

SHERIFF'S SALE COST SHEET

Susquehanna Bank vs. Fry - Lenzke
 NO. 18-11 ED NO. 18-18 09 JD DATE/TIME OF SALE Stayed

DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$ <u>150.00</u>
LEVY (PER PARCEL	\$15.00
MAILING COSTS	\$ <u>12.50</u>
ADVERTISING SALE BILLS & COPIES	\$17.50
ADVERTISING SALE (NEWSPAPER)	\$15.00
MILEAGE	\$ <u>12.50</u>
POSTING HANDBILL	\$15.00
CRYING/ADJOURN SALE	\$10.00
SHERIFF'S DEED	\$35.00
TRANSFER TAX FORM	\$25.00
DISTRIBUTION FORM	\$25.00
COPIES	\$ <u>5.00</u>
NOTARY	\$ <u>15.00</u>
TOTAL *****	\$ <u>302.00</u>

WEB POSTING	\$150.00
PRESS ENTERPRISE INC.	\$ <u>1015.98</u>
SOLICITOR'S SERVICES	\$75.00
TOTAL *****	\$ <u>1160.98</u>

PROTHONOTARY (NOTARY)	\$10.00
RECORDER OF DEEDS	\$ _____
TOTAL *****	\$ _____

REAL ESTATE TAXES:

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

MUNICIPAL FEES DUE:

SEWER 20	\$ _____
WATER 20	\$ _____
TOTAL *****	\$ <u>- 0 -</u>

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

TOTAL COSTS (OPENING BID) \$ 1582.98

1350

Dep.

Due \$ 232.98

106060 / M 2136102

THIS DOCUMENT HAS AN ARTIFICIAL WATERMARK PRINTED ON THE BACK

Susquehanna



ABSENCE OF THIS FEATURE WILL INDICATE A COPY.

6209
110

110340279

Date 10/08/10

Pay to the

order of

COLUMBIA COUNTY SHERIFF
EXACTLY **232 AND 98/100 DOLLARS

\$*****232.98

DRAWER: SUSQUEHANNA BANK

M E M O :

SHERIFF COSTS JOSEPH LOZAK & PATTI FREY

ISSUED BY: MONEYGRAM PAYMENTS SYSTEMS, INC.

P.O. BOX 9478 MINNEAPOLIS MN 55480

DRAWEE: BOSTON SAFE DEPOSIT & TRUST COMPANY
BOSTON, MA

Authorized Signature

Authorized Signature

⑈0110340279⑈ ⑆011007092⑆0150012089190⑈

McNERNEY, PAGE, VANDERLIN & HALL
ATTORNEYS AND COUNSELLORS AT LAW

George V. Cohen
Michael H. Collins
Peter G. Facey
T. Max Hall
Benjamin E. Landon
Thomas C. Marshall
Ann S. Pepperman
Cynthia Ranck Person
Robin A. Read
Rebecca L. Reinhardt
N. Randall Sees
Ryan M. Tira
Levi I. Woodward
E. Eugene Yaw*
*PA Senate

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Of Counsel
Garth D. Everett*
* PA House of Representatives

Joseph M. McNerney 1939-1967
Allen P. Page, Jr. 1949-1975
O. William Vanderlin 1950-1999
Charles J. McKelvey 1969-2000

REPLY TO:
WILLIAMSPORT

October 20, 2010

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


Re: Susquehanna Bank PA, successor to WNB Bank vs.
Joseph A. Lozak and Patricia A. Frey, a/k/a Patti A.
Frey; Columbia County Civil Action No. 2009 CV-1618

Dear Sheriff Chamberlain:

Enclosed please find a check in the amount of \$232.98 representing the balance due in the above matter and a copy of the Sheriff's Sale Cost Sheet. If you have any questions, please do not hesitate to contact me.

Very truly yours,

McNERNEY, PAGE, VANDERLIN & HALL


Mary M. Hurd, Paralegal

Enclosures

McNERNEY, PAGE, VANDERLIN & HALL
ATTORNEYS AND COUNSELLORS AT LAW

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*PA Senate

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Of Counsel
Garth D. Everett*

* PA House of Representatives

Joseph M. McNerney 1939-1967
Allen P. Page, Jr. 1949-1975
O. William Vanderlin 1950-1999
Charles J. McKelvey 1969-2000

REPLY TO:
WILLIAMSPORT

August 3, 2010

via facsimile 389-5625

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

Re: Susquehanna Bank PA, successor to WNB Bank vs.
Joseph A. Lozak and Patricia A. Frey, a/k/a Patti A.
Frey; Columbia County Civil Action No. 2009 CV-1618

Dear Sheriff Chamberlain:


Please cancel the Sheriff Sale scheduled for tomorrow morning on Civil
Action No. **2009 CV-1618** as that matter has been resolved.

Susquehanna Bank plans to proceed with the Sheriff sale docketed to
Civil Action No. **2009-CV-1617**, thus, please do not mark said sale cancelled.

If you have any questions or need anything further, please do not hesitate
to contact me. Thank you.

Very truly yours,

McNERNEY, PAGE, VANDERLIN & HALL


Robin A. Read

SHERIFF'S SALE COST SHEET

Susquehanna vs. Patxi Frey Joseph
 NO. 18-10 ED NO. 1617-09 JD DATE/TIME OF SALE Aug. 4 0900

DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$ <u>150.00</u>
LEVY (PER PARCEL	\$15.00
MAILING COSTS	\$ <u>32.50</u>
ADVERTISING SALE BILLS & COPIES	\$17.50
ADVERTISING SALE (NEWSPAPER)	\$15.00
MILEAGE	\$ <u>12.00</u>
POSTING HANDBILL	\$15.00
CRYING/ADJOURN SALE	\$10.00
SHERIFF'S DEED	\$35.00
TRANSFER TAX FORM	\$25.00
DISTRIBUTION FORM	\$25.00
COPIES	\$ <u>5.00</u>
NOTARY	\$ <u>15.00</u>
TOTAL ***** \$ <u>387.00</u>	

WEB POSTING	\$150.00
PRESS ENTERPRISE INC.	\$ <u>1015.98</u>
SOLICITOR'S SERVICES	\$75.00
TOTAL ***** \$ <u>1240.98</u>	

PROTHONOTARY (NOTARY)	\$10.00
RECORDER OF DEEDS	\$ <u>55.00</u>
TOTAL ***** \$ <u>65.00</u>	

REAL ESTATE TAXES:		
BORO, TWP & COUNTY 20		\$ <u>608.96</u>
SCHOOL DIST. 20		\$ <u>2910.32</u>
DELINQUENT 20		\$ <u>810.66</u>
TOTAL ***** \$ <u>12720.44</u>		

MUNICIPAL FEES DUE:		
SEWER 20		\$ _____
WATER 20		\$ _____
TOTAL ***** \$ <u>- 0 -</u>		

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

TOTAL COSTS (OPENING BID) \$ 14023.42

COLUMBIA COUNTY SHERIFF'S OFFICE

SHERIFF'S REAL ESTATE FINAL COST SHEET

Susquehanna Bank VS Patti Frey - Joseph - 1617-09

NO. 18-10 ED NO. 1617-09 JD

DATE/TIME OF SALE: Aug. 4 2000

BID PRICE (INCLUDES COST) \$ _____

POUNDAGE - 2% OF BID \$ _____

TRANSFER TAX - 2% OF FAIR MKT \$ _____

MISC. COSTS \$ _____

TOTAL AMOUNT NEEDED TO PURCHASE \$ _____

PURCHASER(S): _____

ADDRESS: _____

NAMES(S) ON DEED: _____

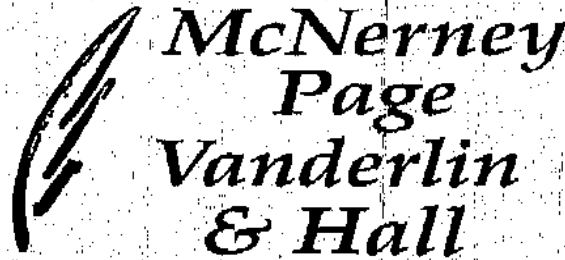
PURCHASER(S) SIGNATURE(S): _____

TOTAL DUE: \$ _____

LESS DEPOSIT: \$ _____

DOWN PAYMENT: \$ _____

TOTAL DUE IN 8 DAYS \$ _____



SENDER: Robin A. Read, Esquire
TO: Sheriff Chamberlain
COMPANY: COLUMBIA COUNTY COURTHOUSE
FAX NO.: 570.389.5625
DATE: August 3, 2010
TOTAL NUMBER OF PAGES INCLUDING THIS PAGE: 2

IF YOU DO NOT RECEIVE ALL PAGES, OR HAVE ANY
PROBLEM WITH RECEIPT, PLEASE TELEPHONE
COURTNEY AT (570) 326-6555

MESSAGE:

PLEASE NOTE:

The information contained in this facsimile message is privileged and confidential and is intended only for the use of the individual(s) or entity named above who have been specifically authorized to receive it. If the reader is not the intended recipient, you are hereby notified that any dissemination, distribution or copying of this communication is strictly prohibited. If you have received this communication in error, please notify us immediately by telephone and return all pages to the address shown above. Thank you.

NEW IRS RULES RESTRICT WRITTEN FEDERAL TAX ADVICE FROM LAWYERS AND ACCOUNTANTS. WE INCLUDE THIS STATEMENT IN ALL OUTBOUND EMAILS BECAUSE EVEN INADVERTENT VIOLATIONS MAY BE PENALIZED. NOTHING IN THIS MESSAGE IS INTENDED TO BE USED, OR MAY BE USED, TO AVOID ANY PENALTY UNDER FEDERAL TAX LAWS. THIS MESSAGE WAS NOT WRITTEN TO SUPPORT THE PROMOTION OR MARKETING OF ANY TRANSACTION. CONTACT THE SENDER IF YOU WISH TO ENGAGE US TO PROVIDE FORMAL WRITTEN ADVICE AS TO TAX ISSUES.

Original _____ will X will not follow under separate cover.

433 Market Street, Williamsport, PA 17701
(570) 326-6555
Fax - (570) 326-3170

PO Box 380
Bloomsburg, PA 17815

Phone 570-389-5622
Fax 570-389-5625

**COLUMBIA COUNTY
SHERIFF'S OFFICE**

Fax

To: Atty Robin Read

From: Sheriff Timothy T. Chamberlain

Fax:

Pages: 2

Phone:

Date: Oct 5, 2010

Re: Lozak-Frey foreclosure

CC:

☐ **Urgent** ☐ **For Review** ☐ **Please Comment** ☐ **Please Reply** ☐ **Please Recycle**

● **Comments:**

Aug. 3 this sale was stayed, however to this point we have not received a balance of cost in the amount of \$232.98. Attached is a cost sheet.

INTERNAL REVENUE SERVICE
TECHNICAL SUPPORT GROUP
WILLIAM GREEN FEDERAL BUILDING
600 ARCH STREET ROOM 3259
PHILADELPHIA, PA 19106

SENDER: COMPLETE THIS SECTION

Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired. Print your name and address on the reverse so that we can return the card to you. Attach this card to the back of the mailpiece, or on the front if space permits.

Article Addressed to:

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. 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

COMPLETE THIS SECTION ON DELIVERY

A. Signature ☒ Agent ☐ Address
B. Received by (Printed Name) **FEB 1 8 2010** Date of Delivery
C. Date of Delivery
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

2. Article Number (Transfer from service label) **7007 3020 0001 4837 8020**
PS Form 3811, February 2004 Domestic Return Receipt 102595-02-M-15

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. 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

COMPLETE THIS SECTION ON DELIVERY

A. Signature ☒ Agent ☐ Address
B. Received by (Printed Name) **FEB 1 8 2010** C. Date of Delivery
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

2. Article Number (Transfer from service label) **7007 3020 0001 4837 8013**
Receipt 102595-02-M-15

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. 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:

U.S. SMALL BUSINESS ADMINISTRATION
PHILADELPHIA DISTRICT OFFICE
ROBERT N.C. NIX FEDERAL BUILDING
900 MARKET STREET-5TH FLOOR
PHILADELPHIA, PA 19107

COMPLETE THIS SECTION ON DELIVERY

A. Signature ☒ Agent ☐ Address
B. Received by (Printed Name) **2/2/10** C. Date of Delivery
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

2. Article Number (Transfer from service label) **7007 3020 0001 4837 8037**
PS Form 3811, February 2004 Domestic Return Receipt 102595-02-M-15

COMPLETE THIS SECTION ON DELIVERY

A. Signature ☒ Agent ☐ Address
B. Received by (Printed Name) **2/2/10** 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 3. 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:

COMPLETE THIS SECTION ON DELIVERY

A. Signature ☒ Agent ☐ Address
B. Received by (Printed Name) **2/2/10** C. Date of Delivery
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.

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

Capital One Bank c/o
Paul Klemm, Esq.
425 Eagle Rock Avenue
Roseland, NJ 07068

County 024

PARCELID:

29.12-003-03.000

TAX YEAR: 2010

ALTERNATE ID:

VERSION:

4

UPDATED: 3 RNEWHART

on 07/14/2010 08:33 am

CUR:

Y

Owner: LOZAK JOSEPH A

Multi Owners: Y

Billroll: PRIM

PRIMARY

Stub/Receipt:

Date Rcvd: 01/14/2010

Location: 219 DEVIL HOLE RUN RD

Owner Occupy:

Bankruptcy Flag: Y

Delq

Year

Billroll

Tax

Penalty

Interest

Fees/
Other

Total

2008	PRIM	3,513.53	349.99	521.64	190.00	4,575.16
------	------	----------	--------	--------	--------	----------

2009	PRIM	3,520.57	350.69	174.24	75.00	4,120.50
------	------	----------	--------	--------	-------	----------

Total:		7,034.10	700.68	695.88	265.00	8,695.66
--------	--	----------	--------	--------	--------	----------

Last Payment:

Last Notice Date: 06/21/2010

Type: NOT

Stay Agreement: NO

Stay Year:

Date:

Tax Sale Type: U UPSET

Date:

Tax Sale Status: BKRP BANKRUPTCY

0.000000

5.00 Tax cert.

87700.0000 Total amount

McNERNEY, PAGE, VANDERLIN & HALL
ATTORNEYS AND COUNSELLORS AT LAW

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Michael H. Collins
Peter G. Facey
T. Max Hall
Benjamin E. Landon
Thomas C. Marshall
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Of Counsel
Garth D. Everett*
* PA House of Representatives

Joseph M. McNerney 1939-1967
Allen P. Page, Jr. 1949-1975
O. William Vanderlin 1950-1999
Charles J. McKelvey 1969-2000

REPLY TO:
WILLIAMSPORT

April 27, 2010

via facsimile 389-5625

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

Re: Susquehanna Bank PA, successor to WNB Bank vs.
Joseph A. Lozak and Patricia A. Frey, a/k/a Patti A.
Frey; Columbia County Civil Action No. 2009 CV-1618

Dear Sheriff Chamberlain:

Please postpone the scheduled sale of April 28, 2010 in the above-referenced matter and continue same for August 4, 2010 at 9:00 a.m. Please announce at the April 28, 2010 sale date that this matter has been rescheduled.

Thank you for your assistance in this matter.

Very truly yours,

McNERNEY, PAGE, VANDERLIN & HALL



Ann S. Pepperman

ASP/mmh

**CHARLES A. SZYBIST
LAW OFFICE**

Charles A. Szybist
e-mail: charles.szybist@verizon.net

423 Mulberry Street
Williamsport, PA 17701-6379
Telephone (570) 326-0559
Fax (570) 326-7460

Mark C. Szybist
e-mail: mszybist@verizon.net

April 26, 2010

Ann S. Pepperman, Esquire
McNerney, Page, Vanderlin & Hall
433 Market Street
Williamsport, PA 17701
apepperman@mpvhlaw.com

Re: Susquehanna Bank, successor to Susquehanna Bank PA v. Patti A. Frey,
2009-CV-1617, 2010-ED-17

Susquehanna Bank, successor to WNB Bank v. Joseph A. Lozak and
Patricia A. Frey, a/k/a Patti A. Frey, 2009-CV-1618, 2010-ED-18

In re: Patricia A. Frey, a/k/a Patti A. Frey, 5:10-bk-03457

Dear Ms. Pepperman:

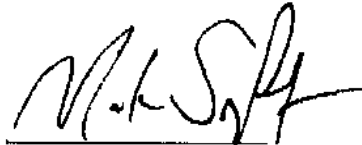
Please be advised that we have been retained by Patricia A. Frey, a defendant in the Columbia County civil actions captioned above, and that we have filed a chapter 13 bankruptcy petition on Ms. Frey's behalf. The bankruptcy case number is 5:10-bk-03457. A copy of the Notice of Bankruptcy Case Filing is enclosed.

A public sale of Ms. Frey's real estate at 219 Devil Hole Run Road in Benton was previously scheduled for Wednesday, April 28, 2010 at 9:30 a.m. in case number 2009-CV-1618, 2010-ED-18. A public sale of her real estate at 2950 State Route 42, Millville, Greenwood Township, was scheduled for the same date in case number 2009-CV-1617, 2010-ED-17. By copy of this letter, I am notifying the Columbia County Sheriff that both sales are be canceled due to the filing of the bankruptcy petition.

We will be filing Ms. Frey's bankruptcy schedules and statements and her chapter 13 plan in due course. If you have any questions in the meantime, please do not hesitate to call me.

Thank you very much.

Very Truly Yours,

A handwritten signature in black ink, appearing to read 'Mark Szybist', written over a horizontal line.

Mark C. Szybist

encl.

cc: Timothy T. Chamberlain, Columbia County Sheriff
Patricia A. Frey

USBC PAM - LIVE - VERSION 3.3.3

Page 1 of 1

United States Bankruptcy Court
Middle District of Pennsylvania

Notice of Bankruptcy Case Filing

A bankruptcy case concerning the debtor(s) listed below was filed under Chapter 13 of the United States Bankruptcy Code, entered on 04/26/2010 at 5:30 PM and filed on 04/26/2010.



Patricia A Frey
219 Devil Hole Run Road
Benton, PA 17814
SSN / ITIN: xxx-xx-7243
aka
Patti A Frey

The case was filed by the debtor's attorney:

Charles A. Szybist
423 Mulberry Street
Williamsport, PA 17701
570 326-0559

The case was assigned case number 5:10-bk-03457.

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

If you would like to view the bankruptcy petition and other documents filed by the debtor, they are available at our *Internet* home page <http://ecf.pamb.uscourts.gov/> or at the Clerk's Office, U.S. Bankruptcy Court, 274 Max Rosenn U.S. Courthouse, 197 South Main Street, Wilkes-Barre, PA 18701.

You may be a creditor of the debtor. If so, you will receive an additional notice from the court setting forth important deadlines.

Terrence S. Miller
Clerk, U.S. Bankruptcy Court

PACER Service Center			
Transaction Receipt			
04/26/2010 17:30:05			
PACER Login:	cs0224	Client Code:	
Description:	Notice of Filing	Search Criteria:	5:10-bk-03457
Billable Pages:	1	Cost:	0.08

STATE OF PENNSYLVANIA
COUNTY OF COLUMBIA } SS

Paula J. Barry being duly sworn according to law deposes and says that Press Enterprise is a newspaper of general circulation with its principal office and place of business at 3185 Lackawanna Avenue, Bloomsburg, County of Columbia and State of Pennsylvania, and was established on the 1st day of March, 1902, and has been published daily, continuously in said Town, County and State since that day and on the attached notice April 7, 14, 21, 2010 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 21st day of April, 2010

(Notary Public)

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Dennis L. Ashenfelder, 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.

TIMOTHY T. CHAMBERLAIN



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P.O. BOX 380
BLOOMSBURG, PA 17815
FAX: (570) 389-5621

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

SUSQUEHANNA BANK, SUCCESSOR TO
WNB BANK

VS

Docket # 18ED2010

MORTGAGE FORECLOSURE

JOSEPH A. LOZAK
PATRICIA A. FREY AKA PATTI A. FREY

AFFIDAVIT OF SERVICE

NOW, THIS TUESDAY, APRIL 20, 2010, AT 3:45 PM, SERVED THE WITHIN MORTGAGE FORECLOSURE UPON PATTI FREY AT 2950 SR 42, MILLVILLE BY HANDING TO CAROLYN LOZAK, A/C PLACE OF BUSINESS, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.


SWORN AND SUBSCRIBED BEFORE ME
THIS WEDNESDAY, APRIL 21, 2010


NOTARY PUBLIC

Notarial Seal
SARAH JANE KLINGAMAN
Notary Public
Town of Bloomsburg, Columbia County PA
My Commission Expires September 30, 2012

SO ANSWERS,


SHERIFF TIMOTHY T. CHAMBERLAIN


J. CARTER
DEPUTY SHERIFF

TIMOTHY T. CHAMBERLAIN



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P.O. BOX 380
BLOOMSBURG, PA. 17815
FAX: (570) 389-5623

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

SUSQUEHANNA BANK, SUCCESSOR TO
WNB BANK

Docket # 18ED2010

VS

MORTGAGE FORECLOSURE

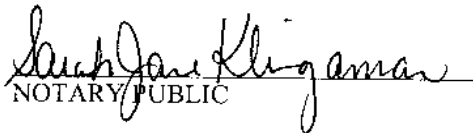
JOSEPH A. LOZAK
PATRICIA A. FREY AKA PATTI A. FREY

AFFIDAVIT OF SERVICE

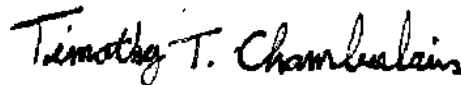
NOW, THIS TUESDAY, APRIL 20, 2010, AT 3:45 PM, SERVED THE WITHIN MORTGAGE FORECLOSURE UPON JOSEPH LOZAK AT 219 DEVIL HOLE RUN ROAD, BENTON BY HANDING TO CAROLYN LOZAK, A/C PLACE OF BUSINESS, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME
THIS WEDNESDAY, APRIL 21, 2010


NOTARY PUBLIC

Notarial Seal
SARAH JANE KLINGAMAN
Notary Public
Town of Bloomsburg, Columbia County PA
My Commission Expires September 30, 2012



X
TIMOTHY T. CHAMBERLAIN
SHERIFF

X
J. ARTER
DEPUTY SHERIFF

MCNERNEY, PAGE, VANDERLIN & HALL
433 MARKET STREET
Suite
WILLIAMSPORT, PA 17701

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: J. ARTER
DATE RECEIVED 2/12/2010

SERVICE# 2 - OF - 11 SERVICES
DOCKET # 18ED2010

PLAINTIFF SUSQUEHANNA BANK, SUCCESSOR TO WNB BANK

DEFENDANT JOSEPH A. LOZAK
PATRICIA A. FREY AKA PATTI A. FREY
ATTORNEY FIRM MCNERNEY, PAGE, VANDERLIN & HALL

PERSON/CORP TO SERVED	PAPERS TO SERVED
PATTI FREY	MORTGAGE FORECLOSURE
219 DEVIL HOLE RUN ROAD	
BENTON	

SERVED UPON CAROLYN LOZAK

RELATIONSHIP Aic IDENTIFICATION _____

DATE 4-20-10 TIME 1545 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) SERVED CAROLYN LOZAK, AIC
JOE LOZAK'S MOTHER AT HIS BUSINESS
THE FOIA HOTEL, MILLVILLE PA.

ATTEMPTS
DATE

TIME

OFFICER

REMARKS

DEPUTY

J. Carter
DATE 4-20-10

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: J. ARTER
DATE RECEIVED 2/12/2010

SERVICE# 1 - OF - 11 SERVICES
DOCKET # 18ED2010

PLAINTIFF SUSQUEHANNA BANK, SUCCESSOR TO WNB BANK

DEFENDANT JOSEPH A. LOZAK
PATRICIA A. FREY AKA PATTI A. FREY
ATTORNEY FIRM MCNERNEY, PAGE, VANDERLIN & HALL

PERSON/CORP TO SERVED	PAPERS TO SERVED
JOSEPH LOZAK	MORTGAGE FORECLOSURE
219 DEVIL HOLE RUN ROAD	
BENTON	

SERVED UPON CAROLYN LOZAK

RELATIONSHIP WIFE IDENTIFICATION _____

DATE 4-20-10 TIME 1545 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

4-6-10 - 0735 CALLED L.M. - 2
4-7-10 1150 L.C.
4-15-10 1155 CALLED BAR MAN
4-15-10 - 1160 CALLED 220-5130
4-19-10 1500 CALLED NO ANSWER

F. OTHER (SPECIFY) SERVED AT IOLA HOTEL.
JOE LOZAKS BUSINESS - HILLVILLE PA

ATTEMPTS	DATE	TIME	OFFICER	REMARKS
----------	------	------	---------	---------

6-10-10	2-27-10	1255	2	CALLED L.M. 220-5130
	3-4-10	0830	2	" "
	3-10-10	0840	2	" "
DEPUTY <u>Flister</u>	DATE <u>4-20-10</u>			
	3-24-10	1145	2	L.C.
	3-24-10	1500	2	CALLED LEFT MESSAGE
	3-24-10	1540	2	" "
	3-24-10	1600	2	" "
	3-26-10	1235	2	CALLED LEFT MESSAGE
	3-24-10	0935	2	" "



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.

SUSQUEHANNA BANK

VS.

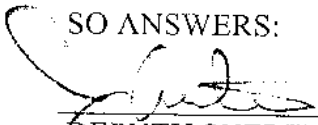
JOSEPH LOZAK AND PATRICIA FREY


WRIT OF EXECUTION #18 OF 2010 ED

POSTING OF PROPERTY

March 25, 2010 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE
PROPERTY OF JOSEPH LOZAK AND PATRICIA FREY AT 219 DEVIL HOLE RUN RD BENTON
COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY COLUMBIA COUNTY
CHIEF DEPUTY SHERIFF JAMES ARTER.

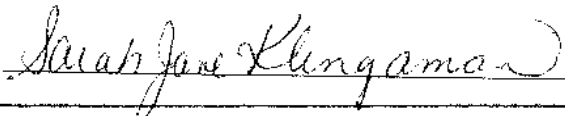
SO ANSWERS:


DEPUTY SHERIFF


TIMOTHY T. CHAMBERLAIN
SHERIFF

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 25TH DAY OF MARCH 2010



Notarial Seal
SARAH JANE KLINGAMAN
Notary Public

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

SUSQUEHANNA BANK, successor
to SUSQUEHANNA BANK PA,
Plaintiff

vs.

PATTI A. FREY,
Defendant

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

: NO. 2009-CV-1617
:
:

: CIVIL ACTION - LAW
: MORTGAGE FORECLOSURE

AFFIDAVIT OF NON-MILITARY SERVICE

James C. Sitzer, being duly sworn according to law,
deposes and says that he/she is Assistant Vice President of Susquehanna Bank,
successor to Susquehanna Bank PA and that to the best of his/her knowledge,
information and belief, the Defendant is not currently in any branch of the armed
services.

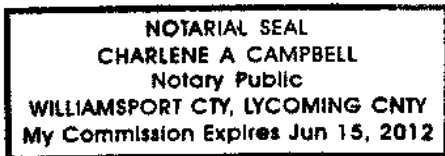
James C. Sitzer

Sworn to and subscribed

before me this 11 day of

March, 2010.

Charlene A. Campbell
Notary Public



SUSQUEHANNA BANK, successor
to SUSQUEHANNA BANK PA,
Plaintiff

vs.

PATTI A. FREY,
Defendant

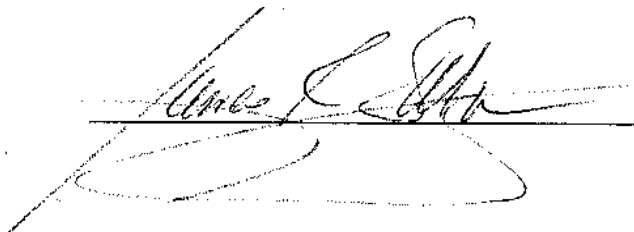
: IN THE COURT OF COMMON PLEAS OF
: COLUMBIA COUNTY, PENNSYLVANIA
:
:
:

: NO. 2009-CV-1617
:
:

: CIVIL ACTION - LAW
: MORTGAGE FORECLOSURE

AFFIDAVIT OF NON-MILITARY SERVICE

James R. Seltzer, being duly sworn according to law,
deposes and says that he/she is Assistant Vice President of Susquehanna Bank,
successor to Susquehanna Bank PA and that to the best of his/her knowledge,
information and belief, the Defendant is not currently in any branch of the armed
services.

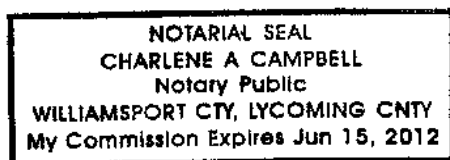


Sworn to and subscribed

before me this 11 day of

March, 2010.

Charlene A. Campbell
Notary Public



Tax Notice 2010 County & Municipality

PINE TWP

MAKE CHECKS PAYABLE TO:

Debra Piatt
211 BEECH GLENN RD
Benton PA 17814

HOURS: MONDAY: 9PM TO 9PM DURING DISCOUNT
AFTER DISCOUNT BY APPT. ONLY.
MY HOME: 1PM TO 3PM ON APRIL 24 & AUG 28
PHONE: 570-458-6072

FOR: COLUMBIA County

DATE
03/01/2010BILL NO.
27531

DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	TAX AMOUNT DUE	INCL. PENALTY
GENERAL	70.412	6.146	424.09	432.75	476.03
SINKING		1.345	92.81	94.70	104.17
TWP RE		.389	26.84	27.39	28.76
The discount & penalty have been calculated for your convenience					
PAY THIS AMOUNT			543.74 April 30 If paid on or before	554.84 June 30 If paid on or before	608.98 June 30 If paid after

TAXES ARE DUE & PAYABLE - PROMPT PAYMENTS REQUESTED

LOZAK JOSEPH A
PATTI A FREY
219 DEVILS HOLE RUN RD
BENTON PA 17814

CNTY TWP
Discount 2 % 2 %
Penalty 10 % 5 %
PARCEL: 29-12-003-03,000
219 DEVIL HOLE RUN RD
4.57 Acres Land
Buildings
Total Assessment

7,931
62,481
70,412

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

This tax returned
to courthouse on:
January 1, 2011

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: J. ARTER
DATE RECEIVED 2/12/2010

SERVICE# 4 - OF - 11 SERVICES
DOCKET # 18ED2010

PLAINTIFF SUSQUEHANNA BANK, SUCCESSOR TO WNB BANK

DEFENDANT JOSEPH A. LOZAK
PATRICIA A. FREY AKA PATTI A. FREY
ATTORNEY FIRM MCNERNEY, PAGE, VANDERLIN & HALL

PERSON/CORP TO SERVED
DEBRA PIATT-TAX COLLECTOR
211 BEECH GLENN ROAD
BENTON

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON DE POSTED FRONT DOOR

RELATIONSHIP _____ IDENTIFICATION _____

DATE 2-23-10 TIME 1245 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

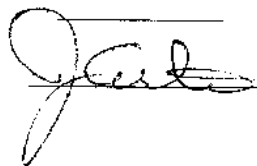
F. OTHER (SPECIFY) _____

ATTEMPTS

DATE	TIME	OFFICER	REMARKS
------	------	---------	---------

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

DEPUTY



DATE 2-23-10

McNERNEY, PAGE, VANDERLIN & HALL
ATTORNEYS AND COUNSELLORS AT LAW

George V. Cohen
Michael H. Collins
Peter G. Facey
T. Max Hall
Benjamin E. Landon
Thomas C. Marshall
Ann S. Pepperman
Cynthia Ranck Person
Robin A. Read
Rebecca L. Reinhardt
N. Randall Sees
Ryan M. Tira
Levi I. Woodward
E. Eugene Yaw*
*PA Senate

433 Market Street
P.O. Box 7
Williamsport, PA 17703
Telephone: 570-326-6555
FAX: 570-326-3170
Office e-mail: mpvh@mpvhlaw.com
◀◀◀▶▶▶▶▶
Hall's Station Office
21 Kristi Road, Suite 1
Pennsdale, PA 17756
Telephone: 570-546-5111
FAX: 570-546-7561
www.mpvhlaw.com

Of Counsel
Garth D. Everett*

* PA House of Representatives

Joseph M. McNerney 1939-1967
Allen P. Page, Jr. 1949-1975
O. William Vanderlin 1950-1999
Charles J. McKelvey 1969-2000

REPLY TO:
WILLIAMSPORT

February 22, 2010

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

Re: Susquehanna Bank PA, successor to WNB Bank vs.
Joseph A. Lozak and Patricia A. Frey, a/k/a Patti A.
Frey; Columbia County Civil Action No. 2009 CV-1618

Dear Sheriff Chamberlain:

Per your request, enclosed please find the original and one (1) copy of an Affidavit of Non-Military Service in the above matter.

If you have any questions or need anything further, please do not hesitate to contact me.

Very truly yours,

McNERNEY, PAGE, VANDERLIN & HALL


Mary M. Hurd, Paralegal

Enclosures

SUSQUEHANNA BANK, successor
to WNB BANK,
Plaintiff

vs.

JOSEPH A. LOZAK and
PATRICIA A. FREY, a/k/a
PATTI A. FREY,
Defendants

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

: NO. 2009-CV-1618
:
:
:

: CIVIL ACTION - LAW
: MORTGAGE FORECLOSURE

AFFIDAVIT OF NON-MILITARY SERVICE

Sharon L. Steiner, being duly sworn according to law,
deposes and says that he/she is Legal Coordinator of SBI Loan Center and that to
the best of his/her knowledge, information and belief, the Defendant is not currently in
any branch of the armed services.

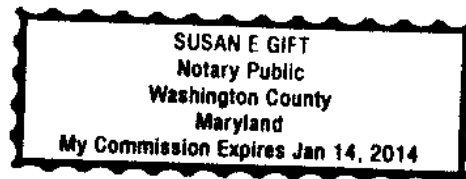
Sharon L. Steiner

Sworn to and subscribed

before me this 18th day of

February, 2010.

Susan E. Gift
Notary Public



SUSQUEHANNA BANK, successor
to WNB BANK,
Plaintiff

vs.

JOSEPH A. LOZAK and
PATRICIA A. FREY, a/k/a
PATTI A. FREY,
Defendants

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

: NO. 2009-CV-1618
:
:
:

: CIVIL ACTION - LAW
: MORTGAGE FORECLOSURE

AFFIDAVIT OF NON-MILITARY SERVICE

Sharon L. Steiner, being duly sworn according to law,
deposes and says that he/she is Legal Coordinator of SBI Loan Center and that to
the best of his/her knowledge, information and belief, the Defendant is not currently in
any branch of the armed services.

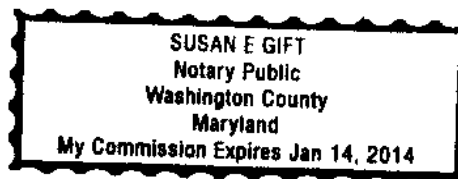
Sharon L. Steiner

Sworn to and subscribed

before me this 18th day of

February, 2010.

Susan E. Gift
Notary Public



COUNTY OF COLUMBIA
REAL ESTATE TAX LIEN CERTIFICATE

DATE:19-FEB-10

FEE:\$5.00

CERT. NO:7094

LOZAK JOSEPH A
PATTI A FREY
219 DEVILS HOLE RUN RD
BENTON PA 17814

DISTRICT: PINE TWP
DEED 20030-6288
LOCATION: 219 DEVIL HOLE RUN RD BENTON
PARCEL: 29 -12 -003-03,000

YEAR	BILL ROLL	AMOUNT	INTEREST	PENDING COSTS	TOTAL AMOUNT DUE
2008	PRIM	4,315.26	86.93	55.00	4,457.19
2009	PRIM	3,915.30	87.10	60.00	4,062.40
TOTAL DUE :					\$8,519.59

TAX CLAIM TOTAL AMOUNT DUE DURING THE MONTH OF: May ,2010

THIS IS TO CERTIFY THAT, ACCORDING TO OUR RECORDS, TAX LIENS AS OF
DECEMBER 31, 2009

REQUESTED BY: Timothy T. Chamberlain, Sheriff
dm

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 2/12/2010

SERVICE# 8 - OF - 11 SERVICES
DOCKET # 18ED2010

PLAINTIFF SUSQUEHANNA BANK, SUCCESSOR TO WNB BANK

DEFENDANT JOSEPH A. LOZAK
PATRICIA A. FREY AKA PATTI A. FREY
ATTORNEY FIRM MCNERNEY, PAGE, VANDERLIN & HALL

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 2-19-10 TIME 683 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. C. Miller

DATE 2-19-10

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 2/12/2010

SERVICE# 5 - OF - 11 SERVICES
DOCKET # 18ED2010

PLAINTIFF SUSQUEHANNA BANK, SUCCESSOR TO WNB BANK

DEFENDANT JOSEPH A. LOZAK
PATRICIA A. FREY AKA PATTI A. FREY
ATTORNEY FIRM MCNERNEY, PAGE, VANDERLIN & HALL

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

SERVED UPON MAREX Cell

RELATIONSHIP Customer Service IDENTIFICATION _____

DATE 2-18-10 TIME 0855 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. Cuta DATE 2-18-10

REAL ESTATE OUTLINE

ED # 18-10

DATE RECEIVED 3-12-10
DOCKET AND INDEX 3-17-10

CHECK FOR PROPER INFO.

WRIT OF EXECUTION	<u>✓</u>	
COPY OF DESCRIPTION	<u>✓</u>	
WHEREABOUTS OF LKA	<u>✓</u>	
NON-MILITARY AFFIDAVIT	<u>✓</u>	
NOTICES OF SHERIFF SALE	<u>✓</u>	
WAIVER OF WATCHMAN	<u>✓</u>	
AFFIDAVIT OF LIENS LIST	<u>✓</u>	
CHECK FOR \$1,350.00 OR _____	<u>✓</u>	CK# <u>110240892</u>

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

SALE DATE	<u>Apr 22, 10</u>	TIME <u>09:50</u>
POSTING DATE	<u>Mar 26, 10</u>	
ADV. DATES FOR NEWSPAPER	1 ST WEEK <u>Apr 5</u>	
	2 ND WEEK <u>Apr 12</u>	
	3 RD WEEK <u>Apr 19</u>	

SHERIFF'S SALE

WEDNESDAY APRIL 28, 2010 AT 9:30 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 18 OF 2010 ED AND CIVIL WRIT NO. 1618 OF 2009 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 piece, parcel and lot of land situate in the Township of Pine, County of Columbia and commonwealth of Pennsylvania, bounded and described as follows:

BEGINNING at a point in the center of Township Road No. T-683 where said road intersects boundary between land now or formerly of LaRue D. Bitler and Mabel Bitler, his wife, and lands now formerly of Harry Potter, said point being sixteen and one-half (16 1/2) feet north from an iron pin situated in said boundary line; thence from said point of beginning and along line now or formerly of Harry Potter, south one (1) degree west one thousand seven hundred (1,700) feet to an iron pin; thence by line of land now or formerly of Glen Stere, north eighty-nine (89) degrees west three hundred seventy (370) feet to an iron pin; thence by line of other lands now or formerly of LaRue D. Bitler and Mabel Bitler, his wife, north fourteen (14) degrees twenty (20) minutes east, five hundred ninety (590) feet to an iron pin; thence continuing along the same, south eighty-four (84) degrees forty-five (45) minutes east two hundred eight (208) feet to an iron pin; thence continuing along the same north one (1) degree east one thousand one hundred forty-four (1,144) feet to the center of Township Road T-683 aforesaid; thence by the center of said Township Road south seventy-three (73) degrees forty (40) minutes east, thirty (30) feet to the point and place of beginning.

Containing 4.57 acres.

BEING the same premises granted and conveyed unto Joseph A. Lozak and Patti A. Frey, as joint tenants with the right of survivorship and not as tenants in common, by deed of Graddon P. Bitler and Gloria D. Bitler, his wife, dated May 2, 2003 and recorded in the Office for the Recording of Deeds in and for Columbia County, to Instrument No. 200306288.

FOR IDENTIFICATION PURPOSES ONLY, being known as Parcel No. 29-12-003-03 in the Office of the Columbia County Tax Assessor.

SEIZED, taken in execution and to be sold as the property of Joseph A. Lozak and Patricia A. Frey, a/k/a Patti A. Frey, under a judgment entered against them in the Court of Common Pleas of Columbia County, Pennsylvania, docketed to No. 2009-CV-1618.

TERMS OF SALE

MINIMUM PAYMENT AT TIME OF SALE The bidder shall pay to the Sheriff at the time of the bid price or costs (whichever is greater). Minimum payment 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 shall be paid within (10) days after time of sale in cash, certified check or cashier's check.

IMPORTANT NOTICE FOR FAILURE TO PAY BID PRICE FAILURE TO PAY THE BID PRICE IN ACCORDANCE WITH THESE TERMS MAY RESULT IN SERIOUS FINANCIAL CONSEQUENCES TO THE BIDDER. DO NOT BID UNLESS YOU 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 performance due within a resale of the property or to resell the property at the bidder's risk and without any further notice to the bidder. In the case of a default all sums paid by bidder will be considered forfeited, but will be applied as to the bidder's damages recoverable. The defaulting bidder will be responsible for any attorney's fees incurred by the Sheriff in connection with action against the bidder in which the bidder is found liable for damages.

If proceeds are payable to the Plaintiff, the proceeds check will be payable to Plaintiff, unless the Columbia County Sheriff's Office receives advance written notice otherwise, signed by an authorized representation of the Plaintiff.

Plaintiff's Attorney
Ann Pepperman
PO Box 7
Williamsport, PA 17701

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

SHERIFF'S SALE

WEDNESDAY APRIL 28, 2010 AT 9:30 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 18 OF 2010 ED AND CIVIL WRIT NO. 1618 OF 2009 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 piece, parcel and lot of land situate in the Township of Pine, County of Columbia and commonwealth of Pennsylvania, bounded and described as follows:

BEGINNING at a point in the center of Township Road No. T-683 where said road intersects boundary between land now or formerly of LaRue D. Bitler and Mabel Bitler, his wife, and lands now formerly of Harry Potter, said point being sixteen and one-half (16 1/2) feet north from an iron pin situated in said boundary line; thence from said point of beginning and along line now or formerly of Harry Potter, south one (1) degree west one thousand seven hundred (1,700) feet to an iron pin; thence by line of land now or formerly of Glen Store, north eighty-nine (89) degrees west three hundred seventy (370) feet to an iron pin; thence by line of other lands now or formerly of LaRue D. Bitler and Mabel Bitler, his wife, north fourteen (14) degrees twenty (20) minutes east, five hundred ninety (590) feet to an iron pin; thence continuing along the same, south eighty-four (84) degrees forty-five (45) minutes east two hundred eight (208) feet to an iron pin; thence continuing along the same north one (1) degree east one thousand one hundred forty-four (1,144) feet to the center of Township Road T-683 aforesaid; thence by the center of said Township Road south seventy-three (73) degrees forty (40) minutes east, thirty (30) feet to the point and place of beginning.

Containing 4.57 acres.

BEING the same premises granted and conveyed unto Joseph A. Lozak and Patti A. Frey, as joint tenants with the right of survivorship and not as tenants in common, by deed of Graddon P. Bitler and Gloria D. Bitler, his wife, dated May 2, 2003 and recorded in the Office for the Recording of Deeds in and for Columbia County, to Instrument No. 200306288.

FOR IDENTIFICATION PURPOSES ONLY, being known as Parcel No. 29-12-003-03 in the Office of the Columbia County Tax Assessor.

SEIZED, taken in execution and to be sold as the property of Joseph A. Lozak and Patricia A. Frey, a/k/a Patti A. Frey, under a judgment entered against them in the Court of Common Pleas of Columbia County, Pennsylvania, docketed to No. 2009-CV-1618.

TERMS OF SALE

MINIMUM PAYMENT AT TIME OF SALE: The bidder's bid is to be 100% percent of the bid price. A cash or cashier's check opening bid at sale. Minimum payment of 10% be paid in cash or cashier's check at time of sale.

REMAINING BALANCE OF BID PRICE: Any remaining amount of the bid price is to be paid within (8) days after the sale in cash, cashier's 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 set forth above, the Sheriff may elect either to sue the bidder for the balance due without regard to the proceeds of the sale 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 received by auctioneer will be considered forfeited, but will be applied against any damages recoverable. The successful bidder will be liable for the balance of any attorney fees incurred by the Sheriff in connection with any action brought by the bidder for any breach of the bidder's failure to pay the bid price.

If proceeds are payable to the Plaintiff, the proceeds check will be payable to Plaintiff, unless the Columbia County Sheriff's Office receives advance written notice otherwise, signed by an authorized representation of the Plaintiff.

Plaintiff's Attorney
Ann Pepperman
PO Box 7
Williamsport, PA 17701

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

SHERIFF'S SALE

WEDNESDAY APRIL 28, 2010 AT 9:30 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 18 OF 2010 ED AND CIVIL WRIT NO. 1618 OF 2009 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:

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Containing 4.57 acres.

BEING the same premises granted and conveyed unto Joseph A. Lozak and Patti A. Frey, as joint tenants with the right of survivorship and not as tenants in common, by deed of Gradon P. Bitler and Gloria D. Bitler, his wife, dated May 2, 2003 and recorded in the Office for the Recording of Deeds in and for Columbia County, to Instrument No. 200306288.

FOR IDENTIFICATION PURPOSES ONLY, being known as Parcel No. 29-12-003-03 in the Office of the Columbia County Tax Assessor.

SEIZED, taken in execution and to be sold as the property of Joseph A. Lozak and Patricia A. Frey, a/k/a Patti A. Frey, under a judgment entered against them in the Court of Common Pleas of Columbia County, Pennsylvania, docketed to No. 2009-CV-1618.

TERMS OF SALE

MINIMUM PAYMENT AT TIME OF SALE The greater of ten (10%) percent of the bid price or cost to begin bid at sale. Full 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 10 days after the sale in cash, certified check or cashier's check.

IMPORTANT NOTICE FOR FAILURE TO PAY FAILURE TO PAY THE BID PRICE IN ACCORDANCE WITH THESE TERMS MAY RESULT IN SERIOUS CIVIL AND CRIMINAL 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 breach of sales contract, the bidder will be held liable for any damages suffered by the Sheriff in connection with any action against the bidder in which the bidder is found liable for damages.

If proceeds are payable to the Plaintiff, the proceeds check will be payable to Plaintiff, unless the Columbia County Sheriff's Office receives advance written notice otherwise, signed by an authorized representation of the Plaintiff.

Plaintiff's Attorney
Ann Pepperman
PO Box 7
Williamsport, PA 17701

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

SHERIFF'S SALE

WEDNESDAY APRIL 28, 2010 AT 9:30 AM

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SEIZED, taken in execution and to be sold as the property of Joseph A. Lozak and Patricia A. Frey, a/k/a Patti A. Frey, under a judgment entered against them in the Court of Common Pleas of Columbia County, Pennsylvania, docketed to No. 2009-CV-1618.

TERMS OF SALE

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

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

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

If the successful bidder fails to pay the bid price as per the above terms, the Sheriff may elect either to sue the bidder for the balance due without a resale of 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.

If proceeds are payable to the Plaintiff, the proceeds check will be payable to Plaintiff, unless the Columbia County Sheriff's Office receives advance written notice otherwise, signed by an authorized representation of the Plaintiff.

Plaintiff's Attorney
Ann Pepperman
PO Box 7
Williamsport, PA 17701

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

SUSQUEHANNA BANK, successor
to WNB BANK,
Plaintiff

vs.

JOSEPH A. LOZAK and
PATRICIA A. FREY, a/k/a
PATTI A. FREY,
Defendants

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

: NO. 2009-CV-1618

: 2010-ED-18

: CIVIL ACTION - LAW
: MORTGAGE FORECLOSURE

NOTICE

This paper is a Writ of Execution. It 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.

The law provides that certain property cannot be taken. Such property is said to be exempt. There is a debtor's exemption of \$300.00. There are other exemptions which may be applicable to you. Attached is a summary of some of the major exemptions. You may have other exemptions or other rights.

If you have an exemption, you should do the following promptly: (1) Fill out the attached claim form and demand for a prompt hearing. (2) Deliver the form or mail it to the Sheriff's Office at the address noted.

You should come to court ready to explain your exemption. If you do not come to court and prove your exemption, you may lose some of your property.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER CONTACT:

Pennsylvania Bar Association
Lawyer Referral Service
100 South Street
P. O. Box 186
Harrisburg, PA 17108-0186
Telephone (800) 692-7375

IF YOU CANNOT AFFORD A LAWYER, YOU MAY BE ELIGIBLE FOR LEGAL AID THROUGH:

Legal Services Office
168 East Fifth Street
Bloomsburg, PA 17815
Telephone (570) 784-8760

Submitted by;

McNERNEY, PAGE, VANDERLIN & HALL

BY: 

Ann S. Pepperman, Esquire
Attorney for Plaintiff
I.D. No. 25482

MAJOR EXEMPTIONS UNDER PENNSYLVANIA AND FEDERAL LAW

1. \$300.00 statutory exemption.
2. Bibles, school books, sewing machines, uniforms and equipment.
3. Most wages and unemployment compensation.
4. Social Security benefits.
5. Certain retirement funds and accounts.
6. Certain veteran and armed forces benefits.
7. Certain insurance proceeds.
8. Such other exemptions as may be provided by law.

SUSQUEHANNA BANK, successsor
to WNB BANK,
Plaintiff

vs.

JOSEPH A. LOZAK and
PATRICIA A. FREY, a/k/a
PATTI A. FREY,
Defendants

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

: NO. 2009-CV-1618
:
:
:

2010-ED-18

: CIVIL ACTION - LAW
: MORTGAGE FORECLOSURE

**THIS CLAIM TO BE FILED WITH THE SHERIFF OF COLUMBIA COUNTY
35 West Main Street, Bloomsburg, PA 17815**

CLAIM FOR EXEMPTION

To The SHERIFF of COLUMBIA COUNTY

I, the within named defendant, claim exemption of property from levy or attachment:

(1) From my personal property in my possession which has been levied upon,

(a) I desire that my \$300 statutory exemption be

____ (i) set aside in kind (specify property to be set aside in kind):

____ (ii) paid in cash following the sale of the property levied upon; or

(b) I claim the following exemption (specify property and basis of exemption):

(2) From my property which is in the possession of a third party, I claim the following exemptions:

(a) my \$300 statutory exemption: ____ in cash; ____ in kind (specify property):

(b) Social Security benefits on deposit in the amount of \$_____

(c) other (specify amount and basis of exemption):

I request a prompt court hearing to determine the exemption. Notice of the hearing should be given to me at

(Address)

(Telephone)

I verify that the statements made in this Claim for Exemption are true and correct. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S. §4904 relating to unsworn falsification to authorities.

Date: _____

(Defendant)

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

SUSQUEHANNA BANK, successor to
WNB BANK,
Plaintiff

IN THE COURT OF COMMON PLEAS OF
COLUMBIA COUNTY, PENNSYLVANIA

Exec. No. 2010-ED-18

vs.

Orig. No. 2009-CV-1618

JOSEPH A. LOZAK and
PATRICIA A. FREY, a/k/a
PATTI A. FREY,
Defendants

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)

219 Devil Hole Run Rd., Benton, Columbia County, Pennsylvania

Amount Due	\$245,204.42
Interest to 01-08-10	9,967.04
Late Charges	432.00
Attorneys Fees	<u>2,000.00</u>
TOTAL	\$257,603.46

plus interest at a daily rate of \$45.619 67 per day from January 8 , 2010 until paid in full, late charges as they continue to accrue at the rate of \$86.40 per month from January 8, 2010 until payment is made to the Plaintiff and costs.

Tamara B. Kline, Prothon
Prothonotary, Common Pleas Court of
Columbia County, Pennsylvania

Dated: 12-12-2010

(SEAL)

BY: Barbara A. Schutte Deputy

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

ALL THAT CERTAIN piece, parcel and lot of land situate in the Township of Pine, County of Columbia and Commonwealth of Pennsylvania, bounded and described as follows:

BEGINNING at a point in the center of Township Road No. T-683 where said road intersects boundary between land now or formerly of LaRue D. Bitler and Mabel Bitler, his wife, and lands now or formerly of Harry Potter, said point being sixteen and one-half (16 ½) feet north from an iron pin situated in said boundary line; thence from said point of beginning and along line now or formerly of Harry Potter, south one (1) degree west one thousand seven hundred (1,700) feet to an iron pin; thence by line of land now or formerly of Glen Stere, north eighty-nine (89) degrees west three hundred seventy (370) feet to an iron pin; thence by line of other lands now or formerly of LaRue D. Bitler and Mabel Bitler, his wife, north fourteen (14) degrees twenty (20) minutes east, five hundred ninety (590) feet to an iron pin; thence continuing along the same, south eighty-four (84) degrees forty-five (45) minutes east two hundred eight (208) feet to an iron pin; thence continuing along the same north one (1) degree east one thousand one hundred forty-four (1,144) feet to the center of Township Road T-683 aforesaid; thence by the center of said Township Road south seventy-three (73) degrees forty (40) minutes east, thirty (30) feet to the point and place of beginning. Containing 4.57 acres.

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SUSQUEHANNA BANK, successor
to WNB BANK,
Plaintiff

vs.

JOSEPH A. LOZAK and
PATRICIA A. FREY, a/k/a
PATTI A. FREY,
Defendants

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

: NO. 2009-CV-1618
:
:
:
:

2010-EN-18

: CIVIL ACTION - LAW
: MORTGAGE FORECLOSURE

NOTICE

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The law provides that certain property cannot be taken. Such property is said to be exempt. There is a debtor's exemption of \$300.00. There are other exemptions which may be applicable to you. Attached is a summary of some of the major exemptions. You may have other exemptions or other rights.

If you have an exemption, you should do the following promptly: (1) Fill out the attached claim form and demand for a prompt hearing. (2) Deliver the form or mail it to the Sheriff's Office at the address noted.

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168 East Fifth Street
Bloomsburg, PA 17815
Telephone (570) 784-8760

Submitted by;

McNERNEY, PAGE, VANDERLIN & HALL

BY: 

Ann S. Pepperman, Esquire
Attorney for Plaintiff
I.D. No. 25482

MAJOR EXEMPTIONS UNDER PENNSYLVANIA AND FEDERAL LAW

1. \$300.00 statutory exemption.
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3. Most wages and unemployment compensation.
4. Social Security benefits.
5. Certain retirement funds and accounts.
6. Certain veteran and armed forces benefits.
7. Certain insurance proceeds.
8. Such other exemptions as may be provided by law.

SUSQUEHANNA BANK, successc
to WNB BANK,
Plaintiff

vs.

JOSEPH A. LOZAK and
PATRICIA A. FREY, a/k/a
PATTI A. FREY,
Defendants

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

: NO. 2009-CV-1618

2010-ETS-18

: CIVIL ACTION - LAW
: MORTGAGE FORECLOSURE

**THIS CLAIM TO BE FILED WITH THE SHERIFF OF COLUMBIA COUNTY
35 West Main Street, Bloomsburg, PA 17815**

CLAIM FOR EXEMPTION

To The SHERIFF of COLUMBIA COUNTY

I, the within named defendant, claim exemption of property from levy or attachment:

(1) From my personal property in my possession which has been levied upon,

(a) I desire that my \$300 statutory exemption be

____ (i) set aside in kind (specify property to be set aside in kind):

____ (ii) paid in cash following the sale of the property levied upon; or

(b) I claim the following exemption (specify property and basis of exemption):

(2) From my property which is in the possession of a third party, I claim the following exemptions:

(a) my \$300 statutory exemption: ____ in cash; ____ in kind (specify property):

(b) Social Security benefits on deposit in the amount of \$_____;

(c) other (specify amount and basis of exemption):

I request a prompt court hearing to determine the exemption. Notice of the hearing should be given to me at

(Address)

(Telephone)

I verify that the statements made in this Claim for Exemption are true and correct. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S. §4904 relating to unsworn falsification to authorities.

Date: _____

(Defendant)

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

SUSQUEHANNA BANK, successor to
WNB BANK,
Plaintiff

IN THE COURT OF COMMON PLEAS OF
COLUMBIA COUNTY, PENNSYLVANIA

Exec. No. 2010-ED-18

vs.

Orig. No. 2009-CV-1618

JOSEPH A. LOZAK and
PATRICIA A. FREY, a/k/a
PATTI A. FREY,
Defendants

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)

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Amount Due	\$245,204.42
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plus interest at a daily rate of \$45.619 67 per day from January 8 , 2010 until paid in full, late charges as they continue to accrue at the rate of \$86.40 per month from January 8, 2010 until payment is made to the Plaintiff and costs.

Tamm B. Klune, Prothy
Prothonotary, Common Pleas Court of
Columbia County, Pennsylvania

Dated: 12-12-2010

(SEAL)

BY: Barbara N. Silvette, Chf Deputy

2010 Dec 12 PM 3:11
BY: No. 182 11/12/2010

ALL THAT CERTAIN piece, parcel and lot of land situate in the Township of Pine, County of Columbia and Commonwealth of Pennsylvania, bounded and described as follows:

BEGINNING at a point in the center of Township Road No. T-683 where said road intersects boundary between land now or formerly of LaRue D. Bitler and Mabel Bitler, his wife, and lands now or formerly of Harry Potter, said point being sixteen and one-half (16 ½) feet north from an iron pin situated in said boundary line; thence from said point of beginning and along line now or formerly of Harry Potter, south one (1) degree west one thousand seven hundred (1,700) feet to an iron pin; thence by line of land now or formerly of Glen Stere, north eighty-nine (89) degrees west three hundred seventy (370) feet to an iron pin; thence by line of other lands now or formerly of LaRue D. Bitler and Mabel Bitler, his wife, north fourteen (14) degrees twenty (20) minutes east, five hundred ninety (590) feet to an iron pin; thence continuing along the same, south eighty-four (84) degrees forty-five (45) minutes east two hundred eight (208) feet to an iron pin; thence continuing along the same north one (1) degree east one thousand one hundred forty-four (1,144) feet to the center of Township Road T-683 aforesaid; thence by the center of said Township Road south seventy-three (73) degrees forty (40) minutes east, thirty (30) feet to the point and place of beginning. Containing 4.57 acres.

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SUSQUEHANNA BANK, successor
to WNB BANK,
Plaintiff

vs.

JOSEPH A. LOZAK and
PATRICIA A. FREY, a/k/a
PATTI A. FREY,
Defendants

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

: NO. 2009-CV-1618
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: 2010-EN-18
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: CIVIL ACTION - LAW
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This paper is a Writ of Execution. It 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.

The law provides that certain property cannot be taken. Such property is said to be exempt. There is a debtor's exemption of \$300.00. There are other exemptions which may be applicable to you. Attached is a summary of some of the major exemptions. You may have other exemptions or other rights.

If you have an exemption, you should do the following promptly: (1) Fill out the attached claim form and demand for a prompt hearing. (2) Deliver the form or mail it to the Sheriff's Office at the address noted.

You should come to court ready to explain your exemption. If you do not come to court and prove your exemption, you may lose some of your property.

**YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A
LAWYER CONTACT:**

Pennsylvania Bar Association
Lawyer Referral Service
100 South Street
P. O. Box 186
Harrisburg, PA 17108-0186
Telephone (800) 692-7375

IF YOU CANNOT AFFORD A LAWYER, YOU MAY BE ELIGIBLE FOR LEGAL AID THROUGH:

Legal Services Office
168 East Fifth Street
Bloomsburg, PA 17815
Telephone (570) 784-8760

Submitted by;

McNERNEY, PAGE, VANDERLIN & HALL

BY: 

Ann S. Pepperman, Esquire
Attorney for Plaintiff
I.D. No. 25482

MAJOR EXEMPTIONS UNDER PENNSYLVANIA AND FEDERAL LAW

1. \$300.00 statutory exemption.
2. Bibles, school books, sewing machines, uniforms and equipment.
3. Most wages and unemployment compensation.
4. Social Security benefits.
5. Certain retirement funds and accounts.
6. Certain veteran and armed forces benefits.
7. Certain insurance proceeds.
8. Such other exemptions as may be provided by law.

SUSQUEHANNA BANK, successc
to WNB BANK,
Plaintiff

vs.

JOSEPH A. LOZAK and
PATRICIA A. FREY, a/k/a
PATTI A. FREY,
Defendants

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

: NO. 2009-CV-1618

2010-ED-18

: CIVIL ACTION - LAW
: MORTGAGE FORECLOSURE

**THIS CLAIM TO BE FILED WITH THE SHERIFF OF COLUMBIA COUNTY
35 West Main Street, Bloomsburg, PA 17815**

CLAIM FOR EXEMPTION

To The SHERIFF of COLUMBIA COUNTY

I, the within named defendant, claim exemption of property from levy or attachment:

(1) From my personal property in my possession which has been levied upon,

(a) I desire that my \$300 statutory exemption be

____ (i) set aside in kind (specify property to be set aside in kind):

____ (ii) paid in cash following the sale of the property levied upon; or

(b) I claim the following exemption (specify property and basis of exemption):

(2) From my property which is in the possession of a third party, I claim the following exemptions:

(a) my \$300 statutory exemption: ____ in cash; ____ in kind (specify property):

(b) Social Security benefits on deposit in the amount of \$_____

(c) other (specify amount and basis of exemption):

I request a prompt court hearing to determine the exemption. Notice of the hearing should be given to me at

(Address)

(Telephone)

I verify that the statements made in this Claim for Exemption are true and correct. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S. §4904 relating to unsworn falsification to authorities.

Date: _____

(Defendant)

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

SUSQUEHANNA BANK, successor to
WNB BANK,
Plaintiff

IN THE COURT OF COMMON PLEAS OF
COLUMBIA COUNTY, PENNSYLVANIA

Exec. No. 2010-ES-18

vs.

Orig. No. 2009-CV-1618

JOSEPH A. LOZAK and
PATRICIA A. FREY, a/k/a
PATTI A. FREY,
Defendants

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)

219 Devil Hole Run Rd., Benton, Columbia County, Pennsylvania

Amount Due	\$245,204.42
Interest to 01-08-10	9,967.04
Late Charges	432.00
Attorneys Fees	<u>2,000.00</u>
TOTAL	\$257,603.46

plus interest at a daily rate of \$45.619 67 per day from January 8 , 2010 until paid in full, late charges as they continue to accrue at the rate of \$86.40 per month from January 8, 2010 until payment is made to the Plaintiff and costs.

Dated: 02-12-2010

(SEAL)

BY: Barbara N. Schmitt, Chief Deputy

Tamara B. Kline, Prothy.
Prothonotary, Common Pleas Court of
Columbia County, Pennsylvania
Proth & Clerk of Sev. Courts
My Com. Ex. 1st Monday in 2012

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FOR IDENTIFICATION PURPOSES ONLY, being known as Parcel No. 29-12-003-03 in the Office of the Columbia County Tax Assessor.

SEIZED, taken in execution and to be sold as the property of Joseph A. Lozak and Patricia A. Frey, a/k/a Patti A. Frey, under a judgment entered against them in the Court of Common Pleas of Columbia County, Pennsylvania, docketed to No. 2009-CV-1618.

SUSQUEHANNA BANK, successor
to WNB BANK,
Plaintiff

vs.

JOSEPH A. LOZAK and
PATRICIA A. FREY, a/k/a
PATTI A. FREY,
Defendants

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

: NO. 2009-CV-1618
:
:
:

: CIVIL ACTION - LAW
: MORTGAGE FORECLOSURE

AFFIDAVIT PURSUANT TO RULE 3129.1

COMMONWEALTH OF PENNSYLVANIA

:

: ss

COUNTY OF LYCOMING

:

ANN S. PEPPERMAN, attorney for Plaintiff and authorized to make this affidavit on its behalf, being duly sworn according to law, sets forth as of the date the praecipe for the writ of execution was filed, the following information concerning the real property located at 219 Devil Hole Run Rd., Benton, Columbia County, Pennsylvania, described in Exhibit "A" attached hereto and made a part of this affidavit.

1. Name and address of owners or reputed owners:

Name

Address

Joseph A. Lozak

219 Devil Hole Run Rd.
Benton, PA 17814

Patricia A. Frey, a/k/a
Patti A. Frey

29 Devil Hole Run Rd.
Benton, PA 17814

2. Name and address of Defendants in the judgment:

Name

Address

Joseph A. Lozak

219 Devil Hole Run Rd.
Benton, PA 17814

Patricia A. Frey, a/k/a
Patti A. Frey

29 Devil Hole Run Rd.
Benton, PA 17814

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

<u>Name</u>	<u>Address</u>
Susquehanna Bank, successor to WNB Bank	329 Pine Street Williamsport, PA 17701
Capital One Bank (USA), N.A.	c/o Paul J. Klemm, Esquire 425 Eagle Rock Ave. Roseland, NJ 07068

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

<u>Name</u>	<u>Address</u>
WNB Bank, now Susquehanna Bank	329 Pine Street Williamsport, PA 17701
Susquehanna Bank PA, now Susquehanna Bank	329 Pine Street Williamsport, PA 17701

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

<u>Name</u>	<u>Address</u>
Debra Piatt, Tax Collector	211 Beech Glenn Road Benton, PA 17814
Columbia County Tax Claim Bureau	11 West Main Street Main Street County Annex Bloomsburg, PA 17815

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

Name

Address

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

None

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. §4904 relating to unsworn falsification to authorities.

2/12/10
Date

Ann S. Pepperman
Ann S. Pepperman, Esquire

ALL THAT CERTAIN piece, parcel and lot of land situate in the Township of Pine, County of Columbia and Commonwealth of Pennsylvania, bounded and described as follows:

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BEING the same premises granted and conveyed unto Joseph A. Lozak and Patti A. Frey, as joint tenants with the right of survivorship and not as tenants in common, by deed of Graddon P. Bitler and Gloria D. Bitler, his wife, dated May 2, 2003 and recorded in the Office for the Recording of Deeds in and for Columbia County, to Instrument No. 200306288.

FOR IDENTIFICATION PURPOSES ONLY, being known as Parcel No. 29-12-003-03 in the Office of the Columbia County Tax Assessor.

SEIZED, taken in execution and to be sold as the property of Joseph A. Lozak and Patricia A. Frey, a/k/a Patti A. Frey, under a judgment entered against them in the Court of Common Pleas of Columbia County, Pennsylvania, docketed to No. 2009-CV-1618.

SUSQUEHANNA BANK, successor to WNB BANK, Plaintiff	:	IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA
	:	
vs.	:	NO. 2009-CV-1618
	:	
JOSEPH A. LOZAK and PATRICIA A. FREY, a/k/a PATTI A. FREY, Defendants	:	CIVIL ACTION - LAW MORTGAGE FORECLOSURE

**NOTICE PURSUANT TO
PA.R.C.P. 3129.2**

TO: Joseph A. Lozak and Patricia A. Frey, a/k/a Patti A. Frey, Defendants in the above-captioned matter and owners or reputed owners of the real estate hereinafter described and the following lienholders and interested parties:

Susquehanna Bank, successor
to WNB Bank
329 Pine Street
Williamsport, PA 17701

Capital One Bank (USA), N.A.
c/o Paul J. Klemm, Esquire
425 Eagle Rock Ave.
Roseland, NJ 07068

Debra Piatt, Tax Collector
211 Beech Glenn Road
Benton, PA 17814

Columbia County Tax Claim Bureau
11 West Main Street
Main Street County Annex
Bloomsburg, PA 17815

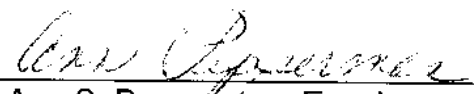
YOU ARE HEREBY NOTIFIED that by virtue of a Writ of Execution issued out of the Court of Common Pleas of Columbia County upon a judgment obtained in the

above stated mortgage foreclosure action, and directed to the Sheriff of Columbia County, the Sheriff of Columbia County will expose to public sale at the Columbia County Courthouse, 35 West Main Street, Bloomsburg, Pennsylvania, on _____, 2010, at _____, _____m., the real estate and the improvements erected thereon, if any, described in Exhibit "A" attached hereto and made a part of this Notice.

You are further notified that a schedule of proposed distribution of the proceeds of the above sale will be filed by the Sheriff of Columbia County, Pennsylvania, in his office at the Columbia County Courthouse, 35 West Main Street, Bloomsburg, Pennsylvania on _____, 2010 and that distribution of said proceeds will be made in accordance with said Schedule of Distribution unless exceptions are filed thereto within ten (10) days thereafter.

Submitted by;

McNERNEY, PAGE, VANDERLIN & HALL

BY: 
Ann S. Pepperman, Esquire
Attorney for Plaintiff
Attorney ID No. 25482

433 Market Street
P.O. Box 7
Williamsport, PA 17703
Telephone: 570-326-6555

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SUSQUEHANNA BANK, successor
to SUSQUEHANNA BANK PA,
Plaintiff

vs.

PATTI A. FREY,
Defendant

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

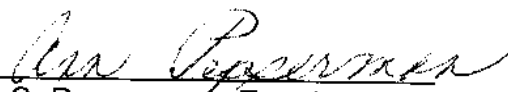
: NO. 2009-CV-1617
:
:

: CIVIL ACTION - LAW
: MORTGAGE FORECLOSURE

WAIVER OF WATCHMAN

I, Ann S. Pepperman, Esquire, do hereby state that any Deputy Sheriff or Sheriff levying upon or attaching any property under the writ issued in the above-captioned matter may leave same without a watchman, in custody of whomever is found in possession, after notifying such person of such levy or attachment, without liability of the part of such Deputy Sheriff or Sheriff to any plaintiff herein for any loss, destruction or removal of any such property before the Sheriff's sale thereof.

Attorney for Plaintiff


Ann S. Pepperman, Esquire
I.D. No. 25482

433 Market Street
PO Box 7
Williamsport, PA 17701
(570) 326-6555

SUSQUEHANNA BANK, successor
to SUSQUEHANNA BANK PA,
Plaintiff

vs.


PATTI A. FREY,
Defendant

: IN THE COURT OF COMMON PLEAS OF
: COLUMBIA COUNTY, PENNSYLVANIA
:
:
: NO. 2009-CV-1617
:
: CIVIL ACTION - LAW
: MORTGAGE FORECLOSURE

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Attorney for Plaintiff


Ann S. Pepperman, Esquire
I.D. No. 25482

433 Market Street
PO Box 7
Williamsport, PA 17701
(570) 326-6555

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THIS DOCUMENT HAS AN ARTIFICIAL WATERMARK PRINTED ON THE BACK



OFFICIAL CHECK

ABSENCE OF THIS FEATURE WILL INDICATE A COPY.

5/209
110

110240892

Date: 1/19/10

Pay to the
order of COLUMBIA COUNTY SHERIFF
EXACTLY **1,350 AND 00/100 DOLLARS

\$*****1,350.00

DRAWER: SUSQUEHANNA BANK

Authorized Signature

M E M O :

DEPOSIT FOR SHERIFF SALE JOSEPH LOZAK

ISSUED BY: MONEYGRAM PAYMENTS SYSTEMS, INC.
P.O. BOX 9476 MINNEAPOLIS MN 55480
DRAWEE: BOSTON SAFE DEPOSIT & TRUST COMPANY
BOSTON, MA

⑈0110240892⑈ ⑈011007092⑈0150012089190⑈