM DAMON C. RUHMEL DATED 4/25/00 RECORDED 5/19/00 INSTRUMENT NO. 200004645.

TERMS OF SALE

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

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

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

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

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

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

SHERIFF'S SALE

WEDNESDAY FEBRUARY 7, 2007 AT 9:00 AM

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

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

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 0430.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

ATTORNEY FOR PLAINTIFF

Deutsche Bank Trust Company
Americas f/k/a Bankers Trust
Company, IXIS 2005-HE3 as
Trustee and Custodian by:
Saxon Mortgage Services, Inc.
f/k/a Meritech Mortgage
Services, Inc., as its
attorney-in-fact
1270 Northland Drive, Suite
200
Mendota Heights, MN 55120
Plaintiff

v.

Nicole Ruhmel
340 W. Market Street
Trevorton, PA 17881
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

Writ
2006-ED-154

NO. 2006-CV-1073

WRIT OF EXECUTION

TO THE SHERIFF OF Columbia COUNTY:

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

1530 Ruhmels Lane Berwick, PA 18603
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$36,920.62

Interest From September 23, 2006

to Date of Sale _____

Ongoing Per Diem of \$8.02

to actual date of sale including if sale is
held at a later date

(Costs to be added)

\$ _____

Prothonotary

By Fanni B. Knie/CMS

Clerk

Date 9-25-2006

Proth. & Clk. Of Soc. Courts
My Com. Exp. 1st March, Jan 2008

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren Esquire
ATTY I.D. NO. 0430
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

ATTORNEY FOR PLAINTIFF

Deutsche Bank Trust Company
Americas f/k/a Bankers Trust
Company, IXIS 2005-HE3 as
Trustee and Custodian by:
Saxon Mortgage Services, Inc.
f/k/a Meritech Mortgage
Services, Inc., as its
attorney-in-fact
1270 Northland Drive, Suite
200
Mendota Heights, MN 55120
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

Writ
2006-ED-154

v.

Nicole Ruhmel
340 W. Market Street
Trevorton, PA 17881
Defendant(s)

NO. 2006-CV-1073

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(Costs to be added)

\$ _____

Prothonotary

By

Fanni B. Kline/EAB

Clerk

Date

9-25-2006

Proth. & Clk. Of Sup. Courts
My Com. Ex. 1st Mon. Jan 2008

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

ATTORNEY FOR PLAINTIFF

Deutsche Bank Trust Company
Americas f/k/a Bankers Trust
Company, IXIS 2005-HE3 as
Trustee and Custodian by:
Saxon Mortgage Services, Inc.
f/k/a Meritech Mortgage
Services, Inc., as its
attorney-in-fact
1270 Northland Drive, Suite
200
Mendota Heights, MN 55120

Plaintiff

v.

Nicole Ruhmel
340 W. Market Street
Trevorton, PA 17881

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2006-CV-1073

CERTIFICATE TO THE SHERIFF

I HEREBY CERTIFY THAT:

- I. The judgment entered in the above matter is based on an Action:
- ☐ A. In Assumpsit (Contract)
 - ☐ B. In Trespass (Accident)
 - ☒ C. In Mortgage Foreclosure
 - ☐ D. On a Note accompanying a purchase money mortgage and the property being exposed to sale is the mortgaged property.
- II. The Defendant(s) own the property being exposed to sale as:
- ☒ A. An individual
 - ☐ B. Tenants by Entireties
 - ☐ C. Joint Tenants with right of survivorship
 - ☐ D. A partnership
 - ☐ E. Tenants in Common
 - ☐ F. A corporation
- III. The Defendant(s) is (are):
- ☒ A. Resident in the Commonwealth of Pennsylvania
 - ☐ B. Not resident in the Commonwealth of Pennsylvania
 - ☐ C. If more than one Defendant and either A or B above is not applicable, state which Defendant is resident of the Commonwealth of Pennsylvania.
Resident:

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

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

BY: Mark J. Udren Esquire

ATTY I.D. NO. 04302

WOODCREST CORPORATE CENTER

111 WOODCREST ROAD, SUITE 200

CHERRY HILL, NJ 08003-3620

856-669-5400

Deutsche Bank Trust Company
Americas f/k/a Bankers Trust
Company, IXIS 2005-HE3 as
Trustee and Custodian by:
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f/k/a Meritech Mortgage
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Trevorton, PA 17881

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2006-CV-1073

C E R T I F I C A T E

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

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

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

UDREN LAW OFFICES, P.C.

Mark J. Udren, ESQUIRE
ATTORNEY FOR PLAINTIFF

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

Deutsche Bank Trust Company
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Services, Inc., as its
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1270 Northland Drive, Suite
200
Mendota Heights, MN 55120

Plaintiff

v.

Nicole Ruhmel
340 W. Market Street
Trevorton, PA 17881

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2006-CV-1073

C E R T I F I C A T E

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

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- () Vacant
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UDREN LAW OFFICES, P.C.

Mark J. Udren, ESQUIRE
ATTORNEY FOR PLAINTIFF

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

BY: Mark J. Udren Esquire

ATTY I.D. NO. 04302

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CHERRY HILL, NJ 08003-3620

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Trevorton, PA 17881

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2006-CV-1073

AFFIDAVIT PURSUANT TO RULE 3129.1

Deutsche Bank Trust Company Americas f/k/a Bankers Trust Company, IXIS 2005-HE3 as Trustee and Custodian by: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc., as its attorney-in-fact, Plaintiff in the above action, by its attorney, Mark J. Udren, ESQ., sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at: 1530 Ruhmels Lane Berwick, PA 18603

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

Name

Address

Nicole Ruhmel

340 W. Market Street
Trevorton, PA 17881

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

Name

Address

SAME AS #1 ABOVE

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

Name

Address

None

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

Name

Address

Plaintiff herein.

See Caption above.

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

Name

Address

None

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

Name

Address

Columbia County Tax Claim
Bureau

PO Box 380, Bloomsburg, PA 17815

Domestic Relations Section

PO Box 380, Bloomsburg, PA 17815

Commonwealth of PA,
Department of Revenue

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

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

Name

Address

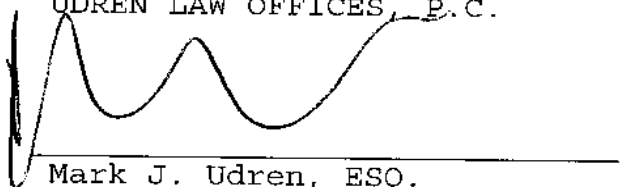
Tenants/Occupants

1530 Ruhmels Lane
Berwick, PA 18603

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

DATED: September 22, 2006

UDREN LAW OFFICES, P.C.


Mark J. Udren, ESQ.
Attorney for Plaintiff

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

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Plaintiff

v.

Nicole Ruhmel
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Trevorton, PA 17881

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County
MORTGAGE FORECLOSURE

NO. 2006-CV-1073

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Deutsche Bank Trust Company Americas f/k/a Bankers Trust Company, IXIS 2005-HE3 as Trustee and Custodian by: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc., as its attorney-in-fact, Plaintiff in the above action, by its attorney, Mark J. Udren, ESQ., sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at: 1530 Ruhmels Lane Berwick, PA 18603

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Trevorton, PA 17881

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Address

Plaintiff herein.

See Caption above.

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Name

Address

None

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

Name

Address

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Domestic Relations Section PO Box 380, Bloomsburg, PA 17815

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

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Name

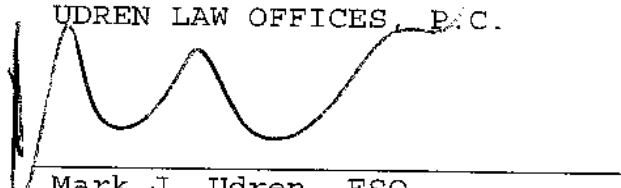
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Berwick, PA 18603

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DATED: September 22, 2006

UDREN LAW OFFICES, P.A.C.


Mark J. Udren, ESQ.
Attorney for Plaintiff

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

BY: Mark J. Udren Esquire

ATTY I.D. NO. 04302

WOODCREST CORPORATE CENTER

111 WOODCREST ROAD, SUITE 200

CHERRY HILL, NJ 08003-3620

856-669-5400

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Plaintiff

v.

Nicole Ruhmel
340 W. Market Street
Trevorton, PA 17881
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2006-CV-1073

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: Nicole Ruhmel
340 W. Market Street
Trevorton, PA 17881

Your house (real estate) at 1530 Ruhmels Lane Berwick, PA 18603 is scheduled to be sold at the Sheriff's Sale on _____, at _____ in the Columbia County Courthouse, Bloomsburg, PA, to enforce the court judgment of \$36,920.62, obtained by Plaintiff above (the mortgagee) against you. If the sale is postponed, the property will be relisted for the Next Available Sale.

NOTICE OF OWNER'S RIGHTS

YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE

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

1. The sale will be cancelled if you pay to the mortgagee the back payment, late charges, costs and reasonable attorney's fees. To find out how much you must pay, you may call: (856) 669-5400.
2. You may be able to stop the sale by filing a petition asking the Court to strike or open the judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.
3. You may also be able to stop the sale through other legal proceedings. You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See notice on page two on how to obtain an attorney.)

YOU MAY STILL BE ABLE TO SAVE YOUR PROPERTY IF YOU HAVE OTHER RIGHTS EVEN IF THE SHERIFF'S SALE DOES TAKE PLACE.

1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid by calling 856-669-5400.
2. You may be able to petition the Court to set aside the sale if the bid price was grossly inadequate compared to the value of your property.
3. The sale will go through only if the buyer pays the Sheriff the full amount due in the sale. To find out if this has happened, you may call 856-669-5400.
4. If the amount due from the Buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.
5. You have the right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.
6. You may be entitled to a share of the money which was paid for your house. A schedule of distribution of the money bid for your house will be filed by the Sheriff within 30 days after the sale. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after Schedule of Distribution is filed.
7. You may also have other rights and defenses, or ways of getting your home back, if you act immediately after the sale.

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

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

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

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BEING the first parcel of the same premises conveyed to Edward Charles Ruhmel and Damon C. Ruhmel as joint tenants with the right of survivorship, by deed of Edward Charles Ruhmel dated April 30, 1998, recorded in Columbia County on July 6, 1998 in Record Book 593 Page 369. Edward Charles Ruhmel died October 30, 1999 whereby sole ownership of the above described premises vested in Damon C. Ruhmel under the Doctrine of Survivorship.

Damon C. Ruhmel and Nicole Ruhmel are brother and sister so that this conveyance is exempt from the payment of Realty Transfer Tax.

BEING KNOWN AS: 1530 Ruhmels Lane Berwick, PA 18603

PROPERTY ID NO.: 04D-04-007

TITLE TO SAID PREMISES IS VESTED IN NICOLE RUHMEL BY DEED FROM DAMON C. RUHMEL DATED 4/25/00 RECORDED 5/19/00 INSTRUMENT NO. 200004645.

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

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UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
SUITE 200

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

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

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

FREDDIE MAC
PENNSYLVANIA
DESIGNATED COUNSEL

PLEASE RESPOND TO NEW JERSEY OFFICE

September 22, 2006

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

Re: Deutsche Bank Trust Company Americas f/k/a Bankers Trust
Company, IXIS 2005-HE3 as Trustee and Custodian by: Saxon
Mortgage Services, Inc. f/k/a Meritech Mortgage Services,
Inc., as its attorney-in-fact
vs.
Nicole Ruhmel
Columbia County C.C.P. No. 2006-CV-1073

Dear Sir:

Please POST the property with the Handbill at 1530 Ruhmels Lane
Berwick, PA 18603.

UDREN LAW OFFICES, P.C.

Mark J. Udren, Esquire
Attorney for Plaintiff

UDREN LAW OFFICES, P.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
SUITE 200
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Inc., as its attorney-in-fact
vs.
Nicole Ruhmel
Columbia County, CCP No. 2006-CV-1073

Please be informed that the last known address of our defendant(s),
Nicole Ruhmel is outside of Columbia County. As a result, our
office will be using an outside servicer to serve the defendant(s)
with the enclosed Notice of Sheriff Sale. When service has been
successfully completed our office will file the proof of service.

Thank you,


Patrick Boyle
Foreclosure Specialist

UDREN LAW OFFICES, P.C.

WOODCREST CORPORATE CENTER

111 WOODCREST ROAD

SUITE 200

CHERRY HILL, NEW JERSEY 08003-3620

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vs.
Nicole Ruhmel
Columbia County C.C.P. No. 2006-CV-1073

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UDREN LAW OFFICES, P.C.

Mark J. Udren, Esquire
Attorney for Plaintiff

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
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SUITE 200
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September 22, 2006

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vs.
Nicole Ruhmel
Columbia County, CCP No. 2006-CV-1073

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Patrick Boyle
Foreclosure Specialist

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Mortgage Services, Inc. f/k/a Meritech Mortgage Services,
Inc., as its attorney-in-fact
vs.
Nicole Ruhmel
Columbia County C.C.P. No. 2006-CV-1073

Dear Sir:

Kindly enter Judgment, issue a Writ of Execution, and transmit the
appropriate documents to the Sheriff, together with the deposit
check in the sum of \$1,500.00, to be listed for Sheriff's Sale on
_____.

All necessary documents to establish the above are enclosed,
together with a check to your order in the sum of \$37.00 to cover
your fee therefor.

After time stamping, kindly return to me the enclosed copy of the
Praeipie for Judgment in the enclosed stamped self addressed
envelope.

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

Thank you for your assistance with this matter.

Sincerely yours,


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

/prb

enclosures

ORIGINAL DOCUMENT PRINTED ON CHEMICAL REACTIVE PAPER WITH MICROPRINTED BORDER

UDREN LAW OFFICES, PC

PA ESCROW ACCOUNT
111 WOODCREST ROAD
CHERRY HILL, NJ 08003

70693

70693



America's Most Convenient Bank®
1-800-VES-2000
3-180/360

NUMBER

DATE

AMOUNT

09/19/2006

\$1,500.00

****One Thousand Five hundred dollars and Zero cents****

**PAY
TO THE
ORDER
OF**

Sheriff of Columbia County

For Sheriff Sale Deposit 06040059 Ruhmel

Michael J. Udren

VOID AFTER 90 DAYS

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

⑈070693⑈ ⑈036001808⑈ 35 589745 3⑈

SECURITY
MICROPRINTED
SILVER INK

Security Features included:

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