SHERIFF'S SALE COST SHEET

Navy 884 vs	s. 1/19/16/
NO. 180-16 ED NO. 30/8-16	S. // Phe/ D DATE/TIME OF SALE Stoyed
DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$ 130,00
LEVY (PER PARCEL	\$15.00 \$ ラグ <i>心</i>
MAILING COSTS	*
ADVERTISING SALE BILLS & COPIES	\$17.50
ADVERTISING SALE (NEWSPAPER)	\$15.00
MILEAGE	\$ / 5. 70
POSTING HANDBILL	\$15.00
CRYING/ADJOURN SALE	\$10.00
SHERIFF'S DEED	\$35.00
TRANSFER TAX FORM	\$25:00 \$25:00
DISTRIBUTION FORM	\$25,00 \$ 1/1/6
COPIES	9 1/2 c
NOTARY	********* \$ P(1.30)
TOTAL *********	**************************************
WEB POSTING	\$150.00
PRESS ENTERPRISE INC.	\$ /, 3/3/20
SOLICITOR'S SERVICES	\$ 75:00
TOTAL ********	********* \$ //63,70
TOTAL	Ψ
PROTHONOTARY (NOTARY)	\$10.00
RECORDER OF DEEDS TOTAL ************************************	******
	
REAL ESTATE TAXES:	
BORO, TWP & COUNTY 20	\$
SCHOOL DIST. 20	\$
DELINQUENT 20	\$ 57-
TOTAL ********	********** \$ 5,00
MUNICIPAL FEES DUE:	. D
SEWER 20_	\$
WATER 20_	\$ \$_ *********
TOTAL *******	******
CLID CHAD GE EEE (INCHEN	\$ 70,60g
SURCHARGE FEE (DSTE)	Φ <u></u>
MISC.	Φ Φ
TATAL *******	\$ <u> </u>
TOTAL	
TOTAL COSTS (OF	PENING BID) \$ /500,00

Fax:

MARK J. UDREN, ESQUIRE NJ MANAGING ATTORNEY

TINA MARIE RICH OFFICE ADMINISTRATOR UDREN LAW OFFICES, P.C. WOODCREST CORPORATE CENTER 111 WOODCREST ROAD SUITE 200 CHERRY HILL. NEW JERSEY 08003-3620

856.669.5400 FAX: 856 . 669 . 5399

FREDDIE MAC PENNSYLVANIA

March 1, 2011

Sent via telefax #(570) 389-5625

Columbia County Sheriff's Office P.O. Box 380 Bloomsburg, PA 17815 ATTN: Tim CHamberland/Wendy

Re: Navy Federal Credit Union

vs.

Steven G. Rishel

Columbia County C.C.P. No. 2010-CV-2018-MF

239 Rishel Road, Bloomsburg, PA 17815

SS Date: March 2, 2011

Dear Tim CHamberland/Wendy:

Please stay the Sheriff's Sale scheduled for March 2, 2011.

_Sale is stayed for the following reason:

per court order to follow

Thank you for your attention to this matter.

incerely yours,

Stears

Foreclosure Manager

/SMT

LAW OFFICE HUMMEL & LEWIS, LLP 3 EAST FIFTH STREET BLOOMSBURG, PENNSYLVANIA 17815

C. CLEVELAND HUMMEL BARRY A. LEWIS JOHN A. MIHALIK MICHAEL B. SMITH CLEVELAND C. HUMMEL (RETIRED)

570.784.7668 570.784.7516 FAX: 570.387.8132 www.hummelaindlewis.com

DATE OF TRANSMISSION: FEBRUARY 25, 2011

TELECOPIER COVER LETTER

TO: TIM CHAMBERLAIN, SHERIFF

FAX: 389-5625

CC:

FROM:

MICHAEL B. SMITH, ESOUIRE

Hummel & Lewis, LLP 3 East Fifth Street Bloomsburg, PA 17815

RE: SHERIFF'S SALE

MESSAGE: IN CONNECTION WITH THE ATTACHED MATTER, PLEASE VERIFY IN WRITING THAT THE SALE HAS BEEN CANCELLED.

WE ARE TRANSMITTING 2 PAGES, INCLUDING THIS COVER LETTER. WE WILL FAX ROUTINE CORRESPONDENCE VIA FACSIMILE TRANSMISSION UNLESS YOU WOULD PREFER THE USE OF REGULAR MAIL. IF THE TRANSMISSION IS NOT FULLY RECEIVED FOR ANY REASON, PLEASE CONTACT GAIL AT OUR OFFICE AT 570/784-7666.

(THE CONFIDENTIALITY OF FACSIMILE TRANSMISSIONS CANNOT BE ASSURED.)

IRS Circular 230 Notice: To ensure compliance with certain regulations promulgated by the U.S. Internal Revenue Service, we inform you that any federal tax advice contained in this communication (including any attachments) is not intended or written to be used, and cannot be used, by any taxpayer for the purpose of (1) avoiding tax-related penalties under the U.S. Internal Revenue Code, or (2) promoting, marketing or recommending to another party any tax-related matters addressed herein, unless expressly stated otherwise.

NAVY FEDERAL CREDIT UNION.

IN THE COURT OF COMMON PLEAS

OF THE 26TH JUDICIAL DISTRICT

Plaintiff

CF PENNSYLVANIA

VS

COLUMBIA COUNTY BRANCH

STEVEN G. RISHEL,

: CIVIL ACTION-LAW

Defendant

: NO. 2018 OF 2010

APPEARANCES:

JEROME B. BLANK, ESQUIRE, Attorney for Plaintiff. MICHAEL B. SMITH, ESQUIRE, Attorney for Defendant.

ORDER OF COURT

AND NOW, to wit, this 18th day of February, 2011, upon consideration of Defendant's petition to strike the judgement and Plaintiff's response thereto, it is ORDERED and DECREED that Defendant's petition to strike default judgement is granted and the judgement in this matter entered on December 14, 2010 is hereby stricken. Defendant shall file an answer to the complaint within 20 days of this date. The foreclosure sale scheduled for March 2nd, 2011 is hereby canceled as moot.

BY THE COURT.

A9.AI8MULIOD 30 Y THUOD TEERN OF COURTS OFFICE

HONORABLE THOMAS

10 :E d n3 93 107

YAATOMOHTOA9

NAVY FEDERAL CREDIT UNION, : IN THE COURT OF COMMON PLEAS : OF THE 26TH JUDICIAL DISTRICT
Plaintiff : OF PENNSYTVANCE

: COLUMBIA COUNTY BRANCH

STEVEN G. RISHED,

: CIVIL ACTION-LAW

Defendant : NO. 2018 OF 2010

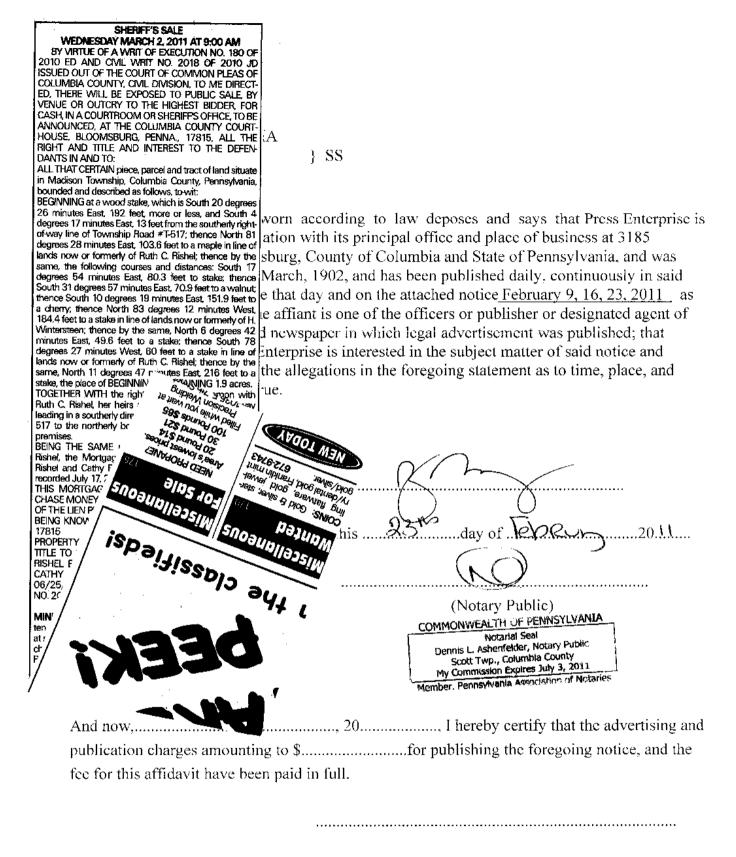
APPEARANCES:

JEROME B. BLANK, ESQUIRE, Attorney for Plaintiff. MICHAEL B. SMITH, ESQUIRE, Actorney for Defendant.

ORDER OF COURT

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BY THE COURT,



OFFICER: J. AR DATE RECEIVED	TER 12/15/2010	SERVICE# 1 - OI DOCKET # 180EI		
PLAINTIFF	NAVY FEDERA	AL CREDIT UNION		
PERSON/CORP TO STEVEN RISHEL 239 RISHEL ROAD	STEVEN G. RIS UDREN LAW (SERVED	OFFICE		
	ME MILEA			
Race Sex F	Height Weight 1	Eyes Hair	Age Military _	
	B. HOUSEHOLD MEN C. CORPORATION M D. REGISTERED AGF E. NOT FOUND AT P F. OTHER (SPECIFY)	ANAGING AGENT ENT LACE OF ATTEMP	PTED SERVICE	
ATTEMPTS DATE	TIME OF	FICER	REMARKS	
12-18-10 1	650 14		a Core Home	— ,
12.28.10 11.	19 <u>5</u>		C. IN Mai	
1-3-11 18 DEPUTY	7/2.	DATE / P	31-11	
1-13-11 144 1-19-11 08:	 -	CAH2d CANEA	784-5094	NO NASONE
1-24-11 1430	D 02 2	CAlled	FOT PLOWED L. S L.M. BOSTEL SALE T	-,-

CHERRY HILL, NJ 08003-3620

856-669-5400 pleadings@udren.com

Navy Federal Credit Union

Plaintiff

ν.

COURT OF COMMON PLEAS CIVIL DIVISION Columbia County

ATTORNEY FOR PLAINTIFF

MORTGAGE FORECLOSURE

2010-ED-180

NO. 2010-CV-2018-MF

Steven G. Rishel

Defendant(s)

WRIT OF EXECUTION

TO THE SHERIFF OF Columbia COUNTY:

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

> 239 Rishel Road Bloomsburg, PA 17815 SEE LEGAL DESCRIPTION ATTACHED

Amount due		\$ <u>100,518.69</u>
Interest From 12/11/2010 to Date of Sale Ongoing Per Diem of \$17.42 to actual date of sale including held at a later date	if	sale is
(Costs to be added)	\$_	
		Prothonotary
By Tamis B Kline Krol		Clerk
Date 12-14-10		

COURT OF COMMON PLEAS O. 2010-CV-2018-MF

Navy Federal Credit Union vs.
Steven G. Rishel

WRIT OF EXECUTION			
REAL DEBT	\$100,518.69		
INTEREST from 12/11/2010 to Date of Sale Ongoing Per Diem of \$1 to actual date of sale held at a later date			
COSTS PAID: PROTHY	\$		
SHERIFF	\$		
STATUTORY	\$		
COSTS DUE PROTHY.	\$		
PREMISES TO BE SOLD: 239 Rishel Road Bloomsburg, PA 17815 UDREN LAW OFFICES, P.C.			

Chandra M. Arkema, Esquire PA ID 203437

WOODCREST CORPORATE CENTER 111 WOODCREST ROAD, SUITE 200 CHERRY HILL, NJ 08003-3620 (856) 669-5400 pleadings@udren.com WOODCREST CORPORATE CL ER 111 WOODCREST ROAD, SUITE 200 CHERRY HILL, NJ 08003-3620 856-669-5400

pleadings@udren.com

Navy Federal Credit Union Plaintiff

v.

COURT OF COMMON PLEAS CIVIL DIVISION Columbia County

MORTGAGE FORECLOSURE

NO. 2010-CV-2018-MF

Steven G. Rishel

Defendant(s)

180ED2010

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: Steven G. Rishel 239 Rishel Road Bloomsburg, PA 17815

Your house (real estate) at 239 Rishel Road Bloomsburg, PA 17815 is scheduled to be sold at the Sheriff's Sale on March 2, 2011 , at 9:00 am Columbia County Courthouse, Bloomsburg, PA, to enforce the court judgment of \$100,518.69, obtained by Plaintiff above (the mortgagee) against you. If the sale is postponed, the property will be relisted for the Next Available Sale.

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

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

- 1. The sale will be cancelled if you pay to the mortgagee the back payment, late charges, costs and reasonable attorney's fees. To find out how much you must pay, you may call: (856) 669-5400.
- 2. You may be able to stop the sale by filing a petition asking the Court to strike or open the judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.
- 3. You may also be able to stop the sale through other legal proceedings. You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See notice on page two on how to obtain an attorney.)

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

- 1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid by calling 856-669-5400.
- 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 856-669-5400.
- 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 the 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 30 days after the 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 Schedule of Distribution is filed.
- 7. You may also have other rights and defenses, or ways of getting your home back, if you act immediately after the sale.

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

LAWYER REFERRAL SERVICE

North Penn Legal Services 168 East 5th Street Bloomsburg, PA 17815 570-784-8760

ASSOCIATION DE LICENCIDADOS North Penn Legal Services 168 East 5th Street Bloomsburg, PA 17815 570-784-8760

TIMOTHY T. CHAMBERLAIN



PHONE (570) 389-5622 24 HOUR PHONE (\$70) 784-6300

SHERIFF'S RETURN OF NO SERVICE

NAVY FEDERAL CREDIT UNION VS.

180ED2010

DEPUTY SHERIFF

STEVEN G. RISHEL

THE AFOREMENTIONED WRIT IS BEING RETURNED NOT SERVED, AS OF THIS 1/28/2011 FOR THE FOLLOWING REASONS: UNABLE TO SERVE

SWORN AND SUBSCRIBED BEFORE ME THIS Monday, January 31, 2011	SO ANSWERS: Timothy T. Chambalain
NOTARY PUBLIC	TIMOTHY T. CHAMBERLAIN SHERIFF
	BY: J. ARTER

TIMOTHY T. CHAMBERLAIN



PHONE (570) 389-5622 SHERIFF OF COLUMBIA COUNTY COURT HOUSE - P.O. BOX 380 BLOOMSBURG, PA 17815 FAX: (570) 389-5625

24 HOUR PHONE (570) 784-6300

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, COMMONWEALTH OF PENNSYLVANIA.

NAVY FEDERAL CREDIT UNION

VS.

STEVEN RISHEL

WRIT OF EXECUTION #180 2010 ED

POSTING OF PROPERTY

January 27, 2011 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE PROPERTY OF STEVEN RISHEL AT 239 RISHEL ROAD BLOOMSBURG COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY COLUMBIA COUNTY DEPUTY SHERIFF JAMES ARTER.

SO ANSWERS:

DEPUTY SHERJFF

TIMOTHY T. CHAMBERLAIN

SHERIFF

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 27TH DAY OF JANUARY 2011

Notarial Seal SARAH JANE KLINGAMAN Notary Public

Town of Bioomsburg, Columbia County PA

My Commission Expires September 30, 2012

ATTORNEY L R PLAINTIFF

UDREN LAW OFFICES, P.C. WOODCREST CORPORATE CENTER 111 WOODCREST ROAD, SUITE 200 CHERRY HILL, NJ 08003-3620 856-669-5400

pleadings@udren.com

Navy Federal Credit Union 820 Follin Lane Vienna, VA 22180

Plaintiff

π.

COURT OF COMMON PLEAS CIVIL DIVISION Columbia County

MORTGAGE FORECLOSURE

Steven G. Rishel 239 Rishel Road Bloomsburg, PA 17815 Defendant(s)

NO. 2010-CV-2018-MF

AFFIDAVIT OF NON-MILITARY SERVICE UNDER Pa.R.C.P 76

THE UNDERSIGNED states, upon information and belief, that the above Defendant(s) are not in the Military or Naval Service of the United States of America or its Allies as defined in the Soldiers and Sailors Civil Relief Act of 1940, as amended, and that the age and last known residence and employment of each Defendant are as follows:

Defendant:

Steven G. Rishel

Acre:

Over 18

Residence:

As captioned above

Employment:

Unknown

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

Name:

Title:

Company:

Chandra M. Arkema, Bequire

PA 10 203437

Connie Crawford

Madison Twp/Millville Boro – Tax Collector 2227 Valley Road Bloomsburg, PA 17815-6551 570-437-2153 ccrawford2227@hotmail.com

20-December-2010

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

Sheriff Chamberlain,

Enclosed, please find a copy of your letter of December 16, 2010, concerning the Rishel Property.

All taxes have been paid for 2010.

Connie Crawford

County/Township Paid 250.50 on April 13th (face – 255.61) School Paid 1220.09 on August 25th (face – 1244.99)

If you have any questions, please do not hesitate to call me.

Sincerely,

Connie Crawford Tax Collector

Madison Twp/Millville Boro

Enclosures



PHONE (570) 389-5627

24 HOUR PHONE (376) 784-6300

Thursday, December 16, 2010

CONNIE CRAWFORD-TAX COLLECTOR 2227 VALLEY ROAD BLOOMSBURG, P 17815-

NAVY FEDERAL CREDIT UNION VS STEVEN G. RISHEL

DOCKET # 180ED2010

JD # 2018JD2010

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

OFFICER: / / J. ARTER—DATE RECEIVED 12/15/2010

SERVICE# 2 - OF - 9 SERVICES

BATE RECEIVED	12/13/2010	DOCKET # 160)ED2010
PLAINTIFF	NAVY FEDE	RAL CRED IT UNI	ON
DEFENDANT	STEVEN G. R UDREN LAW	USHEL	
ATTORNEY FIRM	UDREN LAW	OFFICE	
PERSON/CORP TO	SERVED	PAPERS TO S	ERVED
CONNIE CRAWFOR	D-TAX COLLECTOR	MORTGAGE F	
2227 VALLEY ROAI)		
BLOOMSBURG	·	-	
SERVED UPON(Jannie Cogn	Co-A	
RELATIONSHIP	Tax Collector	IDENTIFICA	ATION
DATE <u>/2 /5/</u> 011	ME <u>1723</u> MILI	EAGE	OTHER
Race Scx I	Height Weight	Eyes Hair	Age Military
TYPE OF SERVICE:	A. PERSONAL SERVE B. HOUSEHOLD MICC. CORPORATION D. REGISTERED ACE. NOT FOUND AT	EMBER: 18+ YEA MANAGING AGE GENT	
	F. OTHER (SPECIFY	7)	
ATTEMPTS DATE	TIME C	FFICER	REMARKS
DEPUTY	2 forte	DATE_	12.18.10
DEFUIT	2 - July 12	DATE _	<u> </u>

OFFICER: DATE RECEIVED	12/15/2010	SERVICE# 3 - OF - 9 SERVICE# 180ED2010	VICES
PLAINTIFF	NAVY FEDEI	RAL CREDIT UNION	
DOMESTIC RELATI 15 PERRY AVE. BLOOMSBURG	UDREN LAW SERVED ONS	OFFICE	
		IDENTIFICATION	
DATE 12-11-16 TI	IME <u>09/0</u> MILE	EAGEOTHER _	
Race Sex 1	Height Weight	Eyes Hair Age	_Military
TYPE OF SERVICE:	B. HOUSEHOLD ME C. CORPORATION I D. REGISTERED AC E. NOT FOUND AT		AT POA
ATTEMPTS DATE	TIME O	FFICER REMARI	KS
DEPUTY (ita	DATE 17-17	/0

DATE RECEIVED	12/15/2010		6 - OF - 9 SERVICES 180ED2010	
PLAINTIFF	NAV	Y FEDERAL CREDIT	UNION	
DEFENDANT ATTORNEY FIRM		'EN G. RISHEL EN LAW OFFICE		
PERSON/CORP TO	SERVED	PAPERS T	D SERVED	
PERSON/CORP TO COLUMBIA COUN	TY TAX CLAIM	MORTGAC	E FORECLOSURE	
PO BOX 380				
BLOOMSBURG				
SERVED UPON 1) EL 2(1)	18'ac		
RELATIONSHIP C	ISRK	IDENTII	TICATION	
DATEI O-17-10 1	ГІМЕ <u>СВЭ</u> \$	MILEAGE	OTHER	
Race Sex	Height We	eight Eyes Hai	r Age Military	
TYPE OF SERVICE	B. HOUSEH C. CORPOR D. REGISTE	OLD MEMBER: 18+1 ATION MANAGING A		
	F. OTHER (S			
ATTEMPTS DATE	TIME		REMARKS	
DEPUTY	Cirk	DAT	E 12-17-10	
[-

COUNTY OF COLUMBIA TAX CLAIM BUREAU PO BOX 380 BLOOMSBURG PA 17815

REAL ESTATE TAX CERTIFICATION Fee: \$5.00 Cer

Date: 12/17/2010

Cert. NO: 9119

RISHEL STEVEN G 239 RISHEL RD BLOOMSBURG PA 17815

District: MADISON TWP Deed: 20020 -8436 Location: PARTIAL Parcel Id:21 -15 -010 02,000

Assessment: 31,988 Balances as of 12/17/2010

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

By: Timothy T. Char	mberlain.	Per:	dm.	
J	Sherif	, F		

To: Sheriff Chamberlard FACSIMILE TRANSMITTAL

Fax# 570-389-5625

From:

Katina Dowley

Date:

Pages:

(including this cover sheet)

Rishel 239 Rishel Rd.

2010 - CV - 2018 - MF

Woodcrest Corporate Center 111 Woodcrest Road, S⊔ite 200 Cherry Hill, NJ 08003-3620

Phone (856) 669-5400

Fax (856) 669-5399

SHERIFF'S SALE

WEDNESDAY MARCH 2, 2011 AT 9:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 180 OF 2010 ED AND CIVIL WRIT NO. 2018 OF 2010 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 tract of land situate in Madison Township, Columbia County, Pennsylvania, bounded and described as follows, to-wit:

BEGINNING at a wood stake, which is South 20 degrees 26 minutes East, 192 feet, more or less, and South 4 degrees 17 minutes East, 13 feet from the southerly right-of-way line of Township Road #T-517; thence North 81 degrees 28 minutes East, 103.6 feet to a maple in line of lands now or formerly of Ruth C. Rishel; thence by the same, the following courses and distances: South 17 degrees 54 minutes East, 80.3 feet to stake; thence South 31 degrees 57 minutes East, 70.9 feet to a walnut; thence South 10 degrees 19 minutes East, 151.9 feet to a cherry; thence North 83 degrees 12 minutes West, 184.4 feet to a stake in line of lands now or formerly of H. Wintersteen; thence by the same, North 6 degrees 42 minutes East, 49.6 feet to a stake; thence South 78 degrees 27 minutes West, 60 feet to a stake in line of lands now or formerly of Ruth C. Rishel; thence by the same, North 11 degrees 47 minutes East, 216 feet to a stake, the place of BEGINNING. CONTAINING 1.9 acres.

TOGETHER WITH the right of usage in common with Ruth C. Rishel, her heirs and assigns, of a right-of-way leading in a southerly direction from Township Route No. 517 to the northerly boundary of the above described premises.

BEING THE SAME premises conveyed to Steven G. Rishel, the Mortgagor herein, by deed of Douglas S. Rishel and Cathy

R. Rishel dated June 25, 2002 and recorded July 17, 2002.

THIS MORTGAGE BEING INTENDED TO BE A PURCHASE MONEY MORTGAGE UNDER THE PROVISIONS OF THE LIEN PRIORITY LAW, AS AMENDED.

BEING KNOWN AS: 239 Rishel Road Bloomsburg, PA 17815

PROPERTY ID NO. 21-15-010-02

TITLE TO SAID PREMISES IS VESTED IN STEVEN G. RISHEL BY DEED FROM DOUGLAS S. RISHEL AND CATHY R. RISHEL, HUSBAND AND WIFE DATED 06/25/2002 RECORDED 07/17/2001 INSTRUMENT NO. 200208436

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 with eight (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 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 proceed 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 Mark J. Udren 111 Woodcrest Road Cherry Hill, NJ 08003

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

REAL ESTATE OUTLINE

ED#<u>18)-36</u>

DATE RECEIVED /> /> // DOCKET AND INDEX	75 72
CHECK FOR PROPER WRIT OF EXECUTION COPY OF DESCRIPTION WHEREABOUTS OF LKA NON-MILITARY AFFIDAVIT NOTICES OF SHERIFF SALE WAIVER OF WATCHMAN AFFIDAVIT OF LIENS LIST CHECK FOR \$1,350.00 OR \$15.00.00 OR	CK# 1/2025
SALE DATE POSTING DATE ADV. DATES FOR NEWSPAPER	TIME 0700 1ST WEEK FC 9 2ND WEEK 3RD WEEK

Trans #

45344

Carrier / service:

POST

2PM

12/16/2010

Ship to:

IRS

INTERNAL REVENUE SERVICE

WILLIAM GREEN FEDERAL BUILDING

600 ARCH STREET ROOM 3259

Tracking #:

9171924291001000006510

Doc Ref #:

180ED2010

PHILADELPHIA PA 19106

Trans#

45343

Carrier / service:

POST

2PM

12/16/2010

Ship to:

SBA

U.S. Small Business Administration

PHILADELPHIA DISTRICT

OFFICE

PARKVIEW TOWERS

1150 FIRST AVE, 10TH FLR, STE 1001

Tracking #:

9171924291001000006503

Doc Ref#:

180ED2010

KING OR

PA 19406

PRUSSIA

Trans #

45342

Carrier / service: POST

2PM

12/16/2010

Ship to:

FAIR

OFFICE OF F.A.I.R.

DEPARTMENT OF PUBLIC WELFARE

PO BOX 8016

Tracking #:

9171924291001000006497

Doc Ref#:

180ED2010

HARRISBURG

PA 17105

Trans #

45341

Carrier / service:

POST

2PM

12/16/2010

Ship to:

cop

COMMONWEALTH OF PENNSYLVANIA

DEPT OF REV SHERIFF SALE

Tracking #:

9171924291001000006480

Doc Ref#:

180ED2010

HARRISBURG

DEPARTMENT 281230

PA 17128

WOODCREST CORPORATE CF ER 111 WOODCREST ROAD, SUITE 200 CHERRY HILL, NJ 08003-3620 856-669-5400

pleadings@udren.com

Navy Federal Credit Union Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

v.

MORTGAGE FORECLOSURE

Steven G. Rishel

Defendant(s)

NO. 2010-CV-2018-MF

2010-ED-180

WRIT OF EXECUTION

TO THE SHERIFF OF Columbia COUNTY:

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

239 Rishel Road Bloomsburg, PA 17815 SEE LEGAL DESCRIPTION ATTACHED

Amount due		\$100,518.69
Interest From <u>12/11/2010</u> to Date of Sale		
Ongoing Per Diem of <u>\$17.42</u> to actual date of sale including held at a later date	if ;	sale is
(Costs to be added)	\$_	
		Prothonotary
By Termi B Kline KPB		
		Clerk
Date $12-14-10$		

ATTORNEY FOR PLAINTIFF

pleadings@udren.com

856-669-5400

Navy Federal Credit Union Plaintiff

v.

COURT OF COMMON PLEAS CIVIL DIVISION

Columbia County

MORTGAGE FORECLOSURE

Steven G. Rishel

Defendant(s)

NO. 2010-CV-2018-MF

CERTIFICATE TO THE SHERIFF

Т	HEREBY	CERTIFY	THAT

- The judgment entered in the above matter is based on an Action: I.
 - In Assumpsit (Contract)
 - In Trespass (Accident) В.
 - X C. In Mortgage Foreclosure
 - On a Note accompanying a purchase money mortgage and the D. property being exposed to sale is the mortgaged property.
- The Defendant(s) own the property being exposed to sale as: II.
 - An individual __X_A.
 - ____В. Tenants by Entireties
 - c. Joint Tenants with right of survivorship
 - A partnership D.
 - Tenants in Common Ε.
 - A corporation __F.
- III. The Defendant(s) is (are):
 - Resident in the Commonwealth of Pennsylvania X.A.
 - ____В. Not resident in the Commonwealth of Pennsylvania
 - If more than one Defendant and either A or B above is not ____C. applicable, state which Defendant is resident of the Commonwealth of Pennsylvania.

Resident:

UDREN LAW OFFICES, P.C.

Chandra M. Arkema, Esquire PA ID 203437

Attorneys for

WOODCREST CORPORATE C: 'ER 111 WOODCREST ROAD, SUITE 200 CHERRY HILL, NJ 08003-3620 856-669-5400

pleadings@udren.com

Navy Federal Credit Union Plaintiff

v.

COURT OF COMMON PLEAS CIVIL DIVISION Columbia County

MORTGAGE FORECLOSURE

Steven G. Rishel

Defendant(s)

NO. 2010-CV-2018-MF

CERTIFICATE

I hereby state that as the attorney for the Plaintiff in the above-captioned matter and that the premises are not subject to the provisions of Act 91 because it is:

- An FHA insured mortgage
- Non-owner occupied
-) Vacant
- (X) Act 91 procedures have been fulfilled.
- Over 36 months delinquent.

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

UDREN LAW OFFICES, P.C.

Chandra M. Arkema, Esquire PA ID 203437

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CF ER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

ATTORNEY FOR PLAINTIFF

pleadings@udren.com

Navy Federal Credit Union Plaintiff

v.

COURT OF COMMON PLEAS CIVIL DIVISION Columbia County

MORTGAGE FORECLOSURE

Steven G. Rishel

Defendant(s)

NO. 2010-CV-2018-MF

CERTIFICATE

I hereby state that as the attorney for the Plaintiff in the above-captioned matter and that the premises are not subject to the provisions of Act 91 because it is:

- () An FHA insured mortgage
- () Non-owner occupied
- () Vacant
- (X) Act 91 procedures have been fulfilled.
-) Over 36 months delinquent.

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

UDREN LAW OFFICES, P.C.

Attorneys for Plaintiff

Chandra M. Arkema, Esquire
PA ID 203437

ATTORNEY FOR PLAINTIFF

UDREN LAW OFFICES, P.C. WOODCREST CORPORATE C: :ER 111 WOODCREST ROAD, SUITE 200 CHERRY HILL, NJ 08003-3620 856-669-5400

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Navy Federal Credit Union Plaintiff

v.

COURT OF COMMON PLEAS

CIVIL DIVISION Columbia County

MORTGAGE FORECLOSURE

Steven G. Rishel

Defendant(s)

NO. 2010-CV-2018-MF

AFFIDAVIT PURSUANT TO RULE 3129.1

Navy Federal Credit Union, Plaintiff in the above action, by its attorney, Udren Law Offices, P.C., sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at: 239 Rishel Road, Bloomsburg, PA 17815

Steven G. Rishel

239 Rishel Road Bloomsburg, PA 17815

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

SAME AS #1 ABOVE

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

Name

Address

None

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

Name

Address

Navy Federal Credit Union 820

820 Follin Lane Vienna, VA 22180

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

Name

Address

None

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

Name

Address

Columbia County Tax Claim

P.O. Box 380, Bloomsburg, PA 17815

Bureau

Domestic Relations Section

P.O. Box 380, Bloomsburg, PA 17815

Commonwealth of PA, Department of Revenue Bureau of Compliance, PO Box 281230

Harrisburg, PA 17128-1230

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

Tenants/Occupants

239 Rishel Road Bloomsburg, PA 17815

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. sec. 4904 relating to unsworn falsification to authorities.

DATED: 12-8-10

UDREN LAW OFFICES, P.C.

Attorneys for Plaintiff

Chandra M. Arkema, Esq. PA ID 203437

UDREN LAW OFFICES, P.C. ATTORNEY FOR PLAINTIFF

WOODCREST CORPORATE CI 111 WOODCREST ROAD, SUITE 200

CHERRY HILL, NJ 08003-3620

856-669-5400

pleadings@udren.com

Navy Federal Credit Union

Plaintiff

v.

COURT OF COMMON PLEAS

CIVIL DIVISION

Columbia County

MORTGAGE FORECLOSURE

Steven G. Rishel

Defendant(s)

NO. 2010-CV-2018-MF

AFFIDAVIT PURSUANT TO RULE 3129.1

Navy Federal Credit Union, Plaintiff in the above action, by its attorney, Udren Law Offices, P.C., sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at: 239 Rishel Road, Bloomsburg, PA 17815

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

Steven G. Rishel

239 Rishel Road Bloomsburg, PA 17815

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

SAME AS #1 ABOVE

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

None

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

Name

Address

Navy Federal Credit Union 820 Follin Lane Vienna, VA 22180

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

Name

Address

None

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

Name

Address

Columbia County Tax Claim P.O. Box 380, Bloomsburg, PA 17815

Bureau

Domestic Relations Section

P.O. Box 380, Bloomsburg, PA 17815

Commonwealth of PA, Department of Revenue Bureau of Compliance, PO Box 281230

Harrisburg, PA 17128-1230

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

Tenants/Occupants

239 Rishel Road Bloomsburg, PA 17815

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. sec. 4904 relating to unsworn falsification to authorities.

DATED: 12-8-10

UDREN LAW OFFICES, P.C.

Attorneys for Plaintiff

Chandra M. Arkema, Esq. PA ID 203437

WOODCREST CORPORATE CI 'ER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400
pleadings@udren.com

Navy Federal Credit Union Plaintiff

v.

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

Steven G. Rishel

Defendant(s)

NO. 2010-CV-2018-MF

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: Steven G. Rishel 239 Rishel Road Bloomsburg, PA 17815

Your house (real estate) at 239 Rishel Road
Bloomsburg, PA 17815 is scheduled to be sold at the Sheriff's
Sale on _______, at ______ in the
Columbia County Courthouse, Bloomsburg, PA , to enforce the court
judgment of \$100,518.69, obtained by Plaintiff above (the
mortgagee) against you. If the sale is postponed, the property
will be relisted for the Next Available Sale.

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

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

- 1. The sale will be cancelled if you pay to the mortgagee the back payment, late charges, costs and reasonable attorney's fees. To find out how much you must pay, you may call: (856) 669-5400.
- 2. You may be able to stop the sale by filing a petition asking the Court to strike or open the judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.
- 3. You may also be able to stop the sale through other legal proceedings. You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See notice on page two on how to obtain an attorney.)

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

- 1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid by calling 856-669-5400.
- 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 856-669-5400.
- 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 the 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 30 days after the 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 Schedule of Distribution is filed.
- 7. You may also have other rights and defenses, or ways of getting your home back, if you act immediately after the sale.

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

LAWYER REFERRAL SERVICE

North Penn Legal Services 168 East 5th Street Bloomsburg, PA 17815 570-784-8760

ASSOCIATION DE LICENCIDADOS North Penn Legal Services 168 East 5th Street Bloomsburg, PA 17815 570-784-8760 UDREN LAW OFFICES, P.C. WOODCREST CORPORATE CENTER 111 WOODCREST ROAD, SUITE 200 CHERRY HILL, NJ 08003-3620 856-669-5400 pleadings@udren.com

Navy Federal Credit Union 820 Follin Lane Vienna, VA 22180 Plaintiff

v.

I. Attorney

Steven G. Rishel 239 Rishel Road Bloomsburg, PA 17815 Defendant(s) COURT OF COMMON PLEAS CIVIL DIVISION Columbia County

MORTGAGE FORECLOSURE

NO. 2010-CV-2018-MF

Waiver of Watchman

Chandra M. Arkema, 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

Chandra M. Arkema, Esquii PA ID 203437 ALL THAT CERTAIN piece, parcel and tract of land situate in Madison Township, Columbia County, Pennsylvania, bounded and described as follows, to-wit:

BEGINNING at a wood stake, which stake is South 20 degrees 26 minutes East, 192 feet, more or less, and South 4 degrees 17 minutes East, 13 feet from the southerly right-of-way line of Township Road # T-517; thence North 81 degrees 28 minutes East, 103.6 feet to a maple in line of lands now or formerly of Ruth C. Rishel; thence by the same, the following courses and distances: South 17 degrees 54 minutes East, 80.3 feet to a stake; thence South 31 degrees 57 minutes East, 70.9 feet to a walnut; thence South 10 degrees 19 minutes East, 151.9 feet to a cherry; thence North 83 degrees 12 minutes West, 184.4 feet to a stake in line of lands now or formerly of H. Wintersteen; thence by the same, North 6 degrees 42 minutes East, 49.6 feet to a stake; thence South 78 degrees 27 minutes West, 60 feet to a stake in line of lands now or formerly of Ruth C. Rishel; thence by the same, North 11 degrees 47 minutes East, 216 feet to a stake, the place of BEGINNING, CONTAINING 1.0 acres.

TOGETHER WITH the right of usage in common with Ruth C. Rishel, her heirs and assigns, of a right-of-way leading in a southerly direction from Township Route No. 517 to the northerly boundary of the above described premises.

BEING THE SAME premises conveyed to Steven G. Rishel, the Mortagor herein, by deed of Douglas S. Rishel and Cathy R. Rishel dated June 25, 2002 and recorded July 17, 2002.

THIS MORTGAGE BEING INTENDED TO BE A PURCHASE MONEY MORTGAGE UNDER THE PROVISIONS OF THE LIEN PRIORITY LAW, AS AMENDED.

BEING KNOWN AS:

239 Rishel Road

Bloomsburg, PA 17815

PROPERTY ID NO.:

21-15-010-02

TITLE TO SAID PREMISES IS VESTED IN STEVEN G. RISHEL BY DEED FROM DOUGLAS S. RISHEL AND CATHY R. RISHEL, HUSBAND AND WIFE DATED 06/25/2002 RECORDED 07/17/2002 INSTRUMENT NO. 200208436.

UPREN LAW OFFICES, P.C.

MARK J. UDREN, ESQUIRE
NJ MANAGING ATTORNEY

OODCREST CORPORATE CENTER
111 WOODCREST ROAD
SUITE 200

CHERRY HILL, NEW JERSEY 08003-3620 856.669.5400

TINA MARIE RICH OFFICE ADMINISTRATOR FAX: 856 . 669 . 5399

FREDDIE MAC PENNSYLVANIA DESIGNATED COUNSEL

December 9, 2010

Office of the Sheriff Columbia County Courthouse P.O. Box 380 Bloomsburg, PA 17815

Re: Navy Federal Credit Union

vs.

Steven G. Rishel

Columbia County C.C.P. No. 2010-CV-2018-MF

Dear Sir:

Please serve the Defendant(s), Steven G. Rishel at 239 Rishel Road Bloomsburg, PA 17815.

Please then, <u>POST</u> the property with the Handbill at 239 Rishel Road Bloomsburg, PA 17815.

UDREN LAW OFFICES, P.C.

Chandra M. Arkema, Esquire PA ID 203437 UPREN LAW OFFICES, P.C.

ODCREST CORPORATE CENTER
111 WOODCREST ROAD
SUITE 200

CHERRY HILL, NEW JERSEY 08003-3620

856 . 669 . 5400 FAX: 856 . 669 . 5399

TINA MARIE RICH OFFICE ADMINISTRATOR

MARK J. UDREN, ESQUIRE

NJ MANAGING ATTÕRNEY

<u>FREDDIE MAC</u> <u>PENNSYLVANIA</u> DESIGNATED COUNSEL

COBA

December 9, 2010

Office of the Sheriff Columbia County Courthouse P.O. Box 380 Bloomsburg, PA 17815

Re: Navy Federal Credit Union

vs.

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UDREN LAW OFFICES, P.C.

collicy's lot realistic

Chandra M. Arkema, Esquire PA ID 203437

NUMBER 166358

UDREN LAW OFFICES, PC
PA ESCROW ACCOUNT
111 WOODCREST ROAD
CHERRY HILL, NJ 08003

Bank
Amerika's Most Convenient Bank*

NA PARA NA PAREGRA MEANNA MARIO LIMARILA KANDARA POLIEBO KO KERNEA LIBEMDEO MININEGEN I

3-180/360

December 02, 2010

DATE

******1,500.00 AMOUNT

PAY TO THE ORDER OF

Columbia County Sheriff

589745 3# #166358" #036001808# 36

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VOID AFTER 90 DAYS