

SHERIFF'S SALE COST SHEET

The City of N.Y. Mellon vs. Howard Wells Chick Wells
 NO. 94-10 ED NO. 842-10 JD DATE/TIME OF SALE Sept 22 9:00

| | |
|---------------------------------|------------------|
| DOCKET/RETURN | \$15.00 |
| SERVICE PER DEF. | \$ <u>195.00</u> |
| LEVY (PER PARCEL | \$15.00 |
| MAILING COSTS | \$ <u>33.50</u> |
| ADVERTISING SALE BILLS & COPIES | \$17.50 |
| ADVERTISING SALE (NEWSPAPER) | \$15.00 |
| MILEAGE | \$ <u>14.00</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>6.00</u> |
| NOTARY | \$ <u>14.00</u> |
| TOTAL ***** \$ <u>415.00</u> | |

| | |
|------------------------------|----------------|
| WEB POSTING | \$150.00 |
| PRESS ENTERPRISE INC. | \$ <u>2.00</u> |
| SOLICITOR'S SERVICES | \$75.00 |
| TOTAL ***** \$ <u>327.00</u> | |

| | |
|-----------------------------|----------------|
| PROTHONOTARY (NOTARY) | \$10.00 |
| RECORDER OF DEEDS | \$ <u>5.00</u> |
| TOTAL ***** \$ <u>65.00</u> | |

| | |
|------------------------------|------------------|
| REAL ESTATE TAXES: | |
| BORO, TWP & COUNTY 20 | \$ |
| SCHOOL DIST. 20 | \$ |
| DELINQUENT 20 | \$ <u>977.61</u> |
| TOTAL ***** \$ <u>977.61</u> | |

| | |
|------------------------------|-----------------|
| MUNICIPAL FEES DUE: | |
| SEWER 20 | \$ <u>18.10</u> |
| WATER 20 | \$ |
| TOTAL ***** \$ <u>188.10</u> | |

| | |
|------------------------------|------------------|
| SURCHARGE FEE (DSTE) | \$ <u>140.00</u> |
| MISC. | \$ |
| TOTAL ***** \$ <u>140.00</u> | |

TOTAL COSTS (OPENING BID) \$ 7437.50

COLUMBIA COUNTY SHERIFF'S OFFICE

SHERIFF'S REAL ESTATE FINAL COST SHEET

The Bank of NY vs Howard Mills County Land

NO. 94-10 ED NO. 842-10 JD

DATE/TIME OF SALE: Sept. 10 2:00

BID PRICE (INCLUDES COST) \$ 2429.25

POUNDAGE - 2% OF BID \$ 48.59

TRANSFER TAX - 2% OF FAIR MKT \$ _____

MISC. COSTS \$ _____

TOTAL AMOUNT NEEDED TO PURCHASE \$ 2477.84

PURCHASER(S): _____

ADDRESS: _____

NAMES(S) ON DEED: _____

PURCHASER(S) SIGNATURE(S): John Luck

TOTAL DUE: \$ 2477.84

LESS DEPOSIT: \$ 1350.00

DOWN PAYMENT: \$ _____

TOTAL DUE IN 8 DAYS \$ 1127.84

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

September 23, 2010
Columbia County Sheriff
35 West Main Street
Bloomsburg, PA 17815

RE: The Bank of New York Mellon, successor in interest to JPMorgan Chase Bank, National Association as trustee for the registered holders of NovaStar Mortgage Funding Trust, Series 2004-4 NovaStar Home Equity Loan Asset-Backed Certificates, Series 2004-4 vs. Howard A. Mills and Cindy L. Kemper
Docket No.: 2010-CV-842
Property Address: 1419 1st Avenue, Berwick, PA 18603
S&D File No.: 10-037471

Dear Columbia County Sheriff:

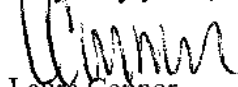
In reference to the above captioned matter, please prepare a deed to the following entity:
The Bank of New York Mellon, successor in interest to JPMorgan Chase Bank, National Association as trustee for the registered holders of NovaStar Mortgage Funding Trust, Series 2004-4 NovaStar Home Equity Loan Asset-Backed Certificates, Series 2004-4
1661 Worthington Road, West Palm Beach, FL 33415

Enclosed is our check payable to the Sheriff of Columbia County in the amount of \$1,127.84 in payment of monies owed to settle.

Please forward the executed deed along with the enclosed package to the recorder of deeds office for recording. Please call me the day this deed goes for recording. WE WILL NEED THE RECORDING INFORMATION ON THIS AS SOON AS POSSIBLE.

Thank you for your prompt attention to this matter.

Very truly yours,



Laura Connor
Paralegal

Enclosures

**pennsylvania**

DEPARTMENT OF REVENUE

Bureau of Individual Taxes
PO BOX 280603
Harrisburg PA 17128-0603**REALTY TRANSFER TAX
STATEMENT OF VALUE****See Reverse for Instructions****RECORDER'S USE ONLY**

Tax Paid

Book Number

Page Number

Date Recorded

Complete each section and file in duplicate with Recorder of Deeds when (1) the full value/consideration is not set forth in the deed, (2) the deed is without consideration or by gift, or (3) a tax exemption is claimed. A Statement of Value is not required if the transfer is wholly exempt from tax based on family relationship or public utility easement. If more space is needed, attach additional sheets.

A. CORRESPONDENT – All inquiries may be directed to the following person:

Name: SHAPIRO & DeNARDO, LLC

Telephone Number: (610)278-6800

Mailing Address:

3600 Horizon Drive, Suite 150

City:

King of Prussia

State:

PA

Zip Code:

19406

B. TRANSFER DATA

Grantor(s)/Lessor(s)

Columbia County Sheriff's Office

C. Date of Acceptance of Document

Grantee(s)/Lessee(s)

The Bank of New York Mellon, successor in interest to JPMorgan Chase Bank, National Association as trustee for the registered holders of NovaStar Mortgage Funding Trust, Series 2004-4 NovaStar Home Equity Loan Asset-Backed Certificates, Series 2004-4

Mailing Address

P.O. Box 380

Mailing Address

1661 WORTHINGTON ROAD; SUITE 100

City

Bloomsburg

State

PA

Zip Code

17815

City

West Palm Beach

State

Florida

Zip Code

33415

D. REAL ESTATE LOCATION

Street Address

1419 1st Avenue

City, Township, Borough

Berwick

County

Columbia

School District

Berwick Area

Tax Parcel Number

04D-06-033

E. VALUATION DATA – WAS TRANSACTION PART OF AN ASSIGNMENT OR RELOCATION? xY ☐ N

1. Actual Cash Consideration

2,477.84

2. Other Consideration

+ 0.00

3. Total Consideration

= \$2,477.84

4. County Assessed Value

\$

5. Common Level Ratio Factor

x 3.69

6. Fair Market Value

= \$

F. EXEMPTION DATA

1a. Amount of Exemption Claimed

100%

1b. Percentage of Grantor's Interest in Real Estate

100%

1c. Percentage of Grantor's Interest Conveyed

100%

2. Check Appropriate Box Below for Exemption Claimed☐ Will or intestate succession

(Name of Decedent)

(Estate File Number)

☐ Transfer to a trust. (Attach complete copy of trust agreement identifying all beneficiaries.)☐ Transfer from a trust. Date of transfer into the trust _____

If trust was amended attach a copy of original and amended trust.

☐ Transfer between principal and agent/straw party. (Attach complete copy of agency/straw party agreement.)☐ Transfers to the Commonwealth, the U. S. and Instrumentalities by gift, dedication, condemnation or in lieu of condemnation. (If condemnation or in lieu of condemnation, attach copy of resolution.)☒ Transfer from mortgagor to a holder of a mortgage in default. (Attach copy of Mortgage and note/Assignment)

Mortgage recorded 12/16/04 #200414175 assigned 5/17/2010 #201004015-attached

☐ Corrective or confirmatory deed. (Attach complete copy of the deed to be corrected or confirmed.)☐ Statutory corporate consolidation, merger or division. (Attach copy of articles.)☒ Other (Please explain exemption claimed.) Property transferred through a mortgage foreclosure action by Sheriff Sale held September 22, 2010 in satisfaction of judgment entered on Docket Number: 2010-CV-842.

Under penalties of law, I declare that I have examined this statement, including accompanying information, and to the best of my knowledge and belief, it is true, correct and complete.

Signature of Correspondent or Responsible Party
Laura Connor

Date
09/23/2010

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

CRITERIA

| Field | Beginning Value | Ending Value | And/Or |
|-----------|-----------------|--------------|--------|
| Doc Ref # | 94ED2010% | To | |
| | | To | |
| | | To | |
| | | To | |

RESULTS

| Trans # | Ship To ID | ConsName | Shipper | Doc Ref # | Ship Date | Carrier | Track |
|-----------------------|-----------------------|--|-------------------------|--------------------------|---------------------------|----------------------|-----------------------|
| 27237 | 27237 | HOMEPLUS FINANCE CORPORATION | Sheriff | 94ED2010 | 6/24/2010 | POST | 91719 |
| 27238 | COP | COMMONWEALTH OF PENNSYLVANIA | Sheriff | 94ED2010 | 6/24/2010 | POST | 91719 |
| 27239 | FAIR | OFFICE OF F.A.I.R. | Sheriff | 94ED2010 | 6/24/2010 | POST | 91719 |
| 27240 | SBA | U.S. Small Business Administration | Sheriff | 94ED2010 | 6/24/2010 | POST | 91719 |
| 27241 | IRS | INTERNAL REVENUE SERVICE | Sheriff | 94ED2010 | 6/24/2010 | POST | 91719 |

Records: 1 - 5 of 5

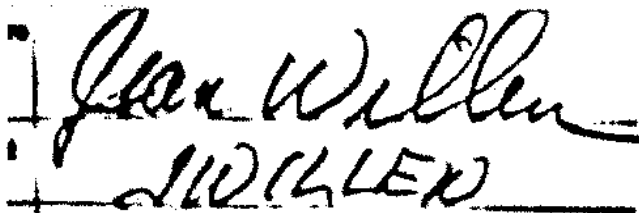


Date Produced: 07/05/2010

COUNTY OF COLUMBIA - SHERIFF

The following is the delivery information for Certified Mail™ item number 7192 4291 0010 0000 2840. Our records indicate that this item was delivered on 06/28/2010 at 10:00 a.m. in LOS ANGELES, CA, 90025. The scanned image of the recipient information is provided below.

Signature of Recipient:

A handwritten signature in black ink that reads "Stan Wilken". Below the signature, the name "WILKEN" is printed in a bold, sans-serif font.

Address of Recipient:

A handwritten address in black ink that reads "243 S Sepulveda".

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: 07/05/2010

COUNTY OF COLUMBIA - SHERIFF

The following is the delivery information for Certified Mail™ item number 7192 4291 0010 0000 2840. Our records indicate that this item was delivered on 06/28/2010 at 10:00 a.m. in LOS ANGELES, CA, 90025. The scanned image of the recipient information is provided below.

Signature of Recipient:

John W. Allen
JOHN W. ALLEN

Address of Recipient:

2143 S Sepulveda

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: 07/05/2010

COUNTY OF COLUMBIA - SHERIFF

The following is the delivery information for Certified Mail™ item number 7192 4291 0010 0000 2857. Our records indicate that this item was delivered on 06/28/2010 at 09:53 a.m. in HARRISBURG, PA, 17107. The scanned image of the recipient information is provided below

Signature of Recipient:

John Oakley
John Oakley

Address of Recipient:

4400 1st St
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

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: 07/05/2010

COUNTY OF COLUMBIA - SHERIFF

The following is the delivery information for Certified Mail™ item number 7192 4291 0010 0000 2864. Our records indicate that this item was delivered on 06/28/2010 at 09:09 a.m. in HARRISBURG, PA, 17107. The scanned image of the recipient information is provided below

Signature of Recipient:

21 #
D SAYTAR

Address of Recipient:

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

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: 07/05/2010

COUNTY OF COLUMBIA - SHERIFF

The following is the delivery information for Certified Mail™ Item number 7192 4291 0010 0000 2888. Our records indicate that this item was delivered on 06/29/2010 at 08:33 a.m. in PHILADELPHIA, PA, 19106. The scanned image of the recipient information is provided below.

Signature of Recipient:

A scanned image of a handwritten signature in black ink, appearing to be "J. S.", written over a horizontal line. To the left of the signature is a small, partially legible stamp that includes the word "CERTIFIED".

Address of Recipient:

A scanned image of a handwritten address in black ink, appearing to be "600 Arch", written over a horizontal line. To the left of the address is a small, partially legible stamp that includes the word "CERTIFIED".

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.

Shapiro & DeNardo, LLC
General Business Account
3600 Horizon Drive, Suite 150
King Of Prussia, PA 19406
(0) 278-6800

Bank of America, N.A.

353434

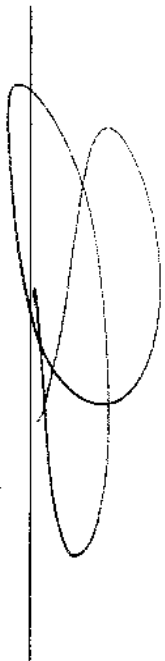
2-50/710

| | |
|--------|-------------|
| DATE | 9/23/2010 |
| AMOUNT | ***1,127.84 |

PAY One Thousand One Hundred Twenty-Seven and 84/100*****

VOID AFTER 90 DAYS

TO THE SHERIFF OF COLUMBIA COUNTY
ORDER P.O. BOX 380
OF BLOOMSBURG, PA 17815



10-037471, MILLS, HOWAR

⑈353434⑈ ⑆071000505⑆ 5201147419⑈

94-2010

STATE OF PENNSYLVANIA
COUNTY OF COLUMBIA

} SS

SHERIFF'S SALE
WEDNESDAY SEPTEMBER 22, 2010 AT 9:00 AM
BY VIRTUE OF A WRIT OF EXECUTION NO. 94 OF 2010 ED AND CIVIL WRIT NO. 842 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:

BEGINNING on the northerly side of First Avenue, at the southeast corner of Lot No. 617; thence easterly along the northerly side of First Avenue, Forty-five (45) feet to the southwest corner of Lot No. 615; thence northerly along the westerly side of Lot No. 615, One hundred sixty (160) feet to a fifteen (15) foot alley; thence westerly along the southerly side of said alley Forty-Five (45) feet, to the northeast corner of Lot No. 417; thence southerly along the easterly side of Lot No. 617, One hundred sixty (160) feet to the First Avenue, the place of beginning. BEING Lot No. 618 of the Berwick Land and Improvement Company's Addition to Berwick according to plot or plan recorded in the Office of the Recorder of Deeds in and for Columbia County in Miscellaneous Book 8, page 366, et seq.

The improvements thereon being known as 1419 1st Avenue, Berwick, PA 18603.
Parcel No. 04D-06-033

BEING THE SAME PREMISES which Dorothy M. Leckie and James Leckie, her husband, by Deed dated July 8, 2002 and recorded July 9, 2002, in the Office for the Recorder of Deeds in and for the County of Columbia, in Deed Instrument No. 200208003, granted and conveyed unto the Howard A. Mills and Cindy L. Kemper, as tenants in common, 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 in cash, certified check or cashier's check.

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

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

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

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

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

According to law deposes and says that Press Enterprise is with its principal office and place of business at 3185 County of Columbia and State of Pennsylvania, and was 1902, and has been published daily, continuously in said ay and on the attached notice September 1, 8, 15, 2010 as it is one of the officers or publisher or designated agent of paper in which legal advertisement was published; that se is interested in the subject matter of said notice and gations in the foregoing statement as to time, place, and

me this 16th day of September 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 andfor publishing the foregoing notice, and the n 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. 10-037471

The Bank of New York Mellon, successor in
interest to JPMorgan Chase Bank, National
Association as trustee for the registered
holders of NovaStar Mortgage Funding Trust,
Series 2004-4 NovaStar Home Equity Loan
Asset-Backed Certificates, Series 2004-4

PLAINTIFF

VS.

Howard A. Mills and Cindy L. Kemper
DEFENDANTS

COURT OF COMMON PLEAS
CIVIL DIVISION
COLUMBIA COUNTY

NO:2010-CV-842

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, successor in interest to JPMorgan Chase Bank, National Association as trustee for the registered holders of NovaStar Mortgage Funding Trust, Series 2004-4 NovaStar Home Equity Loan Asset-Backed Certificates, Series 2004-4, 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 July 13, 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

10-037471

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.

HOWARD MILLS & CINDY KEMPER

WRIT OF EXECUTION #94 OF 2010 ED

POSTING OF PROPERTY

AUGUST 19, 2010 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE
PROPERTY OF HOWARD MILLS & CINDY KEMPER AT 1419 1ST AVE BERWICK
COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY COLUMBIA COUNTY
SHERIFF TIMOTHY CHAMBERLAIN.

SO ANSWERS:

DEPUTY SHERIFF

TIMOTHY T. CHAMBERLAIN
SHERIFF

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 19TH DAY OF AUGUST 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 380
BLOOMSBURG, PA 17815
FAX: (570) 389-5625

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

THE BANK OF NEW YORK MELLON,
SUCCESSOR IN INTEREST TO JPMORGAN
CHASE BANK, NATIONAL ASSOCIATION S
TRUSTEE FOR THE REGISTERED
HOLDERS OF NOVASTAR MORTGAGE
FUNDING TRUST, SERIES 2004-4
NOVASTAR HOME EQUITY LOAN ASSET-
BACKED CERTIFICATES, SERIES 2004-4

Docket # 94ED2010

VS

MORTGAGE FORECLOSURE

HOWARD A. MILLS
CINDY L. KEMPER


AFFIDAVIT OF SERVICE

NOW, THIS FRIDAY, JUNE 25, 2010, AT 9:30 AM, SERVED THE WITHIN MORTGAGE
FORECLOSURE UPON HOWARD MILLS AT 13 LARK DRIVE, BERWICK BY HANDING
TO HOWARD MILLS, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE
KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME
THIS FRIDAY, JUNE 25, 2010


NOTARY PUBLIC


X
TIMOTHY T. CHAMBERLAIN
SHERIFF


X
P. D'ANGELO
DEPUTY SHERIFF

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

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) 389-5622

24 HOUR PHONE
(570) 784-6300

THE BANK OF NEW YORK MELLON,
SUCCESSOR IN INTEREST TO JPMORGAN
CHASE BANK, NATIONAL ASSOCIATION S
TRUSTEE FOR THE REGISTERED
HOLDERS OF NOVASTAR MORTGAGE
FUNDING TRUST, SERIES 2004-4
NOVASTAR HOME EQUITY LOAN ASSET-
BACKED CERTIFICATES, SERIES 2004-4

Docket # 94ED2010

VS

MORTGAGE FORECLOSURE

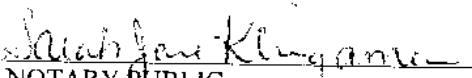
HOWARD A. MILLS
CINDY L. KEMPER

AFFIDAVIT OF SERVICE

NOW, THIS FRIDAY, JUNE 25, 2010, AT 9:50 AM, SERVED THE WITHIN MORTGAGE
FORECLOSURE UPON CINDY KEMPER AT 1419 1ST AVENUE, BERWICK BY HANDING
TO CINDY KEMPER, , A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE
KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME
THIS FRIDAY, JUNE 25, 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

In the Court of Common Pleas of COLUMBIA County, Pennsylvania
DOMESTIC RELATIONS SECTION
NOTICE OF LIEN

TO:

TIMOTHY T CHAMBERLAIN
SHERIFF OF COLUMBIA COUNTY
COLUMBIA COUNTY COURTHOUSE
35 WEST MAIN STREET
BLOOMSBURG, PA 17815

FROM:

(IV-D Agency or name of obligee and/or his or her private attorney or entity acting on behalf of the obligee, address)

DOMESTIC RELATIONS SECTION
PO BOX 380
BLOOMSBURG PA 17815

Phone: (570) 387-8870 Fax: (570) 387-8876

Email:

Obligor:

HOWARD A. MILLS
1419 FIRST AVE
BERWICK, PA 18603

Obligee:

LORI M. SIVAK

IV-D Case #: 333103893

SSN: 530-54-4782 **Date of Birth:** 09/29/65

This lien results from a support order, entered on OCTOBER 27, 2009 by Pennsylvania Court of Common Pleas in COLUMBIA County, tribunal number 02639 .

As of AUGUST 2, 2010 , the obligor owes unpaid support in the amount of \$4,276.95 . This judgement may be subject to interest.

Prospective amounts of support, not paid when due, are judgments that are added to the lien amount. This lien attaches to all non-exempt real and/or titled personal property of the above-named obligor which is located or existing within the State/county of filing, including any property specifically described below.

Specific description of property: 1419 FIRST AVENUE, BERWICK, PA 18603

All aspects of this lien, including its priority and enforcement, are governed by the law of the State where the property is located. An obligor must follow the laws and procedures of the State where the property is located or recorded. An obligor may also contact the entity sending the lien. This lien remains in effect until released by the obligee or in accordance with the laws of the State where the property is located.

Note to Lien Recorder: Please provide the sender with a copy of the filed lien, containing the recording information, at the address provided above.

Check either "A" or "B" below. The option that does not apply may be omitted from the form. If "B" is checked, the form must be notarized.

A. ☒ Submitted by a IV-D agency/office on behalf of the named obligee

As an authorized agent of a State or Tribal, or subdivision of a State or Tribal, agency responsible for implementing the support enforcement program set forth in Title IV, Part D, of the Federal Social Security Act (42 U.S.C. 651, et seq.), I have authority to file this child support lien in any state, or U.S. Territory. For additional information regarding this lien, including the pay-off amount, please contact the authorized agency and reference its case number, both listed above.

[Signature]
Authorized Agent

8/2/10
Date

Eni C Keller 570-387-8870
Print name, e-mail address, phone and fax number

B. ☐ Submitted by an obligee or a private (non-IV-D) attorney or entity on behalf of an obligee

I am: ☐ the obligee of the above referenced order [or]

☐ an attorney or entity representing the above named obligee

I certify under penalty of perjury that the information contained in this notice is true and accurate and that this lien is submitted in accordance with the laws of the State of . For additional information regarding this lien, including the pay-off amount, please contact the obligee listed above.

Signature

Date

Print name, e-mail address, phone and fax number

I certify that _____ appeared before me and is known to me as the individual who signed the above.

State of

COMMONWEALTH OF PENNSYLVANIA

County of

Notarial Seal
Debra Welliver, Notary Public
Town Of Bloomsburg, Columbia County
My Commission Expires Oct. 26, 2011

)
) ss.
)

Notary Public

Date

Debra Welliver

7/2/10

My appointment expires

10-26-11

NOTICE : Respondents are not required to respond to this information collection unless it displays a valid OMB control number.

OMB 0970-0153 Expiration Date: 02/28/2011

Page 2 of 2

Service Type M

Form UF-017 Rev.1

Worker ID 19302

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

Date: _____

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

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

PROPERTY: 1419 1st Avenue, Berwick, PA 18603

OWNER: Howard A. Mills and Cindy L. Kemper

SALE DATE: 9/22/10
Columbia County Sheriff's County
35 West Main Street
Bloomsburg, PA 17185
at 9:00 AM

JUDGMENT: \$121,248.84
Columbia, NO. 2010-CV-842
The Bank of New York Mellon, successor in interest to JPMorgan Chase Bank,
National Association as trustee for the registered holders of NovaStar Mortgage
Funding Trust, Series 2004-4 NovaStar Home Equity Loan Asset-Backed
Certificates, Series 2004-4 v. Howard A. Mills and Cindy L. Kemper

A search of the county records or other information received indicated you may have a lien, mortgage, or other interest in the above-referenced property that will be terminated by this Sheriff's Sale. You should contact your own attorney if you have any questions concerning your interest in the property and the effect of the Sheriff's Sale upon it.

A schedule of distribution will be filed by the Sheriff on a date specified by the Sheriff no later than 30 days after the sale, and distribution will be made in accordance with the schedule unless exceptions are filed to the schedule within ten (10) days after the date of filing of the schedule.

10-037471

2010 JUL 22 AM 11 05
COLUMBIA COUNTY SHERIFF'S OFFICE

BEGINNING on the northerly side of First Avenue, at the southeast corner of Lot No. 617; thence easterly along the northerly side of First Avenue, Forty-five (45) feet to the southwesterly corner of Lot No. 615; thence northerly along the westerly side of Lot No. 615, One hundred sixty (160) feet to a fifteen (15) foot alley; thence westerly along the southerly side of said alley Forty-Five (45) feet, to the northeasterly corner of Lot No. 417; thence southerly along the easterly side of Lot No. 617, One hundred sixty (160) feet to the First Avenue, the place of beginning. BEING Lot No. 616 of the Berwick Land and Improvement Company's Addition to Berwick according to plot or plan recorded in the Office of the Recorder of Deeds in and for Columbia County in Miscellaneous Book 8, page 366, et seq.

The improvements thereon being known as 1419 1st Avenue, Berwick, PA 18603.

Parcel No. 04D-06-033

BEING THE SAME PREMISES which Dorothy M. Leckie and James Leckie, her husband, by Deed dated July 8, 2002 and recorded July 9, 2002, in the Office for the Recorder of Deeds in and for the County of Columbia, in Deed Instrument No. 200208003, granted and conveyed unto the Howard A. Mills and Cindy L. Kemper, as tenants in common, in fee.

94
In the Court of Common Pleas of COLUMBIA County, Pennsylvania
DOMESTIC RELATIONS SECTION
NOTICE OF LIEN

TO:

TIMOTHY T CHAMBERLAIN
SHERIFF OF COLUMBIA COUNTY
COLUMBIA COUNTY COURTHOUSE
35 WEST MAIN STREET
BLOOMSBURG, PA 17815

FROM:

(IV-D Agency or name of obligee and/or his or her private attorney or entity acting on behalf of the obligee, address)

DOMESTIC RELATIONS SECTION
PO BOX 380
BLOOMSBURG PA 17815

Phone: (570) 387-8870 Fax: (570) 387-8876

Email:

Obligor:

HOWARD A. MILLS
13 LARK DRIVE
BERWICK, PA 18603

Obligee:

LORI M. SIVAK

IV-D Case #: 333103893

SSN: 530-54-4782 **Date of Birth:** 09/29/65

This lien results from a support order, entered on OCTOBER 27, 2009 by Pennsylvania Court of Common Pleas in COLUMBIA County, tribunal number 02639 .

As of JULY 14, 2010 , the obligor owes unpaid support in the amount of \$4,057.20 . This judgement may be subject to interest.

Prospective amounts of support, not paid when due, are judgments that are added to the lien amount. This lien attaches to all non-exempt real and/or titled personal property of the above-named obligor which is located or existing within the State/county of filing, including any property specifically described below.

Specific description of property: 1419 FIRST AVENUE, BERWICK, PA 18603

All aspects of this lien, including its priority and enforcement, are governed by the law of the State where the property is located. An obligor must follow the laws and procedures of the State where the property is located or recorded. An obligor may also contact the entity sending the lien. This lien remains in effect until released by the obligee or in accordance with the laws of the State where the property is located.

Note to Lien Recorder: Please provide the sender with a copy of the filed lien, containing the recording information, at the address provided above.

Check either "A" or "B" below. The option that does not apply may be omitted from the form. If "B" is checked, the form must be notarized.

A. ☒ Submitted by a IV-D agency/office on behalf of the named obligee

As an authorized agent of a State or Tribal, or subdivision of a State or Tribal, agency responsible for implementing the support enforcement program set forth in Title IV, Part D, of the Federal Social Security Act (42 U.S.C. 651, et seq.), I have authority to file this child support lien in any state, or U.S. Territory. For additional information regarding this lien, including the pay-off amount, please contact the authorized agency and reference its case number, both listed above.

Paul C. Keller
Authorized Agent

7/14/10
Date

Paul C. Keller 570-387-8870 / 570-387-8876 FAX
Print name, e-mail address, phone and fax number

B. ☐ Submitted by an obligee or a private (non-IV-D) attorney or entity on behalf of an obligee

I am: ☐ the obligee of the above referenced order [or]

☐ an attorney or entity representing the above named obligee

I certify under penalty of perjury that the information contained in this notice is true and accurate and that this lien is submitted in accordance with the laws of the State of _____, For additional information regarding this lien, including the pay-off amount, please contact the obligee listed above.

Signature

Date

Print name, e-mail address, phone and fax number

I certify that _____ appeared before me and is known to me as the individual who signed the above.

State of _____

County of _____

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal

Debra Welliver, Notary Public
Town Of Bloomsburg, Columbia County
My Commission Expires Oct. 28, 2011

)
) ss.
)

Notary Public Debra Welliver

Date 7-14-10

My appointment expires 10-26-11

NOTICE : Respondents are not required to respond to this information collection unless it displays a valid OMB control number.

OMB 0970-0153 Expiration Date: 02/28/2011

Page 2 of 2

Service Type M

Form UF-017 Rev.1

Worker ID 19302



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, June 24, 2010

DOMESTIC RELATIONS
702 SAWMILL ROAD
BLOOMSBURG, PA 17815

**THE BANK OF NEW YORK MELLON, SUCCESSOR IN INTEREST TO
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION S TRUSTEE FOR
THE REGISTERED HOLDERS OF NOVASTAR MORTGAGE FUNDING
TRUST, SERIES 2004-4 NOVASTAR HOME EQUITY LOAN ASSET-BACKED
CERTIFICATES, SERIES 2004-4**

VS

**HOWARD A. MILLS
CINDY L. KEMPER**

DOCKET # 94ED2010

JD # 842JD2010

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. 10-037471

The Bank of New York Mellon, successor in
interest to JPMorgan Chase Bank, National
Association as trustee for the registered
holders of NovaStar Mortgage Funding Trust,
Series 2004-4 NovaStar Home Equity Loan
Asset-Backed Certificates, Series 2004-4
PLAINTIFF

VS.

Howard A. Mills and Cindy L. Kemper
DEFENDANTS

COURT OF COMMON PLEAS
CIVIL DIVISION
COLUMBIA COUNTY

NO: 2010-CV-842

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: Howard A. Mills
13 Lark Drive
Berwick, PA 18603
Your house (real estate) at:

1419 1st Avenue, Berwick, PA 18603
04D-06-033

is scheduled to be sold at Sheriff's Sale on Sept. 22, 2010 at:
Columbia County Sheriff's County
35 West Main Street
Bloomsburg, PA 17185

at 9:00 am to enforce the court judgment of \$121,248.84 obtained by The Bank of
New York Mellon, successor in interest to JPMorgan Chase Bank, National Association as
trustee for the registered holders of NovaStar Mortgage Funding Trust, Series 2004-4 NovaStar
Home Equity Loan Asset-Backed Certificates, Series 2004-4 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, successor in interest to JPMorgan Chase Bank, National Association as trustee for the registered holders of NovaStar Mortgage Funding Trust, Series 2004-4 NovaStar Home Equity Loan Asset-Backed Certificates, Series 2004-4 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.

10-037471

BEGINNING on the northerly side of First Avenue, at the southeast corner of Lot No. 617; thence easterly along the northerly side of First Avenue, Forty-five (45) feet to the southwesterly corner of Lot No. 615; thence northerly along the westerly side of Lot No. 615, One hundred sixty (160) feet to a fifteen (15) foot alley; thence westerly along the southerly side of said alley Forty-Five (45) feet, to the northeasterly corner of Lot No. 417; thence southerly along the easterly side of Lot No. 617, One hundred sixty (160) feet to the First Avenue, the place of beginning. BEING Lot No. 616 of the Berwick Land and Improvement Company's Addition to Berwick according to plot or plan recorded in the Office of the Recorder of Deeds in and for Columbia County in Miscellaneous Book 8, page 366, et seq.

The improvements thereon being known as 1419 1st Avenue, Berwick, PA 18603.

Parcel No. 04D-06-033

BEING THE SAME PREMISES which Dorothy M. Leckie and James Leckie, her husband, by Deed dated July 8, 2002 and recorded July 9, 2002, in the Office for the Recorder of Deeds in and for the County of Columbia, in Deed Instrument No. 200208003, granted and conveyed unto the Howard A. Mills and Cindy L. Kemper, as tenants in common, in fee.

SD

94
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

Date: _____

County of Columbia, Criminal Division

35 W. Main Street

Bloomsburg, PA 17815

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

PROPERTY: 1419 1st Avenue, Berwick, PA 18603

OWNER: Howard A. Mills and Cindy L. Kemper

SALE DATE: 9/28/10
Columbia County Sheriff's County
35 West Main Street
Bloomsburg, PA 17185
at 7:00AM

JUDGMENT: \$121,248.84
Columbia, NO. 2010-CV-842
The Bank of New York Mellon, successor in interest to JPMorgan Chase Bank, National Association as trustee for the registered holders of NovaStar Mortgage Funding Trust, Series 2004-4 NovaStar Home Equity Loan Asset-Backed Certificates, Series 2004-4 v. Howard A. Mills and Cindy L. Kemper

A search of the county records or other information received indicated you may have a lien, mortgage, or other interest in the above-referenced property that will be terminated by this Sheriff's Sale. You should contact your own attorney if you have any questions concerning your interest in the property and the effect of the Sheriff's Sale upon it.

A schedule of distribution will be filed by the Sheriff on a date specified by the Sheriff no later than 30 days after the sale, and distribution will be made in accordance with the schedule unless exceptions are filed to the schedule within ten (10) days after the date of filing of the schedule.

10-037471

BEGINNING on the northerly side of First Avenue, at the southeast corner of Lot No. 617; thence easterly along the northerly side of First Avenue, Forty-five (45) feet to the southwesterly corner of Lot No. 615; thence northerly along the westerly side of Lot No. 615, One hundred sixty (160) feet to a fifteen (15) foot alley; thence westerly along the southerly side of said alley Forty-Five (45) feet, to the northeasterly corner of Lot No. 417; thence southerly along the easterly side of Lot No. 617, One hundred sixty (160) feet to the First Avenue, the place of beginning. BEING Lot No. 616 of the Berwick Land and Improvement Company's Addition to Berwick according to plot or plan recorded in the Office of the Recorder of Deeds in and for Columbia County in Miscellaneous Book 8, page 366, et seq.

The improvements thereon being known as 1419 1st Avenue, Berwick, PA 18603.

Parcel No. 04D-06-033

BEING THE SAME PREMISES which Dorothy M. Leckie and James Leckie, her husband, by Deed dated July 8, 2002 and recorded July 9, 2002, in the Office for the Recorder of Deeds in and for the County of Columbia, in Deed Instrument No. 200208003, granted and conveyed unto the Howard A. Mills and Cindy L. Kemper, as tenants in common, in fee.

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: J. ALLISON
DATE RECEIVED 6/23/2010

SERVICE# 5 - OF - 14 SERVICES
DOCKET # 94ED2010

PLAINTIFF

THE BANK OF NEW YORK MELLON, SUCCESSOR IN
INTEREST TO JPMORGAN CHASE BANK, NATIONAL
ASSOCIATION S TRUSTEE FOR THE REGISTERED
HOLDERS OF NOVASTAR MORTGAGE FUNDING TRUST,
SERIES 2004-4 NOVASTAR HOME EQUITY LOAN ASSET-
BACKED CERTIFICATES, SERIES 2004-4

DEFENDANT

HOWARD A. MILLS
CINDY L. KEMPER

ATTORNEY FIRM

SHAPIRO AND DENARDO, LLC

PERSON/CORP TO SERVED

REGENCY FINANCE COMPANY

~~NOT COLUMBIA BVLD~~

~~BLOOMSBURG~~

PAPERS TO SERVED

MORTGAGE FORECLOSURE

→ 2409 (near Sheetz)

SERVED UPON Lindsey Siegrist

RELATIONSHIP Customer service IDENTIFICATION _____

DATE 7/16/10 TIME 1626 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

7/16/10



July 8, 2010

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

**THE BANK OF NEW YORK MELLON, SUCCESSOR IN INTEREST TO
JP MORGAN CHASE BANK, NATIONAL ASSOCIATIONS TRUSTEE
FOR THE REGISTERED HOLDERS OF NOVAST MORTGAGE
FUNDING TRUST, SERIES 2004-4 NOVASTAR HOME EQUITY LOAN
ASSET-BACKED CERTIFICATES, SERIES 2004-4**

VS.

**HOWARD A. MILLS
CINDY L. KEMPER**

DOCKET # 94ED2010

JD # 842JD2010

Dear Timothy:

The amount due on the sewer account #117272 for the property located at 1419 1st
Avenue Berwick, Pa through September 30, 2010 is \$188.10.

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

Sincerely,

Kelly Noss
Authority Clerk

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: P. D'ANGELO
DATE RECEIVED 6/23/2010

SERVICE# 1 - OF - 14 SERVICES
DOCKET # 94ED2010

PLAINTIFF

THE BANK OF NEW YORK MELLON, SUCCESSOR IN
INTEREST TO JPMORGAN CHASE BANK, NATIONAL
ASSOCIATION S TRUSTEE FOR THE REGISTERED
HOLDERS OF NOVASTAR MORTGAGE FUNDING TRUST,
SERIES 2004-4 NOVASTAR HOME EQUITY LOAN ASSET-
BACKED CERTIFICATES, SERIES 2004-4

DEFENDANT

HOWARD A. MILLS
CINDY L. KEMPER

ATTORNEY FIRM

SHAPIRO AND DENARDO, LLC

| PERSON/CORP TO SERVED |
|-----------------------|
| HOWARD MILLS |
| 13 LARK DRIVE |
| BERWICK |

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON Howard Mills

RELATIONSHIP _____ IDENTIFICATION _____

DATE 06 25 10 TIME 0930 MILEAGE _____ OTHER _____

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

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

F. OTHER (SPECIFY) _____

ATTEMPTS
DATE

TIME

OFFICER

REMARKS

DEPUTY



DATE 06. 25 10

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: P. D'ANGELO
DATE RECEIVED 6/23/2010

SERVICE# 2 - OF - 14 SERVICES
DOCKET # 94ED2010

PLAINTIFF

THE BANK OF NEW YORK MELLON, SUCCESSOR IN
INTEREST TO JPMORGAN CHASE BANK, NATIONAL
ASSOCIATION S TRUSTEE FOR THE REGISTERED
HOLDERS OF NOVASTAR MORTGAGE FUNDING TRUST,
SERIES 2004-4 NOVASTAR HOME EQUITY LOAN ASSET-
BACKED CERTIFICATES, SERIES 2004-4

DEFENDANT

HOWARD A. MILLS
CINDY L. KEMPER

ATTORNEY FIRM

SHAPIRO AND DENARDO, LLC

| PERSON/CORP TO SERVED |
|-----------------------|
| CINDY KEMPER |
| 1419 1ST AVENUE |
| BERWICK |

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON Cindy Kemper

RELATIONSHIP _____ IDENTIFICATION _____

DATE 06-25-10 TIME 0950 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

Pen D'Angelo

DATE 06 25 10

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: P. D'ANGELO
DATE RECEIVED 6/23/2010

SERVICE# 6 - OF - 14 SERVICES
DOCKET # 94ED2010

PLAINTIFF

THE BANK OF NEW YORK MELLON, SUCCESSOR IN
INTEREST TO JPMORGAN CHASE BANK, NATIONAL
ASSOCIATION S TRUSTEE FOR THE REGISTERED
HOLDERS OF NOVASTAR MORTGAGE FUNDING TRUST,
SERIES 2004-4 NOVASTAR HOME EQUITY LOAN ASSET-
BACKED CERTIFICATES, SERIES 2004-4

DEFENDANT

HOWARD A. MILLS
CINDY L. KEMPER

ATTORNEY FIRM

SHAPIRO AND DENARDO, LLC

PERSON/CORP TO SERVED

BERWICK SEWER

1108 FREAS AVE.

BERWICK

PAPERS TO SERVED

MORTGAGE FORECLOSURE

SERVED UPON KELLY GREEN

RELATIONSHIP CLERK IDENTIFICATION _____

DATE 06-25-10 TIME 0940 MILEAGE _____ OTHER _____

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

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA ____ POB ☒ POE ____ CCSO ____

B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA

C. CORPORATION MANAGING AGENT

D. REGISTERED AGENT

E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE

F. OTHER (SPECIFY) _____

ATTEMPTS

DATE

TIME

OFFICER

REMARKS

DEPUTY

[Signature] DATE 06-25-10

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: P. D'ANGELO
DATE RECEIVED 6/23/2010

SERVICE# 7 - OF - 14 SERVICES
DOCKET # 94ED2010

PLAINTIFF

THE BANK OF NEW YORK MELLON, SUCCESSOR IN
INTEREST TO JPMORGAN CHASE BANK, NATIONAL
ASSOCIATION S TRUSTEE FOR THE REGISTERED
HOLDERS OF NOVASTAR MORTGAGE FUNDING TRUST,
SERIES 2004-4 NOVASTAR HOME EQUITY LOAN ASSET-
BACKED CERTIFICATES, SERIES 2004-4

DEFENDANT

HOWARD A. MILLS
CINDY L. KEMPER

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 CONNIE GINGHER

RELATIONSHIP _____ IDENTIFICATION _____

DATE 6-25-10 TIME 1056 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 6-25-10

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 6/23/2010

SERVICE# 8 - OF - 14 SERVICES
DOCKET # 94ED2010

PLAINTIFF

THE BANK OF NEW YORK MELLON, SUCCESSOR IN
INTEREST TO JPMORGAN CHASE BANK, NATIONAL
ASSOCIATION S TRUSTEE FOR THE REGISTERED
HOLDERS OF NOVASTAR MORTGAGE FUNDING TRUST,
SERIES 2004-4 NOVASTAR HOME EQUITY LOAN ASSET-
BACKED CERTIFICATES, SERIES 2004-4

DEFENDANT

HOWARD A. MILLS
CINDY L. KEMPER

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 6-26-10 TIME 11:45 MILEAGE _____ OTHER _____

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

TYPE OF SERVICE: ☒ A. PERSONAL SERVICE AT POA _____ POB ☒ POE _____ CCSO _____

B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA

C. CORPORATION MANAGING AGENT

D. REGISTERED AGENT

E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE

F. OTHER (SPECIFY) _____

ATTEMPTS

DATE

TIME

OFFICER

REMARKS

DEPUTY

J. Allison

DATE

6-26-10

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

DATE:25-JUN-10

FEE:\$5.00

CERT. NO8241

MILLS HOWARD A
KEMPER CINDY L
1419 FIRST AVENUE
BERWICK PA 18603

DISTRICT: BERWICK BORO
DEED 20020-8003
LOCATION: FIRST AVE LOT #616
PARCEL: 04D-06 -033-00,000

| YEAR | BILL ROLL | AMOUNT | -----PENDING----- INTEREST | COSTS | TOTAL AMOUNT DUE |
|-------------|-----------|--------|-------------------------------|-------|---------------------|
| 2009 | PRIM | 525.72 | 13.89 | 0.00 | 539.61 |
| TOTAL DUE : | | | | | \$539.61 |

TAX CLAIM TOTAL AMOUNT DUE DURING THE MONTH OF: October ,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: J. ALLISON
DATE RECEIVED 6/23/2010

SERVICE# 3 - OF - 14 SERVICES
DOCKET # 94ED2010

PLAINTIFF THE BANK OF NEW YORK MELLON, SUCCESSOR IN
INTEREST TO JPMORGAN CHASE BANK, NATIONAL
ASSOCIATION S TRUSTEE FOR THE REGISTERED
HOLDERS OF NOVASTAR MORTGAGE FUNDING TRUST,
SERIES 2004-4 NOVASTAR HOME EQUITY LOAN ASSET-
BACKED CERTIFICATES, SERIES 2004-4

DEFENDANT HOWARD A. MILLS
CINDY L. KEMPER
ATTORNEY FIRM SHAPIRO AND DENARDO, LLC

| PERSON/CORP TO SERVED |
|---------------------------------------|
| COLUMBIA COUNTY, CRIMINAL DIVISION |
| 35 W. MAIN STREET |
| BLOOMSBURG |

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON Kelly Brewer

RELATIONSHIP Records Clerk IDENTIFICATION _____

DATE 6-25-10 TIME 0807 MILEAGE _____ OTHER _____

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

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

F. OTHER (SPECIFY) _____

ATTEMPTS
DATE

TIME

OFFICER

REMARKS

DEPUTY

J Allison DATE 6-25-10

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 6/23/2010

SERVICE# 11 - OF - 14 SERVICES
DOCKET # 94ED2010

PLAINTIFF

THE BANK OF NEW YORK MELLON, SUCCESSOR IN
INTEREST TO JPMORGAN CHASE BANK, NATIONAL
ASSOCIATION S TRUSTEE FOR THE REGISTERED
HOLDERS OF NOVASTAR MORTGAGE FUNDING TRUST,
SERIES 2004-4 NOVASTAR HOME EQUITY LOAN ASSET-
BACKED CERTIFICATES, SERIES 2004-4

DEFENDANT

HOWARD A. MILLS
CINDY L. KEMPER

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 Renae Newhart

RELATIONSHIP Office Manager IDENTIFICATION _____

DATE 6-25-10 TIME 0810 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

Johnson DATE 6-25-10

SHERIFF'S SALE

WEDNESDAY SEPTEMBER 22, 2010 AT 9:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 94 OF 2010 ED AND CIVIL WRIT NO. 842 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:

BEGINNING on the northerly side of First Avenue, at the southeast corner of Lot No. 617; thence easterly along the northerly side of First Avenue, Forty-five (45) feet to the southwesterly corner of Lot No. 615; thence northerly along the westerly side of Lot No. 615, One hundred sixty (160) feet to a fifteen (15) foot alley; thence westerly along the southerly side of said alley Forty-Five (45) feet, to the northeasterly corner of Lot No. 417; thence southerly along the easterly side of Lot No. 617, One hundred sixty (160) feet to the First Avenue, the place of beginning. BEING Lot No. 616 of the Berwick Land and Improvement Company's Addition to Berwick according to plot or plan recorded in the Office of the Recorder of Deeds in and for Columbia County in Miscellaneous Book 8, page 366, et seq.

The improvements thereon being known as 1419 1st Avenue, Berwick, PA 18603.

Parcel No. 04D-06-033

BEING THE SAME PREMISES which Dorothy M. Leckie and James Leckie, her husband, by Deed dated July 8, 2002 and recorded July 9, 2002, in the Office for the Recorder of Deeds in and for the County of Columbia, in Deed Instrument No. 200208003, granted and conveyed unto the Howard A. Mills and Cindy L. Kemper, as tenants in common, 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 in cash, certified check or cashier's check.

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

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

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

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

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

Document Receipt

Trans # 27241 Carrier / service: POST 2PM 6/24/2010

Ship to: IRS

INTERNAL REVENUE SERVICE

WILLIAM GREEN FEDERAL BUILDING
600 ARCH STREET ROOM 3259

Tracking #: 9171924291001000002888

Doc Ref #: 94ED2010

PHILADELPHIA PA 19106

Document Receipt

Trans # 27240 Carrier / service: POST 2PM 6/24/2010

Ship to: SBA

U.S. Small Business Administration

PHILADELPHIA DISTRICT
OFFICE

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

Tracking #: 9171924291001000002871

Doc Ref #: 94ED2010

KING OR PA 19406
PRUSSIA

Document Receipt

Trans # 27239 Carrier / service: POST 2PM 6/24/2010

Ship to: FAIR

OFFICE OF F.A.I.R.

DEPARTMENT OF PUBLIC WELFARE
PO BOX 8016

Tracking #: 9171924291001000002864

Doc Ref #: 94ED2010

HARRISBURG PA 17105

Document Receipt

Trans # 27238 Carrier / service: POST 2PM 6/24/2010

Ship to: COP

COMMONWEALTH OF PENNSYLVANIA DEPT OF REV SHERIFF SALE

DEPARTMENT 281230

Tracking #: 9171924291001000002857

Doc Ref #: 94ED2010

HARRISBURG PA 17128

Document Receipt

Trans # 27237 Carrier / service: POST 2PM 6/24/2010

Ship to: 27237

HOMEPLUS FINANCE CORPORATION

2143 SOUTH SEPULVEDA BLVD

Tracking #: 9171924291001000002840

Doc Ref #: 94ED2010

LOS ANGELES CA 90025

REAL ESTATE OUTLINE

ED # 94 10

DATE RECEIVED 6-23-10
DOCKET AND INDEX 6-24-10

CHECK FOR PROPER INFO.

| | | |
|-------------------------------|-------------------------------------|-------------------|
| WRIT OF EXECUTION | <input checked="" type="checkbox"/> | |
| COPY OF DESCRIPTION | <input checked="" type="checkbox"/> | |
| WHEREABOUTS OF LKA | <input checked="" type="checkbox"/> | |
| NON-MILITARY AFFIDAVIT | <input checked="" type="checkbox"/> | |
| NOTICES OF SHERIFF SALE | <input checked="" type="checkbox"/> | |
| WAIVER OF WATCHMAN | <input checked="" type="checkbox"/> | |
| AFFIDAVIT OF LIENS LIST | <input checked="" type="checkbox"/> | |
| CHECK FOR \$1,350.00 OR _____ | <input checked="" type="checkbox"/> | CK# <u>348224</u> |

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

| | | |
|--------------------------|-------------------------------------|------------------|
| SALE DATE | <u>Sept. 22, 10</u> | TIME <u>2900</u> |
| POSTING DATE | <u>Aug. 18, 10</u> | |
| ADV. DATES FOR NEWSPAPER | 1 ST WEEK <u>Sept. 1</u> | |
| | 2 ND WEEK <u>8</u> | |
| | 3 RD WEEK <u>15</u> | |

COMMONWEALTH OF PENNSYLVANIA
COUNTY OF COLUMBIA

SS

The Bank of New York Mellon, successor in
interest to JPMorgan Chase Bank, National
Association as trustee for the registered holders of
NovaStar Mortgage Funding Trust, Series 2004-4
NovaStar Home Equity Loan Asset-Backed
Certificates, Series 2004-4
PLAINTIFF

No: 2010-CV-842

2010-ED-94

WRIT OF EXECUTION:

MORTGAGE FORECLOSURE

VS.

Howard A. Mills and Cindy L. Kemper
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:

1419 1st Avenue, Berwick, PA 18603

See attached legal

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

Amount Due
Interest

\$121,248.84

Costs to be Added

Seal of Court

Tami B Kline
PROTHONOTARY

Date: 6-23-10

Kelly P Brewer
Deputy Prothonotary

COMMONWEALTH OF PENNSYLVANIA
COUNTY OF COLUMBIA

SS

The Bank of New York Mellon, successor in
interest to JPMorgan Chase Bank, National
Association as trustee for the registered holders of
NovaStar Mortgage Funding Trust, Series 2004-4
NovaStar Home Equity Loan Asset-Backed
Certificates, Series 2004-4
PLAINTIFF

No: 2010-CV-842

2010-ED-94

WRIT OF EXECUTION:

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Costs to be Added

Seal of Court

Tami B Kline
PROTHONOTARY

Date: 6-23-10

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-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, successor in interest to JPMorgan Chase Bank, National Association as trustee for the registered holders of NovaStar Mortgage Funding Trust, Series 2004-4 NovaStar Home Equity Loan Asset-Backed Certificates, Series 2004-4 vs. Howard A. Mills and Cindy L. Kemper
Docket No.: 2010-CV-842
Property Address: 1419 1st Avenue, Berwick, PA 18603
S&D File No.: 10-037471

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

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

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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

RE: The Bank of New York Mellon, successor in interest to JPMorgan Chase Bank, National Association as trustee for the registered holders of NovaStar Mortgage Funding Trust, Series 2004-4 NovaStar Home Equity Loan Asset-Backed Certificates, Series 2004-4 vs. Howard A. Mills and Cindy L. Kemper
Docket No.: 2010-CV-842
Property Address: 1419 1st Avenue, Berwick, PA 18603
S&D File No.: 10-037471

Sir/Madam:

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

Howard A. Mills, 13 Lark Drive, Berwick, PA 18603
Cindy L. Kemper, 1419 1st Avenue, Berwick, PA 18603

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

Your assistance in this matter is greatly appreciated.

Very truly yours,

Crystle Langello
Legal Assistant

Enclosures

LACKAWANNA COUNTY SHERIFF
200 N. WASHINGTON AVENUE, SCRANTON, PA 18503
TELEPHONE # (570) 963-6719 FAX # (570) 963-6859

SALE DATE _____
SALE NUMBER _____
(SHERIFF WILL ASSIGN #)

CASE NUMBER: 09-CV-4496

“ORDER FOR SERVICE OF REAL ESTATE”

ALL INFORMATION AND ADVANCE FEES MUST BE SUPPLIED BEFORE SERVICE WILL BE MADE.
ONE FORM FOR EACH CASE NUMBER

ATTORNEY'S NAME Michael J. Clark
ADDRESS 3600 Horizon Drive, Suite 150
King of Prussia, PA 19406
TELEPHONE # (610)278-6800
FAX # (610)278-9980

CASE CAPTION:

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. Bryn Mawr Cafe Incorporation and Linda
Mills
DEFENDANT(S)

SERVICE TO BE MADE ON DEFENDANT #1: DEFENDANT #2

Bryn Mawr Cafe Incorporation
1344-1346 Bryn Mawr Street and
1350 Bryn Mawr Street
Scranton, PA 18504

Linda Mills
1344-1346 Bryn Mawr Street and
1350 Bryn Mawr Street
Scranton, PA 18504

(ALL RD NUMBERS MUST INCLUDE BOX NUMBER AND NO POST OFFICE NUMBERS ACCEPTED)
IF MORE THAN TWO DEFENDANTS, ADD ADDITIONAL SHEET.

TYPE OF PAPER TO BE SERVED, CHECK THOSE THAT APPLY:

NOTICE OF SALE _____

WRIT OF EXECUTION (MORTGAGE FORECLOSURE) _____

WRIT OF EXECUTION (CONFESSION OF JUDGMENT) _____

INSTRUCTIONS FOR SERVICE

SERVICE ON ALL DEFENDANTS _____

CERTIFIED MAIL _____ ORDINARY MAIL _____ COURT ORDER _____

POST PROPERTY ☒ _____

DEPUTIZE _____ COUNTY (WITHIN PA ONLY) DEPOSIT \$ _____

REGISTERED MAIL _____ (OUTSIDE OF THE UNITED STATES ONLY)

SERVICE BY COMPETENT ADULT PER RULES _____ (AFFIDAVIT TO BE PROVIDED 30 DAYS
BEFORE SALE)

OTHER **PLEASE POST THE HANDBILL**

**WITHOUT A SELF-ADDRESSED STAMP ENVELOPE TO YOUR OFFICE FOR MAILING OF
RECEIPT AFTER SERVICE IS COMPLETED, YOUR RETURN OF SERVICE WILL BE
FILED IN THE CLERKS OFFICE.**

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. 10-037471

The Bank of New York Mellon, successor in
interest to JPMorgan Chase Bank, National
Association as trustee for the registered
holders of NovaStar Mortgage Funding Trust,
Series 2004-4 NovaStar Home Equity Loan
Asset-Backed Certificates, Series 2004-4
Ocwen Loan Servicing, LLC
1661 Worthington Road
West Palm Beach, FL 33415

PLAINTIFF

VS.

Howard A. Mills and Cindy L. Kemper
DEFENDANT(S)

COURT OF COMMON PLEAS
COLUMBIA COUNTY

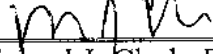
2010-CV-842

STATE OF: PENNSYLVANIA
COUNTY OF: MONTGOMERY

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 information contained in the records of the 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 to the best of our knowledge, information or belief, 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.

SHAPIRO & DENARDO, LLC

By: 
Michael J. Clark, Esquire

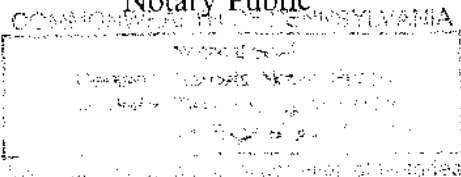
Sworn to and subscribed

before me this 22nd day

of June, 2010.



Notary Public



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. 10-037471

The Bank of New York Mellon, successor in
interest to JPMorgan Chase Bank, National
Association as trustee for the registered
holders of NovaStar Mortgage Funding Trust,
Series 2004-4 NovaStar Home Equity Loan
Asset-Backed Certificates, Series 2004-4

PLAINTIFF

VS.

Howard A. Mills and Cindy L. Kemper
DEFENDANTS

COURT OF COMMON PLEAS
CIVIL DIVISION
COLUMBIA COUNTY

NO: 2010-CV-842

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: Howard A. Mills
13 Lark Drive
Berwick, PA 18603
Your house (real estate) at:

1419 1st Avenue, Berwick, PA 18603
04D-06-033

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 \$121,248.84 obtained by The Bank of
New York Mellon, successor in interest to JPMorgan Chase Bank, National Association as
trustee for the registered holders of NovaStar Mortgage Funding Trust, Series 2004-4 NovaStar
Home Equity Loan Asset-Backed Certificates, Series 2004-4 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, successor in interest to JPMorgan Chase Bank, National Association as trustee for the registered holders of NovaStar Mortgage Funding Trust, Series 2004-4 NovaStar Home Equity Loan Asset-Backed Certificates, Series 2004-4 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.

10-037471

BEGINNING on the northerly side of First Avenue, at the southeast corner of Lot No. 617; thence easterly along the northerly side of First Avenue, Forty-five (45) feet to the southwesterly corner of Lot No. 615; thence northerly along the westerly side of Lot No. 615, One hundred sixty (160) feet to a fifteen (15) foot alley; thence westerly along the southerly side of said alley Forty-Five (45) feet, to the northeasterly corner of Lot No. 417; thence southerly along the easterly side of Lot No. 617, One hundred sixty (160) feet to the First Avenue, the place of beginning. BEING Lot No. 616 of the Berwick Land and Improvement Company's Addition to Berwick according to plot or plan recorded in the Office of the Recorder of Deeds in and for Columbia County in Miscellaneous Book 8, page 366, et seq.

The improvements thereon being known as 1419 1st Avenue, Berwick, PA 18603.

Parcel No. 04D-06-033

BEING THE SAME PREMISES which Dorothy M. Leckie and James Leckie, her husband, by Deed dated July 8, 2002 and recorded July 9, 2002, in the Office for the Recorder of Deeds in and for the County of Columbia, in Deed Instrument No. 200208003, granted and conveyed unto the Howard A. Mills and Cindy L. Kemper, as tenants in common, 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. 10-037471

The Bank of New York Mellon, successor in
interest to JPMorgan Chase Bank, National
Association as trustee for the registered
holders of NovaStar Mortgage Funding Trust,
Series 2004-4 NovaStar Home Equity Loan
Asset-Backed Certificates, Series 2004-4

PLAINTIFF

VS.

Howard A. Mills and Cindy L. Kemper
DEFENDANTS

COURT OF COMMON PLEAS
CIVIL DIVISION
COLUMBIA COUNTY

NO:2010-CV-842

CERTIFICATION OF ADDRESS

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

The Bank of New York Mellon, successor in interest to JPMorgan Chase Bank, National
Association as trustee for the registered holders of NovaStar Mortgage Funding Trust, Series
2004-4 NovaStar Home Equity Loan Asset-Backed Certificates, Series 2004-4
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:

Howard A. Mills
13 Lark Drive
Berwick, PA 18603

Cindy L. Kemper
1419 1st Avenue
Berwick, PA 18603

SHAPIRO & DeNARDO, LLC

BY:



Michael J. Clark, Esquire
Attorney for Plaintiff

10-037471

BEGINNING on the northerly side of First Avenue, at the southeast corner of Lot No. 617; thence easterly along the northerly side of First Avenue, Forty-five (45) feet to the southwesterly corner of Lot No. 615; thence northerly along the westerly side of Lot No. 615, One hundred sixty (160) feet to a fifteen (15) foot alley; thence westerly along the southerly side of said alley Forty-Five (45) feet, to the northeasterly corner of Lot No. 417; thence southerly along the easterly side of Lot No. 617, One hundred sixty (160) feet to the First Avenue, the place of beginning. BEING Lot No. 616 of the Berwick Land and Improvement Company's Addition to Berwick according to plot or plan recorded in the Office of the Recorder of Deeds in and for Columbia County in Miscellaneous Book 8, page 366, et seq.

The improvements thereon being known as 1419 1st Avenue, Berwick, PA 18603.

Parcel No. 04D-06-033

BEING THE SAME PREMISES which Dorothy M. Leckie and James Leckie, her husband, by Deed dated July 8, 2002 and recorded July 9, 2002, in the Office for the Recorder of Deeds in and for the County of Columbia, in Deed Instrument No. 200208003, granted and conveyed unto the Howard A. Mills and Cindy L. Kemper, as tenants in common, 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. 10-037471

The Bank of New York Mellon, successor in
interest to JPMorgan Chase Bank, National
Association as trustee for the registered
holders of NovaStar Mortgage Funding Trust,
Series 2004-4 NovaStar Home Equity Loan
Asset-Backed Certificates, Series 2004-4

PLAINTIFF

VS.

Howard A. Mills and Cindy L. Kemper
DEFENDANTS

COURT OF COMMON PLEAS
CIVIL DIVISION
COLUMBIA COUNTY

NO:2010-CV-842

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

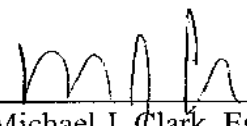
 X Assistance Act including but not limited to:

- (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 Homesteaders Emergency
Assistance Program.

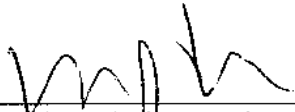
I further agree to indemnify and hold harmless the Sheriff of Columbia County for any
false statement given herein.

SHAPIRO & DeNARDO, LLC

BY: _____


Michael J. Clark, Esquire
PA Bar # 202929

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.



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
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The Bank of New York Mellon, successor in
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Asset-Backed Certificates, Series 2004-4
PLAINTIFF

VS.

Howard A. Mills and Cindy L. Kemper
DEFENDANTS

94
COURT OF COMMON PLEAS
CIVIL DIVISION
COLUMBIA COUNTY

NO: 2010-CV-842

AFFIDAVIT PURSUANT TO RULE 3129.1

The Bank of New York Mellon, successor in interest to JPMorgan Chase Bank, National Association as trustee for the registered holders of NovaStar Mortgage Funding Trust, Series 2004-4 NovaStar Home Equity Loan Asset-Backed Certificates, Series 2004-4, 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 **1419 1st Avenue, Berwick, PA 18603.**

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

Howard A. Mills
13 Lark Drive
Berwick, PA 18603

Cindy L. Kemper
1419 1st Avenue
Berwick, PA 18603

2. Name and address of Defendants in the judgment:

Howard A. Mills
13 Lark Drive
Berwick, PA 18603

Cindy L. Kemper
1419 1st 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, successor in interest to JPMorgan Chase Bank, National Association as trustee for the registered holders of NovaStar Mortgage Funding Trust, Series 2004-4 NovaStar Home Equity Loan Asset-Backed Certificates, Series 2004-4
c/o Ocwen Loan Servicing, LLC
1661 Worthington Road
West Palm Beach, FL 33415

County of Columbia, Criminal Division
35 W. Main Street
Bloomsburg, PA 17815

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

The Bank of New York Mellon, successor in interest to JPMorgan Chase Bank, National Association as trustee for the registered holders of NovaStar Mortgage Funding Trust, Series 2004-4 NovaStar Home Equity Loan Asset-Backed Certificates, Series 2004-4,
Plaintiff
c/o Ocwen Loan Servicing, LLC
1661 Worthington Road
West Palm Beach, FL 33415

HomePlus Finance Corporation
2143 South Sepulveda Blvd.
Los Angeles, CA 90025

Regency Finance Company
1301 Columbia Blvd.
PO Box 442
Bloomsburg, PA 17815

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:

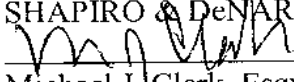
Columbia County Domestic Relations
15 Perry Avenue
P.O. Box 380
Bloomsburg, PA 17815

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

1419 1st 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

10-037471

SHAPIRO & DeNARDO, LLC
BY: CHRISTOPHER A. DeNARDO, ESQUIRE
ATTORNEY I.D. NO: PA Bar # 78447
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610)278-6800
S & D FILE NO. 10-037471

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Asset-Backed Certificates, Series 2004-4
PLAINTIFF

VS.

Howard A. Mills and Cindy L. Kemper
DEFENDANTS

COURT OF COMMON PLEAS
CIVIL DIVISION
COLUMBIA COUNTY

NO: 2010-CV-842

NOTICE OF INTENTION TO TAKE DEFAULT
UNDER Pa.R.C.P. 237.1
IMPORTANT NOTICE

TO: Howard A. Mills
DATE OF NOTICE: June 8, 2010

You are in default because you have failed to enter a written appearance personally or by attorney and file in writing with the court your defenses or objections to the claims set forth against you. Unless you act within ten (10) days from the date of this notice, a Judgment may be entered against you without a hearing and you may lose your property or other important rights. You should take this notice to a lawyer at once. If you do not have a lawyer or cannot afford one, go to or telephone the following office 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.**

NOTIFICACION IMPORTANTE

Usted se encuentra en estado de rebeldia por no haber tomado la accion requerida de su parte en este caso. Al no tomar la accion debida dentro de un termino de diez (10) dias de la fecha de esta notificacion, el tribuna podra, sin necesidad de compararecer usted in corte o escuchar prueba alguna, dictar sentencia en su contra. Usted puede perder bienes y otros derechos importantes. Debe llevar esta notificacion a un abogado inmediatamente. Si usted no tiene abogado o si no tiene dinero suficiente para tal servicio, vaya en persona o llame por telefono a la oficina cuya direccion se encuentra escrita abajo para averiguar donde se puede conseguir assitencia legal:


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570-784-8760

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PERSONS TO WHOM RULE 237.1 NOTICE SENT TO:

Howard A. Mills, 13 Lark Drive, Berwick, PA 18603

Cindy L. Kemper, 1419 1st Avenue, Berwick, PA 18603



Christopher A. DeNardo, Esquire
Shapiro & DeNardo, LLC
Attorney for Plaintiff

SHAPIRO & DeNARDO, LLC
BY: CHRISTOPHER A. DeNARDO, ESQUIRE
ATTORNEY I.D. NO: PA Bar # 78447
3600 HORIZON DRIVE, SUITE 150
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Asset-Backed Certificates, Series 2004-4
PLAINTIFF

VS.

Howard A. Mills and Cindy L. Kemper
DEFENDANTS

COURT OF COMMON PLEAS
CIVIL DIVISION
COLUMBIA COUNTY

NO: 2010-CV-842

NOTICE OF INTENTION TO TAKE DEFAULT
UNDER Pa.R.C.P. 237.1
IMPORTANT NOTICE

TO: Cindy L. Kemper
DATE OF NOTICE: June 8, 2010

You are in default because you have failed to enter a written appearance personally or by attorney and file in writing with the court your defenses or objections to the claims set forth against you. Unless you act within ten (10) days from the date of this notice, a Judgment may be entered against you without a hearing and you may lose your property or other important rights. You should take this notice to a lawyer at once. If you do not have a lawyer or cannot afford one, go to or telephone the following office to find out where you can get legal help:

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PERSONS TO WHOM RULE 237.1 NOTICE SENT TO:

Howard A. Mills, 13 Lark Drive, Berwick, PA 18603

Cindy L. Kemper, 1419 1st Avenue, Berwick, PA 18603



Christopher A. DeNardo, Esquire
Shapiro & DeNardo, LLC
Attorney for Plaintiff

SHAPIRO & DeNARDO, LLC
BY: CHRISTOPHER A. DeNARDO, ESQUIRE
ATTORNEY I.D. NO: PA Bar # 78447
3600 HORIZON DRIVE, SUITE 150
KING OF PRUSSIA, PA 19406
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S & D FILE NO. 10-037471

The Bank of New York Mellon, successor in
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holders of NovaStar Mortgage Funding Trust,
Series 2004-4 NovaStar Home Equity Loan
Asset-Backed Certificates, Series 2004-4
PLAINTIFF

VS.

Howard A. Mills and Cindy L. Kemper
DEFENDANTS

COURT OF COMMON PLEAS
CIVIL DIVISION
COLUMBIA COUNTY

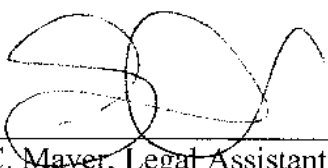
NO: 2010-CV-842

CERTIFICATION OF MAILING NOTICE UNDER RULE 237.1

The undersigned hereby certifies that a Written Notice of Intention to File a Praecipe for the Entry of Default Judgment was mailed to the defendant (s) and to his, her, their attorney of record, if any, after the default occurred and at least (10) days prior to the date of the filing of the Praecipe. Said Notice was sent on the date set forth in the copy of said Notice attached hereto, June 8, 2010 to the following Defendants:

Howard A. Mills, 13 Lark Drive, Berwick, PA 18603

Cindy L. Kemper, 1419 1st Avenue, Berwick, PA 18603



Sheena C. Mayer, Legal Assistant
to Christopher A. DeNardo, Esquire for
Shapiro & DeNardo, LLC

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. 10-037471

The Bank of New York Mellon, successor in
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Asset-Backed Certificates, Series 2004-4

PLAINTIFF

VS.

Howard A. Mills and Cindy L. Kemper
DEFENDANTS

COURT OF COMMON PLEAS
CIVIL DIVISION
COLUMBIA COUNTY

NO:2010-CV-842

CERTIFICATE OF SERVICE

I, Michael J. Clark, Esquire, Attorney for the Plaintiff, hereby certify that I have served
by first class mail, postage prepaid, true and correct copies of the attached papers upon the
following person(s) or their attorney of record:

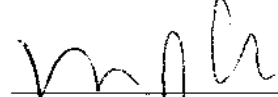
Howard A. Mills, 13 Lark Drive, Berwick, PA 18603

Cindy L. Kemper, 1419 1st Avenue, Berwick, PA 18603

Date Mailed: 6/22/2010

SHAPIRO & DeNARDO, LLC

BY:



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. 10-037471

The Bank of New York Mellon, successor in
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Ocwen Loan Servicing, LLC
1661 Worthington Road
West Palm Beach, FL 33415

PLAINTIFF

VS.

Howard A. Mills and Cindy L. Kemper
DEFENDANT(S)

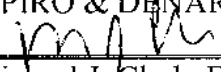
COURT OF COMMON PLEAS
COLUMBIA COUNTY

2010-CV-842

STATE OF: PENNSYLVANIA
COUNTY OF: MONTGOMERY

AFFIDAVIT OF NON-MILITARY SERVICE

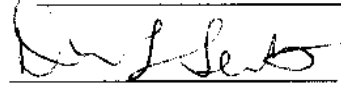
THE UNDERSIGNED being duly sworn, states that he/she is over the age of eighteen years and competent to make this affidavit and the following averments are based upon information contained in the records of the Plaintiff or servicing agent of the Plaintiff and that the above captioned Defendants last known address is as set forth in the caption and they are not to the best of our knowledge, information or belief, 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.

SHAPIRO & DENARDO, LLC
By: 
Michael J. Clark, Esquire

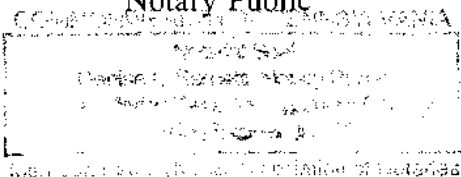
Sworn to and subscribed

before me this 22nd day

of June, 2010.



Notary Public



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. 10-037471

The Bank of New York Mellon, successor in
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Series 2004-4 NovaStar Home Equity Loan
Asset-Backed Certificates, Series 2004-4

PLAINTIFF

VS.

Howard A. Mills and Cindy L. Kemper
DEFENDANTS

COURT OF COMMON PLEAS
CIVIL DIVISION
COLUMBIA COUNTY

NO:2010-CV-842

CERTIFICATION OF ADDRESS

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

The Bank of New York Mellon, successor in interest to JPMorgan Chase Bank, National
Association as trustee for the registered holders of NovaStar Mortgage Funding Trust, Series
2004-4 NovaStar Home Equity Loan Asset-Backed Certificates, Series 2004-4
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:

Howard A. Mills
13 Lark Drive
Berwick, PA 18603

Cindy L. Kemper
1419 1st Avenue
Berwick, PA 18603

SHAPIRO & DeNARDO, LLC

BY:



Michael J. Clark, Esquire
Attorney for Plaintiff

10-037471

OFFICE OF THE PROTHONOTARY
COURT OF COMMON PLEAS
Columbia Couty Clerk
35 West Main Street
P.O. Box 380
Bloomsburg, PA 17815

Tami B. Kline
Prothonotary

TO: Howard A. Mills
13 Lark Drive
Berwick, PA 18603

The Bank of New York Mellon, successor in
interest to JPMorgan Chase Bank, National
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PLAINTIFF

VS.

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DEFENDANTS

COURT OF COMMON PLEAS
CIVIL DIVISION
COLUMBIA COUNTY

NO: 2010-CV-842

NOTICE

Pursuant to Rule 236 of the Supreme Court of Pennsylvania, you are hereby notified that a
Judgment has been entered against you in the above proceeding as indicated below.

Tami B. Kline
Prothonotary

- ☒ Judgment by Default
- ☐ Judgment for Possession
- ☐ Judgment on Award of Arbitration
- ☐ Judgment on Verdict
- ☐ Judgment on Court Findings

IF YOU HAVE ANY QUESTIONS CONCERNING THIS NOTICE, PLEASE CALL:
ATTORNEY MICHAEL J. CLARK, ESQUIRE AT (610)278-6800.

OFFICE OF THE PROTHONOTARY
COURT OF COMMON PLEAS
Columbia Couty Clerk
35 West Main Street
P.O. Box 380
Bloomsburg, PA 17815

Tami B. Kline
Prothonotary

TO: Cindy L. Kemper
1419 1st Avenue
Berwick, PA 18603

The Bank of New York Mellon, successor in
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ATTORNEY MICHAEL J. CLARK, ESQUIRE AT (610)278-6800.

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

348224

| | |
|--------|-------------|
| DATE | 6/17/2010 |
| 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



10-037471, MILLS, HOWAR

⑈348224⑈ ⑆071000505⑆ 5201147419⑈