

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff

Earl D. Mordan, Jr.  
Chief Deputy



FEDERAL NATIONAL MORTGAGE ASSOCIATION  
vs.  
MICHAEL J GALLOPO (et al.)

Case Number  
2008CV1444

## REAL ESTATE SALE REQUEST LEDGER

<u>DATE</u>	<u>CATEGORY</u>	<u>MEMO</u>	<u>CHK #</u>	<u>DEBIT</u>	<u>CREDIT</u>
09/20/2011	Advance Fee	Advance Fee	568145	0.00	2,000.00
09/20/2011	Advertising Sale (Newspaper)			15.00	0.00
09/20/2011	Advertising Sale Bills & Copies			17.50	0.00
09/20/2011	Crying Sale			10.00	0.00
09/20/2011	Docketing			15.00	0.00
09/20/2011	Levy			15.00	0.00
09/20/2011	Mailing Costs			72.00	0.00
09/20/2011	Posting Handbill			15.00	0.00
09/20/2011	Press Enterprise Inc.			1,008.42	0.00
09/20/2011	Sheriff Automation Fund			50.00	0.00
09/20/2011	Web Posting			100.00	0.00
11/04/2011	Service			270.00	0.00
11/04/2011	Service Mileage			16.00	0.00
11/04/2011	Copies			9.00	0.00
11/04/2011	Notary Fee			15.00	0.00
11/04/2011	Tax Claim Search			5.00	0.00
11/04/2011	Surcharge			190.00	0.00
04/09/2012	Refund			177.08	0.00
				2,000.00	2,000.00

<b>TOTAL BALANCE:</b>	<b>0.00</b>
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# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff

Earl D. Mordan, Jr.  
Chief Deputy



**Plaintiff**  
FEDERAL NATIONAL MORTGAGE  
ASSOCIATION

vs.

**Defendant**  
MICHAEL J GALLOPO  
BONNIE GALLOPO

**Attorney for the Plaintiff:**  
KML LAW GROUP, P.C.  
701 MARKET STREET  
PHILADELPHIA, PA 19106

**Sheriff's Sale Date:** Wednesday, February 8, 2012

**Writ of Execution No. :** 2008CV1444

**Advance Sheriff Costs:** 1,350.00

**Location of the real estate:** 1119 RIDGE ROAD, STILLWATER, PA 17878

## Sheriff Costs

Docketing	15.00
Levy	15.00
Posting Handbill	15.00
Service Mileage	16.00
Crying Sale	10.00
Service	270.00
Advertising Sale Bills & Copies	17.50
Surcharge	190.00
Advertising Sale (Newspaper)	15.00
Press Enterprise Inc.	1,008.42
Web Posting	100.00
Notary Fee	15.00
Mailing Costs	72.00
Copies	9.00
Tax Claim Search	5.00
Sheriff Automation Fund	50.00

**Total Sheriff Costs** 1,822.92

**Grand Total:** 1,822.92

Sheriff's poundage cost will be calculated according to the current law and added to the Sheriffs' costs after the sale.

Columbia County Sheriff, Bloomsburg, Pennsylvania, 17815, (570) 389-5622, (570)-389-5625 (fax)

© Columbia County Sheriff's Office, Inc.

**KML LAW GROUP, P.C.**  
**SUITE 5000**  
**BNY MELLON INDEPENDENCE CENTER**  
**701 MARKET STREET**  
**PHILADELPHIA, PA 19106**  
**WWW.KMLLAWGROUP.COM**

April 4, 2012

Columbia County Courthouse  
Sheriff's Office  
PO Box 380  
Bloomsburg, PA 17815  
Fax Number: 570-389-5625

Re: **Order Setting Aside Sale**  
Defendants: BONNIE GALLOPO and MICHAEL J. GALLOPO  
Property: 1119 Ridge Road, Stillwater, PA 17878  
Sale Date: February 08, 2012  
Docket #: 2008 CV 1444

Dear Sheriff:

We have attached an order setting aside our Sheriff's Sale. Please update your records accordingly and return any unused funds to our office. **Please do not record the Sheriff's Deed.** If you have questions, please contact Genevieve Mautz.

Thank you.

Genevieve Mautz, Supervisor  
Sale Department  
215-825-6364  
[GMautz@kmllawgroup.com](mailto:GMautz@kmllawgroup.com)

Sincerely,  
KML LAW GROUP, P.C.  
Michael T. McKeever, Esquire  
215-825-6303 (Direct)  
[MmcKeever@kmllawgroup.com](mailto:MmcKeever@kmllawgroup.com)

BANK OF AMERICA, N.A., SUCCESSOR BY  
MERGER TO BAC HOME LOANS SERVICING,  
LP FKA COUNTRYWIDE HOME LOANS  
SERVICING LP

Plaintiff.

v.

BONNIE GALLOPO and MICHAEL J. GALLOPO  
Defendants.

COURT OF COMMON PLEAS  
COLUMBIA COUNTY

No. 2008 CV 1444

**ORDER**

AND NOW, on this 22nd day of March, 2012, upon consideration of  
the attached Stipulation, it is hereby

ORDERED AND DECREED that the February 8, 2012 Sheriff's sale of the subject  
property, located at 1119 Ridge Road, Stillwater, PA 17878, is set aside; and, it is further

ORDERED and DECREED that the March 22, 2012 hearing on Defendants' Petition to  
Set Aside Sheriff's Sale is canceled; and, it is further

ORDERED AND DECREED that the remaining terms of the stipulation are incorporated  
into this order.

BY THE COURT:

151 Mary E. Norton  
J.

FILED  
PROTHONOTARY

2012 MAR 22 10 14 AM

CLERK OF COURTS OFFICE  
COUNTY OF COLUMBIA, PA

BANK OF AMERICA, N.A., SUCCESSOR BY  
MERGER TO BAC HOME LOANS SERVICING,  
LP FKA COUNTRYWIDE HOME LOANS  
SERVICING LP

vs.

BONNIE GALLOPO and MICHAEL J. GALLOPO

COURT OF COMMON PLEAS  
OF COLUMBIA COUNTY

No. 2008 CV 1444

FILED  
PROTHONOTARY  
2012 MAR 22 A 9:21  
CLERK OF COURTS OFFICE  
COLUMBIA COUNTY, PA

**STIPULATION TO SET ASIDE SHERIFF'S SALE**

Plaintiff, Bank of America, N.A. s/b/m to BAC Home Loans Servicing, LP, f/k/a Countrywide Home Loans Servicing, LP ("Plaintiff"), and defendants, Bonnie Gallopo and Michael J. Gallopo ("Defendants"), do hereby state:

WHEREAS Plaintiff is the holder of the mortgage upon the property located at 1119 Ridge Road, Stillwater, PA 17878 (the "Property"); and

WHEREAS Defendants are the mortgagors and record owners of the Property; and

WHEREAS Plaintiff commenced this mortgage foreclosure action on August 18, 2008 by filing a complaint; and

WHEREAS summary judgment was entered against Defendants on June 25, 2009; and

WHEREAS the Property was scheduled to be sold at the February 8, 2012 Sheriff's sale; and

WHEREAS Plaintiff was the successful bidder at the Sheriff's Sale on February 08, 2012;

and

WHEREAS Defendants filed a Petition to Set Aside Sheriff's sale on February 23, 2012;

and

WHEREAS a hearing on the Petition is scheduled for March 22, 2012; and

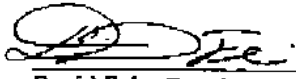
WHEREAS the parties have reached a settlement regarding the Petition;


NOW THEREFORE, IT IS HEREBY STIPULATED between Plaintiff and Defendants as follows:


1. The recitals are incorporated herein and made a part hereof.
2. The February 8, 2012 Sheriff's sale of the Property is set aside.
3. The hearing scheduled for March 22, 2012 is canceled.
4. This Stipulation represents the totality of the agreement between the parties. All modifications, retractions or revisions shall be in writing and signed by both parties.
5. The parties agree to enter this Stipulation as an order of court.
6. This Stipulation may be executed in counterparts, each of which shall be considered an original.
7. A facsimile signature shall have the same effect as an original signature.

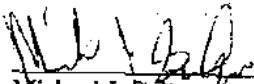
8. This Stipulation is effective upon execution.

I have read this Stipulation and agree to the terms thereof:

 Date: 3/20/12  
David Fein, Esquire  
Attorney for Plaintiff

 Date: 3/20/12  
Raymond Kessler, Esquire  
Attorney for Defendants

 Date: 3/21/12  
Bonnie Gallopo  
Defendant

 Date: 3/21/12  
Michael J. Gallopo  
Defendant

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff



James D. Arter  
Chief Deputy

**Plaintiff**  
BANK OF AMERICA N.A.

vs.

**Defendant**  
MICHAEL J GALLOPO  
BONNIE GALLOPO

**Attorney for the Plaintiff:**

KML LAW GROUP, P.C.  
701 MARKET STREET  
PHILADELPHIA, PA 19106

**Sheriff's Sale Date:** Wednesday, February 8, 2012

**Writ of Execution No. :** 2008CV1444

**Advance Sheriff Costs:** 1,350.00

**Location of the real estate:** 1119 RIDGE ROAD, STILLWATER, PA 17878

## Sheriff Costs

Docketing	15.00
Levy	15.00
Posting Handbill	15.00
Service Mileage	16.00
Crying Sale	10.00
Service	270.00
Prothonotary, Acknowledge Deed	10.00
Advertising Sale Bills & Copies	17.50
Sheriff's Deed	35.00
Distribution Form	25.00
Surcharge	190.00
Advertising Sale (Newspaper)	15.00
Press Enterprise Inc.	1,008.42
Web Posting	100.00
Notary Fee	15.00
Transfer Tax Form	25.00
Mailing Costs	72.00
Copies	9.00
Solicitor Services	75.00
Tax Claim Search	5.00
Sheriff Automation Fund	50.00

**Total Sheriff Costs** **1,992.92**

## Distribution Costs

Recording Fees	55.00
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**Total Distribution Costs** **55.00**

**Grand Total:** **2,047.92**

Sheriff's poundage cost will be calculated according to the current law and added to the Sheriffs' costs after the sale.

Columbia County Sheriff, Bloomsburg, Pennsylvania, 17815, (570) 389-5622, (570)-389-5625 (fax)

(c) Columbia County Sheriff, Telecomm, Inc.



# COLUMBIA COUNTY SHERIFF'S OFFICE

## SHERIFF'S REAL ESTATE FINAL COST SHEET

Bank of America VS Michael - Anne Poligo

NO. 128-11 ED NO. 1444-08 JD

DATE/TIME OF SALE: Feb, 8, 7:00 AM

BID PRICE (INCLUDES COST) \$ 2017,92

POUNDAGE - 2% OF BID \$ 46,96

TRANSFER TAX - 2% OF FAIR MKT \$ -

MISC. COSTS \$ -

TOTAL AMOUNT NEEDED TO PURCHASE: \$ 2088,88

PURCHASER(S): \_\_\_\_\_

ADDRESS: \_\_\_\_\_

NAMES(S) ON DEED: \_\_\_\_\_

PURCHASER(S) SIGNATURE(S): John S. Luck

TOTAL DUE: \$ 2088,88

LESS DEPOSIT: \$ 2000.00

DOWN PAYMENT: \$ \_\_\_\_\_

TOTAL DUE IN 8 DAYS \$ 88,88

**KML LAW GROUP, P.C.**  
Suite 5000 BNY Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106  
[www.kmlawgroup.com](http://www.kmlawgroup.com)

February 17, 2012

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

RE: BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS  
SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP vs.  
BONNIE GALLOPO and MICHAEL J. GALLOPO  
**Sale Book/Writ No.:** /  
Docket Number: 2008 CV 1444  
Sale Date: 02/08/2012  
Property Address: 1119 Ridge Road Stillwater, PA 17878

To the Sheriff:

Enclosed are Transfer Tax Affidavits and an Assignment of Bid with regard to the  
above-captioned matter. Please deed the property to:

FEDERAL NATIONAL MORTGAGE ASSOCIATION  
14221 Dallas, Parkway, Suite 1000  
Dallas, TX 75254

**If funds are required to settle with the Sheriff and they are not enclosed, please  
email the cost sheet to the below email address.** Please notify our office when the deed is  
recorded.

**KML LAW GROUP, P.C.**  
Roxanne Golden, Legal Assistant  
215-825-6340  
215-825-6380 (fax)  
[RGolden@kmlawgroup.com](mailto:RGolden@kmlawgroup.com)

Genevieve Mautz, Supervisor  
215-825-6364  
215-825-6447 (fax)  
[GMautz@kmlawgroup.com](mailto:GMautz@kmlawgroup.com)

## **Assignment of Bid**

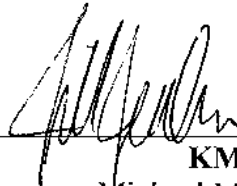
NO. 2008 CV 1444 – GALLOPO  
1119 Ridge Road  
Stillwater, PA 17878

I, the undersigned, as attorney for the successful bidder, hereby assign my bid at the Sheriff Sale dated February 08, 2012 to:

FEDERAL NATIONAL MORTGAGE ASSOCIATION  
14221 Dallas, Parkway, Suite 1000  
Dallas, TX 75254

Date: February 17, 2012

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



**KML LAW GROUP, P.C.**

\_\_\_\_ Michael McKeever Pa. ID 56129

\_\_\_\_ Jay E. Kivitz Pa. ID 26769

\_\_\_\_ Lisa Lee Pa. ID 78020

\_\_\_\_ Kristina Murtha Pa. ID 61858

\_\_\_\_ David Fein Pa. ID 82628

\_\_\_\_ Thomas Puleo Pa. ID 27615

☒ Jill P. Jenkins Pa. ID 306588

**Attorneys for Plaintiff**



**pennsylvania**  
DEPARTMENT OF REVENUE  
Bureau of Individual Taxes  
PO BOX 280693  
Harrisburg, PA 17128-0693

## REALTY TRANSFER TAX STATEMENT OF VALUE

See Reverse for Instructions

### RECORDER'S USE

State 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/is not set forth in the deed, (2) when 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: (1) family relationship (2) public utility easement. If more space is needed, attach additional sheet(s).

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

Name <b>KML LAW GROUP, P.C.</b>	Telephone Number: <b>(215) 627-1322</b>
Mailing Address <b>701 Market Street, Suite 5000 - BNY Independence Center</b>	City <b>Philadelphia</b>
	State <b>PA</b>
	ZIP Code <b>19106-1532</b>

#### B. TRANSFER DATA

Grantor(s)/Lessor(s)  
**SHERIFF OF COLUMBIA COUNTY**

Street Address  
**Sheriff's Office, PO Box 380**

City  
**Bloomsburg**

State  
**PA**

Zip  
**17815**

#### C. DATE OF ACCEPTANCE OF DOCUMENT February 17, 2012

Grantee(s)/Lessee(s)  
**FEDERAL NATIONAL MORTGAGE ASSOCIATION**

Street Address  
**14221 Dallas, Parkway, Suite 1000,**

City  
**Dallas**

State  
**TX**

Zip  
**75254**

#### D. REAL ESTATE LOCATION

Street Address  
**1119 Ridge Road**

City, Township, Borough  
**Stillwater - FISHINGCREEK TOWNSHIP**

County  
**Columbia**

School District

Tax Parcel Number  
**15-17A-014**

#### E. VALUATION DATA - WAS TRANSACTION PART OF AN ASSIGNMENT OR RELOCATION? ☐ Y ☐ N

1. Actual Cash Consideration

**\$2,047.92**

2. Other Consideration

**+ -0-**

3. Total Consideration

**= \$2,047.92**

4. County Assessed Value

**\$22,086.00**

5. Common Level Ratio Factor

**X 3.79**

6. Fair Market Value

**= \$ 83,705.94**

#### 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%**

#### 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 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).
- ☐ Corrective deed. (Attach copy of the prior deed).
- ☐ Statutory corporate consolidation, merger or division. (Attach copy of articles.)
- ☐ Other (Please explain exemption claimed, if other than listed above.) FANNIE MAE IS AN EXEMPT CORPORATION. THE  
TRANSFER TAX #12 U.S.C. 1723 A.(2).

Under penalties of law or ordinance, 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.

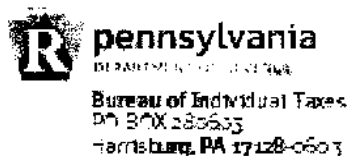
SIGNATURE OF CORRESPONDENT OR RESPONSIBLE PARTY

*Ryanne J. Jelden*

DATE

February 17, 2012

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



# REALTY TRANSFER TAX STATEMENT OF VALUE

See Reverse for Instructions

**RECORDER'S USE**

State 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/is not set forth in the deed, (2) when 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: (1) family relationship (2) public utility easement. If more space is needed, attach additional sheet(s).

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

Name <b>KML LAW GROUP, P.C.</b>		Telephone Number: <b>(215) 627-1322</b>	
Mailing Address <b>701 Market Street, Suite 5000 - BNY Independence Center</b>	City <b>Philadelphia</b>	State <b>PA</b>	ZIP Code <b>19106-1532</b>

**B. TRANSFER DATA**

Grantor(s)/Lessor(s)  
**SHERIFF OF COLUMBIA COUNTY**

Street Address  
**Sheriff's Office, PO Box 380**

City  
**Bloomsburg**

State  
**PA**

Zip  
**17815**

**C. DATE OF ACCEPTANCE OF DOCUMENT** February 17, 2012

Grantee(s)/Lessee(s)  
**FEDERAL NATIONAL MORTGAGE ASSOCIATION**

Street Address  
**14221 Dallas, Parkway, Suite 1000,**

City  
**Dallas**

State  
**TX**

Zip  
**75254**

**D. REAL ESTATE LOCATION**

Street Address  
**1119 Ridge Road**

City, Township, Borough  
**Stillwater - FISHINGCREEK TOWNSHIP**

County  
**Columbia**

School District

Tax Parcel Number  
**15-17A-014**

**E. VALUATION DATA - WAS TRANSACTION PART OF AN ASSIGNMENT OR RELOCATION? ☐ Y ☐ N**

1. Actual Cash Consideration  
**\$2,047.92**

2. Other Consideration  
**+ -0-**

3. Total Consideration  
**= \$2,047.92**

4. County Assessed Value  
**\$22,086.00**

5. Common Level Ratio Factor  
**X 3.79**

6. Fair Market Value  
**= \$ 83,705.94**

**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%**

**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 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).
- ☐ Corrective deed. (Attach copy of the prior deed).
- ☐ Statutory corporate consolidation, merger or division. (Attach copy of articles.)
- ☐ Other (Please explain exemption claimed, if other than listed above.) FANNIE MAE IS AN EXEMPT CORPORATION. THE  
TRANSFER TAX #12 U.S.C. 1723 A.© (2).
- ☐

Under penalties of law or ordinance, 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

DATE

February 17, 2012

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

COUNTY OF COLUMBIA  
RECORDER OF DEEDS  
Beverly J. Michael, Recorder  
35 West Main Street  
Bloomsburg, PA 17815

Instrument Number - 200313260  
Recorded On 10/14/2003 At 11:10:28 AM  
\* Instrument Type - MORTGAGE  
Invoice Number - 56214  
\* Mortgagor - GALLOPO, MICHAEL J  
\* Mortgagee - MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC

\* Total Pages - 19

\* FEES

RECORDING FEES -	\$41.00
RECORDER	
COUNTY IMPROVEMENT FUND	\$2.00
RECORDER IMPROVEMENT	\$3.00
FUND	
JCS/ACCESS TO JUSTICE	\$10.00
STATE WRIT TAX	\$0.50
AFFORDABLE HOUSING	\$34.85
AFFORDABLE HOUSING - 10%	\$4.10
AFFORDABLE HOUSING - 5%	\$2.05
TOTAL	\$97.50

This is a certification page

**DO NOT DETACH**

This page is now part  
of this legal document.

RETURN DOCUMENT TO:  
BOX 5 V

I hereby CERTIFY that this document is  
recorded in the Recorder's Office of  
Columbia County, Pennsylvania.



*Beverly J. Michael*

Beverly J. Michael  
Recorder of Deeds

\* - Information denoted by an asterisk may change during  
the verification process and may not be reflected on this page.

After Recording Return To:  
COUNTRYWIDE HOME LOANS, INC.  
MS SV-79 DOCUMENT PROCESSING  
P.O. Box 10423  
Van Nuys, CA 91410-0423

Prepared By:  
SHERADON MYERS

Parcel Number:

[Space Above This Line For Recording Date]

GALLOPO  
(Escrow/Closing #)

00002697318506003  
(Doc ID #)

# MORTGAGE

MIN 1000157-0002581904-2

## DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated JUNE 20, 2003 together with all Riders to this document.

(B) "Borrower" is by his attorney in fact Bonnie Gallopo  
MICHAEL J GALLOPO, AND BONNIE GALLOPO AS COMMUNITY PROPERTY.

Borrower is the mortgagor under this Security Instrument.

PENNSYLVANIA - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MARS

Page 1 of 18

2002-5A(PA) (0206)  
CONVVA

CHL (06/02)(d) VMP MORTGAGE FORMS - (500)521-7291

Initials: *BB* *attorney in fact*

Form 3005 1/01



\* 2 3 8 9 1 \*



\* 0 2 8 9 7 3 1 8 5 0 0 0 0 0 1 0 0 6 A \*

DOC ID #: 00002697318506003

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the mortgagee under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(D) "Lender" is

AMERICA'S WHOLESALE LENDER

Lender is a CORPORATION

organized and existing under the laws of NEW YORK

Lender's address is

P.O. Box 650694, Dallas, TX 75266-0694

(E) "Note" means the promissory note signed by Borrower and dated JUNE 20, 2003

The Note states that Borrower owes Lender

SEVENTY ONE THOUSAND TWO HUNDRED and 00/100

Dollars (U.S. \$ 71,200.00 ) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than JULY 01, 2033

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower (check box as applicable):

<input type="checkbox"/> Adjustable Rate Rider	<input type="checkbox"/> Condominium Rider	<input type="checkbox"/> Second Home Rider
<input type="checkbox"/> Balloon Rider	<input type="checkbox"/> Planned Unit Development Rider	<input type="checkbox"/> 1-4 Family Rider
<input type="checkbox"/> VA Rider	<input type="checkbox"/> Biweekly Payment Rider	<input type="checkbox"/> Other(s) [Specify]

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-applicable judicial opinions.

(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(L) "Escrow Items" means those items that are described in Section 3.

(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

4A(PA) (02/08)

CHL (08/02)

Page 2 of 16

H-Wale

Form 9039 4-01



DOC ID #: 00002697318506003

(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

#### TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, the following described property located in the

COUNTY of COLUMBIA

[Type of Recording Jurisdiction]

[Name of Recording Jurisdiction]

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

which currently has the address of

1119 RIDGE RD., STILLWATER

[Street/City]

Pennsylvania 17878 ("Property Address"):

[Zip Code]

TOGETHER WITH all the improvements now or hereafter created on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for

9A(PA) (0206)

CHL (08/02)

Page 3 of 18

Form 3020 1/01

**ALL THAT CERTAIN** piece, parcel and lot of ground situate in Fishingcreek Township, Columbia County, Pennsylvania, bounded and described as follows, to-wit:

**BEGINNING** at a stone corner in public road or street, where they intersect;

**THENCE** North  $83 \frac{1}{2}$  degrees West, 9.9 perches to a stone corner in the public road;

**THENCE** by land now or late of Michael Wenner, North  $6 \frac{1}{2}$  degrees East 10 perches to a stone corner;

**THENCE** by the same land South  $83 \frac{1}{2}$  degrees East, 6.2 perches to a corner in the public road;

**THENCE** in said road South  $13 \frac{1}{2}$  degrees East, 10.65 perches to the place of **BEGINNING**.

**CONTAINING** eighty square perches of land, strict measure.

BEING the same premises conveyed to Michael J. Gallopo and Bonnie Gallopo, husband and wife by Deed of Chad Lewis and Jennifer A. Lewis, husband and wife dated April 18, 2001 and recorded in Columbia County Instrument Number 200103455.

PIN # 15-17A-014

CDC ID #: 00002697318506903

24. **Waivers.** Borrower, to the extent permitted by Applicable Law, waives and releases any error or defaults in proceedings to enforce this Security Instrument, and hereby waives the benefit of any present or future laws providing for stay of execution, extension of time, exemption from attachment, levy and sale, and homestead exemption.

25. **Reinstatement Period.** Borrower's time to reinstate provided in Section 19 shall extend to one hour prior to the commencement of bidding at a sheriff's sale or other sale pursuant to this Security Instrument.

26. **Purchase Money Mortgage.** If any of the debt secured by this Security Instrument is lent to Borrower to acquire title to the Property, this Security Instrument shall be a purchase money mortgage.

27. **Interest Rate After Judgment.** Borrower agrees that the interest rate payable after a judgment is entered on the Note or in an action of mortgage foreclosure shall be the rate payable from time to time under the Note.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:

Michael R. Bat Michael J. Gallopo by loan, Gallopo (Seal)  
MICHAEL J. GALLOPO attorney in fact - Borrower

Michael R. Bat Sam Gallopo (Seal)  
- Borrower

(Seal)  
- Borrower

(Seal)  
- Borrower

DOC ID #: 00002697318506003

## Certificate of Residence

I, Michael D. Bart, do hereby certify that  
the correct address of the within-named Mortgagee is P.O. Box 2026, Flint, MI 48501-2026.

Witness my hand this 20<sup>th</sup> day of June, 2003

Michael D. Bart  
Agent of Mortgagee

COMMONWEALTH OF PENNSYLVANIA,

County ss:

On this, the \_\_\_\_\_ day of \_\_\_\_\_,  
undersigned officer, personally appeared \_\_\_\_\_

, before me, the

known to me (or satisfactorily proven) to be the  
person(s) whose name(s) is/are subscribed to the within instrument and acknowledged that he/she/they  
executed the same for the purposes herein contained.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.  
My Commission Expires: \_\_\_\_\_

Title of Officer

**KML LAW GROUP, P.C.**  
**SUITE 5000 - BNY INDEPENDENCE CENTER**  
**701 MARKET STREET**  
**PHILADELPHIA, PA 19106-1532**  
**(215) 627-1322**  
**FAX (215) 627-7734**

November 9, 2011

Columbia

Timothy T. Chamberlain  
SHERIFF OF COLUMBIA COUNTY  
Sheriff's Office  
PO Box 380  
Bloomsburg, PA 17815  
FAX 570-389-5625

**BOOK WRIT**

RE: BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS  
SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP  
vs.  
BONNIE GALLOPO and MICHAEL J. GALLOPO  
No. 2008 CV 1444

**Property address:**

**1119 Ridge Road**  
**Stillwater, PA 17878**

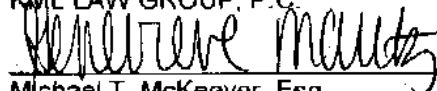
**Sheriff's Sale Date: November 09, 2011**

Dear Sir/Madam:

Kindly postpone the above-captioned Sheriff's Sale scheduled for November 09, 2011 to  
February 08, 2012.

Thank you for your cooperation.

Very Truly Yours,  
KML LAW GROUP, P.C.



Michael T. McKeever, Esq.  
By: Genevieve Mautz, Legal Assistant  
Jen Caulkins, Legal Assistant

cc:

David H. Trathen, Esquire  
156 West Main Street  
Bloomsburg, PA 17815

BONNIE GALLOPO  
c/o David H. Trathen, Esquire  
156 West Main Street  
Bloomsburg, PA 17815

MICHAEL J. GALLOPO  
C/O David H. Trathen, Esquire  
156 West Main Street  
Bloomsburg, PA 17815

**KML LAW GROUP, P.C.**  
SUITE 5000 BNY MELLON INDEPENDENCE CENTER  
701 MARKET STREET  
PHILADELPHIA, PA 19106  
WWW.KMLLAWGROUP.COM

October 21, 2011

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

**RE: No. 2008 CV 1444**  
**BONNIE GALLOPO and MICHAEL J. GALLOPO**

Real Estate Division:

The above case may be sold on November 09, 2011. It has been properly served in accordance with Rule 3129.

Very truly yours,

KML Law Group, P.C.

KML LAW GROUP, P.C.  
Suite 5000  
BNY Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106-1532  
215-627-1322

68904FC  
CF: 08/18/2008  
SD: 11/09/2011  
\$75,861.23

Attorney for Plaintiff

BANK OF AMERICA, N.A., SUCCESSOR BY  
MERGER TO BAC HOME LOANS SERVICING,  
LP FKA COUNTRYWIDE HOME LOANS  
SERVICING LP  
7105 Corporate Drive  
PTX C-35  
Plano, TX 75024

Plaintiff

vs.

BONNIE GALLOPO  
MICHAEL J. GALLOPO  
**Mortgagor(s) and  
Record Owner(s)**

1119 Ridge Road  
Stillwater, PA 17878

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION – LAW

ACTION OF MORTGAGE FORECLOSURE

Term  
No. 2008 CV 1444

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

Keith C. Halili, an employee of KML Law Group, P.C., 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.
- (X) 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.

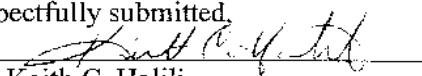
**IF SERVICE WAS ACCOMPLISHED BY COURT ORDER.**

- ( ) 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 Assistant

Name and Address of Sender  
**KML LAW GROUP, P.C.**  
**SUITE 5000**  
**701 MARKET STREET**  
**PHILADELPHIA, PA**  
**19106-1532**

Check type of mail or service:

- ☐ Certified  
☐ Registered  
☐ Delivery Confirmation  
☐ Express Mail  
☐ Insured  
☐ Recorded Delivery (International)  
☐ 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

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

Postage

Fee

Handling Charge

If

1. GALLOPO, BONNIE  
 c/o David H. Trathen, Esquire  
 156 West Main Street  
 Bloomsburg, PA 17815

TENANTS/OCCUPANTS  
 1119 Ridge Road  
 Stillwater, PA 17878

2. GALLOPO, MICHAEL J.  
 C/O David H. Trathen, Esquire  
 156 West Main Street  
 Bloomsburg, PA 17815

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

LVNV FUNDING LLC  
 c/o David J. Apothaker, Esq.  
 520 Fellowship Road, #308  
 Mount Laurel, NJ 08054

4. UNIFUND CCR PARTNERS  
 c/o Jonathan S. McAnney, Esq.  
 1500 One PPG Place  
 Pittsburgh, PA 15222

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

FORD MOTOR CREDIT COMPANY  
 c/o Maurice & Needleman PC  
 935.4 Penn Center 1617 JFK Boulevard  
 Philadelphia, PA 19103

6. LVNV FUNDING LLC  
 15 South Main Street  
 Greenville, SC 29601

CAPITAL ONE BANK USA NA  
 c/o James C. Warmbrodt  
 436 Seventh Avenue, Suite 1400  
 Pittsburgh, PA 15219

7. UNIFUND CCR PARTNERS  
 10625 Techwoods Circle  
 Cincinnati, OH 45242

8. CAPITAL ONE BANK USA NA  
 140 East Shore Drive  
 Glen Allen, VA 23059

Total Number of Pieces  
 Listed by Sender

Postmaster, Per (Name of recipient/employee)

See Privacy Act Statement on Reverse

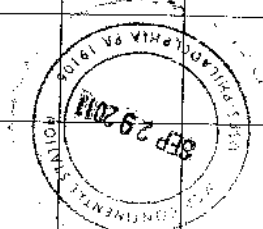
PS Form 3877, February 2002 (Page 1 of 2)

Complete by Typewriter, Ink, or Ball Point Pen

68904FC Columbia County Sale Date: 11/09/2011

BONNIE GALLOPO & MICHAEL J. GALLOPO

UNITED STATES POSTAGE  
 \$ 05.04<sup>00</sup>  
 02 1M SEP 29 2011  
 0004289957  
 MAILED FROM ZIP CODE 19106





**KML LAW GROUP, P.C.**

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

BANK OF AMERICA, N.A., SUCCESSOR BY  
MERGER TO BAC HOME LOANS SERVICING,  
LP FKA COUNTRYWIDE HOME LOANS  
SERVICING LP

7105 Corporate Drive  
PTX C-35  
Plano, TX 75024

Plaintiff

vs.

BONNIE GALLOPO  
MICHAEL J. GALLOPO  
**Mortgagor(s) and Record Owner(s)**

1119 Ridge Road  
Stillwater, PA 17878

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term

No. 2008 CV 1444

**AFFIDAVIT PURSUANT TO RULE 3129**

BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP  
FKA COUNTRYWIDE HOME LOANS SERVICING LP, Plaintiff in the above action, by and through an  
authorized employee of its attorneys, KML Law Group, P.C., sets forth as of the date the praecipe for the writ of  
execution was filed the following information concerning the real property located at:

1119 Ridge Road  
Stillwater, PA 17878

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

BONNIE GALLOPO  
c/o David H. Trathen, Esquire  
156 West Main Street  
Bloomsburg, PA 17815

MICHAEL J. GALLOPO  
C/O David H. Trathen, Esquire  
156 West Main Street  
Bloomsburg, PA 17815

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

BONNIE GALLOPO  
c/o David H. Trathen, Esquire  
156 West Main Street  
Bloomsburg, PA 17815

MICHAEL J. GALLOPO  
C/O David H. Trathen, Esquire  
156 West Main 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

LVNV FUNDING LLC  
15 South Main Street  
Greenville, SC 29601

UNIFUND CCR PARTNERS  
10625 Techwoods Circle  
Cincinnati, OH 45242

CAPITAL ONE BANK USA NA  
140 East Shore Drive  
Glen Allen, VA 23059

LVNV FUNDING LLC  
c/o David J. Apothaker, Esq.  
520 Fellowship Road, #306  
Mount Laurel, NJ 08054

UNIFUND CCR PARTNERS  
c/o Jonathan S. McAnney, Esq.  
1500 One PPG Place  
Pittsburgh, PA 15222

FORD MOTOR CREDIT COMPANY  
c/o Maurice & Needleman PC  
935 1 Penn Center, 1617 JFK Boulevard  
Philadelphia, PA 19103

CAPITAL ONE BANK USA NA  
c/o James C. Warmbrodt  
436 Seventh Avenue, Suite 1400  
Pittsburgh, PA 15219

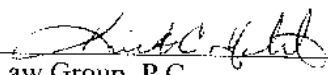
4. Name and address of the last recorded holder of every mortgage of record:
5. Name and address of every other person who has any record interest in or record lien on the property and whose interest may be affected by the sale:
6. Name and address of every other person of whom the plaintiff has knowledge 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  
1119 Ridge Road  
Stillwater, PA 17878

(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: October 21, 2011

  
\_\_\_\_\_  
KML Law Group, P.C.  
BY: Keith C. Halili  
Legal Assistant

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff

James D. Arter  
Chief Deputy



BANK OF AMERICA N.A.  
vs.  
MICHAEL J GALLOPO (et al.)

Case Number  
2008CV1444

## SHERIFF'S RETURN OF SERVICE

10/04/2011 10:15 AM - CHIEF DEPUTY JAMES D. ARTER, BEING DULY SWORN ACCORDING TO LAW, STATES SERVICE WAS PERFORMED BY POSTING A TRUE COPY OF THE REQUESTED HANDBILL UPON THE REAL ESTATE LOCATED AT 1119 RIDGE ROAD, STILLWATER, PA 17878.

  
JAMES D. ARTER, CHIEF DEPUTY

SO ANSWERS,

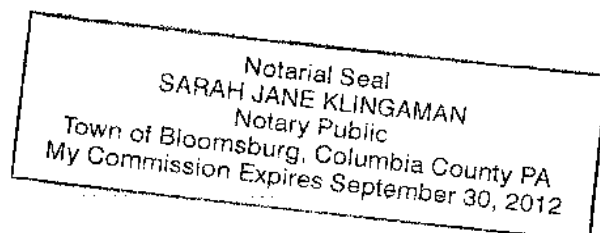
  
TIMOTHY T. CHAMBERLAIN, SHERIFF

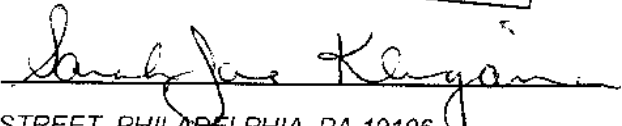
October 04, 2011

NOTARY

Affirmed and subscribed to before me this

4TH day of OCTOBER 2011





Plaintiff Attorney: KML LAW GROUP, P.C., 701 MARKET STREET, PHILADELPHIA, PA 19106

Notary Public State of Pennsylvania

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff

James D. Arter  
Chief Deputy



BANK OF AMERICA N.A.  
vs.  
MICHAEL J GALLOPO (et al.)

Case Number  
2008CV1444

## SHERIFF'S RETURN OF SERVICE

09/21/2011 01:50 PM - DEPUTY EARL MORDAN, BEING DULY SWORN ACCORDING TO LAW, SERVED THE REQUESTED NOTICE OF SALE, WRIT OF EXECUTION AND DEBTOR'S RIGHTS BY "PERSONALLY" HANDING A TRUE COPY TO A PERSON REPRESENTING THEMSELVES TO BE THE DEFENDANT, TO WIT: MICHAEL J GALLOPO AT C/O DAVID TRATHEN, ESQ., 156 WEST MAIN STREET, BLOOMSBURG, PA 17815.

  
EARL MORDAN, DEPUTY

SO ANSWERS,

  
TIMOTHY T. CHAMBERLAIN, SHERIFF

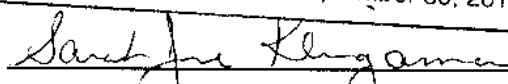
September 22, 2011

NOTARY

Affirmed and subscribed to before me this

22ND day of SEPTEMBER, 2011

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



Plaintiff Attorney: KML LAW GROUP, P.C., 701 MARKET STREET, PHILADELPHIA, PA 19106

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff

James D. Arter  
Chief Deputy



BANK OF AMERICA N.A.  
vs.  
MICHAEL J GALLOPO (et al.)

Case Number  
2008CV1444

## SHERIFF'S RETURN OF SERVICE

09/21/2011 01:50 PM - DEPUTY EARL MORDAN, BEING DULY SWORN ACCORDING TO LAW, SERVED THE REQUESTED NOTICE OF SALE, WRIT OF EXECUTION AND DEBTOR'S RIGHTS BY "PERSONALLY" HANDING A TRUE COPY TO A PERSON REPRESENTING THEMSELVES TO BE THE DEFENDANT, TO WIT: BONNIE GALLOPO AT C/O DAVID TRATHEN, ESQ., 156 WEST MAIN STREET, BLOOMSBURG, PA 17815.

  
EARL MORDAN, DEPUTY

SO ANSWERS,

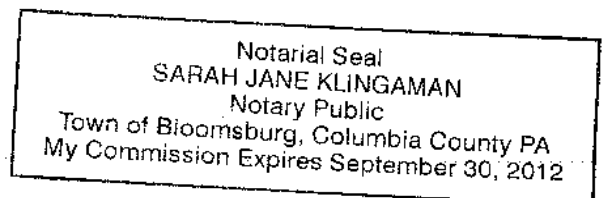
  
TIMOTHY T. CHAMBERLAIN, SHERIFF

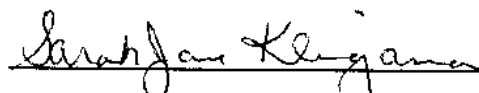
September 22, 2011

NOTARY

Affirmed and subscribed to before me this

22ND day of SEPTEMBER, 2011





Plaintiff Attorney: KML LAW GROUP, P.C., 701 MARKET STREET, PHILADELPHIA, PA 19106

Columbia County Sheriff's Office, Bloomsburg, PA

STATE OF PENNSYLVANIA  
COUNTY OF COLUMBIA } SS

**SHERIFF'S SALE**

By Virtue of a Writ of Execution (Mortgage Foreclosure)  
No. 2008CV1444

Issued out of the Court of Common Pleas of Columbia County, Pennsylvania and to me directed, I will expose the following described property at public sale at the Columbia County Courthouse in the Town of Bloomsburg, County of Columbia, Commonwealth of Pennsylvania on:

WEDNESDAY, NOVEMBER 09, 2011  
AT 9:00 O'CLOCK A.M.

All parties in interest and claimants are further notified that a proposed schedule of distribution will be on file in the Sheriff's Office no later than thirty (30) days after the date of the sale of any property sold hereunder, and distribution of the proceeds will be made in accordance with the schedule ten (10) days after said filing, unless exceptions are filed with the Sheriff's Office prior thereto.

ALL THAT CERTAIN piece, parcel and lot of ground situate in Fishingcreek Township, Columbia County, Pennsylvania, bounded and described as follows, to-wit:

BEGINNING at a stone corner in public road or street, where they intersect;  
THENCE North 83 1/2 degrees West, 9.9 perches to a stone corner in the public road;

THENCE by land now or late of Michael Wenner, North 612 degrees East 10 perches to a stone corner;

THENCE by the same land South 83 1/2 degrees East, 6.2 perches to a corner in the public road;

THENCE in said road South 13 1/2 degrees East, 10.65 perches to the place of BEGINNING.

CONTAINING eighty square perches of land, strict measure.

BEING the same premises conveyed to Michael J. Gallopo and Bonnie Gallopo, husband and wife by Deed of Chad Lewis and Jennifer A. Lewis, husband and wife dated April 18, 2001 and recorded in Columbia County Instrument Number 200103455.

PIN # 15-17A-014

BEING KNOWN AS 1119 RIDGE ROAD, STILLWATER PA 17878

PROPERTY ADDRESS: 1119 RIDGE ROAD, STILLWATER, PA 17878

UPI / TAX PARCEL NUMBER: 15-17A-014

Seized and taken into execution to be sold as the property of MICHAEL J. GALLOPO, BONNIE GALLOPO in suit of BANK OF AMERICA N.A..

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 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 to either 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 the 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.

Attorney for the Plaintiff:  
KML LAW GROUP, P.C.  
PHILADELPHIA, PA

TIMOTHY T. CHAMBERLAIN, Sheriff  
COLUMBIA COUNTY,  
Pennsylvania  
www.sheriffofcolumbiacounty.com

w deposes and says that Press Enterprise is  
office and place of business at 3185  
mbia and State of Pennsylvania, and was  
been published daily, continuously in said  
attached notice October 19, 26, and November  
is one of the officers or publisher or  
newspaper in which legal advertisement was  
ise is interested in the subject matter of said  
ions in the foregoing statement as to time,

day of November 2011

(Notary Public)

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal

Dennis L. Ashenfelder, Notary Public  
Scott Twp., Columbia County  
My Commission Expires July 3, 2015

MEMBER, PENNSYLVANIA ASSOCIATION OF NOTARIES

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

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff



James D. Arter  
Chief Deputy

BANK OF AMERICA N.A.  
vs.  
MICHAEL J GALLOPO (et al.)

Case Number  
2008CV1444

## SERVICE COVER SHEET

### Service Details:

<b>Category:</b>	Real Estate Sale - Posting - Sale Bill	<b>Zone:</b>	
<b>Manner:</b>	< Not Specified >	<b>Expires:</b>	10/19/2011
<b>Notes:</b>	SHERIFF'S SALE BILL		

### Serve To:

<b>Name:</b>	(POSTING)
<b>Primary Address:</b>	1119 RIDGE ROAD STILLWATER, PA 17878
<b>Phone:</b>	DOB:
<b>Alternate Address:</b>	
<b>Phone:</b>	

### Final Service:

<b>Served:</b>	Personally · Adult In Charge · Posted · Other		
<b>Adult In Charge:</b>	Resident Side Drive		
<b>Relation:</b>			
<b>Date:</b>	10/4/11	<b>Time:</b>	10:15
<b>Deputy:</b>	2	<b>Mileage:</b>	

### Attorney / Originator:

<b>Name:</b> KML LAW GROUP, P.C.	<b>Phone:</b>
----------------------------------	---------------

### Service Attempts:

<b>Date:</b>						
<b>Time:</b>						
<b>Mileage:</b>						
<b>Deputy:</b>						

### Service Attempt Notes:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_

(POSTING)

2008CV1444

1119 RIDGE ROAD, STILLWATER, PA 17878

EXP: 10/19/2011



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

REAL ESTATE TAX CERTIFICATION

Date: 09/22/2011

Fee: \$5.00

Cert. NO: 10855

GALLOPO MICHAEL J & BONNIE  
1119 RIDGE ROAD  
STILLWATER PA 17878

District: FISHING CREEK TWP  
Deed: 20010 -3455  
Location: 1119 RIDGE RD  
Parcel Id:15 -17A-014-00,000

Assessment: 22,086  
Balances as of 09/22/2011

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

By: Columbia Co. Sheriff Per: Tim Chamberlain

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff



James D. Arter  
Chief Deputy

BANK OF AMERICA N.A.  
vs.  
MICHAEL J GALLOPO (et al.)

Case Number  
2008CV1444

## SERVICE COVER SHEET

### Service Details:

Category: Real Estate Sale - Sale Notice

Zone:

Manner: < Not Specified >

Expires: 10/19/2011

Warrant:

Notes: PLAINTIFF NOTICE OF SHERIFF'S SALE AND DEBTOR'S RIGHTS

### Serve To:

Name: BONNIE GALLOPO

Primary Address: C/O DAVID TRATHEN, ESQ.  
156 WEST MAIN STREET  
BLOOMSBURG, PA 17815

Phone: DOB:

Alternate Address:

Phone:

### Final Service:

Served: Personally Adult In Charge · Posted · Other

Adult In Charge: David Trathen Esq.

Relation: def.

Date: 09/21/11

Time: 13:50

Deputy: #7

Mileage:

### Attorney / Originator:

Name: KML LAW GROUP, P.C.

Phone:

### Service Attempts:

Date:					
Time:					
Mileage:					
Deputy:					

### Service Attempt Notes:

1. 09/21/11 Left voice recording @ 13:00

2.

3. served in our office

4.

5.

6.

GALLOPO, BONNIE

2008CV1444

C/O DAVID TRATHEN, ESQ., 156 WEST MAIN STREET, EXP: 10/19/2011

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff

James D. Arter  
Chief Deputy



BANK OF AMERICA N.A.  
vs.  
MICHAEL J GALLOPO (et al.)

Case Number  
2008CV1444

## SERVICE COVER SHEET

### Service Details:

Category:	Real Estate Sale - Sale Notice	Zone:	
Manner:	< Not Specified >	Expires:	10/19/2011
Notes:	PLAINTIFF NOTICE OF SHERIFF'S SALE AND DEBTOR'S RIGHTS		

### Serve To:

Name:	MICHAEL J GALLOPO
Primary Address:	C/O DAVID TRATHEN, ESQ. 156 WEST MAIN STREET BLOOMSBURG, PA 17815
Phone:	DOB:
Alternate Address:	
Phone:	

### Final Service:

Served:	Personally Adult In Charge Posted Other
Adult In Charge:	David Trathen Esq.
Relation:	Def.
Date:	09/21/11
Time:	13:50
Deputy:	#7
Mileage:	

### Attorney / Originator:

Name:	KML LAW GROUP, P.C.
Phone:	

### Service Attempts:

Date:					
Time:					
Mileage:					
Deputy:					

### Service Attempt Notes:

1. Served in our office
- 2.
- 3.
- 4.
- 5.
- 6.

GALLOPO, MICHAEL J

2008CV1444

C/O DAVID TRATHEN, ESQ., 156 WEST MAIN STREET, EXP: 10/19/2011

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff



James D. Arter  
Chief Deputy

BANK OF AMERICA N.A.  
vs.  
MICHAEL J GALLOPO (et al.)

Case Number  
2008CV1444

## SERVICE COVER SHEET

### Service Details:

Category: Real Estate Sale - Sale Notice

Zone:

Manner: < Not Specified >

Expires: 10/19/2011

Warrant:

Notes: PLAINTIFF NOTICE OF SHERIFF'S SALE AND DEBTOR'S RIGHTS

### Serve To:

Name: Domestic Relations Office of Columbia

Primary Address: 15 Perry Avenue  
Bloomsburg, PA 17815

Phone: DOB:

Alternate Address:

Phone:

### Final Service:

Served: Personally Adult In Charge Posted Other

Adult In Charge: Maureen Cole

Relation: Sec

Date: 09/21/11 Time: 11:30

Deputy: #7 Mileage:

### Attorney / Originator:

Name: KML LAW GROUP, P.C.

Phone:

### Service Attempts:

Date:						
Time:						
Mileage:						
Deputy:						

### Service Attempt Notes:

- 
- 
- 
- 
- 
- 

DOMESTIC RELATIONS

2008CV1444

15 PERRY AVENUE, BLOOMSBURG, PA 17815

EXP: 10/19/2011

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff

James D. Arter  
Chief Deputy



BANK OF AMERICA N.A.  
vs.  
MICHAEL J GALLOPO (et al.)

Case Number  
2008CV1444

## SERVICE COVER SHEET

### Service Details:

**Category:** Real Estate Sale - Sale Notice **Zone:**   
**Manner:** < Not Specified > **Expires:** 10/19/2011 **Warrant:**   
**Notes:** PLAINTIFF NOTICE OF SHERIFF'S SALE AND DEBTOR'S RIGHTS

### Serve To:

**Name:** Columbia County Tax Office  
**Primary Address:** PO Box 380  
 Bloomsburg, PA 17815  
**Phone:** 570-389-5649 **DOB:**   
**Alternate Address:**   
**Phone:**

### Final Service:

**Served:** Personally · Adult In Charge · Posted · Other  
**Adult In Charge:** Sherry Evans  
**Relation:** sec./clerk  
**Date:** 09/21/11 **Time:** 10:25  
**Deputy:** #7 **Mileage:**

### Attorney / Originator:

**Name:** KML LAW GROUP, P.C. **Phone:**

### Service Attempts:

	Date:	Time:	Mileage:	Deputy:
1.				
2.				
3.				
4.				
5.				
6.				

### Service Attempt Notes:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_

COLUMBIA COUNTY TAX

2008CV1444

PO BOX 380, BLOOMSBURG, PA 17815

EXP: 10/19/2011

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff



James D. Arter  
Chief Deputy

BANK OF AMERICA N.A.  
vs.  
MICHAEL J GALLOPO (et al.)

Case Number  
2008CV1444

## SERVICE COVER SHEET

### Service Details:

Category:	Real Estate Sale - Sale Notice		Zone:	
Manner:	< Not Specified >	Expires:	10/19/2011	Warrant:
Notes:	PLAINTIFF NOTICE OF SHERIFF'S SALE AND DEBTOR'S RIGHTS			

### Serve To:

Name:	Shirley Good	
Primary Address:	214 Winding Road Orangeville, PA 17859	
Phone:	570-683-5625	DOB:
Alternate Address:		
Phone:		

### Final Service:

Served:	Personally · Adult In Charge · Posted · Other	
Adult In Charge:	RALPH Good	
Relation:	HUSBAND	
Date:	9-21-11	Time:
Deputy:	2	Mileage:

### Attorney / Originator:

Name:	KML LAW GROUP, P.C.	Phone:
-------	---------------------	--------

### Service Attempts:

Date:					
Time:					
Mileage:					
Deputy:					

### Service Attempt Notes:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_

GOOD, SHIRLEY

2008CV1444

214 WINDING ROAD, ORANGEVILLE, PA 17859

EXP: 10/19/2011

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff

James D. Arter  
Chief Deputy



BANK OF AMERICA N.A.  
vs.  
MICHAEL J GALLOPO (et al.)

Case Number  
2008CV1444

## SERVICE COVER SHEET

### Service Details:

<b>Category:</b>	Real Estate Sale - Sale Notice	<b>Zone:</b>	
<b>Manner:</b>	< Not Specified >	<b>Expires:</b>	10/19/2011
<b>Notes:</b>	PLAINTIFF NOTICE OF SHERIFF'S SALE AND DEBTOR'S RIGHTS		

### Serve To:

<b>Name:</b>	OCCUPANT
<b>Primary Address:</b>	1119 RIDGE ROAD STILLWATER, PA 17878
<b>Phone:</b>	DOB:
<b>Alternate Address:</b>	Served at 3491 Columbia Blvd Bloomsburg
<b>Phone:</b>	

### Final Service:

<b>Served:</b>	Personally · Adult In Charge · Posted · Other		
<b>Adult In Charge:</b>	Michael Gallopo		
<b>Relation:</b>	OCCUPANT		
<b>Date:</b>	9-21-11	<b>Time:</b>	12:10
<b>Deputy:</b>	2	<b>Mileage:</b>	

### Attorney / Originator:

<b>Name:</b> KML LAW GROUP, P.C.	<b>Phone:</b>
----------------------------------	---------------

### Service Attempts:

<b>Date:</b>						
<b>Time:</b>						
<b>Mileage:</b>						
<b>Deputy:</b>						

### Service Attempt Notes:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_

OCCUPANT

2008CV1444

1119 RIDGE ROAD, STILLWATER, PA 17878

EXP: 10/19/2011

Document Receipt

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Trans # 37588 Carrier / service: POST 2PM 9/20/2011

Ship to: 37588

COMMONWEALTH OF PA

PO BOX 2675

Tracking #: 9171924291001000010685

Doc Ref #: 128ED2011

HARRISBURG PA 17105



Document Receipt

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Trans #	37589	Carrier / service:	POST	2PM	9/20/2011
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Ship to: 37589

LVNV FUNDING LLC

15 SOUTH MAIN STREET

Tracking #: 9171924291001000010692

Doc Ref #: 128ED2011

GREENVILLE SC 29601

Document Receipt

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Trans # 37590 Carrier / service: POST 2PM 9/20/2011

Ship to: 37590

UNIFUND CCR PARTNERS

10625 TECHWOODS CIRCLE

Tracking #: 9171924291001000010708

Doc Ref #: 128ED2011

CINCINNATI OH 45242

Document Receipt

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Trans # 37591 Carrier / service: POST 2PM 9/20/2011

Ship to: 37591

CAPITAL ONE BANK USA NA

140 EAST SHORE DRIVE

Tracking #: 9171924291001000010715

Doc Ref #: 128ED2011

GLEN ALLEN VA 23059

Document Receipt

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Trans # 37592 Carrier / service: POST 2PM 9/20/2011

Ship to: 37592

LVNV FUNDING LLC

C/O DAVID APOTHAKE, ESQ.  
520 FELLOWSHIP ROAD #306

Tracking #: 9171924291001000010722

Doc Ref #: 128ED2011

MOUNT LAUREL NJ 08054

Document Receipt

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Trans # 37593 Carrier / service: POST 2PM 9/20/2011

Ship to: 37593

UNIFUND CCR PARTNERS

C/O JONATHAN MCANNEY, ESQ.

1500 ONE PPG PLACE

Tracking #: 9171924291001000010739

Doc Ref #: 128ED2011

PITTSBURGH PA 15222

Document Receipt

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Trans # 37594 Carrier / service: POST 2PM 9/20/2011

Ship to: 37594

FORD MOTOR CREDIT COMPANY

C/O MAURICE & NEEDLEMEN PC  
935 1 PENN CENTER, 1617 JFK BLVD

Tracking #: 9171924291001000010746

Doc Ref #: 128ED2011

PHILADELPHIA PA 19103

Document Receipt

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Trans #	37595	Carrier / service:	POST	2PM	9/20/2011
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Ship to: 37595

CAPITAL ONE BANK USA NA

C/O JAMES WARMBRODT, ESQ.  
436 SEVENTH AVENUE, STE 1400

Tracking #: 9171924291001000010753

Doc Ref #: 128ED2011

PITTSBURGH PA 15219

Document Receipt

Trans # 37596 Carrier / service: POST 2PM 9/20/2011

Ship to: SBA

U.S. Small Business Administration

PHILADELPHIA DISTRICT  
OFFICE

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

Tracking #: 9171924291001000010760

Doc Ref #: 128ED2011

KING OR PA 19406  
PRUSSIA



Document Receipt

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Trans # 37597 Carrier / service: POST 2PM 9/20/2011

Ship to: FAIR

OFFICE OF F.A.I.R.

DEPARTMENT OF PUBLIC WELFARE  
PO BOX 8016

Tracking #: 9171924291001000010777

Doc Ref #: 128ED2011

HARRISBURG PA 17105

Document Receipt

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Trans # 37598 Carrier / service: POST 2PM 9/20/2011

Ship to: COP

COMMONWEALTH OF PENNSYLVANIA DEPT OF REV SHERIFF SALE

DEPARTMENT 281230

Tracking #: 9171924291001000010784

Doc Ref #: 128ED2011

HARRISBURG PA 17128

Document Receipt

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Trans #	37599	Carrier / service:	POST	2PM	9/20/2011
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Ship to: IRS

INTERNAL REVENUE SERVICE

WILLIAM GREEN FEDERAL BUILDING  
600 ARCH STREET ROOM 3259

Tracking #: 9171924291001000010791

Doc Ref #: 128ED2011

PHILADELPHIA PA 19106

# REAL ESTATE OUTLINE

ED # 1111

DATE RECEIVED 1/1/11  
DOCKET AND INDEX 1111

## CHECK FOR PROPER INFO.

WRIT OF EXECUTION	<u>/</u>	
COPY OF DESCRIPTION	<u>/</u>	
WHEREABOUTS OF LKA	<u>/</u>	
NON-MILITARY AFFIDAVIT	<u>/</u>	
NOTICES OF SHERIFF SALE	<u>/</u>	
WAIVER OF WATCHMAN	<u>/</u>	
AFFIDAVIT OF LIENS LIST	<u>/</u>	
CHECK FOR \$1,350.00 OR <u>1111</u>	<u>/</u>	CK# <u>1111</u>

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

SALE DATE 1/1/11 TIME 11:11  
POSTING DATE 1/1/11  
ADV. DATES FOR NEWSPAPER

1 <sup>ST</sup> WEEK	<u>1/1/11</u>
2 <sup>ND</sup> WEEK	<u>1/1/11</u>
3 <sup>RD</sup> WEEK	<u>1/1/11</u>

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

BANK OF AMERICA, N.A., SUCCESSOR BY  
MERGER TO BAC HOME LOANS SERVICING,  
LP FKA COUNTRYWIDE HOME LOANS  
SERVICING LP  
7105 Corporate Drive  
PTX C-35  
Plano, TX 75024

vs.

BONNIE GALLOPO  
MICHAEL J. GALLOPO  
1119 Ridge Road  
Stillwater, PA 17878

In the Court of Common Pleas of  
Columbia County

No. 2008 CV 1444

2011-ED-128

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: 1119 Ridge Road Stillwater, PA 17878

See Exhibit "A" attached

AMOUNT DUE \$75,861.23

Interest From 08/26/2009  
Through Date of Sale

(Costs to be added)

Dated:

Sept. 19, 2011

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

**Proth & Clerk of Sev. Courts**  
**My Com. Ex. 1<sup>st</sup> Monday in 2012**

IN THE COURT OF COMMON PLEAS

BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC  
HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME  
LOANS SERVICING L.P

VS.

BONNIE GALLOPO and  
MICHAEL J. GALLOPO  
Mortgagor(s)

1119 Ridge Road Stillwater, PA 17878

WRIT OF EXECUTION  
(Mortgage Foreclosure)

REAL DEBT	
INTEREST from	\$75,861.23
COSTS PAID:	\$
PROTHY	\$
SHERIFF	\$
STATUTORY	\$
COSTS DUE PROTHY	\$
Office of Judicial Support	
Judge Fee	
Cr.	
Sat.	

KML Law Group, P.C.  
Attorney for Plaintiff

**KML Law Group, P.C.**  
Suite 5000 -- BNY Independence Center  
701 Market Street  
Philadelphia, PA 19106  
(215) 627-1322

ALL THAT CERTAIN piece, parcel and lot of ground situate in Fishingcreek Township, Columbia County, Pennsylvania, bounded and described as follows, to-wit:

BEGINNING at a stone corner in public road or street, where they intersect;

THENCE North  $83 \frac{1}{2}$  degrees West, 9.9 perches to a stone corner in the public road;

THENCE by land now or late of Michael Wenner, North  $6 \frac{1}{2}$  degrees East 10 perches to a stone corner;

THENCE by the same land South  $83 \frac{1}{2}$  degrees East, 6.2 perches to a corner in the public road;

THENCE in said road South  $13 \frac{1}{2}$  degrees East, 10.65 perches to the place of BEGINNING.

CONTAINING eighty square perches of land, strict measure.

BEING the same premises conveyed to Michael J. Gallopo and Bonnie Gallopo, husband and wife by Deed of Chad Lewis and Jennifer A. Lewis, husband and wife dated April 18, 2001 and recorded in Columbia County Instrument Number 200103455.

PIN # 15-17A-014

BEING KNOWN AS 1119 RIDGE ROAD, STILLWATER PA 17878

# SHERIFF'S SALE

By Virtue of a Writ of Execution (Mortgage Foreclosure)  
No. 2008CV1444

Issued out of the Court of Common Pleas of Columbia County, Pennsylvania and to me directed, I will expose the following described property at public sale at the Columbia County Courthouse in the Town of Bloomsburg, County of Columbia, Commonwealth of Pennsylvania on:

**WEDNESDAY, NOVEMBER 09, 2011**  
**AT 9:00 O'CLOCK A.M.**

All parties in interest and claimants are further notified that a proposed schedule of distribution will be on file in the Sheriff's Office no later than thirty (30) days after the date of the sale of any property sold hereunder, and distribution of the proceeds will be made in accordance with the schedule ten (10) days after said filing, unless exceptions are filed with the Sheriff's Office prior thereto.

---

ALL THAT CERTAIN piece, parcel and lot of ground situate in Fishingcreek Township, Columbia County, Pennsylvania, bounded and described as follows, to-wit:

BEGINNING at a stone corner in public road or street, where they intersect;

THENCE North 83 1/2 degrees West, 9.9 perches to a stone corner in the public road;

THENCE by land now or late of Michael Wenner, North 612 degrees East 10 perches to a stone corner;

THENCE by the same land South 83 1/2 degrees East, 6.2 perches to a corner in the public road;

THENCE in said road South 13 1/2 degrees East, 10.65 perches to the place of BEGINNING.

CONTAINING eighty square perches of land, strict measure.

BEING the same premises conveyed to Michael J. Gallopo and Bonnie Gallopo, husband and wife by Deed of Chad Lewis and Jennifer A. Lewis, husband and wife dated April 18, 2001 and recorded in Columbia County Instrument Number 200103455.

PIN # 15-17A-014

BEING KNOWN AS 1119 RIDGE ROAD, STILLWATER PA 17878

PROPERTY ADDRESS: 1119 RIDGE ROAD, STILLWATER, PA 17878

UPI / TAX PARCEL NUMBER: 15-17A-014

Seized and taken into execution to be sold as the property of MICHAEL J GALLOPO, BONNIE GALLOPO in suit of BANK OF AMERICA N.A..

---

**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 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 to either 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 the 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.

Attorney for the Plaintiff:  
KML LAW GROUP, P.C.  
PHILADELPHIA, PA

**TIMOTHY T. CHAMBERLAIN, Sheriff**  
COLUMBIA COUNTY, Pennsylvania



IN THE COURT OF COMMON PLEAS OF Columbia COUNTY, PENNSYLVANIA

BANK OF AMERICA, N.A., SUCCESSOR  
BY MERGER TO BAC HOME LOANS  
SERVICING, LP FKA COUNTRYWIDE  
HOME LOANS SERVICING LP

Plaintiff

vs.

BONNIE GALLOPO  
MICHAEL J. GALLOPO

Defendant(s)

NO. 2008 CV 1444

**VERIFICATION OF NON-MILITARY SERVICE UNDER THE SERVICEMEMBERS  
CIVIL RELIEF ACT AS AMENDED**

1. The undersigned attorney with KML Law Group, P.C., 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, BONNIE GALLOPO, has a last known residence of c/o David H. Trathen, Esquire, 156 West Main 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 Servicemembers Civil Relief Act 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: 9/15/2011

By: 

**KML LAW GROUP, P.C.**

\_\_\_\_ Michael McKeever Pa. ID 56129

\_\_\_\_ 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

\_\_\_\_ Andrew Gornall Pa. ID 92382

**Attorneys for Plaintiff**



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
GALLOPO	BONNIE	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. Snavelly-Dixon*

Mary M. Snavelly-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.defenseink.mil/faq/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.

#### 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:CCJ6NPIDE4

IN THE COURT OF COMMON PLEAS OF Columbia COUNTY, PENNSYLVANIA

BANK OF AMERICA, N.A., SUCCESSOR  
BY MERGER TO BAC HOME LOANS  
SERVICING, LP FKA COUNTRYWIDE  
HOME LOANS SERVICING LP

Plaintiff

vs.

BONNIE GALLOPO  
MICHAEL J. GALLOPO

Defendant(s)

NO. 2008 CV 1444

**VERIFICATION OF NON-MILITARY SERVICE UNDER THE SERVICEMEMBERS  
CIVIL RELIEF ACT AS AMENDED**

1. The undersigned attorney with KML Law Group, P.C., 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, MICHAEL J. GALLOPO, has a last known residence of C/O David H. Trathen, Esquire, 156 West Main Street, Bloomsburg, PA 17815.

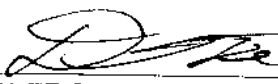
3. That inquiry has been made with the Department of Defense as to the military status of each of the Defendants in this action. A copy of the Military Status Report is attached.

4. The Defendant is not in the military service of the United States of America as defined by the Servicemembers Civil Relief Act 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: 9/15/2011

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

  
**KML LAW GROUP, P.C.**

\_\_\_\_ Michael McKeever Pa. ID 56129

\_\_\_\_ Lisa Lee Pa. ID 78020

\_\_\_\_ Kristina Murtha Pa. ID 61858

\_\_\_\_ David Fein Pa. ID 82628

\_\_\_\_ Thomas Pulco Pa. ID 27615

\_\_\_\_ Jay Kivitz Pa. ID 26769

\_\_\_\_ Andrew Gornall Pa. ID 92382

**Attorneys for Plaintiff**

Department of Defense Manpower Data Center

Sep-14-2011 09:46:07



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
GALLOPO	MICHAEL	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).

A handwritten signature in black ink that reads "Mary M. Snavely-Dixon".

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

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Report ID:C49FEP15CC

KML Law Group, P.C.  
Suite 5000 – BNY Independence Center  
701 Market Street  
Philadelphia, PA 19106  
215-627-1322  
Attorney for Plaintiff

BANK OF AMERICA, N.A., SUCCESSOR BY  
MERGER TO BAC HOME LOANS SERVICING, LP  
FKA COUNTRYWIDE HOME LOANS SERVICING  
LP

7105 Corporate Drive  
PTX C-35  
Plano, TX 75024

Plaintiff

vs.

BONNIE GALLOPO  
MICHAEL J. GALLOPO  
(Mortgagor(s) and Record Owner(s))  
1119 Ridge Road  
Stillwater, PA 17878

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2008 CV 1444

**AFFIDAVIT PURSUANT TO RULE 3129**

BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP, Plaintiff in the above action, by counsel, KML Law Group, P.C., sets forth as of the date the praecipe for the writ of execution was filed the following information concerning the real property located at:

1119 Ridge Road  
Stillwater, PA 17878

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

BONNIE GALLOPO  
c/o David H. Trathen, Esquire  
156 West Main Street  
Bloomsburg, PA 17815

MICHAEL J. GALLOPO  
C/O David H. Trathen, Esquire  
156 West Main Street  
Bloomsburg, PA 17815

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

BONNIE GALLOPO  
c/o David H. Trathen, Esquire  
156 West Main Street  
Bloomsburg, PA 17815

MICHAEL J. GALLOPO  
C/O David H. Trathen, Esquire  
156 West Main 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

LVNV FUNDING LLC  
15 South Main Street  
Greenville, SC 29601

UNIFUND CCR PARTNERS  
10625 Techwoods Circle  
Cincinnati, OH 45242

CAPITAL ONE BANK USA NA  
140 East Shore Drive  
Glen Allen, VA 23059

LVNV FUNDING LLC  
c/o David J. Apothaker, Esq.  
520 Fellowship Road, #306  
Mount Laurel, NJ 08054

UNIFUND CCR PARTNERS  
c/o Jonathan S. McAnney, Esq.  
1500 One PPG Place  
Pittsburgh, PA 15222

FORD MOTOR CREDIT COMPANY  
c/o Maurice & Needleman PC  
935 1 Penn Center, 1617 JFK Boulevard  
Philadelphia, PA 19103

CAPITAL ONE BANK USA NA  
c/o James C. Warmbrodt  
436 Seventh Avenue, Suite 1400  
Pittsburgh, PA 15219

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.

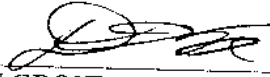
TENANTS/OCCUPANTS  
1119 Ridge Road  
Stillwater, PA 17878

(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 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: September 15, 2011

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



**KML LAW GROUP, P.C.**

**Michael McKeever Pa. ID 56129**

**Lisa Lee Pa. ID 78020**

**Kristina Murtha Pa. ID 61858**

**David Fein Pa. ID 82628**

**Thomas Puleo Pa. ID 27615**

**Attorneys for Plaintiff**



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215-627-1322  
Attorney for Plaintiff

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Defendant(s)

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of Columbia County

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TENANTS/OCCUPANTS  
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(attach separate sheet if more space is needed)

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DATED: September 15, 2011

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**Thomas Puleo Pa. ID 27615**

**Attorneys for Plaintiff**

**KML Law Group, P.C.**

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

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FKA COUNTRYWIDE HOME LOANS SERVICING LP  
7105 Corporate Drive  
PTX C-35  
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Plaintiff

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Defendant(s)

IN THE COURT OF COMMON PLEAS

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CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Docket No. 2008 CV 1444

**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: GALLOPO, BONNIE  
**BONNIE GALLOPO**  
c/o David H. Trathen, Esquire  
156 West Main Street  
Bloomsburg, PA 17815

Your house at 1119 Ridge Road, Stillwater, PA 17878 is scheduled to be sold at Sheriff's Sale on \_\_\_\_\_, at 10:00 AM, in Sheriff's Office, Courthouse, Bloomsburg, PA to enforce the court judgment of \$75,861.23 obtained by BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP 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 BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP, 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.**

**PENNSYLVANIA BAR ASSOCIATION**

P.O. Box 186  
Harrisburg, PA 17108  
800-692-7375

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

168 E. 5th Street  
Bloomsburg, PA 17815  
717-784-8760

## 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: 800-692-7375 or 717-784-8760.
- 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 [homcretention@kmlawgroup.com](mailto:homcretention@kmlawgroup.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 68904FC.

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

**KML Law Group, P.C.**

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Attorney for Plaintiff

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**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: 800-692-7375 or 717-784-8760.
- 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@kmlawgroup.com](mailto:homeretention@kmlawgroup.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 68904FC.

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

KML Law Group, P.C.  
Suite 5000 -- BNY Independence Center  
701 Market Street  
Philadelphia, PA 19106  
215-627-1322  
Attorney for Plaintiff

BANK OF AMERICA, N.A., SUCCESSOR BY MERGER  
TO BAC HOME LOANS SERVICING, LP FKA  
COUNTRYWIDE HOME LOANS SERVICING LP

7105 Corporate Drive  
PTX C-35  
Plano, TX 75024

Plaintiff

vs.

BONNIE GALLOPO  
MICHAEL J. GALLOPO  
**Mortgagor(s) and Record Owner(s)**  
1119 Ridge Road  
Stillwater, PA 17878

Defendant(s)

IN THE COURT OF  
COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF  
MORTGAGE FORECLOSURE

NO. 2008 CV 1444

**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: \_\_\_\_\_



KML LAW GROUP, P.C.

Michael McKeever Pa. ID 56129

Lisa Lee Pa. ID 78020

Kristina Murtha Pa. ID 61858

✓ David Fein Pa. ID 82628

Thomas Puleo Pa. ID 27615

Attorneys for Plaintiff

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215-627-1322  
Attorney for Plaintiff

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of Columbia County

CIVIL ACTION – LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2008 CV 1444

**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: 

KML LAW GROUP, P.C.  
Michael McKeever Pa. ID 56129  
Lisa Lee Pa. ID 78020  
Kristina Murtha Pa. ID 61858  
✓ David Fein Pa. ID 82628  
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CIVIL ACTION – LAW

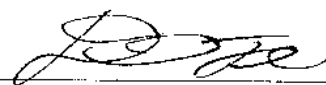
ACTION OF MORTGAGE FORECLOSURE

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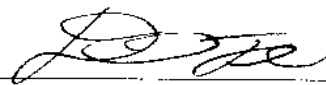
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Lisa Lee Pa. ID 78020  
Kristina Murtha Pa. ID 61858  
— David Fein Pa. ID 82628  
Thomas Puleo Pa. ID 27615  
Attorneys for Plaintiff

ALL THAT CERTAIN piece, parcel and lot of ground situate in Fishingcreek Township, Columbia County, Pennsylvania, bounded and described as follows, to-wit:

BEGINNING at a stone corner in public road or street, where they intersect;

THENCE North  $83 \frac{1}{2}$  degrees West, 9.9 perches to a stone corner in the public road;

THENCE by land now or late of Michael Wenner, North  $6 \frac{1}{2}$  degrees East 10 perches to a stone corner;

THENCE by the same land South  $83 \frac{1}{2}$  degrees East, 6.2 perches to a corner in the public road;

THENCE in said road South  $13 \frac{1}{2}$  degrees East, 10.65 perches to the place of BEGINNING.

CONTAINING eighty square perches of land, strict measure.

BEING the same premises conveyed to Michael J. Gallopo and Bonnie Gallopo, husband and wife by Deed of Chad Lewis and Jennifer A. Lewis, husband and wife dated April 18, 2001 and recorded in Columbia County Instrument Number 200103455.

PIN # 15-17A-014

BEING KNOWN AS 1119 RIDGE ROAD, STILLWATER PA 17878

ALL THAT CERTAIN piece, parcel and lot of ground situate in Fishingcreek Township, Columbia County, Pennsylvania, bounded and described as follows, to-wit:

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**KML Law Group, P.C.**

**SUITE 5000 BNY INDEPENDENCE CENTER  
701 MARKET STREET  
PHILADELPHIA, PA 19106  
WWW.KMLLAWGROUP.COM  
(215) 627-1322  
FAX (215) 627-7734**

**September 14, 2011  
Docket #2008 CV 1444**

**ATTENTION: Columbia COUNTY SHERIFF**


**We would like to bring to your attention that defendant(s):**

**BONNIE GALLOPO and MICHAEL J. GALLOPO will be personally served notice of Sheriff's Sale by an outside process server.**

**Thank you,**

**JUDGMENT DEPARTMENT  
KML LAW GROUP, P.C.  
Main - (215) 627-1322  
Fax - (215) 627-7734**

# SHERIFF'S DEPARTMENT COLUMBIA COUNTY

<b>SHERIFF SERVICE INSTRUCTIONS</b>			
PLAINTIFF/S/ BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS		COURT NUMBER 2008 CV 1444	
DEFENDANT/S/ BONNIE GALLOPO and MICHAEL J. GALLOPO		TYPE OF <u>WRIT</u> OR COMPLAINT EXECUTION	
<b>SERVE</b>  <b>AT</b>	NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE BONNIE GALLOPO & MICHAEL J. GALLOPO		
	ADDRESS (Street or Road, Apartment No., City, Boro, Twp., State and ZIP Code) 1119 Ridge Road, Stillwater, PA 17878		
SPECIAL INSTRUCTIONS OR OTHER INFORMATION THAT WILL ASSIST IN EXPEDITING SERVICE:  <b>PLEASE POST HANDBILL</b>			
SIGNATURE OF ATTORNEY <i>KML Law Group, P.C.</i>		TELEPHONE NUMBER (215) 627-1322	DATE September 14, 2011
ADDRESS OF ATTORNEY  KML Law Group, P.C. Suite 5000 – Mellon Independence Center 701 Market Street Philadelphia, PA 19106			

568145

**GOLDBECK McCAFFERTY & McKEEVER  
A PROFESSIONAL CORPORATION**

SUITE 5000, MELLON INDEPENDENCE CENTER  
701 MARKET ST. PHILADELPHIA, PA 19106  
(215) 627-1322

**FIRSTTRUST**

800.220.BANK / firsttrust.com

3-7380-2360

09/14/2011

PAY  
TO THE  
ORDER 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

MEMO  
*gallopo 68904jc*

AUTHORIZED SIGNATURE

⑈568145⑈ ⑆23607380⑆ 70 1100018⑈