## COLUMBIA COUNTY SHERIF 3 OFFICE

SHERIFF'S REAL ESTATE FINAL COS.

| SHERIFF'S REAL ESTA                         | ATE FINAL COST.     | EET              |
|---|---------------------|------------------|
| Ben Graf Con Land In Vs                     | Allen .             | <u>/</u>         |
| NOED  | NO. <u>FY</u>       | JD               |
| DATE/TIME OF SALE:                          | 097                 |                  |
| BID PRICE (INCLUDES COST)                   | \$ <u>/6/376-34</u> | -                |
| POUNDAGE – 2% OF BID                        | \$ 50.67            | _                |
| TRANSFER TAX – 2% OF FAIR MKT               | \$                  | -                |
| MISC. COSTS                                 | \$                  | -                |
| TOTAL AMOUNT NEEDED TO PURCH PURCHASER(S):  | ASE                 | \$ 16-6-61       |
| ADDRESS:                                    |                     |                  |
| NAMES(S) ON DEED:PURCHASER(S) SIGNATURE(S): | o av                |                  |
| TOTAL DUE:                                  |                     | \$ 16. 80.00     |
| LESS DEPOSIT:                               |                     | <u>\$ /33000</u> |
| DOWN PAYMENT:                               | :                   | \$               |
| TOTAL DUE IN 8 D                            | DAYS                | s_3/6.01         |

### SHERIFF'S SALE COST SHEET

| Bear French Com Line V  | $\mathbf{s}$ . $\mathbf{L}^{*}$ | 14/            |            |
|---|---------------------------------|----------------|------------|
| /Beny Fred / (C) vs. vs. vs. vs. No. 1/2 ED No. 353 45        | ID DATE/TIM                     | IE OF SÁLE     | N. 6/00    |
| DOCKET/RETURN   | \$15.00                         |                |            |
| SERVICE PER DEF.  | \$ 16000                        |                |            |
| LEVY (PER PARCEL  | \$15.00                         |                |            |
| MAILING COSTS   | \$ 9 2.00                       |                |            |
| ADVERTISING SALE BILLS & COPIES                               | \$17.50                         |                |            |
| ADVERTISING SALE (NEWSPAPER)                                  | \$15.00                         |                |            |
| MILEAGE   | \$ <u>_56.20</u>                |                |            |
| POSTING HANDBILL  | \$15.00                         |                |            |
| CRYING/ADJOURN SALE   | \$10.00                         |                |            |
| SHERIFF'S DEED  | \$35.00                         |                |            |
| TRANSFER TAX FORM   | \$25.00                         |                |            |
| DISTRIBUTION FORM   | \$25.00                         |                |            |
| COPIES  | \$                              |                |            |
| NOTARY TOTAL *******  | \$                              | 47278 KM       |            |
| TOTAL ********  | ****                            | \$ 27 17 1000  | -          |
| WEB POSTING   | \$150.00                        |                |            |
| PRESS ENTERPRISE INC.   | \$ 770,000                      |                |            |
| SOLICITOR'S SERVICES  | \$75.00                         |                |            |
| TOTAL *******   | ******                          | \$ 7.45, 34    | -          |
| PROTHONOTARY (NOTARY)   | \$10.00                         |                |            |
| RECORDER OF DEEDS  TOTAL ************************************ | \$ 5500                         |                |            |
| TOTAL *******   | *****                           | \$ <u>65 %</u> | -          |
| REAL ESTATE TAXES:  |                                 |                |            |
| BORO, TWP & COUNTY 20   | \$                              |                |            |
| SCHOOL DIST. 20_  | \$                              |                |            |
| DELINQUENT 20   | \$ 5,00                         | a.             |            |
| TOTAL *******   | *****                           | \$             |            |
| MUNICIPAL FEES DUE:   |                                 |                |            |
| SEWER 20  | \$                              |                |            |
| SEWER 20<br>WATER 20<br>TOTAL *******                         | \$                              |                |            |
| TOTAL *******   | *****                           | \$             |            |
| SURCHARGE FEE (DSTE)  |                                 | \$ / 1/200     |            |
| MISC.   | \$ <u></u>                      |                | •          |
|   | \$                              |                |            |
| SURCHARGE FEE (DSTE) MISC TOTAL **********                    | *****                           | \$\$           |            |
| TOTAL COSTS (OP   | ENING BID)                      |                | \$ 1475.41 |

### MILSTEAD & ASSOCIATES, LLC

Michael J. Milstead, Esq michael@milsteadlaw.com

Richard M. Milstead, Esq richard@milsteadlaw.com

Nelson Diaz, Esq. PA & NJ ndiaz@milsteadlaw.com

Mary Harbert-Bell, Esq. PA & NJ mharbert@milsteadlaw.com

Patrick Wesner, Esq. PA & NJ pwesner@milsteadfaw.com

Lisa Ann Thomas, Sr. Foreclosure Administrator Illiomas@milsleadlaw.com

### Attorneys at Law

Woodland Falls Corporate Park 220 Lake Drive East, Ste 301 Cherry Hill, New Jersey 08002 TEL (856) 482-1400 FAX (856) 482-9190

> Philadelphia Address: 235 Smith 12th Street Philadelphia, PA 19107 Please Reply To: NJ Office Our File No. 22,12476

March 31, 2011

Office of the Sheriff Columbia County Courthouse PO Box 380 Bloomsburg, PA 17815

Re: Beneficial Consumer Discount Company D/B/A

Beneficial Mortgage Co of Pennsylvania vs. Allen

Ludy Jr.

2010-CV- 853 Sale Date: 3/30/2011

**Deed Instructions** 

Dear Sir/Madam:

Please accept this letter as authorization to prepare and record a sheriff's deed on the above matter into the name of Beneficial Consumer Discount Company D/B/A Beneficial Mortgage Co of Pennsylvania, 2929 Walden Avenue, Depew, NY, 14043.

Please forward the original deed back to our office in the enclosed self-addressed stamped envelope.

Thank you for your attention to this matter.

śreta druta acurb

Valerie VanVeen

Paralegal

### REV 183 EX (04-10)

COMMONWEALTH OF PENNSYLVANIA DEPARTMENT OF REVENUE BURIAU OF INDIVIDUAL TAXES POST OFFICE BOX 280603 HARRISBURG, PA 17128-0603

### REALTY TRANSFER TAX STATEMENT OF VALUE

SEE REVERSE FOR INSTRUCTIONS

| RECORDER'S USE ONLY |   |  |
|---------------------|---|--|
| STATE TAX PAID      | _ |  |
| BLOCK NUMBER        | _ |  |
| PAGE NUMBER         |   |  |
|                     |   |  |

|   |                            |                            |   | DATE)                | RECORDED   | ****                          |                 |  |
|---|----------------------------|----------------------------|---|----------------------|--|-------------------------------|-----------------|--|
| COMPLETE FACIL SECTION AND FILE IN DUPLICATE IS WITHOUT CONSIDERATION, OR BY GIFT, OR (3) A | TAX EXEMT                  | TON IS CLAIMED             | D – A STATEMENT OF VALUE  | CONSIDE              | RATION IS NOT SET FORTH IN THE I   | DEED, (2) WHE<br>OLL Y EXEMPT | N THE DEE!      |  |
| BAXES ON: (1) FAMILY RELATIONSHIP FOR (2) PUBLI   | C UTILITY EA               | ASEMENT IF MO              | ORE SPACE IS NEEDED, ATTA   | CILADD               | ITIONAL SHEET(S).  |                               |                 |  |
| A CORRESPONDENT – ALL INQUIRIES   | NIA Y BE                   | DIRECTED                   | TELEPHONE NUMBER  |                      |  |                               |                 |  |
| Gregory Wilkins   |                            |                            | 856-482-1400  |                      |  |                               |                 |  |
| MAILING ADDRESS   |                            |                            | CITY/STATE/ZIP CODE   |                      |  |                               |                 |  |
| 220 Lake Drive East, Suite 301  |                            |                            | Cherry Hill, NJ 08002   |                      |  |                               |                 |  |
| B TRANSFER DATA   |                            |                            |   | EPTAN                | CE OF DOCUMENT: 3/31/11  | í                             |                 |  |
| GRANTOR(S) LESSOR(S)  Showiff of Columbia County  |                            |                            | GRANTEE(S)LESSEE(S)   |                      | . D' C   | MD/A D                        | ٠.              |  |
| Sheriff of Columbia County  |                            |                            | I   |                      | Discount Company I   | )/B/A Be                      | nemena.         |  |
| STREET ADDRESS  |                            |                            | Mortgage Co of  | t Peni               | nsylvania  |                               |                 |  |
| Columbia County Courthouse  |                            |                            | 636 Grand Reg   | anev.                | Riva   |                               |                 |  |
| PO Box 380  |                            |                            | 050 Chand Reg   | ency.                | DIVG   |                               |                 |  |
| 1 0 Box 380   |                            |                            |   |                      |  |                               |                 |  |
| CITY  | STATE                      | ZIP CODE                   | CITY  |                      |  | STATE                         | 7 <b>0</b> COD. |  |
| Bloomsburg  | PA                         | 17815                      | Brandon   |                      |  | FL                            | 33510           |  |
| D. PROPERTY LOCATION STREET ADDRESS   |                            |                            | CITY, TOWNSHIP, BOROU   | CH I                 |  |                               |                 |  |
|   |                            |                            | CITT, TOWNSHIP, BOROG   | GH .                 |  |                               |                 |  |
| 511 Main Street   |                            |                            | Aristes, PA 17920   |                      |  |                               |                 |  |
| COUNTY SCHOOL DISTRICT  |                            |                            |   | TAX P                | ARCEL NUMBER   |                               |                 |  |
| Columbia  |                            |                            |   | 14-1                 | .0C-136  |                               |                 |  |
| E. VAULATION DATA - WAS TRANSAC   |                            |                            |   | CATE                 | ON? 🗌 Y 🖂 N  |                               |                 |  |
| ACTUAL CASH CONSIDERATION     2. OTHER CONSIDERATION  |                            |                            | ON  | 3. TOT               | TAL CONSIDERATION  |                               |                 |  |
| \$1,666.01  |                            |                            | \$1,666.01  |                      |  |                               |                 |  |
| 4 COUNTY ASSESSED VALUE 5 COMMON LEVEL RATE   |                            |                            |   |                      |  |                               |                 |  |
| \$18,065.00 3.69  |                            |                            | 66,659.85   |                      |  |                               |                 |  |
| F. EXEMPTON DATA  |                            |                            |   | •                    |  |                               |                 |  |
| la AMOUNT OF EXEMPTION CLAIMED  | 16 PERCE                   | NTAGE OF GRA               | VIOR'S INTEREST IN REAL ESTATE   Ic., PERCENTAGE OF GRANTOR'S INTEREST CONVEYED |                      |  |                               |                 |  |
| 100%  | 100%                       |                            | 100%  |                      |  |                               |                 |  |
|   | _                          |                            |   |                      |  | _                             |                 |  |
| 2. CHECK APPROPRATE BOX BELOW F   | OR EXEN                    | 4PTION CL                  | AIMED   |                      |  |                               |                 |  |
| ☐ WILL OR INTESTATE SUCCESSION  |                            |                            | E OF DECEDENT)  |                      | TOTAL COLUMN AND A SAME AND A SAM |                               |                 |  |
| ☐ TRANSFER TO A TRUST, (ATTACH COMP   | ETE COPY                   |                            |   | ALL B                | (ESTATE FILE NUMBER)<br>ENEFICIARIES.)   |                               |                 |  |
| ☐ TRANSFER FROM A TRUST. DATE OF TR.  | ANICUUD IN                 | TO THE TRUE                | т   |                      |  |                               |                 |  |
| IF TRUST WAS AMENDED ATTACH A CO  |                            |                            |   |                      |  |                               |                 |  |
| ☐ TRANSFER BETWEEN PRINCIPAL AND AG   | ENT/STRA                   | W PARTY (A                 | TEACH COMPLETE COPY   | OF AGI               | INCV/STDAW PARTY AGREEME   | ENT 1                         |                 |  |
|   |                            |                            |   |                      |  |                               |                 |  |
| TRANSFERS TO THE COMMONWEALTH, T CONDEMNATION. (IF CONDEMNATION OF IN I                     | THE TURN THAT<br>JEU OF CO | O STATE AND<br>INDEMNATION | INSTRUMENTALITIES BY<br>N. ATTACH COPY OF RES                                   | Z GIFT, I<br>SOLUTIC | DEDICATION, CONDEMNATION<br>DN.)   | OR IN LIEU                    | OF              |  |
| ☐ TRANSFER FROM MORTGAGOR TO A HOL  | DER OF A N                 | MORTGAGE IN                | N DEFAULT, (ATTACH CO   | PY OF N              | MORTGAGE AND NOTE/ASSIGN   | MENT)                         |                 |  |
| CORRECTIVE OR CONFIRMATORY DEED.  | (ATTACH C                  | COMPLETE CO                | DPY OF THE PRIOR DEED   | BEING (              | CORRECTED OR CONFIRMED.)   |                               |                 |  |
| STATUTORY CORPORATE CONSOLIDATE   | ON, MERGE                  | ER OR DIVISO:              | N. (ATTACH COPY OF AR   | ncues.               | )  |                               |                 |  |
| OTHER (PLEASE EXPLAIN EXEMPTION C   | AIMED, IF                  | OTHER THAN                 | N LISTED ABOVE.)  |                      |  |                               |                 |  |
| UNDER PENALTIES OF LAW, I DECLA   | RE THAT                    | LIHVAE                     | ATS SHIT GENIMAKE   | TEME                 | NT INCLUDING ACCOMPA   | NIVING                        |                 |  |
| INFORMATION, AND TO THE BEST OF MY  | Z KNOWL                    | EDGE AND I                 | BELIEF, IT IS TRUE, CO  | RREG                 | LAND COMPLETE.   | TAITHO                        |                 |  |
| SIGNATURE OF CORRESPONDENT OR RESPONSIBLE P.  | ARTY                       |                            |   | 1                    | DATE   | $\overline{}$                 |                 |  |

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

Bank
America's Most Convenient Bank\* 55-136/312

> Milstead & Associates LLC 220 LAKE DRIVE EAST, SUITE 301 CHERRY HILL, NJ 08002 856-482-1400

03/31/11

DATE

\*\*\*\*\$316.01 AMOUNT

CHECK

81599

\*\*\* THREE HUNDRED SIXTEEN & 01/100 DOLLARS

Columbia County Sheriff

TO THE ORDER OF

ΡĀ

**B** 306 \_ ... #0881021E0# #6451E0#

<u>.</u>

WEDNESDAY MARCH 30, 2011 AT 9:00 AM
BY VIRTUE OF A WRIT OF EXECUTION NO. 4 OF 2011
ED AND CIVIL WRIT NO. 853 OF 2010 JD ISSUED OUT
OF THE COURT OF COMMON PLEAS OF COLUMBIA
COUNTY, CIVIL DIMISION, TO ME DIRECTED, THERE
WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR
OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A
COURTROOM OR SHERIFF'S OFFICE, TO BE
ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA, 17815, ALL THE
RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

All the surface of all that certain piece or lot of land situate in Cornngham Township, Columbia County, City of Aristes and State of Pennsylvania bounded and described as follows:

Being Lot No. 8, Block 13, of the Town Plot of Montana, (Aristes), Conyngham Township, County and State fore-said, as laid out by the Coal Ridge Improvements and Coal Company beginning at a point on the easterty side of Centre Street on line between Lots No. 8 and 9, Block 13; thence in a northeasterty direction along Lot No. 9, 140 feet to a 20 foot wide alley; thence along westerty side of said alley northwesterty 30 feat to the line between Lots Nos. 7 and 8; thence along said line in a southwesterty direction 140 feet to the easterty side of Centre Street; thence along same to the place of beginning.

Containing 4,200 square feet, more or less. Being known as 511 Main Street, Aristes, PA 17920 Tax Parcel Number: 14-10C-136

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 cashler's check at time of sale.

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

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

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

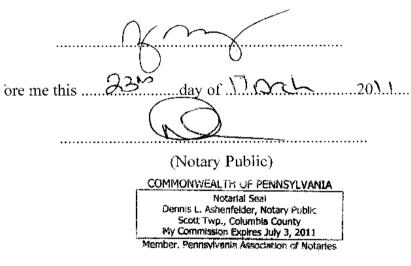
If proceed are payable to the Plaintiff, the proceeds check will be payable to Plaintiff, unless the Columbia County Sheriff's Office receives advance written notice otherwise, signed by an authorized representation of the Plaintiff.

Plaintiffs Attorney Patrick Wesner 220 Lake Drive East Cherry Hill, NJ 08002

Sheriff of Columbia County
Timothy T. Chamberlain

Www.sheriffofcolumbiacounty.com

according to law deposes and says that Press Enterprise is 1 with its principal office and place of business at 3185 g, County of Columbia and State of Pennsylvania, and was 2h, 1902, and has been published daily, continuously in said 1 day and on the attached notice March 9, 16, 23, 2011 as hant is one of the officers or publisher or designated agent of vspaper in which legal advertisement was published; that prise is interested in the subject matter of said notice and allegations in the foregoing statement as to time, place, and



|              | Asserting to a complete part of seasons and the addition |
|--------------|--|
|              |  |
| \$           | for publishing the foregoing notice, and the             |
| aid in full. |  |
|              |  |
|              |  |

MILSTEAD & ASSOCIATES, LLC BY: Patrick J. Wesner, Esquire ID No. 203145 220 Lake Drive Fast, Suite 301 Cherry Hill, NJ 08002 (856) 482-1400 Attorney for Plaintiff

Beneficial Consumer Discount Company D/B/A Beneficial Mortgage Co of Pennsylvania,

COURT OF COMMON PLEAS COLUMBIA COUNTY

Plaintiff.

Vs.

Allen Ludy Jr.,

NO.: 2010-CV-853

AFFIDAVIT PURSUANT TO Pa.R.C.P. 3129.2

Defendant.

COMMONWEALTH OF PENNSYLVANIA

SS:

### COUNTY OF COLUMBIA

- I, Patrick J. Wesner, Esquire, being duly sworn according to law upon my oath, depose and say,
- 1. On February 14, 2011, a copy of the Notice of Sheriff's Sale of Real Property was served on the defendant by certified mail, returned receipt requested. Copies of the signed certified cards are attached hereto and made a part hereof as Exhibit "A".
- 2. On February 11, 2011, a notice of Sheriff's Sale was served upon lien holders of record and interested parties by ordinary mail. A copy of the certificate of mailing is attached hereto and made a part hereof as Exhibit "B".

Patrick J. Wesner, Esquire Attorney ID No. 203145

Milstead and Associates, LLC

Dated: March 9, 2011

| C. Signature  |
|---|
| Agent  Agent  Addressee  D. Is delivery address different from item 1?  If YES, enter delivery address below: |
| PO Box 1974 Williamsport, PA 17703  Reference Information  22.12476   |
|   |

- 4

| NAM                    | (E AND ADDRE  | NAME AND ADDRESS OF SENDER  | INDICATE TYPE OF MAIL                        | YPE OF I     |                    | CHECK APPROPIATE BLOCK FOR   | ROPIATE B   | LOCK FOR   | POSTIN   | IARK A   | ND DATE  | POSTMARK AND DATE OF RECEIPT   |
|------------------------|---|---|--|--------------|--------------------|--|---|--|--|--|--|--|
| WIES.                  | MIESTEAD & ASSOCIATES, LLC                              | NATES, LLC  | X Certificate Mailing                        | e Mailing    |                    | Registered Mail:   | Jail:   |  | Affixs   | tamp he  | Affix stamp here if issued as certion for sadditional conies of this bill  | Affix stamp here if issued as certificate of mailing of for additional contes of this bill   |
| 220 L<br>Cherr         | 220 Lake Drive East, Suite 301<br>Cherry Hill, NJ 08002 | Sufe 301  | Certified Mail                               | Mail         |                    | <ul><li>□ With Postal Insurance</li><li>□ Without Postal Insurance</li></ul> | tal Insuranc<br>Postal Insura   | е<br>япсе  | 5<br>  |  | o cobles   | distribution of the state of th |
| Line                   | Number of<br>Article                                    | Name of Addressee, Street, and<br>Post-Office Address   | Postage                                      | 다.<br>유<br>유 | Handling<br>Charge | Act.<br>Value<br>()f Regis.)   | Insured<br>Value  | Due<br>Sender<br>If C.O.D.   | Я. Я.<br>ее  | S.D.   | S.H.   | Rest. Del, Fee   |
| ~                      |   | Tenant/Occupant<br>511 Main Street<br>Aristes, PA 17920   |  |              |                    | )<br>)   |   |  |  |  |  |  |
| N                      |   | Commonwealth of Pennsylvania Department of Welfare P.O. Box 2675 Harrisburg, PA 17105                   |  |              |                    |  |   |  |  |  |  |  |
| ო                      |   | Department of Domestic Relations<br>Columbia County Courthouse<br>P. O. Box 380<br>Bloomsburg, PA 17815 |  |              |                    |  |   | 75 <u>1</u>  | Con Control  | The second secon | A CONTRACTOR OF THE PROPERTY O |  |
| 4                      |   | CitiFinancial, Inc.<br>107 West Market Street<br>Pottsville, PA 17901                                   |  |              | :                  |  |   |  | 6100 to  |  | \$ 002.100   |  |
| ro                     |   | Bargor, PA 18013  |  |              |                    |  |   | CETION WATER   | FROW .   | 000<br>4:  | MAILEO FROM ZIP GGDE 98002   |  |
| ဖ                      |   |   |  |              |                    |  |   |  |  |  |  |  |
| _                      |   |   |  |              |                    |  |   |  | <u> </u>   |  |  |  |
| Total<br>Piece<br>Send | Total Number of<br>Pieces Listed by<br>Sender<br>5      |   | POSTMASTER, PER (Name of receiving employee) | ceiving e    | mployee)           | · \  | The full daystered document \$50,000 pm maximum \$500. The for COD a Third- and special his | eclaration of va<br>l mail. The ma<br>s under Expre-<br>er piece subje<br>indemnity pay<br>e faximum in<br>e faximum in<br>the \$500 for in<br>I Fouth-Class | ifue is re<br>ximum it<br>ss Mail of<br>ct to a lir<br>rable on<br>demnity p<br>sured Mi | quired o<br>quired o<br>ademnit<br>iccumer<br>mit of \$5<br>mit of \$5<br>Express<br>cayable<br>ali. Spe<br>ali. Spe   | all dome<br>y payable to<br>y possible the<br>to<br>to<br>to<br>to<br>to<br>to<br>to<br>to<br>to<br>to<br>to<br>to<br>to   | The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$50,000 per occurrence. The maximum indemnity payable on Express Mail merchandise insurance is \$500. The maximum indemnity payable is \$25,000 for Registered Mail, \$500 for COD and \$500 for Insured Mail. Special handling charges apply only to Third- and Fourth-Class parcels. Special delivery service also includes   |
| PSF                    | PS FORM 3877  | 22.12476  | FOR REGISTERED                               | STERED,      | NSURED, C          | O.D., CERTI  | FIED, AND   | INSURED, C.O.D., CERTIFIED, AND EXPRESS MAIL   | III.   |  |  | To the second  |



### MILSTEAD & ASSOCIATES, LLC

Michael J. Milstead, Esq michael@milsteadlaw.com

Richard M. Milstead, Esq

Jill Manuel-Coughlin, Esq. PA & NJ jcoughlin@milsteadlaw.com

Mary Harbert-Bell, Esq. PA & NJ mbarbert@milsteadlaw.com

Patrick Wesner, Esq. PA & NJ pwesner@milsteadlaw.com

Lisa Ann Thomas, Sr. Foreclosure Administrator hthomas@milsteadlaw.com

### Attorneys at Law

Woodland Falls Corporate Park 220 Lake Drive East, Ste 301 Cherry Hill, New Jersey 08002 TEL (856) 482-1400 FAX (856) 482-9190

> Pluladelphia Address: 235 South 13th Street Philadelphia, PA 19107

Please Reply To: NJ Office Our File No. 22,12476

March 9, 2011

Columbia County Prothonotary Columbia County Courthouse PO Box 380 Bloomsburg, PA 17815

Re: Beneficial Consumer Discount Company D/B/A

Beneficial Mortgage Co of Pennsylvania

vs. Allen Ludy Jr.

Docket Number: 2010-CV-853

Affidavit Pursuant to Pa.R.C.P. 3129.2

### Dear Sir/Madam:

Enclosed please find an Affidavit pursuant to Pa.R.C.P. 3129.2, kindly file the original affidavit and return a time-stamped copy to our office in the self addressed stamped envelope that is enclosed. As of the date of this letter, our office has also forwarded a copy of the affidavit to the sheriff's office.

Thank you for your attention to this matter.

Very truly yours,

Pat Wilkins

Paralegal

MAN

### MILSTEAD & ASSOCIATES, LLC

Michael J. Milstead, Esq michael@milsteatlaw.com

Richard M. Milstead, Esq richard@milsteadlaw.com

Jill Manuel-Coughlin, Esq. PA & NJ jcoughlin@milsteadlaw.com

Mary Harbert-Bell, Esq. PA & NI mharbert@milsteadlaw.com

Patrick Wesner, Esq. PA & NJ pwesner@milsteadlaw.com

Lisa Ann Thomas, Sr. Foreclosure Administrator Ithomas@milsteadlaw.com

### Attorneys at Law

Woodland Falls Corporate Park 220 Lake Drive East, Ste 301 Cherry Hill, New Jersey 08002 TEL (856) 482-1400 FAX (856) 482-9190

Philadelphia Address:
235 South 13th Street
Philadelphia, PA 19107
Please Reply To: NJ Office
Our File No. 22.12476

March 9, 2011

Office of the Sheriff Columbia County Courthouse PO Box 380 Bloomsburg, PA 17815 via fax 570-389-5625

Re: Beneficial Consumer Discount Company D/B/A

Beneficial Mortgage Co of Pennsylvania

vs. Allen Ludy Jr. 2010-CV-853

Affidavit Pursuant to Pa.R.C.P. 3129.2

Dear Sir/Madam:

Enclosed please find an Affidavit pursuant to Pa.R.C.P. 3129.2. As of the date of this letter, our office has forwarded the original affidavit to the Prothonotary's office to be filed of record.

Thank you for your attention to this matter.

Very truly yours,

Pat Wilkins Paralegal

\*\*\*THE PROPERTY IS LISTED FOR THE March 30, 2011 SHERIFF'S SALE.

#### TIMOTHY T. CHAMBERLAIN



PHONE (570) 389-5622 24 HOUR PHONE

BENEFICIAL CONSUMER DISCOUNT COMPANY D/B/A BENEFICIAL MORTGAGE CO OF PENNSYLVANIA 4ED2011

VS

MORTGAGE FORECLOSURE

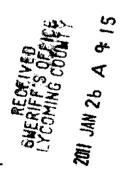
ALLEN LUDY, JR.

NOW, FRIDAY, JANUARY 21, 2011, I, HON. TIMOTHY T. CHAMBERLAIN, HIGH SHERIFF OF COLUMBIA COUNTY, PENNSYLVANIA, DO HEREBY DEPUTIZE THE SHERIFF OF LYCOMING COUNTY PENNSYLVANIA, TO EXECUTE THIS WRIT DEPUTATION BEING MADE AT THE REQUEST AND RISK OF THE PLAINTIFF, PERSON TO SERVE, ALLEN LUDY, JR., AT 1302 CHERRY STREET, WILLIAMSPORT, PA

TIMOTHY T. CHAMBERLAIN

SHERIFF

COLUMBIA COUNTY, PENNSYLVANIA



CASE NO: 2010-85300 T ---COMMONWEALTH OF PENNSYLVANIA:
COUNTY OF Lycoming
BENEFICIAL CONSUMER DISCOUNT C

VS

| ALLEN LUDY JR  |   |
|--|---|
| R. Mark Lusk   | ,Sheriff or Deputy Sheriff of Lycoming                  |
| County, Pennsylvania,  | who being duly sworn according to law,                  |
| says, the within EXEC/   | MTG. FOR & NOTICE OF was served upon                    |
| LUDY ALLEN JR  | the   |
| DEFENDANT , at 00  | 012:40 Hour, on the 3rd day of February, 2011           |
| at LYCOMING CO. SHERIF   | FF'S OFFICE 48 W. THIRD STREET                          |
| WILLIAMSPORT, PA 17701   | by handing to   |
| DEFENDANT PERSONALLY   |   |
| a true and attested co   | ppy of EXEC/MTG. FOR & NOTICE OF together with          |
|  |   |
| and at the same time d   | lirecting <u>His</u> attention to the contents thereof. |
|  |   |
| Sheriff's Costs: Docketing Service Affidavit Surcharge Mileage | 9.00 9.00 2.50 R. Mark Lusk, Sheriff  2.02              |
|  | 22 52 02/03/2011 Deputy Shoriff                         |

Sworn and subscribed to before

me this 2 day of

 $\frac{\sqrt{C_{ij}}}{\sqrt{C_{ij}}}$  A...

Notary

#### TIMOTHY T. CHAMBERLAIN



PHONE (570) 389-5622

### SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P.O. BOX 380 BLOOMSBURG, PA 17815

24 HOUR PHONE (570) 784-6300

FAX: (570) 389-5638 THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, COMMONWEALTH OF PENNSYLVANIA

BENEFICIAL CONSUMER DIS CO

VS.

ALLEN LUDY

WRIT OF EXECUTION #4 OF 2011 ED

### POSTING OF PROPERTY

FEBRUARY 24, 2011 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE PROPERTY OF ALLEN LUDY AT 511 MAIN STREET ARISTES COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY COLUMBIA COUNTY DEPUTY SHERIFF CHARLES CARROLL.

SO ANSWERS

TIMOTHY T. CHAMBERLAIN

SHERIFF

SWORN TO AND SUBSCRIBED BEFORE ME

 $25^{TH}$ THIS DAY OF FEBRUARY 2011

> Notarial Seal SARAH JANE KLINGAMAN Notary Public

Town of Bloomsburg, Columbia County PA My Commission Expires September 30, 2012

| OFFICER: J. PRICE<br>DATE RECEIVED 1/21/2011  | SERVICE# 4 - OF - 12 SERVICES<br>DOCKET # 4ED2011              |
|---|--|
|   | CONSUMER DISCOUNT COMPANY D/B/A<br>MORTGAGE CO OF PENNSYLVANIA |
| DEFENDANT ALLEN LUDY. ATTORNEY FIRM MILSTEAD & PERSON/CORP TO SERVED  TENANT(S) 511 MAIN STREET  ARISTES  SERVED UPON | ASSOCIATES, LLC PAPERS TO SERVED MORTGAGE FORECLOSURE          |
| REI.ATIONSHIP   |  |
| DATE 02/11 TIME 1440 MILE.  |  |
| Race Sex Height Weight  | Eyes Hair Age Military   |
| C. CORPORATION M D. REGISTERED AGI E. NOT FOUND AT F  | MBER: 18+ YEARS OF AGE AT POA<br>IANAGING AGENT                |
| ATTEMPTS DATE TIME OF   | FFICER REMARKS  L.C. Heighbor Says moved out 1954 June         |
|   | 1954 June  |
| DEPUTY Jakey Pro-   | DATE 02/11/2011  |

#### LYCOMING COUNTY SHERIFF'S OFFICE

| <br>Check Date:<br>Case No. | : 02/03/2011<br>Litigant | -        |          | Descrip | otic | ns    | Amt | *<br>Released | 14710<br>Receip |   |
|-----------------------------|--------------------------|----------|----------|---------|------|-------|-----|---------------|-----------------|---|
| 10-85300 T                  | BENEFICIAL               | CONSUMER | DISCOUNT | REFUND  | TO   | ATTY/ |     | 52.48         | 104159          | 5 |

14160402032011 SOS504

Lycoming County Pennsylvania Sher'ff's Office Inquiry Print

Page 1 2/03/2011

Case No. 2010-85300 T

Caption: BENEFICIAL CONSUMER DISCOUNT C (VS) ALLEN LUDY JR

Date Filed . . . . 1/26/2011
Type . . . . . . . . 603 EXEC/MTG. FOR & NOTICE 

Time Filed . .

Indexed Litigants

Type

BENEFICIAL CONSUMER DISCOUNT C LUDY ALLEN JR

PLAINTIFF DEFENDANT

Date Entries

1/21/2011 WRIT OF EXEC/MORTGAGE FORECLOSURE, NOTICE OF SALE FILED IN COLUMBIA

COUNTY.

1/25/2011 RECEIVED WRIT OF EXEC/MORTGAGE FORECLOSURE & NOTICE OF SALE FOR RECEIVED WRIT OF EXEC/MORTGAGE
SERVICE.
\$ 75.00 DEPOSIT
SHERIFF'S FILE PROCESSED
Case Type: EXEC/MTG. FOR & NOTICE OF SALE Ret Type.: Regular
Litigant.: LUDY ALLEN JR
Address.: LYCOMING CO. SHERIFF'S OFFICE 48 W. THIRD STREET
Cty/St/Zp: WILLIAMSPORT, PA 17701
Hnd To: DEFENDANT PERSONALLY
Shf/Dpty.: R. Mark Lusk
Date/Time: 02/03/2011 0012:40 PM
Costs...: \$22.52 Pd By: 02/03/2011

2/03/2011

#### Unused Advanced Payments

| Description  | Costs/FInes    | Pd to Date     | Amount Due | In Escrow | Last<br>Pymt                        |
|--|----------------|----------------|------------|-----------|-------------------------------------|
| ADVANCE PAYMENT<br>SHERIFF FEES<br>REFUND TO ATTY/ | 22.52<br>52.48 | 22.52<br>52.48 |            | 22.52     | 1/26/2011<br>2/03/2011<br>2/03/2011 |
| Totals   |                | 75.00          |            | 22.52     | 2/03/2011                           |

#### RECEIPT FOR PAYMENT

Lycoming County Pennsylvania

48 W 3rd Street Williamsport PA 17701

Receipt Date 01/26/2011 Receipt Time 09:29:31

Receipt No. 1041434

Number .. 5052

BENEFICIAL CONSUMER DISCOUNT C (VS) ALLEN LUDY JR

Case Number 2010-85300 T
Service Info
Remarks DEPOSIT FOR SERVICE

Total Check... + Total Cash.... + Cash Out.....-75.00 .00 .00

Receipt Total. = 75.00

Transaction Description Payment Amount

ADVANCE PAYMENT 75.00 COLUMBIA COUNTY SHERIFF

75.00

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

REAL ESTATE TAX CERTIFICATION
Fee: \$5.00 Cer

Date: 02/01/2011

Cert. NO: 9283

LUDY ALLEN JR P O BOX 40 ARISTES PA 17920

District: CONYNGHAM TWP Deed: 0577 -1062 Location: 511 MAIN ST Parcel Id:14 -10C-136-00,000

Assessment: 18,065 Balances as of 02/01/2011

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

| By: Timothy | T. Chamberlain, | Sheriff Pe | er: | dm |
|-------------|-----------------|------------|-----|----|
| x1          |                 |            |     |    |

### COLUMBIA COUNTY

COLUMBIA COUNTY TAX OFFICE 11 W MAIN STREET PO BOX 380 BLOOMSBURG, PA 17815 (570) 389-5649 FAX: (570) 389-5646

### TAX CERTIFICATION

2011 - REAL ESTATE

As of Date: 02/01/2011 08:24:51 AM

Owner: LUDY ALLEN JR

Municipality: CONYNGHAM TOWNSHIP

Total Paid To Date:

Parcel #:14 -10C-136-00,000

P C BOX 40

ARISTES PA 17920

Property Desc:

|        |   | Dis      | scount:     | Fac      | ce:        | Pena     | lty:       |
|--------|---|----------|-------------|----------|------------|----------|------------|
| Bill # |   | Amount   | Due Date    | Amount   | Due Date   | Amount   | Due Date   |
| 016466 | G | \$108.81 | 04/30/2011  | \$111.03 | 06/30/2011 | \$122.13 | 08/31/2011 |
|        |   |          | Payment     |          |            |          |            |
| 016466 | S | \$23.81  | 04/30/2011  | \$24.30  | 06/30/2011 | \$26.73  | 08/31/2011 |
|        |   |          | Payment     |          |            |          |            |
| 016466 | R | \$97.37  | 04/30/2011  | \$99.36  | 06/30/2011 | \$109.30 | 08/31/2011 |
|        |   |          | Payment     |          |            |          |            |
|        |   |          | <del></del> | •        |            |          |            |

Signature

2-1-11

\$0.00

THIS CERTIFICATION ONLY INCLUDES THE CURRENT YEAR COUNTY & MUNICIPAL REAL ESTATE TAXES. PLEASE MAKE PAYMENT TO COLUMBIA COUNTY TAX OFFICE. DO NOT COMBINE CURRENT & DELINQUENT PAYMENTS ON A CHECK.

| OFFICER:                   |   | SERVICE# 4 - OF - 10 SERVICE!   | S  |
|----------------------------|---|---|----|
| DATE RECEIVED 1            | 1/25/2011   | DOCKET # 7ED2011  |    |
| PLAINTIFF                  | FNB BAN   | K, N.A.   |    |
| DEFENDANT                  | LYNN F.   | FENSTERMACHER   |    |
| DEFENDANT<br>ATTORNEY FIRM | PETERS &  | t TRIPOLI   |    |
| PERSON/CORP TO             | SERVED  | PAPERS TO SERVED  |    |
| DOMESTIC RELATION          | ONS   | MORTGAGE FORECLOSURE  |    |
| 15 PERRY AVE.              |   |   |    |
| BLOOMSBURG                 |   |   |    |
| SERVED UPON 14             | AURITH COL  | <u> </u>  | ·  |
| RELATIONSHIP (             | STESMEKSTRU   | identification  |    |
| DATE <u>/-28-//</u> TI     | ME <u>0930</u> N                                      | MILEAGE OTHER   | _  |
| Race Sex H                 | Height Weight   | Eyes Hair Age Milita  | ry |
| TYPE OF SERVICE:           |   | ERVICE AT POA POB 🔀 POE   |    |
|                            | C. CORPORATION D. REGISTEREI                          | MEMBER: 18+ YEARS OF AGE AT PO<br>ON MANAGING AGENT<br>O AGENT<br>AT PLACE OF ATTEMPTED SERVICE | )A |
|                            | C. CORPORATI D. REGISTEREI E. NOT FOUND               | ON MANAGING AGENT<br>O AGENT  |    |
| ATTEMPTS DATE              | C. CORPORATI D. REGISTEREI E. NOT FOUND F. OTHER (SPE | ON MANAGING AGENT O AGENT AT PLACE OF ATTEMPTED SERVICE   |    |
|                            | C. CORPORATI D. REGISTEREI E. NOT FOUND F. OTHER (SPE | ON MANAGING AGENT O AGENT AT PLACE OF ATTEMPTED SERVICE CIFY)                                   |    |

| OFFICER:                   |   |  | OF - 10 SERVICES |
|----------------------------|---|--|------------------|
| DATE RECEIVED 1/           | 25/2011   | DOCKET # 7ED                           | 2011             |
| PLAINTIFF                  | FNB BANK, N   | .A.                                    |                  |
| DEFENDANT<br>ATTORNEY FIRM | LYNN F. FENS<br>PETERS & TR   | STERMACHER<br>IPOLI                    |                  |
| PERSON/CORP TO S           | ERVED   | PAPERS TO SE                           | CRVED            |
| COLUMBIA COUNTY            | TAX CLAIM   | MORTGAGE FO                            | DRECLOSURE       |
| PO BOX 380                 |   |  |                  |
| BLOOMSBURG                 |   |  |                  |
| SERVED UPON D              | EB Hiller   |  |                  |
| RELATIONSHIP Cla           |   |  |                  |
| DATE <u>[28-1]</u> TIM     | TE <u>0930</u> MILE   | AGE                                    | OTHER            |
| Race Sex He                | eight Weight  | Eyes Hair                              | Age Military     |
|                            | A. PERSONAL SERVEB. HOUSEHOLD ME<br>C. CORPORATION ME<br>D. REGISTERED AGE<br>E. NOT FOUND AT E | MBER: 18+ YEAI<br>IANAGING AGEN<br>ENT | NT               |
|                            | F. OTHER (SPECIFY)  | )                                      |                  |
| ATTEMPTS<br>DATE           | TIME OF   | FFICER                                 | REMARKS          |
|                            |   |  |                  |
| DEPUTY Jec                 | ł   | DATE _,                                | 1-78-11          |

| OFFICER:<br>DATE RECEIVED | 1/21/2011   | SERVICE# 6 - OF - 1<br>DOCKET # 4ED2011    | 2 SERVICES  |
|---------------------------|---|--|-------------|
| DATE RECEIVED             | 1/21/2011   | DOCKET#4ED2011                             |             |
| PLAINTIFF                 |   | ONSUMER DISCOUN<br>ORTGAGE CO OF PE        |             |
| DEFENDANT                 |   |  |             |
|                           | MILSTEAD & A  | ASSOCIATES, LLC<br>PAPERS TO SERVE         | D           |
| DOMESTIC RELATI           |   | MORTGAGE FOREC                             |             |
| 15 PERRY AVE.             | ONS   | MORTONOLTORISE                             | LOGORE      |
| BLOOMSBURG                |   |  |             |
|                           |   |  |             |
| SERVED UPON               | DOT Fronk   |  |             |
| RELATIONSHIP              | DOT Fronk<br>Receptionist<br>IME 0805 MILE/   | IDENTIFICATION                             |             |
| DATE 61 84/1 TI           | ME <u>0805</u> MILE/  | AGEOTH                                     | IER         |
| Race Sex 1                | Height Weight I   | Eyes Hair Ag                               | e Military  |
| TYPE OF SERVICE:          | A. PERSONAL SERVI<br>B. HOUSEHOLD MEN<br>C. CORPORATION M<br>D. REGISTERED AGE<br>E. NOT FOUND AT P | MBER: 18+ YEARS OF<br>ANAGING AGENT<br>ENT | FAGE AT POA |
|                           | F. OTHER (SPECIFY)  |  |             |
|                           |   |  |             |
| ATTEMPTS<br>DATE          | TIME OF   | FICER RE                                   | MARKS       |
|                           |   |  |             |
|                           |   |  |             |
|                           |   |  | <b>.</b>    |
| DEPUTY                    | from Harris   | DATE 01/6                                  | 4/8010      |

| OFFICER:          | \$   | SERVICE# 9 - OF - 12 SERVICES                            |      |
|-------------------|--|--|------|
| DATE RECEIVED 1/2 | 21/2011  | DOCKET#4ED2011   |      |
| PLAINTIFF         |  | ONSUMER DISCOUNT COMPANY D<br>ORTGAGE CO OF PENNSYLVANIA | /B/A |
| DEFENDANT         | ALLEN LUDY, J  | R.   |      |
| ATTORNEY FIRM     | MILSTEAD & AS  |  |      |
|                   | ERVED I  |  |      |
| COLUMBIA COUNTY   | TAX CLAIM N  | MORTGAGE FORECLOSURE                                     |      |
| PO BOX 380        |  |  |      |
| BLOOMSBURG        |  |  |      |
| SERVED UPON 14    | eather Hight   | <u> </u>   |      |
| RELATIONSHIP. (   | Check  | IDENTIFICATION  GE OTHER                                 |      |
| DATE 01/24/11 TIM | IE <u>/00</u> 0 MILEAC   | GE OTHER   |      |
|                   |  | ves Hair Age Military _                                  |      |
|                   | <ul><li>B. HOUSEHOLD MEMI</li><li>C. CORPORATION MA</li><li>D. REGISTERED AGEN</li></ul> |  | о    |
|                   | F. OTHER (SPECIFY)   |  |      |
|                   |  |  |      |
| ATTEMPTS DATE     | TIME OFFI  | ICER REMARKS   |      |
|                   | <del></del>  |  |      |
| DEPUTY            | A H  | DATE 01/24/8011  | _    |

### WEDNESDAY MARCH 30, 2011 AT 9:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 4 OF 2011 ED AND CIVIL WRIT NO. 853 OF 2010 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

All the surface of all that certain piece or lot of land situate in Conyngham Township, Columbia County, City of Aristes and State of Pennsylvania bounded and described as follows:

Being Lot No. 8, Block 13, of the Town Plot of Montana, (Aristes), Conyngham Township, County and State foresaid, as laid out by the Coal Ridge Improvements and Coal Company beginning at a point on the easterly side of Centre Street on line between Lots No. 8 and 9, Block 13; thence in a northeasterly direction along Lot No. 9, 140 feet to a 20 foot wide alley; thence along westerly side of said alley northwesterly 30 feet to the line between Lots Nos. 7 and 8; thence along said line in a southwesterly direction 140 feet to the easterly side of Centre Street; thence along same to the place of beginning.

Containing 4,200 square feet, more or less.

Being known as 511 Main Street, Aristes, PA 17920

Tax Parcel Number: 14-10C-136

### TERMS OF SALE

MINIMUM PAYMENT AT TIME OF SALE: The greater of ten (10%) percent of the bid price or costs (opening bid at sale). Minimum payment is to be paid in cash, certified check or cashier's check at time of sale. **REMAINING BALANCE OF BID PRICE**: Any remaining amount of the bid price is to be paid with eight (8) days after the sale in cash, certified check or cashier's check.

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

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

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

Plaintiff's Attorney Patrick Wesner 220 Lake Drive East Cherry Hill, NJ 08002

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MINIMUM PAYMENT AT TIME OF SALE: The greater of ten (10 %) percent of the bid price or costs (opening bid at sale). Minimum payment is to be paid in cash, certified check or cashier's check at time of sale. **REMAINING BALANCE OF BID PRICE**: Any remaining amount of the bid price is to be paid with eight (8) days after the sale in cash, certified check or cashier's check.

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

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

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

Plaintiff's Attorney Patrick Wesner 220 Lake Drive East Cherry Hill, NJ 08002

Trans#

12284

Carrier / service: POST

2PM

1/21/2011

Ship to:

12284

BERKHEIMER ASSOCIATES

50 N. 7TH STREET

Tracking #:

9171924291001000006923

Doc Ref#:

4ED2011

BANGOR

Trans#

12285

Carrier / service:

POST

2PM

1/21/2011

Ship to:

12285

CITIFINANCIAL INC.

107 WEST MARKET STREET

Tracking #:

9171924291001000006930

Doc Ref#:

4ED2011

POTTSVILLE

Trans#

12286

Carrier / service:

POST

2PM

1/21/2011

Ship to:

12286

COMMONWEALTH OF PA

PO BOX 2675

Tracking #:

9171924291001000006947

Doc Ref#:

4ED2011

HARRISBURG

Trans#

12287

Carrier / service: POST

2PM

1/21/2011

Ship to:

COP

COMMONWEALTH OF PENNSYLVANIA

DEPT OF REV SHERIFF SALE

Tracking #:

9171924291001000006954

DEPARTMENT 281230

Doc Ref#:

4ED2011

HARRISBURG

Trans#

12288

Carrier / service: POST

2PM

1/21/2011

Ship to:

**FAIR** 

OFFICE OF F.A.I.R.

DEPARTMENT OF PUBLIC WELFARE

PO BOX 8016

Tracking #:

9171924291001000006961

Doc Ref#:

4ED2011

HARRISBURG

Trans#

12289

Carrier / service: POST

2PM

1/21/2011

Ship to:

SBA

U.S. Small Business Administration

PHILADELPHIA DISTRICT

OFFICE

PARKVIEW TOWERS

1150 FIRST AVE, 10TH FLR, STE 1001

Tracking #:

9171924291001000006978

Doc Ref #:

4ED2011

KING OR

PA 19406

**PRUSSIA** 

Trans#

12290

Carrier / service:

POST

2PM

1/21/2011

Ship to:

IRS

INTERNAL REVENUE SERVICE

WILLIAM GREEN FEDERAL BUILDING

600 ARCH STREET ROOM 3259

Tracking #:

9171924291001000006985

Doc Ref#:

4ED2011

PHILADELPHIA PA 19106

### REAL ESTATE OUTLINE

|                            | ED#                  |
|----------------------------|----------------------|
| DATE RECEIVED              |                      |
| DOCKET AND INDEX           |                      |
| CHECK FOR PROPEI           | R INFO.              |
| WRIT OF EXECUTION          |                      |
| COPY OF DESCRIPTION        | 1/                   |
| WHEREABOUTS OF LKA         |                      |
| NON-MILITARY AFFIDAVIT     | 12/2                 |
| NOTICES OF SHERIFF SALE    |                      |
| WAIVER OF WATCHMAN         |                      |
| AFFIDAVIT OF LIENS LIST    |                      |
| CHECK FOR \$1,350.00 OR    | CK# 79778            |
| **IF ANY OF ABOVE IS MISSI | NG DO NOT PROCEED**  |
| SALE DATE                  | Mos 32.7 TIME 0900   |
| POSTING DATE               | FCD. 23              |
| ADV. DATES FOR NEWSPAPER   |                      |
|                            | 2 <sup>ND</sup> WEEK |
|                            | 3 <sup>RD</sup> WEEK |

# MILSTEAD & ASSOCIATES, LLC

Michael J. Milstead, Esq. michael@milsteadlaw.com

richard@milsteadlaw.com

Richard M. Milstead, Esq

lill Manuel-Coughlin, Esq. PA & NJ jeoughlin@milsteadlaw.com

Mary Harbert-Bell, Esq. PA & NJ mharbert@milsteadlaw.com

Patrick Wesner, Esq. PA & NI pwesner@milsteadlaw.com

Lisa Ann Thomas, Sr. Foreclosure Administrator lthomas@milsteadlgw.com\_

# Attorneys at Law

Woodland Falls Corporate Park 220 Lake Drive East, Ste 301 Cherry Hill, New Jersey 08002 TEL (856) 482-1400 FAX (856) 482-9190

> Philadelphia Address: 23 South 13th Street Philadelphia, PA 19107 Please Reply To: NJ Office Our File No. 22,12476

January 18, 2011

Office of the Sheriff Columbia County Courthouse PO Box 380 Bloomsburg, PA 17815

Re: Beneficial Consumer Discount Company D/B/A Beneficial Mortgage Co of Pennsylvania vs. Allen

Ludy Jr.

List property for Sheriff's Sale/Service of Defendants

Dear Sir/Madam:

Please serve the defendant(s) as listed below:

Allen Ludy Jr. - 1302 Cherry Street, Williamsport, PA 17701.

Also post the handbill on the mortgage premises listed below:

511 Main Street, Aristes, PA 17920

Once service has been completed please forward the returns to our office in the enclosed self addressed stamped envelope.

Thank you for your attention to this matter.

Very truly yours,

Danielle Davenport

Danielle Davenput

Paralegal

{00539759}

# IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA

Beneficial Consumer Discount Company D/B/A Beneficial Mortgage Co of Pennsylvania,

WRIT OF EXECUTION (Mortgage Foreclosure)

Plaintiff,

Vs.

NO.: 2010-CV-853 2011-ED-4

Allen Ludy Jr.,

Defendant(s)

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

COMMONWEALTH OF PENNSYLVANIA:

COUNTY OF COLUMBIA:

TO THE SHERIFF OF COLUMBIA COUNTY, PENNSYLVANIA:

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

511 Main Street, Aristes, PA 17920 (see legal description attached)

AMOUNT DUE

\$42,687.70

INTEREST

From 09/11/2010 to Date

\$

of Sale at \$7.02 per diem

\_

TOTAL DUE Plus costs as endorsed

Dated: garmary - 21, 2011

(SEAL)

(clerk) Office of Judicial Support, Common Pleas Court of Columbiae County, Penna. All the surface of all that certain piece or lot of land situate in Conyngham Township, Columbia County, City of Aristes and State of Pennsylvania bounded and described as follows:

Being Lot No. 8, Block 13, of the Town Plot of Montana, (Aristes), Conyngham Township, County and State foresaid, as laid out by the Coal Ridge Improvements and Coal Company beginning at a point on the easterly side of Centre Street on line between Lots No. 8 and 9, Block 13; thence in a northeasterly direction along Lot No. 9, 140 feet to a 20 foot wide alley; thence along westerly side of said alley northwesterly 30 feet to the line between Lots Nos. 7 and 8; thence along said line in a southwesterly direction 140 feet to the easterly side of Centre Street; thence along same to the place of beginning.

Containing 4,200 square feet, more or less.

Being known as 511 Main Street, Aristes, PA 17920 Tax Parcel Number: 14-10C-136

MJLSTEAD & ASSOCIATES, LLC BY: Patrick J. Wesner, Esquire ID No. 203145 220 Lake Drive East, Suite 301 Cherry Hill, NJ 08002 (856) 482-1400 Attorney for Plaintiff

4/1/

Beneficial Consumer Discount Company D/B/A Beneficial Mortgage Co of Pennsylvania, COURT OF COMMON PLEAS COLUMBIA COUNTY

Plaintiff,

No.: 2010-CV-853

Vs.

AFFIDAVIT OF SERVICE PURSUANT TO RULE 3129.1

Allen Ludy Jr.,

Defendant.

STATE OF PENNSYLVANIA COUNTY OF COLUMBIA

Beneficial Consumer Discount Company D/B/A Beneficial Mortgage Co of Pennsylvania, Plaintiff in the above entitled cause of action, sets forth as of the date the praecipe for writ of execution was filed the following information concerning the real property located at 511 Main Street, Aristes, PA 17920:

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

Allen Ludy Jr. 1302 Cherry Street Williamsport, PA 17701

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

Same as above

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

Berkheimer Associates 50 N. 7<sup>th</sup> Street Bangor, PA 18013 4. Name and Address of the last recorded holder of every mortgage of record:

Beneficial Consumer Discount Company D/B/A Beneficial Mortgage Co of Pennsylvania (Plaintiff herein) 2929 Walden Avenue Depew, NY 14043 CitiFinancial, Inc. 107 West Market Street Pottsville, PA 17901

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

#### None Known

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

#### None Known

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

Tenant/Occupant 511 Main Street Aristes, PA 17920 Department of Domestic Relations Columbia County Courthouse P. O. Box 380 Bloomsburg, PA 17815

Commonwealth of Pennsylvania Department of Welfare P.O. Box 2675 Harrisburg, PA 17105

I verify that the statements made in the 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.

Patrick J. Wesner, Esquire Attorney for Plaintiff

MILSTEAD & ASSOCIATES, LLC BY: Patrick J. Wesner, Esquire ID No. 203145 220 Lake Drive East, Suite 301 Cherry Hill, NJ 08002 (856) 482-1400 Attorney for Plaintiff

Beneficial Consumer Discount Company D/B/A Beneficial Mortgage Co of Pennsylvania,

COURT OF COMMON PLEAS COLUMBIA COUNTY

Plaintiff,

No.: 2010-CV-853

Vs.

AFFIDAVIT OF SERVICE PURSUANT TO RULE 3129.1

Allen Ludy Jr.,

Defendant.

STATE OF PENNSYLVANIA COUNTY OF COLUMBIA

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Allen Ludy Jr. 1302 Cherry Street Williamsport, PA 17701

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Same as above

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Berkheimer Associates 50 N. 7<sup>th</sup> Street Bangor, PA 18013 4. Name and Address of the last recorded holder of every mortgage of record:

Beneficial Consumer Discount Company D/B/A Beneficial Mortgage Co of Pennsylvania (Plaintiff herein) 2929 Walden Avenue Depew, NY 14043 CitiFinancial, Inc. 107 West Market Street Pottsville, PA 17901

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

#### None Known

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

#### None Known

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

Tenant/Occupant 511 Main Street Aristes, PA 17920 Department of Domestic Relations Columbia County Courthouse P. O. Box 380 Bloomsburg, PA 17815

Commonwealth of Pennsylvania Department of Welfare P.O. Box 2675 Harrisburg, PA 17105

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Patrick J. Wesner, Esquire Attorney for Plaintiff

MILSTEAD & ASSOCIATES, LLC BY:Patrick J. Wesner, Esquire ID No. 203145 220 Lake Drive East, Suite 301 Cherry Hill, NJ 08002 (856) 482-1400

Beneficial Consumer Discount Company D/B/A Beneficial Mortgage Co of Pennsylvania,

COURT OF COMMON PLEAS COLUMBIA COUNTY

Plaintiff,

No.: 2010-CV-853

Ve.

Vs.

Allen Ludy Jr.,

Defendant.

**CERTIFICATION** 

#### **CERTIFICATION**

Patrick J. Wesner, Esquire, hereby verifies that she is attorney for the Plaintiff in the above captioned matter, and that the premises are not subject to the provisions of Act 91 because it is:

- ( ) An FHA Mortgage
- ( ) Non-owner occupied
- ( ) Vacant
- (X) Act 91 Procedures have been fulfilled

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

Patrick J. Wesner, Esquire Attorney for Plaintiff

MILSTEAD & ASSOCIATES, LLC BY:Patrick J. Wesner, Esquire ID No. 203145 220 Lake Drive East, Suite 301 Cherry Hill, NJ 08002 (856) 482-1400

Beneficial Consumer Discount Company D/B/A Beneficial Mortgage Co of Pennsylvania, COURT OF COMMON PLEAS COLUMBIA COUNTY

Plaintiff,

No.: 2010-CV-853

Vs.

VS.

Allen Ludy Jr.,

Defendant.

CERTIFICATION

# **CERTIFICATION**

Patrick J. Wesner, Esquire, hereby verifies that she is attorney for the Plaintiff in the above captioned matter, and that the premises are not subject to the provisions of Act 91 because it is:

- ( ) An FHA Mortgage
- ( ) Non-owner occupied
- ( ) Vacant
- (X) Act 91 Procedures have been fulfilled

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

Patrick J. Wesner, Esquire

Attorney for Plaintiff

MILSTEAD & ASSOCIATES, LLC BY: Patrick J. Wesner, Esquire ID No. 203145 220 Lake Drive East, Suite 301 Cherry Hill, NJ 08002 (856) 482-1400

Attorney for Plaintiff

Beneficial Consumer Discount Company D/B/A Beneficial Mortgage Co of Pennsylvania,

COURT OF COMMON PLEAS
COLUMBIA COUNTY

No.: 2010-CV-853

Vs.

Allen Ludy Jr.,

Defendant.

Plaintiff,

# VERIFICATION OF NON-MILITARY SERVICE

Patrick J. Wesner, Esquire, hereby verifies that he is attorney for the Plaintiff in the above-captioned matter, and that on information and belief, he has knowledge of the following facts, to wit:

- 1. that the defendant is not in the Military or Naval Service of the United States or its Allies, or otherwise within the provisions of the Soldier' and Sailors' Civil Relief Act of Congress of 1940, as amended,
- 2. defendant, Allen Ludy Jr., is over 18 years of age and resides at 1302 Cherry Street,, Williamsport, PA 17701.

Patrick I. Wesner, Esquire

MILSTEAD & ASSOCIATES, LLC BY: Patrick J. Wesner, Esquire ID No. 203145 220 Lake Drive East, Suite 301 Cherry Hill, NJ 08002 (856) 482-1400

Attorney for Plaintiff

| Beneficial Consumer Discount Company | COURT OF COMMON PLEAS                                 |
|--------------------------------------|---|
| D/B/A Beneficial Mortgage Co of      | COLUMBIA COUNTY                                       |
| Pennsylvania,                        |   |
| Plaintiff,                           | No.: 2010-CV- 853                                     |
| Vs.                                  | NOTICE OF SHERRIF'S SALE OF<br>REAL PROPERTY PURSUANT |
| Allen Ludy Jr.,                      | TO PA.R.C.P.3129                                      |
| Defendant                            | · !   |

#### TAKE NOTICE:

Your house (real estate) at 511 Main Street, Aristes, PA 17920, is scheduled to be sold at sheriff's sale on \_\_\_\_\_\_ at \_\_\_\_\_ in the Columbia County Sheriff's Office, 35 West Main Street, Bloomsburg, PA 17815 to enforce the Court Judgment of \$42,687.70 obtained by Beneficial Consumer Discount Company D/B/A Beneficial Mortgage Co of Pennsylvania.

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

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

- 1. The Sale will be cancelled if you pay to Milstead & Associates LLC, Attorney for Plaintiff, back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay, you may call 856-482-1400.
- 2. You may be able to stop the Sale by filing a pctition asking the court to strike or open the Judgment, if the Judgment was improperly entered. You may also ask the Court to postpone the Sale for good cause.
- 3. You may also be able to stop the Sale through other legal proceedings. You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the Sale. (See notice on following page 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 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 bid price by calling Milstead & Associates at 856-482-1400.
- 2. You may be able to petition the Court to set aside the Sale if the bid price was grossly inadequate compared to the market value of your property.
- 3. The Sale will go through only if the Buyer pays the Sheriff the full amount due on the Sale. To find out if this has happened you may call Milstead and Associates at 856-482-1400.
- 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 on a date specified by the Sheriff not later than thirty days after the sale. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after.
- 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 YOU 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.

Lawyers Referral and Information Service Columbia County Bar Association 168 E. 5th Street Bloomsburg, PA 17815 570-784-8760

22.12476

All the surface of all that certain piece or lot of land situate in Conyngham Township, Columbia County, City of Aristes and State of Pennsylvania bounded and described as follows:

Being Lot No. 8, Block 13, of the Town Plot of Montana, (Aristes), Conyngham Township, County and State foresaid, as laid out by the Coal Ridge Improvements and Coal Company beginning at a point on the easterly side of Centre Street on line between Lots No. 8 and 9, Block 13; thence in a northeasterly direction along Lot No. 9, 140 feet to a 20 foot wide alley; thence along westerly side of said alley northwesterly 30 feet to the line between Lots Nos. 7 and 8; thence along said line in a southwesterly direction 140 feet to the easterly side of Centre Street; thence along same to the place of beginning.

Containing 4,200 square feet, more or less.

Being known as 511 Main Street, Aristes, PA 17920 Tax Parcel Number: 14-10C-136

# **SHORT DESCRIPTION**

DOCKET NO:

2010-CV-853

ALL THAT CERTAIN lot or piece of ground situate in Conyngham Township, County of Columbia, and Commonwealth of Pennsylvania

TAX PARCEL NO:

14-10C-136

PROPERTY ADDRESS

511 Main Street Aristes, PA 17920

IMPROVEMENTS:

a Residential Dwelling

SOLD AS THE PROPERTY OF:

Allen Ludy Jr.

ATTORNEY'S NAME:

Patrick J. Wesner, Esquire

**SHERIFF'S NAME:** 

Timothy T. Chamberlain

# **WAIVER OF WATCHMAN**

Any Deputy Sheriff levying upon or attaching any property under within writ may leave same with a watchman, in custody of whomever is found in possession, after notifying person of such levy or attachment, without liability on the part of such deputy or the sheriff to any Plaintiff herein for any loss, destruction or removal of any such property before Sheriff=s Sale thereof; and the Sheriff is hereby released from all liability to protect the property described in the above execution by insurance, which insurance is hereby waived.

Patrick I Wesner Esquire

Attorney for Plaintiff

Bank
America's Most Convenient Bank\*

55-136/312 DATE

Milstead & Associates LLC 220 LAKE DRIVE EAST, SUITE 301 CHERRY HILL, NJ 08002 856-482-1400

01/19/11

79728

\*\*\$1,350.00

AMOUNT

CHECK

\*\*\* ONE THOUSAND THREE HUNDRED FIFTY & 00/100 DOLLARS

ATTORNEY BUSINESS ACCOUNT VOID AFTER 180 DAYS

Columbia County Sheriff

PAY TO THE ORDER OF

B 30E <u>ت</u> #079728# #031201360#

<u>.</u>