

SHERIFF'S SALE COST SHEET

JP Morgan Chase vs. Yakovlev / Denis
 NO. 15-001 ED NO. 242-06 JD DATE/TIME OF SALE Jan 21

DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$ <u>15.00</u>
LEVY (PER PARCEL	\$15.00
MAILING COSTS	\$ <u>27.50</u>
ADVERTISING SALE BILLS & COPIES	\$17.50
ADVERTISING SALE (NEWSPAPER)	\$15.00
MILEAGE	\$ <u>25.00</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>321.50</u>	

WEB POSTING	\$150.00
PRESS ENTERPRISE INC.	\$ <u>200.56</u>
SOLICITOR'S SERVICES	\$75.00
TOTAL ***** \$ <u>710.56</u>	

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

SURCHARGE FEE (DSTE)	\$ <u>120.00</u>
MISC.	\$ <u>0.00</u>
TOTAL ***** \$ <u>0.00</u>	

TOTAL COSTS (OPENING BID) 1102.00
\$977.06
453.14

SK

SHAPIRO & KREISMAN, LLC

ATTORNEYS AT LAW

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

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

GERALD M. SHAPIRO
Admitted in Illinois and Florida Only
DAVID S. KREISMAN
Admitted in Illinois Only
CHRISTOPHER J. DeNARDO
Managing Attorney
DANIELLE BOYI E-EBERSOLE +
LAUREN R. TABAK +
ILANA ZION
+ Also Licensed in New Jersey

December 4, 2007

Fax number 570-389-5625
Columbia County Sheriff
ATTN: Sheriff Chamberlain

RE: The Bank Of New York, As Successor To JPMorgan Chase Bank, N.A.,
As Trustee For The Registered Holders Of ABFS Mortgage Loan Trust
2002-4, Mortgage Pass-Through Certificates, Series 2002-4 vs.
Earl E Yoder and Alfonso P. Koros
Docket No. 242 CV 2006
Our File No. 06-25745

Dear Sheriff Chamberlain:

Kindly stay Sheriff's sale currently scheduled for December 5, 2007 in the above-referenced matter. Plaintiff has realized that no monies have been received.

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

Very truly yours,



Heather Whitman
Legal Assistant

SHERIFF'S SALE COST SHEET

JP Morgan Chase Bank vs. Earl Yeates & Alvaro Reyes
 NO. 115-07 ED NO. 243-06 JD DATE/TIME OF SALE Oct 29 1:00

DOCKET/RETURN	\$15.00	
SERVICE PER DEF.	\$165.00	
LEVY (PER PARCEL	\$15.00	
MAILING COSTS	\$24.50	
ADVERTISING SALE BILLS & COPIES	\$17.50	
ADVERTISING SALE (NEWSPAPER)	\$15.00	
MILEAGE	\$24.00	
POSTING HANDBILL	\$15.00	
CRYING/ADJOURN SALE	\$10.00	
SHERIFF'S DEED	\$35.00	
TRANSFER TAX FORM	\$25.00	
DISTRIBUTION FORM	\$25.00	
COPIES	\$5.50	
NOTARY	\$15.00	
TOTAL *****		\$406.50

WEB POSTING	\$150.00	
PRESS ENTERPRISE INC.	\$320.56	
SOLICITOR'S SERVICES	\$75.00	
TOTAL *****		\$545.56

PROTHONOTARY (NOTARY)	\$10.00	
RECORDER OF DEEDS	\$46.50	
TOTAL *****		\$56.50

REAL ESTATE TAXES:		
BORO, TWP & COUNTY 20	\$415.42	
SCHOOL DIST. 20	\$1011.37	
DELINQUENT 20	\$1511.52	
TOTAL *****		\$2938.21

MUNICIPAL FEES DUE:		
SEWER 20	\$152.84	
WATER 20	\$	
TOTAL *****		\$152.84

SURCHARGE FEE (DSTE)	\$120.00	
MISC.	\$	
TOTAL *****		\$120.00

TOTAL COSTS (OPENING BID) \$4214.61

COLUMBIA COUNTY SHERIFF'S OFFICE

SHERIFF'S REAL ESTATE FINAL COST SHEET

JP Morgan Chase Bank vs Paul Taylor + Affected Parties

NO. 115-07 ED NO. 247 of JD

DATE/TIME OF SALE: Dec. 5 1000

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 \$ _____

2007

See Also

EFFECTIVE DATE: 12/01/2007

Fund

2005	PRIM	.00	.00	.00	.00	.00	.00
2006	PRIM	1,236.57	101.30	113.52	45.00	10.13	1,506.52
		1,236.57	101.30	113.52	45.00	10.13	1,506.52

SK**SHAPIRO & KREISMAN, LLC**

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DAVID S. KREISMAN
Admitted in Illinois Only
CHRISTOPHER A. DeNARDO
Managing Attorney
DANIELLE BOYLI EBERSOLE +
LAUREN R. TABAK +
ILANA ZION
+ Also Licensed in New Jersey

October 18, 2007

Fax number 570-389-5625

Office of the Sheriff of Columbia County

Attn: Sheriff Chamberlain

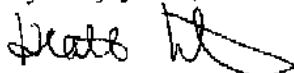
Re: The Bank Of New York, As Successor To JPMorgan Chase Bank, N.A., As
Trustee For The Registered Holders Of ABFS Mortgage Loan Trust 2002-4,
Mortgage Pass-Through Certificates, Series 2002-4 vs. Earl E Yoder and Alfonso
P. Koros
C.P. #242 CV 2006
Sale Date: October 24, 2007
Our File # 06-25745

Dear Sir or Madam:

Kindly continue the above-referenced sale until December 5, 2007.

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

Very truly yours,



Heather Whitman
Legal Assistant

SK

SHAPIRO & KREISMAN, LLC

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CHRISTOPHER A. DeNARDO
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DANIELLE BOYD EBERSOLE +
LAUREN R. TABAK +
ILANA ZION
+ Also Licensed in New Jersey

October 17, 2007

Fax number 570-389-5625

Office of the Sheriff of Columbia County

Attn: Sheriff Chamberlain

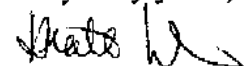
Re: Washington Mutual Bank f/k/a Washington Mutual Bank, FA vs. Stanislaw
Machowski and Piotr Machowski
C.P. #2006-CV-1435-MF
Sale Date: October 24, 2007
Our File # 06-27638

Dear Sir or Madam:

Kindly continue the above-referenced sale for 90 days until February 6, 2008. 9:30 AM

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

Very truly yours,



Heather Whitman
Legal Assistant

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

Article Addressed to:

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.

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

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

COMPLETE THIS SECTION ON DELIVERY

A. Signature *[Signature]* ☐ Agent ☒ Address
B. Received by (Printed Name) *[Signature]* C. Date of Delivery **JUN 27 2004**
D. Is delivery address different from item 1? ☐ Yes
If 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)

7006 2760 0004 5957 6837

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1

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:

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

COMPLETE THIS SECTION ON DELIVERY

A. Signature *[Signature]* ☐ Agent ☒ Address
B. Received by (Printed Name) *[Signature]* C. Date of Delivery **JUN 27 2004**
D. Is delivery address different from item 1? ☐ Yes
If 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)

7006 2760 0004 5957 6820

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

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

COMPLETE THIS SECTION ON DELIVERY

A. Signature *[Signature]* ☐ Agent ☒ Address
B. Received by (Printed Name) *[Signature]* C. Date of Delivery **JUN 28 2004**
D. Is delivery address different from item 1? ☐ Yes
If 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)

7006 2760 0004 5957 6813

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1

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

A. Signature *[Signature]* ☐ Agent ☒ Addressee
B. Received by (Printed Name) *[Signature]* C. Date of Delivery **JUN 28 2004**
D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

COMPLETE THIS SECTION ON DELIVERY



September 13, 2007

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

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

VS.

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

DOCKET # 1159ED2007

JD # 242JD2007

Dear Timothy:

The updated amount due on sewer account #141582 for the property located at 1548 Spring Garden Avenue Berwick, Pa through October 2007 is \$152.84.

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

Sincerely,

Kelly Groer
Authority Clerk



SK

SHAPIRO & KREISMAN, LLC

ATTORNEYS AT LAW

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

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

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

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

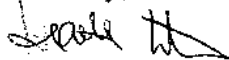
Re: The Bank Of New York, As Successor To JPMorgan Chase Bank, N.A., As
Trustee For The Registered Holders Of ABFS Mortgage Loan Trust 2002-4,
Mortgage Pass-Through Certificates, Series 2002-4 vs.
Earl E Yoder and Alfonso P. Koros
CCP # 242 CV 2006
Sale Date: August 29, 2007

To whom it may concern:

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

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

Sincerely,



Heather Whitman
Legal Assistant

S&K # 06-25745
Enclosures

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

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

The Bank Of New York, As Successor To
JPMorgan Chase Bank, N.A., As Trustee For
The Registered Holders Of ABFS Mortgage
Loan Trust 2002-4, Mortgage Pass-Through
Certificates, Series 2002-4

PLAINTIFF

VS.

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

COURT OF COMMON PLEAS
COLUMBIA COUNTY

NO: 242 CV 2006

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

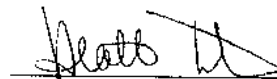
I, Heather Whitman, Legal Assistant for Shapiro & Kreisman, LLC, attorneys for the Plaintiff, The Bank Of New York, As Successor To JPMorgan Chase Bank, N.A., As Trustee For The Registered Holders Of ABFS Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4, hereby certify that Notice of Sale was served on all persons appearing on Exhibit "A" attached hereto, by United States mail, first class, postage prepaid, with Certificates of Mailing on July 11, 2007, the originals of which are attached and that each of said persons appears on Plaintiff's Affidavit pursuant to Pa. R.C.P. 3129.1.

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

Respectfully submitted,

SHAPIRO & KREISMAN, LLC

BY:



Heather Whitman
Legal Assistant

06-25745

Name and Address of Sender
Shapiro & Kreisman, LLC
3600 Horizon Drive
Suite 150
King of Prussia, PA 19406

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

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

Article Number	Addressee (Name, Street, City, State, & ZIP Code)	Postage	Fee	Handling Charge	Actual Value if Registered	Insured Value	Due Sender if COD	DC Fee	SC Fee	SH Fee	RD Fee	RR Fee
1. 06-25745	Tenant or Occupant 1548 Spring Garden Avenue Berwick, PA 18603											
2.	Columbia County Domestic Relations 15 Perry Avenue, P.O. Box 380 Bloomsburg, PA 17815											
4.												
5.												
6.												
8.												
Total Number of Pieces Listed by Sender	Total Number of Pieces Received Post Office	Postmaster, Per (Name of receiving employee)	See Privacy Act Statement on Reverse									



Delivery Confirmation

Signature Confirmation

Special Handling

Restricted Delivery

Return Receipt

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

The Bank Of New York, As Successor To
JPMorgan Chase Bank, N.A., As Trustee For
The Registered Holders Of ABFS Mortgage
Loan Trust 2002-4, Mortgage Pass-Through
Certificates, Series 2002-4

PLAINTIFF

vs.

Earl E Yoder and Alfonso P. Koros

DEFENDANTS

COURT OF COMMON PLEAS
COLUMBIA COUNTY

NO: 242 CV 2006

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

The undersigned hereby verifies that she is a legal assistant for Shapiro and Kreisman, LLC, attorneys for the Plaintiff in the above case and that pursuant to Pa.R.C.P. 3129.2(c)(1)(ii) and 440, she mailed a true and correct copy of the Notice of Sale in the above-captioned case to Defendant's Attorney by regular, postage pre-paid, on July 7, 2007.

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

DATED: 7/27/07

SHAPIRO & KREISMAN, LLC

BY:

Heather Whitman

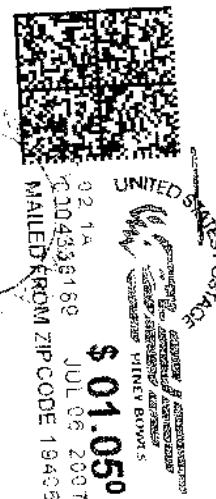
Heather Whitman
Legal Assistant

06-25745

U.S. POSTAL SERVICE	CERTIFICATE OF MAILING
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL. DOES NOT PROVIDE FOR INSURANCE-POSTMASTER	
Received From:	
Shapiro and Kreisman, LLC	
3600 Horizon Drive, Ste. 150	
King Of Prussia, PA 19406	
One piece of ordinary mail addressed to:	
Earl E. Yoder, c/o Franklin E. Kepner, Jr., Esq	
Kepner, Kepner & Cobra, P.C.	
123 West Front Street	
Berwick, PA 18603-4701	

PS Form 3817, January 2001

06-25745



U.S. POSTAL SERVICE	CERTIFICATE OF MAILING
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL. DOES NOT PROVIDE FOR INSURANCE-POSTMASTER	
Received From:	
Shapiro and Kreisman, LLC	
3600 Horizon Drive, Ste. 150	
King Of Prussia, PA 19406	
One piece of ordinary mail addressed to:	
Alfonso P. Koros, c/o Franklin E. Kepner, Jr., I	
Kepner, Kepner & Cobra, P.C.	
123 West Front Street	
Berwick, PA 18603-4701	

PS Form 3817, January 2001

06-25745





115

SHAPIRO & KREISMAN, LLC

ATTORNEYS AT LAW

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

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

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

August 27, 2007

Fax number 570-389-5625

Office of the Sheriff of Columbia County

Attn: Sheriff Chamberlain

Re: The Bank Of New York, As Successor To JPMorgan Chase Bank, N.A., As
Trustee For The Registered Holders Of ABFS Mortgage Loan Trust 2002-4,
Mortgage Pass-Through Certificates, Series 2002-4 vs. Earl E Yoder and Alfonso
P. Koros
C.P. #242 CV 2006
Sale Date: August 29, 2007
Our File # 06-25745

Dear Sir or Madam:

Kindly continue the above-referenced sale until October 24, 2007.

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

Very truly yours,

A handwritten signature in black ink, appearing to read 'Heather Whitman', written over a horizontal line.

Heather Whitman
Legal Assistant

STATE OF PENN: VANIA
COUNTY OF COL: BLA } SS

Paula J. Barry being duly sworn according to law deposes and says that Press Enterprise is a newspaper of general circulation with its principal office and place of business at 3185 Lackawanna Avenue, Bloomsburg, County of Columbia and State of Pennsylvania, and was established on the 1st day of March, 1902, and has been published daily, continuously in said Town, County and State since that day and on the attached notice 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.

..... Paula J. Barry

Sworn and subscribed to before me this 23rd day of AUGUST 2007

..... Dennis L. Ashenfelder

(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.

.....

TIMOTHY T. CHAMBERLAIN



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

PHONE
(570) 389-3622

24 HOUR PHONE
(570) 784-6300

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

JP MORGAN CHASE BANK.

VS.

EARL YODER AND ALFONSO KORUS

WRIT OF EXECUTION #115 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 1548 SPRING GARDEN AVE. BERWICK
COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY
COLUMBIA COUNTY SHERIFF TIMOTHY CHAMBERLAIN.

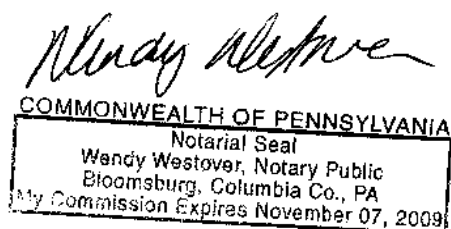
SO ANSWERS:

DEPUTY SHERIFF

TIMOTHY T. CHAMBERLAIN
SHERIFF

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 30TH DAY OF JULY 2007



TIMOTHY T. CHAMBERLAIN



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

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6306

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

Docket # 115ED2007

MORTGAGE FORECLOSURE

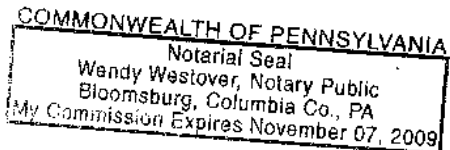
EARL E. YODER
ALFONSO P. KOROS

AFFIDAVIT OF SERVICE

NOW, THIS TUESDAY, JUNE 26, 2007, AT 6:30 PM, SERVED THE WITHIN MORTGAGE
FORECLOSURE UPON EARL YODER AT 1626 FAIRVIEW AVE., BERWICK BY HANDING TO
AL KOROS, ROOMMATE, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND
MADE KNOWN TO THEM THE CONTENTS THEREOF.

SWORN AND SUBSCRIBED BEFORE ME
THIS WEDNESDAY, JUNE 27, 2007

NOTARY PUBLIC



SO ANSWERS,

SHERIFF TIMOTHY T. CHAMBERLAIN

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) 784-4300

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

Docket # 115ED2007

MORTGAGE FORECLOSURE

EARL E. YODER
ALFONSO P. KOROS

AFFIDAVIT OF SERVICE

NOW, THIS TUESDAY, JUNE 26, 2007, AT 6:30 PM, SERVED THE WITHIN MORTGAGE
FORECLOSURE UPON ALFONSO KOROS AT 1626 FAIRVIEW AVE., BERWICK BY
HANDING TO AL KOROS, , A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND
MADE KNOWN TO THEM THE CONTENTS THEREOF.

SWORN AND SUBSCRIBED BEFORE ME
THIS WEDNESDAY, JUNE 27, 2007

NOTARY PUBLIC
COMMONWEALTH OF PENNSYLVANIA

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

SO ANSWERS,

SHERIFF TIMOTHY T. CHAMBERLAIN

X

P. D'ANGELO
DEPUTY SHERIFF



July 18, 2007

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

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

VS.

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

DOCKET # 1159ED2007

JD # 242JD2006

Dear Timothy:

The balance due on sewer account #141582 for the property located at 1548
Spring Garden Avenue Berwick, Pa through August 2007 is \$94.02.

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

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 6/22/2007

SERVICE# 1 - OF - 12 SERVICES
DOCKET # 115ED2007

PLAINTIFF

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

DEFENDANT

EARL E. YODER
ALFONSO P. KOROS

ATTORNEY FIRM

SHAPIRO AND KREISMAN

PERSON/CORP TO SERVED
EARL YODER
1548 SPRING GARDEN AVE
BERWICK

PAPERS TO SERVED

MORTGAGE FORECLOSURE

SERVED UPON AL KOROS

RELATIONSHIP Roommate IDENTIFICATION _____

DATE 06-26-07 TIME 1830 MILEAGE _____ OTHER _____

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

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

F. OTHER (SPECIFY) 1626 EARVIEW A.
BERWICK (HOME)

ATTEMPTS
DATE

TIME

OFFICER

REMARKS

DEPUTY

For [Signature]

DATE 06-26-07

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 6/22/2007

SERVICE# 2 - OF - 12 SERVICES
DOCKET # 115ED2007

PLAINTIFF

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

DEFENDANT

EARL E. YODER
ALFONSO P. KOROS

ATTORNEY FIRM

SHAPIRO AND KREISMAN

PERSON/CORP TO SERVED

ALFONSO KOROS

1548 SPRING GARDEN AVE.

BERWICK

PAPERS TO SERVED

MORTGAGE FORECLOSURE

SERVED UPON AL KOROS

RELATIONSHIP _____ IDENTIFICATION _____

DATE 06.26.07 TIME 1830 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) 1626 FAIRVIEW AVE.

BERWICK (Home)

ATTEMPTS

DATE

TIME

OFFICER

REMARKS

DEPUTY

Pam Delt

DATE

06.26.07

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 6/22/2007

SERVICE# 4 - OF - 12 SERVICES
DOCKET # 115ED2007

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

DEFENDANT EARL E. YODER
ALFONSO P. KOROS
ATTORNEY FIRM SHAPIRO AND KREISMAN

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

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON CONNIE GINGHER

RELATIONSHIP _____ IDENTIFICATION _____

DATE 06-26-07 TIME 1455 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 06-26-07

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 6/22/2007

SERVICE# 5 - OF - 12 SERVICES
DOCKET # 115ED2007

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

DEFENDANT EARL E. YODER
ALFONSO P. KOROS

ATTORNEY FIRM SHAPIRO AND KREISMAN

PERSON/CORP TO SERVED	PAPERS TO SERVED
BERWICK SEWER	MORTGAGE FORECLOSURE
1108 FREAS AVE.	
BERWICK	

SERVED UPON Kelly Greer

RELATIONSHIP _____ IDENTIFICATION _____

DATE 06-26-07 TIME 1430 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

Ray Dill

DATE

06-26-07

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 6/22/2007

SERVICE# 6 - OF - 12 SERVICES
DOCKET # 115ED2007

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

DEFENDANT EARL E. YODER
ALFONSO P. KOROS
ATTORNEY FIRM SHAPIRO AND KREISMAN

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

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON JOE HERVAT

RELATIONSHIP Deputy Director IDENTIFICATION _____

DATE 6-26-7 TIME 0930 MILEAGE _____ OTHER _____

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

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

F. OTHER (SPECIFY) _____

ATTEMPTS
DATE

TIME

OFFICER

REMARKS

DEPUTY

[Signature]

DATE 6-26-7

COUNTY OF COLUMBIA
REAL ESTATE TAX LIEN CERTIFICATE

DATE:26-JUN-07

FEE:\$5.00

CERT. NO:3589

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

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

YEAR	BILL ROLL	AMOUNT	INTEREST	PENDING	COSTS	TOTAL AMOUNT DUE
2005	PRIM	1,532.59	28.59		170.00	1,731.18
2006	PRIM	1,445.74	30.38		0.00	1,476.12
TOTAL DUE :						\$3,207.30

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

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

REQUESTED BY:

Timothy T. Chamberlain, Sheriff
dm.

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 6/22/2007

SERVICE# 9 - OF - 12 SERVICES
DOCKET # 115ED2007

PLAINTIFF

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

DEFENDANT

EARL E. YODER
ALFONSO P. KOROS

ATTORNEY FIRM

SHAPIRO AND KREISMAN

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

PAPERS TO SERVED

MORTGAGE FORECLOSURE

SERVED UPON DEB Miller

RELATIONSHIP CLERK IDENTIFICATION _____

DATE 6-26-7 TIME 805 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

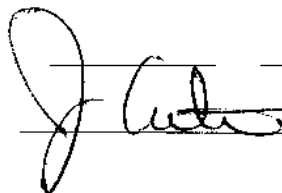
TIME

OFFICER

REMARKS

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

DEPUTY



DATE 6-26-7

REAL ESTATE OUTLINE

ED # 115-07

DATE RECEIVED 6-22-07
DOCKET AND INDEX 6-23-07

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# 186710

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

SALE DATE Aug. 29, 07 TIME 1000
POSTING DATE July 25, 07
ADV. DATES FOR NEWSPAPER
1ST WEEK Aug 8
2ND WEEK 15
3RD WEEK 22, 07

SHERIFF'S SALE

Wednesday, August 29th, 2007 at 10:00 A.M.

BY VIRTUE OF WRIT OF EXECUTION NO. 115ED2007 AND CIVIL WRIT NO. 2006JD242 ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY CIVIL DIVISION TO ME DIRECTED THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

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

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

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

TERMS OF SALE

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

REMAINING BALANCE OF BID PRICE: Any remaining amount of the bid price is to be paid within (8) days after the sale in 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 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 the 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
Lauren R. Tabas, Esq.
3600 Horizon Drive, Suite 150
King of Prussia, PA 19406

Sheriff of Columbia County
Timothy T. Chamberlain
<http://www.sheriffcolumbiacounty.com/>

SHERIFF'S SALE

Wednesday, August 29th, 2007 at 10:00 A.M.

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Plaintiff's Attorney
Lauren R. Tabas, Esq.
3600 Horizon Drive, Suite 150
King of Prussia, PA 19406

Sheriff of Columbia County
Timothy T. Chamberlain
<http://www.sheriffofcolumbiacounty.com/>

SHERIFF'S SALE

Wednesday, August 29th, 2007 at 10:00 A.M.

BY VIRTUE OF WRIT OF EXECUTION NO. 115ED2007 AND CIVIL WRIT NO. 2006JD242 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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Plaintiff's Attorney
Lauren R. Tabas, Esq.
3600 Horizon Drive, Suite 150
King of Prussia, PA 19406

Sheriff of Columbia County
Timothy T. Chamberlain
<http://www.sheriffofcolumbiacounty.com/>

COMMONWEALTH OF PENNSYLVANIA
COUNTY OF COLUMBIA

SS

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

No: 242 CV 2006

2007-ED-115

PLAINTIFF

VS.

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

WRIT OF EXECUTION:

MORTGAGE FORECLOSURE

TO THE SHERIFF OF COLUMBIA COUNTY:

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

1548 Spring Garden Avenue, Berwick, PA 18603

See attached legal

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

Amount Due \$81,066.10

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

Interest from September 27, 2006 to
_____ \$ _____

Costs to be added

Seal of Court

Laura B. Kline

PROTHONOTARY

Date: *June 22 07*

Deputy Prothonotary

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

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

PLAINTIFF

vs.

Earl E Yoder and Alfonso P. Koros
DEFENDANTS

COURT OF COMMON PLEAS
COLUMBIA COUNTY

NO: 242 CV 2006

2007-ED-115

AFFIDAVIT PURSUANT TO RULE 3129.1

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

1. Name and address of Owners or Reputed Owners

Earl E Yoder
1548 Spring Garden Avenue
Berwick, PA 18603

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

2. Name and address of Defendants in the judgment:

Earl E Yoder
1548 Spring Garden Avenue
Berwick, PA 18603

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

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

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

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

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

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

NONE

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

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

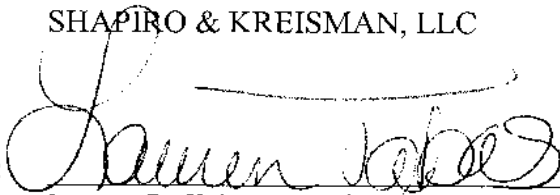
7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale:

TENANT OR OCCUPANT
1548 Spring Garden Avenue
Berwick, PA 18603

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

SHAPIRO & KREISMAN, LLC

BY:

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

Lauren R. Tabas, Esquire

06-25745

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

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

PLAINTIFF

vs.

Earl E Yoder and Alfonso P. Koros
DEFENDANTS

COURT OF COMMON PLEAS
COLUMBIA COUNTY

NO: 242 CV 2006

2007-ED-115

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

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

Your house (real estate) at:

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

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

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

at _____, to enforce the court judgment of \$81,066.10 obtained by JPMorgan Chase Bank, N.A., as Trustee for the registered holders of ABFS Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4 against you.

NOTICE OF OWNER'S RIGHTS

YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE

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

1. The sale will be cancelled if you pay back to JPMorgan Chase Bank, N.A., as Trustee for the registered holders of ABFS Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4 the amount of the judgment plus costs or the back payments, late charges, costs, and reasonable attorneys fees due. To find out how much you must pay, you may call: (610) 278-6800.
2. You may be able to stop the sale by filing a petition asking the Court to strike or open the judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.
3. You may be able to stop the sale through other legal proceedings.

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

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

4. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid by calling (610) 278-6800.
5. You may be able to petition the Court to set aside the sale if the bid price was grossly inadequate compared to the value of your property.
6. The sale will go through only if the buyer pays the Sheriff the full amount due in the sale. To find out if this has happened you may call (570) 389-5622.
7. If the amount due from the buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.
8. You have a right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer.
At that time, the buyer may bring legal proceedings to evict you.
9. You may be entitled to a share of the money, which was paid for your house. A schedule of distribution of the money bid for your house will be filed by the Sheriff no later than thirty (30) days from the date of the sale. This schedule will state who will be receiving the money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the date of filing of said schedule.
10. You may also have other rights and defenses or ways of getting your house back, if you act immediately after the sale.
YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE LISTED BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

Court Administrator Columbia County Lawyer Referral Service
Telephone: 570-784-8760
North Penn Legal Services
168 East 5th Street
Bloomsburg, PA 17815

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

06-25745

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

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

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

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

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

PLAINTIFF

vs.

Earl E Yoder and Alfonso P. Koros
DEFENDANTS

COURT OF COMMON PLEAS
CIVIL DIVISION
COLUMBIA COUNTY

NO:242 CV 2006

CERTIFICATION OF ADDRESS

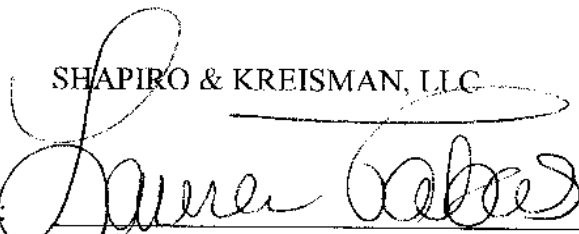
I hereby certify that the correct address of the judgment creditor (Plaintiff) is:

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

and that the last known address of the judgment debtor (Defendants) is:

Earl E Yoder
1548 Spring Garden Avenue
Berwick, PA 18603

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

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

06-25745

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

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

PLAINTIFF

vs.

Earl E Yoder and Alfonso P. Koros
DEFENDANTS

COURT OF COMMON PLEAS
COLUMBIA COUNTY

NO: 242 CV 2006

CERTIFICATION AS TO THE SALE OF REAL PROPERTY

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

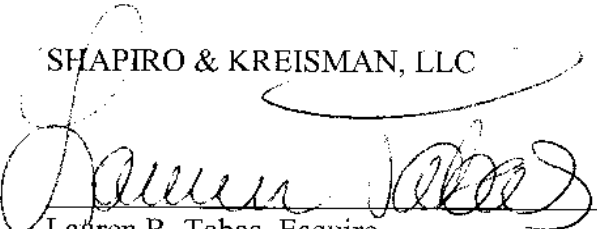
☐ FHA - Tenant Occupied or Vacant
☐ Commercial
☐ As a result of a Complaint in Assumpsit
☐ That the Plaintiff has complied in all respects with Section 403 of the
☒ Mortgage Assistance Act including but not limited to:

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

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

SHAPIRO & KREISMAN, LLC

BY:


Lauren R. Tabas, Esquire
93337

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

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

VS.

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

COURT OF COMMON PLEAS
COLUMBIA COUNTY

242 CV 2006

STATE OF: Pennsylvania

COUNTY OF: Montgomery

AFFIDAVIT OF NON-MILITARY SERVICE

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

SHAPIRO & KREISMAN, LLC

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

Sworn to and subscribed

before me this 30th day

of March, 2006.

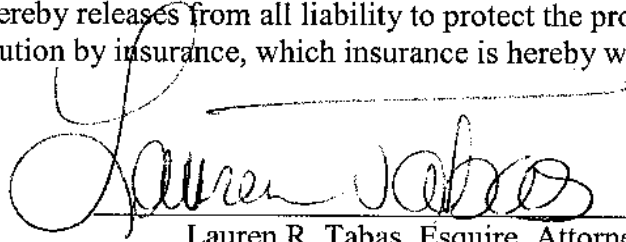
[Signature]
Notary Public

COMMONWEALTH OF PENNSYLVANIA

NOTARIAL SEAL

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

WAIVER OF WATCHMAN/WAIVER OF INSURANCE – Any Deputy Sheriff levying upon or attaching any property under which writ may leave same without a watchman, in custody or whoever is found in possession, after notifying such person of such levy or attachment, without liability on the part of such deputy or the sheriff to any plaintiff herein for any loss, destruction or removal of any such property before sheriff's sale thereof; and the Sheriff is hereby released from all liability to protect the property described in the above execution by insurance, which insurance is hereby waived.

A handwritten signature in cursive script, reading "Lauren Tabas", written over a horizontal line.

Lauren R. Tabas, Esquire, Attorney for Plaintiff

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

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

PLAINTIFF

vs.

Earl E Yoder and Alfonso P. Koros
DEFENDANTS

COURT OF COMMON PLEAS
COLUMBIA COUNTY

NO: 242 CV 2006

2007-ED-115

AFFIDAVIT PURSUANT TO RULE 3129.1

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

1. Name and address of Owners or Reputed Owners

Earl E Yoder
1548 Spring Garden Avenue
Berwick, PA 18603

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

2. Name and address of Defendants in the judgment:

Earl E Yoder
1548 Spring Garden Avenue
Berwick, PA 18603

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

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

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

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

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

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

NONE

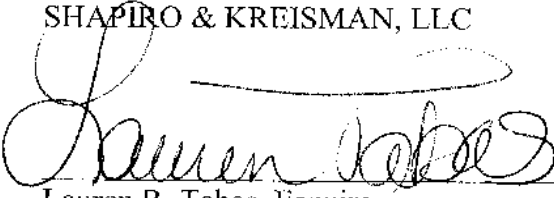
6. Name and address of every other person who has any record interest in the property and whose interest may be affected by the sale:

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

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

TENANT OR OCCUPANT
1548 Spring Garden Avenue
Berwick, PA 18603

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

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

06-25745

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

Columbia County Sheriff
35 West Main Street
Bloomsburg, PA 17815

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

Sir/Madam:

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

Earl E Yoder
1548 Spring Garden Avenue
Berwick, PA 18603

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

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

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

Your assistance in this matter is greatly appreciated.

Very truly yours,

Laraine Colwell
Legal Assistant

Enclosures



SK

SHAPIRO & KREISMAN, LLC

ATTORNEYS AT LAW

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

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

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

Columbia County Sheriff
35 West Main Street
Bloomsburg, PA 17815

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

Sir or Madam:

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

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

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

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

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

Thank you for your cooperation in this matter.

Very truly yours,

Laraine Colwell
Legal Assistant

Shapiro & Kreisman, LLC
General Business Account
PH. (610) 278-6800
3600 Horizon Drive
Suite 150
King of Prussia, PA 19406

LaSalle Bank N.A.
Chicago IL 60603

186710

2-50/710

Pay This Amount

One Thousand Three Hundred Fifty and No/100 Dollars

Check Date

06/18/07

Check Amount

*****\$1,350.00

Check Void After 90 Days

Re: 06-25745 / 34568204 / LC

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

⑈ 186710⑈ ⑆071000505⑆ 5201147419⑈