

# SHERIFF'S SALE

## Distribution Sheet

JP Morgan Chase Bank as Trustee

VS. Brenda L. Long

NO. 1215-2006 JD

DATE OF SALE: June 27, 2007

NO. 59-2007 ED

I HEREBY CERTIFY AND RETURN, That in obedience to and by virtue of the within writ, to me directed, I seized and took into execution the within described real estate, and after having given due legal and timely notice of the time and place of sale, by advertisements in divers public newspapers and by handbills set up in the most public places in my bailiwick, I did on (date) June 27, 2007 and (time) 9:30 am, of said day at the Court House, in the Town of Bloomsburg, Pennsylvania, expose said premises to sale at public vendue or outcry, when and where I sold the same to Julie S. Bowman for the price or sum of \$118,388.62 (One Hundred Eighteen Thousand Three Hundred Eighty Eight and 62/100) Dollars. Julie S. Bowman being the highest and best bidder, and that the highest and best price bidden for the same; which I have applied as follows:

Bid Price .....	\$ 114,000.00	
Poundage .....	2,280.00	
Transfer Taxes .....	2,108.62	
Total Needed to Purchase .....		\$ 118,388.62
Amount Paid Down .....		12,000.00
Balance Needed to Purchase .....		106,388.62

### EXPENSES:

Columbia County Sheriff - Costs .....	\$ 370.00	
Poundage .....	2,280.00	\$ 2,650.00
Newspaper .....		1,495.24
Printing .....		-0-
Solicitor .....		75.00
Columbia County Prothonotary .....		10.00
Columbia County Recorder of Deeds -	Deed copy work	42.50
	Realty transfer taxes	1,054.31
	State stamps	1,054.31
Tax Collector ( )		31.63
Columbia County Tax Assessment Office .....		204.64
State Treasurer .....		110.00
Other: Web Posting .....		150.00
Lien Search Certificate .....		250.00
Notary .....		10.00
TOTAL EXPENSES:		\$ 6,937.99

Total Needed to Purchase	\$ 118,388.62
Less Expenses	6,937.99
Net to First Lien Holder	100,658.99
Plus Deposit	1,500.00
Total to First Lien Holder	\$ 102,158.99

Sheriff's Office, Bloomsburg, Pa.

So answers

Brenda Long (def) \$9,291.64

July 16, 2007

T. J. Chalk

Sheriff

# SHERIFF'S SALE

## Distribution Sheet

JP Morgan Chase Bank as Trustee

vs. Brenda L. Long

NO. 1215-2006 JD

NO. 59-2007 ED

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Printing .....		-0-
Solicitor .....		75.00
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Columbia County Recorder of Deeds -	Deed copy work	42.50
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Sheriff's Office, Bloomsburg, Pa.

So answers

Brenda Long (def) \$9,291.64

July 16, 2007

T. J. Chalk

Sheriff

# SHERIFF'S SALE COST SHEET

JP Morgan Chase Bank vs. Blondy Law  
 NO. 57-07 ED NO. 1216-06 JD DATE/TIME OF SALE June 21 0930

DOCKET/RETURN	\$15.00	
SERVICE PER DEF.	\$ <u>15.00</u>	
LEVY (PER PARCEL	\$15.00	
MAILING COSTS	\$ <u>32.50</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>5.00</u>	
NOTARY	\$ <u>10.00</u>	
TOTAL *****		\$ <u>380.00</u>

WEB POSTING	\$150.00	
PRESS ENTERPRISE INC.	\$ <u>1495.24</u>	
SOLICITOR'S SERVICES	\$75.00	
TOTAL *****		\$ <u>1720.24</u>

PROTHONOTARY (NOTARY)	\$10.00	
RECORDER OF DEEDS	\$ <u>42.50</u>	
TOTAL *****		\$ <u>52.50</u>

REAL ESTATE TAXES:		
BORO, TWP & COUNTY 20	\$ <u>3163</u>	
SCHOOL DIST. 20	\$	
DELINQUENT 20	\$ <u>5.00</u>	
TOTAL *****		\$ <u>36.63</u>

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

SURCHARGE FEE (DSTE)	\$ <u>110.00</u>	
MISC. _____	\$	
_____	\$	
TOTAL *****		\$ <u>-0-</u>

TOTAL COSTS (OPENING BID) \$ 2279.37

# COLUMBIA COUNTY SHERIFF'S OFFICE

## SHERIFF'S REAL ESTATE FINAL COST SHEET

JP Morgan Chase Bank VS Barry Long

NO. 59-07 ED NO. 123456 JD

DATE/TIME OF SALE: June 1, 1990

BID PRICE (INCLUDES COST) \$ 114,000.00

POUNDAGE - 2% OF BID \$ 2280.00

TRANSFER TAX - 2% OF FAIR MKT \$ 2108.62

MISC. COSTS \$ 250.00

TOTAL AMOUNT NEEDED TO PURCHASE \$ 118,388.62

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

ADDRESS: 454A Whites Church Rd Room 1

NAMES(S) ON DEED: Julie S. Bowman

PURCHASER(S) SIGNATURE(S): Julie S. Bowman

TOTAL DUE: \$ 118,388.62

LESS DEPOSIT: \$ 12,000.00

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

TOTAL DUE IN 8 DAYS \$ 106,388.62

*RECORD OWNER AND  
LIEN CERTIFICATE*

Commonwealth Land Title Insurance Company

Premier Real Estate Settlement Services, Inc.

Elwood R. Harding, Jr., Agent

No. 2007- 015

ATTACHED TO AND FORMING A PART OF RECORD OWNER AND LIEN  
CERTIFICATE NO. 2007 – 015

\*\*\*\*\*

Subject to the encumbrance and claims as follows:

TAXES: Account No 26-06-05-08 and 26-06-05-03 Collected By Sheriff  
29,699 Assessment

Lienable Water and Sewer Rents and/or charges by Municipalities – None

Mechanics and Municipal Claims – None

Mortgage: 1) Brenda L. Long to MERS  
Dated: 3-9-2004  
\$89,000.00

Complaint in Mortgage Foreclosure filed on Sept. 1, 2006, to # 1215 MF -CV- 2006  
Reinstated on 3-1-2007 Order of Court authorizing service by certified mail, regular mail and posting of  
property.

Verification of certified Mail and regular mail sent on March 6, 2007. Sheriff posted property on March 5,  
2007

Judgment in Mortgage Foreclosure filed April 10, 2007

Writ of Execution # 59 ED- 2007 filed April 10, 2007 served by certified mail and regular mail as  
per court order sent on May 3, 2007

Also served by Sheriff on April 19, 2007

Judgment in Mortgage Foreclosure on another property filed by Deutsche Bank. Deutsche Bank  
was sent notice by certified mail- returned undeliverable.

Bankruptcies: None of record in Columbia County

**Exceptions: 2 tracts are considered as one parcel and may not be conveyed separately  
without further approval of Columbia County Planning Commission.**

NOTE: The status or validity of title to the subject premises may be affected by matters  
disclosed by survey, rights of parties in possession and other items not found of record and not  
certified hereon. Therefore, the Applicant is cautioned against using this Certificate as a basis for  
consummating a real estate transaction, until this Certificate is converted into a Title Binder or  
Commitment at which time additional exceptions and settlement requirements will be added.

Settlement or removal of items and exceptions will not be made on this Certificate. This  
Certificate may be converted into a report for title insurance at any time. If the conversion is  
made within six months from the date hereof, credit will be allowed against the fee previously  
paid.

COMMONWEALTH LAND TITLE INSURANCE COMPANY

Record Owner and Lien Certificate

Order No. 2007 – 015 Effective Date: June 27, 2007

Based upon the examination of evidence in the appropriate public records, Company certifies that the premises endorsed hereon are subject to the liens, encumbrances and exceptions to title hereinafter set forth. This Certificate does not constitute title insurance; liability hereunder is assumed by the Company solely in its capacity as a abstractor for its negligence, mistakes or omissions in a sum not exceeding Two Thousand Dollars unless otherwise endorsed hereon.

.....  
Legal Description – See attached Exhibit A

Record Owner: Brenda L. Long

Title to the said premises is vested in Brenda L. Long

By deeds from

- 1) P. Jeffrey McConnell and Jean L. McConnell, dated May 7, 2002 recorded in Columbia County as Instrument No. 200205764 and
- 2) Paul Jeffrey McConnell and Paul Jeffrey McConnell and Jean Louise McConnell dated March 7, 2003 recorded in Columbia County as Instrument No. 200302674.

## **EXHIBIT A**

### **PARCEL NO. 1:**

**ALL THOSE TWO CERTAIN** pieces, parcels or tracts of land situate in Mount Pleasant Township, Columbia County, Pennsylvania, bounded and described as follows, to wit:

### **TRACT NO. 1:**

**BEGINNING** at a railroad spike in the centerline of Township Route #497, in line of land now or formerly of William R. Yost and Kathleen Yost, his wife; thence by said Yost land, south 00 degrees 50 minutes 07 seconds west, 425.74 feet to an iron pin in line of land now or formerly of Ellis Turner and Minnie Turner, his wife; thence by said Turner land, south 88 degrees 47 minutes 26 seconds west, 260.9 feet to an iron pin; thence by the same, and land now or formerly of S. Margaret Wommer, et vir, north 06 degrees 47 minutes 26 seconds east, 445 feet to a railroad spike in the centerline of Township Route 497; thence along the center line of said Township Route 497, south 87 degrees 09 minutes east, 214.71 feet to a railroad spike in the center line of said Township Route 497, and in line of land now or formerly of the said William R. Yost, etux, the place of beginning. Containing 2.368 acres.

This description was drawn in accordance with a survey and draft prepared by Orangeville Surveying Consultants, May, 1972.

**EXCEPTING AND RESERVING THEREFROM, THE TRACT OF LAND** which Shirley J. Dippel and Christopher Dippel, her husband, and Laverne R. Dippel, by their deed dated the 25<sup>th</sup> day of July 1973, and recorded in Deed Book 262, page 1131, in the Columbia County Recorder's office, granted and conveyed unto Robert J. Dippel and Delores M. Dippel, his wife,.

### **TRACT NO. 2:**

**BEGINNING** at a railroad spike in the center line of T. R. 497, in line of land now or formerly of Charlotte S. Merchlinski; thence by said Merchlinski land, south 00 degrees 50 minutes 7 seconds west, 100 feet to a stake in line of land now or formerly of Shirley J. Dippel and Laverne R. Dippel; thence by said Dippel land, south 87 degrees 09 minutes east, 60 feet to a stake; thence by the same north, 00 degrees 50 minutes 07 seconds east, 100 feet to a point in the centerline of said T.R. 497; thence along the center line of said T. R. 497, north 87 degrees 09 minutes west 60 feet to a railroad spike in line of land now or formerly of the said Charlotte S. Merchlinski, the point or place of beginning.

### **PARCEL NO. 2:**

**ALL THAT CERTAIN** piece, parcel or tract of land situate in Mount Pleasant



Township, Columbia County, Pennsylvania, bounded and described as follows, to wit:

**BEGINNING** at a point in the center of Township Route 497 (Fox Hollow Road); thence along the center line of said Township Route 497, north 82 degrees 23 minutes 53 seconds east, a distance of 29.59 to a point; thence along same, the following three courses and distances: North 85 degrees 07 minutes 15 seconds east, a distance of 68.33 feet to a point; north 87 degrees 30 minutes 15 seconds east, a distance of 46.65 feet to a point; south 87 degrees 30 minutes 29 seconds east, a distance of 62.15 feet to a point; thence passing through Township Route 497 and along line of lands now or formerly of Grantees herein, south 06 degrees 50 minutes 06 seconds west, a distance of 216.45 feet to an existing iron pin; thence along lands now or formerly of Jon E. and Shirley A. Turner, south 85 degrees 58 minutes 52 seconds west, a distance of 213.64 feet to an existing iron pin; thence along same north 08 degrees 26 minutes 16 seconds east, a distance of 223.25 feet to a point in the center line of Township Route 497 (Fox Hollow Road), the point and place of beginning. Containing 1.057 acres.

This description was prepared from survey draft of Orangeville Surveying Consultants dated February 17, 2002, approved by the Columbia County Planning Commission on May 20, 2002, and recorded in Columbia County Map Book 8, page 194, on June 6, 2002.

In accordance with the Columbia County Subdivision approval property shall be considered as one with the property conveyed as Tract No. 1 herein.

**PARCEL NO. 1 AND PARCEL NO. 2:**

**BEING** the same premises which Brenda L. Long, by Timothy Chamberlain, Sheriff of Columbia County by deed recorded contemporaneously herewith, granted and conveyed to Julie S. Bowman, the Mortgagor herein.

*RECORD OWNER AND  
LIEN CERTIFICATE*

Commonwealth Land Title Insurance Company

Premier Real Estate Settlement Services, Inc.

Elwood R. Harding, Jr., Agent

No. 2007- 015

ATTACHED TO AND FORMING A PART OF RECORD OWNER AND LIEN

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Bankruptcies: None of record in Columbia County

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without further approval of Columbia County Planning Commission.**

**NOTE:** The status or validity of title to the subject premises may be affected by matters  
disclosed by survey, rights of parties in possession and other items not found of record and not  
certified hereon. Therefore, the Applicant is cautioned against using this Certificate as a basis for  
consummating a real estate transaction, until this Certificate is converted into a Title Binder or  
Commitment at which time additional exceptions and settlement requirements will be added.

Settlement or removal of items and exceptions will not be made on this Certificate. This  
Certificate may be converted into a report for title insurance at any time. If the conversion is  
made within six months from the date hereof, credit will be allowed against the fee previously  
paid.

COMMONWEALTH LAND TITLE INSURANCE COMPANY

Record Owner and Lien Certificate

Order No. 2007 – 015

Effective Date: June 27, 2007

Based upon the examination of evidence in the appropriate public records, Company certifies that the premises endorsed hereon are subject to the liens, encumbrances and exceptions to title hereinafter set forth. This Certificate does not constitute title insurance; liability hereunder is assumed by the Company solely in its capacity as a abstractor for its negligence, mistakes or omissions in a sum not exceeding Two Thousand Dollars unless otherwise endorsed hereon.

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Legal Description – See attached Exhibit A

Record Owner: Brenda L. Long

Title to the said premises is vested in Brenda L. Long

By deeds from

- 1) P. Jeffrey McConnell and Jean L. McConnell, dated May 7, 2002 recorded in Columbia County as Instrument No. 200205764 and
- 2) Paul Jeffrey McConnell and Paul Jeffrey McConnell and Jean Louise McConnell dated March 7, 2003 recorded in Columbia County as Instrument No. 200302674.

ALL THOSE CERTAIN pieces, parcels or tracts of land situate in Mount Pleasant Township, Columbia County, Pennsylvania, bounded and described as follows, to wit:

TRACT NO. 1: BEGINNING at a railroad spike in the centerline of Township Route No. 497, in line of land now or formerly of William R. Yost and Kathleen Yost, his wife; thence by said Yost land, South 00 degrees 50 minutes 07 seconds West, 425.74 feet to an iron pin in line of land now or formerly of Ellis Turner and Minnie Turner, his wife; thence by said Turner land South 88 degrees 47 minutes 26 seconds West, 280.9 feet to an iron pin; thence by the same and land now or formerly S. Margaret Wommer, et vir, North 06 degrees 47 minutes 26 seconds East, 445 feet to a railroad spike in the centerline of Township Route 497; thence along the centerline of said Township Route 497, South 87 degrees 09 minutes East, 214.71 feet to a railroad spike in the centerline of said Township Route 497, and in line of land now or formerly of the said William R. Yost, et ux, the place of beginning.

CONTAINING 2.388 acres.

This description was drawn in accordance with a survey and draft prepared by Orangeville Surveying Consultants, May 1972

EXCEPTING AND RESERVING THEREFROM the tract or land which Shirley J. Dippel and Christopher Dippel, her husband, and Laverne R. Dippel, by their deed dated the 25<sup>th</sup> day of July 1973, and recorded in Deed Book 262 page 1131, in the Columbia County Recorder's Office, granted and conveyed unto Robert J. Dippel and Delores M. Dippel, his wife.

TRACT NO. 2: BEGINNING at a railroad spike in the centerline of Township Route 497 in line of land now or formerly of Charlotte S. Merchlinski; thence by said Merchlinski land South 00 degrees 50 minutes 07 seconds West, 100 feet to a stake in line of land now or formerly of Shirley J. Dippel and Laverne R. Dippel; thence by said Dippel land, South 87 degrees 09 minutes East, 80 feet to a stake; thence by the same North 00 degrees 50 minutes 07 seconds East, 100 feet to a point in the centerline of said Township Route 497; thence along the centerline of said Township Route 497, North 87 degrees 09 minutes West, 60 feet to a railroad spike in line of land now or formerly of the said Charlotte S. Merchlinski, the point or place of Beginning.

BEING THE SAME PREMISES which P. Jeffrey McConnell and Jean L. McConnell, husband and wife, by Deed dated May 7, 2002 and recorded May 13, 2002 in the Office of the Recorder of Deeds in and for Columbia County, Pennsylvania, in instrument No. 200205764, granted and conveyed unto Brenda L. Long.

ALL THAT CERTAIN piece, parcel or tract of land situate in Mount Pleasant Township, Columbia County, Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a point in the center of Township Route 497 (Fox Hollow Road); thence along the centerline of Township Route 497, North 82 degrees 23 minutes 53 seconds East, a distance of 29.59 to a point; thence along the same, the following three courses and distances; North 85 degrees 07 minutes 15 seconds East, a distance of 68.33 feet to a point, North 87 degrees 30 minutes 15 seconds East, a distance of 46.65 feet to a point; South 87 degrees 30 minutes 29 seconds East, a distance of 62.15 feet to a point; thence passing through Township Route 497 and along line of lands now or formerly of Grantees herein, South 06 degrees 50 minutes 06 seconds West, a distance of 218.45 feet to an existing iron pin; thence along lands now or formerly of Jon E. and Shirley A. Turner, South 85 degrees 58 minutes 52 seconds West, a distance of 213.64 feet to an existing iron pin; thence along same North 08 degrees 26 minutes 16 seconds East, a distance of 223.25 feet to a point in the centerline of Township Route 497 (Fox Hollow Road), the point and place of beginning.

CONTAINING 1.057 acres.

This description was prepared from survey draft of Orangeville Surveying Consultants dated February 17, 2002, approved by the Columbia County Planning Commission on May 20, 2002, and recorded in Columbia County Map Book 8, Page 194, on June 6, 2002.

In accordance with the Columbia County Subdivision approval property shall be considered as one with the adjoining property of to Grantec herein conveyed by Grantors herein by Deed dated as appears of record as Columbia County Instrument No. 200205764

BEING THE SAME PREMISES which Paul Jeffrey McConnell and Jean Louise McConnell, husband and wife, by Deed dated March 7, 2003 and recorded March 11, 2003 in the Office of the Recorder of Deeds in and for Columbia County, Pennsylvania, in Instrument No. 200302674, granted and conveyed unto Brenda L. Long.  
Parcel No.: 26.6-005-03

BEING KNOWN AS: 85 FOX HOLLOW ROAD (MOUNT PLEASANT TOWNSHIP) BLOOMSBURG, PA 17815

PROPERTY ID NO.: 26-06-005-03 & 26-06-005-08

TITLE TO SAID PREMISES IS VESTED IN BRENDA L. LONG BY DEED FROM P. JEFFREY MCCONNELL AND JEAN L. MCCONNELL, HUSBAND AND WIFE DATED 5/7/02 RECORDED 5/13/02  
INSTRUMENT NO.: 200205764

**PREMIER REAL ESTATE  
SETTLEMENT SERVICES, INC.**

ESCROW ACCOUNT  
38 WEST THIRD STREET  
BLOOMSBURG, PA 17815

COLUMBIA COUNTY FARMERS BRANCH  
BLOOMSBURG, PA 17815

26057

PAY  
TO THE  
ORDER OF

Columbia County Sheriff

60-1476/313

7/23/2007

One Hundred Six Thousand Three Hundred Eighty-Eight and 62/100\*\*\*\*\*  
\$ \*\*106,388.62 DOLLARS

MEMO

Bowman



AUTHORIZED SIGNATURE

⑈025057⑈ ⑆031314765⑆ 250495180⑈

TIMOTHY T. CHAMBERLAIN



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

PHONE  
(570) 389-5622

24 HOUR PHONE  
(570) 784-6300

FACSIMILE TRANSMITTAL SHEET

TO: <i>Heather</i>	FROM: <i>Tsh</i>
COMPANY:	DATE: <i>7-23-07</i>
FAX NUMBER:	TOTAL NO. OF PAGES INCLUDING COVER: <i>4</i>
PHONE NUMBER:	SENDER'S REFERENCE NUMBER:
RE:	YOUR REFERENCE NUMBER:

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

NOTES/COMMENTS:

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

TIMOTHY T. CHAMBERLAIN



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

PHONE  
(570) 389-5622

24 HOUR PHONE  
(570) 784-6300

FACSIMILE TRANSMITTAL SHEET

TO: <u>Atty Udrin</u>	FROM: <u>Tim Chamberlain</u>
COMPANY:	DATE: <u>July 17, 2007</u>
FAX NUMBER:	TOTAL NO. OF PAGES INCLUDING COVER: <u>2</u>
PHONE NUMBER:	SENDER'S REFERENCE NUMBER:
RE:	YOUR REFERENCE NUMBER:

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

NOTES/COMMENTS:

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



December 2006

PHFA Form 3

**PHFA ADDENDUM D: AFFIDAVIT OF SELLER**

To be completed by seller(s) at or before closing unless (1) a new home is being constructed on the borrower's lot, (2) the borrower is purchasing property under an eligible installment sales agreement, or (3) the seller is HUD. This affidavit is made for the purpose of satisfying the requirements set forth in the Internal Revenue Code of 1986, as amended, (the "Code") and the rules and regulations promulgated pursuant thereto by the U.S. Department of the Treasury. Read and complete it carefully to be sure that the information is true and correct.

I/We, the undersigned seller(s): COLUMBIA COUNTY SHERIFF'S OFFICE depose and state the following:

1. I/we have entered into an agreement of sale with the following person(s):  
JULIE S BOWMAN
2. The Residence to be financed with the proceeds of the Mortgage Loan from the Pennsylvania Housing Finance Agency is located in the County of COLUMBIA, Pennsylvania, at the following address:  
35 FOX HOLLOW ROAD, BLOOMSBURG PA 17815
3. The acquisition cost of the land and residence to be acquired by the Buyer from the Seller is computed as follows:
 

(a) Amount paid, in cash or in kind, by the Borrower or any other person to or for the benefit of the Seller (or a related party) for the land and Residence (excluding any personal property which is not a fixture) .....	\$ <u>114,000 BID PRICE</u>
(b) Amount paid for fixtures (if not included in (a) above) .....	\$ <u>0</u>
(c) Additional costs of completing or rehabilitating the Residence not to be paid to the Seller .....	\$ <u>0</u>
(d) Cost of land owned by Buyer less than 2 years prior to commencement of construction of the Residence thereon .....	\$ <u>0</u>
(e) TOTAL ACQUISITION COST .....	\$ <u>114,000</u>
4. The Residence does not contain any unfinished areas that are suitable for completion and normally finished in homes similar to the Residence. Please describe any exceptions to the foregoing statement.  
NONE
5. No part of the Mortgage Loan proceeds will be used directly or indirectly to repay an existing loan made by me or anyone acting on my behalf to the Buyer or anyone acting on Buyer's behalf in connection with the Residence, except construction loans, bridge loans or similar temporary initial financing with a term of 24 months or less.
6. Neither I we nor anyone acting on my/our behalf has entered into any contract, arrangement or understanding to make any other than the real estate broker or agent fees disclosed on the HUD 1 Settlement sheet.

I/we understand that, if I/we have made any material misstatements in the representations contained in said document, or omitted to state any of the information requested, the following may occur: (1) I we could be imprisoned for up to 30 years pursuant to Section 1014 of Title 18 of the United States Code; (2) The Office of the Attorney General of the Commonwealth may be contacted for investigation regarding perjury, misrepresentation and false swearing.

[Signature] 7-5-07  
Signature of Seller Date

\_\_\_\_\_  
Signature of Seller Date

# - SHERIFF'S SALE -

## Distribution Sheet

NO. 5P Morgan 1215 of 20 JD VS. Lay  
 NO. 59-87 ED DATE OF SALE: \_\_\_\_\_

I HEREBY CERTIFY AND RETURN, That in obedience to and by virtue of the within writ, to me directed, I seized and took into execution the within described real estate, and after having given due legal and timely notice of the time and place of sale, by advertisements in divers public newspapers and by handbills set up in the most public places in my bailiwick, I did on (date) June 27 and (time) 0930, of said day at the Court House, in the Town of Bloomsburg, Pennsylvania, expose said premises to sale at public vendue or outcry, when and where I sold the same to John J. [unclear] for the price or sum of 118388.63 Dollars. John J. [unclear] being the highest and best bidder, and that the highest and best price bidden for the same; which I have applied as follows:

Bid Price .....	\$ <u>114000.00</u>	
Poundage .....	<u>2220.00</u>	
Transfer Taxes .....	<u>2108.62</u>	
Total Needed to Purchase .....		\$ <u>118388.62</u>
Amount Paid Down .....		<u>12,000.00</u>
Balance Needed to Purchase .....		<u>106388.62</u>

### EXPENSES:

Columbia County Sheriff - Costs .....	\$ <u>370.00</u>	
Poundage .....	<u>2220.00</u>	\$ <u>2650.00</u>
Newspaper .....		<u>1495.24</u>
Printing .....		<u>-0-</u>
Solicitor .....		<u>75.00</u>
Columbia County Prothonotary .....		<u>10.00</u>
Columbia County Recorder of Deeds -	Deed copy work	<u>42.50</u>
	Realty transfer taxes	<u>1054.31</u>
	State stamps	<u>1054.31</u>
Tax Collector ( )		<u>31.63</u>
Columbia County Tax Assessment Office .....		<u>5.00</u>
State Treasurer .....		<u>110.00</u>
Other: <u>Web</u>		<u>150.00</u>
<u>1.00</u>		<u>250.00</u>
<u>Notary</u>		<u>10.00</u>
TOTAL EXPENSES:		\$ <u>6937.99</u>

Total Needed to Purchase	\$ <u>118388.62</u>
Less Expenses	<u>6937.99</u>
Net to First Lien Holder	<u>97580.51</u>
Plus Deposit	<u>1500.00</u>
Total to First Lien Holder	\$ <u>100880.51</u>

Sheriff's Office, Bloomsburg, Pa. } So answers Records \$ 10510.06 Sheriff

<p><b>1. Article Addressed to:</b></p> <p>COMMONWEALTH OF PENNSYLVANIA DEPARTMENT OF REVENUE-ATTN: SHERIFF SALE BUREAU OF COMPLIANCE CLEARANCE SUPPORT SECTION DEPARTMENT 281230 HARRISBURG, PA 17128-1230</p>	<p><b>2. Article Number</b> (Transfer from service label)</p> <p>7006 0100 0003 5231 4192</p>	<p><b>3. Service Type</b></p> <p><input type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail  <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise  <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> <p><b>4. Restricted Delivery? (Extra Fee)</b> <input type="checkbox"/> Yes</p>
<p>PS Form 3811, February 2004 Domestic Return Receipt 102595-02-M-1</p>		
<p><b>1. Article Addressed to:</b></p> <p>INTERNAL REVENUE SERVICE TECHNICAL SUPPORT GROUP WILLIAM GREEN FEDERAL BUILDING 600 ARCH STREET ROOM 3259 PHILADELPHIA, PA 19106</p>		
<p><b>2. Article Number</b> (Transfer from service label)</p> <p>7006 0100 0003 5231 4222</p>		
<p>PS Form 3811, February 2004 Domestic Return Receipt 102595-02-M-1</p>		
<p><b>1. Article Addressed to:</b></p> <p>U.S. SMALL BUSINESS ADMINISTRATION PHILADELPHIA DISTRICT OFFICE ROBERT N.C. NIX FEDERAL BUILDING 900 MARKET STREET-5TH FLOOR PHILADELPHIA, PA 19107</p>		
<p><b>2. Article Number</b> (Transfer from service label)</p> <p>7006 0100 0003 5231 4215</p>		
<p>PS Form 3811, February 2004 Domestic Return Receipt 102595-02-M-1</p>		
<p><b>1. Article Addressed to:</b></p> <p>OFFICE OF F.A.I.R. DEPARTMENT OF PUBLIC WELFARE PO BOX 8016 HARRISBURG, PA 17105</p>		
<p><b>2. Article Number</b> (Transfer from service label)</p> <p>7006 0100 0003 5231 4208</p>		
<p>PS Form 3811, February 2004 Domestic Return Receipt 102595-02-M-1</p>		

# FNB Bank

N.A. June 14, 2007

A MEMBER OF THE FULTON FINANCIAL FAMILY

Julie S. Bowman  
452A Whites Church Road  
Bloomsburg, PA 17815

Dear Julie:

We are pleased to advise that based upon our preliminary review of income, asset and credit information you have furnished; you meet our qualifications for a purchase money mortgage as follows:

Price: \$150,000  
Loan amount: \$120,000  
Annual taxes: \$1,400.00  
Homeowner's assoc. fee  
Type of financing: 80/10/10

This pre-qualification is based on a 30 yr. fixed rate mortgage with a maximum qualifying rate of 6.25%. The maximum qualifying payment for principal, interest, taxes and all required insurance is \$866.33/month. Therefore, should the fixed costs for taxes, insurance or homeowners association fees on your chosen home be higher than estimated above, the actual loan amount for which you would qualify would be lower. Once you have selected a specific property, we will be pleased to furnish you with revised figures.

This letter is not a binding commitment upon the bank to make the proposed loan on specific terms. Formal loan approval and commitment will be granted only after submission of a completed application, verification of required documentation pertaining to income, assets, credit and liabilities, as well as an appraisal on the property being purchased and underwriting consideration.

Sincerely,

  
Michael R. Schwartz  
AVP/Retail Loan Coordinator

Your FNB Bank, N.A. contact person is Sherri L. Wohlford and may be contacted at the Bloomsburg Office at 570.784.1144.  
**Danville • Shamokin • Atlas • Williamsport • Bloomsburg • Berwick**

December 2006

PHFA Form 3

**PHFA ADDENDUM D: AFFIDAVIT OF SELLER**

To be completed by seller(s) at or before closing unless (1) a new home is being constructed on the borrower's lot, (2) the borrower is purchasing property under an eligible installment sales agreement, or (3) the seller is HUD. This affidavit is made for the purpose of satisfying the requirements set forth in the Internal Revenue Code of 1986, as amended, (the "Code") and the rules and regulations promulgated pursuant thereto by the U.S. Department of the Treasury. Read and complete it carefully to be sure that the information is true and correct.

I/We, the undersigned seller(s): \_\_\_\_\_ depose and state the following:

1. I/we have entered into an agreement of sale with the following person(s):  
JULIE S. BOWMAN
2. The Residence to be financed with the proceeds of the Mortgage Loan from the Pennsylvania Housing Finance Agency is located in the County of COLUMBIA Pennsylvania, at the following address:  
85 FOX HOLLOW ROAD, BLOOMSBURG PA 17815
3. The acquisition cost of the land and residence to be acquired by the Buyer from the Seller is computed as follows:
 

(a) Amount paid, in cash or in kind, by the Borrower or any other person to or for the benefit of the Seller (or a related party) for the land and Residence (excluding any personal property which is not a fixture) .....	\$ <u>114,000</u>
(b) Amount paid for fixtures (if not included in (a) above) .....	\$ <u>0</u>
(c) Additional costs of completing or rehabilitating the Residence not to be paid to the Seller .....	\$ <u>0</u>
(d) Cost of land owned by Buyer less than 2 years prior to commencement of construction of the Residence thereon .....	\$ <u>0</u>
(e) TOTAL ACQUISITION COST .....	\$ <u>114,000</u>
4. The Residence does not contain any unfinished areas that are suitable for completion and normally finished in homes similar to the Residence. Please describe any exceptions to the foregoing statement.  
NONE
5. No part of the Mortgage Loan proceeds will be used directly or indirectly to repay an existing loan made by me or anyone acting on my behalf to the Buyer or anyone acting on Buyer's behalf in connection with the Residence, except construction loans, bridge loans or similar temporary initial financing with a term of 24 months or less.
6. Neither I/we nor anyone acting on my/our behalf has entered into any contract, arrangement or understanding to make any other than the real estate broker or agent fees disclosed on the HUD 1 Settlement sheet.

I/we understand that, if I/we have made any material misstatements in the representations contained in said document, or omitted to state any of the information requested, the following may occur: (1) I/we could be imprisoned for up to 30 years pursuant to Section 1014 of Title 18 of the United States Code; (2) The Office of the Attorney General of the Commonwealth may be contacted for investigation regarding perjury, misrepresentation and false swearing.

Signature of Seller

Date

Signature of Seller

Date

# CASHIER'S CHECK

010463



**Columbia County  
Farmers National Bank**  
Berkton • Buckhorn • Ughts Creek  
Millville • Ottumville • South Centia  
Bloomsburg, PA 17815  
9313

REMITTER

Julie Bowman

DATE: June 27, 2007

PAY TO THE  
ORDER OF Columbia County Sheriff's Office \$ 12,000.00

COLUMBIA COUNTY 2000's 000's

DOLLARS.

AUTH. SIG.

Robert F. Megargel

[illegible]

401554

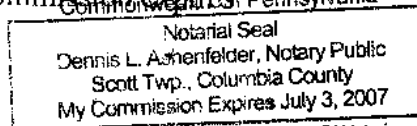
STATE OF PENNSYLVANIA  
COUNTY OF COLUMBIA } SS

Paula J. Barry, being duly sworn according to law deposes and says that Press Enterprise is a newspaper of general circulation with its principal office and place of business at 3185 Lackawanna Avenue, Bloomsburg, County of Columbia and State of Pennsylvania, and was established on the 1st day of March, 1902, and has been published daily, continuously in said Town, County and State since that day and on the attached notice June 6, 13, 20, 2007 as printed and published; that the affiant is one of the officers or publisher or designated agent of the owner or publisher of said newspaper in which legal advertisement was published; that neither the affiant nor Press Enterprise is interested in the subject matter of said notice and advertisement and that all of the allegations in the foregoing statement as to time, place, and character of publication are true.

.....  
Sworn and subscribed to before me this 21st day of June, 2007.

.....  
(Notary Public)

My commission expires Commonwealth of Pennsylvania



And now, ....., 20....., I hereby certify that the advertising and publication charges amounting to \$..... for publishing the foregoing notice, and the fee for this affidavit have been paid in full.

**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 \*\*\***  
**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**

June 8, 2007

Prothonotary of Columbia County  
Columbia County Courthouse  
P.O. Box 380  
Bloomsburg, PA 17815

Re: JPMorgan Chase Bank as Trustee  
vs.  
Brenda L. Long  
Columbia County C.C.P. No. 2006 CV 1215 MF

Gentlemen:

In connection with the above captioned matter, enclosed for filing please find Affidavit of Service Pursuant to Rule 3129.

I have enclosed an extra copy to be time stamped and returned in the enclosed self-addressed stamped envelope.

Your assistance in this matter is greatly appreciated.

Sincerely yours,

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

/jlg

Enclosures

cc: Columbia County Sheriff's Office  
P.O. Box 380  
Bloomsburg, PA 17815



UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

BY: Mark J. Udren

ATTY I.D. NO. 04302

WOODCREST CORPORATE CENTER

111 WOODCREST ROAD, SUITE 200

CHERRY HILL, NJ 08003-3620

856-669-5400

JPMorgan Chase Bank as Trustee  
9275 Sky Park Court, Third  
Floor  
San Diego, CA 92123  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Columbia County

v.

Brenda L. Long  
85 Fox Hollow Road  
Bloomsburg, PA 17815  
Defendant(s)

NO. 2006 CV 1215 MF

**AFFIDAVIT OF SERVICE PURSUANT TO Pa.R.C.P.RULE 3129.1**

Plaintiff, by its/his/her Attorney, Mark J. Udren, Esquire, hereby verifies that:

1. A copy of the Notice of Sheriff's Sale, a true and correct copy of which is attached hereto as Exhibit "A", was sent to every recorded lienholder and every other interested party known as of the date of the filing of the Praecipe for the Writ of Execution, on the date(s) appearing on the attached Certificates of Mailing.

2. A Notice of Sheriff's Sale was sent to Defendant(s) by regular mail and certified mail on the date appearing on the attached Return Receipt, which was signed for by Defendant(s) on the date specified on the said Return Receipt. Copies of the said Notice and Return Receipt are attached hereto as Exhibit "B".

3. If a Return Receipt is not attached hereto, then service was by personal service on the date specified on the attached Return of Service, attached hereto as Exhibit "B".

4. If service was by Order of Court, then proof of compliance with said Order is attached hereto as Exhibit "B".

All Notices were served within the time limits set forth by Pa Rule C.P. 3129.

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

Dated: June 8, 2007

UDREN LAW OFFICES, P.C.

BY:

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

ATTORNEY FOR PLAINTIFF

JPMorgan Chase Bank as Trustee  
Plaintiff

v.  
Brenda L. Long  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Columbia County

NO. 2006 CV 1215 MF

TO: ALL PARTIES IN INTEREST AND CLAIMANTS

**NOTICE OF SHERIFF'S SALE  
OF REAL PROPERTY**

**OWNER(S): Brenda L. Long**

**PROPERTY: 85 Fox Hollow Road  
(Mount Pleasant Township)  
Bloomsburg, PA 17815**

**Improvements: RESIDENTIAL DWELLING**

The above captioned property is scheduled to be sold at the **Columbia** County Sheriff's Sale on **June 27, 2007**, at 9:30 am, at the COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PA. Our records indicate that you may hold a mortgage or judgment on the property which will be extinguished by the sale. You may wish to attend the sale to protect your interests.

A Schedule of Distribution will be filed by the Sheriff on a date specified by the Sheriff not later than 30 days after sale. Distribution will be made in accordance with the schedule unless exceptions are filed thereto within 10 days after the filing of the schedule.

**HIE!TA**

Name and Address of Sender

UDREN LAW OFFICES, P.C.  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003

ATTN: Joyce Garcia

☐ Registered  
☐ Insured  
☐ COD  
☐ Certified

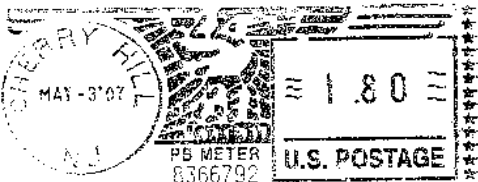
☐ Return Receipt for Merchandise  
☐ With Recorded Del.  
☐ Express Mail

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

Affix stamp here if issued as certificate of mailing or for additional copies of this bill.

Postmark and Date of Receipt

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee	Handling Charge	Act. Value (if Regis.)	Insured Value	Due Sender if COD	R.R. Fee	S.D. Fee	S.H. Fee	Ret. Del. Fee	Remarks				
1		COMMONWEALTH OF PA, DEPT. OF REVENUE, BUREAU OF COMPLIANCE, PO Box 281230, Harrisburg, PA 17128-1230															
2		TENANTS/OCCUPANTS, 85 Fox Hollow Road (Mount Pleasant Township) Bloomsburg, PA 17815															
3		DOMESTIC RELATIONS SECTION, PO BOX 380, BLOOMSBURG, PA 17815															
4		COLUMBIA COUNTY TAX CLAIM, PO BOX 380, BLOOMSBURG, PA 17815															
5		JPMORGAN CHASE BANK AS TRUSTEE, 9275 SKY PARK COURT, THIRD FLOOR, SAN DIEGO, CA 92123															
6		DEUTSCHE BANK C/O RICHARD M. SQUIRE ASSOCIATES, LLC ONE JENKINTOWN STATION, SUITE 104, 115 WEST AVENUE, JENKINTOWN, PA 19046															
7																	
8																	
9																	
10																	
11																	
12																	
13																	
14																	
15																	
Total number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office	Postmaster (Name of Receiving Employee)		The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of lost or damaged contents under express mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500 per piece. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual R900, S913, and S921 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to third and fourth class parcels.												



EXBI

PS Form 3877, February 1994

Form Must be Completed by Typewriter, Ink or Ball Point Pen

Brenda L. Long, #06080443 (Columbia) 06/27/07

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

ATTORNEY FOR PLAINTIFF

JPMorgan Chase Bank as Trustee  
9275 Sky Park Court, Third  
Floor  
San Diego, CA 92123  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Columbia County

v.

Brenda L. Long  
85 Fox Hollow Road  
Bloomsburg, PA 17815

NO. 2006 CV 1215 MF

Defendant(s)

VERIFICATION OF SERVICE BY CERTIFIED MAIL AND  
REGULAR MAIL PURSUANT TO COURT ORDER

The undersigned hereby verifies that he is counsel for Plaintiff in the above case and that pursuant to the Court order issued in this matter he mailed a true and correct copy of the Notice of Sale to Defendant(s), by certified mail and regular first class mail, to the last known address of Defendant(s) as follows:

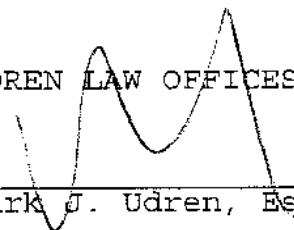
DATE MAILED: May 3, 2007

Brenda L. Long  
85 Fox Hollow Road  
Bloomsburg, PA 17815

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

Dated: June 7, 2007

UDREN LAW OFFICES, P.C.

  
Mark J. Udren, Esquire

**EXHIBIT F**

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY  
CIVIL DIVISION

JPMorgan Chase Bank as Trustee  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Columbia County

v.

Brenda L. Long

Defendant(s)

NO. 2006 CV 1215 MF

O R D E R

AND NOW, this 20th day of February, 2006, upon consideration of Plaintiff's Motion and the Affidavit of Good Faith investigation attached hereto, it is hereby ORDERED that service of the Complaint in Mortgage Foreclosure and all subsequent pleadings on Defendant(s), Brenda L. Long, shall be complete when Plaintiff or its counsel or agent has mailed true and correct copies of the Complaint in Mortgage Foreclosure and all subsequent pleadings by certified mail and regular mail to the last known address of Defendant(s), Brenda L. Long at 85 Fox Hollow Road, Bloomsburg, PA 17815 and by posting the mortgaged premises located at 85 Fox Hollow Road, Bloomsburg (Mount Pleasant Township), PA 17815.

BY THE COURT:

151 Donald A. Jones Jr.

FILED  
FEBRUARY 20 2006

RECEIVED

CLERK OF COURT  
COLUMBIA COUNTY

EXHIBIT B

Name and Address of Sender

UDREN LAW OFFICES, P.C.  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003

ATTN: Joyce Garcia

☐ Registered  
☐ Insured  
☐ COD  
☐ Certified

☐ Return Receipt for Merchandise  
☐ Int'l Recorded Del.  
☐ Express Mail

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

Affix stamp here if issued as certificate of mailing or for additional copies of this bill.

Postmark and Date of Receipt

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee	Handling Charge	Act Value (if Regis.)	Insured Value	Due Sender If COD	R.R. Fee	S.D. Fee	S.I. Fee	Rst. Del. Fr.
1		BRENDAL L LONG 85 FOX HOLLOW ROAD BLOOMSBURG, PA 17815										
2												
3												
4												
5												
6												
7												
8												
9												
10												
11												
12												
13												
14												
15												
Total number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office	Postmaster, Per (Name of Receiving Employee)		The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for loss or destruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per item. The maximum indemnity payable for loss or destruction of negotiable documents under Registered Mail document reconstruction insurance is \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. Maximum indemnity payable is \$25,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual R800, S813, and S821 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations coverage on international mail. Special handling charges apply only to third and fourth class parcels.							

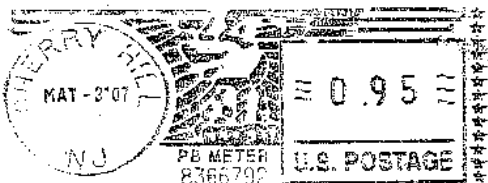


EXHIBIT B

PS Form 3877, February 1994

Form Must be Completed by Typewriter, Ink or Ball Point Pen

Brendal L. Long; #06080443 (Columbia) 06/27/07

UDREN LAW OFFICES, P.C.  
 WOODCREST CORPORATE CENTER  
 111 WOODCREST ROAD  
 CHERRY HILL, NJ 08003

TO: Brenda L. Long  
 85 Fox Hollow Road  
 Bloomsburg, PA 17815

Your house (real estate) at 85 Fox Hollow



EE09 696T 2000 DTTE 5002  
 EE09 696T 2000 DTTE 5002

U.S. Postal Service <sup>®</sup>	
<b>CERTIFIED MAIL<sup>™</sup> RECEIPT</b>	
(Domestic Mail Only; No Insurance Coverage Provided)	
For delivery information visit our website at <a href="http://www.usps.com">www.usps.com</a>	
<b>OFFICIAL USE</b>	
Postage	\$ .39
Certified Fee	2.40
Return Receipt Fee (Endorsement Required)	1.85
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.64
Sent To: BRENDAL LONG 85 FOX HOLLOW ROAD BLOOMSBURG, PA 17815	
PS Form 3800, June 2002 See Reverse for Instructions	

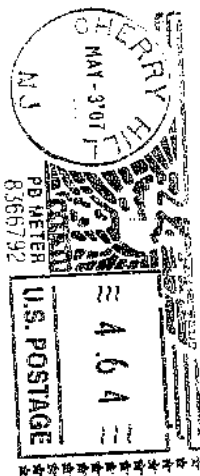


EXHIBIT B

EXHIBIT B

**Certified Mail Provides:**  
■ A mailing receipt  
■ A unique identifier for your mailpiece  
■ A record of delivery kept by the Postal Service for two years  
**Important Reminders:**  
■ Certified Mail may ONLY be combined with First-Class Mail® or Priority Mail®  
■ Certified Mail is not available for any class of international mail.  
■ NO INSURANCE COVERAGE IS PROVIDED with Certified Mail. For  
valuable, please consider insured or Registered Mail.  
■ For an additional fee, a Return Receipt may be requested to provide proof of  
delivery. To obtain Return Receipt service, please complete and attach a Return  
Receipt (PS Form 3811) to the article and add applicable postage to cover the  
fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver for  
a duplicate return receipt, a USPS® postmark on your Certified Mail receipt is  
required.  
■ For an additional fee, delivery may be restricted to the addressee or  
addressee's authorized agent. Advise the clerk or mark the mailpiece with the  
endorsement "Restricted Delivery".  
■ If a postmark on the Certified Mail receipt is desired, please present the arti-  
cle at the post office for postmarking. If a postmark on the Certified Mail  
receipt is not needed, detach and affix label with postage and mail.  
**IMPORTANT: Save this receipt and present it when making an inquiry.**  
Internet access to delivery information is not available on mail  
addressed to APOs and FPOs.

(Reverse) 2002 PSN 70083 wmp 5d

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

BRENDAL LONG  
85 FOX HOLLOW ROAD  
BLOOMSBURG, PA 17815

COMPLETE THIS SECTION ON DELIVERY

A. Signature ☒ Agent  
☒ Addressee

B. Received by (Printed Name) C. Date of Delivery

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

3. Service Type

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

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number

(Transfer from service label)

7005 3110 0002 1969 6033

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540



TIMOTHY T. CHAMBERLAIN



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

PHONE  
(570) 389-5622

24 HOUR PHONE  
(570) 784-6300

JPMORGAN CHASE BANK AS TRUSTEE

Docket # 59ED2007

VS

MORTGAGE FORECLOSURE

BRENDA L. LONG

AFFIDAVIT OF SERVICE

NOW, THIS THURSDAY, APRIL 19, 2007, AT 3:45 PM, SERVED THE WITHIN MORTGAGE FORECLOSURE UPON BRENDA LONG AT 4018 RIDGE ROAD, BERWICK BY HANDING TO BRENDA LONG, , A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SWORN AND SUBSCRIBED BEFORE ME  
THIS FRIDAY, APRIL 20, 2007

NOTARY PUBLIC

COMMONWEALTH OF PENNSYLVANIA

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

SO ANSWERS,

SHERIFF TIMOTHY T. CHAMBERLAIN

X

P. D'ANGELO  
DEPUTY SHERIFF

EXHIBIT B

**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

PENNSYLVANIA OFFICE  
215-368-9500

MARK J. UDREN\*  
STUART WINNEG\*\*  
GAYL SPIVAK ORLOFF\*\*\*  
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

June 7, 2007

Prothonotary of Columbia County  
Columbia County Courthouse  
P.O. Box 380  
Bloomsburg, PA 17815

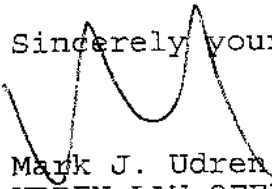
Re: JPMorgan Chase Bank as Trustee  
vs.  
Brenda L. Long  
Columbia County C.C.P. No. 2006 CV 1215 MF

Gentlemen:

In connection with the above captioned matter, enclosed please find Verification of Service by Certified Mail and Regular Mail Pursuant to Court Order. I have enclosed a copy of the first page to be time stamped and returned in the enclosed self-addressed stamped envelope.

Thank you for your assistance with this matter.

Sincerely yours,

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

/jlg  
Enclosures

COPY

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

ATTORNEY FOR PLAINTIFF

JPMorgan Chase Bank as Trustee  
9275 Sky Park Court, Third  
Floor  
San Diego, CA 92123  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Columbia County

v.

Brenda L. Long  
85 Fox Hollow Road  
Bloomsburg, PA 17815

NO. 2006 CV 1215 MF

Defendant(s)

VERIFICATION OF SERVICE BY CERTIFIED MAIL AND  
REGULAR MAIL PURSUANT TO COURT ORDER

The undersigned hereby verifies that he is counsel for Plaintiff in the above case and that pursuant to the Court order issued in this matter he mailed a true and correct copy of the Notice of Sale to Defendant(s), by certified mail and regular first class mail, to the last known address of Defendant(s) as follows:

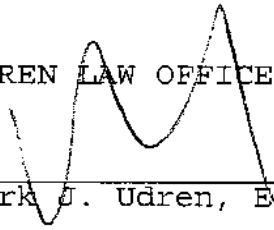
DATE MAILED: May 3, 2007

Brenda L. Long  
85 Fox Hollow Road  
Bloomsburg, PA 17815

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

Dated: June 7, 2007

UDREN LAW OFFICES, P.C.

  
Mark J. Udren, Esquire

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY  
CIVIL DIVISION

JPMorgan Chase Bank as Trustee  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Columbia County

v.

Brenda L. Long

Defendant(s)

NO. 2006 CV 1215 MF

O R D E R

AND NOW, this 20th day of February, 2006, upon consideration of Plaintiff's Motion and the Affidavit of Good Faith investigation attached hereto, it is hereby ORDERED that service of the Complaint in Mortgage Foreclosure and all subsequent pleadings on Defendant(s), Brenda L. Long, shall be complete when Plaintiff or its counsel or agent has mailed true and correct copies of the Complaint in Mortgage Foreclosure and all subsequent pleadings by certified mail and regular mail to the last known address of Defendant(s), Brenda L. Long at 85 Fox Hollow Road, Bloomsburg, PA 17815 and by posting the mortgaged premises located at 85 Fox Hollow Road, Bloomsburg (Mount Pleasant Township), PA 17815.

BY THE COURT:

151 Donas A. James Jr.

FILED  
RECEIVED  
2006 FEB 21 AM 10:03  
CLERK OF COURT  
COLUMBIA COUNTY, PA

Name and Address of Sender

UDREN LAW OFFICES, P.C.  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003

ATTN: Joyce Garcia

☐ Registered  
☐ Insured  
☐ COD  
☐ Certified

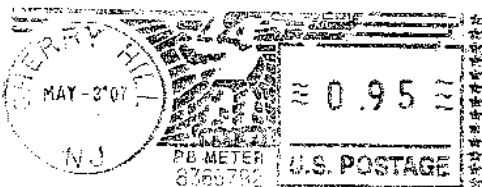
☐ Return Receipt for Merchandise  
☐ Int'l Recorded Del.  
☐ Express Mail

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

Affix stamp here if issued as certificate of mailing or for additional copies of this bill.

Postmark and Date of Receipt

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee	Handling Charge	Act. Value (if Regis.)	Insured Value	Due Sender If COD	R.R. Fee	S.D. Fee	S.H. Fee	Rsl. Del. Fr.
1		BRENDA L. LONG 85 FOX HOLLOW ROAD BLOOMSBURG, PA 17815										
2												
3												
4												
5												
6												
7												
8												
9												
10												
11												
12												
13												
14												
15												
Total number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office	Postmaster, Per (Name of Receiving Employee)		The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per document, subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500 maximum indemnity payable is \$25,000 for registered mail sent with optional postal insurance. See Domestic Mail Manual R900, S913, and S921 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations coverage on international mail. Special handling charges apply only to third and fourth class parcels.							



PS Form 3877, February 1994

Form Must be Completed by Typewriter, Ink or Ball Point Pen

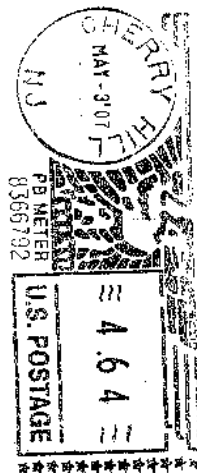
Brenda L. Long; #06080443 (Columbia) 06/27/07

UDREN LAW OFFICES, P.C.  
 WOODCREST CORPORATE CENTER  
 111 WOODCREST ROAD  
 CHERRY HILL, NJ 08003



PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT  
 OF THE RETURN ADDRESS. FOLD AT DOTTED LINE

**CERTIFIED MAIL™**



TO: Brenda L. Long  
 85 Fox Hollow Road  
 Bloomsburg, PA 17815

Your house (real estate) at 85 Fox Hollow

U.S. Postal Service<sup>TM</sup>  
**CERTIFIED MAIL<sup>TM</sup> RECEIPT**  
 (Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at [www.usps.com](http://www.usps.com)

*Official Use*

Postage	\$ .39
Certified Fee	2.40
Return Receipt Fee (Endorsement Required)	1.85
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.64

Postmark  
 Here

Sent To: **BRENDA L. LONG**  
 Street or P.O. Box: **85 FOX HOLLOW ROAD**  
 City, State, ZIP+4: **BLOOMSBURG, PA 17815**

PS Form 3800, June 2002

See Reverse for Instructions

**Certified Mail Provides:**

- A mailing receipt
- A unique identifier for your mailpiece
- A record of delivery kept by the Postal Service for two years

**Important Reminders:**

- Certified Mail may ONLY be combined with First-Class Mail® or Priority Mail®
- Certified Mail is not available for any class of international mail.
- NO INSURANCE COVERAGE IS PROVIDED with Certified Mail. For valuables, please consider insured or Registered Mail.
- For an additional fee, a Return Receipt may be requested to provide proof of delivery. To obtain Return Receipt service, please complete and attach a Return Receipt (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver for a duplicate return receipt, a USPS postmark on your Certified Mail receipt is required.
- For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "Restricted Delivery".
- If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

**IMPORTANT: Save this receipt and present it when making an inquiry.**  
Internet access to delivery information is not available on mail addressed to APOs and FPOs.

(Reverse) PS Form 3800, June 2002

**SENDER: COMPLETE THIS SECTION**

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

1. Article Addressed to:

BRENDAL L. LONG  
85 FOX HOLLOW ROAD  
BLOOMSBURG, PA 17815

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

X

☐ Agent  
☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

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

3. Service Type

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

4. Restricted Delivery? (Extra Fee)

☐ Yes

2. Article Number

(Transfer from service label)

7005 3110 0002 1969 6033

PS Form 3811, February 2004

Domestic Return Receipt

TIMOTHY T. CHAMBERLAIN



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

PHONE  
(570) 389-5622

24 HOUR PHONE  
(570) 784-6300

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

JPMORGAN CHASE BANK

VS.

BRENDA LONG

WRIT OF EXECUTION #59 OF 2007 ED

POSTING OF PROPERTY

May 24, 2007 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE  
PROPERTY OF BRENDA LONG AT 85 FOX HOLLOW ROAD BLOOMSBURG  
COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY  
COLUMBIA COUNTY CHIEF DEPUTY JAMES ARTER.

SO ANSWERS:

DEPUTY SHERIFF

TIMOTHY T. CHAMBERLAIN  
SHERIFF

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 29<sup>TH</sup> DAY OF MAY 2007

*Wendy Westover*

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



TIMOTHY T. CHAMBERLAIN



SHERIFF OF COLUMBIA COUNTY  
COURT HOUSE - P.O. BOX 380  
BLOOMSBURG, PA 17815  
FAX: (570) 389-5623

PHONE  
(570) 389-5622

24 HOUR PHONE  
(570) 784-6300

JPMORGAN CHASE BANK AS TRUSTEE

Docket # 59ED2007

VS

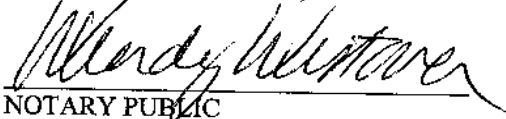
MORTGAGE FORECLOSURE

BRENDA L. LONG

AFFIDAVIT OF SERVICE

NOW, THIS THURSDAY, APRIL 19, 2007, AT 3:45 PM, SERVED THE WITHIN MORTGAGE FORECLOSURE UPON BRENDA LONG AT 4018 RIDGE ROAD, BERWICK BY HANDING TO BRENDA LONG, , A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SWORN AND SUBSCRIBED BEFORE ME  
THIS FRIDAY, APRIL 20, 2007

  
NOTARY PUBLIC

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

SO ANSWERS,

  
SHERIFF TIMOTHY T. CHAMBERLAIN

X   
P. D'ANGELO  
DEPUTY SHERIFF

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
DATE RECEIVED 4/12/2007

SERVICE# 1 - OF - 11 SERVICES  
DOCKET # 59ED2007

PLAINTIFF

JPMORGAN CHASE BANK AS TRUSTEE

DEFENDANT  
ATTORNEY FIRM

BRENDA L. LONG  
UDREN LAW OFFICE

✓ P.O.

PERSON/CORP TO SERVED
BRENDA LONG
85 FOX HOLLOW RD
BLOOMSBURG

PAPERS TO SERVED  
MORTGAGE FORECLOSURE

SERVED UPON BRENDA LONG

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

DATE 04.19.07 TIME 1545 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) 4018 Ridge Rd Berwick

ATTEMPTS

DATE	TIME	OFFICER	REMARKS
<u>04.19.07</u>	<u>1440</u>	<u>DANIEL</u>	<u>LH</u>

DEPUTY

[Signature] DATE 04.19.07

COUNTY OF COLUMBIA  
REAL ESTATE TAX CERTIFICATION

Date: 04/16/2007

Fee: \$5.00

Cert. NO: 3299

LONG BRENDA L  
85 FOX HOLLOW ROAD  
BLOOMSBURG PA 17815

District: MT PLEASANT TWP  
Deed: 20020 -5764  
Location: 85 FOX HOLLOW RD  
Parcel Id: 26 -06 -005-03,000

Assessment: 26,372  
Balances as of 04/16/2007

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

By: Timothy T. Chamberlain, Sheriff

Per: dm.

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER:  
DATE RECEIVED 4/12/2007

SERVICE# 8 - OF - 11 SERVICES  
DOCKET # 59ED2007

PLAINTIFF JPMORGAN CHASE BANK AS TRUSTEE

DEFENDANT BRENDA L. LONG  
ATTORNEY FIRM UDREN LAW OFFICE

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

PAPERS TO SERVED  
MORTGAGE FORECLOSURE

SERVED UPON DEB Miller

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

DATE 4-16-7 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 \_\_\_\_\_

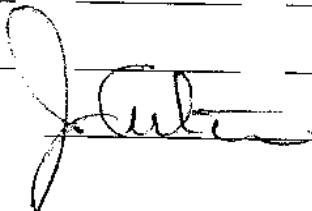
F. OTHER (SPECIFY) \_\_\_\_\_

### ATTEMPTS

DATE	TIME	OFFICER	REMARKS
------	------	---------	---------

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

DEPUTY



DATE 4-16-7

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
DATE RECEIVED 4/12/2007

SERVICE# 4 - OF - 11 SERVICES  
DOCKET # 59ED2007

PLAINTIFF JPMORGAN CHASE BANK AS TRUSTEE

DEFENDANT BRENDA L. LONG  
ATTORNEY FIRM UDREN LAW OFFICE

<b>PERSON/CORP TO SERVED</b>
MARJORIE CRAWFORD-TAX
COLLECTOR
276 MELLICK HOLLOW RD
BLOOMSBURG

**PAPERS TO SERVED**  
MORTGAGE FORECLOSURE

SERVED UPON MARJORIE

RELATIONSHIP Tax Collector IDENTIFICATION \_\_\_\_\_

DATE 4-16-7 TIME 1135 MILEAGE \_\_\_\_\_ OTHER \_\_\_\_\_

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

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA ☒ ROB \_\_\_\_\_ 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 4-16-7

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER:  
DATE RECEIVED 4/12/2007

SERVICE# 5 - OF - 11 SERVICES  
DOCKET # 59ED2007

PLAINTIFF JPMORGAN CHASE BANK AS TRUSTEE

DEFENDANT BRENDAL L. LONG  
ATTORNEY FIRM UDREN LAW OFFICE

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

SERVED UPON LESLIE LEVAN

RELATIONSHIP CUSTOMER SERV IDENTIFICATION \_\_\_\_\_

DATE 4/16/07 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 4/16/07

# REAL ESTATE OUTLINE

ED # 59-07

DATE RECEIVED 4-12-07  
DOCKET AND INDEX 4-16-07

## 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 1500.00 ☒ CK# 86689  
**\*\*IF ANY OF ABOVE IS MISSING DO NOT PROCEED\*\***

SALE DATE June 27, 07 TIME 09:30  
POSTING DATE May 24, 07  
ADV. DATES FOR NEWSPAPER  
1<sup>ST</sup> WEEK June 4  
2<sup>ND</sup> WEEK 15  
3<sup>RD</sup> WEEK 20, 27

# SHERIFF'S SALE

WEDNESDAY JUNE 27, 2007 AT 9:30 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 59 OF 2007 ED AND CIVIL WRIT NO. 1216 OF 2006 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

ALL THOSE CERTAIN pieces, parcels or tracts of land situate in Mount Pleasant Township, Columbia County, Pennsylvania, bounded and described as follows, to wit:

TRACT NO. 1: BEGINNING at a railroad spike in the centerline of Township Route No. 497, in line of land now or formerly of William R. Yost and Kathleen Yost, his wife; thence by said Yost land, South 00 degrees 50 minutes 07 seconds West, 425.74 feet to an iron pin in line of land now or formerly of Ellis Turner and Minnie Turner, his wife; thence by said Turner land South 88 degrees 47 minutes 26 seconds West, 280.9 feet to an iron pin; thence by the same and land now or formerly S. Margaret Wommer, et vir, North 06 degrees 47 minutes 26 seconds East, 445 feet to a railroad spike in the centerline of Township Route 497; thence along the centerline of said Township Route 497, South 87 degrees 09 minutes East, 214.71 feet to a railroad spike in the centerline of said Township Route 497, and in line of land now or formerly of the said William R. Yost, et ux, the place of beginning.

CONTAINING 2.388 acres.

This description was drawn in accordance with a survey and draft prepared by Orangeville Surveying Consultants, May 1972

EXCEPTING AND RESERVING THEREFROM the tract or land which Shirley J. Dippel and Christopher Dippel, her husband, and Laverne R. Dippel, by their deed dated the 25<sup>th</sup> day of July 1973, and recorded in Deed Book 262 page 1131, in the Columbia County Recorder's Office, granted and conveyed unto Robert J. Dippel and Delores M. Dippel, his wife.

TRACT NO. 2: BEGINNING at a railroad spike in the centerline of Township Route 497 in line of land now or formerly of Charlotte S. Merchlinski; thence by said Merchlinski land South 00 degrees 50 minutes 07 seconds West, 100 feet to a stake in line of land now or formerly of Shirley J. Dippel and Laverne R. Dippel; thence by said Dippel land, South 87 degrees 09 minutes East, 80 feet to a stake; thence by the same North 00 degrees 50 minutes 07 seconds East, 100 feet to a point in the centerline of said Township Route 497; thence along the centerline of said Township Route 497, North 87 degrees 09 minutes West, 60 feet to a railroad spike in line of land now or formerly of the said Charlotte S. Merchlinski, the point or place of Beginning.

BEING THE SAME PREMISES which P. Jeffrey McConnell and Jean L. McConnell, husband and wife, by Deed dated May 7, 2002 and recorded May 13, 2002 in the Office of the Recorder of Deeds in and for Columbia County, Pennsylvania, in instrument No. 200205764, granted and conveyed unto Brenda L. Long.

ALL THAT CERTAIN piece, parcel or tract of land situate in Mount Pleasant Township, Columbia County, Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a point in the center of Township Route 497 (Fox Hollow Road); thence along the centerline of Township Route 497, North 82 degrees 23 minutes 53 seconds East, a distance of 29.59 to a point; thence along the same, the following three courses and distances; North 85 degrees 07 minutes 15 seconds East, a distance of 68.33 feet to a point, North 87 degrees 30 minutes 15 seconds East, a distance of 46.65 feet to a point; South 87 degrees 30 minutes 29 seconds East, a distance of 62.15 feet to a point; thence passing through Township Route 497 and along line of lands now or formerly of Grantees herein, South 06 degrees 50 minutes 06 seconds West, a distance of 218.45 feet to an existing iron pin; thence along lands now or formerly of Jon E. and Shirley A. Turner, South 85 degrees 58 minutes 52 seconds West, a distance of 213.64 feet to an existing iron pin; thence along same North 08 degrees 26 minutes 16 seconds East, a distance of 223.25 feet to a point in the centerline of Township Route 497 (Fox Hollow Road), the point and place of beginning.

CONTAINING 1.057 acres.

This description was prepared from survey draft of Orangeville Surveying Consultants dated February 17, 2002, approved by the Columbia County Planning Commission on May 20, 2002, and recorded in Columbia County Map Book 8, Page 194, on June 6, 2002.

In accordance with the Columbia County Subdivision approval property shall be considered as one with the adjoining property of to Grantee herein conveyed by Grantors herein by Deed dated as appears of record as Columbia County Instrument No. 200205764



BEING THE SAME PREMISES which Paul Jeffrey McConnell and Jean Louise McConnell, husband and wife, by Deed dated March 7, 2003 and recorded March 11, 2003 in the Office of the Recorder of Deeds in and for Columbia County, Pennsylvania, in Instrument No. 200302674, granted and conveyed unto Brenda L. Long. Parcel No.: 26.6-005-03

BEING KNOWN AS: 85 FOX HOLLOW ROAD (MOUNT PLEASANT TOWNSHIP) BLOOMSBURG, PA 17815

PROPERTY ID NO.: 26-06-005-03 & 26-06-005-08

TITLE TO SAID PREMISES IS VESTED IN BRENDA L. LONG BY DEED FROM P. JEFFREY MCCONNELL AND JEAN L. MCCONNELL, HUSBAND AND WIFE DATED 5/7/02 RECORDED 5/13/02 INSTRUMENT NO.: 200205764

#### **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](http://www.sheriffofcolumbiacounty.com)

# SHERIFF'S SALE

WEDNESDAY JUNE 27, 2007 AT 9:30 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 59 OF 2007 ED AND CIVIL WRIT NO. 1216 OF 2006 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

ALL THOSE CERTAIN pieces, parcels or tracts of land situate in Mount Pleasant Township, Columbia County, Pennsylvania, bounded and described as follows, to wit:

TRACT NO. 1: BEGINNING at a railroad spike in the centerline of Township Route No. 497, in line of land now or formerly of William R. Yost and Kathleen Yost, his wife; thence by said Yost land, South 00 degrees 50 minutes 07 seconds West, 425.74 feet to an iron pin in line of land now or formerly of Ellis Turner and Minnie Turner, his wife; thence by said Turner land South 88 degrees 47 minutes 26 seconds West, 280.9 feet to an iron pin; thence by the same and land now or formerly S. Margaret Wommer, et vir, North 06 degrees 47 minutes 26 seconds East, 445 feet to a railroad spike in the centerline of Township Route 497; thence along the centerline of said Township Route 497, South 87 degrees 09 minutes East, 214.71 feet to a railroad spike in the centerline of said Township Route 497, and in line of land now or formerly of the said William R. Yost, et ux, the place of beginning.

CONTAINING 2.388 acres.

This description was drawn in accordance with a survey and draft prepared by Orangeville Surveying Consultants, May 1972

EXCEPTING AND RESERVING THEREFROM the tract or land which Shirley J. Dippel and Christopher Dippel, her husband, and Laverne R. Dippel, by their deed dated the 25<sup>th</sup> day of July 1973, and recorded in Deed Book 262 page 1131, in the Columbia County Recorder's Office, granted and conveyed unto Robert J. Dippel and Delores M. Dippel, his wife.

TRACT NO. 2: BEGINNING at a railroad spike in the centerline of Township Route 497 in line of land now or formerly of Charlotte S. Merchlinski; thence by said Merchlinski land South 00 degrees 50 minutes 07 seconds West, 100 feet to a stake in line of land now or formerly of Shirley J. Dippel and Laverne R. Dippel; thence by said Dippel land, South 87 degrees 09 minutes East, 80 feet to a stake; thence by the same North 00 degrees 50 minutes 07 seconds East, 100 feet to a point in the centerline of said Township Route 497; thence along the centerline of said Township Route 497, North 87 degrees 09 minutes West, 60 feet to a railroad spike in line of land now or formerly of the said Charlotte S. Merchlinski, the point or place of Beginning.

BEING THE SAME PREMISES which P. Jeffrey McConnell and Jean L. McConnell, husband and wife, by Deed dated May 7, 2002 and recorded May 13, 2002 in the Office of the Recorder of Deeds in and for Columbia County, Pennsylvania, in instrument No. 200205764, granted and conveyed unto Brenda L. Long.

ALL THAT CERTAIN piece, parcel or tract of land situate in Mount Pleasant Township, Columbia County, Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a point in the center of Township Route 497 (Fox Hollow Road); thence along the centerline of Township Route 497, North 82 degrees 23 minutes 53 seconds East, a distance of 29.59 to a point; thence along the same, the following three courses and distances; North 85 degrees 07 minutes 15 seconds East, a distance of 68.33 feet to a point, North 87 degrees 30 minutes 15 seconds East, a distance of 46.65 feet to a point; South 87 degrees 30 minutes 29 seconds East, a distance of 62.15 feet to a point; thence passing through Township Route 497 and along line of lands now or formerly of Grantees herein, South 06 degrees 50 minutes 06 seconds West, a distance of 218.45 feet to an existing iron pin; thence along lands now or formerly of Jon E. and Shirley A. Turner, South 85 degrees 58 minutes 52 seconds West, a distance of 213.64 feet to an existing iron pin; thence along same North 08 degrees 26 minutes 16 seconds East, a distance of 223.25 feet to a point in the centerline of Township Route 497 (Fox Hollow Road), the point and place of beginning.

CONTAINING 1.057 acres.

This description was prepared from survey draft of Orangeville Surveying Consultants dated February 17, 2002, approved by the Columbia County Planning Commission on May 20, 2002, and recorded in Columbia County Map Book 8, Page 194, on June 6, 2002.

In accordance with the Columbia County Subdivision approval property shall be considered as one with the adjoining property of to Grantee herein conveyed by Grantors herein by Deed dated as appears of record as Columbia County Instrument No. 200205764

BEING THE SAME PREMISES which Paul Jeffrey McConnell and Jean Louise McConnell, husband and wife, by Deed dated March 7, 2003 and recorded March 11, 2003 in the Office of the Recorder of Deeds in and for Columbia County, Pennsylvania, in Instrument No. 200302674, granted and conveyed unto Brenda L. Long. Parcel No.: 26.6-005-03

BEING KNOWN AS: 85 FOX HOLLOW ROAD (MOUNT PLEASANT TOWNSHIP) BLOOMSBURG, PA 17815

PROPERTY ID NO.: 26-06-005-03 & 26-06-005-08

TITLE TO SAID PREMISES IS VESTED IN BRENDA L. LONG BY DEED FROM P. JEFFREY MCCONNELL AND JEAN L. MCCONNELL, HUSBAND AND WIFE DATED 5/7/02 RECORDED 5/13/02 INSTRUMENT NO.: 200205764

#### **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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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](http://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

AT RNEY FOR PLAINTIFF

JPMorgan Chase Bank as Trustee  
Plaintiff

v.

Brenda L. Long  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Columbia County

MORTGAGE FORECLOSURE

NO. 2006 CV 1215 MF

*2007-ED-59*

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:

85 Fox Hollow Road (Mount Pleasant Township) Bloomsburg, PA 17815  
SEE LEGAL DESCRIPTION ATTACHED

Amount due

\$99,380.57

Interest From April 11, 2007

1278.42

to Date of Sale \_\_\_\_\_

Ongoing Per Diem of \$16.39

12658.79

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

(Costs to be added)

\$ Fani B. Beni

Prothonotary

By Elihu A. Barron

Clerk

Date 4/12/2007

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

JPMorgan Chase Bank as Trustee  
Plaintiff  
v.

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Columbia County

MORTGAGE FORECLOSURE

Brenda L. Long  
Defendant(s)

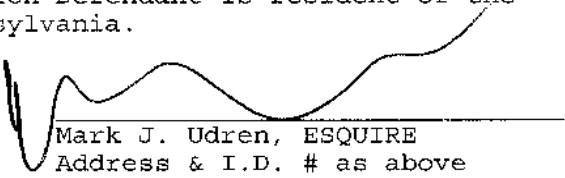
NO. 2006 CV 1215 MF

*2007-ED-59*

**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

JPMorgan Chase Bank as Trustee  
Plaintiff  
v.

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Columbia County

MORTGAGE FORECLOSURE

Brenda L. Long  
Defendant(s)

NO. 2006 CV 1215 MF

*2007 ED-59*

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

JPMorgan Chase Bank as Trustee  
Plaintiff  
v.

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Columbia County

MORTGAGE FORECLOSURE

Brenda L. Long  
Defendant(s)

NO. 2006 CV 1215 MF

*2007-ED-59*

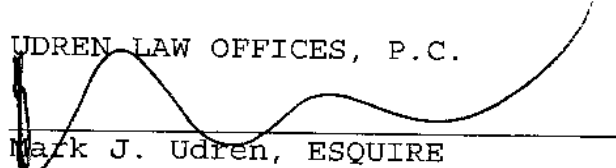
C E R T I F I C A T E

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

JPMorgan Chase Bank as Trustee  
Plaintiff  
v.

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Columbia County

MORTGAGE FORECLOSURE

Brenda L. Long  
Defendant(s)

NO. 2006 CV 1215 MF

*2007-ED-59*

AFFIDAVIT PURSUANT TO RULE 3129.1

JPMorgan Chase Bank as Trustee, 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: 85 Fox Hollow Road (Mount Pleasant Township) Bloomsburg, PA 17815

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

Name Address

Brenda L. Long 85 Fox Hollow Road  
Bloomsburg, PA 17815

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

Deutsche Bank National Trust Company, as Trustee of  
Ameriquest Mortgage Securities, Inc. Asset Backed  
Pass Through Certificates,  
Series Quest 2005-X2 Under  
the Pooling and Servicing  
Agreement Dated as of  
September 11 2006, without  
Recourse One Jenkintown Station, Suite 104  
115 West Avenue  
Jenkintown, PA 19046



c/o Richard M. Squire  
Associates, LLC  
Address to Follow

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

Name	Address
JPMorgan Chase Bank as Trustee	9275 Sky Park Court, Third Floor San Diego, CA 92123

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 County Tax Claim	PO Box 380, Bloomsburg, PA 17815
Domestic Relations Section	PO Box 380, Bloomsburg, PA 17815
Commonwealth of PA, Department of Revenue	Bureau of Compliance, PO Box 281230 Harrisburg, PA 17128-1230

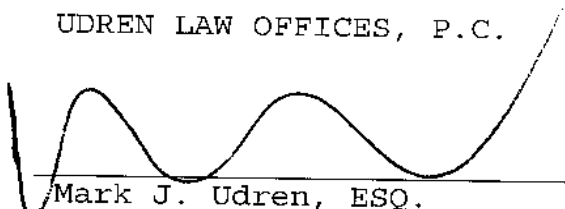
7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale:

Name	Address
Tenants/Occupants	85 Fox Hollow Road (Mount Pleasant Township) Bloomsburg, PA 17815

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: April 10, 2007

  
Mark J. Udren, ESQ.  
Attorney for Plaintiff

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

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

JPMorgan Chase Bank as Trustee  
Plaintiff  
v.

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Columbia County

MORTGAGE FORECLOSURE

Brenda L. Long  
Defendant(s)

NO. 2006 CV 1215 MF

*ADDED 59*

AFFIDAVIT PURSUANT TO RULE 3129.1

JPMorgan Chase Bank as Trustee, 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: 85 Fox Hollow Road (Mount Pleasant Township) Bloomsburg, PA 17815

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

Brenda L. Long 85 Fox Hollow Road  
Bloomsburg, PA 17815

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

Deutsche Bank National Trust Company, as Trustee of Ameriquest Mortgage Securities, Inc. Asset Backed Pass Through Certificates, Series Quest 2005-X2 Under the Pooling and Servicing Agreement Dated as of September 11 2006, without Recourse One Jenkintown Station, Suite 104 115 West Avenue Jenkintown, PA 19046

c/o Richard M. Udren  
Associates, LLC  
Address to Follow

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

Name

Address

JPMorgan Chase Bank as  
Trustee

9275 Sky Park Court, Third Floor  
San Diego, CA 92123

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 County Tax Claim

PO Box 380, Bloomsburg, PA 17815

Domestic Relations Section

PO 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

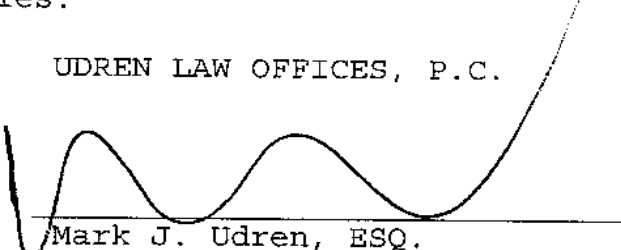
Tenants/Occupants

85 Fox Hollow Road  
(Mount Pleasant Township)  
Bloomsburg, PA 17815

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: April 10, 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

JPMorgan Chase Bank as Trustee  
Plaintiff  
v.

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Columbia County

Brenda L. Long  
Defendant(s)

MORTGAGE FORECLOSURE

NO. 2006 CV 1215 MF

*2007-ED-59*

**NOTICE OF SHERIFF'S SALE OF REAL PROPERTY**

TO: Brenda L. Long  
85 Fox Hollow Road  
Bloomsburg, PA 17815

Your house (real estate) at 85 Fox Hollow Road (Mount Pleasant Township) Bloomsburg, PA 17815 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 \$99,380.57, 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**  
Susquehanna Legal Services  
168 East 5th Street  
Bloomsburg, PA 17815  
570-784-8760

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

ALL THOSE TWO CERTAIN pieces, parcels or tracts of land situate in Mount Pleasant Township, Columbia County, Pennsylvania, bounded and described as follows, to wit:

TRACT NO. 1: BEGINNING at a railroad spike in the centerline of Township Route No. 497, in line of land now or formerly of William R. Yost and Kathleen Yost, his wife; thence by said Yost land, South 00 degrees 50 minutes 07 seconds West, 425.74 feet to an iron pin in line of land now or formerly of Ellis Turner and Minnie Turner, his wife; thence by said Turner land South 88 degrees 47 minutes 26 seconds West, 280.9 feet to an iron pin; thence by the same and land now or formerly of S. Margaret Wommer, et vir, North 06 degrees 47 minutes 26 seconds East, 445 feet to a railroad spike in the centerline of Township Route 497; thence along the centerline of said Township Route 497, South 87 degrees 09 minutes East, 214.71 feet to a railroad spike in the centerline of said Township Route 497, and in line of land now or formerly of the said William R. Yost, et ux, the place of Beginning.

CONTAINING 2.368 acres.

This description was drawn in accordance with a survey and draft prepared by Orangeville Surveying Consultants, May 1972.

EXCEPTING AND RESERVING THEREFROM, the tract of land which Shirley J. Dippel and Christopher Dippel, her husband, and Laverne R. Dippel, by their deed dated the 25th day of July 1973, and recorded in Deed Book 262, Page 1131, in the Columbia County Recorder's Office, granted and conveyed unto Robert J. Dippel and Dolores M. Dippel, his wife.

TRACT NO. 2: BEGINNING at a railroad spike in the centerline of Township Route 497 in line of land now or formerly of Charlotte S. Merchlinski; thence by said Merchlinski land South 00 degrees 50 minutes 07 seconds West, 100 feet to a stake in line of land now or formerly of Shirley J. Dippel and Laverne R. Dippel; thence by said Dippel land, South 87 degrees 09 minutes East, 60 feet to a stake; thence by the same North 00 degrees 50 minutes 07 seconds East, 100 feet to a point in the centerline of said Township Route 497; thence along the centerline of said Township Route 497, North 87 degrees 09 minutes West, 60 feet to a railroad spike in line of land now or formerly of the said Charlotte S. Merchlinski, the point or place of Beginning.

BEING THE SAME PREMISES which P. Jeffrey McConnell and Jean L. McConnell, husband and wife, by Deed dated May 7, 2002 and recorded May 13, 2002 in the Office of the Recorder of Deeds in and for Columbia County, Pennsylvania, in Instrument No. 200205764, granted and conveyed unto Brenda L. Long.

ALL THAT CERTAIN piece, parcel or tract of land situate in Mount Pleasant Township, Columbia County, Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a point in the center of Township Route 497 (Fox Hollow Road); thence along the centerline of Township Route 497, North 82 degrees 23 minutes 53 seconds East, a distance of 29.59 to a point; thence along same, the following three courses and distances: North 85 degrees 07 minutes 15 seconds East, a distance of 68.33 feet to a point, North 87 degrees 30 minutes 15 seconds East, a distance of 48.85 feet to a point; South 87 degrees 30 minutes 29 seconds East, a distance of 62.16 feet to a point; thence passing through Township Route 497 and along line of lands now or formerly of Grantees herein, South 08 degrees 50 minutes 06 seconds West, a distance of 218.45 feet to an existing iron pin; thence along lands now or formerly of Jon E. and Shirley A. Turner, South 85 degrees 58 minutes 52 seconds West, a distance of 213.84 feet to an existing iron pin; thence along same North 08 degrees 28 minutes 16 seconds East, a distance of 223.25 feet to a point in the centerline of Township Route 497 (Fox Hollow Road), the point and place of Beginning.

CONTAINING 1.057 acres.

This description was prepared from survey draft of Orangeville Surveying Consultants dated February 17, 2002, approved by the Columbia County Planning Commission on May 20, 2002, and recorded in Columbia County Map Book 8, Page 194, on June 6, 2002.

In accordance with the Columbia County Subdivision approval property shall be considered as one with the adjoining property of to Grantees herein conveyed by Grantees herein by Deed dated as appears of record as Columbia County Instrument No. 200205764.

BEING THE SAME PREMISES which Paul Jeffrey McConnell and Jean Louise McConnell, husband and wife, by Deed dated March 7, 2003 and recorded March 11, 2003 in the Office of the Recorder of Deeds in and for Columbia County, Pennsylvania, in Instrument No. 200302874, granted and conveyed unto Brenda L. Long.

Parcel No.: 25.06-005-03

BEING KNOWN AS: 85 Fox Hollow Road (Mount Pleasant Township)  
Bloomsburg, PA 17815

PROPERTY ID NO.: 26-06-005-03 & 26-06-005-08

TITLE TO SAID PREMISES IS VESTED IN BRENDA L. LONG BY DEED FROM P. JEFFREY MCCONNELL AND JEAN L. MCCONNELL, HUSBAND AND WIFE DATED 5/7/02 RECORDED 5/13/02 INSTRUMENT NO.: 200205764.

ALL THOSE TWO CERTAIN pieces, parcels or tracts of land situate in Mount Pleasant Township, Columbia County, Pennsylvania, bounded and described as follows, to wit:

TRACT NO. 1: BEGINNING at a railroad spike in the centerline of Township Route No. 497, in line of land now or formerly of William R. Yost and Kathleen Yost, his wife; thence by said Yost land, South 00 degrees 50 minutes 07 seconds West, 425.74 feet to an iron pin in line of land now or formerly of Ellis Turner and Minnie Turner, his wife; thence by said Turner land South 88 degrees 47 minutes 26 seconds West, 280.9 feet to an iron pin; thence by the same land now or formerly of S. Margaret Wommer, et vir, North 06 degrees 47 minutes 28 seconds East, 445 feet to a railroad spike in the centerline of Township Route 497; thence along the centerline of said Township Route 497, South 87 degrees 09 minutes East, 214.71 feet to a railroad spike in the centerline of said Township Route 497, and in line of land now or formerly of the said William R. Yost, et ux, the place of Beginning.

CONTAINING 2.388 acres.

This description was drawn in accordance with a survey and draft prepared by Orangeville Surveying Consultants, May 1972.

EXCEPTING AND RESERVING THEREFROM, the tract of land which Shirley J. Dippel and Christopher Dippel, her husband, and Laverne R. Dippel, by their deed dated the 25th day of July 1973, and recorded in Deed Book 262, Page 1131, in the Columbia County Recorder's Office, granted and conveyed unto Robert J. Dippel and Delores M. Dippel, his wife.

TRACT NO. 2: BEGINNING at a railroad spike in the centerline of Township Route 497 in line of land now or formerly of Charlotte S. Merchlinski; thence by said Merchlinski land South 00 degrees 50 minutes 07 seconds West, 100 feet to a stake in line of land now or formerly of Shirley J. Dippel and Laverne R. Dippel; thence by said Dippel land, South 87 degrees 09 minutes East, 80 feet to a stake; thence by the same North 00 degrees 50 minutes 07 seconds East, 100 feet to a point in the centerline of said Township Route 497; thence along the centerline of said Township Route 497, North 87 degrees 09 minutes West, 60 feet to a railroad spike in line of land now or formerly of the said Charlotte S. Merchlinski, the point or place of Beginning.

BEING THE SAME PREMISES which P. Jeffrey McConnell and Jean L. McConnell, husband and wife, by Deed dated May 7, 2002 and recorded May 13, 2002 in the Office of the Recorder of Deeds in and for Columbia County, Pennsylvania, in instrument No. 200205764, granted and conveyed unto Brenda L. Long.

ALL THAT CERTAIN piece, parcel or tract of land situate in Mount Pleasant Township, Columbia County, Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a point in the center of Township Route 497 (Fox Hollow Road); thence along the centerline of Township Route 497, North 82 degrees 23 minutes 53 seconds East, a distance of 29.59 to a point; thence along same, the following three courses and distances: North 85 degrees 07 minutes 15 seconds East, a distance of 68.33 feet to a point, North 87 degrees 30 minutes 15 seconds East, a distance of 46.85 feet to a point; South 87 degrees 30 minutes 29 seconds East, a distance of 62.15 feet to a point; thence passing through Township Route 497 and along line of lands now or formerly of Grantees herein, South 06 degrees 50 minutes 06 seconds West, a distance of 218.45 feet to an existing iron pin; thence along lands now or formerly of Jon E. and Shirley A. Turner, South 85 degrees 58 minutes 52 seconds West, a distance of 213.84 feet to an existing iron pin; thence along same North 08 degrees 28 minutes 16 seconds East, a distance of 223.25 feet to a point in the centerline of Township Route 497 (Fox Hollow Road), the point and place of Beginning.

CONTAINING 1.057 acres.

This description was prepared from survey draft of Orangeville Surveying Consultants dated February 17, 2002, approved by the Columbia County Planning Commission on May 20, 2002, and recorded in Columbia County Map Book 8, Page 194, on June 6, 2002.

In accordance with the Columbia County Subdivision approval property shall be considered as one with the adjoining property of to Grantees herein conveyed by Grantors herein by Deed dated as appears of record as Columbia County Instrument No. 200205764.

BEING THE SAME PREMISES which Paul Jeffrey McConnell and Jean Louise McConnell, husband and wife, by Deed dated March 7, 2003 and recorded March 11, 2003 in the Office of the Recorder of Deeds in and for Columbia County, Pennsylvania, in instrument No. 200302874, granted and conveyed unto Brenda L. Long.

Parcel No.: 26-06-005-03

BEING KNOWN AS: 85 Fox Hollow Road (Mount Pleasant Township)  
Bloomsburg, PA 17815

PROPERTY ID NO.: 26-06-005-03 & 26-06-005-08

TITLE TO SAID PREMISES IS VESTED IN BRENDA L. LONG BY DEED FROM P. JEFFREY MCCONNELL AND JEAN L. MCCONNELL, HUSBAND AND WIFE DATED 5/7/02 RECORDED 5/13/02 INSTRUMENT NO.: 200205764.

**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

April 10, 2007

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

Re: JPMorgan Chase Bank as Trustee  
vs.  
Brenda L. Long  
Columbia County C.C.P. No. 2006 CV 1215 MF

Dear Sir:

Please serve the Defendant(s), Brenda L. Long at 85 Fox Hollow Road  
Bloomsburg, PA 17815 by **Posting per Court Order**.

Please then, **POST** the property with the Handbill at 85 Fox Hollow  
Road (Mount Pleasant Township) Bloomsburg, PA 17815.

UDREN LAW OFFICES, P.C.

Mark J. Udren, Esquire  
Attorney for Plaintiff



**UDREN LAW OFFICES, P.C.**  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD  
SUITE 200

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**FREDDIE MAC**  
**PENNSYLVANIA**  
**DESIGNATED COUNSEL**

PLEASE RESPOND TO NEW JERSEY OFFICE

April 10, 2007

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

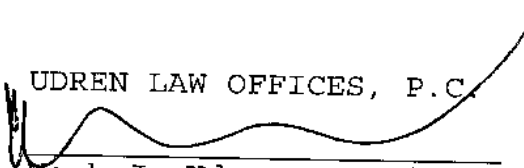
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Please serve the Defendant(s), Brenda L. Long at 85 Fox Hollow Road  
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Road (Mount Pleasant Township) Bloomsburg, PA 17815.

UDREN LAW OFFICES, P.C.

  
Mark J. Udren, Esquire  
Attorney for Plaintiff

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY  
CIVIL DIVISION

JPMorgan Chase Bank as Trustee  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Columbia County

v.

Brenda L. Long

Defendant(s)

NO. 2006 CV 1215 MF

O R D E R

AND NOW, this 20th day of February, 2006, upon consideration of Plaintiff's Motion and the Affidavit of Good Faith investigation attached hereto, it is hereby ORDERED that service of the Complaint in Mortgage Foreclosure and all subsequent pleadings on Defendant(s), Brenda L. Long, shall be complete when Plaintiff or its counsel or agent has mailed true and correct copies of the Complaint in Mortgage Foreclosure and all subsequent pleadings by certified mail and regular mail to the last known address of Defendant(s), Brenda L. Long at 85 Fox Hollow Road, Bloomsburg, PA 17815 and by posting the mortgaged premises located at 85 Fox Hollow Road, Bloomsburg (Mount Pleasant Township), PA 17815.

BY THE COURT:

151 Donald A. James Jr.

FILED  
PROCLAMATORY  
2006 FEB 21 AM 11:09  
CLERK OF COURT  
COLUMBIA COUNTY

ORIGINAL DOCUMENT PRINTED ON CHEMICAL REACTIVE PAPER WITH MICROPRINTED BORDER

UDREN LAW OFFICES, PC

PA ESCROW ACCOUNT  
111 WOODCREST ROAD  
CHERRY HILL, NJ 08003



America's Most Convenient Bank®  
1-800-YES-2000  
3-180/380

86689

86689

NUMBER

AMOUNT

DATE

\$1,500.00

04/04/2007

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

PAY  
TO THE  
ORDER  
OF

Sheriff of Columbia County

VOID AFTER 90 DAYS

*[Signature]*

For Sheriff Sale Deposit 06080443 Long

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

⑈0866689⑈ ⑆036001808⑆ 36 589745 3⑈

## A. Settlement Statement

U.S. Department of Housing  
and Urban Development

OMB No. 2502-0265

## B. Type of Loan

1. <input checked="" type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input type="checkbox"/> Conv. Unins	File Number N130-850	Loan Number	Mortgage Insurance Case Number
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.				

**C. NOTE:** This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "p.o.c." were paid outside of closing; they are shown here for informational purposes and are not included in the totals.

D. NAME AND ADDRESS OF BORROWER: **Julie S. Bowman**  
**452A Whites Church Road, Bloomsburg, PA 17815**

E. NAME AND ADDRESS OF SELLER: **Timothy Chamberlain, Sheriff**  
**Bloomsburg, PA 17815**

F. NAME AND ADDRESS OF LENDER: **FNB Bank, N.A.**  
**37 West Main Street, Bloomsburg, PA 17815**

G. PROPERTY LOCATION: **85 Fox Hollow Road**  
**Bloomsburg, PA 17815**

H. SETTLEMENT AGENT: **Premier Real Estate Settlement Services**  
PLACE OF SETTLEMENT: **38 W Third Street, Bloomsburg, PA 17815**  
TIN: **23-2577395**

I. SETTLEMENT DATE: **07/23/2007**

RESCISSION DATE:

## J. SUMMARY OF BORROWER'S TRANSACTION

## 100. GROSS AMOUNT DUE FROM BORROWER:

101. Contract Sales Price	\$114,000.00
102. Personal Property	
103. Settlements charges to borrower: (from line 1400)	\$7,070.85
104.	
105.	

## ADJUSTMENTS FOR ITEMS PAID BY SELLER IN ADVANCE:

106. City/town taxes	to
107. County Taxes	to
108. Assessments	to
109.	
110.	
111.	
112.	

120. GROSS AMOUNT DUE FROM BORROWER: \$121,070.85

## 200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:

201. Deposit or earnest money	\$12,000.00
202. Principal amount of new loan(s)	\$91,200.00
203. Existing loan(s) taken subject to	
204.	
205.	
206.	
207.	
208.	
209.	

## ADJUSTMENTS FOR ITEMS UNPAID BY SELLER:

210. City/town taxes	to
211. County taxes	to
212. Assessments	to
213.	
214.	
215.	
216.	
217.	
218.	
219.	

220. TOTAL PAID BY/FOR BORROWER: \$103,200.00

## 300. CASH AT SETTLEMENT FROM/TO BORROWER:

301. Gross amount due from borrower (line 120)	\$121,070.85
302. Less amount paid by/for borrower (line 220)	\$103,200.00
303. CASH ( <input checked="" type="checkbox"/> FROM ) ( <input type="checkbox"/> TO ) BORROWER:	\$17,870.85

## K. SUMMARY OF SELLER'S TRANSACTION

## 400. GROSS AMOUNT DUE TO SELLER:

401. Contract Sales Price	\$114,000.00
402. Personal property	
403.	
404.	
405.	

## ADJUSTMENTS FOR ITEMS PAID BY SELLER IN ADVANCE:

406. City/town Taxes	to
407. County Taxes	to
408. Assessments	to
409.	
410.	
411.	
412.	

420. GROSS AMOUNT DUE TO SELLER: \$114,000.00

## 500. REDUCTIONS IN AMOUNT DUE TO SELLER:

501. Excess deposit (see instructions)	\$12,000.00
502. Settlement charges to seller (line 1400)	
503. Existing loan(s) taken subject to	
504. Payoff of first mortgage loan	
505. Payoff of second mortgage loan	
506.	
507.	
508.	
509.	

## ADJUSTMENTS FOR ITEMS UNPAID BY SELLER:

510. City/town taxes	to
511. County taxes	to
512. Assessments	to
513.	
514.	
515.	
516.	
517.	
518.	
519.	

520. TOTAL REDUCTIONS IN AMOUNT DUE TO SELLER: \$12,000.00

## 600. CASH AT SETTLEMENT TO/FROM SELLER

601. Gross amount due to seller (line 420)	\$114,000.00
602. Less reductions in amt. due seller (line 520)	\$12,000.00
603. CASH ( <input type="checkbox"/> FROM ) ( <input checked="" type="checkbox"/> TO ) SELLER:	\$102,000.00

HUD-1 (3-86) - RESPA, HB 4305.2

L.

SETTLEMENT CHARGES

700. TOTAL SALES/BROKER'S COMMISSION				PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
BASED ON PRICE \$114,000.00 @ % =					
DIVISION OF COMMISSION (LINE 700) AS FOLLOWS:					
701.	to				
702.	to				
703.	to				
704.	to				
705. Commission paid at settlement					
706.					
800. ITEMS PAYABLE IN CONNECTION WITH LOAN:					
801. Loan origination fee %					
802. Loan discount %					
803. Appraisal fee to: Koch Appraisal Services (\$275.00 Paid By Lender)				\$275.00	
804. Credit report to: CREDSTAR (\$9.47 Paid By Lender)				\$9.47	
805. Lender's inspection fee					
806. Mortgage insurance application fee to					
807. Assumption fee					
808. Adminstration Fee-Fulton Bank				\$325.00	
809. Flood Deter/Monitor Fee-Fulton Bank				\$12.00	
810. Automated Underwriting Fee-(Fannie Mae \$29.00 POC by Lender)					
811. Flood Deter/Monitor Fee (1st American Flood \$12.00 POC by Lender)					
812.					
813.					
814.					
815.					
816.					
817.					
818.					
819.					
820.					
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:					
901. Interest from 07/23/2007 to 07/31/2007 @ \$15.93 / day				\$143.36	
902. Mortgage insurance premium for mos. to					
903. Hazard insurance premium for yrs. to Erie Insurance B (\$331.00 P.O.C.)					
904. Flood insurance premium for yrs. to					
905.					
1000. RESERVES DEPOSITED WITH LENDER:					
1001. Hazard insurance 3.00 months @ \$27.58 per month				\$82.74	
1002. Mortgage insurance months @ per month					
1003. City property taxes months @ per month					
1004. County property taxes 4.00 months @ \$21.39 per month				\$85.56	
1005. Annual assessments months @ per month					
1006. Flood insurance months @ per month					
1007. School Taxes months @ \$78.39 per month					
1008. months @ per month					
1009. Aggregate Accounting Escrow Adjustment				(\$113.13)	
1100. TITLE CHARGES:					
1101. Settlement or closing fee to					
1102. Abstract or title search to					
1103. Title examination to					
1104. Title insurance binder to					
1105. Document preparation to Premier- Mort. Description				\$25.00	
1106. Notary fees to Cash				\$10.00	
1107. Attorney's fees to					
(includes above items Numbers:					
1108. Title insurance to Premier Real Estate Settlement				\$846.56	
(includes above items Numbers: Includes 1101-1104					
1109. Lender's coverage \$150.00 (\$91,200.00 )					
1110. Owner's coverage \$696.56 (\$114,000.00 )					
1111. CLT-Insured Closing Letter				\$35.00	
1112.					
1113.					
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES:					
1201. Recording fees: Deed ; Mortgage \$89.50 ; Releases					
1202. City/county tax/stamps: Deed \$1,054.31 ; Mortgage				\$1,054.31	
1203. State tax/stamps: Deed \$1,054.31 ; Mortgage ; Other				\$1,054.31	
1204.					
1205.					
1300. ADDITIONAL SETTLEMENT CHARGES:					
1301. Survey to					
1302. Pest inspection to					
1303. Marjorie Crawford-07 School Taxes				\$940.67	
1304. Marjorie Crawford - Tax Certification				\$5.00	
1305. Poundage to Sheriff				\$2,280.00	
1306. Last full yr of County Taxes Pd by Seller (POC \$254.97)					
1307.					
1400. TOTAL SETTLEMENT CHARGES				\$7,070.85	

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

Borrower: Julie S. Bowman Date: 7/23/07 Seller or Agent: Timothy Chamberlain, Sheriff Date: 7-23-07

Borrower: \_\_\_\_\_ Date: \_\_\_\_\_ Seller or Agent: \_\_\_\_\_ Date: \_\_\_\_\_

Borrower: \_\_\_\_\_ Date: \_\_\_\_\_ Seller or Agent: \_\_\_\_\_ Date: \_\_\_\_\_

Borrower: \_\_\_\_\_ Date: \_\_\_\_\_ Seller or Agent: \_\_\_\_\_ Date: \_\_\_\_\_

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

Settlement Agent: P. Jeffrey Hill Date: 7/23/07

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.