

# SHERIFF'S SALE COST SHEET

Habitat for Humanity vs. Jeffrey & Ann Reistetter  
 NO. 74-06 ED NO. 772-05 JD DATE/TIME OF SALE July 26 0900

DOCKET/RETURN	\$15.00	
SERVICE PER DEF.	\$ <u>165.00</u>	
LEVY (PER PARCEL	\$15.00	
MAILING COSTS	\$ <u>22.50</u>	
ADVERTISING SALE BILLS & COPIES	\$17.50	
ADVERTISING SALE (NEWSPAPER)	\$15.00	
MILEAGE	\$ <u>24.00</u>	
POSTING HANDBILL	\$15.00	
CRYING/ADJOURN SALE	\$10.00	
SHERIFF'S DEED	\$35.00	
TRANSFER TAX FORM	\$25.00	
DISTRIBUTION FORM	\$25.00	
COPIES	\$ <u>5.50</u>	
NOTARY	\$ <u>15.00</u>	
TOTAL *****		\$ <u>404.50</u>

WEB POSTING	\$150.00	
PRESS ENTERPRISE INC.	\$ <u>979.00</u>	
SOLICITOR'S SERVICES	\$75.00	
TOTAL *****		\$ <u>1204.00</u>

PROTHONOTARY (NOTARY)	\$10.00	
RECORDER OF DEEDS	\$ <u>41.50</u>	
TOTAL *****		\$ <u>51.50</u>

REAL ESTATE TAXES:		
BORO, TWP & COUNTY 20	\$ <u>Per</u>	
SCHOOL DIST. 20	\$	
DELINQUENT 20	\$ <u>5.00</u>	
TOTAL *****		\$ <u>5.00</u>

MUNICIPAL FEES DUE:		
SEWER 20	\$ <u>1186.63</u>	
WATER 20	\$	
TOTAL *****		\$ <u>1186.63</u>

SURCHARGE FEE (DSTE)		\$ <u>120.00</u>
MISC. <u>Luc. Co.</u>	\$ <u>55.00</u>	
	\$	
TOTAL *****		\$ <u>55.00</u>

TOTAL COSTS (OPENING BID)	\$ <u>3046.63</u>
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# COLUMBIA COUNTY SHERIFF'S OFFICE

## SHERIFF'S REAL ESTATE FINAL COST SHEET

Habitat for Humanity VS Jeffrey & Ann Koestetter

NO. 74-06 ED NO. 772-05 JD

DATE/TIME OF SALE: July 26 0900

BID PRICE (INCLUDES COST) \$ 3026.63

POUNDAGE - 2% OF BID \$ 60.53

TRANSFER TAX - 2% OF FAIR MKT \$ —

MISC. COSTS \$ —

TOTAL AMOUNT NEEDED TO PURCHASE \$ 3087.16

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

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

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

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

TOTAL DUE: \$ 3087.16

LESS DEPOSIT: \$ 1350.00

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

TOTAL DUE IN 8 DAYS \$ 1737.16

HABITAT FOR HUMANITY  
BOX 273  
BLOOMSBURG, PA 17815

80-574  
313  
208890457

299

DATE 7/24/06

PAY TO THE  
ORDER OF

*Cherokee County Sheriff*  
*Seventeen Hundred and Forty-seven - 17/100*

\$ 1737.16

DOLLARS

FNB Bank

A MEMBER OF THE CITIZEN BANKS GROUP

MEMO

*Kuestette*

*Al Muel*

⑆031305745⑆ 299590457⑆ 0299

10/1/06

# **THIS DEED**

MADE the 3<sup>rd</sup> day of November, in the year two thousand (2000),

BETWEEN

**COPY**

**HABITAT FOR HUMANITY IN COLUMBIA AND  
MONTGOMERY COUNTIES, INC.**, a Pennsylvania non-business  
corporation, of P.O. Box 273, Bloomsburg, Columbia County,  
Pennsylvania, 17815,

GRANTOR

- AND -

**CURTIS P. VAUGHN** and **BETH A. VAUGHN**, husband and  
wife, of 312 East Sixth, Berwick, Columbia County, Pennsylvania,  
18603,

GRANTEES

WITNESSETH, that in consideration of the sum of **TWENTY SIX THOUSAND (\$26,000.00)**  
**DOLLARS** in hand paid, the receipt whereof is hereby acknowledged, the said Grantors do  
hereby grant and convey unto the said Grantees, their heirs and assigns, as tenants by the  
entireties,

**ALL THAT CERTAIN** piece, parcel and tract of land situate in the Borough of  
Berwick, Columbia County, Pennsylvania, bounded and described as follows:

**BEGINNING** at a rebar set on the Northerly right-of-way of S.R. 0011, said rebar  
being at the Southeast corner of the herein described parcel, thence from point of  
beginning and along the northern right-of-way of S.R. 0011, south 82 degrees 00  
minutes 00 seconds West, 29.05 feet to a set rebar; thence along the easterly side  
of parcel "A", the following three (3) courses and distances: north 08 degrees 00  
minutes 00 seconds West, 17.57 feet to a point; north 08 degrees 14 minutes 58  
seconds West, 47.64 feet to a point; north 08 degrees 00 minutes 00 seconds  
West, 109.72 feet to a set rebar; thence along the southerly side of a fifteen foot  
(15') alley, north 82 degrees 00 minutes 00 seconds East, 29.26 feet to a set rebar;  
thence along lands of Louis and Ann Deluca, south 08 degrees 00 minutes 00  
seconds East, 174.94 feet to the place of **BEGINNING**.

**CONTAINING** 5,109.4726 square feet.

■ 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

2. Article Number  
(Transfer from service label)

PS Form 3811, February 2004

Domestic Return Receipt

7005 1160 0000 0372 7227

102595-02-M-154

■ Address  
Date of Delivery  
Received by (Printed Name)  
B. Received by (Printed Name)  
C. Date of Delivery  
D. Is delivery address different from item 1? If YES, enter delivery address below: ☐ Yes ☐ No

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

■ Complete 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:

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

2. Article Number

(Transfer from service label)

PS Form 3811, February 2004

Domestic Return Receipt

7005 1160 0000 0372 7210

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

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

A. Signature  
B. Received by (Printed Name)  
C. Date of Delivery  
D. Is delivery address different from item 1? If YES, enter delivery address below: ☐ Yes ☐ No

SENDER: COMPLETE THIS SECTION

COMPLETE THIS SECTION ON DELIVERY

■ 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  
CLEARANCE SUPPORT SECTION  
DEPARTMENT 281230  
HARRISBURG, PA 17128-1230

2. Article Number

(Transfer from service label)

PS Form 3811, February 2004

Domestic Return Receipt

7005 1160 0000 0372 7197

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

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

A. Signature  
B. Received by (Printed Name)  
C. Date of Delivery  
D. Is delivery address different from item 1? If YES, enter delivery address below: ☐ Yes ☐ No

SENDER: COMPLETE THIS SECTION

COMPLETE THIS SECTION ON DELIVERY

■ 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

2. Article Number

(Transfer from service label)

PS Form 3811, February 2004

Domestic Return Receipt

7005 1160 0000 0372 7203

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

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

A. Signature  
B. Received by (Printed Name)  
C. Date of Delivery  
D. Is delivery address different from item 1? If YES, enter delivery address below: ☐ Yes ☐ No

SENDER: COMPLETE THIS SECTION

COMPLETE THIS SECTION ON DELIVERY

102595-02-M-154

STATE OF PENNSYLVANIA  
COUNTY OF COLUMBIA                      } SS

Brandon R. Eyerly, Publisher, 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 July 5, 12, 19, 2006 as printed and published; that the affiant is one of the officers 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 24<sup>th</sup> day of July, 2006

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

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

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.

HABITAT FOR HUMANITY IN COLUMBIA  
AND MONTGOMERY COUNTIES, INC..

VS.

JEFFREY & ANN KERSTETTER

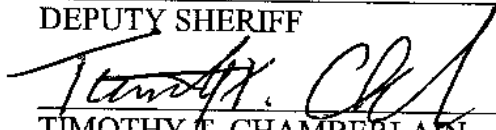
WRIT OF EXECUTION #74 OF 2006 ED

POSTING OF PROPERTY

JUNE 20, 2006 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE  
PROPERTY OF JEFFREY & ANN KERSTETTER AT 903 WEST FRONT STREET BERWICK  
COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY COLUMBIA COUNTY  
SHERIFF TIMOTHY T. CHAMBERLAIN.

SO ANSWERS:

DEPUTY SHERIFF

  
TIMOTHY T. CHAMBERLAIN  
SHERIFF

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 20<sup>TH</sup> DAY OF JUNE 2006



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

TIMOTHY T. CHAMBERLAIN



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

PHONE  
(570) 389-5622

24 HOUR PHONE  
(570) 784-6300

HABITAT FOR HUMANITY IN COLUMBIA  
AND MONTGOMERY COUNTIES, INC.

VS

Docket # 74ED2006

MORTGAGE FORECLOSURE

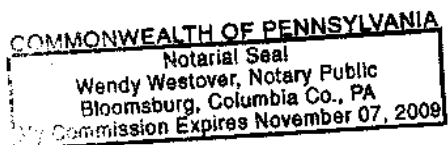
JEFFREY L. KERSTETTER  
ANN L. KERSTETTER

AFFIDAVIT OF SERVICE

NOW, THIS WEDNESDAY, MAY 17, 2006, AT 3:00 PM, SERVED THE WITHIN MORTGAGE FORECLOSURE UPON JEFFREY KERSTETTER AT COLUMBIA COUNTY SHERIFF'S OFFICE, BLOOMSBURG BY HANDING TO JEFFREY KERSTETTER, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

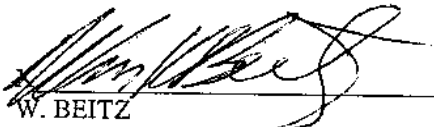
SWORN AND SUBSCRIBED BEFORE ME  
THIS WEDNESDAY, MAY 17, 2006

  
NOTARY PUBLIC



SO ANSWERS,

  
SHERIFF TIMOTHY T. CHAMBERLAIN

  
W. BEITZ  
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

**HABITAT FOR HUMANITY IN COLUMBIA  
AND MONTGOMERY COUNTIES, INC.**

**74ED2006**

**VS**

**MORTGAGE FORECLOSURE**

**JEFFREY L. KERSTETTER  
ANN L. KERSTETTER**

NOW, MONDAY, MAY 15, 2006, I, HON. TIMOTHY T. CHAMBERLAIN, HIGH SHERIFF OF COLUMBIA COUNTY, PENNSYLVANIA, DO HEREBY DEPUTIZE THE SHERIFF OF LUZERNE COUNTY PENNSYLVANIA, TO EXECUTE THIS WRIT DEPUTATION BEING MADE AT THE REQUEST AND RISK OF THE PLAINTIFF, PERSON TO SERVE, ANN KERSTETTER, AT 488 HOBBIE RD, NESCOPECK, PA

*Timothy T. Chamberlain*

---

TIMOTHY T. CHAMBERLAIN  
SHERIFF  
COLUMBIA COUNTY, PENNSYLVANIA

by \_\_\_\_\_  
Deputy Sheriff of Luzerne County, Pennsylvania

## DOMESTIC RELATIONS SECTION OF COLUMBIA COUNTY

STATEMENT OF LIEN BY OPERATION OF LAW ARISING  
FROM OVERDUE SUPPORT OBLIGATIONS

## I. Obligor information (To be completed by requestor)

Please search your records of child and spousal obligations to determine whether any record of overdue support exists for the following person:

NAMEDATE OF BIRTHSOCIAL SECURITY#Ann L Kerstetter2-11-67175-62-8411DATE: 6/8/06REQUESTOR: Sherriff

Print Name

JD# 772 JD 2005

Signature

## II. Lien information (To be provided by DRS)

☒ WE HAVE NO RECORD OF ANY CASE WITH THE ABOVE NAMED INDIVIDUAL.

☐ WE HAVE AN OPEN CASE, WITH NO OVERDUE SUPPORT OWED.

☐ WE HAVE THE FOLLOWING RECORD OF OVERDUE SUPPORT OWED BY THE ABOVE NAMED OBLIGOR. THIS OVERDUE SUPPORT IS A LIEN BY OPERATION OF LAW AGAINST ALL REAL ESTATE OWNED BY THE OBLIGOR WITHIN THE JUDICIAL DISTRICT.

Amount of Overdue SupportNext Due DateNext Payment Amount

-0-  
(Credit Balance)

Date: 6/8/06BY: [Signature]TITLE: Asst. SPS

Certified from the record

This 8 day of June 2006

Galt K. Jordan

Director Domestic Relations Section

By: [Signature]



SHERIFF OF COLUMBIA COUNTY  
COURT HOUSE - P.O. BOX 380  
BLOOMSBURG, PA 17815  
FAX: (717) 369-2422

PHONE  
(717) 369-2422

24 HOUR PHONE  
(717) 734-4300

Monday, May 15, 2006

DOMESTIC RELATIONS  
702 SAWMILL ROAD  
BLOOMSBURG, PA 17815

**HABITAT FOR HUMANITY IN COLUMBIA AND MONTGOMERY COUNTIES,  
INC.**

VS

**JEFFREY L. KERSTETTER (P)**

**ANN L. KERSTETTER (S)**

**DOCKET # 74ED2006**

**JD # 772JD2005**

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

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
DATE RECEIVED 5/12/2006

SERVICE# 3 - OF - 12 SERVICES  
DOCKET # 74ED2006

PLAINTIFF HABITAT FOR HUMANITY IN COLUMBIA AND  
MONTGOMERY COUNTIES, INC.

DEFENDANT JEFFREY L. KERSTETTER  
ANN L. KERSTETTER

ATTORNEY FIRM DERR, PURSEL, LUSCHAS & NORTON

<b>PERSON/CORP TO SERVED</b>
HABITAT FOR HUMANITY IN COLUMBIA AND MONTGOMERY CO.
PO BOX 273
BLOOMSBURG

**PAPERS TO SERVED**  
MORTGAGE FORECLOSURE

SERVED UPON JEFF FASTER

RELATIONSHIP SECT. IDENTIFICATION \_\_\_\_\_

DATE 5-31-06 TIME 1220 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
5-24-06	1205	ARTER	Called left mess
5-26-06	1155	ARTER	" " "
5-30-06	0800	ARTER	" " "
5-30-06 DEPUTY	1420	ARTER	" " "
5-31-06	0820	ARTER	DATE 5-31-06 5-31-06

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
DATE RECEIVED 5/12/2006

SERVICE# 1 - OF - 12 SERVICES  
DOCKET # 74ED2006

PLAINTIFF

HABITAT FOR HUMANITY IN COLUMBIA AND  
MONTGOMERY COUNTIES, INC.

DEFENDANT

JEFFREY L. KERSTETTER  
ANN L. KERSTETTER

ATTORNEY FIRM

DERR, PURSEL, LUSCHAS & NORTON

PERSON/CORP TO SERVED
JEFFREY KERSTETTER
332 CATHERINE ST.
BLOOMSBURG

PAPERS TO SERVED  
MORTGAGE FORECLOSURE

SERVED UPON Jeffrey Kerstetter

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

DATE 5/17/06 TIME 1500hrs 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

5-16-06 1100 Anter Card

DEPUTY

[Signature]

- DATE 5/17/2006

COUNTY OF COLUMBIA  
REAL ESTATE TAX CERTIFICATION

Date: 05/17/2006

Fee: \$5.00

Cert. NO: 2025

KERSTETTER JEFFREY L & ANN L  
C/O HABITAT FOR HUMANITY  
P O BOX 273  
BLOOMSBURG PA 17815

District: BERWICK BORO  
Deed: 20001 -1978  
Location: 903 WEST FRONT STREE  
Parcel Id: 04C-02 -041-00,000

Assessment: 14,032  
Balances as of 05/17/2006

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

By: Columbia County Sheriff Per: RN

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER:  
DATE RECEIVED 5/12/2006

SERVICE# 9 - OF - 12 SERVICES  
DOCKET # 74ED2006

PLAINTIFF HABITAT FOR HUMANITY IN COLUMBIA AND  
MONTGOMERY COUNTIES, INC.

DEFENDANT JEFFREY L. KERSTETTER  
ANN L. KERSTETTER

ATTORNEY FIRM DERR, PURSEL, LUSCHAS & NORTON

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

PAPERS TO SERVED  
MORTGAGE FORECLOSURE

SERVED UPON DEB Miller

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

DATE 5-16-6 TIME 1615 MILEAGE \_\_\_\_\_ OTHER \_\_\_\_\_

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

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

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

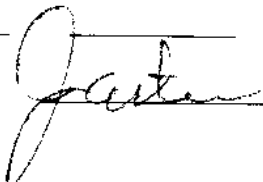
ATTEMPTS  
DATE

TIME

OFFICER

REMARKS

DEPUTY



DATE 5-16-6



# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
DATE RECEIVED 5/12/2006

SERVICE# 4 - OF - 12 SERVICES  
DOCKET # 74ED2006

PLAINTIFF

HABITAT FOR HUMANITY IN COLUMBIA AND  
MONTGOMERY COUNTIES, INC.

DEFENDANT

JEFFREY L. KERSTETTER  
ANN L. KERSTETTER

ATTORNEY FIRM

DERR, PURSEL, LUSCHAS & NORTON

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

PAPERS TO SERVED  
MORTGAGE FORECLOSURE

SERVED UPON KELLY GREER

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

DATE 05-15-06 TIME 1345 MILEAGE \_\_\_\_\_ OTHER \_\_\_\_\_

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

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

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

ATTEMPTS  
DATE

TIME

OFFICER

REMARKS

DEPUTY

[Signature] DATE 05.15.06

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
DATE RECEIVED 5/12/2006

SERVICE# 5 - OF - 12 SERVICES  
DOCKET # 74ED2006

PLAINTIFF

HABITAT FOR HUMANITY IN COLUMBIA AND  
MONTGOMERY COUNTIES, INC.

DEFENDANT

JEFFREY L. KERSTETTER

ANN L. KERSTETTER

ATTORNEY FIRM

DERR, PURSEL, LUSCHAS & NORTON

**PERSON/CORP TO SERVED**

CONNIE GINGER-TAX COLLECTOR

1615 LINCOLN AVE.

BERWICK

**PAPERS TO SERVED**

MORTGAGE FORECLOSURE

SERVED UPON

CONNIE GINGER

RELATIONSHIP

IDENTIFICATION

DATE 05.15.06

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

DATE

05.15.06

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER:  
DATE RECEIVED 5/12/2006

SERVICE# 6 - OF - 12 SERVICES  
DOCKET # 74ED2006

PLAINTIFF

HABITAT FOR HUMANITY IN COLUMBIA AND  
MONTGOMERY COUNTIES, INC.

DEFENDANT

JEFFREY L. KERSTETTER

ANN L. KERSTETTER

ATTORNEY FIRM

DERR, PURSEL, LUSCHAS & NORTON

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

**PAPERS TO SERVED**  
MORTGAGE FORECLOSURE

SERVED UPON CHARLES NARDI

RELATIONSHIP ENE OFF. IDENTIFICATION \_\_\_\_\_

DATE 05.15.06 TIME 1148 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

Paul D. [Signature]

DATE 05.15.06

74

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

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

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

KERSTETTER JEFFREY L & ANN L  
C/O HABITAT FOR HUMANITY  
P O BOX 273  
BLOOMSBURG PA 17815

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

DATE 03/01/2006 BILL NO. 4339

DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	AX AMOUNT DUE	INCL. PENALTY
GENERAL	14.032	5.646	77.64	79.22	87.14
SINKING		1.345	18.49	18.87	20.76
LIGHT		.75	10.31	10.52	11.05
FIRE		1.25	17.19	17.54	18.42
BORO RE		8.6	118.27	120.68	126.71
The discount & penalty have been calculated for your convenience			241.90	246.83	264.08
PAY THIS AMOUNT			April 30 If paid on or before	June 30 If paid on or before	June 30 If paid after

CNTY	TWP
Discount 2 %	2 %
Penalty 10 %	5 %
PARCEL: 04C-02 -041-00,000	
903 W FRONT ST	Land
.0835 Acres	Buildings
Total Assessment	14,032

CONNIE C GINGHAM  
This tax returned to  
Counthouse on:  
January 1, 2007

FILE COPY  
CK# 1033

3/24



May 15, 2006

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

**HABITAT FOR HUMANITY IN COLUMBIA AND MONTGOMERY  
COUNTIES, INC.**

VS.

**JEFFREY L. KERSTETTER  
ANN L. KERSTETTER**

**DOCKET # 74ED2006**

**JD # 772JD2005**

Dear Timothy:

The balance due on sewer account #112422 for the property located at 903 West Front Street, Berwick through July 2006 is \$1186.63. The amount to pay the sewer bill through July 2006 is \$1070.63, plus \$116.00 to satisfy a lien.

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

Sincerely,

Kelly Greer  
Authority Clerk

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

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

# REAL ESTATE OUTLINE

ED # 74-06

DATE RECEIVED 5-18-06

DOCKET AND INDEX 5-18-06

## CHECK FOR PROPER INFO.

WRIT OF EXECUTION

COPY OF DESCRIPTION

WHEREABOUTS OF LKA

NON-MILITARY AFFIDAVIT

NOTICES OF SHERIFF SALE

WATCHMAN RELEASE FORM

AFFIDAVIT OF LIENS LIST

CHECK FOR \$1,350.00 OR

✓

✓

✓

✓

✓

✓

✓

✓

CK# 13/3/

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

SALE DATE

POSTING DATE

ADV. DATES FOR NEWSPAPER

July 36, 06 TIME 0900

June 22, 06

1<sup>ST</sup> WEEK July 5

2<sup>ND</sup> WEEK 12

3<sup>RD</sup> WEEK 19, 06

# SHERIFF'S SALE

WEDNESDAY JULY 26, 2006 AT 9:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 74 OF 2006 ED AND CIVIL WRIT NO. 772 OF 2005 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, parcel and tract of land situate in the Borough of Berwick, Columbia County, Pennsylvania, bounded and described as follows:

BEGINNING at a rebar set on the northerly right-of-way of S.R. 0011, said rebar being at the Southwest corner of the herein described parcel, thence from point of beginning and along lands of Carl Bruce, north 8 degrees 00 minutes 00 seconds West, 174.94 feet to a set rebar; thence along the southerly side of a fifteen (15') foot Alley, north 82 degrees 00 minutes 00 seconds East, 20.74 feet to a set rebar; thence along the westerly side of parcel "B", the following three (3) courses and distances: south 8 degrees 00 minutes 00 seconds East, 109.72 feet to a point; south 8 degrees 14 minutes 58 seconds East, 47.64 feet to a point; south 8 degrees 00 minutes 00 seconds East 17.57 feet to a set rebar; thence along the northerly right of way of S.R. 0011, south 82 degrees 00 minutes 00 seconds West, 20.95 feet to the place of BEGINNING. CONTAINING 3,637.2846 square feet.

BEING DESIGNATED AS PARCEL "A" on a survey map prepared by Bafle, James and Associates, dated August 11, 2000, and being the westerly side of a double house, with said house being 903 West Front Street, Berwick, Columbia County, Pennsylvania. Said survey map being recorded on October 5, 2000, to Instrument Number 200009368.

BEING A PORTION OF THE SAME PREMISES which Beverly Alley, by deed dated October 15, 1999, and recorded to Instrument Number 199909618, granted and conveyed unto Habitat for Humanity in Columbia and Montour Counties, Inc.

THE AFORESAID CONVEYANCE is taken subject to the following restrictions as imposed upon the transfer by the Berwick Zoning Hearing Board:

1. In case one side of the home, or both sides, are destroyed beyond repair, the deed will limit sale of individual lots.
2. One side must sell out to the other side, or an agreement must be reached to sell both sides as one, or
3. The property would have to be rebuilt as a double house.
4. The restrictions would stay on the deed through any future sales.

Transfer of title to the premises described in this mortgage shall make all sums due thereon, including principal and interest and all amounts agreed to be treated as such, payable on demand, irrespective of anything herein contained to the contrary.

This mortgage intending to be a purchase money mortgage under the provisions of the Pennsylvania Lien Priority Law as amended. BEING the same premises which Habitat for Humanity in Columbia and Montour Counties, Inc., granted and conveyed unto Jeffrey L. Kerstetter and Ann L. Kerstetter, husband and wife, mortgagors herein, by deed dated December 15, 2000, and recorded simultaneously herewith.

## 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  
Noah Napersteck  
120 W. Main Street  
Bloomsburg, PA 17815

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

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Plaintiff's Attorney  
Noah Napersteck  
120 W. Main Street  
Bloomsburg, PA 17815

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



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Bloomsburg, PA 17815

Sheriff of Columbia County  
Timothy T. Chamberlain  
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Derr, Pursel, Luschas & Morton, LLP  
Noah G. Naparsteck, Esquire  
120 W. Main Street  
Bloomsburg, PA 17815  
Attorney ID# 82190  
Telephone 570-784-4654  
Facsimile 570-784-1281  
Attorney for Plaintiff

**HABITAT FOR HUMANITY IN  
COLUMBIA AND MONTGOMERY  
COUNTIES, INC.,**  
Plaintiff

vs.

**JEFFREY L. KERSTETTER and  
ANN L. KERSTETTER, his wife,**  
Defendant

**IN THE COURT OF COMMON PLEAS  
OF THE 26TH JUDICIAL DISTRICT  
COLUMBIA COUNTY,  
PENNSYLVANIA  
CIVIL - LAW**

*Writ 2006 EP 34*

**DOCKET NO. 2005 CV 772 MF**

**WRIT OF EXECUTION**

To the Sheriff of Columbia County:

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

PLEASE SEE SHERIFF'S SALE DESCRIPTION ATTACHED AS EXHIBIT "A"

Principal balance a/o 12/14/04	\$31,236.64
Accrued late charges a/o 5/5/04	3,031.24
Costs advances made by Plaintiff a/o 5/5/06	232.45
Estimated Attorney's Fees	3,000.00
<b>Total amount due</b>	<b>\$37,500.33<sup>1</sup></b>

Date: *05-11-2006*

Seal of Court:

*Tamara B. Kline*  
PROTHONOTARY

*Bonita A. Delivetta*  
CLERK *Chf. Dep.*

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

<sup>1</sup>Plus accrued interest, late charges, reasonable attorney's fees, continuing escrow advances, costs and monies expended by the Plaintiff in payment of any and all taxes, sewer/water rentals, claims or charges for insurance or repairs and any and all advances hereinafter made by the Plaintiff pursuant to the rights and privileges granted under the terms of the mortgage in full foreclosure.

## **LEGAL DESCRIPTION**

**ALL THAT CERTAIN** piece, parcel and tract of land situate in the Borough of Berwick, Columbia County, Pennsylvania, bounded and described as follows:

**BEGINNING** at a rebar set on the northerly right-of-way of S.R. 0011, said rebar being at the Southwest corner of the herein described parcel, thence from point of beginning and along lands of Carl Bruce, north 8 degrees 00 minutes 00 seconds West, 174.94 feet to a set rebar; thence along the southerly side of a fifteen (15') foot Alley, north 82 degrees 00 minutes 00 seconds East, 20.74 feet to a set rebar; thence along the westerly side of parcel "B", the following three (3) courses and distances: south 8 degrees 00 minutes 00 seconds East, 109.72 feet to a point; south 8 degrees 14 minutes 58 seconds East, 47.64 feet to a point; south 8 degrees 00 minutes 00 seconds East 17.57 feet to a set rebar; thence along the northerly right of way of S.R. 0011, south 82 degrees 00 minutes 00 seconds West, 20.95 feet to the place of **BEGINNING**.

**CONTAINING** 3,637.2846 square feet.

**BEING DESIGNATED AS PARCEL "A"** on a survey map prepared by Bafile, James and Associates, dated August 11, 2000, and being the westerly side of a double house, with said house being 903 West Front Street, Berwick, Columbia County, Pennsylvania. Said survey map being recorded on October 5, 2000, to Instrument Number 200009368.

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Transfer of title to the premises described in this mortgage shall make all sums due thereon, including principal and interest and all amounts agreed to be treated as such, payable on demand, irrespective of anything herein contained to the contrary.

This mortgage intending to be a purchase money mortgage under the provisions of the Pennsylvania Lien Priority Law as amended.

**BEING** the same premises which Habitat for Humanity in Columbia and Montour Counties, Inc., granted and conveyed unto Jeffrey L. Kerstetter and Ann L. Kerstetter, husband and wife, mortgagors herein, by deed dated December 15, 2000, and recorded simultaneously herewith.

Derr, Pursel, Luschas & Norton, LLP  
Noah G. Naparsteck, Esquire  
120 W. Main Street  
Bloomsburg, PA 17815  
Attorney ID# 82190  
Telephone 570-784-4654  
Facsimile 570-784-1281  
Attorney for Plaintiff

HABITAT FOR HUMANITY IN  
COLUMBIA AND MONTGOMERY  
COUNTIES, INC.,  
Plaintiff

vs.

JEFFREY L. KERSTETTER and  
ANN L. KERSTETTER, his wife,  
Defendant

IN THE COURT OF COMMON PLEAS  
OF THE 26TH JUDICIAL DISTRICT  
COLUMBIA COUNTY,  
PENNSYLVANIA  
CIVIL - LAW

*Went 2006 EP 74*

DOCKET NO. 2005 CV 772 MF

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Date: *05-11-2006*

Seal of Court:

*Tamara B. Kline*  
PROTHONOTARY

*Barbara A. Helzlsouer*  
CLERK *Chief Dept*

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

<sup>1</sup>Plus accrued interest, late charges, reasonable attorney's fees, continuing escrow advances, costs and monies expended by the Plaintiff in payment of any and all taxes, sewer/water rentals, claims or charges for insurance or repairs and any and all advances hereinafter made by the Plaintiff pursuant to the rights and privileges granted under the terms of the mortgage in full foreclosure.

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**BEGINNING** at a rebar set on the northerly right-of-way of S.R. 0011, said rebar being at the Southwest corner of the herein described parcel, thence from point of beginning and along lands of Carl Bruce, north 8 degrees 00 minutes 00 seconds West, 174.94 feet to a set rebar; thence along the southerly side of a fifteen (15') foot Alley, north 82 degrees 00 minutes 00 seconds East, 20.74 feet to a set rebar; thence along the westerly side of parcel "B", the following three (3) courses and distances: south 8 degrees 00 minutes 00 seconds East, 109.72 feet to a point; south 8 degrees 14 minutes 58 seconds East, 47.64 feet to a point; south 8 degrees 00 minutes 00 seconds East 17.57 feet to a set rebar; thence along the northerly right of way of S.R. 0011, south 82 degrees 00 minutes 00 seconds West, 20.95 feet to the place of **BEGINNING**.

**CONTAINING** 3,637.2846 square feet.

**BEING DESIGNATED AS PARCEL "A"** on a survey map prepared by Bafile, James and Associates, dated August 11, 2000, and being the westerly side of a double house, with said house being 903 West Front Street, Berwick, Columbia County, Pennsylvania. Said survey map being recorded on October 5, 2000, to Instrument Number 200009368.

**BEING A PORTION OF THE SAME PREMISES** which Beverly Alley, by deed dated October 15, 1999, and recorded to Instrument Number 199909618, granted and conveyed unto Habitat for Humanity in Columbia and Montour Counties, Inc.

**THE AFORESAID CONVEYANCE** is taken subject to the following restrictions as imposed upon the transfer by the Berwick Zoning Hearing Board:

1. In case one side of the home, or both sides, are destroyed beyond repair, the deed will limit the sale of individual lots.
2. One side must sell out to the other side, or an agreement must be reached to sell both sides as one, or
3. The property would have to be rebuilt as a double house.
4. The restrictions would stay on the deed through any future sales.





Transfer of title to the premises described in this mortgage shall make all sums due thereon, including principal and interest and all amounts agreed to be treated as such, payable on demand, irrespective of anything herein contained to the contrary.

This mortgage intending to be a purchase money mortgage under the provisions of the Pennsylvania Lien Priority Law as amended.

**BEING** the same premises which Habitat for Humanity in Columbia and Montour Counties, Inc., granted and conveyed unto Jeffrey L. Kerstetter and Ann L. Kerstetter, husband and wife, mortgagors herein, by deed dated December 15, 2000, and recorded simultaneously herewith.

## **LEGAL DESCRIPTION**

**ALL THAT CERTAIN** piece, parcel and tract of land situate in the Borough of Berwick, Columbia County, Pennsylvania, bounded and described as follows:

**BEGINNING** at a rebar set on the northerly right-of-way of S.R. 0011, said rebar being at the Southwest corner of the herein described parcel, thence from point of beginning and along lands of Carl Bruce, north 8 degrees 00 minutes 00 seconds West, 174.94 feet to a set rebar; thence along the southerly side of a fifteen (15') foot Alley, north 82 degrees 00 minutes 00 seconds East, 20.74 feet to a set rebar; thence along the westerly side of parcel "B", the following three (3) courses and distances: south 8 degrees 00 minutes 00 seconds East, 109.72 feet to a point; south 8 degrees 14 minutes 58 seconds East, 47.64 feet to a point; south 8 degrees 00 minutes 00 seconds East 17.57 feet to a set rebar; thence along the northerly right of way of S.R. 0011, south 82 degrees 00 minutes 00 seconds West, 20.95 feet to the place of **BEGINNING**.

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1. In case one side of the home, or both sides, are destroyed beyond repair, the deed will limit the sale of individual lots.
2. One side must sell out to the other side, or an agreement must be reached to sell both sides as one, or
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**BEGINNING** at a rebar set on the northerly right-of-way of S.R. 0011, said rebar being at the Southwest corner of the herein described parcel, thence from point of beginning and along lands of Carl Bruce, north 8 degrees 00 minutes 00 seconds West, 174.94 feet to a set rebar; thence along the southerly side of a fifteen (15') foot Alley, north 82 degrees 00 minutes 00 seconds East, 20.74 feet to a set rebar; thence along the westerly side of parcel "B", the following three (3) courses and distances: south 8 degrees 00 minutes 00 seconds East, 109.72 feet to a point; south 8 degrees 14 minutes 58 seconds East, 47.64 feet to a point; south 8 degrees 00 minutes 00 seconds East 17.57 feet to a set rebar; thence along the northerly right of way of S.R. 0011, south 82 degrees 00 minutes 00 seconds West, 20.95 feet to the place of **BEGINNING**.

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**BEING DESIGNATED AS PARCEL "A"** on a survey map prepared by Bafle, James and Associates, dated August 11, 2000, and being the westerly side of a double house, with said house being 903 West Front Street, Berwick, Columbia County, Pennsylvania. Said survey map being recorded on October 5, 2000, to Instrument Number 200009368.

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1. In case one side of the home, or both sides, are destroyed beyond repair, the deed will limit the sale of individual lots.
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Transfer of title to the premises described in this mortgage shall make all sums due thereon, including principal and interest and all amounts agreed to be treated as such, payable on demand, irrespective of anything herein contained to the contrary.

This mortgage intending to be a purchase money mortgage under the provisions of the Pennsylvania Lien Priority Law as amended.

**BEING** the same premises which Habitat for Humanity in Columbia and Montour Counties, Inc., granted and conveyed unto Jeffrey L. Kerstetter and Ann L. Kerstetter, husband and wife, mortgagors herein, by deed dated December 15, 2000, and recorded simultaneously herewith.

Derr, Pursel, Luschas & Jorton, LLP  
Noah G. Naparsteck, Esquire  
120 W. Main Street  
Bloomsburg, PA 17815  
Attorney ID# 82190  
Telephone 570-784-4654  
Facsimile 570-784-1281  
Attorney for Plaintiff

**HABITAT FOR HUMANITY IN  
COLUMBIA AND MONTGOMERY  
COUNTIES, INC.,  
Plaintiff**

**vs.**

**JEFFREY L. KERSTETTER and  
ANN L. KERSTETTER, his wife,  
Defendant**

**IN THE COURT OF COMMON PLEAS  
OF THE 26TH JUDICIAL DISTRICT  
COLUMBIA COUNTY,  
PENNSYLVANIA  
CIVIL - LAW**

**DOCKET NO. 2005 CV 772 MF**

**NOTICE**

BY VIRTUE OF A WRIT OF EXECUTION, \_\_\_\_\_, AND CIVIL WRIT  
NO. 2005 CV 772, ISSUED OUT OF THE COURT OF COMMON PLEAS OF  
COLUMBIA COUNTY, CIVIL DIVISION, DIRECTED TO ME, THERE WILL BE  
EXPOSED TO PUBLIC SALE, BY VENDUE OR OUTCRY TO THE HIGHEST  
BIDDERS, FOR CASH, IN THE COURTHOUSE, IN THE SHERIFF'S OFFICE OR  
A COURTROOM, TO BE ANNOUNCED, IN BLOOMSBURG, COLUMBIA COUNTY,  
PENNSYLVANIA, ON \_\_\_\_\_ IN THE FORENOON OF  
THE SAID DAY, ALL THE RIGHT, TITLE AND INTEREST OF THE DEFENDANT,  
JEFFERY L. KERSTETTER AND ANN L. KERSTETTER, IN AND TO:

**ALL THAT CERTAIN piece, parcel and tract of land situate in the Borough of Berwick,  
Columbia County, Pennsylvania, bounded and described as follows:**

**BEGINNING at a rebar set on the northerly right-of-way of S.R. 0011, said rebar being  
at the Southwest corner of the herein described parcel, thence from point of beginning  
and along lands of Carl Bruce, north 8 degrees 00 minutes 00 seconds West, 174.94  
feet to a set rebar; thence along the southerly side of a fifteen (15') foot Alley, north 82  
degrees 00 minutes 00 seconds East, 20.74 feet to a set rebar; thence along the**

westerly side of parcel "B", the following three (3) courses and distances: south 8 degrees 00 minutes 00 seconds East, 109.72 feet to a point; south 8 degrees 14 minutes 58 seconds East, 47.64 feet to a point; south 8 degrees 00 minutes 00 seconds East 17.57 feet to a set rebar; thence along the northerly right of way of S.R. 0011, south 82 degrees 00 minutes 00 seconds West, 20.95 feet to the place of the BEGINNING

CONTAINING 3,637.2846 square feet

BEING A PORTION OF THE SAME PREMISES which Beverly Alley, by deed dated October 15, 1999, and recorded to Instrument Number 199909618, granted and conveyed unto Habitat for Humanity in Columbia and Montour Counties, Inc.

NOTICE IS HEREBY GIVEN TO CLAIMANTS AND PARTIES IN INTEREST THAT THE SHERIFF WILL, WITHIN THIRTY DAYS THEREAFTER, FILE A SCHEDULE OF DISTRIBUTION IN HIS OFFICE, WHERE THE SAME WILL BE AVAILABLE FOR INSPECTION AND THE DISTRIBUTION WILL BE MADE IN ACCORDANCE WITH THE SCHEDULE UNLESS EXCEPTIONS ARE FILED THERETO WITHIN TEN DAYS THEREAFTER.

SEIZED AND TAKEN INTO EXECUTION AT THE SUIT OF HABITAT FOR HUMANITY IN COLUMBIA AND MONTOUR COUNTIES, INC. SUCCESSOR, AGAINST JEFFERY L. KERSTETTER AND ANN L. KERSTETTER DEFENDANTS AND, WILL BE SOLD BY:

TIMOTHY CHAMBERLAIN  
SHERIFF OF COLUMBIA COUNTY

ATTORNEY FOR PLAINTIFF:  
NOAH G. NAPARSTECK, ESQ.  
LAW OFFICES OF  
DERR, PURSEL, LUSCHAS, & NORTON  
120 West Main Street  
Bloomsburg, PA 17815  
(570) 784-4654

**Derr, Pursel, Luschas Norton, LLP**  
**Noah G. Naparsteck, Esquire**  
**120 W. Main Street**  
**Bloomsburg, PA 17815**  
**Attorney ID# 82190**  
**Telephone 570-784-4654**  
**Facsimile 570-784-1281**  
**Attorney for Plaintiff**

**HABITAT FOR HUMANITY IN  
COLUMBIA AND MONTOUR  
COUNTIES, INC.,  
Plaintiff**

**vs.**

**JEFFREY L. KERSTETTER and  
ANN L. KERSTETTER, his wife,  
Defendant**

**IN THE COURT OF COMMON PLEAS  
OF THE 26TH JUDICIAL DISTRICT  
COLUMBIA COUNTY,  
PENNSYLVANIA  
CIVIL - LAW**

**DOCKET NO. 2005 CV 772 MF**

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

TO: Ann L. Kerstetter  
488 Hobbie Road  
Nescopeck, PA 18635

Your property, including all improvements thereon, located in Berwick, County of Columbia, Pennsylvania (see attached description attached hereto and incorporated herein as Exhibit "A") is scheduled to be sold at Sheriff's Sale on \_\_\_\_\_, 2006 at \_\_\_\_\_ A.M. in the Office of the Sheriff of Columbia County, Columbia County Courthouse, Bloomsburg, Pennsylvania, to enforce the judgment entered to No. 772 of 2005 in the approximate amount of \$31,236.64 plus attorney fees in the amount of Three thousand (\$3,000.00) dollars, plus interest accrued from and after March 1, 2005 through the date of Sheriff's Sale, together with all costs of suit and monies expended by the Plaintiff in payment of any and all taxes, sewer/water rentals, claims or changes for insurance or repairs, and any and all advances hereafter made by the Plaintiff as obtained by Habitat for Humanity in Columbia and Montour Counties, Inc. against you, the owner of said real property,



Jeffrey Kerstetter.

## **NOTICE OF OWNER'S RIGHTS**

### **YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE**

1. The sale will be canceled if you pay to Habitat for Humanity in Columbia and Montour Counties, Inc. the amount of \$31,236.64 plus attorney fees in the amount of Three thousand (\$3,000.00) dollars, plus interest accrued from and after March 1, 2005 through the date of Sheriff's Sale, together with all costs of suit and monies expended by the Plaintiff in payment of any and all taxes, sewer/water rentals, claims or changes for insurance or repairs, and any and all advances hereafter made by the Plaintiff. To arrange for said payments, you may call:

**LAW OFFICES OF DERR, PURSEL, LUSCHAS, & NORTON, LLP  
120 WEST MAIN STREET  
BLOOMSBURG, PA 17815  
(570) 784-4654**

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 below to find out how to obtain an attorney.)

### **YOU MAY STILL BE ABLE TO SAVE 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 the Sheriff of Columbia County at (570) 389-5622.

2. You may be able to petition the Court to set aside the sale if the bid price was grossly inadequate compared to the value of your property.

3. The sale will go through only if the buyer pays the Sheriff the full amount due in the sale. To find out if this has happened you may call the Sheriff of Columbia County at (570) 389-5622.

4. You have the right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.

5. 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 on a date specified by the Sheriff not later than (30) days after the date of sale. This schedule will state who will be receiving that money. The money will be distributed 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 filing of the schedule.

6. 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 OFFICES LISTED BELOW TO FIND OUT WHERE YOU CAN GET HELP:

North PA Legal Services  
168 E. 5th St.  
Bloomsburg, Pennsylvania 17815  
(570) 784-8760

Pennsylvania Lawyer Referral Service  
Pennsylvania Bar Association  
PO Box 186  
Harrisburg, PA 17108  
(717) 692-7375

LAW OFFICES OF  
DERR, PURSEL, LUSCHAS, & NORTON, LLP

  
Noah G. Naparsteck, Esq.  
120 West Main Street  
PO Box 539  
Bloomsburg, PA 17815  
(570) 784-4654

**Derr, Pursel, Luschas & Morton, LLP**  
**Noah G. Naparsteck, Esquire**  
**120 W. Main Street**  
**Bloomsburg, PA 17815**  
**Attorney ID# 82190**  
**Telephone 570-784-4654**  
**Facsimile 570-784-1281**  
**Attorney for Plaintiff**

**HABITAT FOR HUMANITY IN  
COLUMBIA AND MONTOUR  
COUNTIES, INC.,  
Plaintiff**

**vs.**

**JEFFREY L. KERSTETTER and  
ANN L. KERSTETTER, his wife,  
Defendant**

**IN THE COURT OF COMMON PLEAS  
OF THE 26TH JUDICIAL DISTRICT  
COLUMBIA COUNTY,  
PENNSYLVANIA  
CIVIL - LAW**

**DOCKET NO. 2005 CV 772 MF**

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TO: Jeffrey L. Kerstetter  
332 Catherine Street  
Bloomsburg, PA 17815

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Jeffrey Kerstetter.

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6. You may also have other rights and defenses, or ways of getting your house back, if you act immediately after the sale.

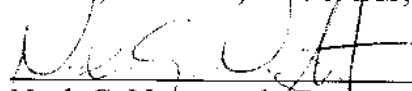
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(717) 692-7375

LAW OFFICES OF  
DERR, PURSEL, LUSCHAS, & NORTON, LLP



\_\_\_\_\_  
Noah G. Naparsteck, Esq.

120 West Main Street  
PO Box 539  
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(570) 784-4654

**Derr, Pursel, Luschas & Norton, LLP**  
Noah G. Naparsteck, Esquire  
120 W. Main Street  
Bloomsburg, PA 17815  
Attorney ID# 82190  
Telephone 570-784-4654  
Facsimile 570-784-1281  
Attorney for Plaintiff

**HABITAT FOR HUMANITY IN  
COLUMBIA AND MONTOUR  
COUNTIES, INC.,  
Plaintiff**

**vs.**

**JEFFREY L. KERSTETTER and  
ANN L. KERSTETTER, his wife,  
Defendant**

**IN THE COURT OF COMMON PLEAS  
OF THE 26TH JUDICIAL DISTRICT  
COLUMBIA COUNTY,  
PENNSYLVANIA  
CIVIL - LAW**

**DOCKET NO. 2005 CV 772 MF**

**AFFIDAVIT PURSUANT TO RULE 3129.1**

HABITAT FOR HUMANITY IN COLUMBIA AND MONTOUR COUNTIES, INC., Plaintiff in the above action, sets forth as of the date the Praecipe for Writ of Execution was filed the following information concerning the real property located at 903 West Front Street, Berwick, PA 18603 as more fully described in a Deed recorded in the Columbia County Recorder's Office to Instrument number 200011979, the description of the land is attached hereto as Exhibit A:

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

<u>Name</u>	<u>Address</u>
Jeffery L. Kerstetter	332 Catherine St, Bloomsburg, PA 17815
Ann L. Kerstetter	488 Hobbie Rd, Nescopeck, PA 18635

**2. Name and address of Defendants in the judgment:**

Jeffery L. Kerstetter	332 Catherine St, Bloomsburg, PA 17815
Ann L. Kerstetter	488 Hobbie Rd, Nescopeck, PA 18635

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

<u>Name</u>	<u>Address</u>
Habitat for Humanity in Columbia and Montour Counties, Inc.	P. O. Box 273 Bloomsburg, PA 17815
Columbia County Domestic Relations Office	15 Perry Avenue Bloomsburg, PA 17815

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

Habitat for Humanity in Columbia and Montour Counties, Inc.	P. O. Box 273 Bloomsburg, PA 17815
Columbia County Domestic Relations Office	15 Perry Avenue Bloomsburg, PA 17815

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

Habitat for Humanity in Columbia and Montour Counties, Inc.	P. O. Box 273 Bloomsburg, PA 17815
Berwick Area Joint Sewer Authority	334 Market Street Berwick, PA 18603
Columbia County Domestic Relations Office	15 Perry Avenue Bloomsburg, PA 17815

**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:**

Habitat for Humanity in Columbia and Montour Counties, Inc.	P. O. Box 273 Bloomsburg, PA 17815
Jeffery L. Kerstetter	332 Catherine St, Bloomsburg, PA 17815
Ann L. Kerstetter	488 Hobbie Rd, Nescopeck, PA 18635

Columbia County Domestic  
Relations Office

15 Perry Avenue  
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.**

Name

Address

Habitat for Humanity in  
Columbia and Montour  
Counties, Inc.

P. O. Box 273  
Bloomsburg, PA 17815

Columbia County Tax  
Claim Bureau

Columbia County Courthouse  
35 West Main Street  
Bloomsburg, PA 17815


Columbia County Domestic  
Relations Office

15 Perry Avenue  
Bloomsburg, PA 17815

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. §4904 relating to unsworn falsification to authorities.

Date:

5/11/06

  
\_\_\_\_\_  
Noah G. Naparstek, Esquire  
Attorney for Plaintiff



**Derr, Pursel, Luschas & Norton, LLP**  
Noah G. Naparsteck, Esquire  
120 W. Main Street  
Bloomsburg, PA 17815  
Attorney ID# 82190  
Telephone 570-784-4654  
Facsimile 570-784-1281  
Attorney for Plaintiff

**HABITAT FOR HUMANITY IN  
COLUMBIA AND MONTOUR  
COUNTIES, INC.,  
Plaintiff**

**vs.**

**JEFFREY L. KERSTETTER and  
ANN L. KERSTETTER, his wife,  
Defendant**

**IN THE COURT OF COMMON PLEAS  
OF THE 26TH JUDICIAL DISTRICT  
COLUMBIA COUNTY,  
PENNSYLVANIA  
CIVIL - LAW**

**DOCKET NO. 2005 CV 772 MF**

**AFFIDAVIT PURSUANT TO RULE 3129.1**

HABITAT FOR HUMANITY IN COLUMBIA AND MONTOUR COUNTIES, INC., Plaintiff in the above action, sets forth as of the date the Praecipe for Writ of Execution was filed the following information concerning the real property located at 903 West Front Street, Berwick, PA 18603 as more fully described in a Deed recorded in the Columbia County Recorder's Office to Instrument number 200011979, the description of the land is attached hereto as Exhibit A:

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

<u>Name</u>	<u>Address</u>
Jeffery L. Kerstetter	332 Catherine St, Bloomsburg, PA 17815
Ann L. Kerstetter	488 Hobbie Rd, Nescopeck, PA 18635

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Ann L. Kerstetter	488 Hobbie Rd, Nescopeck, PA 18635

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<u>Name</u>	<u>Address</u>
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Columbia County Domestic Relations Office	15 Perry Avenue Bloomsburg, PA 17815

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Columbia County Domestic Relations Office	15 Perry Avenue Bloomsburg, PA 17815

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

Habitat for Humanity in Columbia and Montour Counties, Inc.	P. O. Box 273 Bloomsburg, PA 17815
Berwick Area Joint Sewer Authority	334 Market Street Berwick, PA 18603
Columbia County Domestic Relations Office	15 Perry Avenue Bloomsburg, PA 17815

**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:**

Habitat for Humanity in Columbia and Montour Counties, Inc.	P. O. Box 273 Bloomsburg, PA 17815
Jeffery L. Kerstetter	332 Catherine St, Bloomsburg, PA 17815
Ann L. Kerstetter	488 Hobbie Rd, Nescopeck, PA 18635

Columbia County Domestic  
Relations Office

15 Perry Avenue  
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.**

Name

Address

Habitat for Humanity in  
Columbia and Montour  
Counties, Inc.

P. O. Box 273  
Bloomsburg, PA 17815

Columbia County Tax  
Claim Bureau

Columbia County Courthouse  
35 West Main Street  
Bloomsburg, PA 17815


Columbia County Domestic  
Relations Office

15 Perry Avenue  
Bloomsburg, PA 17815

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. §4904 relating to unsworn falsification to authorities.

Date:

5/11/06

  
\_\_\_\_\_  
Noah G. Naparsteck, Esquire  
Attorney for Plaintiff

**Derr, Pursel, Luschas & Norton, LLP**

Noah G. Naparsteck, Esquire  
120 W. Main Street  
Bloomsburg, PA 17815  
Attorney ID# 82190  
Telephone 570-784-4654  
Facsimile 570-784-1281  
Attorney for Plaintiff

**HABITAT FOR HUMANITY IN  
COLUMBIA AND MONTOUR  
COUNTIES, INC.,  
Plaintiff**

**vs.**

**JEFFREY L. KERSTETTER and  
ANN L. KERSTETTER, his wife,  
Defendant**

**IN THE COURT OF COMMON PLEAS  
OF THE 26TH JUDICIAL DISTRICT  
COLUMBIA COUNTY,  
PENNSYLVANIA  
CIVIL - LAW**

**DOCKET NO. 2005 CV 772 MF**

**AFFIDAVIT PURSUANT TO RULE 3129.1**

HABITAT FOR HUMANITY IN COLUMBIA AND MONTOUR COUNTIES, INC., Plaintiff in the above action, sets forth as of the date the Praeceptum for Writ of Execution was filed the following information concerning the real property located at 903 West Front Street, Berwick, PA 18603 as more fully described in a Deed recorded in the Columbia County Recorder's Office to Instrument number 200011979, the description of the land is attached hereto as Exhibit A:

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

<u>Name</u>	<u>Address</u>
Jeffery L. Kerstetter	332 Catherine St, Bloomsburg, PA 17815
Ann L. Kerstetter	488 Hobbie Rd, Nescopeck, PA 18635

**2. Name and address of Defendants in the judgment:**

Jeffery L. Kerstetter	332 Catherine St, Bloomsburg, PA 17815
Ann L. Kerstetter	488 Hobbie Rd, Nescopeck, PA 18635

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

<u>Name</u>	<u>Address</u>
Habitat for Humanity in Columbia and Montour Counties, Inc.	P. O. Box 273 Bloomsburg, PA 17815
Columbia County Domestic Relations Office	15 Perry Avenue Bloomsburg, PA 17815

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

Habitat for Humanity in Columbia and Montour Counties, Inc.	P. O. Box 273 Bloomsburg, PA 17815
Columbia County Domestic Relations Office	15 Perry Avenue Bloomsburg, PA 17815

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

Habitat for Humanity in Columbia and Montour Counties, Inc.	P. O. Box 273 Bloomsburg, PA 17815
Berwick Area Joint Sewer Authority	334 Market Street Berwick, PA 18603
Columbia County Domestic Relations Office	15 Perry Avenue Bloomsburg, PA 17815

**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:**

Habitat for Humanity in Columbia and Montour Counties, Inc.	P. O. Box 273 Bloomsburg, PA 17815
Jeffery L. Kerstetter	332 Catherine St, Bloomsburg, PA 17815
Ann L. Kerstetter	488 Hobbie Rd, Nescopeck, PA 18635

Columbia County Domestic  
Relations Office

15 Perry Avenue  
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.**

Name

Address

Habitat for Humanity in  
Columbia and Montour  
Counties, Inc.

P. O. Box 273  
Bloomsburg, PA 17815

Columbia County Tax  
Claim Bureau

Columbia County Courthouse  
35 West Main Street  
Bloomsburg, PA 17815


Columbia County Domestic  
Relations Office

15 Perry Avenue  
Bloomsburg, PA 17815

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Date:

5/11/06

  
\_\_\_\_\_  
Noah G. Naparsteck, Esquire  
Attorney for Plaintiff

**Derr, Pursel, Luschas & Norton, LLP**  
Noah G. Naparsteck, Esquire  
120 W. Main Street  
Bloomsburg, PA 17815  
Attorney ID# 82190  
Telephone 570-784-4654  
Facsimile 570-784-1281  
Attorney for Plaintiff

**HABITAT FOR HUMANITY IN  
COLUMBIA AND MONTOUR  
COUNTIES, INC.,  
Plaintiff**

**vs.**

**JEFFREY L. KERSTETTER and  
ANN L. KERSTETTER, his wife,  
Defendant**

**IN THE COURT OF COMMON PLEAS  
OF THE 26TH JUDICIAL DISTRICT  
COLUMBIA COUNTY,  
PENNSYLVANIA  
CIVIL - LAW**

**DOCKET NO. 2005 CV 772 MF**

**AFFIDAVIT PURSUANT TO RULE 3129.1**

HABITAT FOR HUMANITY IN COLUMBIA AND MONTOUR COUNTIES, INC., Plaintiff in the above action, sets forth as of the date the Praecipe for Writ of Execution was filed the following information concerning the real property located at 903 West Front Street, Berwick, PA 18603 as more fully described in a Deed recorded in the Columbia County Recorder's Office to Instrument number 200011979, the description of the land is attached hereto as Exhibit A:

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

<u>Name</u>	<u>Address</u>
Jeffery L. Kerstetter	332 Catherine St, Bloomsburg, PA 17815
Ann L. Kerstetter	488 Hobbie Rd, Nescopeck, PA 18635

**2. Name and address of Defendants in the judgment:**

Jeffery L. Kerstetter	332 Catherine St, Bloomsburg, PA 17815
Ann L. Kerstetter	488 Hobbie Rd, Nescopeck, PA 18635

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

<u>Name</u>	<u>Address</u>
Habitat for Humanity in Columbia and Montour Counties, Inc.	P. O. Box 273 Bloomsburg, PA 17815
Columbia County Domestic Relations Office	15 Perry Avenue Bloomsburg, PA 17815

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

Habitat for Humanity in Columbia and Montour Counties, Inc.	P. O. Box 273 Bloomsburg, PA 17815
Columbia County Domestic Relations Office	15 Perry Avenue Bloomsburg, PA 17815

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

Habitat for Humanity in Columbia and Montour Counties, Inc.	P. O. Box 273 Bloomsburg, PA 17815
Berwick Area Joint Sewer Authority	334 Market Street Berwick, PA 18603
Columbia County Domestic Relations Office	15 Perry Avenue Bloomsburg, PA 17815

**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:**

Habitat for Humanity in Columbia and Montour Counties, Inc.	P. O. Box 273 Bloomsburg, PA 17815
Jeffery L. Kerstetter	332 Catherine St, Bloomsburg, PA 17815
Ann L. Kerstetter	488 Hobbie Rd, Nescopeck, PA 18635



Columbia County Domestic  
Relations Office

15 Perry Avenue  
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.**

Name

Address

Habitat for Humanity in  
Columbia and Montour  
Counties, Inc.

P. O. Box 273  
Bloomsburg, PA 17815

Columbia County Tax  
Claim Bureau

Columbia County Courthouse  
35 West Main Street  
Bloomsburg, PA 17815


Columbia County Domestic  
Relations Office

15 Perry Avenue  
Bloomsburg, PA 17815

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Date:

5/11/06

  
\_\_\_\_\_  
Noah G. Naparsteck, Esquire  
Attorney for Plaintiff

Derr, Pursel, Luschas & Norton, LLP  
Noah G. Naparsteck, Esquire  
120 W. Main Street  
Bloomsburg, PA 17815  
Attorney ID# 82190  
Telephone 570-784-4654  
Facsimile 570-784-1281  
Attorney for Plaintiff

HABITAT FOR HUMANITY IN  
COLUMBIA AND MONTGOMERY  
COUNTIES, INC.,  
Plaintiff

vs.

JEFFREY L. KERSTETTER and  
ANN L. KERSTETTER, his wife,  
Defendant

IN THE COURT OF COMMON PLEAS  
OF THE 26TH JUDICIAL DISTRICT  
COLUMBIA COUNTY,  
PENNSYLVANIA  
CIVIL - LAW

DOCKET NO. 2005 CV 772 MF

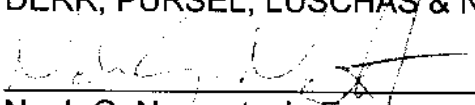
AFFIDAVIT OF WHEREABOUTS

I, Noah G. Naparsteck, attorney for the Plaintiff, verify that the last known  
address of the Defendants, Jeffery L. Kerstetter and Ann L. Kerstetter is:

Jeffery L. Kerstetter  
332 Catherine Street  
Bloomsburg, PA 17815

Ann L. Kerstetter  
488 Hobbie Road  
Nescopeck, PA 18635

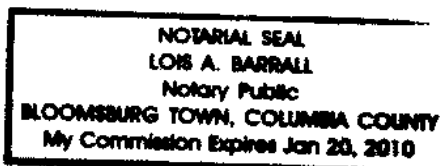
LAW OFFICES  
DERR, PURSEL, LUSCHAS & NORTON

  
\_\_\_\_\_  
Noah G. Naparsteck, Esq.  
120 W. Main Street  
Bloomsburg, PA 17815  
570-784-4654  
Attorney I. D. #82190

Sworn to and subscribed  
before me this 11th day of

May, 2006

  
\_\_\_\_\_  
Notary Public



Derr, Pursel, Luschas & Norton, LLP  
Noah G. Naparsteck, Esquire  
120 W. Main Street  
Bloomsburg, PA 17815  
Attorney ID# 82190  
Telephone 570-784-4654  
Facsimile 570-784-1281  
Attorney for Plaintiff

HABITAT FOR HUMANITY IN  
COLUMBIA AND MONTGOMERY  
COUNTIES, INC.,  
Plaintiff

vs.

JEFFREY L. KERSTETTER and  
ANN L. KERSTETTER, his wife,  
Defendant

IN THE COURT OF COMMON PLEAS  
OF THE 26TH JUDICIAL DISTRICT  
COLUMBIA COUNTY,  
PENNSYLVANIA  
CIVIL - LAW

DOCKET NO. 2005 CV 772 MF

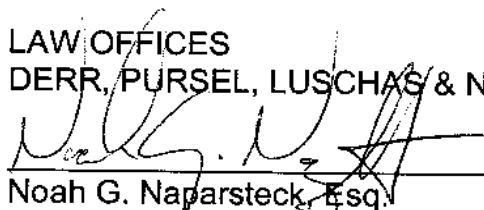
AFFIDAVIT OF WHEREABOUTS

I, Noah G. Naparsteck, attorney for the Plaintiff, verify that the last known  
address of the Defendants, Jeffery L. Kerstetter and Ann L. Kerstetter is:

Jeffery L. Kerstetter  
332 Catherine Street  
Bloomsburg, PA 17815

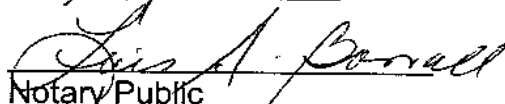
Ann L. Kerstetter  
488 Hobbie Road  
Nescopeck, PA 18635

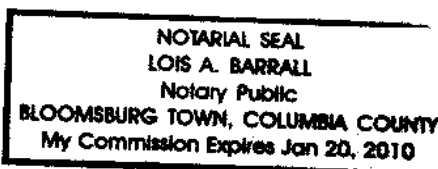
LAW OFFICES  
DERR, PURSEL, LUSCHAS & NORTON

  
\_\_\_\_\_  
Noah G. Naparsteck, Esq.  
120 W. Main Street  
Bloomsburg, PA 17815  
570-784-4654  
Attorney I. D. #82190

Sworn to and subscribed  
before me this 11th day of

MAY, 2006

  
\_\_\_\_\_  
Lois A. Barrall  
Notary Public



Derr, Pursel, Luschas & Norton, LLP  
Noah G. Naparsteck, Esquire  
120 W. Main Street  
Bloomsburg, PA 17815  
Attorney ID# 82190  
Telephone 570-784-4654  
Facsimile 570-784-1281  
Attorney for Plaintiff

HABITAT FOR HUMANITY IN  
COLUMBIA AND MONTGOMERY  
COUNTIES, INC.,  
Plaintiff

vs.

JEFFREY L. KERSTETTER and  
ANN L. KERSTETTER, his wife,  
Defendant

IN THE COURT OF COMMON PLEAS  
OF THE 26TH JUDICIAL DISTRICT  
COLUMBIA COUNTY,  
PENNSYLVANIA  
CIVIL - LAW

DOCKET NO. 2005 CV 772 MF

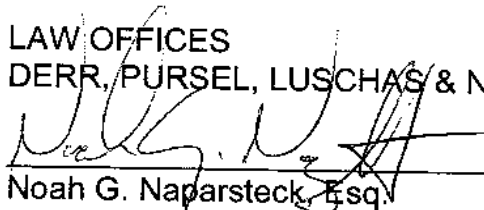
AFFIDAVIT OF WHEREABOUTS

I, Noah G. Naparsteck, attorney for the Plaintiff, verify that the last known  
address of the Defendants, Jeffery L. Kerstetter and Ann L. Kerstetter is:

Jeffery L. Kerstetter  
332 Catherine Street  
Bloomsburg, PA 17815

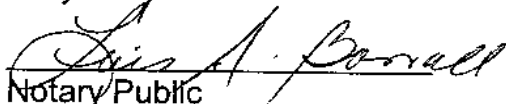
Ann L. Kerstetter  
488 Hobbie Road  
Nescopeck, PA 18635

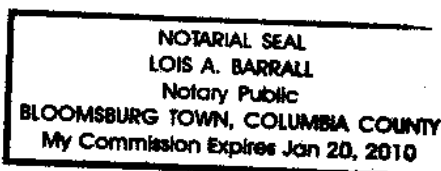
LAW OFFICES  
DERR, PURSEL, LUSCHAS & NORTON

  
Noah G. Naparsteck, Esq.  
120 W. Main Street  
Bloomsburg, PA 17815  
570-784-4654  
Attorney I. D. #82190

Sworn to and subscribed  
before me this 11th day of

MAY, 2006

  
Notary Public



Derr, Pursel, Luschas & Norton, LLP  
Noah G. Naparsteck, Esquire  
120 W. Main Street  
Bloomsburg, PA 17815  
Attorney ID# 82190  
Telephone 570-784-4654  
Facsimile 570-784-1281  
Attorney for Plaintiff

HABITAT FOR HUMANITY IN  
COLUMBIA AND MONTGOMERY  
COUNTIES, INC.,  
Plaintiff

vs.

JEFFREY L. KERSTETTER and  
ANN L. KERSTETTER, his wife,  
Defendant

IN THE COURT OF COMMON PLEAS  
OF THE 26TH JUDICIAL DISTRICT  
COLUMBIA COUNTY,  
PENNSYLVANIA  
CIVIL - LAW

DOCKET NO. 2005 CV 772 MF

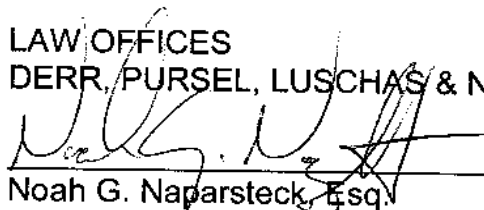
AFFIDAVIT OF WHEREABOUTS

I, Noah G. Naparsteck, attorney for the Plaintiff, verify that the last known  
address of the Defendants, Jeffery L. Kerstetter and Ann L. Kerstetter is:

Jeffery L. Kerstetter  
332 Catherine Street  
Bloomsburg, PA 17815

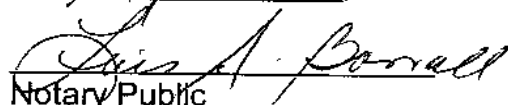
Ann L. Kerstetter  
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Nescopeck, PA 18635

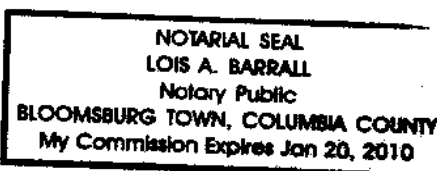
LAW OFFICES  
DERR, PURSEL, LUSCHAS & NORTON

  
\_\_\_\_\_  
Noah G. Naparsteck, Esq.  
120 W. Main Street  
Bloomsburg, PA 17815  
570-784-4654  
Attorney I. D. #82190

Sworn to and subscribed  
before me this 11th day of

MAY, 2006

  
\_\_\_\_\_  
Notary Public



Derr, Pursel, Luschas Norton, LLP  
Noah G. Naparsteck, Esquire  
120 W. Main Street  
Bloomsburg, PA 17815  
Attorney ID# 82190  
Telephone 570-784-4654  
Facsimile 570-784-1281  
Attorney for Plaintiff

HABITAT FOR HUMANITY IN  
COLUMBIA AND MONTGOMERY  
COUNTIES, INC.,  
Plaintiff

vs.

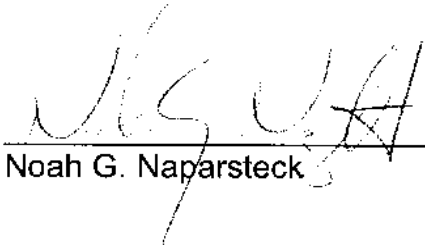
JEFFREY L. KERSTETTER and  
ANN L. KERSTETTER, his wife,  
Defendant

IN THE COURT OF COMMON PLEAS  
OF THE 26TH JUDICIAL DISTRICT  
COLUMBIA COUNTY,  
PENNSYLVANIA  
CIVIL - LAW

DOCKET NO. 2005 CV 772 MF

**AFFIDAVIT OF NON-MILITARY SERVICE**

Before me, the undersigned authority, personally appeared  
NOAH G. NAPARSTECK, who, being duly sworn according to law, deposes and says  
that he is an attorney of record for the within Plaintiff, HABITAT FOR HUMANITY IN  
COLUMBIA AND MONTGOMERY COUNTIES, and, that as such he, is duly authorized to  
make this affidavit on its behalf; and that to the best of his knowledge, information, and  
belief, the within defendants, Jeffery L. Kerstetter and Ann L. Kerstetter, are not in the  
military service of the United States of America.

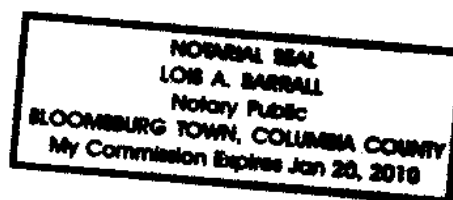
  
Noah G. Naparsteck

SWORN to and subscribed

before me this 14th day of

MAY, 2006.

  
Notary Public



Derr, Pursel, Luschas & Norton, LLP  
Noah G. Naparsteck, Esquire  
120 W. Main Street  
Bloomsburg, PA 17815  
Attorney ID# 82190  
Telephone 570-784-4654  
Facsimile 570-784-1281  
Attorney for Plaintiff

HABITAT FOR HUMANITY IN  
COLUMBIA AND MONTGOMERY  
COUNTIES, INC.,  
Plaintiff

vs.

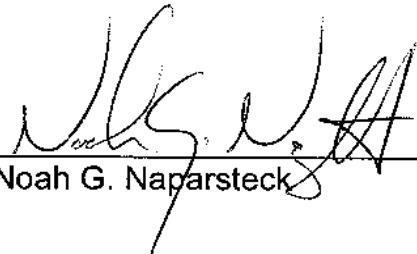
JEFFREY L. KERSTETTER and  
ANN L. KERSTETTER, his wife,  
Defendant

IN THE COURT OF COMMON PLEAS  
OF THE 26TH JUDICIAL DISTRICT  
COLUMBIA COUNTY,  
PENNSYLVANIA  
CIVIL - LAW

DOCKET NO. 2005 CV 772 MF

**AFFIDAVIT OF NON-MILITARY SERVICE**

Before me, the undersigned authority, personally appeared  
NOAH G. NAPARSTECK, who, being duly sworn according to law, deposes and says  
that he is an attorney of record for the within Plaintiff, HABITAT FOR HUMANITY IN  
COLUMBIA AND MONTGOMERY COUNTIES, and, that as such he, is duly authorized to  
make this affidavit on its behalf; and that to the best of his knowledge, information, and  
belief, the within defendants, Jeffery L. Kerstetter and Ann L. Kerstetter, are not in the  
military service of the United States of America.

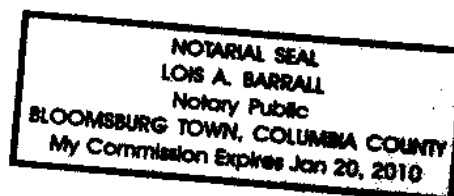
  
Noah G. Naparsteck

SWORN to and subscribed

before me this 14th day of

MAY, 2006.

  
Notary Public



Derr, Pursel, Luschas & Norton, LLP  
Noah G. Naparsteck, Esquire  
120 W. Main Street  
Bloomsburg, PA 17815  
Attorney ID# 82190  
Telephone 570-784-4654  
Facsimile 570-784-1281  
Attorney for Plaintiff

HABITAT FOR HUMANITY IN  
COLUMBIA AND MONTGOMERY  
COUNTIES, INC.,  
Plaintiff

vs.

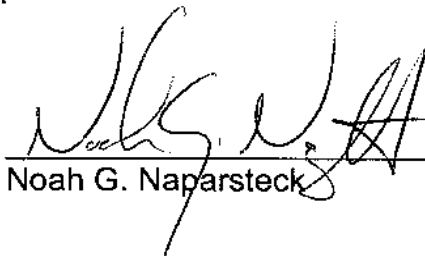
JEFFREY L. KERSTETTER and  
ANN L. KERSTETTER, his wife,  
Defendant

IN THE COURT OF COMMON PLEAS  
OF THE 26TH JUDICIAL DISTRICT  
COLUMBIA COUNTY,  
PENNSYLVANIA  
CIVIL - LAW

DOCKET NO. 2005 CV 772 MF

**AFFIDAVIT OF NON-MILITARY SERVICE**

Before me, the undersigned authority, personally appeared  
NOAH G. NAPARSTECK, who, being duly sworn according to law, deposes and says  
that he is an attorney of record for the within Plaintiff, HABITAT FOR HUMANITY IN  
COLUMBIA AND MONTGOMERY COUNTIES, and, that as such he, is duly authorized to  
make this affidavit on its behalf; and that to the best of his knowledge, information, and  
belief, the within defendants, Jeffery L. Kerstetter and Ann L. Kerstetter, are not in the  
military service of the United States of America.

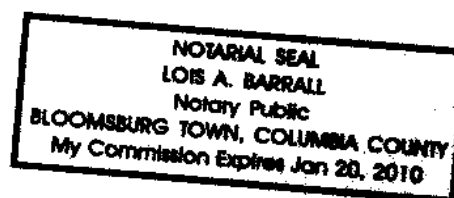
  
\_\_\_\_\_  
Noah G. Naparsteck

SWORN to and subscribed

before me this 14th day of

MAY, 2006.

  
\_\_\_\_\_  
Notary Public





Derr, Pursel, Luschas & Morton, LLP  
Noah G. Naparsteck, Esquire  
120 W. Main Street  
Bloomsburg, PA 17815  
Attorney ID# 82190  
Telephone 570-784-4654  
Facsimile 570-784-1281  
Attorney for Plaintiff

HABITAT FOR HUMANITY IN  
COLUMBIA AND MONTGOMERY  
COUNTIES, INC.,  
Plaintiff

vs.


JEFFREY L. KERSTETTER and  
ANN L. KERSTETTER, his wife,  
Defendant

IN THE COURT OF COMMON PLEAS  
OF THE 26TH JUDICIAL DISTRICT  
COLUMBIA COUNTY,  
PENNSYLVANIA  
CIVIL - LAW

DOCKET NO. 2005 CV 772 MF

**AFFIDAVIT OF NON-MILITARY SERVICE**

Before me, the undersigned authority, personally appeared  
NOAH G. NAPARSTECK, who, being duly sworn according to law, deposes and says  
that he is an attorney of record for the within Plaintiff, HABITAT FOR HUMANITY IN  
COLUMBIA AND MONTGOMERY COUNTIES, and, that as such he, is duly authorized to  
make this affidavit on its behalf; and that to the best of his knowledge, information, and  
belief, the within defendants, Jeffery L. Kerstetter and Ann L. Kerstetter, are not in the  
military service of the United States of America.

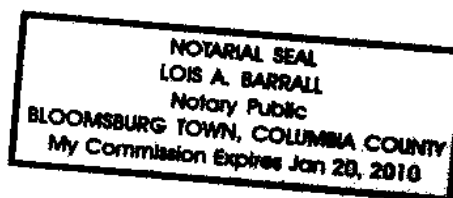
  
\_\_\_\_\_  
Noah G. Naparsteck

SWORN to and subscribed

before me this 14th day of

MAY, 2006.

  
\_\_\_\_\_  
Notary Public



DEER, PURSEL, LUSCHAS & NORTON LLP

ATTORNEYS AT LAW

ADVANCED COST ACCOUNT  
120 WEST MAIN STREET  
BLOOMSBURG, PA 17815

13131

DATE

5/11/16

60-1476/313

PAY  
TO THE  
ORDER OF

Columbia County Sheriff's Office

\$1,350.00

DOLLARS

☐ Cash



Columbia County  
Farmers National Bank  
Benton • Bloomsburg • Hickory  
Lewisburg • Millville  
Orangeville • South Centre, PA 17815

FOR KERSTEN FORCLOSURE

⑆013131⑆ ⑆031314765⑆ 250051160⑆