SHERIFF'S SALE COST SHEET

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GOLDBECK McCAFFERTY & McKEEVER A PROFESSIONAL CORPORATION SUITE 5000 - MELLON INDEPENDENCE CENTER 701 MARKET STREET PHILADELPHIA, PA 19106-1532 (215) 627-1322 FAX (215) 627-7734

March 30, 2009

Columbia

Harry A. Roadarmel SHERIFF OF COLUMBIA COUNTY Sheriff's Office PO Box 380 Bloomsburg, PA 17815 FAX 570-389-5625

BOOK WRIT

RE:

LASALLE BANK NATIONAL ASSOCIATION, F/K/A LASALLE NATIONAL BANK, IN ITS CAPACITY AS INDENTURE TRUSTEE UNDER THAT CERTAIN SALE AND SERVICING AGREEMENT DATED SEPTEMBER 1, 1999, AMONG AFC TRUST SERIES 1999-3, AS ISSUER, SUPERIOR BANK

VA.

DENNIS BECK, TODD M. KERN SR, and DEBRA JEANNE KERN a/k/a DEBRA J. BECK Term No. 2008-CV-82

Property address:

1201 North Mercer Street Berwick, PA 18603

Sheriff's Sale Date: May 27, 2009

Dear Sir/Madam:

Kindly stay the Sheriff's Sale with reference to the above-captioned matter and return any unused costs. I collected \$0.00 towards my client's debt.

Thank you for your cooperation.

Very truly yours,

MICHAEL T. MCKEEVER

MTM/JLG

cc:

Donna Kalb

EMC MORTGAGE CORPORATION



Member of the PA and NJ Bars

80 N. Main Street P.O. Box 1231 Doylestown, Pennsylvania 18901

215.230.8800 fax: 215.230.7283

March 11, 2009

Timothy T. Chamberlain Sheriff of Columbia County 35 West Main Street Bloomsburg, PA 17815

> RE: LaSalle Bank National Association, et al v. Beck, et al; Docket No. 2009-ED-47; JD # 82JD2008

Hassab v. Kern; Docket No. 2006-CV-1877

Dear Sheriff Chamberlain:

Please be advised that this office represents Plaintiff/ Judgment Creditor, Dr. Joseph Hassab, in the above-referenced matter. I am in receipt of your Notice of Sheriff's Sale (LaSalle Bank) scheduled for May 27, 2009.

Please note Dr. Hassab's claim as memorialized in said Judgment against Todd M. Kern, Sr. in the amount of \$48,535.65. See Docket No. 2006-CV-1877.

Kindly direct any future correspondence in this matter to my attention only. Thank you for your kind cooperation.

Very truly yours,

Scott L. Feldman

SLF:ksr

cc: Dr. Hassab



Attorneys at Law

Courtyard Offices 1372 N. Susquehanna Trail, Suite 130 Selinsgrove, Pennsylvania 17870

Telephone (570) 743-2333

Fax (570) 743-2347

www.rudnitskyhackman.com March 13, 2009

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

> Re: Advanced Concrete Systems, Inc. v. Kern Judgment No. 2004-CV-1327

Dear Sheriff Chamberlain:

In response to your Notice of Sheriff's Sale scheduled on May 27, 2009, please be advised that my client, Advanced Concrete Systems, Inc. has a claim against the foreclosed property in the present amount of \$14,213.12. The original judgment was entered on March 15, 2000 to docket number 2000-JU-333. The judgment was timely revived on January 10, 2005.

Kindly mark our claim of record for consideration in the schedule of distribution. Thank you.

Very truly yours,

RUDNITSKY & HACKMAN, L.L.P.

By:

MARVIN J. RUÐNITSKY

E-mail to rudnitsky@rudnitskyhackman.com

MJR:rdm ce: Barbara Deleamp u:\advconer\kern\lsherifT chamberlain.312

	49,542		Total Assessment	То	elope with your payment YOUR PAYMENT	If you desire a receipt, send a self-addressed stamped envelope with your payment THIS TAX NOTICE MUST BE RETURNED WITH YOUR PAYMENT
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DATE RECEIVED 3/3/2009	LAIN SERVICE# 5 - OF - 21 SERVICES DOCKET # 47ED2009
PLAINTIFF	LASALLE BANK NATIONAL ASSOCIATION, F/K/A LASALLE NATIONAL BANK, IN ITS CAPACITY AS INDENTURE TRUSTEE UNDER THAT CERTAIN SALE AND SERVICING AGREEMENT DATED SEPTEMBER 1, 1999, AMONG AFC TRUST SERIES 1999-3, AS ISSUER, SUPERIOR BANK
DEFENDANT	DENNIS BECK TODD M. KERN, SR. DEBRA JEANNE KERN A/K/A DEBRA J. BECK
ATTORNEY FIRM	GOLDBECK MCCAFFERTY & MCKEEVER
PERSON/CORP TO SERVE	PAPERS TO SERVED
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PHONE (570) 389-5622

24 HOUR PHONE (370) 784-6398

Wednesday, March 04, 2009

SEARS ROEBUCK & CO 6 NESHAMINY INTERPLEX TREVOSE, PA 19047-

LASALLE BANK NATIONAL ASSOCIATION, F/K/A LASALLE NATIONAL BANK, IN ITS CAPACITY AS INDENTURE TRUSTEE UNDER THAT CERTAIN SALE AND SERVICING AGREEMENT DATED SEPTEMBER 1, 1999, AMONG AFC TRUST SERIES 1999-3, AS ISSUER, SUPERIOR BANK VS DENNIS BECK TODD M. KERN, SR. DEBRA JEANNE KERN A/K/A DEBRA J. BECK

DOCKET # 47ED2009

JD# 82JD2008

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

Timothy T. Chambalain

GOŁDBECK McCAFFERTY & McKEEVER

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

LASALLE BANK NATIONAL ASSOCIATION, F/K/A
LASALLE NATIONAL BANK, IN ITS CAPACITY AS
INDENTURE TRUSTEE UNDER THAT CERTAIN
SALE AND SERVICING AGREEMENT DATED
SEPTEMBER 1, 1999, AMONG AFC TRUST SERIES
1999-3, AS ISSUER, SUPERIOR BANK
PO Box 293150
Lewisville, TX 75029
Plaintiff

VS.

DENNIS BECK TODD M. KERN SR. DEBRA JEANNE KERN a/k/a DEBRA J. BECK Mortgagor(s) and BECK, DENNISRecord Owner(s)

1201 North Mercer Street Berwick, PA 18603

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term No. 2008-CV-82

2009-ED-47

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

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO:

KERN SR., TODD M.

TODD M. KERN SR.

1201 North Mercer Street Berwick, PA 18603

Your house at 1201 North Mercer Street, Berwick, PA 18603 is scheduled to be sold at Sheriff's Sale on May 27, 2009 9:00 am , arthogo AM, in Sheriff's Office, Courthouse, Bloomsburg, PA to enforce the court judgment of \$140,700.80 obtained by LASALLE BANK NATIONAL ASSOCIATION, F/K/A LASALLE NATIONAL BANK, IN ITS CAPACITY AS INDENTURE TRUSTEE UNDER THAT CERTAIN SALE AND SERVICING AGREEMENT DATED SEPTEMBER 1, 1999, AMONG AFC TRUST SERIES 1999-3, AS ISSUER, SUPERIOR BANK against you.

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

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

- 1. The sale will be cancelled if you pay to LASALLE BANK NATIONAL ASSOCIATION, F/K/A LASALLE NATIONAL BANK, IN ITS CAPACITY AS INDENTURE TRUSTEE UNDER THAT CERTAIN SALE AND SERVICING AGREEMENT DATED SEPTEMBER 1, 1999, AMONG AFC TRUST SERIES 1999-3, AS ISSUER, SUPERIOR BANK, the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay call:

 215-825-6329 or 1-866-413-2311.
- 2. You may be able to stop the sale by filing a petition asking the Court to strike or open judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.
- You may also be able to stop the sale through other legal proceedings.
- 4. You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See notice below on how to obtain an attorney).

YOU MAY STILL BE ABLE TO SAVE YOUR PROPERTY AND YOU HAVE OTHER RIGHTS EVEN IF THE SHERIFF'S SALE DOES NOT TAKE PLACE.

- 1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid price by calling the Sheriff of Columbia County at 570-389-5622.
- 2. You may be able to petition the Court to set aside the sale if the bid price was grossly inadequate compared to the value of your property.
- 3. The sale will go through only if the buyer pays the Sheriff the full amount due in the sale. To find out if this has happened, you may call the Sheriff of Columbia County at 570-389-5622.
- 4. If the amount due from the Buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.
- 5. You have a right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.
- 6. You may be entitled to a share of the money which was paid for your house. A schedule of distribution of the money bid for your house will be filed by the Sheriff within thirty (30) days from the date of the Sheriff's Sale. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the schedule of distribution is filed.
- 7. You may also have other rights and defenses, or ways of getting your house back, if you act immediately after the sale.

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

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

Resources available for Homeowners in Foreclosure

ACT NOW!

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

- 1). Call an attorney. For referrals to a qualified attorney call either of the following numbers: 717-784-8760 or 800-692-7375.
- 2). Call the Consumer Credit Counseling Agency at 1-800-989-2227 for free counseling.
- 3). Visit HUD'S website <u>www.hud.gov</u> for Help for Homeowners Facing the Loss of Their Homes.
- 4). Pennsylvania Housing Finance Agency also offers other loan programs that may assist homeowners in default. Please See the PHFA website: http://www.phfa.org/consumers/homeowners/real.aspx.
- 5). Call the Plaintiff (your lender) at 877-362-6631 and ask to speak to someone about Loss Mitigation or Home Retention options.
- 6). Call or contact our office to request the amount to bring the account current, or payoff the mortgage or request a Loan Workout / Home Retention Package. Call our toll free number at 1-866-413-2311 or via cmail at homeretention@goldbecklaw.com. Call Seth at 215-825-6329 or fax 215-825-6429. The figure and/or package you requested will be mailed to the address that you request or faxed if you leave a message with that information. The attorney in charge of our firm's Homeowner Retention Department is David Fein who can be reached at 215-825-6318 or Fax: 215-825-6418. Please reference our Attorney File Number of 60558FC.

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

39109

To: Timothy T. Chamberlain Sheriff of Columbia County

Dea Siv

In reference to Docket # 47 ED 2009,

De fandants own this criditar \$41370.00

Per judgement dated game |2/05.

Sin cerely Joseph Harsals (856) 983-7611



570,000. 570 189-5622 24 HOUR PHÓPE (\$70) 784-6300

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Wednesday, March 04, 2009

DR. JOSEPH HASSAB 101 WEST CENTENNIAL DRIVE MEDFORD, NJ 08055-

LASALLE BANK NATIONAL ASSOCIATION, F/K/A LASALLE NATIONAL BANK, IN ITS CAPACITY AS INDENTURE TRUSTEE UNDER THAT CERTAIN SALE AND SERVICING AGREEMENT DATED SEPTEMBER 1, 1999, AMONG AFC TRUST SERIES 1999-3, AS ISSUER, SUPERIOR BANK VS DENNIS BECK TODD M. KERN, SR. DEBRA JEANNE KERN A/K/A DEBRA J. BECK

DOCKET # 47ED2009

JD# 82JD2008

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

Timothy T. Chambalin

To: Timothy T. Chamberlain Sher. If of Columbia County

Dea Sir

In reference to Docket # 47ED 2009,

De fendants our this criditor \$41370.00

Per judgement dated game[2/05.

Sin centy Joseph Hassab (856) 983-7611



(570) 389-5622

24 NOVE PHONE 1870) 704-6500

Wednesday, March 04, 2009

DR. JOSEPH HASSAB 101 WEST CENTENNIAL DRIVE MEDFORD, NJ 08055-

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DOCKET # 47ED2009

JD# 82JD2008

Dear Sir:

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

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

Respectfully

Timothy T. Chamberlain Sheriff of Columbia County

Timothy T. Chambalain

SH MARE: 11: 359M P2

FFX NO. :18569837611

TS: MOAR



PHONE (570) 389-3622 SHERIFF OF COLUMBIA COUNTY COURT HOUSE - P.O. BOX 380 BLOOMSBURG, PA 17825 FAX: (5791) 389-3625

24 HOUR PHONE (570) 784-6300

LASALLE BANK NATIONAL ASSOCIATION, F/K/A LASALLE NATIONAL BANK, IN ITS CAPACITY AS INDENTURE TRUSTEE UNDER THAT CERTAIN SALE AND SERVICING AGREEMENT DATED SEPTEMBER 1, 1999, AMONG AFC TRUST SERIES 1999-3, AS ISSUER, SUPERIOR BANK

Docket # 47ED2009

VS

MORTGAGE FORECLOSURE

DENNIS BECK TODD M. KERN, SR. DEBRA JEANNE KERN A/K/A DEBRA J. BECK

AFFIDAVIT OF SERVICE

NOW, THIS THURSDAY, MARCH 05, 2009, AT 4:30 PM, SERVED THE WITHIN MORTGAGE FORECLOSURE UPON DEBRA JEANNE KERN AKA DEBRA BECK AT 1201 NORTII MERCER STREET, BERWICK BY HANDING TO TODD KERN, HUSBAND, 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 FRIDAY, MARCH 06, 2009

NOTARY PUBLIC

NOTARIAL SEAL

SARAH J. HOWER, Notary Public

Bloomsburg, Columbia County, PA
My Commission Expires September 30, 2012

TIMOTHY T. CHAMBERLAIN SHERIFF

P. D'ANGELO

DEPUTY SHERIFF

GOLDBECK MCCAFFERTY & MCKEEVER 701 MARKET STREET Suite 5000 PHILADELPHIA, PA 19106



FAX: (570) 389-5625

PHONE (570) 389-5622

24 HOUR PHONE (570) 784-6300

LASALLE BANK NATIONAL ASSOCIATION, Docket # 47ED2009 F/K/A LASALLE NATIONAL BANK, IN ITS CAPACITY AS INDENTURE TRUSTEE UNDER THAT CERTAIN SALE AND SERVICING AGREEMENT DATED SEPTEMBER 1, 1999, AMONG AFC TRUST SERIES 1999-3, AS ISSUER, SUPERIOR BANK

VS

MORTGAGE FORECLOSURE

DENNIS BECK TODD M. KERN, SR. DEBRA JEANNE KERN A/K/A DEBRA J. BECK

AFFIDAVIT OF SERVICE

NOW, THIS THURSDAY, MARCH 05, 2009, AT 4:30 PM, SERVED THE WITHIN MORTGAGE FORECLOSURE UPON DENNIS BECK AT 1201 NORTH MERCER STREET, BERWICK BY HANDING TO TODD KERN, SON IN LAW, 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 FRIDAY, MARCH 06, 2009

NOTARIAL SEAL

SARAH J. HOWER, Notary Public Bloomsburg, Columbia County, PA

My Commission Expires September 30, 2012

TIMOTHY T. CHAMBERLAIN

T. Cham

SHERIFF

P. D'ANGELO

DEPUTY SHERIFF

GOLDBECK MCCAFFERTY & MCKEEVER 701 MARKET STREET Suite 5000 PHILADELPHIA, PA 19106



FAX: (570) 389-5625

PHONE (570) 389-5622

24 HOUR PHONE (570) 784-6300

LASALLE BANK NATIONAL ASSOCIATION, F/K/A LASALLE NATIONAL BANK, IN ITS CAPACITY AS INDENTURE TRUSTEE UNDER THAT CERTAIN SALE AND SERVICING AGREEMENT DATED SEPTEMBER 1, 1999, AMONG AFC TRUST SERIES 1999-3, AS ISSUER, SUPERIOR BANK

VS

MORTGAGE FORECLOSURE

Docket # 47ED2009

DENNIS BECK TODD M. KERN, SR. DEBRA JEANNE KERN A/K/A DEBRA J. BECK

AFFIDAVIT OF SERVICE

NOW, THIS THURSDAY, MARCH 05, 2009, AT 4:30 PM, SERVED THE WITHIN MORTGAGE FORECLOSURE UPON TODD KERN AT 1201 NORTH MERCER STREET, BERWICK BY HANDING TO TODD KERN, , 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 FRIDAY, MARCH 06, 2009

NOTARY PUBLIC

NOTARIAL SEAL SARAH J. HOWER, Notary Public Bloomsburg, Columbia County, PA My Commission Expires September 30, 2012 TIMOTHY T. CHAMBERLAIN SHERIFF

P. D'ANGELO DEPUTY SHERIFF

GOLDBECK MCCAFFERTY & MCKEEVER 701 MARKET STREET Suite 5000 PHILADELPHIA, PA 19106

DATE RECEIVED		SERVICE# DOCKET#	13 - OF - 21 SERVICES 47ED2009	
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BERWICK	COTTO				
SERVED UPON	Tono	KETLN			
RELATIONSHIP 50.	N IN C	, w	IDENTIFIC.	ATION	
DATE 04 - 85 . 69 TIM	IE 1600	MILEAGI	B	_ OTHER	
Race Sex Ho	eight W	eight Eye	s Hair_	Age	Military
	B. HOUSEH C. CORPOR D. REGISTI	AL SERVICE IOLD MEMBI ATION MAN ERED AGENT JND AT PLAC	ER: 18+ YEA AGING AGE	ARS OF AGE ENT	E AT POA
	F. OTHER (SPECIFY) _			
ATTEMPTS DATE	TIME	OFFIC	ER	REMAR	KS
DEPUTY		E/	DATE	03.05	0 %

OFFICER: T. C DATE RECEIVED	HAMBERLAIN 3/3/2009	SERVICE# 2 - (DOCKET # 47E)	OF - 21 SERVICES D2009
PLAINTIFF	LASALLE NA INDENTURE AND SERVIC	ATIONAL BANK, II TRUSTEE UNDER ING AGREEMENT 3 AFC TRUST SER	SSOCIATION, F/K/A N ITS CAPACITY AS THAT CERTAIN SALE DATED SEPTEMBER 1, IES 1999-3, AS ISSUER,
DEFENDANT	DENNIS BEC TODD M. KE DEBRA JEAN		DEBRA I BECK
ATTORNEY FIRM	GOLDBECK I	MCCAFFERTY & N	
PERSON/CORP TO		PAPERS TO SE	
DEBRA JEANNE KE BECK	ERN AKA DEBRA	MORTGAGE FO	RECLOSURE
1201 NORTH MERC	ER STREET		
BERWICK			
SERVED UPON	75020	KIRN	
RELATIONSHIP	NUSISAND	IDENTIFICAT	ΓΙΟΝ
DATE JOSOF T	IME <u>1635</u> MILE	EAGE	OTHER
Race Sex	Height Weight	Eyes Hair	_ Age Military
TYPE OF SERVICE:	A. PERSONAL SERV B. HOUSEHOLD ME C. CORPORATION N D. REGISTERED AG E. NOT FOUND AT	MBER: 18+ YEAR MANAGING AGEN ENT	T
	F. OTHER (SPECIFY)	
ATTEMPTS DATE	TIME O	FFICER	REMARKS
Ra	Heb		

63.05.09

OFFICER: T, C DATE RECEIVED		IN SERVICE# DOCKET #	3 - OF - 21 SERVICES 447ED2009	
PLAINTIFF	LA IN AN 199	SALLE NATIONAL BAI DENTURE TRUSTEE UN ID SERVICING AGREEN	AL ASSOCIATION, F/K/A NK, IN ITS CAPACITY AS NDER THAT CERTAIN SALE MENT DATED SEPTEMBER 1 SERIES 1999-3, AS ISSUER,	THURS D
DEFENDANT	TO	NNIS BECK DD M. KERN, SR.	_	700
ATTORNEY FIRM	GC	BRA JEANNE KERN A/I LDBECK MCCAFFERT	K/A DEBRA J. BECK	
PERSON/CORP TO			O SERVED	
TODD KERN			E FORECLOSURE	
1201 NORTH MERC	ER STREET		.21 ORDEDOBURE	
BERWICK		· -		
			594-156	2
SERVED UPON	1000	KERN		
RELATIONSHIP		IDENTII	FICATION	
DATE 05 05 0 97	TIME _/63	MILEAGE	OTHER	
			r Age Military	
TYPE OF SERVICE:	B. HOUSE C. CORPO D. REGIS	NAL SERVICE AT POA EHOLD MEMBER: 18+ Y PRATION MANAGING A FERED AGENT DUND AT PLACE OF AT		_
	F. OTHER	(SPECIFY)		
ATTEMPTS DATE	TIME	OFFICER	REMARKS	
03 04.09	1500	DANCECO	_//c	_
				_
DEPUTY ,	The I	Cel DAT	E 03.05.09	_



March 6, 2009

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

LASALLE BANK NATIONAL ASSOCIATION, F/K/A LASALLE NATIONAL BANK, IN ITS CAPACITY AS INDENTURE TRUSTEE UNDER THAT CERTAIN SALE AND SERVICING AGREEMENT DATED SEPTEMBER 1, 1999, AMONG AFC TRUST SERIES 199-3, AS ISSUER, SUPERIOR BANK

VS.

DENNIS BECK TODD M. KERN, SR. DEBRA JEANNE KERN A/K/A DEBRA J. BECK

DOCKET # 47ED2009

JD # 82JD2008

Dear Timothy:

The amount due on the sewer account #135582 for the property located at 1201 North Mercer Street Berwick, Pa through June 30, 2009 is \$263.18.

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

Sincerely,

Kelly Greer Authority Clerk

Hearing Impaired 711

"BAJSA is an Equal Opportunity Provider and Provider"

1108 Freas Avenue • Berwick, Pennsylvania 18603

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

JUNTY OF COLUMBIA

REAL ESTATE TAX CERTIFICATION

Date: 03/05/2009 Fee: \$5.00 Cert. NO: 5845

KERN DEBRA JEANNE DENNIS C BECK 1201 NORTH MERCER STREET BERWICK PA 18603

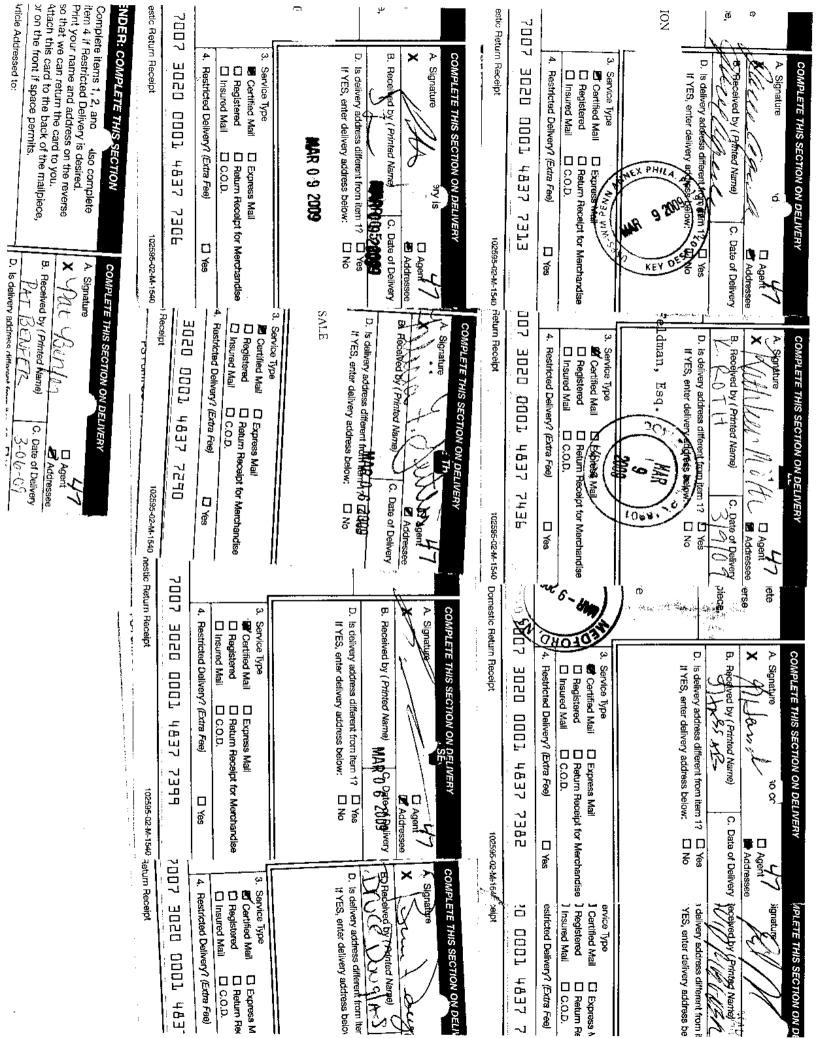
District: BERWICK BORO Deed: 20070 -1823 Location: LOTS 1628-1629-1630 Parcel Id:04D-06 -158-00,000

Assessment: 49,542 Balances as of 03/05/2009

YEAR TAX TYPE TAXES DUE TAX AMOUNT PENALTY DISCOUNT PAID BALANCE

3y: Timothy T. Chamberlain, Per: Vm. Sheriff

OFFICER: DATE RECEIVED	3/3/2009		E# 15 - OF - 21 SERVICES F# 47ED2009	
PLAINTIFF	LAS IND ANI 1999	SALLE NATIONAL BA DENTURE TRUSTEE U D SERVICING AGREE	NAL ASSOCIATION, F/K/A ANK, IN ITS CAPACITY AS INDER THAT CERTAIN SALI EMENT DATED SEPTEMBER ST SERIES 1999-3, AS ISSUER	1,
DEFENDANT	TOI	NNIS BECK DD M. KERN, SR.	N/K/A DEBRA J. BECK	
ATTORNEY FIRM		LDBECK MCCAFFER		
PERSON/CORP TO	SERVED	· 	TO SERVED	
DOMESTIC RELATION	ONS	MORTGA	GE FORECLOSURE	
15 PERRY AVE.				
BLOOMSBURG	 <u>-</u>			
			TIFICATION	
DATE <u>9 4 79</u> TI	ме <u>735</u> 4	MILEAGE	OTHER	
Race Sex I	Height W	Veight Eyes H	lair Age Military	
TYPE OF SERVICE:	B. HOUSEI C. CORPOI D. REGIST	HOLD MEMBER: 18+ RATION MANAGING ERED AGENT	A POB X POE CCSO YEARS OF AGE AT POA AGENT ATTEMPTED SERVICE	
	F. OTHER	(SPECIFY)		
ATTEMPTS DATE	TIME	OFFICER	REMARKS	
DEPUTY		DA DA	TE 5-4-09	



OFFICER: DATE RECEIVED 3	/3/2009	SERVICE# DOCKET # 4	8 - OF - 21 SERVICES 7ED2009
PLAINTIFF	LAS. INDI AND 1999	ALLE NATIONAL BANK ENTURE TRUSTEE UND SERVICING AGREEME	L ASSOCIATION, F/K/A K, IN ITS CAPACITY AS DER THAT CERTAIN SALE ENT DATED SEPTEMBER 1, SERIES 1999-3, AS ISSUER,
DEFENDANT	TOD	NIS BECK D.M. KERN, SR.	
ATTORNEY FIRM		RA JEANNE KERN A/K/ DBECK MCCAFFERTY	
PERSON/CORP TO S		PAPERS TO	
COLUMBIA COUNTY	TAX CLAIM		FORECLOSURE
PO BOX 380			
BLOOMSBURG			
		Newhart	
RELATIONSHIP	fice m	anacke identific	CATION
DATE 3-4-09 TH	ие <u>1247 </u>	MILEAGE	OTHER
Race Sex H	eight W	eight Eyes Hair	Age Military
TYPE OF SERVICE:	B. HOUSEH C. CORPOR D. REGISTE	AL SERVICE AT POA IOLD MEMBER: 18+ YE ATION MANAGING ACE ERED AGENT UND AT PLACE OF ATT	ENT
	F. OTHER (SPECIFY)	
ATTEMPTS DATE	TIME	OFFICER	REMARKS
DEPUTY	Miscr	DATE	3-4-09

REAL ESTATE OUTLINE

	ED# <u>47-09</u>
DATE RECEIVED 3-3-3-	
DOCKET AND INDEX 3-4-6	
CHECK FOR PROPER	INFO.
WRIT OF EXECUTION	
COPY OF DESCRIPTION	
WHEREABOUTS OF LKA	
NON-MILITARY AFFIDAVIT	- 17
NOTICES OF SHERIFF SALE	$\frac{1}{1}$
WAIVER OF WATCHMAN	1/
AFFIDAVIT OF LIENS LIST	1.00
CHECK FOR \$1,350.00 OR 2004	CK# 372 937
**IF ANY OF ABOVE IS MISSIN	
SALE DATE	may 27, 09 TIME 0900
POSTING DATE	Anc 23 19
ADV. DATES FOR NEWSPAPER	1ST WEEK Place
	2 ND WEEK /3
	3 RD WEEK $\frac{\partial O}{\partial Q}$

WEDNESDAY MAY 27, 2009 AT 9:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 47 OF 2009 ED AND CIVIL WRIT NO. 82 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 those three certain lots, pieces, or parcels of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to-wit:

No. 1: Beginning at the point of intersection of the northerly line of Fifth Avenue with the westerly line of Mercer Street; thence along the northerly line of Fifth Avenue in a westerly direction 54.8 feet; thence continuing along the northerly line of Fifth Avenue, 81.6 feet to the southeast corner of Lot No. 1629; thence along the casterly line of said Lot No. 1629 in a northerly direction 160 feet to the southerly line of an alley near Briar Creek; thence along the southerly line of said alley in an easterly direction, its various courses and distances 46 feet, more or less, to the westerly line of Mercer Street first above mentioned; thence along the westerly line of Mercer Street in a southerly direction 160 feet to the northerly line of Fifth Avenue; the place of beginning. Begin Lot No. 1628 of the Berwick Land and Improvement Company's Addition to West Berwick, now Berwick, Pennsylvania.

No. 2: Beginning at a point in the northerly line of Fifth Avenue at the southwest corner of Lot No. 1628, this being the first lot west of Mercer Street; thence along then northerly line of Fifth Avenue in a westerly direction 45 feet to the southeast corner of Lot No. 1630, 160 feet to the southerly line of an alley near Briar Creek; thence along the southerly line of said alley in an easterly direction, 45 feet to the northwest corner of Lot No. 1628; thence along the westerly line of said Lot No. 1628. 160 feet to the northerly line of Fifth Avenue, the place of beginning. Being Lot No. 1629 of the Berwick Land and Improvement Company's Addition to West Berwick, Now Berwick, Pennsylvania.

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TAX PARCEL NO: 04D-06-158

PROPERTY ADDRESS = 1201 NORTH MERCER STREET, BERWICK, PA 18603

TERMS OF SALE

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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.

IMPORT ANT 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.

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TAX PARCEL NO: 04D-06-158

PROPERTY ADDRESS = 1201 NORTH MERCER STREET, BERWICK, PA 18603

TERMS OF SALE

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

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

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

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

Plaintiff's Attorney Michael T. McKeever 701 Market Street Philadelphia, PA 19106

WEDNESDAY MAY 27, 2009 AT 9:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 47 OF 2009 ED AND CIVIL WRIT NO. 82 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 those three certain lots, pieces, or parcels of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to-wit:

No. 1: Beginning at the point of intersection of the northerly line of Fifth Avenue with the westerly line of Mercer Street; thence along the northerly line of Fifth Avenue, 81.6 feet to the southeast corner of Lot No. 1629; thence along the casterly line of said Lot No. 1629 in a northerly direction 160 feet to the southerly line of an alley near Briar Creek; thence along the southerly line of said alley in an easterly direction, its various courses and distances 46 feet, more or less, to the westerly line of Mercer Street first above mentioned; thence along the westerly line of Mercer Street in a southerly direction 160 feet to the northerly line of Fifth Avenue; the place of beginning. Begin Lot No. 1628 of the Berwick Land and Improvement Company's Addition to West Berwick, now Berwick, Pennsylvania.

No. 2: Beginning at a point in the northerly line of Fifth Avenue at the southwest corner of Lot No. 1628, this being the first lot west of Mercer Street; thence along then northerly line of Fifth Avenue in a westerly direction 45 feet to the southeast corner of Lot No. 1630, 160 feet to the southerly line of an alley near Briar Creek; thence along the southerly line of said alley in an easterly direction, 45 feet to the northwest corner of Lot No. 1628; thence along the westerly line of said Lot No. 1628. 160 feet to the northerly line of Fifth Avenue, the place of beginning. Being Lot No. 1629 of the Berwick Land and Improvement Company's Addition to West Berwick, Now Berwick, Pennsylvania.

No. 3: Beginning at a point in the northerly line of Fifth Avenue at the southwest corner of Lot No. 1629, this being the second lot west of Mercer Street; thence along the northerly line of Fifth Avenue in a westerly direction 45 feet to the southeast corner of Lot No. 1631; thence along the easterly line of said Lot No. 1631; 160 feet to the southerly line of an alley near Briar Creek; thence along the southerly line of said alley in an easterly direction, 45 feet to the northwest corner of Lot No. 1629, 160 beginning. Being Lot No. 1630 of the Berwick Land and Improvement Company's Addition to west Berwick, Now Berwick, Pennsylvania.

TAX PARCEL NO: 04D-06-158

PROPERTY ADDRESS = 1201 NORTH MERCER STREET, BERWICK, PA 18603

TERMS OF SALE

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

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Plaintiff's Attorney Michael T. McKeever 701 Market Street Philadelphia, PA 19106

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All those three certain lots, pieces, or parcels of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to-wit:

No. 1: Beginning at the point of intersection of the northerly line of Fifth Avenue with the westerly line of Mercer Street; thence along the northerly line of Fifth Avenue in a westerly direction 54.8 feet; thence continuing along the northerly line of Fifth Avenue, 81.6 feet to the southeast corner of Lot No. 1629; thence along the easterly line of said Lot No. 1629 in a northerly direction 160 feet to the southerly line of an alley near Briar Creek; thence along the southerly line of said alley in an easterly direction, its various courses and distances 46 feet, more or less, to the westerly line of Mercer Street first above mentioned; thence along the westerly line of Mercer Street in a southerly direction 160 feet to the northerly line of Fifth Avenue; the place of beginning. Begin Lot No. 1628 of the Berwick Land and Improvement Company's Addition to West Berwick, now Berwick, Pennsylvania.

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Plaintiff's Attorney Michael T. McKeever 701 Market Street Philadelphia, PA 19106

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

LASALLE BANK NATIONAL ASSOCIATION, F/K/A LASALLE NATIONAL BANK, IN ITS CAPACITY AS INDENTURE TRUSTEE UNDER THAT CERTAIN SALE AND SERVICING AGREEMENT DATED SEPTEMBER 1, 1999. AMONG AFC TRUST SERIES 1999-3, AS ISSUER, SUPERIOR BANK PO Box 293150 Lewisville, TX 75029

VS.

DENNIS BECK TODD M. KERN SR. DEBRA JEANNE KERN a/k/a DEBRA J. BECK 1201 North Mercer Street Berwick, PA 18603

In the Court of Common Pleas of Columbia County

No. 2008-CV-82

(MORTGAGE FORECLOSURE)

2009-ED-47

Commonwealth of Pennsylvania:

County of Columbia

To the Sheriff of Columbia County, Pennsylvania

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

PREMISES: 1201 North Mercer Street Berwick, PA 18603

See I	Exhibit "A" attached	
	AMOUNT DUE	\$140,700.80
	Interest From 06/10/08 Through Date of Sale	
	(Costs to be added)	
Dated: March 3 2009	Prothonotary, Common Pleas Court of Columbia County, Pennsylvania	· <u></u>

U3/U4/2009 10:53 FAX 215 827 7734 V Mainter Suresi Suite 5000

> ₹ \$ \$ Philadelphia, PA 19106 Phone 215-627-1322 Fax 215-627-7734

Mellon Independence Center

GOLDBECK

Ø 001

GOLDBEC McCAFFERTY & Mc KEEVER



• Comments:			
□ Urgent	☐ Please Comment	□ Please Reply	☐ Please Recycle
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Fax:	Pages	4(W)	Courl
To: Oll ++	From:	Down)

Attachus are requested non-military.

+nanks-

VERIFICATION OF NON-MILITARY SERVICE

The undersigned, as the representative for the Plaintiff corporation within named do hereby verify that I am authorized to make this verification on behalf of the Plaintiff corporation and that the facts set forth in the foregoing verification of Non-Military Service are true and correct to the best of my knowledge, information and belief. I understand that false statements therein are made subject to penalties of 18 Pa. C.S. 4904 relating to unsworn falsification to authorities.

- 1. That the above named Defendant, DENNIS BECK, is about unknown years of age, that Defendant's last known residence is 1201 North Mercer Street, Berwick, PA 18603, and is engaged in the unknown business located at unknown address.
- 2. That Defendant is not in the Military or Naval Service of the United States or its Allies, or otherwise within the provisions of the Soldiers' and Sailors' Civil Relief Action of Congress of 1940 and its Amendments.

Date: 3 14 100

Morae 7. Willes

VERIFICATION OF NON-MILITARY SERVICE

The undersigned, as the representative for the Plaintiff corporation within named do hereby verify that I am authorized to make this verification on behalf of the Plaintiff corporation and that the facts set forth in the foregoing verification of Non-Military Service are true and correct to the best of my knowledge, information and belief. I understand that false statements therein are made subject to penalties of 18 Pa. C.S. 4904 relating to unsworn falsification to authorities.

- 1. That the above named Defendant, TODD M. KERN SR., is about unknown years of age, that Defendant's last known residence is 1201 North Mercer Street, Berwick, PA 18603, and is engaged in the unknown business located at unknown address.
- 2. That Defendant is not in the Military or Naval Service of the United States or its Allies, or otherwise within the provisions of the Soldiers' and Sailors' Civil Relief Action of Congress of 1940 and its Amendments.

Date: 3/U/OA

Liemen + Houses

VERIFICATION OF NON-MILITARY SERVICE

The undersigned, as the representative for the Plaintiff corporation within named do hereby verify that I am authorized to make this verification on behalf of the Plaintiff corporation and that the facts set forth in the foregoing verification of Non-Military Service are true and correct to the best of my knowledge, information and belief. I understand that false statements therein are made subject to penalties of 18 Pa. C.S. 4904 relating to unsworn falsification to authorities.

- 1. That the above named Defendant, DEBRA JEANNE KERN a/k/a DEBRA J. BECK, is about unknown years of age, that Defendant's last known residence is 1201 North Mercer Street, Berwick, PA 18603, and is engaged in the unknown business located at unknown address.
- 2. That Defendant is not in the Military or Naval Service of the United States or its Allies, or otherwise within the provisions of the Soldiers' and Sailors' Civil Relief Action of Congress of 1940 and its Amendments.

Date: SIULOR

Uchaer T. Kkleer

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

LASALLE BANK NATIONAL ASSOCIATION, F/K/A LASALLE NATIONAL BANK, IN ITS CAPACITY AS INDENTURE TRUSTEE UNDER THAT CERTAIN SALE AND SERVICING AGREEMENT DATED SEPTEMBER 1, 1999, AMONG AFC TRUST SERIES 1999-3, AS ISSUER, SUPERIOR BANK PO Box 293150 Lewisville, TX 75029

Plaintiff

vs.

DENNIS BECK TODD M. KERN SR. DEBRA JEANNE KERN a/k/a DEBRA J. BECK Mortgagor(s) and DENNIS BECKRecord Owner(s)

1201 North Mercer Street Berwick, PA 18603

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION -- LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2008-CV-82

WAIVER OF WATCHMAN

Any Deputy Sheriff levying upon or attaching any property under within Writ may leave same without a watchman, in custody of whoever is found in possession, (after notifying such person of such levy or attachment,) without liability on the part of such Deputy or the Sheriff to any Plaintiff herein for any loss, destruction or removal of any such property before Sheriff's Sale thereof.

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

LASALLE BANK NATIONAL ASSOCIATION, F/K/A LASALLE NATIONAL BANK, IN ITS CAPACITY AS INDENTURE TRUSTEE UNDER THAT CERTAIN SALE AND SERVICING AGREEMENT DATED SEPTEMBER 1, 1999, AMONG AFC TRUST SERIES 1999-3, AS ISSUER, SUPERIOR BANK PO Box 293150 Lewisville, TX 75029

Plaintiff

VS.

DENNIS BECK
TODD M. KERN SR.
DEBRA JEANNE KERN a/k/a DEBRA J. BECK
Mortgagor(s) and DENNIS BECKRecord Owner(s)

1201 North Mercer Street Berwick, PA 18603

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2008-CV-82 2009-ED-47

WAIVER OF WATCHMAN

Any Deputy Sheriff levying upon or attaching any property under within Writ may leave same without a watchman, in custody of whoever is found in possession, (after notifying such person of such levy or attachment,) without liability on the part of such Deputy or the Sheriff to any Plaintiff herein for any loss, destruction or removal of any such property before Sheriff's Sale thereof.

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

LASALLE BANK NATIONAL ASSOCIATION, F/K/A
LASALLE NATIONAL BANK, IN ITS CAPACITY AS
INDENTURE TRUSTEE UNDER THAT CERTAIN
SALE AND SERVICING AGREEMENT DATED
SEPTEMBER 1, 1999, AMONG AFC TRUST SERIES
1999-3, AS ISSUER, SUPERIOR BANK
PO Box 293150
Lewisville, TX 75029

Plaintiff

VS.

DENNIS BECK
TODD M. KERN SR.
DEBRA JEANNE KERN a/k/a DEBRA J. BECK
Mortgagor(s) and DENNIS BECKRecord Owner(s)

1201 North Mercer Street Berwick, PA 18603

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2008-CV-82

209.ED.47

WAIVER OF WATCHMAN

Any Deputy Sheriff levying upon or attaching any property under within Writ may leave same without a watchman, in custody of whoever is found in possession, (after notifying such person of such levy or attachment,) without liability on the part of such Deputy or the Sheriff to any Plaintiff herein for any loss, destruction or removal of any such property before Sheriff's Sale thereof.

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

LASALLE BANK NATIONAL ASSOCIATION, F/K/A LASALLE NATIONAL BANK, IN ITS CAPACITY AS INDENTURE TRUSTEE UNDER THAT CERTAIN SALE AND SERVICING AGREEMENT DATED SEPTEMBER 1, 1999, AMONG AFC TRUST SERIES 1999-3, AS ISSUER, SUPERIOR BANK PO Box 293150 Lewisville, TX 75029

Plaintiff

vs.

DENNIS BECK
TODD M. KERN SR.
DEBRA JEANNE KERN a/k/a DEBRA J. BECK
Mortgagor(s) and DENNIS BECKRecord Owner(s)
1201 North Mercer Street
Berwick, PA 18603

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

NO. 2008-CV-82 17)G-ED-47

CERTIFICATION AS TO THE SALE OF REAL PROPERTY

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

Michael T. McKeever
Attorney for plaintiff

GOLDBECK McCAFFERTY & McKEEVER

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

LASALLE BANK NATIONAL ASSOCIATION, F/K/A
LASALLE NATIONAL BANK, IN ITS CAPACITY AS
INDENTURE TRUSTEE UNDER THAT CERTAIN
SALE AND SERVICING AGREEMENT DATED
SEPTEMBER 1, 1999, AMONG AFC TRUST SERIES
1999-3, AS ISSUER, SUPERIOR BANK
PO Box 293150
Lewisville, TX 75029
Plaintiff

vs.

DENNIS BECK.
TODD M. KERN SR.
DEBRA JEANNE KERN a/k/a DEBRA J. BECK.
Mortgagor(s) and BECK, DENNISRecord Owner(s)

1201 North Mercer Street Berwick, PA 18603

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term No. 2008-CV-82 2009-ED-47

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

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: KERN, DEBRA JEANNE a/k/a DEBRA J. BECK

DEBRA JEANNE KERN a/k/a DEBRA J. BECK

1201 North Mercer Street Berwick, PA 18603

Your house at 1201 North Mercer Street, Berwick, PA 18603 is scheduled to be sold at Sheriff's Sale on ________, at 10:00 AM, in Sheriff's Office, Courthouse, Bloomsburg, PA to enforce the court judgment of \$140,700.80 obtained by LASALLE BANK NATIONAL ASSOCIATION, F/K/A LASALLE NATIONAL BANK, IN ITS CAPACITY AS INDENTURE TRUSTEE UNDER THAT CERTAIN SALE AND SERVICING AGREEMENT DATED SEPTEMBER 1, 1999, AMONG AFC TRUST SERIES 1999-3, AS ISSUER, SUPERIOR BANK against you.

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

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

- 1. The sale will be cancelled if you pay to LASALLE BANK NATIONAL ASSOCIATION, F/K/A LASALLE NATIONAL BANK, IN ITS CAPACITY AS INDENTURE TRUSTEE UNDER THAT CERTAIN SALE AND SERVICING AGREEMENT DATED SEPTEMBER 1, 1999, AMONG AFC TRUST SERIES 1999-3, AS ISSUER, SUPERIOR BANK, the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay call:

 215-825-6329 or 1-866-413-2311.
- 2. You may be able to stop the sale by filing a petition asking the Court to strike or open judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.
- You may also be able to stop the sale through other legal proceedings.
- 4. You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See notice below on how to obtain an attorney).

YOU MAY STILL BE ABLE TO SAVE YOUR PROPERTY AND YOU HAVE OTHER RIGHTS EVEN IF THE SHERIFF'S SALE DOES NOT TAKE PLACE.

- 1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid price by calling the Sheriff of Columbia County at 570-389-5622.
- 2. You may be able to petition the Court to set aside the sale if the bid price was grossly inadequate compared to the value of your property.
- 3. The sale will go through only if the buyer pays the Sheriff the full amount due in the sale. To find out if this has happened, you may call the Sheriff of Columbia County at 570-389-5622.
- 4. If the amount due from the Buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.
- 5. You have a right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.
- 6. You may be entitled to a share of the money which was paid for your house. A schedule of distribution of the money bid for your house will be filed by the Sheriff within thirty (30) days from the date of the Sheriff's Sale. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the schedule of distribution is filed.
- 7. You may also have other rights and defenses, or ways of getting your house back, if you act immediately after the sale.

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

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

Resources available for Homeowners in Foreclosure

ACT NOW!

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

- 1). Call an attorney. For referrals to a qualified attorney call either of the following numbers: 717-784-8760 or 800-692-7375.
- 2). Call the Consumer Credit Counseling Agency at 1-800-989-2227 for free counseling.
- 3). Visit HUD'S website <u>www.hud.gov</u> for Help for Homeowners Facing the Loss of Their Homes.
- 4). Pennsylvania Housing Finance Agency also offers other loan programs that may assist homeowners in default. Please See the PHFA website: http://www.phfa.org/consumers/homeowners/real.aspx.
- 5). Call the Plaintiff (your lender) at 877-362-6631 and ask to speak to someone about Loss Mitigation or Home Retention options.
- 6). Call or contact our office to request the amount to bring the account current, or payoff the mortgage or request a Loan Workout / Home Retention Package. Call our toll free number at 1-866-413-2311 or via email at homeretention@goldbecklaw.com. Call Seth at 215-825-6329 or fax 215-825-6429. The figure and/or package you requested will be mailed to the address that you request or faxed if you leave a message with that information. The attorney in charge of our firm's Homeowner Retention Department is David Fein who can be reached at 215-825-6318 or Fax: 215-825-6418. Please reference our Attorney File Number of 60558FC.

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

GOLDBECK McCAFFERTY & McKEEVER

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

LASALLE BANK NATIONAL ASSOCIATION, F/K/A
LASALLE NATIONAL BANK, IN ITS CAPACITY AS
INDENTURE TRUSTEE UNDER THAT CERTAIN
SALE AND SERVICING AGREEMENT DATED
SEPTEMBER 1, 1999, AMONG AFC TRUST SERIES
1999-3, AS ISSUER, SUPERIOR BANK
PO Box 293150
Lewisville, TX 75029
Plaintiff

vs.

DENNIS BECK TODD M. KERN SR. DEBRA JEANNE KERN a/k/a DEBRA J. BECK Mortgagor(s) and BECK, DENNISRecord Owner(s)

1201 North Mercer Street Berwick, PA 18603

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term No. 2008-CV-82 2009 - ED - 47

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

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: KERN SR., TODD M

TODD M. KERN SR.

1201 North Mercer Street Berwick, PA 18603

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 LASALLE BANK NATIONAL ASSOCIATION, F/K/A LASALLE NATIONAL BANK, IN ITS CAPACITY AS INDENTURE TRUSTEE UNDER THAT CERTAIN SALE AND SERVICING AGREEMENT DATED SEPTEMBER 1, 1999, AMONG AFC TRUST SERIES 1999-3, AS ISSUER, SUPERIOR BANK, the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay call:

 215-825-6329 or 1-866-413-2311.
- 2. You may be able to stop the sale by filing a petition asking the Court to strike or open judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.
- 3. You may also be able to stop the sale through other legal proceedings.
- 4. You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See notice below on how to obtain an attorney).

YOU MAY STILL BE ABLE TO SAVE YOUR PROPERTY AND YOU HAVE OTHER RIGHTS EVEN IF THE SHERIFF'S SALE DOES NOT TAKE PLACE.

- 1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid price by calling the Sheriff of Columbia County at 570-389-5622.
- 2. You may be able to petition the Court to set aside the sale if the bid price was grossly inadequate compared to the value of your property.
- 3. The sale will go through only if the buyer pays the Sheriff the full amount due in the sale. To find out if this has happened, you may call the Sheriff of Columbia County at 570-389-5622.
- 4. If the amount due from the Buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.
- 5. You have a right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.
- 6. You may be entitled to a share of the money which was paid for your house. A schedule of distribution of the money bid for your house will be filed by the Sheriff within thirty (30) days from the date of the Sheriff's Sale. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the schedule of distribution is filed.
- 7. You may also have other rights and defenses, or ways of getting your house back, if you act immediately after the sale.

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

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

Resources available for Homeowners in Foreclosure

ACT NOW!

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

- 1). Call an attorney. For referrals to a qualified attorney call either of the following numbers: 717-784-8760 or 800-692-7375.
- 2). Call the Consumer Credit Counseling Agency at 1-800-989-2227 for free counseling.
- 3). Visit HUD'S website <u>www.hud.gov</u> for Help for Homeowners Facing the Loss of Their Homes.
- 4). Pennsylvania Housing Finance Agency also offers other loan programs that may assist homeowners in default. Please See the PHFA website: http://www.phfa.org/consumers/homeowners/real.aspx.
- 5). Call the Plaintiff (your lender) at 877-362-6631 and ask to speak to someone about Loss Mitigation or Home Retention options.
- 6). Call or contact our office to request the amount to bring the account current, or payoff the mortgage or request a Loan Workout / Home Retention Package. Call our toll free number at 1-866-413-2311 or via email at homeretention@goldbecklaw.com. Call Seth at 215-825-6329 or fax 215-825-6429. The figure and/or package you requested will be mailed to the address that you request or faxed if you leave a message with that information. The attorney in charge of our firm's Homeowner Retention Department is David Fein who can be reached at 215-825-6318 or Fax: 215-825-6418. Please reference our Attorney File Number of 60558FC.

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

GOLDBECK McCAFFERTY & McKEEVER

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

LASALLE BANK NATIONAL ASSOCIATION, F/K/A
LASALLE NATIONAL BANK, IN ITS CAPACITY AS
INDENTURE TRUSTEE UNDER THAT CERTAIN
SALE AND SERVICING AGREEMENT DATED
SEPTEMBER 1, 1999, AMONG AFC TRUST SERIES
1999-3, AS ISSUER, SUPERIOR BANK
PO Box 293150
Lewisville, TX 75029
Plaintiff

V8.

DENNIS BECK TODD M. KERN SR. DEBRA JEANNE KERN a/k/a DEBRA J. BECK Mortgagor(s) and BECK, DENNISRecord Owner(s)

1201 North Mercer Street Berwick, PA 18603

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term No. 2008-CV-82

2019-ED-47

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

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO:

BECK, DENNIS

DENNIS BECK

1201 North Mercer Street Berwick, PA 18603

Your house at 1201 North Mercer Street, Berwick, PA 18603 is scheduled to be sold at Sheriff's Sale on _________, at 10:00 AM, in Sheriff's Office, Courthouse, Bloomsburg, PA to enforce the court judgment of \$140,700.80 obtained by LASALLE BANK NATIONAL ASSOCIATION, F/K/A LASALLE NATIONAL BANK, IN ITS CAPACITY AS INDENTURE TRUSTEE UNDER THAT CERTAIN SALE AND SERVICING AGREEMENT DATED SEPTEMBER 1, 1999, AMONG AFC TRUST SERIES 1999-3, AS ISSUER, SUPERIOR BANK against you.

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- 6). Call or contact our office to request the amount to bring the account current, or payoff the mortgage or request a Loan Workout / Home Retention Package. Call our toll free number at 1-866-413-2311 or via email at homeretention@goldbecklaw.com. Call Seth at 215-825-6329 or fax 215-825-6429. The figure and/or package you requested will be mailed to the address that you request or faxed if you leave a message with that information. The attorney in charge of our firm's Homeowner Retention Department is David Fein who can be reached at 215-825-6318 or Fax: 215-825-6418. Please reference our Attorney File Number of 60558FC.

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

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

LASALLE BANK NATIONAL ASSOCIATION, F/K/A LASALLE NATIONAL BANK, IN ITS CAPACITY AS INDENTURE TRUSTEE UNDER THAT CERTAIN SALE AND SERVICING AGREEMENT DATED SEPTEMBER 1, 1999, AMONG AFC TRUST SERIES 1999-3, AS ISSUER, SUPERIOR BANK PO Box 293150 Lewisville, TX 75029

Plaintiff

VS.

DENNIS BECK
TODD M. KERN SR.
DEBRA JEANNE KERN a/k/a DEBRA J. BECK
(Mortgagor(s) and DENNIS BECKRecord
Owner(s))
1201 North Mercer Street
Berwick, PA 18603

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2008-CV-82

2009-ED-47

AFFIDAVIT PURSUANT TO RULE 3129

LASALLE BANK NATIONAL ASSOCIATION, F/K/A LASALLE NATIONAL BANK, IN ITS CAPACITY AS INDENTURE TRUSTEE UNDER THAT CERTAIN SALE AND SERVICING AGREEMENT DATED SEPTEMBER 1, 1999, AMONG AFC TRUST SERIES 1999-3, AS ISSUER, SUPERIOR BANK, Plaintiff in the above action, by its attorney, Michael T. McKeever, Esquire, sets forth as of the date the praecipe for the writ of execution was filed the following information concerning the real property located at:

1201 North Mercer Street Berwick, PA 18603

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

DENNIS BECK 1201 North Mercer Street Berwick, PA 18603

TODD M. KERN SR. 1201 North Mercer Street Berwick, PA 18603

DEBRA JEANNE KERN a/k/a DEBRA J. BECK 1201 North Mercer Street Berwick, PA 18603

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

DENNIS BECK

1201 North Merce. Lireet Berwick, PA 18603

TODD M. KERN SR. 1201 North Mercer Street Berwick, PA 18603

DEBRA JEANNE KERN a/k/a DEBRA J. BECK 1201 North Mercer Street Berwick, PA 18603

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

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

INSIDE OUT CONSTRUCTION INC RR 3 BOX 260-10 BENTON, PA 17814

BRUCE M. DOUGLAS 600 HIGH STREET WEATHERLY, PA 18255-1140

SEARS ROEBUCK & CO. 6 Neshaminy Interplex Suite 400 Trevose, PA 19047

F & M TRUE VALUE HARDWARE C/O MICHAEL S. GREEK, ESQUIRE 129 W. RIDGE STREET, P.O. BOX 19 EAST LANSFORD, PA 18232

BRUCE M. DOUGLAS AFTER DILIGENT INVESTIGATION, ADDRESS UNABLE TO BE REASONABLY ASCERTAINED

CHARLES F. FENSTERMACHER, ABC ROOFING AND GENERAL CONTRACTING INC. 620 SCENIC AVENUE BLOOMSBURG, PA 17815

DR. JOSEPH HASSAB C/O SCOTT L. FELDMAN, ESQUIRE 80 N. MAIN STREET, P.O. BOX 1231 DOYLESTOWN, PA 18901

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

ADVANCED CONCRETE SYSTEMS, INC. C/O MARVIN J. RUDNITSKY, ESQUIRE 1372 N. SUSQUEHANNA TRL, SUITE 130 SELINSGROVE, PA 17870

DR. JOSEPH HASSAB

101 WEST CEN. →NIAL DRIVE MEDFORD, NJ 08055

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

TENANTS/OCCUPANTS 1201 North Mercer Street Berwick, PA 18603

(attach separate sheet if more space is needed)

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

DATED: February 26, 2009

BY: Michael T. McKeever, Esq.

Attorney for Plaintiff

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

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Plaintiff

vs.

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(Mortgagor(s) and DENNIS BECK Record
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Berwick, PA 18603

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2008-CV-82

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

DATED: February 26, 2009

OLDBECK McCAFFERTY & McKEEVER

BY: Michael T. McKeever, Esq.

Attorney for Plaintiff

No. 1: BEGINNING at the Point of intersection of the northerly line of Fifth Avenue with the Westerly line of Mercer Street,; thence along the northerly line of Fifth Avenue, 31.6 feet to the Southeast Corner of Lot No. 1629, thence along the easterly line of Said Lot No. 1629 in a northerly direction, 160 feet to the Southerly line of an alley near Briar Creek; thence along the Southerly line of Said alley in an easterly direction, its various Courses and distances 46 feet, more or less, to the Westerly line of Mercer Street first above mentioned; thence along the Westerly line of Mercer Street in a Southerly direction, 160 feet to the northerly line of Fifth Avenue, the place of beginning. BEING Lot No. 1628 of the Berwick Land and Improvement Company's Addition to West Berwick, Now Berwick, Pennsylvania.

No. 2: BEGINNING at a point in the northerly line of Fifth Avenue at the southwest corner of Lot No. 1628, this being the first lot west of Mercer Street; thence along the northerly line of Fifth Avenue in a westerly direction 45 feet to the southeast corner of Lot No. 1630; thence along the easterly line of said Lot No. 1630, 160 feet to the southerly line of an alley near Briar Creek; thence along the southerly line of said alley in an easterly direction, 45 feet to the northwest corner of Lot No. 1628; thence along the westerly line of said Lot No. 1628, 160 feet to the northerly line of Fifth Avenue, the place of beginning. BEING Lot No. 1629 of the Berwick Land and Improvement Company's Addition to West Berwick, Now Berwick, Pennsylvania.

No. 3: BEGINNING at a point in the northerly line of Fifth Avenue at the southwest corner of Lot No. 1629, this being the second lot west of Mercer Street; thence along the northerly line of Fifth Avenue in a westerly direction 45 feet to the southeast corner of Lot No. 1631; thence along the easterly line of said Lot No. 1631, 160 feet to the southerly line of an alley near Briar Creek, thence along the southerly line of said alley in an easterly direction, 45 feet to the northwest corner of Lot No. 1629; thence along the westerly line of said Lot No. 1629, 160 feet to the northerly line of Fifth Avenue, the place of beginning. BEING Lot No. 1630 of the Berwick Land and Improvement Company's Addition to West Berwick, Now Berwick, Pennsylvania.

TAX PARCEL NO: 04D-06-158

No. 1: BEGINNING at the Point of intersection of the northerly line of Fifth Avenue with the Westerly line of Mercer Street,; thence along the northerly line of Fifth Avenue, 31.6 feet to the Southeast Corner of Lot No. 1629, thence along the easterly line of Said Lot No. 1629 in a northerly direction, 160 feet to the Southerly line of an alley near Briar Creek; thence along the Southerly line of Said alley in an easterly direction, its various Courses and distances 46 feet, more or less, to the Westerly line of Mercer Street first above mentioned; thence along the Westerly line of Mercer Street in a Southerly direction, 160 feet to the northerly line of Fifth Avenue, the place of beginning. BEING Lot No. 1628 of the Berwick Land and Improvement Company's Addition to West Berwick, Now Berwick, Pennsylvania.

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No. 3: BEGINNING at a point in the northerly line of Fifth Avenue at the southwest corner of Lot No. 1629, this being the second lot west of Mercer Street; thence along the northerly line of Fifth Avenue in a westerly direction 45 feet to the southeast corner of Lot No. 1631; thence along the easterly line of said Lot No. 1631, 160 feet to the southerly line of an alley near Briar Creek, thence along the southerly line of said alley in an easterly direction, 45 feet to the northwest corner of Lot No. 1629; thence along the westerly line of said Lot No. 1629, 160 feet to the northerly line of Fifth Avenue, the place of beginning. BEING Lot No. 1630 of the Berwick Land and Improvement Company's Addition to West Berwick, Now Berwick, Pennsylvania.

TAX PARCEL NO: 04D-06-158

No. 1: BEGINNING at the Point of intersection of the northerly line of Fifth Avenue with the Westerly line of Mercer Street,; thence along the northerly line of Fifth Avenue, 31.6 fect to the Southeast Corner of Lot No. 1629, thence along the easterly line of Said Lot No. 1629 in a northerly direction, 160 feet to the Southerly line of an alley near Briar Creek; thence along the Southerly line of Said alley in an easterly direction, its various Courses and distances 46 feet, more or less, to the Westerly line of Mercer Street first above mentioned; thence along the Westerly line of Mercer Street in a Southerly direction, 160 feet to the northerly line of Fifth Avenue, the place of beginning. BEING Lot No. 1628 of the Berwick Land and Improvement Company's Addition to West Berwick, Now Berwick, Pennsylvania.

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No. 3: BEGINNING at a point in the northerly line of Fifth Avenue at the southwest corner of Lot No. 1629, this being the second lot west of Mercer Street; thence along the northerly line of Fifth Avenue in a westerly direction 45 fect to the southeast corner of Lot No. 1631; thence along the easterly line of said Lot No. 1631, 160 feet to the southerly line of an alley near Briar Creek, thence along the southerly line of said alley in an easterly direction, 45 feet to the northwest corner of Lot No. 1629; thence along the westerly line of said Lot No. 1629, 160 feet to the northerly line of Fifth Avenue, the place of beginning. BEING Lot No. 1630 of the Berwick Land and Improvement Company's Addition to West Berwick, Now Berwick, Pennsylvania.

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TAX PARCEL NO: 04D-06-158

SHERIFF'S DEPARTMENT COLUMBIA COUNTY

SHERIFF SERVI	CE INSTRUCTIONS			
PLAINTIFF/S/ LASALLE BANK NATIONAL ASSOCIATION, F/K/A LASALLE NATIONAL RANK IN ITS CAPACITY AS INDENTLIRE TRUSTEE LINDER THAT			COURT NUMBER 2008-CV-82	
DEFENDANT/S/ DENNIS BECK, TODD M. KERN SR. and DEBRA JEANNE KERN a/k/a DERRA I RECK			TYPE OF WRIT OR COMPLAINT EXECUTION	
SERVE	NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE DENNIS BECK, TODD M. KERN SR. & DEBRA JEANNE KERN a/k/a DEBRA J. BECK			
AT	ADDRESS (Street or Road, Apartment No., City, Boro, Twp., State and ZIP Code) 1201 North Mercer Street, Berwick, PA 18603			
SPECIAL INSTRUCTIONS	S OR OTHER INFORMATION THAT WILL ASSIST	T IN EXPEDITING SE	RVICE:	
PLEASE POST	Γ HANDBILL			
SIGNATURE OF ATTORNEY TELEPHON		TELEPHONE NU		DATE
Michael T. McKeever		(215) 627-	1322	February 26, 2009
ADDRESS OF ATTORNEY	Y			

	RIFF'S DEPARTMENT COLU	JMBIA COUNTY			
SHERIFF SERVIC	CE INSTRUCTIONS				
PLAINTIFF/S/ LASALLE BANK NAT BANK IN ITS CAPAC	IONAL ASSOCIATION, F/K/A LASALLE NATIONAL	COURT NUMBER 2008-CV-82			
DEFENDANT/S/ DENNIS BECK, TODD M. KERN SR. and DEBRA JEANNE KERN a/k/a DERRA L RECK		TYPE OF WRIT OR COMPLAINT EXECUTION			
SERVE	NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE DEBRA JEANNE KERN a/k/a DEBRA J. BECK				
AT	ADDRESS (Street or Road, Apartment No., City, Boro, Twp., State and ZIP Code) 1201 North Mercer Street, Berwick, PA 18603				
SPECIAL INSTRUCTIONS OR OTHER INFORMATION THAT WILL ASSIST IN EXPEDITING SERVICE:					
PLEASE SERVE THE ABOVE DEFENDANT OR PERSON IN CHARGE					

SIGNATURE OF ATTORNEY

Michael T. McKeever

TELEPHONE NUMBER (215) 627-1322

DATE February 26, 2009

ADDRESS OF ATTORNEY

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

GOLDBECK McCAFFERTY & McKEEVER

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

LASALLE BANK NATIONAL ASSOCIATION, F/K/A
LASALLE NATIONAL BANK, IN ITS CAPACITY AS
INDENTURE TRUSTEE UNDER THAT CERTAIN
SALE AND SERVICING AGREEMENT DATED
SEPTEMBER 1, 1999, AMONG AFC TRUST SERIES
1999-3, AS ISSUER, SUPERIOR BANK
PO Box 293150
Lewisville, TX 75029
Plaintiff

vs.

DENNIS BECK TODD M. KERN SR. DEBRA JEANNE KERN a/k/a DEBRA J. BECK Mortgagor(s) and BECK, DENNISRecord Owner(s)

1201 North Mercer Street Berwick, PA 18603

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term No. 2008-CV-82

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

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: KERN, DEBRA JEANNE a/k/a DEBRA J. BECK

DEBRA JEANNE KERN a/k/a DEBRA J. BECK

1201 North Mercer Street Berwick, PA 18603

Your house at 1201 North Mercer Street, Berwick, PA 18603 is scheduled to be sold at Sheriff's Sale on _________, at 10:00 AM, in Sheriff's Office, Courthouse, Bloomsburg, PA to enforce the court judgment of \$140,700.80 obtained by LASALLE BANK NATIONAL ASSOCIATION, F/K/A LASALLE NATIONAL BANK, IN ITS CAPACITY AS INDENTURE TRUSTEE UNDER THAT CERTAIN SALE AND SERVICING AGREEMENT DATED SEPTEMBER 1, 1999, AMONG AFC TRUST SERIES 1999-3, AS ISSUER, SUPERIOR BANK against you.

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

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

- 1. The sale will be cancelled if you pay to LASALLE BANK NATIONAL ASSOCIATION, F/K/A LASALLE NATIONAL BANK, IN ITS CAPACITY AS INDENTURE TRUSTER UNDER THAT CERTAIN SALE AND SERVICING AGREEMENT DATED SEPTEMBER 1, 1999, AMONG AFC TRUST SERIES 1999-3, AS ISSUER, SUPERIOR BANK, the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay call:

 215-825-6329 or 1-866-413-2311.
- 2. You may be able to stop the sale by filing a petition asking the Court to strike or open judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.
- You may also be able to stop the sale through other legal proceedings.
- 4. You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See notice below on how to obtain an attorney).

YOU MAY STILL BE ABLE TO SAVE YOUR PROPERTY AND YOU HAVE OTHER RIGHTS EVEN IF THE SHERIFF'S SALE DOES NOT TAKE PLACE.

- 1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid price by calling the Sheriff of Columbia County at 570-389-5622.
- 2. You may be able to petition the Court to set aside the sale if the bid price was grossly inadequate compared to the value of your property.
- 3. The sale will go through only if the buyer pays the Sheriff the full amount due in the sale. To find out if this has happened, you may call the Sheriff of Columbia County at 570-389-5622.
- 4. If the amount due from the Buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.
- 5. You have a right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.
- 6. You may be entitled to a share of the money which was paid for your house. A schedule of distribution of the money bid for your house will be filed by the Sheriff within thirty (30) days from the date of the Sheriff's Sale. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the schedule of distribution is filed.
- 7. You may also have other rights and defenses, or ways of getting your house back, if you act immediately after the sale.

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

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

Resources available for Homeowners in Forcelosure

ACT NOW!

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

- 1). Call an attorney. For referrals to a qualified attorney call either of the following numbers: 717-784-8760 or 800-692-7375.
- 2). Call the Consumer Credit Counseling Agency at 1-800-989-2227 for free counseling.
- 3). Visit HUD'S website <u>www.hud.gov</u> for Help for Homeowners Facing the Loss of Their Homes.
- 4). Pennsylvania Housing Finance Agency also offers other loan programs that may assist homeowners in default. Please See the PHFA website: http://www.phfa.org/consumers/homeowners/real.aspx.
- 5). Call the Plaintiff (your lender) at 877-362-6631 and ask to speak to someone about Loss Mitigation or Home Retention options.
- 6). Call or contact our office to request the amount to bring the account current, or payoff the mortgage or request a Loan Workout / Home Retention Package. Call our toll free number at 1-866-413-2311 or via email at homeretention@goldbecklaw.com. Call Seth at 215-825-6329 or fax 215-825-6429. The figure and/or package you requested will be mailed to the address that you request or faxed if you leave a message with that information. The attorney in charge of our firm's Homeowner Retention Department is David Fein who can be reached at 215-825-6318 or Fax: 215-825-6418. Please reference our Attorney File Number of 60558FC.

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

SHERIFF'S DEPARTMENT COLUMBIA COUNTY

		MDIA COUNTI	
SHERIFF SERVIC	E INSTRUCTIONS		
PLAINTIFF/S/ LASALLE BANK NAT RANK IN ITS CAPAC	IONAL ASSOCIATION, F/K/A LASALLE NATIONAL	COURT NUMBER 2008-CV-82	
DEFENDANT/S/ DENNIS BECK, TODD M. KERN SR. and DEBRA JEANNE KERN a/k/a DERRA I RECK		TYPE OF WRIT OR COMPLAINT EXECUTION	
SERVE	NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE TODD M. KERN SR.		
ADDRESS (Street or Road, Apartment No., City, Boro, Twp., State and ZIP Code) 1201 North Mercer Street, Berwick, PA 18603			
SPECIAL INSTRUCTIONS	OR OTHER INFORMATION THAT WILL ASSIST IN EXPEDITING	SERVICE:	
PLEASE SERVE 1	THE ABOVE DEFENDANT OR PERSON IN	CHARGE	

SIGNATURE OF ATTORNEY

Michael T. McKeever

TELEPHONE NUMBER (215) 627-1322

DATE February 26, 2009

ADDRESS OF ATTORNEY

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

GOLDBECK McCAFFERTY & McKEEVER

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

LASALLE BANK NATIONAL ASSOCIATION, F/K/A
LASALLE NATIONAL BANK, IN ITS CAPACITY AS
INDENTURE TRUSTEE UNDER THAT CERTAIN
SALE AND SERVICING AGREEMENT DATED
SEPTEMBER 1, 1999, AMONG AFC TRUST SERIES
1999-3, AS ISSUER, SUPERIOR BANK
PO Box 293150
Lewisville, TX 75029
Plaintiff

vs.

DENNIS BECK TODD M. KERN SR. DEBRA JEANNE KERN a/k/a DEBRA J. BECK Mortgagor(s) and BECK, DENNISRecord Owner(s)

1201 North Mercer Street Berwick, PA 18603

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term No. 2008-CV-82

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

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO:

KERN SR., TODD M.

TODD M. KERN SR.

1201 North Mercer Street Berwick, PA 18603

Your house at 1201 North Mercer Street, Berwick, PA 18603 is scheduled to be sold at Sheriff's Sale on _________, at 10:00 AM, in Sheriff's Office, Courthouse, Bloomsburg, PA to enforce the court judgment of \$140,700.80 obtained by LASALLE BANK NATIONAL ASSOCIATION, F/K/A LASALLE NATIONAL BANK, IN ITS CAPACITY AS INDENTURE TRUSTEE UNDER THAT CERTAIN SALE AND SERVICING AGREEMENT DATED SEPTEMBER 1, 1999, AMONG AFC TRUST SERIES 1999-3, AS ISSUER, SUPERIOR BANK against you.

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

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

- 1. The sale will be cancelled if you pay to LASALLE BANK NATIONAL ASSOCIATION, F/K/A LASALLE NATIONAL BANK, IN ITS CAPACITY AS INDENTURE TRUSTEE UNDER THAT CERTAIN SALE AND SERVICING AGREEMENT DATED SEPTEMBER 1, 1999, AMONG AFC TRUST SERIES 1999-3, AS ISSUER, SUPERIOR BANK, the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay call:

 215-825-6329 or 1-866-413-2311.
- 2. You may be able to stop the sale by filing a petition asking the Court to strike or open judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.
- You may also be able to stop the sale through other legal proceedings.
- 4. You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See notice below on how to obtain an attorney).

YOU MAY STILL BE ABLE TO SAVE YOUR PROPERTY AND YOU HAVE OTHER RIGHTS EVEN IF THE SHERIFF'S SALE DOES NOT TAKE PLACE.

- 1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid price by calling the Sheriff of Columbia County at 570-389-5622.
- 2. You may be able to petition the Court to set aside the sale if the bid price was grossly inadequate compared to the value of your property.
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- 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.
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YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE LISTED BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

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

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Resources available for Homeowners in Foreclosure

ACT NOW!

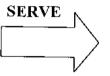
Even though your lender (and our client) has filed an Action of Mortgage Foreclosure against you, you still may be able to SAVE YOUR HOME FROM FORECLOSURE.

- 1). Call an attorney. For referrals to a qualified attorney call either of the following numbers: 717-784-8760 or 800-692-7375.
- 2). Call the Consumer Credit Counseling Agency at 1-800-989-2227 for free counseling.
- 3). Visit HUD'S website <u>www.hud.gov</u> for Help for Homeowners Facing the Loss of Their Homes.
- 4). Pennsylvania Housing Finance Agency also offers other loan programs that may assist homeowners in default. Please See the PHFA website: http://www.phfa.org/consumers/homeowners/real.aspx.
- 5). Call the Plaintiff (your lender) at 877-362-6631 and ask to speak to someone about Loss Mitigation or Home Retention options.
- 6). Call or contact our office to request the amount to bring the account current, or payoff the mortgage or request a Loan Workout / Home Retention Package. Call our toll free number at 1-866-413-2311 or via email at homeretention@goldbecklaw.com. Call Seth at 215-825-6329 or fax 215-825-6429. The figure and/or package you requested will be mailed to the address that you request or faxed if you leave a message with that information. The attorney in charge of our firm's Homeowner Retention Department is David Fein who can be reached at 215-825-6318 or Fax: 215-825-6418. Please reference our Attorney File Number of 60558FC.

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

SHERIFF'S DEPARTMENT COLUMBIA COUNTY

SHERIFF SERVICE INSTRUCTIONS	
PLAINTIFF/S/ LASALLE BANK NATIONAL ASSOCIATION, F/K/A LASALLE NATIONAL RANK IN ITS CAPACITY AS INDENTHER TRUSTER LINDER THAT	COURT NUMBER 2008-CV-82
DEFENDANT/S/ DENNIS BECK, TODD M. KERN SR. and DEBRA JEANNE KERN a/k/a DERRA / BECK	TYPE OF <u>WRIT</u> OR COMPLAINT EXECUTION



NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE DENNIS BECK

ADDRESS (Street or Road, Apartment No., City, Boro, Twp., State and ZIP Code) 1201 North Mercer Street, Berwick, PA 18603

AT

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

PLEASE SERVE THE ABOVE DEFENDANT OR PERSON IN CHARGE

SIGNATURE OF ATTORNEY

Michael T. McKeever

TELEPHONE NUMBER (215) 627-1322

DATE February 26, 2009

ADDRESS OF ATTORNEY

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

GOLDBECK McCAFFERTY & McKEEVER

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

LASALLE BANK NATIONAL ASSOCIATION, F/K/A
LASALLE NATIONAL BANK, IN ITS CAPACITY AS
INDENTURE TRUSTEE UNDER THAT CERTAIN
SALE AND SERVICING AGREEMENT DATED
SEPTEMBER 1, 1999, AMONG AFC TRUST SERIES
1999-3, AS ISSUER, SUPERIOR BANK
PO Box 293150
Lewisville, TX 75029
Plaintiff

VS.

DENNIS BECK TODD M. KERN SR. DEBRA JEANNE KERN a/k/a DEBRA J. BECK Mortgagor(s) and BECK, DENNISRecord Owner(s)

1201 North Mercer Street Berwick, PA 18603

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

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Term No. 2008-CV-82

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TO: BECK, DENNIS

DENNIS BECK

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- 4. If the amount due from the Buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.
- 5. You have a right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.
- 6. You may be entitled to a share of the money which was paid for your house. A schedule of distribution of the money bid for your house will be filed by the Sheriff within thirty (30) days from the date of the Sheriff's Sale. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the schedule of distribution is filed.
- 7. You may also have other rights and defenses, or ways of getting your house back, if you act immediately after the sale.

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

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

Resources available for Homeowners in Foreclosure

ACT NOW!

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

- 1). Call an attorney. For referrals to a qualified attorney call either of the following numbers: 717-784-8760 or 800-692-7375.
- 2). Call the Consumer Credit Counseling Agency at 1-800-989-2227 for free counseling.
- 3). Visit HUD'S website <u>www.hud.gov</u> for Help for Homeowners Facing the Loss of Their Homes.
- 4). Pennsylvania Housing Finance Agency also offers other loan programs that may assist homeowners in default. Please See the PHFA website: http://www.phfa.org/consumers/homeowners/real.aspx.
- 5). Call the Plaintiff (your lender) at 877-362-6631 and ask to speak to someone about Loss Mitigation or Home Retention options.
- 6). Call or contact our office to request the amount to bring the account current, or payoff the mortgage or request a Loan Workout / Home Retention Package. Call our toll free number at 1-866-413-2311 or via email at homeretention@goldbecklaw.com. Call Seth at 215-825-6329 or fax 215-825-6429. The figure and/or package you requested will be mailed to the address that you request or faxed if you leave a message with that information. The attorney in charge of our firm's Homeowner Retention Department is David Fein who can be reached at 215-825-6318 or Fax: 215-825-6418. Please reference our Attorney File Number of 60558FC.

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

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

TO THE ORDER OF

SHERIFF OF COLUMBIA COUNTY

TWO THOUSAND AND XX/100 ~

Sheriff's Office PO Box 380

Bloomsburg PA, 17815

Beck

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MEMO

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FERSTRUST 800.220.BANK / firstrust.com

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02/26/2009

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~DOLLARS

MORTGAGE DISBURSEMENT ACCOUNT

UTHORIZED SIGNATURE