

COLUMBIA COUNTY SHERIFF'S OFFICE PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 1/27/2008

SERVICE# 17 - OF - 20 SERVICES
DOCKET # 180ED2008

PLAINTIFF CITIFINANCIAL SERVICES, INC.

DEFENDANT SHERRI J. CREASY A/K/A SHERRI BOWEN, AS
EXECUTRIX OF THE ESTATE OF CHARLES H. CREASY,
DECEASED

ATTORNEY FIRM GOLDBECK MCCAFFERTY & MCKEEVER

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 11-5-8 TIME 1500 MILEAGE _____ OTHER _____

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

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

F. OTHER (SPECIFY) _____

ATTEMPTS
DATE

TIME

OFFICER

REMARKS

DEPUTY

[Signature]

DATE 11-5-8



October 30, 2008

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

CITIFINANCIAL SERVICES, INC.

VS.

**SHERRI J. CREASY A/K/A SHERRI BOWEN, AS EXECUTRIX OF THE
ESTATE OF CHARLES H. CREASY, DECEASED**

DOCKET # 180ED2008

JD # 852JD2008

Dear Timothy:

The amount due on sewer account #115033 for the property located at 1730
Spring Garden Avenue Berwick, Pa through March 31, 2009 is \$478.94.

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

Sincerely,


Kelly Gruber
Authority Clerk

1108 Freas Avenue • Berwick, Pennsylvania 18603
"BAJSA is an Equal Opportunity Provider and Provider"

Hearing Impaired 711

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

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

CITIFINANCIAL SERVICES, INC.
1111 Northpoint Drive
Building 4, Suite 100
Coppell, TX 75019

vs.

SHERRI J CREASY a/k/a SHERRI BOWEN, As
Executrix of the Estate of Charles H. Creasy,
Deceased
1730 Spring Garden Avenue
Berwick, PA 18603

In the Court of Common Pleas of
Columbia County

No. 2008-CV-852-MF

2008-ED-180

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 described property:

PREMISES: 1730 Spring Garden Avenue Berwick, PA 18603

See Exhibit "A" attached

AMOUNT DUE

\$72,332.43

Interest From 10/24/2008
Through Date of Sale

(Costs to be added)

Dated: 10-27-08

Tami B Kline
Prothonotary, Common Pleas Court
of Columbia County, Pennsylvania

Deputy Kelly P Brewer

Form
No. 2008-CV-852-MF

IN THE COURT OF COMMON PLEAS
CITIFINANCIAL SERVICES, INC.

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Mortgagor(s)
1730 Spring Garden Avenue Berwick, PA 18603

WRIT OF EXECUTION
(Mortgage Foreclosure)

REAL DEBT	\$	_____
INTEREST from	\$72,332.43	_____
COSTS PAID:	\$	_____
PROTHY	\$	_____
SHERIFF	\$	_____
STATUTORY	\$	_____
COSTS DUE PROTHY	\$	_____
Office of Judicial Support		
Judg. Fee		
Cr.		
Sat.		

Michael T. McKeever
Attorney for Plaintiff

Goldbeck McCafferty & McKeever
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
(215) 627-1322

ALL THAT CERTAIN PARCEL OF LAND IN BOROUGH OF BERWICK,
COLUMBIA COUNTY, COMMONWEALTH OF PA, AS MORE FULLY
DESCRIBED IN BOOK 281 PAGE 523 ID #04D-02-038, BEING KNOWN AND
DESIGNATED AS A METES AND BOUNDS PROPERTY. SURVEY PREPARED
BY ORANGEVILLE SURVEYING CONSULTANTS DATED 05/13/1977.

BEING THE SAME FEE SIMPLE PROPERTY CONVEYED BY DEED FROM JOHN
W ISOLA AND SUSAN F ISOLA HUSBAND AND WIFE TO CHARLES H CREASY
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Complaint \$90.50 pd
Judgment \$14.00 pd
Writ \$23.00 pd
Satisfy \$7.00

GOLDBECK McCAFFERTY & McKEEVER

BY: Michael T. McKeever
Attorney I.D.#56129
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-825-6318
Attorney for Plaintiff

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CIVIL ACTION - LAW

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Term

No. 2008-CV-852-MF

FILED 180

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COLLECT A DEBT. THIS NOTICE IS SENT TO YOU IN AN ATTEMPT TO
COLLECT A DEBT. ANY INFORMATION OBTAINED FROM YOU WILL BE
USED FOR THAT PURPOSE.

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: CREASY, SHERRI J.

**SHERRI J CREASY a/k/a SHERRI BOWEN, As Executrix of the Estate of
Charles H. Creasy, Deceased**

91 Warbler Drive
Lawrenceburg, KY 40342

SALE February 4, 2009 at 10:00 am

Your house at 1730 Spring Garden Avenue, Berwick, PA 18603 is scheduled to be sold at
Sheriff's Sale on , at 9:00 AM, in Sheriff's Office, Courthouse, Bloomsburg, PA to enforce the court
judgment of \$72,332.43 obtained by CITIFINANCIAL SERVICES, INC. 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 to CITIFINANCIAL SERVICES, INC., the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay call: 215-825-6329 or 1-866-413-2311.
2. You may be able to stop the sale by filing a petition asking the Court to strike or open judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.
3. You may also be able to stop the sale through other legal proceedings.
4. 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 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 NOT 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 price by calling the Sheriff of Columbia County at 570-389-5622.
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 the Sheriff of Columbia County at 570-389-5622.
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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 house. A schedule of distribution of the money bid for your house will be filed by the Sheriff within thirty (30) days from the date of the Sheriff's Sale. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the schedule of distribution is filed.
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Resources available for Homeowners in Foreclosure

ACT NOW!

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- 1). Call an attorney. For referrals to a qualified attorney call either of the following numbers: 800-692-7375 or 717-784-8760.
- 2). Call the Consumer Credit Counseling Agency at 1-800-989-2227 for free counseling.
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- 4). Pennsylvania Housing Finance Agency also offers other loan programs that may assist homeowners in default. Please See the PHFA website: <http://www.phfa.org/consumers/homeowners/real.aspx>.
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- 6). Call or contact our office to request the amount to bring the account current, or payoff the mortgage or request a Loan Workout / Home Retention Package. Call our toll free number at 1-866-413-2311 or via email at homeretention@goldbecklaw.com. Call Judy at 215-825-6329 or fax 215-825-6429. The figure and/or package you requested will be mailed to the address that you request or faxed if you leave a message with that information. The attorney in charge of our firm's Homeowner Retention Department is David Fein who can be reached at 215-825-6318 or Fax: 215-825-6418. Please reference our Attorney File Number of 64826FC.

Para información en español puede comunicarse con Loretta al 215-825-6344.

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P.R.C.P. 3180-3183 AND Rule 3257

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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 described property:

PREMISES: 1730 Spring Garden Avenue Berwick, PA 18603

See Exhibit "A" attached

AMOUNT DUE:	<u>\$72,332.43</u>
Interest From 10/24/2008 Through Date of Sale	<u> </u>
(Costs to be added)	<u> </u>

Dated: 10-27-08

Tami B Kline
Prothonotary, Common Pleas Court
of Columbia County, Pennsylvania

Deputy Kelly P Brewer

Term
No. 2008-CV-852-MF

IN THE COURT OF COMMON PLEAS
CITIFINANCIAL SERVICES, INC.

vs.

SHERRIJ CREASY aka SHERRI BOWEN, As Executrix of the
Estate of Charles H. Creasy, Deceased
Mortgagor(s)
1730 Spring Garden Avenue Berwick, PA 18603

WRIT OF EXECUTION
(Mortgage Foreclosure)

REAL DEBT
INTEREST from
COSTS PAID: \$72,332.43
\$ _____

PROTHY \$ _____
SHERIFF \$ _____
STATUTORY \$ _____
COSTS DUE PROTHY \$ _____
Office of Judicial Support \$ _____

Judge Fee
Cr.
Sat.

Michael T. McKeever
Attorney for Plaintiff

Goldbeck McCafferty & McKeever
Suite 5000 Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
(215) 627-1322

ALL THAT CERTAIN PARCEL OF LAND IN BOROUGH OF BERWICK,
COLUMBIA COUNTY, COMMONWEALTH OF PA, AS MORE FULLY
DESCRIBED IN BOOK 281 PAGE 523 ID #04D-02-038, BEING KNOWN AND
DESIGNATED AS A METES AND BOUNDS PROPERTY. SURVEY PREPARED
BY ORANGEVILLE SURVEYING CONSULTANTS DATED 05/13/1977.

BEING THE SAME FEE SIMPLE PROPERTY CONVEYED BY DEED FROM JOHN
W ISOLA AND SUSAN F ISOLA HUSBAND AND WIFE TO CHARLES H CREASY
AND DONNA J. CREASY, HIS WIFE, DATED 05/27/1977 RECORDED ON
05/31/1977 IN BOOK 281, PAGE 523 IN COLUMBIA COUNTY RECORDS,
COMMONWEALTH OF PA. THE SAID DONNA J. CREASY, HAVING
DEPARTED THIS LIFE ON OR ABOUT 05/27/1996, THEREBY VESTING FEE
SIMPLE IN SURVIVING CHARLES H. CREASY.

Being known as 1730 Spring Garden Avenue

Tax parcel no: 04D-02-038

Complaint \$90.50 pd
Judgment \$14.00 pd
Fees \$23.00 pd
Satisfy \$ 7.00

GOLDBECK McCAFFERTY & McKEEVER

BY: Michael T. McKeever
Attorney I.D.#56129
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-825-6318
Attorney for Plaintiff

CITIFINANCIAL SERVICES, INC.
1111 Northpoint Drive
Building 4, Suite 100
Coppell, TX 75019
Plaintiff

vs.

SHERRI J CREASY a/k/a SHERRI BOWEN, As
Executrix of the Estate of Charles H. Creasy, Deceased
Mortgagor(s) and Record Owner(s)

1730 Spring Garden Avenue
Berwick, PA 18603

Defendant(s)

IN THE COURT OF COMMON PLEAS
of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term
No. 2008-CV-852-MF

2008-ED-170

THIS LAW FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO
COLLECT A DEBT. THIS NOTICE IS SENT TO YOU IN AN ATTEMPT TO
COLLECT A DEBT. ANY INFORMATION OBTAINED FROM YOU WILL BE
USED FOR THAT PURPOSE.

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: CREASY, SHERRI J

**SHERRI J CREASY a/k/a SHERRI BOWEN, As Executrix of the Estate of
Charles H. Creasy, Deceased**

1730 Spring Garden Avenue
Berwick, PA 18603

Sale February 4, 2009 at 10:00 am

Your house at 1730 Spring Garden Avenue, Berwick, PA 18603 is scheduled to be sold at
Sheriff's Sale on _____ at 9:00 AM, in Sheriff's Office, Courthouse, Bloomsburg,
PA to enforce the court judgment of \$72,332.43 obtained by CITIFINANCIAL SERVICES, INC. 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 to CITIFINANCIAL SERVICES, INC., the back payments,
late charges, costs and reasonable attorney's fees due. To find out how much you must pay call:
215-825-6329 or 1-866-413-2311.

2. You may be able to stop the sale by filing a petition asking the Court to strike or open judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.
3. You may also be able to stop the sale through other legal proceedings.
4. 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 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 NOT 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 price by calling the Sheriff of Columbia County at 570-389-5622.
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 the Sheriff of Columbia County at 570-389-5622.
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 house. A schedule of distribution of the money bid for your house will be filed by the Sheriff within thirty (30) days from the date of the Sheriff's Sale. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the schedule of distribution is filed.
7. 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.

PENNSYLVANIA BAR ASSOCIATION

P.O. Box 186
Harrisburg, PA 17108
800-692-7375

NORTH PENN LEGAL SERVICES F/K/A SUSQUEHANNA LEGAL SERVICES

168 E. 5th Street
Bloomsburg, PA 17815
717-784-8760

Resources available for Homeowners in Foreclosure

ACT NOW!

Even though your lender (and our client) has filed an Action of Mortgage Foreclosure against you, you still may be able to SAVE YOUR HOME FROM FORECLOSURE.

- 1). Call an attorney. For referrals to a qualified attorney call either of the following numbers: 800-692-7375 or 717-784-8760.
- 2). Call the Consumer Credit Counseling Agency at 1-800-989-2227 for free counseling.
- 3). Visit HUD'S website www.hud.gov for Help for Homeowners Facing the Loss of Their Homes.
- 4). Pennsylvania Housing Finance Agency also offers other loan programs that may assist homeowners in default. Please See the PHFA website: <http://www.phfa.org/consumers/homeowners/real.aspx>.
- 5). Call the Plaintiff (your lender) at and ask to speak to someone about Loss Mitigation or Home Retention options.
- 6). Call or contact our office to request the amount to bring the account current, or payoff the mortgage or request a Loan Workout / Home Retention Package. Call our toll free number at 1-866-413-2311 or via email at homeretention@goldbecklaw.com. Call Seth at 215-825-6329 or fax 215-825-6429. The figure and/or package you requested will be mailed to the address that you request or faxed if you leave a message with that information. The attorney in charge of our firm's Homeowner Retention Department is David Fein who can be reached at 215-825-6318 or Fax: 215-825-6418. Please reference our Attorney File Number of 64826FC.

Para informacion en espanol puede comunicarse con Loretta al 215-825-6344.

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
 DATE RECEIVED 1/27/2008

SERVICE# 11 - OF - 20 SERVICES
 DOCKET # 180ED2008

PLAINTIFF CITIFINANCIAL SERVICES, INC.

DEFENDANT SHERRI J. CREASY A/K/A SHERRI BOWEN, AS
 EXECUTRIX OF THE ESTATE OF CHARLES H. CREASY,
 DECEASED

ATTORNEY FIRM GOLDBECK MCCAFFERTY & MCKEEVER

PERSON/CORP TO SERVED
SUSAN OWENS
1730 SPRING GARDEN AVENUE
BERWICK

PAPERS TO SERVED
 MORTGAGE FORECLOSURE

SERVED UPON _____

RELATIONSHIP _____ IDENTIFICATION _____

DATE _____ TIME _____ 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

UNABLE TO LOCATE

House Vacant - No info

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) 704-6300

Tuesday, October 28, 2008

SUSAN OWENS
1730 SPRING GARDEN AVENUE
BERWICK, PA 18603-

CITIFINANCIAL SERVICES, INC.

VS

SHERRI J. CREASY A/K/A SHERRI BOWEN, AS EXECUTRIX OF THE
ESTATE OF CHARLES H. CREASY, DECEASED

DOCKET # 180ED2008

JD # 852JD2008

Dear Sir:

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

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

Respectfully,

Timothy T. Chamberlain
Sheriff of Columbia County

GOLDBECK McCafferty & McKeever

BY: Michael T. McKeever
Attorney I.D.#56129
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-825-6318
Attorney for Plaintiff

CITIFINANCIAL SERVICES, INC.
1111 Northpoint Drive
Building 4, Suite 100
Coppell, TX 75019
Plaintiff

vs.

SHERRI J CREASY a/k/a SHERRI BOWEN, As
Executrix of the Estate of Charles H. Creasy, Deceased
Mortgagor(s) and Record Owner(s)

1730 Spring Garden Avenue
Berwick, PA 18603

Defendant(s)

IN THE COURT OF COMMON PLEAS
of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term
No. 2008-CV-852-MF

2008-ED-180

THIS LAW FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO
COLLECT A DEBT. THIS NOTICE IS SENT TO YOU IN AN ATTEMPT TO
COLLECT A DEBT. ANY INFORMATION OBTAINED FROM YOU WILL BE
USED FOR THAT PURPOSE.

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: CREASY, SHERRI J.

**SHERRI J CREASY a/k/a SHERRI BOWEN, As Executrix of the Estate of
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1730 Spring Garden Avenue
Berwick, PA 18603

Sale February 4, 2009 at 10:00 am

Your house at 1730 Spring Garden Avenue, Berwick, PA 18603 is scheduled to be sold at
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PA to enforce the court judgment of \$72,332.43 obtained by CITIFINANCIAL SERVICES, INC. against
you

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

1. The sale will be cancelled if you pay to CITIFINANCIAL SERVICES, INC., the back payments,
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215-825-6329 or 1-866-413-2311.

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

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LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE LISTED BELOW TO
FIND OUT WHERE YOU CAN GET LEGAL HELP.**

PENNSYLVANIA BAR ASSOCIATION

P.O. Box 186

Harrisburg, PA 17108

800-692-7375

NORTH PENN LEGAL SERVICES F/K/A SUSQUEHANNA LEGAL SERVICES

168 E. 5th Street

Bloomsburg, PA 17815

717-784-8760

Resources available for Homeowners in Foreclosure

ACT NOW!

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- 2). Call the Consumer Credit Counseling Agency at 1-800-989-2227 for free counseling.
- 3). Visit HUD'S website www.hud.gov for Help for Homeowners Facing the Loss of Their Homes.
- 4). Pennsylvania Housing Finance Agency also offers other loan programs that may assist homeowners in default. Please See the PHFA website: <http://www.phfa.org/consumers/homeowners/real.aspx>.
- 5). Call the Plaintiff (your lender) at and ask to speak to someone about Loss Mitigation or Home Retention options.
- 6). Call or contact our office to request the amount to bring the account current, or payoff the mortgage or request a Loan Workout / Home Retention Package. Call our toll free number at 1-866-413-2311 or via email at homeretention@goldbecklaw.com. Call Seth at 215-825-6329 or fax 215-825-6429. The figure and/or package you requested will be mailed to the address that you request or faxed if you leave a message with that information. The attorney in charge of our firm's Homeowner Retention Department is David Fein who can be reached at 215-825-6318 or Fax: 215-825-6418. Please reference our Attorney File Number of 64826FC.

Para información en español puede comunicarse con Loretta al 215-825-6344.

Tax Notice 2008 County & Municipality
 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

TAXES ARE DUE & PAYABLE - PROMPT PAYMENT IS REQUESTED

CREASY CHARLES H & DONNA A
 1730 SPRING GARDEN AVENUE
 BERWICK PA 18603

If you desire a receipt, send a self-addressed stamped envelope with your payment
THIS TAX NOTICE MUST BE RETURNED WITH YOUR PAYMENT

FOR: COLUMBIA COUNTY DATE 03/01/2008 BILL NO. 3099

DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	AX AMOUNT DUE	INCL PENALTY
GENERAL	20,880	6.146	125.76	128.33	141.16
SINKING		1.345	27.52	28.08	30.89
FIRE		1.25	25.58	26.10	27.41
LIGHT		1.75	35.81	36.54	38.37
BORO RE		10.6	216.90	221.33	232.40
The discount & penalty have been calculated for your convenience					
PAY THIS AMOUNT			431.57	440.38	470.23
			If paid on or before April 30	If paid on or before June 30	If paid after June 30

CNTY TWP
 Discount 2% 2%
 Penalty 10% 5%
 PARCEL: 04D-02-038-00,000
 1730 SPRING GARDEN AVE
 1756 Acres Land 3,060
 Buildings 17,820
 Total Assessment 20,880

This tax returned to courthouse on: January 1, 2009

FILE COPY

BERWICK AREA SCHOOL DISTRICT 2008 SCHOOL REAL ESTATE DATE 07/01/2008 BILL# 000815					
DESCRIPTION	ASSESSMENT	RATE	2% DISC	FACE AMOUNT	10% PENALTY
REAL ESTATE	20880	48.1000	803.23	819.62	901.58
ASSESSED VALUE	20880	1004.33			
HOMESTEAD REDUCTION					
GAMING REVENUE	-3840	-184.70			
TAXABLE ASSESSMENT	17040	819.62			
				IF PAID ON OR BEFORE Oct 31	IF PAID AFTER Nov 1
				819.62	901.58

NO REFUNDS UNDER \$5.00

CREASY CHARLES H & DONNA A
 1730 SPRING GARDEN AVENUE
 BERWICK PA 18603

PROPERTY DESCRIPTION		ACCT.
PARCEL 04D02 03800000		7065
1730 SPRING GARDEN AVE	3060.00	SCHOOL PENALTY 10%
0261-0523	17820.00	DELINQUENT TAX TO
0.18 ACRES		COURTHOUSE DEC 15

MAKE SEPARATE CHECKS FOR SCHOOL PAYMENT

TIMOTHY T. CHAMBERLAIN



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P.O. BOX 380
BLOOMSBURG, PA 17815
FAX: (717) 389-5625

24 HOUR PHONE
(717) 784-6300

Tuesday, October 28, 2008

CONNIE GINGER-TAX COLLECTOR
1615 LINCOLN AVE.
BERWICK, PA 18603-

CITIFINANCIAL SERVICES, INC.
VS

SHERRI J. CREASY A/K/A SHERRI BOWEN, AS EXECUTRIX OF THE
ESTATE OF CHARLES H. CREASY, DECEASED

DOCKET # 180ED2008

JD # 852JD2008

Dear Sir:

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

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

Respectfully,

Timothy T. Chamberlain

Timothy T. Chamberlain
Sheriff of Columbia County

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 1/27/2008

SERVICE# 8 - OF - 20 SERVICES
DOCKET # 180ED2008

PLAINTIFF CITIFINANCIAL SERVICES, INC.

DEFENDANT SHERRI J. CREASY A/K/A SHERRI BOWEN, AS
EXECUTRIX OF THE ESTATE OF CHARLES H. CREASY,
DECEASED

ATTORNEY FIRM GOLDBECK MCCAFFERTY & MCKEEVER

PERSON/CORP TO SERVED	PAPERS TO SERVED
JEREMY CREASY	MORTGAGE FORECLOSURE
1730 SPRENG GARDEN AVENUE	
BERWICK	

SERVED UPON _____

RELATIONSHIP _____ IDENTIFICATION _____

DATE _____ TIME _____ 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 10.29.08

1295 BETHEL HILL RD
SHICKSHINNY PA. 18655

COLUMBIA COUNTY SHERIFF'S OFFICE PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 1/27/2008

SERVICE# 9 - OF - 20 SERVICES
DOCKET # 180ED2008

PLAINTIFF CITIFINANCIAL SERVICES, INC.

DEFENDANT SHERRI J. CREASY A/K/A SHERRI BOWEN, AS
EXECUTRIX OF THE ESTATE OF CHARLES H. CREASY,
DECEASED

ATTORNEY FIRM GOLDBECK MCCAFFERTY & MCKEEVER

PERSON/CORP TO SERVED
CHARLES CREASY, JR.
1730 SPRING GARDEN AVENUE
BERWICK

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON N74.1 Sent 10-30

RELATIONSHIP _____ IDENTIFICATION _____

DATE _____ TIME _____ 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

Per D.M.

DATE

10-29-08

P.O. BOX 2048

Douglas GA 31534

PER P.O.

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 1/27/2008

SERVICE# 10 - OF - 20 SERVICES
DOCKET # 180ED2008

PLAINTIFF CITIFINANCIAL SERVICES, INC.

DEFENDANT SHERRI J. CREASY A/K/A SHERRI BOWEN, AS
EXECUTRIX OF THE ESTATE OF CHARLES H. CREASY,
DECEASED

ATTORNEY FIRM GOLDBECK MCCAFFERTY & MCKEEVER

PERSON/CORP TO SERVED
RICHARD KNECHT, ESQ.
106 MARKET STREET
BERWICK

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON SALLI NASATKA

RELATIONSHIP SECRETARY IDENTIFICATION _____

DATE 10 29 08 TIME 1600 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 29 08

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 1/27/2008

SERVICE# 12 - OF - 20 SERVICES
DOCKET # 180ED2008

PLAINTIFF CITIFINANCIAL SERVICES, INC.

DEFENDANT SHERRI J. CREASY A/K/A SHERRI BOWEN, AS
EXECUTRIX OF THE ESTATE OF CHARLES H. CREASY,
DECEASED

ATTORNEY FIRM GOLDBECK MCCAFFERTY & MCKEEVER

PERSON/CORP TO SERVED	PAPERS TO SERVED
BERWICK SEWER	MORTGAGE FORECLOSURE
1108 FREAS AVE.	
BERWICK	

SERVED UPON KIZISTE Rome

RELATIONSHIP client IDENTIFICATION _____

DATE 10-24-08 TIME 12:5 MILEAGE _____ OTHER _____

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

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

F. OTHER (SPECIFY) _____

ATTEMPTS
DATE

TIME

OFFICER

REMARKS

DEPUTY

[Signature] [Signature] DATE 10-29-08

COLUMBIA COUNTY SHERIFF'S OFFICE PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 1/27/2008

SERVICE# 13 - OF - 20 SERVICES
DOCKET # 180ED2008

PLAINTIFF CITIFINANCIAL SERVICES, INC.

DEFENDANT SHERRI J. CREASY A/K/A SHERRI BOWEN, AS
EXECUTRIX OF THE ESTATE OF CHARLES H. CREASY,
DECEASED

ATTORNEY FIRM GOLDBECK MCCAFFERTY & MCKEEVER

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

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON PO S E O

RELATIONSHIP _____ IDENTIFICATION _____

DATE 10 29 08 TIME 1 255 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 _____
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F. OTHER (SPECIFY) _____

ATTEMPTS
DATE

TIME

OFFICER

REMARKS

DEPUTY

[Signature] DATE 10 29 08

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 1/27/2008

SERVICE# 6 - OF - 20 SERVICES
DOCKET # 180ED2008

PLAINTIFF CITIFINANCIAL SERVICES, INC.

DEFENDANT SHERRI J. CREASY A/K/A SHERRI BOWEN, AS
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DECEASED

ATTORNEY FIRM GOLDBECK MCCAFFERTY & MCKEEVER

PERSON/CORP TO SERVED
TENANT(S)
1730 SPRING GARDEN AVENUE
BERWICK

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON

POSTED / VACANT

RELATIONSHIP

IDENTIFICATION

DATE *10-28-08* TIME *1650* 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

10-28-08

REAL ESTATE OUTLINE

ED # 180-08

DATE RECEIVED 10-27-08

DOCKET AND INDEX 10-28-08

CHECK FOR PROPER INFO.

WRIT OF EXECUTION ☒

COPY OF DESCRIPTION ☒

WHEREABOUTS OF LKA ☒

NON-MILITARY AFFIDAVIT ☒

NOTICES OF SHERIFF SALE ☒

WAIVER OF WATCHMAN ☒

AFFIDAVIT OF LIENS LIST ☒

CHECK FOR \$1,350.00 OR Deed ☒

CK# 357069

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

SALE DATE

Feb. 4, 09

TIME 1000

POSTING DATE

Jan. 5, 09

ADV. DATES FOR NEWSPAPER

1ST WEEK

Jan. 12

2ND WEEK

2

3RD WEEK

28

SHERIFF'S SALE

WEDNESDAY FEBRUARY 4, 2009 AT 10:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 180 OF 2008 ED AND CIVIL WRIT NO. 852 OF 2008 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 PARCEL OF LAND IN BOROUGH OF BERWICK, COLUMBIA COUNTY, COMMONWEALTH OF PA, AS MORE FULLY DESCRIBED IN BOOK 281 PAGE 523 ID #04D-02-038, BEING KNOWN AND DESIGNATED AS A METES AND BOUNDS PROPERTY. SURVEY PREPARED BY ORANGEVILLE SURVEYING CONSULTANTS DATED 05/13/1977.

BEING THE SAME FEE SIMPLE PROPERTY CONVEYED BY DEED FROM JOHN W ISOLA AND SUSAN F ISOLA HUSBAND AND WIFE TO CHARLES H CREASY AND DONNA J. CREASY, HIS WIFE, DATED 05/27/1977 RECORDED ON 05/31/1977 IN BOOK 281, PAGE 523 IN COLUMBIA COUNTY RECORDS, COMMONWEALTH OF PA. THE SAID DONNA J. CREASY, HAVING DEPARTED THIS LIFE ON OR ABOUT 05/27/1996, THEREBY VESTING FEE SIMPLE IN SURVIVING CHARLES H. CREASY.

Being known as 1730 Spring Garden Avenue

Tax parcel no: 04D-02-038

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 McKeever
701 Market Street
Philadelphia, PA 19106

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

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Plaintiff's Attorney
Michael McKeever
701 Market Street
Philadelphia, PA 19106

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

Deputy Kelly P. Brubaker

CITIFINANCIAL SERVICES, INC.
1111 Northpoint Drive
Building 4, Suite 100
Coppell, TX 75019

vs.

SHERRI J. CREASY a/k/a SHERRI BOWEN, As
Executrix of the Estate of Charles H. Creasy, Deceased
1730 Spring Garden Avenue
Berwick, PA 18603

IN THE COURT OF COMMON PLEAS
OF Columbia COUNTY

2008-CV-852-MF

ORDER

AND NOW, this 12 day of Aug. 2008, upon consideration of the Plaintiff's Motion for Substituted Service under Pa.R.C.P. 430(a) and it appearing to the Court that Plaintiff's good faith efforts to ascertain the present whereabouts of Defendant, Sherri J. Creasy a/k/a Sherri Bowen, As Executrix of the Estate of Charles H. Creasy, Deceased, has been unsuccessful, it is,
ORDERED and DECREED:

that Plaintiff's Motion is granted and the Sheriff and/or Plaintiff is directed to Serve the Complaint in Mortgage Foreclosure upon Defendant, Sherri J. Creasy a/k/a Sherri Bowen, As Executrix of the Estate of Charles H. Creasy, Deceased, by posting a copy of the Complaint upon the premises 1730 Spring Garden Avenue, Berwick, PA, 18603, and Plaintiff is directed to serve the Complaint by certified and regular mail to the Defendant's last known addresses at 945 Harvey Vickers Road, Lot 4, Douglas, GA, 31535 and 91 Warbler Drive, Lawrenceburg, KY 40342, and that all further service of legal papers, including but not limited to motions, petitions and rules be made by certified and regular mail to Defendant's last known address and that Notice of Sheriff Sale pursuant to Pennsylvania Rule of Civil Procedure 3129 may be made upon Defendant, Sherri J. Creasy a/k/a Sherri Bowen, As Executrix of the Estate of Charles H. Creasy, Deceased, by sending copies of same to Defendant's last known address by certified and regular mail and by posting the premises.

BY THE COURT:

B. Scott W. Naus
J.

Distribution list:

Michael T. McKeever, Esquire, Suite 5000 - Mellon Independence Center, 701 Market Street, Philadelphia, PA 19106-1532
SHERRI J. CREASY a/k/a SHERRI BOWEN, As Executrix of the Estate of Charles H. Creasy, Deceased, 945 Harvey Vickers Rd Lot 4 Douglas, GA 31535

PRAECIPE FOR WRIT OF EXECUTION - (MORTGAGE FORECLOSURE)
P.R.C.P 3180-3183

Michael T. McKeever
Attorney I.D.#56129
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
215-627-1322
Attorney for Plaintiff

CITIFINANCIAL SERVICES, INC.
1111 Northpoint Drive
Building 4, Suite 100
Coppell, TX 75019

Plaintiff

vs.

SHERRI J CREASY a/k/a SHERRI BOWEN, As
Executrix of the Estate of Charles H. Creasy, Deceased
Mortgagor(s) and Record Owner(s)
1730 Spring Garden Avenue
Berwick, PA 18603

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2008-CV-852-MF

2008-ED-180

PRAECIPE FOR WRIT OF EXECUTION

TO THE PROTHONOTARY:

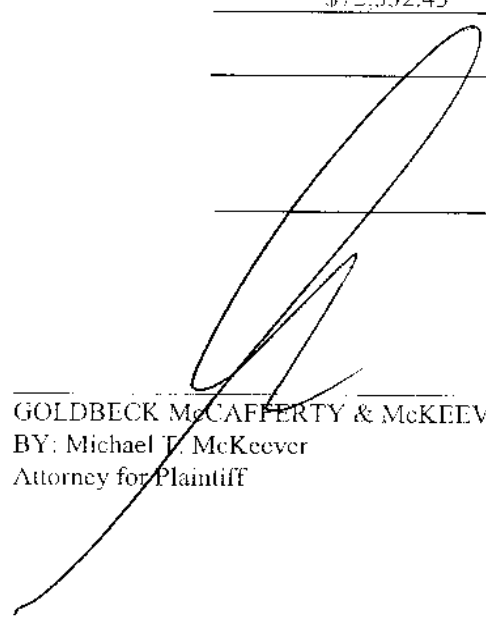
Issue Writ of Execution in the above matter:

Amount Due

\$72,332.43

Interest from
10/24/2008 to Date of
Sale at 7.7400%

(Costs to be added)


GOLDBECK McCARTHY & MCKEEVER
BY: Michael T. McKeever
Attorney for Plaintiff

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

CITIFINANCIAL SERVICES, INC.
1111 Northpoint Drive
Building 4, Suite 100
Coppell, TX 75019

vs.

SHERRI J CREASY a/k/a SHERRI BOWEN, As
Executrix of the Estate of Charles H. Creasy,
Deceased
1730 Spring Garden Avenue
Berwick, PA 18603

In the Court of Common Pleas of
Columbia County

No. 2008-CV-852-MF

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 described property:

PREMISES: 1730 Spring Garden Avenue Berwick, PA 18603

See Exhibit "A" attached

AMOUNT DUE: \$72,332.43

Interest From **10/24/2008**
Through Date of Sale

(Costs to be added)

Dated: _____

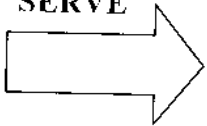
Prothonotary, Common Pleas Court
of Columbia County, Pennsylvania

Deputy _____

SHERIFF'S DEPARTMENT COLUMBIA COUNTY

SHERIFF SERVICE INSTRUCTIONS		
PLAINTIFF/S/ CITIFINANCIAL SERVICES, INC.	COURT NUMBER 2008-CV-852-MF	
DEFENDANT/S/ SHERRI J CREASY a/k/a SHERRI BOWEN, As Executrix of the Estate of <i>Charles H. Creasy, Deceased</i>	TYPE OF WRIT OR COMPLAINT EXECUTION	

SERVE



AT

NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE SHERRI J CREASY a/k/a SHERRI BOWEN, As Executrix of the Estate of Charles H. Creasy, <i>Deceased</i>
ADDRESS (Street or Road, Apartment No., City, Boro, Twp., State and ZIP Code) 1730 Spring Garden Avenue, Berwick, PA 18603

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

PLEASE POST IN ACCORDANCE WITH COURT ORDER DATED: 08/12/2008

SIGNATURE OF ATTORNEY <i>Michael T. McKeever</i>	TELEPHONE NUMBER (215) 627-1322	DATE October 23, 2008
ADDRESS OF ATTORNEY GOLDBECK McCafferty & McKEEVER Suite 5000 – Mellon Independence Center 701 Market Street Philadelphia, PA 19106		

Goldbeck McCafferty & McKeever
BY: Michael T. McKeever
Attorney J.D. #56129
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
215-627-1322
Attorney for Plaintiff

CITIFINANCIAL SERVICES, INC.
1111 Northpoint Drive
Building 4, Suite 100
Coppell, TX 75019

Plaintiff

vs.

SHERRI J CREASY a/k/a SHERRI BOWEN, As Executrix of the
Estate of Charles H. Creasy, Deceased
(Mortgagor(s) and Record Owner(s))
1730 Spring Garden Avenue
Berwick, PA 18603

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2008-CV-852-MF

2008-ED-180

AFFIDAVIT PURSUANT TO RULE 3129

CITIFINANCIAL SERVICES, INC., Plaintiff in the above action, by its attorney, Michael T. McKeever, 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:

1730 Spring Garden Avenue
Berwick, PA 18603

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

SHERRI J CREASY a/k/a SHERRI BOWEN, As Executrix of the Estate of Charles H. Creasy, Deceased
1730 Spring Garden Avenue
Berwick, PA 18603

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

SHERRI J CREASY a/k/a SHERRI BOWEN, As Executrix of the Estate of Charles H. Creasy, Deceased
1730 Spring Garden Avenue
Berwick, PA 18603

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

DOMESTIC RELATIONS OF COLUMBIA COUNTY
PO Box 380
Bloomsburg, PA 17815

PA DEPARTMENT OF PUBLIC WELFARE - Bureau of Child Support Enforcement
Health and Welfare Bldg. - Room 432
Harrisburg, PA 17105-2675

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

5. Name and address of every other person who has any record interest in or record lien on the property and whose interest may be affected by the sale:

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

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.

COMMONWEALTH OF PENNSYLVANIA DEPARTMENT OF REVENUE INHERITANCE TAX
DIVISION

1131 Strawberry Square
6th Floor
Harrisburg, PA 17128

INTERNAL REVENUE SERVICE - SPECIAL PROCEDURES BRANCH
1001 Liberty Avenue
Thirteenth Floor, Suite 1300
Pittsburgh, PA 15222

DEPARTMENT OF PUBLIC WELFARE
ESTATE RECOVERY PROGRAM
PO Box 8486, Willow Oak Building
Harrisburg, PA 17105-8486

TENANTS/OCCUPANTS
1730 Spring Garden Avenue
Berwick, PA 18603

CREASY, JOHN
1314 W. Front Street
Berwick, PA 18603

CREASY, JEREMY HOWARD
1730 Spring Garden Avenue
Berwick, PA 18603

CREASY, JR., CHARLES JEFFREY
1730 Spring Garden Avenue
Berwick, PA 18603

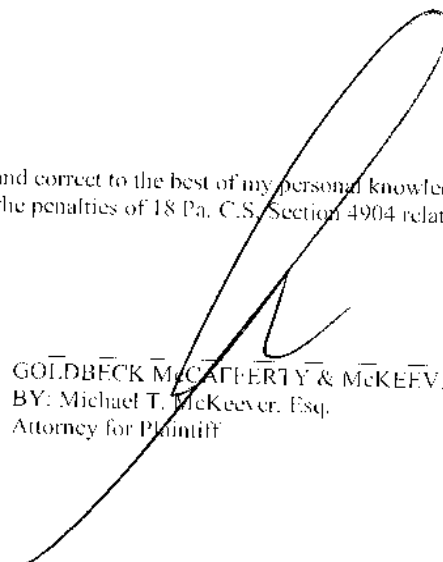
KNECHT, RICHARD W.
BULL, BULL & KNECHT, LLP
106 Market St
Berwick, PA 18603

OWENS, SUSAN
1730 Spring Garden Avenue
Berwick, PA 18603

(attach separate sheet if more space is needed)

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.

DATED: October 23, 2008



GOLDBECK MCCARTHERY & McKEEVER
BY: Michael T. McKeever, Esq.
Attorney for Plaintiff

Goldbeck McCafferty & McKeever
BY: Michael T. McKeever
Attorney I.D. #56129
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
215-627-1322
Attorney for Plaintiff

CLIFFINANCIAL SERVICES, INC.

1111 Northpoint Drive
Building 4, Suite 100
Coppell, TX 75019

Plaintiff

vs.

SHERRI CREASY a/k/a SHERRI BOWEN, As Executrix of the
Estate of Charles H. Creasy, Deceased
(Mortgagor(s) and Record Owner(s))
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Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2008-CV-852-MF

AFFIDAVIT PURSUANT TO RULE 3129

MO 8-ED-180

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KNECHT, RICHARD W.
BULL, BULL & KNECHT, LLP
106 Market St
Berwick, PA 18603

OWENS, SUSAN
1730 Spring Garden Avenue
Berwick, PA 18603

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DATED, October 23, 2008

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BY: Michael T. McKeever, Esq
Attorney for Plaintiff

GOLDBECK McCAFFERTY & McKEEVER

BY: Michael T. McKeever
Attorney I.D.#56129
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-825-6318
Attorney for Plaintiff

CITIFINANCIAL SERVICES, INC.
1111 Northpoint Drive
Building 4, Suite 100
Coppell, TX 75019

Plaintiff

vs.

SHERRI J CREASY a/k/a SHERRI BOWEN, As
Executrix of the Estate of Charles H. Creasy.
Deceased

Mortgagor(s) and Record Owner(s)

1730 Spring Garden Avenue
Berwick, PA 18603

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE
FORECLOSURE

Term

No. 2008-CV-852-MF

2008-ED-180

THIS LAW FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO
COLLECT A DEBT. THIS NOTICE IS SENT TO YOU IN AN ATTEMPT TO
COLLECT A DEBT. ANY INFORMATION OBTAINED FROM YOU WILL BE
USED FOR THAT PURPOSE.

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: CREASY, SHERRI J.

**SHERRI J CREASY a/k/a SHERRI BOWEN, As Executrix of the Estate of
Charles H. Creasy, Deceased**

91 Warbler Drive
Lawrenceburg, KY 40342

Your house at 1730 Spring Garden Avenue, Berwick, PA 18603 is scheduled to be sold at
Sheriff's Sale on , at 9:00 AM, in Sheriff's Office, Courthouse, Bloomsburg, PA to enforce the court
judgment of \$72,332.43 obtained by CITIFINANCIAL SERVICES, INC. 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 to CTTIFINANCIAL SERVICES, INC., the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay call: 215-825-6329 or 1-866-413-2311.
2. You may be able to stop the sale by filing a petition asking the Court to strike or open judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.
3. You may also be able to stop the sale through other legal proceedings.
4. 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 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 NOT 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 price by calling the Sheriff of Columbia County at 570-389-5622.
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 the Sheriff of Columbia County at 570-389-5622.
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 house. A schedule of distribution of the money bid for your house will be filed by the Sheriff within thirty (30) days from the date of the Sheriff's Sale. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the schedule of distribution is filed.
7. 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.

PENNSYLVANIA BAR ASSOCIATION

P.O. Box 186
Harrisburg, PA 17108
800-692-7375

NORTH PENN LEGAL SERVICES F/K/A SUSQUEHANNA LEGAL SERVICES

168 E. 5th Street
Bloomsburg, PA 17815
717-784-8760

Resources available for Homeowners in Foreclosure

ACT NOW!

Even though your lender (and our client) has filed an Action of Mortgage Foreclosure against you, you still may be able to SAVE YOUR HOME FROM FORECLOSURE.

- 1). Call an attorney. For referrals to a qualified attorney call either of the following numbers: 800-692-7375 or 717-784-8760.
- 2). Call the Consumer Credit Counseling Agency at 1-800-989-2227 for free counseling.
- 3). Visit HUD'S website www.hud.gov for Help for Homeowners Facing the Loss of Their Homes.
- 4). Pennsylvania Housing Finance Agency also offers other loan programs that may assist homeowners in default. Please See the PHFA website: <http://www.phfa.org/consumers/homeowners/real.aspx>.
- 5). Call the Plaintiff (your lender) at and ask to speak to someone about Loss Mitigation or Home Retention options.
- 6). Call or contact our office to request the amount to bring the account current, or payoff the mortgage or request a Loan Workout / Home Retention Package. Call our toll free number at 1-866-413-2311 or via email at homeretention@goldbecklaw.com. Call Judy at 215-825-6329 or fax 215-825-6429. The figure and/or package you requested will be mailed to the address that you request or faxed if you leave a message with that information. The attorney in charge of our firm's Homeowner Retention Department is David Fein who can be reached at 215-825-6318 or Fax: 215-825-6418. Please reference our Attorney File Number of 64826FC.

Para informacion en espanol puede comunicarse con Loretta al 215-825-6344.

Michael T. McKeever
Attorney I.D. #56129
Suite 5000 -- Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
215-627-1322
Attorney for Plaintiff

CITIFINANCIAL SERVICES, INC.
1111 Northpoint Drive
Building 4, Suite 100
Coppell, TX 75019

Plaintiff

vs.

SHERRI J CREASY a/k/a SHERRI BOWEN, As Executrix
of the Estate of Charles H. Creasy, Deceased
Mortgagor(s) and Record Owner(s)
1730 Spring Garden Avenue
Berwick, PA 18603

Defendant(s)

IN THE COURT OF
COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF
MORTGAGE FORECLOSURE

NO. 2008-CV-852-MF

2008-ED-180

CERTIFICATION AS TO THE SALE OF REAL PROPERTY

I, Michael T. McKeever, Esquire hereby certify that I am the attorney of record for the Plaintiff in this action, and I further certify that this property is subject to Act 91 of 1983 and the Plaintiff has complied with all the provisions of the Act.

Michael T. McKeever
Attorney for plaintiff

GOLDBECK McCAFFERTY & McKEEVER
BY: Michael T. McKeever
Attorney L.D.#56129
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
215-627-1322
Attorney for Plaintiff

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CIVIL ACTION LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2008-CV-852-MF

2008-ED-180

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.

BY: Michael T. McKeever
Attorney for Plaintiff

GOLDBECK McCAFFERTY & McKEEVER
BY: Michael T. McKeever
Attorney I.D.#56129
Suite 5000 - Mellon Independence Center
701 Market Street
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215-627-1322
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CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2008-CV-852-MJ

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BY: Michael T. McKeever
Attorney for Plaintiff

GOLDBECK McCAFFERTY & McKEEVER
BY: Michael T. McKeever
Attorney L.D.#56129
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
215-627-1322
Attorney for Plaintiff

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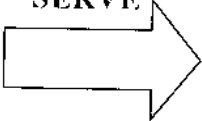
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BY: Michael T. McKeever
Attorney for Plaintiff

SHERIFF'S DEPARTMENT COLUMBIA COUNTY

SHERIFF SERVICE INSTRUCTIONS			
PLAINTIFF/S/ CITIFINANCIAL SERVICES, INC.		COURT NUMBER 2008-CV-852-MF	
DEFENDANT/S/ SHERRI J CREASY a/k/a SHERRI BOWEN, As Executrix of the Estate of <i>Charles H. Creasy, Deceased</i>		TYPE OF <u>WRIT</u> OR COMPLAINT EXECUTION	
SERVE  AT	NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE SHERRI J CREASY a/k/a SHERRI BOWEN, As Executrix of the Estate of Charles H. Creasy, Deceased ADDRESS (Street or Road, Apartment No., City, Boro. Twp., State and ZIP Code) 1730 Spring Garden Avenue, Berwick, PA 18603		
SPECIAL INSTRUCTIONS OR OTHER INFORMATION THAT WILL ASSIST IN EXPEDITING SERVICE: <div style="border: 1px solid black; padding: 10px; min-height: 100px;"> PLEASE POST HANDBILL </div>			
SIGNATURE OF ATTORNEY <i>Michael T. McKeever</i>		TELEPHONE NUMBER (215) 627-1322	DATE October 23, 2008
ADDRESS OF ATTORNEY GOLDBECK McCafferty & McKEEVER Suite 5000 – Mellon Independence Center 701 Market Street Philadelphia, PA 19106			

ALL THAT CERTAIN PARCEL OF LAND IN BOROUGH OF BERWICK,
COLUMBIA COUNTY, COMMONWEALTH OF PA, AS MORE FULLY
DESCRIBED IN BOOK 281 PAGE 523 ID #04D-02-038, BEING KNOWN AND
DESIGNATED AS A METES AND BOUNDS PROPERTY. SURVEY PREPARED
BY ORANGEVILLE SURVEYING CONSULTANTS DATED 05/13/1977.

BEING THE SAME FEE SIMPLE PROPERTY CONVEYED BY DEED FROM JOHN
W ISOLA AND SUSAN F ISOLA HUSBAND AND WIFE TO CHARLES H CREASY
AND DONNA J. CREASY, HIS WIFE, DATED 05/27/1977 RECORDED ON
05/31/1977 IN BOOK 281, PAGE 523 IN COLUMBIA COUNTY RECORDS,
COMMONWEALTH OF PA. THE SAID DONNA J. CREASY, HAVING
DEPARTED THIS LIFE ON OR ABOUT 05/27/1996, THEREBY VESTING FEE
SIMPLE IN SURVIVING CHARLES H. CREASY.

Being known as 1730 Spring Garden Avenue

Tax parcel no: 04D-02-038

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GOLDBECK McCAFFERTY & McKEEVER
A PROFESSIONAL CORPORATION
SUITE 5000, MELLON INDEPENDENCE CENTER
701 MARKET ST. PHILADELPHIA, PA 19106
(215) 627-1322

FIRSTTRUST
800.220.BANK / firsttrust.com

3-7380-2360

10/23/2008

PAY
TO THE
ORDER OF

SHERIFF OF COLUMBIA COUNTY

TWO THOUSAND AND XX / 100

Sheriff's Office
PO Box 380
Bloomsburg PA, 17815

\$2,000.00**

DOLLARS

122 MORTGAGE DISBURSEMENT ACCOUNT

MEMO *Creasy*

[Signature]
AUTHORIZED SIGNATURE

⑈ 357069⑈ ⑆ 23607380⑆ 70 1100018⑈

357069

Security features. Details on back.