

SHERIFF'S SALE COST SHEET

175BC Bank vs. Carter - Koster
 NO. 188-07 ED NO. 1847-07 JD DATE/TIME OF SALE Stripped

DOCKET/RETURN	\$15.00	
SERVICE PER DEF.	\$ <u>165.00</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>10.00</u>	
POSTING HANDBILL	\$15.00	
CRYING/ADJOURN SALE	\$10.00	
SHERIFF'S DEED	\$35.00	
TRANSFER TAX FORM	\$25.00	
DISTRIBUTION FORM	\$25.00	
COPIES	\$ <u>5.50</u>	
NOTARY	\$ <u>10.00</u>	
TOTAL *****		\$ <u>308.00</u>

WEB POSTING	\$150.00	
PRESS ENTERPRISE INC.	\$ <u>400.73</u>	
SOLICITOR'S SERVICES	\$75.00	
TOTAL *****		\$ <u>550.73</u>

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

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

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

SURCHARGE FEE (DSTE)	\$ <u>120.00</u>	
MISC. _____	\$	
_____	\$	
TOTAL *****		\$ <u>- 0 -</u>

TOTAL COSTS (OPENING BID) \$983.23

Refund 1350.00 292
 366.77

**Phelan Hallinan and Schmieg, L.L.P.
One Penn Center at Suburban Station
1617 John F. Kennedy
Suite 1400
Philadelphia, PA 19103-1814
215-563-7000
Main Fax 215-563-5534**

Peter J. Tremper
Legal Assistant, Ext. 1481

Representing Lenders in
Pennsylvania and New Jersey

January 17, 2008

Via Telefax 570-389-5625

Memorandum

To: Office of the Sheriff
COLUMBIA County

Attn: Real Estate Dept.

HSBC BANK USA INC.

vs.

**JENIFER KOSTER A/K/A JENIFER CARLETON-KOSTER
COLUMBIA- No. 2007-CV-1247**

**Premises: 3338 OLD BERWICK ROAD
BLOOMSBURG, PA 17815**

Dear Sir or Madam:

Please **STAY** the Sheriff's Sale of the above referenced property which is scheduled for **February 6, 2008**.

No funds were received in consideration for the stay.

Should you have any questions or concerns do not hesitate to contact me.

Very truly yours,

Peter J. Tremper

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

HSBC BANK USA INC

Docket # 188ED2007

VS

MORTGAGE FORECLOSURE

JENIFER KOSTER A/K/A JENIFER
CARLETON-KOSTER

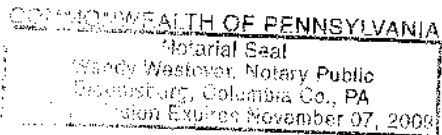
AFFIDAVIT OF SERVICE

NOW, THIS TUESDAY, OCTOBER 16, 2007, AT 11:41 AM, SERVED THE WITHIN MORTGAGE FORECLOSURE UPON JENIFER KOSTER A/K/A JENIFER CARLETON-KOSTER AT 546 SCENIC AVE. OR 3338 OBR, BLOOMSBURG BY HANDING TO VELECIA MAYNARD, DAUGHTER, 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 WEDNESDAY, OCTOBER 17, 2007


NOTARY PUBLIC





X
TIMOTHY T. CHAMBERLAIN
SHERIFF


J. CARTER
DEPUTY SHERIFF

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 10/11/2007

SERVICE# 2 - OF - 12 SERVICES
DOCKET # 188ED2007

PLAINTIFF HSBC BANK USA INC

DEFENDANT JENIFER KOSTER A/K/A JENIFER CARLETON-KOSTER
ATTORNEY FIRM PHELAN HALLINAN AND SCHMIEG

PERSON/CORP TO SERVED
TENANT(S)
3338 OLD BERWICK ROAD
BLOOMSBURG

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON JENIFER CARLETON KOSTER

RELATIONSHIP _____ IDENTIFICATION _____

DATE 12-06-07 TIME 1500 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 12-06-07

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 10/11/2007

SERVICE# 4 - OF - 12 SERVICES
DOCKET # 188ED2007

PLAINTIFF HSBC BANK USA INC

DEFENDANT JENIFER KOSTER A/K/A JENIFER CARLETON-KOSTER
ATTORNEY FIRM PHELAN HALLINAN AND SCHMIEG

PERSON/CORP TO SERVED
H. JAMES HOCK-TAX COLLECTOR
2626 OLD BERWICK ROAD
BLOOMSBURG

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON Dropped in Mail Box

RELATIONSHIP _____ IDENTIFICATION _____

DATE 12-10-7 TIME 1020 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

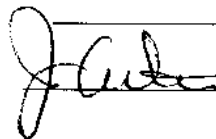
TIME

OFFICER

REMARKS

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

DEPUTY



DATE 12-10-7

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 10/11/2007

SERVICE# 5 - OF - 12 SERVICES
DOCKET # 188ED2007

PLAINTIFF HSBC BANK USA INC

DEFENDANT JENIFER KOSTER A/K/A JENIFER CARLETON-KOSTER
ATTORNEY FIRM PHELAN HALLINAN AND SCHMIEG

PERSON/CORP TO SERVED
SCOTT TOWNSHIP SEWER
TENNY ST.
BLOOMSBURG

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON Deloris Hock

RELATIONSHIP Sister IDENTIFICATION _____

DATE 12-10-7 TIME 1025 MILEAGE _____ OTHER _____

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

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

F. OTHER (SPECIFY) _____

ATTEMPTS
DATE

TIME

OFFICER

REMARKS

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

DEPUTY

J. Aida

DATE 12-10-7

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

Friday, October 12, 2007

H. JAMES HOCK-TAX COLLECTOR
2626 OLD BERWICK ROAD
BLOOMSBURG, PA 17815-

HSBC BANK USA INC
VS
JENIFER KOSTER A/K/A JENIFER CARLETON-KOSTER

DOCKET # 188ED2007

JD # 1247JD2007

S Paid 8-31-07
CTT Paid 4-26-07

Dear Sir:

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

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

Respectfully,

Timothy T. Chamberlain

Timothy T. Chamberlain
Sheriff of Columbia County

■ Print your name and address on the reverse so that we can return the card to you.

■ Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Commonwealth of PA
PO Box 2675
Harrisburg, PA 17105

Article Number
(Transfer from service label)

7006

US Form 3811, February 2004

2. Article Number 7006 0100 0003 5231 2396
(Transfer from service label)

PS Form 3811, February 2004 Domestic Return Receipt 102595-02-M-1

Phelan Hallinan & Schmieg, LLP
By: Daniel G. Schmieg, Esquire
Identification No. 62205
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
Attorney for Plaintiff
(215)563-7000

Attorney for Plaintiff

HSBC BANK USA INC
3476 STATEVIEW BLVD
FORT MILL, SC 17815

Plaintiff,

v.

JENIFER KOSTER A/K/A JENIFER
CARLETON-KOSTER
546 SCENIC AVENUE
BLOOMSBURG, PA 17815

3338 OLD BERWICK ROAD
BLOOMSBURG, PA 17815

: COLUMBIA COUNTY
:
: COURT OF COMMON PLEAS
:
: CIVIL DIVISION
:
: NO. 2007-CV-1247
: 227.ED.100
:
:

Defendant(s).

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: JENIFER KOSTER A/K/A JENIFER CARLETON-KOSTER
546 SCENIC AVENUE 3338 OLD BERWICK ROAD
BLOOMSBURG, PA 17815 BLOOMSBURG, PA 17815

Please be advised that this firm is a debt collector attempting to collect a debt. Any information received will be used for that purpose. If you have previously received a discharge in bankruptcy and this debt was not reaffirmed, this correspondence is not and should not be construed to be an attempt collect a debt, but only enforcement of a lien against property..

Your house (real estate) at **3338 OLD BERWICK ROAD, BLOOMSBURG, PA 17815** is scheduled to be sold at Sheriff's Sale on February 6, 2008, at 10:00 a.m., in the Office of the Sheriff at the Columbia County Courthouse, Bloomsburg, PA 17815, to enforce the Court Judgment of **\$203,017.28** obtained by **HSBC BANK USA INC**, (the Mortgagee) against you. In the event the sale is continued, an announcement will be made at said sale in compliance with Pa.R.C.P., Rule 3129.3.

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:

- The Sale will be cancelled if you pay to the Mortgagee, **HSBC BANK USA INC**, the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay, you may call (215) 563-7000.
- 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.
- 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 better chance you will have of stopping the Sale. (See the Notice below on how to obtain an attorney.)

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

1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid by calling (215) 563-7000.
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 (215) 563-7000.
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 real estate. A Schedule of Distribution of the money bid for real estate will be filed by the Sheriff on_____. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reason 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 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.

**COLUMBIA COUNTY
SUSQUEHANNA LEGAL SERVICES
168 EAST 5TH STREET
BLOOMSBURG, PA 17815
(570) 784-8760**

**IN THE COURT OF COMMON PLEAS
COLUMBIA COUNTY, PENNSYLVANIA**

HSBC BANK USA INC	:	Court of Common Pleas
Plaintiff	:	
	:	Civil Division
vs.	:	
	:	COLUMBIA County
JENIFER KOSTER	:	
A/K/A JENIFER CARLETON-KOSTER	:	No. 2007-CV-1247
	:	
Defendant	:	

ORDER

AND NOW, this 6 day of Dec, 2007 the Prothonotary is ORDERED to amend the in rem judgment and the Sheriff is ORDERED to amend the writ nunc pro tunc in this case as follows:

Principal Balance	\$188,821.98
Interest Through February 6, 2008	\$18,664.80
Per Diem \$50.31	
Late Charges	\$162.03
Legal fees	\$3,000.00
Cost of Suit and Title	\$1,240.00
Sheriff's Sale Costs	(\$0.00)
Property Inspections	\$45.00
Appraisal/Brokers Price Opinion	\$95.00
Mortgage Insurance Premium/	\$0.00
Private Mortgage Insurance	
Non Sufficient Funds Charge	\$0.00
Suspense/Misc. Credits	(\$0.00)
Escrow Deficit	\$3,068.14
TOTAL	\$215,096.95

Plus interest from February 6, 2008 through the date of sale at six percent per annum.

Note: The above figure is not a payoff quote. Sheriff's commission is not included in the above figure.

BY THE COURT

A handwritten signature in black ink, appearing to be "Shuman", written over a horizontal line. Below the signature is the letter "J.".

158844

FILED
PROTHONOTARY

2007 DEC -7 P 3:17

CLERK OF COURTS OFFICE
COUNTY OF COLUMBIA, PA

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 10/11/2007

SERVICE# 6 - OF - 12 SERVICES
DOCKET # 188ED2007

PLAINTIFF HSBC BANK USA INC

DEFENDANT JENIFER KOSTER A/K/A JENIFER CARLETON-KOSTER
ATTORNEY FIRM PHELAN HALLINAN AND SCHMIEG

PERSON/CORP TO SERVED

DOMESTIC RELATIONS

15 PERRY AVE.

BLOOMSBURG

PAPERS TO SERVED

MORTGAGE FORECLOSURE

SERVED UPON Margaret Cole

RELATIONSHIP Customer ID IDENTIFICATION

DATE 12-3-7 TIME 1400 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 12-3-7

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 10/11/2007

SERVICE# 1 - OF - 12 SERVICES
DOCKET # 188ED2007

PLAINTIFF HSBC BANK USA INC

DEFENDANT JENIFER KOSTER A/K/A JENIFER CARLETON-KOSTER
ATTORNEY FIRM PHELAN HALLINAN AND SCHMIEG

PERSON/CORP TO SERVED
JENIFER KOSTER A/K/A JENIFER CARLETON-KOSTER
546 SCENIC AVE. OR 3338 OBR
BLOOMSBURG

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON Rebecca Maynard

RELATIONSHIP Daughter IDENTIFICATION _____

DATE 10/16/07 TIME 1141 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) Service of Daughter who
Lives on Property

ATTEMPTS

DATE	TIME	OFFICER	REMARKS
<u>10/15/07</u>	<u>1329</u>	<u>S-11</u>	<u>LL-NA</u>
_____	_____	_____	_____
_____	_____	_____	_____

DEPUTY Cybil Leamy DATE _____

REAL ESTATE OUTLINE

ED # 188-07

DATE RECEIVED 10-4-07
DOCKET AND INDEX 10-13-07

CHECK FOR PROPER INFO.

WRIT OF EXECUTION	<input checked="" type="checkbox"/>	
COPY OF DESCRIPTION	<input checked="" type="checkbox"/>	
WHEREABOUTS OF LKA	<input checked="" type="checkbox"/>	
NON-MILITARY AFFIDAVIT	<input checked="" type="checkbox"/>	
NOTICES OF SHERIFF SALE	<input checked="" type="checkbox"/>	
WATCHMAN RELEASE FORM	<input checked="" type="checkbox"/>	
AFFIDAVIT OF LIENS LIST	<input checked="" type="checkbox"/>	
CHECK FOR \$1,350.00 OR _____	<input checked="" type="checkbox"/>	CK# <u>C34019</u>

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

SALE DATE	<u>Feb. 6, 08</u>	TIME	<u>100</u>
POSTING DATE	<u>Jan. 17, 08</u>		
ADV. DATES FOR NEWSPAPER	1 ST WEEK	<u>16</u>	
	2 ND WEEK	<u>23</u>	
	3 RD WEEK	<u>30, 08</u>	

SHERIFF'S SALE

WEDNESDAY FEBRUARY 6, 2008 AT 10:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 188 OF 2007 ED AND CIVIL WRIT NO. 1247 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 those two certain pieces, parcels and tracts of land situate in Scott Township, Columbia County, Pennsylvania, more particularly bounded and described as follows:

TRACT #1

BEGINNING at an iron pin at the south side of Old Berwick Road at the intersection of the western side of a 12 foot alley, which point is across Old Berwick Road from the western boundary of Church Street; THENCE along the western side of the 12 foot alley, South 13 degrees 13 minutes East 162 feet to a point; THENCE South 79 degrees 47 minutes West 1.8 feet to a point; THENCE South 13 degrees 13 minutes East 56 feet to an iron pin; THENCE South 75 degrees 17 minutes West 118.9 feet to an iron pin; THENCE North 13 degrees 13 minutes West 218 feet to an iron pin on the south side of Old Berwick Road; THENCE along the south side of Old Berwick Road North 75 degrees 17 minutes East 120.75 feet to an iron pin being the point and place of BEGINNING.

CONTAINING .602 acres..

TRACT #2

BEGINNING at a point which is the southwest corner of lot now or formerly of Charles Hartzell and the southeast corner of lot now or formerly of Mabel Sweigart, said point being 160 feet more or less from the south side of Old Berwick Road; THENCE along the southern line of Hartzell North 75 degrees 17 minutes East 60 feet to a point; THENCE South 13 degrees 13 minutes East 58 feet to an iron pin; THENCE North 75 degrees 17 minutes East 118.9 feet to an iron pin; THENCE South 13 degrees 13 minutes East 49 feet to an iron pin; THENCE North 79 degrees 47 minutes East 197 feet to an iron pin; THENCE North 13 degrees 13 minutes West 105 feet to an iron pin; THENCE North 79 degrees 47 minutes East 224 feet to an iron pin; THENCE South 11 degrees 48 minutes East 70 feet to an iron pin; THENCE North 79 degrees 15 minutes East 156.4 feet to an iron pin; THENCE North 18 degrees 27 minutes West 80 feet to an iron pin; THENCE North 78 degrees 3 minutes East 122.1 feet to an iron pin; THENCE North 89 degrees 29 minutes East 77 feet to an iron pin; THENCE North 66 degrees 52 minutes East 64 feet to an iron pin in the center line of an alley; THENCE through the center line of said alley and along lands of James E. Smith South 31 degrees 12 minutes East 282 feet, more or less, to the low water mark of the Susquehanna River; THENCE along the low water mark of the Susquehanna River in a Westerly direction 1,113 feet more or less to a point; THENCE North 13 degrees 13 minutes West 325 feet more or less to the Southwest corner of land of Hartzell being the point and place of BEGINNING. CONTAINING 6.97 acres.

Parcel No. 31-4C1-087-00.00.

BEING the same premises which Raymond E. Webb and Jane B. Webb, by their Attorney-in-Fact, Vicki J. Webb, by deed dated January 29, 1985 and recorded January 30, 1985 in Columbia County in Deed Book Volume 343, Page 328, granted and conveyed unto John F. Devlin and Sharon K. Devlin, husband and wife.

TITLE TO SAID PREMISES IS VESTED IN Jennifer Carleton Koster, an unmarried woman, by Deed from John F. Devlin and Sharon K. Devlin, husband and wife, dated 11/02/2006, recorded 11/27/2006, in Deed Mortgage Inst# 200612394.

Premises being: 3338 OLD BERWICK ROAD, BLOOMSBURG, PA 17815

Tax Parcel # 31-4C1-087-00.000

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
Daniel G. Schmieg
1617 John F. Kennedy Blvd
Philadelphia, PA 19103

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

SHERIFF'S SALE

WEDNESDAY FEBRUARY 6, 2008 AT 10:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 188 OF 2007 ED AND CIVIL WRIT NO. 1247 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 those two certain pieces, parcels and tracts of land situate in Scott Township, Columbia County, Pennsylvania, more particularly bounded and described as follows:

TRACT #1

BEGINNING at an iron pin at the south side of Old Berwick Road at the intersection of the western side of a 12 foot alley, which point is across Old Berwick Road from the western boundary of Church Street; THENCE along the western side of the 12 foot alley, South 13 degrees 13 minutes East 162 feet to a point; THENCE South 79 degrees 47 minutes West 1.8 feet to a point; THENCE South 13 degrees 13 minutes East 56 feet to an iron pin; THENCE South 75 degrees 17 minutes West 118.9 feet to an iron pin; THENCE North 13 degrees 13 minutes West 218 feet to an iron pin on the south side of Old Berwick Road; THENCE along the south side of Old Berwick Road North 75 degrees 17 minutes East 120.75 feet to an iron pin being the point and place of BEGINNING.

CONTAINING .602 acres..

TRACT #2

BEGINNING at a point which is the southwest corner of lot now or formerly of Charles Hartzell and the southeast corner of lot now or formerly of Mabel Sweigart, said point being 160 feet more or less from the south side of Old Berwick Road; THENCE along the southern line of Hartzell North 75 degrees 17 minutes East 60 feet to a point; THENCE South 13 degrees 13 minutes East 58 feet to an iron pin; THENCE North 75 degrees 17 minutes East 118.9 feet to an iron pin; THENCE South 13 degrees 13 minutes East 49 feet to an iron pin; THENCE North 79 degrees 47 minutes East 197 feet to an iron pin; THENCE North 13 degrees 13 minutes West 105 feet to an iron pin; THENCE North 79 degrees 47 minutes East 224 feet to an iron pin; THENCE South 11 degrees 48 minutes East 70 feet to an iron pin; THENCE North 79 degrees 15 minutes East 156.4 feet to an iron pin; THENCE North 18 degrees 27 minutes West 80 feet to an iron pin; THENCE North 78 degrees 3 minutes East 122.1 feet to an iron pin; THENCE North 89 degrees 29 minutes East 77 feet to an iron pin; THENCE North 66 degrees 52 minutes East 64 feet to an iron pin in the center line of an alley; THENCE through the center line of said alley and along lands of James E. Smith South 31 degrees 12 minutes East 282 feet, more or less, to the low water mark of the Susquehanna River; THENCE along the low water mark of the Susquehanna River in a Westerly direction 1,113 feet more or less to a point; THENCE North 13 degrees 13 minutes West 325 feet more or less to the Southwest corner of land of Hartzell being the point and place of BEGINNING. CONTAINING 6.97 acres.

Parcel No. 31-4C1-087-00.00.

BEING the same premises which Raymond E. Webb and Jane B. Webb, by their Attorney-in-Fact, Vicki J. Webb, by deed dated January 29, 1985 and recorded January 30, 1985 in Columbia County in Deed Book Volume 343, Page 328, granted and conveyed unto John F. Devlin and Sharon K. Devlin, husband and wife.

TITLE TO SAID PREMISES IS VESTED IN Jenifer Carleton Koster, an unmarried woman, by Deed from John F. Devlin and Sharon K. Devlin, husband and wife, dated 11/02/2006, recorded 11/27/2006, in Deed Mortgage Inst# 200612394.

Premises being: 3338 OLD BERWICK ROAD, BLOOMSBURG, PA 17815

Tax Parcel # 31-4C1-087-00.000

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
Daniel G. Schmieg
1617 John F. Kennedy Blvd
Philadelphia, PA 19103

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

SHERIFF'S SALE

WEDNESDAY FEBRUARY 6, 2008 AT 10:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 188 OF 2007 ED AND CIVIL WRIT NO. 1247 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 those two certain pieces, parcels and tracts of land situate in Scott Township, Columbia County, Pennsylvania, more particularly bounded and described as follows:

TRACT #1

BEGINNING at an iron pin at the south side of Old Berwick Road at the intersection of the western side of a 12 foot alley, which point is across Old Berwick Road from the western boundary of Church Street; THENCE along the western side of the 12 foot alley, South 13 degrees 13 minutes East 162 feet to a point; THENCE South 79 degrees 47 minutes West 1.8 feet to a point; THENCE South 13 degrees 13 minutes East 56 feet to an iron pin; THENCE South 75 degrees 17 minutes West 118.9 feet to an iron pin; THENCE North 13 degrees 13 minutes West 218 feet to an iron pin on the south side of Old Berwick Road; THENCE along the south side of Old Berwick Road North 75 degrees 17 minutes East 120.75 feet to an iron pin being the point and place of BEGINNING.

CONTAINING .602 acres..

TRACT #2

BEGINNING at a point which is the southwest corner of lot now or formerly of Charles Hartzell and the southeast corner of lot now or formerly of Mabel Sweigart, said point being 160 feet more or less from the south side of Old Berwick Road; THENCE along the southern line of Hartzell North 75 degrees 17 minutes East 60 feet to a point; THENCE South 13 degrees 13 minutes East 58 feet to an iron pin; THENCE North 75 degrees 17 minutes East 118.9 feet to an iron pin; THENCE South 13 degrees 13 minutes East 49 feet to an iron pin; THENCE North 79 degrees 47 minutes East 197 feet to an iron pin; THENCE North 13 degrees 13 minutes West 105 feet to an iron pin; THENCE North 79 degrees 47 minutes East 224 feet to an iron pin; THENCE South 11 degrees 48 minutes East 70 feet to an iron pin; THENCE North 79 degrees 15 minutes East 156.4 feet to an iron pin; THENCE North 18 degrees 27 minutes West 80 feet to an iron pin; THENCE North 78 degrees 3 minutes East 122.1 feet to an iron pin; THENCE North 89 degrees 29 minutes East 77 feet to an iron pin; THENCE North 66 degrees 52 minutes East 64 feet to an iron pin in the center line of an alley; THENCE through the center line of said alley and along lands of James E. Smith South 31 degrees 12 minutes East 282 feet, more or less, to the low water mark of the Susquehanna River; THENCE along the low water mark of the Susquehanna River in a Westerly direction 1,113 feet more or less to a point; THENCE North 13 degrees 13 minutes West 325 feet more or less to the Southwest corner of land of Hartzell being the point and place of BEGINNING. CONTAINING 6.97 acres.

Parcel No. 31-4C1-087-00.00.

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TITLE TO SAID PREMISES IS VESTED IN Jennifer Carleton Koster, an unmarried woman, by Deed from John F. Devlin and Sharon K. Devlin, husband and wife, dated 11/02/2006, recorded 11/27/2006, in Deed Mortgage Inst# 200612394.

Premises being: 3338 OLD BERWICK ROAD, BLOOMSBURG, PA 17815

Tax Parcel # 31-4C1-087-00.000

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.

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Plaintiff's Attorney
Daniel G. Schmieg
1617 John F. Kennedy Blvd
Philadelphia, PA 19103

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

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

HSBC BANK USA INC

vs.

JENIFER KOSTER A/K/A JENIFER
CARLETON-KOSTER

IN THE COURT OF COMMON PLEAS OF
COLUMBIA COUNTY, PENNSYLVANIA

No. 2007-CV-1247 Term 200

2007-ED-176
WRIT OF EXECUTION
(Mortgage Foreclosure)

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 property
(specifically described property below):

PREMISES: 3338 OLD BERWICK ROAD, BLOOMSBURG, PA 17815
(See Legal Description attached)

Amount Due
Additional Fees and Costs
Interest from 9/25/07 to Sale
at \$33.37per diem

\$203,017.28
\$1,895.00
\$.....and costs.

Dated 10-11-2007
(SEAL)

PHS#158844

Fanni B. Kline

(Clerk) Office of the Prothy Support, Common Pleas Court
of Columbia County, Penna.

DESCRIPTION

ALL those two certain pieces, parcels and tracts of land situate in Scott Township, Columbia County, Pennsylvania, more particularly bounded and described as follows:

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Parcel No. 31-4C1-087-00.00.

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Premises being: 3338 OLD BERWICK ROAD, BLOOMSBURG, PA 17815
Tax Parcel # 31-4C1-087-00,000

Phelan Hallinan & Schmieg, LLP
By: Daniel G. Schmieg, Esquire
Identification No. 62205
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
Attorney for Plaintiff
(215)563-7000

Attorney for Plaintiff

HSBC BANK USA INC
3476 STATEVIEW BLVD
FORT MILL, SC 17815

Plaintiff,

v.

JENIFER KOSTER A/K/A JENIFER CARLETON-
KOSTER
546 SCENIC AVENUE
BLOOMSBURG, PA 17815

3338 OLD BERWICK ROAD
BLOOMSBURG, PA 17815

Defendant(s).

: COLUMBIA COUNTY
:
: COURT OF COMMON PLEAS
:
: CIVIL DIVISION
:
: NO. 2007-CV-1247
:
: *FILED*
:
:
:
:
:

**AFFIDAVIT PURSUANT TO RULE 3129
(Affidavit No.1)**

HSBC BANK USA INC, Plaintiff in the above action, by its attorney, Daniel G. Schmieg, 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 3338 OLD BERWICK ROAD, BLOOMSBURG, PA 17815.

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

NAME

LAST KNOWN ADDRESS (If address cannot be
reasonably ascertained, please so indicate.)

JENIFER KOSTER A/K/A JENIFER
CARLETON-KOSTER

546 SCENIC AVENUE
BLOOMSBURG, PA 17815

JENIFER KOSTER A/K/A JENIFER
CARLETON-KOSTER

3338 OLD BERWICK ROAD
BLOOMSBURG, PA 17815

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

NAME

LAST KNOWN ADDRESS (If address cannot be
reasonably ascertained, please so indicate.)

SAME AS ABOVE

3. Name and address of every judgment creditor whose judgment is a record lien on the real property to be sold:
- | NAME | LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.) |
|------|---|
| NONE | |
4. Name and address of the last recorded holder of every mortgage of record:
- | NAME | LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.) |
|------|---|
| NONE | |
5. Name and address of every other person who has any record lien on the property:
- | NAME | LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.) |
|------|---|
| 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 | LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.) |
|------|---|
| NONE | |
7. Name and address of every other person whom the Plaintiff has knowledge who has any interest in the property which may be affected by the Sale:
- | NAME | LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.) |
|---|---|
| TENANT/OCCUPANT | 3338 OLD BERWICK ROAD
BLOOMSBURG, PA 17815 |
| DOMESTIC RELATIONS OF
COLUMBIA COUNTY | COLUMBIA COUNTY COURTHOUSE
P.O. BOX 380
BLOOMSBURG, PA 17815 |
| COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF WELFARE | P.O. BOX 2675
HARRISBURG, PA 17105 |

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

October 9, 2007
Date


Daniel G. Schmieg, Esquire
Attorney for Plaintiff

Phelan Hallinan & Schmieg, LLP
By: Daniel G. Schmieg, Esquire
Identification No. 62205
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
Attorney for Plaintiff
(215)563-7000

Attorney for Plaintiff

**HSBC BANK USA INC
3476 STATEVIEW BLVD
FORT MILL, SC 17815**

Plaintiff,

v.

**JENIFER KOSTER A/K/A JENIFER CARLETON-
KOSTER
546 SCENIC AVENUE
BLOOMSBURG, PA 17815**

**3338 OLD BERWICK ROAD
BLOOMSBURG, PA 17815**

Defendant(s).

: **COLUMBIA COUNTY**
:
: **COURT OF COMMON PLEAS**
:
: **CIVIL DIVISION**
:
: **NO. 2007-CV-1247**
: *NOTED 1/17*
:
:
:
:

**AFFIDAVIT PURSUANT TO RULE 3129
(Affidavit No.1)**

HSBC BANK USA INC, Plaintiff in the above action, by its attorney, Daniel G. Schmieg, 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 **3338 OLD BERWICK ROAD, BLOOMSBURG, PA 17815.**

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

NAME

LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)

**JENIFER KOSTER A/K/A JENIFER
CARLETON-KOSTER**

**546 SCENIC AVENUE
BLOOMSBURG, PA 17815**

**JENIFER KOSTER A/K/A JENIFER
CARLETON-KOSTER**

**3338 OLD BERWICK ROAD
BLOOMSBURG, PA 17815**

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

NAME

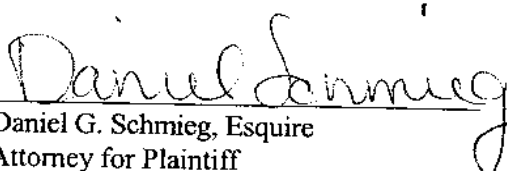
LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)

SAME AS ABOVE

3. Name and address of every judgment creditor whose judgment is a record lien on the real property to be sold:
- | NAME | LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.) |
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- | NAME | LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.) |
|------|---|
| NONE | |
5. Name and address of every other person who has any record lien on the property:
- | NAME | LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.) |
|------|---|
| 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 | LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.) |
|------|---|
| NONE | |
7. Name and address of every other person whom the Plaintiff has knowledge who has any interest in the property which may be affected by the Sale:
- | NAME | LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.) |
|---|---|
| TENANT/OCCUPANT | 3338 OLD BERWICK ROAD
BLOOMSBURG, PA 17815 |
| DOMESTIC RELATIONS OF
COLUMBIA COUNTY | COLUMBIA COUNTY COURTHOUSE
P.O. BOX 380
BLOOMSBURG, PA 17815 |
| COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF WELFARE | P.O. BOX 2675
HARRISBURG, PA 17105 |

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

October 9, 2007
Date


Daniel G. Schmieg, Esquire
Attorney for Plaintiff

Phelan Hallinan & Schmieg, LLP

By: Daniel G. Schmieg, Esquire

Identification No. 62205

One Penn Center at Suburban Station

1617 John F. Kennedy Boulevard

Suite 1400

Philadelphia, PA 19103-1814

Attorney for Plaintiff

(215)563-7000

Attorney for Plaintiff

HSBC BANK USA INC

3476 STATEVIEW BLVD

FORT MILL, SC 17815

Plaintiff,

v.

JENIFER KOSTER A/K/A JENIFER

CARLETON-KOSTER

546 SCENIC AVENUE

BLOOMSBURG, PA 17815

3338 OLD BERWICK ROAD

BLOOMSBURG, PA 17815

Defendant(s).

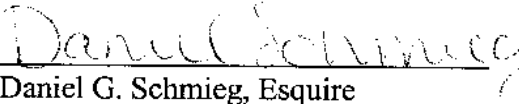
: COLUMBIA COUNTY
:
: COURT OF COMMON PLEAS
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: CIVIL DIVISION
:
: NO. 2007-CV-1247
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: 2007-L.D. 188
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:
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CERTIFICATION

Daniel G. Schmieg, Esquire hereby verifies that he is the attorney for the Plaintiff in the above-captioned matter and that the premises is not subject to the provisions of Act 91 because it is:

- ☐ an FHA Mortgage
- ☐ non-owner occupied
- ☐ vacant
- ☒ Act 91 procedures have been fulfilled

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


Daniel G. Schmieg, Esquire
Attorney for Plaintiff

Phelan Hallinan & Schmieg, LLP

By: Daniel G. Schmieg, Esquire

Identification No. 62205

One Penn Center at Suburban Station

1617 John F. Kennedy Boulevard

Suite 1400

Philadelphia, PA 19103-1814

Attorney for Plaintiff

(215)563-7000

Attorney for Plaintiff

HSBC BANK USA INC

3476 STATEVIEW BLVD

FORT MILL, SC 17815

Plaintiff,

v.

JENIFER KOSTER A/K/A JENIFER

CARLETON-KOSTER

546 SCENIC AVENUE

BLOOMSBURG, PA 17815

3338 OLD BERWICK ROAD

BLOOMSBURG, PA 17815

Defendant(s).

: **COLUMBIA COUNTY**
:
: **COURT OF COMMON PLEAS**
:
: **CIVIL DIVISION**
:
: **NO. 2007-CV-1247**
: *2007-ED 188*
:
:
:
:

CERTIFICATION

Daniel G. Schmieg, Esquire hereby verifies that he is the attorney for the Plaintiff in the above-captioned matter and that the premises is not subject to the provisions of Act 91 because it is:

- ☐ an FHA Mortgage
- ☐ non-owner occupied
- ☐ vacant
- ☒ Act 91 procedures have been fulfilled

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

Daniel Schmieg
Daniel G. Schmieg, Esquire
Attorney for Plaintiff

Phelan Hallinan & Schmieg, LLP
By: Daniel G. Schmieg, Esquire
Identification No. 62205
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
Attorney for Plaintiff
(215)563-7000

Attorney for Plaintiff

HSBC BANK USA INC
3476 STATEVIEW BLVD
FORT MILL, SC 17815

Plaintiff,

v.

JENIFER KOSTER A/K/A JENIFER
CARLETON-KOSTER
546 SCENIC AVENUE
BLOOMSBURG, PA 17815

3338 OLD BERWICK ROAD
BLOOMSBURG, PA 17815

Defendant(s).

: COLUMBIA COUNTY
:
: COURT OF COMMON PLEAS
:
: CIVIL DIVISION
:
: NO. 2007-CV-1247
: 2007-ED-188
:
:

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: JENIFER KOSTER A/K/A JENIFER CARLETON-KOSTER
546 SCENIC AVENUE 3338 OLD BERWICK ROAD
BLOOMSBURG, PA 17815 BLOOMSBURG, PA 17815

Please be advised that this firm is a debt collector attempting to collect a debt. Any information received will be used for that purpose. If you have previously received a discharge in bankruptcy and this debt was not reaffirmed, this correspondence is not and should not be construed to be an attempt collect a debt, but only enforcement of a lien against property..

Your house (real estate) at **3338 OLD BERWICK ROAD, BLOOMSBURG, PA 17815** is scheduled to be sold at Sheriff's Sale on _____, at _____ a.m., in the Office of the Sheriff at the Columbia County Courthouse, Bloomsburg, PA 17815, to enforce the Court Judgment of **\$203,017.28** obtained by **HSBC BANK USA INC**, (the Mortgagee) against you. In the event the sale is continued, an announcement will be made at said sale in compliance with Pa.R.C.P., Rule 3129.3.

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, **HSBC BANK USA INC** , the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay, you may call (215) 563-7000.
- 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 better chance you will have of stopping the Sale. (See the Notice below on how to obtain an attorney.)

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

1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid by calling (215) 563-7000.
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 (215) 563-7000.
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 real estate. A Schedule of Distribution of the money bid for real estate will be filed by the Sheriff on _____. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reason 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 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.

**COLUMBIA COUNTY
SUSQUEHANNA LEGAL SERVICES
168 EAST 5TH STREET
BLOOMSBURG, PA 17815
(570) 784-8760**

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.

..... (SEAL)
(Attorney for Plaintiff(s))

WAIVER OF INSURANCE - Now,, 20, the Sheriff is hereby released from all liability to protect the property described in the within named execution by insurance, which insurance is hereby waived.

..... (SEAL)
(Attorney for Plaintiff(s))

....., 20

HARRY A. ROADARMEL

Sheriff

Columbia County, Pa.

Sir: — There will be placed in your hands

for service a Writ of EXECUTION (REAL ESTATE), styled as

follows: HSBC BANK USA INC vs JENIFER KOSTER A/K/A JENIFER CARLETON-KOSTER and

The defendant(s) will be found at 546 SCENIC AVENUE, BLOOMSBURG, PA 17815
3338 OLD BERWICK ROAD, BLOOMSBURG, PA
17815

.....Attorney for Plaintiff

If Writ of Execution, state below where defendants will be found, what foods and chattels shall be seized and be levied upon. If real estate, attach five double spaced typed written copies of description as it shall appear on the new deed together with Street and Number of the premises. Please do not furnish us with the old deed or mortgage.

See attached legal description
.....
.....
.....

SHERIFF'S RETURN

HSBC BANK USA INC

Plaintiff

vs.

JENIFER KOSTER A/K/A JENIFER CARLETON-KOSTER

Defendants

IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY

No. 2007-CV-1247 CD Term, 200__

WRIT

ISSUED

NOW, _____ 20__ I, _____ High Sheriff of Columbia County, Pennsylvania, do hereby deputize the Sheriff of _____ County, Pennsylvania, to execute this Writ. This deputation being made at the request and risk of the Plaintiff.

Defendants alleged address is _____

Sheriff, Columbia County, Pennsylvania

By _____
Deputy Sheriff

AFFIDAVIT OF SERVICE

Now, _____ 200__ at _____ O'Clock _____ m., served the within

_____ upon _____

at _____

_____ by handing to _____

_____ a true and correct copy of the original Notice of Sale and made known to _____ the contents thereof.

Sworn and Subscribed before me

So Answers,

this _____

day of _____ 20__

Notary Public

BY: _____

Sheriff

20, _____, See return endorsed hereon by Sheriff of

County, Pennsylvania, and made a part of this

return

So Answers,

Sheriff

Deputy Sheriff

SHERIFF'S DEPARTMENT

SHERIFF SERVICE PROCESS RECEIPT and AFFIDAVIT OF RETURN

INSTRUCTIONS: Please type or print legibly, insuring readability of all copies. Do not detach any copies.

Expiration date

Plaintiff

HSBC BANK USA INC

Court Number

2007-CV-1247

Defendant

JENIFER KOSTER A/K/A JENIFER CARLETON-KOSTER

Type or Writ of Complaint

EXECUTION/NOTICE OF SALE

SERVE

AT

NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE OR DESCRIPTION OF PROPERTY TO BE LEVIED, ATTACHED OR SALE.

JENIFER KOSTER A/K/A JENIFER CARLETON-KOSTER

ADDRESS (Street or RFD, Apartment No., City, Boro, Twp., State and Zip Code)

546 SCENIC AVENUE, BLOONABURG, PA 17815

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

SERVE DEFENDANT WITH THE NOTICE OF SALE.

NOW, _____, 200_, I, Sheriff of COLUMBIA County, PA do hereby deputize the Sheriff of _____ County, to execute the within and make return thereof according to law.

Sheriff of COLUMBIA County, Penna.

NOTE ONLY APPLICABLE ON WRIT OF EXECUTION: N.B. WAIVER OF WATCHMAN — Any deputy sheriff levying upon or attaching any property under within writ may leave same without a watchman, in custody of whomever is found in possession, after notifying person of levy or attachment without liability on the part of such deputy or sheriff to any plaintiff herein for any loss, destruction or removal of any such property before sheriff's sale thereof.

Signature of Attorney or other Originator requesting service on behalf of XX Plaintiff

____ Defendant

Telephone Number

Date

ADDRESS: One Penn Center at Suburban Station, 1617 John F. Kennedy Boulevard, Suite 1400
Philadelphia, PA 19103-1814

(215)563-7000

SPACE BELOW FOR USE OF SHERIFF ONLY — DO NOT WRITE BELOW THIS LINE

PLAINTIFF

Court Number

RETURNED:

AFFIRMED and subscribed to before me this _____ day

of _____ 20

SO ANSWERS

Signature of Dep. Sheriff

Date

Signature of Sheriff

Date

Sheriff of

SHERIFF'S DEPARTMENT

SHERIFF SERVICE PROCESS RECEIPT and AFFIDAVIT OF RETURN

INSTRUCTIONS: Please type or print legibly, insuring readability of all copies. Do not detach any copies.

Expiration date

Plaintiff HSBC BANK USA INC	Court Number 2007-CV-1247
--------------------------------	------------------------------

Defendant JENIFER KOSTER A/K/A JENIFER CARLETON-KOSTER	Type or Writ of Complaint EXECUTION/NOTICE OF SALE
---	---

SERVE **AT** {

NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE OR DESCRIPTION OF PROPERTY TO BE LEVIED, ATTACHED OR SALE.
JENIFER KOSTER A/K/A JENIFER CARLETON-KOSTER

ADDRESS (Street or RFD, Apartment No., City, Boro, Twp., State and Zip Code)
3338 OLD BERWICK ROAD, BLOOMSBURG, PA 17815

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

SERVE DEFENDANT WITH THE NOTICE OF SALE.

NOW, _____, 200_, I, Sheriff of COLUMBIA County, PA do hereby deputize the Sheriff of _____ County, to execute the within and make return thereof according to law.

Sheriff of COLUMBIA County, Penna.

NOTE ONLY APPLICABLE ON WRIT OF EXECUTION: N.B. WAIVER OF WATCHMAN — Any deputy sheriff levying upon or attaching any property under within writ may leave same without a watchman, in custody of whomever is found in possession, after notifying person of levy or attachment without liability on the part of such deputy or sheriff to any plaintiff herein for any loss, destruction or removal of any such property before sheriff's sale thereof.

Signature of Attorney or other Originator requesting service on behalf of <u>XX</u> Plaintiff — Defendant	Telephone Number	Date
ADDRESS: One Penn Center at Suburban Station, 1617 John F. Kennedy Boulevard, Suite 1400 Philadelphia, PA 19103-1814	(215)563-7000	

SPACE BELOW FOR USE OF SHERIFF ONLY — DO NOT WRITE BELOW THIS LINE

PLAINTIFF	Court Number
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RETURNED:

AFFIRMED and subscribed to before me this _____ day	SO ANSWERS Signature of Dep. Sheriff	Date
of _____ 20	Signature of Sheriff	Date
	Sheriff of _____	

SHERIFF'S DEPARTMENT

SHERIFF SERVICE PROCESS RECEIPT and AFFIDAVIT OF RETURN

INSTRUCTIONS: Please type or print legibly, insuring readability of all copies. Do not detach any copies.

Expiration date

Plaintiff

HSBC BANK USA INC

Court Number

2007-CV-1247

Defendant

JENIFER KOSTER A/K/A JENIFER CARLETON-KOSTER

Type or Writ of Complaint

EXECUTION/NOTICE OF SALE

SERVE



AT

NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE OR DESCRIPTION OF PROPERTY TO BE LEVIED, ATTACHED OR SALE.

ADDRESS (Street or RFD, Apartment No., City, Boro, Twp., State and Zip Code)

3338 OLD BERWICK ROAD, BLOOMSBURG, PA 17815

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

PLEASE POST THE PREMISES WITH THE SHERIFF'S HANDBILL OF SALE.

NOW, _____, 200__ I, Sheriff of COLUMBIA County, PA do hereby deputize the Sheriff of _____ County, to execute the within and make return thereof according to law.

Sheriff of COLUMBIA County, Penna.

NOTE ONLY APPLICABLE ON WRIT OF EXECUTION: N.B. WAIVER OF WATCHMAN — Any deputy sheriff levying upon or attaching any property under within writ may leave same without a watchman, in custody of whomever is found in possession, after notifying person of levy or attachment without liability on the part of such deputy or sheriff to any plaintiff herein for any loss, destruction or removal of any such property before sheriff's sale thereof.

Signature of Attorney or other Originator requesting service on behalf of XX Plaintiff

____ Defendant

Telephone Number

Date

ADDRESS: One Penn Center at Suburban Station, 1617 John F. Kennedy Boulevard, Suite 1400
Philadelphia, PA 19103-1814

(215)563-7000

SPACE BELOW FOR USE OF SHERIFF ONLY — DO NOT WRITE BELOW THIS LINE

PLAINTIFF

Court Number

RETURNED:

AFFIRMED and subscribed to before me this _____ day
of _____ 20__

SO ANSWERS

Signature of Dep. Sheriff

Date

Signature of Sheriff

Date

Sheriff of

DESCRIPTION

ALL those two certain pieces, parcels and tracts of land situate in Scott Township, Columbia County, Pennsylvania, more particularly bounded and described as follows:

TRACT #1

BEGINNING at an iron pin at the south side of Old Berwick Road at the intersection of the western side of a 12 foot alley, which point is across Old Berwick Road from the western boundary of Church Street; THENCE along the western side of the 12 foot alley, South 13 degrees 13 minutes East 162 feet to a point; THENCE South 79 degrees 47 minutes West 1.8 feet to a point; THENCE South 13 degrees 13 minutes East 56 feet to an iron pin; THENCE South 75 degrees 17 minutes West 118.9 feet to an iron pin; THENCE North 13 degrees 13 minutes West 218 feet to an iron pin on the south side of Old Berwick Road; THENCE along the south side of Old Berwick Road North 75 degrees 17 minutes East 120.75 feet to an iron pin being the point and place of BEGINNING.

CONTAINING .602 acres.

TRACT #2

BEGINNING at a point which is the southwest corner of lot now or formerly of Charles Hartzell and the southeast corner of lot now or formerly of Mabel Sweigart, said point being 160 feet more or less from the south side of Old Berwick Road; THENCE along the southern line of Hartzell North 75 degrees 17 minutes East 60 feet to a point; THENCE South 13 degrees 13 minutes East 58 feet to an iron pin; THENCE North 75 degrees 17 minutes East 118.9 feet to an iron pin; THENCE South 13 degrees 13 minutes East 49 feet to an iron pin; THENCE North 79 degrees 47 minutes East 197 feet to an iron pin; THENCE North 13 degrees 13 minutes West 105 feet to an iron pin; THENCE North 79 degrees 47 minutes East 224 feet to an iron pin; THENCE South 11 degrees 48 minutes East 70 feet to an iron pin; THENCE North 79 degrees 15 minutes East 156.4 feet to an iron pin; THENCE North 18 degrees 27 minutes West 80 feet to an iron pin; THENCE North 78 degrees 3 minutes East 122.1 feet to an iron pin; THENCE North 89 degrees 29 minutes East 77 feet to an iron pin; THENCE North 66 degrees 52 minutes East 64 feet to an iron pin in the center line of an alley; THENCE through the center line of said alley and along lands of James E. Smith South 31 degrees 12 minutes East 282 feet, more or less, to the low water mark of the Susquehanna River; THENCE along the low water mark of the Susquehanna River in a Westerly direction 1,113 feet more or less to a point; THENCE North 13 degrees 13 minutes West 325 feet more or less to the Southwest corner of land of Hartzell being the point and place of BEGINNING. CONTAINING 6.97 acres.

Parcel No. 31-4C1-087-00.00.

BEING the same premises which Raymond E. Webb and Jane B. Webb, by their Attorney-in-Fact, Vicki J. Webb, by deed dated January 29, 1985 and recorded January 30, 1985 in Columbia County in Deed Book Volume 343, Page 328, granted and conveyed unto John F. Devlin and Sharon K. Devlin, husband and wife.

TITLE TO SAID PREMISES IS VESTED IN Jenifer Carleton Koster, an unmarried woman, by Deed from John F. Devlin and Sharon K. Devlin, husband and wife, dated 11/02/2006, recorded 11/27/2006, in Deed Mortgage Inst# 200612394.

Premises being: 3338 OLD BERWICK ROAD, BLOOMSBURG, PA 17815
Tax Parcel # 31-4C1-087-00,000

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Parcel No. 31-4C1-087-00.00.

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TITLE TO SAID PREMISES IS VESTED IN Jenifer Carleton Koster, an unmarried woman, by Deed from John F. Devlin and Sharon K. Devlin, husband and wife, dated 11/02/2006, recorded 11/27/2006, in Deed Mortgage Inst# 200612394.

Premises being: 3338 OLD BERWICK ROAD, BLOOMSBURG, PA 17815

Tax Parcel # 31-4C1-087-00,000

DESCRIPTION

ALL those two certain pieces, parcels and tracts of land situate in Scott Township, Columbia County, Pennsylvania, more particularly bounded and described as follows:

TRACT #1

BEGINNING at an iron pin at the south side of Old Berwick Road at the intersection of the western side of a 12 foot alley, which point is across Old Berwick Road from the western boundary of Church Street; THENCE along the western side of the 12 foot alley, South 13 degrees 13 minutes East 162 feet to a point; THENCE South 79 degrees 47 minutes West 1.8 feet to a point; THENCE South 13 degrees 13 minutes East 56 feet to an iron pin; THENCE South 75 degrees 17 minutes West 118.9 feet to an iron pin; THENCE North 13 degrees 13 minutes West 218 feet to an iron pin on the south side of Old Berwick Road; THENCE along the south side of Old Berwick Road North 75 degrees 17 minutes East 120.75 feet to an iron pin being the point and place of BEGINNING.

CONTAINING .602 acres.

TRACT #2

BEGINNING at a point which is the southwest corner of lot now or formerly of Charles Hartzell and the southeast corner of lot now or formerly of Mabel Sweigart, said point being 160 feet more or less from the south side of Old Berwick Road; THENCE along the southern line of Hartzell North 75 degrees 17 minutes East 60 feet to a point; THENCE South 13 degrees 13 minutes East 58 feet to an iron pin; THENCE North 75 degrees 17 minutes East 118.9 feet to an iron pin; THENCE South 13 degrees 13 minutes East 49 feet to an iron pin; THENCE North 79 degrees 47 minutes East 197 feet to an iron pin; THENCE North 13 degrees 13 minutes West 105 feet to an iron pin; THENCE North 79 degrees 47 minutes East 224 feet to an iron pin; THENCE South 11 degrees 48 minutes East 70 feet to an iron pin; THENCE North 79 degrees 15 minutes East 156.4 feet to an iron pin; THENCE North 18 degrees 27 minutes West 80 feet to an iron pin; THENCE North 78 degrees 3 minutes East 122.1 feet to an iron pin; THENCE North 89 degrees 29 minutes East 77 feet to an iron pin; THENCE North 66 degrees 52 minutes East 64 feet to an iron pin in the center line of an alley; THENCE through the center line of said alley and along lands of James E. Smith South 31 degrees 12 minutes East 282 feet, more or less, to the low water mark of the Susquehanna River; THENCE along the low water mark of the Susquehanna River in a Westerly direction 1,113 feet more or less to a point; THENCE North 13 degrees 13 minutes West 325 feet more or less to the Southwest corner of land of Hartzell being the point and place of BEGINNING. CONTAINING 6.97 acres.

Parcel No. 31-4C1-087-00.00.

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Tax Parcel # 31-4C1-087-00,000

PHILAN HALLINAN & SCHMIEG LLP
ATTORNEY ESCROW ACCOUNT
ONE PENN CENTER, SUITE 1400
PHILADELPHIA, PA 19103-1814

COMMERCE BANK
PHILADELPHIA, PA 19148

3-180/350

CHECK NO
634019

Pay ONE THOUSAND THREE HUNDRED FIFTY AND 00/100 DOLLARS

DATE	AMOUNT
10/09/2007	*****1,350.00

DEB 10092007

Valid after 180 days

To The
Order
Of
Sheriff of Columbia County
35 W Main Street
Bloomsburg, PA 17815

Frank S. Hallinan

SECURITY
SERIAL
RECEIVED
MP

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

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