

# COLUMBIA COUNTY SHERIFF'S OFFICE

## SHERIFF'S REAL ESTATE FINAL COST SHEET

JP Morgan Chase Bank vs Karanjeet + Belvinholer Pannu,

NO. 145-17 ED NO. 1038-2009 JD

DATE/TIME OF SALE: Dec 17 0900

BID PRICE (INCLUDES COST) \$ 7516.95

POUNDAGE - 2% OF BID \$ 150.34

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

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

TOTAL AMOUNT NEEDED TO PURCHASE \$ 7667.29

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

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

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

PURCHASER(S) SIGNATURE(S): [Signature]

TOTAL DUE: \$ 7667.29

LESS DEPOSIT: \$ 1350.00

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

TOTAL DUE IN 8 DAYS \$ 6317.29

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff

Earl D. Mordan, Jr.  
Chief Deputy



## Plaintiff

JPMORGAN CHASE BANK, NATIONAL  
ASSOCIATION, S/B/M TO CHASE HOME  
FINANCE

vs.

## Defendant

KARAMJEET PANNU  
BALVINDER PANNU

### Attorney for the Plaintiff:

PHELAN HALLINAN & SCHIMIEG LLP  
ONE PENN CENTER AT SUBURAN STATION  
SUITE 1400 1617 JFK BLVD  
PHILADELPHIA, PA 19103-1814

Sheriff's Sale Date: Wednesday, December 12, 20

Writ of Execution No. : 2009CV1038

Advance Sheriff Costs: \$1,350.00

Location of the real estate: 625 MARY STREET, MIFFLINVILLE, PA 18631

## Sheriff Costs

Advertising Sale (Newspaper)	\$15.00
Advertising Sale Bills & Copies	\$17.50
Crying Sale	\$10.00
Docketing	\$15.00
Levy	\$15.00
Mailing Costs	\$66.00
Posting Handbill	\$15.00
Press Enterprise Inc.	\$1,150.98
Prothonotary, Acknowledge Deed	\$10.00
Sheriff Automation Fund	\$50.00
Sheriff's Deed	\$35.00
Solicitor Services	\$75.00
Transfer Tax Form	\$25.00
Web Posting	\$100.00
Service	\$300.00
Service Mileage	\$18.00
Distribution Form	\$25.00
Copies	\$10.00
Notary Fee	\$15.00
Tax Claim Search	\$5.00
Surcharge	\$210.00

**Total Sheriff Costs \$2,182.48**

## Municipal Costs

Sewer	\$5,106.47
Water	\$173.00

**Total Municipal Costs \$5,279.47**

## Distribution Costs

Recording Fees	\$55.00
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**Total Distribution Costs \$55.00**

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) CountyState Sheriff, TeleSoft, Inc.

**Location of the real estate:** 625 MARY STREET, MIFFLINVILLE, PA 18631

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**Grand Total:**

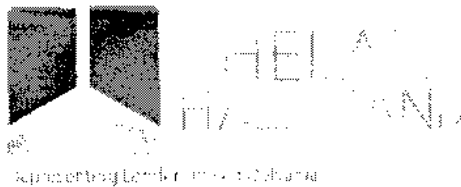
**\$7,516.95**

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

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

(c) County/Sheriff, "Release" Tax



1617 JFK Boulevard, Suite 1400  
One Penn Center Plaza  
Philadelphia, PA 19103  
215-563-7000  
Fax #: 215-568-7616  
KINYON.LANIER@fedpne.com

KINYON LANIER  
Legal Assistant,

January 22, 2013

Office of the Sheriff  
COLUMBIA County Courthouse  
PO Box 380  
W. Main Street  
Bloomsburg, PA 17815

Re: KARAMJEET PANNU  
BALVINDER S. PANNU  
625 MARY STREET, MIFFLINVILLE, PA 18631-0000  
2009-CV-1038

Dear Sir or Madam:

Please assign the bid on the above captioned property, which was knocked down to the law firm of Phelan Hallinan, LLP as "attorney-on-the-writ," to **FEDERAL NATIONAL MORTGAGE ASSOCIATION**, PO Box 650043, Dallas, TX 75265.

Enclosed are two (2) transfer tax affidavits reflecting the assignment, and a stamped self-addressed envelope for your convenience.

Thank you in advance for your cooperation in this matter.

Very truly yours,

  
KINYON LANIER  
On behalf of Phelan Hallinan, LLP

cc: JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, S/B/M CHASE HOME  
FINANCE, LLC

PHS # 207542

COMMONWEALTH OF PENNSYLVANIA  
DEPARTMENT OF REVENUE  
BUREAU OF INDIVIDUAL TAXES  
DEPT. 280603  
HARRISBURG, PA 17128-0603

# REALTY TRANSFER TAX STATEMENT OF VALUE

See Reverse for Instructions

RECORDER'S USE ONLY

State T id

Book Number

Page Number

Date Recorded

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

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

Name <b>Phelan Hallinan, LLP</b>	Telephone Number <b>Area Code 215-563-7000</b>
Street Address <b>1617 JFK Boulevard, Suite 1400 One Penn Center Plaza</b>	City State Zip Code <b>Philadelphia PA 19103</b>

## B. TRANSFER DATA

Grantor(s)/Lessor(s) <b>Timothy Chamberlain</b>	Grantee(s)/Lessee(s) <b>FEDERAL NATIONAL MORTGAGE ASSOCIATION</b>
Street Address <b>PO Box 380, W. Main Street</b>	Street Address <b>PO Box 650043</b>
City State Zip Code <b>Bloomsburg PA 17815</b>	City State Zip Code <b>Dallas TX 75265</b>

## D. REAL ESTATE LOCATION

Street Address <b>625 MARY STREET, MIFFLINVILLE, PA 18631-0000</b>	City, Township, Borough <b>TOWNSHIP OF MIFFLIN</b>
County <b>COLUMBIA</b>	School District <b>CENTRAL COLUMBIA S.D.</b>
	Tax Parcel Number <b>23-05C-091-02,000</b>

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

1. Actual Cash Consideration <b>\$7,516.95 (winning bid)</b>	2. Other Consideration <b>+ -0-</b>	3. Total Consideration <b>= \$7,516.95</b>
4. County Assessed Value <b>\$27,132.00</b>	5. Common Level Ratio Factor <b>x 3.60</b>	6. Fair Market Value <b>= \$97,675.20</b>

## F. EXEMPTION DATA

1a. Amount of Exemption Claimed <b>100%</b>	1b. Percentage of Grantor's Interest in Real Estate <b>100%</b>	1b. Percentage of Grantor's Interest in Real Estate <b>100%</b>
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### Check Appropriate Box Below for Exemption Claimed.

- ☐ Will or intestate succession \_\_\_\_\_ (Name of Decedent) Estate File Number \_\_\_\_\_
- ☐ Transfer to a Trust. (Attach complete copy of trust agreement identifying all beneficiaries.)
- ☐ Transfer from a trust. Date of transfer into the trust \_\_\_\_\_
- ☐ If trust was amended attach a copy of original and amended trust.
- ☐ Transfer between principal and agent/straw party. (Attach complete copy of agency/straw party agreement.)
- ☐ Transfer to the Commonwealth, the United States and Instrumentalities by gift, dedication, condemnation or in lieu of condemnation. (If condemnation or in lieu of condemnation, attach copy of resolution.)
- ☐ Transfer from mortgagor to a holder of a mortgage in default. (Attach copy of mortgage and note/assignment)
- ☐ Corrective confirmatory deed. (Attach complete copy of the prior deed being corrected or confirmed)
- ☐ Statutory corporate consolidation, merge, or division (Attach copy of articles)
- ☒ \*Other (Please explain exemption claimed, if other than listed above.)

Transfer to FEDERAL NATIONAL MORTGAGE ASSOCIATION is Exempt Pursuant to Sec. #91 (b)(1)(v) of the Pennsylvania Realty Transfer Tax Regulations. This is a Government Agency.

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

Signature of Correspondent or Responsible Party <b>KINYON LANIER</b>	Date <b>1/22/13</b>
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FAILURE TO COMPLETE THIS FORM PROPERLY OR ATTACH APPLICABLE DOCUMENTATION MAY RESULT IN THE RECORDER'S REFUSAL TO RECORD THE DEED.

Sheriff of Columbia County

DATE 1/23/2013

CHECK # 001267782

VENDOR SCOLU

INVOICE #	INVOICE DATE	AMOUNT	DISCOUNT	VOUCHER #	NET AMOUNT
207542 KXL [207542] 625 MARY STREET (2009-CV-1038)	1/22/2013	6,317.29	0.00	001186603	6,317.29
TOTAL		6,317.29	0.00		6,317.29

Sheriff of Columbia County

DATE 1/23/2013

CHECK # 001267782

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Sheriff of Columbia County

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<b>TOTAL</b>		6,317.29	0.00		6,317.29

Phelan Hallinan, LLP  
One Penn Center Ste 1400  
Philadelphia, PA 19103

TD Bank, NA  
3-180/360

001267782

DATE  
1/23/2013

AMOUNT  
\*\*\*\*\$6,317.29

PAY SIX THOUSAND THREE HUNDRED SEVENTEEN AND 29 / 100 Dollars

TO THE  
ORDER  
OF  
Sheriff of Columbia County  
35 W Main Street  
Bloomsburg, PA 17815

KXL [207542] 625 MARY STREET (2009-CV-1038)

*Francis S. Hallinan*  
AUTHORIZED SIGNATURE

001267782 036001808 361508666

# SHERIFF'S SALE COST SHEET

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

✓ DOCKET/RETURN	\$15.00	
SERVICE PER DEF.	\$ <u>300.00</u>	
✓ LEVY (PER PARCEL	\$15.00	
✓ MAILING COSTS	\$ <u>66.00</u>	
✓ ADVERTISING SALE BILLS & COPIES	\$17.50	
✓ ADVERTISING SALE (NEWSPAPER)	\$15.00	
MILEAGE	\$ <u>18.00</u>	
✓ POSTING HANDBILL	\$15.00	
✓ CRYING/ADJOURN SALE	\$10.00	
✓ SHERIFF'S DEED	\$35.00	
✓ TRANSFER TAX FORM	\$25.00	
DISTRIBUTION FORM	\$25.00	
COPIES	\$ <u>10.00</u>	
NOTARY	\$ <u>15.00</u>	
TOTAL *****		\$ <u>581.50</u>

✓ WEB POSTING	\$150.00	
✓ PRESS ENTERPRISE INC.	\$ <u>1150.98</u>	
✓ SOLICITOR'S SERVICES	\$75.00	
TOTAL *****		\$ <u>1375.98</u>

✓ PROTHONOTARY (NOTARY)	\$10.00	
RECORDER OF DEEDS	\$ <u>55.00</u>	
TOTAL *****		\$ <u>65.00</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	\$ <u>5106.47</u>
WATER 20	\$ <u>173.00</u>
TOTAL ***** \$ <u>5279.47</u>	

SURCHARGE FEE (DSTE)	\$ <u>216.00</u>
MISC. _____	\$ _____
_____	\$ _____
TOTAL ***** \$ <u>-0-</u>	

TOTAL COSTS (OPENING BID) \$ 7516.95



Plaintiff

**V.**

**KARAMJEET PANNU  
BALVINDER S. PANNU**

Defendant(s)

COURT OF COMMON PLEAS

CIVIL DIVISION

**NO.: 2009-CV-1038**

2012-ED-145

**COLUMBIA COUNTY**

**PHS # 207542**

**AFFIDAVIT PURSUANT TO RULE 3129.1**

**JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, S/B/M TO CHASE HOME FINANCE, LLC**, Plaintiff in the above action, by the undersigned attorney, sets forth as of the date the Praecipe for the Writ of Execution was filed, the following information concerning the real property located at **625 MARY STREET, MIFFLINVILLE, PA 18631-0000**.

- |    |   |  |
|----|---|--|
| 1. | Name and address of Owner(s) or reputed Owner(s):<br>Name   | Address (if address cannot be reasonably<br>ascertained, please so indicate)                             |
|    | <b>KARAMJEET PANNU</b>  | <b>5141 GAZELLE RIDGE WAY<br/>ANTELOPE, CA 95843-4688</b>  |
|    | <b>BALVINDER S. PANNU</b>   | <b>5141 GAZELLE RIDGE WAY<br/>ANTELOPE, CA 95843-4688</b>  |
| 2. | Name and address of Defendant(s) in the judgment:<br>Name   | Address (if address cannot be reasonably<br>ascertained, please so indicate)                             |
|    | <b>SAME AS ABOVE</b>  |  |
| 3. | Name and last known address of every judgment creditor whose judgment is a record lien on the real property to be sold:<br>Name | Address (if address cannot be<br>reasonably ascertained, please indicate)                                |
|    | <b>HARRY VIRK A/K/A HARBANS VIRK</b>  | <b>1907 GARY ROAD<br/>STEWARTSVILLE, NJ 08886-3230</b>   |
|    | <b>HARRY VIRK A/K/A HARBANS VIRK &amp; ALPHA<br/>TECHNOLOGIES, INC.<br/>C/O JAMES C. OSCHAL, ESQUIRE</b>                        | <b>ROSENN, JENKINS &amp; GREENWALD, L.L.P.<br/>15 S. FRANKLIN STREET<br/>WILKES-BARRE, PA 18711-0075</b> |
|    | <b>HARRY VIRK A/K/A HARBANS VIRK &amp; ALPHA<br/>TECHNOLOGIES, INC.<br/>C/O THOMAS J. CAMPENNI, ESQUIRE</b>                     | <b>ROSENN, JENKINS &amp; GREENWALD, L.L.P.<br/>15 S. FRANKLIN STREET<br/>WILKES-BARRE, PA 18711-0075</b> |
|    | <b>HARRY VIRK A/K/A HARBANS VIRK,<br/>PRESIDENT OF ALPHA TECHNOLOGIES, INC.</b>   | <b>78 ROUTE 173 WEST, SUITE 4<br/>HAMPTON, NJ 08827-4020</b>   |
|    | <b>THE FIRST NATIONAL BANK OF BERWICK,<br/>NOW KNOWN AS FIRST KEYSTONE NATIONAL<br/>BANK</b>                                    | <b>111 W. FRONT STREET<br/>BERWICK, PA 18603</b>   |
|    | <b>THE FIRST NATIONAL BANK OF BERWICK,<br/>NOW KNOWN AS FIRST KEYSTONE NATIONAL<br/>BANK<br/>C/O J. GERALD BAZEWCZ</b>          | <b>111 W. FRONT STREET<br/>BERWICK, PA 18603</b>   |

7  
THE FIRST NATIONAL BANK OF BERWICK,  
NOW KNOWN AS FIRST KEYSTONE NATIONAL  
BANK  
C/O ROBERT A. BULL, ESQUIRE

LAW OFFICES OF BULL, BULL & KNECHT, L.L.P.  
106 MARKET STREET  
BERWICK, PA 18603

4. Name and address of last recorded holder of every mortgage of record:  
Name \_\_\_\_\_ Address (if address cannot be reasonably ascertained, please indicate) \_\_\_\_\_  
**None.**
5. Name and address of every other person who has any record lien on the property:  
Name \_\_\_\_\_ Address (if address cannot be reasonably ascertained, please indicate) \_\_\_\_\_  
**BERWICK AREA JOINT SEWER AUTHORITY 1108 FREAS AVENUE  
BERWICK, PA 18603**  
**BERWICK AREA JOINT SEWER AUTHORITY BULL, BULL & KNECHT, L.L.P.  
C/O ANTHONY J. McDONALD, ESQUIRE 106 MARKET STREET  
BERWICK, PA 18603**
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.  
Name \_\_\_\_\_ Address (if address cannot be reasonably ascertained, please indicate) \_\_\_\_\_  
**None.**
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 (if address cannot be reasonably ascertained, please indicate) \_\_\_\_\_  
**TENANT/OCCUPANT 625 MARY STREET  
MIFFLINVILLE, PA 18631-0000**  
**DOMESTIC RELATIONS OF COLUMBIA COUNTY COLUMBIA COUNTY COURTHOUSE  
P.O. BOX 380  
BLOOMSBURG, PA 17815**  
**Commonwealth of Pennsylvania P.O. Box 2675  
Department of Welfare Harrisburg, PA 17105**  
**Internal Revenue Service Advisory 1000 Liberty Avenue Room 704  
Pittsburgh, PA 15222**  
**U.S. Department of Justice 228 Walnut Street, Suite 220  
U.S. Attorney for the Middle District of PA PO Box 11754  
Federal Building Harrisburg, PA 17108-1754**

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.A. § 4904 relating to unsworn falsification to authorities.

Date: 10/9/12

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

  
**Phelan Hallinan & Schmieg, LLP**  
John Michael Kolesnik, Esq., Id. No. 308877  
Attorney for Plaintiff

Phelan Hallinan & Schmieg, LLP  
1617 JFK Boulevard, Suite 1400  
One Penn Center Plaza  
Philadelphia, PA 19103  
215-563-7000  
Fax 215-568-7616

CHRISTINE SCHOFFLER  
Legal Assistant, 1286

Representing Lenders in  
Pennsylvania and New Jersey

Office of the Prothonotary  
Columbia County Courthouse  
35 W. Main St.  
Bloomsburg, PA 17815

No.: 2009-CV-1038  
No.:

Re: JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, S/B/M TO CHASE HOME FINANCE,  
LLC VS. KARAMJEET PANNU, and BALVINDER S. PANNU  
No.: 2009-CV-1038, No.:

**AFFIDAVIT OF SERVICE PURSUANT TO RULE 3129.1**

Dear Sir/Madam:

Enclosed please find an Affidavit of Service Pursuant to Rule 3129.1 with the necessary attachments regarding the above matter.

Thank you for your assistance in this matter. Should you have any questions, please do not hesitate to contact me.

**\*\*\*Please be advised that in the event the Plaintiff is not represented at the sale the sale is to be stayed or postponed.\*\*\***

**\*\*Property is listed for the 12/12/2012 Sheriff Sale.\*\***

**IMPORTANT NOTICE:** This property is sold at the direction of the plaintiff. It may not be sold in the absence of a representative of the plaintiff at the Sheriff's Sale. The sale must be postponed or stayed in the event that a representative of the plaintiff is not present at the sale.

Very truly yours,

Phelan Hallinan & Schmieg, LLP

By:

CHRISTINE SCHOFFLER, Legal Assistant

cc: Sheriff of COLUMBIA County

PHELAN HALLINAN & SCHMIEG, LLP  
Meredith Wooters, Esq., Id. No.307207  
1617 JFK Boulevard, Suite 1400  
One Penn Center Plaza  
Philadelphia, PA 19103  
215-563-7000

Attorney for Plaintiff

IN THE COURT OF COMMON PLEAS  
OF COLUMBIA COUNTY, PENNSYLVANIA

JPMORGAN CHASE BANK, NATIONAL  
ASSOCIATION, S/B/M TO CHASE HOME  
FINANCE, LLC  
Plaintiff,

v.

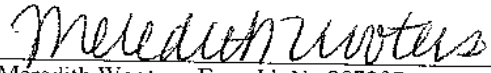
KARAMJEET PANNU  
BALVINDER S. PANNU  
Defendant(s)

: COLUMBIA COUNTY  
:  
: COURT OF COMMON PLEAS  
:  
: CIVIL DIVISION  
:  
:  
: No.: 2009-CV-1038  
No.:

AFFIDAVIT OF SERVICE PURSUANT TO RULE 3129.1

COMMONWEALTH OF PENNSYLVANIA )  
PHILADELPHIA COUNTY ) SS:

As required by Pa. R.C.P. 3129.1(a) Notice of Sale has been given to Lienholders and any known interested party in the manner required by Pa. R.C.P. 3129.2(c) on each of the persons or parties named, at that address, set forth on the Affidavit and as amended if applicable. A copy of the Certificate of Mailing (Form 3817) and/or Certified Mail Return Receipt stamped by the U.S. Postal Service is attached hereto Exhibit "A".

  
Meredith Wooters, Esq., Id. No.307207  
Attorney for Plaintiff

Date: 11/30/12

**IMPORTANT NOTICE:** This property is sold at the direction of the plaintiff. It may not be sold in the absence of a representative of the plaintiff at the Sheriff's Sale. The sale must be postponed or stayed in the event that a representative of the plaintiff is not present at the sale.

Name and  
Address of  
Sender

Phelan Hallinan & Schrieber, LLP  
1617 JFK Boulevard, Suite 1400  
Care Penn Center Plaza  
Philadelphia, PA 19103

ATLANTA, DECEMBER 7, 2012 SALE



Line	Article Number	Name of Address, Street, and Post Office Address	Package
1	****	TEVANTOCTEC PANI 615 MARY STREET MIDELTON, PA 18631-0005	\$0.45
2	****	BERWICK AREA JOINT SEWER AUTHORITY 1108 FREAS AVENUE BERWICK, PA 18603	\$0.45
3	****	BERWICK AREA JOINT SEWER AUTHORITY C/O ANTHONY J. McDONALD, ESQUIRE BULL, BULL & KNECHT, L.L.P. 106 MARKET STREET BERWICK, PA 18603	\$0.45
4	****	HARRY VIRK AKA HARBARNS VIRK 1907 GARY ROAD STEWARTSVILLE, NJ 08886-2136	\$0.45
5	****	HARRY VIRK AKA HARBARNS VIRK & ALPHA TECHNOLOGIES, INC. C/O JAMES C. CASCHAL, ESQUIRE ROSENN, JENKINS & GREENWALD, L.L.P. 15 S. FRANKLIN STREET WILKES-BARRE, PA 18711-0075	\$0.45
6	****	HARRY VIRK AKA HARBARNS VIRK & ALPHA TECHNOLOGIES, INC. C/O THOMAS J. CAMERON, ESQUIRE ROSENN, JENKINS & GREENWALD, L.L.P. 15 S. FRANKLIN STREET WILKES-BARRE, PA 18711-0075	\$0.45
7	****	HARRY VIRK AKA HARBARNS VIRK, PRESIDENT OF ALPHA TECHNOLOGIES, INC. 78 ROUTE 123 WEST SUITE 4 HAUGHTON, NJ 08827-0020	\$0.45
8	****	THE FIRST NATIONAL BANK OF BERWICK, NOW KNOWN AS FIRST KEYSTONE NATIONAL BANK 11 W. FRONT STREET BERWICK, PA 18603	\$0.45
9	****	THE FIRST NATIONAL BANK OF BERWICK, NOW KNOWN AS FIRST KEYSTONE NATIONAL BANK C/O J. GERALD KAZEWICZ 11 W. FRONT STREET BERWICK, PA 18603	\$0.45
10	****	THE FIRST NATIONAL BANK OF BERWICK, NOW KNOWN AS FIRST KEYSTONE NATIONAL BANK C/O ROBERT A. BULL, ESQUIRE LAW OFFICES OF BULL, BULL & KNECHT, L.L.P. 106 MARKET STREET BERWICK, PA 18603	\$0.45
11	****	DOMESTIC RELATIONS OF COLUMBIA COUNTY COLUMBIA COUNTY COURTHOUSE P.O. BOX 386 BLOOMSBURG, PA 17815	\$0.45
12	****	Commonwealth of Pennsylvania Department of Welfare P.O. Box 2675 Harrisburg, PA 17106	\$0.45
13	****	Internal Revenue Service Advisory 1000 Liberty Avenue Room 304 Pittsburgh, PA 15222	\$0.45
14	****	U.S. Department of Justice U.S. Attorney for the Middle District of PA Federal Building 228 Walnut Street, Suite 220 PO Box 11754 Harrisburg, PA 17108-1754	\$0.45
RE: KARAMEL ET AL V. N. GOLDBERG		Page 1 of 1	\$0.40

Total Number of  
Pieces Used by Sender

Total Number of Pieces  
Received at Post Office

Package No. Name of  
Receiving Employer

The full declaration of value is required on all domestic and international registered mail. The maximum insurance possible for the reconstruction of unregistrable documents under Express Mail Secure registered mail is \$50,000 per piece subject to a limit of \$500.00 per occurrence. The maximum indemnity payable is \$500.00 for registered mail, sent with optional insurance. See Domestic Mail Manual R500 §113 and §221 for limitations of coverage.



**Phelan Hallinan & Schmieg, LLP**  
1617 JFK Boulevard, Suite 1400  
Philadelphia, PA 19103-1814  
215-320-0007  
Fax: 215-563-7009

Sue Moran  
Legal Assistant, Ext. 1253

Representing Lenders in  
Pennsylvania and New Jersey

November 27, 2012

Office of the Sheriff  
COLUMBIA County Courthouse

Dear Sir/Madame:

Enclosed are Affidavits of Service of Notice of Sale for filing with your office. We have forwarded copies of the same to the Prothonotary.

If you have any questions regarding this matter, please do not hesitate to contact this office. Thank you for your cooperation.

Sincerely,

Sue Moran  
Enclosure

**AFFIDAVIT OF SERVICE (FNMA)**

**PLAINTIFF**

JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, S/B/M  
TO CHASE HOME FINANCE, LLC

**COLUMBIA COUNTY**

PHS # 207542

**DEFENDANT**

KARAMJEET PANNU  
BALVINDER S. PANNU

**SERVICE TEAM/ las**

COURT NO.: 2009-CV-1038

SERVE KARAMJEET PANNU AT:

5141 GAZELLE RIDGE WAY  
ANTELOPE, CA 95843-4688

**TYPE OF ACTION**

XX Notice of Sheriff's Sale

SALE DATE: December 12, 2012

**SERVED**

Served and made known to KARAMJEET PANNU, Defendant on the 11th day of November, 2012, at 1:35, o'clock P. M., at 5141 Gazelle Ridge Way, in the manner described below:

Defendant personally served. Antelope, Ca. 95843

☒ Adult family member with whom Defendant(s) reside(s).

Relationship is CO-OCCUPANT

☐ Adult in charge of Defendant's residence who refused to give name or relationship.

☐ Manager/Clerk of place of lodging in which Defendant(s) reside(s).

☐ Agent or person in charge of Defendant's office or usual place of business.

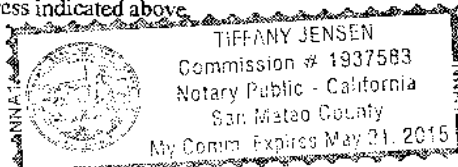
☐ an officer of said Defendant's company.

☐ Other: \_\_\_\_\_

Description: Age 20-25 Height 5'9" Weight 180 Race East Indian Sex M Other Black hair, brown eyes

I, Byron Doneza, a competent adult, being duly sworn according to law, depose and state that I personally handed a true and correct copy of the Notice of Sheriff's Sale in the manner as set forth herein, issued in the captioned case on the date and at the address indicated above.

Sworn to and subscribed  
before me this 15th day  
of Nov., 2012



Byron Doneza

Notary: Tiffany Jensen

By: NOT SERVED

On the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, at \_\_\_\_\_ o'clock \_\_\_\_\_ M., I, \_\_\_\_\_, a competent adult hereby state that Defendant **NOT FOUND** because:

☐ Vacant ☐ Does Not Exist ☐ Moved ☐ Does Not Reside (Not Vacant)

☐ No Answer on \_\_\_\_\_ at \_\_\_\_\_; \_\_\_\_\_ at \_\_\_\_\_

☐ Service Refused

Other: \_\_\_\_\_

Sworn to and subscribed  
before me this \_\_\_\_\_ day  
of \_\_\_\_\_, 20\_\_\_\_

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

Notary:

**ATTORNEY FOR PLAINTIFF**

Lawrence T. Phelan, Esq., Id. No. 32227  
Francis S. Hallinan, Esq., Id. No. 62695  
Daniel G. Schmieg, Esq., Id. No. 62205  
Michele M. Bradford, Esq., Id. No. 69849  
Judith T. Romano, Esq., Id. No. 58745  
Jenine R. Davey, Esq., Id. No. 87077  
Lauren R. Tabas, Esq., Id. No. 93337  
Jay B. Jones, Esq., Id. No. 86657  
Andrew L. Spivack, Esq., Id. No. 84439  
Chrisovalante P. Fliakos, Esq., Id. No. 94620  
Courtenay R. Dunn, Esq., Id. No. 206779  
Allison F. Wells, Esq., Id. No. 309519  
Melissa J. Cantwell, Esq., Id. No. 308912  
Mario J. Hanyon, Esq., Id. No. 203993  
Andrew J. Marley, Esq., Id. No. 312314  
Robert W. Cusick, Esq., Id. No. 80193  
John M. Kolesnik, Esq., Id. No. 308877  
Matthew G. Brushwood, Esq., Id. No. 310592  
Zachary J. Jones, Esq., Id. No. 310721  
Justin F. Kobeski, Esq., Id. No. 200392  
One Penn Center at Suburban Station

**AFFIDAVIT OF SERVICE (FNMA)**

**PLAINTIFF**  
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, S/B/M  
TO CHASE HOME FINANCE, LLC

**COLUMBIA COUNTY**

PHS # 207542

**DEFENDANT**  
KARAMJEET PANNU  
BALVINDER S. PANNU

**SERVICE TEAM/ las**  
COURT NO.: 2009-CV-1038

**SERVE BALVINDER S. PANNU AT:**  
5141 GAZELLE RIDGE WAY  
ANTELOPE, CA 95843-4688

**TYPE OF ACTION**  
XX Notice of Sheriff's Sale  
SALE DATE: December 12, 2012

**SERVED**

Served and made known to BALVINDER S. PANNU, Defendant on the 11<sup>th</sup> day of November, 20 12 at 1:35 o'clock P. M., at 5141 Gazelle Ridge Way, in the manner described below:

Defendant personally served. Antelope, Ca. 95843

☒ Adult family member with whom Defendant(s) reside(s).

Relationship is CO-occupant

\_\_\_ Adult in charge of Defendant's residence who refused to give name or relationship.

\_\_\_ Manager/Clerk of place of lodging in which Defendant(s) reside(s).

\_\_\_ Agent or person in charge of Defendant's office or usual place of business.

\_\_\_ an officer of said Defendant's company.

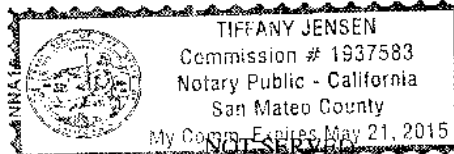
Other: \_\_\_\_\_

Description: Age 20-25 Height 5'9" Weight 180 Race East Indian Sex M Other Black hair, brown eyes

I, Byron Donega, a competent adult, being duly sworn according to law, depose and state that I personally handed a true and correct copy of the Notice of Sheriff's Sale in the manner as set forth herein, issued in the captioned case on the date and at the address indicated above.

Sworn to and subscribed  
before me this 12<sup>th</sup> day  
of Nov, 2012

Notary: [Signature] By: \_\_\_\_\_



Byron Donega

On the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, at \_\_\_\_\_ o'clock \_\_\_\_\_ M., I, \_\_\_\_\_, a competent adult hereby state that Defendant **NOT FOUND** because:

\_\_\_ Vacant \_\_\_ Does Not Exist \_\_\_ Moved \_\_\_ Does Not Reside (Not Vacant)

\_\_\_ No Answer on \_\_\_\_\_ at \_\_\_\_\_; \_\_\_\_\_ at \_\_\_\_\_

\_\_\_ Service Refused

Other: \_\_\_\_\_

Sworn to and subscribed  
before me this \_\_\_\_\_ day  
of \_\_\_\_\_, 20\_\_\_\_ By: \_\_\_\_\_

Notary:

**ATTORNEY FOR PLAINTIFF**

Lawrence T. Phelan, Esq., Id. No. 32227  
Francis S. Hallinan, Esq., Id. No. 62695  
Daniel G. Schmieg, Esq., Id. No. 62205  
Michele M. Bradford, Esq., Id. No. 69849  
Judith T. Romano, Esq., Id. No. 58745  
Jenine R. Davey, Esq., Id. No. 87077  
Lauren R. Tabas, Esq., Id. No. 93337  
Jay B. Jones, Esq., Id. No. 86657  
Andrew L. Spivack, Esq., Id. No. 84439  
Chrisovalante P. Fliakos, Esq., Id. No. 94620  
Courtenay R. Dunn, Esq., Id. No. 206779  
Allison F. Wells, Esq., Id. No. 309519  
Melissa J. Cantwell, Esq., Id. No. 308912  
Mario I. Hanyon, Esq., Id. No. 203993  
Andrew J. Marley, Esq., Id. No. 312314  
Robert W. Cusick, Esq., Id. No. 80193  
John M. Kolesnik, Esq., Id. No. 308877  
Matthew G. Brushwood, Esq., Id. No. 310592  
Zachary J. Jones, Esq., Id. No. 310721  
Justin F. Kobeski, Esq., Id. No. 200392  
One Penn Center at Suburban Station



# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff

Earl D. Mordan, Jr.  
Chief Deputy

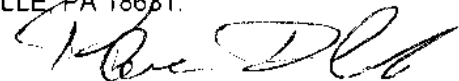


JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, S/B/M TO CHASE HOME  
FINANCE  
vs.  
KARAMJEET PANNU (et al.)

Case Number  
2009CV1038

## SHERIFF'S RETURN OF SERVICE

11/07/2012 09:45 AM - DEPUTY PAUL D'ANGELO, BEING DULY SWORN ACCORDING TO LAW, STATES  
SERVICE WAS PERFORMED BY POSTING A TRUE COPY OF THE REQUESTED HANDBILL UPON  
THE REAL ESTATE LOCATED AT 625 MARY STREET, MIFFLINVILLE, PA 18631.

  
PAUL D'ANGELO, DEPUTY

SO ANSWERS,

  
TIMOTHY T. CHAMBERLAIN, SHERIFF

November 07, 2012

### COMMONWEALTH OF PENNSYLVANIA

Notarial Seal

Sarah Jane Klingaman, Notary Public  
Town of Bloomsburg, Columbia County  
My Commission Expires Oct. 4, 2016

### NOTARY

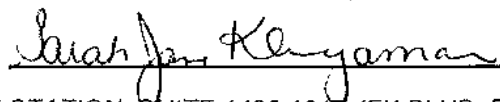
Affirmed and subscribed to before me this

7TH

day of

NOVEMBER

2012



LAN HALLINAN & SCHIMIEG LLP, ONE PENN CENTER AT SUBURAN STATION, SUITE 1400 1617 JFK BLVD, PHILADEL

Columbia County, PA 17815

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff



Earl D. Mordan, Jr.  
Chief Deputy

JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, S/B/M TO CHASE HOME  
FINANCE  
vs.  
KARAMJEET PANNU (et al.)

Case Number  
2009CV1038

## SERVICE COVER SHEET

### Service Details:

Category:	Real Estate Sale - Posting - Sale Bill		Zone:	
Manner:	< Not Specified >	Expires:	11/16/2012	Warrant:
Notes:	SHERIFF'S SALE BILL			

### Serve To:

Name:	(POSTING)
Primary Address:	625 MARY STREET MIFFLINVILLE, PA 18631
Phone:	DOB:
Alternate Address:	
Phone:	

### Final Service:

Served:	Personally · Adult In Charge · Posted · Other		
Adult In Charge:	POSTED		
Relation:			
Date:	11-07-12	Time:	0945
Deputy:	DANELO	Mileage:	

### Attorney / Originator:

Name:	PHELAN HALLINAN & SCHIMIEG LLP	Phone:	215-563-7000
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### Service Attempts:

Date:						
Time:						
Mileage:						
Deputy:						

### Service Attempt Notes:

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

(POSTING)

2009CV1038

625 MARY STREET, MIFFLINVILLE, PA 18631

EXP: 11/16/2012

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

REAL ESTATE TAX CERTIFICATION

Date: 10/31/2012

Fee: \$5.00

Cert. NO: 13163

PANNU BALVINDER S & KARAMJEET  
625 MARY STREET  
NESCOPECK PA 18635

District: MIFFLIN TWP  
Deed: 20051 -4140  
Location: 625 MARY ST  
Parcel Id:23 -05C-091-02,000

Assessment: 27,132  
Balances as of 10/31/2012

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

By: Columbia County Sheriff

Per: Tim Chamberlain

# 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

2012 - REAL ESTATE

As of Date: 10/31/2012 09:51:40 AM

Owner: PANKU BALVINDER S & KARAMJEET

Municipality: MIFFLIN TWP

Parcel #: 23 -05C-091-02,000

625 MARY STREET

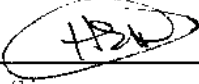
Property Desc:

MIFFLINVILLE PA 18631

Bill #		Discount:		Face:		Penalty:	
		Amount	Due Date	Amount	Due Date	Amount	Due Date
024086	G	\$190.01	04/30/2012	\$193.89	06/30/2012	\$213.28	08/31/2012
		Discount Payment		05/04/2012		\$190.01	
024086	S	\$35.76	04/30/2012	\$36.49	06/30/2012	\$40.14	08/31/2012
		Discount Payment		05/04/2012		\$35.76	
024086	R	\$124.97	04/30/2012	\$127.52	06/30/2012	\$133.90	08/31/2012
		Discount Payment		05/04/2012		\$124.97	

Total Paid To Date:

\$350.74

  
Signature

10/31/12  
Date

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.

# Mifflin Township Water Authority

P.O. Box 487  
Mifflinville, PA 18631

October 17, 2012

Timothy T. Chamberlain  
Sheriff of Columbia County  
Court House  
P O Box 380  
36 West Main St.  
Bloomsburg, PA 17815

Re: Sheriff Sale, Number 2009-CV-1038  
2012-ED-145  
625 Mary Street, Mifflinville, PA  
J P Morgan Chase Bank vs. K. Pannu & Balvinder Pannu

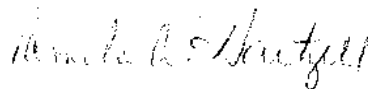
Dear Mr. Chamberlain:

Please be advised that Karamjeet Pannu & Balvinder S. Pannu owe Mifflin Township Water Authority \$173 for water usage at the above captioned property.

I am enclosing a bill for your payment convenience.

If you have any questions concerning this matter, please feel free to call me at 570-752-5498.

Sincerely,



Pamela A. Hartzell  
Treasurer

Enclosure

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff

Earl D. Mordan, Jr.  
Chief Deputy



JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, S/B/M TO CHASE HOME  
FINANCE  
vs.  
KARAMJEET PANNU (et al.)

Case Number  
2009CV1038

## SERVICE COVER SHEET

### Service Details:

Category:	Real Estate Sale - Sale Notice		Zone:	
Manner:	< Not Specified >	Expires:	11/16/2012	Warrant:
Notes:	PLAINTIFF NOTICE OF SHERIFF'S SALE AND DEBTOR'S RIGHTS			

### Serve To:

Name:	MIFFLIN TWP WATER AUTHORITY
Primary Address:	PO BOX 487 MIFFLINVILLE, PA 18631
Phone:	DOB:
Alternate Address:	SERVED AT COURT'S GUN SHOP
Phone:	

### Final Service:

Served:	Personally · Adult In Charge · Posted · Other		
Adult In Charge:	RANDY COPE		
Relation:	PERSON IN CHARGE		
Date:	10/17/12	Time:	1000
Deputy:	DANCELO	Mileage:	

### Attorney / Originator:

Name:	PHELAN HALLINAN & SCHIMIEG LLP	Phone:	215-563-7000
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### Service Attempts:

Date:					
Time:					
Mileage:					
Deputy:					

### Service Attempt Notes:

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

MIFFLIN TWP WATER AUTH

2009CV1038

PO BOX 487, MIFFLINVILLE, PA 18631

EXP: 11/16/2012

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff



Earl D. Mordan, Jr.  
Chief Deputy

JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, S/B/M TO CHASE HOME  
FINANCE  
vs.  
KARAMJEET PANNU (et al.)

Case Number  
2009CV1038

## SERVICE COVER SHEET

### Service Details:

Category: Real Estate Sale - Sale Notice

Manner: < Not Specified >

Expires: 11/16/2012

Zone:

Warrant:

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

### Serve To:

Name: BERWICK SEWER AUTHORITY

Primary Address: 1108 FREAS AVE  
BERWICK, PA 18603

Phone: DOB:

Alternate Address:

Phone:

### Final Service:

Served: Personally · Adult In Charge · Posted · Other

Adult In Charge: KELLI GREER

Relation: CLERK

Date: 10/17/12 Time: 0945

Deputy: DANLELO Mileage:

### Attorney / Originator:

Name: PHELAN HALLINAN & SCHIMIEG LLP

Phone: 215-563-7000

### Service Attempts:

Date:						
Time:						
Mileage:						
Deputy:						

### Service Attempt Notes:

- 
- 
- 
- 
- 
- 

BERWICK SEWER AUTHORITY

2009CV1038

1108 FREAS AVE, BERWICK, PA 18603

EXP: 11/16/2012

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff



Earl D. Mordan, Jr.  
Chief Deputy

JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, S/B/M TO CHASE HOME  
FINANCE  
vs.  
KARAMJEET PANNU (et al.)

Case Number  
2009CV1038

## SERVICE COVER SHEET

### Service Details:

<b>Category:</b>	Real Estate Sale - Sale Notice	<b>Zone:</b>	
<b>Manner:</b>	< Not Specified >	<b>Expires:</b>	11/16/2012
<b>Notes:</b>	PLAINTIFF NOTICE OF SHERIFF'S SALE AND DEBTOR'S RIGHTS		

### Serve To:

<b>Name:</b>	FIRST NATIONAL BANK OF BERWICK
<b>Primary Address:</b>	111 WEST FRONT STREET BERWICK, PA 18603
<b>Phone:</b>	DOB:
<b>Alternate Address:</b>	
<b>Phone:</b>	

### Final Service:

<b>Served:</b>	Personally · Adult In Charge · Posted · Other		
<b>Adult In Charge:</b>	TINA GRAY		
<b>Relation:</b>	VP		
<b>Date:</b>	10/17/12	<b>Time:</b>	0935
<b>Deputy:</b>	DANCELO	<b>Mileage:</b>	

### Attorney / Originator:

<b>Name:</b> PHELAN HALLINAN & SCHIMIEG LLP	<b>Phone:</b> 215-563-7000
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### Service Attempts:

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

### Service Attempt Notes:

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

FIRST NATIONAL BANK OF

2009CV1038

111 WEST FRONT STREET, BERWICK, PA 18603

EXP: 11/16/2012



# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff

Earl D. Mordan, Jr.  
Chief Deputy



JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, S/B/M TO CHASE HOME  
FINANCE  
vs.  
KARAMJEET PANNU (et al.)

Case Number  
2009CV1038

## SERVICE COVER SHEET

### Service Details:

<b>Category:</b>	Real Estate Sale - Sale Notice	<b>Zone:</b>	
<b>Manner:</b>	< Not Specified >	<b>Expires:</b>	11/16/2012
<b>Notes:</b>	PLAINTIFF NOTICE OF SHERIFF'S SALE AND DEBTOR'S RIGHTS		

### Serve To:

<b>Name:</b>	FIRST NATIONAL BANK OF BERWICK
<b>Primary Address:</b>	C/O ROBERT BULL, ESQ. 106 MARKET STREET BERWICK, PA 18603
<b>Phone:</b>	<b>DOB:</b>
<b>Alternate Address:</b>	
<b>Phone:</b>	

### Final Service:

<b>Served:</b>	Personally · Adult In Charge · Posted · Other
<b>Adult In Charge:</b>	SALLI NASATKA
<b>Relation:</b>	SECRETARY
<b>Date:</b>	10/17/12
<b>Time:</b>	0930
<b>Deputy:</b>	DANIELLO
<b>Mileage:</b>	

### Attorney / Originator:

<b>Name:</b> PHELAN HALLINAN & SCHIMIEG LLP	<b>Phone:</b> 215-563-7000
---	----------------------------

### Service Attempts:

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

### Service Attempt Notes:

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

FIRST NATIONAL BANK OF 2009CV1038 C/O ROBERT BULL, ESQ., 106 MARKET STREET, BERWICK EXP: 11/16/2012

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff

Earl D. Mordan, Jr.  
Chief Deputy



JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, S/B/M TO CHASE HOME  
FINANCE  
vs.  
KARAMJEET PANNU (et al.)

Case Number  
2009CV1038

## SERVICE COVER SHEET

### Service Details:

Category: Real Estate Sale - Sale Notice

Manner: < Not Specified >

Expires: 11/16/2012

Zone:

Warrant:

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

### Serve To:

Name: OCCUPANT

Primary Address: 625 MARY STREET  
MIFFLINVILLE, PA 18631

Phone: DOB:

Alternate Address:

Phone:

### Final Service:

Served: Personally · Adult In Charge · Posted · Other

Adult In Charge:

VACANT / POSTED

Relation:

Date:

10/17/12

Time:

0910

Deputy:

DANIEL

Mileage:

### Attorney / Originator:

Name: PHELAN HALLINAN & SCHIMIEG LLP

Phone: 215-563-7000

### Service Attempts:

Date:

Time:

Mileage:

Deputy:

### Service Attempt Notes:

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

OCCUPANT

2009CV1038

625 MARY STREET, MIFFLINVILLE, PA 18631

EXP: 11/16/2012

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff

Earl D. Mordan, Jr.  
Chief Deputy



JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, S/B/M TO CHASE HOME  
FINANCE  
vs.  
KARAMJEET PANNU (et al.)

Case Number  
2009CV1038

## SERVICE COVER SHEET

### Service Details:

Category: Real Estate Sale - Sale Notice

Zone:

Manner: < Not Specified >

Expires: 11/16/2012

Warrant:

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

### Serve To:

Name: Central Columbia SD

Primary Address: 4777 Old Berwick Road  
Bloomsburg, PA 17815

Phone: 570-784-2850

DOB:

Alternate Address:

Phone:

### Final Service:

Served: Personally · Adult In Charge · Posted · Other

Adult In Charge:

GLENYSE WOLINSKY

Relation:

ADMIN ASSYST

Date:

10/17/12

Time:

1410

Deputy:

DANIELLO

Mileage:

### Attorney / Originator:

Name: PHELAN HALLINAN & SCHIMIEG LLP

Phone: 215-563-7000

### Service Attempts:

Date:

Time:

Mileage:

Deputy:

### Service Attempt Notes:

1.

2.

3.

4.

5.

6.

CENTRAL COLUMBIA SD

2009CV1038

4777 OLD BERWICK ROAD, BLOOMSBURG, PA 17815 EXP: 11/16/2012



October 17, 2012

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

**JP MORGAN CHASE BANK, NATIONAL ASSOCIATION, S/B/M TO  
CHASE HOME FINANCE, LLC**

VS.

**KARAMJEET PANNU  
BALVINDER S. PANNU**

**NO: 2009-CV-1038  
NO: 2012-ED-145**

Dear Timothy:

The amount due on the sewer account #702330 for the property located at 625 Mary Street Mifflinville through December 31, 2012 is \$5106.47. This amount includes fees to satisfy a lien on the property.

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

Sincerely,

A handwritten signature in black ink, appearing to read "Kelly Johnson", is written over the typed name.

Kelly Johnson  
Authority Clerk

*Hearing Impaired 711*

*"BAJSA is an Equal Opportunity Provider and Employer"*

1108 Freas Avenue • Berwick, Pennsylvania 18603

Phone: (570) 752-8477 • Fax: (570) 752-8479

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff



Earl D. Mordan, Jr.  
Chief Deputy

JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, S/B/M TO CHASE HOME  
FINANCE  
vs.  
KARAMJEET PANNU (et al.)

Case Number  
2009CV1038

## SERVICE COVER SHEET

### Service Details:

Category: Real Estate Sale - Sale Notice

Zone:

Manner: < Not Specified >

Expires: 11/16/2012

Warrant:

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

### Serve To:

Name: Domestic Relations Office of Columbia Co

Primary Address: 11 WEST MAIN STREET

2ND FLOOR  
Bloomsburg, PA 17815

Phone: DOB:

Alternate  
Address:

Phone:

### Final Service:

Served: Personally Adult In Charge Posted Other

Adult In Charge: Maureen Cole

Relation: Clerk

Date: 10/17/12

Time: 09:35

Deputy: #2

Mileage:

### Attorney / Originator:

Name: PHELAN HALLINAN & SCHIMIEG LLP

Phone: 215-563-7000

### Service Attempts:

Date:					
Time:					
Mileage:					
Deputy:					

### Service Attempt Notes:

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

DOMESTIC RELATIONS OF

2009CV1038

11 WEST MAIN STREET, 2ND FLOOR, BLOOMSBURG, PA EXP: 11/16/2012

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff



Earl D. Mordan, Jr.  
Chief Deputy

JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, S/B/M TO CHASE HOME  
FINANCE  
vs.  
KARAMJEET PANNU (et al.)

Case Number  
2009CV1038

## SERVICE COVER SHEET

### Service Details:

Category: Real Estate Sale - Sale Notice

Manner: < Not Specified >

Expires: 11/16/2012

Zone:

Warrant:

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

### Serve To:

Name: Columbia County Tax Office

Primary Address: PO Box 380  
Bloomsburg, PA 17815

Phone: 570-389-5649

DOB:

Alternate Address:

Phone:

### Final Service:

Served: Personally Adult In Charge Posted Other

Adult In Charge: Heather Hxatt

Relation: Clerk

Date: 10/17/12

Time: 09:38

Deputy: #2

Mileage:

### Attorney / Originator:

Name: PHELAN HALLINAN & SCHIMIEG LLP

Phone: 215-563-7000

### Service Attempts:

Date:					
Time:					
Mileage:					
Deputy:					

### Service Attempt Notes:

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

COLUMBIA COUNTY TAX C

2009CV1038

PO BOX 380, BLOOMSBURG, PA 17815

EXP: 11/16/2012

Document Receipt

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Trans # 39491 Carrier / service: POST 2PM 10/16/2012

Ship to: 39491

KARAMJEET PANNUE

5141 GAZELLE RIDGE WAY

Tracking #: 9171924291001000017660

Doc Ref #: 145ED2012

ANTELOPE CA 95843

Document Receipt

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Trans # 39492 Carrier / service: POST 2PM 10/16/2012

Ship to: 39492

BALVINDER PANNU

5141 GAZELLE RIDGE WAY

Tracking #: 9171924291001000017677

Doc Ref #: 145ED2012

ANTELOPE CA 95843



Document Receipt

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Trans # 39493 Carrier / service: POST 2PM 10/16/2012

Ship to: 39493

HARRY VIRK

1907 GARY ROAD

Tracking #: 9171924291001000017684

Doc Ref #: 145ED2012

STEWARTSVILLE NJ 08886

Document Receipt

---

Trans # 39494 Carrier / service: POST 2PM 10/16/2012

Ship to: 39494

HARRY VIRK

C/O ROSENN, JENKINS & GREENWALD  
15 S FRANKLIN STREET

Tracking #: 9171924291001000017691

Doc Ref #: 145ED2012

WILKES-BARRE PA 18711

Document Receipt

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Trans # 39497 Carrier / service: POST 2PM 10/16/2012

Ship to: 39497

COMMONWEALTH OF PA

PO BOX 2675

Tracking #: 9171924291001000017714

Doc Ref #: 145ED2012

HARRISBURG PA 17105

Document Receipt

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Trans # 39499 Carrier / service: POST 2PM 10/16/2012

Ship to: 39499

US DEPT OF JUSTICE

ATTY FOR MIDDLE DISTRICT

PO BOX 11754

Tracking #: 9171924291001000017738

Doc Ref #: 145ED2012

HARRISBURG PA 17108

Document Receipt

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Trans # 39498 Carrier / service: POST 2PM 10/16/2012

Ship to: 39498

INTERNAL REVENUE SERVICE

1000 LIBERTY AVE ROOM 704

Tracking #: 9171924291001000017721

Doc Ref #: 145ED2012

PITTSBURGH PA 15222

Document Receipt

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Trans # 39500 Carrier / service: POST 2PM 10/16/2012

Ship to: SBA

U.S. Small Business Administration

PHILADELPHIA DISTRICT  
OFFICE

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

Tracking #: 9171924291001000017745

Doc Ref #: 145ED2012

KING OR PA 19406  
PRUSSIA

Document Receipt

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Trans # 39501 Carrier / service: POST 2PM 10/16/2012

Ship to: FAIR

OFFICE OF F.A.I.R.

DEPARTMENT OF PUBLIC WELFARE  
PO BOX 8016

Tracking #: 9171924291001000017752

Doc Ref #: 145ED2012

HARRISBURG PA 17105

Document Receipt

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Trans # 39502 Carrier / service: POST 2PM 10/16/2012

Ship to: COP

COMMONWEALTH OF PENNSYLVANIA DEPT OF REV SHERIFF SALE

DEPT OF REV SHERIFF SALE Tracking #: 9171924291001000017769

DEPARTMENT 281230

Doc Ref #: 145ED2012

HARRISBURG PA 17128



Document Receipt

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Trans # 39503 Carrier / service: POST 2PM 10/16/2012

Ship to: IRS

INTERNAL REVENUE SERVICE

WILLIAM GREEN FEDERAL BUILDING  
600 ARCH STREET ROOM 3259

Tracking #: 9171924291001000017776

Doc Ref #: 145ED2012

PHILADELPHIA PA 19106

# REAL ESTATE OUTLINE

ED # 145-12

DATE RECEIVED 10-16-12  
DOCKET AND INDEX 10-16-12

## CHECK FOR PROPER INFO.

WRIT OF EXECUTION	<input checked="" type="checkbox"/>	
COPY OF DESCRIPTION	<input checked="" type="checkbox"/>	
WHEREABOUTS OF LKA	<input checked="" type="checkbox"/>	
NON-MILITARY AFFIDAVIT	<input checked="" type="checkbox"/>	
NOTICES OF SHERIFF SALE	<input checked="" type="checkbox"/>	
WAIVER OF WATCHMAN	<input checked="" type="checkbox"/>	
AFFIDAVIT OF LIENS LIST	<input checked="" type="checkbox"/>	
CHECK FOR \$1,350.00 OR _____	<input checked="" type="checkbox"/>	CK# <u>1251323</u>

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

SALE DATE	<u>Dec 12, 12</u>	TIME <u>0900</u>
POSTING DATE	<u>Dec. 7, 12</u>	
ADV. DATES FOR NEWSPAPER	1 <sup>ST</sup> WEEK <u>Dec 01</u>	
	2 <sup>ND</sup> WEEK <u>08</u>	
	3 <sup>RD</sup> WEEK <u>Dec 5, 12</u>	

# SHERIFF'S SALE

By Virtue of a Writ of Execution (Mortgage Foreclosure)  
No. 2009CV1038

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, DECEMBER 12, 2012**  
**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 or parcel of land situate in the Township of Mifflin, County of Columbia and State of Pennsylvania, bounded and described as follows, to-wit:

BEGINNING at a point on the East side of Mary Street, said point being at an iron pin corner on the division line between Out Lot No. 114 and Out Lot No. 111; thence along Mary Street, North 23 degrees 45 minutes West 96 feet to an iron pin corner in line of Leiby, now or late; thence along land of Leiby, now or late, North 66 degrees 15 minutes East a distance of 175 feet to an iron pin corner in line of other land now or late of W. Royce Crop and Hester I. Crop, his wife; thence along other land now or late of W. Royce Crop and Hester I. Crop, South 23 degrees 45 minutes East, a distance of 96 feet to the division line between Out Lot No. 111 and Out Lot No. 114; thence along said division line of Out Lots South 66 degrees 15 minutes West, a distance of 175 feet to an iron pin on Mary Street, the place of beginning.

TITLE TO SAID PREMISES IS VESTED IN Balvinder S. Pannu and Karamjeet Pannu, h/w, by deed from Wilbur R. Gunther and Susan E. Gunther, h/w, dated 12/15/2005, recorded 12/30/2005 in Instrument Number 200514140.

Premises being: 625 MARY STREET, MIFFLINVILLE, PA 18631-0000

Tax Parcel #23-05C-091-02,000

PROPERTY ADDRESS: 625 MARY STREET, MIFFLINVILLE, PA 18631

UPI / TAX PARCEL NUMBER: 23-05C-091-02

Seized and taken into execution to be sold as the property of KARAMJEET PANNU, BALVINDER PANNU in suit of JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, S/B/M TO CHASE HOME FINANCE.

---

**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:  
PHELAN HALLINAN & SCHIMIEG LLP  
PHILADELPHIA, PA 215-563-7000

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

**WRIT OF EXECUTION - (MORTGAGE FORECLOSURE)**

**Pa.R.C.P. 3180-3183 and Rule 3257**

JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, S/B/M  
TO CHASE HOME FINANCE, LLC

**COURT OF COMMON PLEAS**

**CIVIL DIVISION**

**NO.: 2009-CV-1038**

**2012-ED-145**

**COLUMBIA COUNTY**

vs.

KARAMJEET PANNU  
BALVINDER S. PANNU  
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 property (specifically described property below):

PREMISES: 625 MARY STREET, MIFFLINVILLE, PA 18631-0000  
(See Legal Description attached)

Amount Due

\$148,860.10

Interest from 10/28/2010 to Date of Sale

\$\_\_\_\_\_ and costs.

@ \$24.47 per diem

Dated

October 16, 2012  
(SEAL)

PHS # 207542

Tami B. Kline  
(Clerk) Office of the Prothonotary Support, Common Pleas Court  
of Columbia County, Penna.

**Prothonotary & Clerk of Sev. Courts**  
**My Com. Ex. 1st Monday in 2016**

### LEGAL DESCRIPTION

ALL THAT CERTAIN piece or parcel of land situate in the Township of Mifflin, County of Columbia and State of Pennsylvania, bounded and described as follows, to-wit:

BEGINNING at a point on the East side of Mary Street, said point being at an iron pin corner on the division line between Out Lot No. 114 and Out Lot No. 111; thence along Mary Street, North 23 degrees 45 minutes West 96 feet to an iron pin corner in line of Leiby, now or late; thence along land of Leiby, now or late, North 66 degrees 15 minutes East a distance of 175 feet to an iron pin corner in line of other land now or late of W. Royce Crop and Hester I. Crop, his wife; thence along other land now or late of W. Royce Crop and Hester I. Crop, South 23 degrees 45 minutes East, a distance of 96 feet to the division line between Out Lot No. 111 and Out Lot No. 114; thence along said division line of Out Lots South 66 degrees 15 minutes West, a distance of 175 feet to an iron pin on Mary Street, the place of beginning.

TITLE TO SAID PREMISES VESTED IN Balvinder S. Pannu and Karamjeet Pannu, h/w. by Deed from Wilbur R. Gunther and Susan E. Gunther, h/w, dated 12/15/2005, recorded 12/30/2005 in Instrument Number 200514140.

Premises being: 625 MARY STREET, MIFFLINVILLE, PA 18631-0000

Tax Parcel # 23-05C-091-02,000

PHILAN HALLINAN & SCHMIEG, LLP  
John Michael Kolesnik, Esq., Id. No.308877  
1617 JFK Boulevard, Suite 1400  
One Penn Center Plaza  
Philadelphia, PA 19103  
215-563-7000

Attorneys for Plaintiff

**JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, S/B/M  
TO CHASE HOME FINANCE, LLC**  
Plaintiff

v.

**KARAMJEET PANNU  
BALVINDER S. PANNU**  
Defendant(s)

: **COURT OF COMMON PLEAS**  
:  
: **CIVIL DIVISION**  
:  
: **NO.: 2009-CV-1038**  
:  
: **2012-ED-145**  
: **COLUMBIA COUNTY**  
:

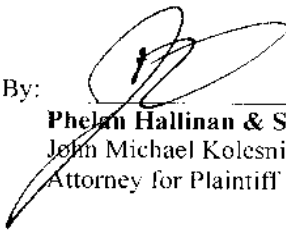
**CERTIFICATION**

The undersigned attorney hereby states that he/she is the attorney for the Plaintiff in the above captioned matter and that the premises are not subject to the provisions of Act 91 because:

- ( ) the mortgage is an FHA Mortgage
- ( ) the premises is non-owner occupied
- ( ) the premises is vacant
- (X) Act 91 procedures have been fulfilled
- ( ) Act 91 is Not Applicable pursuant to Pa Bulletin, Doc No 11-1197, 41 Pa.B. 3943

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

By:

  
**Phelan Hallinan & Schmieg, LLP**  
John Michael Kolesnik, Esq., Id. No.308877  
Attorney for Plaintiff

# **To the Sheriff of COLUMBIA County**

## **Attention: Real Estate Department**

Please be advised that we will be serving the Notice of Sale on defendant(s) KARAMJEET PANNU and BALVINDER S. PANNU via process server for this action. I remain available should you wish to discuss this matter further.

Thank You

Alain R. Kender  
Foreclosure Manager  
Phelan Hallinan & Schmieg, LLP  
1617 JFK Boulevard, Suite 1400  
One Penn Center Plaza  
Philadelphia, PA 19103  
Automated Attendant: (215) 320-0007 ext. 1216  
Operator Assisted: (215) 563-7000 ext. 1216  
Fax: 215-568-7616

PHELAN HALLINAN & SCHMIEG, LLP  
John Michael Kolesnik, Esq., Id. No.308877  
1617 JFK Boulevard, Suite 1400  
One Penn Center Plaza  
Philadelphia, PA 19103  
215-563-7000

Attorney for Plaintiff

**JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, S/B/M** : **COLUMBIA COUNTY**  
**TO CHASE HOME FINANCE, LLC** :  
: **COURT OF COMMON PLEAS**  
: **CIVIL DIVISION**  
: **NO.: 2009-CV-1038**  
: **2012-ED-145**

vs.

**KARAMJEET PANNU**  
**BALVINDER S. PANNU**

**VERIFICATION OF NON-MILITARY SERVICE**

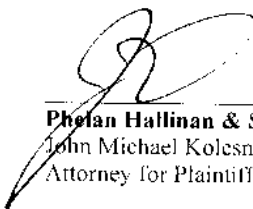
The undersigned attorney hereby verifies that he/she is attorney for the Plaintiff in the above-captioned matter, and that on information and belief, he has knowledge of the following facts, to wit:

(a) that the defendant(s) is/are not in the Military or Naval Service of the United States or its Allies, or otherwise within the provisions of the Servicemembers Civil Relief Act of Congress of 1940, as amended.

(b) that defendant KARAMJEET PANNU is over 18 years of age and the defendant's last known address is 5141 GAZELLE RIDGE WAY, ANTELOPE, CA 95843-4688.

(c) that defendant BALVINDER S. PANNU is over 18 years of age and the defendant's last known address is 5141 GAZELLE RIDGE WAY, ANTELOPE, CA 95843-4688.

This statement is made subject to the penalties of 18 Pa. C.S.A § 4904 relating to unsworn falsification to authorities.

  
\_\_\_\_\_  
**Phelan Hallinan & Schmieg, LLP**  
John Michael Kolesnik, Esq., Id. No.308877  
Attorney for Plaintiff



PHELAN HALLINAN & SCHMIEG, LLP  
John Michael Kolesnik, Esq., Id. No.308877  
1617 JFK Boulevard, Suite 1400  
One Penn Center Plaza  
Philadelphia, PA 19103  
215-563-7000

Attorneys for Plaintiff

**JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, S/B/M  
TO CHASE HOME FINANCE, LLC**  
Plaintiff

v.

**KARAMJEET PANNU  
BALVINDER S. PANNU**  
Defendant(s)

: **COURT OF COMMON PLEAS**  
:  
: **CIVIL DIVISION**  
:  
: **NO.: 2009-CV-1038**  
:  
: **2012-ED-145**  
: **COLUMBIA COUNTY**  
:

**CERTIFICATION**

The undersigned attorney hereby states that he/she is the attorney for the Plaintiff in the above captioned matter and that the premises are not subject to the provisions of Act 91 because:

- ☐ the mortgage is an FHA Mortgage
- ☐ the premises is non-owner occupied
- ☐ the premises is vacant
- ☒ Act 91 procedures have been fulfilled
- ☐ Act 91 is Not Applicable pursuant to Pa Bulletin, Doc No 11-1197, 41 Pa.B. 3943

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

By: 

**Phelan Hallinan & Schmieg, LLP**  
John Michael Kolesnik, Esq., Id. No.308877  
Attorney for Plaintiff

# **To the Sheriff of COLUMBIA County**

## **Attention: Real Estate Department**

Please be advised that we will be serving the Notice of Sale on defendant(s) KARAMJEET PANNU and BALVINDER S. PANNU via process server for this action. I remain available should you wish to discuss this matter further.

Thank You

Alain R. Kender  
Foreclosure Manager  
Phelan Hallinan & Schmieg, LLP  
1617 JFK Boulevard, Suite 1400  
One Penn Center Plaza  
Philadelphia, PA 19103  
Automated Attendant: (215) 320-0007 ext. 1216  
Operator Assisted: (215) 563-7000 ext. 1216  
Fax: 215-568-7616

PHELAN HALLINAN & SCHMIEG, LLP  
John Michael Kolesnik, Esq., Id. No.308877  
1617 JFK Boulevard, Suite 1400  
One Penn Center Plaza  
Philadelphia, PA 19103  
215-563-7000

Attorney for Plaintiff

**JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, S/B/M  
TO CHASE HOME FINANCE, LLC**

**: COLUMBIA COUNTY  
:  
: COURT OF COMMON PLEAS  
:  
: CIVIL DIVISION**

vs.

**KARAMJEET PANNU  
BALVINDER S. PANNU**

**: NO.: 2009-CV-1038**

**: 2012-ED-145**

**VERIFICATION OF NON-MILITARY SERVICE**

The undersigned attorney hereby verifies that he/she 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:

(a) that the defendant(s) is/are not in the Military or Naval Service of the United States or its Allies, or otherwise within the provisions of the Servicemembers Civil Relief Act of Congress of 1940, as amended.

(b) that defendant KARAMJEET PANNU is over 18 years of age and the defendant's last known address is 5141 GAZELLE RIDGE WAY, ANTELOPE, CA 95843-4688.

(c) that defendant BALVINDER S. PANNU is over 18 years of age and the defendant's last known address is 5141 GAZELLE RIDGE WAY, ANTELOPE, CA 95843-4688.

This statement is made subject to the penalties of 18 Pa. C.S.A § 4904 relating to unsworn falsification to authorities.

  
Phelan Hallinan & Schmieg, LLP  
John Michael Kolesnik, Esq., Id. No.308877  
Attorney for Plaintiff

**JPMORGAN CHASE BANK, NATIONAL  
ASSOCIATION, S/B/M TO CHASE HOME FINANCE,  
LLC**

Plaintiff

v.

**KARAMJEET PANNU  
BALVINDER S. PANNU**

Defendant(s)

**COURT OF COMMON PLEAS**

**CIVIL DIVISION**

**NO.: 2009-CV-1038**

**2012-ED-145**

**COLUMBIA COUNTY**

**PHS # 207542**

**AFFIDAVIT PURSUANT TO RULE 3129.1**

**JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, S/B/M TO CHASE HOME FINANCE, LLC**, Plaintiff in the above action, by the undersigned attorney, sets forth as of the date the Praccipe for the Writ of Execution was filed, the following information concerning the real property located at **625 MARY STREET, MIFFLINVILLE, PA 18631-0000**.

1. Name and address of Owner(s) or reputed Owner(s):  
Name Address (if address cannot be reasonably ascertained, please so indicate)  
  
**KARAMJEET PANNU 5141 GAZELLE RIDGE WAY  
ANTELOPE, CA 95843-4688**  
  
**BALVINDER S. PANNU 5141 GAZELLE RIDGE WAY  
ANTELOPE, CA 95843-4688**
2. Name and address of Defendant(s) in the judgment:  
Name Address (if address cannot be reasonably ascertained, please so indicate)  
  
**SAME AS ABOVE**
3. Name and last known address of every judgment creditor whose judgment is a record lien on the real property to be sold:  
Name Address (if address cannot be reasonably ascertained, please indicate)  
  
**HARRY VIRK A/K/A HARBANS VIRK 1907 GARY ROAD  
STEWARTSVILLE, NJ 08886-3230**  
  
**HARRY VIRK A/K/A HARBANS VIRK & ALPHA TECHNOLOGIES, INC. ROSENN, JENKINS & GREENWALD, L.L.P.  
C/O JAMES C. OSCHAL, ESQUIRE 15 S. FRANKLIN STREET  
WILKES-BARRE, PA 18711-0075**  
  
**HARRY VIRK A/K/A HARBANS VIRK & ALPHA TECHNOLOGIES, INC. ROSENN, JENKINS & GREENWALD, L.L.P.  
C/O THOMAS J. CAMPENNI, ESQUIRE 15 S. FRANKLIN STREET  
WILKES-BARRE, PA 18711-0075**  
  
**HARRY VIRK A/K/A HARBANS VIRK, 78 ROUTE 173 WEST, SUITE 4  
PRESIDENT OF ALPHA TECHNOLOGIES, INC. HAMPTON, NJ 08827-4020**  
  
**THE FIRST NATIONAL BANK OF BERWICK, 111 W. FRONT STREET  
NOW KNOWN AS FIRST KEYSTONE NATIONAL BERWICK, PA 18603  
BANK**  
  
**THE FIRST NATIONAL BANK OF BERWICK, 111 W. FRONT STREET  
NOW KNOWN AS FIRST KEYSTONE NATIONAL BERWICK, PA 18603  
BANK  
C/O J. GERALD BAZEWICZ**

THE FIRST NATIONAL BANK OF BERWICK,  
NOW KNOWN AS FIRST KEYSTONE NATIONAL  
BANK  
C/O ROBERT A. BULL, ESQUIRE

LAW OFFICES OF BULL, BULL & KNECHT, L.L.P.  
106 MARKET STREET  
BERWICK, PA 18603

4. Name and address of last recorded holder of every mortgage of record:  
Name Address (if address cannot be  
reasonably ascertained, please indicate)  
  
None.

5. Name and address of every other person who has any record lien on the property:  
Name Address (if address cannot be  
reasonably ascertained, please indicate)

BERWICK AREA JOINT SEWER AUTHORITY 1108 FREAS AVENUE  
BERWICK, PA 18603

BERWICK AREA JOINT SEWER AUTHORITY BULL, BULL & KNECHT, L.L.P.  
C/O ANTHONY J. McDONALD, ESQUIRE 106 MARKET STREET  
BERWICK, PA 18603

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.  
Name Address (if address cannot be  
reasonably ascertained, please indicate)

None.

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 (if address cannot be  
reasonably ascertained, please indicate)

TENANT/OCCUPANT 625 MARY STREET  
MIFFLINVILLE, PA 18631-0000

DOMESTIC RELATIONS OF COLUMBIA COUNTY COLUMBIA COUNTY COURTHOUSE  
P.O. BOX 380  
BLOOMSBURG, PA 17815

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

Internal Revenue Service Advisory 1000 Liberty Avenue Room 704  
Pittsburgh, PA 15222

U.S. Department of Justice 228 Walnut Street, Suite 220  
U.S. Attorney for the Middle District of PA PO Box 11754  
Federal Building Harrisburg, PA 17108-1754

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.A. § 4904 relating to unsworn falsification to authorities.

Date: 10/9/12

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

Phelan Hallinan & Schmieg, LLP  
John Michael Kolesnik, Esq., Id. No. 308877  
Attorney for Plaintiff

JPMORGAN CHASE BANK, NATIONAL ASSOCIATION,  
S/B/M TO CHASE HOME FINANCE, LLC

Plaintiff

vs.

KARAMJEET PANNU  
BALVINDER S. PANNU

Defendant(s)

: COURT OF COMMON PLEAS  
:  
: CIVIL DIVISION  
:  
: NO.: 2009-CV-1038  
:  
: 2012-ED-145  
:  
: COLUMBIA COUNTY  
:

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

TO: KARAMJEET PANNU  
BALVINDER S. PANNU  
5141 GAZELLE RIDGE WAY  
ANTELOPE, CA 95843-4688

**\*\*THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY, THIS IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF A LIEN AGAINST PROPERTY.\*\***

Your house (real estate) at **625 MARY STREET, MIFFLINVILLE, PA 18631-0000** is scheduled to be sold at the Sheriff's Sale on \_\_\_\_\_ at \_\_\_\_\_ in the **Office of the Sheriff, Columbia County Courthouse, 35 West Main Street, Bloomsburg, PA 17815** to enforce the court judgment of **\$148,860.10** obtained by **JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, S/B/M TO CHASE HOME FINANCE, LLC** (the mortgagee) against you. In the event the sale is continued, an announcement will be made at said sale in compliance with Pa.R.C.P. Rule 3129.3.

**NOTICE OF OWNER'S RIGHTS**

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

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

1. The sale will be canceled if you pay to the mortgagee the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay, you may call: **215-563-7000 x1230**.
2. You may be able to stop the sale by filing a petition asking the Court to strike or open the judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.
3. You may 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 page two 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 price bid by calling 215-563-7000.
2. You may be able to petition the Court to set aside the sale if the bid price was grossly inadequate compared to the value of your property.
3. The sale will go through only if the buyer pays the Sheriff the full amount due in the sale. To find out if this has happened, you may call 215-563-7000.
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 the 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 proposed schedule of distribution of the money bid for your house will be prepared by the Sheriff not later than thirty (30) days after the sale. The schedule shall be kept on file with the sheriff and will be made available for inspection in his office. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the filing of the proposed schedule.
7. You may also have other rights and defenses, or ways of getting your home back, if you act immediately after the sale.

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

**North Penn Legal Services  
168 East 5th Street  
Bloomsburg, PA 17815  
(570) 784-8760**

**SHORT DESCRIPTION**

**By virtue of a Writ of Execution NO. 2009-CV-1038**

**JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, S/B/M TO CHASE  
HOME FINANCE, LLC**

**vs.**

**KARAMJEET PANNU  
BALVINDER S. PANNU**

**owner(s) of property situate in the TOWNSHIP OF MIFFLIN, Columbia County,  
Pennsylvania, being**

**(Municipality)**

**625 MARY STREET, MIFFLINVILLE, PA 18631-0000**

**Parcel No. 23-05C-091-02,000**

**(Acreage or street address)**

**Improvements thereon: RESIDENTIAL DWELLING**

**JUDGMENT AMOUNT: \$148,860.10**

**Attorneys for Plaintiff**

**Phelan Hallinan & Schmieg, LLP**



### **LEGAL DESCRIPTION**

ALL THAT CERTAIN piece or parcel of land situate in the Township of Mifflin, County of Columbia and State of Pennsylvania, bounded and described as follows, to-wit:

BEGINNING at a point on the East side of Mary Street, said point being at an iron pin corner on the division line between Out Lot No. 114 and Out Lot No. 111; thence along Mary Street, North 23 degrees 45 minutes West 96 feet to an iron pin corner in line of Leiby, now or late; thence along land of Leiby, now or late, North 66 degrees 15 minutes East a distance of 175 feet to an iron pin corner in line of other land now or late of W. Royce Crop and Hester I. Crop, his wife; thence along other land now or late of W. Royce Crop and Hester I. Crop, South 23 degrees 45 minutes East, a distance of 96 feet to the division line between Out Lot No. 111 and Out Lot No. 114; thence along said division line of Out Lots South 66 degrees 15 minutes West, a distance of 175 feet to an iron pin on Mary Street, the place of beginning.

TITLE TO SAID PREMISES VESTED IN Balvinder S. Pannu and Karamjeet Pannu, h/w, by Deed from Wilbur R. Gunther and Susan E. Gunther, h/w, dated 12/15/2005, recorded 12/30/2005 in Instrument Number 200514140.

Premises being: 625 MARY STREET, MIFFLINVILLE, PA 18631-0000

Tax Parcel # 23-05C-091-02,000

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Premises being: 625 MARY STREET, MIFFLINVILLE, PA 18631-0000

Tax Parcel # 23-05C-091-02,000

**SHORT DESCRIPTION**

By virtue of a Writ of Execution NO. 2009-CV-1038 2012 - ED-145

**JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, S/B/M TO CHASE  
HOME FINANCE, LLC**

**vs.**

**KARAMJEET PANNU  
BALVINDER S. PANNU**

**owner(s) of property situate in the TOWNSHIP OF MIFFLIN, Columbia County,  
Pennsylvania, being**

**(Municipality)**

**625 MARY STREET, MIFFLINVILLE, PA 18631-0000**

**Parcel No. 23-05C-091-02,000**

**(Acreage or street address)**

**Improvements thereon: RESIDENTIAL DWELLING**

**JUDGMENT AMOUNT: \$148,860.10**

**Attorneys for Plaintiff**

**Phelan Hallinan & Schmieg, LLP**

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**Parcel No. 23-05C-091-02,000**

**(Acreage or street address)**

**Improvements thereon: RESIDENTIAL DWELLING**

**JUDGMENT AMOUNT: \$148,860.10**

**Attorneys for Plaintiff**

**Phelan Hallinan & Schmieg, LLP**

# SHERIFF'S RETURN

JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, S/B/M  
TO CHASE HOME FINANCE, LLC

Plaintiff

vs.

KARAMJEET PANNU  
BALVINDER S. PANNU

Defendants

IN THE COURT OF COMMON PLEAS  
OF COLUMBIA COUNTY

No.: 2009-CV-1038

2012-ED-145

ISSUED

NOW, \_\_\_\_\_ 20\_\_ I, \_\_\_\_\_ High Sheriff of Columbia County, Pennsylvania, do  
hereby deputize the Sheriff of \_\_\_\_\_ County, Pennsylvania, to execute this Writ. This deputation being  
made at the request and risk of the Plaintiff.  
Defendants alleged address is \_\_\_\_\_

\_\_\_\_\_  
Sheriff, Columbia County, Pennsylvania

By \_\_\_\_\_  
Deputy Sheriff

## AFFIDAVIT OF SERVICE

Now, \_\_\_\_\_ 20\_\_, at \_\_\_\_\_ O'Clock \_\_\_\_\_ m., served the within  
upon \_\_\_\_\_ at \_\_\_\_\_  
\_\_\_\_\_ by handing to  
\_\_\_\_\_ a true and correct copy of the original Notice of  
Sale and made known to \_\_\_\_\_ the contents thereof.

Sworn and Subscribed before me

So Answers,

this \_\_\_\_\_

day of \_\_\_\_\_ 20\_\_

\_\_\_\_\_  
Notary Public

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

\_\_\_\_\_, 20\_\_, See return endorsed hereon by Sheriff of  
\_\_\_\_\_, \_\_\_\_\_ County, Pennsylvania, and made a part of this  
return

So Answers,

\_\_\_\_\_  
Sheriff

\_\_\_\_\_  
Deputy Sheriff

# SHERIFF'S DEPARTMENT

## SHERIFF SERVICE PROCESS RECEIPT and AFFIDAVIT OF RETURN

INSTRUCTIONS: Please type or print legibly, insuring readability of all copies. Do not detach any copies.

Expiration date

Plaintiff

JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, S/B/M TO CHASE HOME FINANCE, LLC

No. 2009-CV-1038

2012-60-143

Defendant

KARAMJEET PANNU  
BALVINDER S. PANNU

Type or Writ of Complaint

EXECUTION/NOTICE OF SALE

**SERVE**

**AT**

NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE OR DESCRIPTION OF PROPERTY TO BE LEVIED, ATTACHED OR SALE

ADDRESS (Street or RFD, Apartment No., City, Boro, Twp., State and Zip Code)

625 MARY STREET

MIFFLINVILLE, PA 18631-0000

SPECIAL INSTRUCTIONS OR OTHER INFORMATION THAT WILL ASSIST IN EXPEDITING SERVICE

**PLEASE POST THE PREMISES WITH THE SHERIFF'S HANDBILL OF SALE.**

NOW, \_\_\_\_\_, 20\_\_\_\_, Sheriff of COLUMBIA County, PA do hereby deputize the Sheriff of \_\_\_\_\_ County, to execute the within and make return thereof according to law.

Sheriff of COLUMBIA County, Penna.

NOTE: ONLY APPLICABLE ON WRIT OF EXECUTION: N.B. WAIVER OF WATCHMAN: Any deputy sheriff levying upon or attaching any property under within writ may leave same without a watchman, in custody of whomever is found in possession, after notifying person of levy or attachment without liability on the part of such deputy or sheriff to any plaintiff herein for any loss, destruction or removal of any such property before sheriff's sale thereof.

Signature of Attorney or other Originator requesting service on behalf of XX Plaintiff

Defendant

Telephone Number

Date

ADDRESS: One Penn Center at Suburban Station, 1617 John F. Kennedy Boulevard, Suite 1400  
Philadelphia, PA 19103-1814

(215)563-7000

10/9/12

**SPACE BELOW FOR USE OF SHERIFF ONLY — DO NOT WRITE BELOW THIS LINE**

PLAINTIFF

Court Number

RETURNED:

AFFIRMED and subscribed to before me this \_\_\_\_\_ day

\_\_\_\_\_ day

SO ANSWERS

Signature of Dep. Sheriff

Date

of \_\_\_\_\_

\_\_\_\_\_ 20\_\_\_\_

Signature of Sheriff

Date

Sheriff of \_\_\_\_\_

Phelan Hallinan, & Schmieg LLP  
One Penn Center Ste 1400  
Philadelphia, PA 19103

TD Bank, NA  
3-180/360

001231323

DATE  
9/20/2012

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

PAY ONE THOUSAND THREE HUNDRED FIFTY AND XX / 100 Dollars

TO THE ORDER OF Sheriff of Columbia County  
35 W Main Street  
Bloomsburg, PA 17815

*Travis S. Hallinan*  
AUTHORIZED SIGNATURE

DDA [207542] 625 MARY STREET (2009-CV-1038)

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