

# SHERIFF'S SALE COST SHEET

44T Trust VS. 1012 / 2006  
 NO. 1 ED NO. 1 JD DATE/TIME OF SALE 5/10/06

DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$ <u>12.00</u>
LEVY (PER PARCEL	\$15.00
MAILING COSTS	\$ <u>11.00</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	<del>\$35.00</del>
TRANSFER TAX FORM	\$25.00
DISTRIBUTION FORM	<del>\$25.00</del>
COPIES	\$ <u>9.00</u>
NOTARY	\$ <u>15.00</u>
TOTAL ***** \$ <u>477.00</u>	

WEB POSTING	\$150.00
PRESS ENTERPRISE INC.	\$ <u>727.08</u>
SOLICITOR'S SERVICES	<del>\$75.00</del>
TOTAL ***** \$ <u>887.08</u>	

PROTHONOTARY (NOTARY)	\$10.00
RECORDER OF DEEDS	\$ <u>0.00</u>
TOTAL ***** \$ <u>0.00</u>	

REAL ESTATE TAXES:

BORO, TWP & COUNTY 20	\$ <u>0.00</u>
SCHOOL DIST. 20	\$ <u>0.00</u>
DELINQUENT 20	\$ <u>0.00</u>
TOTAL ***** \$ <u>0.00</u>	

MUNICIPAL FEES DUE:

SEWER 20	\$ <u>0.00</u>
WATER 20	\$ <u>0.00</u>
TOTAL ***** \$ <u>0.00</u>	

SURCHARGE FEE (DSTE)	\$ <u>170.00</u>
MISC. <u>expend</u>	\$ <u>124.44</u>
TOTAL ***** \$ <u>294.44</u>	

TOTAL COSTS (OPENING BID) \$ 1683.52  
1.522.00

Due \$ 333.52

FROM : COLUMBIA COUNTY SHERIFF OFFICE FAX NO. : 570-389-5625

Dec. 05 2007 08:25AM P2

## SHERIFF'S SALE COST SHEET

W. J. T. Trust vs. Yoder / Kous  
 NO. 104-07 ED NO. 632-07 JD DATE/TIME OF SALE 3:00pm

DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$ <u>270.00</u>
LEVY (PER PARCEL	\$15.00
MAILING COSTS	\$ <u>71.50</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	\$ <u>25.00</u>
TRANSFER TAX FORM	\$ <u>25.00</u>
DISTRIBUTION FORM	\$ <u>25.00</u>
COPIES	\$ <u>9.00</u>
NOTARY	\$ <u>15.00</u>
TOTAL *****	\$ <u>477.00</u>

WEB POSTING	\$150.00
PRESS ENTERPRISE INC.	\$ <u>737.08</u>
SOLICITOR'S SERVICES	\$75.00
TOTAL *****	\$ <u>887.08</u>

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

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

MUNICIPAL FEES DUE:			
SEWER	20	\$	
WATER	20	\$	
TOTAL *****		\$	<u>-0-</u>

SURCHARGE FEE (DSTE)		\$	<u>190.00</u>
MISC. <u>pendage</u>		\$	<u>124.44</u>
TOTAL *****		\$	<u>124.44</u>

TOTAL COSTS (OPENING BID) \$ 1683.52

1350.00

Due \$ 333.52

Dep.

**THE LAW OFFICES OF BARBARA A. FEIN, P.C.**  
 425 COMMERCE DR., SUITE 100  
 FORT WASHINGTON, PA 19034-2407  
 (215) 653-7450

PAY  
 AMOUNT  
 OF

Three Hundred Thirty-three 50/100

55879

3-7615-360

TO THE ORDER OF

Columbia County Sher. 66

DOLLARS

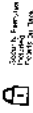
DESCRIPTION

CHECK  
 NUMBER

Yoder-05-12445 Balance Due 55879

CHECK  
 AMOUNT

\$ 333.50



ATM



**Citizens Bank**  
 Pennsylvania

VOID AFTER 30 DAYS

⑈0055879⑈ ⑆036076150⑆ 6101548736⑈

MP

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

FACSIMILE TRANSMITTAL SHEET

TO: Debra Maher FROM: Tim Chamberlain  
COMPANY: \_\_\_\_\_ DATE: 12-5-07  
FAX NUMBER: \_\_\_\_\_ TOTAL NO. OF PAGES INCLUDING COVER: 2  
PHONE NUMBER: \_\_\_\_\_ SENDER'S REFERENCE NUMBER: \_\_\_\_\_  
RE: \_\_\_\_\_ YOUR REFERENCE NUMBER: \_\_\_\_\_

☐ URGENT ☐ FOR REVIEW ☐ PLEASE COMMENT ☐ PLEASE REPLY ☐ PLEASE RECYCLE

NOTES/COMMENTS:

ATTACHED ARE DOCUMENTS FROM THE COLUMBIA COUNTY SHERIFF'S OFFICE. IF YOU HAVE ANY QUESTIONS CONCERNING THESE DOCUMENTS, PLEASE CALL 570.389.5622. THANK YOU.

THE LAW OFFICES OF  
BARBARA A. FEIN, P.C.

425 Commerce Drive, Suite 100  
Fort Washington, PA 19034

Barbara A. Fein, Esquire  
Kristen D. Little, Esquire  
Jacqueline F. McNally, Esquire

Phone: (215) 653-7450  
Fax: (215) 653-7454

*Members of Pennsylvania  
and New Jersey Bars*

Direct E-mail: DebraM@lobaf.com  
Direct Phone Ext. 118

December 4, 2007

NEW JERSEY OFFICE

20000 Horizon Way, Suite 900  
Mount Laurel, NJ 08054-4318

Phone: (856) 596-5552  
Fax: (856) 596-5589

File No. 05-12449

Columbia County Sheriff's Department  
ATTN: Real Estate Division  
**VIA FAX (570) 389-5625**

Re: Manufacturers and Traders Trust Company, as Trustee, v.  
Earl E. Yoder and Alfonso P. Korus  
Columbia County CCP Docket No. 2007-CV-632  
1626 Fairview Avenue, Borough of Berwick, PA

Dear Sir/Madam:

Kindly STAY the above referenced Sheriff's Sale scheduled for December 5, 2007 and announce same at the sale. The Defendants in this matter remain current with their Forbearance Plan and have tendered the amount of \$6,222.00 to our client.

Kindly prepare an updated cost sheet, to include Sheriff's poundage, and forward same to my attention as soon as possible. Thank you for your assistance. If you have any questions, please do not hesitate to call.

Sincerely,

THE LAW OFFICES OF BARBARA A. FEIN, P.C.

BY:

Debra Maher

Debra Maher, Paralegal to  
Barbara A. Fein, Esquire

# SHERIFF'S SALE COST SHEET

AIT Trust Co. vs. Eric Taylor & Alliance Homes  
 NO. 104-07 ED NO. 632-07 JD DATE/TIME OF SALE Dec 5 0900

DOCKET/RETURN	\$15.00	
SERVICE PER DEF.	\$ <u>270.00</u>	
LEVY (PER PARCEL	\$15.00	
MAILING COSTS	\$ <u>71.50</u>	
ADVERTISING SALE BILLS & COPIES	\$17.50	
ADVERTISING SALE (NEWSPAPER)	\$15.00	
MILEAGE	\$ <u>74.00</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>9.00</u>	
NOTARY	\$ <u>15.00</u>	
TOTAL *****		\$ <u>562.00</u>

WEB POSTING	\$150.00	
PRESS ENTERPRISE INC.	\$ <u>737.08</u>	
SOLICITOR'S SERVICES	\$75.00	
TOTAL *****		\$ <u>962.08</u>

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

REAL ESTATE TAXES:		
BORO, TWP & COUNTY 20	\$	
SCHOOL DIST. 20	\$ <u>2475.76</u>	
DELINQUENT 20	\$ <u>5.00</u>	
TOTAL *****		\$ <u>2480.76</u>

MUNICIPAL FEES DUE:		
SEWER 20	\$ <u>855.51</u>	
WATER 20	\$	
TOTAL *****		\$ <u>855.51</u>

SURCHARGE FEE (DSTE)	\$ <u>170.00</u>	
MISC. _____	\$ _____	
_____	\$ _____	
TOTAL *****		\$ <u>0.00</u>

TOTAL COSTS (OPENING BID) \$ 4589.25

# COLUMBIA COUNTY SHERIFF'S OFFICE

## SHERIFF'S REAL ESTATE FINAL COST SHEET

1111 Trust Co. VS Earl Yates & Affinco Korus

NO. 104-07 ED NO. 632-07 JD

DATE/TIME OF SALE: Dec 5 0900

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

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

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

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

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

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

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

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

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

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

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

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

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

THE LAW OFFICES OF  
BARBARA A. FEIN, P.C.

425 Commerce Drive, Suite 100  
Fort Washington, PA 19034

Barbara A. Fein, Esquire  
Kristen D. Little, Esquire  
Jacqueline F. McNally, Esquire

Phone: (215) 653-7450  
Fax: (215) 653-7454

*Members of Pennsylvania  
and New Jersey Bars*

Direct E-mail: DebraM@lobaf.com  
Direct Phone Ext. 118

NEW JERSEY OFFICE

20000 Horizon Way, Suite 900  
Mount Laurel, NJ 08054-4318

Phone: (856) 596-5552  
Fax: (856) 596-5589

File No. 05-12449

October 23, 2007

Columbia County Sheriff's Department  
ATTN: Real Estate Division  
**VIA FAX (570) 389-5625**

RE: Manufacturers and Traders Trust Company, as Trustee v.  
Earl E. Yoder and Alfonso P. Korus  
Columbia County Court of Common Pleas No. 2007-CV-632  
Property Located at 1626 Fairview Avenue, Borough of Berwick

Dear Sir/Madam:

This Law Firm represents the Plaintiff in the above entitled Mortgage Foreclosure with Sheriff's Sale initially scheduled for August 29, 2007.

In accordance with Pa. R.C.P. Rule 3129.2 (as amended for 2007), this letter serves as Plaintiff's *second of two permitted postponements up to 130 days from the initial sale date's scheduling.*

Kindly continue and announce that this Sheriff's Sale is being postponed from October 24, 2007 to December 5, 2007.

If you have any questions, please do not hesitate to call.

Sincerely,

THE LAW OFFICES OF BARBARA A. FEIN, P.C.

BY: Debra Maher  
Debra Maher, Paralegal to  
Barbara A. Fein, Esquire





September 12, 2007

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

**MANUFACTURES AND TRADERS TRUST COMPANY, AS TRUSTEE,  
ON BEHALF OF THE HOLDERS OF THE CONTIMORTGAGE HOME  
EQUITY LOAN TRUST 1996-4 CERTIFICATES**

**VS.**

**EARL E. YODER  
ALFONSO P. KORUS**

**DOCKET # 104ED2007**

**JD # 632JD2007**

Dear Timothy:

The updated amount due on sewer account #116863 for the property located at 1626 Fairview Avenue Berwick, Pa through October 2007 is \$255.37.

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

Sincerely,

Kelly Greer  
Authority Clerk

THE LAW OFFICES OF  
BARBARA A. FEIN, P.C.

425 Commerce Drive, Suite 100  
Fort Washington, PA 19034

Barbara A. Fein, Esquire  
Kristen D. Little, Esquire  
Jacqueline F. McNally, Esquire

Phone: (215) 653-7450  
Fax: (215) 653-7454

Members of Pennsylvania  
and New Jersey Bars

Direct E-mail: DebraM@lobaf.com  
Direct Phone Ext. 118

August 27, 2007

NEW JERSEY OFFICE

20000 Horizon Way, Suite 900  
Mount Laurel, NJ 08054-4318

Phone: (856) 596-5552  
Fax: (856) 596-5589

File No. 05-12449

Columbia County Sheriff's Department  
ATTN: Real Estate Division  
**VIA FAX (570) 389-5625**

RE:

Manufacturers and Traders Trust Company, as Trustee v.  
Earl E. Yoder and Alfonso P. Korus  
Columbia County Court of Common Pleas No. 2007-CV-632  
Property Located at 1626 Fairview Avenue, Borough of Berwick

Dear Sir/Madam:

This Law Firm represents the Plaintiff in the above entitled Mortgage Foreclosure with Sheriff's Sale initially scheduled for August 29, 2007.

In accordance with Pa. R.C.P. Rule 3129.2 (as amended for 2007), this letter serves as Plaintiff's *first* of *two permitted postponements up to 130 days from the initial sale date's scheduling*.

Kindly continue and announce that this Sheriff's Sale is being postponed from August 29, 2007 to October 24, 2007.

If you have any questions, please do not hesitate to call.

Sincerely,

THE LAW OFFICES OF BARBARA A. FEIN, P.C.

BY: Debra Maher  
Debra Maher, Paralegal to  
Barbara A. Fein, Esquire

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 August 8, 15, 22, 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.

.....*PJB*.....

Sworn and subscribed to before me this 23<sup>rd</sup> day of AUGUST.....2007..

.....*(Signature)*.....

(Notary Public)  
COMMONWEALTH OF PENNSYLVANIA  
My commission expires.....  
Dennis L. Ashenfelder, Notary Public  
Scott Twp., Columbia County  
My Commission Expires July 3, 2011  
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.

.....

THE LAW OFFICES OF BARBARA A. FEIN, P.C.  
Barbara A. Fein, Esquire / I.D. No. 53002  
Kristen D. Little, Esquire / I.D. No. 79992  
Jacqueline F. McNally, Esquire / I.D. No. 201332  
Suite 100, 425 Commerce Drive  
Fort Washington, PA 19034  
(215) 653-7450  
Attorney for Plaintiff

File No. 05-12449

MANUFACTURERS AND TRADERS  
TRUST COMPANY, as Trustee, on Behalf  
of the Holders of the ContiMortgage Home  
Equity Loan Trust 1996-4 Certificates,  
Plaintiff,

v.

EARL E. YODER AND  
ALFONSO P. KORUS,  
Defendants.

COURT OF COMMON PLEAS  
COLUMBIA COUNTY

NO. 2007-CV-632

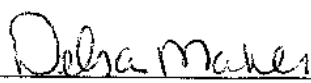
CERTIFICATION OF NOTICES OF SALE TO LIENHOLDERS

I, Debra Maher, Paralegal to Barbara A. Fein, Esquire, attorney for Plaintiff, hereby certify that upon information and belief, diligent efforts have been made to identify all persons/entities having mortgages, judgments, liens, or other interest in the subject premises of the foreclosure proceeding, and that such persons/entities have been sent Notices of Sheriff's Sale (attached hereto as Exhibit "A") and that said Notices were duly served upon them in accordance with Pennsylvania Rule of Civil Procedure Rule 3129. (Proof of mailing with a postmark date of July 27, 2007 is appended hereto and incorporated herein by reference as Exhibit "B").

I declare under penalty of perjury that the foregoing is true and correct.

August 6, 2007

THE LAW OFFICES OF BARBARA A. FEIN, P.C.

  
BY: Debra Maher, Paralegal to  
Barbara A. Fein, Esquire  
Attorney for Plaintiff

cc. Columbia County Sheriff's Department

THE LAW OFFICES OF  
BARBARA A. FEIN, P.C.

425 Commerce Drive, Suite 100  
Fort Washington, PA 19034

NEW JERSEY OFFICE

20000 Horizon Way, Suite 900  
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Kristen D. Little, Esquire  
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Fax: (215) 653-7454

Direct E-mail: DcbraM@lobaf.com  
Direct Phone Ext. 118

Phone: (856) 596-5552  
Fax: (856) 596-5589

*Members of Pennsylvania  
and New Jersey Bars*

File No. 05-12449

June 8, 2007

NOTICE OF COLUMBIA COUNTY SHERIFF'S SALE

TO: All Parties in Interest and Claimants

Improvements: Ranch-Style  
Residential Dwelling

OWNERS: Earl E. Yoder  
Alfonso P. Korus

Columbia County  
CCP No. 2007-CV-632

PROPERTY: 1626 Fairview Avenue  
Borough of Berwick  
County of Columbia, PA

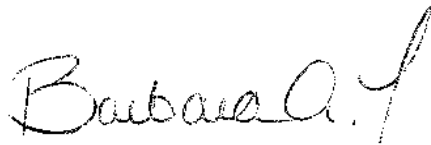
Please be advised that the above captioned property (and any improvements thereon) is scheduled to be sold by the Columbia County Sheriff's Department on August 29, 2007 at 9:00 A.M., at the Columbia County Court, P. O. Box 380, Bloomsburg, PA 17815. This sale is scheduled pursuant to a judgment entered in the amount of \$72,650.29 in the Court of Common Pleas for Columbia County.

Our records indicate that you may hold a mortgage or judgment on the property which may be extinguished (removed) 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 thirty (30) days after the sale. Distribution will be made in accordance with the schedule unless exceptions are filed thereto within ten (10) days after the filing of the schedule. You may call the Columbia County Sheriff's Department at (570) 389-5624 for the date on which the distribution schedule will be posted.

Sincerely,

THE LAW OFFICES OF BARBARA A. FEIN, P.C.

  
Barbara A. Fein, Esquire  
Attorney for Plaintiff



*July 31, 2007*

ALL THAT CERTAIN piece or parcel of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to-wit:

BEGINNING at a point on the Southerly side of Fairview Avenue, twenty-two and one-half (22 1/2) feet East of the Northeasterly corner of Lot Number Eighty-six (86); thence along the Southerly side of Fairview Avenue in an Easterly direction, one hundred twelve and one-half (112 1/2) feet to the Northwesterly corner of Lot Number Ninety (90); thence Southerly along said Lot Number Ninety (90), a distance of one hundred sixty (160) feet to a fifteen (15) foot alley; thence along the Northerly side of said alley in a Westerly direction, one hundred twelve and one-half (112 1/2) feet; thence in a Northerly direction along other land of Albert C. Sweeney, one hundred sixty (160) feet to Fairview Avenue, the place of beginning, Same being and comprising the Easterly one-half (1/2) of Lot Number Eighty-seven (87) and Lots Number Eighty-eight (88) and Eighty-nine (89) of the Berwick Land and Improvement Company's addition to West Berwick.

BEING THE SAME PREMISES conveyed by Petel Boutique, Incorporated to Earl E. Yoder and Alfonso P. Korus, by Deed dated July 22, 1989 and recorded on September 11, 1989, in the Columbia County Recorder of Deeds Office at Deed Book Volume 437, Page 18.

Commonly known as: 1626 Fairview Avenue, Berwick, PA 18603

TAX PARCEL #04D-05-075-01

NAME AND ADDRESS OF SENDER  
 The Law Offices of Barbara A. Fein, P.C.  
 425 Commerce Drive, Suite 100  
 Fort Washington, PA 19034

Indicate type of mail Registered  
☐ Insured  
☐ C.O.D.  
☐ Certified  
☐ Express Mail

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

VOIDER/KORUS-05-12449 DM 1/2  
 Affix stamps here if issued as certificate of mailing or for additional copies of this bill.  
 POSTMARK AND DATE OF RECEIPT

Line	Number of Article	Name of Addressee, Street, and Post-Office Address	Postage	Fee	Handling Charge	Act. Value (If Regis.)	Insured Value	Due Sender If C.O.D.	R.R. Fee	S.D. Fee	S.H. Fee	Reg. Def. Fee Remarks
1		JP Morgan Chase Bank NA 1665 Palm Beach Lakes Suite 105 West Palm Beach, FL 33401	41¢	35¢								
2		JP Morgan Chase Bank NA c/o Shapiro & Kreisman, LLC 2520 Renaissance Blvd Suite 150 King of Prussia, PA 19406	41¢	35¢								
3		American Business Credit, Inc. 111 Presidential Boulevard Suite 127 Bala Cynwyd, PA 19004	41¢	35¢								
4		Columbia County Tax Claim Bureau 35 W. Main Street Bloomsburg, PA 17815	41¢	35¢								
5		Berwick Area Joint Sewer Authority 1108 Freas Avenue Berwick, PA 18603	41¢	35¢								
6		Pennsylvania-American Water Company 800 Hershey Park Drive Hershey, PA 17033-2400	41¢	35¢								
7		Connie Gingham, Tax Collector 1615 Lincoln Avenue Berwick, PA 18603	41¢	35¢								
Total Number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office	POSTMASTER, PER (Name of receiving employee)		The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise insurance is \$500. The maximum indemnity payable is \$25,000 for Registered Mail, \$400 for C.O.D. and \$400 for Insured Mail. Special handling charges apply on to Third- and Fourth-Class parcels. Special delivery service also includes special handling service.							
7		7	111									

FORM MUST BE COMPLETED BY TYPEWRITER, INC OR BAIL POINT PEN

\* U.S. Government Printing Office 1983-396-297

EXHIBIT "B"

NAME AND ADDRESS OF SENDER

The Law Offices of Barbara A. Fein, P.C.  
425 Commerce Drive, Suite 100  
Fort Washington, PA 19034

Indicate type of mail Registered  
☐ Insured  
☐ C.O.D.  
☐ Certified  
☐ Express Mail

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

YODER/KORUS-05-12449 DM 2/2  
Affix stamps here if issued as certificate of mailing or for additional copies of this bill.  
POSTMARK AND DATE OF RECEIPT

Line	Number of Article	Name of Addressee, Street, and Post-Office Address	Postage	Fcc	Handling Charge	Act. Value (If Regs.)	Insured Value	Due Sender If C.O.D.	R.R. Fee	S.D. Fee	S.H. Fee	Rest. Def. Fee Remarks
1		Tenant/Occupant 1626 Fairview Avenue Berwick, PA 18603	41¢	35¢								
		Columbia County Domestic Relations Columbia County Courthouse P. O. Box 380 Bloomsburg, PA 17815	41¢	35¢								
3		Commonwealth of Pennsylvania Department of Public Welfare P.O. Box 2675 Harrisburg, PA 17105	41¢	35¢								
4		Commonwealth of Pennsylvania Department of Revenue Inheritance Tax Division Bureau of Compliance ATTN: Terry Quigley, Esquire Department #280946 Harrisburg, PA 17128	41¢	35¢								
5		The Internal Revenue Service Special Procedures Branch Federated Investors Tower Thirteenth Fl., Suite 1300 1001 Liberty Ave. Pittsburgh, PA 15222	41¢	35¢								
Total Number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office	POSTMASTER, PER (Name of receiving employee)									
5		5	1114									

The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for nonnegotiable documents under Express Mail (document reconstruction insurance is \$50,000 per piece subject to limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise insurance is \$500. The maximum indemnity payable is \$25,000 for Registered Mail, \$-100 for COD and \$400 for Insured Mail. Special handling charges apply on to Third- and Fourth-Class parcels. Special delivery service also includes special handling service.

FORM MUST BE COMPLETED BY TYPEWRITER, INC OR BALL POINT PEN

\* U.S. Government Printing Office 1983-306-297

EXHIBIT "B"



THE LAW OFFICES OF BARBARA A. FEIN, P.C.

File No. 05-12449

Barbara A. Fein, Esquire / I.D. No. 53002

Kristen D. Little, Esquire / I.D. No. 79992

Jacqueline F. McNally, Esq. / I.D. No. 201332

Suite 100, 425 Commerce Drive

Fort Washington, PA 19034

(215) 653-7450

Attorney for Plaintiff

MANUFACTURERS AND TRADERS  
TRUST COMPANY, as Trustee, on Behalf  
of the Holders of the ContiMortgage Home  
Equity Loan Trust 1996-4 Certificates,  
Plaintiff,

v.

EARL E. YODER AND  
ALFONSO P. KORUS,  
Defendants.

COURT OF COMMON PLEAS  
COLUMBIA COUNTY

NO. 2007-CV-632

AFFIDAVIT OF SERVICE

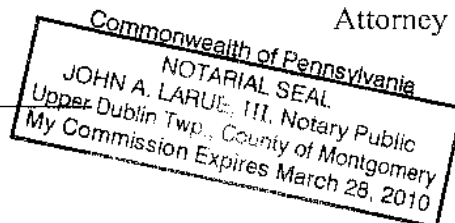
I, Debra Maher, Paralegal to Barbara A. Fein, Esquire, Attorney for the Plaintiff, Manufacturers and Traders Trust Company, as Trustee, on Behalf of the Holders of the ContiMortgage Home Equity Loan Trust 1996-4 Certificates, hereby certify that I have served a true and correct copy of the Notice of Sheriff's Sale on the Defendants, Earl E. Yoder and Alfonso P. Korus on June 25, 2007, by certified mail, postage pre-paid, and evidenced by the return receipt executed by the Defendant, Alfonso P. Korus, originals of which are attached hereto.

THE LAW OFFICES OF BARBARA A. FEIN, P.C.

BY: Debra Maher  
Debra Maher, Paralegal to  
Barbara A. Fein, Esquire  
Attorney for Plaintiff

Sworn to before me this  
6th day of August, 2007.

John A. Larue, III  
Notary Public



cc. Columbia County Sheriff's Dept.

**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:

Alfonso P. Korus  
1626 Fairview Avenue  
Berwick, PA 18603-2620

DM-05-12449-NOSS

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

**X**☐ Agent☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

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

3. Service Type

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

4. Restricted Delivery? (Extra Fee)

☐ Yes

2. Article Number

(Transfer from service label)

7005 1160 0000 9717 2767

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

**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:

Earl E. Yoder  
1626 Fairview Avenue  
Berwick, PA 18603-2620

DM-05-12449-NOSS

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

**X**☐ Agent☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

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

3. Service Type

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

4. Restricted Delivery? (Extra Fee)

☐ Yes

2. Article Number

(Transfer from service label)

7005 1160 0000 9717 2750

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

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.

M&T TRUST COMPANY.

VS.

EARL YODER AND ALFONSO KORUS

WRIT OF EXECUTION #104 OF 2007 ED

POSTING OF PROPERTY

July 27, 2007 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE  
PROPERTY OF EARL YODER & ALFONSO YODER. AT 1626 FAIRVIEW AVE. BERWICK  
COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY  
COLUMBIA COUNTY SHERIFF TIMOTHY CHAMBERLAIN.

SO ANSWERS:

DEPUTY SHERIFF

TIMOTHY T. CHAMBERLAIN  
SHERIFF

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 30<sup>TH</sup> DAY OF JULY 2007

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

## Pennsylvania American Water



P.O. Box 578, Alton IL 62002  
1-800-565-7292

Timothy T Chamberlain Sheriff  
Courthouse  
P O Box 380  
Bloomsburg PA 17815

06/30/2007

Account Number: 24-0941986-4  
Premise Number: 240557041  
1626 Fairview Ave  
Berwick PA

Dear Counselor:

This letter is in response to the sheriff sale at the above-mentioned premise.

There is an outstanding balance of \$27.09.

Thank you for your response. If you have any questions or wish to discuss this matter, please contact us. Our phone number is 1-800-565-7292; associates are available 24 hours a day, 7 days a week.

Sincerely,

Sandra Wright  
Customer Service Center

BERWICK AREA SCHOOL DISTRICT
2007 SCHOOL REAL ESTATE DATE 07/01/2007
BILL# 004408
TAXPAYER COPY

BERWICK BOROUGH
MAKE CHECKS PAYABLE TO:
CONNIE C. GINGHER
1615 LINCOLN AVENUE
BERWICK, PA 18603

DESCRIPTION	ASSESSMENT	RATE	2% DISC	FACE AMOUNT	10% PENALTY
REAL ESTATE	46796	48.100	2205.87	2250.89	2475.98

HOURS Mon, Tue, Thur, 9:30am-4:00pm
PHONE 570-752-7442

2205.87	2250.89	2475.98
IF PAID ON OR BEFORE Aug 31	IF PAID ON OR BEFORE Oct 31	IF PAID AFTER Nov 1

NO REFUNDS UNDER \$5.00

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

PROPERTY DESCRIPTION	ACCT.
PARCEL 04D05 07501000	7239
LAND 0437-0018 0.42 ACRES	7232.00 39564.00

SCHOOL PENALTY 10%
DELINQUENT TAX TO
COURTHOUSE DEC 15

MAKE SEPARATE CHECKS FOR SCHOOL PAYMENT

Tax Notice 2007 County & Municipality
BERWICK BORO
MAKE CHECKS PAYABLE TO:
Connie C Gingher
1615 Lincoln Avenue
Berwick PA 18603

FOR: COLUMBIA COUNTY
DATE 03/01/2007
BILL NO. 6692

DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	AX AMOUNT DUE	INCL PENALTY
GENERAL	46,796	6.146	281.86	287.61	316.37
SINKING		1.345	61.68	62.94	69.23
LIGHT		1	45.86	46.80	49.14
FIRE		1.25	57.33	58.50	61.43
BORO RE		10.6	486.12	496.04	520.84
The discount & penalty have been calculated for your convenience			932.85 April 30 If paid on or before	951.89 June 30 If paid on or before	1,017.01 June 30 If paid after

TAXES ARE DUE & PAYABLE - PROMPT PAYMENT IS REQUESTED

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

CITY TWP
Discount 2 % 2 %
Penalty 10 % 5 %
PARCEL: 04D-05 -075-01,000
.4151 Acres Land
Buildings
Total Assessment 46,796

This tax returned to courthouse on:
January 1, 2008
CK 93285
FILE COPY
CK 436455
4/27

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

Tim
Cov Bro pr by Mortgage Co

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

MANUFACTURERS AND TRADERS TRUST  
COMPANY, AS TRUSTEE, ON BEHALF OF  
THE HOLDERS OF THE  
CONTIMORTGAGEHOME EQUITY LOAN  
TRUST 1996-4 CERTIFICATES

VS

Docket # 104ED2007

MORTGAGE FORECLOSURE

EARL E. YODER AND  
ALFONSO P. KORUS

AFFIDAVIT OF SERVICE

NOW, THIS FRIDAY, JUNE 22, 2007, AT 5:05 PM, SERVED THE WITHIN MORTGAGE  
FORECLOSURE UPON EARL YODER AT 1626 FAIRVIEW AVE., BERWICK BY HANDING TO  
EARL YODER, , 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 MONDAY, JUNE 25, 2007

NOTARY PUBLIC

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

X

TIMOTHY T. CHAMBERLAIN  
SHERIFF

X

P. D'ANGELO  
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) 788-6300

MANUFACTURERS AND TRADERS TRUST  
COMPANY, AS TRUSTEE, ON BEHALF OF  
THE HOLDERS OF THE  
CONTIMORTGAGEHOME EQUITY LOAN  
TRUST 1996-4 CERTIFICATES

Docket # 104ED2007

VS

MORTGAGE FORECLOSURE

EARL E. YODER AND  
ALFONSO P. KORUS

AFFIDAVIT OF SERVICE

NOW, THIS FRIDAY, JUNE 22, 2007, AT 5:05 PM, SERVED THE WITHIN MORTGAGE  
FORECLOSURE UPON ALFONSO KORUS AT 1626 FAIRVIEW AVE., BERWICK BY  
HANDING TO EARL YODER, ROOMMATE, A TRUE AND ATTESTED COPY OF THE ORIGINAL  
WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

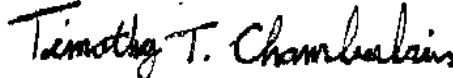
SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME  
THIS MONDAY, JUNE 25, 2007

  
NOTARY PUBLIC

COMMONWEALTH OF PENNSYLVANIA

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



X

TIMOTHY T. CHAMBERLAIN  
SHERIFF



X

P. D'ANGELO  
DEPUTY SHERIFF

## COMPLETE THIS SECTION ON DELIVERY

A. Signature ☐ Agent ☒ Addressee  
 B. Received by (Printed Name) ☒ Date of Delivery  
 C. 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

b 2760 0004 5957 6561

Return Receipt

102595-02-M-1540

Return Receipt

102595-02-M-1540 ; Return Receipt

102595-02-M-1540

Return Receipt

b 2760 0004 5957 6604

## COMPLETE THIS SECTION ON DELIVERY

A. Signature ☐ Agent ☒ Addressee  
 B. Received by (Printed Name) ☒ Date of Delivery  
 C. 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

b 2760 0004 5957 6592

Return Receipt

102595-02-M-1540

Return Receipt

102595-02-M-1540 ; Return Receipt

102595-02-M-1540

Return Receipt

b 2760 0004 5957 657

## COMPLETE THIS SECTION ON DELIVERY

Complete items 1, 2, 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.

## COMPLETE THIS SECTION ON DELIVERY

A. Signature ☐ Agent ☒ Addressee  
 B. Received by (Printed Name) ☒ Date of Delivery  
 C. 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

b 2760 0004 5957 6554

Return Receipt

102595-02-M-1540 ; Return Receipt

102595-02-M-1540

Return Receipt

b 2760 0004 5957 6615

## COMPLETE THIS SECTION ON DELIVERY

A. Signature ☐ Agent ☒ Addressee  
 B. Received by (Printed Name) ☒ Date of Delivery  
 C. 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

b 2760 0004 5957 6530

Return Receipt

102595-02-M-1540 ; Return Receipt

102595-02-M-1540

Return Receipt

b 2760 0004 5957 6547

## COMPLETE THIS SECTION ON DELIVERY

A. Signature ☐ Agent ☒ Addressee  
 B. Received by (Printed Name) ☒ Date of Delivery  
 C. Is delivery address different from item 1? ☐ Yes ☐ No

## COMPLETE THIS SECTION ON DELIVERY

A. Signature ☐ Agent ☒ Addressee  
 B. Received by (Printed Name) ☒ Date of Delivery  
 C. 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

b 2760 0004 5957 6615

Return Receipt

102595-02-M-1540

Return Receipt

b 2760 0004 5957 6604

## COMPLETE THIS SECTION ON DELIVERY

A. Signature ☐ Agent ☒ Addressee  
 B. Received by (Printed Name) ☒ Date of Delivery  
 C. 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

b 2760 0004 5957 6547

Return Receipt

102595-02-M-1540

Return Receipt

b 2760 0004 5957 657

## COMPLETE THIS SECTION ON DELIVERY

A. Signature ☐ Agent ☒ Addressee  
 B. Received by (Printed Name) ☒ Date of Delivery  
 C. Is delivery address different from item 1? ☐ Yes ☐ No



# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
DATE RECEIVED 6/12/2007

SERVICE# 1 - OF - 19 SERVICES  
DOCKET # 104ED2007

PLAINTIFF MANUFACTURERS AND TRADERS TRUST COMPANY, AS  
TRUSTEE, ON BEHALF OF THE HOLDERS OF THE  
CONTIMORTGAGEHOME EQUITY LOAN TRUST 1996-4  
CERTIFICATES

DEFENDANT EARL E. YODER AND  
ALFONSO P. KORUS  
ATTORNEY FIRM THE LAW OFFICE OF BARBARA A. FEIN P.C.

**PERSON/CORP TO SERVED**

EARL YODER  
1626 FAIRVIEW AVE.  
BERWICK

**PAPERS TO SERVED**  
MORTGAGE FORECLOSURE

159-1295  
AFT 5

SERVED UPON EARL YODER

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

DATE 06 22 07 TIME 1705 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
<u>06 20 07</u>	<u>1635</u>	<u>DANIEL</u>	<u>1/2</u>
_____	_____	_____	_____
_____	_____	_____	_____

DEPUTY

P. D. D.

DATE 06 22 07

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
DATE RECEIVED 6/12/2007

SERVICE# 2 - OF - 19 SERVICES  
DOCKET # 104ED2007

PLAINTIFF MANUFACTURERS AND TRADERS TRUST COMPANY, AS  
TRUSTEE, ON BEHALF OF THE HOLDERS OF THE  
CONTIMORTGAGEHOME EQUITY LOAN TRUST 1996-4  
CERTIFICATES

DEFENDANT EARL E. YODER AND  
ALFONSO P. KORUS

ATTORNEY FIRM THE LAW OFFICE OF BARBARA A. FEIN P.C.

PERSON/CORP TO SERVED	PAPERS TO SERVED
ALFONSO KORUS	MORTGAGE FORECLOSURE
1626 FAIRVIEW AVE.	
BERWICK	

SERVED UPON EARL YODER

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

DATE 06-22-07 TIME 1705 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
<u>06-20-07</u>	<u>1035</u>	<u>DANCER</u>	<u>L/C</u>
_____	_____	_____	_____
_____	_____	_____	_____

DEPUTY

Phu D. L. B. DATE 06-22-07

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
DATE RECEIVED 6/12/2007

SERVICE# 11 - OF - 19 SERVICES  
DOCKET # 104ED2007

PLAINTIFF MANUFACTURERS AND TRADERS TRUST COMPANY, AS  
TRUSTEE, ON BEHALF OF THE HOLDERS OF THE  
CONTIMORTGAGEHOME EQUITY LOAN TRUST 1996-4  
CERTIFICATES

DEFENDANT EARL E. YODER AND  
ALFONSO P. KORUS

ATTORNEY FIRM THE LAW OFFICE OF BARBARA A. FEIN P.C.

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

SERVED UPON POSTED

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

DATE 06.19.07 TIME 0910 MILEAGE \_\_\_\_\_ OTHER \_\_\_\_\_

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

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

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

### ATTEMPTS

DATE	TIME	OFFICER	REMARKS
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

DEPUTY

T. Chamberlain

DATE 06.19.07

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
DATE RECEIVED 6/12/2007

SERVICE# 12 - OF - 19 SERVICES  
DOCKET # 104ED2007

PLAINTIFF MANUFACTURERS AND TRADERS TRUST COMPANY, AS  
TRUSTEE, ON BEHALF OF THE HOLDERS OF THE  
CONTIMORTGAGEHOME EQUITY LOAN TRUST 1996-4  
CERTIFICATES

DEFENDANT EARL E. YODER AND  
ALFONSO P. KORUS

ATTORNEY FIRM THE LAW OFFICE OF BARBARA A. FEIN P.C.

PERSON/CORP TO SERVED

BERWICK SEWER

1108 FREAS AVE.

BERWICK

PAPERS TO SERVED

MORTGAGE FORECLOSURE

SERVED UPON Kelly Green

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

DATE 06.19.07 TIME 0900 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

P. A. Dill DATE 06.19.07

June 19, 2007

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

**MANUFACTURES AND TRADERS TRUST COMPANY, AS TRUSTEE,  
ON BEHALF OF THE HOLDERS OF THE CONTIMORTGAGE HOME  
EQUITY LOAN TRUST 1996-4 CERTIFICATES**

**VS.**

**EARL E. YODER  
ALFONSO P. KORUS**

**DOCKET # 104ED2007**

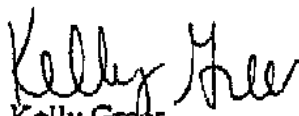
**JD # 632JD2007**

Dear Timothy:

The balance due on sewer account #116863 for the property located at 1626  
Fairview Avenue Berwick, Pa through September 2007 is \$165.63.

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

Sincerely,

  
Kelly Groer  
Authority Clerk

COUNTY OF COLUMBIA  
REAL ESTATE TAX LIEN CERTIFICATE

DATE:18-JUN-07

FEE:\$5.00

CERT. NO:3550

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

DISTRICT: BERWICK BORO  
DEED  
LOCATION:  
PARCEL: 04D-05 -075-01,000

YEAR	BILL ROLL	AMOUNT	INTEREST	PENDING	COSTS	TOTAL AMOUNT DUE
2006	PRIM	0.00	0.00		0.00	0.00
TOTAL DUE :						\$0.00

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

THIS IS TO CERTIFY THAT,ACCORDING TO OUR RECORDS,TAX LIENS AS OF  
DECEMBER 31, 2006

REQUESTED BY: Timothy T. Chamberlain, Sheriff

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER:  
DATE RECEIVED 6/12/2007

SERVICE# 13 - OF - 19 SERVICES  
DOCKET # 104ED2007

PLAINTIFF MANUFACTURERS AND TRADERS TRUST COMPANY, AS  
TRUSTEE, ON BEHALF OF THE HOLDERS OF THE  
CONTIMORTGAGEHOME EQUITY LOAN TRUST 1996-4  
CERTIFICATES

DEFENDANT EARL E. YODER AND  
ALFONSO P. KORUS  
ATTORNEY FIRM THE LAW OFFICE OF BARBARA A. FEIN P.C.

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

**PAPERS TO SERVED**  
MORTGAGE FORECLOSURE

SERVED UPON Joe Horvat

RELATIONSHIP Deputy Director IDENTIFICATION \_\_\_\_\_

DATE 6-18-7 TIME 1420 MILEAGE \_\_\_\_\_ OTHER \_\_\_\_\_

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

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

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

ATTEMPTS  
DATE

TIME

OFFICER

REMARKS

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

DEPUTY

J. C. [Signature]

DATE 6-18-7

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER:  
DATE RECEIVED 6/12/2007

SERVICE# 16 - OF - 19 SERVICES  
DOCKET # 104ED2007

PLAINTIFF

MANUFACTURERS AND TRADERS TRUST COMPANY, AS  
TRUSTEE, ON BEHALF OF THE HOLDERS OF THE  
CONTIMORTGAGEHOME EQUITY LOAN TRUST 1996-4  
CERTIFICATES

DEFENDANT

EARL E. YODER AND  
ALFONSO P. KORUS

ATTORNEY FIRM

THE LAW OFFICE OF BARBARA A. FEIN P.C.

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

**PAPERS TO SERVED**  
MORTGAGE FORECLOSURE

SERVED UPON Deb Miller

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

DATE 6-18-7 TIME 400 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

6-18-7



# REAL ESTATE OUTLINE

ED # 11-1-07

DATE RECEIVED 6-12-07  
DOCKET AND INDEX 6-18-07

## CHECK FOR PROPER INFO.

WRIT OF EXECUTION	<u>✓</u>	
COPY OF DESCRIPTION	<u>✓</u>	
WHEREABOUTS OF LKA	<u>✓</u>	
NON-MILITARY AFFIDAVIT	<u>✓</u>	
NOTICES OF SHERIFF SALE	<u>✓</u>	
WATCHMAN RELEASE FORM	<u>✓</u>	
AFFIDAVIT OF LIENS LIST	<u>✓</u>	
CHECK FOR \$1,350.00 OR _____	<u>✓</u>	CK# <u>54231</u>

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

SALE DATE	<u>Aug. 29, -7</u>	TIME <u>2:00</u>
POSTING DATE	<u>Sept. 20, -7</u>	
ADV. DATES FOR NEWSPAPER	1 <sup>ST</sup> WEEK <u>Sept 8</u>	
	2 <sup>ND</sup> WEEK <u>15</u>	
	3 <sup>RD</sup> WEEK <u>22, 29</u>	

TIMOTHY T. CHAMBERLAIN



SHERIFF OF COLUMBIA COUNTY  
COURT HOUSE - P.O. BOX 380  
BLOOMSBURG, PA 17815  
FAX: (570) 389-5622

PHONE  
(570) 389-5622

24 HOUR PHONE  
(570) 784-6300

Monday, June 18, 2007

**JP MORGAN CHASE C/O SHAPIRO & KREISMAN  
2520 RENAISSANCE BLVD  
KING OF PRUSSIA, PA 19406-**

**MANUFACTURERS AND TRADERS TRUST COMPANY, AS TRUSTEE, ON  
BEHALF OF THE HOLDERS OF THE CONTIMORTGAGEJHOME EQUITY  
LOAN TRUST 1996-4 CERTIFICATES  
VS  
EARL E. YODER AND  
ALFONSO P. KORUS**

**DOCKET # 104ED2007**

**JD # 632JD2007**

Dear Sir:

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

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

Respectfully,

Timothy T. Chamberlain  
Sheriff of Columbia County

THE LAW OFFICES OF BARBARA A. FEIN, P.C.

File No. 05-12449

Barbara A. Fein, Esquire / I.D. No. 53002

Kristen J. Little, Esquire / I.D. No. 79992

Jacqueline F. McNally, Esq. / I.D. No. 201332

425 Commerce Drive, Suite 100

Fort Washington, PA 19034

(215) 653-7450

Attorney for Plaintiff

MANUFACTURERS AND TRADERS  
TRUST COMPANY, as Trustee, on Behalf  
of the Holders of the ContiMortgage Home  
Equity Loan Trust 1996-4 Certificates,  
Plaintiff,

v.

EARL E. YODER AND  
ALFONSO P. KORUS,  
Defendants.

COURT OF COMMON PLEAS  
COLUMBIA COUNTY

NO. 2007-CV-632

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: Earl E. Yoder  
1626 Fairview Avenue  
Berwick PA 18603-2620

Alfonso P. Korus  
1626 Fairview Avenue  
Berwick PA 18603-2620

Your house at 1626 Fairview Avenue, within the Borough of Berwick, Columbia County, is scheduled to be sold on August 29, 2007 by the Columbia County Sheriff's Department at 9:00 A.M. in the Columbia County Courthouse, P. O. Box 380, Bloomsburg, PA 17815 to enforce the Court judgment of \$72,650.29 obtained by Plaintiff, Manufacturers and Traders Trust Company, as Trustee, on Behalf of the Holders of the ContiMortgage Home Equity Loan Trust 1996-4 Certificates, against you.

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

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

1. This sale will be canceled if you pay to Plaintiff Mortgagee the back payments, late charges, costs and reasonable attorneys' fees due. To find out how much you must pay, you may call Debra Maher at (215) 653-7450.
2. You may be able to stop the sale by filing a petition asking the Court to strike or open the Judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.
3. You may also be able to stop the sale through other legal proceedings. You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See notice below 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.

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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.

Lawyer Referral Service  
Pennsylvania Lawyer Referral Service  
P.O. Box 186  
Harrisburg, PA 17108  
(800) 692-7375

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Commonly known as: 1626 Fairview Avenue, Berwick, PA 18603

TAX PARCEL #04D-05-075-01

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) 784-6308

Monday, June 18, 2007

**JP MORGAN CHASE BANK  
1665 PALM BEACH LAKES  
WEST PALM BEACH, FL 33401-**

**MANUFACTURERS AND TRADERS TRUST COMPANY, AS TRUSTEE, ON  
BEHALF OF THE HOLDERS OF THE CONTIMORTGAGEJHOME EQUITY  
LOAN TRUST 1996-4 CERTIFICATES  
VS  
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ALFONSO P. KORUS**

**DOCKET # 104ED2007**

**JD # 632JD2007**

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THE LAW OFFICES OF BARBARA A. FEIN, P.C.

File No. 05-12449

Barbara A. Fein, Esquire / I.D. No. 53002

Kristen J. Little, Esquire / I.D. No. 79992

Jacqueline F. McNally, Esq. / I.D. No. 201332

425 Commerce Drive, Suite 100

Fort Washington, PA 19034

(215) 653-7450

Attorney for Plaintiff

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TRUST COMPANY, as Trustee, on Behalf  
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Equity Loan Trust 1996-4 Certificates,  
Plaintiff,

v.

EARL E. YODER AND  
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COURT OF COMMON PLEAS  
COLUMBIA COUNTY

NO. 2007-CV-632

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TAX PARCEL #04D-05-075-01

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

Monday, June 18, 2007

**AMERICAN BUSINESS CREDIT INC.  
111 PRESIDENTIAL BLVD  
BALA CYNWYD, PA 19004-**

**MANUFACTURERS AND TRADERS TRUST COMPANY, AS TRUSTEE, ON  
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**DOCKET # 104ED2007**

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Barbara A. Fein, Esquire / I.D. No. 53002  
Kristen J. Little, Esquire / I.D. No. 79992  
Jacqueline F. McNally, Esq. / I.D. No. 201332  
425 Commerce Drive, Suite 100  
Fort Washington, PA 19034  
(215) 653-7450  
Attorney for Plaintiff

File No. 05-12449

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Equity Loan Trust 1996-4 Certificates,  
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COURT OF COMMON PLEAS  
COLUMBIA COUNTY

NO. 2007-CV-632

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Commonly known as: 1626 Fairview Avenue, Berwick, PA 18603

TAX PARCEL #04D-05-075-01



# SHERIFF'S SALE

WEDNESDAY AUGUST 29, 2007 AT 9:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 104 OF 2007 ED AND CIVIL WRIT NO. 632 OF 2007 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:

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TAX PARCEL #04D-05-075-01

## 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  
Barbara Fein  
425 Commerce Drive  
Fort Washington, PA 19034

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

# SHERIFF'S SALE

---

WEDNESDAY AUGUST 29, 2007 AT 9:00 AM

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---

ALL THAT CERTAIN piece or parcel of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to-wit:

BEGINNING at a point on the Southerly side of Fairview Avenue, twenty-two and one-half (22 1/2) feet East of the Northeasterly corner of Lot Number Eighty-six (86); thence along the Southerly side of Fairview Avenue in an Easterly direction, one hundred twelve and one-half (112 1/2) feet to the Northwesterly corner of Lot Number Ninety (90); thence Southerly along said Lot Number Ninety (90), a distance of one hundred sixty (160) feet to a fifteen (15) foot alley; thence along the Northerly side of said alley in a Westerly direction, one hundred twelve and one-half (112 1/2) feet; thence in a Northerly direction along other land of Albert C. Sweeney, one hundred sixty (160) feet to Fairview Avenue, the place of beginning, Same being and comprising the Easterly one-half (1/2) of Lot Number Eighty-seven (87) and Lots Number Eighty-eight (88) and Eighty-nine (89) of the Berwick Land and Improvement Company's addition to West Berwick.

BEING THE SAME PREMISES conveyed by Petel Boutique, Incorporated to Earl E. Yoder and Alfonso P. Korus, by Deed dated July 22, 1989 and recorded on September 11, 1989, in the Columbia County Recorder of Deeds Office at Deed Book Volume 437, Page 18.

Commonly known as: 1626 Fairview Avenue, Berwick, PA 18603

TAX PARCEL #04D-05-075-01

## 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  
Barbara Fein  
425 Commerce Drive  
Fort Washington, PA 19034

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

# SHERIFF'S SALE

WEDNESDAY AUGUST 29, 2007 AT 9:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 104 OF 2007 ED AND CIVIL WRIT NO. 632 OF 2007 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

ALL THAT CERTAIN piece or parcel of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to-wit:

BEGINNING at a point on the Southerly side of Fairview Avenue, twenty-two and one-half (22 1/2) feet East of the Northeasterly corner of Lot Number Eighty-six (86); thence along the Southerly side of Fairview Avenue in an Easterly direction, one hundred twelve and one-half (112 1/2) feet to the Northwesterly corner of Lot Number Ninety (90); thence Southerly along said Lot Number Ninety (90), a distance of one hundred sixty (160) feet to a fifteen (15) foot alley; thence along the Northerly side of said alley in a Westerly direction, one hundred twelve and one-half (112 1/2) feet; thence in a Northerly direction along other land of Albert C. Sweeney, one hundred sixty (160) feet to Fairview Avenue, the place of beginning, Same being and comprising the Easterly one-half (1/2) of Lot Number Eighty-seven (87) and Lots Number Eighty-eight (88) and Eighty-nine (89) of the Berwick Land and Improvement Company's addition to West Berwick.

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Commonly known as: 1626 Fairview Avenue, Berwick, PA 18603

TAX PARCEL #04D-05-075-01

## TERMS OF SALE

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Plaintiff's Attorney  
Barbara Fein  
425 Commerce Drive  
Fort Washington, PA 19034

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

WRIT OF EXECUTION -- (MORTGAGE FORECLOSURE)  
Pa. R.C.P. 3180 to 3183 and RULE 3257

MANUFACTURERS AND TRADERS  
TRUST COMPANY, as Trustee, on Behalf  
of the Holders of the ContiMortgage Home  
Equity Loan Trust 1996-4 Certificates,  
Plaintiff,

v.

EARL E. YODER AND  
ALFONSO P. KORUS,  
Defendants.

COURT OF COMMON PLEAS  
COLUMBIA COUNTY

NO. 2007-CV-632

*2007-ED-104*

Commonwealth of Pennsylvania  
County of Columbia

TO THE SHERIFF OF COLUMBIA COUNTY, PENNSYLVANIA:

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

Real property situated at: 1626 Fairview Ave., Borough of Berwick, Columbia County,  
Tax Parcel Identification Number: 04D-05-075-01  
Current title holders: Earl E. Yoder and Alfonso P. Korus

AMOUNT DUE ..... \$72,650.29

INTEREST FROM May 15, 2007 ..... \$ \_\_\_\_\_

TOTAL ..... \$ \_\_\_\_\_

Plus costs as endorsed.

*Sami B. Kline*

Prothonotary, Common Pleas Court of  
Columbia County, Pennsylvania

Dated: *June 12, 2007*

BY: \_\_\_\_\_

Deputy

(SEAL)

THE LAW OFFICES OF BARBARA A. FEIN, P.C.

File No. 05-12449

Barbara A. Fein, Esquire / I.D. No. 53002

Kristen D. Little, Esquire / I.D. No. 79992

Jacqueline F. McNally, Esq. / I.D. No. 201332

425 Commerce Drive, Suite 100

Fort Washington, PA 19034

(215) 653-7450

Attorneys for Plaintiff

MANUFACTURERS AND TRADERS  
TRUST COMPANY, as Trustee, on Behalf  
of the Holders of the ContiMortgage Home  
Equity Loan Trust 1996-4 Certificates,  
Plaintiff,

v.

EARL E. YODER AND  
ALFONSO P. KORUS,  
Defendants.

COURT OF COMMON PLEAS  
COLUMBIA COUNTY

NO. 2007-CV-632

AFFIDAVIT UNDER PA. RCP RULE 3129

Manufacturers and Traders Trust Company, as Trustee, on Behalf of the Holders of the ContiMortgage Home Equity Loan Trust 1996-4 Certificates, Plaintiff in the above captioned mortgage foreclosure action, sets forth as of the date the praecipe for the Writ of Execution was filed, the following information concerning the real property located at 1626 Fairview Avenue, Borough of Berwick, Columbia County, Pennsylvania, was true and correct to the best of its knowledge, information and belief.

1. Name and address of each Owner and/or Reputed Owner:

Earl E. Yoder  
1626 Fairview Avenue  
Berwick PA 18603-2620

Alfonso P. Korus  
1626 Fairview Avenue  
Berwick PA 18603-2620

2. Name and address of each Defendant named in the judgment:

Earl E. Yoder  
1626 Fairview Avenue  
Berwick PA 18603-2620

Alfonso P. Korus  
1626 Fairview Avenue  
Berwick PA 18603-2620

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

JP Morgan Chase Bank NA, as Trustee  
1665 Palm Beach Lakes, Suite 105  
West Palm Beach, FL 33401

JP Morgan Chase Bank NA  
c/o Shapiro & Kreisman, LLC  
2520 Renaissance Blvd, Suite 150  
King of Prussia, PA 19406

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

Manufacturers and Traders Trust Company, as Trustee, Plaintiff  
c/o Select Portfolio Servicing, Inc.  
3815 South West Temple  
Salt Lake City, UT 84115

American Business Credit Incorporated  
111 Presidential Boulevard, Suite 127  
Bala Cynwyd, PA 19004

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

None

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

Columbia County Tax Claim Bureau  
35 W. Main Street  
Bloomsburg, PA 17815

Berwick Area Joint Sewer Authority  
1108 Freas Avenue  
Berwick, PA 18603

Pennsylvania-American Water Company  
800 Hershey Park Drive  
Hershey, PA 17033-2400

Connie Gingher, Tax Collector  
1615 Lincoln Avenue  
Berwick, PA 18603

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

Tenant/Occupant  
1626 Fairview Avenue  
Berwick, PA 18603

Columbia County Domestic Relations  
Columbia County Courthouse  
P. O. Box 380  
Bloomsburg, PA 17815

Commonwealth of Pennsylvania  
Department of Public Welfare  
P.O. Box 2675  
Harrisburg, PA 17105

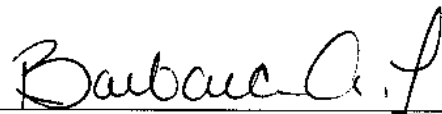
Commonwealth of Pennsylvania  
Department of Revenue  
Inheritance Tax Division  
Bureau of Compliance  
ATTN: Terry Quigley, Esquire  
Department #280946  
Harrisburg, PA 17128

The Internal Revenue Service  
Special Procedures Branch  
Federated Investors Tower  
Thirteenth Fl., Suite 1300  
1001 Liberty Ave.  
Pittsburgh, PA 15222

I verify that the statements made in this Affidavit are true and correct to the best of my personal knowledge, 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.

Date: June 8, 2007

THE LAW OFFICES OF BARBARA A. FEIN, P.C.

BY:   
Barbara A. Fein, Esquire  
Attorney for Plaintiff



THE LAW OFFICES OF  
BARBARA A. FEIN, P.C.

425 Commerce Drive, Suite 100  
Fort Washington, PA 19034

NEW JERSEY OFFICE

Barbara A. Fein, Esquire  
Kristen D. Little, Esquire  
Jacqueline F. McNally, Esquire

Phone: (215) 653-7450  
Fax: (215) 653-7454

20000 Horizon Way, Suite 900  
Mount Laurel, NJ 08054-4318

Phone: (856) 596-5552  
Fax: (856) 596-5589

*Members of Pennsylvania  
and New Jersey Bars*

Direct E-mail: DebraM@lobaf.com  
Direct Phone Ext. 118

File No. 05-12449

June 8, 2007

Columbia County Sheriff's Department  
Columbia County Court House  
P. O. Box 380  
Bloomsburg, PA 17815

RE: Manufacturers and Traders Trust Company, as Trustee v.  
Earl E. Yoder and Alfonso P. Korus  
Columbia County Court of Common Pleas No. 2007-CV-632  
Property situated at: 1626 Fairview Avenue, Borough of Berwick, PA

Dear Sir:

We would like to schedule the subject real property for Columbia County Sheriff's Sale. We have asked the Columbia County Prothonotary to issue the Writ of Execution and forward to your office together with this package.

We are enclosing a check in the amount of \$1,350.00 to cover the deposit costs along with the following necessary documents:

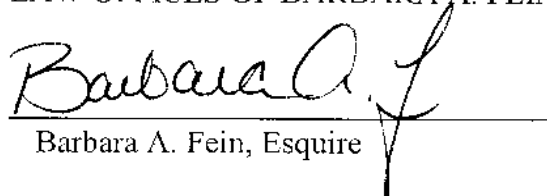
- Original Writ of Execution plus 2 extra copies;
- Notices of Sheriff's Sale (one for each Defendant and 3 extra);
- Instructions on service and posting;
- An original Affidavit pursuant to Rule 3129.1;
- An Affidavit of Non-Military Service;
- Waiver of Watchman;
- Certification of Addresses;
- Five (5) copies of the legal description.

Thank you for your anticipated assistance in this matter.

Sincerely,

THE LAW OFFICES OF BARBARA A. FEIN, P.C.

BY:

  
Barbara A. Fein, Esquire

THE LAW OFFICES OF BARBARA A. FEIN, P.C.

File No. 05-12449

Barbara A. Fein, Esquire / I.D. No. 53002

Kristen D. Little, Esquire / I.D. No. 79992

Jacqueline F. McNally, Esq. / I.D. No. 201332

425 Commerce Drive, Suite 100

Fort Washington, PA 19034

(215) 653-7450

Attorneys for Plaintiff

MANUFACTURERS AND TRADERS  
TRUST COMPANY, as Trustee, on Behalf  
of the Holders of the ContiMortgage Home  
Equity Loan Trust 1996-4 Certificates,  
Plaintiff,

v.

EARL E. YODER AND  
ALFONSO P. KORUS,  
Defendants.

COURT OF COMMON PLEAS  
COLUMBIA COUNTY

NO. 2007-CV-632

AFFIDAVIT UNDER PA. RCP RULE 3129

Manufacturers and Traders Trust Company, as Trustee, on Behalf of the Holders of the ContiMortgage Home Equity Loan Trust 1996-4 Certificates, Plaintiff in the above captioned mortgage foreclosure action, sets forth as of the date the praecipe for the Writ of Execution was filed, the following information concerning the real property located at 1626 Fairview Avenue, Borough of Berwick, Columbia County, Pennsylvania, was true and correct to the best of its knowledge, information and belief.

1. Name and address of each Owner and/or Reputed Owner:

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1626 Fairview Avenue  
Berwick PA 18603-2620

Alfonso P. Korus  
1626 Fairview Avenue  
Berwick PA 18603-2620

2. Name and address of each Defendant named in the judgment:

Earl E. Yoder  
1626 Fairview Avenue  
Berwick PA 18603-2620

Alfonso P. Korus  
1626 Fairview Avenue  
Berwick PA 18603-2620

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3815 South West Temple  
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5. Name and address of every other person or entity which has any record lien on the property:

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35 W. Main Street  
Bloomsburg, PA 17815

Berwick Area Joint Sewer Authority  
1108 Freas Avenue  
Berwick, PA 18603

Pennsylvania-American Water Company  
800 Hershey Park Drive  
Hershey, PA 17033-2400

Connie Gingher, Tax Collector  
1615 Lincoln Avenue  
Berwick, PA 18603

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

Tenant/Occupant  
1626 Fairview Avenue  
Berwick, PA 18603

Columbia County Domestic Relations  
Columbia County Courthouse  
P. O. Box 380  
Bloomsburg, PA 17815

Commonwealth of Pennsylvania  
Department of Public Welfare  
P.O. Box 2675  
Harrisburg, PA 17105

Commonwealth of Pennsylvania  
Department of Revenue  
Inheritance Tax Division  
Bureau of Compliance  
ATTN: Terry Quigley, Esquire  
Department #280946  
Harrisburg, PA 17128

The Internal Revenue Service  
Special Procedures Branch  
Federated Investors Tower  
Thirteenth Fl., Suite 1300  
1001 Liberty Ave.  
Pittsburgh, PA 15222

I verify that the statements made in this Affidavit are true and correct to the best of my personal knowledge, 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.

Date: June 8, 2007

THE LAW OFFICES OF BARBARA A. FEIN, P.C.

BY: Barbara A. Fein  
Barbara A. Fein, Esquire  
Attorney for Plaintiff

THE LAW OFFICES OF BARBARA A. FEIN, P.C.

ATTORNEY-AT-LAW

425 Commerce Drive, Suite 100

Fort Washington, PA 19034

(215) 653-7450

FAX (215) 653-7454

TO: Columbia County Sheriff's Department

FROM: Debra Maher, Paralegal to Barbara A. Fein, Esquire

DATE: June 8, 2007

RE: Manufacturers and Traders Trust Company, as Trustee, v.  
Earl E. Yoder and Alfonso P. Korus  
Columbia County Court of Common Pleas Docket No. 2007-CV-632  
Mortgaged Premises: 1626 Fairview Avenue, Borough of Berwick, PA 18603

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**MEMORANDUM**

---

Our Law Firm represents the Plaintiff in the above entitled matter. On our client's behalf, we have scheduled a Sheriff's Sale of the Mortgaged Premises.

In accordance with Pennsylvania statutes, kindly effectuate personal service of the Notice of Sheriff's Sale and Writ of Execution upon the parties specified below (i.e., upon the persons named or adults in charge of residence):

Earl E. Yoder  
1626 Fairview Avenue, Berwick PA 18603-2620

Alfonso P. Korus  
1626 Fairview Avenue, Berwick PA 18603-2620

Handbill (Posted)  
1626 Fairview Avenue, Berwick, PA 18603

Please also advertise the Sheriff's Sale

I am also enclosing a self-addressed, stamped envelope which will facilitate your return of proofs of service. Thank you for your anticipated assistance. Please feel free to contact me if you have any questions regarding this matter.

CERTIFICATE TO SHERIFF  
(Please check appropriate square in each section)

SHERIFF'S OFFICE  
Columbia County Court House  
P. O. Box 380, Bloomsburg, PA 17815

MANUFACTURERS AND TRADERS  
TRUST COMPANY, as Trustee, on Behalf  
of the Holders of the ContiMortgage Home  
Equity Loan Trust 1996-4 Certificates,  
Plaintiff,

COURT OF COMMON PLEAS  
COLUMBIA COUNTY

NO. 2007-CV-632

v.

EARL E. YODER AND  
ALFONSO P. KORUS  
Defendants.

I HEREBY CERTIFY THAT:

1. The judgment entered in the above matter is based on a mortgage foreclosure action.
2. The Defendants own the property being exposed to sale as:  
  
[X] Joint Tenants with the Right of Survivorship
3. The Defendants are:  
  
[X] Residents in the Commonwealth of Pennsylvania

Dated: June 8, 2007

THE LAW OFFICES OF BARBARA A. FEIN, P.C.

BY:



Barbara A. Fein, Esquire  
Attorney for Plaintiff  
Attorney I.D. No. 53002  
425 Commerce Drive, Suite 100  
Fort Washington, PA 19034  
(215) 653-7450

IN THE COURT OF COMMON PLEAS  
FOR COLUMBIA COUNTY, PENNSYLVANIA

MANUFACTURERS AND TRADERS  
TRUST COMPANY, as Trustee, on Behalf  
of the Holders of the ContiMortgage Home  
Equity Loan Trust 1996-4 Certificates,  
Plaintiff,

NO. 2007-CV-632

v.

EARL E. YODER AND  
ALFONSO P. KORUS,  
Defendants.

CERTIFICATION AS TO THE SALE OF REAL PROPERTY

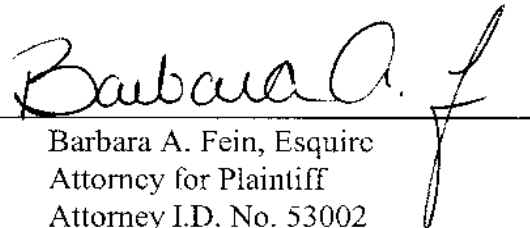
I hereby certify that I am the attorney of record for the Plaintiff, Manufacturers and Traders Trust Company, as Trustee, on Behalf of the Holders of the ContiMortgage Home Equity Loan Trust 1996-4 Certificates, in this action against real property and I further certify that this property is:

- [X] That the Plaintiff has complied in all respects with Section 403 of the HOMEOWNERS' EMERGENCY MORTGAGE ASSISTANCE ACT OF 1983 which may include but is not limited to:
- (a) Service of notice on Defendant
  - (b) Expiration of thirty days since the service of the Notice
  - (c) Defendant's failure to request or to appear at a face-to-face meeting with the Mortgagee or with a Consumer Credit Counseling Agency
  - (d) Defendant's failure to file an application for financial assistance with the Pennsylvania Housing Finance Agency

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

THE LAW OFFICES OF BARBARA A. FEIN, P.C.

BY:

  
Barbara A. Fein, Esquire  
Attorney for Plaintiff  
Attorney I.D. No. 53002



THE LAW OFFICES OF BARBARA A. FEIN, P.C.

File No. 05 12449

Barbara A. Fein, Esquire / I.D. No. 53002

Kristen J. Little, Esquire / I.D. No. 79992

Jacqueline F. McNally, Esq. / I.D. No. 201332

425 Commerce Drive, Suite 100

Fort Washington, PA 19034

(215) 653-7450

Attorney for Plaintiff

MANUFACTURERS AND TRADERS  
TRUST COMPANY, as Trustee, on Behalf  
of the Holders of the ContiMortgage Home  
Equity Loan Trust 1996-4 Certificates,  
Plaintiff,

v.

EARL E. YODER AND  
ALFONSO P. KORUS,  
Defendants.

COURT OF COMMON PLEAS  
COLUMBIA COUNTY

NO. 2007-CV-632

#### CERTIFICATION OF ADDRESS

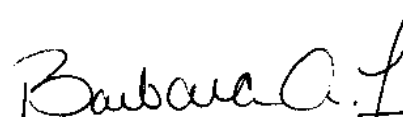
I, Barbara A. Fein, Esquire, Attorney for Plaintiff, Manufacturers and Traders Trust Company, as Trustee, on Behalf of the Holders of the ContiMortgage Home Equity Loan Trust 1996-4 Certificates, hereby certify that the Plaintiff's correct address is c/o Select Portfolio Servicing, Inc., 3815 South West Temple, Salt Lake City, UT 84115 and the last known address of each Defendant is as below.

Earl E. Yoder  
1626 Fairview Avenue  
Berwick PA 18603-2620

Alfonso P. Korus  
1626 Fairview Avenue  
Berwick PA 18603-2620

THE LAW OFFICES OF BARBARA A. FEIN, P.C.

BY:



Barbara A. Fein, Esquire  
Attorney for Plaintiff

IN THE COURT OF COMMON PLEAS  
FOR COLUMBIA COUNTY, PENNSYLVANIA

MANUFACTURERS AND TRADERS  
TRUST COMPANY, as Trustee, on Behalf  
of the Holders of the ContiMortgage Home  
Equity Loan Trust 1996-4 Certificates,  
Plaintiff,  
v.

NO. 2007-CV-632

EARL E. YODER AND  
ALFONSO P. KORUS,  
Defendants.

AFFIDAVIT OF NON-MILITARY SERVICE

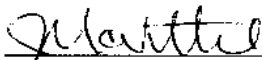
COMMONWEALTH OF PENNSYLVANIA :  
: s.s.:  
COUNTY OF MONTGOMERY :

THE UNDERSIGNED being duly sworn, deposes and says that the averments herein are based upon investigations made and records maintained by us either as Plaintiff or as servicing agent of the Plaintiff herein named and that the above named Defendants are not in the Military or Naval Service of the United States of America or its Allies as defined under the Soldiers and Sailors Civil Relief Act of 1940, as amended, and that the age and last known residence and employment of each Defendant are as follows:


Defendant : Earl E. Yoder  
Age : Over 18  
Residence : 1626 Fairview Avenue, Berwick PA 18603-2620  
Employment : Unknown

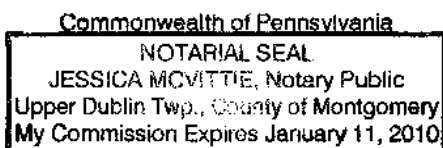
Defendant : Alfonso P. Korus  
Age : Over 18  
Residence : 1626 Fairview Avenue, Berwick PA 18603-2620  
Employment : Unknown

Sworn to and subscribed before  
me the date June 8, 2007.



Notary Public

  
Barbara A. Fein, Esquire  
Attorney for Plaintiff



THE LAW OFFICES OF BARBARA A. FEIN, P.C.

File No. 05-12449

Barbara A. Fein, Esquire / I.D. No. 53002

Kristen J. Little, Esquire / I.D. No. 79992

Jacqueline F. McNally, Esq. / I.D. No. 201332

425 Commerce Drive, Suite 100

Fort Washington, PA 19034

(215) 653-7450

Attorney for Plaintiff

MANUFACTURERS AND TRADERS  
TRUST COMPANY, as Trustee, on Behalf  
of the Holders of the ContiMortgage Home  
Equity Loan Trust 1996-4 Certificates,  
Plaintiff,

v.

EARL E. YODER AND  
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Defendants.

COURT OF COMMON PLEAS  
COLUMBIA COUNTY

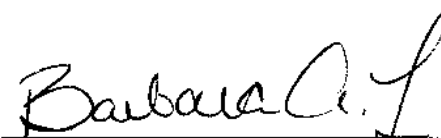
NO. 2007-CV-632

#### WAIVER OF WATCHMAN

I, Barbara A. Fein, Esquire, Attorney for Plaintiff Manufacturers and Traders Trust Company, as Trustee, on Behalf of the Holders of the ContiMortgage Home Equity Loan Trust 1996-4 Certificates, hereby certify on behalf of the Plaintiff that it waives any liability or responsibility as against the Sheriff of Columbia County, his deputies or agents, whomsoever, who levy against the subject property of this action, and further certifies that the Plaintiff acknowledges and understands that the Sheriff or Deputy is not liable in any way for protecting the property before the Sheriff's Sale.

THE LAW OFFICES OF BARBARA A. FEIN, P.C.

BY:

  
Barbara A. Fein, Esquire  
Attorney for Plaintiff

# THE LAW OFFICES OF BARBARA A. FEIN, P.C.

## ATTORNEY-AT-LAW

425 Commerce Drive, Suite 100

Fort Washington, PA 19034

(215) 653-7450

FAX (215) 653-7454

TO: Debra Maher, Paralegal to Barbara A. Fein, Esquire

FROM: Columbia County Sheriff's Department

DATE: June 8, 2007

RE: Manufacturers and Traders Trust Company, as Trustee, v.  
Earl E. Yoder and Alfonso P. Korus

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### MEMORANDUM

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PLEASE BE ADVISED THAT THE SHERIFF'S SALE FOR THE ABOVE REFERENCED  
MATTER HAS BEEN SCHEDULED FOR:

Wednesday, \_\_\_\_\_, 20\_\_\_\_

AT \_\_\_\_\_.

ALL THAT CERTAIN piece or parcel of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to-wit:

BEGINNING at a point on the Southerly side of Fairview Avenue, twenty-two and one-half (22 1/2) feet East of the Northeasterly corner of Lot Number Eighty-six (86); thence along the Southerly side of Fairview Avenue in an Easterly direction, one hundred twelve and one-half (112 1/2) feet to the Northwesterly corner of Lot Number Ninety (90); thence Southerly along said Lot Number Ninety (90), a distance of one hundred sixty (160) feet to a fifteen (15) foot alley; thence along the Northerly side of said alley in a Westerly direction, one hundred twelve and one-half (112 1/2) feet; thence in a Northerly direction along other land of Albert C. Sweeney, one hundred sixty (160) feet to Fairview Avenue, the place of beginning, Same being and comprising the Easterly one-half (1/2) of Lot Number Eighty-seven (87) and Lots Number Eighty-eight (88) and Eighty-nine (89) of the Berwick Land and Improvement Company's addition to West Berwick.

BEING THE SAME PREMISES conveyed by Petel Boutique, Incorporated to Earl E. Yoder and Alfonso P. Korus, by Deed dated July 22, 1989 and recorded on September 11, 1989, in the Columbia County Recorder of Deeds Office at Deed Book Volume 437, Page 18.

Commonly known as: 1626 Fairview Avenue, Berwick, PA 18603

TAX PARCEL #04D-05-075-01

ALL THAT CERTAIN piece or parcel of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to-wit:

BEGINNING at a point on the Southerly side of Fairview Avenue, twenty-two and one-half (22 1/2) feet East of the Northeasterly corner of Lot Number Eighty-six (86); thence along the Southerly side of Fairview Avenue in an Easterly direction, one hundred twelve and one-half (112 1/2) feet to the Northwesterly corner of Lot Number Ninety (90); thence Southerly along said Lot Number Ninety (90), a distance of one hundred sixty (160) feet to a fifteen (15) foot alley; thence along the Northerly side of said alley in a Westerly direction, one hundred twelve and one-half (112 1/2) feet; thence in a Northerly direction along other land of Albert C. Sweeney, one hundred sixty (160) feet to Fairview Avenue, the place of beginning, Same being and comprising the Easterly one-half (1/2) of Lot Number Eighty-seven (87) and Lots Number Eighty-eight (88) and Eighty-nine (89) of the Berwick Land and Improvement Company's addition to West Berwick.

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TAX PARCEL #04D-05-075-01



THE LAW OFFICES OF BARBARA A. FEIN, P.C.

File No. 05-12449

Barbara A. Fein, Esquire / I.D. No. 53002

Kristen J. Little, Esquire / I.D. No. 79992

Jacqueline F. McNally, Esq. / I.D. No. 201332

425 Commerce Drive, Suite 100

Fort Washington, PA 19034

(215) 653-7450

Attorney for Plaintiff

MANUFACTURERS AND TRADERS  
TRUST COMPANY, as Trustee, on Behalf  
of the Holders of the ContiMortgage Home  
Equity Loan Trust 1996-4 Certificates,  
Plaintiff,

v.

EARL E. YODER AND  
ALFONSO P. KORUS,  
Defendants.

COURT OF COMMON PLEAS  
COLUMBIA COUNTY

NO. 2007-CV-632

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: Earl E. Yoder  
1626 Fairview Avenue  
Berwick PA 18603-2620

Alfonso P. Korus  
1626 Fairview Avenue  
Berwick PA 18603-2620

Your house at 1626 Fairview Avenue, within the Borough of Berwick, Columbia County, is scheduled to be sold on \_\_\_\_\_ by the Columbia County Sheriff's Department at 9:00 A.M. in the Columbia County Courthouse, P. O. Box 380, Bloomsburg, PA 17815 to enforce the Court judgment of \$72,650.29 obtained by Plaintiff, Manufacturers and Traders Trust Company, as Trustee, on Behalf of the Holders of the ContiMortgage Home Equity Loan Trust 1996-4 Certificates, against you.

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

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

1. This sale will be canceled if you pay to Plaintiff Mortgagee the back payments, late charges, costs and reasonable attorneys' fees due. To find out how much you must pay, you may call Debra Maher at (215) 653-7450.

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

3. You may also be able to stop the sale through other legal proceedings. You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See notice below 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 Debra Maher at (215) 653-7450, or by calling the Columbia County Sheriff's Department at (570) 389-5624.

2. You may be able to petition the Court to set aside the sale if the sale 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 bid in the sale. To find out if this has happened, you may call Debra Maher at (215) 653-7450 or by calling the Columbia County Sheriff's Department at (570) 389-5624.

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 had never happened.

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

6. You may be entitled to a share of the money which was paid for your house. A schedule of distribution of the money bid for your house will be filed by the Columbia County Sheriff on or about thirty (30) days. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the distribution date.

7. 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, 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.

Lawyer Referral Service  
Pennsylvania Lawyer Referral Service  
P.O. Box 186  
Harrisburg, PA 17108  
(800) 692-7375

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TAX PARCEL #04D-05-075-01

**THE LAW OFFICES OF BARBARA A. FEIN, P.C.**

425 COMMERCE DR., SUITE 100  
FORT WASHINGTON, PA 19034-2407  
(215) 653-7450

EXPLANATION	AMOUNT

54231

3-7615-360

PAY  
AMOUNT  
OF

ONE Thousand Three Hundred Fifty

XX / XX

DOLLARS

CHECK  
AMOUNT

DATE

TO THE ORDER OF

DESCRIPTION

CHECK  
NUMBER

6-6-07 Columbia County Sheriff

Yoder-05-12449

54231

\$1,350.00

111011

Security Features  
Visible in Sun.



**Citizens Bank™**  
Pennsylvania

⑈005423⑈ ⑆036076150⑆ 610154873E⑈

VOID AFTER 120 DAYS

Julie A. Fein

MP