

Tim Chamberlain

From: Tim Chamberlain [tchamber@columbiapa.org]
Sent: Tuesday, October 30, 2007 11:43 AM
To: DENISE
Subject: Sale cancellation

Denise,
Cancel the Devon Cool sale (#179-2007 ED) it was to start January 16, 2008. It has been cancelled.
Thank You
Tim

SHERIFF'S SALE COST SHEET

NO. 179-07 ED NO. 179-3-97 VS. Carl DATE/TIME OF SALE Steyed

DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$ <u>150.00</u>
LEVY (PER PARCEL	\$15.00
MAILING COSTS	\$ <u>30.00</u>
ADVERTISING SALE BILLS & COPIES	\$17.50
ADVERTISING SALE (NEWSPAPER)	\$15.00
MILEAGE	\$ <u>24.00</u>
POSTING HANDBILL	\$15.00
CRYING/ADJOURN SALE	\$10.00
SHERIFF'S DEED	\$35.00
TRANSFER TAX FORM	\$25.00
DISTRIBUTION FORM	\$25.00
COPIES	\$ <u>5.00</u>
NOTARY	\$ <u>10.00</u>
TOTAL ***** \$ <u>306.50</u>	

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

PROTHONOTARY (NOTARY)	\$10.00
RECORDER OF DEEDS	\$ <u>---</u>
TOTAL ***** \$ <u>---</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>110.00</u>
MISC. <u>---</u>	\$ <u>---</u>
<u>---</u>	\$ <u>---</u>
TOTAL ***** \$ <u>-0-</u>	

TOTAL COSTS (OPENING BID) \$ 571.50

120 F. 928.50

UDREN LAW OFFICES, P.C.

WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NEW JERSEY 08003-3620
856. 669. 5400
FAX: 856. 669. 5399

MARK J. UDREN*
STUART WINNEG**
GAYL SPIVAK ORLOFF***
HEIDI R. SPIVAK***
MARISA JOY COHEN***
LORRAINE DOYLE**
ALAN M. MINATO***
*ADMITTED N.J. PA, FL
**ADMITTED PA
***ADMITTED N.J. PA
TINA MARIE RICH
OFFICE ADMINISTRATOR

FREDDIE MAC
PENNSYLVANIA
DESIGNATED COUNSEL

PENNSYLVANIA OFFICE
215-568-9500

PLEASE RESPOND TO NEW JERSEY OFFICE

October 27, 2007

Sent via telefax #570-389-5625

Columbia County Sheriff's Office
P.O. Box 380
Bloomsburg, PA 17815
ATTN: Sheriff Tim Chamberland / Wendy

Re: Household Finance Consumer Discount Company
vs.
Devon O. Cool
Columbia County C.C.P. No. 1423CV2007
Premises: 1149 Third Street, Berwick, PA 18603
SS Date: February 6, 2008

Dear Sheriff Tim Chamberland / Wendy:

Please **STAY** the Sheriff's Sale scheduled for February 6, 2008.

Sale is Stayed for the following reason:

Defendant filed Chapter 13 bankruptcy in the Middle District of PA (Wilkes-Barre) on 10/16/07. Case number 07-bk-52669.

Thank you for your attention to this matter.

Sincerely yours,

Mark J. Udren
UDREN LAW OFFICES, P.C.

/kap

TIMOTHY T. CHAMBERLAIN



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

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

HOUSEHOLD FINANCE CONSUMER
DISCOUNT COMPANY

VS

Docket # 179ED2007

MORTGAGE FORECLOSURE

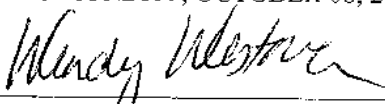
DEVON O. COOL

AFFIDAVIT OF SERVICE

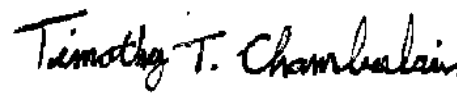
NOW, THIS FRIDAY, OCTOBER 05, 2007, AT 10:45 AM, SERVED THE WITHIN MORTGAGE FORECLOSURE UPON DEVON COOL AT 1149 THIRD AVE., BERWICK BY HANDING TO DEVON COOL, , A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME
THIS MONDAY, OCTOBER 08, 2007



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


X _____
TIMOTHY T. CHAMBERLAIN
SHERIFF

X  _____
P. D'ANGELO
DEPUTY SHERIFF

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 10/2/2007

SERVICE# 1 - OF - 11 SERVICES
DOCKET # 179ED2007

PLAINTIFF

HOUSEHOLD FINANCE CONSUMER DISCOUNT
COMPANY

DEFENDANT

DEVON O. COOL

ATTORNEY FIRM

UDREN LAW OFFICE

PERSON/CORP TO SERVED

DEVON COOL

1149 THIRD AVE.

BERWICK

PAPERS TO SERVED

MORTGAGE FORECLOSURE

SERVED UPON DEVON COOL

RELATIONSHIP _____ IDENTIFICATION _____

DATE 10.05.07 TIME 1045 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

10.05.07

REAL ESTATE OUTLINE

ED # 179-07

DATE RECEIVED 10-2-07
DOCKET AND INDEX 10-4-07

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 1,500.00 ✓ CK# 98605
****IF ANY OF ABOVE IS MISSING DO NOT PROCEED****

SALE DATE Feb. 6, 08 TIME 0730
POSTING DATE Jan. 4, 08
ADV. DATES FOR NEWSPAPER
1ST WEEK Jan. 16
2ND WEEK 25
3RD WEEK 29, 08

SHERIFF'S SALE

WEDNESDAY FEBRUARY 6, 2008 AT 9:30 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 179 OF 2007 ED AND CIVIL WRIT NO. 1423 OF 2007 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

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

BEGINNING at the southwest corner of Lot 887, this being the east side of the third lot east of Warren Street located on the northern side of Third Avenue in the Borough of Berwick, County of Columbia and State of Pennsylvania, on what was formerly known as the Ferris Farm and is now a part of the Berwick Land and Improvement Company's addition to the Borough of Berwick (see plot or plan recorded in the Recorder's Office at Bloomsburg, Pennsylvania, in Miscellaneous Book 8, Page 336); Thence in a northerly direction along Lot No. 887, a distance of one hundred sixty (160) feet to a fifteen (15) foot alley; Thence in an easterly direction along said alley, a distance of forty-five (45) feet to a corner of Lot No. 885; Thence in a southerly direction along Lot No. 885, a distance of one hundred sixty (160) feet to Third Avenue; Thence in a westerly direction along Third Avenue, a distance of forty-five (45) feet to the corner of Lot No. 887, the place of beginning.

This description is intended to cover and this Deed to convey house and Lot No. 886, situate at 1149 Third Avenue.

BEING KNOWN AS: 1149 THIRD AVENUE, BERWICK, PA 18603

PROPERTY ID NO.: 04C-01-101

TITLE TO SAID PREMISES IS VESTED IN DEVON O. COOL BY DEED FROM GARY LEE BROWN AND KIMBERLY ANNA BROWN, HUSBAND AND WIFE DATED 5/27/04 RECORDED 6/10/04 INSTRUMENT NO. 200406364

TERMS OF SALE

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

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

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

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

Plaintiff's Attorney
Mark J. Udren
111 Woodcrest Road
Cherry Hill, NJ 08003

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

SHERIFF'S SALE

WEDNESDAY FEBRUARY 6, 2008 AT 9:30 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 179 OF 2007 ED AND CIVIL WRIT NO. 1423 OF 2007 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

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

BEGINNING at the southwest corner of Lot 887, this being the east side of the third lot east of Warren Street located on the northern side of Third Avenue in the Borough of Berwick, County of Columbia and State of Pennsylvania, on what was formerly known as the Ferris Farm and is now a part of the Berwick Land and Improvement Company's addition to the Borough of Berwick (see plot or plan recorded in the Recorder's Office a Bloomsburg, Pennsylvania, in Miscellaneous Book 8, Page 336); Thence in a northerly direction along Lot No. 887, a distance of one hundred sixty (160) feet to a fifteen (15) foot alley; Thence in an easterly direction along said alley, a distance of forty-five (45) feet to a corner of Lot No. 885; Thence in a southerly direction along Lot No. 885, a distance of one hundred sixty (160) feet to Third Avenue; Thence in a westerly direction along Third Avenue, a distance of forty-five (45) feet to the corner of Lot No. 887, the place of beginning.

This description is intended to cover and this Deed to convey house and Lot No. 886, situate at 1149 Third Avenue.

BEING KNOWN AS: 1149 THIRD AVENUE, BERWICK, PA 18603

PROPERTY ID NO.: 04C-01-101

TITLE TO SAID PREMISES IS VESTED IN DEVON O. COOL BY DEED FROM GARY LEE BROWN AND KIMBERLY ANNA BROWN, HUSBAND AND WIFE DATED 5/27/04 RECORDED 6/10/04 INSTRUMENT NO. 200406364

TERMS OF SALE

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

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

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

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

Plaintiff's Attorney
Mark J. Udren
111 Woodcrest Road
Cherry Hill, NJ 08003

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

SHERIFF'S SALE

WEDNESDAY FEBRUARY 6, 2008 AT 9:30 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 179 OF 2007 ED AND CIVIL WRIT NO. 1423 OF 2007 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

ALL THAT CERTAIN piece, parcel and tract of land situate in the Borough of Berwick, County of Columbia and Commonwealth of Pennsylvania, bounded and described s follows, to wit:

BEGINNING at the southwest corner of Lot 887, this being the east side of the third lot east of Warren Street located on the northern side of Third Avenue in the Borough of Berwick, County of Columbia and State of Pennsylvania, on what was formerly known as the Ferris Farm and is now a part of the Berwick Land and Improvement Company's addition to the Borough of Berwick (see plot or plan recorded in the Recorder's Office a Bloomsburg, Pennsylvania, in Miscellaneous Book 8, Page 336): Thence in a northerly direction along Lot No. 887, a distance of one hundred sixty (160) feet to a fifteen (15) foot alley; Thence in an easterly direction along said alley, a distance of forty-five (45) feet to a corner of Lot No. 885; Thence in a southerly direction along Lot No. 885, a distance of one hundred sixty (160) feet to Third Avenue; Thence in a westerly direction along Third Avenue, a distance of forty-five (45) feet to the corner of Lot No. 887, the place of beginning.

This description is intended to cover and this Deed to convey house and Lot No. 886, situate at 1149 Third Avenue.

BEING KNOWN AS: 1149 THIRD AVENUE, BERWICK, PA 18603

PROPERTY ID NO.: 04C-01-101

TITLE TO SAID PREMISES IS VESTED IN DEVON O. COOL BY DEED FROM GARY LEE BROWN AND KIMBERLY ANNA BROWN, IIUSBAND AND WIFE DATED 5/27/04 RECORDED 6/10/04 INSTRUMENT NO. 200406364

TERMS OF SALE

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

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

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

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

Plaintiff's Attorney
Mark J. Udren
111 Woodcrest Road
Cherry Hill, NJ 08003

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

SHERIFF'S SALE

WEDNESDAY FEBRUARY 6, 2008 AT 9:30 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 179 OF 2007 ED AND CIVIL WRIT NO. 1423 OF 2007 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

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

BEGINNING at the southwest corner of Lot 887, this being the east side of the third lot east of Warren Street located on the northern side of Third Avenue in the Borough of Berwick, County of Columbia and State of Pennsylvania, on what was formerly known as the Ferris Farm and is now a part of the Berwick Land and Improvement Company's addition to the Borough of Berwick (see plot or plan recorded in the Recorder's Office at Bloomsburg, Pennsylvania, in Miscellaneous Book 8, Page 336): Thence in a northerly direction along Lot No. 887, a distance of one hundred sixty (160) feet to a fifteen (15) foot alley; Thence in an easterly direction along said alley, a distance of forty-five (45) feet to a corner of Lot No. 885; Thence in a southerly direction along Lot No. 885, a distance of one hundred sixty (160) feet to Third Avenue; Thence in a westerly direction along Third Avenue, a distance of forty-five (45) feet to the corner of Lot No. 887, the place of beginning.

This description is intended to cover and this Deed to convey house and Lot No. 886, situate at 1149 Third Avenue.

BEING KNOWN AS: 1149 THIRD AVENUE, BERWICK, PA 18603

PROPERTY ID NO.: 04C-01-101

TITLE TO SAID PREMISES IS VESTED IN DEVON O. COOL BY DEED FROM GARY LEE BROWN AND KIMBERLY ANNA BROWN, HUSBAND AND WIFE DATED 5/27/04 RECORDED 6/10/04

INSTRUMENT NO. 200406364

TERMS OF SALE

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

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

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

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

Plaintiff's Attorney
Mark J. Udren
111 Woodcrest Road
Cherry Hill, NJ 08003

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

SHERIFF'S SALE

WEDNESDAY FEBRUARY 6, 2008 AT 9:30 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 179 OF 2007 ED AND CIVIL WRIT NO. 1423 OF 2007 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

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

BEGINNING at the southwest corner of Lot 887, this being the east side of the third lot east of Warren Street located on the northern side of Third Avenue in the Borough of Berwick, County of Columbia and State of Pennsylvania, on what was formerly known as the Ferris Farm and is now a part of the Berwick Land and Improvement Company's addition to the Borough of Berwick (see plot or plan recorded in the Recorder's Office at Bloomsburg, Pennsylvania, in Miscellaneous Book 8, Page 336): Thence in a northerly direction along Lot No. 887, a distance of one hundred sixty (160) feet to a fifteen (15) foot alley; Thence in an easterly direction along said alley, a distance of forty-five (45) feet to a corner of Lot No. 885; Thence in a southerly direction along Lot No. 885, a distance of one hundred sixty (160) feet to Third Avenue; Thence in a westerly direction along Third Avenue, a distance of forty-five (45) feet to the corner of Lot No. 887, the place of beginning.

This description is intended to cover and this Deed to convey house and Lot No. 886, situate at 1149 Third Avenue.

BEING KNOWN AS: 1149 THIRD AVENUE, BERWICK, PA 18603

PROPERTY ID NO.: 04C-01-101

TITLE TO SAID PREMISES IS VESTED IN DEVON O. COOL BY DEED FROM GARY LEE BROWN AND KIMBERLY ANNA BROWN, HUSBAND AND WIFE DATED 5/27/04 RECORDED 6/10/04 INSTRUMENT NO. 200406364

TERMS OF SALE

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

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

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

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

Plaintiff's Attorney
Mark J. Udren
111 Woodcrest Road
Cherry Hill, NJ 08003

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

SHERIFF'S SALE

WEDNESDAY FEBRUARY 6, 2008 AT 9:30 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 179 OF 2007 ED AND CIVIL WRIT NO. 1423 OF 2007 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

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

BEGINNING at the southwest corner of Lot 887, this being the east side of the third lot east of Warren Street located on the northern side of Third Avenue in the Borough of Berwick, County of Columbia and State of Pennsylvania, on what was formerly known as the Ferris Farm and is now a part of the Berwick Land and Improvement Company's addition to the Borough of Berwick (see plot or plan recorded in the Recorder's Office a Bloomsburg, Pennsylvania, in Miscellaneous Book 8, Page 336): Thence in a northerly direction along Lot No. 887, a distance of one hundred sixty (160) feet to a fifteen (15) foot alley; Thence in an easterly direction along said alley, a distance of forty-five (45) feet to a corner of Lot No. 885; Thence in a southerly direction along Lot No. 885, a distance of one hundred sixty (160) feet to Third Avenue; Thence in a westerly direction along Third Avenue, a distance of forty-five (45) feet to the corner of Lot No. 887, the place of beginning.

This description is intended to cover and this Deed to convey house and Lot No. 886, situate at 1149 Third Avenue.

BEING KNOWN AS: 1149 THIRD AVENUE, BERWICK, PA 18603

PROPERTY ID NO.: 04C-01-101

TITLE TO SAID PREMISES IS VESTED IN DEVON O. COOL BY DEED FROM GARY LEE BROWN AND KIMBERLY ANNA BROWN, HUSBAND AND WIFE DATED 5/27/04 RECORDED 6/10/04 INSTRUMENT NO. 200406364

TERMS OF SALE

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

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

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

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

Plaintiff's Attorney
Mark J. Udren
111 Woodcrest Road
Cherry Hill, NJ 08003

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

SHERIFF'S SALE

WEDNESDAY FEBRUARY 6, 2008 AT 9:30 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 179 OF 2007 ED AND CIVIL WRIT NO. 1423 OF 2007 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

ALL THAT CERTAIN piece, parcel and tract of land situate in the Borough of Berwick, County of Columbia and Commonwealth of Pennsylvania, bounded and described s follows, to wit:

BEGINNING at the southwest corner of Lot 887, this being the east side of the third lot east of Warren Street located on the northern side of Third Avenue in the Borough of Berwick, County of Columbia and State of Pennsylvania, on what was formerly known as the Ferris Farm and is now a part of the Berwick Land and Improvement Company's addition to the Borough of Berwick (see plot or plan recorded in the Recorder's Office a Bloomsburg, Pennsylvania, in Miscellaneous Book 8, Page 336): Thence in a northerly direction along Lot No. 887, a distance of one hundred sixty (160) feet to a fifteen (15) foot alley; Thence in an easterly direction along said alley, a distance of forty-five (45) feet to a corner of Lot No. 885; Thence in a southerly direction along Lot No. 885, a distance of one hundred sixty (160) feet to Third Avenue; Thence in a westerly direction along Third Avenue, a distance of forty-five (45) feet to the corner of Lot No. 887, the place of beginning.

This description is intended to cover and this Deed to convey house and Lot No. 886, situate at 1149 Third Avenue.

BEING KNOWN AS: 1149 THIRD AVENUE, BERWICK, PA 18603

PROPERTY ID NO.: 04C-01-101

TITLE TO SAID PREMISES IS VESTED IN DEVON O. COOL BY DEED FROM GARY LEE BROWN AND KIMBERLY ANNA BROWN, HUSBAND AND WIFE DATED 5/27/04 RECORDED 6/10/04 INSTRUMENT NO. 200406364

TERMS OF SALE

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

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

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

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

Plaintiff's Attorney
Mark J. Udren
111 Woodcrest Road
Cherry Hill, NJ 08003

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

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

Household Finance Consumer
Discount Company
Plaintiff

v.

Devon O. Cool
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 1423CV2007

2007-ED-179

WRIT OF EXECUTION

TO THE SHERIFF OF Columbia COUNTY:

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

1149 Third Street
Berwick, PA 18603
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$97,560.07

Interest From 10/3/07

to Date of Sale _____

Ongoing Per Diem of \$23.07

to actual date of sale including if sale is
held at a later date

(Costs to be added)

\$ _____

Prothonotary

By Tami B. Kline/EAO

Clerk

Date 10-02-2007

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO.04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

Household Finance Consumer
Discount Company

Plaintiff

v.

Devon O. Cool

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

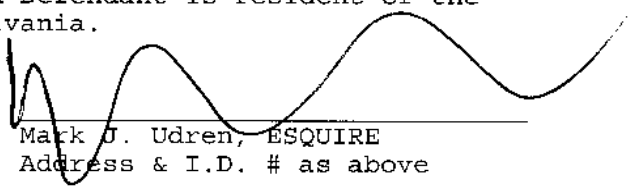
MORTGAGE FORECLOSURE

NO. 1423CV2007

CERTIFICATE TO THE SHERIFF

I HEREBY CERTIFY THAT:

- I. The judgment entered in the above matter is based on an Action:
- ☐ A. In Assumpsit (Contract)
 - ☐ B. In Trespass (Accident)
 - ☒ C. In Mortgage Foreclosure
 - ☐ D. On a Note accompanying a purchase money mortgage and the property being exposed to sale is the mortgaged property.
- II. The Defendant(s) own the property being exposed to sale as:
- ☒ A. An individual
 - ☐ B. Tenants by Entireties
 - ☐ C. Joint Tenants with right of survivorship
 - ☐ D. A partnership
 - ☐ E. Tenants in Common
 - ☐ F. A corporation
- III. The Defendant(s) is (are):
- ☒ A. Resident in the Commonwealth of Pennsylvania
 - ☐ B. Not resident in the Commonwealth of Pennsylvania
 - ☐ C. If more than one Defendant and either A or B above is not applicable, state which Defendant is resident of the Commonwealth of Pennsylvania.
- Resident:


Mark J. Udren, ESQUIRE
Address & I.D. # as above

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

Household Finance Consumer
Discount Company
Plaintiff
v.

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

Devon O. Cool
Defendant(s)

NO. 1423CV2007
RECEIVED 1/19

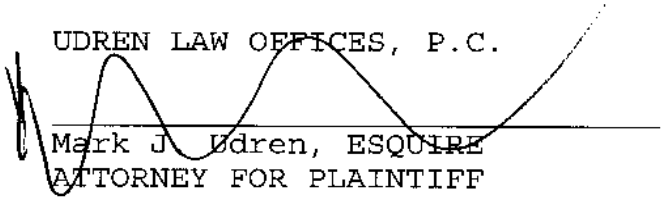
C E R T I F I C A T E

Mark J. Udren, Esquire, hereby states that he is the attorney for the Plaintiff in the above-captioned matter and that the premises are not subject to the provisions of Act 91 because it is:

- () An FHA insured mortgage
- () Non-owner occupied
- () Vacant
- (X) Act 91 procedures have been fulfilled.
- () Over 24 months delinquent.

This certification is made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.

UDREN LAW OFFICES, P.C.


Mark J. Udren, ESQUIRE
ATTORNEY FOR PLAINTIFF

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

Household Finance Consumer
Discount Company

Plaintiff

v.

Devon O. Cool

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 1423CV2007

2007-ED 179

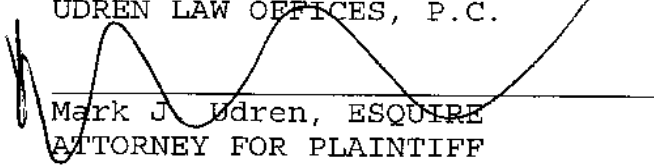
C E R T I F I C A T E

Mark J. Udren, Esquire, hereby states that he is the attorney for the Plaintiff in the above-captioned matter and that the premises are not subject to the provisions of Act 91 because it is:

- () An FHA insured mortgage
- () Non-owner occupied
- () Vacant
- (X) Act 91 procedures have been fulfilled.
- () Over 24 months delinquent.

This certification is made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.

UDREN LAW OFFICES, P.C.


Mark J. Udren, ESQUIRE
ATTORNEY FOR PLAINTIFF

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

Household Finance Consumer
Discount Company

Plaintiff

v.

Devon O. Cool

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 1423CV2007

2007-ED-179

AFFIDAVIT PURSUANT TO RULE 3129.1

Household Finance Consumer Discount Company, Plaintiff in the above action, by its attorney, Mark J. Udren, ESQ., sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at: 1149 Third Street, Berwick, PA 18603

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

Name

Address

Devon O. Cool

1149 Third Avenue
Berwick, PA 18603

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

Name

Address

SAME AS #1 ABOVE

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

Name

Address

None

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

Name

Address

Household Finance
Consumer Discount Company

577 Lamont Road
Elmhurst, IL 60126

Northwest Cons. Disc. Co.
D/B/A Bloomsburg Financial
Services

1000 S. Market St.
Bloomsburg, PA 17815

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

Name	Address
------	---------

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:

Name	Address
------	---------

Columbia Tax Claim Bureau	P.O. Box 380 Bloomsburg, PA 17815
---------------------------	--------------------------------------

Domestic Relations Section	P.O. Box 380 Bloomsburg, PA 17815
----------------------------	--------------------------------------

Commonwealth of PA, Department of Revenue	Bureau of Compliance, PO Box 281230 Harrisburg, PA 17128-1230
--	--

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

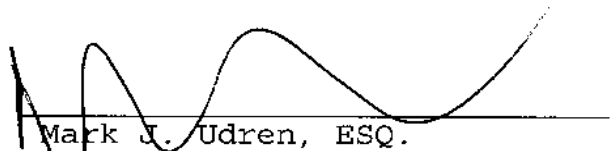
Name	Address
------	---------

Tenants/Occupants	1149 Third Street 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. sec. 4904 relating to unsworn falsification to authorities.

UDREN LAW OFFICES, P.C.

DATED: October 2, 2007



Mark J. Udren, ESQ.
Attorney for Plaintiff

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

Household Finance Consumer
Discount Company

Plaintiff

v.

Devon O. Cool

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 1423CV2007

2007-ED-179

AFFIDAVIT PURSUANT TO RULE 3129.1

Household Finance Consumer Discount Company, Plaintiff in the above action, by its attorney, Mark J. Udren, ESQ., sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at: 1149 Third Street, Berwick, PA 18603

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

Devon O. Cool 1149 Third Avenue
Berwick, PA 18603

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

SAME AS #1 ABOVE

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

None

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

Household Finance 577 Lamont Road
Consumer Discount Company Elmhurst, IL 60126

Northwest Cons. Disc. Co. 1000 S. Market St.
D/B/A Bloomsburg Financial Bloomsburg, PA 17815
Services

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

Name

Address

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:

Name

Address

Columbia Tax Claim Bureau

P.O. Box 380
Bloomsburg, PA 17815

Domestic Relations Section

P.O. Box 380
Bloomsburg, PA 17815

Commonwealth of PA,
Department of Revenue

Bureau of Compliance, PO Box 281230
Harrisburg, PA 17128-1230

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

Name

Address

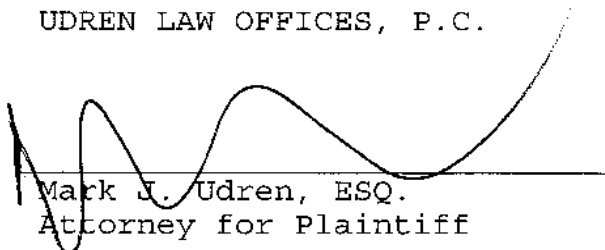
Tenants/Occupants

1149 Third Street
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. sec. 4904 relating to unsworn falsification to authorities.

UDREN LAW OFFICES, P.C.

DATED: October 2, 2007



Mark J. Udren, ESQ.
Attorney for Plaintiff

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

Household Finance Consumer
Discount Company

Plaintiff

v.

Devon O. Cool

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 1423CV2007

2007-2-D-179

AFFIDAVIT PURSUANT TO RULE 3129.1

Household Finance Consumer Discount Company, Plaintiff in the above action, by its attorney, Mark J. Udren, ESQ., sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at: 1149 Third Street, Berwick, PA 18603

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

Name

Address

Devon O. Cool

1149 Third Avenue
Berwick, PA 18603

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

Name

Address

SAME AS #1 ABOVE

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

Name

Address

None

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

Name

Address

Household Finance
Consumer Discount Company

577 Lamont Road
Elmhurst, IL 60126

Northwest Cons. Disc. Co.
D/B/A Bloomsburg Financial
Services

1000 S. Market St.
Bloomsburg, PA 17815

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

Name	Address
------	---------

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:

Name	Address
------	---------

Columbia Tax Claim Bureau	P.O. Box 380 Bloomsburg, PA 17815
---------------------------	--------------------------------------

Domestic Relations Section	P.O. Box 380 Bloomsburg, PA 17815
----------------------------	--------------------------------------

Commonwealth of PA, Department of Revenue	Bureau of Compliance, PO Box 281230 Harrisburg, PA 17128-1230
--	--

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

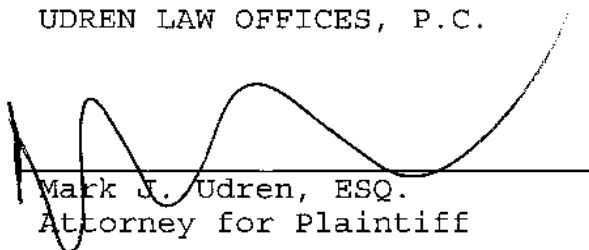
Name	Address
------	---------

Tenants/Occupants	1149 Third Street 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. sec. 4904 relating to unsworn falsification to authorities.

UDREN LAW OFFICES, P.C.

DATED: October 2, 2007


Mark J. Udren, ESQ.
Attorney for Plaintiff

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

Household Finance Consumer
Discount Company

Plaintiff

v.

Devon O. Cool

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 1423CV2007

Jul 7-ED-119

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: Devon O. Cool
1149 Third Avenue
Berwick, PA 18603

Your house (real estate) at 1149 Third Street
Berwick, PA 18603 is scheduled to be sold at the Sheriff's Sale
on _____, at _____ in the Columbia County
Courthouse, Bloomsburg, PA, to enforce the court judgment of
\$97,560.07, obtained by Plaintiff above (the mortgagee) against
you. If the sale is postponed, the property will be relisted for
the Next Available Sale.

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 the mortgagee the back payment, late charges, costs and reasonable attorney's fees. To find out how much you must pay, you may call: (856) 669-5400.
2. You may be able to stop the sale by filing a petition asking the Court to strike or open the judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.
3. You may also be able to stop the sale through other legal proceedings. You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See notice on page two on how to obtain an attorney.)

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

1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid by calling 856-669-5400.

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 856-669-5400.

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

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

7. You may also have other rights and defenses, or ways of getting your home 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.

LAWYER REFERRAL SERVICE
North Penn Legal Services
168 East 5th Street
Bloomsburg, PA 17815
570-784-8760

ASSOCIATION DE LICENCIADOS
North Penn Legal Services
168 East 5th Street
Bloomsburg, PA 17815
570-784-8760

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

BEGINNING at the southeast corner of Lot 887, this being the east side of the third lot east of Warren Street located on the northern side of Third Avenue in the Borough of Berwick, County of Columbia and State of Pennsylvania, on what was formerly known as the Ferris Farm and is now a part of the Berwick Land and Improvement Company's addition to the Borough of Berwick (see plot or plan recorded in the Recorder's Office at Bloomsburg, Pennsylvania, in Miscellaneous Book 8, Page 336):

Thence in a northerly direction along Lot No. 887, a distance of one hundred sixty (160) feet to a fifteen (15) foot alley; Thence in an easterly direction along said alley, a distance of forty-five (45) feet to a corner of Lot No. 886; Thence in a southerly direction along Lot No. 886, a distance of one hundred sixty (160) feet to Third Avenue; Thence in a westerly direction along Third Avenue, a distance of forty-five (45) feet to the corner of Lot No. 887, the place of beginning.

This description is intended to cover and this Deed to convey house and Lot No. 886, situate at 1149 Third Avenue.

BEING KNOWN AS: 1149 THIRD STREET, BERWICK, PA 18603

PROPERTY ID NO.: 04C-01-101

TITLE TO SAID PREMISES IS VESTED IN DEVON O. COOL BY DEED FROM GARY LEE BROWN AND KIMBERLY ANNA BROWN, HUSBAND AND WIFE DATED 5/27/04 RECORDED 6/10/04 INSTRUMENT NO. 200406364.

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

BEGINNING at the southeast corner of Lot 887, this being the east side of the third lot east of Warren Street located on the northern side of Third Avenue in the Borough of Berwick, County of Columbia and State of Pennsylvania, on what was formerly known as the Ferris Farm and is now a part of the Berwick Land and Improvement Company's addition to the Borough of Berwick (see plot or plan recorded in the Recorder's Office at Bloomsburg, Pennsylvania, in Miscellaneous Book 8, Page 336):

Thence in a northerly direction along Lot No. 887, a distance of one hundred sixty (160) feet to a fifteen (15) foot alley; Thence in an easterly direction along said alley, a distance of forty-five (45) feet to a corner of Lot No. 885; Thence in a southerly direction along Lot No. 885, a distance of one hundred sixty (160) feet to Third Avenue; Thence in a westerly direction along Third Avenue, a distance of forty-five (45) feet to the corner of Lot No. 887, the place of beginning.

This description is intended to cover and this Deed to convey house and Lot No. 886, situate at 1149 Third Avenue.

BEING KNOWN AS: 1149 THIRD STREET, BERWICK, PA 18603

PROPERTY ID NO.: 04C-01-101

TITLE TO SAID PREMISES IS VESTED IN DEVON O. COOL BY DEED FROM GARY LEE BROWN AND KIMBERLY ANNA BROWN, HUSBAND AND WIFE DATED 5/27/04 RECORDED 6/10/04 INSTRUMENT NO. 200406364.

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

BEGINNING at the southeast corner of Lot 887, this being the east side of the third lot east of Warren Street located on the northern side of Third Avenue in the Borough of Berwick, County of Columbia and State of Pennsylvania, on what was formerly known as the Ferris Farm and is now a part of the Berwick Land and Improvement Company's addition to the Borough of Berwick (see plot or plan recorded in the Recorder's Office at Bloomsburg, Pennsylvania, in Miscellaneous Book 8, Page 336):

Thence in a northerly direction along Lot No. 887, a distance of one hundred sixty (160) feet to a fifteen (15) foot alley; Thence in an easterly direction along said alley, a distance of forty-five (45) feet to a corner of Lot No. 885; Thence in a southerly direction along Lot No. 885, a distance of one hundred sixty (160) feet to Third Avenue; Thence in a westerly direction along Third Avenue, a distance of forty-five (45) feet to the corner of Lot No. 887, the place of beginning.

This description is intended to cover and this Deed to convey house and Lot No. 886, situate at 1149 Third Avenue.

BEING KNOWN AS: 1149 THIRD STREET, BERWICK, PA 18603

PROPERTY ID NO.: 04C-01-101

TITLE TO SAID PREMISES IS VESTED IN DEVON O. COOL BY DEED FROM GARY LEE BROWN AND KIMBERLY ANNA BROWN, HUSBAND AND WIFE DATED 5/27/04 RECORDED 6/10/04 INSTRUMENT NO. 200406364.

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

BEGINNING at the southeast corner of Lot 887, this being the east side of the third lot east of Warren Street located on the northern side of Third Avenue in the Borough of Berwick, County of Columbia and State of Pennsylvania, on what was formerly known as the Ferris Farm and is now a part of the Berwick Land and Improvement Company's addition to the Borough of Berwick (see plot or plan recorded in the Recorder's Office at Bloomsburg, Pennsylvania, in Miscellaneous Book 8, Page 336):

Thence in a northerly direction along Lot No. 887, a distance of one hundred sixty (160) feet to a fifteen (15) foot alley; Thence in an easterly direction along said alley, a distance of forty-five (45) feet to a corner of Lot No. 885; Thence in a southerly direction along Lot No. 885, a distance of one hundred sixty (160) feet to Third Avenue; Thence in a westerly direction along Third Avenue, a distance of forty-five (45) feet to the corner of Lot No. 887, the place of beginning.

This description is intended to cover and this Deed to convey house and Lot No. 886, situate at 1149 Third Avenue.

BEING KNOWN AS: 1149 THIRD STREET, BERWICK, PA 18603

PROPERTY ID NO.: 04C-01-101

TITLE TO SAID PREMISES IS VESTED IN DEVON O. COOL BY DEED FROM GARY LEE BROWN AND KIMBERLY ANNA BROWN, HUSBAND AND WIFE DATED 5/27/04 RECORDED 6/10/04 INSTRUMENT NO. 200406364.

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

BEGINNING at the southeast corner of Lot 887, this being the east side of the third lot east of Warren Street located on the northern side of Third Avenue in the Borough of Berwick, County of Columbia and State of Pennsylvania, on what was formerly known as the Ferris Farm and is now a part of the Berwick Land and Improvement Company's addition to the Borough of Berwick (see plot or plan recorded in the Recorder's Office at Bloomsburg, Pennsylvania, in Miscellaneous Book 8, Page 336):

Thence in a northerly direction along Lot No. 887, a distance of one hundred sixty (160) feet to a fifteen (15) foot alley; Thence in an easterly direction along said alley, a distance of forty-five (45) feet to a corner of Lot No. 886; Thence in a southerly direction along Lot No. 885, a distance of one hundred sixty (160) feet to Third Avenue; Thence in a westerly direction along Third Avenue, a distance of forty-five (45) feet to the corner of Lot No. 887, the place of beginning.

This description is intended to cover and this Deed to convey house and Lot No. 886, situate at 1149 Third Avenue.

BEING KNOWN AS: 1149 THIRD STREET, BERWICK, PA 18603

PROPERTY ID NO.: 04C-01-101

TITLE TO SAID PREMISES IS VESTED IN DEVON O. COOL BY DEED FROM GARY LEE BROWN AND KIMBERLY ANNA BROWN, HUSBAND AND WIFE DATED 5/27/04 RECORDED 6/10/04 INSTRUMENT NO. 200406364.

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

BEGINNING at the southeast corner of Lot 887, this being the east side of the third lot east of Warren Street located on the northern side of Third Avenue in the Borough of Berwick, County of Columbia and State of Pennsylvania, on what was formerly known as the Ferris Farm and is now a part of the Berwick Land and Improvement Company's addition to the Borough of Berwick (see plot or plan recorded in the Recorder's Office at Bloomsburg, Pennsylvania, in Miscellaneous Book 8, Page 336):

Thence in a northerly direction along Lot No. 887, a distance of one hundred sixty (160) feet to a fifteen (15) foot alley; Thence in an easterly direction along said alley, a distance of forty-five (45) feet to a corner of Lot No. 885; Thence in a southerly direction along Lot No. 885, a distance of one hundred sixty (160) feet to Third Avenue; Thence in a westerly direction along Third Avenue, a distance of forty-five (45) feet to the corner of Lot No. 887, the place of beginning.

This description is intended to cover and this Deed to convey house and Lot No. 886, situate at 1149 Third Avenue.

BEING KNOWN AS: 1149 THIRD STREET, BERWICK, PA 18603

PROPERTY ID NO.: 04C-01-101

TITLE TO SAID PREMISES IS VESTED IN DEVON O. COOL BY DEED FROM GARY LEE BROWN AND KIMBERLY ANNA BROWN, HUSBAND AND WIFE DATED 5/27/04 RECORDED 6/10/04 INSTRUMENT NO. 200406364.

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

BEGINNING at the southeast corner of Lot 887, this being the east side of the third lot east of Warren Street located on the northern side of Third Avenue in the Borough of Berwick, County of Columbia and State of Pennsylvania, on what was formerly known as the Ferris Farm and is now a part of the Berwick Land and Improvement Company's addition to the Borough of Berwick (see plot or plan recorded in the Recorder's Office at Bloomsburg, Pennsylvania, in Miscellaneous Book 8, Page 336):

Thence in a northerly direction along Lot No. 887, a distance of one hundred sixty (160) feet to a fifteen (15) foot alley; Thence in an easterly direction along said alley, a distance of forty-five (45) feet to a corner of Lot No. 885; Thence in a southerly direction along Lot No. 885, a distance of one hundred sixty (160) feet to Third Avenue; Thence in a westerly direction along Third Avenue, a distance of forty-five (45) feet to the corner of Lot No. 887, the place of beginning.

This description is intended to cover and this Deed to convey house and Lot No. 886, situate at 1149 Third Avenue.

BEING KNOWN AS: 1149 THIRD STREET, BERWICK, PA 18603

PROPERTY ID NO.: 04C-01-101

TITLE TO SAID PREMISES IS VESTED IN DEVON O. COOL BY DEED FROM GARY LEE BROWN AND KIMBERLY ANNA BROWN, HUSBAND AND WIFE DATED 5/27/04 RECORDED 6/10/04 INSTRUMENT NO. 200406364.

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

BEGINNING at the southeast corner of Lot 887, this being the east side of the third lot east of Warren Street located on the northern side of Third Avenue in the Borough of Berwick, County of Columbia and State of Pennsylvania, on what was formerly known as the Ferris Farm and is now a part of the Berwick Land and Improvement Company's addition to the Borough of Berwick (see plot or plan recorded in the Recorder's Office at Bloomsburg, Pennsylvania, in Miscellaneous Book 8, Page 336):

Thence in a northerly direction along Lot No. 887, a distance of one hundred sixty (160) feet to a fifteen (15) foot alley; Thence in an easterly direction along said alley, a distance of forty-five (45) feet to a corner of Lot No. 885; Thence in a southerly direction along Lot No. 885, a distance of one hundred sixty (160) feet to Third Avenue; Thence in a westerly direction along Third Avenue, a distance of forty-five (45) feet to the corner of Lot No. 887, the place of beginning.

This description is intended to cover and this Deed to convey house and Lot No. 886, situate at 1149 Third Avenue.

BEING KNOWN AS: 1149 THIRD STREET, BERWICK, PA 18603

PROPERTY ID NO.: 04C-01-101

TITLE TO SAID PREMISES IS VESTED IN DEVON O. COOL BY DEED FROM GARY LEE BROWN AND KIMBERLY ANNA BROWN, HUSBAND AND WIFE DATED 5/27/04 RECORDED 6/10/04 INSTRUMENT NO. 200406364.

UDREN LAW OFFICES, P.C.

WOODCREST CORPORATE CENTER

111 WOODCREST ROAD

SUITE 200

CHERRY HILL, NEW JERSEY 08003-3620

856 . 669 . 5400

FAX: 856 . 669 . 5399

pleadings@udren.com

PENNSYLVANIA OFFICE
215-568-9500

MARK J. UDREN*
STUART WINNEG**
GAYL SPIVAK***
HEIDI R. SPIVAK***
MARISA JOY COHEN***
LORRAINE DOYLE**
ALAN M. MINATO***
***ADMITTED NJ, PA, FL**
****ADMITTED PA**
*****ADMITTED NJ, PA**
TINA MARIE RICH
OFFICE ADMINISTRATOR

FREDDIE MAC
PENNSYLVANIA
DESIGNATED COUNSEL

PLEASE RESPOND TO NEW JERSEY OFFICE

October 2, 2007

Office of the Sheriff
Columbia County Courthouse
P.O. Box 380
Bloomsburg, PA 17815

Re: Household Finance Consumer Discount Company
vs.
Devon O. Cool
Columbia County C.C.P. No. 1423CV2007

Dear Sir:

Please serve the Defendant(s), Devon O. Cool at 1149 Third Avenue
Berwick, PA 18603.

Please then, POST the property with the Handbill at 1149 Third Street
Berwick, PA 18603.

UDREN LAW OFFICES, P.C.


Mark J. Udren, Esquire
Attorney for Plaintiff

ORIGINAL DOCUMENT PRINTED ON CHEMICAL REACTIVE PAPER WITH MICROPRINTED BORDER

UDREN LAW OFFICES, PC
PA ESCROW ACCOUNT
111 WOODCREST ROAD
CHERRY HILL, NJ 08003

Commerce Bank
America's Most Convenient Bank
1-800-VES-2000
3-180/360

98603
NUMBER

*One Thousand Five hundred dollars and Zero cents***

PAY TO THE ORDER OF
Sheriff of Columbia County

DATE
09/21/2007

AMOUNT
\$1,500.00

VOID AFTER 90 DAYS

Robert J. Udren

For Sheriff Sale Deposit 07080276 Cool

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

⑈098603⑈ ⑈036001808⑈ 36 589745 3⑈

SECURED
MICROPRINTED
SECURE

Security Features Included. Details on Back.