

SHERIFF'S SALE COST SHEET

Bank of NY vs. Yakov / 2015
 NO. 161-08 ED NO. 242-00 JD DATE/TIME OF SALE Sept

DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$ <u>195.00</u>
LEVY (PER PARCEL	\$15.00
MAILING COSTS	\$ <u>24.50</u>
ADVERTISING SALE BILLS & COPIES	\$17.50
ADVERTISING SALE (NEWSPAPER)	\$15.00
MILEAGE	\$ <u>24.00</u>
POSTING HANDBILL	\$15.00
CRYING/ADJOURN SALE	\$10.00
SHERIFF'S DEED	\$35.00
TRANSFER TAX FORM	\$25.00
DISTRIBUTION FORM	\$25.00
COPIES	\$ <u>6.50</u>
NOTARY	\$ <u>15.00</u>
TOTAL *****	\$ <u>382.50</u>

WEB POSTING	\$150.00
PRESS ENTERPRISE INC.	\$ <u>467.16</u>
SOLICITOR'S SERVICES	\$75.00
TOTAL *****	\$ <u>672.16</u>

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

REAL ESTATE TAXES:

BORO, TWP & COUNTY 20	\$
SCHOOL DIST. 20	\$
DELINQUENT 20	\$ <u>5</u>
TOTAL *****	\$ <u>5</u>

MUNICIPAL FEES DUE:

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

SURCHARGE FEE (DSTE)	\$ <u>140.00</u>
MISC. _____	\$
_____	\$
TOTAL *****	\$ <u>0</u>

TOTAL COSTS (OPENING BID) \$ 1114.66 183. - w/p.
 235.34

**SHAPIRO & DENARDO, LLC**

ATTORNEYS AT LAW

3600 Horizon Drive, Suite 150, King of Prussia, Pennsylvania 19406

Tel: (610) 278-6800, Fax: (610) 278-9980

GERALD M. SHAPIRO

Admitted in Illinois and Florida Only

DAVID S. KREISMAN

Admitted in Illinois Only

CHRISTOPHER A. DeNARDO

Managing Partner

DANIELLE BOYLE-EBER SOLE +**MICHAEL J. CLARK +****ILANA ZION****LESLIE RASE**

+ Also Licensed in New Jersey

January 22, 2009

VIA FACSIMILE: 570-389-5625

Columbia County Sheriff

ATTN: Sheriff Chamberlain

RE: The Bank of New York Mellon, as Indenture Trustee for the registered holders of ABFS Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4

vs.

Earl E Yoder and Alfonso P. Koros

Docket No. 242 CV 2006

Our File No. 06-25745

Dear Sheriff Chamberlain:

Kindly stay Sheriff's sale currently scheduled for February 4, 2009 in the above-referenced matter. Plaintiff has realized that no monies have been received.

Please forward to us a bill for any additional monies which may be due and owing to the Sheriff of Columbia County, or in the alternative, refund any monies from the deposit already with your office.

Very truly yours,

Lisa Kosik

Legal Assistant

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.

THE BANK OF NEW YORK

VS.

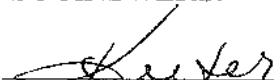
EARL YODER & ALFONSO KOROS

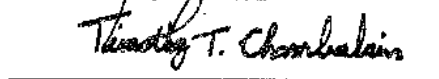
WRIT OF EXECUTION #161 OF 2008 ED

POSTING OF PROPERTY

January 5, 2009 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE
PROPERTY OF EARL YODER & ALFONSO KOROS AT 1548 SPRING GARDEN AVE
BERWICK COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY
COLUMBIA COUNTY DEPUTY SHERIFF KRISTOPHER KEEFER.

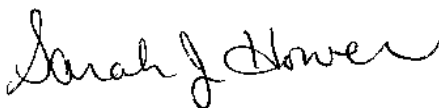
SO ANSWERS:

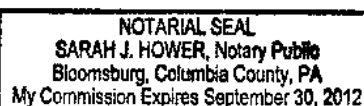

DEPUTY SHERIFF


TIMOTHY T. CHAMBERLAIN
SHERIFF

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 7TH DAY OF JANUARY 2009





TIMOTHY T. CHAMBERLAIN



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

PHONE
(570) 389-5612

24 HOUR PHONE
(570) 794-6300

THE BANK OF NEW YORK AS SUCCESSOR
TO JPMORGAN CHASE BANK, N.A., AS
TRUSTEE FOR THE REGISTERED
HOLDERS OF ABFS MORTGAGE LOAN
TRUST 2002-4, MORTGAGE PASS-
THROUGH CERTIFICATES, SERIES 2002-4

Docket # 161ED2008

VS

MORTGAGE FORECLOSURE

EARL E. YODER
ALFONSO P. KOROS

AFFIDAVIT OF SERVICE

NOW, THIS TUESDAY, OCTOBER 07, 2008, AT 9:10 AM, SERVED THE WITHIN MORTGAGE
FORECLOSURE UPON EARL YODER AT 1548 SPRING GARDEN AVENUE, BERWICK BY
HANDING TO EARL YODER A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND
MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME
THIS WEDNESDAY, OCTOBER 08, 2008

Tami B Kline KPB
NOTARY PUBLIC

Proth & Clerk of Sev. Courts
My Com. Ex. 1st Monday in 2012

Timothy T. Chamberlain
X
TIMOTHY T. CHAMBERLAIN
SHERIFF

P. D'Angelo
X
P. D'ANGELO
DEPUTY SHERIFF

SHAPIRO AND DENARDO, LLC
3600 HORIZON DRIVE
Suite 150
KING OF PRUSSIA, PA 19406

U.S. SMALL BUSINESS ADMINISTRATION
PHILADELPHIA DISTRICT OFFICE
100 BERT N.C. NIX FEDERAL BUILDING
500 MARKET STREET-5TH FLOOR
PHILADELPHIA, PA 19107

Article Addressed to:

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.

SENDER: COMPLETE THIS SECTION

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:

COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF REVENUE-ATTN: SHERIFF SALE
BUREAU OF COMPLIANCE
DEPARTMENT 281230
HARRISBURG, PA 17128-1230

COMPLETE THIS SECTION ON DELIVERY

- A. Signature *[Signature]* 161
B. Received by (Printed Name) *[Signature]* C. Date of Delivery **OCT 08 2008**
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)

7007 0710 0002 4087 6771

Domestic Return Receipt

102595-02-M-11

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:

OFFICE OF F.A.I.R.
DEPARTMENT OF PUBLIC WELFARE
PO BOX 8016
HARRISBURG, PA 17105

COMPLETE THIS SECTION ON DELIVERY

- A. Signature *[Signature]* 161
B. Received by (Printed Name) *[Signature]* C. Date of Delivery **OCT 08 2008**
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)

7007 0710 0002 4087 6764

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-11

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:

INTERNAL REVENUE SERVICE
TECHNICAL SUPPORT GROUP
WILLIAM GREEN FEDERAL BUILDING
600 ARCH STREET ROOM 3259
PHILADELPHIA, PA 19106

COMPLETE THIS SECTION ON DELIVERY

- A. Signature *[Signature]* 161
B. Received by (Printed Name) *[Signature]* C. Date of Delivery **OCT 09 2008**
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)

7007 0710 0002 4087 6740

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-11

COMPLETE THIS SECTION ON DELIVERY

A. Signature *[Signature]* 161
B. Received by (Printed Name) *[Signature]* C. Date of Delivery **OCT 08 2008**
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.

PHILADELPHIA, PA 19107

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) 784-9300

THE BANK OF NEW YORK AS SUCCESSOR
TO JPMORGAN CHASE BANK, N.A., AS
TRUSTEE FOR THE REGISTERED
HOLDERS OF ABFS MORTGAGE LOAN
TRUST 2002-4, MORTGAGE PASS-
THROUGH CERTIFICATES, SERIES 2002-4

Docket # 161ED2008

VS

MORTGAGE FORECLOSURE

EARL E. YODER
ALFONSO P. KOROS

AFFIDAVIT OF SERVICE

NOW, THIS TUESDAY, OCTOBER 07, 2008, AT 9:35 AM, SERVED THE WITHIN MORTGAGE
FORECLOSURE UPON EARL YODER & ALFONSO KOROS C/O FRANK KEPNER AT 123
WEST FRONT STREET, BERWICK BY HANDING TO JACKIE TITUS, RECEPTIONIST, A TRUE
AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE
CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME
THIS WEDNESDAY, OCTOBER 08, 2008

Tami B Kline /KPB/
NOTARY PUBLIC

Proth & Clerk of Sev. Courts
My Com. Ex. 1st Monday in 2012

Timothy T. Chamberlain
X
TIMOTHY T. CHAMBERLAIN
SHERIFF

P. D'Angelo
X
P. D'ANGELO
DEPUTY SHERIFF

SHAPIRO AND DENARDO, LLC
3600 HORIZON DRIVE
Suite 150
KING OF PRUSSIA, PA 19406

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

THE BANK OF NEW YORK AS SUCCESSOR TO JPMORGAN CHASE BANK, N.A., AS TRUSTEE FOR THE REGISTERED HOLDERS OF ABFS MORTGAGE LOAN TRUST 2002-4, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2002-4

Docket # 161ED2008

VS

MORTGAGE FORECLOSURE

EARL E. YODER
ALFONSO P. KOROS

AFFIDAVIT OF SERVICE

NOW, THIS TUESDAY, OCTOBER 07, 2008, AT 9:10 AM, SERVED THE WITHIN MORTGAGE FORECLOSURE UPON ALFONSO YODER AT 1548 SPRING GARDEN AVENUE, BERWICK BY HANDING TO EARL YODER, PARTNER, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME
THIS WEDNESDAY, OCTOBER 08, 2008

Tami B Kline (KPB)
NOTARY PUBLIC

Proth & Clerk of Sev. Courts
My Com. Ex. 1st Monday in 2012

Timothy T. Chamberlain
X
TIMOTHY T. CHAMBERLAIN
SHERIFF

P. D'Angelo
X
P. D'ANGELO
DEPUTY SHERIFF

SHAPIRO AND DENARDO, LLC
3600 HORIZON DRIVE
Suite 150
KING OF PRUSSIA, PA 19406

SHAPIRO & DeNARDO, LLC
BY: MICHAEL J. CLARK, ESQUIRE
ATTORNEY I.D. NO: PA Bar # 202929
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610) 278-6800
S & D FILE NO. 06-25745

The Bank Of New York, As Trustee For The
Registered Holders Of ABFS Mortgage Loan
Trust 2002-4, Mortgage Pass-Through
Certificates, Series 2002-4

PLAINTIFF

VS.

Earl E Yoder and Alfonso P. Koros
DEFENDANTS

COURT OF COMMON PLEAS
COLUMBIA COUNTY

NO: 242 CV 2006

VERIFICATION OF SERVICE PURSUANT TO Pa.R.C.P. 440


The undersigned hereby verifies that she is a legal assistant for Shapiro & DeNardo, LLC, attorneys for the Plaintiff in the above case and that pursuant to Pa.R.C.P 3129.2(c)(1)(ii) and 440, she mailed a true and correct copy of the Notice of Sale in the above-captioned case to Defendant's Attorney by regular, postage pre-paid, on October 24, 2008 and December 29, 2008.

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

DATED: 12/22/08

SHAPIRO & DENARDO, LLC

BY:


Liusa Kosik,
Legal Assistant

06-25745

U.S. POSTAL SERVICE	CERTIFICATE OF MAILING
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE-POSTMASTER	
Received From:	
<u>Shapiro and Kreisman, LLC</u>	
<u>3600 Horizon Drive, Ste.150</u>	
<u>King Of Prussia, PA 19406</u>	
One piece of ordinary mail addressed to:	
<u>Alfonso P. Karos</u>	
<u>c/o Franklin E. Kepner, Jr., Esquire</u>	
<u>Kepner, Kepner & Cobra, PC</u>	
<u>123 West Front Street</u>	
<u>Berwick, PA 18603-4701</u>	

LLC -06-25745

PS Form 3817, January 2001



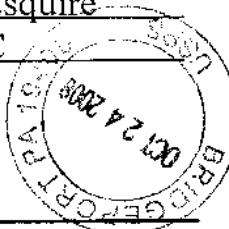
UNITED STATES POSTAGE
\$01.10
DEC 29 2008
0004242891
MAILED FROM ZIP CODE 19406

U.S. POSTAL SERVICE	CERTIFICATE OF MAILING
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE-POSTMASTER	
Received From:	
<u>Shapiro and Kreisman, LLC</u>	
<u>3600 Horizon Drive, Ste.150</u>	
<u>King Of Prussia, PA 19406</u>	
One piece of ordinary mail addressed to:	
<u>Earl E Yoder</u>	
<u>c/o Franklin E. Kepner, Jr., Esquire</u>	
<u>Kepner, Kepner & Cobra, PC</u>	
<u>123 West Front Street</u>	
<u>Berwick, PA 18603-4701</u>	

PS Form 3817, January 2001



UNITED STATES POSTAGE
\$01.10
OCT 24 2008
0004242891
MAILED FROM ZIP CODE 19406



SHAPIRO & DeNARDO, LLC
BY: LAUREN R. TABAS, ESQUIRE
ATTORNEY I.D. NO: PA Bar # 93337
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610) 278-6800
S & D FILE NO. 06-25745

The Bank Of New York, As Trustee For The
Registered Holders Of ABFS Mortgage Loan
Trust 2002-4, Mortgage Pass-Through
Certificates, Series 2002-4

PLAINTIFF

VS.

Earl E Yoder
and
Alfonso P. Koros

DEFENDANT(S)

COURT OF COMMON PLEAS
COLUMBIA COUNTY

NO: 242 CV 2006

CERTIFICATION OF NOTICE TO LIENHOLDERS
PURSUANT TO PA R.C.P 3129.2 (C) (2)

I, Lisa Kosik, Legal Assistant for Shapiro & DeNardo, LLC, attorneys for the Plaintiff, The Bank Of New York, As Trustee For The Registered Holders Of ABFS Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4, hereby certify that Notice of Sale was served on all persons appearing on Exhibit "A" attached hereto, by United States mail, first class, postage prepaid, with Certificates of Mailing on December 1, 2008, the originals of which are attached and that each of said persons appears on Plaintiff's Affidavit pursuant to Pa. R.C.P. 3129.1.

The undersigned understands that the statements herein are subject to the penalties provided by 18 P.S. Section 4904.

Respectfully submitted,

SHAPIRO & DENARDO, LLC

BY:



Lisa Kosik
Legal Assistant

06-25745

Delivery Confirmation	Signature Confirmation	Special Handling
-----------------------	------------------------	------------------

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 9/24/2008

SERVICE# 7 - OF - 14 SERVICES
DOCKET # 161ED2008

PLAINTIFF THE BANK OF NEW YORK AS SUCCESSOR TO
JPMORGAN CHASE BANK, N.A., AS TRUSTEE FOR THE
REGISTERED HOLDERS OF ABFS MORTGAGE LOAN
TRUST 2002-4, MORTGAGE PASS-THROUGH
CERTIFICATES, SERIES 2002-4

DEFENDANT EARL E. YODER
ALFONSO P. KOROS
ATTORNEY FIRM SHAPIRO AND DENARDO, LLC

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

SERVED UPON Maurice Cole

RELATIONSHIP Cust. Serv. IDENTIFICATION _____

DATE 10-8 TIME 1330 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 JA DATE _____



October 8, 2008

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

**THE BANK OF NEW YORK AS SUCCESSOR TO JP MORGAN CHASE
BANK, N.A., AS TRUSTEE FOR THE REGISTERED HOLDERS OF
ABFS MORTGAGE LOAN TRUST 2002-4, MORTGAGE PASS-
THROUGH CERTIFICATES, SERIES 2002-4**

VS.

**EARL E. YODER
ALFONSO P. KOROS**

DOCKET # 161ED2008

JD # 242JD2006

Dear Timothy:

The amount due on sewer account #141582 for the property located at 1548
Spring Garden Avenue Berwick, Pa through March 31, 2009 is \$264.54.

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

Sincerely,

Kelly Greer
Authority Clerk

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 9/24/2008

SERVICE# 1 - OF - 14 SERVICES
DOCKET # 161ED2008

PLAINTIFF

THE BANK OF NEW YORK AS SUCCESSOR TO
JPMORGAN CHASE BANK, N.A., AS TRUSTEE FOR THE
REGISTERED HOLDERS OF ABFS MORTGAGE LOAN
TRUST 2002-4, MORTGAGE PASS-THROUGH
CERTIFICATES, SERIES 2002-4

DEFENDANT

EARL E. YODER
ALFONSO P. KOROS

ATTORNEY FIRM

SHAPIRO AND DENARDO, LLC

PERSON/CORP TO SERVED
EARL YODER
1548 SPRING GARDEN AVENUE
BERWICK

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON EARL YODER

RELATIONSHIP _____ IDENTIFICATION _____

DATE 10-07-08 TIME 0910 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 Dill

DATE 10-07-08

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 9/24/2008

SERVICE# 2 - OF - 14 SERVICES
DOCKET # 161ED2008

PLAINTIFF

THE BANK OF NEW YORK AS SUCCESSOR TO
JPMORGAN CHASE BANK, N.A., AS TRUSTEE FOR THE
REGISTERED HOLDERS OF ABFS MORTGAGE LOAN
TRUST 2002-4, MORTGAGE PASS-THROUGH
CERTIFICATES, SERIES 2002-4

DEFENDANT

EARL E. YODER
ALFONSO P. KOROS

ATTORNEY FIRM

SHAPIRO AND DENARDO, LLC

PERSON/CORP TO SERVED
ALFONSO YODER
1548 SPRING GARDEN AVENUE
BERWICK

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON EARL YODER

RELATIONSHIP PARTNER IDENTIFICATION _____

DATE 10-07-08 TIME 0910 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

Pau Dille

DATE 10-07-08

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 9/24/2008

SERVICE# 3 - OF - 14 SERVICES
DOCKET # 161ED2008

PLAINTIFF THE BANK OF NEW YORK AS SUCCESSOR TO
JPMORGAN CHASE BANK, N.A., AS TRUSTEE FOR THE
REGISTERED HOLDERS OF ABFS MORTGAGE LOAN
TRUST 2002-4, MORTGAGE PASS-THROUGH
CERTIFICATES, SERIES 2002-4

DEFENDANT EARL E. YODER
ALFONSO P. KOROS
ATTORNEY FIRM SHAPIRO AND DENARDO, LLC

PERSON/CORP TO SERVED
TENANT(S)
1548 SPRING GARDEN AVENUE
BERWICK

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON EARL YODER

RELATIONSHIP OWNER IDENTIFICATION _____

DATE 10-07-08 TIME 0910 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) _____

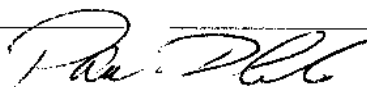
ATTEMPTS
DATE

TIME

OFFICER

REMARKS

DEPUTY



DATE

10-07-08

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 9/24/2008

SERVICE# 4 - OF - 14 SERVICES
DOCKET # 161ED2008

PLAINTIFF THE BANK OF NEW YORK AS SUCCESSOR TO
JPMORGAN CHASE BANK, N.A., AS TRUSTEE FOR THE
REGISTERED HOLDERS OF ABFS MORTGAGE LOAN
TRUST 2002-4, MORTGAGE PASS-THROUGH
CERTIFICATES, SERIES 2002-4

DEFENDANT EARL E. YODER
ALFONSO P. KOROS
ATTORNEY FIRM SHAPIRO AND DENARDO, LLC

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

SERVED UPON CONNIE GINGHER

RELATIONSHIP _____ IDENTIFICATION _____

DATE 10.07.08 TIME 1000 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 Dill

DATE 10.07.08

BERWICK BORO
MAKE CHECKS PAYABLE TO:

Connie C Gingher
1615 Lincoln Avenue
Berwick PA 18603

HOURS: MON, TUE, THUR : 9:30 AM - 4 PM
CLOSED WEDNESDAY & HOLIDAYS.
CLOSED FRIDAYS

PHONE: 570-752-7442

DATE
03/01/2008

BILL NO.
6701

DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	AMOUNT DUE	INCL. PENALTY
GENERAL SINKING	19.115	6.146	115.13	117.48	129.23
FIRE		1.345	25.20	25.71	28.28
LIGHT		1.25	23.41	23.89	25.08
BORO RE		1.75	32.78	33.45	35.12
		10.6	198.57	202.62	212.75

The discount & penalty have been calculated for your convenience

PAY THIS AMOUNT

APR 30
If paid on or before

June 30
If paid on or before

June 30
If paid after

PAID IN ADVANCE - PROMPT PAYMENTS REQUESTED

YODER EARLE
ALFONSO P KORUS
1626 FAIRVIEW AVENUE
BERWICK PA 18603

CITY IWP

Discount	2 %	2 %
Penalty	10 %	5 %

10/1

His tax returned to
courthouse on:
January 1 2009

THIS TAX NOTICE MUST BE RETURNED WITH YOUR PAYMENT

Buildings
Total Assessment

2

FILE COPY

4/29/08

11

1

BERNICK AREA SCHOOL DISTRICT

2008 SCHOOL REAL ESTATE DATE 07/01/2008 BILL# 004415

Original

BERWICK BOROUGH
MAKE CHECKS PAYABLE TO:

16.5 LINCOLN AVENUE
BERWICK, PA 18603

HOURS
Mon, Tue, Thur, 9:30am-4:00pm

Closed Wednesday and Friday

Closed Holidays

PHONE 570-752-7442

The 2% discount and 10% penalty have been computed for your convenience. Taxes are due now and payable. Prompt payment is requested. This tax notice must be returned with your payment. For a receipt, enclose a SASE.

**PAY
THIS
AMOUNT**

901.04
IF PAID ON
OR BEFORE
AUG 31

919.43
IF PAID ON
OR BEFORE
Oct 31

1011.37
IF PAID
AFTER
NOV 1

NO REFUNDS UNDER \$5.00

M YODER EARL E
A ALFONSO P KORUS
I 1626 FAIRVIEW AVENUE
L BERNICK PA 18603

PROPERTY DE
PARCEL 04D05 055000000

ACCT.	7272
-------	------

1548 SPRING GARDEN AVE

3825.00

0435-0171

15290.00

○ \mathbb{F}

MAKE SEPARATE CHECKS FOR SCHOOL PAYMENT

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
 DATE RECEIVED 9/24/2008

SERVICE# 5 - OF - 14 SERVICES
 DOCKET # 161ED2008

PLAINTIFF THE BANK OF NEW YORK AS SUCCESSOR TO
 JPMORGAN CHASE BANK, N.A., AS TRUSTEE FOR THE
 REGISTERED HOLDERS OF ABFS MORTGAGE LOAN
 TRUST 2002-4, MORTGAGE PASS-THROUGH
 CERTIFICATES, SERIES 2002-4

DEFENDANT EARL E. YODER
 ALFONSO P. KOROS
 ATTORNEY FIRM SHAPIRO AND DENARDO, LLC

PERSON/CORP TO SERVED
BERWICK SEWER
1108 FREAS AVENUE
BERWICK

PAPERS TO SERVED
 MORTGAGE FORECLOSURE

SERVED UPON KRISTY Romig

RELATIONSHIP _____ IDENTIFICATION _____

DATE 10-07-08 TIME 1200 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 P. Corbett DATE 10-07-08

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 9/24/2008

SERVICE# 6 - OF - 14 SERVICES
DOCKET # 161ED2008

PLAINTIFF THE BANK OF NEW YORK AS SUCCESSOR TO
JPMORGAN CHASE BANK, N.A., AS TRUSTEE FOR THE
REGISTERED HOLDERS OF ABFS MORTGAGE LOAN
TRUST 2002-4, MORTGAGE PASS-THROUGH
CERTIFICATES, SERIES 2002-4

DEFENDANT EARL E. YODER
ALFONSO P. KOROS
ATTORNEY FIRM SHAPIRO AND DENARDO, LLC

PERSON/CORP TO SERVED	PAPERS TO SERVED
EARL YODER & ALFONSO KOROS C/O FRANK KEPNER	MORTGAGE FORECLOSURE
123 WEST FRONT STREET	
BERWICK	

SERVED UPON JACKIE TITUS

RELATIONSHIP RECEPTIONIST IDENTIFICATION _____


DATE 10-07-08 TIME 0935 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 10-07-08

COUNTY OF COLUMBIA
REAL ESTATE TAX LIEN CERTIFICATE

DATE: 07-OCT-08

FEE: \$5.00

CERT. NO: 5266

YODER EARL E
ALFONSO P KORUS
1626 FAIRVIEW AVENUE
BERWICK PA 18603

DISTRICT: BERWICK BORO
DEED
LOCATION: 1548 SPG.GDN AVE L-43
PARCEL: 04D-05 -055-00,000

YEAR	BILL ROLL	AMOUNT	INTEREST	PENDING	COSTS	TOTAL AMOUNT DUE
2006	PRIM	0.00	0.00		0.00	0.00
2007	PRIM	0.00	0.00		0.00	0.00
TOTAL DUE :						\$0.00

TAX CLAIM TOTAL AMOUNT DUE DURING THE MONTH OF: October ,2008

THIS IS TO CERTIFY THAT, ACCORDING TO OUR RECORDS, TAX LIENS AS OF
DECEMBER 31, 2007

REQUESTED BY:

Timothy T. Chamberlain, Sheriff
dm.

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 9/24/2008

SERVICE# 10 - OF - 14 SERVICES
DOCKET # 161ED2008

PLAINTIFF

THE BANK OF NEW YORK AS SUCCESSOR TO
JPMORGAN CHASE BANK, N.A., AS TRUSTEE FOR THE
REGISTERED HOLDERS OF ABFS MORTGAGE LOAN
TRUST 2002-4, MORTGAGE PASS-THROUGH
CERTIFICATES, SERIES 2002-4

DEFENDANT

EARL E. YODER
ALFONSO P. KOROS

ATTORNEY FIRM

SHAPIRO AND DENARDO, LLC

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 10-6-8 TIME 1605 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) _____

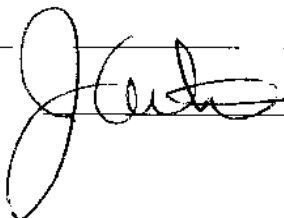
ATTEMPTS
DATE

TIME

OFFICER

REMARKS

DEPUTY



DATE 10-6-8

REAL ESTATE OUTLINE

ED # 161-08

DATE RECEIVED 9-24-08
DOCKET AND INDEX 10-6-08

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>	
WAIVER OF WATCHMAN	<u>✓</u>	
AFFIDAVIT OF LIENS LIST	<u>✓</u>	
CHECK FOR \$1,350.00 OR _____	<u>✓</u>	CK# <u>313645</u>

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

SALE DATE	<u>Feb. 4, 09</u>	TIME <u>0900</u>
POSTING DATE	<u>Jan 5, 09</u>	
ADV. DATES FOR NEWSPAPER	1 ST WEEK <u>Jan 14</u>	
	2 ND WEEK <u>21</u>	
	3 RD WEEK <u>28, 08</u>	

SHERIFF'S SALE

WEDNESDAY FEBRUARY 4, 2009 AT 9:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 161 OF 2006 ED AND CIVIL WRIT NO. 242 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 THAT CERTAIN piece or parcel of land lying and being situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to-wit: BEGINNING at a point on the southerly side of Spring Garden Avenue at the corner of Lot No. 42; thence along Spring Garden Avenue in an easterly direction forty-five (45) feet to the corner of Lot No. 44; thence along said lot in a southerly direction one hundred seventy-five feet (175) to a fifteen (15) foot wide alley; thence along said alley in a westerly direction forty-five (45) feet to Lot No. 43; in the Berwick Land and Improvement Company's Addition to Berwick.

BEING the same premises John Horek and Julia Horek, his wife, by deed dated August 15, 1989 and recorded on August 17, 1989 in Columbia County Recorder's Office in Deed Book Volume 435, Page 171, granted and conveyed unto Earl E. Yoder and Alfonso P. Koros.

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
Michael J. Clark
3600 Horizon Drive
King of Prussia, PA 19406

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

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Plaintiff's Attorney
Michael J. Clark
3600 Horizon Drive
King of Prussia, PA 19406

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

COMMONWEALTH OF PENNSYLVANIA
COUNTY OF COLUMBIA

SS

The Bank of New York as successor to JPMorgan
Chase Bank, N.A., as Trustee for the registered
holders of ABFS Mortgage Loan Trust 2002-4.
Mortgage Pass-Through Certificates, Series 2002-4
PLAINTIFF

No: 242 CV 2006

2008-ED-161

VS.

Earl E Yoder and Alfonso P. Koros
DEFENDANT(S)

WRIT OF EXECUTION:

MORTGAGE FORECLOSURE

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:

1548 Spring Garden Avenue, Berwick, PA 18603

See attached legal

NOTE: Description of property may be included in, or attached to the Writ.

Amount Due

\$81,066.10

Interest from May 31, 2006 to September
26, 2006

\$3,420.06

Interest from September 27, 2006 to

\$ _____

Costs to be added

Seal of Court

Tami B. Kline
PROTHONOTARY

Date: 9-24-08

Kelly P. Brewer
Deputy Prothonotary

SHAPIRO & DENARDO, LLC
BY: MICHAEL J. CLARK, ESQUIRE
ATTORNEY I.D. NO: 202929
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610) 278-6800
S & K FILE NO. 06-25745

The Bank of New York as successor to
JPMorgan Chase Bank, N.A., as Trustee for
the registered holders of ABFS Mortgage
Loan Trust 2002-4, Mortgage Pass-Through
Certificates, Series 2002-4

PLAINTIFF

vs.

Earl E Yoder and Alfonso P. Koros
DEFENDANTS

COURT OF COMMON PLEAS
COLUMBIA COUNTY

NO: 242 CV 2006

2008-ED-161

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: Earl E Yoder
c/o Franklin E. Kepner, Jr., Esquire
Kepner, Kepner & Cobra, P.C.
123 West Front Street
Berwick, PA 18603-4701
Your house (real estate) at:

1548 Spring Garden Avenue, Berwick, PA 18603
04D-05-055

is scheduled to be sold at Sheriff's Sale on February 4, 2009 at:

Columbia County Sheriff's County
35 West Main Street
Bloomsburg, PA 17185

at 9:00 am, to enforce the court judgment of \$81,066.10 obtained by The Bank of New York as successor to JPMorgan Chase Bank, N.A., as Trustee for the registered holders of ABFS Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4 against you.

NOTICE OF OWNER'S RIGHTS

YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE

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

1. The sale will be cancelled if you pay back to JPMorgan Chase Bank, N.A., as Trustee for the registered holders of ABFS Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4 the amount of the judgment plus costs or the back payments, late charges, costs, and reasonable attorneys fees due. To find out how much you must pay, you may call: (610) 278-6800.
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 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 of 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.

4. 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 (610) 278-6800.
5. 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.
6. 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 (570) 389-5622.
7. 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.
8. 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.
9. 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 no later than thirty (30) days from the date of the sale. This schedule will state who will be receiving the money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the date of filing of said schedule.
10. You may also have other rights and defenses or ways of getting your house back, if you act immediately after the sale.
YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE LISTED BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

Court Administrator Columbia County Lawyer Referral Service
Telephone: 570-784-8760
North Penn Legal Services
168 East 5th Street
Bloomsburg, PA 17815

PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT YOU ARE ADVISED THAT THIS LAW FIRM IS DEEMED TO BE A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

06-25745

ALL THAT CERTAIN piece or parcel of land lying and being situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to-wit:

BEGINNING at a point on the southerly side of Spring Garden Avenue at the corner of Lot No. 42; thence along Spring Garden Avenue in an easterly direction forty-five (45) feet to the corner of Lot No. 44; thence along said lot in a southerly direction one hundred seventy-five feet (175) to a fifteen (15) foot wide alley; thence along said alley in a westerly direction forty-five (45) feet to Lot No. 43; in the Berwick Land and Improvement Company's Addition to Berwick.

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SHAPIRO & DENARDO, LLC
BY: MICHAEL J. CLARK, ESQUIRE
ATTORNEY I.D. NO: 202929
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610) 278-6800
S & K FILE NO. 06-25745

The Bank of New York as successor to
JPMorgan Chase Bank, N.A., as Trustee for
the registered holders of ABFS Mortgage
Loan Trust 2002-4, Mortgage Pass-Through
Certificates, Series 2002-4

PLAINTIFF

vs.

Earl E Yoder and Alfonso P. Koros
DEFENDANTS

COURT OF COMMON PLEAS
COLUMBIA COUNTY

NO: 242 CV 2006

2008-ED-161

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: Earl E Yoder
c/o Franklin E. Kepner, Jr., Esquire
Kepner, Kepner & Cobra, P.C.
123 West Front Street
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1. The sale will be cancelled if you pay back to JPMorgan Chase Bank, N.A., as Trustee for the registered holders of ABFS Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4 the amount of the judgment plus costs or the back payments, late charges, costs, and reasonable attorneys fees due. To find out how much you must pay, you may call: (610) 278-6800.
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9. 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 no later than thirty (30) days from the date of the sale. This schedule will state who will be receiving the money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the date of filing of said schedule.
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North Penn Legal Services
168 East 5th Street
Bloomsburg, PA 17815

PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT YOU ARE ADVISED THAT THIS LAW FIRM IS DEEMED TO BE A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

06-25745

ALL THAT CERTAIN piece or parcel of land lying and being situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to-wit:

BEGINNING at a point on the southerly side of Spring Garden Avenue at the corner of Lot No. 42; thence along Spring Garden Avenue in an easterly direction forty-five (45) feet to the corner of Lot No. 44; thence along said lot in a southerly direction one hundred seventy-five feet (175) to a fifteen (15) foot wide alley; thence along said alley in a westerly direction forty-five (45) feet to Lot No. 43; in the Berwick Land and Improvement Company's Addition to Berwick.

BEING the same premises John Horek and Julia Horek, his wife, by deed dated August 15, 1989 and recorded on August 17, 1989 in Columbia County Recorder's Office in Deed Book Volume 435, Page 171, granted and conveyed unto Earl E. Yoder and Alfonso P. Koros.

SHAPIRO & DENARDO, LLC
BY: MICHAEL J. CLARK, ESQUIRE
ATTORNEY I.D. NO: 202929
3600 HORIZON DRIVE., SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610) 278-6800
S & K FILE NO. 06-25745

The Bank of New York as successor to
JPMorgan Chase Bank, N.A., as Trustee for
the registered holders of ABFS Mortgage
Loan Trust 2002-4, Mortgage Pass-Through
Certificates, Series 2002-4
PLAINTIFF

vs.

Earl E Yoder and Alfonso P. Koros
DEFENDANTS

COURT OF COMMON PLEAS
CIVIL DIVISION
COLUMBIA COUNTY

NO:242 CV 2006

2008-ED-1161

CERTIFICATION OF ADDRESS

I hereby certify that the correct address of the judgment creditor (Plaintiff) is:

The Bank of New York as successor to JPMorgan Chase Bank, N.A., as Trustee for the
registered holders of ABFS Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates,
Series 2002-4
1605 Palm Beach Lakes, Suite 105
West Palm Beach, FL 33401

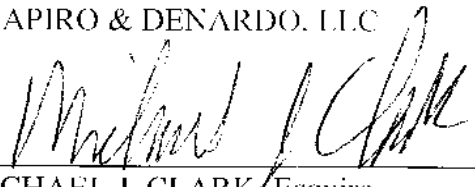
and that the last known address of the judgment debtor (Defendants) is:

Earl E Yoder
1548 Spring Garden Avenue
Berwick, PA 18603

Alfonso P. Koros
1548 Spring Garden Avenue
Berwick, PA 18603

SHAPIRO & DENARDO, LLC

BY:


MICHAEL J. CLARK, Esquire
Attorney for Plaintiff

SHAPIRO & DENARDO, LLC
BY: MICHAEL J. CLARK, ESQUIRE
ATTORNEY I.D. NO: 202929
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610) 278-6800
S & K FILE NO. 06-25745

The Bank of New York as successor to
JPMorgan Chase Bank, N.A., as Trustee for
the registered holders of ABFS Mortgage
Loan Trust 2002-4, Mortgage Pass-Through
Certificates, Series 2002-4
PLAINTIFF

vs.

Earl E Yoder and Alfonso P. Koros
DEFENDANTS

COURT OF COMMON PLEAS
COLUMBIA COUNTY

NO: 242 CV 2006

2008-ED-161

AFFIDAVIT PURSUANT TO RULE 3129.1

The Bank of New York as successor to JPMorgan Chase Bank, N.A., as Trustee for the registered holders of ABFS Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4. Plaintiff in the above action, sets forth, as of the date the praecipe for the writ of execution was filed, the following information concerning the real property located at 1548 Spring Garden Avenue, Berwick, PA 18603.

1. Name and address of Owners or Reputed Owners

Earl E Yoder
1548 Spring Garden Avenue
Berwick, PA 18603

Alfonso P. Koros
1548 Spring Garden Avenue
Berwick, PA 18603

2. Name and address of Defendants in the judgment:

Earl E Yoder
1548 Spring Garden Avenue
Berwick, PA 18603

Alfonso P. Koros
1548 Spring Garden Avenue
Berwick, PA 18603

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

The Bank of New York as successor to JPMorgan Chase Bank, N.A., as Trustee for the registered holders of ABFS Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4
1665 Palm Beach Lakes, Suite 105
West Palm Beach, FL 33401

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

The Bank of New York as successor to JPMorgan Chase Bank, N.A., as Trustee for the registered holders of ABFS Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4, Plaintiff
1665 Palm Beach Lakes, Suite 105
West Palm Beach, FL 33401

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

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:

Columbia County Domestic Relations
15 Perry Avenue, P.O. Box 380
Bloomsburg, PA 17815

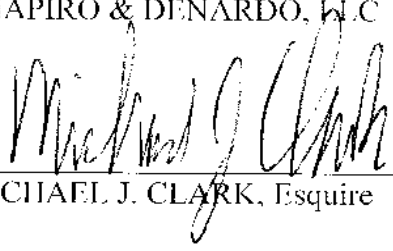
7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale:

TENANT OR OCCUPANT
1548 Spring Garden Avenue
Berwick, PA 18603

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

SHAPIRO & DENARDO, P.C.

BY:


MICHAEL J. CLARK, Esquire

06-25745

SD

SHAPIRO & DENARDO, LLC

ATTORNEYS AT LAW

3600 Horizon Drive, Suite 150, King of Prussia, Pennsylvania 19406

Tel: (610) 278-6800, Fax: (610) 278-9980

GERALD M. SHAPIRO

Admitted in Illinois and Florida Only

DAVID S. KREISMAN

Admitted in Illinois Only

CHRISTOPHER A. DENARDO

Managing Partner

DANIELLE BOYLE-EBERSON

LAUREN R. TABAS -

ILANA ZION

Also Licensed in New Jersey

Columbia County Sheriff
35 West Main Street
Bloomsburg, PA 17815

RE: The Bank of New York as successor to JPMorgan Chase Bank, N.A., as Trustee for the registered holders of ABFS Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4 vs. Earl E Yoder and Alfonso P. Koros
Docket number: 242 CV 2006 *2008-ED 161*
Our file number: 06-25745

Sir or Madam:

The Prothonotary shall have delivered the Writ of Execution for sale of Real Property to you together with the below listed documents for the _____ sale date. Please advise if this property will not be scheduled for that date.

In accordance with Columbia County's requirements for scheduling a Sheriff's sale, I enclose:

- _____ Sale deposit in the amount of \$1,350.00;
- _____ 8 copies of the property legal description for the deed and printers;
- _____ Affidavit pursuant to Rule 3129.1 ;
- _____ Act 91 Affidavit;
- _____ Notices of Sale for each Defendant;
- _____ Request for service of the notice of sale;
- _____ Request for posting, advertising, of the notice of sale.

_____ Please time stamp the enclosed "ATTORNEY COPY" of the 3129 Affidavit and return in the prepaid envelope provided.

We will send notice of the sale to all known lienholders prior to the sale and will file a Certification.

Thank you for your cooperation in this matter.

Very truly yours,

Denise Semetti
Legal Assistant

SHAPIRO & DENARDO, LLC
3600 Horizon Drive, SUITE 150
KING OF PRUSSIA, PA 19406
Telephone: (610) 278-6800
Facsimile: (610) 278-9980

Columbia County Sheriff
35 West Main Street
Bloomsburg, PA 17815

Re: The Bank of New York as successor to JPMorgan Chase Bank, N.A., as Trustee
for the registered holders of ABFS Mortgage Loan Trust 2002-4, Mortgage Pass-
Through Certificates, Series 2002-4 vs. Earl E Yoder and Alfonso P. Koros
CIVIL ACTION NO. 242 CV 2006 2008-ED-161
OUR FILE NO. 06-25745

Sir/Madam:

Please post the handbill upon the following Defendants at the addresses provided:

Earl E Yoder
1548 Spring Garden Avenue
Berwick, PA 18603

Alfonso P. Koros
1548 Spring Garden Avenue
Berwick, PA 18603

*****Attorney is obtaining service through defendant's attorney*****

Upon service, please forward to this office in the enclosed self-addressed stamped envelope, a copy of your Sheriff's Return.

Your assistance in this matter is greatly appreciated.

Very truly yours,

Denise Semetti
Legal Assistant

Enclosures

SHAPIRO & DENARDO, LLC
BY: MICHAEL J. CLARK, ESQUIRE
ATTORNEY I.D. NO: 202929
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610) 278-6800
S & K FILE NO. 06-25745

The Bank of New York as successor to
JPMorgan Chase Bank, N.A., as Trustee for
the registered holders of ABFS Mortgage
Loan Trust 2002-4, Mortgage Pass-Through
Certificates, Series 2002-4

PLAINTIFF

vs.

Earl E Yoder and Alfonso P. Koros
DEFENDANTS

COURT OF COMMON PLEAS
COLUMBIA COUNTY

NO: 242 CV 2006

2008-ED-1121

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: Earl E Yoder
c/o Franklin E. Kepner, Jr., Esquire
Kepner, Kepner & Cobra, P.C.
123 West Front Street
Berwick, PA 18603-4701
Your house (real estate) at:

1548 Spring Garden Avenue, Berwick, PA 18603
04D-05-055

is scheduled to be sold at Sheriff's Sale on _____ at:
Columbia County Sheriff's County

35 West Main Street
Bloomsburg, PA 17185

at _____, to enforce the court judgment of \$81,066.10 obtained by The Bank of New
York as successor to JPMorgan Chase Bank, N.A., as Trustee for the registered holders of ABFS
Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4 against you.

NOTICE OF OWNER'S RIGHTS

YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE

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

1. The sale will be cancelled if you pay back to JPMorgan Chase Bank, N.A., as Trustee for the registered holders of ABFS Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4 the amount of the judgment plus costs or the back payments, late charges, costs, and reasonable attorneys fees due. To find out how much you must pay, you may call: (610) 278-6800.
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North Penn Legal Services
168 East 5th Street
Bloomsburg, PA 17815

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ATTORNEY I.D. NO: 202929
3600 Horizon Drive, SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610) 278-6800
S & K FILE NO. 06-25745

The Bank of New York as successor to
JPMorgan Chase Bank, N.A., as Trustee for
the registered holders of ABFS Mortgage
Loan Trust 2002-4, Mortgage Pass-Through
Certificates, Series 2002-4

PLAINTIFF

vs.

Earl E Yoder and Alfonso P. Koros
DEFENDANTS

COURT OF COMMON PLEAS
COLUMBIA COUNTY

NO: 242 CV 2006

2008-ED-161

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TO: Alfonso P. Koros
c/o Franklin E. Kepner, Jr., Esquire
Kepner, Kepner & Cobra, P.C.
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BY: MICHAEL J. CLARK, ESQUIRE
ATTORNEY I.D. NO: 202929
3600 HORIZON DRIVE., SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610) 278-6800
S & K FILE NO. 06-25745

The Bank of New York as successor to
JPMorgan Chase Bank, N.A., as Trustee for
the registered holders of ABFS Mortgage
Loan Trust 2002-4, Mortgage Pass-Through
Certificates, Series 2002-4

PLAINTIFF

vs.

Earl E Yoder and Alfonso P. Koros
DEFENDANTS

COURT OF COMMON PLEAS
CIVIL DIVISION
COLUMBIA COUNTY

NO:242 CV 2006

2008-ED-1661

CERTIFICATION OF ADDRESS

I hereby certify that the correct address of the judgment creditor (Plaintiff) is:

The Bank of New York as successor to JPMorgan Chase Bank, N.A., as Trustee for the
registered holders of ABFS Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates,
Series 2002-4
1665 Palm Beach Lakes, Suite 105
West Palm Beach, FL 33401

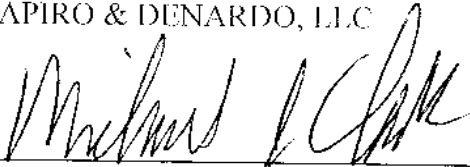
and that the last known address of the judgment debtor (Defendants) is:

Earl E Yoder
1548 Spring Garden Avenue
Berwick, PA 18603

Alfonso P. Koros
1548 Spring Garden Avenue
Berwick, PA 18603

SHAPIRO & DENARDO, LLC

BY:


MICHAEL J. CLARK, Esquire
Attorney for Plaintiff

06-25745

SHAPIRO & DENARDO, LLC
BY: MICHAEL J. CLARK, ESQUIRE
ATTORNEY I.D. NO: 202929
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PLAINTIFF

vs.

Earl E Yoder and Alfonso P. Koros
DEFENDANTS

COURT OF COMMON PLEAS
COLUMBIA COUNTY

NO: 242 CV 2006

2008-ED-161

CERTIFICATION AS TO THE SALE OF REAL PROPERTY

I hereby certify that I am the Attorney of record for the Plaintiff in this Action against
Real Property and further certify this Property is:

_____ FHA - Tenant Occupied or Vacant
_____ Commercial

_____ As a result of a Complaint in Assumpsit

_____ That the Plaintiff has complied in all respects with Section 403 of the

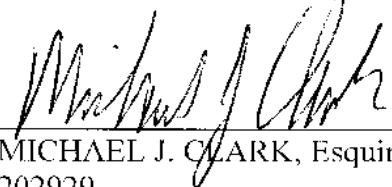
 X Mortgage Assistance Act including but not limited to:

- (a) Service of notice on Defendant(s)
- (b) Expiration of 30 days since the service of notice
- (c) Defendant(s) failure to request or appear at meeting with Mortgagee or
Consumer Credit Counseling Agency
- (d) Defendant(s) failure to file application with Homeowners Emergency
Assistance Program.

I further agree to indemnify and hold harmless the Sheriff of Columbia County for any
false statement given herein.

SHAPIRO & DENARDO, LLC

BY: _____


MICHAEL J. CLARK, Esquire
202929

SHAPIRO & KREISMAN, LLC
BY: MEGAN D.H. SMITH, ESQUIRE
ATTORNEY I.D. NO: 84047
2520 RENAISSANCE BLVD., SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610) 278-6800
S & K FILE NO. 06-25745

JPMorgan Chase Bank, N.A., as Trustee for
the registered holders of ABFS Mortgage
Loan Trust 2002-4, Mortgage Pass-Through
Certificates, Series 2002-4
1665 Palm Beach Lakes, Suite 105
West Palm Beach, FL 33401
PLAINTIFF

VS.

Earl E Yoder and Alfonso P. Koros
DEFENDANT(S)

COURT OF COMMON PLEAS
COLUMBIA COUNTY

242 CV 2006

2008-ED-161

STATE OF: Pennsylvania

COUNTY OF: Montgomery

AFFIDAVIT OF NON-MILITARY SERVICE

THE UNDERSIGNED being duly sworn, states that he/she is over the age of eighteen years and competent to make this affidavit and the following averments are based upon information contained in the records of the Plaintiff or servicing agent of the Plaintiff and that the above captioned Defendants last known address is as set forth in the caption and they are not to the best of our knowledge, information or belief, in the Military or Naval Service of the United States of America or its Allies as defined in the Soldiers and Sailors Civil Relief Act of 1940, as amended.

SHAPIRO & KREISMAN, LLC

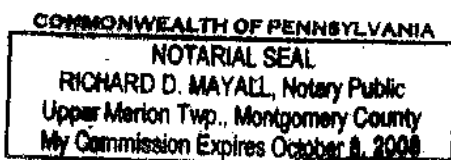
By: Megan D.H. Smith
Megan D.H. Smith, Esquire

Sworn to and subscribed

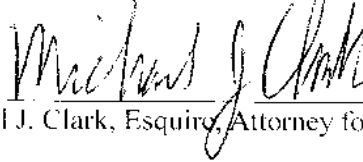
before me this 30th day

of March, 2006.

[Signature]
Notary Public



WAIVER OF WATCHMAN/WAIVER OF INSURANCE - Any Deputy Sheriff levying upon or attaching any property under which writ may leave same without a watchman, in custody or 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; and the Sheriff is hereby released from all liability to protect the property described in the above execution by insurance, which insurance is hereby waived.



Michael J. Clark, Esquire, Attorney for Plaintiff

SHAPIRO & DENARDO, LLC
BY: MICHAEL J. CLARK, ESQUIRE
ATTORNEY I.D. NO: 202929
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610) 278-6800
S & K FILE NO. 06-25745

The Bank of New York as successor to
JPMorgan Chase Bank, N.A., as Trustee for
the registered holders of ABFS Mortgage
Loan Trust 2002-4, Mortgage Pass-Through
Certificates, Series 2002-4

PLAINTIFF

vs.

Earl E Yoder and Alfonso P. Koros
DEFENDANTS

COURT OF COMMON PLEAS
COLUMBIA COUNTY

NO: 242 CV 2006

2028-ED-161

AFFIDAVIT PURSUANT TO RULE 3129.1

The Bank of New York as successor to JPMorgan Chase Bank, N.A., as Trustee for the registered holders of ABFS Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4, Plaintiff in the above action, sets forth, as of the date the praecipe for the writ of execution was filed, the following information concerning the real property located at 1548 Spring Garden Avenue, Berwick, PA 18603.

1. Name and address of Owners or Reputed Owners

Earl E Yoder
1548 Spring Garden Avenue
Berwick, PA 18603

Alfonso P. Koros
1548 Spring Garden Avenue
Berwick, PA 18603

2. Name and address of Defendants in the judgment:

Earl E Yoder
1548 Spring Garden Avenue
Berwick, PA 18603

Alfonso P. Koros
1548 Spring Garden Avenue
Berwick, PA 18603

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

The Bank of New York as successor to JPMorgan Chase Bank, N.A., as Trustee for the registered holders of ABFS Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4
1665 Palm Beach Lakes, Suite 105
West Palm Beach, FL 33401

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

The Bank of New York as successor to JPMorgan Chase Bank, N.A., as Trustee for the registered holders of ABFS Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4, Plaintiff
1665 Palm Beach Lakes, Suite 105
West Palm Beach, FL 33401

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

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:

Columbia County Domestic Relations
15 Perry Avenue, P.O. Box 380
Bloomsburg, PA 17815

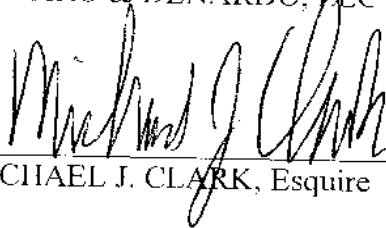
7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale:

TENANT OR OCCUPANT
1548 Spring Garden Avenue
Berwick, PA 18603

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

SHAPIRO & DENARDO, LLC

BY:


MICHAEL J. CLARK, Esquire

06-25745

Shapiro & DeNardo, LLC
General Business Account
00 Horizon Drive, Suite 150
King Of Prussia, PA 19406
(610) 278-6800

LaSalle Bank N.A.

2-50/710

313695

DATE	9/19/2008
AMOUNT	***1,350.00

PAY One Thousand Three Hundred Fifty and 00/100*****

VOID AFTER 90 DAYS

TO THE SHERIFF OF COLUMBIA COUNTY
ORDER P.O. BOX 380
OF BLOOMSBURG, PA 17815

06-25745, YODER, EARLE

313695 071000505 5201147419

