

SHERIFF'S SALE COST SHEET

HSBC Bank VS. Jennifer Carleton-Koster
 NO. 4-08 ED NO. 1247-07 JD DATE/TIME OF SALE Mar 26 8900

DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$ <u>150.00</u>
LEVY (PER PARCEL)	\$15.00
MAILING COSTS	\$ <u>30.00</u>
ADVERTISING SALE BILLS & COPIES	\$17.50
ADVERTISING SALE (NEWSPAPER)	\$15.00
MILEAGE	\$ <u>8.00</u>
POSTING HANDBILL	\$15.00
CRYING/ADJOURN SALE	\$10.00
SHERIFF'S DEED	\$35.00
TRANSFER TAX FORM	\$25.00
DISTRIBUTION FORM	\$25.00
COPIES	\$ <u>5.00</u>
NOTARY	\$ <u>10.00</u>
TOTAL *****	\$ <u>375.50</u>

WEB POSTING	\$150.00
PRESS ENTERPRISE INC.	\$ <u>1182.69</u>
SOLICITOR'S SERVICES	\$75.00
TOTAL *****	\$ <u>1407.69</u>

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

REAL ESTATE TAXES:

BORO, TWP & COUNTY 20	\$ <u>666.87</u>
SCHOOL DIST. 20	\$
DELINQUENT 20	\$ <u>5.00</u>
TOTAL *****	\$ <u>665.87</u>

MUNICIPAL FEES DUE:

SEWER 20	\$ <u>1849.69</u>
WATER 20	\$
TOTAL *****	\$ <u>1849.69</u>

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

TOTAL COSTS (OPENING BID) \$ 4461.25

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

HSBC Bank vs Jennifer Carleton-Koster

NO. 408 ED NO. 1247-07 JD

DATE/TIME OF SALE: Mar 26 0900

BID PRICE (INCLUDES COST) \$ 4461,25

POUNDAGE - 2% OF BID \$ 89,23

TRANSFER TAX - 2% OF FAIR MKT \$ _____

MISC. COSTS \$ _____

TOTAL AMOUNT NEEDED TO PURCHASE \$ 4550,48

PURCHASER(S): _____

ADDRESS: _____

NAMES(S) ON DEED: _____

PURCHASER(S) SIGNATURE(S): Agent for
Phelan, Hallinan + Schmieg
Jimmy J. Muel

TOTAL DUE: \$ 4550,48

LESS DEPOSIT: \$ 1350,00

DOWN PAYMENT: \$ _____

TOTAL DUE IN 8 DAYS \$ 3200,48

PHELAN HALLINAN & SCHMIEG, LLP

1617 JFK Boulevard, Suite 1400

Philadelphia, PA 19103-1814

Operated Assistant 215-563-7000

Automated Assistant 215-320-0007

nora.ferrer@fedphe.com

Nora Ferrer
Legal Assistant, ext. 1477

Representing Lenders in
Pennsylvania and New Jersey

March 26, 2008

Office of the Sheriff
Columbia County Courthouse
5 West Main Street
Bloomsburg, PA 17815

Re: Jenifer Koster a/k/a Jenifer Caletton-Koster
3338 Old Berwick Road
Bloomsburg, PA 17815
No. 2007-CV-1247

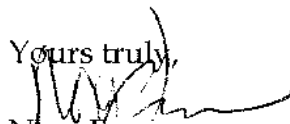
Dear Sir or Madam:

With reference to the above captioned property, which was knocked-down to Daniel G. Schmieg as "attorney-on-the-writ", please prepare the Sheriff's Deed to HSBC BANK USA, INC., 3476 Stateview Blvd. , Fort Mill, SC, 29715.

Please record the Sheriff's Deed and send a copy via facsimile at your earliest convenience.

In addition, please find enclosed two (2) Statements of Value along with two (2) stamped self-addressed envelopes for your convenience.

Thank you in advance for your cooperation in this matter.

Yours truly,

Nora Ferrer
Enclosure

cc: America's Servicing Company

Account No. 1300029277

PS: FAX COST SHEET TO MY ATTENTION @ 215-567-0072. THANKS

COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF REVENUE
BUREAU OF INDIVIDUAL TAXES
DEPT. 280603
HARRISBURG, PA 17128-0603

**REALTY TRANSFER TAX
STATEMENT OF VALUE**

See Reverse for Instructions

RECORDER'S USE ONLY

State Tax Paid

Book Number
Zip Code Zip Code
Page Number

Date Recorded

Complete each section and file in duplicate with Recorders of Deeds when (1) the full value/consideration 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 or (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: Daniel G. Schmieg, Esquire Suite 1400 Telephone Number: Area Code (215) 563-7000
Street Address: One Penn Center at Suburban Station, 1617 JFK Blvd. City: Philadelphia State: PA Zip Code: 19103

B TRANSFER DATA

Grantor(s)/Lessor(s): Timothy T. Chamberlain - Sheriff Columbia County Courthouse
Grantee(s)/Lessee(s): HSBC BANK USA, INC.
Street Address: P.O. Box 380, 35 W. Main Street Street Address: 3476 Stateview Blvd.
City: Bloomsburg State: PA Zip Code: 17815 City: Fort Mill State: SC Zip Code: 29715

C PROPERTY LOCATION

Street Address: 3338 Old Berwick Road, Bloomsburg, PA 17815 City, Township, Borough: Scott Township
County: Columbia School District: Scott Township Tax Parcel Number: 31,4C1-087-00,000

D VALUATION DATA

1. Actual Cash Consideration \$4,461.25	2. Other Consideration + -0-	3. Total Consideration = \$4,461.25
4. County Assessed Value \$62,051.00	5. Common Level Ratio Factor x 3.55	6. Fair Market Value = \$216,731.05

E EXEMPTION DATA

1a. Amount of Exemption Claimed 100%	1b. Percentage of Interest Conveyed 100%
---	---

2. Check Appropriate Box Below for Exemption Claimed

- ☐ Will or intestate succession (Name of Decedant) (Estate File Number)
- ☐ Transfer to Industrial Development Agency.
- ☐ Transfer to a Trust. (Attach complete copy of trust agreement identifying all beneficiaries.)
- ☐ Transfer between principal and agent. (Attach complete copy of agency/straw party agreement.)
- ☒ Transfer from mortgagor to a holder of a mortgage in default. Mortgage Instrument Number 200711117.
- ☐ Transfers to the Commonwealth, the United States and Instrumentalities by gift, dedication, condemnation or in lieu of condemnation. (If condemnation or in lieu of condemnation, attach copy of resolution.)
- ☐ Corrective or confirmatory deed. (Attach complete copy of the prior deed being corrected or confirmed.)
- ☐ Statutory corporate consolidation, merger or division. (Attach copy of articles.)
- ☐ Other (Please explain exemption claimed, if other than listed above.)

Under Penalties of law, 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
Daniel G. Schmieg, ESQUIRE

Date: 3/26/08

FAILURE TO COMPLETE THIS FORM PROPERLY OR ATTACH APPLICABLE DOCUMENTATION MAY RESULT IN THE RECORDER'S REFUSAL TO RECORD THE DEED.

ORIGINAL DOCUMENT PRINTED ON CHEMICAL REACTIVE PAPER WITH MICROPRINTED BORDER

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

COMMERCE BANK
PHILADELPHIA, PA 19148

3-1800/360

CHECK NO
684874

END OF DOCUMENT

Pay THREE THOUSAND TWO HUNDRED AND 48/100 DOLLARS

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

DATE	AMOUNT
04/09/2008	*****3,200.48

Void after 180 days

Travis S. Hallinan

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

684874 036001808136 150866 61

TIMOTHY T. CHAMBERLAIN



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

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

FACSIMILE TRANSMITTAL SHEET

TO:	<i>Nora Fesser</i>	FROM:	<i>Tim Chamberlain</i>
COMPANY:		DATE:	<i>3-27-08</i>
FAX NUMBER:		TOTAL NO. OF PAGES INCLUDING COVER:	<i>3</i>
PHONE NUMBER:		SENDER'S REFERENCE NUMBER:	
RE:		YOUR REFERENCE NUMBER:	

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

NOTES/COMMENTS:

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

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 March 5, 12, 19, 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 19th day of March 2008.

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

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

4/

Phelan Hallinan & Schmieg, LLP

1617 JFK Boulevard, Suite 1400

Philadelphia, PA 19103-1814

215-320-0007

Fax: 215-563-7009

Glen.Young@fedphe.com

Glen Young
Legal Assistant, Ext. 1249

Representing Lenders in
Pennsylvania and New Jersey

March 11, 2008

Office of the Sheriff
Columbia County Courthouse
35 W. Main Street
Bloomsburg, PA 17815

HSBC BANK USA INC.

vs.

JENIFER KOSTER A/K/A JENIFER CARLETON-KOSTER

COLUMBIA- No. 2007-CV-1247

Action in Mortgage Foreclosure

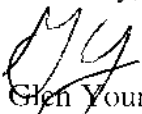
**Premises: 3338 OLD BERWICK ROAD
BLOOMSBURG, PA 17815**

Dear Sir/Madame:

Enclosed are Affidavits of Service for the above captioned matter for filing with your office. We have forwarded copies of the same to the Prothonotary.

If you have any questions regarding this matter, please do not hesitate to contact this office. Thank you for your cooperation.

Sincerely,


Glen Young
Enclosure

AFFIDAVIT OF SERVICE

Plaintiff: **HSBC BANK USA INC.**

COLUMBIA County
No 2007-CV-1247

Defendant(s): **JENIFER KOSTER**
A/K/A JENIFER CARLETON-KOSTER

Our File#158844
Type of Action
- Notice of Sheriff's Sale

Serve: **JENIFER KOSTER**
A/K/A JENIFER CARLETON-KOSTER
Address: **3338 OLD BERWICK ROAD**
BLOOMSBURG, PA 17815

Sale Date: March 26, 2008

****PLEASE ATTEMPT SERVICE AT LEAST 3 TIMES****


SERVED

Served and made known to JENIFER KOSTER, Defendant, on the 10th day of FEBRUARY, 2008, at 8:10 o'clock A.m., at 3338 OLD BERWICK RD, BLOOMSBURG, Commonwealth of PENNA., in the manner described below:

- ☒ Defendant personally served.
☐ Adult family member with whom Defendant(s) reside(s). Relationship is _____
☐ Adult in charge of Defendant(s)'s residence who refused to give name or relationship.
☐ Manager/Clerk of place of lodging in which Defendant(s) reside(s).
☐ Agent or person in charge of Defendant(s)'s office or usual place of business.
☐ _____ an officer of said Defendant(s)'s company.
Other: _____

Description: Age 30^s Height 5'4" Weight 260 Race W Sex F Other _____

I, RONALD MOLL, a competent adult, being duly sworn according to law, depose and state that I personally handed a true and correct copy of the Notice of Sheriff's Sale in the manner as set forth herein, issued in the captioned case on the date and at the address indicated above.

Sworn to and subscribed
before me this 10 day
of FEB, 2008
Notary: 

THEODORE J. HARRIS
NOTARY PUBLIC

By:



NOT SERVED

On the 10 day of FEB, 2008, at _____ o'clock _____m., Defendant **NOT FOUND** because:
MY COMMISSION EXPIRES 10/25/2012

____ Moved _____ Unknown _____ No Answer _____ Vacant

Other: 1ST ATTEMPT 2ND ATTEMPT 3RD ATTEMPT

Sworn to and subscribed
before me this _____ day
of _____, 2008.

Notary:

By:

Attorney for Plaintiff

Daniel G. Schmieg, Esquire - I.D. No. 62205
One Penn Center at Suburban Station-Suite 1400
Philadelphia, PA 19103
(215) 563-7000

PHELAN HALLINAN & SCHMIEG, LLP
1617 JFK Boulevard, Suite 1400
Philadelphia, PA 19103-1814
Automated Attendant # 215-320-0007 ext 1478
Operated Assisted # 215-563-7000 ext 1478
Fax # 215-563-8656
Lisa.Steinman@fedphe.com

February 15, 2008

Office of the Sheriff
COLUMBIA County Courthouse

RE: HSBC BANK USA INC.
V. JENIFER KOSTER A/K/A JENIFER CARLETON-KOSTER
COLUMBIA COUNTY, NO. 2007-CV-1247

RE: AFFIDAVIT OF SERVICE PURSUANT TO RULE 3129
Dear Sir or Madam:

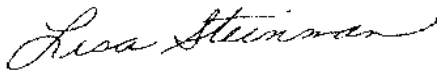
Enclosed please find the following:

XX Affidavit of service pursuant to rule 3129 with attachments.

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

*******IMPORTANT NOTICE: This property is sold at the direction of the plaintiff. It may not be sold in the absence of a representative of the plaintiff at the Sheriff's Sale. The sale must be postponed or stayed in the event that a representative of the plaintiff is not present at the sale.*******

Yours truly,



LISA STEINMAN
For PHELAN HALLINAN & SCHMIEG, LLP

*****PROPERTY IS LISTED FOR THE 3/26/08 SHERIFF'S SALE.*****

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA

RE: HSBC BANK USA INC.) CIVIL ACTION

vs.

JENIFER KOSTER A/K/A
JENIFER CARLETON-KOSTER) CIVIL DIVISION
) NO. 2007-CV-1247

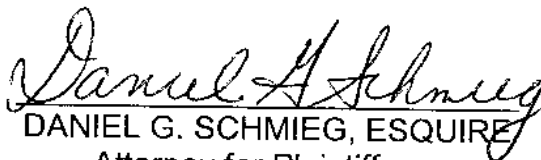
AFFIDAVIT OF SERVICE PURSUANT TO RULE 3129

COMMONWEALTH OF PENNSYLVANIA)
COUNTY OF COLUMBIA)

SS:

I, DANIEL G. SCHMIEG, ESQUIRE attorney for **HSBC BANK USA INC.** hereby
verify that true and correct copies of the Notice of Sheriff's sale were served by
certificate of mailing to the recorded lienholders, and any known interested party see
Exhibit "A" attached hereto.

DATE: February 15, 2008


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

Name and
Address
of Sender

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

SUPPORT TEAM

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee
1	*****	TENANT/OCCUPANT 3338 OLD BERWICK ROAD BLOOMSBURG, PA 17815		
2	*****	DOMESTIC RELATIONS OF COLUMBIA COUNTY COLUMBIA COUNTY COURTHOUSE P.O. BOX 380 BLOOMSBURG, PA 17815		
3		COMMONWEALTH OF PENNSYLVANIA DEPARTMENT OF WELFARE P.O. BOX 2675 HARRISBURG, PA 17105		
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15		RE: JENIFER KOSTER A/K/A JENIFER CARLETON-KOSTER 3/SSG	PHS #158844.	TEAM
Total Number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office	Postmaster, Per (Name of Receiving Employee)	

UNITED STATES POSTAGE
PRIMEV POWERS
\$ 01.050
02 1M
0004218010 JAN 23 2008
MAILED FROM ZIP CODE 19103



Name and
Address
of Sender

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

SUPPORT TEAM

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee
1	*****	MICHAEL E. STOSIC, ESQUIRE 2207 CHESTNUT STREET PHILADELPHIA, PA 19103		
2	****			
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15		RE: JENIFER KOSTER A/K/A JENIFER CARLETON-KOSTER PHS #158844. TEAM 3/LAS		
Total Number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office	Postmaster, Per (Name of Receiving Employee)	

UNITED STATES POSTAGE
\$ 01.05
02 1M
-0004218010 FEB 15 2008
MAILED FROM ZIP CODE 19103
PRINTER BOVMS



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

Attorney for Plaintiff

**HSBC BANK USA INC.
3476 STATEVIEW BLVD
FORT MILL, SC 29715**

Plaintiff,

v.

**JENIFER KOSTER
A/K/A JENIFER CARLETON-KOSTER
3338 OLD BERWICK ROAD
BLOOMSBURG, PA 17815**

Defendant(s).

: **COLUMBIA COUNTY**
:
: **COURT OF COMMON PLEAS**
:
: **CIVIL DIVISION**
:
: **NO. 2007-CV-1247**
:
:
:
:
:
:

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

HSBC BANK USA INC., Plaintiff in the above action, by its attorney, Daniel G. Schmieg, Esquire, sets forth as of the date the Praeipce for the Writ of Execution was filed, the following information concerning the real property located at **3338 OLD BERWICK ROAD, BLOOMSBURG, PA 17815**.

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

NAME

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

**JENIFER KOSTER A/K/A JENIFER
CARLETON-KOSTER**

**3338 OLD BERWICK ROAD
BLOOMSBURG, PA 17815**

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

NAME

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

SAME AS ABOVE

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

NAME

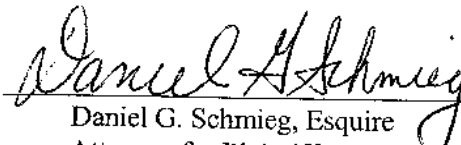
LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)

NONE

4. Name and address of the last recorded holder of every mortgage of record:
- | | |
|------|---|
| NAME | LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.) |
| NONE | |
5. Name and address of every other person who has any record lien on the property:
- | | |
|------|---|
| NAME | LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.) |
| NONE | |
6. Name and address of every other person who has any record interest in the property and whose interest may be affected by the Sale:
- | | |
|------|---|
| NAME | LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.) |
| NONE | |
7. Name and address of every other person whom the Plaintiff has knowledge who has any interest in the property which may be affected by the Sale:
- | | |
|---|---|
| NAME | LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.) |
| TENANT/OCCUPANT | 3338 OLD BERWICK ROAD
BLOOMSBURG, PA 17815 |
| DOMESTIC RELATIONS OF
COLUMBIA COUNTY | COLUMBIA COUNTY COURTHOUSE
P.O. BOX 380
BLOOMSBURG, PA 17815 |
| COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF WELFARE | P.O. BOX 2675
HARRISBURG, PA 17105 |
| MICHAEL E. STOSIC, ESQUIRE | 2207 CHESTNUT STREET
PHILADELPHIA, PA 19103 |

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

February 15, 2008
Date


Daniel G. Schmieg, Esquire
Attorney for Plaintiff

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.

HSBC BANK USA

VS.


JENIFER KOSTER AKA JENIFER CARLETON

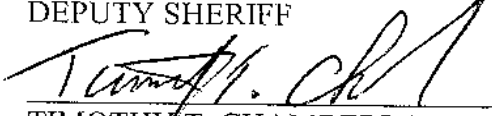
WRIT OF EXECUTION #4 OF 2008 ED

POSTING OF PROPERTY

February 20, 2008 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE
PROPERTY OF JENIFER KOSTER AKA JENIFER CARLETON AT 3338 OLD BERWICK ROAD
BLOOMSBURG COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY
COLUMBIA COUNTY DEPUTY SHERIFF PAUL D'ANGELO.

SO ANSWERS

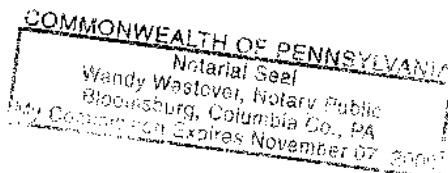

DEPUTY SHERIFF


TIMOTHY T. CHAMBERLAIN
SHERIFF

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 21ST DAY OF FEBRUARY 2008





2007 Feb 14 11:01b

2007 Feb 14 11:01b

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

HSBC BANK USA INC	:	Court of Common Pleas
Plaintiff	:	
	:	Civil Division
vs.	:	
	:	COLUMBIA County
JENIFER KOSTER	:	
A/K/A JENIFER CARLETON-KOSTER	:	No. 2007-CV-1247
	:	
Defendant	:	2007-ED-4

ORDER

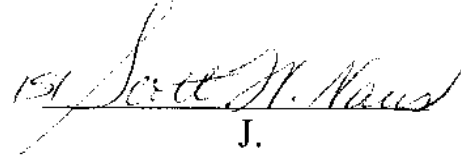
AND NOW, this 15th day of Feb, 2008 the Prothonotary is ORDERED to amend the in rem judgment and the Sheriff is ORDERED to amend the writ nunc pro tunc in this case as follows:

Principal Balance	\$188,821.98
Interest Through March 26, 2008	\$21,129.94
Per Diem \$50.31	
Late Charges	\$162.03
Legal fees	\$3,000.00
Cost of Suit and Title	\$1,485.50
Sheriff's Sale Costs	\$1,300.00
Property Inspections	\$75.00
Appraisal/Brokers Price Opinion	\$95.00
Mortgage Insurance Premium/	\$0.00
Private Mortgage Insurance	
Non Sufficient Funds Charge	\$0.00
Suspense/Misc. Credits	(\$0.00)
Escrow Deficit	\$3,068.14
TOTAL	\$219,137.59

Plus interest from March 26, 2008 through the date of sale at six percent per annum.

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

BY THE COURT


J.

158844

COUNTY OF COLUMBIA
REAL ESTATE TAX CERTIFICATION

Date: 01/31/2008

Fee: \$5.00

Cert. NO: 4180

KOSTER JENIFER CARLETON
3338 OLD BERWICK ROAD
BLOOMSBURG PA 17815

District: SCOTT TWP
Deed: 20061 -2394
Location: 3338 OLD BERWICK RD
Parcel Id:31 -4C1-087-00,000

Assessment: 61,051
Balances as of 01/31/2008

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

By: Timothy T. Chamberlain, Per: dm.
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) 784-6300

HSBC BANK USA INC.

Docket # 4ED2008

VS

MORTGAGE FORECLOSURE

JENIFER KOSTER AKA JENIFER
CARLETON-KOSTER

AFFIDAVIT OF SERVICE

NOW, THIS WEDNESDAY, JANUARY 23, 2008, AT 8:40 AM, SERVED THE WITHIN MORTGAGE FORECLOSURE UPON JENIFER KOSTER AT 3338 OLD BERWICK ROAD, BLOOMSBURG BY HANDING TO JENIFER KOSTER, , A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

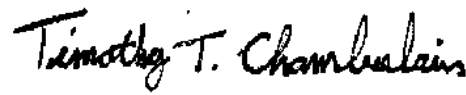
SO ANSWERS,

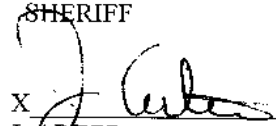
SWORN AND SUBSCRIBED BEFORE ME
THIS WEDNESDAY, JANUARY 23, 2008



NOTARY PUBLIC




X

TIMOTHY T. CHAMBERLAIN
SHERIFF

X

J. ARTER
DEPUTY SHERIFF

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 1/10/2008

SERVICE# 1 - OF - 11 SERVICES
DOCKET # 4ED2008

PLAINTIFF HSBC BANK USA INC.

DEFENDANT JENIFER KOSTER AKA JENIFER CARLETON-KOSTER
ATTORNEY FIRM PHELAN HALLINAN AND SCHMIEG

PERSON/CORP TO SERVED
JENIFER KOSTER
3338 OLD BERWICK ROAD
BLOOMSBURG

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON JENIFER

RELATIONSHIP DEF IDENTIFICATION _____

DATE 1-23-8 TIME 0840 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

1-18-8 1000 2 LC

DEPUTY

J. Little

DATE 1-23-8

SCOTT TOWNSHIP AUTHORITY

350 Tenny Street
Bloomsburg, Pennsylvania 17815

Phone (570) 784-6639 • Fax (570) 784-6553

January 21, 2008

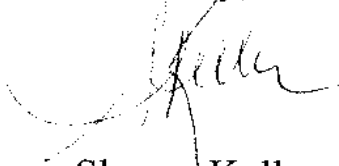
Sheriff of Columbia County
Attention: Timothy T. Chamberlain
Court House – PO Box 380
Bloomsburg, PA 17815

Reference: Docket# 4ED2008 JD# 1247JD2007
 Jenifer Carleton-Koster
 3338 Old Berwick Road

Dear Tim:

Scott Township Authority has "Past Due" and current User Fees for Ms. Carleton/Koster at the property in question for the sale, which is to take place on March 26, 2008 for \$1,849.69. The balance in question is the amount due up to and including March 26, 2008

Sincerely,



Sharon Keller
Administrative Assistant

cc: File

TIMOTHY T. CHAMBERLAIN



SHERIFF OF COLUMBIA COUNTY
COUNTY HOUSE - P.O. BOX 380
BLOOMSBURG, PA 17815
FAX (570) 389-5632

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-4388

Thursday, January 17, 2008

H. JAMES HOCK-TAX COLLECTOR
2626 OLD BERWICK ROAD
BLOOMSBURG, PA 17815-

HSBC BANK USA INC.

VS

JENIFER KOSTER AKA JENIFER CARLETON-KOSTER

DOCKET # 4ED2008

JD # 1247JD2007

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

All unpaid
taxes for
2007 are
now in
David Good's
Assessment office

COMPLETE THIS SECTION ON DELIVERY

1. Signature ☒ Agent ☐ Addressee
 2. Received by (Printed Name) Michael J. Hester
 3. Date of Delivery 1/22/04
 4. Is delivery address different from item 1? ☐ Yes ☒ No
 If YES, enter delivery address below:

COMPLETE THIS SECTION ON DELIVERY

1. Signature ☒ Agent ☐ Addressee
 2. Received by (Printed Name) Michael J. Hester
 3. Date of Delivery 1/22/04
 4. Is delivery address different from item 1? ☐ Yes ☒ No
 If YES, enter delivery address below:

COMPLETE THIS SECTION ON DELIVERY

1. Signature ☒ Agent ☐ Addressee
 2. Received by (Printed Name) Michael J. Hester
 3. Date of Delivery 1/22/04
 4. Is delivery address different from item 1? ☐ Yes ☒ No
 If YES, enter delivery address below:

BUSINESS ADMINISTRATION
 VIA DISTRICT OFFICE
 NIX FEDERAL BUILDING
 STREET-5TH FLOOR
 HIA, PA 19107

3. Service Type
☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.
 4. Restricted Delivery? (Extra Fee) ☐ Yes ☒ No

3. Service Type
☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.
 4. Restricted Delivery? (Extra Fee) ☐ Yes ☒ No

3. Service Type
☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.
 4. Restricted Delivery? (Extra Fee) ☐ Yes ☒ No

February 2004 Domestic Return Receipt

102595-02-M-1540 c Return Receipt

102595-02-M-1540

Domestic Return Receipt

102595-02

SENDER: COMPLETE THIS SECTION

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

COMPLETE THIS SECTION ON DELIVERY

1. Signature ☒ Agent ☐ Addressee
 2. Received by (Printed Name) Michael J. Hester
 3. Date of Delivery 1/22/04
 4. Is delivery address different from item 1? ☐ Yes ☒ No
 If YES, enter delivery address below:

SENDER: COMPLETE THIS SECTION

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

COMPLETE THIS SECTION ON DELIVERY

1. Signature ☒ Agent ☐ Addressee
 2. Received by (Printed Name) Michael J. Hester
 3. Date of Delivery 1/22/04
 4. Is delivery address different from item 1? ☐ Yes ☒ No
 If YES, enter delivery address below:

OFFICE OF FAIR
 DEPARTMENT OF PUBLIC WELFARE
 PO BOX 8016
 HARRISBURG, PA 17105

Commonwealth of PA
 PO Box 2675
 Harrisburg, PA 17105

3. Service Type
☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.
 4. Restricted Delivery? (Extra Fee) ☐ Yes ☒ No

3. Service Type
☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.
 4. Restricted Delivery? (Extra Fee) ☐ Yes ☒ No

Article Number
 (Transfer from service label)
 Form 3811, February 2004

7007 0710 0002 4094 7877
 Domestic Return Receipt

102595-02-M-1540

2. Article Number
 (Transfer from service label)
 PS Form 3811, February 2004

7007 0710 0002 4094 7846
 Domestic Return Receipt

102595-02-M-1540

VANIA
 IN-SHERIFF SALE

Phelan Hallinan & Schmieg, LLP

By: Daniel G. Schmieg, Esquire

Identification No. 62205

One Penn Center at Suburban Station

1617 John F. Kennedy Boulevard

Suite 1400

Philadelphia, PA 19103-1814

Attorney for Plaintiff

(215)563-7000

Attorney for Plaintiff

HSBC BANK USA INC.

3476 STATEVIEW BLVD

FORT MILL, SC 29715

Plaintiff,

v.

JENIFER KOSTER

A/K/A JENIFER CARLETON-KOSTER

3338 OLD BERWICK ROAD

BLOOMSBURG, PA 17815

Defendant(s).

COLUMBIA COUNTY

COURT OF COMMON PLEAS

CIVIL DIVISION

NO. 2007-CV-1247

2008-ED-4

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: JENIFER KOSTER
A/K/A JENIFER CARLETON-KOSTER
3338 OLD BERWICK ROAD
BLOOMSBURG, PA 17815

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

Your house (real estate) at **3338 OLD BERWICK ROAD, BLOOMSBURG, PA 17815** is scheduled to be sold at Sheriff's Sale on March 26, 2008 at 9:00 a.m., in the Office of the Sheriff at the Columbia County Courthouse, Bloomsburg, PA 17815, to enforce the Court Judgment of **\$215,096.95** obtained by **HSBC BANK USA INC.**, (the Mortgagee) against you. In the event the sale is continued, an announcement will be made at said sale in compliance with Pa.R.C.P., Rule 3129.3.

NOTICE OF OWNER'S RIGHTS

YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE

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

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

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

You may need an attorney to assert your rights. The sooner you contact an attorney, the more likely you will be of stopping the Sale. (See the attached document for more information.)

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

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

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

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

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 1/10/2008

SERVICE# 8 - OF - 11 SERVICES
DOCKET # 4ED2008

PLAINTIFF HSBC BANK USA INC.

DEFENDANT JENIFER KOSTER AKA JENIFER CARLETON-KOSTER
ATTORNEY FIRM PHELAN HALLINAN AND SCHMIEG

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

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON DEB Miller

RELATIONSHIP Clerk IDENTIFICATION _____

DATE 1-18-8 TIME 0840 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 J. Cuba DATE 1-18-8

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 1/10/2008

SERVICE# 5 - OF - 11 SERVICES
DOCKET # 4ED2008

PLAINTIFF HSBC BANK USA INC.

DEFENDANT JENIFER KOSTER AKA JENIFER CARLETON-KOSTER
ATTORNEY FIRM PHELAN HALLINAN AND SCHMIEG

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

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON MARLEEN Cole

RELATIONSHIP Customer Service IDENTIFICATION _____

DATE 1-18-8 TIME 0915 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) _____

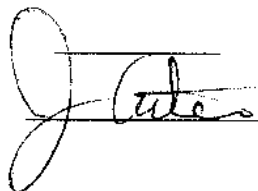
ATTEMPTS
DATE

TIME

OFFICER

REMARKS

DEPUTY



DATE 1-18-8

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 1/10/2008

SERVICE# 4 - OF - 11 SERVICES
DOCKET # 4ED2008

PLAINTIFF HSBC BANK USA INC.

DEFENDANT JENIFER KOSTER AKA JENIFER CARLETON-KOSTER
ATTORNEY FIRM PHELAN HALLINAN AND SCHMIEG

PERSON/CORP TO SERVED
SCOTT TOWNSHIP SEWER
TENNY STREET
BLOOMSBURG

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON ~~Sharon Keller~~ Sharon Keller

RELATIONSHIP Sister IDENTIFICATION _____

DATE 1-18-8 TIME 0935 MILEAGE _____ OTHER _____

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

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

F. OTHER (SPECIFY) _____

ATTEMPTS
DATE

TIME

OFFICER

REMARKS

DEPUTY

J. Carter

DATE 1-18-8

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 1/10/2008

SERVICE# 3 - OF - 11 SERVICES
DOCKET # 4ED2008

PLAINTIFF HSBC BANK USA INC.

DEFENDANT JENIFER KOSTER AKA JENIFER CARLETON-KOSTER
ATTORNEY FIRM PHELAN HALLINAN AND SCHMIEG

PERSON/CORP TO SERVED
H. JAMES HOCK-TAX COLLECTOR
2626 OLD BERWICK ROAD
BLOOMSBURG

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON DROPEd IN MAIL Box

RELATIONSHIP _____ IDENTIFICATION _____

DATE 1-18-8 TIME 0950 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

J. Carter

DATE 1-18-8

REAL ESTATE OUTLINE

ED # 4-08

DATE RECEIVED 1-10-08
DOCKET AND INDEX 1-11-08

CHECK FOR PROPER INFO.

WRIT OF EXECUTION	<input checked="" type="checkbox"/>	
COPY OF DESCRIPTION	<input checked="" type="checkbox"/>	
WHEREABOUTS OF LKA	<input checked="" type="checkbox"/>	
NON-MILITARY AFFIDAVIT	<input checked="" type="checkbox"/>	1-17 will fix
NOTICES OF SHERIFF SALE	<input checked="" type="checkbox"/>	
WATCHMAN RELEASE FORM	<input checked="" type="checkbox"/>	
AFFIDAVIT OF LIENS LIST	<input checked="" type="checkbox"/>	
CHECK FOR \$1,350.00 OR _____	<input checked="" type="checkbox"/>	CK# <u>657100</u>

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

SALE DATE	<u>Mar 26, 08</u>	TIME <u>0900</u>
POSTING DATE	<u>Feb. 20, 08</u>	
ADV. DATES FOR NEWSPAPER	1 ST WEEK <u>Mar 5</u>	
	2 ND WEEK <u>12</u>	
	3 RD WEEK <u>19, 08</u>	

SHERIFF'S SALE

WEDNESDAY MARCH 26, 2008 AT 9:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 4 OF 2008 ED AND CIVIL WRIT NO. 1247 OF 2007 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

ALL those two certain pieces, parcels and tracts of land situate in Scott Township, Columbia County, Pennsylvania, more particularly bounded and described as follows:

TRACT #1

BEGINNING at an iron pin at the south side of Old Berwick Road at the intersection of the western side of a 12 foot alley, which point is across Old Berwick Road from the western boundary of Church Street; THENCE along the western side of the 12 foot alley, South 13 degrees 13 minutes East 162 feet to a point; THENCE South 79 degrees 47 minutes West 1.8 feet to a point; THENCE South 13 degrees 13 minutes East 56 feet to an iron pin; THENCE South 75 degrees 17 minutes West 118.9 feet to an iron pin; THENCE North 13 degrees 13 minutes West 218 feet to an iron pin on the south side of Old Berwick Road; THENCE along the south side of Old Berwick Road North 75 degrees 17 minutes East 120.75 feet to an iron pin being the point and place of BEGINNING.

CONTAINING .602 acres..

TRACT #2

BEGINNING at a point which is the southwest corner of lot now or formerly of Charles Hartzell and the southeast corner of lot now or formerly of Mabel Sweigart, said point being 160 feet more or less from the south side of Old Berwick Road; THENCE along the southern line of Hartzell North 75 degrees 17 minutes East 60 feet to a point; THENCE South 13 degrees 13 minutes East 58 feet to an iron pin; THENCE North 75 degrees 17 minutes East 118.9 feet to an iron pin; THENCE South 13 degrees 13 minutes East 49 feet to an iron pin; THENCE North 79 degrees 47 minutes East 197 feet to an iron pin; THENCE North 13 degrees 13 minutes West 105 feet to an iron pin; THENCE North 79 degrees 47 minutes East 224 feet to an iron pin; THENCE South 11 degrees 48 minutes East 70 feet to an iron pin; THENCE North 79 degrees 15 minutes East 156.4 feet to an iron pin; THENCE North 18 degrees 27 minutes West 80 feet to an iron pin; THENCE North 78 degrees 3 minutes East 122.1 feet to an iron pin; THENCE North 89 degrees 29 minutes East 77 feet to an iron pin; THENCE North 66 degrees 52 minutes East 64 feet to an iron pin in the center line of an alley; THENCE through the center line of said alley and along lands of James E. Smith South 31 degrees 12 minutes East 282 feet, more or less, to the low water mark of the Susquehanna River; THENCE along the low water mark of the Susquehanna River in a Westerly direction 1,113 feet more or less to a point; THENCE North 13 degrees 13 minutes West 325 feet more or less to the Southwest corner of land of Hartzell being the point and place of BEGINNING. CONTAINING 6.97 acres.

Parcel No. 31-4C1-087-00.00.

BEING the same premises which Raymond E. Webb and Jane B. Webb, by their Attorney-in-Fact, Vicki J. Webb, by deed dated January 29, 1985 and recorded January 30, 1985 in Columbia County in Deed Book Volume 343, Page 328, granted and conveyed unto John F. Devlin and Sharon K. Devlin, husband and wife.

TITLE TO SAID PREMISES IS VESTED IN Jenifer Carleton Koster, an unmarried woman, by Deed from John F. Devlin and Sharon K. Devlin, husband and wife, dated 11/02/2006, recorded 11/27/2006, in Deed Mortgage Inst# 200612394.

Premises being: 3338 OLD BERWICK ROAD, BLOOMSBURG, PA 17815

Tax Parcel # 31-4C1-087-00.000

TERMS OF SALE

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

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

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

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

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

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

SHERIFF'S SALE

WEDNESDAY MARCH 26, 2008 AT 9:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 4 OF 2008 ED AND CIVIL WRIT NO. 1247 OF 2007 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

ALL those two certain pieces, parcels and tracts of land situate in Scott Township, Columbia County, Pennsylvania, more particularly bounded and described as follows:

TRACT #1

BEGINNING at an iron pin at the south side of Old Berwick Road at the intersection of the western side of a 12 foot alley, which point is across Old Berwick Road from the western boundary of Church Street; THENCE along the western side of the 12 foot alley, South 13 degrees 13 minutes East 162 feet to a point; THENCE South 79 degrees 47 minutes West 1.8 feet to a point; THENCE South 13 degrees 13 minutes East 56 feet to an iron pin; THENCE South 75 degrees 17 minutes West 118.9 feet to an iron pin; THENCE North 13 degrees 13 minutes West 218 feet to an iron pin on the south side of Old Berwick Road; THENCE along the south side of Old Berwick Road North 75 degrees 17 minutes East 120.75 feet to an iron pin being the point and place of BEGINNING.

CONTAINING .602 acres..

TRACT #2

BEGINNING at a point which is the southwest corner of lot now or formerly of Charles Hartzell and the southeast corner of lot now or formerly of Mabel Sweigart, said point being 160 feet more or less from the south side of Old Berwick Road; THENCE along the southern line of Hartzell North 75 degrees 17 minutes East 60 feet to a point; THENCE South 13 degrees 13 minutes East 58 feet to an iron pin; THENCE North 75 degrees 17 minutes East 118.9 feet to an iron pin; THENCE South 13 degrees 13 minutes East 49 feet to an iron pin; THENCE North 79 degrees 47 minutes East 197 feet to an iron pin; THENCE North 13 degrees 13 minutes West 105 feet to an iron pin; THENCE North 79 degrees 47 minutes East 224 feet to an iron pin; THENCE South 11 degrees 48 minutes East 70 feet to an iron pin; THENCE North 79 degrees 15 minutes East 156.4 feet to an iron pin; THENCE North 18 degrees 27 minutes West 80 feet to an iron pin; THENCE North 78 degrees 3 minutes East 122.1 feet to an iron pin; THENCE North 89 degrees 29 minutes East 77 feet to an iron pin; THENCE North 66 degrees 52 minutes East 64 feet to an iron pin in the center line of an alley; THENCE through the center line of said alley and along lands of James E. Smith South 31 degrees 12 minutes East 282 feet, more or less, to the low water mark of the Susquehanna River; THENCE along the low water mark of the Susquehanna River in a Westerly direction 1,113 feet more or less to a point; THENCE North 13 degrees 13 minutes West 325 feet more or less to the Southwest corner of land of Hartzell being the point and place of BEGINNING. CONTAINING 6.97 acres.

Parcel No. 31-4C1-087-00.00.

BEING the same premises which Raymond E. Webb and Jane B. Webb, by their Attorney-in-Fact, Vicki J. Webb, by deed dated January 29, 1985 and recorded January 30, 1985 in Columbia County in Deed Book Volume 343, Page 328, granted and conveyed unto John F. Devlin and Sharon K. Devlin, husband and wife.

TITLE TO SAID PREMISES IS VESTED IN Jennifer Carleton Koster, an unmarried woman, by Deed from John F. Devlin and Sharon K. Devlin, husband and wife, dated 11/02/2006, recorded 11/27/2006, in Deed Mortgage Inst# 200612394.

Premises being: 3338 OLD BERWICK ROAD, BLOOMSBURG, PA 17815

Tax Parcel # 31-4C1-087-00.000

TERMS OF SALE

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

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

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

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

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

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

SHERIFF'S SALE

WEDNESDAY MARCH 26, 2008 AT 9:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 4 OF 2008 ED AND CIVIL WRIT NO. 1247 OF 2007 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

ALL those two certain pieces, parcels and tracts of land situate in Scott Township, Columbia County, Pennsylvania, more particularly bounded and described as follows:

TRACT #1

BEGINNING at an iron pin at the south side of Old Berwick Road at the intersection of the western side of a 12 foot alley, which point is across Old Berwick Road from the western boundary of Church Street; THENCE along the western side of the 12 foot alley, South 13 degrees 13 minutes East 162 feet to a point; THENCE South 79 degrees 47 minutes West 1.8 feet to a point; THENCE South 13 degrees 13 minutes East 56 feet to an iron pin; THENCE South 75 degrees 17 minutes West 118.9 feet to an iron pin; THENCE North 13 degrees 13 minutes West 218 feet to an iron pin on the south side of Old Berwick Road; THENCE along the south side of Old Berwick Road North 75 degrees 17 minutes East 120.75 feet to an iron pin being the point and place of BEGINNING.

CONTAINING .602 acres..

TRACT #2

BEGINNING at a point which is the southwest corner of lot now or formerly of Charles Hartzell and the southeast corner of lot now or formerly of Mabel Sweigart, said point being 160 feet more or less from the south side of Old Berwick Road; THENCE along the southern line of Hartzell North 75 degrees 17 minutes East 60 feet to a point; THENCE South 13 degrees 13 minutes East 58 feet to an iron pin; THENCE North 75 degrees 17 minutes East 118.9 feet to an iron pin; THENCE South 13 degrees 13 minutes East 49 feet to an iron pin; THENCE North 79 degrees 47 minutes East 197 feet to an iron pin; THENCE North 13 degrees 13 minutes West 105 feet to an iron pin; THENCE North 79 degrees 47 minutes East 224 feet to an iron pin; THENCE South 11 degrees 48 minutes East 70 feet to an iron pin; THENCE North 79 degrees 15 minutes East 156.4 feet to an iron pin; THENCE North 18 degrees 27 minutes West 80 feet to an iron pin; THENCE North 78 degrees 3 minutes East 122.1 feet to an iron pin; THENCE North 89 degrees 29 minutes East 77 feet to an iron pin; THENCE North 66 degrees 52 minutes East 64 feet to an iron pin in the center line of an alley; THENCE through the center line of said alley and along lands of James E. Smith South 31 degrees 12 minutes East 282 feet, more or less, to the low water mark of the Susquehanna River; THENCE along the low water mark of the Susquehanna River in a Westerly direction 1,113 feet more or less to a point; THENCE North 13 degrees 13 minutes West 325 feet more or less to the Southwest corner of land of Hartzell being the point and place of BEGINNING. CONTAINING 6.97 acres.

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Premises being: 3338 OLD BERWICK ROAD, BLOOMSBURG, PA 17815

Tax Parcel # 31-4C1-087-00.000

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

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

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

HSBC BANK USA INC.

vs.

JENIFER KOSTER
A/K/A JENIFER CARLETON-
KOSTER

IN THE COURT OF COMMON PLEAS OF
COLUMBIA COUNTY, PENNSYLVANIA

No. 2007-CV-1247 Term 200

2008 ED-4
WRIT OF EXECUTION
(Mortgage Foreclosure)

Commonwealth of Pennsylvania:

County of Columbia

TO THE SHERIFF OF COLUMBIA COUNTY, PENNSYLVANIA:

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

PREMISES: 3338 OLD BERWICK ROAD, BLOOMSBURG, PA 17815
(See Legal Description attached)

Amount Due	<u>\$215,096.95</u>
Additional Fees and Costs	\$
Interest from 12/06/07 to Sale	\$
at \$35.36per diem	and costs.

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

Dated

1-10-2008
(SEAL)

PHS#158844

No. _____ Term 20 ED
No. 2007-CV-1247 Term 2005 A.D.
No. _____ Term 20 J.D.

DESCRIPTION

ALL those two certain pieces, parcels and tracts of land situate in Scott Township, Columbia County, Pennsylvania, more particularly bounded and described as follows:

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Premises being: 3338 OLD BERWICK ROAD, BLOOMSBURG, PA 17815
x Parcel #31-4CI-087-00,000

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

HISBC BANK USA INC.

vs.

JENIFER KOSTER
A/K/A JENIFER CARLETON-
KOSTER

IN THE COURT OF COMMON PLEAS OF
COLUMBIA COUNTY, PENNSYLVANIA

No. 2007-CV-1247 Term 200

2008-ED-4
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(See Legal Description attached)

Amount Due	\$215,096.95
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Interest from 12/06/07 to Sale	\$ and costs.
at \$35.36per diem	

Dated 1-10-2008
(SEAL)

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

PHS#158844

No.	Term 20	E.D.
No. <u>2007-CV-1247</u>	Term 2005	A.D.
No.	Term 20	J.D.

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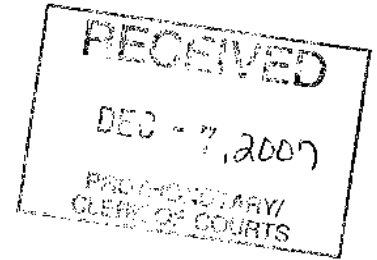
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Premises being: 3338 OLD BERWICK ROAD, BLOOMSBURG, PA 17815
Tax Parcel #31-4C1-087-00,000



IN THE COURT OF COMMON PLEAS
COLUMBIA COUNTY, PENNSYLVANIA

HSBC BANK USA INC	:	Court of Common Pleas
Plaintiff	:	
	:	
vs.	:	Civil Division
	:	
JENIFER KOSTER	:	COLUMBIA County
A/K/A JENIFER CARLETON-KOSTER	:	
	:	No. 2007-CV-1247
	:	
Defendant	:	

ORDER

AND NOW, this 6 day of DEC, 2007 the Prothonotary is ORDERED to amend the in rem judgment and the Sheriff is ORDERED to amend the writ nunc pro tunc in this case as follows:

Principal Balance	\$188,821.98
Interest Through February 6, 2008	\$18,664.80
Per Diem \$50.20	
Late Charges	\$162.03
Legal fees	\$3,000.00
Cost of Shift and Title	\$1,240.00
Sheriff's Sale Costs	(\$0.00)
Property Inspections	\$45.00
Appraisal/Brokers Price Opinion	\$95.00
Mortgage Insurance Premium/	\$0.00
Private Mortgage Insurance	
Non Sufficient Funds Charge	\$0.00
Suspense/Misc. Credits	(\$0.00)
Escrow Deficit	\$3,068.14

TOTAL

\$215,096.95

Plus interest from February 6, 2008 through the date of sale at six percent per annum.

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

BY THE COURT

15/Scott W. Naus
J.

158844

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

Attorney for Plaintiff

**HSBC BANK USA INC.
3476 STATEVIEW BLVD
FORT MILL, SC 29715**

Plaintiff,

v.

**JENIFER KOSTER
A/K/A JENIFER CARLETON-KOSTER
3338 OLD BERWICK ROAD
BLOOMSBURG, PA 17815**

Defendant(s).

**: COLUMBIA COUNTY
:
: COURT OF COMMON PLEAS
:
: CIVIL DIVISION
:
: NO. 2007-CV-1247
: *2008-ED-4*
:
:
:
:
:
:**

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

HSBC BANK USA INC., Plaintiff in the above action, by its attorney, Daniel G. Schmieg, Esquire, sets forth as of the date the Praecipe for the Writ of Execution was filed, the following information concerning the real property located at **3338 OLD BERWICK ROAD, BLOOMSBURG, PA 17815.**

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

NAME

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

**JENIFER KOSTER A/K/A JENIFER
CARLETON-KOSTER**

**3338 OLD BERWICK ROAD
BLOOMSBURG, PA 17815**

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

NAME

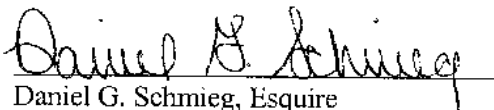
LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)

SAME AS ABOVE

3. Name and address of every judgment creditor whose judgment is a record lien on the real property to be sold:
- | | |
|------|---|
| NAME | LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.) |
| NONE | |
4. Name and address of the last recorded holder of every mortgage of record:
- | | |
|------|---|
| NAME | LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.) |
| NONE | |
5. Name and address of every other person who has any record lien on the property:
- | | |
|------|---|
| NAME | LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.) |
| NONE | |
6. Name and address of every other person who has any record interest in the property and whose interest may be affected by the Sale:
- | | |
|------|---|
| NAME | LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.) |
| NONE | |
7. Name and address of every other person whom the Plaintiff has knowledge who has any interest in the property which may be affected by the Sale:
- | | |
|---|---|
| NAME | LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.) |
| TENANT/OCCUPANT | 3338 OLD BERWICK ROAD
BLOOMSBURG, PA 17815 |
| DOMESTIC RELATIONS OF
COLUMBIA COUNTY | COLUMBIA COUNTY COURTHOUSE
P.O. BOX 380
BLOOMSBURG, PA 17815 |
| COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF WELFARE | P.O. BOX 2675
HARRISBURG, PA 17105 |

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

January 8, 2008
Date


Daniel G. Schmieg, Esquire
Attorney for Plaintiff

Attorney for Plaintiff

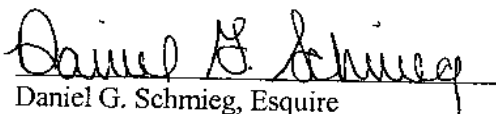
NO. 2007-CV-1247
2008-ED-4

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| NONE | |
6. Name and address of every other person who has any record interest in the property and whose interest may be affected by the Sale:
- | NAME | LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.) |
|------|---|
| NONE | |
7. Name and address of every other person whom the Plaintiff has knowledge who has any interest in the property which may be affected by the Sale:
- | NAME | LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.) |
|---|---|
| TENANT/OCCUPANT | 3338 OLD BERWICK ROAD
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January 8, 2008
Date


Daniel G. Schmieg, Esquire
Attorney for Plaintiff

Phelan Hallinan & Schmieg, LLP

By: Daniel G. Schmieg, Esquire

Identification No. 62205

One Penn Center at Suburban Station

1917 John F. Kennedy Boulevard

Suite 1400

Philadelphia, PA 19103-1814

Attorney for Plaintiff

(215)563-7000

Attorney for Plaintiff

HSBC BANK USA INC.

3476 STATEVIEW BLVD

FORT MILL, SC 29715

Plaintiff,

v.

JENIFER KOSTER

AKA JENIFER CARLETON-KOSTER

3338 OLD BERWICK ROAD

BLOOMSBURG, PA 17815

Defendant(s).

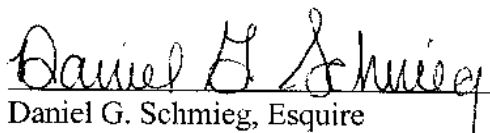
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: COURT OF COMMON PLEAS
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: CIVIL DIVISION
:
: NO. 2007-CV-1247
:
: JUDGE ED-4
:
:
:

CERTIFICATION

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

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

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


Daniel G. Schmieg, Esquire
Attorney for Plaintiff

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

Attorney for Plaintiff

HSBC BANK USA INC.
3476 STATEVIEW BLVD
FORT MILL, SC 29715

Plaintiff,

v.

JENIFER KOSTER
A/K/A JENIFER CARLETON-KOSTER
3338 OLD BERWICK ROAD
BLOOMSBURG, PA 17815

Defendant(s).

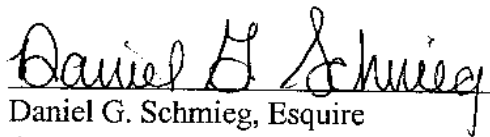
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:
: NO. 2007-CV-1247
:
: *2008-ED-4*
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:
:

CERTIFICATION

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

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Daniel G. Schmieg, Esquire
Attorney for Plaintiff

Finlan Hallinan & Schmieg, LLP
By: Daniel G. Schmieg, Esquire
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One Penn Center at Suburban Station
1417 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
Attorney for Plaintiff
(215)563-7000

Attorney for Plaintiff

HSBC BANK USA INC.	:	COLUMBIA COUNTY
3476 STATEVIEW BLVD	:	
FORT MILL, SC 29715	:	COURT OF COMMON PLEAS
Plaintiff,	:	
v.	:	CIVIL DIVISION
JENIFER KOSTER	:	
A/K/A JENIFER CARLETON-KOSTER	:	NO. 2007-CV-1247
3338 OLD BERWICK ROAD	:	<i>2008-ED-4</i>
BLOOMSBURG, PA 17815	:	
Defendant(s).	:	

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: JENIFER KOSTER
A/K/A JENIFER CARLETON-KOSTER
3338 OLD BERWICK ROAD
BLOOMSBURG, PA 17815

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

Your house (real estate) at **3338 OLD BERWICK ROAD, BLOOMSBURG, PA 17815** is scheduled to be sold at Sheriff's Sale on _____, at _____ a.m., in the Office of the Sheriff at the Columbia County Courthouse, Bloomsburg, PA 17815, to enforce the Court Judgment of **\$215,096.95** obtained by **HSBC BANK USA INC.**, (the Mortgagee) against you. In the event the sale is continued, an announcement will be made at said sale in compliance with Pa.R.C.P., Rule 3129.3.

NOTICE OF OWNER'S RIGHTS
YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE

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

- 1 The Sale will be cancelled if you pay to the Mortgagee, **HSBC BANK USA INC.**, the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay, you may call (215) 563-7000.
- 2 You may be able to stop the Sale by filing a petition asking the Court to strike or open the judgment, if the judgment was improperly entered. You may also ask the Court to postpone the Sale for good cause.
- 3 You may also be able to stop the Sale through other legal proceedings.

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

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

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

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

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

DESCRIPTION

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CONTAINING .602 acres.

TRACT #2

BEGINNING at a point which is the southwest corner of lot now or formerly of Charles Hartzell and the southeast corner of lot now or formerly of Mabel Sweigart, said point being 160 feet more or less from the south side of Old Berwick Road; THENCE along the southern line of Hartzell North 75 degrees 17 minutes East 60 feet to a point; THENCE South 13 degrees 13 minutes East 35 feet to an iron pin; THENCE North 75 degrees 17 minutes East 118.9 feet to an iron pin; THENCE South 13 degrees 13 minutes East 49 feet to an iron pin; THENCE North 79 degrees 47 minutes East 197 feet to an iron pin; THENCE North 13 degrees 13 minutes West 105 feet to an iron pin; THENCE North 79 degrees 47 minutes East 224 feet to an iron pin; THENCE South 11 degrees 48 minutes East 70 feet to an iron pin; THENCE North 79 degrees 15 minutes East 156.4 feet to an iron pin; THENCE North 18 degrees 27 minutes West 80 feet to an iron pin; THENCE North 78 degrees 3 minutes East 122.1 feet to an iron pin; THENCE North 89 degrees 29 minutes East 77 feet to an iron pin; THENCE North 66 degrees 52 minutes East 64 feet to an iron pin in the center line of an alley; THENCE through the center line of said alley and along lands of James E. Smith South 31 degrees 12 minutes East 282 feet, more or less, to the low water mark of the Susquehanna River; THENCE along the low water mark of the Susquehanna River in a Westerly direction 1,113 feet more or less to a point; THENCE North 13 degrees 13 minutes West 325 feet more or less to the Southwest corner of land of Hartzell being the point and place of BEGINNING. CONTAINING 6.97 acres.

Parcel No. 31-4C1-087-00.00.

TITLE TO SAID PREMISES IS VESTED IN Jenifer Carleton Koster, an unmarried woman, by Deed from John F. Devlin and Sharon K. Devlin, husband and wife, dated 11/02/2006, recorded 11/27/2006, in Deed Mortgage Inst# 200612394.

Premises being: 3338 OLD BERWICK ROAD, BLOOMSBURG, PA 17815

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BEGINNING at a point which is the southwest corner of lot now or formerly of Charles Hartzell and the southeast corner of lot now or formerly of Mabel Sweigart, said point being 160 feet more or less from the south side of Old Berwick Road; THENCE along the southern line of Hartzell North 75 degrees 17 minutes East 60 feet to a point; THENCE South 13 degrees 13 minutes East 58 feet to an iron pin; THENCE North 75 degrees 17 minutes East 118.9 feet to an iron pin; THENCE South 13 degrees 13 minutes East 49 feet to an iron pin; THENCE North 79 degrees 47 minutes East 197 feet to an iron pin; THENCE North 13 degrees 13 minutes West 105 feet to an iron pin; THENCE North 79 degrees 47 minutes East 224 feet to an iron pin; THENCE South 11 degrees 48 minutes East 70 feet to an iron pin; THENCE North 79 degrees 15 minutes East 156.4 feet to an iron pin; THENCE North 18 degrees 27 minutes West 80 feet to an iron pin; THENCE North 78 degrees 3 minutes East 122.1 feet to an iron pin; THENCE North 89 degrees 29 minutes East 77 feet to an iron pin; THENCE North 66 degrees 52 minutes East 64 feet to an iron pin in the center line of an alley; THENCE through the center line of said alley and along lands of James E. Smith South 31 degrees 12 minutes East 282 feet, more or less, to the low water mark of the Susquehanna River; THENCE along the low water mark of the Susquehanna River in a Westerly direction 1,113 feet more or less to a point; THENCE North 13 degrees 13 minutes West 325 feet more or less to the Southwest corner of land of Hartzell being the point and place of BEGINNING. CONTAINING 6.97 acres.

Parcel No. 31-4C1-087-00.00.

TITLE TO SAID PREMISES IS VESTED IN Jenifer Carleton Koster, an unmarried woman, by Deed from John F. Devlin and Sharon K. Devlin, husband and wife, dated 11/02/2006, recorded 11/27/2006, in Deed Mortgage Inst# 200612394.

Premises being: 3338 OLD BERWICK ROAD, BLOOMSBURG, PA 17815
Tax Parcel #31-4CI-087-00,000

See attached legal description

SHERIFF'S RETURN

HSBC BANK USA INC.

Plaintiff

vs.

JENIFER KOSTER

A/K/A JENIFER CARLETON-KOSTER

Defendants

IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY

No. 2007-CV-1247 CD Term, 200__

WRIT

ISSUED

NOW, _____ 20__ I, _____ High Sheriff of Columbia County, Pennsylvania, do
hereby deputize the Sheriff of _____ County, Pennsylvania, to execute this Writ. This deputation being
made at the request and risk of the Plaintiff.

Defendants alleged address is _____

Sheriff, Columbia County, Pennsylvania

By _____

Deputy Sheriff

AFFIDAVIT OF SERVICE

Now, _____ 200__ at _____ O'Clock _____ m., served the within

_____ upon _____

at _____

_____ by handing to _____

_____ a true and correct copy of the original Notice of Sale and made known to _____

the contents thereof.

Sworn and Subscribed before me

So Answers,

this _____

day of _____ 20__

Notary Public

BY: _____

Sheriff

_____, 20, _____, See return endorsed hereon by Sheriff of

County, Pennsylvania, and made a part of this

return

So Answers,

Sheriff

Deputy Sheriff

SHERIFF'S DEPARTMENT

SHERIFF SERVICE PROCESS RECEIPT and AFFIDAVIT OF RETURN

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

Expiration date _____

Plaintiff USBC BANK USA INC.	Court Number 2007-CV-1247
--	-------------------------------------

Defendant JENIFER KOSTER A/K/A JENIFER CARLETON-KOSTER	Type or Writ of Complaint EXECUTION/NOTICE OF SALE
--	--

SERVE AT	NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE OR DESCRIPTION OF PROPERTY TO BE LEVIED, ATTACHED OR SALE. JENIFER KOSTER A/K/A JENIFER CARLETON-KOSTER
ADDRESS (Street or RFD, Apartment No., City, Boro, Twp., State and Zip Code) _____	
SPECIAL INSTRUCTIONS OR OTHER INFORMATION THAT WILL ASSIST IN EXPEDITING SERVICE. _____	

SERVE DEFENDANT WITH THE NOTICE OF SALE.

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

Sheriff of COLUMBIA County, Penna.

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

Signature of Attorney or other Originator requesting service on behalf of <u>XX</u> Plaintiff _____ Defendant One Penn Center at Suburban Station, 1617 John F. Kennedy Boulevard, Suite 1400 Philadelphia, PA 19103-1814	Telephone Number (215)563-7000	Date _____
--	--	---------------

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

Plaintiff _____	Court Number _____
--------------------	-----------------------

RETURNED: Affirmed and subscribed to before me this _____ day _____ 20____	SO ANSWERS Signature of Dep. Sheriff _____	Date _____
	Signature of Sheriff _____	Date _____
	Sheriff of _____	

SHERIFF'S DEPARTMENT

SHERIFF SERVICE PROCESS RECEIPT and AFFIDAVIT OF RETURN		INSTRUCTIONS: Please type or print legibly, insuring readability of all copies. Do not detach any copies.	
Plaintiff HSBC BANK USA INC.		Expiration date	
Defendant JENIFER KOSTER A/K/A JENIFER CARLETON-KOSTER		Court Number 2007-CV-1247	
Type or Writ of Complaint EXECUTION/NOTICE OF SALE		NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE OR DESCRIPTION OF PROPERTY TO BE LEVIED, ATTACHED OR SAILE.	
ADDRESS (Street or RFD, Apartment No., City, Boro, Twp., State and Zip Code) 3338 OLD BERWICK ROAD, BLOOMSBURG, PA 17815		AT	

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

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

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

Sheriff of COLUMBIA County, Penna.

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

Signature of Attorney or other Originator requesting service on behalf of <u>XX</u> Plaintiff ____ Defendant	Telephone Number	Date
ADDRESS: One Penn Center at Suburban Station, 1617 John F. Kennedy Boulevard, Suite 1400 Philadelphia, PA 19103-1814	(215)563-7000	

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

PLAINTIFF	Court Number
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RETURNED:

AFFIRMED and subscribed to before me this _____ day of _____, 20____	SO ANSWERS Signature of Dep. Sheriff	Date
	Signature of Sheriff	Date
	Sheriff of _____	

ORIGINAL DOCUMENT PRINTED ON CHEMICAL REACTIVE PAPER WITH MICROPRINTED BORDER
PHELAN HALLINAN & SCHMIEG LLP
ATTORNEY ESCROW ACCOUNT
ONE PENN CENTER, SUITE 1400
PHILADELPHIA, PA 19103-1814

COMMERCE BANK
PHILADELPHIA, PA 19148

3-180/360

CHECK NO
657100

ONE THOUSAND THREE HUNDRED FIFTY AND 00/100 DOLLARS

DATE	AMOUNT
01/08/2008	*****1,350.00

Void after 180 days

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

Thomas S. Hallinan

657100 036001806136 150888 8

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

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