

SHERIFF'S SALE COST SHEET

L4Selle Bank NA VS. 12901 & Edward St 1050ins
 NO. 80-08 ED NO. 588-08 JD DATE/TIME OF SALE 7-30-08 0900

DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$ <u>210.00</u>
LEVY (PER PARCEL	\$15.00
MAILING COSTS	\$ <u>55.50</u>
ADVERTISING SALE BILLS & COPIES	\$17.50
ADVERTISING SALE (NEWSPAPER)	\$15.00
MILEAGE	\$ <u>24.00</u>
POSTING HANDBILL	\$15.00
CRYING/ADJOURN SALE	\$10.00
SHERIFF'S DEED	\$35.00
TRANSFER TAX FORM	\$25.00
DISTRIBUTION FORM	\$25.00
COPIES	\$ <u>7.00</u>
NOTARY	\$ <u>15.00</u>
TOTAL ***** \$ <u>1164.00</u>	

WEB POSTING	\$150.00
PRESS ENTERPRISE INC.	\$ <u>826.44</u>
SOLICITOR'S SERVICES	\$75.00
TOTAL ***** \$ <u>1045.44</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>376.41</u>
SCHOOL DIST. 20		\$
DELINQUENT 20		\$ <u>1375.64</u>
TOTAL ***** \$ <u>1717.05</u>		

MUNICIPAL FEES DUE:		
SEWER 20		\$ <u>170.58</u>
WATER 20		\$
TOTAL ***** \$ <u>170.58</u>		

SURCHARGE FEE (DSTE)	\$ <u>150.00</u>
MISC. _____	\$ _____
_____	\$ _____
TOTAL ***** \$ <u>-0-</u>	

TOTAL COSTS (OPENING BID) \$ 3598.51

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

LaSalle Bank NA VS Karai & Edward Higgins

NO. 80-08 ED NO. 586-08 JD

DATE/TIME OF SALE: 7-30-08 0900

BID PRICE (INCLUDES COST) \$ 3596,51

POUNDAGE - 2% OF BID \$ 71,97

TRANSFER TAX - 2% OF FAIR MKT \$ _____

MISC. COSTS \$ _____

TOTAL AMOUNT NEEDED TO PURCHASE \$ 3670,54

PURCHASER(S): _____

ADDRESS: _____

NAMES(S) ON DEED: _____

PURCHASER(S) SIGNATURE(S): [Signature]

Att. for Plaintiff

TOTAL DUE: \$ 3670,54

LESS DEPOSIT: \$ 122,00

DOWN PAYMENT: \$ _____

TOTAL DUE IN 8 DAYS \$ 3470,54

Louis P. Vitti and Associates, P.C.

COUNSELLORS AT LAW
916 FIFTH AVENUE
PITTSBURGH, PENNSYLVANIA 15219

PHONE: (412) 281-1725

FAX: (412) 281-3810

LOUIS P. VITTI
RODNEY PERMIGIANI
BLAISE J. GUZEWICZ

Today is Wednesday
JULY 30, 2008

Sheriff of Columbia County
Columbia County Courthouse
BLOOMSBURG PA. 17815

RE:

Higgins

2008 CV 586

Ladies and Gentlemen:

Please name as grantee in the above captioned matter:

LaSalle Bank National Association as Trustee for Merrill Lynch First Franklin

Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-2

Very truly yours,

Louis P. Vitti

Louis P. Vitti

LPV/mag

CERTIFICATE OF RESIDENCE: 150 Allegheny Center

Pgh. PA. 15222

RETURN RECORDED DEED TO:

LOUIS P. VITTI & ASSOCIATES, P.C.
916 FIFTH AVENUE
PITTSBURGH, PA 15219



COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF REVENUE
BUREAU OF INDIVIDUAL TAXES
PO BOX 280603
HARRISBURG, PA 17128-0603

REALTY TRANSFER TAX STATEMENT OF VALUE

See Reverse for Instructions

RECORDER'S USE ONLY

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 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: Louis P. Vitti and Associates Telephone Number: (412) 281-1725
Street Address: 916 Fifth Avenue City: Pittsburgh State: PA Zip Code: 15219

B. TRANSFER DATA

Date of Acceptance of Document

Grantor(s)/Lessor(s): SHERIFF OF COLUMBIA COUNTY Grantee(s)/Lessee(s): LABALLE BANK NATIONAL ASSOCIATION
Street Address: COLUMBIA COUNTY COURTHOUSE Street Address: 150 ALLEGHENY CENTER
City: BLOOMSBURG State: PA Zip Code: 17815 City: PENN. State: PA Zip Code: 15212

C. PROPERTY LOCATION

Street Address: 1430 FAIRVIEW AVENUE City/Township/Borough: BOROUGH OF BERWICK
County: COLUMBIA School District: Tax Parcel Number: 040-08-085

D. VALUATION DATA

1. Actual Cash Consideration 1.00	2. Other Consideration + 0.00	3. Total Consideration = 1.00
4. County Assessed Value 16,492.00	5. Common Level Ratio Factor x 3.76	6. Fair Market Value = 62,009.92

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 Decedent: 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.)
- ☐ 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.)
- ☒ Transfer from mortgagor to a holder of a mortgage in default. Mortgage Book Number INSTA 20071242, Page Number 2
- ☐ 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.)

The grantee is receiving this property in lieu of foreclosure. It is exempt from transfer tax

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

Date

Louis P. Vitti

7-30-2008

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

LOUIS P. VITTI & ASSOCIATES, P.C.
918 - 5TH AVE. FL 6
PITTSBURGH, PA. 15219

DATE 7-30-2008

8-12
430 368

PAY TO
THE ORDER OF

Sheriff of Columbia County

\$ 2470.54

One thousand four hundred seventy and 54/100
National City.

DOLLARS  SECURITY COPIES
VOIDED BY MICR

FOR

Margaret Quenlan

⑈00008833⑈ ⑆043000122⑆ 98106704⑆⑈

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 July 9, 16, 23, 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 25th day of July 2008.

My commission expires July 3, 2011

COMMONWEALTH OF PENNSYLVANIA
Notary Public
Debbie 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.

7105

PA - DPM

Also complete
if desired.
ess on the reverse
card to you.
of the mailpiece,
permits.

PS SECTION

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

PAWC
PO Box 578
Alton, IL 62002

2. Article Number

(Transfer from service label)

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-15

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X *[Signature]*
☐ Agent
☒ Address

B. Received by (Printed Name)

K. GEISER

C. Date of Delivery

MAY 19 2008

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

3. Service Type

☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X *[Signature]*
☐ Agent
☒ Address

B. Received by (Printed Name)

MAY 16 2008

C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

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

2. A

0

PS

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X *[Signature]*
☐ Agent
☒ Address

B. Received by (Printed Name)

C. Date of Delivery

MAY 16 2008

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

3. Service Type

☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes

138

102595-02-M-15

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

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

2. Article Number

(Transfer from service label)

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-15

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X *[Signature]*
☐ Agent
☒ Address

B. Received by (Printed Name)

C. Date of Delivery

MAY 16 2008

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

3. Service Type

☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes

7007 0710 0002 4094 5545

4. Restricted Delivery? (Extra Fee) ☐ Yes

3. Service Type

☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

ADMINISTRATION
FICE
BUILDING
COR

4. Restricted Delivery? (Extra Fee) ☐ Yes

3. Service Type

☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

CE
JP
BUILDING
59

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X *[Signature]*
☐ Agent
☒ Address

B. Received by (Printed Name)

MAY 19 2008

C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X *[Signature]*
☐ Agent
☒ Address

B. Received by (Printed Name)

MAY 19 2008

C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

4. Restricted Delivery? (Extra Fee) ☐ Yes

3. Service Type

☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

70

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA

LaSALLE BANK NATIONAL
ASSOCIATION, as Trustee for First
Franklin Mortgage Loan Trust 2007-2,
Mortgage Loan Asset-Backed Certificates,
Series 2007-2,

Plaintiff,

vs.

KAREN HIGGINS and EDWARD M.
HIGGINS,

Defendant.

CIVIL DIVISION

NO. 2008-CV-586

AFFIDAVIT OF SERVICE

Filed on behalf of
Plaintiff

Counsel of record for this
party:

Louis P. Vitti, Esquire
PA I.D. #3810
Supreme Court #01072

Louis P. Vitti & Assoc., P.C.
916 Fifth Avenue
Pittsburgh, PA 15219

(412) 281-1725

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA
CIVIL DIVISION

LaSALLE BANK NATIONAL ASSOCIATION as Trustee for :
First Franklin Mortgage Loan Trust 2007-2, Mortgage Loan :
Asset-Backed Certificates, Series 2007-2, :

Plaintiff, :

vs. :

KAREN HIGGINS and EDWARD M. HIGGINS, :

NO. 2008-CV-586

AFFIDAVIT OF SERVICE

I, Audra J. Hunger, do hereby certify that a Notice of Sale was mailed and served upon
all lien holders by Certificate of Mailing for service in the above-captioned case on June 30,
2008, advising them of the Sheriff's sale of the property at 1430 Fairview Avenue, Berwick, PA
18603, on July 30, 2008.

LOUIS P. VITTI & ASSOCIATES, P.C.

BY Audra J. Hunger
Audra J. Hunger

SWORN to and subscribed

before me this 1st day

of July, 2008.

Sherry L. House
Notary Public

NOTARIAL SEAL
SHERRY L. HOUSE
Notary Public
CITY OF PITTSBURGH, ALLEGHENY COUNTY
My Commission Expires May 15, 2011

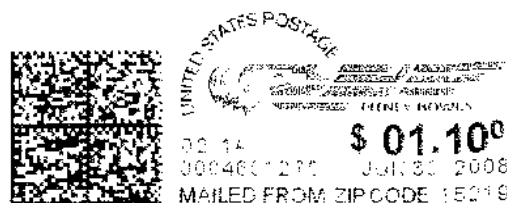
U.S. POSTAL SERVICE	CERTIFICATE OF MAILING
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL. DOES NOT PROVIDE FOR INSURANCE-POSTMASTER	
Received From: Louis P. Vitti & Associates, P.C. 916 Fifth Avenue, Pittsburgh, PA 15219	
One piece of ordinary mail addressed to: PA Dept. of Sheriff Sales Bureau of Compliance Dept. #281230 Harrisburg, PA 17128-1230	

PS Form 3817, January 2001

AJ/Higgins/7-30-08

U.S. POSTAL SERVICE	CERTIFICATE OF MAILING
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL. DOES NOT PROVIDE FOR INSURANCE-POSTMASTER	
Received From: Louis P. Vitti & Associates, P.C. 916 Fifth Avenue, Pittsburgh, PA 15219	
One piece of ordinary mail addressed to: Tenant/Occupant 1430 Fairview Avenue Berwick, PA 18603	

PS Form 3817, January 2001



U.S. POSTAL SERVICE	CERTIFICATE OF MAILING
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE-POSTMASTER	
Received From:	
<u>Louis P. Vitti & Associates, P.C.</u> <u>916 Fifth Avenue, Pittsburgh, PA 15219</u>	
One piece of ordinary mail addressed to:	
Clerk of Courts Criminal/Civil Division P.O. Box 380 Bloomsburg, PA 17815	

PS Form 3817, January 2001

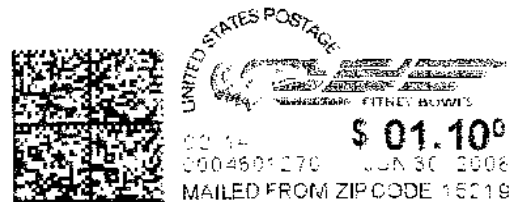
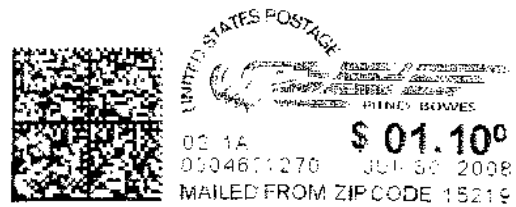
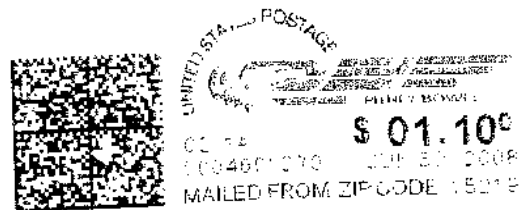
AJ/Higgins/7-30-08

U.S. POSTAL SERVICE	CERTIFICATE OF MAILING
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE-POSTMASTER	
Received From:	
<u>Louis P. Vitti & Associates, P.C.</u> <u>916 Fifth Avenue, Pittsburgh, PA 15219</u>	
One piece of ordinary mail addressed to:	
Tax Claim Bureau of Columbia County 35 West Main Street Bloomsburg, PA 17815	

PS Form 3817, January 2001

U.S. POSTAL SERVICE	CERTIFICATE OF MAILING
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE-POSTMASTER	
Received From:	
<u>Louis P. Vitti & Associates, P.C.</u> <u>916 Fifth Avenue, Pittsburgh, PA 15219</u>	
One piece of ordinary mail addressed to:	
Court of Common Pleas of Columbia County Domestic Relations Division P.O. Box 380 Bloomsburg, PA 17815	

PS Form 3817, January 2001



U.S. POSTAL SERVICE	CERTIFICATE OF MAILING
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL. DOES NOT PROVIDE FOR INSURANCE-POSTMASTER	
Received From:	
<u>Louis P. Vitti & Associates, P.C.</u> <u>916 Fifth Avenue, Pittsburgh, PA 15219</u>	
One piece of ordinary mail addressed to:	
Tax Collector of Berwick Borough 1615 Lincoln Avenue Berwick, PA 18603	

PS Form 3817, January 2001

AJ/Higgins/7-30-08

U.S. POSTAL SERVICE	CERTIFICATE OF MAILING
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL. DOES NOT PROVIDE FOR INSURANCE-POSTMASTER	
Received From:	
<u>Louis P. Vitti & Associates, P.C.</u> <u>916 Fifth Avenue, Pittsburgh, PA 15219</u>	
One piece of ordinary mail addressed to:	
PAWC P.O. Box 578 Alton, IL 62002	

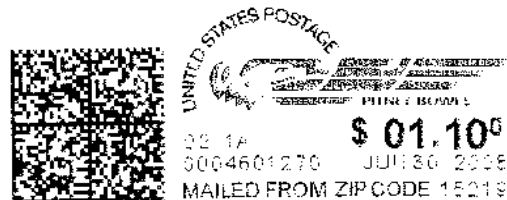
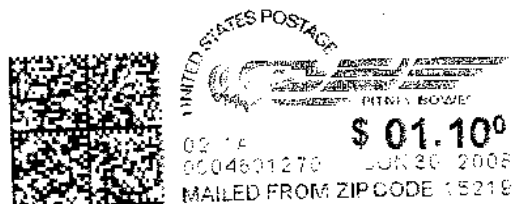
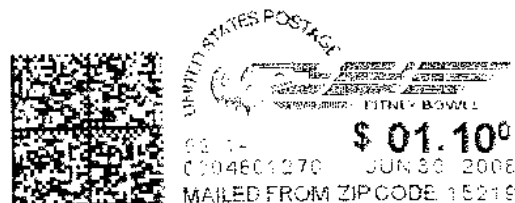
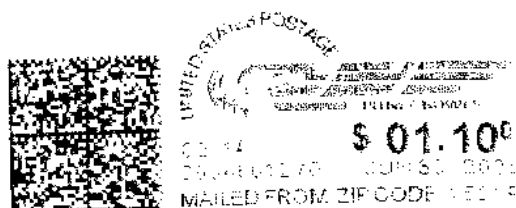
PS Form 3817, January 2001

U.S. POSTAL SERVICE	CERTIFICATE OF MAILING
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL. DOES NOT PROVIDE FOR INSURANCE-POSTMASTER	
Received From:	
<u>Louis P. Vitti & Associates, P.C.</u> <u>916 Fifth Avenue, Pittsburgh, PA 15219</u>	
One piece of ordinary mail addressed to:	
Borough of Berwick 344 Market Street Berwick, PA 18603	

PS Form 3817, January 2001

U.S. POSTAL SERVICE	CERTIFICATE OF MAILING
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL. DOES NOT PROVIDE FOR INSURANCE-POSTMASTER	
Received From:	
<u>Louis P. Vitti & Associates, P.C.</u> <u>916 Fifth Avenue, Pittsburgh, PA 15219</u>	
One piece of ordinary mail addressed to:	
Commonwealth of PA - DPW P.O. Box 8016 Harrisburg, PA 17105	

PS Form 3817, January 2001



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.

LASALLE BANK NA

VS.

KAREN & EDWARD HIGGINS

WRIT OF EXECUTION #80 OF 2008 ED

POSTING OF PROPERTY

June 25, 2008 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE
PROPERTY OF KAREN & EDWARD HIGGINS AT 1430 FAIRVIEW AVENUE BERWICK
COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY
COLUMBIA COUNTY SHERIFF TIMOTHY CHAMBERLAIN.

SO ANSWERS:

DEPUTY SHERIFF

A handwritten signature in black ink, appearing to read "Timothy T. Chamberlain", written over a horizontal line.

TIMOTHY T. CHAMBERLAIN
SHERIFF

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 25TH DAY OF JUNE 2008

Lami B. Kline

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

SETTLED 1786

BOROUGH OF BERWICK

INCORPORATED 1818

CITY HALL
344 MARKET STREET

RE-INCORPORATED 1918

BERWICK, PENNSYLVANIA 18603-3792

570-752-2723 • FAX: 570-752-2726

June 11, 2008

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

Dear Sheriff Chamberlain:

In regard to the upcoming Sheriff's Sale of the property at 1430 Fairview Avenue, Berwick ,
DOCKET # 80ED2008, JD# 586JD2008, there are delinquent taxes owed.

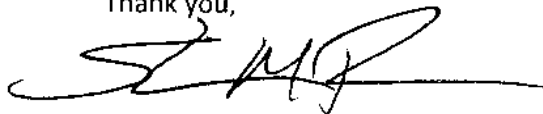
They are as follows:

2007	
County General	\$119.70
County Sinking	25.77
Borough Real Estate	198.14
Borough Fire	23.02
Borough St. Lighting	23.02
School	937.31
	<hr/>
	\$1322.17

2008	
County General	\$101.36
County Sinking	22.18
Borough Real Estate	174.82
Borough Fire	20.62
Borough St. Lighting	28.86
	<hr/>
	\$347.84

If you have any questions, please call me at 752-2723 Ext. 11.

Thank you,



Shane Pepe
Borough Manager



May 22, 2008

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

**LASALLE BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR FIRST
FRANKLIN MORTGAGE LOAN TRUST 2007-2, MORTGAGE LOAN
ASSET-BACKED CERTIFICATES, SERIES 2007-2**

VS.

**KAREN HIGGINS
EDWARD M. HIGGINS**

DOCKET # 80ED2008

JD # 586JD2008

Dear Timothy:

The amount due on sewer account #119154 for the property located at 1430
Fairview Avenue Berwick Pa through September 30, 2008 is \$170.58.

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

Sincerely,

Kelly Greer
Authority Clerk

COUNTY OF COLUMBIA
REAL ESTATE TAX LIEN CERTIFICATE

DATE:15-MAY-08

FEE:\$5.00

CERT. NO:4611

HIGGINS EDWARD M & KAREN
1430 FAIRVIEW AVENUE
BERWICK PA 18603

DISTRICT: BERWICK BORO
DEED 0541-1065
LOCATION: 1430 FAIRVIEW AVE LOT 171
PARCEL: 04D-08 -085-00,000

YEAR	BILL ROLL	AMOUNT	INTEREST	-----PENDING----- COSTS	TOTAL AMOUNT DUE
2007	PRIM	1,312.94	27.70	0.00	1,340.64
TOTAL DUE :					\$1,340.64

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

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

REQUESTED BY:

Timothy T. Chamberlain, Sheriff
dm.

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 5/12/2008

SERVICE# 4 - OF - 15 SERVICES
DOCKET # 80ED2008

PLAINTIFF

LASALLE BANK NATIONAL ASSOCIATION AS TRUSTEE
FOR FIRST FRANKLIN MORTGAGE LOAN TRUST 2007-2,
MORTGAGE LOAN ASSET-BACKED CERTIFICATES,
SERIES 2007-2

DEFENDANT

KAREN HIGGINS
EDWARD M. KIGGINS
LOUIS P. VITTI

ATTORNEY FIRM

PERSON/CORP TO SERVED
BERWICK BOROUGH
344 MARKET STREET
BERWICK

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON CASSANDRA MOWERY

RELATIONSHIP BORO TREASURER IDENTIFICATION _____

DATE 05/15/08 TIME 1000 MILEAGE _____ OTHER _____

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

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

F. OTHER (SPECIFY) _____

ATTEMPTS

DATE

TIME

OFFICER

REMARKS

_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
DEPUTY	<u>Rain</u>	<u>DATE</u>	<u>05.15.08</u>

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 5/12/2008

SERVICE# 6 - OF - 15 SERVICES
DOCKET # 80ED2008

PLAINTIFF

LASALLE BANK NATIONAL ASSOCIATION AS TRUSTEE
FOR FIRST FRANKLIN MORTGAGE LOAN TRUST 2007-2,
MORTGAGE LOAN ASSET-BACKED CERTIFICATES,
SERIES 2007-2

DEFENDANT

KAREN HIGGINS
EDWARD M. KIGGINS
LOUIS P. VITTI

ATTORNEY FIRM

PERSON/CORP TO SERVED
CLERK OF COURTS
PO BOX 380
BLOOMSBURG

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON Billy Lukeski

RELATIONSHIP Records Clerk IDENTIFICATION _____

DATE 5-15-8 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

J. A. [Signature]

DATE 5-15-8

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 5/12/2008

SERVICE# 7 - OF - 15 SERVICES
DOCKET # 80ED2008

PLAINTIFF

LASALLE BANK NATIONAL ASSOCIATION AS TRUSTEE
FOR FIRST FRANKLIN MORTGAGE LOAN TRUST 2007-2,
MORTGAGE LOAN ASSET-BACKED CERTIFICATES,
SERIES 2007-2

DEFENDANT

KAREN HIGGINS
EDWARD M. KIGGINS

ATTORNEY FIRM

LOUIS P. VITTI

PERSON/CORP TO SERVED

CONNIE GINGHER-TAX COLLECTOR

1615 LINCOLN AVE.

BERWICK

PAPERS TO SERVED

MORTGAGE FORECLOSURE

SERVED UPON CONNIE GINGHER

RELATIONSHIP _____ IDENTIFICATION _____

DATE 05.15.08 TIME 1030 MILEAGE _____ OTHER _____

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

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

F. OTHER (SPECIFY) _____

ATTEMPTS

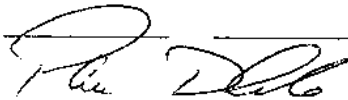
DATE

TIME

OFFICER

REMARKS

DEPUTY



DATE 05.15.08

Tax Notice 2008 County & Municipality

BERWICK BORO

MAKE CHECKS PAYABLE TO:

Connie C Gingham
1615 Lincoln Avenue
Berwick PA 18603

HOURS: 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. 4092

DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	AX AMOUNT DUE	INCL PENALTY
GENERAL	16,492	6.146	99.33	101.36	111.50
SINKING		1.345	21.74	22.18	24.40
FIRE		1.25	20.21	20.62	21.65
LIGHT		1.75	28.28	28.86	30.30
BORO RE		10.6	171.32	174.82	183.56
The discount & penalty have been calculated for your convenience					
PAY THIS AMOUNT			340.88 April 30 If paid on or before	347.84 June 30 If paid on or before	371.41 June 30 If paid after

TAXES ARE DUE & PAYABLE - PROMPT PAYMENT IS REQUESTED

HIGGINS EDWARD M & KAREN
1430 FAIRVIEW AVENUE
BERWICK PA 18603

CNTY 2 % TWP 2 %

Discount 10 % 5 %

Penalty PARCEL: 04D-08 -085-00,000

1430 FAIRVIEW AVE

.1653 Acres

Land

Buildings

Total Assessment

2,880

13,612

16,492

This tax returned to courthouse on: January 1, 2009

FILE COPY

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

THIS TAX NOTICE MUST BE RETURNED WITH YOUR PAYMENT

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 5/12/2008

SERVICE# 8 - OF - 15 SERVICES
DOCKET # 80ED2008

PLAINTIFF

LASALLE BANK NATIONAL ASSOCIATION AS TRUSTEE
FOR FIRST FRANKLIN MORTGAGE LOAN TRUST 2007-2,
MORTGAGE LOAN ASSET-BACKED CERTIFICATES,
SERIES 2007-2

DEFENDANT

KAREN HIGGINS
EDWARD M. KIGGINS
LOUIS P. VITTI

ATTORNEY FIRM

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

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON KELLY CREEK

RELATIONSHIP CLEAR IDENTIFICATION _____

DATE 05.15.08 TIME 0930 MILEAGE _____ OTHER _____

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

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

F. OTHER (SPECIFY) _____

ATTEMPTS

DATE

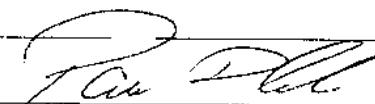
TIME

OFFICER

REMARKS

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

DEPUTY



DATE

05.15.08

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 5/12/2008

SERVICE# 9 - OF - 15 SERVICES
DOCKET # 80ED2008

PLAINTIFF

LASALLE BANK NATIONAL ASSOCIATION AS TRUSTEE
FOR FIRST FRANKLIN MORTGAGE LOAN TRUST 2007-2,
MORTGAGE LOAN ASSET-BACKED CERTIFICATES,
SERIES 2007-2

DEFENDANT

KAREN HIGGINS
EDWARD M. KIGGINS

ATTORNEY FIRM

LOUIS P. VITTI

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

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON MAUREEN Cole

RELATIONSHIP CUSTOMER SERVICE IDENTIFICATION _____

DATE 5-15-8 TIME 0940 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 5-15-8

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 5/12/2008

SERVICE# 12 - OF - 15 SERVICES
DOCKET # 80ED2008

PLAINTIFF

LASALLE BANK NATIONAL ASSOCIATION AS TRUSTEE
FOR FIRST FRANKLIN MORTGAGE LOAN TRUST 2007-2,
MORTGAGE LOAN ASSET-BACKED CERTIFICATES,
SERIES 2007-2

DEFENDANT

KAREN HIGGINS
EDWARD M. KIGGINS

ATTORNEY FIRM

LOUIS P. VITTI

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 5-15-8 TIME 09:00 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. Gode

DATE 5-15-8

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 5/12/2008

SERVICE# 1 - OF - 15 SERVICES
DOCKET # 80ED2008

PLAINTIFF

LASALLE BANK NATIONAL ASSOCIATION AS TRUSTEE
FOR FIRST FRANKLIN MORTGAGE LOAN TRUST 2007-2,
MORTGAGE LOAN ASSET-BACKED CERTIFICATES,
SERIES 2007-2

DEFENDANT

KAREN HIGGINS
EDWARD M. KIGGINS

ATTORNEY FIRM

LOUIS P. VITTI

PERSON/CORP TO SERVED

KAREN HIGGINS

1430 FAIRVIEW AVE.

BERWICK

PAPERS TO SERVED

MORTGAGE FORECLOSURE

SERVED UPON

Edward Higgins

1430 Fairview Ave

RELATIONSHIP

Husband

IDENTIFICATION

DATE *05-14-08*

TIME

1705

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 DeLoach

DATE

05-14-08

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 5/12/2008

SERVICE# 2 - OF - 15 SERVICES
DOCKET # 80ED2008

PLAINTIFF

LASALLE BANK NATIONAL ASSOCIATION AS TRUSTEE
FOR FIRST FRANKLIN MORTGAGE LOAN TRUST 2007-2,
MORTGAGE LOAN ASSET-BACKED CERTIFICATES,
SERIES 2007-2

DEFENDANT

KAREN HIGGINS
EDWARD M. KIGGINS
LOUIS P. VITTI

ATTORNEY FIRM

PERSON/CORP TO SERVED
EDWARD HIGGINS
1430 FAIRVIEW AVE.
BERWICK

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON EDWARD HIGGINS

RELATIONSHIP _____ IDENTIFICATION _____

DATE 05-14-08 TIME 1705 MILEAGE _____ OTHER _____

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

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

F. OTHER (SPECIFY) _____

ATTEMPTS

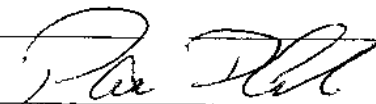
DATE

TIME

OFFICER

REMARKS

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

DEPUTY  DATE 05-14-08

REAL ESTATE OUTLINE

ED # 80-08

DATE RECEIVED 5-12-08
DOCKET AND INDEX 5-14-08

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"/>	
NOTICES OF SHERIFF SALE	<input checked="" type="checkbox"/>	
WAIVER OF WATCHMAN	<input checked="" type="checkbox"/>	
AFFIDAVIT OF LIENS LIST	<input checked="" type="checkbox"/>	
CHECK FOR \$1,350.00 OR <u>1200.00</u>	<input checked="" type="checkbox"/>	CK# <u>7807</u>

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

SALE DATE	<u>July 30, 08</u>	TIME <u>0900</u>
POSTING DATE	<u>June 24, 08</u>	
ADV. DATES FOR NEWSPAPER	1 ST WEEK <u>July 7</u>	
	2 ND WEEK <u>16</u>	
	3 RD WEEK <u>23, 08</u>	

SHERIFF'S SALE

WEDNESDAY JULY 30, 2008 AT 9:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 80 OF 2008 ED AND CIVIL WRIT NO. 586 OF 2008 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

ALL that certain lot, piece or parcel of land lying and being situate on the Southerly side of Fairview Avenue in D.A. Michael's Addition to West Berwick, now the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at the Northwesternly corner of Lot Number 172 (mentioned as Number 72 in prior Deed); thence along Fairview Avenue South 87 degrees 10 minutes West, a distance of 45 feet to the Northeastly corner of Lot Number 170; thence along the same Lot line South 02 degrees 50 minutes East, a distance of 160 feet to Dewey Alley; thence along Dewey Alley North 87 degrees 10 minutes East, a distance of 45 feet to the Southwestly corner of Lot Number 172 aforesaid; thence along the same Lot line North 02 degrees 50 minutes West, a distance of 160 feet to Fairview Avenue, the place of beginning.

THIS description is intended to cover and this Deed to convey Lot Number 171 of D.A. Michael's Addition to West Berwick, Pennsylvania.

IT is further covenanted and agreed by and between the parties hereto and all their successors in title, that no building or buildings shall be erected nearer than 24 feet to the street line on Fairview Avenue in D.A. Michael's Addition to West Berwick, Pennsylvania.

HAVING erected thereon a dwelling known as 1430 Fairview Avenue, Berwick, PA 18603.

PARCEL NO. 04D-08-085

BEING the same premises which Karen Levan n/k/a Karen Higgins, by deed dated 03/25/1998 and recorded on 04/07/1998 in Columbia County, Pennsylvania, Recorder of Deeds Office in Deed Book Volume 683, page 1077, granted and conveyed unto Edward M. Higgins and Karen Higgins, husband and wife.

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
Louis P. Vitti
915 Fifth Avenue
Pittsburgh, PA 15219

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

SHERIFF'S SALE

WEDNESDAY JULY 30, 2008 AT 9:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 80 OF 2008 ED AND CIVIL WRIT NO. 586 OF 2008 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

ALL that certain lot, piece or parcel of land lying and being situate on the Southerly side of Fairview Avenue in D.A. Michael's Addition to West Berwick, now the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at the Northwesternly corner of Lot Number 172 (mentioned as Number 72 in prior Deed); thence along Fairview Avenue South 87 degrees 10 minutes West, a distance of 45 feet to the Northeastly corner of Lot Number 170; thence along the same Lot line South 02 degrees 50 minutes East, a distance of 160 feet to Dewey Alley; thence along Dewey Alley North 87 degrees 10 minutes East, a distance of 45 feet to the Southwestly corner of Lot Number 172 aforesaid; thence along the same Lot line North 02 degrees 50 minutes West, a distance of 160 feet to Fairview Avenue, the place of beginning.

THIS description is intended to cover and this Deed to convey Lot Number 171 of D.A. Michael's Addition to West Berwick, Pennsylvania.

IT is further covenanted and agreed by and between the parties hereto and all their successors in title, that no building or buildings shall be erected nearer than 24 feet to the street line on Fairview Avenue in D.A. Michael's Addition to West Berwick, Pennsylvania.

HAVING erected thereon a dwelling known as 1430 Fairview Avenue, Berwick, PA 18603.

PARCEL NO. 04D-08-085

BEING the same premises which Karen Levan n/k/a Karen Higgins, by deed dated 03/25/1998 and recorded on 04/07/1998 in Columbia County, Pennsylvania, Recorder of Deeds Office in Deed Book Volume 683, page 1077, granted and conveyed unto Edward M. Higgins and Karen Higgins, husband and wife.

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.

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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
Louis P. Vitti
915 Fifth Avenue
Pittsburgh, PA 15219

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

SHERIFF'S SALE

WEDNESDAY JULY 30, 2008 AT 9:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 80 OF 2008 ED AND CIVIL WRIT NO. 586 OF 2008 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

ALL that certain lot, piece or parcel of land lying and being situate on the Southerly side of Fairview Avenue in D.A. Michael's Addition to West Berwick, now the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at the Northwestern corner of Lot Number 172 (mentioned as Number 72 in prior Deed); thence along Fairview Avenue South 87 degrees 10 minutes West, a distance of 45 feet to the Northeastly corner of Lot Number 170; thence along the same Lot line South 02 degrees 50 minutes East, a distance of 160 feet to Dewey Alley; thence along Dewey Alley North 87 degrees 10 minutes East, a distance of 45 feet to the Southwesterly corner of Lot Number 172 aforesaid; thence along the same Lot line North 02 degrees 50 minutes West, a distance of 160 feet to Fairview Avenue, the place of beginning.

THIS description is intended to cover and this Deed to convey Lot Number 171 of D.A. Michael's Addition to West Berwick, Pennsylvania.

IT is further covenanted and agreed by and between the parties hereto and all their successors in title, that no building or buildings shall be erected nearer than 24 feet to the street line on Fairview Avenue in D.A. Michael's Addition to West Berwick, Pennsylvania.

HAVING erected thereon a dwelling known as 1430 Fairview Avenue, Berwick, PA 18603.

PARCEL NO. 04D-08-085

BEING the same premises which Karen Levan n/k/a Karen Higgins, by deed dated 03/25/1998 and recorded on 04/07/1998 in Columbia County, Pennsylvania, Recorder of Deeds Office in Deed Book Volume 683, page 1077, granted and conveyed unto Edward M. Higgins and Karen Higgins, husband and wife.

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.

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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
Louis P. Vitti
915 Fifth Avenue
Pittsburgh, PA 15219

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

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

LaSalle Bank National Association, et al

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

No. 2008-CV-586 Term 19 E.D.

No. 2008-ED-80 Term 19 A.D.

No. Term 19 J.D.

vs

Karen Higgins and Edward M. Higgins

**WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)**

Commonwealth of Pennsylvania:

County of Columbia:

TO THE SHERIFF OF COLUMBIA COUNTY, PENNSYLVANIA

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

See attached legal description.

RECEIVED CLERK OF COURT
JAN 14 2009 10:11 AM
CLERK OF COURT
JAN 14 2009 10:11 AM

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA

LaSALLE BANK NATIONAL
ASSOCIATION as Trustee for First
Franklin Mortgage Loan Trust 2007-2,
Mortgage Loan Asset-Backed Certificates,
Series 2007-2,

Plaintiff,

vs.

KAREN HIGGINS and EDWARD M.
HIGGINS,

Defendants.

CIVIL DIVISION

NO. 2008-CV-586

2008-ED-80
**PRAECIPE FOR WRIT OF
EXECUTION AND AFFIDAVIT OF
LAST KNOWN ADDRESS**

Code MORTGAGE FORECLOSURE

Filed on behalf of
Plaintiff

Counsel of record for this
party:

Louis P. Vitti, Esquire
Supreme Court #01072

Louis P. Vitti & Assoc., P.C.
916 Fifth Avenue
Pittsburgh, PA 15219

(412) 281-1725

Certified from the records of the
2 Day of *May* A.D. 2008
TAMI B. KLINE, PROTHONOTARY
Tami B. Kline

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

LaSalle Bank National Association, et al

IN THE COURT OF COMMON
PLEAS OF COLUMBIA COUNTY,
PENNSYLVANIA

VS.

Karen Higgins and Edward M. Higgins

No. 2008-CV-586 Term 19__

2008 ED-80

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 (specifically describe property below):

See attached legal description.

Amount Due \$ 91,581.13

Interest from 5/9/08 \$ _____

Total \$ _____

as endorsed.

Plus costs \$ _____

Tam B Kline
Prothonotary, Common Pleas Court
of Columbia County, Penna.

Dated 5-12-08
(SEAL)

By: Kelly P Brewer, deputy

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA
CIVIL DIVISION

LaSALLE BANK NATIONAL ASSOCIATION as Trustee for :
First Franklin Mortgage Loan Trust 2007-2, Mortgage Loan :
Asset-Backed Certificates, Series 2007-2, :

Plaintiff, :

NO. 2008-CV-586

2008-ED-80

vs. :

KAREN HIGGINS and EDWARD M. HIGGINS, :

Defendants. :

LEGAL DESCRIPTION

ALL that certain lot, piece or parcel of land lying and being situate on the Southerly side of Fairview Avenue in D.A. Michael's Addition to West Berwick, now the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at the Northwesterly corner of Lot Number 172 (mentioned as Number 72 in prior Deed); thence along Fairview Avenue South 87 degrees 10 minutes West, a distance of 45 feet to the Northeasterly corner of Lot Number 170; thence along the same Lot line South 02 degrees 50 minutes East, a distance of 160 feet to Dewey Alley; thence along Dewey Alley North 87 degrees 10 minutes East, a distance of 45 feet to the Southwesterly corner of Lot Number 172 aforesaid; thence along the same Lot line North 02 degrees 50 minutes West, a distance of 160 feet to Fairview Avenue, the place of beginning.

THIS description is intended to cover and this Deed to convey Lot Number 171 of D.A. Michael's Addition to West Berwick, Pennsylvania.

IT is further covenanted and agreed by and between the parties hereto and all their successors in title, that no building or buildings shall be erected nearer than 24 feet to the street line on Fairview Avenue in D.A. Michael's Addition to West Berwick, Pennsylvania.

HAVING erected thereon a dwelling known as 1430 Fairview Avenue, Berwick, PA 18603.

PARCEL NO. 04D-08-085

BEING the same premises which Karen Levan n/k/a Karen Higgins, by deed dated 03/25/1998 and recorded on 04/07/1998 in Columbia County, Pennsylvania, Recorder of Deeds Office in Deed Book Volume 683, page 1077, granted and conveyed unto Edward M. Higgins and Karen Higgins, husband and wife.

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA
CIVIL DIVISION

LaSALLE BANK NATIONAL ASSOCIATION as Trustee for :
First Franklin Mortgage Loan Trust 2007-2, Mortgage Loan :
Asset-Backed Certificates, Series 2007-2, :

Plaintiff, :

vs. :

KAREN HIGGINS and EDWARD M. HIGGINS, :

Defendants. :

NO. 2008-CV-586

2008-ED-82

LEGAL DESCRIPTION

ALL that certain lot, piece or parcel of land lying and being situate on the Southerly side of Fairview Avenue in D.A. Michael's Addition to West Berwick, now the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:

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IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA
CIVIL DIVISION

LaSALLE BANK NATIONAL ASSOCIATION as Trustee for
First Franklin Mortgage Loan Trust 2007-2, Mortgage Loan
Asset-Backed Certificates, Series 2007-2,

Plaintiff,

vs.

KAREN HIGGINS and EDWARD M. HIGGINS,

Defendants.

NO. 2008-CV-586

2008-ED-80

AFFIDAVIT

I, Louis P. Vitti, do hereby swear that, to the best of my knowledge, information and belief,
the Defendant(s), is/are the owners of the real property on which the Plaintiff seeks to execute. That
the Defendants' last known address is 1430 Fairview Avenue, Berwick, PA 18603.



Louis P. Vitti, Esquire

SWORN TO and subscribed

before me this 8th day of

May, 2008.


Notary Public

NOTARIAL SEAL
SHERRY L HOUSE
Notary Public
CITY OF PITTSBURGH, ALLEGHENY COUNTY
My Commission Expires May 15, 2011

LOUIS P. VITTI & ASSOCIATES, P.C.916 Fifth Avenue
Pittsburgh, PA 15219

PHONE: (412) 281-1725

FAX: (412) 281-3810

FACSIMILE TRANSMITTAL

DATE:	May 14, 2008
--------------	--------------

ADDRESSEE:	Sheriff of Columbia County
COMPANY:	Sheriff's Office
YOUR FAX NUMBER:	(570) 389-5625
FROM:	A.J.

Number of Pages: A.J.

RE: Edward & Karen Higgins	No. 2008-CV-586
---------------------------------------	------------------------

ADDITIONAL COMMENTS:

Per your request attached is a Waiver of Watchman.

Thanks,

Original _____ Copy _____ to follow by mail: Yes _____ ☒ No**NOTE:** If you have difficulty receiving this transmittal, please call (412) 281-1725. Thank you.

THIS FACSIMILE CONTAINS PRIVILEGED AND CONFIDENTIAL INFORMATION INTENDED FOR THE USE OF THE ABOVE NAMED INDIVIDUAL OR COMPANY. IF THE READER IS NOT THE INTENDED RECIPIENT, EMPLOYEE OR AGENT RESPONSIBLE FOR DELIVERING IT TO THE INTENDED PARTY, YOU ARE HEREBY NOTIFIED THAT DISSEMINATION OR COPYING OF THIS FACSIMILE IS PROHIBITED BY LAW. IF YOU RECEIVE THIS FACSIMILE IN ERROR, PLEASE NOTIFY THE ABOVE BY TELEPHONE AND RETURN THE ORIGINAL FACSIMILE BY THE U.S. POSTAL SERVICE. THANK YOU.

WAIVER OF WATCHMAN/WAIVER OF INSURANCE – ANY DEPUTY SHERIFF LEVYING UPON OR ATTACHING ANY PROPERTY UNDER WHICH WRIT MAY LEAVE SAME WITHOUT A WATCHMAN, IN CUSTODY 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: AND THE SHERIFF IS HEREBY RELEASED FROM ALL LIABILITY TO PROTECT THE PROPERTY DESCRIBED IN THE ABOVE EXECUTION BY INSURANCE, WHICH INSURANCE IS HEREBY WAIVED.


ATTORNEY FOR PLAINTIFF

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA

LaSALLE BANK NATIONAL
ASSOCIATION as Trustee for First
Franklin Mortgage Loan Trust 2007-2,
Mortgage Loan Asset-Backed Certificates,
Series 2007-2,

Plaintiff,

vs.

KAREN HIGGINS and EDWARD M.
HIGGINS,

Defendants.

CIVIL DIVISION

NO. 2008-CV-586

2008-ED-80
**PRAECIPE FOR DEFAULT
JUDGMENT, CERTIFICATION OF
MAILING AND AFFIDAVIT OF NON-
MILITARY SERVICE**

Code MORTGAGE FORECLOSURE

Filed on behalf of
Plaintiff

Counsel of record for this
party:

Louis P. Vitti, Esquire
Supreme Court #01072

Louis P. Vitti & Assoc., P.C.
916 Fifth Avenue
Pittsburgh, PA 15219

(412) 281-1725

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA

LaSALLE BANK NATIONAL
ASSOCIATION as Trustee for First
Franklin Mortgage Loan Trust 2007-2,
Mortgage Loan Asset-Backed Certificates,
Series 2007-2,

Plaintiff,

vs.

KAREN HIGGINS and EDWARD M.
HIGGINS,

Defendants.

CIVIL DIVISION

NO. 2008-CV-586

2008-ED-80

**PRAECIPE FOR WRIT OF
EXECUTION AND AFFIDAVIT OF
LAST KNOWN ADDRESS**

Code MORTGAGE FORECLOSURE

Filed on behalf of
Plaintiff

Counsel of record for this
party:

Louis P. Vitti, Esquire
Supreme Court #01072

Louis P. Vitti & Assoc., P.C.
916 Fifth Avenue
Pittsburgh, PA 15219

(412) 281-1725

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA
CIVIL DIVISION

LaSALLE BANK NATIONAL ASSOCIATION as Trustee for :
First Franklin Mortgage Loan Trust 2007-2, Mortgage Loan :
Asset-Backed Certificates, Series 2007-2, :

Plaintiff, :

NO. 2008-CV-586

2008-ED-80

vs. :

KAREN HIGGINS and EDWARD M. HIGGINS, :

Defendants. :

AFFIDAVIT PURSUANT TO RULE 3129.1

FILED

LaSalle Bank National Association, et al, Plaintiff in the above action, sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at 1430 Fairview Avenue, Berwick, PA 18603.

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

Name: Address (Please indicate if this
cannot be reasonably ascertained)

Karen Higgins 1430 Fairview Avenue
Edward M. Higgins Berwick, PA 18603

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

Name: Address (Please indicate if this
cannot be reasonably ascertained)

Same as No. 1 above.

FILED
RECEIVED
COLUMBIA COUNTY

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

Name: Address (Please indicate if this
cannot be reasonably ascertained)

None

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

Name	Address (Please indicate if this cannot be reasonably ascertained)
------	--

None

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

Name	Address (Please indicate if this cannot be reasonably ascertained)
------	--

None

6. 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:

Name	Address (Please indicate if this cannot be reasonably ascertained)
------	--

None

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:

Name	Address (Please indicate if this cannot be reasonably ascertained)
------	--

Tax Collector of Berwick Borough	1615 Lincoln Avenue Berwick, PA 18603
----------------------------------	--

PAWC	P.O. Box 578 Alton, IL 62002
------	---------------------------------

Borough of Berwick	344 Market Street Berwick, PA 18603
--------------------	--

Commonwealth of PA -DPW	P.O. Box 8016 Harrisburg, PA 17105
-------------------------	---------------------------------------

Clerk of Courts Criminal/Civil Division	P.O. Box 380 Bloomsburg, PA 17815
--	--------------------------------------

Tax Claim Bureau of Columbia County

35 West Main Street
Bloomsburg, PA 17815

Court of Common Pleas of
Columbia County
Domestic Relations Division

P.O. Box 380
Bloomsburg, PA 17815

PA Dept. of Sheriff Sales
Bureau of Compliance

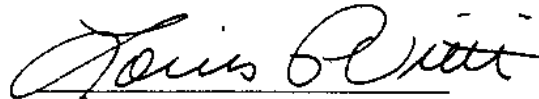
Dept. #281230
Harrisburg, PA 17128-1230

Tenant/Occupant

1430 Fairview Avenue
Berwick, PA 18603

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


May 8, 2008
Date

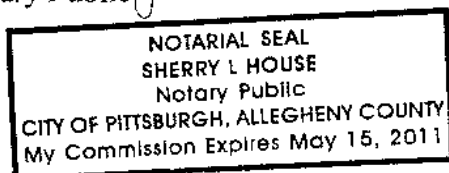

Louis P. Vitti, Esquire
Attorney for Plaintiff

SWORN TO and subscribed

before me this 8th day

of May, 2008.


Notary Public



IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA
CIVIL DIVISION

LaSALLE BANK NATIONAL ASSOCIATION as Trustee for
First Franklin Mortgage Loan Trust 2007-2, Mortgage Loan
Asset-Backed Certificates, Series 2007-2,

Plaintiff,

vs.

KAREN HIGGINS and EDWARD M. HIGGINS,

Defendants.


NO. 2008-CV-586

2008-ED-80

AFFIDAVIT

ANAL

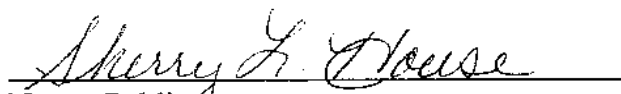
I, Louis P. Vitti, do hereby swear that, to the best of my knowledge, information and belief,
the Defendant(s), is/are the owners of the real property on which the Plaintiff seeks to execute . That
the Defendants' last known address is 1430 Fairview Avenue, Berwick, PA 18603.


Louis P. Vitti, Esquire

SWORN TO and subscribed

before me this 8th day of

May, 2008.


Notary Public

NOTARIAL SEAL
SHERRY L HOUSE
Notary Public
CITY OF PITTSBURGH, ALLEGHENY COUNTY
My Commission Expires May 15, 2011

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA
CIVIL DIVISION

LaSALLE BANK NATIONAL ASSOCIATION as Trustee for :
First Franklin Mortgage Loan Trust 2007-2, Mortgage Loan :
Asset-Backed Certificates, Series 2007-2, :

Plaintiff, :

vs. :

KAREN HIGGINS and EDWARD M. HIGGINS, :

Defendants. :

NO. 2008-CV-586

2008-ED-80

LEGAL DESCRIPTION

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THIS description is intended to cover and this Deed to convey Lot Number 171 of D.A. Michael's Addition to West Berwick, Pennsylvania.

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CIVIL DIVISION

LaSALLE BANK NATIONAL ASSOCIATION as Trustee for :
First Franklin Mortgage Loan Trust 2007-2, Mortgage Loan :
Asset-Backed Certificates, Series 2007-2, :

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vs. :

KAREN HIGGINS and EDWARD M. HIGGINS, :

Defendants. :

NO. 2008-CV-586

2008-ED-80

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CIVIL DIVISION

LaSALLE BANK NATIONAL ASSOCIATION as Trustee for :
First Franklin Mortgage Loan Trust 2007-2, Mortgage Loan :
Asset-Backed Certificates, Series 2007-2, :

Plaintiff, :

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KAREN HIGGINS and EDWARD M. HIGGINS, :

Defendants. :

NO. 2008-CV-586

2008-ED-80

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IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA
CIVIL DIVISION

LaSALLE BANK NATIONAL ASSOCIATION as Trustee for :
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Asset-Backed Certificates, Series 2007-2, :

Plaintiff, :

vs. :

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Defendants. :

NO. 2008-CV-586

2008-ED-80

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IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA
CIVIL DIVISION

LaSALLE BANK NATIONAL ASSOCIATION as Trustee for :
First Franklin Mortgage Loan Trust 2007-2, Mortgage Loan :
Asset-Backed Certificates, Series 2007-2, :

Plaintiff, :

vs. :

KAREN HIGGINS and EDWARD M. HIGGINS, :

Defendants. :

NO. 2008-CV-586

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IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA
CIVIL DIVISION

LaSALLE BANK NATIONAL ASSOCIATION as Trustee for
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Asset-Backed Certificates, Series 2007-2,

Plaintiff,

vs.

KAREN HIGGINS and EDWARD M. HIGGINS,

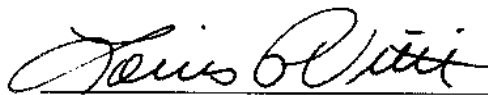
Defendants.

NO. 2008-CV-586

2008-ED-80

AFFIDAVIT

I, Louis P. Vitti, hereby certify that as representative of LaSalle Bank National Association, et al
am familiar with the above-captioned case and various servicing activities related thereto and that the
provisions of the laws of the Commonwealth of Pennsylvania and specifically, Act 91 of 1983, have been
complied with in the above-captioned case.

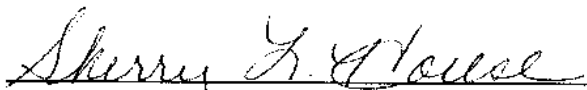
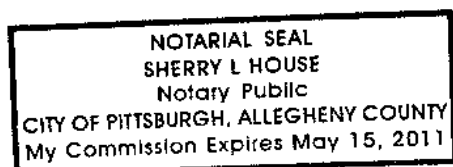


Louis P. Vitti, Esquire
Attorney for Plaintiff

SWORN to and subscribed

before me this 8th day

of May, 2008.


Notary Public

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA
CIVIL DIVISION

LaSALLE BANK NATIONAL ASSOCIATION as Trustee for :
First Franklin Mortgage Loan Trust 2007-2, Mortgage Loan :
Asset-Backed Certificates, Series 2007-2, :

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vs. :

KAREN HIGGINS and EDWARD M. HIGGINS, :

Defendants. :

NO. 2008-CV-586

2008-ED-80

AFFIDAVIT PURSUANT TO RULE 3129.1

LaSalle Bank National Association, et al, Plaintiff in the above action, sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at 1430 Fairview Avenue, Berwick, PA 18603.

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

Name: Address (Please indicate if this
cannot be reasonably ascertained)

Karen Higgins 1430 Fairview Avenue
Edward M. Higgins Berwick, PA 18603

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

Name: Address (Please indicate if this
cannot be reasonably ascertained)

Same as No. 1 above.

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

Name: Address (Please indicate if this
cannot be reasonably ascertained)

None

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

Name	Address (Please indicate if this cannot be reasonably ascertained)
------	--

None

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

Name	Address (Please indicate if this cannot be reasonably ascertained)
------	--

None

6. 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:

Name	Address (Please indicate if this cannot be reasonably ascertained)
------	--

None

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:

Name	Address (Please indicate if this cannot be reasonably ascertained)
------	--

Tax Collector of Berwick Borough	1615 Lincoln Avenue Berwick, PA 18603
----------------------------------	--

PAWC	P.O. Box 578 Alton, IL 62002
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Borough of Berwick	344 Market Street Berwick, PA 18603
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Commonwealth of PA -DPW	P.O. Box 8016 Harrisburg, PA 17105
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Clerk of Courts Criminal/Civil Division	P.O. Box 380 Bloomsburg, PA 17815
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Tax Claim Bureau of Columbia County

35 West Main Street
Bloomsburg, PA 17815

Court of Common Pleas of
Columbia County
Domestic Relations Division

P.O. Box 380
Bloomsburg, PA 17815

PA Dept. of Sheriff Sales
Bureau of Compliance

Dept. #281230
Harrisburg, PA 17128-1230

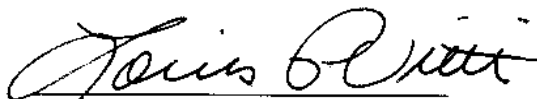
Tenant/Occupant

1430 Fairview Avenue
Berwick, PA 18603

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

May 8, 2008

Date

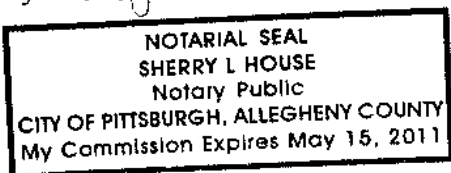


Louis P. Vitti, Esquire
Attorney for Plaintiff

SWORN TO and subscribed

before me this 8th day

of May, 2008.


Notary Public

**NOTICE OF SHERIFF'S SALE OF
REAL ESTATE PURSUANT TO
PENNSYLVANIA RULE OF CIVIL
PROCEDURE 3129.1**

TO: Karen Higgins
Edward M. Higgins
1430 Fairview Avenue
Berwick, PA 18603

AND: ALL LIEN HOLDERS

TAKE NOTICE that by virtue of the above Writ of Execution issued out of the Court of Common Pleas of Columbia County, Pennsylvania and to the Sheriff of Columbia County, directed, there will be exposed to Public Sale in Columbia County Courthouse on _____, 2008 at 9:00 A.M., the following described real estate, of which Karen Higgins and Edward M. Higgins are owners or reputed owners:

Berwick Boro, Columbia Cty & Cmwlt of PA. HET a dwg k/a 1430 Fairview Avenue, Berwick, PA 18603. Parcel No. 04D-08-085.

The said Writ of Execution has issued on a judgment in the mortgage foreclosure action of LaSalle Bank National Association, et al vs. Karen Higgins and Edward M. Higgins at No. 2008-CV-586 in the amount of \$91,581.13.

Claims against property must be filed at the Office of the Sheriff before above sale date.

Claims to proceeds must be made with the Office of the Sheriff before the sale date.

Schedule of Distribution will be filed with the Office of the Sheriff no later than thirty (30) days from sale date.

Exceptions to Distribution or a Petition to Set Aside the Sale must be filed with the Office of the Sheriff no later than ten (10) days from the date when Schedule of Distribution is filed in the Office of the Sheriff.

The Writ of Execution has been issued because there is a judgment against you. It may cause your property to be held or taken to pay the judgment. You may have legal rights to prevent your property from being taken. A lawyer can advise you more specifically of these rights. If you wish to exercise your rights you must act promptly.

YOU SHOULD TAKE THIS NOTICE AND THE WRIT OF EXECUTION TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL ADVICE.

**SUSQUEHANNA LEGAL SERVICES
36 WEST MAIN STREET
BLOOMSBURG, PA 17815
(717) 784-8760**

You may have legal rights to prevent the Sheriff's Sale and the loss of your property. In order to exercise those rights, prompt action on your part is necessary. A lawyer may be able to help you.

You may have the right to prevent or delay the Sheriff's Sale by filing, before the sale occurs, a petition to open or strike the judgment or a petition to stay the execution.

If the judgment was entered because you did not file with the Court any defense or objection you might have within twenty (20) days after service of the Complaint for Mortgage Foreclosure and Notice to Defend, you may have the right to have the judgment opened in you promptly file a petition with the Court alleging a valid defense and a reasonable excuse for failing to file the defense on time. If the judgment is opened, the Sheriff's Sale would ordinarily be delayed pending a trial of the issue of whether the Plaintiff has a valid claim to foreclose the Mortgage.

You may also have the right to have the judgment stricken if the Sheriff has not made a valid return of service of the Complaint and Notice to Defend or if the judgment was entered before twenty (20) days after service or in certain other events. To exercise this right, you would have to file a petition to strike the judgment.

You may also have the right to petition the Court to stay or delay the execution and the Sheriff's Sale if you can show a defect in the Writ of Execution or service or demonstrate any other legal or equitable right.

You may also have the right to have the Sheriff's Sale set aside if the property is sold for a grossly inadequate price or if there are defects in the Sheriff's Sale. To exercise this right, you should file a petition with the Court after the sale and before the Sheriff has delivered his Deed to the property. The Sheriff will deliver the Deed if no petition to set aside the sale is filed within ten (10) days from the date when the Schedule of Distribution is filed in the Office of the Sheriff.



Louis P. Vitti, Esquire
Attorney for Plaintiff
916 Fifth Avenue
Pittsburgh, PA 15219
(412) 281-1725

**** THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY, 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.****

SHERIFF'S DIRECTIONS

TO: SHERIFF OF COLUMBIA COUNTY:

RE: LaSALLE BANK NATIONAL ASSOCIATION, ET AL VS. KAREN HIGGINS, ET AL

NO: 2008-CV-586

2008-ED-80

KINDLY: PLEASE Post the Handbill at the address listed below:

**1430 FAIRVIEW AVENUE
BERWICK, PA 18603**

ATTORNEY: Louis P. Vitti, Esquire
916 Fifth Avenue
Pittsburgh, PA 15219
(412) 281-1725

DATE: May 8, 2008

REPORT OF DEPUTY SHERIFF:

SERVICE UPON: _____

DATE OF SERVICE: _____

PLACE SERVED: _____

SERVICE NOT MADE DUE TO: _____

ATTEMPTS MADE: _____

DATE OF REPORT: _____

SHERIFF'S DIRECTIONS

TO: SHERIFF OF COLUMBIA COUNTY:

RE: LaSALLE BANK NATIONAL ASSOCIATION, ET AL VS. KAREN HIGGINS, ET AL

NO: 2008-CV-586

2008-ED-80

KINDLY: SERVE the Defendants, Karen Higgins and Edward M. Higgins, or the Adult Member in charge at the time of service at the address listed below:

**1430 FAIRVIEW AVENUE
BERWICK, PA 18603**

ATTORNEY: Louis P. Vitti, Esquire
916 Fifth Avenue
Pittsburgh, PA 15219
(412) 281-1725

DATE: May 8, 2008

REPORT OF DEPUTY SHERIFF:

SERVICE UPON: _____

DATE OF SERVICE: _____

PLACE SERVED: _____

SERVICE NOT MADE DUE TO: _____

ATTEMPTS MADE: _____

DATE OF REPORT: _____

BY: _____

Deputy Sheriff

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA

LaSALLE BANK NATIONAL
ASSOCIATION as Trustee for First
Franklin Mortgage Loan Trust 2007-2,
Mortgage Loan Asset-Backed Certificates,
Series 2007-2,

Plaintiff,

vs.

KAREN HIGGINS and EDWARD M.
HIGGINS,

Defendants.

CIVIL DIVISION

NO. 2008-CV-586

**PRAECIPE FOR DEFAULT
JUDGMENT, CERTIFICATION OF
MAILING AND AFFIDAVIT OF NON-
MILITARY SERVICE**

Code MORTGAGE FORECLOSURE

Filed on behalf of
Plaintiff

Counsel of record for this
party:

Louis P. Vitti, Esquire
Supreme Court #01072

Louis P. Vitti & Assoc., P.C.
916 Fifth Avenue
Pittsburgh, PA 15219

(412) 281-1725

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA
CIVIL DIVISION

LaSALLE BANK NATIONAL ASSOCIATION as Trustee for :
First Franklin Mortgage Loan Trust 2007-2, Mortgage Loan :
Asset-Backed Certificates, Series 2007-2, :

Plaintiff, :

vs. :

KAREN HIGGINS and EDWARD M. HIGGINS, :

Defendants. :

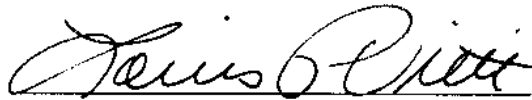
NO. 2008-CV-586

CERTIFICATION OF MAILING

I, Louis P. Vitti, do hereby certify that a Notice of Intention to Take Judgment was mailed to the Defendant(s), in the above-captioned case on April 25, 2008, giving ten (10) day notice that judgment would be entered should no action be taken.

LOUIS P. VITTI & ASSOCIATES, P.C.

BY:

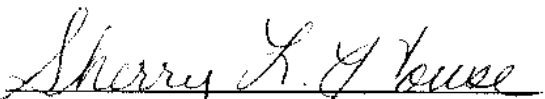


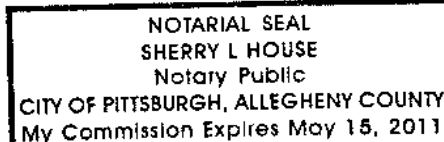
Louis P. Vitti, Esquire
Attorney for Plaintiff

SWORN to and subscribed

before me this 8th day

of May, 2008.


Notary Public



IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA
CIVIL DIVISION

LaSALLE BANK NATIONAL ASSOCIATION as Trustee for First Franklin
Mortgage Loan Trust 2007-2, Mortgage Loan Asset-Backed Certificates,
Series 2007-2,

Plaintiff,

vs.

KAREN HIGGINS and EDWARD M. HIGGINS,

Defendants.

NO. 2008-CV-586

IMPORTANT NOTICE

TO: Karen Higgins
Edward M. Higgins
1430 Fairview Avenue
Berwick, PA 18603

Date of Notice: **April 25, 2008**


YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN (10) DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS.

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

IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ON AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

**SUSQUEHANNA LEGAL SERVICES
36 WEST MAIN STREET
BLOOMSBURG, PA 17815
(717) 784-8760**

BY:

LOUIS P. VITTI & ASSOCIATES, P.C.

Louis P. Vitti, Esquire
Attorney for Plaintiff
916 Fifth Avenue
Pittsburgh, PA 15219

**** THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY, 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.****


IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA
CIVIL DIVISION

COMMONWEALTH OF PENNSYLVANIA, SS:

COUNTY OF ALLEGHENY

BEFORE me, the undersigned authority, personally appeared Louis P. Vitti, Esquire, who, being duly sworn according to law, deposes and says that he is advised and believes that DEFENDANT(S) is/are not presently in the active military service of the United States of America and not members of the Army of the United States, United States Navy, the Marine Corps, or the Coast Guard, and not officers of the Public Health Service detailed by proper authority for duty with the Army or Navy; nor engaged in any active military service or duty with any military or naval units covered by the Soldiers and Sailors Civil Relief Act of 1940 and designated therein as military service, and to the best of this affiant's knowledge is/are not enlisted in military service covered by said act, and that the averments herein set forth, insofar as they are within his knowledge, are correct, and true; and insofar as they are based on information received from others, are true and correct as he verily believes.

This Affidavit is made under the provisions of the Soldiers and Sailors Civil Relief Act of 1940.

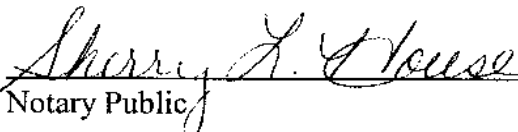


Louis P. Vitti, Esquire

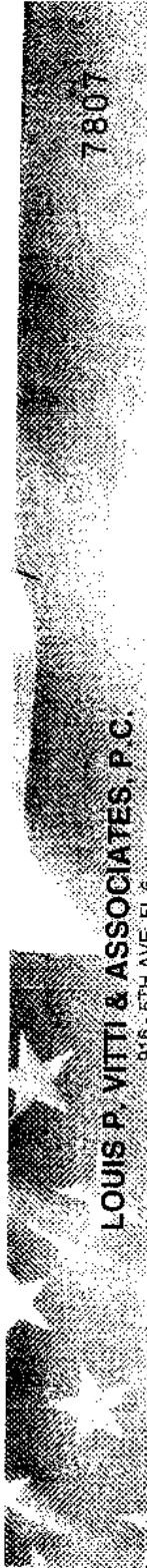
SWORN to and subscribed

before me this 8th day

of May, 2008.


Notary Public

NOTARIAL SEAL
SHERRY L HOUSE
Notary Public
CITY OF PITTSBURGH, ALLEGHENY COUNTY
My Commission Expires May 15, 2011



LOUIS P. VITI & ASSOCIATES, P.C.
916 - 5TH AVE. FL 6
PITTSBURGH, PA 15219

7807

DATE May 8, 2008 ⁸⁻¹² 368 430

PAY TO
THE ORDER OF

Sheryl J. Columbia County
one thousand two hundred & 00/100

\$ 1200.00

DOLLARS

☐ Pay to the order of cash

National City

[Signature]

FOR Niggins # 61510

⑈00007807⑈ ⑈043000122⑈ 981067041⑈

MP