

ATTORNEYS AND COUNSELLORS AT LAW  
433 MARKET STREET P.O. BOX 7  
WILLIAMSPORT, PENNSYLVANIA 17701

60-912:313

VENDOR NO.

CHECK NO.:

11/10/2011

CHECK AMOUNT

\$511.68

TO THE  
ORDER  
OF

3.11.11

11028728 1:0313091231 00052972901

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff

James D. Arter  
Chief Deputy



Plaintiff  
SUSQUEHANNA BANK

vs.

Defendant  
JOSEPH A LOZAK  
PATRICIA A FREY

**Attorney for the Plaintiff:**

MCNERNEY, PAGE, VANDERLIN & HALL  
433 MARKET STREET  
WILLIAMSPORT, PA 17701

**Sheriff's Sale Date:** Wednesday, November 9, 2011

**Writ of Execution No. :** 2009CV1618

**Advance Sheriff Costs:** 1,350.00

**Location of the real estate:** 219 DEVIL HOLE RUN ROAD, BENTON, PA 17814

## Sheriff Costs

Docketing	15.00
Levy	15.00
Posting Handbill	15.00
Service Mileage	16.00
Crying Sale	10.00
Service	180.00
Advertising Sale Bills & Copies	17.50
Surcharge	130.00
Advertising Sale (Newspaper)	15.00
Press Enterprise Inc.	1,230.18
Web Posting	100.00
Notary Fee	15.00
Mailing Costs	42.00
Copies	6.00
Tax Claim Search	5.00
Sheriff Automation Fund	50.00

**Total Sheriff Costs** **1,861.68**

**Grand Total:** **1,861.68**

*Deposit 1350.00*

*Due \$ 511.68*

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)

by CountySudo Sheriff Telegraph, Inc.

*Commitment to Client and Community*  
**McNERNEY, PAGE, VANDERLIN & HALL**  
*Attorneys and Counsellors at Law*

George V. Cohen  
Michael H. Collins  
Peter G. Facey  
T. Max Hall  
Benjamin E. Landon  
Thomas C. Marshall  
Ann S. Pepperman  
Robin A. Read  
Rebecca L. Reinhardt  
N. Randall Sees  
Ryan M. Tira  
Heather R. Willis  
Levi I. Woodward  
E. Eugene Yaw\*  
\*PA Senate

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Of Counsel  
Garth D. Everett\*  
Don M. Larrabee, II  
\* PA House of Representatives

Joseph M. McNerney 1939-1967  
Allen P. Page, Jr. 1949-1975  
O. William Vanderlin 1950-1999  
Charles J. McKelvey 1969-2000

Office email: [mpvh@mpvhlaw.com](mailto:mpvh@mpvhlaw.com)

November 8, 2011

via facsimile 389-5625

Timothy T. Chamberlain, Sheriff  
Columbia County Courthouse  
35 West Main Street  
Bloomsburg, PA 17815

Re: Susquehanna Bank, successor to WNB Bank vs.  
Joseph A. Lozak and Patricia A. Frey, a/k/a  
Patti A. Frey; Columbia County Civil Action  
No. 2009-CV-1618

Dear Sheriff Chamberlain:

Please cancel the Sheriff Sale in the above-referenced matter, which was  
scheduled for November 9, 2011.

Very truly yours,

McNERNEY, PAGE, VANDERLIN & HALL

  
Robin A. Read

RAR/mmh

# SHERIFF'S SALE COST SHEET

VS. \_\_\_\_\_

NO. \_\_\_\_\_ ED NO. \_\_\_\_\_ JD DATE/TIME OF SALE \_\_\_\_\_

DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$ <u>180.00</u>
LEVY (PER PARCEL	\$15.00
MAILING COSTS	\$ <u>42.00</u>
ADVERTISING SALE BILLS & COPIES	\$17.50
ADVERTISING SALE (NEWSPAPER)	\$15.00
MILEAGE	\$ <u>16.00</u>
POSTING HANDBILL	\$15.00
CRYING/ADJOURN SALE	\$10.00
SHERIFF'S DEED	<del>\$35.00</del>
TRANSFER TAX FORM	\$25.00
DISTRIBUTION FORM	\$25.00
COPIES	\$ <u>6.00</u>
NOTARY	\$ <u>15.00</u>
TOTAL ***** \$ <u>346.50</u>	

WEB POSTING	\$150.00
PRESS ENTERPRISE INC.	\$ <u>1230.18</u>
SOLICITOR'S SERVICES	<del>\$75.00</del>
TOTAL ***** \$ <u>1380.18</u>	

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

REAL ESTATE TAXES:	
BORO, TWP & COUNTY 20	\$ _____
SCHOOL DIST. 20	\$ _____
DELINQUENT 20	\$ <u>5.00</u>
TOTAL ***** \$ <u>5.00</u>	

MUNICIPAL FEES DUE:	
SEWER 20	\$ _____
WATER 20	\$ _____
TOTAL ***** \$ <u>-0-</u>	

SURCHARGE FEE (DSTE)	\$ <u>130.00</u>
MISC. _____	\$ _____
_____	\$ _____
TOTAL ***** \$ <u>-0-</u>	

TOTAL COSTS (OPENING BID) \$1866.68

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff



James D. Arter  
Chief Deputy

**Plaintiff**  
SUSQUEHANNA BANK

vs.

**Defendant**  
JOSEPH A LOZAK  
PATRICIA A FREY

**Attorney for the Plaintiff:**  
MCNERNEY, PAGE, VANDERLIN & HALL  
433 MARKET STREET  
WILLIAMSPORT, PA 17701

**Sheriff's Sale Date:** Wednesday, November 9, 2011  
**Writ of Execution No.:** 2009CV1618  
**Advance Sheriff Costs:** 1,350.00

**Location of the real estate:** 219 DEVIL HOLE RUN ROAD, BENTON, PA 17814

## Sheriff Costs

Docketing	15.00
Levy	15.00
Posting Handbill	15.00
Service Mileage	16.00
Crying Sale	10.00
Service	180.00
Prothonotary, Acknowledge Deed	<del>40.00</del>
Advertising Sale Bills & Copies	17.50
Sheriff's Deed	<del>35.00</del>
Distribution Form	<del>25.00</del>
Surcharge	130.00
Advertising Sale (Newspaper)	15.00
Press Enterprise Inc.	1,230.18
Web Posting	100.00
Notary Fee	15.00
Transfer Tax Form	<del>35.00</del>
Mailing Costs	42.00
Copies	6.00
Solicitor Services	<del>75.00</del>
Sheriff Automation Fund	50.00

**Total Sheriff Costs** 2,026.68

1856.68

## Municipal Costs

Current Taxes	<del>600.96</del>
Delinquent Taxes	<del>44,293.76</del> 5.00
School District	<del>3,332.42</del>

**Total Municipal Costs** 45,235.14 5.00

## Distribution Costs

Recording Fees	<del>55.00</del>
<b>Total Distribution Costs</b>	<del>55.00</del>

**Grand Total:** 17,316.82

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)

©2011 Columbia County Sheriff's Association, Inc.

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff

James D. Arter  
Chief Deputy



**Plaintiff**  
SUSQUEHANNA BANK

vs.

**Defendant**  
JOSEPH A LOZAK  
PATRICIA A FREY

**Attorney for the Plaintiff:**

MCNERNEY, PAGE, VANDERLIN & HALL  
433 MARKET STREET  
WILLIAMSPORT, PA 17701

**Sheriff's Sale Date:** Wednesday, November 9, 2011

**Writ of Execution No. :** 2009CV1618

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## Sheriff Costs

Docketing	15.00
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Sheriff's Deed	35.00
Distribution Form	25.00
Surcharge	130.00
Advertising Sale (Newspaper)	15.00
Press Enterprise Inc.	1,230.18
Web Posting	100.00
Notary Fee	15.00
Transfer Tax Form	25.00
Mailing Costs	42.00
Copies	6.00
Solicitor Services	75.00
Sheriff Automation Fund	50.00
<b>Total Sheriff Costs</b>	<b>2,026.68</b>

## Municipal Costs

Current Taxes	608.96
Delinquent Taxes	11,293.76
School District	3,332.42
<b>Total Municipal Costs</b>	<b>15,235.14</b>

## Distribution Costs

Recording Fees	55.00
<b>Total Distribution Costs</b>	<b>55.00</b>

---

**Grand Total:** 17,316.82

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's Office, Inc.

# COLUMBIA COUNTY SHERIFF'S OFFICE

## SHERIFF'S REAL ESTATE FINAL COST SHEET

Suspectanna Cook vs Joseph Lozale - Hittler Fry

NO. 71-11 ED NO. 16185-09 JD

DATE/TIME OF SALE: Nov, 9 10:00

BID PRICE (INCLUDES COST) \$ \_\_\_\_\_

POUNDAGE - 2% OF BID \$ \_\_\_\_\_

TRANSFER TAX - 2% OF FAIR MKT \$ \_\_\_\_\_

MISC. COSTS \$ \_\_\_\_\_

TOTAL AMOUNT NEEDED TO PURCHASE \$ \_\_\_\_\_

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

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

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

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

TOTAL DUE: \$ \_\_\_\_\_

LESS DEPOSIT: \$ \_\_\_\_\_

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

TOTAL DUE IN 8 DAYS \$ \_\_\_\_\_

Joseph Lozak + Patricia Frey

\*29,12-003-03 000

County: 024

PARCEL ID:

TAX YEAR: 2011

ALTERNATE ID:

EFFECTIVE DATE:

Year Authority Fund

Delq Year	Bill Roll	Tax	Interest	Penalty	Other	Pending	Total Amount
2010	PRIM	3,525.06	.00	351.14	15.00		3,891.20
2009	PRIM	3,520.57	174.24	350.69	75.00		4,120.50
2003	PRIM	2,269.55	521.64	295.87	190.00		3,277.06
Total:		9,315.18	695.88	997.70	280.00		11,288.76

11,288.76 +  
5.00 Tax Cert  
11,293.76\* Total

\$11,293.76

In Bankruptcy



*Commitment to Client and Community*  
**McNERNEY, PAGE, VANDERLIN & HALL**  
*Attorneys and Counsellors at Law*

George V. Cohen  
Michael H. Collins  
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Allen P. Page, Jr. 1949-1975  
O. William Vanderlin 1950-1999  
Charles J. McKelvey 1969-2000

Office email: [mpvh@mpvhlaw.com](mailto:mpvh@mpvhlaw.com)

August 2, 2011

via facsimile 389-5625

Timothy T. Chamberlain, Sheriff  
Columbia County Courthouse  
35 West Main Street  
Bloomsburg, PA 17815

Re: Susquehanna Bank, successor to WNB Bank vs.  
Joseph A. Lozak and Patricia A. Frey, a/k/a  
Patti A. Frey; Columbia County Civil Action  
No. 2009-CV-1618

Dear Sheriff Chamberlain:

Please postpone the scheduled sale of August 3, 2011 in the above-referenced matter and continue same for November 9, 2011 at 9:00 a.m. Please announce at the August 3, 2011 sale date that this matter has been rescheduled.

Thank you for your assistance in this matter.

Very truly yours,

McNERNEY, PAGE, VANDERLIN & HALL

  
Robin A. Read

RAR/mmh

*Commitment to Client and Community*  
**McNERNEY, PAGE, VANDERLIN & HALL**  
*Attorneys and Counsellors at Law*

SENDER: Robin A. Read, Esquire

TO: Timothy T. Chamberlain, Sheriff

COMPANY: Columbia County Sheriff's Department

FAX NO.: 389-5625

DATE: August 2, 2011

TOTAL NUMBER OF PAGES INCLUDING THIS PAGE: 2

IF YOU DO NOT RECEIVE ALL PAGES, OR HAVE ANY PROBLEM  
WITH RECEIPT, PLEASE TELEPHONE Mary H. AT (570) 326-6555.

MESSAGE: Re: Susquehanna Bank vs. Frey/Lozak Sale

Please fill in the blank on the attached letter and return it to this office showing the November 2011 sale date. Thank you.

aw 9

PLEASE NOTE: THE INFORMATION CONTAINED IN THIS FACSIMILE MESSAGE IS PRIVILEGED AND CONFIDENTIAL AND IS INTENDED ONLY FOR THE USE OF THE INDIVIDUAL(S) OR ENTITY NAMED ABOVE WHO HAVE BEEN SPECIFICALLY AUTHORIZED TO RECEIVE IT. IF THE READER IS NOT THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY DISSEMINATION, DISTRIBUTION OR COPYING OF THIS COMMUNICATION IS STRICTLY PROHIBITED. IF YOU HAVE RECEIVED THIS COMMUNICATION IN ERROR, PLEASE NOTIFY US IMMEDIATELY BY TELEPHONE. THANK YOU.

NEW IRS RULES RESTRICT WRITTEN FEDERAL TAX ADVICE FROM LAWYERS AND ACCOUNTANTS. WE INCLUDE THIS STATEMENT IN ALL OUTBOUND EMAILS BECAUSE EVEN INADVERTENT VIOLATIONS MAY BE PENALIZED. NOTHING IN THIS MESSAGE IS INTENDED TO BE USED, OR MAY BE USED, TO AVOID ANY PENALTY UNDER FEDERAL TAX LAWS. THIS MESSAGE WAS NOT WRITTEN TO SUPPORT THE PROMOTION OR MARKETING OF ANY TRANSACTION. CONTACT THE SENDER IF YOU WISH TO ENGAGE US TO PROVIDE FORMAL WRITTEN ADVICE AS TO TAX ISSUES.

ORIGINAL \_\_\_\_ WILL \_\_\_\_ WILL NOT FOLLOW UNDER SEPARATE COVER.

STATE OF PENNSYLVANIA  
COUNTY OF COLUMBIA } SS

**SHERIFF'S SALE  
BY VIRTUE OF WRIT OF EXECUTION (MORTGAGE FORECLOSURE)  
NO. 2009CV1618**

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, AUGUST 03, 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 land situate in the Township of Pine, County of Columbia and commonwealth of Pennsylvania, bounded and described as follows:

BEGINNING at a point in the center of Township Road No. T-683 where said road intersects boundary between land now or formerly of LaRue D. Bitler and Mabel Bitler, his wife, and lands now formerly of Harry Potter, said point being sixteen and one-half (16 1/2) feet north from an iron pin situated in said boundary line; thence from said point of beginning and along line now or formerly of Harry Potter, south one (1) degree west one thousand seven hundred (1,700) feet to an iron pin; thence by line of land now or formerly of Glen Stere, north eighty-nine (89) degrees west three hundred seventy (370) feet to an iron pin; thence by line of other lands now or formerly of LaRue D. Bitler and Mabel Bitler, his wife, north fourteen (14) degrees twenty (20) minutes east, five hundred ninety (590) feet to an iron pin; thence continuing along the same, south eighty-four (84) degrees forty-five (45) minutes east two hundred eight (208) feet to an iron pin; thence continuing along the same north one (1) degree east one thousand one hundred forty-four (1,144) feet to the center of Township Road T-683 aforesaid; thence by the center of said Township Road south seventy-three (73) degrees forty (40) minutes east, thirty (30) feet to the point and place of beginning. Containing 4.57 acres.

BEING the same premises granted and conveyed unto Joseph A. Lozak and Patti A. Frey, as joint tenants with the right of survivorship and not as tenants in common, by deed of Graddon P. Bitler and Gloria D. Bitler, his wife, dated May 2, 2003 and recorded in the Office for the Recording of Deeds in and for Columbia County, to Instrument No. 200306288.

FOR IDENTIFICATION PURPOSES ONLY, being known as Parcel No. 29-12-003-03 in the Office of the Columbia County Tax Assessor.

SEIZED, taken in execution and to be sold as the property of Joseph A. Lozak and Patricia A. Frey, a/k/a Patti A. Frey, under a judgment entered against them in the Court of Common Pleas of Columbia County, Pennsylvania, docketed to No. 2009-CV-1618.

PROPERTY ADDRESS: 219 DEVIL HOLE RUN ROAD, BENTON, PA 17814  
UPI / TAX PARCEL NUMBER: 29-12-003-03

Seized and taken into execution to be sold as the property of JOSEPH A LOZAK, PATRICIA A FREY in suit of SUSQUEHANNA BANK.

**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:  
MCNERNEY, PAGE, VANDERLIN & HALL

TIMOTHY T. CHAMBERLAIN, SHERIFF  
COLUMBIA COUNTY, Pennsylvania  
[www.sheriffcolumbiacounty.com](http://www.sheriffcolumbiacounty.com)

law deposes and says that Press Enterprise is  
pal office and place of business at 3185  
olumbia and State of Pennsylvania, and was  
as been published daily, continuously in said  
e attached notice July 13, 20, 27, 2011 as  
ie officers or publisher or designated agent of  
h legal advertisement was published; that  
ed in the subject matter of said notice and  
e foregoing statement as to time, place, and

27<sup>th</sup> day of July 2011

(Signature)

(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

FROM : Debra Piatt  
TAX NOTICE 2011 County & Municipality

FAX NO. : 570-458-6072

Jul. 25 2011 9:47AM P1

PINE TWP  
MAKE CHECKS PAYABLE TO:

Debra Piatt  
211 BEECH GLENN RD  
Benton PA 17814

HOURS: MONDAY: 9PM TO 9PM DURING DISCOUNT  
AFTER DISCOUNT BY APPT. ONLY.

MY HOME: 1PM TO 3PM ON APRIL 30 & AUG 27

PHONE: 570-458-6072

FOR: COLUMBIA County

DATE  
03/01/2011

BILL NO.  
27588

DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	TAX AMOUNT DUE	INCL PENALTY
GENERAL	70,412	6.146	424.09	432.75	478.03
SINKING		1.345	92.81	94.70	104.17
TWP RE		.389	26.84	27.39	28.76

The discount & penalty  
have been calculated  
for your convenience

PAY THIS AMOUNT

543.74

April 30  
If paid on or before

554.84

June 30  
If paid on or before

608.96

June 30  
If paid after

LOZAK JOSEPH A  
PATTI A FREY  
219 DEVILS HOLE RUN RD  
BENTON PA 17814

CNTY TWP

Discount 2 % 2 %

Penalty 10 % 5 %

PARCEL: 29-12-003-03,000

219 DEVIL HOLE RUN RD

4.57 Acres

Land 7,931

Buildings 62,481

Total Assessment 70,412

This tax returned to  
courthouse on:  
January 1, 2012

FILE COPY

THIS TAX NOTICE MUST BE RETURNED WITH YOUR PAYMENT

IDEVILLE SCHOOL DISTRICT

PINE TWP

MAKE CHECKS PAYABLE TO:

DEBRA R PIATT

211 Beech Glenn RD

Benton, PA 17814

DESCRIPTION	ASSESSMENT	RATE	2% DISC	TAX AMOUNT	10% PENALTY
REAL ESTATE	70412	45.750	2968.88	3029.47	3332.42
INSTALLMENT PLAN			2968.88	3029.47	3332.42
First Installment	1009.82				
Second Installment	1009.82				
Third Installment	1009.83				
			AUG 31	OCT 31	OCT 31

School Penalty @ 10%

M LOZAK JOSEPH A  
A PATTI A FREY  
I 219 DEVILS HOLE RUN RD  
L BENTON PA 17814

PROPERTY DESCRIPTION	ACCT.
PARCEL 29 12 00303000	19393
219 DEVIL HOLE RUN RD	7931.00
20030-6288	62481.00
4.57 ACRES	

This tax turned  
over to collection  
January 1, 2012



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

PHONE  
(570) 389-5622

24 HOUR PHONE  
(570) 784-6300

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

SUSQUEHANNA BANK

VS.

JOSEPH LOZAK & PATRICIA FREY

WRIT OF EXECUTION #71 OF 2011 ED

POSTING OF PROPERTY

JUNE 28, 2011 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE  
PROPERTY OF JOSEPH LOZAK & PATRICIA FREY AT 219 DEVIL HOLE RUN ROAD BENTON  
COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY COLUMBIA  
COUNTY DEPUTY SHERIFF EARL MORDAN.

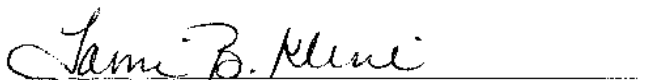
SO ANSWERS:

  
DEPUTY SHERIFF

  
TIMOTHY T. CHAMBERLAIN  
SHERIFF

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 28<sup>TH</sup> DAY OF JUNE 2011



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

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff

James D. Arter  
Chief Deputy



SUSQUEHANNA BANK  
vs.  
JOSEPH A LOZAK (et al.)

Case Number  
2009CV1618

## SERVICE COVER SHEET

### Service Details:

Category: Real Estate Sale - Posting - Sale Bill

Zone:

Manner: < Not Specified >

Expires:

Warrant:

Notes: SHERIFF'S SALE BILL

### Serve To:

Name: (POSTING)

Primary Address: 219 DEVIL HOLE RUN ROAD  
BENTON, PA 17814

Phone: DOB:

Alternate Address:

Phone:

### Final Service:

Served: Personally · Adult In Charge · Posted · Other

Adult In Charge: front door of residence

Relation:

Date:

06/28/11

Time:

11:45

Deputy:

7

Mileage:

### Attorney / Originator:

Name: MCNERNEY, PAGE, VANDERLIN & HALL

Phone:

### Service Attempts:

Date:					
Time:					
Mileage:					
Deputy:					

### Service Attempt Notes:

1. front door of residence

2.

3.

4.

5.

6.

NO EXPIRATION

219 DEVIL HOLE RUN ROAD, BENTON, PA 17814

2009CV1618

(POSTING)

# SHERIFF'S SALE

By Virtue of a Writ of Execution (Mortgage Foreclosure)  
No. 2009CV1618

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, AUGUST 03, 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 land situate in the Township of Pine, County of Columbia and commonwealth of Pennsylvania, bounded and described as follows:

BEGINNING at a point in the center of Township Road No. T-683 where said road intersects boundary between land now or formerly of LaRue D. Bitler and Mabel Bitler, his wife, and lands now formerly of Harry Potter, said point being sixteen and one-half (16 ½) feet north from an iron pin situated in said boundary line; thence from said point of beginning and along line now or formerly of Harry Potter, south one (1) degree west one thousand seven hundred (1,700) feet to an iron pin; thence by line of land now or formerly of Glen Stere, north eighty-nine (89) degrees west three hundred seventy (370) feet to an iron pin; thence by line of other lands now or formerly of LaRue D. Bitler and Mabel Bitler, his wife, north fourteen (14) degrees twenty (20) minutes east, five hundred ninety (590) feet to an iron pin; thence continuing along the same, south eighty-four (84) degrees forty-five (45) minutes east two hundred eight (208) feet to an iron pin; thence continuing along the same north one (1) degree east one thousand one hundred forty-four (1,144) feet to the center of Township Road T-683 aforesaid; thence by the center of said Township Road south seventy-three (73) degrees forty (40) minutes east, thirty (30) feet to the point and place of beginning.  
Containing 4.57 acres.

BEING the same premises granted and conveyed unto Joseph A. Lozak and Patti A. Frey, as joint tenants with the right of survivorship and not as tenants in common, by deed of Graddon P. Bitler and Gloria D. Bitler, his wife, dated May 2, 2003 and recorded in the Office for the Recording of Deeds in and for Columbia County, to Instrument No. 200306288.  
FOR IDENTIFICATION PURPOSES ONLY, being known as Parcel No. 29-12-003-03 in the Office of the Columbia County Tax Assessor.

SEIZED, taken in execution and to be sold as the property of Joseph A. Lozak and Patricia A. Frey, a/k/a Patti A. Frey, under a judgment entered against them in the Court of Common Pleas of Columbia County, Pennsylvania, docketed to No. 2009-CV-1618.

PROPERTY ADDRESS: 219 DEVIL HOLE RUN ROAD, BENTON, PA 17814

UPI / TAX PARCEL NUMBER: 29-12-003-03

Seized and taken into execution to be sold as the property of JOSEPH A LOZAK, PATRICIA A FREY in suit of  
SUSQUEHANNA BANK.

**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:  
MCNERNEY, PAGE, VANDERLIN & HALL  
WILLIAMSPORT, PA

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

# SHERIFF'S SALE

By Virtue of a Writ of Execution (Mortgage Foreclosure)  
No. 2009CV1618

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, AUGUST 03, 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 land situate in the Township of Pine, County of Columbia and commonwealth of Pennsylvania, bounded and described as follows:

BEGINNING at a point in the center of Township Road No. T-683 where said road intersects boundary between land now or formerly of LaRue D. Bitler and Mabel Bitler, his wife, and lands now formerly of Harry Potter, said point being sixteen and one-half (16 ½) feet north from an iron pin situated in said boundary line; thence from said point of beginning and along line now or formerly of Harry Potter, south one (1) degree west one thousand seven hundred (1,700) feet to an iron pin; thence by line of land now or formerly of Glen Stere, north eighty-nine (89) degrees west three hundred seventy (370) feet to an iron pin; thence by line of other lands now or formerly of LaRue D. Bitler and Mabel Bitler, his wife, north fourteen (14) degrees twenty (20) minutes east, five hundred ninety (590) feet to an iron pin; thence continuing along the same, south eighty-four (84) degrees forty-five (45) minutes east two hundred eight (208) feet to an iron pin; thence continuing along the same north one (1) degree east one thousand one hundred forty-four (1,144) feet to the center of Township Road T-683 aforesaid; thence by the center of said Township Road south seventy-three (73) degrees forty (40) minutes east, thirty (30) feet to the point and place of beginning.

Containing 4.57 acres.

BEING the same premises granted and conveyed unto Joseph A. Lozak and Patti A. Frey, as joint tenants with the right of survivorship and not as tenants in common, by deed of Graddon P. Bitler and Gloria D. Bitler, his wife, dated May 2, 2003 and recorded in the Office for the Recording of Deeds in and for Columbia County, to Instrument No. 200306288.

FOR IDENTIFICATION PURPOSES ONLY, being known as Parcel No. 29-12-003-03 in the Office of the Columbia County Tax Assessor.

SEIZED, taken in execution and to be sold as the property of Joseph A. Lozak and Patricia A. Frey, a/k/a Patti A. Frey, under a judgment entered against them in the Court of Common Pleas of Columbia County, Pennsylvania, docketed to No. 2009-CV-1618.

PROPERTY ADDRESS: 219 DEVIL HOLE RUN ROAD, BENTON, PA 17814

UPI / TAX PARCEL NUMBER: 29-12-003-03

Seized and taken into execution to be sold as the property of JOSEPH A LOZAK, PATRICIA A FREY in suit of SUSQUEHANNA BANK.

**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:  
MCNERNEY, PAGE, VANDERLIN & HALL  
WILLIAMSPORT, PA

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



# SHERIFF'S SALE

By Virtue of a Writ of Execution (Mortgage Foreclosure)  
No. 2009CV1618

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, AUGUST 03, 2011**  
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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 land situate in the Township of Pine, County of Columbia and commonwealth of Pennsylvania, bounded and described as follows:

BEGINNING at a point in the center of Township Road No. T-683 where said road intersects boundary between land now or formerly of LaRue D. Bitler and Mabel Bitler, his wife, and lands now formerly of Harry Potter, said point being sixteen and one-half (16 ½) feet north from an iron pin situated in said boundary line; thence from said point of beginning and along line now or formerly of Harry Potter, south one (1) degree west one thousand seven hundred (1,700) feet to an iron pin; thence by line of land now or formerly of Glen Stere, north eighty-nine (89) degrees west three hundred seventy (370) feet to an iron pin; thence by line of other lands now or formerly of LaRue D. Bitler and Mabel Bitler, his wife, north fourteen (14) degrees twenty (20) minutes east, five hundred ninety (590) feet to an iron pin; thence continuing along the same, south eighty-four (84) degrees forty-five (45) minutes east two hundred eight (208) feet to an iron pin; thence continuing along the same north one (1) degree east one thousand one hundred forty-four (1,144) feet to the center of Township Road T-683 aforesaid; thence by the center of said Township Road south seventy-three (73) degrees forty (40) minutes east, thirty (30) feet to the point and place of beginning.

Containing 4.57 acres.

BEING the same premises granted and conveyed unto Joseph A. Lozak and Patti A. Frey, as joint tenants with the right of survivorship and not as tenants in common, by deed of Graddon P. Bitler and Gloria D. Bitler, his wife, dated May 2, 2003 and recorded in the Office for the Recording of Deeds in and for Columbia County, to Instrument No. 200306288.

FOR IDENTIFICATION PURPOSES ONLY, being known as Parcel No. 29-12-003-03 in the Office of the Columbia County Tax Assessor.

SEIZED, taken in execution and to be sold as the property of Joseph A. Lozak and Patricia A. Frey, a/k/a Patti A. Frey, under a judgment entered against them in the Court of Common Pleas of Columbia County, Pennsylvania, docketed to No. 2009-CV-1618.

PROPERTY ADDRESS: 219 DEVIL HOLE RUN ROAD, BENTON, PA 17814

UPI / TAX PARCEL NUMBER: 29-12-003-03

Seized and taken into execution to be sold as the property of JOSEPH A LOZAK, PATRICIA A FREY in suit of SUSQUEHANNA BANK.

**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:  
MCNERNEY, PAGE, VANDERLIN & HALL  
WILLIAMSPORT, PA

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

# SHERIFF'S SALE

By Virtue of a Writ of Execution (Mortgage Foreclosure)  
No. 2009CV1618

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:

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Containing 4.57 acres.

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FOR IDENTIFICATION PURPOSES ONLY, being known as Parcel No. 29-12-003-03 in the Office of the Columbia County Tax Assessor.

SEIZED, taken in execution and to be sold as the property of Joseph A. Lozak and Patricia A. Frey, a/k/a Patti A. Frey, under a judgment entered against them in the Court of Common Pleas of Columbia County, Pennsylvania, docketed to No. 2009-CV-1618.

PROPERTY ADDRESS: 219 DEVIL HOLE RUN ROAD, BENTON, PA 17814

UPI / TAX PARCEL NUMBER: 29-12-003-03

Seized and taken into execution to be sold as the property of JOSEPH A LOZAK, PATRICIA A FREY in suit of SUSQUEHANNA BANK.

**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:  
MCNERNEY, PAGE, VANDERLIN & HALL  
WILLIAMSPORT, PA

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

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff

James D. Arter  
Chief Deputy



SUSQUEHANNA BANK  
vs.  
JOSEPH A LOZAK (et al.)

Case Number  
2009CV1618

## SHERIFF'S RETURN OF SERVICE

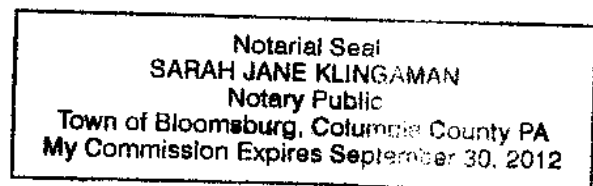
06/07/2011 08:50 AM - DEPUTY SCOTT MAYERNICK, BEING DULY SWORN ACCORDING TO LAW, SERVED THE REQUESTED NOTICE OF SALE, WRIT OF EXECUTION AND DEBTOR'S RIGHTS BY "PERSONALLY" HANDING A TRUE COPY TO A PERSON REPRESENTING THEMSELVES TO BE THE DEFENDANT, TO WIT: JOSEPH A LOZAK AT 219 DEVIL HOLE RUN ROAD, BENTON, PA 17814.

  
SCOTT MAYERNICK, DEPUTY

SO ANSWERS,

  
TIMOTHY T. CHAMBERLAIN, SHERIFF

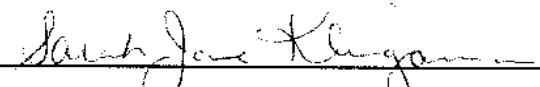
June 07, 2011



NOTARY

Affirmed and subscribed to before me this

7TH day of JUNE, 2011



Plaintiff Attorney: MCNERNEY, PAGE, VANDERLIN & HALL, 433 MARKET STREET, WILLIAMSPORT, PA 17701

By Court Order of Sheriff's Office

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff

James D. Arter  
Chief Deputy



SUSQUEHANNA BANK  
vs.  
JOSEPH A LOZAK (et al.)

Case Number  
2009CV1618

## SHERIFF'S RETURN OF SERVICE

06/07/2011 08:50 AM - DEPUTY SCOTT MAYERNICK, 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 JOSEPH LOZAK, WHO ACCEPTED AS "ADULT PERSON IN CHARGE" FOR PATRICIA A FREY AT 219 DEVIL HOLE RUN ROAD, BENTON, PA 17814.

  
SCOTT MAYERNICK, DEPUTY

SO ANSWERS,

  
TIMOTHY T. CHAMBERLAIN, SHERIFF

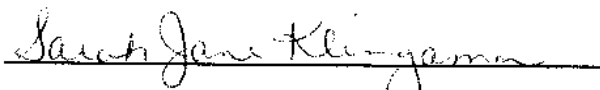
June 07, 2011

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

NOTARY

Affirmed and subscribed to before me this

7TH day of JUNE, 2011



Plaintiff Attorney: MCNERNEY, PAGE, VANDERLIN & HALL, 433 MARKET STREET, WILLIAMSPORT, PA 17701

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff

James D. Arter  
Chief Deputy



SUSQUEHANNA BANK (et al.)  
vs.  
JOSEPH A LOZAK (et al.)

Case Number  
2009CV1618

## SERVICE COVER SHEET

### Service Details:

Category: Real Estate Sale - Sale Notice

Zone:

Manner: < Not Specified >

Expires:

Warrant:

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

### Serve To:

Name: JOSEPH A LOZAK

Primary Address: 219 DEVIL HOLE RUN ROAD  
BENTON, PA 17814

Phone: DOB:

Alternate Address:

Phone:

### Final Service:

Served: Personally Adult In Charge · Posted · Other

Adult In Charge: Joe Lozak

Relation: Def

Date: 6-7-11 Time: 08:50

Deputy: #14 Mileage:

### Attorney / Originator:

Name: MCNERNEY, PAGE, VANDERLIN & HALL

Phone:

### Service Attempts:

Date:	5-23-11	5-24-11	5-24-11			
Time:	1310	1030	1320			
Mileage:						
Deputy:	ARTER	ARTER	ARTER			

### Service Attempt Notes:

1. L. C.
2. Called L. C. - 230-5130
3. L. C.
- 4.
- 5.
- 6.

NO EXPIRATION

219 DEVIL HOLE RUN ROAD, BENTON, PA 17814

2009CV1618

LOZAK, JOSEPH A

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff

James D. Arter  
Chief Deputy



SUSQUEHANNA BANK (et al.)  
vs.  
JOSEPH A LOZAK (et al.)

Case Number  
2009CV1618

## SERVICE COVER SHEET

### Service Details:

Category: Real Estate Sale - Sale Notice

Zone:

Manner: < Not Specified >

Expires:

Warrant:

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

### Serve To:

Name: PATRICIA A FREY

Primary Address: 219 DEVIL HOLE RUN ROAD  
BENTON, PA 17814

Phone: DOB:

Alternate Address:

Phone:

### Final Service:

Served: Personally · Adult In Charge · Posted · Other

Adult In Charge: Joe Lozak

Relation: Husband

Date: 6-7-11 Time: 08:50

Deputy: #4 Mileage:

### Attorney / Originator:

Name: MCNERNEY, PAGE, VANDERLIN & HALL

Phone:

### Service Attempts:

Date:	5-23-11	5-24-11	5-24-11			
Time:	1310	1030	1300			
Mileage:						
Deputy:	ARTER	ARTER	ARTER			

### Service Attempt Notes:

1. L.C.
2. Called L.M. 220-5130
3. L.C.
- 4.
- 5.
- 6.

NO EXPIRATION

219 DEVIL HOLE RUN ROAD, BENTON, PA 17814

2009CV1618

FREY, PATRICIA A

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff

James D. Arter  
Chief Deputy



SUSQUEHANNA BANK  
vs.  
JOSEPH A LOZAK (et al.)

Case Number  
2009CV1618

## SERVICE COVER SHEET

### Service Details:

Category: Real Estate Sale - Sale Notice

Zone:

Manner: < Not Specified >

Expires:

Warrant:

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

### Serve To:

Name: Debra Piatt

Primary Address: 211 Beech Glenn Road  
Benton, PA 17814

Phone: 570-458-6072

DOB:

Alternate Address:

Phone:

### Final Service:

Served: Personally · Adult In Charge · Posted · Other

Adult In Charge: Personal Sale Done

Relation: Tax Collector

Date: 5-23-11

Time: 1340

Deputy: Arter

Mileage:

### Attorney / Originator:

Name: MCNERNEY, PAGE, VANDERLIN & HALL

Phone:

### Service Attempts:

Date:					
Time:					
Mileage:					
Deputy:					

### Service Attempt Notes:

- 
- 
- 
- 
- 
- 

NO EXPIRATION

211 BEECH GLENN ROAD, BENTON, PA 17814

2009CV1618

PIATT, DEBRA

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

DATE: 24-MAY-11

FEE: \$5.00

CERT. NO10255

LOZAK JOSEPH A  
PATTI A FREY  
219 DEVILS HOLE RUN RD  
BENTON PA 17814

DISTRICT: PINE TWP  
DEED: 20030-6288  
LOCATION: 219 DEVIL HOLE RUN RD BENTON  
PARCEL: 29 -12 -003-03,000

YEAR	BILL ROLL	AMOUNT	INTEREST	PENDING	COSTS	TOTAL AMOUNT DUE
2010	PRIM	3,891.20	0.00		0.00	3,891.20
2009	PRIM	4,120.50	0.00		0.00	4,120.50
2008	PRIM	4,575.16	0.00		0.00	4,575.16
TOTAL DUE :						\$12,586.86

TAX CLAIM TOTAL AMOUNT DUE DURING THE MONTH OF: August ,2011

THIS IS TO CERTIFY THAT, ACCORDING TO OUR RECORDS, TAX LIENS AS OF  
DECEMBER 31, 2010

REQUESTED BY:

Timothy T. Chamberlain, Sheriff  
dm.

In Bankruptcy



# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff

James D. Arter  
Chief Deputy



SUSQUEHANNA BANK  
vs.  
JOSEPH A LOZAK (et al.)

Case Number  
2009CV1618

## SERVICE COVER SHEET

### Service Details:

Category: Real Estate Sale - Sale Notice

Zone:

Manner: < Not Specified >

Expires:

Warrant:

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

### Serve To:

Name: COLUMBIA COUNTY TAX CLAIM

Primary Address: PO BOX 380  
BLOOMSBURG, PA 17815

Phone: DOB:

Alternate Address:

Phone:

### Final Service:

Served: Personally · Adult In Charge · Posted · Other

Adult In Charge: Debra Miller

Relation: c/o

Date: 5-23-11

Time: 13:41

Deputy: #4

Mileage:

### Attorney / Originator:

Name: MCNERNEY, PAGE, VANDERLIN & HALL

Phone:

### Service Attempts:

Date:

Time:

Mileage:

Deputy:

### Service Attempt Notes:

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.

NO EXPIRATION

PO BOX 380, BLOOMSBURG, PA 17815

2009CV1618

COLUMBIA COUNTY TAX

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff

James D. Arter  
Chief Deputy



SUSQUEHANNA BANK  
vs.  
JOSEPH A LOZAK (et al.)

Case Number  
2009CV1618

## SERVICE COVER SHEET

### Service Details:

Category: Real Estate Sale - Sale Notice

Zone:

Manner: < Not Specified >

Expires:

Warrant:

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

### Serve To:

Name: DOMESTIC RELATIONS

Primary Address: 28 PERRY AVE  
BLOOMSBURG, PA 17815

Phone: DOB:

Alternate Address:

Phone:

### Final Service:

Served: Personally · Adult In Charge · Posted · Other

Adult In Charge:

Relation:

Date:

Time:

Deputy:

Mileage:

### Attorney / Originator:

Name: MCNERNEY, PAGE, VANDERLIN & HALL

Phone:

### Service Attempts:

Date:

Time:

Mileage:

Deputy:

### Service Attempt Notes:

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.

NO EXPIRATION

28 PERRY AVE, BLOOMSBURG, PA 17815

2009CV1618

DOMESTIC RELATIONS

Document Receipt

---

Trans # 25122 Carrier / service: POST 2PM 5/23/2011

Ship to: 25122

CAPITAL ONE BANK

C/O PAUL KLEMM, ESQ.

425 EAGLE ROCK AVENUE

Tracking #: 9171924291001000008842

Doc Ref #: 71ED2011

ROSELAND NJ 07068

Document Receipt

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Trans # 25123 Carrier / service: POST 2PM 5/23/2011

Ship to: 25123

AMOCO PRODUCTION COMPANY

PO BOX 3092

Tracking #: 9171924291001000008859

Doc Ref #: 71ED2011

HOUSTON TX 77001

Document Receipt

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Trans # 25124 Carrier / service: POST 2PM 5/23/2011

Ship to: 25124

XTO ENERGY, INC.

810 HOUSTON STREET

Tracking #: 9171924291001000008866

Doc Ref #: 71ED2011

FORT WORTH TX 76102

Document Receipt

---

Trans # 25125 Carrier / service: POST 2PM 5/23/2011

Ship to: COP

COMMONWEALTH OF PENNSYLVANIA DEPT OF REV SHERIFF SALE

Tracking #: 9171924291001000008873

DEPARTMENT 281230

Doc Ref #: 71ED2011

HARRISBURG PA 17128

Document Receipt

---

Trans # 25126 Carrier / service: POST 2PM 5/23/2011

Ship to: SBA

U.S. Small Business Administration PHILADELPHIA DISTRICT  
OFFICE

PARKVIEW TOWERS Tracking #: 9171924291001000008880

1150 FIRST AVE, 10TH FLR, STE 1001

Doc Ref #: 71ED2011

KING OR PA 19406  
PRUSSIA

Document Receipt

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Trans # 25127 Carrier / service: POST 2PM 5/23/2011

Ship to: FAIR

OFFICE OF F.A.I.R.

DEPARTMENT OF PUBLIC WELFARE  
PO BOX 8016

Tracking #: 9171924291001000008897

Doc Ref #: 71ED2011

HARRISBURG PA 17105



Document Receipt

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Trans # 25128 Carrier / service: POST 2PM 5/23/2011

Ship to: IRS

INTERNAL REVENUE SERVICE

WILLIAM GREEN FEDERAL BUILDING  
600 ARCH STREET ROOM 3259

Tracking #: 9171924291001000008903

Doc Ref #: 71ED2011

PHILADELPHIA PA 19106

# REAL ESTATE OUTLINE

ED # 71-11

DATE RECEIVED 5-20-11  
DOCKET AND INDEX 5-25-11

## CHECK FOR PROPER INFO.

WRIT OF EXECUTION	<u>✓</u>	
COPY OF DESCRIPTION	<u>✓</u>	
WHEREABOUTS OF LKA	<u>✓</u>	
NON-MILITARY AFFIDAVIT	<u>✓</u>	
NOTICES OF SHERIFF SALE	<u>✓</u>	
WAIVER OF WATCHMAN	<u>✓</u>	
AFFIDAVIT OF LIENS LIST	<u>✓</u>	
CHECK FOR \$1,350.00 OR _____	<u>✓</u>	CK# <u>110467311</u>

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

SALE DATE	<u>Aug. 2, 11</u>	TIME <u>0900</u>
POSTING DATE	<u>June 27, 11</u>	
ADV. DATES FOR NEWSPAPER	1 <sup>ST</sup> WEEK <u>July 13</u>	
	2 <sup>ND</sup> WEEK <u>20</u>	
	3 <sup>RD</sup> WEEK <u>27, 11</u>	

**PRAECIPE FOR WRIT OF EXECUTION--(MORTGAGE FORECLOSURE)  
P.R.C.P. 3180-3183**

SUSQUEHANNA BANK, successor to  
WNB BANK,

Plaintiff

vs.

IN THE COURT OF COMMON PLEAS OF  
COLUMBIA COUNTY, PENNSYLVANIA

Exec. No. 2011ED-71

Orig. No. 2009-CV-1618

JOSEPH A. LOZAK and  
PATRICIA A. FREY, a/k/a  
PATTI A. FREY,  
Defendants

PRAECIPE FOR WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)

TO THE PROTHONOTARY:

Issue writ of execution in the above matter: (Description of Real Estate Attached)

Amount Due .....	\$239,921.63
Interest to 04-18-11 .....	4,651.87
Late Charges .....	86.40
Attorneys Fees .....	2,000.00
<b>TOTAL .....</b>	<b>\$246,659.90</b>

plus interest at a daily rate of \$46.18776 per day from April 18, 2011 until paid in full, late charges as they continue to accrue at the rate of \$86.40 per month from April 18, 2011 until payment is made to the Plaintiff and costs.



Ann S. Pepperman, Esquire  
Attorney for Plaintiff  
ID No. 25482

Note: Please attach description and furnish  
four copies of same to Prothonotary.

ALL THAT CERTAIN piece, parcel and lot of land situate in the Township of Pine, County of Columbia and Commonwealth of Pennsylvania, bounded and described as follows:

BEGINNING at a point in the center of Township Road No. T-683 where said road intersects boundary between land now or formerly of LaRue D. Bitler and Mabel Bitler, his wife, and lands now or formerly of Harry Potter, said point being sixteen and one-half (16 ½) feet north from an iron pin situated in said boundary line; thence from said point of beginning and along line now or formerly of Harry Potter, south one (1) degree west one thousand seven hundred (1,700) feet to an iron pin; thence by line of land now or formerly of Glen Stere, north eighty-nine (89) degrees west three hundred seventy (370) feet to an iron pin; thence by line of other lands now or formerly of LaRue D. Bitler and Mabel Bitler, his wife, north fourteen (14) degrees twenty (20) minutes east, five hundred ninety (590) feet to an iron pin; thence continuing along the same, south eighty-four (84) degrees forty-five (45) minutes east two hundred eight (208) feet to an iron pin; thence continuing along the same north one (1) degree east one thousand one hundred forty-four (1,144) feet to the center of Township Road T-683 aforesaid; thence by the center of said Township Road south seventy-three (73) degrees forty (40) minutes east, thirty (30) feet to the point and place of beginning. Containing 4.57 acres.

BEING the same premises granted and conveyed unto Joseph A. Lozak and Patti A. Frey, as joint tenants with the right of survivorship and not as tenants in common, by deed of Graddon P. Bitler and Gloria D. Bitler, his wife, dated May 2, 2003 and recorded in the Office for the Recording of Deeds in and for Columbia County, to Instrument No. 200306288.

FOR IDENTIFICATION PURPOSES ONLY, being known as Parcel No. 29-12-003-03 in the Office of the Columbia County Tax Assessor.

SEIZED, taken in execution and to be sold as the property of Joseph A. Lozak and Patricia A. Frey, a/k/a Patti A. Frey, under a judgment entered against them in the Court of Common Pleas of Columbia County, Pennsylvania, docketed to No. 2009-CV-1618.

# SHERIFF'S SALE

By Virtue of a Writ of Execution (Mortgage Foreclosure)  
No. 2009CV1618

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:

**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 land situate in the Township of Pine, County of Columbia and commonwealth of Pennsylvania, bounded and described as follows:

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Containing 4.57 acres.

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FOR IDENTIFICATION PURPOSES ONLY, being known as Parcel No. 29-12-003-03 in the Office of the Columbia County Tax Assessor.

SEIZED, taken in execution and to be sold as the property of Joseph A. Lozak and Patricia A. Frey, a/k/a Patti A. Frey, under a judgment entered against them in the Court of Common Pleas of Columbia County, Pennsylvania, docketed to No. 2009-CV-1618.

PROPERTY ADDRESS: 219 DEVIL HOLE RUN ROAD, BENTON, PA 17814

UPI / TAX PARCEL NUMBER: 29-12-003-03

Seized and taken into execution to be sold as the property of JOSEPH A LOZAK, PATRICIA A FREY in suit of SUSQUEHANNA BANK.

**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:  
MCNERNEY, PAGE, VANDERLIN & HALL

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

SUSQUEHANNA BANK, successor  
to WNB BANK,  
Plaintiff

vs.

JOSEPH A. LOZAK and  
PATRICIA A. FREY, a/k/a  
PATTI A. FREY,  
Defendants

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

: NO. 2009-CV-1618

: 2011-ED-71

: CIVIL ACTION - LAW  
: MORTGAGE FORECLOSURE

**NOTICE**

This paper is a Writ of Execution. It has been issued because there is a judgment against you. It may cause your property to be held or taken to pay the judgment. You may have legal rights to prevent your property from being taken. A lawyer can advise you more specifically of these rights. If you wish to exercise your rights, you must act promptly.

The law provides that certain property cannot be taken. Such property is said to be exempt. There is a debtor's exemption of \$300.00. There are other exemptions which may be applicable to you. Attached is a summary of some of the major exemptions. You may have other exemptions or other rights.

If you have an exemption, you should do the following promptly: (1) Fill out the attached claim form and demand for a prompt hearing. (2) Deliver the form or mail it to the Sheriff's Office at the address noted.

You should come to court ready to explain your exemption. If you do not come to court and prove your exemption, you may lose some of your property.

**YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER CONTACT:**

Pennsylvania Bar Association  
Lawyer Referral Service  
100 South Street  
P. O. Box 186  
Harrisburg, PA 17108-0186  
Telephone (800) 692-7375

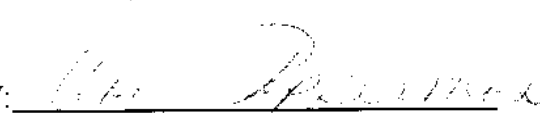
**IF YOU CANNOT AFFORD A LAWYER, YOU MAY BE ELIGIBLE FOR LEGAL AID THROUGH:**

Legal Services Office  
168 East Fifth Street  
Bloomsburg, PA 17815  
Telephone (570) 784-8760

Submitted by;

McNERNEY, PAGE, VANDERLIN & HALL

BY:

  
Ann S. Pepperman, Esquire  
Attorney for Plaintiff  
I.D. No. 25482

## MAJOR EXEMPTIONS UNDER PENNSYLVANIA AND FEDERAL LAW

1. \$300.00 statutory exemption.
2. Bibles, school books, sewing machines, uniforms and equipment.
3. Most wages and unemployment compensation.
4. Social Security benefits.
5. Certain retirement funds and accounts.
6. Certain veteran and armed forces benefits.
7. Certain insurance proceeds.
8. Such other exemptions as may be provided by law.

SUSQUEHANNA BANK, successor  
to WNB BANK,  
Plaintiff

vs.

JOSEPH A. LOZAK and  
PATRICIA A. FREY, a/k/a  
PATTI A. FREY,  
Defendants

: IN THE COURT OF COMMON PLEAS OF  
: COLUMBIA COUNTY, PENNSYLVANIA  
:  
:  
:  
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: NO. 2009-CV-1618  
:  
:  
:  
:

: CIVIL ACTION - LAW  
: MORTGAGE FORECLOSURE

**THIS CLAIM TO BE FILED WITH THE SHERIFF OF COLUMBIA COUNTY  
35 West Main Street, Bloomsburg, PA 17815**

CLAIM FOR EXEMPTION

To The SHERIFF of COLUMBIA COUNTY

I, the within named defendant, claim exemption of property from levy or attachment:

(1) From my personal property in my possession which has been levied upon,

(a) I desire that my \$300 statutory exemption be

\_\_\_\_ (i) set aside in kind (specify property to be set aside in kind):  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_ (ii) paid in cash following the sale of the property levied upon; or  
\_\_\_\_\_  
\_\_\_\_\_

(b) I claim the following exemption (specify property and basis of exemption):  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

(2) From my property which is in the possession of a third party, I claim the following exemptions:

(a) my \$300 statutory exemption: \_\_\_\_ in cash; \_\_\_\_ in kind (specify property):  
\_\_\_\_\_  
\_\_\_\_\_

(b) Social Security benefits on deposit in the amount of \$\_\_\_\_\_  
\_\_\_\_\_

(c) other (specify amount and basis of exemption):  
\_\_\_\_\_  
\_\_\_\_\_

I request a prompt court hearing to determine the exemption. Notice of the hearing should be given to me at

\_\_\_\_\_

(Address)

\_\_\_\_\_  
(Telephone)

I verify that the statements made in this Claim for Exemption are true and correct. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S. §4904 relating to unsworn falsification to authorities.

Date: \_\_\_\_\_

\_\_\_\_\_  
(Defendant)



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

SUSQUEHANNA BANK, successor to  
WNB BANK,  
Plaintiff

IN THE COURT OF COMMON PLEAS OF  
COLUMBIA COUNTY, PENNSYLVANIA

Exec. No. 2011ED71

vs.

Orig. No. 2009-CV-1618

JOSEPH A. LOZAK and  
PATRICIA A. FREY, a/k/a  
PATTI A. FREY,  
Defendants

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. (Specifically describe property below)

219 Devil Hole Run Rd., Benton, Columbia County, Pennsylvania

Amount Due .....	\$239,921.63
Interest to 04-18-11 .....	4,651.87
Late Charges .....	86.40
Attorneys Fees .....	2,000.00
<b>TOTAL .....</b>	<b>\$246,659.90</b>

plus interest at a daily rate of \$46.18776 per day from April 18, 2011 until paid in full, late charges as they continue to accrue at the rate of \$86.40 per month from April 18, 2011 until payment is made to the Plaintiff and costs.

Dated: May 20, 2011  
(SEAL)

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

BY: \_\_\_\_\_ Deputy

ALL THAT CERTAIN piece, parcel and lot of land situate in the Township of Pine, County of Columbia and Commonwealth of Pennsylvania, bounded and described as follows:

BEGINNING at a point in the center of Township Road No. T-683 where said road intersects boundary between land now or formerly of LaRue D. Bitler and Mabel Bitler, his wife, and lands now or formerly of Harry Potter, said point being sixteen and one-half (16 ½) feet north from an iron pin situated in said boundary line; thence from said point of beginning and along line now or formerly of Harry Potter, south one (1) degree west one thousand seven hundred (1,700) feet to an iron pin; thence by line of land now or formerly of Glen Stere, north eighty-nine (89) degrees west three hundred seventy (370) feet to an iron pin; thence by line of other lands now or formerly of LaRue D. Bitler and Mabel Bitler, his wife, north fourteen (14) degrees twenty (20) minutes east, five hundred ninety (590) feet to an iron pin; thence continuing along the same, south eighty-four (84) degrees forty-five (45) minutes east two hundred eight (208) feet to an iron pin; thence continuing along the same north one (1) degree east one thousand one hundred forty-four (1,144) feet to the center of Township Road T-683 aforesaid; thence by the center of said Township Road south seventy-three (73) degrees forty (40) minutes east, thirty (30) feet to the point and place of beginning. Containing 4.57 acres.

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SUSQUEHANNA BANK, successor  
to WNB BANK,  
Plaintiff

vs.

JOSEPH A. LOZAK and  
PATRICIA A. FREY, a/k/a  
PATTI A. FREY,  
Defendants

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

: NO. 2009-CV-1618  
:  
:  
:

: CIVIL ACTION - LAW  
: MORTGAGE FORECLOSURE

**AFFIDAVIT PURSUANT TO RULE 3129.1**

COMMONWEALTH OF PENNSYLVANIA :  
: ss  
COUNTY OF LYCOMING :

ANN S. PEPPERMAN, attorney for Plaintiff and authorized to make this affidavit on its behalf, being duly sworn according to law, sets forth as of the date the praecipe for the writ of execution was filed, the following information concerning the real property located at 219 Devil Hole Run Rd., Benton, Columbia County, Pennsylvania, described in Exhibit "A" attached hereto and made a part of this affidavit.

1. Name and address of owners or reputed owners:

<u>Name</u>	<u>Address</u>
Joseph A. Lozak	219 Devil Hole Run Rd. Benton, PA 17814
Patricia A. Frey, a/k/a Patti A. Frey	219 Devil Hole Run Rd. Benton, PA 17814

2. Name and address of Defendants in the judgment:

<u>Name</u>	<u>Address</u>
Joseph A. Lozak	219 Devil Hole Run Rd. Benton, PA 17814
Patricia A. Frey, a/k/a Patti A. Frey	219 Devil Hole Run Rd. Benton, PA 17814

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

<u>Name</u>	<u>Address</u>
Susquehanna Bank, successor to WNB Bank	329 Pine Street Williamsport, PA 17701
§ Capital One Bank (USA), N.A.	c/o Paul J. Klemm, Esquire 425 Eagle Rock Ave. Roseland, NJ 07068

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

<u>Name</u>	<u>Address</u>
WNB Bank, now Susquehanna Bank	329 Pine Street Williamsport, PA 17701
Susquehanna Bank PA, now Susquehanna Bank	329 Pine Street Williamsport, PA 17701

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

<u>Name</u>	<u>Address</u>
6. Debra Piatt, Tax Collector	211 Beech Glenn Road Benton, PA 17814
7. Columbia County Tax Claim Bureau	11 West Main Street Main Street County Annex Bloomsburg, PA 17815

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:

<u>Name</u>	<u>Address</u>
8. Amoco Production Company	PO Box 3092 Houston, TX 77001
9. XTO Energy, Inc.	810 Houston Street Fort Worth, TX 76102

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:

Name

Address

None

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. §4904 relating to unsworn falsification to authorities.

5/20/11  
Date

Ann S. Pepperman  
Ann S. Pepperman, Esquire

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SUSQUEHANNA BANK, successor  
to WNB BANK,  
Plaintiff

vs.

JOSEPH A. LOZAK and  
PATRICIA A. FREY, a/k/a  
PATTI A. FREY,  
Defendants

: IN THE COURT OF COMMON PLEAS OF  
: COLUMBIA COUNTY, PENNSYLVANIA  
:  
:  
: NO. 2009-CV-1618  
:  
:  
: CIVIL ACTION - LAW  
: MORTGAGE FORECLOSURE

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Lawyer Referral Service  
100 South Street  
P. O. Box 186  
Harrisburg, PA 17108-0186  
Telephone (800) 692-7375

**IF YOU CANNOT AFFORD A LAWYER, YOU MAY BE ELIGIBLE FOR LEGAL AID THROUGH:**

Legal Services Office  
168 East Fifth Street  
Bloomsburg, PA 17815  
Telephone (570) 784-8760

Submitted by;

McNERNEY, PAGE, VANDERLIN & HALL

BY:   
Ann S. Pepperman, Esquire  
Attorney for Plaintiff  
I.D. No. 25482

## MAJOR EXEMPTIONS UNDER PENNSYLVANIA AND FEDERAL LAW

1. \$300.00 statutory exemption.
2. Bibles, school books, sewing machines, uniforms and equipment.
3. Most wages and unemployment compensation.
4. Social Security benefits.
5. Certain retirement funds and accounts.
6. Certain veteran and armed forces benefits.
7. Certain insurance proceeds.
8. Such other exemptions as may be provided by law.



SUSQUEHANNA BANK, successor  
to WNB BANK,  
Plaintiff

vs.

JOSEPH A. LOZAK and  
PATRICIA A. FREY, a/k/a  
PATTI A. FREY,  
Defendants

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

: NO. 2009-CV-1618

: CIVIL ACTION - LAW  
: MORTGAGE FORECLOSURE

**THIS CLAIM TO BE FILED WITH THE SHERIFF OF COLUMBIA COUNTY  
35 West Main Street, Bloomsburg, PA 17815**

CLAIM FOR EXEMPTION

To The SHERIFF of COLUMBIA COUNTY

I, the within named defendant, claim exemption of property from levy or attachment:

(1) From my personal property in my possession which has been levied upon,

(a) I desire that my \$300 statutory exemption be

\_\_\_\_ (i) set aside in kind (specify property to be set aside in kind):

\_\_\_\_ (ii) paid in cash following the sale of the property levied upon; or

(b) I claim the following exemption (specify property and basis of exemption):

(2) From my property which is in the possession of a third party, I claim the following exemptions:

(a) my \$300 statutory exemption: \_\_\_\_ in cash; \_\_\_\_ in kind (specify property):

(b) Social Security benefits on deposit in the amount of \$\_\_\_\_\_;

(c) other (specify amount and basis of exemption):

I request a prompt court hearing to determine the exemption. Notice of the hearing should be given to me at

\_\_\_\_\_  
(Address)

\_\_\_\_\_  
(Telephone)

I verify that the statements made in this Claim for Exemption are true and correct. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S. §4904 relating to unsworn falsification to authorities.

Date: \_\_\_\_\_

\_\_\_\_\_  
(Defendant)

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

SUSQUEHANNA BANK, successor to  
WNB BANK,  
Plaintiff

IN THE COURT OF COMMON PLEAS OF  
COLUMBIA COUNTY, PENNSYLVANIA

vs.

Exec. No. 201-ED-71  
Orig. No. 2009-CV-1618

JOSEPH A. LOZAK and  
PATRICIA A. FREY, a/k/a  
PATTI A. FREY,  
Defendants

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. (Specifically describe property below)

219 Devil Hole Run Rd., Benton, Columbia County, Pennsylvania

Amount Due .....	\$239,921.63
Interest to 04-18-11 .....	4,651.87
Late Charges .....	86.40
Attorneys Fees .....	2,000.00
<b>TOTAL .....</b>	<b>\$246,659.90</b>

plus interest at a daily rate of \$46.18776 per day from April 18, 2011 until paid in full, late charges as they continue to accrue at the rate of \$86.40 per month from April 18, 2011 until payment is made to the Plaintiff and costs.

Dated: May 20, 2011  
(SEAL)

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

BY: \_\_\_\_\_ Deputy

ALL THAT CERTAIN piece, parcel and lot of land situate in the Township of Pine, County of Columbia and Commonwealth of Pennsylvania, bounded and described as follows:

BEGINNING at a point in the center of Township Road No. T-683 where said road intersects boundary between land now or formerly of LaRue D. Bitler and Mabel Bitler, his wife, and lands now or formerly of Harry Potter, said point being sixteen and one-half (16 ½) feet north from an iron pin situated in said boundary line; thence from said point of beginning and along line now or formerly of Harry Potter, south one (1) degree west one thousand seven hundred (1,700) feet to an iron pin; thence by line of land now or formerly of Glen Stere, north eighty-nine (89) degrees west three hundred seventy (370) feet to an iron pin; thence by line of other lands now or formerly of LaRue D. Bitler and Mabel Bitler, his wife, north fourteen (14) degrees twenty (20) minutes east, five hundred ninety (590) feet to an iron pin; thence continuing along the same, south eighty-four (84) degrees forty-five (45) minutes east two hundred eight (208) feet to an iron pin; thence continuing along the same north one (1) degree east one thousand one hundred forty-four (1,144) feet to the center of Township Road T-683 aforesaid; thence by the center of said Township Road south seventy-three (73) degrees forty (40) minutes east, thirty (30) feet to the point and place of beginning. Containing 4.57 acres.

BEING the same premises granted and conveyed unto Joseph A. Lozak and Patti A. Frey, as joint tenants with the right of survivorship and not as tenants in common, by deed of Graddon P. Bitler and Gloria D. Bitler, his wife, dated May 2, 2003 and recorded in the Office for the Recording of Deeds in and for Columbia County, to Instrument No. 200306288.

FOR IDENTIFICATION PURPOSES ONLY, being known as Parcel No. 29-12-003-03 in the Office of the Columbia County Tax Assessor.

SEIZED, taken in execution and to be sold as the property of Joseph A. Lozak and Patricia A. Frey, a/k/a Patti A. Frey, under a judgment entered against them in the Court of Common Pleas of Columbia County, Pennsylvania, docketed to No. 2009-CV-1618.

SUSQUEHANNA BANK, successor  
to WNB BANK,  
Plaintiff

vs.

JOSEPH A. LOZAK and  
PATRICIA A. FREY, a/k/a  
PATTI A. FREY,  
Defendants

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

: NO. 2009-CV-1618  
:  
:

: CIVIL ACTION - LAW  
: MORTGAGE FORECLOSURE

### AFFIDAVIT OF NON-MILITARY SERVICE

Michelle A. Kelse, being duly sworn according to law,  
deposes and says that he/she is Supervisor II of SBI Loan Center and that to  
the best of his/her knowledge, information and belief, the Defendants are not currently  
in any branch of the armed services.

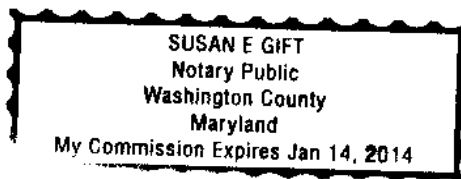
Michelle A. Kelse

Sworn to and subscribed

before me this 18<sup>th</sup> day of

April, 2011.

Susan E. Gift  
Notary Public





SUSQUEHANNA BANK, successor  
to WNB BANK,  
Plaintiff

vs.

JOSEPH A. LOZAK and  
PATRICIA A. FREY, a/k/a  
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: IN THE COURT OF COMMON PLEAS OF  
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WAIVER OF WATCHMAN

I, Ann S. Pepperman, Esquire, do hereby state that any Deputy Sheriff or Sheriff levying upon or attaching any property under the writ issued in the above-captioned matter may leave same without a watchman, in custody of whomever is found in possession, after notifying such person of such levy or attachment, without liability of the part of such Deputy Sheriff or Sheriff to any plaintiff herein for any loss, destruction or removal of any such property before the Sheriff's sale thereof.

Attorney for Plaintiff



Ann S. Pepperman, Esquire  
I.D. No. 25482

433 Market Street  
PO Box 7  
Williamsport, PA 17701  
(570) 326-6555

SUSQUEHANNA BANK, successor  
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Plaintiff

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**NOTICE PURSUANT TO  
P.A.R.C.P. 3129.2**

TO: Joseph A. Lozak and Patricia A. Frey, a/k/a Patti A. Frey, Defendants in the above-captioned matter and owners or reputed owners of the real estate hereinafter described and the following lienholders and interested parties:

Susquehanna Bank, successor  
to WNB Bank  
329 Pine Street  
Williamsport, PA 17701

Capital One Bank (USA), N.A.  
c/o Paul J. Klemm, Esquire  
425 Eagle Rock Ave.  
Roseland, NJ 07068

Debra Piatt, Tax Collector  
211 Beech Glenn Road  
Benton, PA 17814

Columbia County Tax Claim Bureau  
11 West Main Street  
Main Street County Annex  
Bloomsburg, PA 17815

Amoco Production Company  
PO Box 3092  
Houston, TX 77001

XTO Energy, Inc.  
810 Houston Street  
Fort Worth, TX 76102

YOU ARE HEREBY NOTIFIED that by virtue of a Writ of Execution issued out of the Court of Common Pleas of Columbia County upon a judgment obtained in the

above stated mortgage foreclosure action, and directed to the Sheriff of Columbia County, the Sheriff of Columbia County will expose to public sale at the Columbia County Courthouse, 35 West Main Street, Bloomsburg, Pennsylvania, on \_\_\_\_\_, 2011, at \_\_\_\_\_, \_\_\_\_\_.m., the real estate and the improvements erected thereon, if any, described in Exhibit "A" attached hereto and made a part of this Notice.

You are further notified that a schedule of proposed distribution of the proceeds of the above sale will be filed by the Sheriff of Columbia County, Pennsylvania, in his office at the Columbia County Courthouse, 35 West Main Street, Bloomsburg, Pennsylvania on \_\_\_\_\_, 2011 and that distribution of said proceeds will be made in accordance with said Schedule of Distribution unless exceptions are filed thereto within ten (10) days thereafter.

Submitted by;

McNERNEY, PAGE, VANDERLIN & HALL

BY: \_\_\_\_\_

Ann S. Pepperman, Esquire  
Attorney for Plaintiff  
Attorney ID No. 25482

433 Market Street  
P.O. Box 7  
Williamsport, PA 17703  
Telephone: 570-326-6555



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THIS DOCUMENT HAS AN ARTIFICIAL WATERMARK PRINTED ON THE BACK



5.708  
110

110407311

Date: 4/19/11

Pay to the  
order of  
SHERIFF OF COLUMBIA COUNTY  
EXACTLY \*\*1,350 AND 00/100 DOLLARS

\$\*\*\*\*\*1,350.00

DRAWER: SUSQUEHANNA BANK

*Michelle A. Kelso*  
Authorized Signature

M E M O :

SHERIFF DEPOSIT LOZAK

ISSUED BY: MONETGRAM PAYMENTS SYSTEMS, INC.  
P.O. BOX 6478 MINNEAPOLIS MN 55480  
DRAWEE: THE BANK OF NEW YORK MELLON, EVERETT, MA

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