

**GOLDBECK McCAFFERTY & McKEEVER**

A PROFESSIONAL CORPORATION  
SUITE 5000 MELLON INDEPENDENCE CENTER  
701 MARKET STREET  
PHILADELPHIA, PA 19106  
WWW.GOLDBECKLAW.COM

March 25, 2011

SHERIFF OF COLUMBIA COUNTY  
Sheriff's Office  
PO Box 380  
Bloomsburg, PA 17815

**RE: No. 2010-CV-2173**  
**KRISTI L. WHITENIGHT**

Real Estate Division:

The above case may be sold on March 30, 2011. It has been properly served in accordance with Rule 3129.

Very truly yours,

GOLDBECK McCAFFERTY & McKEEVER

**By: Antoniette Black, Director of Foreclosure**  
Phone: (215) 825-6347 (direct dial)  
Fax: (215) 825-6447  
Email: [ablack@goldbecklaw.com](mailto:ablack@goldbecklaw.com)

GOLDBECK McCafferty & McKEEVER  
Suite 5000  
Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106-1532  
215-627-1322  
Attorney for Plaintiff

104430FC  
CF: 12/03/2010  
SD: 03/30/2011  
\$43,954.37

GMAC MORTGAGE, LLC  
3451 Hammond Avenue  
Waterloo, IA 50702

Plaintiff

vs.

KRISTI L. WHITENIGHT  
Mortgagor(s) and  
Record Owner(s)

621 Catherine Street  
Bloomsburg, PA 17815

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION – LAW

ACTION OF MORTGAGE FORECLOSURE

Term  
No. 2010-CV-2173

**CERTIFICATE OF SERVICE**  
**PURSUANT TO Pa.R.C.P. 3129.2 (c) (2)**

Keith C. Halili, an employee of Goldbeck McCafferty & McKeever, counsel of Plaintiff, hereby certifies that service on the Defendants of the Notice of Sheriff Sale was made by:

- ☒ Personal Service by the Sheriff's Office/competent adult (copy of return attached).
- ☐ Certified mail by Michael T. McKeever (original green Postal return receipt attached).
- ☐ Certified mail by Sheriff's Office.
- ☐ Ordinary mail by Michael T. McKeever, Esquire to Attorney for Defendant(s) of record (proof of mailing attached).
- ☐ Acknowledgment of Sheriff's Sale by Attorney for Defendant(s) (proof of acknowledgment attached).
- ☐ Ordinary mail by Sheriff's Office to Attorney for Defendant(s) of record.

**IF SERVICE WAS ACCOMPLISHED BY COURT ORDER.**

- ☐ Premises was posted by Sheriff's Office/competent adult (copy of return attached).
- ☐ Certified Mail & ordinary mail by Sheriff's Office (copy of return attached).
- ☐ Certified Mail & ordinary mail by Michael T. McKeever (original receipt(s) for Certified Mail attached).
- ☐ Published in accordance with court order (copy of publication attached).

Pursuant to the Affidavit under Rule 3129 (copy attached), service on all lienholders (if any) has been made by ordinary mail by Michael T. McKeever, Esquire (copies of proofs of mailing attached).

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

Respectfully submitted,

BY: Keith C. Halili

Legal Secretary

Name and Address of Sender  
GOLDBECK  
SUITE 5000  
701 MARKET STREET  
PHILADELPHIA, PA  
19106-1532

Check type of mail or service:

- ☐ Certified  
☐ COD  
☐ Delivery Confirmation  
☐ Express Mail  
☐ Insured

- ☐ Recorded Delivery (International)  
☐ Registered  
☐ Return Receipt for Merchandise  
☐ Signature Confirmation

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

Article Number

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

Postage

Fee

Handling  
Charge

1.

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

TENANTS/OCCUPANTS  
621 Catherine Street  
Bloomsburg, PA 17815

2.

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

3.

4.

5.

6.

7.

8.

Total Number of Pieces  
Listed by Sender

Total Number of Pieces  
Received at Post Office

Postmaster, Per (Name of receiving employee)

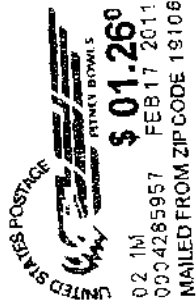
See Privacy Act Statement on Reverse

PS Form 3877, February 2002 (Page 1 of 2)

Complete by Typewriter, Ink, or Ball Point Pen

104430FC Columbia County Sale Date: 03/30/2011

KRISTI L. WHITENIGHT



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) 784-4300

GMAC MORTGAGE, LLC

Docket # 11ED2011

VS

MORTGAGE FORECLOSURE

KRISTI L. WHITENIGHT

AFFIDAVIT OF SERVICE

NOW, THIS, AT, SERVED THE WITHIN MORTGAGE FORECLOSURE UPON KRISTI WHITENIGHT AT 621 CATHERINE STREET BLOOMSBURG BY HANDING TO MIKE HUMPHRIES, HUSBAND, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME  
THIS FRIDAY, JANUARY 28, 2011

*Sarah Jane Klingaman*  
NOTARY PUBLIC

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

*Timothy T. Chamberlain*

X  
TIMOTHY T. CHAMBERLAIN  
SHERIFF

X *Ray Tonkinson*  
DEPUTY SHERIFF  
RAY TONKINSON

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

*Served  
1/28/11 @ 11:52am  
per Sarah @  
Sheriff's office  
h*

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.

GMAC MORTGAGE, LLC

VS.

KRISTI WHITENIGHT


WRIT OF EXECUTION #11 OF 2011 ED

POSTING OF PROPERTY

FEBRUARY 24, 2011 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE  
PROPERTY OF KRISTI WHITENIGHT AT 621 CATHERINE STREET BLOOMSBURG  
COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY  
COLUMBIA COUNTY DEPUTY SHERIFF CHARLES CARROLL.

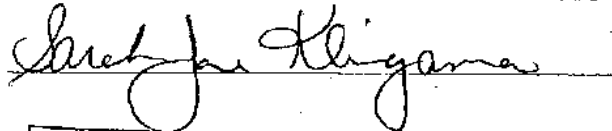
SO ANSWERS:

  
DEPUTY SHERIFF

  
TIMOTHY T. CHAMBERLAIN  
SHERIFF

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 25<sup>TH</sup> DAY OF FEBRUARY 2011



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

# SHERIFF'S SALE

WEDNESDAY MARCH 30, 2011 AT 9:30 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 11 OF 2011 ED AND CIVIL WRIT NO. 2173 OF 2010 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

ALL THAT UPPER OR NORTHWESTERN HALF OF ALL THAT CERTAIN HOUSE AND LOT SITUATE ON THE EAST SIDE OF CATHERINE STREET IN THE TOWN OF BLOOMSBURG, COLUMBIA COUNTY, PENNSYLVANIA, BETWEEN SIXTH AND SEVENTH STREETS, BOUNDED AND DESCRIBED AS FOLLOWS, TO WIT: BEGINNING AT POINT IN THE EASTERN LINE OF CATHERINE STREET AND THE CORNER OF THE NOW OR FORMERLY OF F.P. MCBRIDE; THENCE SOUTHWESTWARDLY FIFTY FEET; THENCE EASTWARDLY ONE HUNDRED FOURTEEN FEET TO AN ALLEY; THENCE NORTHWARDLY TO THE SAID MCBRIDE LOT; THENCE BY THE SAME WESTWARDLY TO THE PLACE OF BEGINNING; IN WHICH IS ERECTED A TWO-STORY FRAME DWELLING, HOUSE. TAX PARCEL #05E-02-252

BEING KNOWN AS: 621 CATHERINE STREET, BLOOMSBURG, PA 17815

## TERMS OF SALE

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

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

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

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

If 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 McKeever  
701 Market Street  
Philadelphia, PA 19106

Sheriff of Columbia County  
Timothy T. Chamberlain  
[www.sheriffofcolumbiacounty.com](http://www.sheriffofcolumbiacounty.com)

**GOLDBECK McCafferty & McKeever**

Suite 5000 -- Mellon Independence Center

701 Market Street

Philadelphia, PA 19106

215-825-6320

Attorney for Plaintiff

GMAC MORTGAGE, LLC

3451 Hammond Avenue

Waterloo, IA 50702

Plaintiff

vs.

KRISTI L. WHITENIGHT

**Mortgagor(s) and Record Owner(s)**

621 Catherine Street

Bloomsburg, PA 17815

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term

No. 2010-CV-2173

**AFFIDAVIT PURSUANT TO RULE 3129**

GMAC MORTGAGE, LLC, Plaintiff in the above action, by and through an authorized employee of its attorneys, Goldbeck McCafferty & McKeever, sets forth as of the date the praecipe for the writ of execution was filed the following information concerning the real property located at:

621 Catherine Street

Bloomsburg, PA 17815

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

KRISTI L. WHITENIGHT

621 Catherine Street

Bloomsburg, PA 17815

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

KRISTI L. WHITENIGHT

621 Catherine Street

Bloomsburg, PA 17815

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

DOMESTIC RELATIONS OF COLUMBIA COUNTY

PO Box 380

Bloomsburg, PA 17815

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

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

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

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


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

TENANTS/OCCUPANTS  
621 Catherine Street  
Bloomsburg, PA 17815

(attach separate sheet if more space is needed)

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

DATED: March 25, 2011

  
\_\_\_\_\_  
GOLDBECK McCafferty & McKeever  
BY: Keith C. Halili  
Legal Secretary

# MORTGAGE COST EXAMPLE

Thank you for your interest in Fulton Mortgage Company. The information contained within does not constitute a good faith estimate and is for illustrative purposes only. The actual settlement costs, interest rate, APR, monthly payment, and terms on your specific mortgage transaction may vary. Additional costs and fees may be required that are not reflected in the totals listed below. Your transaction may not involve a fee for every item listed.

Lender FNB BANK, N.A. Sherri L. Wohlford #####  
 Date 03/11/2011 swohlford@fnbbank.com  
 Names ROBERT R BAYLOR III Loan Type: FHA  
 Base Loan Amount \$48,250.00 Interest Rate 5.0000% Loan Term (months) 360  
 Total Loan Amount \$48,732.00 APR 5.8660% Fixed/ARM Fixed

## ESTIMATED CLOSING COSTS

Lender Credit	0.000%	\$ -
Lender Discount Points	0.000%	\$ -
Appraisal Fee		\$ 450.00
Credit Report		\$ 40.00
Flood Deter/Monitor		\$ 11.50
NHS Guaranty Fee		\$ -
Inspection Fee		\$ 100.00
Condo Questionnaire		\$ -
Origination Charge		\$ 695.00
Trust Review Fee		\$ -
NHSA Fee		\$ -
Additional line entry		\$ -
Additional line entry		\$ -
Owner's title insurance		\$ 15.00
Title Insurance Fee		\$ 420.75
Title Endorsement Fee		\$ 150.00
Insured Closing Protection		\$ 75.00
Wire Fee		\$ 39.00
Courier Fee/Overnight		\$ 12.00
Tax Certification		\$ 10.00
Recording - Deed		\$ 59.00
Recording - Mtg		\$ 119.00
State Tax - Deed		\$ 500.00

TOTAL ESTIMATED CLOSING COSTS \$ 2,696.25

## ESTIMATED PREPAID AND ESCROW COSTS

Per diem interest	30 Days @	\$6.610	\$ 198.29
Mortgage Insurance Premium			
Hazard Ins. Premium (1 yr)			\$ 300.00
Flood Ins. Premium (1 yr)			\$ -
Private Mortgage Insurance			
( ) financed			
Hazard Insurance	3 months@	\$ 25.00 /mo	\$ 75.00
Flood Insurance	0 months@	\$ - /mo	\$ -
Mortgage Insurance Premium	0 months@	\$ 35.95 /mo	\$ -
City Taxes	0 months@	\$ - /mo	\$ -
County Taxes	2 months@	\$ 14.00 /mo	\$ 28.00
School Taxes	11 months@	\$ 32.67 /mo	\$ 359.37
Misc Reserves	0 months@	\$ - /mo	\$ -
Aggregate Adjustment			\$ (142.04)
TOTAL			\$ 818.62

## MONTHLY PAYMENT ESTIMATE

Principal and Interest	\$261.60
Taxes	\$ 46.67
Insurance	\$ 25.00
Private Mortgage Insurance	\$ 35.95
Homeowner Association Fee	\$ -
(not included in payment to lender)	
Other P&I	\$ -
Other	\$ -
TOTAL	\$369.22

## ESTIMATED SUMMARY OF YOUR TRANSACTION

Sales Price	\$ 50,000.00	Minus	
Payoff/Refinance	\$ -	Cash Deposit (Earnest Money)	\$ -
Prepaids and Escrow Costs	\$ 818.62	Base Loan Amount	\$ 48,250.00
Closing Costs	\$ 2,696.25	Financed MLP	\$ 482.00
Land/Improvement Cost	\$ -	Fees Paid by Seller	\$ -
PP/Funding Fee	\$ 482.00	Other/Subordinate Financing	\$ -
TOTAL	\$ 53,996.87	ESTIMATED CASH REQUIRED FOR SETTLEMENT	\$ 5,264.87

STATE OF PENNSYLVANIA  
COUNTY OF COLUMBIA

} SS

**SHERIFF'S SALE**

**WEDNESDAY MARCH 30, 2011 AT 9:30 AM**

BY VIRTUE OF A WRIT OF EXECUTION NO. 11 OF 2011  
ED AND CIVIL WRIT NO. 2173 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 COURT-  
HOUSE, BLOOMSBURG, PENNA., 17815, ALL THE  
RIGHT AND TITLE AND INTEREST TO THE DEFEN-  
DANTS IN AND TO:

ALL THAT UPPER OR NORTHWESTERN HALF OF ALL  
THAT CERTAIN HOUSE AND LOT SITUATE ON THE  
EAST SIDE OF CATHERINE STREET IN THE TOWN OF  
BLOOMSBURG, COLUMBIA COUNTY, PENNSYLVANIA,  
BETWEEN SIXTH AND SEVENTH STREETS, BOUNDED  
AND DESCRIBED AS FOLLOWS, TO WIT:

BEGINNING AT POINT IN THE EASTERN LINE OF  
CATHERINE STREET AND THE CORNER OF THE NOW  
OR FORMERLY OF F.P. MCBRIDE, THENCE SOUTH-  
WESTWARDLY FIFTY FEET; THENCE EASTWARDLY  
ONE HUNDRED FOURTEEN FEET TO AN ALLEY;  
THENCE NORTHWARDLY TO THE SAID MCBRIDE LOT;  
THENCE BY THE SAME WESTWARDLY TO THE PLACE  
OF BEGINNING; IN WHICH IS ERRECTED A TWO-STORY  
FRAME DWELLING, HOUSE.

TAX PARCEL #05E-02-252

BEING KNOWN AS: 621 CATHERINE STREET, BLOOMS-  
BURG, PA 17815

**TERMS OF SALE**

**MINIMUM PAYMENT AT TIME OF SALE:** The greater of  
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PRICE: FAILURE TO PAY THE BID PRICE IN ACCOR-  
DANCE WITH THESE TERMS MAY RESULT IN SERI-  
OUS FINANCIAL CONSEQUENCES TO THE BIDDER.  
DO NOT BID UNLESS FUNDS ARE AVAILABLE FOR  
PAYMENT WITHIN THE PRESCRIBED TIME PERIOD.**

If the successful bidder fails to pay the bid price as per the  
above terms, the Sheriff may elect either to sue the bidder  
for the balance due without a resale of the property, or to  
resell the property at the bidder's risk and maintain an  
action against the bidder for breach of contract. In the  
case of default all sums paid by bidder will be considered  
forfeited, but will be applied against any damages recov-  
erable. 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 other-  
wise, signed by an authorized representation of the Plai-  
ntiff.

Plaintiff's Attorney  
Michael McKeever  
701 Market Street  
Philadelphia, PA 19106

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  
in 1902, and has been published daily, continuously in said  
day and on the attached notice March 9, 16, 23, 2011 as  
agent is one of the officers or publisher or designated agent of  
paper in which legal advertisement was published; that  
Press Enterprise is interested in the subject matter of said notice and  
depositions in the foregoing statement as to time, place, and

I depose this 23<sup>rd</sup> day of March, 2011

(Notary Public)

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal

Dennis L. Ashenfelder, Notary Public

Scott Twp., Columbia County

My Commission Expires July 3, 2011

Member, Pennsylvania Association of Notaries

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

**GOLDBECK McCAFFERTY & McKEEVER**

A PROFESSIONAL CORPORATION  
SUITE 5000 MELLON INDEPENDENCE CENTER  
701 MARKET STREET  
PHILADELPHIA, PA 19106  
WWW.GOLDBECKLAW.COM

March 25, 2011

SHERIFF OF COLUMBIA COUNTY  
Sheriff's Office  
PO Box 380  
Bloomsburg, PA 17815

RE: **No. 2010-CV-2173**  
**KRISTIL L. WHITENIGHT**

Real Estate Division:

The above case may be sold on March 30, 2011. It has been properly served in accordance with Rule 3129.

Very truly yours,

GOLDBECK McCAFFERTY & McKEEVER

By: **Antoniette Black, Director of Foreclosure**  
Phone: (215) 825-6347 (direct dial)  
Fax: (215) 825-6447  
Email: [ablack@goldbecklaw.com](mailto:ablack@goldbecklaw.com)

GOLDBECK McCafferty & McKEEVER  
 Suite 5000  
 Mellon Independence Center  
 701 Market Street  
 Philadelphia, PA 19106-1532  
 215-627-1322

104430FC  
 CF: 12/03/2010  
 SD: 03/30/2011  
 \$43,954.37

Attorney for Plaintiff

GMAC MORTGAGE, LLC  
 3451 Hammond Avenue  
 Waterloo, IA 50702

Plaintiff

vs.

KRISTIL L. WHITENIGHT  
 Mortgagor(s) and  
 Record Owner(s)

621 Catherine Street  
 Bloomsburg, PA 17815

Defendant(s)

IN THE COURT OF COMMON PLEAS

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CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term

No. 2010-CV-2173

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**PURSUANT TO Pa.R.C.P. 3129.2 (c) (2)**

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- ☐ Certified mail by Michael T. McKeever (original green Postal return receipt attached).
- ☐ Certified mail by Sheriff's Office.
- ☐ Ordinary mail by Michael T. McKeever, Esquire to Attorney for Defendant(s) of record (proof of mailing attached).
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**IF SERVICE WAS ACCOMPLISHED BY COURT ORDER.**

- ☐ Premises was posted by Sheriff's Office/competent adult (copy of return attached).
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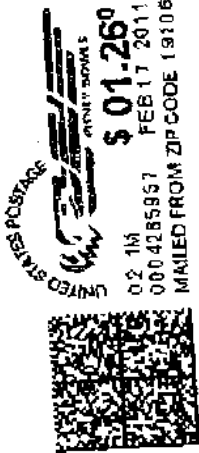
The undersigned understands that the statements herein are subject to the penalties provided by 18 P.S. Section 4904.

Respectfully submitted,

BY:  Keith C. Halili

Legal Secretary

Name and Address of Sender	Check type of mail or service:	Postmaster's Per (Name of receiving employee)	Postmark and Date of Receipt	Fee	Handling Charge
GOLD BECK SUITE 5000 701 MARKET STREET PHILADELPHIA, PA 19106-1632	<input type="checkbox"/> Certified <input type="checkbox"/> COD <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Signature Confirmation <input type="checkbox"/> Insured				
Article Number	Domestic Delivery (International) Registered Return Receipt for Merchandise Signature Confirmation	Postage	Fee	Handling Charge	
1.	DOMESTIC RELATIONS OF COLUMBIA COUNTY PO Box 380 Bloomsburg, PA 17815	TENANTS/OCCUPANTS 621 Catherine Street Bloomsburg, PA 17815			
2.	PA DEPARTMENT OF PUBLIC WELFARE - Bureau of Child Support Enforcement Health and Welfare Bldg. - Room 432 P.O. Box 2675 Harrisburg, PA 17105-2675				
3.					
4.					
5.					
6.					
7.					
8.					
Total Number of Pieces Used by Sender	Total Number of Pieces Received at Post Office	See Privacy Act Statement on Reverse			



Complete by Typewriter, Ink, or Ball Point Pen

PS Form 3877, February 2002 (Page 1 of 2)

104430FC Columbia County Sale Date: 03/30/2011

KRISTI L. WHITENIGHT

TIMOTHY T. CHAMBERLAIN



SHERIFF OF COLUMBIA COUNTY  
COURT HOUSE - P.O. BOX 380  
BLOOMSBURG, PA 17815  
FAX: (717) 389-5435

PHONE  
(717) 389-5432

24 HOUR PHONE  
(717) 794-6300

GMAC MORTGAGE, LLC

Docket # 11ED2011

VS

MORTGAGE FORECLOSURE


KRISTI L. WHITENIGHT

AFFIDAVIT OF SERVICE

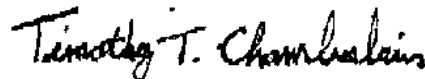
NOW, THIS, AT, SERVED THE WITHIN MORTGAGE FORECLOSURE UPON KRISTI WHITENIGHT AT 621 CATHERINE STREET BLOOMSBURG BY HANDING TO MIKE HUMPHRIES, HUSBAND, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME  
THIS FRIDAY, JANUARY 28, 2011

  
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   
DEPUTY SHERIFF  
RAY TONKINSON

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

*Served  
1/28/11 @ 11:52am  
per Sarah @  
Sheriff's office  
h*

TIMOTHY T. CHAMBERLAIN



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P.O. BOX 380

BLOOMSBURG, PA 17815

FAX: (570) 389-5625

PHONE  
(570) 389-362224 HOUR PHONE  
(570) 794-6300IN THE COURT OF COMMON PLEAS OF  
COLUMBIA COUNTY, COMMONWEALTH  
OF PENNSYLVANIA.

GMAC MORTGAGE, LLC

VS.


KRISTI WHITENIGHT

WRIT OF EXECUTION #11 OF 2011 ED

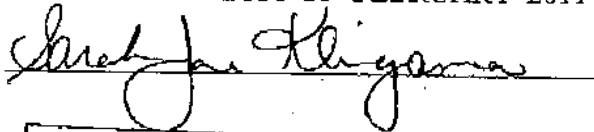
POSTING OF PROPERTY

FEBRUARY 24, 2011 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE  
PROPERTY OF KRISTI WHITENIGHT AT 621 CATHERINE STREET BLOOMSBURG  
COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY  
COLUMBIA COUNTY DEPUTY SHERIFF CHARLES CARROLL.

SO ANSWERS:

  
DEPUTY SHERIFF  
TIMOTHY T. CHAMBERLAIN  
SHERIFF

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 25<sup>TH</sup> DAY OF FEBRUARY 2011

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

# SHERIFF'S SALE

WEDNESDAY MARCH 30, 2011 AT 9:30 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 11 OF 2011 ED AND CIVIL WRIT NO. 2173 OF 2010 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

ALL THAT UPPER OR NORTHWESTERN HALF OF ALL THAT CERTAIN HOUSE AND LOT SITUATE ON THE EAST SIDE OF CATHERINE STREET IN THE TOWN OF BLOOMSBURG, COLUMBIA COUNTY, PENNSYLVANIA, BETWEEN SIXTH AND SEVENTH STREETS, BOUNDED AND DESCRIBED AS FOLLOWS, TO WIT: BEGINNING AT POINT IN THE EASTERN LINE OF CATHERINE STREET AND THE CORNER OF THE NOW OR FORMERLY OF F.P. MCBRIDE; THENCE SOUTHWESTWARDLY FIFTY FEET; THENCE EASTWARDLY ONE HUNDRED FOURTEEN FEET TO AN ALLEY; THENCE NORTHWARDLY TO THE SAID MCBRIDE LOT; THENCE BY THE SAME WESTWARDLY TO THE PLACE OF BEGINNING; IN WHICH IS ERECTED A TWO-STORY FRAME DWELLING, HOUSE. TAX PARCEL #05E-02-252

BEING KNOWN AS: 621 CATHERINE STREET, BLOOMSBURG, PA 17815

## TERMS OF SALE

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

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

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

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

If 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 McKeever  
701 Market Street  
Philadelphia, PA 19106

Sheriff of Columbia County  
Timothy T. Chamberlain  
[www.sheriffofcolumbiacounty.com](http://www.sheriffofcolumbiacounty.com)

**GOLDBECK McCAFFERTY & McKEEVER**

Suite 5000 – Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106  
215-825-6320  
Attorney for Plaintiff

GMAC MORTGAGE, LLC  
3451 Hammond Avenue  
Waterloo, IA 50702

Plaintiff

vs.

KRISTIL L. WHITENIGHT  
Mortgagor(s) and Record Owner(s)

621 Catherine Street  
Bloomsburg, PA 17815

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term  
No. 2010-CV-2173

**AFFIDAVIT PURSUANT TO RULE 3129**

GMAC MORTGAGE, LLC, Plaintiff in the above action, by and through an authorized employee of its attorneys, Goldbeck McCafferty & McKeever, sets forth as of the date the praecipe for the writ of execution was filed the following information concerning the real property located at:

621 Catherine Street  
Bloomsburg, PA 17815

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

KRISTIL L. WHITENIGHT  
621 Catherine Street  
Bloomsburg, PA 17815

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

KRISTIL L. WHITENIGHT  
621 Catherine Street  
Bloomsburg, PA 17815

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

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

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

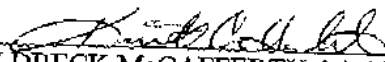
4. Name and address of the last recorded holder of every mortgage of record:
5. Name and address of every other person who has any record interest in or record lien on the property and whose interest may be affected by the sale:
6. Name and address of every other person of whom the plaintiff has knowledge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

TENANTS/OCCUPANTS  
621 Catherine Street  
Bloomsburg, PA 17815

(attach separate sheet if more space is needed)

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

DATED: March 25, 2011

  
GOLDBECK McCAFFERTY & McKEEVER  
BY: Keith C. Halili  
Legal Secretary

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

GMAC MORTGAGE, LLC

Docket # 11ED2011

VS

MORTGAGE FORECLOSURE

KRISTI L. WHITENIGHT

AFFIDAVIT OF SERVICE

NOW, THIS, AT, SERVED THE WITHIN MORTGAGE FORECLOSURE UPON KRISTI WHITENIGHT AT 621 CATHERINE STREET BLOOMSBURG BY HANDING TO MIKE HUMPHRIES, HUSBAND, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME  
THIS FRIDAY, JANUARY 28, 2011

*Sarah Jane Klingaman*  
NOTARY PUBLIC

*Timothy T. Chamberlain*

X  
TIMOTHY T. CHAMBERLAIN  
SHERIFF

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

X *Ray Tonkinson*  
DEPUTY SHERIFF  
RAY TONKINSON

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

*no date filed  
in told  
Loretta served  
1/28/11*

*SPK*



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.

GMAC MORTGAGE, LLC

VS.

KRISTI WHITENIGHT

WRIT OF EXECUTION #11 OF 2011 ED

POSTING OF PROPERTY

FEBRUARY 24, 2011 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE  
PROPERTY OF KRISTI WHITENIGHT AT 621 CATHERINE STREET BLOOMSBURG  
COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY  
COLUMBIA COUNTY DEPUTY SHERIFF CHARLES CARROLL.

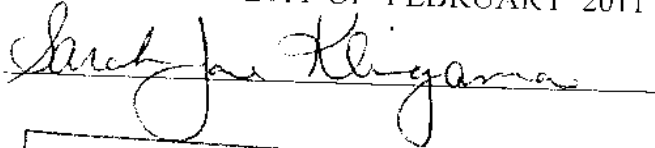
SO ANSWERS:

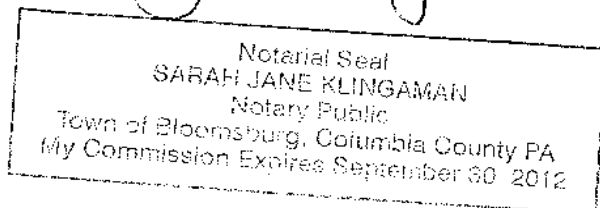
  
DEPUTY SHERIFF

  
TIMOTHY T. CHAMBERLAIN  
SHERIFF

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 25<sup>TH</sup> DAY OF FEBRUARY 2011





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

Wednesday, January 26, 2011

MARY WARD-TAX COLLECTOR  
2ND STREET  
BLOOMSBURG, PA 17815-

GMAC MORTGAGE, LLC  
VS  
KRISTI L. WHITENIGHT

DOCKET # 11ED2011

JD # 2173JD2010

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*

Timothy T. Chamberlain  
Sheriff of Columbia County

**GOLDBECK McCAFFERTY & McKEEVER**

Suite 5000 - Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106-1532  
215-825-6318  
Attorney for Plaintiff

GMAC MORTGAGE, LLC  
3451 Hammond Avenue  
Waterloo, IA 50702  
Plaintiff

vs.

KRISTI L. WHITENIGHT  
Mortgagor(s) and Record Owner(s)

621 Catherine Street  
Bloomsburg, PA 17815

Defendant(s)

IN THE COURT OF COMMON PLEAS  
of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Docket No. 2010-CV-2173

11ED2011

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

**NOTICE OF SHERIFF'S SALE OF REAL PROPERTY**

TO: WHITENIGHT, KRISTI L.  
**KRISTI L. WHITENIGHT**  
621 Catherine Street  
Bloomsburg, PA 17815

Your house at 621 Catherine Street, Bloomsburg, PA 17815 is scheduled to be sold at Sheriff's Sale on March 30, 2011 9:30, at ~~9:00~~ AM, in Sheriff's Office, Courthouse, Bloomsburg, PA to enforce the court judgment of \$43,954.37 obtained by GMAC MORTGAGE, LLC against you.

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

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

1. The sale will be cancelled if you pay to GMAC MORTGAGE, LLC, the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay call: 215-825-6329 or 1-866-413-2311.
2. You may be able to stop the sale by filing a petition asking the Court to strike or open judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.
3. You may also be able to stop the sale through other legal proceedings.

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

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

1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid price by calling the Sheriff of Columbia County at 570-389-5622.

2. You may be able to petition the Court to set aside the sale if the bid price was grossly inadequate compared to the value of your property.

3. The sale will go through only if the buyer pays the Sheriff the full amount due in the sale. To find out if this has happened, you may call the Sheriff of Columbia County at 570-389-5622.

4. If the amount due from the Buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.

5. You have a right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.

6. You may be entitled to a share of the money which was paid for your house. A schedule of distribution of the money bid for your house will be filed by the Sheriff within thirty (30) days from the date of the Sheriff's Sale. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the schedule of distribution is filed.

7. You may also have other rights and defenses, or ways of getting your house back, if you act immediately after the sale.

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

NORTH PENN LEGAL SERVICES F/K/A SUSQUEHANNA LEGAL SERVICES

168 E. 5th Street

Bloomsburg, PA 17815

717-784-8760

PENNSYLVANIA BAR ASSOCIATION

P.O. Box 186

Harrisburg, PA 17108

800-692-7375

Resources available for Homeowners in Foreclosure

**ACT NOW!**

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

- 1). Call an attorney. For referrals to a qualified attorney call either of the following numbers: 717-784-8760 or 800-692-7375.
- 2). Call the Consumer Credit Counseling Agency at 1-800-989-2227 for free counseling.
- 3). Visit HUD'S website [www.hud.gov](http://www.hud.gov) for Help for Homeowners Facing the Loss of Their Homes.
- 4). Pennsylvania Housing Finance Agency also offers other loan programs that may assist homeowners in default. Please See the PHFA website: <http://www.phfa.org/consumers/homeowners/real.aspx>.
- 5). Call the Plaintiff (your lender) at and ask to speak to someone about Loss Mitigation or Home Retention options.
- 6). Call or contact our office to request the amount to bring the account current, or payoff the mortgage or request a Loan Workout / Home Retention Package. Call our toll free number at 1-866-413-2311 or via email at [homeretention@goldbecklaw.com](mailto:homeretention@goldbecklaw.com). Call Seth at 215-825-6329 or fax 215-825-6429. The figure and/or package you requested will be mailed to the address that you request or faxed if you leave a message with that information. The attorney in charge of our firm's Homeowner Retention Department is Michael McKeever who can be reached at 215-825-6303 or Fax: 215-825-6403. Please reference our Attorney File Number of 104430FC.

---

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

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

REAL ESTATE TAX CERTIFICATION  
Fee: \$5.00

Cert. NO: 9273

Date: 01/31/2011

WHITENIGHT KRISTI L  
621 CATHERINE ST  
BLOOMSBURG PA 17815

District: TOWN OF BLOOMSBURG  
Deed: 20030 .5389  
Location: 621 CATHERINE STREET  
Parcel Id: 05E-02 -252-00,000

Assessment: 15,367  
Balances as of 01/31/2011

YEAR	TAX TYPE	TAX AMOUNT	PENALTY	DISCOUNT	PAID	BALANCE
------	----------	------------	---------	----------	------	---------

NO TAX CLAIM TAXES DUE

By: Timothy Chamberlain

Per: Sheriff

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: R. TONKINSON  
DATE RECEIVED 1/26/2011

SERVICE# 1 - OF - 11 SERVICES  
DOCKET # 11ED2011

PLAINTIFF

GMAC MORTGAGE, LLC

DEFENDANT  
ATTORNEY FIRM

KRISTI L. WHITENIGHT  
GOLDBECK MCCAFFERTY & MCKEEVER

<b>PERSON/CORP TO SERVED</b>
KRISTI WHITENIGHT
621 CATHERINE STREET
BLOOMSBURG

**PAPERS TO SERVED**  
MORTGAGE FORECLOSURE

SERVED UPON R. L. & M. Humphreys

RELATIONSHIP Husband IDENTIFICATION \_\_\_\_\_

DATE 1-27-11 TIME 1811 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
<u>1-26-11</u>	<u>1810</u>	<u>14</u>	<u>6/c</u>
_____	_____	_____	_____
_____	_____	_____	_____

DEPUTY Deputy Sheriff DATE 1-27-11

# COLUMBIA COUNTY SHERIFF'S OFFICE

## PROCESS SERVICE ORDER

OFFICER: J. ARTER  
DATE RECEIVED 1/26/2011

SERVICE# 3 - OF - 11 SERVICES  
DOCKET # 11ED2011

PLAINTIFF GMAC MORTGAGE, LLC

DEFENDANT KRISTI L. WHITTENIGHT  
ATTORNEY FIRM GOLDBECK MCCAFFERTY & MCKEEVER

PERSON/CORP TO SERVED	PAPERS TO SERVED
BLOOMSBURG SEWER	MORTGAGE FORECLOSURE
2ND STREET	
BLOOMSBURG	

SERVED UPON ENNETTE CASHNER

RELATIONSHIP OFFICE MANAGER IDENTIFICATION \_\_\_\_\_

DATE 1-27-11 TIME 1515 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. Arter DATE \_\_\_\_\_

# COLUMBIA COUNTY SHERIFF'S OFFICE PROCESS SERVICE ORDER

OFFICER: J. ARTER  
DATE RECEIVED 1/26/2011

SERVICE# 4 - OF - 11 SERVICES  
DOCKET # 11ED2011

PLAINTIFF

GMAC MORTGAGE, LLC

DEFENDANT  
ATTORNEY FIRM

KRISTI L. WHITENIGHT  
GOLDBECK MCCAFFERTY & MCKEEVER

<b>PERSON/CORP TO SERVED</b>
MARY WARD-TAX COLLECTOR
2ND STREET
BLOOMSBURG

**PAPERS TO SERVED**  
MORTGAGE FORECLOSURE

SERVED UPON Dropped in Mail Slot

RELATIONSHIP \_\_\_\_\_ IDENTIFICATION \_\_\_\_\_

DATE 1-27-11 TIME 1510 MILEAGE \_\_\_\_\_ OTHER \_\_\_\_\_

Race \_\_\_\_\_ Sex \_\_\_\_\_ Height \_\_\_\_\_ Weight \_\_\_\_\_ Eyes \_\_\_\_\_ Hair \_\_\_\_\_ Age \_\_\_\_\_ Military \_\_\_\_\_

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

F. OTHER (SPECIFY) \_\_\_\_\_

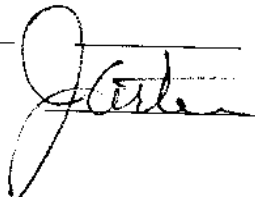
ATTEMPTS  
DATE

TIME

OFFICER

REMARKS

DEPUTY



DATE 1-27-11

# COLUMBIA COUNTY SHERIFF'S OFFICE PROCESS SERVICE ORDER

OFFICER:  
DATE RECEIVED 1/26/2011

SERVICE# 5 - OF - 11 SERVICES  
DOCKET # 11ED2011

PLAINTIFF GMAC MORTGAGE, LLC

DEFENDANT KRISTI L. WHITENIGHT  
ATTORNEY FIRM GOLDBECK MCCAFFERTY & MCKEEVER

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

SERVED UPON MAUREEN CULS

RELATIONSHIP Customer Service IDENTIFICATION \_\_\_\_\_

DATE 1-27-11 TIME 1440 MILEAGE \_\_\_\_\_ OTHER \_\_\_\_\_

Race \_\_\_\_\_ Sex \_\_\_\_\_ Height \_\_\_\_\_ Weight \_\_\_\_\_ Eyes \_\_\_\_\_ Hair \_\_\_\_\_ Age \_\_\_\_\_ Military \_\_\_\_\_

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

F. OTHER (SPECIFY) \_\_\_\_\_  
\_\_\_\_\_

ATTEMPTS	DATE	TIME	OFFICER	REMARKS
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

DEPUTY J. C. [Signature] DATE 1-27-11

# COLUMBIA COUNTY SHERIFF'S OFFICE PROCESS SERVICE ORDER

OFFICER:  
DATE RECEIVED 1/26/2011

SERVICE# 8 - OF - 11 SERVICES  
DOCKET # 11ED2011

PLAINTIFF GMAC MORTGAGE, LLC

DEFENDANT KRISTI L. WHITENIGHT  
ATTORNEY FIRM GOLDBECK MCCAFFERTY & MCKEEVER

<b>PERSON/CORP TO SERVED</b>	<b>PAPERS TO SERVED</b>
COLUMBIA COUNTY TAX CLAIM	MORTGAGE FORECLOSURE
PO BOX 380	
BLOOMSBURG	

SERVED UPON DER Miller

RELATIONSHIP Clerk IDENTIFICATION \_\_\_\_\_


DATE 1-22-11 TIME 1500 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 1-27-11

**IN THE COURT OF COMMON PLEAS OF Columbia COUNTY, PENNSYLVANIA**

GMAC MORTGAGE, LLC  
Plaintiff

vs.

KRISTI L. WHITENIGHT  
Defendant(s)

NO. 2010-CV-2173

**VERIFICATION OF NON-MILITARY SERVICE UNDER THE SOLDIERS' AND  
SAILORS' CIVIL RELIEF ACT OF 1940 AS AMENDED**

1. The undersigned attorney with Goldbeck McCafferty & McKeever, as the representative for the Plaintiff in the above entitled matter, does hereby state to the best of his/her information and belief, as follows:

2. That the above named Defendant, KRISTI L. WHITENIGHT, has a last known residence of 621 Catherine Street, Bloomsburg, PA 17815.

3. That inquiry has been made with the Department of Defense as to the military status of each of the Defendants in this action. A copy of the Military Status Report is attached.

4. The Defendant is not in the military service of the United States of America as defined by the Soldiers' and Sailors' Civil Relief Action of Congress of 1940 as amended.

The undersigned understands that the statements herein are made subject to penalties of 18 Pa. C.S.A. 4904 relating to unsworn falsification to authorities.

Date: 1/19/2011

By: 

**GOLDBECK MCCAFFERTY & MCKEEVER**

Michael McKeever Pa. ID 56129

Gary McCafferty Pa. ID 42386

Lisa Lee Pa. ID 78020

Kristina Murtha Pa. ID 61858

David Fein Pa. ID 82628

Thomas Puleo Pa. ID 27615

Jay Kivitz Pa. ID 26769

**Attorneys for Plaintiff**

## Request for Military Status

Page 1 of 2

Department of Defense Manpower Data Center

Jan-19-2011 12:09:07



Military Status Report  
Pursuant to the Service Members Civil Relief Act

◀ Last Name	First/Middle	Begin Date	Active Duty Status	Active Duty End Date	Service Agency
WHITEKNIGHT	KRISTI	Based on the information you have furnished, the DMDC does not possess any information indicating the individual status.			

Upon searching the information data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the current status of the individual as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, and Coast Guard).

*Mary M. Snavely-Dixon*

Mary M. Snavely-Dixon, Director  
Department of Defense - Manpower Data Center  
1600 Wilson Blvd., Suite 400  
Arlington, VA 22209-2593

The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

The DoD strongly supports the enforcement of the Service Members Civil Relief Act (50 USC App. §§ 501 et seq, as amended) (SCRA) (formerly known as the Soldiers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual is on active duty, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's status by contacting that person's Service via the "defenseink.mil" URL <http://www.defenselink.mil/fac/pis/PC09SLDR.html>. If you have evidence the person is on active duty and you fail to obtain this additional Service verification, punitive provisions of the SCRA may be invoked against you. See 50 USC App. §521(c).

If you obtain additional information about the person (e.g., an SSN, improved accuracy of DOB, a middle name), you can submit your request again at this Web site and we will provide a new certificate for that query.

This response reflects **active duty status** including date the individual was last on active duty, if it was within the preceding 367 days. For historical information, please contact the Service SCRA points-of-contact.

Request for Military Status

Page 2 of 2

***More information on "Active Duty Status"***

Active duty status as reported in this certificate is defined in accordance with 10 USC § 101(d)(1) for a period of more than 30 consecutive days. In the case of a member of the National Guard, includes service under a call to active service authorized by the President or the Secretary of Defense for a period of more than 30 consecutive days under 32 USC § 502(f) for purposes of responding to a national emergency declared by the President and supported by Federal funds. All Active Guard Reserve (AGR) members must be assigned against an authorized mobilization position in the unit they support. This includes Navy TARs, Marine Corps ARs and Coast Guard RPAs. Active Duty status also applies to a Uniformed Service member who is an active duty commissioned officer of the U.S. Public Health Service or the National Oceanic and Atmospheric Administration (NOAA Commissioned Corps) for a period of more than 30 consecutive days.

***Coverage Under the SCRA is Broader in Some Cases***

Coverage under the SCRA is broader in some cases and includes some categories of persons on active duty for purposes of the SCRA who would not be reported as on Active Duty under this certificate.

Many times orders are amended to extend the period of active duty, which would extend SCRA protections. Persons seeking to rely on this website certification should check to make sure the orders on which SCRA protections are based have not been amended to extend the inclusive dates of service. Furthermore, some protections of the SCRA may extend to persons who have received orders to report for active duty or to be inducted, but who have not actually begun active duty or actually reported for induction. The Last Date on Active Duty entry is important because a number of protections of SCRA extend beyond the last dates of active duty.

Those who would rely on this certificate are urged to seek qualified legal counsel to ensure that all rights guaranteed to Service members under the SCRA are protected.

**WARNING:** This certificate was provided based on a name and SSN provided by the requester. Providing an erroneous name or SSN will cause an erroneous certificate to be provided.  
Report ID:7U84Q02280

# SHERIFF'S SALE

WEDNESDAY MARCH 30, 2011 AT 9:30 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 11 OF 2011 ED AND CIVIL WRIT NO. 2173 OF 2010 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

ALL THAT UPPER OR NORTHWESTERN HALF OF ALL THAT CERTAIN HOUSE AND LOT SITUATE ON THE EAST SIDE OF CATHERINE STREET IN THE TOWN OF BLOOMSBURG, COLUMBIA COUNTY, PENNSYLVANIA, BETWEEN SIXTH AND SEVENTH STREETS, BOUNDED AND DESCRIBED AS FOLLOWS, TO WIT: BEGINNING AT POINT IN THE EASTERN LINE OF CATHERINE STREET AND THE CORNER OF THE NOW OR FORMERLY OF F.P. MCBRIDE; THENCE SOUTHWESTWARDLY FIFTY FEET; THENCE EASTWARDLY ONE HUNDRED FOURTEEN FEET TO AN ALLEY; THENCE NORTHWARDLY TO THE SAID MCBRIDE LOT; THENCE BY THE SAME WESTWARDLY TO THE PLACE OF BEGINNING; IN WHICH IS ERECTED A TWO-STORY FRAME DWELLING, HOUSE. TAX PARCEL #05E-02-252

BEING KNOWN AS: 621 CATHERINE STREET, BLOOMSBURG, PA 17815

## **TERMS OF SALE**

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

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

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

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

If 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 McKeever  
701 Market Street  
Philadelphia, PA 19106

Sheriff of Columbia County  
Timothy T. Chamberlain  
[www.sheriffofcolumbiacounty.com](http://www.sheriffofcolumbiacounty.com)

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

GMAC MORTGAGE, LLC  
3451 Hammond Avenue  
Waterloo, IA 50702

vs.

KRISTIL L. WHITENIGHT  
621 Catherine Street  
Bloomsburg, PA 17815

In the Court of Common Pleas of  
Columbia County

No. 2010-CV-2173

*2011-ED-11*

WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Columbia

**To the Sheriff of Columbia County, Pennsylvania**

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

PREMISES: 621 Catherine Street Bloomsburg, PA 17815

See Exhibit "A" attached

AMOUNT DUE

\$43,954.37

Interest From **01/20/2011**  
Through Date of Sale

(Costs to be added)

Dated: 1-26-11

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

Deputy Kelly P. Bruen

IN THE COURT OF COMMON PLEAS

GMAC MORTGAGE, LLC

vs.

KRISTIL L. WHITENIGHT  
Mortgagor(s)  
621 Catherine Street  
Bloomsburg, PA 17815

WRIT OF EXECUTION	
(Mortgage Foreclosure)	
REAL DEBT	\$43,954.37
INTEREST from	\$ _____
COSTS PAID:	\$ _____
PROTHY	\$ _____
SHERIFF	\$ _____
STATUTORY	\$ _____
COSTS DUE PROTHY	\$ _____
Office of Judicial Support	\$ _____
Judg. Fee	
Cr.	
Sat.	

Goldbeck McCafferty & McKeever  
Attorney for Plaintiff

**Goldbeck McCafferty & McKeever**  
Suite 5000 – Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106  
(215) 627-1322

ALL THAT UPPER OR NORTHWESTERN HALF OF ALL THAT CERTAIN HOUSE AND LOT SITUATE ON THE EAST SIDE OF CATHERINE STREET IN THE TOWN OF BLOOMSBURG, COLUMBIA COUNTY, PENNSYLVANIA, BETWEEN SIXTH AND SEVENTH STREETS, BOUNDED AND DESCRIBED AS FOLLOWS, TO WIT;

BEGINNING AT POINT IN THE EASTERN LINE OF CATHERINE STREET AND THE CORNER OF THE LOT NOW OR FORMERLY OF F.P. MCBRIDE; THENCE SOUTHWESTWARDLY FIFTY FEET; THENCE EASTWARDLY ONE HUNDRED FOURTEEN FEET TO AN ALLEY; THENCE NORTHWARDLY TO THE SAID MCBRIDE LOT; THENCE BY THE SAME WESTWARDLY TO THE PLACE OF BEGINNING; ON WHICH IS ERECTED A TWO-STORY FRAME DWELLING. HOUSE.

TAX PARCEL #0SE-02-252

BEING KNOWN AS: 621 Catherine Street, Bloomsburg, PA 17815

Complaint \$115.00 pd  
Judgment \$13.00 pd  
Writ \$25.00 pd  
Satisfy \$10.00  
Sheriff \_\_\_\_\_

# REAL ESTATE OUTLINE

ED # 117

DATE RECEIVED 1-2-7  
DOCKET AND INDEX 1-2-7

## CHECK FOR PROPER INFO.

WRIT OF EXECUTION ✓  
COPY OF DESCRIPTION ✓  
WHEREABOUTS OF LKA ✓  
NON-MILITARY AFFIDAVIT ✓  
NOTICES OF SHERIFF SALE ✓  
WAIVER OF WATCHMAN ✓  
AFFIDAVIT OF LIENS LIST ✓  
CHECK FOR \$1,350.00 OR 288.00 CK# 556511  
**\*\*IF ANY OF ABOVE IS MISSING DO NOT PROCEED\*\***

SALE DATE MAR 27 7 TIME 10:00  
POSTING DATE FEB. 23. 7  
ADV. DATES FOR NEWSPAPER  
1<sup>ST</sup> WEEK MAR 7  
2<sup>ND</sup> WEEK 14  
3<sup>RD</sup> WEEK 21

Goldbeck McCafferty & McKeever  
Suite 5000 - Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106  
215-627-1322  
Attorney for Plaintiff

11-11

GMAC MORTGAGE, LLC  
3451 Hammond Avenue  
Waterloo, IA 50702

Plaintiff

vs.

KRISTI L. WHITENIGHT  
(Mortgagor(s) and Record Owner(s))  
621 Catherine Street  
Bloomsburg, PA 17815

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2010-CV-2173

**AFFIDAVIT PURSUANT TO RULE 3129**

GMAC MORTGAGE, LLC, Plaintiff in the above action, by counsel, Goldbeck McCafferty & McKeever, sets forth as of the date the praecipe for the writ of execution was filed the following information concerning the real property located at:

621 Catherine Street  
Bloomsburg, PA 17815

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

KRISTI L. WHITENIGHT  
621 Catherine Street  
Bloomsburg, PA 17815

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

KRISTI L. WHITENIGHT  
621 Catherine Street  
Bloomsburg, PA 17815

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

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

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

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

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

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

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

TENANTS/OCCUPANTS  
621 Catherine Street  
Bloomsburg, PA 17815

(attach separate sheet if more space is needed)

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

DATED: January 19, 2011

By: \_\_\_\_\_

**GOLDBECK MCCAFFERTY & MCKEEVER**

Michael McKeever Pa. ID 56129

Gary McCafferty Pa. ID 42386

Lisa Lee Pa. ID 78020

Kristina Murtha Pa. ID 61858

David Fein Pa. ID 82628

Thomas Pulco Pa. ID 27615

Attorneys for Plaintiff

Goldbeck McCafferty & McKeever  
Suite 5000 – Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106  
215-627-1322  
Attorney for Plaintiff

GMAC MORTGAGE, LLC  
3451 Hammond Avenue  
Waterloo, IA 50702

Plaintiff

vs.

KRISTI L. WHITENIGHT  
(Mortgagor(s) and Record Owner(s))  
621 Catherine Street  
Bloomsburg, PA 17815

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2010-CV-2173

**AFFIDAVIT PURSUANT TO RULE 3129**

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Bloomsburg, PA 17815

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KRISTI L. WHITENIGHT  
621 Catherine Street  
Bloomsburg, PA 17815

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KRISTI L. WHITENIGHT  
621 Catherine Street  
Bloomsburg, PA 17815

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

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

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

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

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

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

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

**TENANTS/OCCUPANTS**

621 Catherine Street  
Bloomsburg, PA 17815

(attach separate sheet if more space is needed)

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

DATED: January 19, 2011

By: 

**GOLDBECK MCCAFFERTY & MCKEEVER**

Michael McKeever Pa. ID 56129

Gary McCafferty Pa. ID 42386

Lisa Lee Pa. ID 78020

Kristina Murtha Pa. ID 61858

David Fein Pa. ID 82628

Thomas Puleo Pa. ID 27615

Attorneys for Plaintiff

Attn: Loretta

From: Sarah

**GOLDBECK McCAFFERTY & McKEEVER**

Suite 5000 - Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106-1532  
215-825-6318  
Attorney for Plaintiff

GMAC MORTGAGE, LLC  
3451 Hammond Avenue  
Waterloo, IA 50702  
Plaintiff

vs.

KRISTI L. WHITENIGHT  
Mortgagor(s) and Record Owner(s)

621 Catherine Street  
Bloomsburg, PA 17815

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Docket No. 2010-CV-2173

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

**NOTICE OF SHERIFF'S SALE OF REAL PROPERTY**

TO: WHITENIGHT, KRISTI L.  
**KRISTI L. WHITENIGHT**  
621 Catherine Street  
Bloomsburg, PA 17815

→ Your house at 621 Catherine Street, Bloomsburg, PA 17815 is scheduled to be sold at Sheriff's Sale on March 30<sup>th</sup> 2011, at 9:30 AM, in Sheriff's Office, Courthouse, Bloomsburg, PA to enforce the court judgment of \$43,954.37 obtained by GMAC MORTGAGE, LLC against you.

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

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

1. The sale will be cancelled if you pay to GMAC MORTGAGE, LLC, the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay call: 215-825-6329 or 1-866-413-2311.
2. You may be able to stop the sale by filing a petition asking the Court to strike or open judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.
3. You may also be able to stop the sale through other legal proceedings.

**GOLDBECK McCAFFERTY & McKEEVER**

Suite 5000 - Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106-1532  
215-825-6318  
Attorney for Plaintiff

GMAC MORTGAGE, LLC  
3451 Hammond Avenue  
Waterloo, IA 50702  
Plaintiff

vs.

KRISTI L. WHITENIGHT  
Mortgagor(s) and Record Owner(s)

621 Catherine Street  
Bloomsburg, PA 17815

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Docket No. 2010-CV-2173

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

**NOTICE OF SHERIFF'S SALE OF REAL PROPERTY**

TO: WHITENIGHT, KRISTI L.  
**KRISTI L. WHITENIGHT**  
621 Catherine Street  
Bloomsburg, PA 17815

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**YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE**

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1. The sale will be cancelled if you pay to GMAC MORTGAGE, LLC, the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay call: 215-825-6329 or 1-866-413-2311.
2. You may be able to stop the sale by filing a petition asking the Court to strike or open judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.
3. You may also be able to stop the sale through other legal proceedings.

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

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

1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid price by calling the Sheriff of Columbia County at 570-389-5622.

2. You may be able to petition the Court to set aside the sale if the bid price was grossly inadequate compared to the value of your property.

3. The sale will go through only if the buyer pays the Sheriff the full amount due in the sale. To find out if this has happened, you may call the Sheriff of Columbia County at 570-389-5622.

4. If the amount due from the Buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.

5. You have a right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.

6. You may be entitled to a share of the money which was paid for your house. A schedule of distribution of the money bid for your house will be filed by the Sheriff within thirty (30) days from the date of the Sheriff's Sale. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the schedule of distribution is filed.

7. You may also have other rights and defenses, or ways of getting your house back, if you act immediately after the sale.

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

**NORTH PENN LEGAL SERVICES F/K/A SUSQUEHANNA LEGAL SERVICES**

168 E. 5th Street

Bloomsburg, PA 17815

717-784-8760

**PENNSYLVANIA BAR ASSOCIATION**

P.O. Box 186

Harrisburg, PA 17108

800-692-7375

Resources available for Homeowners in Foreclosure

**ACT NOW!**

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

- 1). Call an attorney. For referrals to a qualified attorney call either of the following numbers: 717-784-8760 or 800-692-7375.
- 2). Call the Consumer Credit Counseling Agency at 1-800-989-2227 for free counseling.
- 3). Visit HUD'S website [www.hud.gov](http://www.hud.gov) for Help for Homeowners Facing the Loss of Their Homes.
- 4). Pennsylvania Housing Finance Agency also offers other loan programs that may assist homeowners in default. Please See the PHFA website: <http://www.phfa.org/consumers/homeowners/real.aspx>.
- 5). Call the Plaintiff (your lender) at and ask to speak to someone about Loss Mitigation or Home Retention options.
- 6). Call or contact our office to request the amount to bring the account current, or payoff the mortgage or request a Loan Workout / Home Retention Package. Call our toll free number at 1-866-413-2311 or via email at [homeretention@goldbecklaw.com](mailto:homeretention@goldbecklaw.com). Call Seth at 215-825-6329 or fax 215-825-6429. The figure and/or package you requested will be mailed to the address that you request or faxed if you leave a message with that information. The attorney in charge of our firm's Homeowner Retention Department is Michael McKeever who can be reached at 215-825-6303 or Fax: 215-825-6403. Please reference our Attorney File Number of 104430FC.

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

Goldbeck McCafferty & McKeever  
Suite 5000 -- Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106  
215-627-1322  
Attorney for Plaintiff

GMAC MORTGAGE, LLC  
3451 Hammond Avenue  
Waterloo, IA 50702

Plaintiff  
vs.

KRISTI L. WHITENIGHT  
**Mortgagor(s) and Record Owner(s)**  
621 Catherine Street  
Bloomsburg, PA 17815

Defendant(s)

IN THE COURT OF  
COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW


ACTION OF  
MORTGAGE FORECLOSURE

NO. 2010-CV-2173

**CERTIFICATION AS TO THE SALE OF REAL PROPERTY**

Plaintiff, by counsel, hereby certifies that it has complied with the provisions of Act 91 of 1983 and/or the real property in question is not subject to the Act.

By:

  
~~GOLDBECK MCCAFFERTY & MCKEEVER~~

Michael McKeever Pa. ID 56129

Gary McCafferty Pa. ID 42386

Lisa Lee Pa. ID 78020

Kristina Murtha Pa. ID 61858

David Fein Pa. ID 82628

Thomas Pulco Pa. ID 27615

Attorneys for Plaintiff

GOLDBECK McCafferty & McKEEVER  
Suite 5000 - Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106  
215-627-1322  
Attorney for Plaintiff

GMAC MORTGAGE, LLC  
3451 Hammond Avenue  
Waterloo, IA 50702

Plaintiff

vs.

KRISTI L. WHITENIGHT  
Mortgagor(s) and Record Owner(s)

621 Catherine Street  
Bloomsburg, PA 17815

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION – LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2010-CV-2173

**WAIVER OF WATCHMAN**

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

By: 

GOLDBECK, MCCAFFERTY & MCKEEVER

Michael McKeever Pa. ID 56129

Gary McCafferty Pa. ID 42386

Lisa Lee Pa. ID 78020

Kristina Murtha Pa. ID 61858

David Fein Pa. ID 82628

Thomas Puleo Pa. ID 27615

Attorneys for Plaintiff

GOLDBECK McCAFFERTY & McKEEVER  
Suite 5000 - Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106  
215-627-1322  
Attorney for Plaintiff

GMAC MORTGAGE, LLC  
3451 Hammond Avenue  
Waterloo, IA 50702

Plaintiff

vs.

KRISTI L. WHITENIGHT  
Mortgagor(s) and Record Owner(s)

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Thomas Puleo Pa. ID 27615

Attorneys for Plaintiff


ALL THAT UPPER OR NORTHWESTERN HALF OF ALL THAT CERTAIN HOUSE AND LOT SITUATE ON THE EAST SIDE OF CATHERINE STREET IN THE TOWN OF BLOOMSBURG, COLUMBIA COUNTY, PENNSYLVANIA, BETWEEN SIXTH AND SEVENTH STREETS, BOUNDED AND DESCRIBED AS FOLLOWS, TO WIT;

BEGINNING AT POINT IN THE EASTERN LINE OF CATHERINE STREET AND THE CORNER OF THE LOT NOW OR FORMERLY OF F.P. MCBRIDE; THENCE SOUTHWESTWARDLY FIFTY FEET; THENCE EASTWARDLY ONE HUNDRED FOURTEEN FEET TO AN ALLEY; THENCE NORTHWARDLY TO THE SAID MCBRIDE LOT; THENCE BY THE SAME WESTWARDLY TO THE PLACE OF BEGINNING; ON WHICH IS ERECTED A TWO-STORY FRAME DWELLING HOUSE.

TAX PARCEL #0SE-02-252

BEING KNOWN AS: 621 Catherine Street, Bloomsburg, PA 17815

# SHERIFF'S DEPARTMENT COLUMBIA COUNTY

<b>SHERIFF SERVICE INSTRUCTIONS</b>			
PLAINTIFF/S/ GMAC MORTGAGE, LLC		COURT NUMBER 2010-CV-2173	
DEFENDANT/S/ KRISTI L. WHITENIGHT		TYPE OF <u>WRIT</u> OR COMPLAINT EXECUTION	
<b>SERVE</b>  <b>AT</b>	NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE KRISTI L. WHITENIGHT		
	ADDRESS (Street or Road, Apartment No., City, Boro, Twp., State and ZIP Code) 621 Catherine Street, Bloomsburg, PA 17815		
SPECIAL INSTRUCTIONS OR OTHER INFORMATION THAT WILL ASSIST IN EXPEDITING SERVICE:  <b>PLEASE POST HANDBILL</b>			
SIGNATURE OF ATTORNEY <i>Goldbeck McCafferty &amp; McKeever</i>		TELEPHONE NUMBER (215) 627-1322	DATE January 19, 2011
ADDRESS OF ATTORNEY  GOLDBECK McCAFFERTY & McKEEVER Suite 5000 – Mellon Independence Center 701 Market Street Philadelphia, PA 19106			

# SHERIFF'S DEPARTMENT COLUMBIA COUNTY

SHERIFF SERVICE INSTRUCTIONS		
PLAINTIFF/S/ GMAC MORTGAGE, LLC	COURT NUMBER 2010-CV-2173	
DEFENDANT/S/ KRISTI L. WHITENIGHT	TYPE OF WRIT OR COMPLAINT EXECUTION	

**SERVE**



**AT**

NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE  
KRISTI L. WHITENIGHT

ADDRESS (Street or Road, Apartment No., City, Boro, Twp., State and ZIP Code)  
621 Catherine Street, Bloomsburg, PA 17815

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**PLEASE SERVE THE ABOVE DEFENDANT OR PERSON IN CHARGE**

SIGNATURE OF ATTORNEY <i>Goldbeck McCafferty &amp; McKeever</i>	TELEPHONE NUMBER (215) 627-1322	DATE January 19, 2011
ADDRESS OF ATTORNEY  GOLDBECK McCAFFERTY & McKEEVER Suite 5000 – Mellon Independence Center 701 Market Street Philadelphia, PA 19106		

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<b>SHERIFF SERVICE INSTRUCTIONS</b>		
PLAINTIFF/S/ GMAC MORTGAGE, LLC		COURT NUMBER 2010-CV-2173
DEFENDANT/S/ KRISTI L. WHITENIGHT		TYPE OF <u>WRIT</u> OR COMPLAINT EXECUTION

**SERVE**



**AT**

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*Goldbeck McCafferty & McKeever*

TELEPHONE NUMBER  
(215) 627-1322

DATE  
January 19, 2011

ADDRESS OF ATTORNEY

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

**GOLDBECK McCAFFERTY & McKEEVER**

Suite 5000 - Meillon Independence Center  
701 Market Street  
Philadelphia, PA 19106-1532  
215-825-6318  
Attorney for Plaintiff

GMAC MORTGAGE, LLC  
3451 Hammond Avenue  
Waterloo, IA 50702  
Plaintiff

vs.

KRISTI L. WHITENIGHT  
Mortgagor(s) and Record Owner(s)

621 Catherine Street  
Bloomsburg, PA 17815

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Docket No. 2010-CV-2173

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

**NOTICE OF SHERIFF'S SALE OF REAL PROPERTY**

TO: WHITENIGHT, KRISTI L.  
**KRISTI L. WHITENIGHT**  
621 Catherine Street  
Bloomsburg, PA 17815

Your house at 621 Catherine Street, Bloomsburg, PA 17815 is scheduled to be sold at Sheriff's Sale on \_\_\_\_\_, at 9:00 AM, in Sheriff's Office, Courthouse, Bloomsburg, PA to enforce the court judgment of \$43,954.37 obtained by GMAC MORTGAGE, LLC against you.

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

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

1. The sale will be cancelled if you pay to GMAC MORTGAGE, LLC, the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay call: 215-825-6329 or 1-866-413-2311.
2. You may be able to stop the sale by filing a petition asking the Court to strike or open judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.
3. You may also be able to stop the sale through other legal proceedings.

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

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

1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid price by calling the Sheriff of Columbia County at 570-389-5622.

2. You may be able to petition the Court to set aside the sale if the bid price was grossly inadequate compared to the value of your property.

3. The sale will go through only if the buyer pays the Sheriff the full amount due in the sale. To find out if this has happened, you may call the Sheriff of Columbia County at 570-389-5622.

4. If the amount due from the Buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.

5. You have a right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.

6. You may be entitled to a share of the money which was paid for your house. A schedule of distribution of the money bid for your house will be filed by the Sheriff within thirty (30) days from the date of the Sheriff's Sale. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the schedule of distribution is filed.

7. You may also have other rights and defenses, or ways of getting your house back, if you act immediately after the sale.

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

**NORTH PENN LEGAL SERVICES F/K/A SUSQUEHANNA LEGAL SERVICES**

**168 E. 5th Street**

**Bloomsburg, PA 17815**

**717-784-8760**

**PENNSYLVANIA BAR ASSOCIATION**

**P.O. Box 186**

**Harrisburg, PA 17108**

**800-692-7375**

Resources available for Homeowners in Foreclosure

**ACT NOW!**

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

1). Call an attorney. For referrals to a qualified attorney call either of the following numbers: 717-784-8760 or 800-692-7375.

2). Call the Consumer Credit Counseling Agency at 1-800-989-2227 for free counseling.

3). Visit HUD'S website [www.hud.gov](http://www.hud.gov) for Help for Homeowners Facing the Loss of Their Homes.

4). Pennsylvania Housing Finance Agency also offers other loan programs that may assist homeowners in default. Please See the PHFA website:

<http://www.phfa.org/consumers/homeowners/real.aspx>.

5). Call the Plaintiff (your lender) at and ask to speak to someone about Loss Mitigation or Home Retention options.

6). Call or contact our office to request the amount to bring the account current, or payoff the mortgage or request a Loan Workout / Home Retention Package. Call our toll free number at 1-866-413-2311 or via email at [homeretention@goldbecklaw.com](mailto:homeretention@goldbecklaw.com). Call Seth at 215-825-6329 or fax 215-825-6429. The figure and/or package you requested will be mailed to the address that you request or faxed if you leave a message with that information. The attorney in charge of our firm's Homeowner Retention Department is Michael McKeever who can be reached at 215-825-6303 or Fax: 215-825-6403. Please reference our Attorney File Number of 104430FC.

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

**GOLDBECK McCAFFERTY & McKEEVER**

A PROFESSIONAL CORPORATION  
ATTORNEYS AT LAW

SUITE 5000  
MELLON INDEPENDENCE CENTER  
701 MARKET STREET  
PHILADELPHIA, PA 19106  
[WWW.GOLDBECKLAW.COM](http://WWW.GOLDBECKLAW.COM)

January 19, 2011

Tami Kline  
Prothonotary of Columbia County  
PO Box 380  
Bloomsburg, PA 17815

RE:

GMAC MORTGAGE, LLC

vs.

KRISTIL WHITENIGHT

No. 2010-CV-2173

GMM File#: 104430FC

Kindly take Judgment and issue the Writ of Execution and forward the same to the Sheriff's Office.

Please return a copy of the enclosed pleadings to my office with your time stamp affixed thereto in the stamped, self-addressed envelope for this purpose.

Thank you for your cooperation in this matter.

**Package prepared by Martin Hynes.**

Judgment/Writ Department  
**Scott Lion - Supervisor**  
Direct: (215) 825-6345  
[SLion@goldbecklaw.com](mailto:SLion@goldbecklaw.com)

**\*\*\*If you have received an incorrect filing fee. Please contact Scott Lion at the phone number listed above, and we will immediately overnight a check to you for the correct amount.**

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

**FIRSTRUST**  
800.220.BANK / firstrust.com  
3-7380-2360

01/21/2011

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PAY  
TO  
OF

**SHERIFF OF COLUMBIA COUNTY**

\$ \*\*2,000.00

**TWO THOUSAND AND XX / 100**

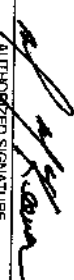
DOLLARS

*Sheriff's Office*  
*PO Box 380*  
*Bloomsburg PA, 17815*

MORTGAGE DISBURSEMENT ACCOUNT  
674

**104430FC Whitenight**

AUTHORIZED SIGNATURE



MEMO

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