

SHERIFF'S SALE COST SHEET

NO. 5210 ED NO. 51210 VS. Liberty & Justice
 NO. 5210 ED NO. 51210 JD DATE/TIME OF SALE 11/10/10

DOCKET/RETURN	\$15.00	
SERVICE PER DEF.	\$ <u>185.00</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>46.30</u>	
POSTING HANDBILL	\$15.00	
CRYING/ADJOURN SALE	\$10.00	
SHERIFF'S DEED	\$35.00	
TRANSFER TAX FORM	\$25.00	
DISTRIBUTION FORM	\$25.00	
COPIES	\$ <u>5.00</u>	
NOTARY	\$ <u>10.00</u>	
TOTAL *****		\$ <u>346.30</u>

WEB POSTING	\$150.00	
PRESS ENTERPRISE INC.	\$ <u>726.00</u>	
SOLICITOR'S SERVICES	\$ <u>75.00</u>	
TOTAL *****		\$ <u>876.70</u>

PROTHONOTARY (NOTARY)	\$10.00	
RECORDER OF DEEDS	\$ _____	
TOTAL *****		\$ <u>-0-</u>

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>1.00</u>	
MISC. _____	\$ _____	
_____	\$ _____	
TOTAL *****		\$ <u>0</u>

TOTAL COSTS (OPENING BID) \$ 1352.00

SD

SHAPIRO & DENARDO, LLC

ATTORNEYS AT LAW

3600 Horizon Drive, Suite 150, King of Prussia, Pennsylvania 19406

Tel: (610) 278-6800, Fax: (610) 278-9980

GERALD M. SHAPIRO
Admitted in Illinois and Florida Only
DAVID S. KREISMAN
Admitted in Illinois Only
CHRISTOPHER A. DENARDO
Managing Partner
MICHAEL J. CLARK +
LESLIE RASE
+ Also Licensed in New Jersey

82-10
March 25, 2011

Columbia County Sheriff
35 West Main Street
Bloomsburg, PA 17815

RE: The Bank of New York Mellon, as Indenture Trustee for the registered holders of ABFS Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4 vs. Earl E. Yoder and Alfonso P. Korus
Docket No.: 2010-CV-542
Property Address: 1548 Spring Garden Avenue, Berwick, PA 18603
S&D File No.: 09-036894

Dear Columbia County Sheriff:

The Sheriff's Sale on the above referenced property was stayed on October 1, 2010. We are requesting a bill for any outstanding costs due. Please forward to us a bill for any additional monies or in the alternative, refund any monies from the deposit already with your office.

Very truly yours,



Andrea Madden
Bookkeeper

SHERIFF'S SALE COST SHEET

Bank of NY Mellon vs. Earl Yeager & Alfonso Lewis
 NO. 82-10 ED NO. 542-10 JD DATE/TIME OF SALE Sept 22 1000

DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$ <u>165.00</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>24.00</u>
POSTING HANDBILL	\$15.00
CRYING/ADJOURN SALE	\$10.00
SHERIFF'S DEED	\$35.00
TRANSFER TAX FORM	\$25.00
DISTRIBUTION FORM	\$25.00
COPIES	\$ <u>5.50</u>
NOTARY	\$ <u>15.00</u>
TOTAL ***** \$ <u>444.50</u>	

WEB POSTING	\$150.00
PRESS ENTERPRISE INC.	\$ <u>728.70</u>
SOLICITOR'S SERVICES	\$75.00
TOTAL ***** \$ <u>953.70</u>	

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

REAL ESTATE TAXES:			
BORO, TWP & COUNTY 20		\$	
SCHOOL DIST.	20	\$	
DELINQUENT	20	\$	<u>2.00</u>
TOTAL ***** \$ <u>2.00</u>			

MUNICIPAL FEES DUE:			
SEWER	20	\$	<u>183.62</u>
WATER	20	\$	
TOTAL ***** \$ <u>183.62</u>			

SURCHARGE FEE (DSTE)		\$	<u>170.00</u>
MISC.		\$	
TOTAL ***** \$ <u>170.00</u>			

TOTAL COSTS (OPENING BID) \$ 1142.82

SD**SHAPIRO & DENARDO, LLC**

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Managing Partner

DANIELLE BOYLE-EBERSOLE +**MICHAEL J. CLARK +****LESLIE RASE**

+ Also Licensed in New Jersey

October 1, 2010

Office of the Sheriff of Columbia County
Columbia County Sheriff
35 West Main Street
Bloomsburg, PA 17815
Attn: Real Estate Deputy

RE: The Bank of New York Mellon, as Indenture Trustee for the registered holders of ABFS Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4 vs. Earl E. Yoder and Alfonso P. Korus
Docket No.: 2010-CV-542
Property Address: 1548 Spring Garden Avenue, Berwick, PA 18603
S&D File No.: 09-036894
Sale Date: October 27, 2010

Dear Real Estate Deputy:

Kindly stay Sheriff's sale currently scheduled October 27, 2010 in the above-referenced matter. Plaintiff has realized the amount no monies reported to have been received in considearate of the stay.

Thank you for your anticipated cooperation. If you have any questions or problems, please do not hesitate to contact me directly.

Very truly yours,

Meghan Williams
Foreclosure Department

CRITERIA

Field	Beginning Value	Ending Value	And/Or
Doc Ref #	82ED2010%	To	
		To	
		To	
		To	

RESULTS

Trans #	Ship To ID	ConsName	Shipper	Doc Ref #	Ship Date	Carrier	Track
<u>24263</u>	<u>24263</u>	<u>COLONIAL NATIONAL BANK</u>	<u>Sheriff</u>	<u>82ED2010</u>	<u>5/27/2010</u>	<u>POST</u>	<u>91719</u>
<u>24264</u>	<u>COP</u>	<u>COMMONWEALTH OF PENNSYLVANIA</u>	<u>Sheriff</u>	<u>82ED2010</u>	<u>5/27/2010</u>	<u>POST</u>	<u>91719</u>
<u>24265</u>	<u>FAIR</u>	<u>OFFICE OF F.A.I.R.</u>	<u>Sheriff</u>	<u>82ED2010</u>	<u>5/27/2010</u>	<u>POST</u>	<u>91719</u>
<u>24266</u>	<u>SBA</u>	<u>U.S. Small Business Administration</u>	<u>Sheriff</u>	<u>82ED2010</u>	<u>5/27/2010</u>	<u>POST</u>	<u>91719</u>
<u>24267</u>	<u>IRS</u>	<u>INTERNAL REVENUE SERVICE</u>	<u>Sheriff</u>	<u>82ED2010</u>	<u>5/27/2010</u>	<u>POST</u>	<u>91719</u>

Records: 1 - 5 of 5



Date Produced: 06/07/2010

COUNTY OF COLUMBIA - SHERIFF

The following is the delivery information for Certified Mail™ item number 7192 4291 0010 0000 2314. Our records indicate that this item was delivered on 06/04/2010 at 09:51 a.m. in HARRISBURG, PA, 17107. The scanned image of the recipient information is provided below

Signature of Recipient:

David Stauffer
DAVID STAUFFER

Address of Recipient:

PA Dept of Gov
1 Rittenhouse Plaza

Thank you for selecting the Postal Service for your mailing needs. If you require additional assistance, please contact your local post office or Postal Service representative.

Sincerely,

United States Postal Service

The customer reference number shown below is not validated or endorsed by the United States Postal Service. It is solely for customer use.



Date Produced: 06/07/2010

COUNTY OF COLUMBIA - SHERIFF

The following is the delivery information for Certified Mail™ item number 7192 4291 0010 0000 2321. Our records indicate that this item was delivered on 06/02/2010 at 09:07 a.m. in HARRISBURG, PA, 17107. The scanned image of the recipient information is provided below

Signature of Recipient:

A handwritten signature in black ink, appearing to read "D. Saylor".

Address of Recipient:

A handwritten address in black ink, appearing to read "PO BOX 8016".

Thank you for selecting the Postal Service for your mailing needs. If you require additional assistance, please contact your local post office or Postal Service representative.

Sincerely,

United States Postal Service

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Managing Partner

DANIELLE BOYLE-EBERSOLE +**MICHAEL J. CLARK +****LESLIE RASE**

+ Also Licensed in New Jersey

September 22, 2010

Office of the Sheriff of Columbia County

Attn: Real Estate Deputy

RE: The Bank of New York Mellon, as Indenture Trustee for the registered holders of ABFS Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4 vs. Earl E. Yoder and Alfonso P. Korus
Docket No.: 2010-CV-542
Property Address: 1548 Spring Garden Avenue, Berwick, PA 18603
S&D File No.: 09-036894
Sale Date: September 22, 2010

Dear Sir or Madam:

Kindly continue the above-referenced sale for thirty (30) days. Please advise me of the new sale date as soon as possible.

Thank you for your anticipated cooperation. If you have any questions or problems, please do not hesitate to contact me directly.

Very truly yours,

Lisa Kosik
Legal Assistant

October 31 2010

COLUMBIA COUNTY SHERIFF'S OFFICE

SHERIFF'S REAL ESTATE FINAL COST SHEET

Bank of NY million vs Karl Keler & Alfonso Lopez

NO. 82-10 ED NO. 542-10 JD

DATE/TIME OF SALE: Sept. 22 1000

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 \$ _____



August 26, 2010

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

**THE BANK OF NEW YORK MELLON, AS INDENTURE TRUSTEE FOR
THE REGISTERED HOLDERS OF ABFS MORTGAGE LOAN TRUST
2002-4, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2002-4**

VS.

**EARL E. YODER
ALFONSO P. KORUS**

DOCKET # 82ED2010

JD # 542JD2010

Dear Timothy:

The ~~updated~~ amount due on the sewer account #141582 for the property located
at 1548 Spring Garden Avenue Berwick, Pa through September 30, 2010 is
\$183.88

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

Sincerely,

Kelly Noss
Authority Clerk

Hearing Impaired 711

"BAJSA is an Equal Opportunity Provider and Employer"

Hearing Impaired 711

"BAJSA is an Equal Opportunity Provider and Provider"
1108 Freas Avenue • Berwick, Pennsylvania 18603

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



August 26, 2010

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

**THE BANK OF NEW YORK MELLON, AS INDENTURE TRUSTEE FOR
THE REGISTERED HOLDERS OF ABFS MORTGAGE LOAN TRUST
2002-4, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2002-4**

VS.

**EARL E. YODER
ALFONSO P. KORUS**

DOCKET # 82ED2010

JD # 542JD2010

Dear Timothy:

The ***updated*** amount due on the sewer account #141582 for the property located at 1548 Spring Garden Avenue Berwick, Pa through September 30, 2010 is **\$183.88.**

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

Sincerely,

Kelly Noss
Authority Clerk

Hearing Impaired 711

"BAJSA is an Equal Opportunity Provider and Employer"

1108 Freas Avenue • Berwick, Pennsylvania 18603

"BAJSA is an Equal Opportunity Provider and Provider"

Hearing Impaired 711

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

Timothy Chamberlain

From: Deb Miller
Sent: Thursday, September 16, 2010 2:49 PM
To: Timothy Chamberlain
Subject: RE: Sale

Nothing due...the 2009 taxes were paid last week.
The parcel # should be 04D,05-055
Thanks

From: Timothy Chamberlain
Sent: Thursday, September 16, 2010 12:53 PM
To: Deb Miller
Subject: Sale

Deb.
I have a sale on Sept 22 for Earl Yoder & Alfonso Korus (04-05-055). Would you check delinquent taxes please?
Tim

9/16/2010

SD**SHAPIRO & DENARDO, LLC**

ATTORNEYS AT LAW

3600 Horizon Drive, Suite 150, King of Prussia, Pennsylvania 19406

Tel: (610) 278-6800, Fax: (610) 278-9980

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CHRISTOPHER A. DENARDO

Managing Partner

DANIELLE BOYLE-EBERSOLE +**MICHAEL J. CLARK +****LESLIE RASE**

+ Also Licensed in New Jersey

August 3, 2010

Office of the Sheriff of Columbia County

Attn: Real Estate Deputy

RE: The Bank of New York Mellon, as Indenture Trustee for the registered holders of ABFS Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4 vs. Earl E. Yoder and Alfonso P. Korus
Docket No.: 2010-CV-542
Property Address: 1548 Spring Garden Avenue, Berwick, PA 18603
S&D File No.: 09-036894
Sale Date: August 4, 2010

Dear Sir or Madam:

Kindly continue the above-referenced sale for thirty (30) days. Please forward the new sale date to my attention at your earliest convenience.

Thank you for your anticipated cooperation. If you have any questions or problems, please do not hesitate to contact me directly.

Very truly yours,

Lisa Kosik
Legal Assistant

*Sale Sept. 22, 2010
10:00 AM*



Date Produced: 06/07/2010

COUNTY OF COLUMBIA - SHERIFF

The following is the delivery information for Certified Mail™ item number 7192 4291 0010 0000 2314. Our records indicate that this item was delivered on 06/04/2010 at 09:51 a.m. in HARRISBURG, PA, 17107. The scanned image of the recipient information is provided below

Signature of Recipient:

David Stauffer
DAVID STAUFFER

Address of Recipient:

PO BOX 1000
HARRISBURG PA 17107

Thank you for selecting the Postal Service for your mailing needs. If you require additional assistance, please contact your local post office or Postal Service representative.

Sincerely,

United States Postal Service

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Date Produced: 06/07/2010

COUNTY OF COLUMBIA - SHERIFF

The following is the delivery information for Certified Mail™ Item number 7192 4291 0010 0000 2321. Our records indicate that this item was delivered on 06/02/2010 at 09:07 a.m. in HARRISBURG, PA, 17107. The scanned image of the recipient information is provided below

Signature of Recipient:

A handwritten signature in dark ink, appearing to read "D. Saylor". The signature is written in a cursive, somewhat stylized manner.

Address of Recipient:

A handwritten address in dark ink, appearing to read "PO BOX 8016". The text is written in a cursive, somewhat stylized manner.

Thank you for selecting the Postal Service for your mailing needs. If you require additional assistance, please contact your local post office or Postal Service representative.

Sincerely,

United States Postal Service

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Date Produced: 06/07/2010

COUNTY OF COLUMBIA - SHERIFF

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Signature of Recipient:

A handwritten signature in black ink, appearing to read "D. SAYTAN".

Address of Recipient:

A handwritten address in black ink, appearing to read "PO BOX 8016".

Thank you for selecting the Postal Service for your mailing needs. If you require additional assistance, please contact your local post office or Postal Service representative.

Sincerely,

United States Postal Service

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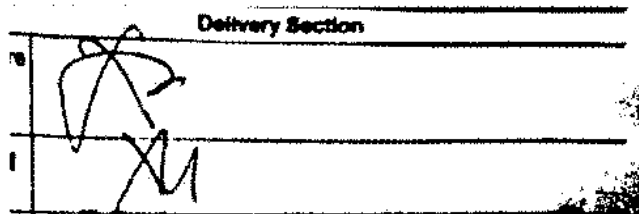


Date Produced: 06/07/2010

COUNTY OF COLUMBIA - SHERIFF

The following is the delivery information for Certified Mail™ item number 7192 4291 0010 0000 2338. Our records indicate that this item was delivered on 06/01/2010 at 11:18 a.m. in KING OF PRUSSIA, PA, 19406. The scanned image of the recipient information is provided below.

Signature of Recipient:



Address of Recipient:



Thank you for selecting the Postal Service for your mailing needs. If you require additional assistance, please contact your local post office or Postal Service representative.

Sincerely,

United States Postal Service

The customer reference number shown below is not validated or endorsed by the United States Postal Service. It is solely for customer use.

STATE OF PENNSYLVANIA
COUNTY OF COLUMBIA } SS

SHERIFF'S SALE
WEDNESDAY AUGUST 4, 2010 AT
10:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 82 OF 2006 ED AND CIVIL WRIT NO. 542 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., 17816, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

ALL THAT CERTAIN piece or parcel of land lying and being situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to-wit:

BEGINNING at a point on the southerly side of Spring Garden Avenue at the corner of Lot No. 42; thence along Spring Garden Avenue in an easterly direction forty-five (45) feet to the corner of Lot No. 44; thence along said lot in a southerly direction one hundred seventy-five feet (175) to a fifteen (15) foot wide alley; thence along said alley in a westerly direction forty-five (45) feet to Lot No. 43; in the Berwick Land and Improvement Company's Addition to Berwick.

Parcel No. 04D-05-055

BEING the same premises John Horek and Julia Horek, his wife, by deed dated August 15, 1989 and recorded on August 17, 1989 in Columbia County Recorder's Office in Deed Book Volume 435, Page 171, granted and conveyed unto Earl E. Yoder and Alfonso P. Koros, in fee.

TERMS OF SALE

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

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

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

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

Plaintiff's Attorney
Michael J. Clark
3600 Horizon Drive
King of Prussia, PA 19406

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

ding to law deposes and says that Press Enterprise is its principal office and place of business at 3185 City of Columbia and State of Pennsylvania, and was 12, and has been published daily, continuously in said and on the attached notice July 14, 21, 28, 2010 as one of the officers or publisher or designated agent of r in which legal advertisement was published; that s interested in the subject matter of said notice and ons in the foregoing statement as to time, place, and

this 28th day of July, 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

....., 20....., I hereby certify that the advertising and
.....for publishing the foregoing notice, and the
full.

SHAPIRO & DeNARDO, LLC
BY: MICHAEL J. CLARK, ESQUIRE
ATTORNEY I.D. NO: PA Bar # 202929
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610)278-6800
S & D FILE NO. 09-036894

The Bank of New York Mellon, as Indenture
Trustee for the registered holders of ABFS
Mortgage Loan Trust 2002-4, Mortgage Pass-
Through Certificates, Series 2002-4
PLAINTIFF

VS.

Earl E. Yoder and Alfonso P. Korus
DEFENDANTS

COURT OF COMMON PLEAS
CIVIL DIVISION
COLUMBIA COUNTY

NO: 2010-CV-542

AMENDED AFFIDAVIT PURSUANT TO RULE 3129.1

The Bank of New York Mellon, as Indenture Trustee for the registered holders of ABFS Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4, Plaintiff in the above action, sets forth, as of the date the praecipe for the writ of execution was filed, the following information concerning the real property located at **1548 Spring Garden Avenue, Berwick, PA 18603.**

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

Earl E. Yoder
1548 Spring Garden Avenue
Berwick, PA 18603

Alfonso P. Korus
1548 Spring Garden Avenue
Berwick, PA 18603

2. Name and address of Defendants in the judgment:

Earl E. Yoder
1548 Spring Garden Avenue
Berwick, PA 18603

Alfonso P. Korus
1548 Spring Garden Avenue
Berwick, PA 18603

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

The Bank of New York Mellon, as Indenture Trustee for the registered holders of ABFS Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4
c/o Ocwen Loan Servicing, LLC
1661 Worthington Road
West Palm Beach, FL 33415

Colonial National Bank, its Successors and Assigns
16875 West Bernardo Drive
San Diego, CA 92127

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

The Bank of New York Mellon, as Indenture Trustee for the registered holders of ABFS Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4,
Plaintiff
c/o Ocwen Loan Servicing, LLC
1661 Worthington Road
West Palm Beach, FL 33415

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

Internal Revenue Service
228 Walnut Street
Harrisburg, PA 17108

United States of America
Office of the Attorney General, U.S. Department of Justice
Room 5111, Main Justice Building, 10th & Constitution
Washington, DC 20530

United States of America
633 U.S. Post Office and Courthouse
7th Avenue and Grant Street
Pittsburgh, PA 15219

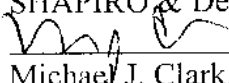
6. Name and address of every other person who has any record interest in the property and whose interest may be affected by the sale:

Columbia County Domestic Relations
15 Perry Avenue
P.O. Box 380
Bloomsburg, PA 17815

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:

TENANT OR OCCUPANT
1548 Spring Garden Avenue
Berwick, PA 18603

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

BY: SHAPIRO & DeNARDO, LLC

Michael J. Clark, Esquire

09-036894

SHAPIRO & DeNARDO, LLC
BY: MICHAEL J. CLARK, ESQUIRE
ATTORNEY I.D. NO: PA Bar # 202929
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610)278-6800
S & D FILE NO. 09-036894

The Bank of New York Mellon, as Indenture
Trustee for the registered holders of ABFS
Mortgage Loan Trust 2002-4, Mortgage Pass-
Through Certificates, Series 2002-4
PLAINTIFF
VS.
Earl E. Yoder and Alfonso P. Korus
DEFENDANTS

COURT OF COMMON PLEAS
CIVIL DIVISION
COLUMBIA COUNTY

NO:2010-CV-542

CERTIFICATION OF NOTICE TO LIENHOLDERS
PURSUANT TO PA R.C.P 3129.2 (C) (2)

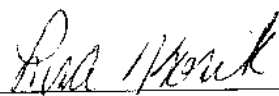
I, Lisa Kosik, Legal Assistant for Shapiro & DeNardo, LLC, attorneys for the Plaintiff, The Bank of New York Mellon, as Indenture Trustee for the registered holders of ABFS Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4, hereby certify that Notice of Sale was served on all persons appearing on Exhibit "A" attached hereto, by United States mail, first class, postage prepaid, with Certificates of Mailing on June 28, 2010, the originals of which are attached and that each of said persons appears on Plaintiff's Affidavit pursuant to Pa. R.C.P. 3129.1.

The undersigned understands that the statements herein are subject to the penalties provided by 18 P.S. Section 4904.

Respectfully submitted,

SHAPIRO & DeNARDO, LLC

BY:



Lisa Kosik
Legal Assistant

09-036894

Name and Address of Sender
Shapiro & DeNardo, LLC
3600 Horizon Drive
Suite 150
King of Prussia, PA 19406

Check type of mail or service:

- ☐ Certified
☐ COD
☐ Delivery Confirmation
☐ Express Mail
☐ Insured
☐ Recorded Delivery (International)
☐ Registered
☐ Return Receipt for Merchandise
☐ Signature Confirmation

Affix Stamp Here
(If issued as a
certificate of mailing,
or for additional
copies of this bill)
Postmark and
Date of Receipt



UNITED STATES POSTAGE
0.21A
\$01.26
JUN 15 2010
MAILED FROM ZIP CODE 19406

Article Number

Addressee (Name, Street, City State, & ZIP Code)

Postage

Fee

Handling
Charge

Actual Value
if Registered

1.

09-036894

Columbia County Domestic Relations
15 Perry Avenue
P.O. Box 380
Bloomsburg, PA 17815

2.

Colonial National Bank, its Successors and Assigns
16875 West Bernardo Drive
San Diego, CA 92127

3.

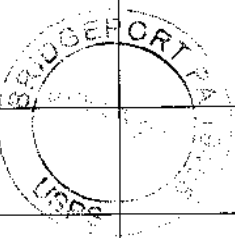
Tenant or Occupant
1548 Spring Garden Avenue
Berwick, PA 18603

4.

5.

7.

8.



Delivery Confirmation

Signature Confirmation

Special Handling

Restricted Delivery

Return Receipt

Total Number of Pieces
Listed by Sender

Total Number of Pieces
Received at Post Office

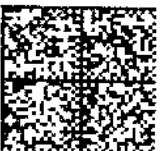
Postmaster/Per (Name of Receiver/Employer)

See Privacy Act Statement on Reverse

Copyright © 2001 by John Wiley & Sons, Inc.

- ☐ Certified
- ☐ COD
- ☐ Delivery Confirmation
- ☐ Express Mail
- ☐ Insured
- ☐ Recorded Delivery (International)
- ☐ Registered
- ☐ Return Receipt for Merchandise
- ☐ Signature Confirmation

Affix Stamp Here
(If issued as a
certificate of mailing
or for additional
copies of this bill)
**Postmark and
Date of Receipt**



02124
0304314670
MAILED FROM ZIPCODE 15406

UNITED STATES POSTAGE

01.26

NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES

Article Number	Addressee (Name, Street, City State, & ZIP Code)	Postage	Fee	Handling Charge	Actual Value if Registered	Delivery Confirmation	Signature Confirmation	Special Handling	Restricted Delivery	Return Receipt
1. 09-036894-1, K	Internal Revenue Service 228 Walnut Street Harrisburg, PA 17108									
2.	United States of America Office of the Attorney General, U.S. Department of Justice Room 5111, Main Justice Building, 10th & Constitution Washington, DC 20530									
3.										
4.	United States of America 633 U.S. Post Office and Courthouse 7th Avenue and Grant Street Pittsburgh, PA 15219									
5.										
6.										
7.										
8.										

PRUSSIA PA
 JAN 26 2000
 USPS

Total Number of Pieces Listed by Sender: 3
 Total Number of Pieces Received at Post Office: 3
 Postmaster Per (Name of receiving employee): *[Signature]*

See Privacy Act Statement on Reverse

TIMOTHY T. CHAMBERLAIN



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

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

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

THE BANK OF NEW YORK MELLON

VS.

EARL YODER & ALFONSO KORUS

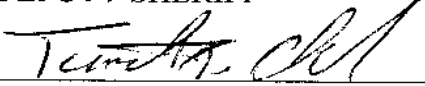
WRIT OF EXECUTION #82 OF 2010 ED

POSTING OF PROPERTY

JUNE 30, 2010 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE
PROPERTY OF EARL YODER & ALFONSO KORUS AT 1548 SPRING GARDEN AVE BERWICK
COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY COLUMBIA COUNTY
DEPUTY SHERIFF PAUL D'ANGELO.

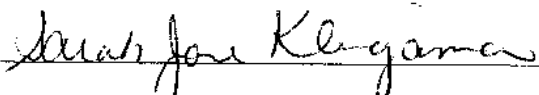
SO ANSWERS:


DEPUTY SHERIFF


TIMOTHY T. CHAMBERLAIN
SHERIFF

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 2ND DAY OF JULY 2010



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

TIMOTHY T. CHAMBERLAIN



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P.O. BOX 388
BLOOMSBURG, PA 17815
FAX: (570) 389-5625

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

THE BANK OF NEW YORK MELLIN, AS
INDENTURE TRUSTEE FOR THE
REGISTERED HOLDERS OF ABFS
MORTGAGE LOAN TRUST 2002-4,
MORTGAGE PASS-THROUGH
CERTIFICATES, SERIES 2002-4
VS

Docket # 82ED2010

MORTGAGE FORECLOSURE

EARL E YODER
ALFONSO P KORUS

AFFIDAVIT OF SERVICE

NOW, THIS WEDNESDAY, JUNE 02, 2010, AT 11:10 AM, SERVED THE WITHIN MORTGAGE
FORECLOSURE UPON ALFONSO KORUS AT 1548 SPRING GARDEN AVE, BERWICK BY
HANDING TO EARL YODER, PARTNER, 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, JUNE 02, 2010

Sarah Jane Klingaman
NOTARY PUBLIC

Timothy T. Chamberlain

X
TIMOTHY T. CHAMBERLAIN
SHERIFF

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

X *P. D'Angelo*
P. D'ANGELO
DEPUTY SHERIFF

SHAPIRO AND DENARDO, LLC
3600 HORIZON DRIVE
Suite 150
KING OF PRUSSIA, PA 19406

TIMOTHY T. CHAMBERLAIN



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

PHONE
(570) 389-3622

24 HOUR PHONE
(570) 784-6300

THE BANK OF NEW YORK MELLIN, AS
INDENTURE TRUSTEE FOR THE
REGISTERED HOLDERS OF ABFS
MORTGAGE LOAN TRUST 2002-4,
MORTGAGE PASS-THROUGH
CERTIFICATES, SERIES 2002-4
VS

Docket # 82ED2010

MORTGAGE FORECLOSURE

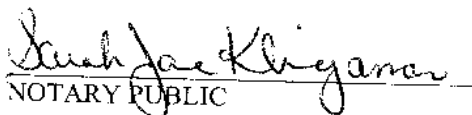
EARL E YODER
ALFONSO P KORUS

AFFIDAVIT OF SERVICE

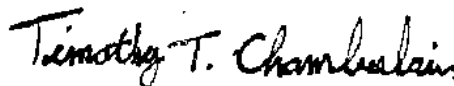
NOW, THIS WEDNESDAY, JUNE 02, 2010, AT 11:10 AM, SERVED THE WITHIN MORTGAGE
FORECLOSURE UPON EARL YODER AT 1548 SPRING GARDEN AVE, BERWICK BY
HANDING TO EARL YODER, , A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND
MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME
THIS WEDNESDAY, JUNE 02, 2010


NOTARY PUBLIC

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

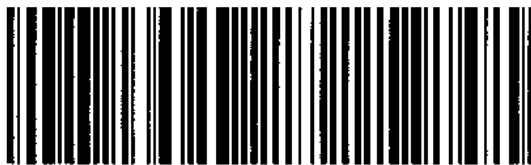


X
TIMOTHY T. CHAMBERLAIN
SHERIFF

X 
P. D'ANGELO
DEPUTY SHERIFF

SHAPIRO AND DENARDO, LLC
3600 HORIZON DRIVE
Suite 150
KING OF PRUSSIA, PA 19406

Columbia County Sheriff
Tim Chamberlain
35 W Main St
PO BOX 386
BLOOMSBURG PA 17815



91 7192 4291 0010 0000 2307

COLONIAL NATIONAL BANK
16875 WEST BERNARDO DRIVE
SAN DIEGO CA 92127

82ED2010

TIMOTHY T. CHAMBERLAIN



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

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

Thursday, May 27, 2010

**COLONIAL NATIONAL BANK
16875 WEST BERNARDO DRIVE
SAN DIEGO, CA 92127-**

**THE BANK OF NEW YORK MELLIN, AS INDENTURE TRUSTEE FOR THE
REGISTERED HOLDERS OF ABFS MORTGAGE LOAN TRUST 2002-4,
MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2002-4
VS
EARL E YODER
ALFONSO P KORUS**

DOCKET # 82ED2010

JD # 542JD2010

Dear Sir:

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

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

Respectfully,

Timothy T. Chamberlain
Sheriff of Columbia County

SHAPIRO & DeNARDO, LLC
BY: MICHAEL J. CLARK, ESQUIRE
ATTORNEY I.D. NO: PA Bar # 202929
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610)278-6800
S & D FILE NO. 09-036894

The Bank of New York Mellon, as Indenture
Trustee for the registered holders of ABFS
Mortgage Loan Trust 2002-4, Mortgage Pass-
Through Certificates, Series 2002-4

PLAINTIFF

VS.

Earl E. Yoder and Alfonso P. Korus
DEFENDANTS

COURT OF COMMON PLEAS
CIVIL DIVISION
COLUMBIA COUNTY

NO: 2010-CV-542

2010-ED-82

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: Earl E. Yoder
1548 Spring Garden Avenue
Berwick, PA 18603

Your house (real estate) at:

1548 Spring Garden Avenue, Berwick, PA 18603

04D-05-055

is scheduled to be sold at Sheriff's Sale on August 4, 2010 at:

Columbia County Sheriff's County

35 West Main Street

Bloomsburg, PA 17185

at 10:00 am to enforce the court judgment of \$115,846.43 obtained by The Bank of New York Mellon, as Indenture Trustee for the registered holders of ABFS Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4 against you.

NOTICE OF OWNER'S RIGHTS

YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE

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

1. The sale will be cancelled if you pay back to The Bank of New York Mellon, as Indenture Trustee for the registered holders of ABFS Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4 the amount of the judgment plus costs or the back payments, late charges, costs, and reasonable attorneys fees due. To find out how much you must pay, you may call:(610)278-6800.
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 be able to stop the sale through other legal proceedings.

4. You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See notice on page two of how to obtain an attorney.)

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

5. 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 (610)278-6800.
6. 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.
7. 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 (570) 389-5622.
8. 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.
9. You have a right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.
10. 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 no later than thirty days after the Sheriff Sale. This schedule will state who will be receiving the money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the date of filing of said schedule.
11. You may also have other rights and defenses or ways of getting your house back, if you act immediately after the sale.

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

Columbia County Lawyer Referral Service
North Penn Legal Services
168 East 5th Street
Bloomsburg, PA 17815
570-784-8760

PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT YOU ARE ADVISED THAT THIS LAW FIRM IS DEEMED TO BE A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

09-036894

ALL THAT CERTAIN piece or parcel of land lying and being situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a point on the southerly side of Spring Garden Avenue at the corner of Lot No. 42; thence along Spring Garden Avenue in an easterly direction forty-five (45) feet to the corner of Lot No. 44; thence along said lot in a southerly direction one hundred seventy-five feet (175) to a fifteen (15) foot wide alley; thence along said alley in a westerly direction forty-five (45) feet to Lot No. 43 in the Berwick Land and Improvement Company's Addition to Berwick.

Parcel No. 04D-05-055

BEING THE SAME PREMISES which John Horek and Julia Horek, his wife, by Deed dated August 15, 1989 and recorded August 17, 1989, in the Office for the Recorder of Deeds in and for the County of Columbia, in Deed Book 435 Page 171, granted and conveyed unto the Earl E. Yoder and Alfonso P. Korus, in fee.



June 4, 2010

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

**THE BANK OF NEW YORK MELLON, AS INDENTURE TRUSTEE FOR
THE REGISTERED HOLDERS OF ABFS MORTGAGE LOAN TRUST
2002-4, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2002-4**

VS.

**EARL E. YODER
ALFONSO P. KORUS**

DOCKET # 82ED2010

JD # 542JD2010

Dear Timothy:

The amount due on the sewer account #141582 for the property located at 1548 Spring Garden Avenue Berwick, Pa through August 31, 2010 is \$121.92.

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

Sincerely,

Kelly Noss
Authority Clerk

1108 Freas Avenue • Berwick, Pennsylvania 18603
Hearing Impaired 711
"BAJSA is an Equal Opportunity Provider and Provider"

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

Tax Notice 2010 County & Municipality
BERWICK BORO

MAKE CHECKS PAYABLE TO:

Connie C Gingher
1615 Lincoln Avenue
Berwick PA 18603

HOURS: MON, TUE, THUR : 9:30 AM - 4 PM
CLOSED WEDNESDAY & FRIDAYS
CLOSED HOLIDAYS

PHONE: 570-752-7442

FOR CLUMBIA County

DATE
0 /2010

BILL NO.
6703

DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	TAX AMOUNT DUE	INCL PENALTY
GENERAL	19,115	6.146	115.13	117.48	129.23
SINKING		1.345	25.20	25.71	28.28
FIRE		1.25	23.41	23.89	25.08
LIGHT		1.75	32.78	33.45	35.12
BORO RE		11.1	207.94	212.18	222.79
The discount & penalty have been calculated for your convenience			404.46	412.71	440.50
PAY THIS AMOUNT			April 30 If paid on or before	June 30 If paid on or before	June 30 If paid after

TAXES ARE DUE & PAYABLE - PROMPT PAYMENT IS REQUESTED

YODER EARL E
ALFONSO P KORUS
1626 FAIRVIEW AVENUE
BERWICK PA 18603

CNTY TWP
Discount 2 % 2 %
Penalty 10 % 5 %
PARCEL: 04D-05 -055-00,000
1548 SPRING GARDEN AVE
.1756 Acres Land 3,825
Buildings 15,290
Total Assessment 19,115

This tax returned to
courthouse on:
January 1, 2011

FILE COPY

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

Jim, School taxes just arrived, still in the boxes!
The school amts are 842.98 dis 860.18 face

Chris

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: P. D'ANGELO
DATE RECEIVED 5/27/2010

SERVICE# 1 - OF - 12 SERVICES
DOCKET # 82ED2010

PLAINTIFF THE BANK OF NEW YORK MELLIN, AS INDENTURE
TRUSTEE FOR THE REGISTERED HOLDERS OF ABFS
MORTGAGE LOAN TRUST 2002-4, MORTGAGE PASS-
THROUGH CERTIFICATES, SERIES 2002-4

DEFENDANT EARL E YODER
ALFONSO P KORUS
ATTORNEY FIRM SHAPIRO AND DENARDO, LLC

PERSON/CORP TO SERVED

EARL YODER

1548 SPRING GARDEN AVE

BERWICK

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON EARL YODER

RELATIONSHIP _____ IDENTIFICATION _____

DATE 06.02.10 TIME 1110 MILEAGE _____ OTHER _____

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

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA _____ POB X 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

06.02.10

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: P. D'ANGELO
DATE RECEIVED 5/27/2010

SERVICE# 2 - OF - 12 SERVICES
DOCKET # 82ED2010

PLAINTIFF THE BANK OF NEW YORK MELLIN, AS INDENTURE
TRUSTEE FOR THE REGISTERED HOLDERS OF ABFS
MORTGAGE LOAN TRUST 2002-4, MORTGAGE PASS-
THROUGH CERTIFICATES, SERIES 2002-4

DEFENDANT EARL E YODER
ALFONSO P KORUS
ATTORNEY FIRM SHAPIRO AND DENARDO, LLC

PERSON/CORP TO SERVED	PAPERS TO SERVED
ALFONSO KORUS	MORTGAGE FORECLOSURE
1548 SPRING GARDEN AVE	
BERWICK	

SERVED UPON EARL YODER

RELATIONSHIP PARTNER IDENTIFICATION _____

DATE 06 02 10 TIME 1110 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

P. D'Angelo

DATE

06 02 10

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: P. D'ANGELO
DATE RECEIVED 5/27/2010

SERVICE# 4 - OF - 12 SERVICES
DOCKET # 82ED2010

PLAINTIFF THE BANK OF NEW YORK MELLIN, AS INDENTURE
TRUSTEE FOR THE REGISTERED HOLDERS OF ABFS
MORTGAGE LOAN TRUST 2002-4, MORTGAGE PASS-
THROUGH CERTIFICATES, SERIES 2002-4

DEFENDANT EARL E YODER
ALFONSO P KORUS
ATTORNEY FIRM SHAPIRO AND DENARDO, LLC

PERSON/CORP TO SERVED
CONNIE GINGHER-TAX COLLECTOR
1615 LINCOLN AVE
BERWICK

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON POSTED

RELATIONSHIP _____ IDENTIFICATION _____

DATE 06.02.10 TIME 1015 MILEAGE _____ OTHER _____

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

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA _____ POB X 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

P. D'Angelo

DATE

06.02.10

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: P. D'ANGELO
DATE RECEIVED 5/27/2010

SERVICE# 5 - OF - 12 SERVICES
DOCKET # 82ED2010

PLAINTIFF THE BANK OF NEW YORK MELLIN, AS INDENTURE
TRUSTEE FOR THE REGISTERED HOLDERS OF ABFS
MORTGAGE LOAN TRUST 2002-4, MORTGAGE PASS-
THROUGH CERTIFICATES, SERIES 2002-4

DEFENDANT EARL E YODER
ALFONSO P KORUS
ATTORNEY FIRM SHAPIRO AND DENARDO, LLC

PERSON/CORP TO SERVED

BERWICK SEWER

1108 FREAS AVE

BERWICK

PAPERS TO SERVED

MORTGAGE FORECLOSURE

SERVED UPON 15 ELLY 6129812

RELATIONSHIP CLERK IDENTIFICATION _____

DATE 06-02-10 TIME 1100 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 06 02 10

COUNTY OF COLUMBIA
TAX CLAIM BUREAU
PO BOX 380
BLOOMSBURG PA 17815
REAL ESTATE TAX LIEN CERTIFICATE

DATE:01-JUN-10

FEE:\$5.00

CERT. NO8094

YODER EARL E
ALFONSO P KORUS
1626 FAIRVIEW AVENUE
BERWICK PA 18603

DISTRICT: BERWICK BORO
DEED 0435-0171
LOCATION: 1548 SPG.GDN AVE L-43
PARCEL: 04D-05 -055-00,000

YEAR	BILL ROLL	AMOUNT	INTEREST	-----PENDING----- COSTS	TOTAL AMOUNT DUE
2009	PRIM	1,540.93	21.62	0.00	1,562.55
TOTAL DUE :					\$1,562.55

TAX CLAIM TOTAL AMOUNT DUE DURING THE MONTH OF: August ,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 5/27/2010

SERVICE# 6 - OF - 12 SERVICES
DOCKET # 82ED2010

PLAINTIFF THE BANK OF NEW YORK MELLIN, AS INDENTURE
TRUSTEE FOR THE REGISTERED HOLDERS OF ABFS
MORTGAGE LOAN TRUST 2002-4, MORTGAGE PASS-
THROUGH CERTIFICATES, SERIES 2002-4

DEFENDANT EARL E YODER
ALFONSO P KORUS
ATTORNEY FIRM SHAPIRO AND DENARDO, LLC

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

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON MAUREEN COLE

RELATIONSHIP CUSTOMER SERVICE IDENTIFICATION _____

DATE 5-28-10 TIME 14:55 MILEAGE _____ OTHER _____

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

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

F. OTHER (SPECIFY) _____

ATTEMPTS
DATE

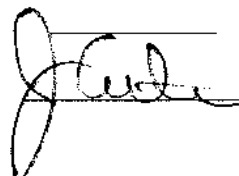
TIME

OFFICER

REMARKS

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

DEPUTY



DATE 5-28-10

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 5/27/2010

SERVICE# 9 - OF - 12 SERVICES
DOCKET # 82ED2010

PLAINTIFF THE BANK OF NEW YORK MELLIN, AS INDENTURE
TRUSTEE FOR THE REGISTERED HOLDERS OF ABFS
MORTGAGE LOAN TRUST 2002-4, MORTGAGE PASS-
THROUGH CERTIFICATES, SERIES 2002-4

DEFENDANT EARL E YODER
ALFONSO P KORUS
ATTORNEY FIRM SHAPIRO AND DENARDO, LLC

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

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON Deb Miller

RELATIONSHIP Clerk IDENTIFICATION _____

DATE 5-28-10 TIME 1430 MILEAGE _____ OTHER _____

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

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA _____ POB X 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

[Signature]

DATE 5-28-10

REAL ESTATE OUTLINE

ED # 82-10

DATE RECEIVED 5-27-10
DOCKET AND INDEX 5-27-10

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>346959</u>

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

SALE DATE	<u>Aug. 4, 10</u>	TIME <u>1000</u>
POSTING DATE	<u>June 27, 10</u>	
ADV. DATES FOR NEWSPAPER	1 ST WEEK <u>July 1, 10</u>	
	2 ND WEEK <u>July 1, 10</u>	
	3 RD WEEK <u>July 1, 10</u>	

SHERIFF'S SALE

WEDNESDAY AUGUST 4, 2010 AT 10:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 82 OF 2006 ED AND CIVIL WRIT NO. 542 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 or parcel of land lying and being situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to-wit: BEGINNING at a point on the southerly side of Spring Garden Avenue at the corner of Lot No. 42; thence along Spring Garden Avenue in an easterly direction forty-five (45) feet to the corner of Lot No. 44; thence along said lot in a southerly direction one hundred seventy-five feet (175) to a fifteen (15) foot wide alley; thence along said alley in a westerly direction forty-five (45) feet to Lot No. 43; in the Berwick Land and Improvement Company's Addition to Berwick.

Parcel No. 04D-05-055

BEING the same premises John Horek and Julia Horek, his wife, by deed dated August 15, 1989 and recorded on August 17, 1989 in Columbia County Recorder's Office in Deed Book Volume 435, Page 171, granted and conveyed unto Earl E. Yoder and Alfonso P. Koros, in fee.

TERMS OF SALE

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

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

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

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

Plaintiff's Attorney
Michael J. Clark
3600 Horizon Drive
King of Prussia, PA 19406

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

COMMONWEALTH OF PENNSYLVANIA
COUNTY OF COLUMBIA

SS

The Bank of New York Mellon, as Indenture
Trustee for the registered holders of ABFS
Mortgage Loan Trust 2002-4, Mortgage Pass-
Through Certificates, Series 2002-4
PLAINTIFF

No: 2010-CV-542

2010-ED-82

VS.

WRIT OF EXECUTION:

MORTGAGE FORECLOSURE

Earl E. Yoder and Alfonso P. Korus
DEFENDANTS

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:

1548 Spring Garden Avenue, Berwick, PA 18603

See attached legal

NOTE: Description of property may be included in, or attached to the Writ.

Amount Due
Interest from May 25, 2010 to

\$115,846.43

Costs to be Added

Seal of Court

Tami B. Kline
PROTHONOTARY

Date: 5-27-10

Kelly P. Brewer
Deputy Prothonotary

Document Receipt

Trans # 24267 Carrier / service: POST 2PM 5/27/2010

Ship to: IRS

INTERNAL REVENUE SERVICE

WILLIAM GREEN FEDERAL BUILDING

600 ARCH STREET ROOM 3259

PHILADELPHIA PA 19106

Tracking #: 9171924291001000002345

Doc Ref #: 82ED2010

Document Receipt

Trans # 24266 Carrier / service: POST 2PM 5/27/2010

Ship to: SBA

U.S. Small Business Administration

PHILADELPHIA DISTRICT
OFFICE

PARKVIEW TOWERS
1150 FIRST AVE, 10TH FLR, STE 1001

Tracking #: 9171924291001000002338

Doc Ref #: 82ED2010

KING OR PA 19406
PRUSSIA

Document Receipt

Trans #	24265	Carrier / service:	POST	2PM	5/27/2010
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Ship to: FAIR

OFFICE OF F.A.I.R.

DEPARTMENT OF PUBLIC WELFARE

PO BOX 8016

Tracking #: 9171924291001000002321

Doc Ref #: 82ED2010

HARRISBURG PA 17105

Document Receipt

Trans # 24264 Carrier / service: POST 2PM 5/27/2010

Ship to: COP

COMMONWEALTH OF PENNSYLVANIA DEPT OF REV SHERIFF SALE

Tracking #: 9171924291001000002314

DEPARTMENT 281230

Doc Ref #: 82ED2010

HARRISBURG PA 17128

Document Receipt

Trans # 24263 Carrier / service: POST 2PM 5/27/2010

Ship to: 24263

COLONIAL NATIONAL BANK

16875 WEST BERNARDO DRIVE

Tracking #: 9171924291001000002307

Doc Ref #: 82ED2010

SAN DIEGO CA 92127

COMMONWEALTH OF PENNSYLVANIA
COUNTY OF COLUMBIA

SS

The Bank of New York Mellon, as Indenture
Trustee for the registered holders of ABFS
Mortgage Loan Trust 2002-4, Mortgage Pass-
Through Certificates, Series 2002-4
PLAINTIFF

No: 2010-CV-542

2010-ED-82

VS.

WRIT OF EXECUTION:

MORTGAGE FORECLOSURE

Earl E. Yoder and Alfonso P. Korus
DEFENDANTS

TO THE SHERIFF OF COLUMBIA COUNTY:

To satisfy the judgment, interest and costs in the above matter, you are directed to levy
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Seal of Court

Tam B Kline
PROTHONOTARY

Date: 5-27-10

Kelly P Brewer
Deputy Prothonotary

SD

SHAPIRO & DENARDO, LLC

ATTORNEYS AT LAW

3600 Horizon Drive, Suite 150, King of Prussia, Pennsylvania 19406

Tel: (610) 278-6800, Fax: (610) 278-9980

GERALD M. SHAPIRO
Admitted in Illinois and Florida Only
DAVID S. KREISMAN
Admitted in Illinois Only
CHRISTOPHER A. DENARDO
Managing Partner
DANIELLE BOYLE-EBERSOLE +
MICHAEL J. CLARK +
LESLIE RASE
† Also Licensed in New Jersey

Columbia County Sheriff
35 West Main Street
Bloomsburg, PA 17815

RE: The Bank of New York Mellon, as Indenture Trustee for the registered holders of ABFS Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4 vs. Earl E. Yoder and Alfonso P. Korus
Docket No.: 2010-CV-542
Property Address: 1548 Spring Garden Avenue, Berwick, PA 18603
S&D File No.: 09-036894

Sir/Madam:

Please serve the NOTICE OF SALE upon the following Defendants at the addresses provided:

Earl E. Yoder, 1548 Spring Garden Avenue, Berwick, PA 18603
Alfonso P. Korus, 1548 Spring Garden Avenue, Berwick, PA 18603

Upon service, please forward to this office in the enclosed self-addressed stamped envelope, a copy of you Sheriff's Return.

Your assistance in this matter is greatly appreciated.

Very truly yours,

Crystle Langelo
Legal Assistant

Enclosures

SHAPIRO & DeNARDO, LLC
BY: MICHAEL J. CLARK, ESQUIRE
ATTORNEY I.D. NO: PA Bar # 202929
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610)278-6800
S & D FILE NO. 09-036894

The Bank of New York Mellon, as Indenture
Trustee for the registered holders of ABFS
Mortgage Loan Trust 2002-4, Mortgage Pass-
Through Certificates, Series 2002-4

PLAINTIFF

VS.

Earl E. Yoder and Alfonso P. Korus
DEFENDANTS

COURT OF COMMON PLEAS
CIVIL DIVISION
COLUMBIA COUNTY

NO: 2010-CV-542

2010-ED-82

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: Earl E. Yoder
1548 Spring Garden Avenue
Berwick, PA 18603
Your house (real estate) at:

1548 Spring Garden Avenue, Berwick, PA 18603

04D-05-055

is scheduled to be sold at Sheriff's Sale on _____ at:

Columbia County Sheriff's County
35 West Main Street
Bloomsburg, PA 17185

at _____ to enforce the court judgment of \$115,846.43 obtained by The Bank of New York Mellon, as Indenture Trustee for the registered holders of ABFS Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4 against you.

NOTICE OF OWNER'S RIGHTS

YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE

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

1. The sale will be cancelled if you pay back to The Bank of New York Mellon, as Indenture Trustee for the registered holders of ABFS Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4 the amount of the judgment plus costs or the back payments, late charges, costs, and reasonable attorneys fees due. To find out how much you must pay, you may call:(610)278-6800.
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 be able to stop the sale through other legal proceedings.

4. You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See notice on page two of how to obtain an attorney.)

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

5. 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 (610)278-6800.
6. 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.
7. 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 (570) 389-5622.
8. 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.
9. You have a right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.
10. 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 no later than thirty days after the Sheriff Sale. This schedule will state who will be receiving the money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the date of filing of said schedule.
11. You may also have other rights and defenses or ways of getting your house back, if you act immediately after the sale.

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

Columbia County Lawyer Referral Service
North Penn Legal Services
168 East 5th Street
Bloomsburg, PA 17815
570-784-8760

PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT YOU ARE ADVISED THAT THIS LAW FIRM IS DEEMED TO BE A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

09-036894

SHAPIRO & DeNARDO, LLC
BY: MICHAEL J. CLARK, ESQUIRE
ATTORNEY I.D. NO: PA Bar # 202929
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610)278-6800
S & D FILE NO. 09-036894

The Bank of New York Mellon, as Indenture
Trustee for the registered holders of ABFS
Mortgage Loan Trust 2002-4, Mortgage Pass-
Through Certificates, Series 2002-4

PLAINTIFF

VS.

Earl E. Yoder and Alfonso P. Korus
DEFENDANTS

COURT OF COMMON PLEAS
CIVIL DIVISION
COLUMBIA COUNTY

NO: 2010-CV-542

2010-ED-82

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: Alfonso P. Korus
1548 Spring Garden Avenue
Berwick, PA 18603
Your house (real estate) at:

1548 Spring Garden Avenue, Berwick, PA 18603

04D-05-055

is scheduled to be sold at Sheriff's Sale on _____ at:

Columbia County Sheriff's County
35 West Main Street
Bloomsburg, PA 17185

at _____ to enforce the court judgment of \$115,846.43 obtained by The Bank of New York Mellon, as Indenture Trustee for the registered holders of ABFS Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4 against you.

NOTICE OF OWNER'S RIGHTS

YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE

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

1. The sale will be cancelled if you pay back to The Bank of New York Mellon, as Indenture Trustee for the registered holders of ABFS Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4 the amount of the judgment plus costs or the back payments, late charges, costs, and reasonable attorneys fees due. To find out how much you must pay, you may call:(610)278-6800.
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168 East 5th Street
Bloomsburg, PA 17815
570-784-8760

PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT YOU ARE ADVISED THAT THIS LAW FIRM IS DEEMED TO BE A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

09-036894

ALL THAT CERTAIN piece or parcel of land lying and being situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a point on the southerly side of Spring Garden Avenue at the corner of Lot No. 42; thence along Spring Garden Avenue in an easterly direction forty-five (45) feet to the corner of Lot No. 44; thence along said lot in a southerly direction one hundred seventy-five feet (175) to a fifteen (15) foot wide alley; thence along said alley in a westerly direction forty-five (45) feet to Lot No. 43 in the Berwick Land and Improvement Company's Addition to Berwick.

Parcel No. 04D-05-055

BEING THE SAME PREMISES which John Horek and Julia Horek, his wife, by Deed dated August 15, 1989 and recorded August 17, 1989, in the Office for the Recorder of Deeds in and for the County of Columbia, in Deed Book 435 Page 171, granted and conveyed unto the Earl E. Yoder and Alfonso P. Korus, in fee.

SHAPIRO & DeNARDO, LLC
BY: MICHAEL J. CLARK, ESQUIRE
ATTORNEY I.D. NO: PA Bar # 202929
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610)278-6800
S & D FILE NO. 09-036894

The Bank of New York Mellon, as Indenture
Trustee for the registered holders of ABFS
Mortgage Loan Trust 2002-4, Mortgage Pass-
Through Certificates, Series 2002-4

PLAINTIFF

VS.

Earl E. Yoder and Alfonso P. Korus
DEFENDANTS

COURT OF COMMON PLEAS
CIVIL DIVISION
COLUMBIA COUNTY

NO:2010-CV-542

2010-ED-82

CERTIFICATION OF ADDRESS

I hereby certify that the correct address of the judgment creditor (Plaintiff) is:

The Bank of New York Mellon, as Indenture Trustee for the registered holders of ABFS
Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4
c/o Ocwen Loan Servicing, LLC
1661 Worthington Road
West Palm Beach, FL 33415

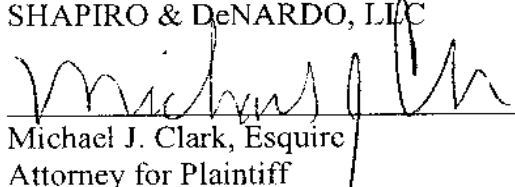
and that the last known addresses of the judgment debtors (Defendants) are:

Earl E. Yoder
1548 Spring Garden Avenue
Berwick, PA 18603

Alfonso P. Korus
1548 Spring Garden Avenue
Berwick, PA 18603

SHAPIRO & DeNARDO, LLC

BY:


Michael J. Clark, Esquire
Attorney for Plaintiff

09-036894

SHAPIRO & DeNARDO, LLC
BY: MICHAEL J. CLARK, ESQUIRE
ATTORNEY I.D. NO: PA Bar # 202929
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610)278-6800
S & D FILE NO. 09-036894

The Bank of New York Mellon, as Indenture
Trustee for the registered holders of ABFS
Mortgage Loan Trust 2002-4, Mortgage Pass-
Through Certificates, Series 2002-4

PLAINTIFF

VS.

Earl E. Yoder and Alfonso P. Korus
DEFENDANTS

COURT OF COMMON PLEAS
CIVIL DIVISION
COLUMBIA COUNTY

NO:2010-CV-542

2010-ED-82

CERTIFICATION AS TO THE SALE OF REAL PROPERTY

I hereby certify that I am the Attorney of record for the Plaintiff in this Action against
Real Property and further certify this Property is:

____ FHA - Tenant Occupied or Vacant

____ Commercial

____ As a result of a Complaint in Assumpsit

____ That the Plaintiff has complied in all respects with Section 403 of the Mortgage

X Assistance Act including but not limited to:

- (a) Service of notice on Defendants
- (b) Expiration of 30 days since the service of notice
- (c) Defendants failure to request or appear at meeting with Mortgagee or
Consumer Credit Counseling Agency
- (d) Defendants failure to file application with Homeowners Emergency
Assistance Program.

I further agree to indemnify and hold harmless the Sheriff of Columbia County for any
false statement given herein.

SHAPIRO & DeNARDO, LLC

BY: 

Michael J. Clark, Esquire
PA Bar # 202929

SHAPIRO & DeNARDO, LLC
BY: CHRISTOPHER A. DeNARDO, ESQUIRE, ATTORNEY I.D. NO. 78447
MICHAEL CLARK, ESQ., ATTORNEY I.D. NO. 202929
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610)278-6800
S & D FILE NO. 09-036894

The Bank of New York Mellon, as Indenture
Trustee for the registered holders of ABFS
Mortgage Loan Trust 2002-4, Mortgage Pass-
Through Certificates, Series 2002-4
PLAINTIFF

COURT OF COMMON PLEAS
CIVIL DIVISION
COLUMBIA COUNTY

NO: *2010-ED-82*

VS.

Earl E. Yoder
1548 Spring Garden Avenue
Berwick, PA 18603

Alfonso P. Korus
1548 Spring Garden Avenue
Berwick, PA 18603

DEFENDANTS

STATE OF: Florida

COUNTY OF: Palm Beach

AFFIDAVIT OF NON-MILITARY SERVICE

THE UNDERSIGNED being duly sworn, states that he/she is over the age of eighteen years and competent to make this affidavit and the following averments are based upon investigations made and records maintained either as Plaintiff or servicing agent of the Plaintiff and that the above-captioned Defendants' last known address is as set forth in the caption and they 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.

Ocwen Loan Servicing, LLC on behalf of The Bank of New York Mellon, as Indenture Trustee for the registered holders of ABFS Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4
By: *[Signature]*

NAME: ~~Johnna Miller~~

TITLE: Authorized Signer

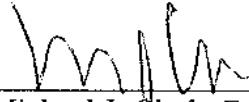
Sworn to and subscribed before me this *23* day of *Mar*, 2010.

[Signature] Notary Public

09-036894



WAIVER OF WATCHMAN/WAIVER OF INSURANCE - Any Deputy Sheriff levying upon or attaching any property under which writ may leave same without a watchman, in custody or whoever is found in possession, after notifying such person of such levy or attachment, without liability on the part of such deputy or the sheriff to any plaintiff herein for any loss, destruction or removal of any such property before sheriff's sale thereof; and the Sheriff is hereby released from all liability to protect the property described in the above execution by insurance, which insurance is hereby waived.

A handwritten signature in dark ink, appearing to read 'M. J. Clark', written over a horizontal line.

Michael J. Clark, Esquire, Attorney for Plaintiff

SHAPIRO & DeNARDO, LLC
BY: MICHAEL J. CLARK, ESQUIRE
ATTORNEY I.D. NO: PA Bar # 202929
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610)278-6800
S & D FILE NO. 09-036894

The Bank of New York Mellon, as Indenture
Trustee for the registered holders of ABFS
Mortgage Loan Trust 2002-4, Mortgage Pass-
Through Certificates, Series 2002-4
PLAINTIFF
VS.
Earl E. Yoder and Alfonso P. Korus
DEFENDANTS

COURT OF COMMON PLEAS
CIVIL DIVISION
COLUMBIA COUNTY

NO: 2010-CV-542

2010 ED-82

AFFIDAVIT PURSUANT TO RULE 3129.1

The Bank of New York Mellon, as Indenture Trustee for the registered holders of ABFS Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4, Plaintiff in the above action, sets forth, as of the date the praecipe for the writ of execution was filed, the following information concerning the real property located at **1548 Spring Garden Avenue, Berwick, PA 18603**.

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

Earl E. Yoder
1548 Spring Garden Avenue
Berwick, PA 18603

Alfonso P. Korus
1548 Spring Garden Avenue
Berwick, PA 18603

2. Name and address of Defendants in the judgment:

Earl E. Yoder
1548 Spring Garden Avenue
Berwick, PA 18603

Alfonso P. Korus
1548 Spring Garden Avenue
Berwick, PA 18603

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

The Bank of New York Mellon, as Indenture Trustee for the registered holders of ABFS Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4
c/o Ocwen Loan Servicing, LLC
1661 Worthington Road
West Palm Beach, FL 33415

Colonial National Bank, its Successors and Assigns
16875 West Bernardo Drive
San Diego, CA 92127

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

The Bank of New York Mellon, as Indenture Trustee for the registered holders of ABFS Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4,
Plaintiff
c/o Ocwen Loan Servicing, LLC
1661 Worthington Road
West Palm Beach, FL 33415

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

NONE

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

Columbia County Domestic Relations
15 Perry Avenue
P.O. Box 380
Bloomsburg, PA 17815

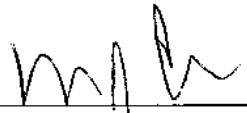
7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale:

TENANT OR OCCUPANT
1548 Spring Garden Avenue
Berwick, PA 18603

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

SHAPIRO & DeNARDO, LLC

BY:



Michael J. Clark, Esquire

09-036894

SHAPIRO & DeNARDO, LLC
BY: MICHAEL J. CLARK, ESQUIRE
ATTORNEY I.D. NO: PA Bar # 202929
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610)278-6800
S & D FILE NO. 09-036894

The Bank of New York Mellon, as Indenture
Trustee for the registered holders of ABFS
Mortgage Loan Trust 2002-4, Mortgage Pass-
Through Certificates, Series 2002-4

PLAINTIFF

VS.

Earl E. Yoder and Alfonso P. Korus
DEFENDANTS

COURT OF COMMON PLEAS
CIVIL DIVISION
COLUMBIA COUNTY

NO: 2010-CV-542

2010-ED-82

AFFIDAVIT PURSUANT TO RULE 3129.1

The Bank of New York Mellon, as Indenture Trustee for the registered holders of ABFS Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4, Plaintiff in the above action, sets forth, as of the date the praecipe for the writ of execution was filed, the following information concerning the real property located at **1548 Spring Garden Avenue, Berwick, PA 18603.**

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

Earl E. Yoder
1548 Spring Garden Avenue
Berwick, PA 18603

Alfonso P. Korus
1548 Spring Garden Avenue
Berwick, PA 18603

2. Name and address of Defendants in the judgment:

Earl E. Yoder
1548 Spring Garden Avenue
Berwick, PA 18603

Alfonso P. Korus
1548 Spring Garden Avenue
Berwick, PA 18603

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

The Bank of New York Mellon, as Indenture Trustee for the registered holders of ABFS Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4
c/o Ocwen Loan Servicing, LLC
1661 Worthington Road
West Palm Beach, FL 33415

Colonial National Bank, its Successors and Assigns
16875 West Bernardo Drive
San Diego, CA 92127

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

The Bank of New York Mellon, as Indenture Trustee for the registered holders of ABFS Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4,
Plaintiff
c/o Ocwen Loan Servicing, LLC
1661 Worthington Road
West Palm Beach, FL 33415

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

NONE

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

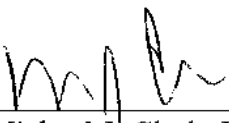
Columbia County Domestic Relations
15 Perry Avenue
P.O. Box 380
Bloomsburg, PA 17815

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:

TENANT OR OCCUPANT
1548 Spring Garden Avenue
Berwick, PA 18603

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

SHAPIRO & DeNARDO, LLC

BY: 
Michael J. Clark, Esquire

09-036894

SD

SHAPIRO & DENARDO, LLC

ATTORNEYS AT LAW

3600 Horizon Drive, Suite 150, King of Prussia, Pennsylvania 19406

Tel: (610) 278-6800, Fax: (610) 278-9980

GERALD M. SHAPIRO

Admitted in Illinois and Florida Only

DAVID S. KREISMAN

Admitted in Illinois Only

CHRISTOPHER A. DENARDO

Managing Partner

DANIELLE BOYLE-EBERSON +

MICHAEL J. CLARK +

LESLIE RASE

+ Also Licensed in New Jersey

Columbia County Sheriff
35 West Main Street
Bloomsburg, PA 17815
Attn: Real Estate Deputy

RE: The Bank of New York Mellon, as Indenture Trustee for the registered holders of ABFS Mortgage Loan Trust 2002-4, Mortgage Pass-Through Certificates, Series 2002-4 vs. Earl E. Yoder and Alfonso P. Korus
Docket No.: 2010-CV-542
Property Address: 1548 Spring Garden Avenue, Berwick, PA 18603
S&D File No.: 09-036894

Dear Sir or Madam:

The Prothonotary shall have delivered the Writ of Execution for sale of Real Property to you together with the below listed documents for the _____ sale date. Please advise if this property will not be scheduled for that date.

In accordance with Columbia County's requirements for scheduling a Sheriff's sale, I enclose:

- Required Sale deposit
- Required number of copies of the property legal description for the deed and printers;
- Affidavit pursuant to Rule 3129.1 ;
- Act 91 Affidavit;
- Notices of Sale for each Defendant;
- Request for service of the notice of sale;
- Request for posting, advertising, of the notice of sale.
- Please time stamp the enclosed "ATTORNEY COPY" of the 3129 Affidavit and return in the prepaid envelope provided.

We will send notice of the sale to all known lienholders prior to the sale and will file a Certification.

Thank you for your cooperation in this matter.

Very truly yours,

Crystle Langelo
Legal Assistant

Enclosures

Shapiro & DeNardo, LLC
General Business Account
3600 Horizon Drive, Suite 150
King Of Prussia, PA 19406
(610) 278-6800

Bank of America, N. A.

2-50/710

346959

DATE	5/24/2010
AMOUNT	***1,350.00

PAY One Thousand Three Hundred Fifty and 00/100*****

VOID AFTER 90 DAYS

TO THE SHERIFF OF COLUMBIA COUNTY

ORDER P.O. BOX 380
OF BLOOMSBURG, PA 17815



09-036894, YODER, EARL

11 34,6959 1:071000505: 5201147419