

# SHERIFF'S SALE COST SHEET

Countywide Home Loans vs. Amy Berliner & Nilton Ramos  
 NO. 38-08 ED NO. 1864-07 JD DATE/TIME OF SALE 5-7-08 0930

DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$ <u>180.00</u>
LEVY (PER PARCEL	\$15.00
MAILING COSTS	\$ <u>41.00</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>6.00</u>
NOTARY	\$ <u>15.00</u>
TOTAL ***** \$ <u>438.50</u>	

WEB POSTING	\$150.00
PRESS ENTERPRISE INC.	\$ <u>216.69</u>
SOLICITOR'S SERVICES	\$75.00
TOTAL ***** \$ <u>441.69</u>	

PROTHONOTARY (NOTARY)	\$10.00
RECORDER OF DEEDS	\$ <u>41.50</u>
TOTAL ***** \$ <u>51.50</u>	

REAL ESTATE TAXES:	
BORO, TWP & COUNTY 20	\$ <u>288.88</u>
SCHOOL DIST. 20	\$
DELINQUENT 20	\$ <u>5.00</u>
TOTAL ***** \$ <u>293.88</u>	

MUNICIPAL FEES DUE:	
SEWER 20	\$ <u>354.57</u>
WATER 20	\$
TOTAL ***** \$ <u>354.57</u>	

SURCHARGE FEE (DSTE)	\$ <u>130.00</u>
MISC. _____	\$ _____
_____	\$ _____
TOTAL ***** \$ <u>-0-</u>	

TOTAL COSTS (OPENING BID) \$1710.14

COLUMBIA COUNTY SHERIFF'S OFFICE  
SHERIFF'S REAL ESTATE FINAL COST SHEET

Countywide Home Loans vs Amey Berthier & Nitten Ramos

NO. 38-08 ED NO. 1864-07 JD

DATE/TIME OF SALE: 5-7-08 0930

BID PRICE (INCLUDES COST) \$ 1710.14

POUNDAGE - 2% OF BID \$ 34.20

TRANSFER TAX - 2% OF FAIR MKT \$ \_\_\_\_\_

MISC. COSTS \$       

TOTAL AMOUNT NEEDED TO PURCHASE \$ 1744.34

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

ADDRESS: \_\_\_\_\_

NAMES(S) ON DEED: \_\_\_\_\_

PURCHASER(S) SIGNATURE(S): John S. Smith

TOTAL DUE: \$ 1744.34

LESS DEPOSIT: \$ 2000.00

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

TOTAL ~~DUE IN 8 DAYS~~ \$ 255.66

Refund

**GOLDBECK MCCAFFERTY & MCKEEVER**

**Suite 5000 Mellon Independence Center**

**701 Market Street**

**Philadelphia, PA 19106**

[www.goldbecklaw.com](http://www.goldbecklaw.com)

May 15, 2008

SHERIFF OF COLUMBIA COUNTY

Real Estate Division

Sheriff's Office

PO Box 380

Bloomsburg, PA 17815

RE: INDY MAC BANK, FSB vs. AMY E. BERLINER and NILTON C. RAMOS

**Sale Book/Writ No.: /**

Docket Number: 2007-CV-1864

Sale Date: 05/07/2008

Property Address: 334 East 7th Street, Berwick, PA 18603

To the Sheriff:

Enclosed are Transfer Tax Affidavits and an Assignment of Bid with regard to the above-captioned matter. Please deed the property to:

INDY MAC BANK, FSB

6900 Beatrice Drive

Kalamazoo, MI 49009

**If funds are required to settle with the Sheriff and they are not enclosed, please call, fax or email the cost sheet to Kristen Fluehr. Please notify our office when the deed is recorded.**

**GOLDBECK MCCAFFERTY & MCKEEVER**

Jeff Nefferdorf

Post Sale Department (FHA & VA)

215-825-6343

215-825-6443 (fax)

[jnefferdorf@goldbecklaw.com](mailto:jnefferdorf@goldbecklaw.com)

Antoniette Black – Manager

Sale/Post Sale Department

215-825-6347

215-825-6447 (fax)

[ablack@goldbecklaw.com](mailto:ablack@goldbecklaw.com)

**REALTY TRANSFER TAX  
STATEMENT OF VALUE**

See Reverse for Instructions

**RECORDER'S USE**

State Tax Paid

Book Number

Page Number

Date Recorded

Complete each section and file in duplicate with Recorder of Deeds when (1) the full value/consideration is/is not set forth in the deed, (2) when the deed is without consideration, or by gift, or (3) a tax exemption is claimed. A Statement of Value is not required if the transfer is wholly exempt from tax based on: (1) family relationship (2) public utility easement. If more space is needed, attach additional sheet(s).

**A. CORRESPONDENT - All inquiries may be directed to the following person:**

NAME <b>GOLDBECK, McCAFFERTY &amp; McKEEVER</b>		TELEPHONE NUMBER <b>(215) 627-1322</b>	
STREET ADDRESS <b>701 Market Street, Suite 5000 - Mellon Independence Center</b>		CITY <b>Philadelphia</b>	STATE <b>PA</b>
		ZIP CODE <b>19106-1532</b>	

**B. TRANSFER DATA**

GRANTOR(S)/LESSOR(S) <b>SHERIFF OF COLUMBIA COUNTY</b>		DATE OF ACCEPTANCE OF DOCUMENT	
STREET ADDRESS <b>PO Box 380</b>		GRANTEE(S)/LESSEE(S) <b>INDY MAC BANK, FSB</b>	
CITY <b>Bloomsburg</b>		STREET ADDRESS <b>6900 Beatrice Drive</b>	
STATE <b>PA</b>	ZIP CODE <b>17815</b>	CITY <b>Kalamazoo</b>	STATE <b>MI</b>
		ZIP CODE <b>49009</b>	

**C. PROPERTY LOCATION**

STREET ADDRESS <b>334 East 7th Street</b>		CITY, TOWNSHIP, BOROUGH <b>Berwick - BOROUGH OF BERWICK</b>	
COUNTY <b>Columbia</b>	SCHOOL DISTRICT <b>Berwick</b>	TAX PARCEL NUMBER <b>04A-09-054-00,000</b>	
1. ACTUAL CASH CONSIDERATION <b>\$1,744.34</b>	2. OTHER CONSIDERATION <b>+ -0-</b>	3. TOTAL CONSIDERATION <b>= \$1,744.34</b>	

**D. VALUATION DATA**

4. COUNTY ASSESSED VALUE <b>\$13,697.00</b>	5. COMMON LEVEL RATIO FACTOR <b>X 3.55</b>	6. FAIR MARKET VALUE <b>= \$48,624.35</b>
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**E. EXEMPTION DATA**

1A. AMOUNT OF EXEMPTION <b>100%</b>	1B. PERCENTAGE OF INTEREST CONVEYED <b>100%</b>
--	--

**2. Check Appropriate Box Below for Exemption Claimed**

- ☐ Will or intestate succession \_\_\_\_\_ • (NAME OF DECEDENT) (ESTATE FILE NUMBER)
- ☐ Transfer to Industrial Development Agency.
- ☐ Transfer to agent or straw party. (Attach copy of agency/straw party agreement.)
- ☐ Transfer between principal and agent. (Attach copy of agency/straw trust agreement.) Tax paid prior deed \$ \_\_\_\_\_
- ☐ Transfers to the Commonwealth, the United States, and Instrumentalities by gift, dedication, condemnation or in lieu of condemnation. (Attach copy of resolution.)
- ☒ Transfer from mortgagor to a holder of a mortgage in default. Mortgage Instrument # **200704367**
- ☐ Corrective deed. (Attach copy of the prior deed).
- ☐ Other (Please explain exemption claimed, if other than listed above.) MERS #:

Under penalties of law or ordinance, I declare that I have examined this Statement, including accompanying information, and to the best of my knowledge and belief, it is true, correct and complete.

SIGNATURE OF CORRESPONDENT OR RESPONSIBLE PARTY

*Michael F. McKeever*

DATE

May 15, 2008

**GOLDBECK McCAFFERTY & McKEEVER**

A PROFESSIONAL CORPORATION

**ATTORNEYS AT LAW**

SUITE 5000

MELLON INDEPENDENCE CENTER

701 MARKET STREET

PHILADELPHIA, PA 19106-1532

PA (215) 627-1322

FAX (215) 627-7734

**[www.goldbecklaw.com](http://www.goldbecklaw.com)**

May 15, 2008

**Addendum to Realty Transfer Tax Statement of Value**

Attn: Pa Department of Revenue – Bureau of Individual Taxes

Re: 334 East 7th Street Berwick, PA 18603

Plaintiff: INDY MAC BANK, FSB

Date of Judgment: 3/4/2008

Date of Sale: Wednesday, May 07, 2008

Date of Original Mortgage: 4/27/2007

Original Mortgagor: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.,  
ACTING SOLELY AS A NOMINEE FOR INDYMAC BANK, F.S.B., A FEDERAL  
CHARTERED SAVINGS BANK D/B/A NYMC

Date Recorded: 5/1/2007

Book, Page, Instrument #: Instrument # 200704367

The Plaintiff and Original Mortgagee are not the same.. An assignment was recorded into  
IndyMac Bank F.S.B.

Assignment of Mortgage Recorded: 4/30/2008

Book, Page, Instrument #: instr- #200803956

## **Assignment of Bid**

NO. 2007-CV-1864 – BERLINER  
334 East 7th Street  
Berwick, PA 18603

I, Michael T. McKeever, Esquire, as attorney for the successful bidder, hereby assign my bid at the Sheriff Sale dated May 07, 2008 to:

INDY MAC BANK, FSB  
6900 Beatrice Drive  
Kalamazoo, MI 49009

GOLDBECK MCCAFFERTY & MCKEEVER

Date: May 15, 2008

  
MICHAEL T. MCKEEVER

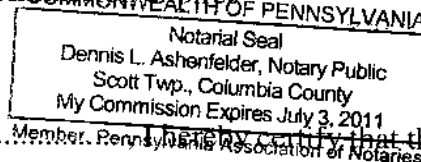
STATE OF PENNSYLVANIA  
COUNTY OF COLUMBIA } SS

Paula J. Barry being duly sworn according to law deposes and says that Press Enterprise is a newspaper of general circulation with its principal office and place of business at 3185 Lackawanna Avenue, Bloomsburg, County of Columbia and State of Pennsylvania, and was established on the 1st day of March, 1902, and has been published daily, continuously in said Town, County and State since that day and on the attached notice April 16, 23, 30, 2008 as printed and published; that the affiant is one of the officers or publisher or designated agent of the owner or publisher of said newspaper in which legal advertisement was published; that neither the affiant nor Press Enterprise is interested in the subject matter of said notice and advertisement and that all of the allegations in the foregoing statement as to time, place, and character of publication are true.

Sworn and subscribed to before me this 30th day of April, 2008

(Notary Public)

My commission expires



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

**GOLDBECK McCAFFERTY & McKEEVER**  
A PROFESSIONAL CORPORATION  
SUITE 5000 MELLON INDEPENDENCE CENTER  
701 MARKET STREET  
PHILADELPHIA, PA 19106  
WWW.GOLDBECKLAW.COM

April 3, 2008

SHERIFF OF COLUMBIA COUNTY  
Sheriff's Office  
PO Box 380  
Bloomsburg, PA 17815

RE: No. 2007-CV-1864  
**AMY E. BERLINER and NILTON C. RAMOS**

Real Estate Division:

The above case may be sold on May 07, 2008. It has been properly served in accordance with Rule 3129.

Very truly yours,

GOLDBECK McCAFFERTY & McKEEVER

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By: **Antoniette Black, Paralegal**  
Phone: (215) 825-6347 (direct dial)  
Fax: (215) 825-6447  
Email: [ablack@goldbecklaw.com](mailto:ablack@goldbecklaw.com)



GOLDBECK McCAFFERTY & McKEEVER  
BY: Michael T. McKeever  
Attorney I.D.#56129  
Suite 5000 - Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106-1532  
215-627-1322  
Attorney for Plaintiff

58447FC  
CF: 11/21/2007  
SD: 05/07/2008  
\$101,420.40

COUNTRYWIDE HOME LOANS INC.  
7105 Corporate Drive  
PTX C-35  
Plano, TX 75024

Plaintiff

vs.

AMY E. BERLINER  
NILTON C. RAMOS  
Mortgagor(s) and  
Record Owner(s)

334 East 7th Street  
Berwick, PA 18603

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION – LAW

ACTION OF MORTGAGE FORECLOSURE

Term  
No. 2007-CV-1864

**CERTIFICATE OF SERVICE**  
**PURSUANT TO Pa.R.C.P. 3129.2 (c) (2)**

Michael T. McKeever, Esquire, Attorney for Plaintiff, hereby certifies that service on the Defendants of the Notice of Sheriff Sale was made by:

- ☐ Personal Service by the Sheriff's Office/competent adult (copy of return attached).
- ☐ Certified mail by Michael T. McKeever (original green Postal return receipt attached).
- ☐ Certified mail by Sheriff's Office.
- ☐ Ordinary mail by Michael T. McKeever, Esquire to Attorney for Defendant(s) of record (proof of mailing attached).
- ☐ Acknowledgment of Sheriff's Sale by Attorney for Defendant(s) (proof of acknowledgment attached).
- ☐ Ordinary mail by Sheriff's Office to Attorney for Defendant(s) of record.

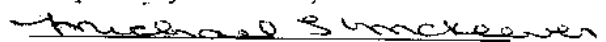
**IF SERVICE WAS ACCOMPLISHED BY COURT ORDER.**

- ☒ Premises was posted by Sheriff's Office/~~competent adult~~ (copy of return attached).
- ☐ Certified Mail & ordinary mail by Sheriff's Office (copy of return attached).
- ☒ Certified Mail & ordinary mail by Michael T. McKeever (original receipt(s) for Certified Mail attached).
- ☐ Published in accordance with court order (copy of publication attached).

Pursuant to the Affidavit under Rule 3129 (copy attached), service on all lienholders (if any) has been made by ordinary mail by Michael T. McKeever, Esquire (copies of proofs of mailing attached).

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

Respectfully submitted,



BY: Michael T. McKeever  
Attorney for Plaintiff



Form 3877  
Domestic USPS Firm Mailing Book

Name and Address of Sender:

JOSEPH A GOLDBECK JR  
MELLON INDEPENDENCE CENT  
701 MARKET ST STE 5000  
PHILADELPHIA, PA 19106

Permit Number

Sequence Number  
2039A

Ascent - MAC v7.20.7.20.I

Piece ID	Article #	Delivery Address Addressee Name	SS Type	Fee	Postage	Value Insur./Register	Sender Due	Charges Total
58447FCAB5-7	71114342363000284791	BERLINER, AMY E. 334 East 7th Street Berwick, PA 18603	C RRE	2.65 0.85	0.41			3.91
57939FCTM6-18	71114342363000284807	MURILLER, TERISA E. 120 Adams Creek Court Dingmans Ferry, PA 18328	C RRE	2.65 0.85	0.41			3.91
CWD7203SP4-25	71114342363000284814	PRIBESH, STEVE 5 Third Street Lucernemines, PA 15754-146	C RRE	2.65 0.85	0.41			3.91
FN1043AP4-23	71114342363000284821	PEARSON, AMY B. 11 Mohegan Road Lake Ariel, PA 18436	C RRE	2.65 0.85	0.41			3.91
FN1043AP4-23.071114342363000284838		PEARSON, AMY B. 50 Main Street White Mills, PA 18473	C RRE	2.65 0.85	0.41			3.91
FN1043EP4-23	71114342363000284845	PEARSON, EDWIN, III 50 Main Street White Mills, PA 18473	C RRE	2.65 0.85	0.41			3.91
56323PCRH4-24	71114342363000284852	HENRY JR., RICARDO 41 Allegheny Drive Blakeslee, PA 18610	C RRE	2.65 0.85	0.41			3.91
56323PCVG4-24	71114342363000284869	GEORGE-HENRY, VONETTA 41 Allegheny Drive Blakeslee, PA 18610	C RRE	2.65 0.85	0.41			3.91
Page Totals:	8			28.00	3.28			31.28
Cumulative Totals:	24			84.00	9.84			93.84



2

Form 3877  
Domestic USPS Firm Mailing Book

Name and Address of Sender:  
JOSEPH A GOLDBECK JR  
MELLON INDEPENDENCE CENT  
701 MARKET ST STE 5000  
PHILADELPHIA, PA 19106

Permit Number

Sequence Number  
2039A

Ascent - MAC v7.20.7.20.I

Piece ID	Article #	Delivery Address Addressee Name	SS Type	Fee	Postage	Value Insur./Register	Sender Due	Charges Total
SN1000SB4-25	71114342363000284630	BAUN, SCOTT H. 4903 Richmond Road Rochester Mills, PA 15771	C RRE	2.65 0.85	0.41			3.91
SN1000SB4-25.071114342363000284647		BAUN, SHARON L. 4903 Richmond Road Rochester Mills, PA 15771	C RRE	2.65 0.85	0.41			3.91
58447PCNR5-7	71114342363000284654	RAMOS, NILTON C. 334 East 7th Street Berwick, PA 18603	C RRE	2.65 0.85	0.41			3.91
60353FCCA5-8	71114342363000284661	ALSBAUGH, CHARLES S. 10116 Route 219 Brandy Camp, PA 15822	C RRE	2.65 0.85	0.41			3.91
57942PCEZ6-10	71114342363000284678	ZAJACZKOWSKI, EDWARD KEVIN RR 4 Box 4314 Montrose, PA 18801	C RRE	2.65 0.85	0.41			3.91
59141FCCL5-8	71114342363000284685	LEIDY, CHRISTOPHER P. 100 Gardner Lane Pennsylvania Furnace, PA 16865	C RRE	2.65 0.85	0.41			3.91
59141FCCL5-8.071114342363000284692		LEIDY, CHRISTINA M. 100 Gardner Lane Pennsylvania Furnace, PA 16865	C RRE	2.65 0.85	0.41			3.91
55496FCGR5-21	71114342363000284708	RIVERA, GLORIA HC 69 Box 317 Galilee Road Damascus, PA 18415	C RRE	2.65 0.85	0.41			3.91

Page Totals:	8	28.00	3.28	31.28
Cumulative Totals:	8	28.00	3.28	31.28



COUNTRYWIDE HOME LOANS INC.  
7105 Corporate Drive  
PTX C-35  
Plano, TX 75024

vs.

AMY E. BERLINER and NILTON C. RAMOS  
334 East 7th Street  
Berwick, PA 18603

IN THE COURT OF COMMON PLEAS  
OF Columbia COUNTY

2007-CV-1864

ORDER

AND NOW, this 14 day of Jan 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 Defendants 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 Defendants, by posting a copy of the Complaint upon the premises 334 East 7th Street, Berwick, PA, 18603, and Plaintiff is directed to serve the Complaint by certified and regular mail to the Defendants' last known address at 334 East 7th Street, Berwick, PA, 18603, 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 Defendants' last known address and that Notice of Sheriff Sale pursuant to Pennsylvania Rule of Civil Procedure 3129 may be made upon Defendants, by sending copies of same to Defendants' last known address by certified and regular mail and by posting the premises.

BY THE COURT:

  
J.

Distribution list:

Michael T. McKeever, Esquire, Suite 5000 – Mellon Independence Center, 701 Market Street,  
Philadelphia, PA 19106-1532  
AMY E. BERLINER, 334 East 7th Street Berwick, PA 18603  
NILTON C. RAMOS, 334 East 7th Street Berwick, PA 18603

FILED  
PROthonotary  
2008 JAN 14 P 2:48  
CLERK OF COURTS OFFICE  
COUNTY OF COLUMBIA, PA

2008 JAN 14 P 2:48

FILED  
PROthonotary

(58447FC)

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) 784-8300

COUNTRYWIDE HOME LOANS, INC.

Docket # 38ED2008

VS

MORTGAGE FORECLOSURE

AMY E. BERLINER  
NILTON C. RAMOS

AFFIDAVIT OF SERVICE

NOW, THIS THURSDAY, MARCH 06, 2008, AT 3:15 PM, SERVED THE WITHIN MORTGAGE FORECLOSURE UPON NILTON RAMOS AT 334 EAST 7TH STREET, BERWICK BY POSTING TO THE DOOR A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT.

SO ANSWERS,

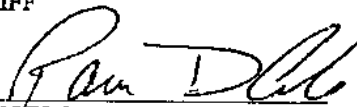
SWORN AND SUBSCRIBED BEFORE ME  
THIS FRIDAY, MARCH 07, 2008

  
NOTARY PUBLIC

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



X  
TIMOTHY T. CHAMBERLAIN  
SHERIFF

X   
P. D'ANGELO  
DEPUTY SHERIFF

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) 784-6368

COUNTRYWIDE HOME LOANS, INC.

Docket # 38ED2008

VS

MORTGAGE FORECLOSURE

AMY E. BERLINER  
NILTON C. RAMOS

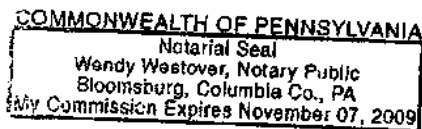
AFFIDAVIT OF SERVICE

NOW, THIS THURSDAY, MARCH 06, 2008, AT 3:15 PM, SERVED THE WITHIN MORTGAGE FORECLOSURE UPON AMY BERLINER AT 334 EAST 7TH STREET, BERWICK BY POSTING TO THE DOOR A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME  
THIS FRIDAY, MARCH 07, 2008

  
NOTARY PUBLIC





X  
TIMOTHY T. CHAMBERLAIN  
SHERIFF

X   
P. D'ANGELO  
DEPUTY SHERIFF

**GOLDBECK McCAFFERTY & McKEEVER**

BY: Michael T. McKeever

Attorney I.D.#56129

Suite 5000 – Mellon Independence Center

701 Market Street

Philadelphia, PA 19106

215-825-6320

Attorney for Plaintiff

COUNTRYWIDE HOME LOANS INC.

7105 Corporate Drive

PTX C-35

Plano, TX 75024

Plaintiff

vs.

AMY E. BERLINER

NILTON C. RAMOS

**Mortgagor(s) and Record Owner(s)**

334 East 7th Street

Berwick, PA 18603

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term

No. 2007-CV-1864

**AFFIDAVIT PURSUANT TO RULE 3129**

COUNTRYWIDE HOME LOANS 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:

334 East 7th Street  
Berwick, PA 18603

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

AMY E. BERLINER  
334 East 7th Street  
Berwick, PA 18603

NILTON C. RAMOS  
334 East 7th Street  
Berwick, PA 18603

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

AMY E. BERLINER  
334 East 7th Street  
Berwick, PA 18603

NILTON C. RAMOS  
334 East 7th Street  
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:

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

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

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.

TENANTS/OCCUPANTS  
334 East 7th Street  
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: April 3, 2008

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

**DER: COMPLETE THIS SECTION**

Complete items 1, 2, at... Also complete item 4 if Restricted Delivery is desired. At your name and address on the reverse of this card to the back of the mailpiece, on the front if space permits.

Addressed to:

7 Berliner  
4 E. 7th Street  
Twick, PA 18603

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature *[Signature]* ☐ Agent **38**  
B. Received by (Printed Name) *Jamess Mc Latty* ☐ Addressee  
C. Date of Delivery *March 10 2008*  
D. Is delivery address different from item 1? ☐ Yes ☒ No  
If YES, enter delivery address below:

3. Service Type  
☒ Certified Mail ☐ Express Mail  
☐ Registered ☐ Return Receipt for Merchandise  
☐ Insured Mail ☐ C.O.D.  
4. Restricted Delivery? (Extra Fee) ☐ Yes

File Number  
(refer from service label)

Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

Domestic Return Receipt

**R: COMPLETE THIS SECTION**

Complete items 1, 2, at... Also complete item 4 if Restricted Delivery is desired. At your name and address on the reverse of this card to the back of the mailpiece, on the front if space permits.

Addressed to:

SMALL BUSINESS ADMINISTRATION  
PHILADELPHIA DISTRICT OFFICE  
310 N. NIX FEDERAL BUILDING  
MARKET STREET-5TH FLOOR  
ADELPHIA, PA 19107

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature *[Signature]* ☐ Agent **38**  
B. Received by (Printed Name) *Jamess Mc Latty* ☐ Addressee  
C. Date of Delivery *March 10 2008*  
D. Is delivery address different from item 1? ☐ Yes ☒ No  
If YES, enter delivery address below:

3. Service Type  
☒ Certified Mail ☐ Express Mail  
☐ Registered ☐ Return Receipt for Merchandise  
☐ Insured Mail ☐ C.O.D.  
4. Restricted Delivery? (Extra Fee) ☐ Yes

Number  
(refer from service label)

Form 3811, February 2004

Domestic Return Receipt

**ENDER: COMPLETE THIS SECTION**

Complete items 1, 2, at... Also complete item 4 if Restricted Delivery is desired. At your name and address on the reverse of this card to the back of the mailpiece, on the front if space permits.

**COMPLETE THIS SECTION ON DELIVERY**

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C. Date of Delivery *March 10 2008*  
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**COMPLETE THIS SECTION ON DELIVERY**

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☒ Certified Mail ☐ Express Mail  
☐ Registered ☐ Return Receipt for Merchandise  
☐ Insured Mail ☐ C.O.D.  
4. Restricted Delivery? (Extra Fee) ☐ Yes

Form 3811, February 2004

Domestic Return Receipt

**COMPLETE THIS SECTION ON DELIVERY**

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C. Date of Delivery *March 10 2008*  
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If YES, enter delivery address below:

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☒ Certified Mail ☐ Express Mail  
☐ Registered ☐ Return Receipt for Merchandise  
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Form 3811, February 2004

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If YES, enter delivery address below:

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☐ Registered ☐ Return Receipt for Merchandise  
☐ Insured Mail ☐ C.O.D.  
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Form 3811, February 2004

Domestic Return Receipt

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A. Signature *[Signature]* ☐ Agent **38**  
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D. Is delivery address different from item 1? ☐ Yes ☒ No  
If YES, enter delivery address below:

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☒ Certified Mail ☐ Express Mail  
☐ Registered ☐ Return Receipt for Merchandise  
☐ Insured Mail ☐ C.O.D.  
4. Restricted Delivery? (Extra Fee) ☐ Yes

Form 3811, February 2004

Domestic Return Receipt

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature *[Signature]* ☐ Agent **38**  
B. Received by (Printed Name) *Jamess Mc Latty* ☐ Addressee  
C. Date of Delivery *March 10 2008*  
D. Is delivery address different from item 1? ☐ Yes ☒ No

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.

COUNTRYWIDE HOME LOANS INC

VS.

AMY BERLINER & NILTON RAMOS

WRIT OF EXECUTION #38 OF 2008 ED

POSTING OF PROPERTY

March 17, 2008 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE  
PROPERTY OF AMY BERLINER & NILTON RAMOS AT 334 E 7<sup>TH</sup> STREET BERWICK  
COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY  
COLUMBIA COUNTY DEPUTY SHERIFF PAUL D'ANGELO.

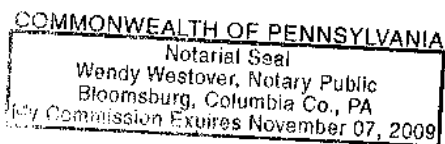
SO ANSWERS:

DEPUTY SHERIFF

TIMOTHY T. CHAMBERLAIN  
SHERIFF

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 18<sup>TH</sup> DAY OF MARCH 2008



TIMOTHY T. CHAMBERLAIN



SHERIFF OF COLUMBIA COUNTY  
COURT HOUSE - P.O. BOX 380  
BLOOMSBURG, PA 17015  
FAX: (570) 389-5625

PHONE  
(570) 389-5622

24 HOUR PHONE  
(570) 704-1308

COUNTRYWIDE HOME LOANS, INC.

Docket # 38ED2008

VS

MORTGAGE FORECLOSURE

AMY E. BERLINER  
NILTON C. RAMOS

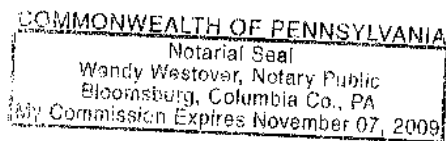
AFFIDAVIT OF SERVICE

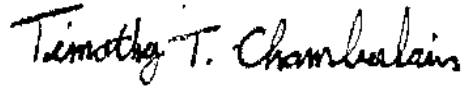
NOW, THIS THURSDAY, MARCH 06, 2008, AT 3:15 PM, SERVED THE WITHIN MORTGAGE FORECLOSURE UPON AMY BERLINER AT 334 EAST 7TH STREET, BERWICK BY POSTING TO THE DOOR A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME  
THIS FRIDAY, MARCH 07, 2008

  
NOTARY PUBLIC





X  
TIMOTHY T. CHAMBERLAIN  
SHERIFF

X   
P. D'ANGELO  
DEPUTY SHERIFF

TIMOTHY T. CHAMBERLAIN



SHERIFF OF COLUMBIA COUNTY  
COURT HOUSE - P.O. BOX 300  
BLOOMSBURG, PA 17815  
FAX: (570) 389-5625

PHONE  
(570) 389-5622

24 HOUR PHONE  
(570) 784-6300

COUNTRYWIDE HOME LOANS, INC.

Docket # 38ED2008

VS

MORTGAGE FORECLOSURE

AMY E. BERLINER  
NILTON C. RAMOS

AFFIDAVIT OF SERVICE

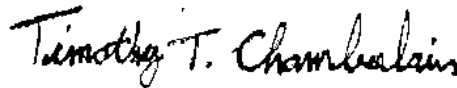
NOW, THIS THURSDAY, MARCH 06, 2008, AT 3:15 PM, SERVED THE WITHIN MORTGAGE  
FORECLOSURE UPON NILTON RAMOS AT 334 EAST 7TH STREET, BERWICK BY  
POSTING TO THE DOOR A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME  
THIS FRIDAY, MARCH 07, 2008

  
NOTARY PUBLIC

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



X  
TIMOTHY T. CHAMBERLAIN  
SHERIFF

X   
P. D'ANGELO  
DEPUTY SHERIFF

COUNTY OF COLUMBIA  
REAL ESTATE TAX CERTIFICATION

Date: 03/13/2008

Fee: \$5.00

Cert. NO: 4374

BERLINER AMY E  
NILTON C RAMOS  
334 EAST SEVENTH STREET  
BERWICK PA 18603

District: BERWICK BORO  
Deed: 20070 -4366  
Location: PT LOT 211  
Parcel Id:04A-09 -054-00,000

Assessment: 13,697  
Balances as of 03/13/2008

YEAR	TAX TYPE	TAX AMOUNT	PENALTY	DISCOUNT	PAID	BALANCE
------	----------	------------	---------	----------	------	---------

NO TAX CLAIM TAXES DUE

By: Timothy T. Chamberlain, Sheriff

Per: dm



March 12, 2008

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

**COUNTRYWIDE HOME LOANS, INC.**

**VS.**

**AMY E. BERLINER  
NILTON C. RAMOS**

**DOCKET # 38ED2008**

**JD # 1864JD2007**

Dear Timothy:

The amount due on sewer account #108392 for the property located at 334 E. 7<sup>th</sup> Street Berwick, Pa through June 30, 2008 is \$354.57.

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:  
DATE RECEIVED 3/5/2008

SERVICE# 10 - OF - 13 SERVICES  
DOCKET # 38ED2008

PLAINTIFF COUNTRYWIDE HOME LOANS, INC.

DEFENDANT AMY E. BERLINER  
NILTON C. RAMOS

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 TAX OFFICE CLERK IDENTIFICATION \_\_\_\_\_

DATE 3/11/08 TIME 1140 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) CLERK IN TAX  
OFFICE

**ATTEMPTS**

DATE

TIME

OFFICER

REMARKS

DEPUTY

B. A. Carroll

DATE

3/11/08



38

**Tax Notice** 2008 County & Municipality  
**BERWICK BORO**  
**MAKE CHECKS PAYABLE TO:**

Connie C Gingham  
 1615 Lincoln Avenue  
 Berwick PA 18603

H. 35 MON, TUE, THUR : 9:30 AM - 4 PM  
 CLOSED WEDNESDAY & HOLIDAYS.  
 CLOSED FRIDAYS  
**PHONE: 570-752-7442**

**FOR: COLUMBIA COUNTY**

**DATE** 03/01/2008 **BILL NO.** 2562

DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	AX AMOUNT DUE	INCL PENALTY
GENERAL	13,697	6.146	82.50	84.18	92.60
SINKING		1.345	18.05	18.42	20.26
FIRE		1.25	16.78	17.12	17.98
LIGHT		1.75	23.49	23.97	25.17
BORO RE		10.6	142.29	145.19	152.45
The discount & penalty have been calculated for your convenience					
PAY THIS AMOUNT			283.11 April 30 If paid on or before	288.88 June 30 If paid on or before	308.46 June 30 If paid after

**TAXES ARE DUE & PAYABLE - PROMPT PAYMENT IS REQUESTED**

BERLINER AMY E  
 NILTON C RAMOS  
 334 EAST SEVENTH STREET  
 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**

CNTY	TWP	Discount	Penalty	PARCEL	Land	Buildings	Total Assessment
		2 %	2 %	04A-09-054-00,000	2,500	11,197	13,697
		10 %	5 %	334 E SEVENTH ST			
				.0803 Acres			

This tax returned to  
 courthouse on:  
 January 1, 2009

**FILE COPY**

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER:  
DATE RECEIVED 3/5/2008

SERVICE# 7 - OF - 13 SERVICES  
DOCKET # 38ED2008

PLAINTIFF COUNTRYWIDE HOME LOANS, INC.

DEFENDANT AMY E. BERLINER  
NILTON C. RAMOS

ATTORNEY FIRM GOLDBECK MCCAFFERTY & MCKEEVER

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

SERVED UPON MAUREEN C/O

RELATIONSHIP CUSTOMER SERVICE IDENTIFICATION \_\_\_\_\_

DATE 3-10-8 TIME 1520 MILEAGE \_\_\_\_\_ OTHER \_\_\_\_\_

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

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA \_\_\_\_ POB X 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 3-10-8

Elizabeth A. Brewer

All that certain portion of Lot No. 211 of the Gilbert Fowler Addition to the Borough of Berwick, more particularly bounded and described as follows, to wit:

BEGINNING at a point on the southerly side of East Seventh Street at corner of Lot No. 212 of Gilbert Fowler Addition; thence along Lot 212 at right angles to Seventh Street a distance of 70 feet to a point; thence at right angles to line of Lot No. 212, in a line parallel with Seventh Street a distance of 49-1/2 feet to line of Lot No. 210; thence at right angles along line of Lot No. 210 a distance of 70 feet to the southerly side of Seventh Street; thence along the southerly side of Seventh Street a distance of 49-1/2 feet to the place of beginning. BEING the northerly and lesser portion of Lot No. 211 of the Gilbert Fowler Addition to the Borough of Berwick.

TAX PARCEL #: 04A-09-054-00,000

PROPERTY ADDRESS: 334 East 7<sup>th</sup> Street, Berwick, PA 18603

Term  
No. 2007-CV-1864

IN THE COURT OF COMMON PLEAS  
COUNTRYWIDE HOME LOANS INC.,

vs.

AMY E. BERLINER and  
NILTON C. RAMOS  
Mortgagor(s)  
334 East 7th Street Berwick, PA 18603

WRIT OF EXECUTION  
(Mortgage Foreclosure)

REAL DEBT  
INTEREST from  
COSTS PAID: \$101,420.40  
\$

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

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

**GOLDBECK McCAFFERTY & McKEEVER**

BY: Joseph A. Goldbeck, Jr.  
Attorney I.D.#16132  
Suite 5000 - Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106-1532  
215-825-6318  
Attorney for Plaintiff

COUNTRYWIDE HOME LOANS INC.  
7105 Corporate Drive  
PTX C-35  
Plano, TX 75024  
Plaintiff

vs.

AMY E. BERLINER  
NILTON C. RAMOS  
Mortgagor(s) and Record Owner(s)

334 East 7th Street  
Berwick, PA 18603

Defendant(s)

IN THE COURT OF COMMON PLEAS  
of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term  
No. 2007-CV-1864

*2008-ED-38*

**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: RAMOS, NILTON C.  
**NILTON C. RAMOS**  
334 East 7th Street  
Berwick, PA 18603

Your house at 334 East 7th Street, Berwick, PA 18603 is scheduled to be sold at Sheriff's Sale on May 7, 2008 at 9:30, at ~~10:00~~ AM, in Sheriff's Office, Courthouse, Bloomsburg, PA to enforce the court judgment of \$101,420.40 obtained by COUNTRYWIDE HOME LOANS 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 COUNTRYWIDE HOME LOANS 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.

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.

NORTH PENN LEGAL SERVICES F/K/A SUSQUEHANNA LEGAL SERVICES  
168 E. 5th Street  
Bloomsburg, PA 17815  
717-784-8760  
PENNSYLVANIA BAR ASSOCIATION  
P.O. Box 186  
Harrisburg, PA 17108  
800-692-7375

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: 717-784-8760 or 800-692-7375.
- 2). Call the Consumer Credit Counseling Agency at 1-800-989-2227 for free counseling.
- 3). Visit HUD'S website [www.hud.gov](http://www.hud.gov) for Help for Homeowners Facing the Loss of Their Homes.
- 4). Call the Plaintiff (your lender) at and ask to speak to someone about Loss Mitigation or Home Retention options.
- 5). 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](mailto: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 58447FC.

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



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

COUNTRYWIDE HOME LOANS INC.  
7105 Corporate Drive  
PTX C-35  
Plano, TX 75024

vs.

AMY E. BERLINER  
NILTON C. RAMOS  
334 East 7th Street  
Berwick, PA 18603

In the Court of Common Pleas of  
Columbia County

No. 2007-CV-1864

*2008-ED-38*

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: 334 East 7th Street Berwick, PA 18603

See Exhibit "A" attached

AMOUNT DUE

\$101,420.40

Interest From **03/04/2008**  
Through Date of Sale

(Costs to be added)

Dated:

3-5-2008

*Thomas B. Kline*  
Prothonotary, Common Pleas Court  
of Columbia County, Pennsylvania

Deputy

*Elizabeth A. Brown*

All that certain portion of Lot No. 211 of the Gilbert Fowler Addition to the Borough of Berwick, more particularly bounded and described as follows, to wit:

BEGINNING at a point on the southerly side of East Seventh Street at corner of Lot No. 212 of Gilbert Fowler Addition; thence along Lot 212 at right angles to Seventh Street a distance of 70 feet to a point; thence at right angles to line of Lot No. 212, in a line parallel with Seventh Street a distance of 49-1/2 feet to line of Lot No. 210; thence at right angles along line of Lot No. 210 a distance of 70 feet to the southerly side of Seventh Street; thence along the southerly side of Seventh Street a distance of 49-1/2 feet to the place of beginning. BEING the northerly and lesser portion of Lot No. 211 of the Gilbert Fowler Addition to the Borough of Berwick.

TAX PARCEL #: 04A-09-054-00,000

PROPERTY ADDRESS: 334 East 7<sup>th</sup> Street, Berwick, PA 18603

Term  
No. 2007-CV-1864

IN THE COURT OF COMMON PLEAS  
COUNTRYWIDE HOME LOANS INC.

VS.

AMY E. BERLINER and  
NILTON C. RAMOS  
Mortgagor(s)  
334 East 7th Street Berwick, PA 18603

WRIT OF EXECUTION  
(Mortgage Foreclosure)

REAL DEBT	\$101,420.40
INTEREST from	\$
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

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

**GOLDBECK McCafferty & McKEEVER**

BY: Joseph A. Goldbeck, Jr.  
Attorney I.D.#16132  
Suite 5000 - Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106-1532  
215-825-6318  
Attorney for Plaintiff

COUNTRYWIDE HOME LOANS INC.  
7105 Corporate Drive  
PTX C-35  
Plano, TX 75024  
Plaintiff

vs.

AMY E. BERLINER  
NILTON C. RAMOS  
Mortgagor(s) and Record Owner(s)

334 East 7th Street  
Berwick, PA 18603

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term

No. 2007-CV-1864

*2008-ED-38*

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

TO: RAMOS, NILTON C.  
**NILTON C. RAMOS**  
334 East 7th Street  
Berwick, PA 18603

Your house at 334 East 7th Street, Berwick, PA 18603 is scheduled to be sold at Sheriff's Sale on May 7, 2008 at 9:30 ~~at 10:00~~ AM, in Sheriff's Office, Courthouse, Bloomsburg, PA to enforce the court judgment of \$101,420.40 obtained by COUNTRYWIDE HOME LOANS 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 COUNTRYWIDE HOME LOANS 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.

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.

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

168 E. 5th Street

Bloomsburg, PA 17815

717-784-8760

PENNSYLVANIA BAR ASSOCIATION

P.O. Box 186

Harrisburg, PA 17108

800-692-7375

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: 717-784-8760 or 800-692-7375.
- 2). Call the Consumer Credit Counseling Agency at 1-800-989-2227 for free counseling.
- 3). Visit HUD'S website [www.hud.gov](http://www.hud.gov) for Help for Homeowners Facing the Loss of Their Homes.
- 4). Call the Plaintiff (your lender) at and ask to speak to someone about Loss Mitigation or Home Retention options.
- 5). 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](mailto: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 58447FC.

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

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

COUNTRYWIDE HOME LOANS INC.  
7105 Corporate Drive  
PTX C-35  
Plano, TX 75024

vs.

AMY E. BERLINER  
NILTON C. RAMOS  
334 East 7th Street  
Berwick, PA 18603

In the Court of Common Pleas of  
Columbia County

No. 2007-CV-1864

*2008-ED-38*  
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: 334 East 7th Street Berwick, PA 18603

See Exhibit "A" attached

AMOUNT DUE \$101,420.40

Interest From **03/04/2008**  
Through Date of Sale                     

(Costs to be added)                     

Dated: 3-5-2008

*Fanni B. Kline*  
Prothonotary, Common Pleas Court  
of Columbia County, Pennsylvania

Deputy *Elizabeth A. Brown*

All that certain portion of Lot No. 211 of the Gilbert Fowler Addition to the Borough of Berwick, more particularly bounded and described as follows, to wit:

BEGINNING at a point on the southerly side of East Seventh Street at corner of Lot No. 212 of Gilbert Fowler Addition; thence along Lot 212 at right angles to Seventh Street a distance of 70 feet to a point; thence at right angles to line of Lot No. 212, in a line parallel with Seventh Street a distance of 49-1/2 feet to line of Lot No. 210; thence at right angles along line of Lot No. 210 a distance of 70 feet to the southerly side of Seventh Street; thence along the southerly side of Seventh Street a distance of 49-1/2 feet to the place of beginning. BEING the northerly and lesser portion of Lot No. 211 of the Gilbert Fowler Addition to the Borough of Berwick.

TAX PARCEL #: 04A-09-054-00,000

PROPERTY ADDRESS: 334 East 7<sup>th</sup> Street, Berwick, PA 18603



Term  
No. 2007-CV-1864

IN THE COURT OF COMMON PLEAS  
COUNTRYWIDE HOME LOANS INC.

vs.

AMY E. BERLINER and  
NILTON C. RAMOS  
Mortgagor(s)  
334 East 7th Street Berwick, PA 18603

WRIT OF EXECUTION  
(Mortgage Foreclosure)

REAL DEBT	\$101,420.40
INTEREST from	\$
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

Complainant \$96.50 pd  
Judgment \$14.00 pd  
Fees \$23.00 pd  
Satisfy \$ 7.00

**GOLDBECK McCAFFERTY & McKEEVER**

BY: Joseph A. Goldbeck, Jr.  
Attorney I.D.#16132  
Suite 5000 - Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106-1532  
215-825-6318  
Attorney for Plaintiff

COUNTRYWIDE HOME LOANS INC.  
7105 Corporate Drive  
PTX C-35  
Plano, TX 75024  
Plaintiff

vs.

AMY E. BERLINER  
NILTON C. RAMOS  
Mortgagor(s) and Record Owner(s)

334 East 7th Street  
Berwick, PA 18603

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term

No. 2007-CV-1864

*2008-ED-38*

**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: RAMOS, NILTON C.  
**NILTON C. RAMOS**  
334 East 7th Street  
Berwick, PA 18603

Your house at 334 East 7th Street, Berwick, PA 18603 is scheduled to be sold at Sheriff's Sale on **May 7, 2008 at 9:30**, at ~~9:00~~ AM, in Sheriff's Office, Courthouse, Bloomsburg, PA to enforce the court judgment of \$101,420.40 obtained by COUNTRYWIDE HOME LOANS INC. against you.

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P.O. Box 186  
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- 5). 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](mailto: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 58447FC.

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

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

COUNTRYWIDE HOME LOANS INC.  
7105 Corporate Drive  
PTX C-35  
Plano, TX 75024

vs.

AMY E. BERLINER  
NILTON C. RAMOS  
334 East 7th Street  
Berwick, PA 18603

In the Court of Common Pleas of  
Columbia County

No. 2007-CV-1864

*2008-ED-38*

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: 334 East 7th Street Berwick, PA 18603

See Exhibit "A" attached

AMOUNT DUE

\$101,420.40

Interest From **03/04/2008**  
Through Date of Sale

(Costs to be added)

Dated:

3-5-2008

*Tommy B. Kline*  
Prothonotary, Common Pleas Court  
of Columbia County, Pennsylvania

Deputy

*Elizabeth A. Bowen*

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TAX PARCEL #: 04A-09-054-00,000

PROPERTY ADDRESS: 334 East 7<sup>th</sup> Street, Berwick, PA 18603

Term  
No. 2007-CV-1864  
IN THE COURT OF COMMON PLEAS  
COUNTRYWIDE HOME LOANS INC.,

vs.

AMY E. BERLINER and  
NILTON C. RAMOS  
Mortgagor(s)  
334 East 7th Street Berwick, PA 18603

REAL DEBT	
INTEREST from	
COSTS PAID:	
PROTHY	
SHERIFF	
STATUTORY	
COSTS DUE PROTHY	
Office of Judicial Support	
Judg. Fee	
Gr.	
Sal.	

WRIT OF EXECUTION	
(Mortgage Foreclosure)	
	\$101,420.40
	\$
	\$
	\$
	\$
	\$

Michael T. McKeever  
Attorney for Plaintiff  
  
Goldbeck McCafferty & McKeever  
Suite 5000 - Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106  
(215) 627-1322

Complainer \$96.50 pd  
Judgment \$14.00 pd  
Fees \$23.00 pd  
Satisfy \$ 7.00

**GOLDBECK McCAFFERTY & McKEEVER**

BY: Joseph A. Goldbeck, Jr.  
Attorney I.D.#16132  
Suite 5000 - Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106-1532  
215-825-6318  
Attorney for Plaintiff

COUNTRYWIDE HOME LOANS INC.  
7105 Corporate Drive  
PTX C-35  
Plano, TX 75024  
Plaintiff

vs.

AMY E. BERLINER  
NILTON C. RAMOS  
Mortgagor(s) and Record Owner(s)

334 East 7th Street  
Berwick, PA 18603

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term

No. 2007-CV-1864

*2008-ED-38*

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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 3/5/2008

SERVICE# 1 - OF - 13 SERVICES  
DOCKET # 38ED2008

PLAINTIFF COUNTRYWIDE HOME LOANS, INC.

DEFENDANT AMY B. BERLINER  
NILTON C. RAMOS

ATTORNEY FIRM GOLDBECK MCCAFFERTY & MCKEEVER

PERSON/CORP TO SERVED

AMY BERLINER

334 EAST 7TH STREET

BERWICK

PAPERS TO SERVED

MORTGAGE FORECLOSURE

if vacant  
post

SERVED UPON POSTED

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

DATE 03.06.08 TIME 1515 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

Flora D.M.

DATE 03.06.08

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
DATE RECEIVED 3/5/2008

SERVICE# 2 - OF - 13 SERVICES  
DOCKET # 38ED2008

PLAINTIFF COUNTRYWIDE HOME LOANS, INC.

DEFENDANT AMY E. BERLINER  
NILTON C. RAMOS

ATTORNEY FIRM GOLDBECK MCCAFFERTY & MCKEEVER

PERSON/CORP TO SERVED	PAPERS TO SERVED
NILTON RAMOS	MORTGAGE FORECLOSURE
334 EAST 7TH STREET	
BERWICK	

if vacant  
post

SERVED UPON Person

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

DATE 030608 TIME 1515 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
------	------	---------	---------

_____	_____	_____	_____
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_____	_____	_____	_____
-------	-------	-------	-------

_____	_____	_____	_____
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DEPUTY

Flu DM

DATE 03 06 08

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
DATE RECEIVED 3/5/2008

SERVICE# 4 - OF - 13 SERVICES  
DOCKET # 38ED2008

PLAINTIFF COUNTRYWIDE HOME LOANS, INC.

DEFENDANT AMY E. BERLINER  
NILTON C. RAMOS

ATTORNEY FIRM GOLDBECK MCCAFFERTY & MCKEEVER

PERSON/CORP TO SERVED	PAPERS TO SERVED
TENANT(S)	MORTGAGE FORECLOSURE
334 EAST 7TH STREET	
BERWICK	

SERVED UPON VACANT - POSTED

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

DATE 03-06-08 TIME 1515 MILEAGE \_\_\_\_\_ OTHER \_\_\_\_\_

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

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA ☒ POB \_\_\_\_\_ POE \_\_\_\_\_ CCSO \_\_\_\_\_  
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C. CORPORATION MANAGING AGENT  
D. REGISTERED AGENT  
E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE

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

ATTEMPTS

DATE

TIME

OFFICER

REMARKS

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

DEPUTY

Plus Dill

DATE

03-06-08

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
DATE RECEIVED 3/5/2008

SERVICE# 5 - OF - 13 SERVICES  
DOCKET # 38ED2008

PLAINTIFF COUNTRYWIDE HOME LOANS, INC.

DEFENDANT AMY E. BERLINER  
NILTON C. RAMOS

ATTORNEY FIRM GOLDBECK MCCAFFERTY & MCKEEVER

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

SERVED UPON 001540

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

DATE 03-06-08 TIME 1530 MILEAGE \_\_\_\_\_ OTHER \_\_\_\_\_

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

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C. CORPORATION MANAGING AGENT  
D. REGISTERED AGENT  
E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE

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

ATTEMPTS	DATE	TIME	OFFICER	REMARKS
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

DEPUTY Flu Delt DATE 03-06-08

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN  
DATE RECEIVED 3/5/2008

SERVICE# 6 - OF - 13 SERVICES  
DOCKET # 38ED2008

PLAINTIFF COUNTRYWIDE HOME LOANS, INC.

DEFENDANT AMY E. BERLINER  
NILTON C. RAMOS

ATTORNEY FIRM GOLDBECK MCCAFFERTY & MCKEEVER

PERSON/CORP TO SERVED

BERWICK SEWER

1108 FREAS AVE.

BERWICK

PAPERS TO SERVED

MORTGAGE FORECLOSURE

SERVED UPON KIRSTLE Romie

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

DATE 03.06.08 TIME 1440 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

03.06.08

# REAL ESTATE OUTLINE

ED # 38-08

DATE RECEIVED 3-5-08

DOCKET AND INDEX 3-6-08

## CHECK FOR PROPER INFO.

WRIT OF EXECUTION

COPY OF DESCRIPTION

WHEREABOUTS OF LKA

NON-MILITARY AFFIDAVIT

NOTICES OF SHERIFF SALE

WATCHMAN RELEASE FORM

AFFIDAVIT OF LIENS LIST

CHECK FOR ~~\$1,350.00~~ OR 2000.00

✓  
✓  
✓  
✓  
✓  
✓  
✓

*called 3-6-08*

CK# 328541

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

SALE DATE

May 7, 08 TIME 0930

POSTING DATE

Mar 18

ADV. DATES FOR NEWSPAPER

1 <sup>ST</sup> WEEK	<u>Apr 16</u>
2 <sup>ND</sup> WEEK	<u>23</u>
3 <sup>RD</sup> WEEK	<u>30, 08</u>

*not  
post  
mail  
cert mail*



# SHERIFF'S SALE

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Wednesday, May 7th, 2008 at 09:30 A.M.

---

BY VIRTUE OF WRIT OF EXECUTION NO. 38ED2008 AND CIVIL WRIT NO. 1864JD2007 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 portion of Lot No. 211 of the Gilbert Fowler Addition to the Borough of Berwick, more particularly bounded and described as follows, to wit:

BEGINNING at a point on the southerly side of East Seventh Street at corner of Lot No. 212 of Gilbert Fowler Addition; thence along Lot 212 at right angles to Seventh Street a distance of 70 feet to a point; thence at right angles to line of Lot No. 212, in a line parallel with Seventh Street a distance of 49-1/2 feet to line of Lot No. 210; thence at right angles along line of Lot No. 210 a distance of 70 feet to the southerly side of Seventh Street; thence along the southerly side of Seventh Street a distance of 49-1/2 feet to the place of beginning. BEING the northerly and lesser portion of Lot No. 211 of the Gilbert Fowler Addition to the Borough of Berwick.

TAX PARCEL #: 04A-09-054-00,000

PROPERTY address: 334 East 7th Street, Berwick, PA 18603

## 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 in 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 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 the 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  
Joseph A. Goldbeck, Jr.  
Mellon Independence Center - Suite 5000 701 Market Street  
Philadelphia, PA 19106-1532

Sheriff of Columbia County  
Timothy T. Chamberlain  
<http://www.sheriffofcolumbiacounty.com/>

# SHERIFF'S SALE

Wednesday, May 7th, 2008 at 09:30 A.M.

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McDon Independence Center - Suite 5000 701 Market Street  
Philadelphia, PA 19106-1532

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Wednesday, May 7th, 2008 at 09:30 A.M.

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Plaintiff's Attorney  
Joseph A. Goldbeck, Jr.  
Mellon Independence Center - Suite 5000 701 Market Street  
Philadelphia, PA 19106-1532

Sheriff of Columbia County  
Timothy T. Chamberlain  
<http://www.sheriffofcolumbiacounty.com/>

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

COUNTRYWIDE HOME LOANS INC.  
7105 Corporate Drive  
PTX C-35  
Plano, TX 75024

Plaintiff

vs.

AMY E. BERLINER  
NILTON C. RAMOS  
**Mortgagor(s) and Record Owner(s)**  
334 East 7th Street  
Berwick, PA 18603

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2007-CV-1864

*FILED-38*

PRAECIPE FOR WRIT OF EXECUTION

TO THE PROTHONOTARY:

Issue Writ of Execution in the above matter:

Amount Due

\$101,420.40

Interest from  
**03/04/2008** to Date of  
Sale at 6.7500%

(Costs to be added)

*Michael T. McKeever*  
GOLDBECK McCafferty & McKEEVER  
BY: Michael T. McKeever  
Attorney for Plaintiff

PROTHONOTARY  
OFFICE  
PHILADELPHIA, PA

MAR -4 P 3:23

PROTHONOTARY

Term  
No. 2007-CV-1864  
**IN THE COURT OF COMMON PLEAS**  
COUNTRYWIDE HOME LOANS INC.

vs.

AMY E. BERLINER and  
NILTON C. RAMOS  
(Mortgagor(s) and Record Owner(s))  
334 East 7th Street  
Berwick, PA 18603

---

**PRAECIPE FOR WRIT OF EXECUTION**  
**(Mortgage Foreclosure)**

---

---

Michael T. McKeever  
Attorney for Plaintiff

---

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

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

COUNTRYWIDE HOME LOANS INC.  
7105 Corporate Drive  
PTX C-35  
Plano, TX 75024

vs.

AMY E. BERLINER  
NILTON C. RAMOS  
334 East 7th Street  
Berwick, PA 18603

In the Court of Common Pleas of  
Columbia County

No. 2007-CV-1864

*207.8-ED-38*  
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: 334 East 7th Street Berwick, PA 18603

See Exhibit "A" attached

AMOUNT DUE

\$101,420.40

Interest From **03/04/2008**  
Through Date of Sale

(Costs to be added)

Dated:

3-05-2008

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

Deputy

*Elizabeth A. Blevins*



All that certain portion of Lot No. 211 of the Gilbert Fowler Addition to the Borough of Berwick, more particularly bounded and described as follows, to wit:

BEGINNING at a point on the southerly side of East Seventh Street at corner of Lot No. 212 of Gilbert Fowler Addition; thence along Lot 212 at right angles to Seventh Street a distance of 70 feet to a point; thence at right angles to line of Lot No. 212, in a line parallel with Seventh Street a distance of 49-1/2 feet to line of Lot No. 210; thence at right angles along line of Lot No. 210 a distance of 70 feet to the southerly side of Seventh Street; thence along the southerly side of Seventh Street a distance of 49-1/2 feet to the place of beginning. BEING the northerly and lesser portion of Lot No. 211 of the Gilbert Fowler Addition to the Borough of Berwick.

TAX PARCEL #: 04A-09-054-00,000

PROPERTY ADDRESS: 334 East 7<sup>th</sup> Street, Berwick, PA 18603



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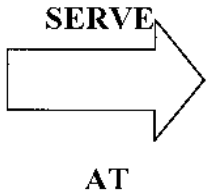
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TAX PARCEL #: 04A-09-054-00,000

PROPERTY ADDRESS: 334 East 7<sup>th</sup> Street, Berwick, PA 18603

## SHERIFF'S DEPARTMENT COLUMBIA COUNTY

<b>SHERIFF SERVICE INSTRUCTIONS</b>		
PLAINTIFF/S/ COUNTRYWIDE HOME LOANS INC.	COURT NUMBER 2007-CV-1864	
DEFENDANT/S/ AMY E. BERLINER and NILTON C. RAMOS	TYPE OF WRIT OR COMPLAINT MORTGAGE FORECLOSURE	



NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE  
AMY E. BERLINER

ADDRESS (Street or Road, Apartment No., City, Boro, Twp., State and ZIP Code)  
334 East 7th Street, Berwick, PA 18603

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

**PLEASE POST IN ACCORDANCE WITH COURT ORDER DATED  
1/14/2008.**

SIGNATURE OF ATTORNEY

*Joseph A. Goldbeck, Jr.*

TELEPHONE NUMBER  
(215) 627-1322

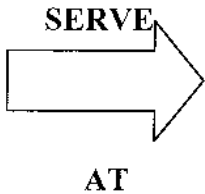
DATE  
February 29, 2008

ADDRESS OF ATTORNEY

GOLDBECK McCafferty & McKEEVER  
Suite 5000 – Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106-1532

## SHERIFF'S DEPARTMENT COLUMBIA COUNTY

<b>SHERIFF SERVICE INSTRUCTIONS</b>		
PLAINTIFF/S/ COUNTRYWIDE HOME LOANS INC.	COURT NUMBER 2007-CV-1864	
DEFENDANT/S/ AMY E. BERLINER and NILTON C. RAMOS	TYPE OF WRIT OR COMPLAINT MORTGAGE FORECLOSURE	



NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE  
NILTON C. RAMOS

ADDRESS (Street or Road, Apartment No., City, Boro, Twp., State and ZIP Code)  
334 East 7th Street, Berwick, PA 18603

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

**PLEASE POST IN ACCORDANCE WITH COURT ORDER DATED  
1/14/2008.**

SIGNATURE OF ATTORNEY  <i>Joseph A. Goldbeck, Jr.</i>	TELEPHONE NUMBER (215) 627-1322	DATE February 29, 2008
ADDRESS OF ATTORNEY  GOLDBECK McCafferty & McKEEVER Suite 5000 – Mellon Independence Center 701 Market Street Philadelphia, PA 19106-1532		

## SHERIFF'S DEPARTMENT COLUMBIA COUNTY

<b>SHERIFF SERVICE INSTRUCTIONS</b>		
PLAINTIFF/S/ COUNTRYWIDE HOME LOANS INC.	COURT NUMBER 2007-CV-1864	
DEFENDANT/S/ AMY E. BERLINER and NILTON C. RAMOS	TYPE OF WRIT OR <u>COMPLAINT</u> MORTGAGE FORECLOSURE	

**SERVE**



**AT**

NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE  
AMY E. BERLINER and NILTON C. RAMOS

ADDRESS (Street or Road, Apartment No., City, Boro, Twp., State and ZIP Code)  
334 East 7th Street, Berwick, PA 18603

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

**PLEASE POST HANDBILL**

SIGNATURE OF ATTORNEY

*Joseph A. Goldbeck, Jr.*

TELEPHONE NUMBER  
(215) 627-1322

DATE  
February 29, 2008

ADDRESS OF ATTORNEY

GOLDBECK McCafferty & McKEEVER  
Suite 5000 – Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106-1532

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

COUNTRYWIDE HOME LOANS INC.  
7105 Corporate Drive  
PTX C-35  
Plano, TX 75024

Plaintiff

vs.

AMY E. BERLINER  
NILTON C. RAMOS  
**(Mortgagor(s) and Record Owner(s))**  
334 East 7th Street  
Berwick, PA 18603

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2007-CV-1864

*ACCEDED-38*

**AFFIDAVIT PURSUANT TO RULE 3129**

COUNTRYWIDE HOME LOANS 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:

334 East 7th Street  
Berwick, PA 18603

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

AMY E. BERLINER  
334 East 7th Street  
Berwick, PA 18603

NILTON C. RAMOS  
334 East 7th Street  
Berwick, PA 18603

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

AMY E. BERLINER  
334 East 7th Street  
Berwick, PA 18603

NILTON C. RAMOS  
334 East 7th Street  
Berwick, PA 18603

NOTARIAL  
2008 MAR -4 P 3:24  
JAMES J. HARRIS OFFICE  
100 N. 3RD ST. LEBANON, PA

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  
P.O. Box 2675  
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.

TENANTS/OCCUPANTS  
334 East 7th Street  
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: March 3, 2008

  
GOLDBECK McCafferty & 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

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7105 Corporate Drive  
PTX C-35  
Plano, TX 75024

Plaintiff

vs.

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NILTON C. RAMOS  
(Mortgagor(s) and Record Owner(s))  
334 East 7th Street  
Berwick, PA 18603

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2007-CV-1864

*FILED - 36*

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DOMESTIC RELATIONS OF COLUMBIA COUNTY  
PO Box 380

CLERK OF COURTS OFFICE  
COLUMBIA COUNTY, PA

2008 MAR -4 P 3:24

NOTARY

Bloomsburg, PA 17815

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

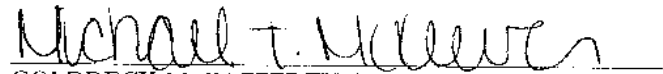
4. Name and address of the last recorded holder of every mortgage of record:
5. Name and address of every other person who has any record interest in or record lien on the property and whose interest may be affected by the sale:
6. Name and address of every other person of whom the plaintiff has knowledge 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.

TENANTS/OCCUPANTS  
334 East 7th Street  
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: March 3, 2008

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

**GOLDBECK McCAFFERTY & McKEEVER**

BY: Joseph A. Goldbeck, Jr.  
Attorney I.D.#16132  
Suite 5000 - Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106-1532  
215-825-6318  
Attorney for Plaintiff

COUNTRYWIDE HOME LOANS INC.  
7105 Corporate Drive  
PTX C-35  
Plano, TX 75024  
Plaintiff

vs.

AMY E. BERLINER  
NILTON C. RAMOS  
**Mortgagor(s) and Record Owner(s)**

334 East 7th Street  
Berwick, PA 18603

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term  
No. 2007-CV-1864

*2007-CV-1864-38*

**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: BERLINER, AMY E.  
**AMY E. BERLINER**  
334 East 7th Street  
Berwick, PA 18603

Your house at 334 East 7th Street, 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 \$101,420.40 obtained by COUNTRYWIDE HOME LOANS 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 COUNTRYWIDE HOME LOANS 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.

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.

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

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

PENNSYLVANIA BAR ASSOCIATION

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

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: 717-784-8760 or 800-692-7375.
- 2). Call the Consumer Credit Counseling Agency at 1-800-989-2227 for free counseling.
- 3). Visit HUD'S website [www.hud.gov](http://www.hud.gov) for Help for Homeowners Facing the Loss of Their Homes.
- 4). Call the Plaintiff (your lender) at and ask to speak to someone about Loss Mitigation or Home Retention options.
- 5). 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](mailto: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 58447FC.

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

**GOLDBECK McCAFFERTY & McKEEVER**

BY: Joseph A. Goldbeck, Jr.  
Attorney I.D.#16132  
Suite 5000 - Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106-1532  
215-825-6318  
Attorney for Plaintiff

COUNTRYWIDE HOME LOANS INC.  
7105 Corporate Drive  
PTX C-35  
Plano, TX 75024  
Plaintiff

vs.

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NILTON C. RAMOS  
**Mortgagor(s) and Record Owner(s)**

334 East 7th Street  
Berwick, PA 18603

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term

No. 2007-CV-1864

*APR 8-ED 38*

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**NILTON C. RAMOS**  
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Harrisburg, PA 17108  
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- 4). Call the Plaintiff (your lender) at and ask to speak to someone about Loss Mitigation or Home Retention options.
- 5). 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 [homcretention@goldbecklaw.com](mailto:homcretention@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 58447FC.

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

COUNTRYWIDE HOME LOANS INC.  
7105 Corporate Drive  
PTX C-35  
Plano, TX 75024

Plaintiff

vs.

AMY E. BERLINER  
NILTON C. RAMOS  
**Mortgagor(s) and Record Owner(s)**  
334 East 7th Street  
Berwick, PA 18603

Defendant(s)

IN THE COURT OF  
COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF  
MORTGAGE FORECLOSURE

NO. 2007-CV-1864

*FILED 38*

**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*

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  
Philadelphia, PA 19106  
215-627-1322  
Attorney for Plaintiff

COUNTRYWIDE HOME LOANS INC.  
7105 Corporate Drive  
PTX C-35  
Plano, TX 75024

Plaintiff

vs.

AMY E. BERLINER  
NILTON C. RAMOS  
Mortgagor(s) and Record Owner(s)

334 East 7th Street  
Berwick, PA 18603

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2007-CV-1864

*2007-CV-38*

**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.**

*Michael T. McKeever*

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  
Philadelphia, PA 19106  
215-627-1322  
Attorney for Plaintiff

COUNTRYWIDE HOME LOANS INC.  
7105 Corporate Drive  
PTX C-35  
Plano, TX 75024

Plaintiff

vs.

AMY E. BERLINER  
NILTON C. RAMOS  
Mortgagor(s) and Record Owner(s)

334 East 7th Street  
Berwick, PA 18603

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2007-CV-1864

*2008-ED-36*

**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.

*Michael T. McKeever*

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  
Philadelphia, PA 19106  
215-627-1322  
Attorney for Plaintiff

COUNTRYWIDE HOME LOANS INC.  
7105 Corporate Drive  
PTX C-35  
Plano, TX 75024

Plaintiff

vs.

AMY E. BERLINER  
NILTON C. RAMOS  
Mortgagor(s) and Record Owner(s)

334 East 7th Street  
Berwick, PA 18603

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2007-CV-1864

*2007-ED-38*

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*Michael T. McKeever*  
BY: Michael T. McKeever  
Attorney for Plaintiff

COUNTRYWIDE HOME LOANS INC.  
7105 Corporate Drive  
PTX C-35  
Plano, TX 75024

IN THE COURT OF COMMON PLEAS  
OF Columbia COUNTY

vs.

2007-CV-1864

AMY E. BERLINER and NILTON C. RAMOS  
334 East 7th Street  
Berwick, PA 18603

ORDER

AND NOW, this 14 day of Jan 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 Defendants 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 Defendants, by posting a copy of the Complaint upon the premises 334 East 7th Street, Berwick, PA, 18603, and Plaintiff is directed to serve the Complaint by certified and regular mail to the Defendants' last known address at 334 East 7th Street, Berwick, PA, 18603, 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 Defendants' last known address and that Notice of Sheriff Sale pursuant to Pennsylvania Rule of Civil Procedure 3129 may be made upon Defendants, by sending copies of same to Defendants' last known address by certified and regular mail and by posting the premises.

BY THE COURT:

  
J.

Distribution list:

Michael T. McKeever, Esquire, Suite 5000 – Mellon Independence Center, 701 Market Street,  
Philadelphia, PA 19106-1532

AMY E. BERLINER, 334 East 7th Street Berwick, PA 18603

NILTON C. RAMOS, 334 East 7th Street Berwick, PA 18603

CLERK OF COURTS OFFICE  
COUNTY OF COLUMBIA, PA

2008 JAN 14 P 2:48

PROTHONOTARY

2008 JAN 14 P 2:48

FILED  
PROTHONOTARY

**GOLDBECK McCAFFERTY & McKEEVER  
A PROFESSIONAL CORPORATION**

SUITE 5000, MELLON INDEPENDENCE CENTER  
701 MARKET ST. PHILADELPHIA, PA 19106  
(215) 627-1322

PAY  
TO THE  
ORDER OF

*Sheriff of Columbia County*

TWO THOUSAND AND XX / 100

**\$\*\*2,000.00**

DOLLARS

MORTGAGE DISBURSEMENT ACCOUNT

MEMO *Berliner*

  
AUTHORIZED SIGNATURE

⑆3 2854 1⑆ ⑆236073801⑆ 70 1100018⑆

328541

FIRSTTRUST BANK

3-7380/2360

03/03/2008

Security Features. Details on back.