

SHERIFF'S SALE COST SHEET

Benetradl Cars, D's, vs. Jane Rahmel
 NO. 191-06 ED NO. 441-06 JD DATE/TIME OF SALE Feb. 28, 07 0900

DOCKET/RETURN	\$15.00	
SERVICE PER DEF.	\$ <u>255.00</u>	
LEVY (PER PARCEL	\$15.00	
MAILING COSTS	\$ <u>57.50</u>	
ADVERTISING SALE BILLS & COPIES	\$17.50	
ADVERTISING SALE (NEWSPAPER)	\$15.00	
MILEAGE	\$ <u>24.00</u>	
POSTING HANDBILL	\$15.00	
CRYING/ADJOURN SALE	\$10.00	
SHERIFF'S DEED	\$35.00	
TRANSFER TAX FORM	\$25.00	
DISTRIBUTION FORM	\$25.00	
COPIES	\$ <u>8.50</u>	
NOTARY	\$ <u>10.00</u>	
TOTAL *****		\$ <u>527.50</u>

WEB POSTING	\$150.00	
PRESS ENTERPRISE INC.	\$ <u>774.52</u>	
SOLICITOR'S SERVICES	\$75.00	
TOTAL *****		\$ <u>999.52</u>

PROTHONOTARY (NOTARY)	\$10.00	
RECORDER OF DEEDS	\$ <u>5.50</u>	
TOTAL *****		\$ <u>5.50</u>

REAL ESTATE TAXES:

BORO, TWP & COUNTY	20	\$	
SCHOOL DIST.	20	\$	
DELINQUENT	20	\$	<u>3555.08</u>
TOTAL *****			\$ <u>3555.08</u>

MUNICIPAL FEES DUE:

SEWER	20	\$	<u>322.57</u>
WATER	20	\$	
TOTAL *****			\$ <u>322.57</u>

SURCHARGE FEE (DSTE)		\$	<u>180.00</u>
MISC.		\$	
TOTAL *****			\$ <u>0-</u>

TOTAL COSTS (OPENING BID) \$ 5436.97

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

Beneficial Ins. Co. VS June Kuhnel

NO. 191-06 ED NO. 464-06 JD

DATE/TIME OF SALE: Feb. 28, 2006 0900

BID PRICE (INCLUDES COST) \$ 54136.97

POUNDAGE - 2% OF BID \$ 108.74

TRANSFER TAX - 2% OF FAIR MKT \$ -

MISC. COSTS \$ -

TOTAL AMOUNT NEEDED TO PURCHASE \$ 5545.71

PURCHASER(S): _____

ADDRESS: _____

NAMES(S) ON DEED: _____

PURCHASER(S) SIGNATURE(S): T. L. P. Essig.
(for Plaintiff)

TOTAL DUE: \$ 5545.71

LESS DEPOSIT: \$ 2000.00

DOWN PAYMENT: \$ _____

TOTAL DUE IN 8 DAYS \$ 3545.71

ORIGINAL DOCUMENT PRINTED ON CHEMICAL REACTIVE PAPER WITH MICROPRINTED BORDER

McCABE, WEISBERG & CONWAY, P.C.

ATTORNEYS AT LAW
FIRST UNION BUILDING
123 S. BROAD STREET, SUITE 2080
PHILADELPHIA, PA 19109



NUMBER

92265

3-50/310

PAY Three Thousand Five Hundred Forty Five *****

DATE

Mar 1/2007

AMOUNT

\$3,545.71

TO THE Sheriff of Columbia County

ORDER

OF

Balance Due Sheriff -- Ruhmel, Jane

ATTORNEY'S ACCOUNT
VOID AFTER 90 DAYS

Ernest McCall

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

⑈092265⑈ ⑆031000503⑆2000012430048⑈

Security Features Included.



Details on back.

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

TERRENCE J. McCABE

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

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

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

March 1, 2007

Sheriff's Office
Columbia County
35 West Main Street
Bloomsburg, PA 17815
Attn: Sheriff Timothy Chamberlain

Re: Beneficial Consumer Discount Company d/b/a Beneficial Mortgage Company of
Pennsylvania
vs.
Jane Ruhmel
Columbia County; Court of Common Pleas; No. 2006-CV-464
Premises: 2010 Heights Road, Berwick, PA, 18603
Date of Sheriff's Sale: February 28, 2007

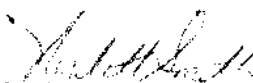
Dear Sheriff Chamberlain:

Enclosed please find check in the amount of \$3,545.71 which represents the amount necessary to complete settlement with regards to above referenced matter.

Please be advised that title to this property should be transferred to **Beneficial Consumer Discount Company d/b/a Beneficial Mortgage Company of Pennsylvania, 961 Weigel Drive, Elmhurst, IL 60126** in the deed poll.

If you are in need of any further information, please contact me. Thank you for your cooperation in this matter.

Very truly yours,


Novlett A. Smith
Legal Assistant

/nas
Enclosure

Tax Claim Inquiry by Year - DT01 12 (RUHMEL JANE)

County 024

PARCEL ID: 018-02-074-00-000

TAX YEAR: 2007

ALTERNATE ID:

VERSION: 13

UPDATED: 3 RNEWHART on 01/26/2007 09:12 am

CUR: Y

Owner: RUHMEL JANE

Multi Owner: N

Billroll: PRIM

PRIMARY

Recall:

Date Paid:

Location: 2010 HEIGHTS RD

Owner's Name:

Y

Delq Year	Billroll	Tax	Penalty	Interest	Fees/ Other	Total
2004	PRIM	816.30	75.52	120.24	160.00	1,172.06
2005	PRIM	919.87	85.11	45.19	45.00	1,095.16
2006	PRIM	978.06	89.80	.00	15.00	1,082.86
Total		2,714.23	250.43	165.42	220.00	3,350.08

Amount good
for March

STATE OF PENNSYLVANIA
COUNTY OF COLUMBIA } 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

February 7, 14, 21, 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 22nd day of February, 2007.

(Notary Public)

Commission Expires July 3, 2007

My commission expires

Dennis L. Ashenfelter, 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.



December 14, 2006

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

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

VS.

JANE RUHMEL

DOCKET # 1941ED2006

JD # 464JD2006

Dear Timothy:

The balance due on sewer account #109553 for the property located at 2010
Heights Road, Berwick Pa is \$322.37.

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

Sincerely,

Kelly Greer
Authority Clerk

TIMOTHY T. CHAMBERLAIN



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

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

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

BENEFICIAL CONSUMER DISCOUNT CO..

VS.

JANE RUHMEL

WRIT OF EXECUTION #191 OF 2006 ED

POSTING OF PROPERTY

January 23, 2007 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE
PROPERTY OF JANE RUHMEL AT 2010 HEIGHTS ROAD BERWICK
COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY COLUMBIA COUNTY
DEPUTY SHERIFF PAUL D'ANGELO.

SO ANSWERS:

DEPUTY SHERIFF

TIMOTHY T. CHAMBERLAIN
SHERIFF

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 23RD DAY OF JANUARY 2007

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

TIMOTHY T. CHAMBERLAIN



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

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-4300

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

VS

Docket # 191ED2006

MORTGAGE FORECLOSURE

JANE RUHMEL

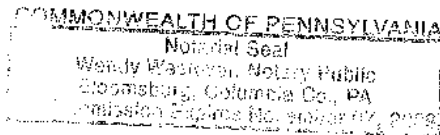
AFFIDAVIT OF SERVICE


NOW, THIS WEDNESDAY, DECEMBER 06, 2006, AT 10:40 AM, SERVED THE WITHIN
MORTGAGE FORECLOSURE UPON JANE RUHMEL AT 2010 HEIGHTS ROAD, BERWICK BY
HANDING TO THOMAS LABADIE, Friend, A TRUE AND ATTESTED COPY OF THE ORIGINAL
WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME
THIS WEDNESDAY, DECEMBER 06, 2006


NOTARY PUBLIC





X
TIMOTHY T. CHAMBERLAIN
SHERIFF

X 
P. D'ANGELO
DEPUTY SHERIFF

LAW OFFICES

McCABE, WEISBERG & CONWAY, P.C.

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

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

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

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

Of Counsel
JOSEPH F. RIGA*
LISA L. WALLACE†

December 28, 2006

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

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

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

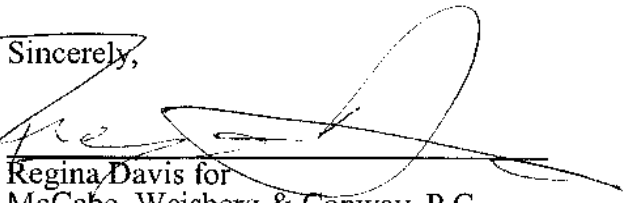
Dear Sir/Madame:

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

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

Thank you for your assistance in this matter.

Sincerely,


Regina Davis for
McCabe, Weisberg & Conway, P.C.

TJM/rda

Enclosure

cc: Office of the Sheriff/Real Estate Division

McCABE, WEISBERG AND CONWAY, P.C.

BY: TERRENCE J. McCABE, ESQUIRE - ID # 16496
MARC S. WEISBERG, ESQUIRE - ID # 17616
EDWARD D. CONWAY, ESQUIRE - ID # 34687
MARGARET GAIRO, ESQUIRE - ID # 34419

Attorneys for Plaintiff

123 South Broad Street, Suite 2080
Philadelphia, Pennsylvania 19109
(215) 790-1010

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

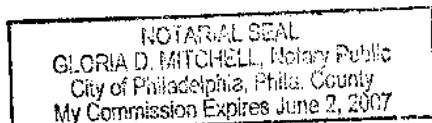
AFFIDAVIT OF SERVICE

The Undersigned attorney for the Plaintiff in the within matter, hereby
certify that on the 28TH day of December, 2006 , a true and correct copy of the Notice
of Sheriff's Sale of Real Property was served on all pertinent lienholder(s) as set forth in
the Affidavit Pursuant to 3129 which is attached hereto as Exhibit "A".

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

SWORN TO AND SUBSCRIBED
BEFORE ME THIS 28TH DAY
OF December , 2006.

Gloria D. Mitchell
NOTARY PUBLIC



McCABE, WEISBERG, AND CONWAY, P.C.

BY: Terrence J. McCabe
Attorneys for Plaintiff
TERRENCE J. McCABE, ESQUIRE
MARC S. WEISBERG, ESQUIRE
EDWARD D. CONWAY, ESQUIRE
MARGARET GAIRO, ESQUIRE

McCABE, WEISBERG AND CONWAY, P.C.

BY: **TERRENCE J. McCABE, ESQUIRE - ID # 16496**
MARC S. WEISBERG, ESQUIRE - ID # 17616
EDWARD D. CONWAY, ESQUIRE - ID # 34687
MARGARET GAIRO, ESQUIRE - ID # 34419

Attorneys for Plaintiff

123 South Broad Street, Suite 2080
Philadelphia, Pennsylvania 19109
(215) 790-1010

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

AFFIDAVIT PURSUANT TO RULE 3129

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

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

Jane Ruhmel
2010 Heights Road,
Berwick, PA 18603

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

Jane Ruhmel
2010 Heights Road,
Berwick, PA 18603

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

Plaintiff Herein

Exhibit A

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

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

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

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

Name	Address
Commonwealth of PA Department of Revenue	Bureau of Compliance Clearance Support Department 281230 Harrisburg, PA 17128-1230 Attn: Sheriff's Sales
Columbia County Tax Claim Bureau	Columbia County Courthouse 35 West Main Street Basement Level Bloomsburg, PA 17815

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

Name	Address
Tenant(s)/Occupant(s)	2010 Heights Road, Berwick, PA 18603
Domestic Relations	Columbia County 700 Sawmill Road Bloomsburg, PA 17815
Commonwealth of Pennsylvania,	Department of Welfare, P.O. Box 2675, Harrisburg, PA 17105.

Exhibit A

Internal Revenue Service
Federated Investors Tower

13th Floor, Suite 1300
1001 Liberty Avenue
Pittsburgh, PA 15222

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

235 North Washington Street
Scranton, PA 18503

Commonwealth of PA
Inheritance Tax Office

1400 Spring Garden Street
Philadelphia, PA 19130

Commonwealth of PA
Bureau of Individual Tax
Inheritance Tax Division

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

Department of Public Welfare
TPL Casualty Unit Estate
Recovery Program

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

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

November 29, 2006

DATE

MCCABE, WEISBERG, AND CONWAY, P.C.

BY: 

Attorneys for Plaintiff

TERRENCE J. MCCABE, ESQUIRE

MARCUS WEISBERG, ESQUIRE

EDWARD D. CONWAY, ESQUIRE

MARGARET GAIRO, ESQUIRE

EXHIBIT A

McCABE, WEISBERG AND CONWAY, P.C.

BY: TERRENCE J. McCABE, ESQUIRE - ID # 16496
MARC S. WEISBERG, ESQUIRE - ID # 17616
EDWARD D. CONWAY, ESQUIRE - ID # 34687
MARGARET GAIRO, ESQUIRE - ID # 34419

Attorneys for Plaintiff

123 South Broad Street, Suite 2080
Philadelphia, Pennsylvania 19109
(215) 790-1010

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

DATE: December 28, 2006

TO: ALL PARTIES IN INTEREST AND CLAIMANTS

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

OWNER(S): Jane Ruhmel
PROPERTY: 2010 Heights Road, Berwick, PA 18603
IMPROVEMENTS: Residential Dwelling

The above-captioned property is scheduled to be sold at the Columbia County Sheriff's Sale on Wednesday, February 28, 2007, at 9:00, a .m., in the Sheriff's Office of the Columbia County Courthouse, Main Street, Bloomsburg, Pennsylvania 17815. Our records indicate that you may hold a mortgage or judgments and liens on, and/or other interests in the property which will be extinguished by the sale. You may wish to attend the sale to protect your interests.

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

Exhibit B

Name and Address of Sender
 McCabe, Weisberg and Conway,
 P.C.
 123 S. Broad St., Suite 2080
 Philadelphia, PA 19109
ATTN: REGINA DAVIS

- Check type of mail or service:
- ☐ Certified
 - ☐ Registered
 - ☐ COD
 - ☐ Return Receipt for Merchandise
 - ☐ Delivery Confirmation
 - ☐ Signature Confirmation
 - ☐ Express Mail
 - ☐ Insured

Line Article Number Address Name, Street and PO Address Postage

1 HSBC-FNFS
 VS.
 RUHMEL, JANE

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

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

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

Columbia County Tax Claim Bureau
 Columbia County Courthouse
 35 West Main Street
 Basement Level
 Bloomsburg, PA 17815

Tenant(s)/Occupant(s)
 2010 Heights Road,
 Berwick, PA 18603

Domestic Relations
 Columbia County
 700 Sawmill Road
 Bloomsburg, PA 17815



UNITED STATES POSTAGE
 02 1A
 0004685770
 MAILED FROM ZIP CODE 19109
\$ 03.60
 DEC 28 2006
 PHILADELPHIA, PA 19109

Exhibit

RD	Fee	RR	Fee
----	-----	----	-----

7	HSBC-FNFS VS. RUHMEL, JANE	Commonwealth of Pennsylvania, Department of Welfare, P.O. Box 2675, Harrisburg, PA 17105.																	
8		Internal Revenue Service Federated Investors Tower 13th Floor, Suite 1300 1001 Liberty Avenue Pittsburgh, PA 15222																	
9		United States of America c/o U.S. Attorney's for the Middle District of PA 235 North Washington Street Scranton, PA 18503																	
10		Commonwealth of PA Inheritance Tax Office 1400 Spring Garden Street Philadelphia, PA 19130																	
11		Commonwealth of PA Bureau of Individual Tax Inheritance Tax Division 6th flr., Strawberry Square, Dept. # 280601 Harrisburg, PA 17128																	
12		Department of Public Welfare TPL Casualty Unit Estate Recovery Program P.O. Box 8486 Willow Oak Bldg., Harrisburg, PA 17105																	
Total Number of Pieces Listed by Sender 12		Total Number of Pieces Received at Post Office	Postmaster, Per (Name of receiving employee)		<p>The full description of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of damaged or lost contents is \$500 per piece, subject to additional limitations for multiple pieces per or damages to a single container. The maximum indemnity payable is \$25,000 for registered mail. Domestic Mail Service merchandise is available for up to \$5,000 to some, but not all countries. The Mail Manual for limitations of coverage and international mail. Special handling charges apply only to Standard Mail (A) and Standard Mail (B) parcels.</p>														

Exhibit B

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 12/4/2006

SERVICE# 3 - OF - 18 SERVICES
DOCKET # 191ED2006

PLAINTIFF

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

DEFENDANT

JANE RUHMEL

ATTORNEY FIRM

McCabe, Weisberg and Conway, PC

PERSON/CORP TO SERVED

PAPERS TO SERVED

TRANSAMERICA FINANCIAL
CONSUMER DISCOUNT CO

MORTGAGE FORECLOSURE

113 E. 7TH ST.

BLOOMSBURG

SERVED UPON

RELATIONSHIP

IDENTIFICATION

DATE

TIME

MILEAGE

OTHER

Race Sex Height Weight Eyes Hair Age Military

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

F. OTHER (SPECIFY)

ATTEMPTS

DATE

TIME

OFFICER

REMARKS

12-7-6

0900

ARTCO

NOT IN BLOOMSBURG PER VERIZON

DEPUTY

DATE 12-7-6

TIMOTHY T. CHAMBERLAIN



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

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

Tuesday, December 05, 2006

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

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

DOCKET # 191ED2006

JD # 464JD2006

Dear Sir:

Enclosed is a notice of an upcoming Sheriff's Sale. If you have any claims against this property, notify this office **IMMEDIATELY**.

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

Respectfully,

Timothy T. Chamberlain

Timothy T. Chamberlain
Sheriff of Columbia County

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.

Article Addressed to:

Beneficial Consumer Dis. Co.
61 Heigel Drive
Lincoln, IL 60126

Article Number
(Transfer from service label)

Form 3811, February 2004

Domestic Return

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
<p>■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</p> <p>■ Print your name and address on the reverse so that we can return the card to you.</p> <p>■ Attach this card to the back of the mailpiece, or on the front if space permits.</p>	<p>A. Signature 191 X <i>Robert N. Nix</i> <input type="checkbox"/> Agent</p> <p>B. Received by (<i>Printed Name</i>) <input checked="" type="checkbox"/> Address</p> <p>C. Date of Delivery 12/7/04</p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p>
<p>1. Article Addressed to:</p> <p>U.S. SMALL BUSINESS ADMINISTRATION PHILADELPHIA DISTRICT OFFICE ROBERT N.C. NIX FEDEAL BUILDING 900 MARKET STREET-5TH FLOOR PHILADELPHIA, PA 19107</p>	<p>3. Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail</p> <p><input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise</p> <p><input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p>
<p>2. Article Number <i>(Transfer from service label)</i></p>	<p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>
<div style="border: 1px solid black; display: inline-block; padding: 5px 20px;">7005 1160 0000 3415 1145</div>	

<p>X</p>	<p>B. Received by (Printed Name)</p>	<p>C. Date of Delivery</p> <p>DEC 06 2000</p>	<p>3. Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail</p> <p><input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise</p> <p><input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> <p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>1. Article Addressed to:</p> <p>USA c/o Atty for Middle District 235 North Washington St. Scranton, PA 18503</p> <p style="font-size: 2em; font-weight: bold;">18501-0309</p>			
<p>2. Article Number (Transfer from service label)</p> <p>7005 1160 0000 3415 1206</p>			

<p>X</p>	<p>B. Received by (Printed Name)</p>	<p>C. Date of Delivery</p> <p>DEC 06 2000</p>	<p>3. Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail</p> <p><input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise</p> <p><input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> <p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>1. Article Addressed to:</p> <p>Commonwealth of PA Bureau Individual Tax Dept. 280601 Harrisburg, PA 17128</p>			
<p>2. Article Number (Transfer from service label)</p> <p>7005 1160 0000 3415 1206</p>			

<p>PS Form 3811, February 2004</p>		<p>Domestic Return Receipt</p> <p>102595-02-M-1</p>	
---	--	---	--

<p>SENDER: COMPLETE THIS SECTION</p> <p>■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</p> <p>■ Print your name and address on the reverse so that we can return the card to you.</p> <p>■ Attach this card to the back of the mailpiece, or on the front if space permits.</p> <p>1. Article Addressed to:</p> <p>Internal Revenue Service 1001 Liberty Ave. Pittsburgh, PA 15222</p> <p>2. Article Number (Transfer from service label)</p> <p>7005 1160 0000 3415 1237</p>	<p>COMPLETE THIS SECTION ON DELIVERY</p> <p>A. Signature</p> <p>X <i>[Signature]</i> <input type="checkbox"/> Agent <input checked="" type="checkbox"/> Address</p> <p>B. Received by (Printed Name) C. Date of Delivery</p> <p><i>[Signature]</i> DEC 7 2000</p> <p>D. Is delivery address different from item 1? (If YES, enter delivery address below:) <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>3. Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail</p> <p><input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise</p> <p><input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> <p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
---	--

<p>PS Form 3811, February 2004</p>		<p>Domestic Return Receipt</p> <p>102595-02-M-1</p>	
---	--	---	--

<p>SENDER: COMPLETE THIS SECTION</p> <p>■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</p> <p>■ Print your name and address on the reverse so that we can return the card to you.</p> <p>■ Attach this card to the back of the mailpiece, or on the front if space permits.</p> <p>1. Article Addressed to:</p> <p>Commonwealth of PA Inherit. Tax 1400 Spring Garden Street Philadelphia, PA 19130</p> <p>2. Article Number (Transfer from service label)</p> <p>7005 1160 0000 3415 1213</p>	<p>COMPLETE THIS SECTION ON DELIVERY</p> <p>A. Signature</p> <p>X <i>[Signature]</i> <input type="checkbox"/> Agent <input checked="" type="checkbox"/> Address</p> <p>B. Received by (Printed Name) C. Date of Delivery</p> <p><i>[Signature]</i> DEC 7 2000</p> <p>D. Is delivery address different from item 1? (If YES, enter delivery address below:) <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>3. Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail</p> <p><input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise</p> <p><input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> <p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
--	--

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:

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

COMPLETE THIS SECTION ON DELIVERY

A. Signature

☒ Agent
191

B. Received by (Printed Name)

☒ Address
191

C. Date of Delivery

DEC 06 2005

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 ☒ No

2. Article Number

(Transfer from service label)

7005 1J60 0000 34J5 1J90

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-11

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 PA
PO Box 2675
Harrisburg, PA 17105

COMPLETE THIS SECTION ON DELIVERY

A. Signature

☒ Agent
191

B. Received by (Printed Name)

☒ Address
191

C. Date of Delivery

DEC 06 2005

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 ☒ No

2. Article Number

(Transfer from service label)

7005 1J60 0000 34J5 1J24

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-11

McCABE, WEISBERG AND CONWAY, P.C.

BY: **TERRENCE J. McCABE, ESQUIRE - ID # 16496**
MARC S. WEISBERG, ESQUIRE - ID # 17616
EDWARD D. CONWAY, ESQUIRE - ID # 34687
MARGARET GAIRO, ESQUIRE - ID # 34419

Attorneys for Plaintiff

123 South Broad Street, Suite 2080
Philadelphia, Pennsylvania 19109
(215) 790-1010

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

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

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

Your house (real estate) at 2010 Heights Road, Berwick, PA 18603, (more fully described as attached) is **scheduled to be sold at the Columbia County Sheriff's** 9:00
Sale on Feb. 28, 2007, ~~2006~~, **at 11:30 a.m.** in the Sheriff's Office of the Columbia County Courthouse, Main Street, Bloomsburg, Pennsylvania 17815, to enforce the court judgment of **\$65,983.99**, obtained by Beneficial Consumer Discount Company d/b/a Beneficial Mortgage Company of Pennsylvania against you.

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

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

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

2. You may be able to stop the sale by filing a petition asking the Court to strike or open the judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.
3. You may also be able to stop the sale through other legal proceedings.

You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See the following notice on how to obtain an attorney.)

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

1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid by calling McCabe, Weisberg & Conway, P.C., at (215) 790-1010.
2. You may be able to petition the Court to set aside the sale if the bid price was grossly inadequate compared to the value of your property.
3. The sale will go through only if the buyer pays the Sheriff the full amount due on the sale. To find out if this has happened, you may call McCabe, Weisberg & Conway, P.C., at (215) 790-1010.
4. If the amount due from the buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.
5. You have a right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.
6. You may be entitled to a share of the money which was paid for your real estate. A schedule of distribution of the money bid for your real estate will be filed by the Sheriff within (30) days of the sale. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed schedule of distribution is wrong) are filed with the Sheriff within ten (10) days after the posting of the schedule of distribution.
7. You may also have other rights and defenses, or ways of getting your real estate back, if you act immediately after the sale.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.

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

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

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

***** This letter is an attempt to collect a debt and any information obtained will be used for that purpose. *****

LEGAL DESCRIPTION

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

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

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

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

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

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

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

REAL DEBT: \$65,983.99

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF: JANE RUHMEL

McCABE, WEISBERG, AND CONWAY, P.C.
(215) 790 1010

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 12/4/2006

SERVICE# 1 - OF - 18 SERVICES
DOCKET # 191ED2006

PLAINTIFF

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

DEFENDANT
ATTORNEY FIRM

JANE RUHMEL
McCabe, Weisberg and Conway, PC

PERSON/CORP TO SERVED
JANE RUHMEL
2010 HEIGHTS ROAD
BERWICK

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON THOMAS LABADIE

RELATIONSHIP FRIND IDENTIFICATION _____

DATE 12-06-06 TIME 1040 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

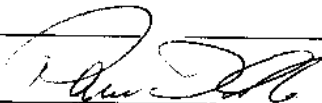
12-05-06

1520

DANGERLO

4/L

DEPUTY



DATE 12-06-06

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 12/4/2006

SERVICE# 10 - OF - 18 SERVICES
DOCKET # 191ED2006

PLAINTIFF

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

DEFENDANT

JANE RUHMEL

ATTORNEY FIRM

McCabe, Weisberg and Conway, PC

PERSON/CORP TO SERVED

PAPERS TO SERVED

CONNIE GINGHER-TAX COLLECTOR

MORTGAGE FORECLOSURE

1615 LINCOLN AVE.

BERWICK

SERVED UPON MAGGIE FRITZ

RELATIONSHIP CLERK IDENTIFICATION _____

DATE 12-05-06 TIME 1830 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 12-05-06

Tax Notice 2006 County & Municipal

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**FOR: COLUMBIA COUNTY**DATE
03/01/2006BILL NO.
5676

DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	AX AMOUNT DUE	INCL PENALTY
GENERAL	15,119	5.646	83.65	85.36	93.90
SINKING		1.345	19.93	20.34	22.37
LIGHT		.75	11.11	11.34	11.91
FIRE		1.25	18.52	18.90	19.85
BORO RE		8.6	127.42	130.02	136.52
The discount & penalty have been calculated for your convenience			260.63	265.96	284.55
PAY THIS AMOUNT			April 30 If paid on or before	June 30 If paid on or before	June 30 If paid after

TAXES ARE DUE & PAYABLE - PROMPT PAYMENT IS REQUESTED

RUHMEL JANE
2010 HEIGHTS RD
BERWICK PA 18603

CNTY TWP
Discount 2 % 2 %
Penalty 10 % 5 %
PARCEL: 04B-02 -074-00,000
2010 HEIGHTS RD
.2634 Acres Land 4,590
Buildings 10,529
Total Assessment 15,119

This tax returned to
courthouse on:
January 1, 2007

FILE COPY

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

TAX NOTICE 2006 SCHOOL REAL ESTATE

BERWICK BOROUGH

MAKE CHECKS PAYABLE TO:

CONNIE C. GINGHER
1615 LINCOLN AVENUE
BERWICK, PA 18603

HOURS Mon, Tue, Thur, Fri 9:30am-4:00pm

Closed Wed & Holidays

Closed Friday after discount

PHONE 570-752-7442**FOR BERWICK AREA SCHOOL DISTRICT**

DATE 07/01/2006

BILL# 003411

DESCRIPTION	ASSESSMENT	RATE	LESS DISC	AMOUNT FACE	INC PENALTY
REAL ESTATE	15119	47.100	697.86	712.10	783.31
The 2% discount and 10% penalty have been computed for your convenience. Taxes are due now and payable. Prompt payment is requested. This tax notice must be returned with your payment. For a receipt, enclose a SASE.			PAY THIS AMOUNT	697.86	783.31
			Aug 31 IF PAID ON OR BEFORE	Oct 31 IF PAID ON OR BEFORE	Nov 1 IF PAID AFTER

NO REFUNDS UNDER \$5.00

M
A
I
L

T
O

RUHMEL JANE
2010 HEIGHTS RD
BERWICK PA 18603

PROPERTY DESCRIPTION	ACCT.
PARCEL 04B02 07400000	5211
2010 HEIGHTS RD	4590.00
20010-5825	10529.00
0.26 ACRES	
SCHOOL PENALTY 10%	
DELINQUENT TAX TO	
COURTHOUSE DEC 15	

Original

MAKE SEPARATE CHECKS FOR SCHOOL PAYMENT

not paid as of
12/5/04

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 12/4/2006

SERVICE# 11 - OF - 18 SERVICES
DOCKET # 191ED2006

PLAINTIFF

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

DEFENDANT
ATTORNEY FIRM

JANE RUHMEL
McCabe, Weisberg and Conway, PC

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

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON

GLORIA BOBESKI

RELATIONSHIP

IDENTIFICATION

DATE 12-05-06

TIME 1510

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

12-05-06

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 12/4/2006

SERVICE# 12 - OF - 18 SERVICES
DOCKET # 191ED2006

PLAINTIFF

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

DEFENDANT

JANE RUHMEL

ATTORNEY FIRM

McCabe, Weisberg and Conway, PC

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

PAPERS TO SERVED

MORTGAGE FORECLOSURE

SERVED UPON

Leslie Levan

RELATIONSHIP

Customer Service

IDENTIFICATION

DATE 12-5-6

TIME 1510

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. Cullen

DATE 12-5-6

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 12/4/2006

SERVICE# 15 - OF - 18 SERVICES
DOCKET # 191ED2006

PLAINTIFF

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

DEFENDANT
ATTORNEY FIRM

JANE RUHMEL
McCabe, Weisberg and Conway, PC

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

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON DEB MILLER

RELATIONSHIP CLERK IDENTIFICATION _____

DATE 12-5-6 TIME 1445 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. Galt
DATE 12-5-6

COUNTY OF COLUMBIA
REAL ESTATE TAX LIEN CERTIFICATE

DATE:05-DEC-06

FEE:\$5.00

CERT. NO:2786

RUHMEL JANE
2010 HEIGHTS RD
BERWICK PA 18603

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

YEAR	BILL ROLL	AMOUNT	INTEREST	PENDING	COSTS	TOTAL AMOUNT DUE
2004	PRIM	1,172.06	0.00		0.00	1,172.06
2005	PRIM	1,095.16	0.00		0.00	1,095.16
TOTAL DUE :						\$2,267.22

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

In Bankruptcy

REAL ESTATE OUTLINE

ED # 191-06

DATE RECEIVED 12-4-06
DOCKET AND INDEX 12-8-06

CHECK FOR PROPER INFO.

WRIT OF EXECUTION	<input checked="" type="checkbox"/>	
COPY OF DESCRIPTION	<input checked="" type="checkbox"/>	
WHEREABOUTS OF LKA	<input checked="" type="checkbox"/>	
NON-MILITARY AFFIDAVIT	<input checked="" type="checkbox"/>	
NOTICES OF SHERIFF SALE	<input checked="" type="checkbox"/>	
WATCHMAN RELEASE FORM	<input checked="" type="checkbox"/>	
AFFIDAVIT OF LIENS LIST	<input checked="" type="checkbox"/>	
CHECK FOR \$1,350.00 OR <u>2000.00</u>	<input checked="" type="checkbox"/>	CK# <u>87732</u>

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

SALE DATE	<u>Feb. 28, 07</u>	TIME <u>0900</u>
POSTING DATE	<u>Jan. 24, 07</u>	
ADV. DATES FOR NEWSPAPER	1 ST WEEK <u>Feb. 11</u>	
	2 ND WEEK <u>Feb. 18</u>	
	3 RD WEEK <u>Feb. 25</u>	

SHERIFF'S SALE

WEDNESDAY FEBRUARY 28, 2007 AT 9:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 191 OF 2006 ED AND CIVIL WRIT NO. 464 OF 2006 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

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

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

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

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

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

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

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

REAL DEBT: \$65,983.99

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

TERMS OF SALE

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

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

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

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

Plaintiff's Attorney
Terrence J. McCabe
123 South Broad Street
Philadelphia, PA 19109

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

SHERIFF'S SALE

WEDNESDAY FEBRUARY 28, 2007 AT 9:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 191 OF 2006 ED AND CIVIL WRIT NO. 464 OF 2006 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

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

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

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

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

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

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

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

REAL DEBT: \$65,983.99

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

TERMS OF SALE

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

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

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

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

Plaintiff's Attorney
Terrence J. McCabe
123 South Broad Street
Philadelphia, PA 19109

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

SHERIFF'S SALE

WEDNESDAY FEBRUARY 28, 2007 AT 9:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 191 OF 2006 ED AND CIVIL WRIT NO. 464 OF 2006 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

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

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

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

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

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

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

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

REAL DEBT: \$65,983.99

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

TERMS OF SALE

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

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

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

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

Plaintiff's Attorney
Terrence J. McCabe
123 South Broad Street
Philadelphia, PA 19109

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

LEGAL DESCRIPTION

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

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

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

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

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

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

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

REAL DEBT: \$65,983.99

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF: JANE RUHMEL

McCABE, WEISBERG, AND CONWAY, P.C.
(215) 790 1010

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

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

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

No. 191 Term 2006 E.D.

No. _____ Term _____ A.D.

No. 2006-CV-464 Term _____ J.D.

**WRIT OF EXECUTION
MORTGAGE FORECLOSURE**

Commonwealth of Pennsylvania:

County of Columbia

TO THE SHERIFF OF COLUMBIA **COUNTY PENNSYLVANIA**

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

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

Amount due \$ 65,983.99

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

Total \$ Plus Costs as endorsed.

Dated: December 4, 2006
(SEAL)

Tamara B. Kline Prothy.
Barbara A. Schutte chf clk
Prothonotary, Common Pleas Court of
Columbia County Penna.

Proth. & Clk. Of Sev. Courts
My Com. Ex. 1st Mon. Jan 2007

By:

Deputy

LEGAL DESCRIPTION

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

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

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

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

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

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

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

REAL DEBT: \$65,983.99

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF: JANE RUHMEL

McCABE, WEISBERG, AND CONWAY, P.C.
(215) 790 1010

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

TERRENCE J. McCABE

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

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

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

JOSEPH F. RIGA*
Of Counsel

November 29, 2006

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

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

Dear Sheriff:

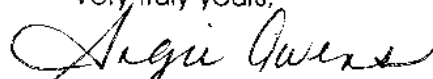
Enclosed please find two copies of Notice of Sheriff's Sale of Real Property relative to the above matter. I would appreciate your serving the Notice upon the Defendant(s):

Jane Ruhmel
2010 Heights Road,
Berwick, PA 18603

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

Thank you for your cooperation in this matter.

Very truly yours,



Angie Owens, Paralegal for
McCabe, Weisberg & Conway, P.C.

/ao
Enclosures

COPY

McCABE, WEISBERG AND CONWAY, P.C.

BY: **TERRENCE J. McCABE, ESQUIRE - ID # 16496**
MARC S. WEISBERG, ESQUIRE - ID # 17616
EDWARD D. CONWAY, ESQUIRE - ID # 34687
MARGARET GAIRO, ESQUIRE - ID # 34419

Attorneys for Plaintiff

TIME TO RETURN

123 South Broad Street, Suite 2080
Philadelphia, Pennsylvania 19109
(215) 790-1010

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

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

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

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

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

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

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

2. You may be able to stop the sale by filing a petition asking the Court to strike or open the judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.
3. You may also be able to stop the sale through other legal proceedings.

You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See the following notice on how to obtain an attorney.)

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

1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid by calling McCabe, Weisberg & Conway, P.C., at (215) 790-1010.
2. You may be able to petition the Court to set aside the sale if the bid price was grossly inadequate compared to the value of your property.
3. The sale will go through only if the buyer pays the Sheriff the full amount due on the sale. To find out if this has happened, you may call McCabe, Weisberg & Conway, P.C., at (215) 790-1010.
4. If the amount due from the buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.
5. You have a right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.
6. You may be entitled to a share of the money which was paid for your real estate. A schedule of distribution of the money bid for your real estate will be filed by the Sheriff within (30) days of the sale. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed schedule of distribution is wrong) are filed with the Sheriff within ten (10) days after the posting of the schedule of distribution.
7. You may also have other rights and defenses, or ways of getting your real estate back, if you act immediately after the sale.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.

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

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

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

***** This letter is an attempt to collect a debt and any information obtained will be used for that purpose. *****

LEGAL DESCRIPTION

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

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

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

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

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

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

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

REAL DEBT: \$65,983.99

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF: JANE RUHMEL

McCABE, WEISBERG, AND CONWAY, P.C.
(215) 790 1010

McCABE, WEISBERG AND CONWAY, P.C.

BY: **TERRENCE J. McCABE, ESQUIRE - ID # 16496**
MARC S. WEISBERG, ESQUIRE - ID # 17616
EDWARD D. CONWAY, ESQUIRE - ID # 34687
MARGARET GAIRO, ESQUIRE - ID # 34419

Attorneys for Plaintiff

123 South Broad Street, Suite 2080
Philadelphia, Pennsylvania 19109
(215) 790-1010


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

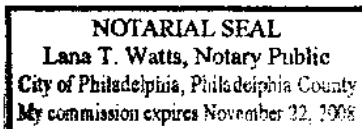
AFFIDAVIT OF DEFENDANTS' WHEREABOUTS

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

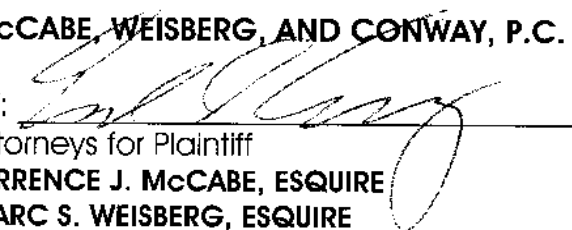
Jane Ruhmel
2010 Heights Road,
Berwick, PA 18603

SWORN TO AND SUBSCRIBED
BEFORE ME THIS 29th DAY
OF NOVEMBER, 2006.


NOTARY PUBLIC



McCABE, WEISBERG, AND CONWAY, P.C.

BY: 
Attorneys for Plaintiff
TERRENCE J. McCABE, ESQUIRE
MARC S. WEISBERG, ESQUIRE
EDWARD D. CONWAY, ESQUIRE
MARGARET GAIRO, ESQUIRE

McCABE, WEISBERG AND CONWAY, P.C.

BY: **TERRENCE J. McCABE, ESQUIRE - ID # 16496**
MARC S. WEISBERG, ESQUIRE - ID # 17616
EDWARD D. CONWAY, ESQUIRE - ID # 34687
MARGARET GAIRO, ESQUIRE - ID # 34419

Attorneys for Plaintiff

123 South Broad Street, Suite 2080
Philadelphia, Pennsylvania 19109
(215) 790-1010

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

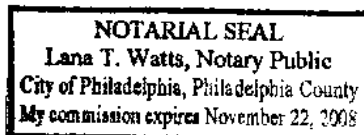
AFFIDAVIT OF DEFENDANTS' WHEREABOUTS

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

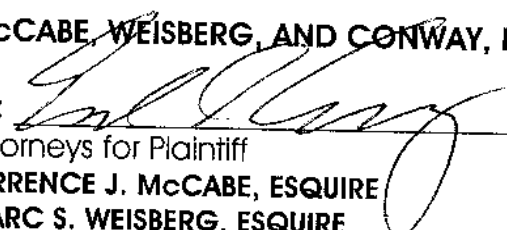
Jane Ruhmel
2010 Heights Road,
Berwick, PA 18603

SWORN TO AND SUBSCRIBED
BEFORE ME THIS 29th DAY
OF NOVEMBER, 2006.


NOTARY PUBLIC



McCABE, WEISBERG, AND CONWAY, P.C.

BY: 
Attorneys for Plaintiff
TERRENCE J. McCABE, ESQUIRE
MARC S. WEISBERG, ESQUIRE
EDWARD D. CONWAY, ESQUIRE
MARGARET GAIRO, ESQUIRE

McCABE, WEISBERG AND CONWAY, P.C.

BY: **TERRENCE J. McCABE, ESQUIRE - ID # 16496**
MARC S. WEISBERG, ESQUIRE - ID # 17616
EDWARD D. CONWAY, ESQUIRE - ID # 34687
MARGARET GAIRO, ESQUIRE - ID # 34419

Attorneys for Plaintiff

123 South Broad Street, Suite 2080
Philadelphia, Pennsylvania 19109
(215) 790-1010

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

AFFIDAVIT PURSUANT TO RULE 3129

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

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

Jane Ruhmel
2010 Heights Road,
Berwick, PA 18603

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

Jane Ruhmel
2010 Heights Road,
Berwick, PA 18603

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

Plaintiff Herein

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

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

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

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

Name	Address
Commonwealth of PA Department of Revenue	Bureau of Compliance Clearance Support Department 281230 Harrisburg, PA 17128-1230 Attn: Sheriff's Sales
Columbia County Tax Claim Bureau	Columbia County Courthouse 35 West Main Street Basement Level Bloomsburg, PA 17815

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

Name	Address
Tenant(s)/Occupant(s)	2010 Heights Road, Berwick, PA 18603
Domestic Relations	Columbia County 700 Sawmill Road Bloomsburg, PA 17815
Commonwealth of Pennsylvania,	Department of Welfare, P.O. Box 2675, Harrisburg, PA 17105.

Internal Revenue Service
Federated Investors Tower

13th Floor, Suite 1300
1001 Liberty Avenue
Pittsburgh, PA 15222

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

235 North Washington Street
Scranton, PA 18503

Commonwealth of PA
Inheritance Tax Office

1400 Spring Garden Street
Philadelphia, PA 19130

Commonwealth of PA
Bureau of Individual Tax
Inheritance Tax Division

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

Department of Public Welfare
TPL Casualty Unit Estate
Recovery Program

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

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

November 29, 2006
DATE

McCABE, WEISBERG, AND CONWAY, P.C.

BY: 

Attorneys for Plaintiff

TERRENCE J. McCABE, ESQUIRE

MARC S. WEISBERG, ESQUIRE

EDWARD D. CONWAY, ESQUIRE

MARGARET GAIRO, ESQUIRE

LEGAL DESCRIPTION

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

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

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

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

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

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

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

REAL DEBT: \$65,983.99

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF: JANE RUHMEL

McCABE, WEISBERG, AND CONWAY, P.C.
(215) 790 1010

Exhibit A

McCABE, WEISBERG AND CONWAY, P.C.

BY: **TERRENCE J. McCABE, ESQUIRE - ID # 16496**
MARC S. WEISBERG, ESQUIRE - ID # 17616
EDWARD D. CONWAY, ESQUIRE - ID # 34687
MARGARET GAIRO, ESQUIRE - ID # 34419

Attorneys for Plaintiff

123 South Broad Street, Suite 2080
Philadelphia, Pennsylvania 19109
(215) 790-1010

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

AFFIDAVIT PURSUANT TO RULE 3129

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

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

Jane Ruhmel
2010 Heights Road,
Berwick, PA 18603

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

Jane Ruhmel
2010 Heights Road,
Berwick, PA 18603

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

Plaintiff Herein

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

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

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

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

Name	Address
Commonwealth of PA Department of Revenue	Bureau of Compliance Clearance Support Department 281230 Harrisburg, PA 17128-1230 Attn: Sheriff's Sales
Columbia County Tax Claim Bureau	Columbia County Courthouse 35 West Main Street Basement Level Bloomsburg, PA 17815

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

Name	Address
Tenant(s)/Occupant(s)	2010 Heights Road, Berwick, PA 18603
Domestic Relations	Columbia County 700 Sawmill Road Bloomsburg, PA 17815
Commonwealth of Pennsylvania,	Department of Welfare, P.O. Box 2675, Harrisburg, PA 17105.

Internal Revenue Service
Federated Investors Tower

13th Floor, Suite 1300
1001 Liberty Avenue
Pittsburgh, PA 15222

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

235 North Washington Street
Scranton, PA 18503

Commonwealth of PA
Inheritance Tax Office

1400 Spring Garden Street
Philadelphia, PA 19130

Commonwealth of PA
Bureau of Individual Tax
Inheritance Tax Division

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

Department of Public Welfare
TPL Casualty Unit Estate
Recovery Program

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

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

November 29, 2006

DATE

McCABE, WEISBERG, AND CONWAY, P.C.

BY: 

Attorneys for Plaintiff

TERRENCE J. McCABE, ESQUIRE

MARC S. WEISBERG, ESQUIRE

EDWARD D. CONWAY, ESQUIRE

MARGARET GAIRO, ESQUIRE

LEGAL DESCRIPTION

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

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

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

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

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

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

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

REAL DEBT: \$65,983.99

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF: JANE RUHMEL

McCABE, WEISBERG, AND CONWAY, P.C.
(215) 790 1010

Exhibit A

McCABE, WEISBERG AND CONWAY, P.C.

BY: **TERRENCE J. McCABE, ESQUIRE - ID # 16496**
MARC S. WEISBERG, ESQUIRE - ID # 17616
EDWARD D. CONWAY, ESQUIRE - ID # 34687
MARGARET GAIRO, ESQUIRE - ID # 34419

Attorneys for Plaintiff

123 South Broad Street, Suite 2080
Philadelphia, Pennsylvania 19109
(215) 790-1010

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

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

SIR OR MADAM:

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

INSTRUCTIONS

You are hereby directed to post, levy upon, and sell the property described as follows:
2010 Heights Road, Berwick, PA 18603
(more fully described as attached)

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

Jane Ruhmel
2010 Heights Road,
Berwick, PA 18603

WAIVER OF WATCHMAN

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

November 29, 2006

DATE

McCABE, WEISBERG, AND CONWAY, P.C.

BY: 

Attorneys for Plaintiff

TERRENCE J. McCABE, ESQUIRE
MARC S. WEISBERG, ESQUIRE
EDWARD D. CONWAY, ESQUIRE
MARGARET GAIRO, ESQUIRE

McCABE, WEISBERG AND CONWAY, P.C.

BY: **TERRENCE J. McCABE, ESQUIRE - ID # 16496**
MARC S. WEISBERG, ESQUIRE - ID # 17616
EDWARD D. CONWAY, ESQUIRE - ID # 34687
MARGARET GAIRO, ESQUIRE - ID # 34419

Attorneys for Plaintiff

123 South Broad Street, Suite 2080
Philadelphia, Pennsylvania 19109
(215) 790-1010

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

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

SIR OR MADAM:

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

INSTRUCTIONS

You are hereby directed to post, levy upon, and sell the property described as follows:
2010 Heights Road, Berwick, PA 18603
(more fully described as attached)

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

Jane Ruhmel
2010 Heights Road,
Berwick, PA 18603

WAIVER OF WATCHMAN

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

November 29, 2006

DATE

McCABE, WEISBERG, AND CONWAY, P.C.

BY: 

Attorneys for Plaintiff

TERRENCE J. McCABE, ESQUIRE
MARC S. WEISBERG, ESQUIRE
EDWARD D. CONWAY, ESQUIRE
MARGARET GAIRO, ESQUIRE

LEGAL DESCRIPTION

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

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

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

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

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

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

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

REAL DEBT: \$65,983.99

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF: JANE RUHMEL

McCABE, WEISBERG, AND CONWAY, P.C.
(215) 790 1010

LEGAL DESCRIPTION

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

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

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

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

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

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

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

REAL DEBT: \$65,983.99

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF: JANE RUHMEL

McCABE, WEISBERG, AND CONWAY, P.C.
(215) 790 1010

LEGAL DESCRIPTION

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

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

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

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

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

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

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

REAL DEBT: \$65,983.99

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF: JANE RUHMEL

McCABE, WEISBERG, AND CONWAY, P.C.
(215) 790 1010

LEGAL DESCRIPTION

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

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

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

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

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

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

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

REAL DEBT: \$65,983.99

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF: JANE RUHMEL

McCABE, WEISBERG, AND CONWAY, P.C.
(215) 790 1010

ORIGINAL DOCUMENT PRINTED ON CHEMICAL REACTIVE PAPER WITH MICROPRINTED BORDER

MCCABE, WEISBERG & CONWAY, P.C.

ATTORNEYS AT LAW

FIRST UNION BUILDING
123 S. BROAD STREET SUITE 2080
PHILADELPHIA, PA 19109

WACHOVIA

NUMBER

87732

3-50/310

PAY TWO THOUSAND

DATE NOV 28/2006 AMOUNT \$2,000.00

TO THE Sheriff of Columbia County
ORDER

ATTORNEY'S ACCOUNT
VOID AFTER 90 DAYS

Sheriff's deposit for relisting property for sale

James Mc Cab

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

1087732 03100050312000012430048