

**GOLDBECK McCAFFERTY & McKEEVER
A PROFESSIONAL CORPORATION
SUITE 5000 - MELLON INDEPENDENCE CENTER
701 MARKET STREET
PHILADELPHIA, PA 19106-1532
(215) 627-1322
FAX (215) 627-7734**

February 14, 2007

Columbia

Harry A. Roadarmel
SHERIFF OF COLUMBIA COUNTY
Sheriff's Office
PO Box 380
Bloomsburg, PA 17815
FAX 570-389-5625

RE: LASALLE BANK N.A., F/K/A LASALLE NATIONAL BANK, IN ITS CAPACITY AS
INDENTURE TRUSTEE UNDER THAT CERTAIN SALE AND SERVICING
AGREEMENT DATED SEPTEMBER 1, 1999 AMONG AFC TRUST SERIES 1999-3, AS
ISSUER, SUPERIOR BANK FSB

vs.

DEBRA JEANNE KERN and TODD M. KERN SR.
Term No. 2006-CV-1281

Property address:

**1201 N. Mercer Street
Berwick, PA 18603**

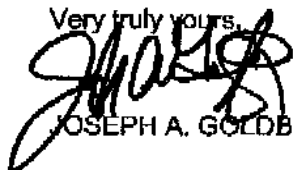
Sheriff's Sale Date: AWAITING A SALE DATE

Dear Sir/Madam:

Kindly stay the Sheriff's Sale with reference to the above-captioned matter and return any unused costs.

Thank you for your cooperation.

Very truly yours,


JOSEPH A. GOLDBECK, JR.

JAG/AmyG

cc: Patricia Rojo
EMC FIDELITY NATIONAL FORECLOSURE SOLUTIONS
Acct. #0007340961

SHERIFF'S SALE COST SHEET

LaSalle Bank vs. Dea
 NO. 17-07 ED NO. 1781-d JD DATE/TIME OF SALE 5/17/07

| | |
|---------------------------------|-----------------|
| DOCKET/RETURN | \$15.00 |
| SERVICE PER DEF. | \$ <u>12.00</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>21.00</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>6.00</u> |
| NOTARY | \$ <u>15.00</u> |
| TOTAL ***** \$ <u>340.00</u> | |

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

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

REAL ESTATE TAXES:

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

MUNICIPAL FEES DUE:

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

| | |
|---------------------------|------------------|
| SURCHARGE FEE (DSTE) | \$ <u>130.00</u> |
| MISC. | \$ <u>—</u> |
| TOTAL ***** \$ <u>-0-</u> | |

TOTAL COSTS (OPENING BID)

2000.00 - Dep
 \$ 625.00
 \$ 1375.00 Refund

Tim Chamberlain

To: Cathy
Subject: Sale cancellation

Cathy,
The Todd & Debra Kern sale (#17ED2007) has been cancelled. It was to start April 4.
Tim

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 2/12/2007

SERVICE# 10 - OF - 13 SERVICES
DOCKET # 17ED2007

PLAINTIFF

LASALLE BANK, N.A., FKA LASALLE NATIONAL BANK,
IN ITS CAPACITY AS INDENTURE TRUSTEE UNDER
THAT CERTAIN SALE AND SERVICING AGREEMENT
DATED SEPTEMBER 1, 1999 AMONG AFC TRUST SERIES
1999-3, AS ISSUER, SUPERIOR BANK FSB

DEFENDANT

DEBRA JEANNE KERN
TODD M. KERN, SR.

ATTORNEY FIRM

GOLDBECK MCCAFFERTY & MCKEEVER

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

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON DEB M/KER

RELATIONSHIP C/ERK IDENTIFICATION _____

DATE 2-15-7 TIME 0820 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 2-15-7

COUNTY OF COLUMBIA
REAL ESTATE TAX CERTIFICATION

Date: 02/15/2007

Fee: \$5.00

Cert. NO: 3078

KERN TODD M & DEBRA J SR
1201 NORTH MERCER STREET
BERWICK PA 18603

District: BERWICK BORO
Deed: 0526 -0968
Location: LOTS 1628-1629-1630
Parcel Id:04D-06 -158-00,000

Assessment: 49,542
Balances as of 02/15/2007

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

By: Columbia County Sheriff Per: (PR)

REAL ESTATE OUTLINE

ED # 17-07

DATE RECEIVED 2-12-07

DOCKET AND INDEX 2-13-07

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 2600.00 ✓

CK# 284879

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

SALE DATE

Apr 25, 07 TIME 0900

POSTING DATE

Mar 20, 07

ADV. DATES FOR NEWSPAPER

| | |
|----------------------|---------------|
| 1 ST WEEK | <u>Apr 4</u> |
| 2 ND WEEK | <u>11</u> |
| 3 RD WEEK | <u>18, 07</u> |

SHERIFF'S SALE

WEDNESDAY APRIL 25, 2007 AT 9:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 17 OF 2007 ED AND CIVIL WRIT NO. 1281 OF 2006 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

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

No. 1: Beginning at the point of intersection of the northerly line of Fifth Avenue with the westerly line of Mercer Street; thence along the northerly line of Fifth Avenue in a westerly direction 54.8 feet; thence continuing along the northerly line of Fifth Avenue, 81.6 feet to the southeast corner of Lot No. 1629; thence along the easterly line of said Lot No. 1629 in a northerly direction 160 feet to the southerly line of an alley near Briar Creek; thence along the southerly line of said alley in an easterly direction, its various courses and distances 46 feet, more or less, to the westerly line of Mercer Street first above mentioned; thence along the westerly line of Mercer Street in a southerly direction 160 feet to the northerly line of Fifth Avenue; the place of beginning. Begin Lot No. 1628 of the Berwick Land and Improvement Company's Addition to West Berwick, now Berwick, Pennsylvania.

No. 2: Beginning at a point in the northerly line of Fifth Avenue at the southwest corner of Lot No. 1628, this being the first lot west of Mercer Street; thence along then northerly line of Fifth Avenue in a westerly direction 45 feet to the southeast corner of Lot No. 1630, 160 feet to the southerly line of an alley near Briar Creek; thence along the southerly line of said alley in an easterly direction, 45 feet to the northwest corner of Lot No. 1628; thence along the westerly line of said Lot No. 1628, 160 feet to the northerly line of Fifth Avenue, the place of beginning. Being Lot No. 1629 of the Berwick Land and Improvement Company's Addition to West Berwick, Now Berwick, Pennsylvania.

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TAX PARCEL NO: 04D-06-158

TERMS OF SALE

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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
Joseph A. Goldbeck, Jr.
701 Market Street
Philadelphia, PA 19106

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

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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
Joseph A. Goldbeck, Jr.
701 Market Street
Philadelphia, PA 19106

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

SHERIFF'S SALE

WEDNESDAY APRIL 25, 2007 AT 9:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 17 OF 2007 ED AND CIVIL WRIT NO. 1281 OF 2006 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

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

No. 1: Beginning at the point of intersection of the northerly line of Fifth Avenue with the westerly line of Mercer Street; thence along the northerly line of Fifth Avenue in a westerly direction 54.8 feet; thence continuing along the northerly line of Fifth Avenue, 81.6 feet to the southeast corner of Lot No. 1629; thence along the easterly line of said Lot No. 1629 in a northerly direction 160 feet to the southerly line of an alley near Briar Creek; thence along the southerly line of said alley in an easterly direction, its various courses and distances 46 feet, more or less, to the westerly line of Mercer Street first above mentioned; thence along the westerly line of Mercer Street in a southerly direction 160 feet to the northerly line of Fifth Avenue; the place of beginning. Begin Lot No. 1628 of the Berwick Land and Improvement Company's Addition to West Berwick, now Berwick, Pennsylvania.

No. 2: Beginning at a point in the northerly line of Fifth Avenue at the southwest corner of Lot No. 1628, this being the first lot west of Mercer Street; thence along then northerly line of Fifth Avenue in a westerly direction 45 feet to the southeast corner of Lot No. 1630, 160 feet to the southerly line of an alley near Briar Creek; thence along the southerly line of said alley in an easterly direction, 45 feet to the northwest corner of Lot No. 1628; thence along the westerly line of said Lot No. 1628, 160 feet to the northerly line of Fifth Avenue, the place of beginning. Being Lot No. 1629 of the Berwick Land and Improvement Company's Addition to West Berwick, Now Berwick, Pennsylvania.

No. 3: Beginning at a point in the northerly line of Fifth Avenue at the southwest corner of Lot No. 1629, this being the second lot west of Mercer Street; thence along the northerly line of Fifth Avenue in a westerly direction 45 feet to the southeast corner of Lot No. 1631; thence along the easterly line of said Lot No. 1631; 160 feet to the southerly line of an alley near Briar Creek; thence along the southerly line of said alley in an easterly direction, 45 feet to the northwest corner of Lot No. 1629, 160 beginning. Being Lot No. 1630 of the Berwick Land and Improvement Company's Addition to west Berwick, Now Berwick, Pennsylvania.

TAX PARCEL NO: 04D-06-158

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.

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Plaintiff's Attorney
Joseph A. Goldbeck, Jr.
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Philadelphia, PA 19106

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

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

Tuesday, February 13, 2007

**F&M TRUE VALUE HARDWARE
NO ADDRESS**

**LASALLE BANK, N.A., FKA LASALLE NATIONAL BANK, IN ITS CAPACITY
AS INDENTURE TRUSTEE UNDER THAT CERTAIN SALE AND SERVICING
AGREEMENT DATED SEPTEMBER 1, 1999 AMONG AFC TRUST SERIES
1999-3, AS ISSUER, SUPERIOR BANK FSB
VS**

**DEBRA JEANNE KERN
TODD M. KERN, SR.**

DOCKET # 17ED2007

JD # 1281JD2006

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

GOLDBECK McCAFFERTY & McKEEVER

BY: Joseph A. Goldbeck, Jr.
Attorney I.D.#16132
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-825-6318
Attorney for Plaintiff

LASALLE BANK N.A., F/K/A LASALLE NATIONAL
BANK, IN ITS CAPACITY AS INDENTURE TRUSTEE
UNDER THAT CERTAIN SALE AND SERVICING
AGREEMENT DATED SEPTEMBER 1, 1999 AMONG
AFC TRUST SERIES 1999-3, AS ISSUER, SUPERIOR
BANK FSB
1270 Northland Drive, Ste. 200
Mendota Heights, MN 55120
Plaintiff
vs.

DEBRA JEANNE KERN
TODD M. KERN SR.
Mortgagor(s) and Record Owner(s)

1201 N. Mercer Street
Berwick, PA 18603

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term
No. 2006-CV-1281

**THIS LAW FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO
COLLECT A DEBT. THIS NOTICE IS SENT TO YOU IN AN ATTEMPT TO
COLLECT A DEBT. ANY INFORMATION OBTAINED FROM YOU WILL BE
USED FOR THAT PURPOSE.**

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: KERN, SR., TODD M.
TODD M. KERN SR.
1201 N. Mercer Street
Berwick, PA 18603

Your house at 1201 N. Mercer Street, Berwick, PA 18603 is scheduled to be sold at Sheriff's Sale
on **April 25, 2007**, at 9:00 AM, in Sheriff's Office, Courthouse, Bloomsburg, PA to
enforce the court judgment of \$138,044.27 obtained by LASALLE BANK N.A., F/K/A LASALLE
NATIONAL BANK, IN ITS CAPACITY AS INDENTURE TRUSTEE UNDER THAT CERTAIN SALE
AND SERVICING AGREEMENT DATED SEPTEMBER 1, 1999 AMONG AFC TRUST SERIES 1999-
3, AS ISSUER, SUPERIOR BANK FSB 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 to LASALLE BANK N.A., F/K/A LASALLE NATIONAL BANK, IN ITS CAPACITY AS INDENTURE TRUSTEE UNDER THAT CERTAIN SALE AND SERVICING AGREEMENT DATED SEPTEMBER 1, 1999 AMONG AFC TRUST SERIES 1999-3, AS ISSUER, SUPERIOR BANK FSB, the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay call: 215-825-6329 or 1-866-413-2311

2. You may be able to stop the sale by filing a petition asking the Court to strike or open 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 NOT 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 price by calling the Sheriff of Columbia County at 570-389-5624.

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

3. The sale will go through only if the buyer pays the Sheriff the full amount due in the sale. To find out if this has happened, you may call the Sheriff of Columbia County at 570-389-5624.

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 never happened.

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

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

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 OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE LISTED BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

NORTH PENN LEGAL SERVICES F/K/A SUSQUEHANNA LEGAL SERVICES

168 E. 5th Street

Bloomsburg, PA 17815

717-784-8760

PENNSYLVANIA BAR ASSOCIATION

P.O. Box 186

Harrisburg, PA 17108

800-692-7375

Resources available for Homeowners in Foreclosure

ACT NOW!

Even though your lender (and our client) has filed an Action of Mortgage Foreclosure against you, you still may be able to **SAVE YOUR HOME FROM FORECLOSURE.**

- 1). Call an attorney. For referrals to a qualified attorney call either of the following numbers: 717-784-8760 or 800-692-7375.
- 2). Call the Consumer Credit Counseling Agency at 1-800-989-2227 for free counseling.
- 3). Visit HUD'S website www.hud.gov for Help for Homeowners Facing the Loss of Their Homes.
- 4). Call the Plaintiff (your lender) at and ask to speak to someone about Loss Mitigation or Home Retention options.
- 5). Call or contact our office to request the amount to bring the account current, or payoff the mortgage or request a Loan Workout / Home Retention Package. Call our toll free number at 1-866-413-2311 or via email at homeretention@goldbecklaw.com. Call Judy at 215-825-6329 or fax 215-825-6429. The figure and/or package you requested will be mailed to the address that you request or faxed if you leave a message with that information. The attorney in charge of our firm's Homeowner Retention Department is David Fein who can be reached at 215-825-6318 or Fax: 215-825-6418. Please reference our Attorney File Number of EMC-1242.

Para informacion en espanol puede comunicarse con Loretta al 215-825-6344.

WRIT OF EXECUTION - (MORTGAGE FORECLOSURE)
P.R.C.P. 3180-3183 AND Rule 3257

LASALLE BANK N.A., F/K/A LASALLE
NATIONAL BANK, IN ITS CAPACITY AS
INDENTURE TRUSTEE UNDER THAT
CERTAIN SALE AND SERVICING
AGREEMENT DATED SEPTEMBER 1, 1999
AMONG AFC TRUST SERIES 1999-3, AS
ISSUER, SUPERIOR BANK FSB
1270 Northland Drive, Ste. 200
Mendota Heights, MN 55120

vs.

DEBRA JEANNE KERN
TODD M. KERN SR.
1201 N. Mercer Street
Berwick, PA 18603

In the Court of Common Pleas of
Columbia County

No. 2006-CV-1281

WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

2007-ED-17

Commonwealth of Pennsylvania:

County of Columbia

To the Sheriff of Columbia County, Pennsylvania

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

PREMISES: 1201 N. Mercer Street Berwick, PA 18603

See Exhibit "A" attached

AMOUNT DUE \$138,044.27

Interest From 02/07/07
Through Date of Sale

(Costs to be added)

Dated: 2/9/2007

Lami B. Klein
Prothonotary, Common Pleas Court
of Columbia County, Pennsylvania

Deputy

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

GOLDBECK McCAFFERTY & McKEEVER

BY: Joseph A. Goldbeck, Jr.
Attorney I.D.#16132
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-825-6318
Attorney for Plaintiff

LASALLE BANK N.A., F/K/A LASALLE NATIONAL
BANK, IN ITS CAPACITY AS INDENTURE TRUSTEE
UNDER THAT CERTAIN SALE AND SERVICING
AGREEMENT DATED SEPTEMBER 1, 1999 AMONG
AFC TRUST SERIES 1999-3, AS ISSUER, SUPERIOR
BANK FSB

1270 Northland Drive, Ste. 200
Mendota Heights, MN 55120
Plaintiff

vs.

DEBRA JEANNE KERN
TODD M. KERN SR.
Mortgagor(s) and Record Owner(s)

1201 N. Mercer Street
Berwick, PA 18603

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term
No. 2006-CV-1281

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COLLECT A DEBT. THIS NOTICE IS SENT TO YOU IN AN ATTEMPT TO
COLLECT A DEBT. ANY INFORMATION OBTAINED FROM YOU WILL BE
USED FOR THAT PURPOSE.

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TO: KERN, SR., TODD M.
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1201 N. Mercer Street
Berwick, PA 18603

Your house at 1201 N. Mercer Street, Berwick, PA 18603 is scheduled to be sold at Sheriff's Sale
on _____, at 9:00 AM, in Sheriff's Office, Courthouse, Bloomsburg, PA to
enforce the court judgment of \$138,044.27 obtained by LASALLE BANK N.A., F/K/A LASALLE
NATIONAL BANK, IN ITS CAPACITY AS INDENTURE TRUSTEE UNDER THAT CERTAIN SALE
AND SERVICING AGREEMENT DATED SEPTEMBER 1, 1999 AMONG AFC TRUST SERIES 1999-
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168 E. 5th Street
Bloomsburg, PA 17815
717-784-8760

PENNSYLVANIA BAR ASSOCIATION

P.O. Box 186
Harrisburg, PA 17108
800-692-7375

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- 5). Call or contact our office to request the amount to bring the account current, or payoff the mortgage or request a Loan Workout / Home Retention Package. Call our toll free number at 1-866-413-2311 or via email at homeretention@goldbecklaw.com. Call Judy at 215-825-6329 or fax 215-825-6429. The figure and/or package you requested will be mailed to the address that you request or faxed if you leave a message with that information. The attorney in charge of our firm's Homeowner Retention Department is David Fein who can be reached at 215-825-6318 or Fax: 215-825-6418. Please reference our Attorney File Number of EMC-1242.

Para informacion en espanol puede comunicarse con Loretta al 215-825-6344.

SHERIFF'S DEPARTMENT COLUMBIA COUNTY

| | | |
|---|--|--|
| SHERIFF SERVICE INSTRUCTIONS | | |
| PLAINTIFF/S/ LASALLE BANK N.A., F/K/A LASALLE NATIONAL BANK, IN ITS CAPACITY AS INDENTURE TRUSTEE UNDER THAT CERTAIN SALE AND SERVICING AGREEMENT | | COURT NUMBER 2006-CV-1281 |
| DEFENDANT/S/ DEBRA JEANNE KERN and TODD M. KERN SR. | | TYPE OF <u>WRIT</u> OR COMPLAINT EXECUTION - MORTGAGE FORECLOSURE |

SERVE



AT

NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE
DEBRA JEANNE KERN and TODD M. KERN SR.

ADDRESS (Street or Road, Apartment No., City, Boro, Twp., State and ZIP Code)
1201 N. Mercer Street, Berwick, PA 18603

SPECIAL INSTRUCTIONS OR OTHER INFORMATION THAT WILL ASSIST IN EXPEDITING SERVICE:

PLEASE POST HANDBILL.

SIGNATURE OF ATTORNEY

Joseph A. Goldbeck, Jr.

TELEPHONE NUMBER
(215) 627-1322

DATE
February 6, 2007

ADDRESS OF ATTORNEY

GOLDBECK McCAFFERTY & McKEEVER
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532

SHERIFF'S DEPARTMENT COLUMBIA COUNTY

| | | |
|---|--|--|
| SHERIFF SERVICE INSTRUCTIONS | | |
| PLAINTIFF/S/ LASALLE BANK N.A., F/K/A LASALLE NATIONAL BANK, IN ITS CAPACITY AS INDENTURE TRUSTEE UNDER THAT CERTAIN SALE AND SERVICING AGREEMENT | | COURT NUMBER 2006-CV-1281 |
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SERVE



AT

NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE
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SIGNATURE OF ATTORNEY

Joseph A. Goldbeck, Jr.

TELEPHONE NUMBER
(215) 627-1322

DATE
February 6, 2007

ADDRESS OF ATTORNEY

GOLDBECK McCAFFERTY & McKEEVER
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532

SHERIFF'S DEPARTMENT COLUMBIA COUNTY

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|---|--|--|
| SHERIFF SERVICE INSTRUCTIONS | | |
| PLAINTIFF/S/ LASALLE BANK N.A., F/K/A LASALLE NATIONAL BANK, IN ITS CAPACITY AS INDENTURE TRUSTEE UNDER THAT CERTAIN SALE AND SERVICING AGREEMENT | | COURT NUMBER 2006-CV-1281 |
| DEFENDANT/S/ DEBRA JEANNE KERN and TODD M. KERN SR. | | TYPE OF <u>WRIT</u> OR COMPLAINT EXECUTION - MORTGAGE FORECLOSURE |



AT

NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE
TODD M. KERN SR.

ADDRESS (Street or Road, Apartment No., City, Boro, Twp., State and ZIP Code)
1201 N. Mercer Street, Berwick, PA 18603

SPECIAL INSTRUCTIONS OR OTHER INFORMATION THAT WILL ASSIST IN EXPEDITING SERVICE:

PLEASE SERVE THE ABOVE DEFENDANT OR PERSON IN CHARGE.

| | | |
|---|------------------------------------|--------------------------|
| SIGNATURE OF ATTORNEY <i>Joseph A. Goldbeck, Jr.</i> | TELEPHONE NUMBER (215) 627-1322 | DATE February 6, 2007 |
| ADDRESS OF ATTORNEY GOLDBECK McCafferty & McKeeever Suite 5000 – Mellon Independence Center 701 Market Street Philadelphia, PA 19106-1532 | | |

Goldbeck McCafferty & McKeever
BY: Joseph A. Goldbeck, Jr.
Attorney I.D. #16132
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
215-627-1322
Attorney for Plaintiff

LASALLE BANK N.A., F/K/A LASALLE
NATIONAL BANK, IN ITS CAPACITY AS
INDENTURE TRUSTEE UNDER THAT CERTAIN
SALE AND SERVICING AGREEMENT DATED
SEPTEMBER 1, 1999 AMONG AFC TRUST SERIES
1999-3, AS ISSUER, SUPERIOR BANK FSB
1270 Northland Drive, Ste. 200
Mendota Heights, MN 55120

Plaintiff

vs.

DEBRA JEANNE KERN
TODD M. KERN SR.
(Mortgagor(s) and Record Owner(s))
1201 N. Mercer Street
Berwick, PA 18603

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2006-CV-1281

AFFIDAVIT PURSUANT TO RULE 3129

LASALLE BANK N.A., F/K/A LASALLE NATIONAL BANK, IN ITS CAPACITY AS INDENTURE TRUSTEE UNDER THAT CERTAIN SALE AND SERVICING AGREEMENT DATED SEPTEMBER 1, 1999 AMONG AFC TRUST SERIES 1999-3, AS ISSUER, SUPERIOR BANK FSB, Plaintiff in the above action, by its attorney, Joseph A. Goldbeck, Jr., Esquire, sets forth as of the date the praecipe for the writ of execution was filed the following information concerning the real property located at:

1201 N. Mercer Street
Berwick, PA 18603

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

DEBRA JEANNE KERN
1201 N. Mercer Street
Berwick, PA 18603

TODD M. KERN SR.
1201 N. Mercer Street
Berwick, PA 18603

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

DEBRA JEANNE KERN
1201 N. Mercer Street
Berwick, PA 18603

TODD M. KERN SR.
1201 N. Mercer Street
Berwick, PA 18603

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

F&M TRUE VALUE HARDWARE
AWAITING ADDRESS

PA DEPARTMENT OF PUBLIC WELFARE - Bureau of Child Support Enforcement
Health and Welfare Bldg. - Room 432
P.O. Box 2675
Harrisburg, PA 17105-2675

DOMESTIC RELATIONS OF COLUMBIA COUNTY
PO Box 380
Bloomsburg, PA 17815

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

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

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

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.

TENANTS/OCCUPANTS
1201 N. Mercer Street
Berwick, PA 18603

(attach separate sheet if more space is needed)

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.

DATED: February 6, 2007

GOLDBECK McCAFFERTY & McKEEVER
BY: Joseph A. Goldbeck, Jr., Esq.
Attorney for Plaintiff

Goldbeck McCafferty & McKeever
BY: Joseph A. Goldbeck, Jr.
Attorney I.D. #16132
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701 Market Street
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215-627-1322
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Mendota Heights, MN 55120

Plaintiff

vs.

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TODD M. KERN SR.
(Mortgagor(s) and Record Owner(s))
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Defendant(s)

IN THE COURT OF COMMON PLEAS
of Columbia County

CIVIL ACTION - LAW

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DOMESTIC RELATIONS OF COLUMBIA COUNTY
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TENANTS/OCCUPANTS
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(attach separate sheet if more space is needed)

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GOLDBECK McCafferty & McKEEVER
BY: Joseph A. Goldbeck, Jr., Esq.
Attorney for Plaintiff

Goldbeck McCafferty & McKeever
BY: Joseph A. Goldbeck, Jr.
Attorney I.D. #16132
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
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Attorney for Plaintiff

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Plaintiff

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Defendant(s)

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of Columbia County

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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.

TENANTS/OCCUPANTS
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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.

DATED: February 6, 2007

GOLDBECK McCAFFERTY & McKEEVER
BY: Joseph A. Goldbeck, Jr., Esq.
Attorney for Plaintiff

Joseph A. Goldbeck, Jr.
Attorney I.D. #16132
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
215-627-1322
Attorney for Plaintiff

LASALLE BANK N.A., F/K/A LASALLE NATIONAL
BANK, IN ITS CAPACITY AS INDENTURE TRUSTEE
UNDER THAT CERTAIN SALE AND SERVICING
AGREEMENT DATED SEPTEMBER 1, 1999 AMONG
AFC TRUST SERIES 1999-3, AS ISSUER, SUPERIOR
BANK FSB
1270 Northland Drive, Ste. 200
Mendota Heights, MN 55120

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TODD M. KERN SR.
Mortgagor(s) and Record Owner(s)
1201 N. Mercer Street
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Defendant(s)

IN THE COURT OF
COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

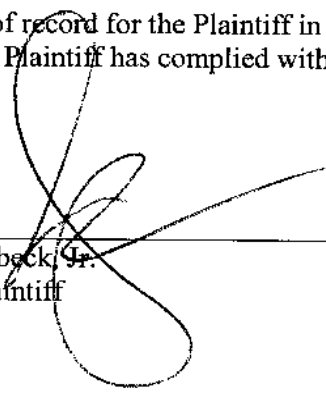
ACTION OF
MORTGAGE FORECLOSURE

NO. 2006-CV-1281

CERTIFICATION AS TO THE SALE OF REAL PROPERTY

I, Joseph A. Goldbeck, Jr., Esquire hereby certify that I am the attorney of record for the Plaintiff in this action, and I further certify that this property is subject to Act 91 of 1983 and the Plaintiff has complied with all the provisions of the Act.

Joseph A. Goldbeck, Jr.
Attorney for plaintiff



GOLDBECK McCafferty & McNEEVER
BY: Joseph A. Goldbeck, Jr.
Attorney I.D.#16132
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
215-627-1322
Attorney for Plaintiff

LASALLE BANK N.A., F/K/A LASALLE NATIONAL
BANK, IN ITS CAPACITY AS INDENTURE
TRUSTEE UNDER THAT CERTAIN SALE AND
SERVICING AGREEMENT DATED SEPTEMBER 1,
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ISSUER, SUPERIOR BANK FSB
1270 Northland Drive, Ste. 200
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Mortgagor(s) and Record Owner(s)

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Berwick, PA 18603

Defendant(s)

IN THE COURT OF COMMON PLEAS
of Columbia County
CIVIL ACTION - LAW
ACTION OF MORTGAGE FORECLOSURE

No. 2006-CV-1281

WAIVER OF WATCHMAN

Any Deputy Sheriff levying upon or attaching any property under within Writ may leave same without a watchman, in custody of 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.

BY: Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

GOLDBECK-McCAFFERTY & McNEEVER

BY: Joseph A. Goldbeck, Jr.

Attorney I.D.#16132

Suite 5000 - Mellon Independence Center

701 Market Street

Philadelphia, PA 19106

215-627-1322

Attorney for Plaintiff

LASALLE BANK N.A., F/K/A LASALLE NATIONAL
BANK, IN ITS CAPACITY AS INDENTURE
TRUSTEE UNDER THAT CERTAIN SALE AND
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Plaintiff

vs.

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Mortgagor(s) and Record Owner(s)

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CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

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BY: Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

GOLDBECK McCAFFERTY & McKEEVER

BY: Joseph A. Goldbeck, Jr.

Attorney I.D.#16132

Suite 5000 - Mellon Independence Center

701 Market Street

Philadelphia, PA 19106

215-627-1322

Attorney for Plaintiff

LASALLE BANK N.A., F/K/A LASALLE NATIONAL
BANK, IN ITS CAPACITY AS INDENTURE
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BY: Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

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

No. 1: Beginning at the point of intersection of the northerly line of Fifth Avenue with the westerly line of Mercer Street; thence along the northerly line of Fifth Avenue in a westerly direction 54.8 feet; thence continuing along the northerly line of Fifth Avenue, 81.6 feet to the southeast corner of Lot No. 1629; thence along the easterly line of said Lot No. 1629 in a northerly direction 160 feet to the southerly line of an alley near Briar Creek; thence along the southerly line of said alley in an easterly direction, its various courses and distances 46 feet, more or less, to the westerly line of Mercer Street first above mentioned; thence along the westerly line of Mercer Street in a southerly direction 160 feet to the northerly line of Fifth Avenue; the place of beginning. Begin Lot No. 1628 of the Berwick Land and Improvement Company's Addition to West Berwick, now Berwick, Pennsylvania.

No. 2: Beginning at a point in the northerly line of Fifth Avenue at the southwest corner of Lot No. 1628, this being the first lot west of Mercer Street; thence along then northerly line of Fifth Avenue in a westerly direction 45 feet to the southeast corner of Lot No. 1630, 160 feet to the southerly line of an alley near Briar Creek; thence along the southerly line of said alley in an easterly direction, 45 feet to the northwest corner of Lot No. 1628; thence along the westerly line of said Lot No. 1628, 160 feet to the northerly line of Fifth Avenue, the place of beginning. Being Lot No. 1629 of the Berwick Land and Improvement Company's Addition to West Berwick, Now Berwick, Pennsylvania.

No. 3: Beginning at a point in the northerly line of Fifth Avenue at the southwest corner of Lot No. 1629, this being the second lot west of Mercer Street; thence along the northerly line of Fifth Avenue in a westerly direction 45 feet to the southeast corner of Lot No. 1631; thence along the easterly line of said Lot No. 1631; 160 feet to the southerly line of an alley near Briar Creek; thence along the southerly line of said alley in an easterly direction, 45 feet to the northwest corner of Lot No. 1629, 160 beginning. Being Lot No. 1630 of the Berwick Land and Improvement Company's Addition to west Berwick, Now Berwick, Pennsylvania.

TAX PARCEL NO: 04D-06-158

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

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Attorney I.D. #16132
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Attorney for Plaintiff

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UNDER THAT CERTAIN SALE AND SERVICING
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TODD M. KERN SR.
Mortgagor(s) and Record Owner(s)
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Defendant(s)

IN THE COURT OF
COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

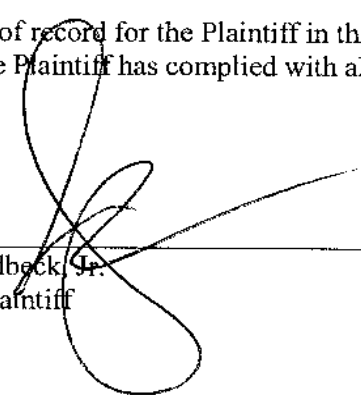
ACTION OF
MORTGAGE FORECLOSURE

NO. 2006-CV-1281

CERTIFICATION AS TO THE SALE OF REAL PROPERTY

I, Joseph A. Goldbeck, Jr., Esquire hereby certify that I am the attorney of record for the Plaintiff in this action, and I further certify that this property is subject to Act 91 of 1983 and the Plaintiff has complied with all the provisions of the Act.

Joseph A. Goldbeck, Jr.
Attorney for plaintiff



GOLDBECK-McCAFFERTY & McKEEVER

BY: Joseph A. Goldbeck, Jr.

Attorney I.D.#16132

Suite 5000 - Mellon Independence Center

701 Market Street

Philadelphia, PA 19106

215-627-1322

Attorney for Plaintiff

LASALLE BANK N.A., F/K/A LASALLE NATIONAL
BANK, IN ITS CAPACITY AS INDENTURE
TRUSTEE UNDER THAT CERTAIN SALE AND
SERVICING AGREEMENT DATED SEPTEMBER 1,
1999 AMONG AFC TRUST SERIES 1999-3, AS
ISSUER, SUPERIOR BANK FSB
1270 Northland Drive, Ste. 200
Mendota Heights, MN 55120

Plaintiff

vs.

DEBRA JEANNE KERN

TODD M. KERN SR.

Mortgagor(s) and Record Owner(s)

1201 N. Mercer Street

Berwick, PA 18603

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2006-CV-1281

WAIVER OF WATCHMAN

Any Deputy Sheriff levying upon or attaching any property under within Writ may leave same without a watchman, in custody of 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.

BY: Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

SHERIFF'S DEPARTMENT COLUMBIA COUNTY

| | | |
|---|--|--|
| SHERIFF SERVICE INSTRUCTIONS | | |
| PLAINTIFF/S/ LASALLE BANK N.A., F/K/A LASALLE NATIONAL BANK, IN ITS CAPACITY AS INDENTURE TRUSTEE UNDER THAT CERTAIN SALE AND SERVICING AGREEMENT | | COURT NUMBER 2006-CV-1281 |
| DEFENDANT/S/ DEBRA JEANNE KERN and TODD M. KERN SR. | | TYPE OF <u>WRIT</u> OR COMPLAINT EXECUTION - MORTGAGE FORECLOSURE |

SERVE



AT

NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE
DEBRA JEANNE KERN

ADDRESS (Street or Road, Apartment No., City, Boro, Twp., State and ZIP Code)
1201 N. Mercer Street, Berwick, PA 18603

SPECIAL INSTRUCTIONS OR OTHER INFORMATION THAT WILL ASSIST IN EXPEDITING SERVICE:

PLEASE SERVE THE ABOVE DEFENDANT OR PERSON IN CHARGE.

SIGNATURE OF ATTORNEY

Joseph A. Goldbeck, Jr.

TELEPHONE NUMBER
(215) 627-1322

DATE
February 6, 2007

ADDRESS OF ATTORNEY

GOLDBECK McCAFFERTY & McKEEVER
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532

SHERIFF'S DEPARTMENT COLUMBIA COUNTY

| | | |
|---|--|---|
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| DEFENDANT/S/ DEBRA JEANNE KERN and TODD M. KERN SR. | | TYPE OF WRIT OR COMPLAINT EXECUTION - MORTGAGE FORECLOSURE |

SERVE



AT

NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE
TODD M. KERN SR.

ADDRESS (Street or Road, Apartment No., City, Boro, Twp., State and ZIP Code)
1201 N. Mercer Street, Berwick, PA 18603

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SERVE



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NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE
DEBRA JEANNE KERN and TODD M. KERN SR.

ADDRESS (Street or Road, Apartment No., City, Boro, Twp., State and ZIP Code)
1201 N. Mercer Street, Berwick, PA 18603

SPECIAL INSTRUCTIONS OR OTHER INFORMATION THAT WILL ASSIST IN EXPEDITING SERVICE:

PLEASE POST HANDBILL.

SIGNATURE OF ATTORNEY

Joseph A. Goldbeck, Jr.

TELEPHONE NUMBER
(215) 627-1322

DATE
February 6, 2007

ADDRESS OF ATTORNEY

GOLDBECK McCAFFERTY & McKEEVER
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532

GOLDBECK MCCAFFERTY & MCKEEVER

A PROFESSIONAL CORPORATION

SUITE 5000, MELTON INDEPENDENCE CENTER
701 MARKET ST. PHILADELPHIA, PA 19106
(215) 627-1322

FIRSTTRUST BANK

3-7380/2360

02/06/2007

PAY

TO THE

ORDER OF

Sheriff of Columbia County

TWO THOUSAND AND XX / 100

\$2,000.00

DOLLARS

MORTGAGE DISBURSEMENT ACCOUNT

MEMO

Kern



AUTHORIZED SIGNATURE

⑈284879⑈ ⑆23607380⑆ 70 1100018⑈

284879



Security features. Details on back.