

SHERIFF'S SALE COST SHEET

VS. Sheriff's Sale NO. 96-07 ED NO. 95-05 JD DATE/TIME OF SALE 3:45 PM

DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$15.00
LEVY (PER PARCEL	\$15.00
MAILING COSTS	\$27.50
ADVERTISING SALE BILLS & COPIES	\$17.50
ADVERTISING SALE (NEWSPAPER)	\$15.00
MILEAGE	\$40.50
POSTING HANDBILL	\$15.00
CRYING/ADJOURN SALE	\$10.00
SHERIFF'S DEED	\$35.00
TRANSFER TAX FORM	\$25.00
DISTRIBUTION FORM	\$25.00
COPIES	\$5.50
NOTARY	\$100.00
TOTAL *****	\$375.00

WEB POSTING	\$150.00
PRESS ENTERPRISE INC.	\$100.00
SOLICITOR'S SERVICES	\$25.00
TOTAL *****	\$275.00

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

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

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

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

TOTAL COSTS (OPENING BID) \$1350.00

Phelean Hallinan and Schmieg, L.L.P.
One Penn Center at Suburban Station
1617 John F. Kennedy
Suite 1400
Philadelphia, PA 19103-1814
215-563-7000
Fax 215-563-7009

Peter J. Temper
Legal Assistant, Ext. 1481
Representing Lenders in
Pennsylvania and New Jersey

August 20, 2007

Via Telefax 570-389-5625

Memorandum

To: Office of the Sheriff
COLUMBIA County

Attn: Real Estate Dept

Re: MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.

ROSEMARY SYLVESTER
AKA ROSEMARY PICARD
No. 2005 CV 1460 MF

Premises: 1237 ORANGE STREET, BERWICK, PA 18603

Dear Sir or Madam:

Please STAY the Sheriff's Sale of the above referenced property which is
scheduled for September 19, 2007. No funds were reported to be received in
consideration for the stay.

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

Very truly yours,

Peter J. Temper

SHERIFF'S SALE COST SHEET

ME 25 VS. Losman, Sylvia / Head NO. 96-07 ED NO. 1460-05 JD DATE/TIME OF SALE Aug. 11 1990

DOCKET/RETURN \$15.00
 SERVICE PER DEF. \$155.00
 LEVY (PER PARCEL \$15.00
 MAILING COSTS \$27.50
 ADVERTISING SALE BILLS & COPIES \$17.50
 ADVERTISING SALE (NEWSPAPER) \$15.00
 MILEAGE \$24.00
 POSTING HANDBILL \$15.00
 CRYING/ADJOURN SALE \$10.00
 SHERIFF'S DEED \$35.00
 TRANSFER TAX FORM \$25.00
 DISTRIBUTION FORM \$25.00
 COPIES \$5.50
 NOTARY \$10.00
 TOTAL ***** \$454.50

WEB POSTING \$150.00
 PRESS ENTERPRISE INC. \$707.00
 SOLICITOR'S SERVICES \$75.00
 TOTAL ***** \$934.00

PROTHONOTARY (NOTARY) \$10.00
 RECORDER OF DEEDS \$5.50
 TOTAL ***** \$15.50

REAL ESTATE TAXES:
 BORO, TWP & COUNTY 20 \$408.31
 SCHOOL DIST. 20 \$212.57
 DELINQUENT 20 \$126.99
 TOTAL ***** \$747.87

MUNICIPAL FEES DUE:
 SEWER 20 \$480.92
 WATER 20 \$20.92
 TOTAL ***** \$501.84

SURCHARGE FEE (DSTE) \$120.00
 MISC. \$
 TOTAL ***** \$ - 00

TOTAL COSTS (OPENING BID) \$772.29

Phelan Hallinan and Schmieg, L.L.P.
One Penn Center at Suburban Station
1817 John F. Kennedy
Suite 1400
Philadelphia, PA 19103-1814
215-563-7000
Fax 215-563-7009

Peter J. Tremper
Legal Assistant, Ext. 1481
Representing Lenders in
Pennsylvania and New Jersey

July 31, 2007

Via Telefax 570-389-5625

Memorandum

To: Office of the Sheriff
COLUMBIA County

Attn: Real Estate Dept.

Re: MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.
v.
ROSEMARY SYLVESTER
AKA ROSEMARY PICARD
No. 2005 CV 1460 MF

Premises: 1237 ORANGE STREET, BERWICK, PA 18603

Dear Sir or Madam:

Please POSTPONE the Sheriff's Sale of the above referenced property which is
scheduled for August 1, 2007. Please reschedule this sale for the next available sale
closest to thirty days from the current sale. Please provide new sale date via fax to the
above listed number.

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

Very truly yours,

Peter J. Tremper

COLUMBIA COUNTY SHERIFF'S OFFICE

SHERIFF'S REAL ESTATE FINAL COST SHEET

MEXS VS Dorothy Sylvester / Ward

NO. 96-07 ED NO. 1460-05 JD

DATE/TIME OF SALE: Aug, 1 1000

BID PRICE (INCLUDES COST) \$ _____

POUNDAGE - 2% OF BID \$ _____

TRANSFER TAX - 2% OF FAIR MKT \$ _____

MISC. COSTS \$ _____

TOTAL AMOUNT NEEDED TO PURCHASE \$ _____

PURCHASER(S): _____

ADDRESS: _____

NAMES(S) ON DEED: _____

PURCHASER(S) SIGNATURE(S): _____

TOTAL DUE: \$ _____

LESS DEPOSIT: \$ _____

DOWN PAYMENT: \$ _____

TOTAL DUE IN 8 DAYS \$ _____

STATE OF PENNSYLVANIA
COUNTY OF COLUMBIA

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

July 11, 18, 25, 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 25th day of July, 2007

(Notary Public)
COMMONWEALTH OF PENNSYLVANIA
My commission expires
Notarial Seal
Dennis L. Ashenfelter, Notary Public
Scott Twp., Columbia County
My Commission Expires July 3, 2011
Member, Pennsylvania Association of Notaries

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

<p>1. Article Addressed to:</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>3. Service Type</p> <p><input checked="" 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>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>	<p>2. Article Number (Transfer from service label)</p> <p>7006 2760 0004 5957 6264</p> <p>PS Form 3811, February 2004</p>	<p>102595-02-M-1</p> <p>1. Article Addressed to:</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>2. Article Number (Transfer from service label)</p> <p>7006 2760 0004 5957 6240</p> <p>PS Form 3811, February 2004</p>
<p>1. Article Addressed to:</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>3. Service Type</p> <p><input checked="" 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>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>	<p>2. Article Number (Transfer from service label)</p> <p>7006 2760 0004 5957 6257</p> <p>PS Form 3811, February 2004</p>	<p>102595-02-M-1540</p> <p>1. Article Addressed to:</p> <p>INTERNAL REVENUE SERVICE TECHNICAL SUPPORT GROUP WILLIAM GREEN FEDERAL BUILDING 600 ARCH STREET ROOM 3259 PHILADELPHIA, PA 19106</p> <p>2. Article Number (Transfer from service label)</p> <p>7006 2760 0004 5957 6233</p> <p>PS Form 3811, February 2004</p>
<p>1. Article Addressed to:</p> <p>OFFICE OF F.A.I.R. DEPARTMENT OF PUBLIC WELFARE PO BOX 8016 HARRISBURG, PA 17105</p> <p>3. Service Type</p> <p><input checked="" 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>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>	<p>2. Article Number (Transfer from service label)</p> <p>7006 2760 0004 5957 6226</p> <p>PS Form 3811, February 2004</p>	<p>102595-02-M-11</p> <p>1. Article Addressed to:</p> <p>Commonwealth of PA PO Box 2675 Harrisburg, PA 17105</p> <p>2. Article Number (Transfer from service label)</p> <p>7006 2760 0004 5957 6226</p> <p>PS Form 3811, February 2004</p>

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

Mortgage Electronic Registration Systems, Inc.	:	Court of Common Pleas
Plaintiff	:	Civil Division
vs.	:	Columbia County
Rosemary Sylvester, a/k/a Roseamary Picard	:	No. 2005-CV-1460-MF
Defendant	:	

ORDER

AND NOW, this 17th day of July, 2007 the Prothonotary is ORDERED to amend the in rem judgment and the Sheriff is ORDERED to amend the writ nunc pro tunc in this case as follows:

Principal Balance	\$61,202.40
Interest Through 8/01/07	12,896.79
Per Diem \$14.47	
Late Charges	184.84
Legal fees	2,600.00
Cost of Suit and Title	1,524.00
Sheriff's Sale Costs	0.00
Property Inspections	546.95
Appraisal/Brokers Price Opinion	332.00
Mortgage Insurance Premium/Private	0.00
Mortgage Insurance	
NSF (Non-Sufficient Funds charge)	0.00

Suspense/Misc. Credits
Escrow Deficit

0.00
1,604.88

TOTAL

\$80,891.86

Plus interest from 8/01/07 through the date of sale at six percent per annum.

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

BY THE COURT

151 Thomas A. Jones Jr.

125949

sheriff

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

Mortgage Electronic Registration Systems, Inc.	:	Court of Common Pleas
Plaintiff	:	Civil Division
vs.	:	Columbia County
Rosemary Sylvester, a/k/a Roscamary Picard	:	No. 2005-CV-1460-MF
Defendant	:	

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Suspense/Misc. Credits
Escrow Deficit

0.00
1,604.88

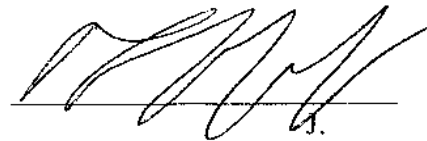
TOTAL

\$80,891.86

Plus interest from 8/01/07 through the date of sale at six percent per annum.

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

BY THE COURT

A handwritten signature in black ink, appearing to be 'M. J. Smith', written over a horizontal line.

125949



July 17, 2007

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

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

VS.

ROSEMARY SYLVESTER A/K/A ROSEMARY PICARD

DOCKET # 96ED2007

JD # 1460JD2005

Dear Timothy:

The *updated* balance due on sewer account #137221 for the property located at 1237 Orange Street Berwick, Pa through September 2007 is now \$480.92.

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

Sincerely,

Kristy Romig
Authority Clerk

Hearing Impaired 711

"BAJSA is an Equal Opportunity Provider and Provider"

1108 Freas Avenue • Berwick, Pennsylvania 18603

Phone: (570) 752-8477 • Fax: (570) 752-8479

TIMOTHY T. CHAMBERLAIN



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P.O. BOX 380

BLOOMSBURG, PA 17815

FAX: (570) 309-5625

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

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

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS

VS.

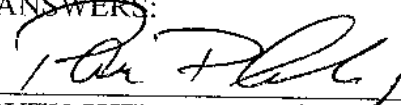
ROSEMARY SYLVESTER AKA ROSEMARY
PICARD

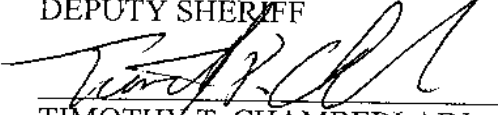
WRIT OF EXECUTION #96 OF 2007 ED

POSTING OF PROPERTY

June 28, 2007 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE
PROPERTY OF ROSEMARY SYLVESTER AKA ROSEMARY PICARD AT 1237 ORANGE ST.
BERWICK COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY COLUMBIA
COUNTY DEPUTY PAUL D'ANGELO.

SO ANSWERS:

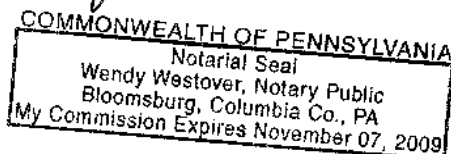

DEPUTY SHERIFF


TIMOTHY T. CHAMBERLAIN
SHERIFF

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 5TH DAY OF JULY 2007





TIMOTHY T. CHAMBERLAIN



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

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

MORTGAGE ELECTRONIC REGISTRATION Docket # 96ED2007
SYSTEMS, INC.

VS

MORTGAGE FORECLOSURE

ROSEMARY SYLVESTER A/K/A
ROSEMARY PICARD

AFFIDAVIT OF SERVICE

NOW, THIS WEDNESDAY, JUNE 27, 2007, AT 3:40 PM, SERVED THE WITHIN MORTGAGE FORECLOSURE UPON ROSEMARY SYLVESTER AKA ROSEMARY PICARD AT 210 N. ORCHARD STREET, BERWICK BY HANDING TO LOREN DAVID, Friend, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

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

NOTARY PUBLIC

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

SO ANSWERS,

SHERIFF TIMOTHY T. CHAMBERLAIN

X

P. D'ANGELO
DEPUTY SHERIFF

96
PHELAN HALLINAN & SCHMIEG, L.L.P.
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
215-563-7000
Main Fax 215-563-5534

July 2, 2007

Office of the Sheriff
Columbia County Courthouse

RE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
vs. ROSEMARY SYLVESTER A/K/A ROSEMARY PICARD
COLUMBIA COUNTY NO: 2005 CV 1460 MF

Dear Sir or Madam:

Enclosed please find the following:

XX Affidavit of service pursuant to rule 3129 with attachments.

Please find attached a copy of the original Affidavit of service pursuant to rule 3129, which has been sent for filing with Columbia County Prothonotary's Office as of the date of this letter.

*****Please be advised that in the event the Plaintiff is not represented at the sale the sale is to be stayed or postponed.*****

Yours truly,


Peter Tremper
for PHELAN HALLINAN & SCHMIEG

*****PROPERTY IS LISTED FOR THE 8/1/07 SHERIFF'S SALE.*****

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA

MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.

No.: 2005 CV 1460 MF

vs.

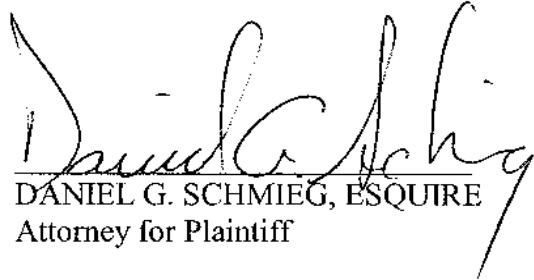
ROSEMARY SYLVESTER
A/K/A ROSEMARY PICARD

AFFIDAVIT OF SERVICE PURSUANT TO RULE 3129

COMMONWEALTH OF PENNSYLVANIA)
COUNTY OF COLUMBIA)
Sale Date: 8/1/07

I, DANIEL G. SCHMIEG, ESQUIRE attorney for MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC. hereby verify that on JUNE 11, 2007 true and
correct copies of the Notice of Sheriff's sale were served by certificate of mailing to the
recorded lienholders.

DATE: July 2, 2007


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

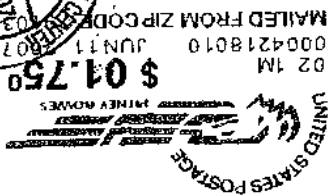
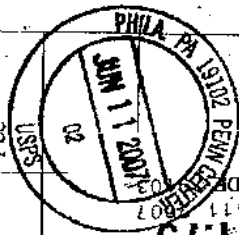
Name and
Address
of Sender

PHILAN HALLINAN & SCHMIEG LLC
ONE PENN CENTER, PLAZA, SUITE 1400
PHILADELPHIA, PA 19103-1814

SUPPORT TEAM

TEAM C

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee
1	*****	TENANT/OCCUPANT 1237 ORANGE STREET BERWICK, PA 18603		
2	****	DOMESTIC RELATIONS OF COLUMBIA COUNTY COLUMBIA COUNTY COURTHOUSE P.O. BOX 380 BLOOMSBURG, PA 17815		
3		COMMONWEALTH OF PENNSYLVANIA DEPARTMENT OF WELFARE P.O. BOX 2675 HARRISBURG, PA 17105		
4		ROSEMARY SYLVESTER A/K/A ROSEMARY PICARD 1237 ORANGE STREET BERWICK, PA 18603		
5		ROSEMARY SYLVESTER A/K/A ROSEMARY PICARD 187 BEAVER DAM ROAD STILLWATER, PA 17878		
6				
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15		RE:ROSEMARY SYLVESTER	PHS #125949.	TEAM 3/SKB



PHELAN HALLINAN & SCHMIEG, LLP

1617 JFK Boulevard, Suite 1400

Philadelphia, PA 19103-1814

Automated Attendant # 215-320-0007 ext 1365

Operated Assisted # 215-563-7000 ext 1365

Fax # 215-563-7009

June 28, 2007

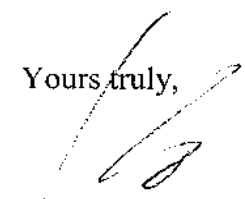
Office of the Sheriff
COLUMBIA County Courthouse

RE: **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
V. ROSEMARY SYLVESTER A/K/A ROSEMARY SYLVESTER
COLUMBIA COUNTY, NO. 2005 CV 1460 MF**

Dear Sir/madam,

Please find attached a copy of the original Affidavits, which has been sent for filing with the COLUMBIA Prothonotary's Office as of the date of this letter.

Yours truly,



Kevin Olinger for
Phelan Hallinan & Schmieg, LLP

*****PROPERTY IS LISTED FOR THE 08/01/07 SHERIFF'S SALE.*****

IN THE COURT OF COMMON PLEAS
COLUMBIA COUNTY, PENNSYLVANIA

Mortgage Electronic Registration
Systems, Inc.

vs.

Rosemary Sylvester a/k/a
Rosemary Sylvester

CIVIL DIVISION
NO. 2005 CV 1460 MF

ORDER

AND NOW, this 26th day of April, 2006.

consideration of Plaintiff's Motion for Service Pursuant to Special Order of Court.

ORDERED and **DECREED** that said Motion is **GRANTED**.

It is further **ORDERED** and **DECREED** that Plaintiff may obtain
Complaint and all future pleadings on the above captioned Defendant, Rosemary

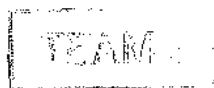
1. First class mail to Rosemary Sylvester at the last known address:
Dam Road, Stillwater, PA 17878 and the mortgaged premises:
Orange Street, Berwick, PA 18603; and
2. Certified mail to Rosemary Sylvester at the last known address:
Dam Road, Still Water, PA 17878 and the mortgaged premises located at:
Orange Street, Berwick, PA 18603.

BY THE COURT:

151 Scott W. Y.

7160 3901 9845 0725 8762

TO: ROSEMARY SYLVESTER
A/K/A ROSEMARY PICARD
187 BEAVER DAM ROAD
STILLWATER, PA 17878



SENDER: SKB

REFERENCE: SYLVESTER, ROSEMARY

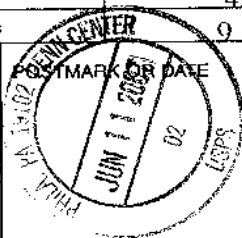
PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage	41
	Certified Fee	2.65
	Return Receipt Fee	2.15
	Restricted Delivery	4.10
	Total Postage & Fees	9.31

US Postal Service

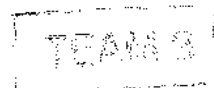
Receipt for Certified Mail

No Insurance Coverage Provided
Do Not Use for International Mail



7160 3901 9845 0725 8755

TO: ROSEMARY SYLVESTER
A/K/A ROSEMARY PICARD
1237 ORANGE STREET
BERWICK, PA 18603



SENDER: SKB

REFERENCE: SYLVESTER, ROSEMARY

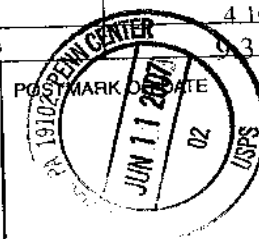
PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage	41
	Certified Fee	2.65
	Return Receipt Fee	2.15
	Restricted Delivery	4.10
	Total Postage & Fees	9.31

US Postal Service

Receipt for Certified Mail

No Insurance Coverage Provided
Do Not Use for International Mail



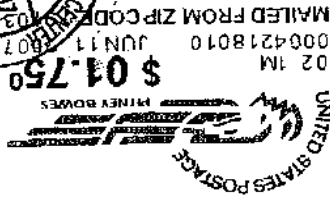
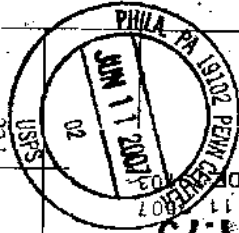
Name and
Address
of Sender

PHELAN HALLINAN & SCHMIEG LLC
ONE PENN CENTER, PLAZA, SUITE 1400
PHILADELPHIA, PA 19103-1814

TEAM

SUPPORT TEAM

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee
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PHELAN HALLINAN & SCHMIEG, LLP

BY: DANIEL G. SCHMIEG, ESQUIRE

IDENTIFICATION NO. 62205

SUITE 1400 - ONE PENN CENTER

PHILADELPHIA, PA 19103

(215) 563-7000

ATTORNEY FOR PLAINTIFF

**MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.**

**COLUMBIA COUNTY
COURT OF COMMON PLEAS
CIVIL DIVISION
NO. 2005 CV 1460 MF**

vs.

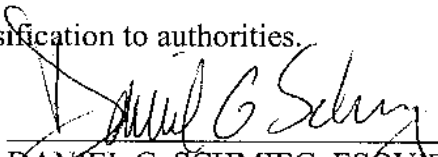
**ROSEMARY SYLVESTER
A/K/A ROSEMARY SYLVESTER**

VERIFICATION

I hereby certify that a true and correct copy of the Notice of Sheriff's Sale in the above captioned matter was sent by regular mail and certified mail, return receipt requested, to the following person **ROSEMARY SYLVESTER A/K/A ROSEMARY SYLVESTER** in accordance with the Order of Court dated, **04/26/07**.

Which evidence of this will be sent along will the Final Affidavit pursuant with Rule 3129.

The undersigned understands that this statement is made subject to the penalties of 18 PA. C.S. s4904 relating to unsworn falsification to authorities.


DANIEL G. SCHMIEG, ESQUIRE
ATTORNEY FOR PLAINTIFF

DATE: June 28, 2007

Benton Co. 905-2021 (BART)
(DAVE)

COLUMBIA COUNTY SHERIFF'S OFFICE PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 5/29/2007

SERVICE# 1 - OF - 12 SERVICES
DOCKET # 96ED2007

PLAINTIFF

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC.

DEFENDANT
ATTORNEY FIRM

ROSEMARY SYLVESTER A/K/A ROSEMARY PICARD
PHELAN HALLINAN AND SCHMIEG

PERSON/CORP TO SERVED

ROSEMARY SYLVESTER AKA
ROSEMARY PICARD

1237 ORANGE STREET OR 187 BEAVER
DAM RD Stillwater
BERWICK

PAPERS TO SERVED

MORTGAGE FORECLOSURE

SERVED UPON ELOREN R. DAVIS

RELATIONSHIP FRIEND IDENTIFICATION _____

DATE 06-27-07 TIME 1540 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) This Address 210 N. ORCHARD
IS IN LOVERNE Co. BERWICK

ATTEMPTS
DATE

TIME

OFFICER

REMARKS

6-12-7 0930 11 F-E

DEPUTY

DATE 6-27-7

06-27-07



June 6, 2007

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

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

VS.

ROSEMARY SYLVESTER A/K/A ROSEMARY PICARD

DOCKET # 96ED2007

JD # 1460JD2005

Dear Timothy:

The balance due on sewer account #137221 for the property located at 1237 Orange Street Berwick, Pa through September 2007 is \$424.77.

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

Sincerely,


Kelly Groer
Authority Clerk

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 5/29/2007

SERVICE# 4 - OF - 12 SERVICES
DOCKET # 96ED2007

PLAINTIFF MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC.

DEFENDANT ROSEMARY SYLVESTER A/K/A ROSEMARY PICARD
ATTORNEY FIRM PHELAN HALLINAN AND SCHMIEG

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

SERVED UPON CONNIE GINGHER

RELATIONSHIP _____ IDENTIFICATION _____

DATE 05.31.07 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 Paul D. [Signature] DATE 05.31.07

BERWICK BORO

OR: COLUMBIA COUNTY

DATE
03/01/2007BILL NO.
5441

MAKE CHECKS PAYABLE TO:

Connie C Gingher
1615 Lincoln Avenue
Berwick PA 18603

HOURS: MON, TUE, THUR & FRI : 9:30AM - 4PM
CLOSED WEDNESDAY & HOLIDAYS.
CLOSED FRIDAY AFTER DISCOUNT

PHONE: 570-752-7442

DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	AX AMOUNT DUE	INCL. PENALTY
GENERAL	18,511	6.146	111.49	113.77	125.15
SINKING		1.345	24.40	24.90	27.39
LIGHT		1	18.14	18.51	19.44
FIRE		1.25	22.68	23.14	24.30
BORO RE		10.6	192.30	196.22	206.03
The discount & penalty have been calculated for your convenience			369.01	376.54	402.31
PAY THIS AMOUNT			April 30 If paid on or before	June 30 If paid on or before	June 30 If paid after

TAXES ARE DUE & PAYABLE - PROMPT PAYMENT IS REQUESTED

SYLVESTER
~~PICARD~~ ROSEMARY
~~1237 ORANGE STREET~~ P.O. Box 943
BERWICK PA 18603

CNTY TWP
Discount 2 % 2 %
Penalty 10 % 5 %
PARCEL: 04D-08-229-00,000
1237 ORANGE ST
.18 Acres Land 3,136
Buildings 15,375
Total Assessment 18,511

This tax returned to
courthouse on:
January 1, 2008

FILE COPY

If you desire a receipt, send a self-addressed stamped envelope with your payment.

THIS TAX NOTICE MUST BE RETURNED WITH YOUR PAYMENT

COUNTY OF COLUMBIA
REAL ESTATE TAX LIEN CERTIFICATE

DATE:01-JUN-07

FEE:\$5.00

CERT. NO:3464

PICARD ROSEMARY
1237 ORANGE STREET
BERWICK PA 18603

DISTRICT: BERWICK BORO
DEED 20020-5637
LOCATION: 1237 ORANGE ST LOT 317
PARCEL: 04D-08 -229-00,000

YEAR	BILL ROLL	AMOUNT	INTEREST	PENDING	COSTS	TOTAL AMOUNT DUE
2006	PRIM	1,431.48	19.61		0.00	1,451.09
TOTAL DUE :						\$1,451.09

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

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

REQUESTED BY:

Timothy T. Chamberlain, Sheriff
clm.

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 5/29/2007

SERVICE# 6 - OF - 12 SERVICES
DOCKET # 96ED2007

PLAINTIFF MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC.

DEFENDANT ROSEMARY SYLVESTER A/K/A ROSEMARY PICARD
ATTORNEY FIRM PHELAN HALLINAN AND SCHMIEG

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

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON JOE HORVAT

RELATIONSHIP Deputy Director IDENTIFICATION _____

DATE 6-1-7 TIME 1010 MILEAGE _____ OTHER _____

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

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

F. OTHER (SPECIFY) _____

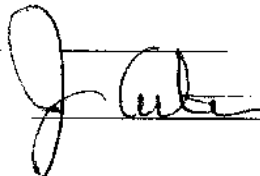
ATTEMPTS
DATE

TIME

OFFICER

REMARKS

DEPUTY



DATE 6-1-7

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 5/29/2007

SERVICE# 9 - OF - 12 SERVICES
DOCKET # 96ED2007

PLAINTIFF MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC.

DEFENDANT ROSEMARY SYLVESTER A/K/A ROSEMARY PICARD
ATTORNEY FIRM PHELAN HALLINAN AND SCHMIEG

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

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON DEB M. 11/5/12

RELATIONSHIP CLERK IDENTIFICATION _____

DATE 6-1-7 TIME 0930 MILEAGE _____ OTHER _____

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

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

F. OTHER (SPECIFY) _____

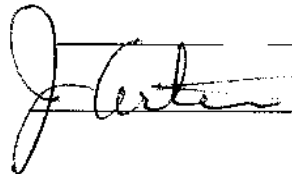
ATTEMPTS
DATE

TIME

OFFICER

REMARKS

DEPUTY



DATE 6-1-7

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 5/29/2007

SERVICE# 5 - OF - 12 SERVICES
DOCKET # 96ED2007

PLAINTIFF MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

DEFENDANT ROSEMARY SYLVESTER A/K/A ROSEMARY PICARD
ATTORNEY FIRM PHELAN HALLINAN AND SCHMIEG

PERSON/CORP TO SERVED
BERWICK SEWER
1108 FREAS AVE.
BERWICK

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON KELLY GREEK

RELATIONSHIP _____ IDENTIFICATION _____

DATE 05.31.07 TIME 1425 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 Phu D. [Signature] DATE 05.31.07

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 5/29/2007

SERVICE# 3 - OF - 12 SERVICES
DOCKET # 96ED2007

PLAINTIFF MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

DEFENDANT ROSEMARY SYLVESTER A/K/A ROSEMARY PICARD
ATTORNEY FIRM PHELAN HALLINAN AND SCHMIEG

PERSON/CORP TO SERVED
TENANT(S)
1237 ORANGE STREET
BERWICK

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON VACANT - POSTED

RELATIONSHIP _____ IDENTIFICATION _____

DATE 05.31.07 TIME 1450 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) _____

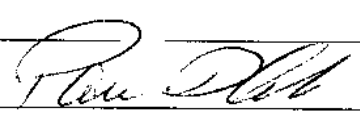
ATTEMPTS
DATE

TIME

OFFICER

REMARKS

DEPUTY

 DATE 05.31.07

REAL ESTATE OUTLINE

ED # 96-07

DATE RECEIVED 5-29-01
DOCKET AND INDEX 5-30-01

CHECK FOR PROPER INFO.

WRIT OF EXECUTION	<u>✓</u>	
COPY OF DESCRIPTION	<u>✓</u>	
WHEREABOUTS OF LKA	<u>✓</u>	
NON-MILITARY AFFIDAVIT	<u>✓</u>	
NOTICES OF SHERIFF SALE	<u>✓</u>	
WATCHMAN RELEASE FORM	<u>✓</u>	
AFFIDAVIT OF LIENS LIST	<u>✓</u>	
CHECK FOR \$1,350.00 OR _____	<u>✓</u>	CK# <u>8971498</u>

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

SALE DATE _____ TIME _____
POSTING DATE _____
ADV. DATES FOR NEWSPAPER

1 ST WEEK	_____
2 ND WEEK	_____
3 RD WEEK	_____

SHERIFF'S SALE

WEDNESDAY AUGUST 1, 2007 AT 10:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 96 OF 2007 ED AND CIVIL WRIT NO. 1460 OF 2005 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

ALL that certain piece or parcel of land situate in the Borough of Berwick, County of Columbia and Commonwealth of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at the southeast corner of Lot No. 318, this being the east side of the first lot east of Arch Street on the northerly side of Orange Street; thence in a northerly direction along Lot No. 318 a distance of 160 feet to a fifteen foot alley; thence in a southeasterly direction along said alley a distance of 48.7 feet to the corner of Lot No. 316; thence in a southerly direction along Lot No. 316 a distance of 160 feet to Orange Street; thence in a northwesterly direction along Orange Street, a distance of 48.7 feet to the place of beginning.

This description is intended to cover and this deed to convey Lot No. 317 of the Berwick Land and Improvement Company's Addition to Berwick, as marked and numbered on plot or plan recorded in the Recorder's Office at Bloomsburg, Pennsylvania, in Miscellaneous Book 8, Page 366 (formerly known as the Ferris Farm); whereon is erected a two story frame, single dwelling house with appurtenances.

Premises being: 1237 ORANGE STREET, BERWICK, PA 18603

Tax Parcel #04d-08-229

TERMS OF SALE

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

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

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

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

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

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

SHERIFF'S SALE

WEDNESDAY AUGUST 1, 2007 AT 10:00 AM

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Tax Parcel #04d-08-229

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

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

SHERIFF'S SALE

WEDNESDAY AUGUST 1, 2007 AT 10:00 AM

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Tax Parcel #04d-08-229

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

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

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

MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.

vs.

ROSEMARY SYLVESTER
AKA ROSEMARY PICARD

IN THE COURT OF COMMON PLEAS OF
COLUMBIA COUNTY, PENNSYLVANIA

No. 2005 CV 1460 MF Term 200

2007-ED-96

WRIT OF EXECUTION
(Mortgage Foreclosure)

Commonwealth of Pennsylvania:

County of Columbia

TO THE SHERIFF OF COLUMBIA COUNTY, PENNSYLVANIA:

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

PREMISES: 1237 ORANGE STREET, BERWICK, PA 18603
(See Legal Description attached)

Amount Due
Additional Fees and Costs
Interest from 3/29/07 to Sale
at \$11.10per diem

\$67,525.44
\$3,601.50
\$_____and costs.

Dated

5-29-2007
(SEAL)

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

PHS#125949

DESCRIPTION

ALL that certain piece or parcel of land situate in the Borough of Berwick, County of Columbia and Commonwealth of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at the southeast corner of Lot No. 318, this being the east side of the first lot east of Arch Street on the northerly side of Orange Street; thence in a northerly direction along Lot No. 318 a distance of 160 feet to a fifteen foot alley; thence in a southeasterly direction along said alley a distance of 48.7 feet to the corner of Lot No. 316; thence in a southerly direction along Lot No. 316 a distance of 160 feet to Orange Street; thence in a northwesterly direction along Orange Street, a distance of 48.7 feet to the place of beginning.

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Premises being: 1237 ORANGE STREET, BERWICK, PA 18603
Tax Parcel #04d-08-229

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

Attorney for Plaintiff

**MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.
2201 GREENSBORO DRIVE, SUITE 350
MCLEAN, VA 22102**

Plaintiff,

v.

**ROSEMARY SYLVESTER
AKA ROSEMARY PICARD
237 ORANGE STREET
BERWICK, PA 18603**

Defendant(s).

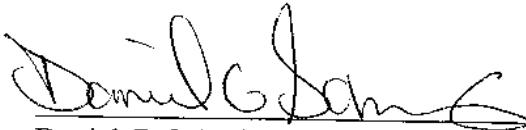
: **COLUMBIA COUNTY**
:
: **COURT OF COMMON PLEAS**
:
: **CIVIL DIVISION**
:
: **NO. 2005 CV 1460 MF**
: *2007-ED-96*
:
:
:
:
:

CERTIFICATION

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

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

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


Daniel G. Schmieg, Esquire
Attorney for Plaintiff

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

Attorney for Plaintiff

**MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.
8201 GREENSBORO DRIVE, SUITE 350
MCLEAN, VA 22102**

Plaintiff,

v.

**ROSEMARY SYLVESTER
AKA ROSEMARY PICARD
1237 ORANGE STREET
BERWICK, PA 18603**

: **COLUMBIA COUNTY**
:
: **COURT OF COMMON PLEAS**
:
: **CIVIL DIVISION**
:
: **NO. 2005 CV 1460 MF**
: *2007-ED-96*
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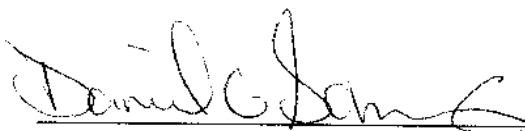
Defendant(s).

CERTIFICATION

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

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

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



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Attorney for Plaintiff

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**MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.
8201 GREENSBORO DRIVE, SUITE 350
MCLEAN, VA 22102**

Plaintiff,

v.

**ROSEMARY SYLVESTER
A\K\A ROSEMARY PICARD
1237 ORANGE STREET
BERWICK, PA 18603**

Defendant(s).

: **COLUMBIA COUNTY**
:
: **COURT OF COMMON PLEAS**
:
: **CIVIL DIVISION**
:
: **NO. 2005 CV 1460 MF**
: *2007-ED-96*
:
:
:
:
:

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

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., Plaintiff in the above action, by its attorney, DANIEL G. SCHMIEG, ESQUIRE, sets forth as of the date the Praecipe for the Writ of Execution was filed, the following information concerning the real property located at **1237 ORANGE STREET, BERWICK, PA 18603**.

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

NAME

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

**ROSEMARY SYLVESTER
AKA ROSEMARY PICARD**

**1237 ORANGE STREET
BERWICK, PA 18603**

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

NAME

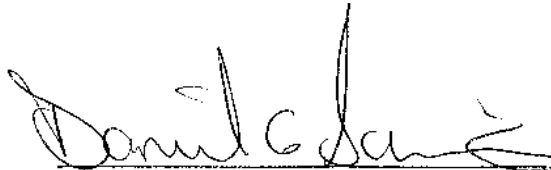
LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)

SAME AS ABOVE

3. Name and address of every judgment creditor whose judgment is a record lien on the real property to be sold:
- | | |
|------|---|
| NAME | LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.) |
| NONE | |
4. Name and address of the last recorded holder of every mortgage of record:
- | | |
|------|---|
| NAME | LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.) |
| NONE | |
5. Name and address of every other person who has any record lien on the property:
- | | |
|------|---|
| NAME | LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.) |
| NONE | |
6. Name and address of every other person who has any record interest in the property and whose interest may be affected by the Sale:
- | | |
|------|---|
| NAME | LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.) |
| NONE | |
7. Name and address of every other person whom the Plaintiff has knowledge who has any interest in the property which may be affected by the Sale:
- | | |
|---|---|
| NAME | LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.) |
| TENANT/OCCUPANT | 1237 ORANGE STREET
BERWICK, PA 18603 |
| DOMESTIC RELATIONS OF
COLUMBIA COUNTY | COLUMBIA COUNTY COURTHOUSE
P.O. BOX 380
BLOOMSBURG, PA 17815 |
| COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF WELFARE | P.O. BOX 2675
HARRISBURG, PA 17105 |

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

May 23, 2007
Date


Daniel G. Schmieg, Esquire
Attorney for Plaintiff

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

Attorney for Plaintiff

**MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.
8201 GREENSBORO DRIVE, SUITE 350
MCLEAN, VA 22102**

Plaintiff,

v.

**ROSEMARY SYLVESTER
A/K/A ROSEMARY PICARD
1237 ORANGE STREET
BERWICK, PA 18603**

Defendant(s).

: **COLUMBIA COUNTY**
:
: **COURT OF COMMON PLEAS**
:
: **CIVIL DIVISION**
:
: **NO. 2005 CV 1460 MF**
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:
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:

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

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., Plaintiff in the above action, by its attorney, DANIEL G. SCHMIEG, ESQUIRE, sets forth as of the date the Praecipe for the Writ of Execution was filed, the following information concerning the real property located at **1237 ORANGE STREET, BERWICK, PA 18603**.

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

NAME

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

**ROSEMARY SYLVESTER
A/K/A ROSEMARY PICARD**

**1237 ORANGE STREET
BERWICK, PA 18603**

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

NAME

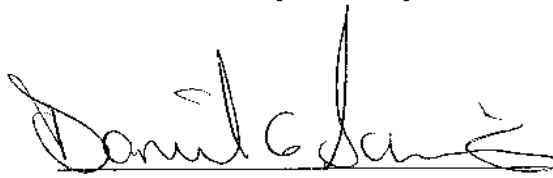
LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)

SAME AS ABOVE

3. Name and address of every judgment creditor whose judgment is a record lien on the real property to be sold:
- | | |
|------|---|
| NAME | LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.) |
| NONE | |
4. Name and address of the last recorded holder of every mortgage of record:
- | | |
|------|---|
| NAME | LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.) |
| NONE | |
5. Name and address of every other person who has any record lien on the property:
- | | |
|------|---|
| NAME | LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.) |
| NONE | |
6. Name and address of every other person who has any record interest in the property and whose interest may be affected by the Sale:
- | | |
|------|---|
| NAME | LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.) |
| NONE | |
7. Name and address of every other person whom the Plaintiff has knowledge who has any interest in the property which may be affected by the Sale:
- | | |
|---|---|
| NAME | LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.) |
| TENANT/OCCUPANT | 1237 ORANGE STREET
BERWICK, PA 18603 |
| DOMESTIC RELATIONS OF
COLUMBIA COUNTY | COLUMBIA COUNTY COURTHOUSE
P.O. BOX 380
BLOOMSBURG, PA 17815 |
| COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF WELFARE | P.O. BOX 2675
HARRISBURG, PA 17105 |

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

May 23, 2007
Date


Daniel G. Schmieg, Esquire
Attorney for Plaintiff

Phelan Hallinan & Schmieg, LLP

By: Daniel G. Schmieg, Esquire

Identification No. 62205

One Penn Center at Suburban Station

1617 John F. Kennedy Boulevard

Suite 1400

Philadelphia, PA 19103-1814

Attorney for Plaintiff

(215)563-7000

Attorney for Plaintiff

MORTGAGE ELECTRONIC

REGISTRATION SYSTEMS, INC.

3201 GREENSBORO DRIVE, SUITE 350

MCLEAN, VA 22102

Plaintiff,

v.

ROSEMARY SYLVESTER

AKA ROSEMARY PICARD

1237 ORANGE STREET

BERWICK, PA 18603

Defendant(s).

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

**TO: ROSEMARY SYLVESTER
AKA ROSEMARY PICARD
1237 ORANGE STREET
BERWICK, PA 18603**

: COLUMBIA COUNTY
:
: COURT OF COMMON PLEAS
:
: CIVIL DIVISION
:
: NO. 2005 CV 1460 MF
:
: 2007-ED-94
:
:

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

Your house (real estate) at **1237 ORANGE STREET, BERWICK, PA 18603** is scheduled to be sold at Sheriff's Sale on _____, at _____ a.m., in the Office of the Sheriff at the Columbia County Courthouse, Bloomsburg, PA 17815, to enforce the Court Judgment of **\$67,525.44** obtained by MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., (the Mortgagee) against you. In the event the sale is continued, an announcement will be made at said sale in compliance with Pa.R.C.P., Rule 3129.3.

NOTICE OF OWNER'S RIGHTS

YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE

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

The Sale will be cancelled if you pay to the Mortgagee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay, you may call **(215) 563-7000**.

You may be able to stop the Sale by filing a petition asking the Court to strike or open the judgment, if the judgment was improperly entered. You may also ask the Court to postpone the Sale for good cause.

You may also be able to stop the Sale through other legal proceedings.

You may need an attorney to assert your rights. The sooner you contact one, the better chance you will have of stopping the Sale. (See the Notice below on how to obtain an attorney.)

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

1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid by calling (215) 563-7000.
2. You may be able to petition the Court to set aside the Sale if the bid price was grossly inadequate compared to the value of your property.
3. The Sale will go through only if the buyer pays the Sheriff the full amount due in the Sale. To find out if this has happened, you may call (215) 563-7000.
4. If the amount due from the Buyer is not paid to the Sheriff, you will remain the owner of the property as if the Sale never happened.
5. You have a right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a Deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.
6. You may be entitled to a share of the money which was paid for your real estate. A Schedule of Distribution of the money bid for real estate will be filed by the Sheriff on _____. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reason why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the Schedule of Distribution is filed.
7. You may also have other rights and defenses or ways of getting your home back if you act immediately after the Sale.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE LISTED BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

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

DESCRIPTION


ALL that certain piece or parcel of land situate in the Borough of Berwick, County of Columbia and Commonwealth of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at the southeast corner of Lot No. 318, this being the east side of the first lot east of Arch Street on the northerly side of Orange Street; thence in a northerly direction along Lot No. 318 a distance of 160 feet to a fifteen foot alley; thence in a southeasterly direction along said alley a distance of 48.7 feet to the corner of Lot No. 316; thence in a southerly direction along Lot No. 316 a distance of 160 feet to Orange Street; thence in a northwesterly direction along Orange Street, a distance of 48.7 feet to the place of beginning.

This description is intended to cover and this deed to convey Lot No. 317 of the Berwick Land and Improvement Company's Addition to Berwick, as marked and numbered on plot or plan recorded in the Recorder's Office at Bloomsburg, Pennsylvania, in Miscellaneous Book 8, Page 366 (formerly known as the Ferris Farm); whercon is erected a two story frame, single dwelling house with appurtenances.

Premises being: 1237 ORANGE STREET, BERWICK, PA 18603
Tax Parcel #04d-08-229

WAIVER OF WATCHMAN - Any deputy sheriff levying upon or attaching any property under within writ may leave same without a watchman, in custody of whoever is found in possession, after notifying such person of such levy or attachment, without liability on the part of such deputy or the sheriff to any plaintiff herein for any loss, destruction or removal of any such property before sheriff's sale thereof.

 (SEAL)
(Attorney for Plaintiff(s))

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

 (SEAL)
(Attorney for Plaintiff(s))

HARRY A. ROADARMEL

_____, 20____

Sheriff

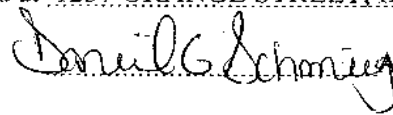
Columbia County, Pa.

Sir: — There will be placed in your hands

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

follows: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. vs ROSEMARY SYLVESTER A/K/A ROSEMARY PICARD and

The defendant(s) will be found at 1237 ORANGE STREET, BERWICK, PA 18603

 Attorney for Plaintiff

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

See attached legal description

DESCRIPTION

ALL that certain piece or parcel of land situate in the Borough of Berwick, County of Columbia and Commonwealth of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at the southeast corner of Lot No. 318, this being the east side of the first lot east of Arch Street on the northerly side of Orange Street; thence in a northerly direction along Lot No. 318 a distance of 160 feet to a fifteen foot alley; thence in a southeasterly direction along said alley a distance of 48.7 feet to the corner of Lot No. 316; thence in a southerly direction along Lot No. 316 a distance of 160 feet to Orange Street; thence in a northwesterly direction along Orange Street, a distance of 48.7 feet to the place of beginning.

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Daniel G. Schmitz
(Attorney for Plaintiff(s)) (SEAL)

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

Daniel G. Schmitz
(Attorney for Plaintiff(s)) (SEAL)

HARRY A. ROADARMEL

Sheriff

Columbia County, Pa.

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ROSEMARY SYLVESTER A/K/A ROSEMARY PICARD and

The defendant(s) will be found at 1237 ORANGE STREET, BERWICK, PA 18603

Daniel G. Schmitz Attorney for Plaintiff

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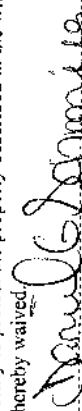
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Premises being: 1237 ORANGE STREET, BERWICK, PA 18603
Tax Parcel #04d-08-229

WAIVER OF WATCHMAN - Any deputy sheriff levying upon or attaching any property under within writ may leave same without a watchman, in custody of whoever is found in possession, after notifying such person of such levy or attachment, without liability on the part of such deputy or the sheriff to any plaintiff herein for any loss, destruction or removal of any such property before sheriff's sale thereof.

 (Attorney for Plaintiff(s)) (SEAL)

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

 (Attorney for Plaintiff(s)) (SEAL)

HARRY A. ROADARMEL

Columbia County, Pa.

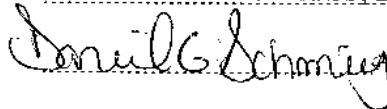
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 Attorney for Plaintiff

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Donald G. Schmitz
(Attorney for Plaintiff(s)) (SEAL)

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

Donald G. Schmitz
(Attorney for Plaintiff(s)) (SEAL)

_____, 20____
HARRY A. ROADARMEL
Columbia County, Pa.

Sheriff

Sir: — There will be placed in your hands
for service a Writ of EXECUTION (REAL ESTATE), styled as
follows: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. vs
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The defendant(s) will be found at 1237 ORANGE STREET, BERWICK, PA 18603

Donald G. Schmitz Attorney for Plaintiff

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See attached legal description

SHERIFF'S RETURN

MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.

Plaintiff

vs.

ROSEMARY SYLVESTER
A/K/A ROSEMARY PICARD

Defendants

IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY

No. 2005 CV 1460 MF CD Term,
200__

WRIT

ISSUED

NOW, _____ 2007, I, _____ High Sheriff of Columbia County, Pennsylvania,
do hereby deputize the Sheriff of _____ County, Pennsylvania, to execute this Writ. This deputation
being made at the request and risk of the Plaintiff.
Defendants alleged address is _____

Sheriff, Columbia County, Pennsylvania

By _____
Deputy Sheriff

AFFIDAVIT OF SERVICE

Now, _____ 200__ at _____ O'Clock _____ m., served the within
_____ upon _____
at _____
_____ by handing to _____
_____ a true and correct copy of the original Notice of Sale and made known to _____
the contents thereof.

Sworn and Subscribed before me

So Answers,

this _____

day of _____ 20 _____

Notary Public

BY: _____
Sheriff

_____, 20, _____, See return endorsed hereon by Sheriff of
_____, County, Pennsylvania, and made a part of this
return

So Answers,

Sheriff

Deputy Sheriff

IN THE COURT OF COMMON PLEAS
COLUMBIA COUNTY, PENNSYLVANIA

Mortgage Electronic Registration
Systems, Inc.

vs.

Rosemary Sylvester a/k/a
Rosemary Sylvester

CIVIL DIVISION
NO. 2005 CV 1460 MF

ORDER

AND NOW, this 26th day of April, 2006, upon
consideration of Plaintiff's Motion for Service Pursuant to Special Order of Court, it is hereby
ORDERED and **DECREED** that said Motion is **GRANTED**.

It is further **ORDERED** and **DECREED** that Plaintiff may obtain service of the
Complaint and all future pleadings on the above captioned Defendant, Rosemary Sylvester by:

1. First class mail to Rosemary Sylvester at the last known address 187 Beaver Dam Road, Stillwater, PA 17878 and the mortgaged premises located at 1237 Orange Street, Berwick, PA 18603; and
2. Certified mail to Rosemary Sylvester at the last known address 187 Beaver Dam Road, Still Water, PA 17878 and the mortgaged premises located at 1237 Orange Street, Berwick, PA 18603.

BY THE COURT:

151 Scott W. Naus
J.

CLERK OF COURT'S OFFICE
COLUMBIA COUNTY, PA

2006 APR 27 A 10:32

FILED
JIMMONTARY

SHERIFF'S DEPARTMENT

SHERIFF SERVICE PROCESS RECEIPT and AFFIDAVIT OF RETURN

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

Expiration date

Plaintiff

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

Court Number

2005 CV 1460 MF

Defendant

ROSEMARY SYLVESTER A/K/A ROSEMARY PICARD

Type or Writ of Complaint

EXECUTION/NOTICE OF SALE

SERVE

AT

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

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

1237 ORANGE STREET, BERWICK, PA 18603

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

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

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

Sheriff of COLUMBIA County, Penna.

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

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

Defendant

Telephone Number

Date

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

(215)563-7000

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

PLAINTIFF

Court Number

RETURNED:

AFFIRMED and subscribed to before me this _____ day

of _____ 20

SO ANSWERS

Signature of Dep. Sheriff

Date

Signature of Sheriff

Date

Sheriff of

DESCRIPTION

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BEGINNING at the southeast corner of Lot No. 318, this being the east side of the first lot east of Arch Street on the northerly side of Orange Street; thence in a northerly direction along Lot No. 318 a distance of 160 feet to a fifteen foot alley; thence in a southeasterly direction along said alley a distance of 48.7 feet to the corner of Lot No. 316; thence in a southerly direction along Lot No. 316 a distance of 160 feet to Orange Street; thence in a northwesterly direction along Orange Street, a distance of 48.7 feet to the place of beginning.

This description is intended to cover and this deed to convey Lot No. 317 of the Berwick Land and Improvement Company's Addition to Berwick, as marked and numbered on plot or plan recorded in the Recorder's Office at Bloomsburg, Pennsylvania, in Miscellaneous Book 8, Page 366 (formerly known as the Ferris Farm); whereon is erected a two story frame, single dwelling house with appurtenances.

Premises being: 1237 ORANGE STREET, BERWICK, PA 18603
Tax Parcel #04d-08-229

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ORIGINAL DOCUMENT PRINTED ON CHEMICAL REACTIVE PAPER WITH MICROPRINTED BORDER

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

COMMERCE BANK
PHILADELPHIA, PA 19148

3-180/360

CHECK NO
599498

DATE	AMOUNT
05/23/2007	*****1,350.00

JMC 05232007

Pay ONE THOUSAND THREE HUNDRED FIFTY AND 00/100 DOLLARS

Void after 180 days

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

Travis S. Hallinan

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

⑈599498⑈ ⑆036001808⑆36 150866 6⑈