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## SHAPIRO & KREISMAN, LLC

ATTORNEYS AT LAW

2520 Renaissance Blvd, Suite 150, King of Prussia, Pennsylvania 19406

Tel: (610) 278-6800, Fax: (610) 278-9980

GERALD M. SHAPIRO

*Admitted in Illinois and Florida Only*

DAVID S. KREISMAN

*Admitted in Illinois Only*

KEVIN DISKIN

*Managing Attorney*

DANIELLE BOYLE-EBERSON +\*

MEGAN D.H. SMITH + ~

ILANA ZION

+ Also Licensed in New Jersey

- Also Licensed in New York

\* Also Licensed in Michigan

Columbia County Sheriff  
35 West Main Street  
Bloomsburg, PA 17815

RE: JPMorgan Chase Bank, N.A., as Trustee for the registered holders of ABFS Mortgage  
Loan Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4 vs. Earl E Yoder  
and Alfonso P. Koros  
Docket number: 242 CV 2006  
Our file number: 06-25745

Sir or Madam:

The Prothonotary shall have delivered the Writ of Execution for sale of Real Property to you  
together with the below listed documents for the \_\_\_\_\_ sale date.  
Please advise if this property will not be scheduled for that date.

In accordance with Columbia County's requirements for scheduling a Sheriff's sale, I enclose:

- \_\_\_\_\_ Sale deposit in the amount of \$;
- \_\_\_\_\_ 8 copies of the property legal description for the deed and printers;
- \_\_\_\_\_ Affidavit pursuant to Rule 3129.1 ;
- \_\_\_\_\_ Act 91 Affidavit;
- \_\_\_\_\_ Notices of Sale for each Defendant;
- \_\_\_\_\_ Request for service of the notice of sale;
- \_\_\_\_\_ Request for posting, advertising, of the notice of sale.

\_\_\_\_\_ Please time stamp the enclosed "ATTORNEY COPY" of the 3129 Affidavit and return in  
the prepaid envelope provided.

We will send notice of the sale to all known lienholders prior to the sale and will file a  
Certification.

Thank you for your cooperation in this matter.

Very truly yours,

Laraine Colwell  
Legal Assistant

SHAPIRO & KREISMAN, LLC  
3600 Horizon Drive, SUITE 150  
KING OF PRUSSIA, PA 19406  
Telephone: (610) 278-6800  
Facsimile: (610) 278-9980

Columbia County Sheriff  
35 West Main Street  
Bloomsburg, PA 17815

Re: JPMorgan Chase Bank, N.A., as Trustee for the registered holders of ABFS  
Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4  
vs. Earl E Yoder and Alfonso P. Koros  
CIVIL ACTION NO. 242 CV 2006  
OUR FILE NO. 06-25745

Sir/Madam:

Please post the handbill upon the following Defendants at the addresses provided:

Earl E Yoder  
1548 Spring Garden Avenue  
Berwick, PA 18603

Alfonso P. Koros  
1548 Spring Garden Avenue  
Berwick, PA 18603

**\*\*\*Attorney is obtaining service through defendant's attorney\*\*\***

Upon service, please forward to this office in the enclosed self-addressed stamped envelope, a copy of your Sheriff's Return.

Your assistance in this matter is greatly appreciated.

Very truly yours,

Laraine Colwell  
Legal Assistant

Enclosures

SHAPIRO & KREISMAN, LLC  
BY: MEGAN D.H. SMITH, ESQUIRE  
ATTORNEY I.D. NO: 84047  
2520 RENAISSANCE BLVD., SUITE 150  
KING OF PRUSSIA, PA 19406  
TELEPHONE: (610) 278-6800  
S & K FILE NO. 06-25745

JPMorgan Chase Bank, N.A., as Trustee for  
the registered holders of ABFS Mortgage  
Loan Trust 2002-4, Mortgage Pass-Through  
Certificates, Series 2002-4  
1665 Palm Beach Lakes, Suite 105  
West Palm Beach, FL 33401  
PLAINTIFF

VS.

Earl E Yoder and Alfonso P. Koros  
DEFENDANT(S)

COURT OF COMMON PLEAS  
COLUMBIA COUNTY

242 CV 2006

STATE OF: Pennsylvania

COUNTY OF: Montgomery

**AFFIDAVIT OF NON-MILITARY SERVICE**

THE UNDERSIGNED being duly sworn, states that he/she is over the age of eighteen years and competent to make this affidavit and the following averments are based upon information contained in the records of the Plaintiff or servicing agent of the Plaintiff and that the above captioned Defendants last known address is as set forth in the caption and they are not to the best of our knowledge, information or belief, in the Military or Naval Service of the United States of America or its Allies as defined in the Soldiers and Sailors Civil Relief Act of 1940, as amended.

SHAPIRO & KREISMAN, LLC

By: Megan D.H. Smith  
Megan D.H. Smith, Esquire

Sworn to and subscribed

before me this 30<sup>th</sup> day

of March, 2006.

Richard D. Mayall  
Notary Public

COMMONWEALTH OF PENNSYLVANIA

NOTARIAL SEAL

RICHARD D. MAYALL, Notary Public  
Upper Merion Twp., Montgomery County  
My Commission Expires October 8, 2008

CLERK OF COURTS OFFICE  
COUNTY OF COLUMBIA, PA

2006 OCT 10 A 11:20

PROthonotary

■ Print your name and address on the reverse so that we can return the card to you.  
■ Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

OFFICE OF F.A.I.R.  
DEPARTMENT OF PUBLIC WELFARE  
PO BOX 8016  
HARRISBURG, PA 17105

2. Article Number

(Transfer from service label)

PS Form 3811, February 2004

Domestic Return Receipt

7005 0390 0001 2235 8571

■ Addressee

B. Received by (Printed Name)

C. Date of Delivery  
Oct 16 2006

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

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

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

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

3. Service Type

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

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

COMPLETE THIS SECTION ON DELIVERY

A. Signature

B. Received by (Printed Name)

C. Date of Delivery

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

PS Form 3811, February 2004

Domestic Return Receipt

7005 0390 0001 2235 8588

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

U.S. SMALL BUSINESS ADMINISTRATION  
PHILADELPHIA DISTRICT OFFICE  
ROBERT N.C. NIX FEDERAL BUILDING  
900 MARKET STREET-5<sup>TH</sup> FLOOR  
PHILADELPHIA, PA 19107

3. Service Type

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

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

COMPLETE THIS SECTION ON DELIVERY

A. Signature

B. Received by (Printed Name)

C. Date of Delivery

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

PS Form 3811, February 2004

Domestic Return Receipt

7005 0390 0001 2235 8564

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

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

3. Service Type

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

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

COMPLETE THIS SECTION ON DELIVERY

A. Signature

B. Received by (Printed Name)

C. Date of Delivery

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

PS Form 3811, February 2004

Domestic Return Receipt

7005 0390 0001 2235 8557

2. Article Number

(Transfer from service label)

SHAPIRO & KREISMAN, LLC  
BY: LAUREN R. TABAS, ESQUIRE  
ATTORNEY I.D. NO: 93337  
3600 HORIZON DRIVE., SUITE 150  
KING OF PRUSSIA, PA 19406  
TELEPHONE: (610) 278-6800  
S & K FILE NO. 06-25745

JPMorgan Chase Bank, N.A., as Trustee for  
the registered holders of ABFS Mortgage  
Loan Trust 2002-4, Mortgage Pass-Through  
Certificates, Series 2002-4

PLAINTIFF

vs.

Earl E Yoder and Alfonso P. Koros  
DEFENDANT(S)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
COLUMBIA COUNTY

NO:242 CV 2006

**CERTIFICATION OF ADDRESS**

I hereby certify that the correct address of the judgment creditor (Plaintiff) is:

JPMorgan Chase Bank, N.A., as Trustee for the registered holders of ABFS Mortgage Loan  
Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4  
1665 Palm Beach Lakes, Suite 105  
West Palm Beach, FL 33401

and that the last known address(es) of the judgment debtor (Defendant(s)) is:

Earl E Yoder  
1548 Spring Garden Avenue  
Berwick, PA 18603

Alfonso P. Koros  
1548 Spring Garden Avenue  
Berwick, PA 18603

SHAPIRO & KREISMAN, LLC

BY:

Lauren R. Tabas, Esquire  
Attorney for Plaintiff

PROthonotary  
2006 OCT 10 A 11:20  
CLERK OF COURTS OFFICE  
COUNTY OF COLUMBIA, PA

06-25745

# REAL ESTATE OUTLINE

ED # 155-06

DATE RECEIVED 10-12-06  
DOCKET AND INDEX 10-13-06

## CHECK FOR PROPER INFO.

|                               |          |                   |
|-------------------------------|----------|-------------------|
| WRIT OF EXECUTION             | <u>✓</u> |                   |
| COPY OF DESCRIPTION           | <u>✓</u> |                   |
| WHEREABOUTS OF LKA            | <u>✓</u> |                   |
| NON-MILITARY AFFIDAVIT        | <u>✓</u> |                   |
| NOTICES OF SHERIFF SALE       | <u>✓</u> |                   |
| WATCHMAN RELEASE FORM         | <u>✓</u> |                   |
| AFFIDAVIT OF LIENS LIST       | <u>✓</u> |                   |
| CHECK FOR \$1,350.00 OR _____ | <u>✓</u> | CK# <u>173625</u> |

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

|                          |                                    |                  |
|--------------------------|------------------------------------|------------------|
| SALE DATE                | <u>Feb. 7, 07</u>                  | TIME <u>0930</u> |
| POSTING DATE             | <u>Jan 5, 07</u>                   |                  |
| ADV. DATES FOR NEWSPAPER | 1 <sup>ST</sup> WEEK <u>Jan 17</u> |                  |
|                          | 2 <sup>ND</sup> WEEK <u>24</u>     |                  |
|                          | 3 <sup>RD</sup> WEEK <u>31, 07</u> |                  |

# SHERIFF'S SALE

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WEDNESDAY FEBRUARY 7, 2007 AT 9:30 AM

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BY VIRTUE OF A WRIT OF EXECUTION NO. 155 OF 2006 ED AND CIVIL WRIT NO. 242 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 piece or parcel of land lying and being 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 southerly side of Spring Garden Avenue at the corner of Lot No. 42; thence along Spring Garden Avenue in an easterly direction forty-five (45) feet to the corner of Lot No. 44; thence along said lot in a southerly direction one hundred seventy-five feet (175) to a fifteen (15) foot wide alley; thence along said alley in a westerly direction forty-five (45) feet to Lot No. 43; in the Berwick Land and Improvement Company's Addition to Berwick.

BEING the same premises John Horek and Julia Horek, his wife, by deed dated August 15, 1989 and recorded on August 17, 1989 in Columbia County Recorder's Office in Deed Book Volume 435, Page 171, granted and conveyed unto Earl E. Yoder and Alfonso P. Koros.

## 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.

Plaintiffs Attorney  
Lauren R. Tabas  
3600 Horizon Drive  
King of Prussia, PA 19406

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

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Plaintiff's Attorney  
Lauren R. Tabas  
3600 Horizon Drive  
King of Prussia, PA 19406

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



# SHERIFF'S SALE

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WEDNESDAY FEBRUARY 7, 2007 AT 9:30 AM

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Plaintiff's Attorney  
Lauren R. Tabas  
3600 Horizon Drive  
King of Prussia, PA 19406

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

COMMONWEALTH OF PENNSYLVANIA  
COUNTY OF COLUMBIA

SS

JPMorgan Chase Bank, N.A., as Trustee for the  
registered holders of ABFS Mortgage Loan Trust  
2002-4, Mortgage Pass-Through Certificates, Series  
2002-4

No: 242 CV 2006

PLAINTIFF

VS.

Earl E Yoder and Alfonso P. Koros  
DEFENDANT(S)

WRIT OF EXECUTION:

MORTGAGE FORECLOSURE

2006-ED-155

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:

1548 Spring Garden Avenue, Berwick, PA 18603

See attached legal

NOTE: Description of property may be included in, or attached to the Writ.

Amount Due \$81,066.10

Interest from May 31, 2006 to September  
26, 2006 \$3,420.06

Interest from September 27, 2006 to  
\$

Costs to be added

Seal of Court

Date: 10-12-06

Toni B. Kline  
PROTHONOTARY

Elizabeth A. Bruner  
Deputy Prothonotary

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

Complaint \$90.50 paid  
Judgment \$28.00 paid  
Writ \$23.00 paid  
Satisfy \$7.00

# SHERIFF'S SALE COST SHEET

JIP Morgan Chase Bank vs. Geoffrey H. Lewis  
 NO. 155 OF ED NO. 292 OF JD DATE/TIME OF SALE 5/11/11

|                                 |                  |
|---------------------------------|------------------|
| DOCKET/RETURN                   | \$15.00          |
| SERVICE PER DEF.                | \$ <u>165.00</u> |
| LEVY (PER PARCEL                | \$15.00          |
| MAILING COSTS                   | \$ <u>27.50</u>  |
| ADVERTISING SALE BILLS & COPIES | \$17.50          |
| ADVERTISING SALE (NEWSPAPER)    | \$15.00          |
| MILEAGE                         | \$ <u>40.00</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>5.50</u>   |
| NOTARY                          | \$ <u>15.00</u>  |
| TOTAL ***** \$ <u>577.00</u>    |                  |

|                              |                  |
|------------------------------|------------------|
| WEB POSTING                  | \$150.00         |
| PRESS ENTERPRISE INC.        | \$ <u>455.00</u> |
| SOLICITOR'S SERVICES         | \$75.00          |
| TOTAL ***** \$ <u>680.00</u> |                  |

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

REAL ESTATE TAXES:

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

MUNICIPAL FEES DUE:

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

|                           |                  |
|---------------------------|------------------|
| SURCHARGE FEE (DSTE)      | \$ <u>120.00</u> |
| MISC.                     | \$               |
| TOTAL ***** \$ <u>-0-</u> |                  |

TOTAL COSTS (OPENING BID) \$ 1350.00

SK

**SHAPIRO & KREISMAN, LLC**

ATTORNEYS AT LAW

3600 Horizon Drive, Suite 150, King of Prussia, Pennsylvania 19406

Tel: (610) 278-6800, Fax: (610) 278-9980

**GERALD M. SHAPIRO**  
*Admitted in Illinois and Florida Only*  
**DAVID S. KREISMAN**  
*Admitted in Illinois Only*  
**CHRISTOPHER A. DeNARDO**  
*Managing Attorney*  
**DANIELLE BOYLE-EBERSOLE +**  
**LAUREN R. TABAS +**  
**ILANA ZION**  
*+ Also Licensed in New Jersey*

June 13, 2007

Fax number 570-3895625  
Columbia County Sheriff  
ATTN: Real Estate Dept.

RE: JPMorgan Chase Bank, N.A., as Trustee for the registered holders of  
ABFS Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates,  
Series 2002-4 vs. Earl E Yoder and Alfonso P. Koros  
Docket No. 242 CV 2006  
Our File No. 06-25745

Dear Sir or Madam:

Kindly stay Sheriff's sale currently scheduled for June 13, 2007 in the above-referenced matter. Plaintiff has realized that no monies have been received.

Please forward to us a bill for any additional monies which may be due and owing to the Sheriff of Columbia County, or in the alternative, refund any monies from the deposit already with your office.

Very truly yours,



Heather Whitman  
Legal Assistant

# SHERIFF'S SALE COST SHEET

JP Morgan Chase Bank VS. Edu Hodor + Alvaro Reinos  
 NO. 155-06 ED NO. 242-06 JD DATE/TIME OF SALE June 13 0900

|                                 |                  |
|---------------------------------|------------------|
| DOCKET/RETURN                   | \$15.00          |
| SERVICE PER DEF.                | \$ <u>165.00</u> |
| LEVY (PER PARCEL                | \$15.00          |
| MAILING COSTS                   | \$ <u>27.50</u>  |
| ADVERTISING SALE BILLS & COPIES | \$17.50          |
| ADVERTISING SALE (NEWSPAPER)    | \$15.00          |
| MILEAGE                         | \$ <u>29.00</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>5.50</u>   |
| NOTARY                          | \$ <u>15.00</u>  |
| TOTAL ***** \$ <u>409.50</u>    |                  |

|                              |                  |
|------------------------------|------------------|
| WEB POSTING                  | \$150.00         |
| PRESS ENTERPRISE INC.        | \$ <u>572.84</u> |
| SOLICITOR'S SERVICES         | \$75.00          |
| TOTAL ***** \$ <u>877.84</u> |                  |

|                             |                 |
|-----------------------------|-----------------|
| PROTHONOTARY (NOTARY)       | \$10.00         |
| RECORDER OF DEEDS           | \$ <u>46.50</u> |
| TOTAL ***** \$ <u>56.50</u> |                 |

|                               |                    |
|-------------------------------|--------------------|
| REAL ESTATE TAXES:            |                    |
| BORO, TWP & COUNTY 20         | \$ <u>775.72</u>   |
| SCHOOL DIST. 20               | \$                 |
| DELINQUENT 20                 | \$ <u>1,332.53</u> |
| TOTAL ***** \$ <u>5413.15</u> |                    |

|                               |                    |
|-------------------------------|--------------------|
| MUNICIPAL FEES DUE:           |                    |
| SEWER 20                      | \$ <u>2,111.94</u> |
| WATER 20                      | \$                 |
| TOTAL ***** \$ <u>3345.14</u> |                    |

|                      |                  |
|----------------------|------------------|
| SURCHARGE FEE (DSTE) | \$ <u>120.00</u> |
| MISC. _____          | \$ _____         |
| _____                | \$ _____         |
| TOTAL ***** \$ _____ |                  |

TOTAL COSTS (OPENING BID) \$ 5245.18

# COLUMBIA COUNTY SHERIFF'S OFFICE

## SHERIFF'S REAL ESTATE FINAL COST SHEET

J P Morgan Chase Bank vs Paul Kolar & Jennifer Kolar

NO. 155-06 ED NO. 242-06 JD

DATE/TIME OF SALE: June 13, 2007 11:00

BID PRICE (INCLUDES COST) \$ \_\_\_\_\_

POUNDAGE - 2% OF BID \$ \_\_\_\_\_

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

MISC. COSTS \$ \_\_\_\_\_

TOTAL AMOUNT NEEDED TO PURCHASE \$ \_\_\_\_\_

PURCHASER(S): \_\_\_\_\_

ADDRESS: \_\_\_\_\_

NAMES(S) ON DEED: \_\_\_\_\_

PURCHASER(S) SIGNATURE(S): \_\_\_\_\_

TOTAL DUE: \$ \_\_\_\_\_

LESS DEPOSIT: \$ \_\_\_\_\_

DOWN PAYMENT: \$ \_\_\_\_\_

TOTAL DUE IN 8 DAYS \$ \_\_\_\_\_

SK

**SHAPIRO & KREISMAN, LLC**

ATTORNEYS AT LAW

3600 Horizon Drive, Suite 150, King of Prussia, Pennsylvania 19406

Tel: (610) 278-6800, Fax: (610) 278-9980

**GERALD M. SHAPIRO**  
*Admitted in Illinois and Florida Only*  
**DAVID S. KREISMAN**  
*Admitted in Illinois Only*  
**CHRISTOPHER A. DeNARDO**  
*Managing Attorney*  
**DANIELLE BOYLE-EBERSON +**  
**LAUREN R. TABAS +**  
**ILANA ZION**  
*+ Also Licensed in New Jersey*

May 8, 2007

Fax number 570-389-5625

Office of the Sheriff of Columbia County

Attn: Sheriff Chamberlain

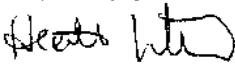
Re: JPMorgan Chase Bank, N.A., as Trustee for the registered holders of ABFS  
Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4  
vs. Earl E Yoder and Alfonso P. Koros  
C.P. #242 CV 2006  
Sale Date: May 9, 2007  
Our File # 06-25745

Dear Sir or Madam:

Kindly continue the above-referenced sale for 30 days to June 13, 2007 9:00 AM

Thank you for your anticipated cooperation. If you have any questions or problems,  
please do not hesitate to contact me directly.

Very truly yours,



Heather Whitman  
Legal Assistant



March 14, 2007

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

**JP MORGAN CHASE BANK, N.A., AS TRUSTEE FOR THE  
REGISTERED HOLDERS OF ABFS MORTGAGE LOAN TRUST 220-4,  
MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2002-4**

**VS.**

**EARL E. YODER  
ALFONSO P. KOROS**

**DOCKET # 155ED2006**

**JD # 242JD2006**

Dear Timothy:

The updated balance due on sewer account #141582 for the property located at 1548 Spring Garden Avenue, Berwick Pa through May 2007 is \$387.57.

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

Sincerely,

Kelly Greer  
Authority Clerk



STATE OF PENNSYLVANIA  
COUNTY OF COLUMBIA                      1 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 31<sup>st</sup> day of Jan 2007.....

.....  
Commonwealth of Pennsylvania  
(Notary Public)  
Notarial Seal  
Dennis L. Agnew, 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.

.....

SK**SHAPIRO & KREISMAN, LLC**

ATTORNEYS AT LAW

3600 Horizon Drive, Suite 150, King of Prussia, Pennsylvania 19406

Tel: (610) 278-6800, Fax: (610) 278-9980

**GERALD M. SHAPIRO**  
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*Admitted in Illinois Only*  
**KEVIN DISKIN+**  
*Managing Attorney*  
**DANIELLE BOYLE-EBERSON +**  
**LAUREN R. TABAS +**  
**ILANA ZION**  
*+ Also Licensed in New Jersey*

January 31, 2007

570-389-5625

Office of the Sheriff of Columbia County

Attn: Sheriff Chamberlain

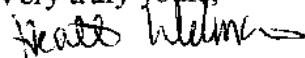
Re: JPMorgan Chase Bank, N.A., as Trustee for the registered holders of ABFS  
Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4  
vs. Earl E Yoder and Alfonso P. Koros  
C.P. #242 CV 2006  
Sale Date: February 7, 2007  
Our File # 06-25745

Dear Sir or Madam:

Kindly continue the above-referenced sale 90 days to May 9, 2007 at 9:00 AM

Thank you for your anticipated cooperation. If you have any questions or problems,  
please do not hesitate to contact me directly.

Very truly yours,



Heather Whitman  
Legal Assistant

County 024

PARCEL ID 040-05-055-00-000

TAX YEAR 2007

ALTERNATE ID:

Flag

EFFECTIVE DATE 02/01/2007

Year

Authority

Fund

| Delin<br>Year | Bill<br>Ref | Tax      | Int    | Penalty | Other | Pending | Total    |
|---------------|-------------|----------|--------|---------|-------|---------|----------|
| 2005          | PRIM        | 1,162.98 | 114.36 | 107.60  | 45.00 | 9.53    | 1,439.47 |
| 2006          | PRIM        | 1,236.57 | .00    | 113.52  | 15.00 | 10.13   | 1,375.22 |
|               |             |          |        |         |       |         |          |
|               |             |          |        |         |       |         |          |
|               |             |          |        |         |       |         |          |
| Total:        |             | 2,399.55 | 114.36 | 221.12  | 60.00 | 19.66   | 2,814.69 |

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.

JP MORGAN CHASE BANK

VS.

EARL YODER & ALFONSO KOROS

WRIT OF EXECUTION #155 OF 2006 ED

POSTING OF PROPERTY

January 3, 2007 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE  
PROPERTY OF EARL YODER & ALFONSO KOROS AT 1548 SPRING GARDEN AVE. BERWICK  
COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY COLUMBIA COUNTY  
DEPUTY SHERIFF PAUL D'ANGELO.

SO ANSWERS:

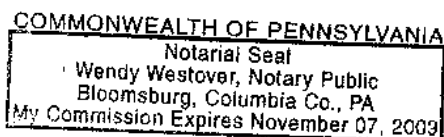
  
DEPUTY SHERIFF

TIMOTHY T. CHAMBERLAIN  
SHERIFF

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 8<sup>TH</sup> DAY OF JANUARY 2007





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

JPMORGAN CHASE BANK, N.A., AS  
TRUSTEE FOR THE REGISTERED  
HOLDERS OF ABFS MORTGAGE LOAN  
TRUST 2002-4, MORTGAGE PASS-  
THROUGH CERTIFICATES, SERIES 2002-4  
VS

Docket # 155ED2006

MORTGAGE FORECLOSURE

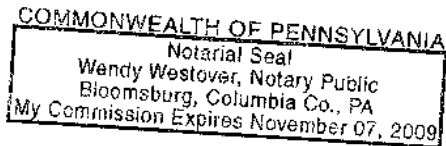
EARL E. YODER AND ALFONSO P. KOROS

AFFIDAVIT OF SERVICE

NOW, THIS MONDAY, OCTOBER 16, 2006, AT 2:20 PM, SERVED THE WITHIN MORTGAGE  
FORECLOSURE UPON EARL YODER AT COLUMBIA COUNTY SHERIFF'S OFFICE,  
BLOOMSBURG BY HANDING TO EARL YODER, , A TRUE AND ATTESTED COPY OF THE  
ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SWORN AND SUBSCRIBED BEFORE ME  
THIS TUESDAY, OCTOBER 17, 2006

  
NOTARY PUBLIC



SO ANSWERS,

  
SHERIFF TIMOTHY T. CHAMBERLAIN

X   
S. HARTZEL  
DEPUTY SHERIFF

TIMOTHY T. CHAMBERLAIN



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

PHONE  
(570) 389-5622

24 HOUR PHONE  
(570) 784-6300

JPMORGAN CHASE BANK, N.A., AS  
TRUSTEE FOR THE REGISTERED  
HOLDERS OF ABFS MORTGAGE LOAN  
TRUST 2002-4, MORTGAGE PASS-  
THROUGH CERTIFICATES, SERIES 2002-4  
VS

Docket # 155ED2006

MORTGAGE FORECLOSURE

EARL E. YODER AND ALFONSO P. KOROS

AFFIDAVIT OF SERVICE

NOW, THIS MONDAY, OCTOBER 16, 2006, AT 2:20 PM, SERVED THE WITHIN MORTGAGE  
FORECLOSURE UPON ALFONSO KOROS AT COLUMBIA COUNTY SHERIFF'S OFFICE,  
BLOOMSBURG BY HANDING TO ALFONSO KOROS, A TRUE AND ATTESTED COPY OF THE  
ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SWORN AND SUBSCRIBED BEFORE ME  
THIS TUESDAY, OCTOBER 17, 2006

  
NOTARY PUBLIC

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

SO ANSWERS,

  
SHERIFF TIMOTHY T. CHAMBERLAIN

X   
S. HARTZEL  
DEPUTY SHERIFF



October 24, 2006

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

**JP MORGAN CHASE BANK, N.A., AS TRUSTEE FOR THE  
REGISTERED HOLDERS OF ABFS MORTGAGE LOAN TRUST 2002-4,  
MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2002-4**

**VS.**

**EARL E. YODER  
ALFONSO P. KOROS**

**DOCKET # 155ED2006**

**JD # 242JD2006**

Dear Timothy:

The balance due on sewer account #141582 for the property located at 1548  
Spring Garden Avenue, Berwick Pa is \$286.94.

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

Sincerely,

Kelly Greer  
Authority Clerk



October 24, 2006

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

**JP MORGAN CHASE BANK, N.A., AS TRUSTEE FOR THE  
REGISTERED HOLDERS OF ABFS MORTGAGE LOAN TRUST 2002-4,  
MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2002-4**

**VS.**

**EARL E. YODER  
ALFONSO P. KOROS**

**DOCKET # 155ED2006**

**JD # 242JD2006**

Dear Timothy:

The balance due on sewer account #141582 for the property located at 1548  
Spring Garden Avenue, Berwick Pa is \$286.94.

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

Sincerely,

Kelly Greer  
Authority Clerk



# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
DATE RECEIVED 10/12/2006

SERVICE# 5 - OF - 12 SERVICES  
DOCKET # 155ED2006

PLAINTIFF

JPMORGAN CHASE BANK, N.A., AS TRUSTEE FOR THE  
REGISTERED HOLDERS OF ABFS MORTGAGE LOAN  
TRUST 2002-4, MORTGAGE PASS-THROUGH  
CERTIFICATES, SERIES 2002-4

DEFENDANT  
ATTORNEY FIRM

EARL E. YODER AND ALFONSO P. KOROS  
SHAPIRO AND KREISMAN

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

PAPERS TO SERVED  
MORTGAGE FORECLOSURE

SERVED UPON GLORIA BOBERSKY

RELATIONSHIP MANAGER IDENTIFICATION \_\_\_\_\_

DATE 10.17.06 TIME 1330 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

T. Chamberlain

DATE

10.17.06

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
DATE RECEIVED 10/12/2006

SERVICE# 1 - OF - 12 SERVICES  
DOCKET # 155ED2006

PLAINTIFF

JPMORGAN CHASE BANK, N.A., AS TRUSTEE FOR THE  
REGISTERED HOLDERS OF ABFS MORTGAGE LOAN  
TRUST 2002-4, MORTGAGE PASS-THROUGH  
CERTIFICATES, SERIES 2002-4

DEFENDANT  
ATTORNEY FIRM

EARL E. YODER AND ALFONSO P. KOROS  
SHAPIRO AND KREISMAN

|                              |
|------------------------------|
| <b>PERSON/CORP TO SERVED</b> |
| EARL YODER                   |
| 1548 SPRING GARDEN AVENUE    |
| BERWICK                      |

**PAPERS TO SERVED**  
MORTGAGE FORECLOSURE

SERVED UPON EARL

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

DATE 10-16-06 TIME 1420 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) OFFICE

ATTEMPTS  
DATE

TIME

OFFICER

REMARKS

10-13-06

1615

DANCELO

LK

DEPUTY

DATE

10-16-06

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
DATE RECEIVED 10/12/2006

SERVICE# 2 - OF - 12 SERVICES  
DOCKET # 155ED2006

PLAINTIFF

JPMORGAN CHASE BANK, N.A., AS TRUSTEE FOR THE  
REGISTERED HOLDERS OF ABFS MORTGAGE LOAN  
TRUST 2002-4, MORTGAGE PASS-THROUGH  
CERTIFICATES, SERIES 2002-4

DEFENDANT  
ATTORNEY FIRM

EARL E. YODER AND ALFONSO P. KOROS  
SHAPIRO AND KREISMAN

|                              |
|------------------------------|
| <b>PERSON/CORP TO SERVED</b> |
| ALFONSO KOROS                |
| 1548 SPRING GARDEN AVENUE    |
| BERWICK                      |

**PAPERS TO SERVED**  
MORTGAGE FORECLOSURE

SERVED UPON

Alfonso

RELATIONSHIP

IDENTIFICATION

DATE 10/16

TIME

11:20

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)

Office

ATTEMPTS  
DATE

TIME

OFFICER

REMARKS

10-13-06

11:15

DANIELLO

LLC

DEPUTY

DATE

10-16-06

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER:  
DATE RECEIVED 10/12/2006

SERVICE# 6 - OF - 12 SERVICES  
DOCKET # 155ED2006

PLAINTIFF

JPMORGAN CHASE BANK, N.A., AS TRUSTEE FOR THE  
REGISTERED HOLDERS OF ABFS MORTGAGE LOAN  
TRUST 2002-4, MORTGAGE PASS-THROUGH  
CERTIFICATES, SERIES 2002-4

DEFENDANT  
ATTORNEY FIRM

EARL E. YODER AND ALFONSO P. KOROS  
SHAPIRO AND KREISMAN

|                              |
|------------------------------|
| <b>PERSON/CORP TO SERVED</b> |
| DOMESTIC RELATIONS           |
| 15 PERRY AVE.                |
| BLOOMSBURG                   |

**PAPERS TO SERVED**  
MORTGAGE FORECLOSURE

SERVED UPON Leslie Levan

RELATIONSHIP Customer Service IDENTIFICATION \_\_\_\_\_

DATE 10-16-6 TIME 1535 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. Auler DATE 10-16-6

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER:  
DATE RECEIVED 10/12/2006

SERVICE# 9 - OF - 12 SERVICES  
DOCKET # 155ED2006

PLAINTIFF

JPMORGAN CHASE BANK, N.A., AS TRUSTEE FOR THE  
REGISTERED HOLDERS OF ABFS MORTGAGE LOAN  
TRUST 2002-4, MORTGAGE PASS-THROUGH  
CERTIFICATES, SERIES 2002-4

DEFENDANT  
ATTORNEY FIRM

EARL E. YODER AND ALFONSO P. KOROS  
SHAPIRO AND KREISMAN

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

PAPERS TO SERVED  
MORTGAGE FORECLOSURE

SERVED UPON DEB MILLER

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

DATE 10-16-6 TIME 1415 MILEAGE \_\_\_\_\_ OTHER \_\_\_\_\_

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

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

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

ATTEMPTS  
DATE

TIME

OFFICER

REMARKS

DEPUTY

J. C. Miller DATE 10-16--6

COUNTY OF COLUMBIA  
REAL ESTATE TAX LIEN CERTIFICATE

DATE:16-OCT-06

FEE:\$5.00

CERT. NO:2597

YODER EARL E  
ALFONSO P KORUS  
1626 FAIRVIEW AVENUE  
BERWICK PA 18603

DISTRICT: BERWICK BORO  
DEED 0435-0171  
LOCATION: 1548 SPG.GDN AVE L-43  
PARCEL: 04D-05 -055-00,000

| YEAR        | BILL ROLL | AMOUNT   | -----PENDING-----<br>INTEREST | COSTS | TOTAL AMOUNT<br>DUE |
|-------------|-----------|----------|-------------------------------|-------|---------------------|
| 2004        | PRIM      | 0.00     | 0.00                          | 0.00  | 0.00                |
| 2005        | PRIM      | 1,401.35 | 38.12                         | 0.00  | 1,439.47            |
| TOTAL DUE : |           |          |                               |       | \$1,439.47          |

TAX CLAIM TOTAL AMOUNT DUE DURING THE MONTH OF: February ,2007

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

REQUESTED BY: Timothy T. Chamberlain, Sheriff

ALL THAT CERTAIN piece or parcel of land lying and being 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 southerly side of Spring Garden Avenue at the corner of Lot No. 42; thence along Spring Garden Avenue in an easterly direction forty-five (45) feet to the corner of Lot No. 44; thence along said lot in a southerly direction one hundred seventy-five feet (175) to a fifteen (15) foot wide alley; thence along said alley in a westerly direction forty-five (45) feet to Lot No. 43; in the Berwick Land and Improvement Company's Addition to Berwick.

BEING the same premises John Horek and Julia Horek, his wife, by deed dated August 15, 1989 and recorded on August 17, 1989 in Columbia County Recorder's Office in Deed Book Volume 435, Page 171, granted and conveyed unto Earl E. Yoder and Alfonso P. Koros.

ALL THAT CERTAIN piece or parcel of land lying and being 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 southerly side of Spring Garden Avenue at the corner of Lot No. 42; thence along Spring Garden Avenue in an easterly direction forty-five (45) feet to the corner of Lot No. 44; thence along said lot in a southerly direction one hundred seventy-five feet (175) to a fifteen (15) foot wide alley; thence along said alley in a westerly direction forty-five (45) feet to Lot No. 43; in the Berwick Land and Improvement Company's Addition to Berwick.

BEING the same premises John Horek and Julia Horek, his wife, by deed dated August 15, 1989 and recorded on August 17, 1989 in Columbia County Recorder's Office in Deed Book Volume 435, Page 171, granted and conveyed unto Earl E. Yoder and Alfonso P. Koros.



ALL THAT CERTAIN piece or parcel of land lying and being 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 southerly side of Spring Garden Avenue at the corner of Lot No. 42; thence along Spring Garden Avenue in an easterly direction forty-five (45) feet to the corner of Lot No. 44; thence along said lot in a southerly direction one hundred seventy-five feet (175) to a fifteen (15) foot wide alley; thence along said alley in a westerly direction forty-five (45) feet to Lot No. 43; in the Berwick Land and Improvement Company's Addition to Berwick.

BEING the same premises John Horek and Julia Horek, his wife, by deed dated August 15, 1989 and recorded on August 17, 1989 in Columbia County Recorder's Office in Deed Book Volume 435, Page 171, granted and conveyed unto Earl E. Yoder and Alfonso P. Koros.

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SHAPIRO & KREISMAN, LLC  
BY: LAUREN R. TABAS, ESQUIRE  
ATTORNEY I.D. NO: 93337  
3600 HORIZON DRIVE., SUITE 150  
KING OF PRUSSIA, PA 19406  
TELEPHONE: (610) 278-6800  
S & K FILE NO. 06-25745

JPMorgan Chase Bank, N.A., as Trustee for  
the registered holders of ABFS Mortgage  
Loan Trust 2002-4, Mortgage Pass-Through  
Certificates, Series 2002-4

PLAINTIFF

vs.

Earl E Yoder and Alfonso P. Koros  
DEFENDANT(S)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
COLUMBIA COUNTY

NO:242 CV 2006

**CERTIFICATION OF ADDRESS**

I hereby certify that the correct address of the judgment creditor (Plaintiff) is:

JPMorgan Chase Bank, N.A., as Trustee for the registered holders of ABFS Mortgage Loan  
Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4  
1665 Palm Beach Lakes, Suite 105  
West Palm Beach, FL 33401

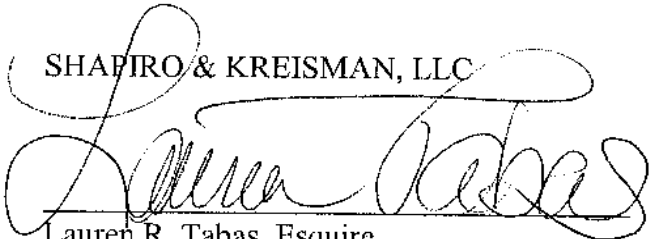
and that the last known address(es) of the judgment debtor (Defendant(s)) is:

Earl E Yoder  
1548 Spring Garden Avenue  
Berwick, PA 18603

Alfonso P. Koros  
1548 Spring Garden Avenue  
Berwick, PA 18603

BY:

SHAPIRO & KREISMAN, LLC

  
Lauren R. Tabas, Esquire  
Attorney for Plaintiff

06-25745

SHAPIRO & KREISMAN, LLC  
BY: LAUREN R. TABAS, ESQUIRE  
ATTORNEY I.D. NO: 93337  
3600 Horizon Drive, SUITE 150  
KING OF PRUSSIA, PA 19406  
TELEPHONE: (610) 278-6800  
S & K FILE NO. 06-25745

JPMorgan Chase Bank, N.A., as Trustee for  
the registered holders of ABFS Mortgage  
Loan Trust 2002-4, Mortgage Pass-Through  
Certificates, Series 2002-4

PLAINTIFF

vs.

Earl E Yoder and Alfonso P. Koros  
DEFENDANTS

COURT OF COMMON PLEAS  
COLUMBIA COUNTY

NO: 242 CV 2006

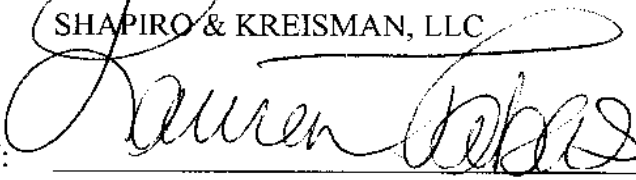
**CERTIFICATION AS TO THE SALE OF REAL PROPERTY**

I hereby certify that I am the Attorney of record for the Plaintiff in this Action against  
Real Property and further certify this Property is:

☐ FHA - Tenant Occupied or Vacant  
☐ Commercial  
☐ As a result of a Complaint in Assumpsit  
☐ That the Plaintiff has complied in all respects with Section 403 of the  
☒ Mortgage Assistance Act including but not limited to:

- (a) Service of notice on Defendant(s)
- (b) Expiration of 30 days since the service of notice
- (c) Defendant(s) failure to request or appear at meeting with Mortgagee or  
Consumer Credit Counseling Agency
- (d) Defendant(s) failure to file application with Homesteaders Emergency  
Assistance Program.

I further agree to indemnify and hold harmless the Sheriff of Columbia county for any  
false statement given herein.

SHAPIRO & KREISMAN, LLC  
  
BY: Lauren R. Tabas, Esquire  
93337

SHAPIRO & KREISMAN, LLC  
BY: MEGAN D.H. SMITH, ESQUIRE  
ATTORNEY I.D. NO: 84047  
2520 RENAISSANCE BLVD., SUITE 150  
KING OF PRUSSIA, PA 19406  
TELEPHONE: (610) 278-6800  
S & K FILE NO. 06-25745

JPMorgan Chase Bank, N.A., as Trustee for  
the registered holders of ABFS Mortgage  
Loan Trust 2002-4, Mortgage Pass-Through  
Certificates, Series 2002-4  
1665 Palm Beach Lakes, Suite 105  
West Palm Beach, FL 33401  
PLAINTIFF

VS.

Earl E Yoder and Alfonso P. Koros  
DEFENDANT(S)

COURT OF COMMON PLEAS  
COLUMBIA COUNTY

242 CV 2006

STATE OF: Pennsylvania

COUNTY OF: Montgomery

**AFFIDAVIT OF NON-MILITARY SERVICE**

THE UNDERSIGNED being duly sworn, states that he/she is over the age of eighteen years and competent to make this affidavit and the following averments are based upon information contained in the records of the Plaintiff or servicing agent of the Plaintiff and that the above captioned Defendants last known address is as set forth in the caption and they are not to the best of our knowledge, information or belief, in the Military or Naval Service of the United States of America or its Allies as defined in the Soldiers and Sailors Civil Relief Act of 1940, as amended.

SHAPIRO & KREISMAN, LLC

By: Megan D.H. Smith  
Megan D.H. Smith, Esquire

Sworn to and subscribed

before me this 30<sup>th</sup> day

of March, 2006.

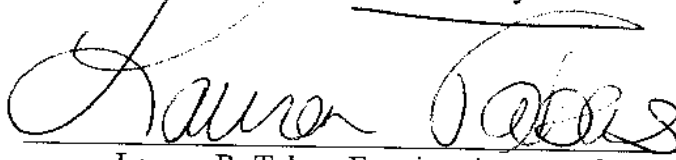
[Signature]  
Notary Public

COMMONWEALTH OF PENNSYLVANIA

NOTARIAL SEAL

RICHARD D. MAYALL, Notary Public  
Upper Merion Twp., Montgomery County  
My Commission Expires October 8, 2008

WAIVER OF WATCHMAN/WAIVER OF INSURANCE – Any Deputy Sheriff levying upon or attaching any property under which writ may leave same without a watchman, in custody or whoever is found in possession, after notifying such 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; and the Sheriff is hereby releases from all liability to protect the property described in the above execution by insurance, which insurance is hereby waived.

A handwritten signature in black ink, appearing to read "Lauren Tabas", written over a horizontal line.

Lauren R. Tabas, Esquire, Attorney for Plaintiff

SK

# SHAPIRO & KREISMAN, LLC

ATTORNEYS AT LAW

3600 Horizon Drive, Suite 150, King of Prussia, Pennsylvania 19406

Tel: (610) 278-6800, Fax: (610) 278-9980

GERALD M. SHAPIRO  
*Admitted in Illinois and Florida Only*  
DAVID S. KREISMAN  
*Admitted in Illinois Only*  
KEVIN DISKIN+  
*Managing Attorney*  
DANIELLE BOYLE-EBERSOLE +  
LAUREN R. TABAS +  
ILANA ZION  
*+ Also Licensed in New Jersey*

Columbia County Clerk  
35 West Main Street  
P.O. Box 380  
Bloomsburg, PA 17815

CCP 7

Re: JPMorgan Chase Bank, N.A., as Trustee for the registered holders of ABFS  
Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4  
vs.  
Earl E Yoder and Alfonso P. Koros  
CCP # 242 CV 2006  
Sale Date: February 7, 2007

To whom it may concern:

Enclosed please find our Certification of Notice to Lienholders. Kindly file the same.

If you have any questions on this, please don't hesitate to call.

Sincerely,



Heather Doyle  
Legal Assistant

S&K # 06-25745  
Enclosures

cc: Columbia County Sheriff  
35 West Main Street  
Bloomsburg, PA 17815



SHAPIRO & KREISMAN, LLC  
BY: LAUREN R. TABAS, ESQUIRE  
ATTORNEY I.D. NO: PA Bar # 93337  
3600 HORIZON DRIVE, SUITE 150  
KING OF PRUSSIA, PA 19406  
TELEPHONE: (610) 278-6800  
S & K FILE NO. 06-25745

JPMorgan Chase Bank, N.A., as Trustee for the  
registered holders of ABFS Mortgage Loan  
Trust 2002-4, Mortgage Pass-Through  
Certificates, Series 2002-4

PLAINTIFF

VS.

Earl E Yoder and Alfonso P. Koros  
DEFENDANT(S)

COURT OF COMMON PLEAS  
COLUMBIA COUNTY

NO: 242 CV 2006

**CERTIFICATION OF NOTICE TO LIENHOLDERS**  
**PURSUANT TO PA R.C.P 3129.2 (C) (2)**

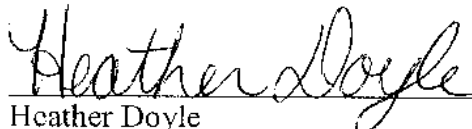
I, Heather Doyle, Legal Assistant for Shapiro & Kreisman, LLC, attorneys for the Plaintiff, JPMorgan Chase Bank, N.A., as Trustee for the registered holders of ABFS Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4, hereby certify that Notice of Sale was served on all persons appearing on Exhibit "A" attached hereto, by United States mail, first class, postage prepaid, with Certificates of Mailing on December 20, 2006, the originals of which are attached and that each of said persons appears on Plaintiff's Affidavit pursuant to Pa. R.C.P. 3129.1.

The undersigned understands that the statements herein are subject to the penalties provided by 18 P.S. Section 4904.

Respectfully submitted,

SHAPIRO & KREISMAN, LLC

BY:

  
Heather Doyle  
Legal Assistant

06-25745

Name and Address of Sender

Check type of mail or service:

Affix Stamp Here  
(If issued as a  
certificate of mailing,  
or for additional  
copies of this bill)

Shapiro & Robinson, LLC  
3600 Horton Drive, Ste 100  
King of Prussia, PA 19403

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

Date of Receipt

Article Number

Addressee (Name, Street, City, State & ZIP Code)

Postage

Fee

Handling Charge

Actual Value

Insured Value

Due Sender if COD

DC Fee

SC Fee

SH Fee

RD Fee

RR Fee

1. Columbia County Domestic Relzids  
15 Perry Avenue  
Boonshurg PA 17815

2. 00-25145  
Permit Occupant  
1548 Spring Garden Avenue  
Berwyn PA 19312

DEC 20 2002



UNITED STATES POSTAGE  
02 1/2  
1004336185 DEC 20 2002  
MAILED FROM ZIP CODE 19403  
\$01.90

Total Number of Pieces Listed by Sender

Total Number of Pieces Received at Post Office

Postmaster, Per (Name of receiving employee)

See Privacy Act Statement on Reverse

SK

## SHAPIRO & KREISMAN, LLC

ATTORNEYS AT LAW

3600 Horizon Drive, Suite 150, King of Prussia, Pennsylvania 19406

Tel: (610) 278-6800, Fax: (610) 278-9980

GERALD M. SHAPIRO  
*Admitted in Illinois and Florida Only*  
DAVID S. KREISMAN  
*Admitted in Illinois Only*  
KEVIN DISKIN+  
*Managing Attorney*  
DANIELLE BOYLE-EBERSON +  
LAUREN R. TABAS +  
ILANA ZION  
*+ Also Licensed in New Jersey*

Columbia County Clerk  
35 West Main Street  
P.O. Box 380  
Bloomsburg, PA 17815

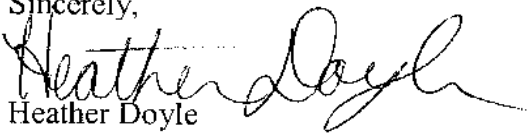
RE: JPMorgan Chase Bank, N.A., as Trustee for the registered holders of ABFS  
Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4  
v. Earl E Yoder and Alfonso P. Koros  
Docket No.: 242 CV 2006  
Sheriff's Sale: February 7, 2007

Dear Sir/Madam:

Enclosed, please find a verification of service by regular mail for the attorney who entered an appearance on behalf of Alfonso P. Koros and Earl E. Yoder. Kindly file this verification.

If you have any further questions, please do not hesitate to contact me.

Sincerely,

  
Heather Doyle  
Legal Assistant

Enclosures

CC: Columbia County Sheriff  
35 West Main Street  
Bloomsburg, PA 17815

SHAPIRO & KREISMAN, LLC  
BY: LAUREN R. TABAS, ESQUIRE  
ATTORNEY I.D. NO: PA Bar # 93337  
3600 HORIZON DRIVE, SUITE 150  
KING OF PRUSSIA, PA 19406  
TELEPHONE: (610) 278-6800  
S & K FILE NO. 06-25745

JPMorgan Chase Bank, N.A., as Trustee for  
the registered holders of ABFS Mortgage  
Loan Trust 2002-4, Mortgage Pass-Through  
Certificates, Series 2002-4

PLAINTIFF

VS.

Earl E Yoder and Alfonso P. Koros  
DEFENDANTS

COURT OF COMMON PLEAS  
COLUMBIA COUNTY

NO: 242 CV 2006

VERIFICATION OF SERVICE PURSUANT TO Pa.R.C.P. 440

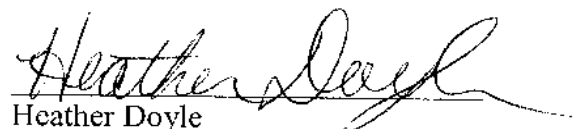
The undersigned hereby verifies that she is a legal assistant for Shapiro & Kreisman, LLC, attorneys for the Plaintiff in the above case and that pursuant to Pa.R.C.P 3129.2(c)(1)(ii) and 440, she mailed a true and correct copy of the Notice of Sale in the above-captioned case to Defendant's Attorney by regular, postage pre-paid, on December 28, 2006.

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

DATED: 1-3-07

SHAPIRO & KREISMAN, LLC

BY:

  
Heather Doyle  
Legal Assistant

06-25745

**U.S. POSTAL SERVICE CERTIFICATE OF MAILING**  
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT  
PROVIDE FOR INSURANCE—POSTMASTER

Received From:

**SHAPIRO & KREISMAN**  
3600 Horizon Drive  
Suite 150  
King Of Prussia, PA 19406

One piece of ordinary mail addressed to:

Alonso P. Koros c/o Franklin E. Kepner, Jr., Esquire  
Kepner, Kepner and Cobra, P.C.  
123 West Front Street  
Berwick, PA 18603-4701

U.S. Form 3817, Mar. 1989 GPO : 1993 O - 151-051

Affix fee here in stamps  
or meter postage and



02 14  
0004336189 DEC 28 2:06  
MAILED FROM ZIP CODE 19406  
\$00.95  
UNITED STATES POSTAGE  
METRO PRINT ROUTE

**U.S. POSTAL SERVICE CERTIFICATE OF MAILING**  
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT  
PROVIDE FOR INSURANCE—POSTMASTER

Received From:

**SHAPIRO & KREISMAN**  
3600 Horizon Drive  
Suite 150  
King Of Prussia, PA 19406

One piece of ordinary mail addressed to:

Earl E. Yoder c/o Franklin E. Kepner, Jr., Esquire  
Kepner, Kepner and Cobra, P.C.  
123 West Front Street  
Berwick, PA 18603-4701

U.S. Form 3817, Mar. 1989 GPO : 1993 O - 151-051

Affix fee here in stamps



02 17  
0004336189 DEC 28 2:06  
MAILED FROM ZIP CODE 19406  
\$00.95  
UNITED STATES POSTAGE  
METRO PRINT ROUTE

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
DATE RECEIVED 10/12/2006

SERVICE# 4 - OF - 12 SERVICES  
DOCKET # 155ED2006

PLAINTIFF

JPMORGAN CHASE BANK, N.A., AS TRUSTEE FOR THE  
REGISTERED HOLDERS OF ABFS MORTGAGE LOAN  
TRUST 2002-4, MORTGAGE PASS-THROUGH  
CERTIFICATES, SERIES 2002-4

DEFENDANT

EARL E. YODER AND ALFONSO P. KOROS

ATTORNEY FIRM

SHAPIRO AND KREISMAN

| 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 10.16.06 TIME 1515 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

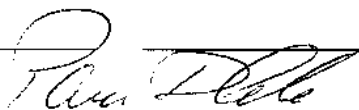
TIME

OFFICER

REMARKS

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

DEPUTY



DATE 10.16.06

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

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

**M** YODER EARL E  
**A** ALFONSO P KORUS  
**I** 1626 FAIRVIEW AVENUE  
**L** BERWICK PA 18603

**T**  
**O**

| FOR BERWICK AREA SCHOOL DISTRICT  |            |                        |                      | DATE 07/01/2006      | BILL# 004401  |
|---|------------|------------------------|----------------------|----------------------|---------------|
| DESCRIPTION   | ASSESSMENT | RATE                   | LESS DISC            | AMOUNT PAID          | INC. PENALTY  |
| REAL ESTATE   | 19115      | 47.100                 | 862.31               | 900.32               | 990.35        |
| The 2% discount and 10% penalty have been computed for your convenience. Taxes are due now and payable. Prompt payment is requested. This tax notice must be returned with your payment. For a receipt, enclose a SASE. |            |                        |                      |                      |               |
|   |            | <b>PAY THIS AMOUNT</b> | 882.31               | 900.32               | 990.35        |
|   |            |                        | Aug 31               | Oct 31               | Nov. 1        |
|   |            |                        | IF PAID ON OR BEFORE | IF PAID ON OR BEFORE | IF PAID AFTER |

NO REFUNDS UNDER \$5.00

| PROPERTY DESCRIPTION   |          | ACCT.              |
|------------------------|----------|--------------------|
| PARCEL 04D05 05500000  |          | 7190               |
| 1548 SPRING GARDEN AVE | 3825.00  | SCHOOL PENALTY 10% |
| 0435-0171              | 15290.00 | DELINQUENT TAX TO  |
| 0.18 ACRES             |          | COURTHOUSE DEC 15  |

**Original** MAKE SEPARATE CHECKS FOR SCHOOL PAYMENT

**Tax Notice** 2006 County & Municipality  
 BERWICK BORO  
**MAKE CHECKS PAYABLE TO:**

Connie C Gingher  
 1615 Lincoln Avenue  
 Berwick PA 18603

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

**TAXES ARE DUE & PAYABLE - PROMPT PAYMENT IS REQUESTED**

YODER EARL E  
 ALFONSO P KORUS  
 1626 FAIRVIEW AVENUE  
 BERWICK PA 18603

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

| FOR: COLUMBIA COUNTY   |                            |       |                      | DATE                 | BILL NO.      |
|--|----------------------------|-------|----------------------|----------------------|---------------|
|  |                            |       |                      | 03/01/2006           | 6659          |
| DESCRIPTION  | ASSESSMENT                 | MILLS | LESS DISCOUNT        | TAX AMOUNT DUE       | INCL PENALTY  |
| GENERAL  | 19,115                     | 5.646 | 105.76               | 107.92               | 118.71        |
| SINKING  |                            | 1.345 | 25.20                | 25.71                | 28.28         |
| LIGHT  |                            | .75   | 14.05                | 14.34                | 15.06         |
| FIRE   |                            | 1.25  | 23.41                | 23.89                | 25.08         |
| BORO RE  |                            | 8.6   | 161.10               | 164.39               | 172.61        |
| The discount & penalty have been calculated for your convenience |                            |       |                      |                      |               |
| PAY THIS AMOUNT  |                            |       | 329.52               | 336.25               | 359.74        |
|  |                            |       | April 30             | June 30              | June 30       |
|  |                            |       | If paid on or before | If paid on or before | If paid after |
| REQUESTED  | CNTY                       | 2 %   | 2 %                  | This tax returned to |               |
|  | Penalty                    | 10 %  | 5 %                  | courthouse on:       |               |
|  | PARCEL: 04D-05 -055-00.000 |       |                      |                      |               |
|  | 1548 SPRING GARDEN AVE     |       |                      |                      |               |
|  | .1756 Acres                |       |                      |                      |               |
|  | Buildings                  |       | 3,825                |                      |               |
|  | Land                       |       | 15,290               |                      |               |
|  | Total Assessment           |       | 19,115               |                      |               |
| FILE COPY  |                            |       |                      |                      |               |

**FILE COPY**

SHAPIRO & KREISMAN, LLC  
BY: LAUREN R. TABAS, ESQUIRE  
ATTORNEY I.D. NO: 93337  
3600 Horizon Drive, SUITE 150  
KING OF PRUSSIA, PA 19406  
TELEPHONE: (610) 278-6800  
S & K FILE NO. 06-25745

JPMorgan Chase Bank, N.A., as Trustee for  
the registered holders of ABFS Mortgage  
Loan Trust 2002-4, Mortgage Pass-Through  
Certificates, Series 2002-4

PLAINTIFF

vs.

Earl E Yoder and Alfonso P. Koros  
DEFENDANTS

COURT OF COMMON PLEAS  
COLUMBIA COUNTY

NO: 242 CV 2006

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

TO: Alfonso P. Koros c/o Franklin E. Kepner, Jr., Esquire  
Kepner, Kepner & Cobra, P.C.  
123 West Front Street  
Berwick, PA 18603-4701

Your house (real estate) at:

1548 Spring Garden Avenue, Berwick, PA 18603  
04D-05-055

is scheduled to be sold at Sheriff's Sale on \_\_\_\_\_ at:

Columbia County Sheriff's County  
35 West Main Street  
Bloomsburg, PA 17185

at \_\_\_\_\_, to enforce the court judgment of \$78,811.96 obtained by JPMorgan Chase Bank, N.A., as Trustee for the registered holders of ABFS Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4 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 cancelled if you pay back to JPMorgan Chase Bank, N.A., as Trustee for the registered holders of ABFS Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4 the amount of the judgment plus costs or the back payments, late charges, costs, and reasonable attorneys fees due. To find out how much you must pay, you may call: (610) 278-6800.
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 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 of 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.**

4. 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 (610) 278-6800.
5. 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.
6. 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 (570) 389-5622.
7. 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.
8. 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.
9. 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 no later than thirty (30) days from the date of the sale. This schedule will state who will be receiving the 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 the date of filing of said schedule.
10. You may also have other rights and defenses or ways of getting your house 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.**

Court Administrator Columbia County Lawyer Referral Service

Telephone: 570-784-8760

North Penn Legal Services

168 East 5th Street

Bloomsburg, PA 17815

**PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT YOU ARE ADVISED THAT THIS LAW FIRM IS DEEMED TO BE A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

06-25745

ALL THAT CERTAIN piece or parcel of land lying and being 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 southerly side of Spring Garden Avenue at the corner of Lot No. 42; thence along Spring Garden Avenue in an easterly direction forty-five (45) feet to the corner of Lot No. 44; thence along said lot in a southerly direction one hundred seventy-five feet (175) to a fifteen (15) foot wide alley; thence along said alley in a westerly direction forty-five (45) feet to Lot No. 43; in the Berwick Land and Improvement Company's Addition to Berwick.

BEING the same premises John Horek and Julia Horek, his wife, by deed dated August 15, 1989 and recorded on August 17, 1989 in Columbia County Recorder's Office in Deed Book Volume 435, Page 171, granted and conveyed unto Earl E. Yoder and Alfonso P. Koros.

SHAPIRO & KREISMAN, LLC  
BY: LAUREN R. TABAS, ESQUIRE  
ATTORNEY I.D. NO: 93337  
3600 HORIZON DRIVE, SUITE 150  
KING OF PRUSSIA, PA 19406  
TELEPHONE: (610) 278-6800  
S & K FILE NO. 06-25745

JPMorgan Chase Bank, N.A., as Trustee for  
the registered holders of ABFS Mortgage  
Loan Trust 2002-4, Mortgage Pass-Through  
Certificates, Series 2002-4

PLAINTIFF

vs.

Earl E Yoder and Alfonso P. Koros  
DEFENDANTS

COURT OF COMMON PLEAS  
COLUMBIA COUNTY

NO: 242 CV 2006

**AFFIDAVIT PURSUANT TO RULE 3129.1**

JPMorgan Chase Bank, N.A., as Trustee for the registered holders of ABFS Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4, Plaintiff in the above action, sets forth, as of the date the praecipe for the writ of execution was filed, the following information concerning the real property located at 1548 Spring Garden Avenue, Berwick, PA 18603.

1. Name and address of Owners or Reputed Owners

Earl E Yoder  
1548 Spring Garden Avenue  
Berwick, PA 18603

Alfonso P. Koros  
1548 Spring Garden Avenue  
Berwick, PA 18603

2. Name and address of Defendants in the judgment:

Earl E Yoder  
1548 Spring Garden Avenue  
Berwick, PA 18603

Alfonso P. Koros  
1548 Spring Garden Avenue  
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:

JPMorgan Chase Bank, N.A., as Trustee for the registered holders of ABFS Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4  
1665 Palm Beach Lakes, Suite 105  
West Palm Beach, FL 33401

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

JPMorgan Chase Bank, N.A., as Trustee for the registered holders of ABFS Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4, Plaintiff  
1665 Palm Beach Lakes, Suite 105  
West Palm Beach, FL 33401

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

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:

Columbia County Domestic Relations  
15 Perry Avenue, P.O. Box 380  
Bloomsburg, PA 17815

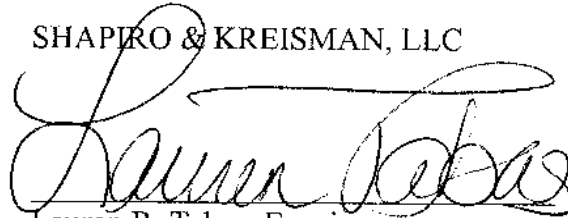
7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale:

TENANT OR OCCUPANT  
1548 Spring Garden Avenue  
Berwick, PA 18603

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

SHAPIRO & KREISMAN, LLC

BY:



Lauren R. Tabas, Esquire

06-25745

SHAPIRO & KREISMAN, LLC  
BY: LAUREN R. TABAS, ESQUIRE  
ATTORNEY I.D. NO: 93337  
3600 HORIZON DRIVE, SUITE 150  
KING OF PRUSSIA, PA 19406  
TELEPHONE: (610) 278-6800  
S & K FILE NO. 06-25745

JPMorgan Chase Bank, N.A., as Trustee for  
the registered holders of ABFS Mortgage  
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PLAINTIFF

vs.

Earl E Yoder and Alfonso P. Koros  
DEFENDANTS

COURT OF COMMON PLEAS  
COLUMBIA COUNTY

NO: 242 CV 2006

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1548 Spring Garden Avenue  
Berwick, PA 18603

Alfonso P. Koros  
1548 Spring Garden Avenue  
Berwick, PA 18603

2. Name and address of Defendants in the judgment:

Earl E Yoder  
1548 Spring Garden Avenue  
Berwick, PA 18603

Alfonso P. Koros  
1548 Spring Garden Avenue  
Berwick, PA 18603

CLERK OF COURTS OFFICE  
COUNTY OF COLUMBIA, PA

2008 OCT 10 A 11:20

PROTESTANT

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

JPMorgan Chase Bank, N.A., as Trustee for the registered holders of ABFS Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4  
1665 Palm Beach Lakes, Suite 105  
West Palm Beach, FL 33401

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

JPMorgan Chase Bank, N.A., as Trustee for the registered holders of ABFS Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4, Plaintiff  
1665 Palm Beach Lakes, Suite 105  
West Palm Beach, FL 33401

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

NONE

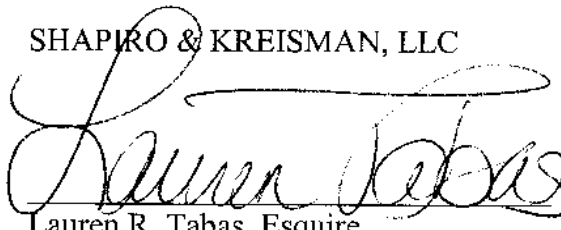
6. Name and address of every other person who has any record interest in the property and whose interest may be affected by the sale:

Columbia County Domestic Relations  
15 Perry Avenue, P.O. Box 380  
Bloomsburg, PA 17815

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:

TENANT OR OCCUPANT  
1548 Spring Garden Avenue  
Berwick, PA 18603

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

SHAPIRO & KREISMAN, LLC  
BY:   
Lauren R. Tabas, Esquire

06-25745



Shapiro & Kreisman, LLC  
General Business Account  
3600 Horizon Drive  
Suite 150  
King of Prussia, PA 19406

LaSalle Bank N.A.  
Chicago IL 60603

173625

2-50/710

Pay This Amount

One Thousand Three Hundred Fifty and No/100 Dollars

Check Date

10/04/06

Check Amount

\*\*\*\*\*\$1,350.00

Check Void After 90 Days

Re: 06-25745 / 34568204 / LC

Pay to the order of  
SHERIFF OF COLUMBIA COUNTY  
P.O. BOX 380  
BLOOMSBURG, PA 17815



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