

COLUMBIA COUNTY SHERIFF'S OFFICE

SHERIFF'S REAL ESTATE FINAL COST SHEET

Deutsche Bank Nat. Trust VS Karen Dyes

NO. 17-12 ED NO. 1010-2010 JD

DATE/TIME OF SALE: May 9 0900

BID PRICE (INCLUDES COST) \$ 4260.25

POUNDAGE - 2% OF BID \$ 85.21

TRANSFER TAX - 2% OF FAIR MKT \$ -

MISC. COSTS \$ -

TOTAL AMOUNT NEEDED TO PURCHASE \$ 4345.46

PURCHASER(S): _____

ADDRESS: _____

NAMES(S) ON DEED: _____

PURCHASER(S) SIGNATURE(S): John Dyes

TOTAL DUE: \$ 4345.46

LESS DEPOSIT: \$ 2000.-

DOWN PAYMENT: \$ _____

TOTAL DUE IN 8 DAYS \$ 2345.46

Phone: (570) 356-2561

CATAWISSA BOROUGH
307 MAIN STREET
CATAWISSA, PA 17820
Email: cataboro@catawissaboro.com

Fax: (570) 356-2794

May 3, 2012

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

Dear Sheriff Chamberlain,

Below is the amounts owed to the Catawissa Borough electric and sewer for:

1. NO. 2011-CV-1029 Brenda Kathleen & Christopher R. Kinney

ELECTRIC AMOUNT OWED: \$552.85**SEWER AMOUNT OWED: \$195.30****TOTAL AMOUNT OWED: \$748.15**

2. NO. 2012-ED-17 Karen Hoyes

ELECTRIC AMOUNT OWED: \$2,172.13**SEWER AMOUNT OWED: \$172.00****TOTAL AMOUNT OWED: \$2,344.13**

Thank you for your time and consideration.

Sincerely,



Kimberly Rhoades
Secretary

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff

Earl D. Mordan, Jr.
Chief Deputy



Plaintiff
DEUTSCHE BANK NATIONAL TRUST
COMPANY

vs.

Defendant
KAREN L HOYES

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

Sheriff's Sale Date: Wednesday, May 9, 2012
Writ of Execution No. : 2010CV1010
Advance Sheriff Costs: 1,350.00

Location of the real estate: 149 SOUTH 2ND STREET, CATAWISSA, PA 17820

Sheriff Costs

Docketing	15.00
Levy	15.00
Posting Handbill	15.00
Service Mileage	10.00
Crying Sale	10.00
Service	180.00
Prothonotary, Acknowledge Deed	10.00
Advertising Sale Bills & Copies	17.50
Sheriff's Deed	35.00
Distribution Form	25.00
Surcharge	130.00
Advertising Sale (Newspaper)	15.00
Press Enterprise Inc.	1,008.42
Web Posting	100.00
Notary Fee	10.00
Transfer Tax Form	25.00
Mailing Costs	38.00
Copies	6.00
Solicitor Services	75.00
Tax Claim Search	5.00
Sheriff Automation Fund	50.00

Total Sheriff Costs 1,792.92

Municipal Costs

Water	68.20
Sewer	172.00
Other	2,172.13

ELECTRIC

Total Municipal Costs 2,412.33

Distribution Costs

Recording Fees	55.00
----------------	-------

Total Distribution Costs 55.00

Grand Total: 4,260.25

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) CountySale Sheriff, Teleport, Inc.

Prepared By:
NEW CENTURY MORTGAGE CORPORATION

RETURN TO: RAY HUNDLEY
TRANSCONTINENTAL TITLE CO
4033 TAMPA RD, SUITE 101
OLDSMAR, FL 34677
1-800-225-7897

Parcel Number:
08-01-76

D-122845 (27) [Space Above This Line For Recording Data] MORTGAGE columbia
T-241403

DEFINITIONS

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

(A) "Security Instrument" means this document, which is dated **July 15, 2003** together with all Riders to this document.

(B) "Borrower" is
KAREN L. HOYES, *a single woman*

Borrower is the mortgagor under this Security Instrument.

(C) "Lender" is **NEW CENTURY MORTGAGE CORPORATION**

Lender is a **CORPORATION**

0000976439

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

Form 3039 1/01

VMP-6(PA) (0008)

Page 1 of 16

Initials: *Kut*

VMP MORTGAGE FORMS - (800)521-7291



organized and existing under the laws of **CALIFORNIA**
Lender's address is **18400 VON KARMAN, SUITE 1000**
IRVINE, CA 92612

Lender is the mortgagee under this Security Instrument.

(D) "Note" means the promissory note signed by Borrower and dated **July 15, 2003**

The Note states that Borrower owes Lender **Sixty-Five Thousand, Six Hundred and No/100**
----- Dollars

(U.S. \$ **65,600.00**) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **August 1, 2033**

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

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

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

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

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

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

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

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

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

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

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

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

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

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in the COUNTY [Type of Recording Jurisdiction] of COLUMBIA [Name of Recording Jurisdiction]:

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF.

which currently has the address of

149 S. SECOND STREET , CATAWISSA

[City], Pennsylvania 17820

[Street]

[Zip Code]

("Property Address"):

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

EXHIBIT "A"

ALL THAT CERTAIN PIECE, PARCEL AND LOT OF LAND SITUATE IN
CATAWISSA BOROUGH, COLUMBIA COUNTY, PENNSYLVANIA, BOUNDED AND
DESCRIBED AS FOLLOWS:

BEGINNING AT THE CORNER OF SECOND AND SOUTH STREETS, THENCE
NORTHWEST ALONG SECOND STREET A DISTANCE OF 70 FEET OR
THEREABOUTS TO CORNER OF LOT OF JOHN STREETS;

THENCE WESTWARDLY BY LINE PARALLEL WITH SOUTH STREET AND ALONG
LINE OF JOHN STREETS TO AN ALLEY 12 FEET WIDE;

THENCE SOUTHWARDLY ALONG THE EASTERN SIDE OF SAID ALLEY AND
PARALLEL WITH SECOND STREET 70 FEET OR THEREABOUTS TO SAID SOUTH
STREET;

THENCE EASTWARDLY ALONG SAID SOUTH STREET TO THE PLACE OF
BEGINNING.

PARCEL NO. 08-01-76

BEING THE SAME PROPERTY CONVEYED TO KAREN L. HOYES BY DEED FROM
KEY BANK USA, N.A., RECORDED 09/10/2002 IN INSTRUMENT NO.
200210758.

Shannon Horton

To: Christina Rizzo
Subject: RE: 86952FC

From: Christina Rizzo
Sent: Monday, June 11, 2012 2:00 PM
To: Genevieve Mautz; Shannon Horton
Cc: Barbaranne Groark
Subject: 86952FC

Please send a complete copy of the mortgage and assignment to the sheriff ASAP. I just got off the phone with SRGT Chamberlain and he stated that he talked to someone on 5/30 from our office regarding this and he was told that it would be overnight. He still has not received it.

Chris

KML Law Group, P.C.
Pennsylvania and New Jersey
Christina Rizzo
Paralegal
crizzo@kmlawgroup.com
Main Number: 215-627-1322
Escalation: Problems@kmlawgroup.com
www.kmlawgroup.com.com

This electronic mail message, and any attachments transmitted with it, contain confidential information, intended only for the named addressee(s). If you are not the intended recipient or the person responsible for delivering this email to the intended recipient, you are hereby notified that any use, distribution, copying or disclosure of this communication is strictly prohibited. If you have received this email in error, please immediately notify the sender by reply email, and delete all copies of this communication from your computer and network. Thank you

Docket # 9334-2010

KML LAW GROUP, P.C.
Suite 5000 BNY Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
www.kmlawgroup.com

May 11, 2012

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

RE: DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR
CERTIFICATEHOLDERS OF THE MORGAN STANLEY ABS CAPITAL I INC.
TRUST 2003-NC10 vs. KAREN L. HOYES
Sale Book/Writ No.: /
Docket Number: 2010-CV-1010
Sale Date: 05/09/2012
Property Address: 149 South 2nd Street Catawissa, PA 17820

To the Sheriff:

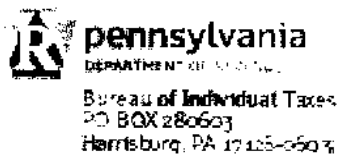
Enclosed are Transfer Tax Affidavits and an Assignment of Bid with regard to the
above-captioned matter. Please deed the property to:

DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR
CERTIFICATEHOLDERS OF THE MORGAN STANLEY ABS CAPITAL I INC.
TRUST 2003-NC10
7105 Corporate Drive
PTX C-35
Plano, TX 75024

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

KML LAW GROUP, P.C.
Rachael Klaus, Legal Assistant
215-825-6485
RKlaus@kmlawgroup.com

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



REALTY TRANSFER TAX STATEMENT OF VALUE

See Reverse for Instructions

RECORDER'S USE

State Tax Paid

Book Number

Page Number

Date Recorded

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

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

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

B. TRANSFER DATA

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

Street Address
Sheriff's Office, PO Box 380

City Bloomsburg	State PA	Zip 17815
---------------------------	--------------------	---------------------

C. DATE OF ACCEPTANCE OF DOCUMENT May 11, 2012

Grantee(s)/Lessee(s)
DEUTSCHE BANK NATIONAL TRUST COMPANY AS

Street Address
7105 Corporate Drive, PTX C-35

City Plano	State TX	Zip 75024
----------------------	--------------------	---------------------

D. REAL ESTATE LOCATION

Street Address 149 South 2nd Street	City, Township, Borough Catawissa - CATAWISSA BOROUGH
---	---

County Columbia	School District	Tax Parcel Number 08-01-076
---------------------------	-----------------	---------------------------------------

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

1. Actual Cash Consideration \$4,345.46	2. Other Consideration + -0-	3. Total Consideration = \$4,345.46
4. County Assessed Value \$28,681.00	5. Common Level Ratio Factor X 3.79	6. Fair Market Value = \$ 108,700.99

F. EXEMPTION DATA

1a. Amount of Exemption Claimed 100%	1b. Percentage of Grantor's Interest in Real Estate 100%	1c. Percentage of Grantor's Interest conveyed 100%
--	--	--

Check Appropriate Box Below for Exemption Claimed

- ☐ Will or intestate succession _____
(NAME OF DECEDENT) (ESTATE FILE NUMBER)
- ☐ Transfer to a trust. (Attach complete copy of trust agreement identifying all beneficiaries.)
- ☐ Transfer from a trust. Date of transfer into the trust _____
If trust was amended attach a copy of original and amended trust.
- ☐ Transfer between principal and agent/straw party. (Attach copy of agency/straw party agreement.)
- ☐ Transfers to the commonwealth, the U.S. and instrumentalities by gift, dedication, condemnation or in lieu of condemnation. (If condemnation or in lieu of condemnation, attach copy of resolution.)
- ☒ Transfer from mortgagor to a holder of a mortgage in default. (Attach copy of mortgage and note/assignment).
- ☐ Corrective deed. (Attach copy of the prior deed).
- ☐ Statutory corporate consolidation, merger or division. (Attach copy of articles.)
- ☐ Other (Please explain exemption claimed, if other than listed above.) _____
- ☐ _____

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

SIGNATURE OF CORRESPONDENT OR RESPONSIBLE PARTY

DATE

May 11, 2012

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

KML LAW GROUP, P.C.
SUITE 5000, MELLON INDEPENDENCE CENTER
701 MARKET ST. PHILADELPHIA, PA 19106
(215) 627-1322
info@kmlawgroup.com

FIRSTTRUST
800.220.BANK / firsttrust.com
3-7380-2360

05/24/2012

PAY TO THE
ORDER OF

SHERIFF OF COLUMBIA COUNTY

TWO THOUSAND THREE HUNDRED FORTY-FIVE AND 46 / 100

\$*2,345.46

DOLLARS

Sheriff's Office
PO Box 380
Bloomsburg PA, 17815

6.18 - MORTGAGE DISBURSEMENT ACCOUNT



[Signature]
AUTHORIZED SIGNATURE

MEMO 86952/Hoyes

712765

⑈00712765⑈ ⑆23607380⑆ 70 1107112⑈

Security features. Details on back.

COLUMBIA COUNTY SHERIFF'S OFFICE

SHERIFF'S REAL ESTATE FINAL COST SHEET

Deutsche Bank Nat. Trust vs Karen Hayes

NO. 17-12 ED NO. 1010-2010 JD

DATE/TIME OF SALE: May 9 0900

BID PRICE (INCLUDES COST) \$ 4260.25

POUNDAGE - 2% OF BID \$ 85.21

TRANSFER TAX - 2% OF FAIR MKT \$ -

MISC. COSTS \$ -

TOTAL AMOUNT NEEDED TO PURCHASE \$ 4345.46

PURCHASER(S): _____

ADDRESS: _____

NAMES(S) ON DEED: _____

PURCHASER(S) SIGNATURE(S): 

TOTAL DUE: \$ 4345.46

LESS DEPOSIT: \$ 2000.-

DOWN PAYMENT: \$ _____

TOTAL DUE IN 8 DAYS \$ 2345.46

Catawissa Water Authority

Borough of Catawissa
19 Schoolhouse Road
P. O. Box 54

Catawissa, PA 17820

Phone: 570-356-2172 Fax: 570-356-7695

May 2, 1021

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

RE: Deutsche Bank National Trust Co. vs. Karen L Hoyes
Docket # 2010-CV-1010 2012-ED-17

and

RE: Resi Whole Loan IV, LLV vs. Brenda & Christopher Kinney
Docket # 2011-CV-1029

Dear Sheriff Chamberlain:

Following are the water utility amounts owed to the Catawissa Water Authority by the above referenced properties.

The following is a summation of amounts owed as of May 2, 2012:

Karen (and David) Hoyes - 147 & 149 South 2 nd St., Catawissa, PA	\$ 68.20
Brenda & Christopher Kinney - 709 Pfahler St., Catawissa, PA (The Authority filed a lien against this property on 3/30/11)	\$ 856.07

If you have any questions, please contact me at 356-2172.

Sincerely,



Cindy Bachman
Superintendent
Catawissa Water Authority

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

April 10, 2012

Columbia

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

BOOK WRIT

RE: DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR
CERTIFICATEHOLDERS OF THE MORGAN STANLEY ABS CAPITAL I INC. TRUST
2003-NC10
vs.
KAREN L. HOYES
No. 2010-CV-1010

Property address:

**149 South 2nd Street
Catawissa, PA 17820**

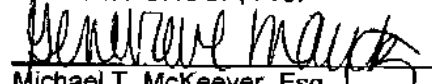
Sheriff's Sale Date: April 11, 2012

Dear Sir/Madam:

Please postpone the above sale for 30 days. Please fax the new sale date to 215-825-6447.

Thank you for your cooperation.

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


Michael T. McKeever, Esq.
By: Genevieve Mautz, Supervisor
Rachael Klaus, Legal Assistant
Eileen Bowden, Legal Assistant

cc:

KAREN L. HOYES
149 South 2nd Street
Catawissa, PA 17820

*Sale will be May 9, 2012
at 9:00 AM*

Phone: (570) 356-2561

CATAWISSA BOROUGH**307 MAIN STREET****CATAWISSA, PA 17820**Email: cataboro@catawissaboro.com

Fax: (570) 356 - 2794

April 2, 2012

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

Dear Sheriff Chamberlain

Below is are the amounts owed to the Catawissa Borough electric and sewer for:

1. DOCKET #2012-ED-17 KAREN L. HOYES

ELECTRIC AMOUNT OWED	\$2,124.83
SEWER AMOUNT OWED	172.00

TOTAL AMOUNT OWED	\$2,325.01
--------------------------	-------------------

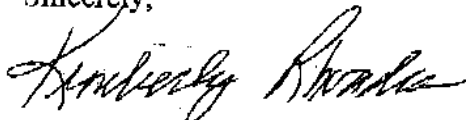
2. DOCKET #2011-CV-1201 PAUL & SHIRLEY BROBST

ELECTRIC AMOUNT OWED	\$1,562.90
SEWER AMOUNT OWED	378.20

TOTAL AMOUNT OWED	\$1,941.10
--------------------------	-------------------

Thank you for your time and consideration.

Sincerely,



Kimberly Rhoades
Secretary

~ BOROUGH OF CATAWISSA ~

Fax: (570) 356-2794

P. O. BOX 44

Phone: (570) 356-2561

cataboro@catawissaboro.com

307 Main Street

Phone: (570) 356-2365

Catawissa, Penna. 17820

FAX TRANSMISSIONDATE: 4/9/12

THIS FAX IS BEING SENT TO:

FAX NUMBER: 389-5625

ADDRESSED TO:

Sheriff Timothy ChamberlainTHERE ARE 2 PAGES INCLUDING THE COVER PAGE.

THIS FAX IS SENT FROM:

KimORIGINAL WILL WILL NOT X BE FORWARDED.IF THERE ARE ANY PROBLEMS ENCOUNTERED IN THE TRANSMISSION,
PLEASE CALL (570) - 356-2561. THANK YOU

SHERIFF'S SALE COST SHEET

NO. 17-12 ED NO. 1010-10 VS. 1/2/05 JD DATE/TIME OF SALE _____

- DOCKET/RETURN	\$15.00	
SERVICE PER DEF.	\$ <u>180.00</u>	
- LEVY (PER PARCEL	\$15.00	
- MAILING COSTS	\$ <u>36.00</u>	
- ADVERTISING SALE BILLS & COPIES	\$17.50	
- ADVERTISING SALE (NEWSPAPER)	\$15.00	
MILEAGE	\$ <u>10.00</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>5.00</u>	
NOTARY	\$ <u>10.00</u>	
TOTAL *****		\$ <u>414.50</u>

- WEB POSTING	\$150.00	
- PRESS ENTERPRISE INC.	\$ <u>1008.42</u>	
- SOLICITOR'S SERVICES	\$75.00	
TOTAL *****		\$ <u>1233.42</u>

- PROTHIONOTARY (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	\$ _____	
WATER 20	\$ <u>65.10</u>	
TOTAL *****		\$ <u>65.10</u>

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

TOTAL COSTS (OPENING BID) \$ 1913.02

Catawissa Water Authority
Borough of Catawissa
19 Schoolhouse Road
P. O. Box 54
Catawissa, PA 17820
Phone: 570-356-2172 Fax: 570-356-7695

April 4, 2012

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

RE: Deutsche Bank National Trust Company v. Karen L Hoyes
Docket # 2010-CV-1010 2012-ED-17

Dear Sheriff Chamberlain:

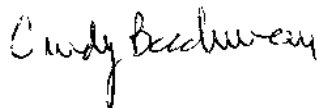
As of today's date, the following is the water utility amount owed to Catawissa Water Authority by the above referenced property.

Karen L Hoyes - 147 & 149 South 2nd St., Catawissa, PA \$65.10

We understand the property is scheduled for Sheriff's Sale on April 11, 2012.

If you have any questions, please contact me at 356-2172.

Sincerely,



Cindy Bachman
Superintendent
Catawissa Water Authority

Catawissa Water Authority
Catawissa Water Authority

Account Details

Account#:

61600000

David & Karen Hoves

Service Address:

147 & 149 S. 2nd St.

Mailing Address:

149 S. 2nd St.

Catawissa

PA 17820

Coded Name:

DKHOYE

Meter Type:

B

Pump#:

Units:

GA

Book# Sequence:

2 451

Rollover:

Multiplier:

1,000

Meter Number:

0000383653

Owner#:

61600000

ID #: 00260383

Master Account: No

Phone:

Income Center

	<u>Deposit</u>	<u>Balance</u>	<u>Current</u>	<u>30 -- 60</u>	<u>60 -- 90</u>	<u>90+</u>	<u>Re</u>
Water	\$0.00	\$62.00	\$0.00	\$62.00	\$0.00	\$0.00	
Misc.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Penalties	\$0.00	\$3.10	\$0.00	\$3.10	\$0.00	\$0.00	
	<u>\$0.00</u>	<u>\$65.10</u>	<u>\$0.00</u>	<u>\$65.10</u>	<u>\$0.00</u>	<u>\$0.00</u>	

<u>Reading Date</u>	<u>Reading</u>	<u>Usage</u>	<u>Water</u>	<u>Misc.</u>	<u>Other</u>	<u>Penalties</u>
3/29/2012	3,328,000	0	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
2/28/2012	3,328,000	2,000	\$ 62.00	\$ 0.00	\$ 0.00	\$ 3.10
1/30/2012	3,326,000	6,000	\$ 62.00	\$ 50.00	\$ 10.00	\$ 10.30
12/29/2011	3,320,000	4,000	\$ 62.00	\$ 0.00	\$ 0.00	\$ 6.70
11/29/2011	3,316,000	6,000	\$ 62.00	\$ 0.00	\$ 10.00	\$ 12.32
10/31/2011	3,310,000	10,000	\$ 70.00	\$ 0.00	\$ 0.00	\$ 8.72
9/29/2011	3,300,000	7,000	\$ 64.00	\$ 0.00	\$ 0.00	\$ 5.22
8/30/2011	3,293,000	11,000	\$ 72.00	\$ 0.00	\$ 10.00	\$ 11.12
7/28/2011	3,282,000	8,000	\$ 66.00	\$ 0.00	\$ 0.00	\$ 7.02
6/29/2011	3,274,000	10,000	\$ 70.00	\$ 0.00	\$ 10.00	\$ 10.58
5/31/2011	3,264,000	10,000	\$ 70.00	\$ 0.00	\$ 0.00	\$ 6.58
4/28/2011	3,254,000	7,000	\$ 64.00	\$ 0.00	\$ 10.00	\$ 8.35
3/30/2011	3,247,000	4,000	\$ 62.00	\$ 0.00	\$ 0.00	\$ 4.65
2/28/2011	3,243,000	1,000	\$ 31.00	\$ 0.00	\$ 0.00	\$ 1.55
1/31/2011	3,242,000	0	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
12/29/2010	3,242,000	4,000	\$ 62.00	\$ 50.00	\$ 0.00	\$ 13.47
11/29/2010	3,238,000	5,000	\$ 62.00	\$ 0.00	\$ 10.00	\$ 10.37
10/28/2010	3,233,000	7,000	\$ 64.00	\$ 0.00	\$ 0.00	\$ 6.77
9/29/2010	3,226,000	6,000	\$ 62.00	\$ 0.00	\$ 10.00	\$ 9.41
8/30/2010	3,220,000	6,000	\$ 52.00	\$ 0.00	\$ 10.00	\$ 9.02

STATE OF PENNSYLVANIA
COUNTY OF COLUMBIA } SS

SHERIFF'S SALE

By Virtue of a Writ of Execution (Mortgage Foreclosure)
No. 2010CV1010

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, APRIL 11, 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, PARCEL AND LOT OF LAND SITUATE IN CATAWISSA BOROUGH, COLUMBIA COUNTY, PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING AT THE CORNER OF SECOND AND SOUTH STREETS, THENCE NORTHWEST ALONG SECOND STREET A DISTANCE OF 70 FEET OR THEREABOUTS TO CORNER OF LOT OF JOHN STREETS; THENCE WESTWARDLY BY LINE PARALLEL WITH SOUTH STREET AND ALONG LINE OF JOHN STREETS TO AN ALLEY 12 FEET WIDE; THENCE SOUTHWARDLY ALONG THE EASTERN SIDE OF SAID ALLEY AND PARALLEL WITH SECOND STREET 70 FEET OR THEREABOUTS TO SAID SOUTH STREET; THENCE EASTWARDLY ALONG SAID SOUTH STREET TO THE PLACE OF BEGINNING.

BEING KNOWN AS 149 S 2ND STREET, CATAWISSA PA 17820

TAX PARCEL NO: 08-01-076

PROPERTY ADDRESS: 149 SOUTH 2ND STREET, CATAWISSA, PA 17820

UPI / TAX PARCEL NUMBER: 08-01-076

Seized and taken into execution to be sold as the property of KAREN L. HOYES in suit of DEUTSCHE BANK NATIONAL TRUST COMPANY.

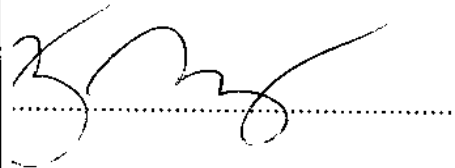
TERMS OF SALE: MINIMUM PAYMENT AT TIME OF SALE: The greater of ten (10%) percent of the bid price or costs (opening bid at sale). Minimum payment is to be paid in cash, certified check or cashier's check at time of sale. **REMAINING BALANCE OF BID PRICE:** Any remaining amount of the bid price is to 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 faults to pay the bid price as per the above terms, the Sheriff may elect to either sue the bidder for the balance due without a resale of the property, or to resell the property at the bidder's risk and maintain an action against the bidder for breach of contract. In the case of default all sums paid by the bidder will be considered forfeited, but will be applied against any damages recoverable. The defaulting bidder will be responsible for any attorney fees incurred by the sheriff in connection with any action against the bidder in which the bidder is found liable for damages. If proceeds are payable to the Plaintiff, the proceeds check will be payable to Plaintiff, unless the Columbia County Sheriff's Office receives advance written notice otherwise, signed by an authorized representation of the plaintiff.

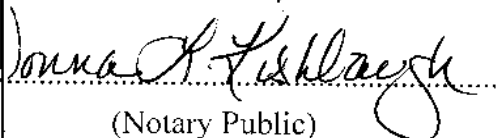
Attorney for the Plaintiff:
KML LAW GROUP, P.C.
PHILADELPHIA, PA

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

law deposes and says that Press Enterprise is
al office and place of business at 3185
lumbia and State of Pennsylvania, and was
s been published daily, continuously in said
attached notice March 21, 28 and April 4, 2012
the officers or publisher or designated agent of
legal advertisement was published; that
d in the subject matter of said notice and
foregoing statement as to time, place, and



5th day of April 2012



(Notary Public)

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal
Donna L. Kishbaugh, Notary Public
Scott Twp., Columbia County
My Commission Expires Oct. 11, 2013
Member, Pennsylvania Association of Notaries

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

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

April 9, 2012

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

RE: No. 2010-CV-1010
KAREN L. HOYES

Real Estate Division:

The above case may be sold on April 11, 2012. It has been properly served in accordance with Rule 3129.

Very truly yours,

KML Law Group, P.C.

KML LAW GROUP, P.C.

Suite 5000

BNY Mellon Independence Center

701 Market Street

Philadelphia, PA 19106-1532

215-627-1322

Attorney for Plaintiff

86952FC

CF: 06/08/2010

SD: 04/11/2012

\$73,826.94

DEUTSCHE BANK NATIONAL TRUST
COMPANY AS TRUSTEE FOR
CERTIFICATEHOLDERS OF THE MORGAN
STANLEY ABS CAPITAL I INC. TRUST 2003-
NC10

7105 Corporate Drive

PTX C-35

Plano, TX 75024

Plaintiff

vs.

KAREN L. HOYES

Mortgagor(s) and

Record Owner(s)

149 South 2nd Street

Catawissa, PA 17820

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term

No. 2010-CV-1010

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

Amy Gough, an employee of KML Law Group, P.C., counsel of Plaintiff, hereby certifies that service on the Defendants of the Notice of Sheriff Sale was made by:

- ☐ Personal Service by the Sheriff's Office/competent adult (copy of return attached).
- ☐ Certified mail by KML Law Group, P.C. (original green Postal return receipt attached).
- ☐ Certified mail by Sheriff's Office.
- ☐ Ordinary mail by KML Law Group, P.C. to Attorney for Defendant(s) of record (proof of mailing attached).
- ☐ Acknowledgment of Sheriff's Sale by Attorney for Defendant(s) (proof of acknowledgment attached).
- ☐ Ordinary mail by Sheriff's Office to Attorney for Defendant(s) of record.

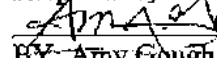
IF SERVICE WAS ACCOMPLISHED BY COURT ORDER

- ☒ Premises was posted by ~~Sheriff's Office~~/competent adult (copy of return attached).
- ☐ Certified Mail & ordinary mail by Sheriff's Office (copy of return attached).
- ☒ Certified Mail & ordinary mail by KML Law Group, P.C. (original receipt(s) for Certified Mail attached).
- ☐ Published in accordance with court order (copy of publication attached).

Pursuant to the Affidavit under Rule 3129 (copy attached), service on all lienholders (if any) has been made by ordinary mail KML Law Group, P.C. (copies of proofs of mailing attached).

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

Respectfully submitted,


BY: Amy Gough
Legal Assistant

Name and Address of Sender

XML LAW GROUP, P.C.
SUITE 5000
701 MARKET STREET
PHILADELPHIA, PA
19106-1532

Check type of mail or service:
☐ Certified
☐ CCO
☐ Registered
☐ Delivery Confirmation
☐ Return Receipt for Merchandise
☐ Signature Confirmation
☐ Express Mail
☐ Insured

Address (Name, Street, City, State, & Zip Code)
DOMESTIC RELATIONS OF COLUMBIA
COUNTY
PO Box 380
Bloomsburg, PA 17815

Article Number

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Postmark and

Postage

Handling Charge

Fee

Date of Receipt

Name and Address of Sender
KML LAW GROUP, P.C.
SUITE 5000
701 MARKET STREET
PHILADELPHIA, PA
19106-1632

Check type of mail or service:

- ☐ Certified
☐ COD
☐ Delivery Confirmation
☐ Express Mail
☐ Insured
☐ Registered Delivery (International)
☐ Registered
☐ Return Receipt for Merchandise
☐ Signature Confirmation

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

Article Number

Address (Name, Street, City, State, & ZIP Code)
HOYES, KAREN L.
149 South 2nd Street
Catawissa, PA 17820

Postage

Fee

Handling
Charge

1.

2.

3.

4.

5.

6.

7.

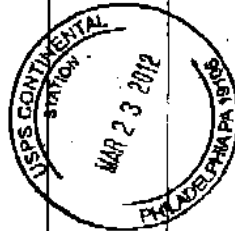
8.

Total Number of Pieces
Listed by Sender

Total Number of Pieces
Received at Post Office

Postmaster (or Name of receiving employee)

See Privacy Act Statement on Reverse



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

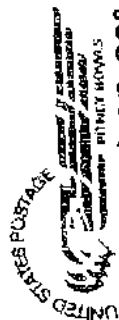
88962FC Columbia County

Sale Date: 04/11/2012

Complete by Typewriter, Ink, or Ball Point Pen

KAREN L. HOYES



RD RR
Fee Fee

02 1M
0004285957 APR 03 2012
MAILED FROM ZIP CODE 19106

Affix Stamp Here
(If issued as a
certificate of mailing,
or for additional cc
of this bill)

Postmark and
Date of Receipt

Fee Fee
Ha Cl

Check type of mail or service:

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

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

Postage

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

CATAWISSA BOROUGH WATER AUTHORITY

18 School House Road
Catawissa, PA 17820

CATAWISSA BOROUGH WATER AUTHORITY

P.O. Box 54
Catawissa, PA 17820

CATAWISSA BOROUGH WATER AUTHORITY

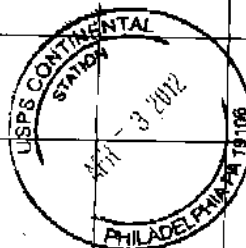
C/O Michael P. Gregorowicz, Esquire
401 Market Street
Bloomsburg, PA 17815-1749

COMMONWEALTH OF PA-DEPT. OF LABOR

AND INDUSTRY
16TH FLOOR
L&I BUILDING
HARRISBURG, PA 17121

THE PROVIDENT BANK

One East Fourth Street
ML18B-MSC
Cincinnati, OH 45202



Total Number of Pieces
Listed by Sender

5

Total Number of Pieces
Received at Post Office

Postmaster, Per (Name of retaining employee)

See Privacy Act Statement on Reverse

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

Completed by Typewriter, Ink, or Ball Point Pen

86952FC

Columbia County

86952FC

KAREN L. HOYES

86952FC

Columbia County

86952FC

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

Article Number

1.

2.

3.

4.

5.

6.

7.

8.

86952FC

Columbia County

86952FC

KAREN L. HOYES

86952FC

Columbia County

86952FC

DEUTSCHE BANK NATIONAL TRUST COMPANY
AS TRUSTEE FOR CERTIFICATEHOLDERS OF THE
MORGAN STANLEY ABS CAPITAL I INC. TRUST
2003-NC10
7105 Corporate Drive
PTX C-35
Plano, TX 75024

IN THE COURT OF COMMON PLEAS
OF Columbia COUNTY

2010-CV-1010

vs.

KAREN L. HOYES
149 South 2nd Street
Catawissa, PA 17820

ORDER

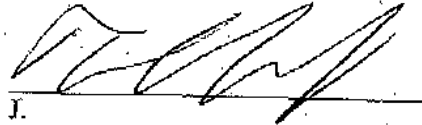
AND NOW, this 16 day of March, 2012, upon consideration of the

Plaintiff's Motion for Substituted Service under Pa.R.C.P. 430(a) and it appearing to the Court that Plaintiff's good faith efforts to ascertain the present whereabouts of Defendant, Karen L. Hoyes, have been unsuccessful, it is hereby

ORDERED and DECREED that Plaintiff's Motion is granted, and the Sheriff and/or Plaintiff is directed to Serve the Notice of Sheriff's Sale upon Defendant, Karen L. Hoyes, by (i) posting a copy of same upon the subject property, located at 149 South 2nd Street, Catawissa, PA, 17820 (the "Property"), and (ii) sending a copy of same by certified and regular mail to the Property; and, it is further

ORDERED and DECREED that all other legal papers shall be served upon Defendant, Karen L. Hoyes, by sending a copy of same by regular mail to the Property.

BY THE COURT:


J.

Distribution list:

Michael T. McKeever, Esquire, Suite 5000 - BNY Independence Center, 701 Market Street,
Philadelphia, PA 19106-1532
KAREN L. HOYES, 149 South 2nd Street Catawissa, PA 17820

FILED
PROTHONOTARY
2012 MAR 16 PM 4:15
CLERK OF COURTS OFFICE
COLUMBIA COUNTY, PA

Form 3877

Page: 1

Matter's Name and Address:

KML Law Group P.C.
701 Market Street
PHILADELPHIA, PA 19106

Permit Number:

988005837

Sequence Number:

0001766

MAC Cert. Ver. Num.

SendSuite - MAC v6.25.6.25.L

Pc ID #/ Article #	Addressee Name Delivery Address	Postage	ES Type	ES Fee	Insured Value	Dun Sender	Total Charge
101016AG5-1.2 9171999991703032355963	GRANT, ADLYN 10413 Magnolia Heights Circle Covington, GA 30014	0.450	C ERR	2.950 1.150		0.00	4.550
101016BBR5-1 9171999991703032355970	REID, BESWICK 36 Lakeview Crossing Dr Covington, GA 30016	0.450	C ERR	2.950 1.150		0.00	4.550
102888LA4-27.2 9171999991703032355949	ARIAS, LAURA 320 Morris Avenue, Apt. 8D Bronx, NY 10451	0.450	C ERR	2.950 1.150		0.00	4.550
103208CD6-1 9171999991703032355888	DURBIN, CHARLES D. 1231 Brush Run Road Washington, PA 15301	0.450	C ERR	2.950 1.150		0.00	4.550
103206CH6-1 9171999991703032355871	HIGGINS, CINDY L. 1231 Brush Run Road Washington, PA 15301	0.450	C ERR	2.950 1.150		0.00	4.550
103987SS6-8 9171999991703032355958	SWANN, STEVEN M. 1114 Juniper Street Quakertown, PA 18951	0.450	C ERR	2.950 1.150		0.00	4.550
106817RS6-1 9171999991703032355857	SORBER, REBECCA LYNN 286 Rayburn Road Shickshinny, PA 18655	0.450	C ERR	2.950 1.150		0.00	4.550
106817RS6-1.2 9171999991703032355854	SORBER, RONALD J. 286 Rayburn Road Shickshinny, PA 18655	0.450	C ERR	2.950 1.150		0.00	4.550
108451SL4-3.5 9171999991703032355832	LAMB, SETH 2220 Walnut Street # 224 Philadelphia, PA 19103	0.450	C ERR	2.950 1.150		0.00	4.550
109568EW5-18 9171999991703032355818	WRIGHT, ELMESHA Y. 1104 Hyatt Street Chester, PA 19013	0.450	C ERR	2.950 1.150		0.00	4.550
72327EA6-28 9171999991703032355840	ARIZAGA, EDDIE 215 Sir Geoffrey Court Poccono Lake, PA 18347	0.450	C ERR	2.950 1.150		0.00	4.550
72327SP8-28 9171889991703032355826	PIN, SAHIL P.O. Box 556 Blakeslee, PA 18610	0.450	C ERR	2.950 1.150		0.00	4.550
72327SP8-28.2 9171999991703032355833	PIN, SAHIL 215 Sir Geoffrey Court Poccono Lake, PA 18347	0.450	C ERR	2.950 1.150		0.00	4.550
86952KH4-11 9171999991703032355925	HOYES, KAREN L. 149 South 2nd Street Catawissa, PA 17820	0.450	C ERR	2.950 1.150		0.00	4.550
89145TK5-8 9171999991703032355789	KUHNS, TRENT A. RD 1 Route 15 Winfield, PA 17889	0.450	C ERR	2.950 1.150		0.00	4.550
Page Totals:	15	6.750		61.500			68.250
Cum Totals:	22	9.908		90.200			100.100



IN THE COMMON PLEAS COURT OF COLUMBIA COUNTY PENNSYLVANIA

DEUTSCHE BANK NATIONAL TRUST COMPANY AS
TRUSTEE FOR CERTIFICATEHOLDERS OF THE
MORGAN STANLEY ABS CAPITAL I INC. TRUST 2003-
NC10; et seq.
Plaintiff (Petitioner)

CASE and/or DOCKET No.: 2010-CV-1010

Sheriff's Sale Date: 4/11/2012

V.

KAREN L. HOYES; et al.
Defendant (Respondent)

AFFIDAVIT OF SERVICE

☒ Complaint ☒ Summons ☒ Other: NOTICE OF SALE

I, RYAN MARKS, certify that I am eighteen years of age or older and that I am not a party to the action nor an employee nor relative of a party, and that I attempted to serve KAREN L. HOYES the above process on the 25 day of March, 2012, at 6:15 o'clock, PM, at 149 South 2nd Street Catawissa, PA 17820, County of Columbia, Commonwealth of Pennsylvania:

Manac of Service:

☒ By posting a copy of the original process on the most public part of the property pursuant to an order of court

Service was attempted on the following dates/times:

1) _____ 2) _____ 3) _____

Commonwealth/State of PA)

) SS:

County of Berks)

Before me, the undersigned notary public, this day, personally, appeared Ryan Marks to me known, who being duly sworn according to law, deposes the following:

I hereby swear or affirm that the facts set forth in the foregoing Affidavit of Service are true and correct.

(Signature of Affiant)

Subscribed and sworn to before me
this 27 day of Mar, 20 12

File Number: 86952PC

Notary Public

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Eric M. Atherbach, Notary Public
Washington Twp., Berks County
My Commission Expires Nov. 18, 2013

KML Law Group, P.C.

Suite 5000 - BNY Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-627-1322
Attorney for Plaintiff

DEUTSCHE BANK NATIONAL TRUST
COMPANY AS TRUSTEE FOR
CERTIFICATEHOLDERS OF THE MORGAN
STANLEY ABS CAPITAL I INC. TRUST 2003-
NC10
7105 Corporate Drive
PTX C-35
Plano, TX 75024

Plaintiff

vs.

KAREN L. HOYES
Mortgagor(s) and Record Owner(s)

149 South 2nd Street
Catawissa, PA 17820

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term

No. 2010-CV-1010

SUPPLEMENTAL AFFIDAVIT PURSUANT TO RULE 3129

DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR CERTIFICATEHOLDERS OF THE MORGAN STANLEY ABS CAPITAL I INC. TRUST 2003-NC10, Amy Gough, an employee of KML Law Group, P.C., counsel of Plaintiff, sets forth as of the date the praecipe for the writ of execution was filed the following information concerning the real property located at:

149 South 2nd Street
Catawissa, PA 17820

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

KAREN L. HOYES
149 South 2nd Street
Catawissa, PA 17820

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

KAREN L. HOYES
149 South 2nd Street
Catawissa, PA 17820

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

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

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

CATAWISSA BOROUGH WATER AUTHORITY
19 School House Road
Catiwissa, PA 17820

CATAWISSA BOROUGH WATER AUTHORITY
P.O. Box 54
Catiwissa, PA 17820

CATAWISSA BOROUGH WATER AUTHORITY
C/O Michael P. Gregorowicz, Esquire
401 Market Street
Bloomsburg, PA 17815-1749

COMMONWEALTH OF PA DEPT. OF LABOR AND INDUSTRY
16TH FLOOR
L&I BUILDING
HARRISBURG, PA 17121

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

THE PROVIDENT BANK
One East Fourth Street
ML198-MSC
Cincinnati, OH 45202

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

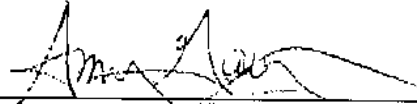
6. Name and address of every other person of whom the plaintiff has knowledge who has any record interest in the property which may be affected by the sale.

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

TENANTS/OCCUPANTS
149 South 2nd Street
Catawissa, PA 17820

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

DATED: April 9, 2012



KML Law Group, P.C.

BY: Amy Gough
Legal Assistant

Catawissa Water Authority

Borough of Catawissa

19 Schoolhouse Road

P. O. Box 54

Catawissa, PA 17820

Phone: 570-356-2172 Fax: 570-356-7695

April 4, 2012

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

RE: Deutsche Bank National Trust Company v. Karen L Hoyes
Docket # 2010-CV-1010 2012-ED-17

Dear Sheriff Chamberlain:


As of today's date, the following is the water utility amount owed to Catawissa Water Authority by the above referenced property.

Karen L Hoyes - 147 & 149 South 2nd St., Catawissa, PA \$65.10

We understand the property is scheduled for Sheriff's Sale on April 11, 2012.

If you have any questions, please contact me at 356-2172.

Sincerely,



Cindy Bachman
Superintendent
Catawissa Water Authority

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff

James D. Arter
Chief Deputy

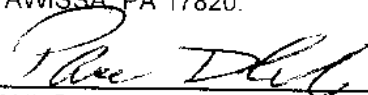


DEUTSCHE BANK NATIONAL TRUST COMPANY
vs.
KAREN L HOYES

Case Number
2010CV1010

SHERIFF'S RETURN OF SERVICE

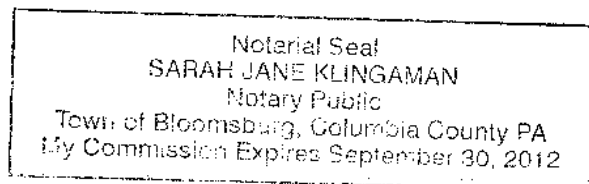
03/05/2012 03:50 PM - DEPUTY PAUL D'ANGELO, BEING DULY SWORN ACCORDING TO LAW, STATES SERVICE WAS PERFORMED BY POSTING A TRUE COPY OF THE REQUESTED HANDBILL UPON THE REAL ESTATE LOCATED AT 149 SOUTH 2ND STREET, CATAWISSA, PA 17820.


PAUL D'ANGELO, DEPUTY

SO ANSWERS,


TIMOTHY T. CHAMBERLAIN, SHERIFF

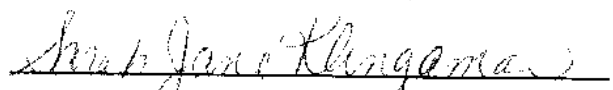
March 06, 2012



NOTARY

Affirmed and subscribed to before me this

6TH day of MARCH, 2012



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

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff



James D. Arter
Chief Deputy

DEUTSCHE BANK NATIONAL TRUST COMPANY
vs.
KAREN L HOYES

Case Number
2010CV1010

SERVICE COVER SHEET

Service Details:

Category:	Real Estate Sale - Posting - Sale Bill	Zone:	
Manner:	< Not Specified >	Expires:	03/02/2012
Notes:	SHERIFF'S SALE BILL		

Serve To:

Name:	(POSTING)
Primary Address:	149 SOUTH 2ND STREET CATAWISSA, PA 17820
Phone:	DOB:
Alternate Address:	
Phone:	

Final Service:

Served:	Personally · Adult In Charge · Posted · Other		
Adult In Charge:	POSTED		
Relation:			
Date:	03 05 12	Time:	1550
Deputy:	DONALDO	Mileage:	

Attorney / Originator:

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

Service Attempts:

Date:					
Time:					
Mileage:					
Deputy:					

Service Attempt Notes:

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

POSTING

2010CV1010

149 SOUTH 2ND STREET, CATAWISSA, PA 17820

EXP: 03/02/2012

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

REAL ESTATE TAX CERTIFICATION

Date: 02/09/2012

Fee: \$5.00

Cert. NO: 11405

HOYES KAREN L
149 SOUTH SECOND STREET
CATAWISSA PA 17820

District: CATAWISSA BORO
Deed: 20021 -0758
Location: 149 S SECOND ST
Parcel Id:08 -01 -076-00,000

Assessment: 28,681
Balances as of 02/09/2012

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

By: Columbia County Sheriff Per: 

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff

James D. Arter
Chief Deputy



DEUTSCHE BANK NATIONAL TRUST COMPANY
vs.
KAREN L HOYES

Case Number
2010CV1010

SERVICE COVER SHEET

Service Details:

Category:	Real Estate Sale - Sale Notice	Zone:	
Manner:	< Not Specified >	Expires:	03/02/2012
Notes:	PLAINTIFF NOTICE OF SHERIFF'S SALE AND DEBTOR'S RIGHTS		

Serve To:

Name:	Domestic Relations Office of Columbia
Primary Address:	15 Perry Avenue Bloomsburg, PA 17815
Phone:	DOB:
Alternate Address:	
Phone:	

Final Service:

Served:	Personally <u>Adult In Charge</u> · Posted · Other		
Adult In Charge:	Stephanie Kipp		
Relation:	Secretary		
Date:	02/06/12	Time:	1500
Deputy:	Co	Mileage:	

Attorney / Originator:

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

Service Attempts:

Date:						
Time:						
Mileage:						
Deputy:						

Service Attempt Notes:

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

DOMESTIC RELATIONS

2010CV1010

15 PERRY AVENUE, BLOOMSBURG, PA 17815

EXP: 03/02/2012

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff



James D. Arter
Chief Deputy

DEUTSCHE BANK NATIONAL TRUST COMPANY
vs.
KAREN L HOYES

Case Number
2010CV1010

SERVICE COVER SHEET

Service Details:

Category:	Real Estate Sale - Sale Notice	Zone:	
Manner:	< Not Specified >	Expires:	03/02/2012
Notes:	PLAINTIFF NOTICE OF SHERIFF'S SALE AND DEBTOR'S RIGHTS		

Serve To:

Name:	CATAWISSA WATER AUTHORITY
Primary Address:	19 SCHOOLHOUSE ROAD CATAWISSA, PA 17820
Phone:	DOB:
Alternate Address:	
Phone:	

Final Service:

Served:	Personally · Adult In Charge · Posted · Other		
Adult In Charge:	Cindy Bachman		
Relation:	Superintendent Superintendent		
Date:	2/6/12	Time:	1125
Deputy:	L	Mileage:	

Attorney / Originator:

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

Service Attempts:

Date:					
Time:					
Mileage:					
Deputy:					

Service Attempt Notes:

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

CATAWISSA WATER

2010CV1010

19 SCHOOLHOUSE ROAD, CATAWISSA, PA 17820

EXP: 03/02/2012

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff



James D. Arter
Chief Deputy

DEUTSCHE BANK NATIONAL TRUST COMPANY
vs.
KAREN L HOYES

Case Number
2010CV1010

SERVICE COVER SHEET

Service Details:

Category: Real Estate Sale - Sale Notice

Zone:

Manner: < Not Specified >

Expires: 03/02/2012

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 HYATT

Relation: CSR

Date: 02/07/12

Time: 1050

Deputy: 6

Mileage:

Attorney / Originator:

Name: KML LAW GROUP, P.C.

Phone:

Service Attempts:

Date:					
Time:					
Mileage:					
Deputy:					

Service Attempt Notes:

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

COLUMBIA COUNTY TAX

2010CV1010

PO BOX 380, BLOOMSBURG, PA 17815

EXP: 03/02/2012

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff

James D. Arter
Chief Deputy



DEUTSCHE BANK NATIONAL TRUST COMPANY
vs.
KAREN L HOYES

Case Number
2010CV1010

SERVICE COVER SHEET

Service Details:

Category:	Real Estate Sale - Sale Notice	Zone:	
Manner:	< Not Specified >	Expires:	03/02/2012
Notes:	PLAINTIFF NOTICE OF SHERIFF'S SALE AND DEBTOR'S RIGHTS		

Serve To:

Name:	CATAWISSA BOROUGH
Primary Address:	307 MAIN STREET CATAWISSA, PA 17820
Phone:	DOB:
Alternate Address:	
Phone:	

Final Service:

Served:	Personally <u>Adult In Charge</u> Posted Other		
Adult In Charge:	KIM RHODES		
Relation:	Secretary		
Date:	02/07/12	Time:	0900
Deputy:	6	Mileage:	

Attorney / Originator:

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

Service Attempts:

Date:						
Time:						
Mileage:						
Deputy:						

Service Attempt Notes:

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

CATAWISSA BOROUGH

2010CV1010

307 MAIN STREET, CATAWISSA, PA 17820

EXP: 03/02/2012

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff



James D. Arter
Chief Deputy

DEUTSCHE BANK NATIONAL TRUST COMPANY
vs.
KAREN L HOYES

Case Number
2010CV1010

SERVICE COVER SHEET

Service Details:

Category:	Real Estate Sale - Sale Notice	Zone:	
Manner:	< Not Specified >	Expires:	03/02/2012
Notes:	PLAINTIFF NOTICE OF SHERIFF'S SALE AND DEBTOR'S RIGHTS		

Serve To:

Name:	Paula Clark		
Primary Address:	138 South Street Catawissa, PA 17820		
Phone:	570-356-2189	DOB:	
Alternate Address:	750 FISHER AVE CATAWISSA		
Phone:			

Final Service:

Served:	Personally · Adult In Charge · Posted · Other		
Adult In Charge:	Paula Clark		
Relation:	TAX COLLECTOR		
Date:	02/07/12	Time:	0925
Deputy:	6	Mileage:	

Attorney / Originator:

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

Service Attempts:

Date:						
Time:						
Mileage:						
Deputy:						

Service Attempt Notes:

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

CLARK, PAULA

2010CV1010

138 SOUTH STREET, CATAWISSA, PA 17820

EXP: 03/02/2012

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff

James D. Arter
Chief Deputy



DEUTSCHE BANK NATIONAL TRUST COMPANY
vs.
KAREN L HOYES

Case Number
2010CV1010

SERVICE COVER SHEET

Service Details:

Category:	Real Estate Sale - Sale Notice		Zone:	
Manner:	< Not Specified >	Expires:	03/02/2012	Warrant:
Notes:	PLAINTIFF NOTICE OF SHERIFF'S SALE AND DEBTOR'S RIGHTS POST			

Serve To:

Name:	OCCUPANT	
Primary Address:	149 SOUTH 2ND STREET CATAWISSA, PA 17820	
Phone:		DOB:
Alternate Address:		
Phone:		

Final Service:

Served:	Personally · Adult In Charge · <u>Posted</u> · Other		
Adult In Charge:			
Relation:			
Date:	02/07/12	Time:	0915
Deputy:	6	Mileage:	

Attorney / Originator:

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

Service Attempts:

Date:						
Time:						
Mileage:						
Deputy:						

Service Attempt Notes:

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

OCCUPANT

2010CV1010

149 SOUTH 2ND STREET, CATAWISSA, PA 17820

EXP: 03/02/2012

KML Law Group, P.C.

Suite 5000 - BNY Independence Center
701 Market Street
Philadelphia, PA 19106-1532
(215) 627-1322
Attorney for Plaintiff

DEUTSCHE BANK NATIONAL TRUST COMPANY
AS TRUSTEE FOR CERTIFICATEHOLDERS OF THE
MORGAN STANLEY ABS CAPITAL I INC. TRUST
2003-NC10
7105 Corporate Drive
PTX C-35
Plano, TX 75024
Plaintiff

vs.

KAREN L. HOYES
Mortgagor(s) and Record Owner(s)

149 South 2nd Street
Catawissa, PA 17820

Defendant(s)

IN THE COURT OF COMMON PLEAS
of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Docket No. 2010-CV-1010

2012-ET-17

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

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: HOYES, KAREN L.
KAREN L. HOYES
2404 MYRTLE LANE
RESTON, VA 20191

Your house at 149 South 2nd Street, Catawissa, PA 17820 is scheduled to be sold at Sheriff's Sale
on April 14, 2012 at 9:00 AM, in Sheriff's Office, Courthouse, Bloomsburg, PA to
enforce the court judgment of \$73,826.94 obtained by DEUTSCHE BANK NATIONAL TRUST
COMPANY AS TRUSTEE FOR CERTIFICATEHOLDERS OF THE MORGAN STANLEY ABS
CAPITAL I INC. TRUST 2003-NC10 against you.

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

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

1. The sale will be cancelled if you pay to DEUTSCHE BANK NATIONAL TRUST COMPANY
AS TRUSTEE FOR CERTIFICATEHOLDERS OF THE MORGAN STANLEY ABS CAPITAL I INC.
TRUST 2003-NC10, the back payments, late charges, costs and reasonable attorney's fees due. To find out
how much you must pay call: 215-825-6329 or 1-866-413-2311.

2. You may be able to stop the sale by filing a petition asking the Court to strike or open judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.
3. You may also be able to stop the sale through other legal proceedings.
4. You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See notice below on how to obtain an attorney).

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

1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid price by calling the Sheriff of Columbia County at 570-389-5622.
2. You may be able to petition the Court to set aside the sale if the bid price was grossly inadequate compared to the value of your property.
3. The sale will go through only if the buyer pays the Sheriff the full amount due in the sale. To find out if this has happened, you may call the Sheriff of Columbia County at 570-389-5622.
4. If the amount due from the Buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.
5. You have a right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.
6. You may be entitled to a share of the money which was paid for your house. A schedule of distribution of the money bid for your house will be filed by the Sheriff within thirty (30) days from the date of the Sheriff's Sale. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the schedule of distribution is filed.
7. You may also have other rights and defenses, or ways of getting your house back, if you act immediately after the sale.

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

PENNSYLVANIA BAR ASSOCIATION
P.O. Box 186
Harrisburg, PA 17108
800-692-7375
NORTH PENN LEGAL SERVICES F/K/A SUSQUEHANNA LEGAL SERVICES
168 E. 5th Street
Bloomsburg, PA 17815
717-784-8760

Resources available for Homeowners in Foreclosure

ACT NOW!

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

- 1). Call an attorney. For referrals to a qualified attorney call either of the following numbers: 800-692-7375 or 717-784-8760.
- 2). Call the Consumer Credit Counseling Agency at 1-800-989-2227 for free counseling.
- 3). Visit HUD'S website www.hud.gov for Help for Homeowners Facing the Loss of Their Homes.
- 4). Pennsylvania Housing Finance Agency also offers other loan programs that may assist homeowners in default. Please See the PHFA website: <http://www.phfa.org/consumers/homeowners/real.aspx>.
- 5). Call the Plaintiff (your lender) at and ask to speak to someone about Loss Mitigation or Home Retention options.
- 6). Call or contact our office to request the amount to bring the account current, or payoff the mortgage or request a Loan Workout / Home Retention Package. Call our toll free number at 1-866-413-2311 or via email at homeretention@kmlawgroup.com. Call Seth at 215-825-6329 or fax 215-825-6429. The figure and/or package you requested will be mailed to the address that you request or faxed if you leave a message with that information. The attorney in charge of our firm's Homeowner Retention Department is Michael McKeever who can be reached at 215-825-6303 or Fax: 215-825-6403. Please reference our Attorney File Number of 86952FC.

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

Document Receipt

Trans # 13407 Carrier / service: POST 2PM 2/3/2012

Ship to: IRS

INTERNAL REVENUE SERVICE

WILLIAM GREEN FEDERAL BUILDING
600 ARCH STREET ROOM 3259

Tracking #: 9171924291001000012597

Doc Ref #: 17ED2012

PHILADELPHIA PA 19106

Document Receipt

Trans # 13406 Carrier / service: POST 2PM 2/3/2012

Ship to: COP

COMMONWEALTH OF PENNSYLVANIA DEPT OF REV SHERIFF SALE

Tracking #: 9171924291001000012580

DEPARTMENT 281230

Doc Ref #: 17ED2012

HARRISBURG PA 17128

Document Receipt

Trans # 13405 Carrier / service: POST 2PM 2/3/2012

Ship to: SBA

U.S. Small Business Administration

PHILADELPHIA DISTRICT
OFFICE

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

Tracking #: 9171924291001000012573

Doc Ref #: 17ED2012

KING OR PA 19406
PRUSSIA

Document Receipt

Trans # 13404 Carrier / service: POST 2PM 2/3/2012

Ship to: FAIR

OFFICE OF F.A.I.R.

DEPARTMENT OF PUBLIC WELFARE

PO BOX 8016

Tracking #: 9171924291001000012566

Doc Ref #: 17ED2012

HARRISBURG PA 17105

Document Receipt

Trans # 13403 Carrier / service: POST 2PM 2/3/2012

Ship to: 13403

COMMONWEALTH OF PA

PO BOX 2675

Tracking #: 9171924291001000012559

Doc Ref #: 17ED2012

HARRISBURG PA 17105

Document Receipt

Trans # 13402 Carrier / service: POST 2PM 2/3/2012

Ship to: 13402

KAREN HOYES

2404 MYRTLE LANE

Tracking #: 9171924291001000012542

Doc Ref #: 17ED2012

RESTON VA 20191

SHERIFF'S SALE

By Virtue of a Writ of Execution (Mortgage Foreclosure)
No. 2010CV1010

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, APRIL 11, 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, PARCEL AND LOT OF LAND SITUATE IN CATAWISSA BOROUGH, COLUMBIA COUNTY, PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS:
BEGINNING AT THE CORNER OF SECOND AND SOUTH STREETS, THENCE NORTHWEST ALONG SECOND STREET A DISTANCE OF 70 FEET OR THEREABOUTS TO CORNER OF LOT OF JOHN STREETS; THENCE WESTWARDLY BY LINE PARALLEL WITH SOUTH STREET AND ALONG LINE OF JOHN STREETS TO AN ALLEY 12 FEET WIDE; THENCE SOUTHWARDLY ALONG THE EASTERN SIDE OF SAID ALLEY AND PARALLEL WITH SECOND STREET 70 FEET OR THEREABOUTS TO SAID SOUTH STREET; THENCE EASTWARDLY ALONG SAID SOUTH STREET TO THE PLACE OF BEGINNING.

BEING KNOWN AS 149 S 2ND STREET, CATAWISSA PA 17820
TAX PARCEL NO: 08-01-076

PROPERTY ADDRESS: 149 SOUTH 2ND STREET, CATAWISSA, PA 17820

UPI / TAX PARCEL NUMBER: 08-01-076

Seized and taken into execution to be sold as the property of KAREN L HOYES in suit of DEUTSCHE BANK NATIONAL TRUST COMPANY.

TERMS OF SALE: MINIMUM PAYMENT AT TIME OF SALE: The greater of ten (10%) percent of the bid price or costs (opening bid at sale). Minimum payment is to be paid in cash, certified check or cashier's check at time of sale. **REMAINING BALANCE OF BID PRICE:** Any remaining amount of the bid price is to be paid within eight (8) days after the sale in cash, certified check or cashier's check. **IMPORTANT NOTICE FOR FAILURE TO PAY BID PRICE:** FAILURE TO PAY THE BID PRICE IN ACCORDANCE WITH THESE TERMS MAY RESULT IN SERIOUS FINANCIAL CONSEQUENCES TO THE BIDDER. DO NOT BID UNLESS FUNDS ARE AVAILABLE FOR PAYMENT WITHIN THE PRESCRIBED TIME PERIOD. If the successful bidder fails to pay the bid price as per the above terms, the Sheriff may elect to either sue the bidder for the balance due without a resale of the property, or to resell the property at the bidder's risk and maintain an action against the bidder for breach of contract. In the case of default all sums paid by the bidder will be considered forfeited, but will be applied against any damages recoverable. The defaulting bidder will be responsible for any attorney fees incurred by the sheriff in connection with any action against the bidder in which the bidder is found liable for damages. If proceeds are payable to the Plaintiff, the proceeds check will be payable to Plaintiff, unless the Columbia County Sheriff's Office receives advance written notice otherwise, signed by an authorized representation of the plaintiff.

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

TIMOTHY T. CHAMBERLAIN, Sheriff
COLUMBIA COUNTY, Pennsylvania

SHERIFF'S SALE

By Virtue of a Writ of Execution (Mortgage Foreclosure)
No. 2010CV1010

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, APRIL 11, 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, PARCEL AND LOT OF LAND SITUATE IN CATAWISSA BOROUGH, COLUMBIA COUNTY, PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS:
BEGINNING AT THE CORNER OF SECOND AND SOUTH STREETS, THENCE NORTHWEST ALONG SECOND STREET A DISTANCE OF 70 FEET OR THEREABOUTS TO CORNER OF LOT OF JOHN STREETS; THENCE WESTWARDLY BY LINE PARALLEL WITH SOUTH STREET AND ALONG LINE OF JOHN STREETS TO AN ALLEY 12 FEET WIDE; THENCE SOUTHWARDLY ALONG THE EASTERN SIDE OF SAID ALLEY AND PARALLEL WITH SECOND STREET 70 FEET OR THEREABOUTS TO SAID SOUTH STREET; THENCE EASTWARDLY ALONG SAID SOUTH STREET TO THE PLACE OF BEGINNING.
BEING KNOWN AS 149 S 2ND STREET, CATAWISSA PA 17820
TAX PARCEL NO: 08-01-076

PROPERTY ADDRESS: 149 SOUTH 2ND STREET, CATAWISSA, PA 17820

UPI / TAX PARCEL NUMBER: 08-01-076

Seized and taken into execution to be sold as the property of KAREN L HOYES in suit of DEUTSCHE BANK NATIONAL TRUST COMPANY.

TERMS OF SALE: MINIMUM PAYMENT AT TIME OF SALE: The greater of ten (10%) percent of the bid price or costs (opening bid at sale). Minimum payment is to be paid in cash, certified check or cashier's check at time of sale. **REMAINING BALANCE OF BID PRICE:** Any remaining amount of the bid price is to be paid within eight (8) days after the sale in cash, certified check or cashier's check. **IMPORTANT NOTICE FOR FAILURE TO PAY BID PRICE:** FAILURE TO PAY THE BID PRICE IN ACCORDANCE WITH THESE TERMS MAY RESULT IN SERIOUS FINANCIAL CONSEQUENCES TO THE BIDDER. DO NOT BID UNLESS FUNDS ARE AVAILABLE FOR PAYMENT WITHIN THE PRESCRIBED TIME PERIOD. If the successful bidder fails to pay the bid price as per the above terms, the Sheriff may elect to either sue the bidder for the balance due without a resale of the property, or to resell the property at the bidder's risk and maintain an action against the bidder for breach of contract. In the case of default all sums paid by the bidder will be considered forfeited, but will be applied against any damages recoverable. The defaulting bidder will be responsible for any attorney fees incurred by the sheriff in connection with any action against the bidder in which the bidder is found liable for damages. If proceeds are payable to the Plaintiff, the proceeds check will be payable to Plaintiff, unless the Columbia County Sheriff's Office receives advance written notice otherwise, signed by an authorized representation of the plaintiff.

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

TIMOTHY T. CHAMBERLAIN, Sheriff
COLUMBIA COUNTY, Pennsylvania

REAL ESTATE OUTLINE

ED # _____

DATE RECEIVED _____

DOCKET AND INDEX _____

CHECK FOR PROPER INFO.

WRIT OF EXECUTION _____

COPY OF DESCRIPTION _____

WHEREABOUTS OF LKA _____

NON-MILITARY AFFIDAVIT _____

NOTICES OF SHERIFF SALE _____

WAIVER OF WATCHMAN _____

AFFIDAVIT OF LIENS LIST _____

CHECK FOR \$1,350.00 OR _____

CK# _____

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

SALE DATE _____

TIME _____

POSTING DATE _____

ADV. DATES FOR NEWSPAPER

1ST WEEK _____

2ND WEEK _____

3RD WEEK _____

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

DEUTSCHE BANK NATIONAL TRUST
COMPANY AS TRUSTEE FOR
CERTIFICATEHOLDERS OF THE MORGAN
STANLEY ABS CAPITAL I INC. TRUST 2003-
NC10
7105 Corporate Drive
PTX C-35
Plano, TX 75024

vs.

KAREN L. HOYES
149 South 2nd Street
Catawissa, PA 17820

In the Court of Common Pleas of
Columbia County

No. 2010-CV-1010

WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

2012-ED-17

Commonwealth of Pennsylvania:

County of Columbia

To the Sheriff of Columbia County, Pennsylvania

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

PREMISES: 149 South 2nd Street Catawissa, PA 17820

See Exhibit "A" attached

AMOUNT DUE	\$73,826.94
Interest From 7/30/2010	
Through Date of Sale	
(Costs to be added)	

Dated:

February 3, 2012

Jami B. Kline
Prothonotary, Common Pleas Court
of Columbia County, Pennsylvania
Proth & Clerk of Sev. Courts
My Com. Ex. 1st Monday in 2016
Deputy

IN THE COURT OF COMMON PLEAS

DEUTSCHE BANK NATIONAL TRUST COMPANY AS
TRUSTEE FOR CERTIFICATEHOLDERS OF THE MORGAN
STANLEY ABS CAPITAL I INC. TRUST 2003-NC10

vs.

KAREN L. HOYES
Mortgagor(s)
149 South 2nd Street Catawissa, PA 17820

WRIT OF EXECUTION
(Mortgage Foreclosure)

REAL DEBT	
INTEREST from	\$73,826.94
COSTS PAID:	\$
PROTHY	\$
SHERIFF	\$
STATUTORY	\$
COSTS DUE PROTHY	\$
Office of Judicial Support	\$
Judg. Fee	
Cr.	
Sal.	

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

ALL THAT CERTAIN PIECE, PARCEL AND LOT OF LAND SITUATE IN
CATAWISSA BOROUGH, COLUMBIA COUNTY, PENNSYLVANIA, BOUNDED AND
DESCRIBED AS FOLLOWS:

BEGINNING AT THE CORNER OF SECOND AND SOUTH STREETS, THENCE
NORTHWEST ALONG SECOND STREET A DISTANCE OF 70 FEET OR
THEREABOUTS TO CORNER OF LOT OF JOHN STREETS;

THENCE WESTWARDLY BY LINE PARALLEL WITH SOUTH STREET AND ALONG
LINE OF JOHN STREETS TO AN ALLEY 12 FEET WIDE;

THENCE SOUTHWARDLY ALONG THE EASTERN SIDE OF SAID ALLEY AND
PARALLEL WITH SECOND STREET 70 FEET OR THEREABOUTS TO SAID SOUTH
STREET;

THENCE EASTWARDLY ALONG SAID SOUTH STREET TO THE PLACE OF
BEGINNING.

BEING KNOWN AS 149 S 2ND STREET, CATAWISSA PA 17820

TAX PARCEL NO: 08-01-076

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA

DEUTSCHE BANK NATIONAL TRUST
COMPANY AS TRUSTEE FOR
CERTIFICATEHOLDERS OF THE MORGAN
STANLEY ABS CAPITAL I INC. TRUST
2003-NC10

Plaintiff

vs.

KAREN L. HOYES

Defendant(s)

NO. 2010-CV-1010

2012-ED-17

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

1. The undersigned attorney with KML Law Group, P.C., as the representative for the Plaintiff in the above entitled matter, does hereby state to the best of his/her information and belief, as follows:

2. That the above named Defendant, KAREN L. HOYES, has a last known residence of 2404 MYRTLE LANE, RESTON, VA 20191.

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

4. The Defendant is not in the military service of the United States of America as defined by the Servicemembers Civil Relief Act as amended.

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

Date 2.1.12

By: 

KML LAW GROUP, P.C.

___ Michael McKeever Pa. ID 56129

___ Lisa Lee Pa. ID 78020

☒ Kristina Murtha Pa. ID 61858

___ David Fein Pa. ID 82628

___ Thomas Puleo Pa. ID 27615

___ Jay Kivitz Pa. ID 26769

___ Andrew Gornall Pa. ID 92382

___ Ann E. Swartz Pa. ID 201926

___ Jill P. Jenkins Pa. ID 306588

Attorneys for Plaintiff

FILED
2012 FEB 3 10 11 AM
CLERK OF COURT
COLUMBIA COUNTY, PA

Department of Defense Manpower Data Center

Feb-01-2012 11:14:18



Military Status Report
Pursuant to the Service Members Civil Relief Act

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

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

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

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

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

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

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

More information on "Active Duty Status"

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

Coverage Under the SCRA is Broader in Some Cases

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

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

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

WARNING: This certificate was provided based on a name and SSN provided by the requester. Providing an erroneous name or SSN will cause an erroneous certificate to be provided.
Report ID:UM3DJ586ES

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

DEUTSCHE BANK NATIONAL TRUST
COMPANY AS TRUSTEE FOR
CERTIFICATEHOLDERS OF THE MORGAN
STANLEY ABS CAPITAL I INC. TRUST 2003-
NC10
7105 Corporate Drive
PTX C-35
Plano, TX 75024

Plaintiff

vs.

KAREN L. HOYES
(Mortgagor(s) and Record Owner(s))
149 South 2nd Street
Catawissa, PA 17820

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2010-CV-1010

2012-ED-17

AFFIDAVIT PURSUANT TO RULE 3129

DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR CERTIFICATEHOLDERS OF THE MORGAN STANLEY ABS CAPITAL I INC. TRUST 2003-NC10, Plaintiff in the above action, by counsel, KML Law Group, P.C., sets forth as of the date the praecipe for the writ of execution was filed the following information concerning the real property located at:

149 South 2nd Street
Catawissa, PA 17820

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

KAREN L. HOYES
2404 MYRTLE LANE
RESTON, VA 20191

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

KAREN L. HOYES
2404 MYRTLE LANE
RESTON, VA 20191

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

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

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

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

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

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

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

TENANTS/OCCUPANTS

149 South 2nd Street
Catawissa, PA 17820

(attach separate sheet if more space is needed)

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

DATED: 2-1-12

By: 

KML LAW GROUP P.C.

___ Michael McKeever Pa. ID 56129

___ Jay E. Kivitz Pa. ID 26769

___ Lisa Lee Pa. ID 78020

☒ Kristina Murtha Pa. ID 61858

___ David Fein Pa. ID 82628

___ Thomas Puleo Pa. ID 27615

___ Ann E. Swartz Pa. ID 201926

___ Jill P. Jenkins Pa. ID 306588

Attorneys for Plaintiff

KML Law Group, P.C.

Suite 5000 - BNY Independence Center
701 Market Street
Philadelphia, PA 19106-1532
(215) 627-1322
Attorney for Plaintiff

DEUTSCHE BANK NATIONAL TRUST
COMPANY AS TRUSTEE FOR
CERTIFICATEHOLDERS OF THE MORGAN
STANLEY ABS CAPITAL I INC. TRUST 2003-
NC10
7105 Corporate Drive
PTX C-35
Plano, TX 75024

Plaintiff

vs.

KAREN L. HOYES
Mortgagor(s) and Record Owner(s)

149 South 2nd Street
Catawissa, PA 17820

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE
FORECLOSURE

Docket No. 2010-CV-1010

2012-ED-17

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

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: HOYES, KAREN L.
KAREN L. HOYES
149 South 2nd Street
Catawissa, PA 17820

Your house at 149 South 2nd Street, Catawissa, PA 17820 is scheduled to be sold at Sheriff's Sale on _____, at 9:00 AM, in Sheriff's Office, Courthouse, Bloomsburg, PA to enforce the court judgment of \$73,826.94 obtained by DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR CERTIFICATEHOLDERS OF THE MORGAN STANLEY ABS CAPITAL I INC. TRUST 2003-NC10 against you.

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

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

1. The sale will be cancelled if you pay to DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR CERTIFICATEHOLDERS OF THE MORGAN STANLEY ABS CAPITAL I INC. TRUST 2003-NC10, the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay call: 215-825-6329 or 1-866-413-2311
2. You may be able to stop the sale by filing a petition asking the Court to strike or open judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.
3. You may also be able to stop the sale through other legal proceedings.
4. You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See notice below on how to obtain an attorney).

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

1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid price by calling the Sheriff of Columbia County at 570-389-5622.
2. You may be able to petition the Court to set aside the sale if the bid price was grossly inadequate compared to the value of your property.
3. The sale will go through only if the buyer pays the Sheriff the full amount due in the sale. To find out if this has happened, you may call the Sheriff of Columbia County at 570-389-5622.
4. If the amount due from the Buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.
5. You have a right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.
6. You may be entitled to a share of the money which was paid for your house. A schedule of distribution of the money bid for your house will be filed by the Sheriff within thirty (30) days from the date of the Sheriff's Sale. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the schedule of distribution is filed.
7. You may also have other rights and defenses, or ways of getting your house back, if you act immediately after the sale.

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

PENNSYLVANIA BAR ASSOCIATION

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

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

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

Resources available for Homeowners in Foreclosure

ACT NOW!

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

- 1). Call an attorney. For referrals to a qualified attorney call either of the following numbers: 800-692-7375 or 717-784-8760.
- 2). Call the Consumer Credit Counseling Agency at 1-800-989-2227 for free counseling.
- 3). Visit HUD'S website www.hud.gov for Help for Homeowners Facing the Loss of Their Homes.
- 4). Pennsylvania Housing Finance Agency also offers other loan programs that may assist homeowners in default. Please See the PHFA website: <http://www.phfa.org/consumers/homeowners/real.aspx>.
- 5). Call the Plaintiff (your lender) at and ask to speak to someone about Loss Mitigation or Home Retention options.
- 6). Call or contact our office to request the amount to bring the account current, or payoff the mortgage or request a Loan Workout / Home Retention Package. Call our toll free number at 1-866-413-2311 or via email at homeretention@kmlawgroup.com. Call Seth at 215-825-6329 or fax 215-825-6429. The figure and/or package you requested will be mailed to the address that you request or faxed if you leave a message with that information. The attorney in charge of our firm's Homeowner Retention Department is Michael McKeever who can be reached at 215-825-6303 or Fax: 215-825-6403. Please reference our Attorney File Number of 86952FC.

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

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

DEUTSCHE BANK NATIONAL TRUST COMPANY AS
TRUSTEE FOR CERTIFICATEHOLDERS OF THE
MORGAN STANLEY ABS CAPITAL I INC. TRUST

2003-NC10
7105 Corporate Drive
PTX C-35
Plano, TX 75024

Plaintiff

vs.

KAREN L. HOYES
Mortgagor(s) and Record Owner(s)
149 South 2nd Street
Catawissa, PA 17820

Defendant(s)

IN THE COURT OF
COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF
MORTGAGE FORECLOSURE

NO. 2010-CV-1010

2012-ED-17

CERTIFICATION AS TO THE SALE OF REAL PROPERTY

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

By: 

KML LAW GROUP, P.C.

Michael McKeever Pa. ID 56129

Jay E. Kivitz Pa. ID 26769

Lisa Lee Pa. ID 78020

☒ Kristina Murtha Pa. ID 61858

David Fein Pa. ID 82628

Thomas Puleo Pa. ID 27615

Ann E. Swartz Pa. ID 201926

Jill P. Jenkins Pa. ID 306588

Attorneys for Plaintiff

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

DEUTSCHE BANK NATIONAL TRUST COMPANY
AS TRUSTEE FOR CERTIFICATEHOLDERS OF THE
MORGAN STANLEY ABS CAPITAL I INC. TRUST
2003-NC10
7105 Corporate Drive
PTX C-35
Plano, TX 75024

Plaintiff

vs.

KAREN L. HOYES
Mortgagor(s) and Record Owner(s)

149 South 2nd Street
Catawissa, PA 17820

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION – LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2010-CV-1010

2012-ED-17

WAIVER OF WATCHMAN

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

By: 

KML LAW GROUP, P.C.

____ Michael McKeever Pa. ID 56129
____ Jay E. Kivitz Pa. ID 26769
____ Lisa Lee Pa. ID 78020
____ Kristina Murtha Pa. ID 61858
____ David Fein Pa. ID 82628
____ Thomas Puleo Pa. ID 27615
____ Ann E. Swartz Pa. ID 201926
____ Jill P. Jenkins Pa. ID 306588

Attorneys for Plaintiff

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

DEUTSCHE BANK NATIONAL TRUST COMPANY
AS TRUSTEE FOR CERTIFICATEHOLDERS OF THE
MORGAN STANLEY ABS CAPITAL I INC. TRUST
2003-NC10
7105 Corporate Drive
PTX C-35
Plano, TX 75024

Plaintiff

vs.

KAREN L. HOYES
Mortgagor(s) and Record Owner(s)

149 South 2nd Street
Catawissa, PA 17820

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2010-CV-1010

2012 - ED-17

WAIVER OF WATCHMAN

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

By: 

KML LAW GROUP, P.C.

____ Michael McKeever Pa. ID 56129

____ Jay E. Kivitz Pa. ID 26769

____ Lisa Lee Pa. ID 78020

☒ Kristina Murtha Pa. ID 61858

☒ David Fein Pa. ID 82628

____ Thomas Puleo Pa. ID 27615

____ Ann E. Swartz Pa. ID 201926

____ Jill P. Jenkins Pa. ID 306588

Attorneys for Plaintiff

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

DEUTSCHE BANK NATIONAL TRUST COMPANY
AS TRUSTEE FOR CERTIFICATEHOLDERS OF THE
MORGAN STANLEY ABS CAPITAL I INC. TRUST
2003-NC10
7105 Corporate Drive
PTX C-35
Plano, TX 75024

Plaintiff

vs.

KAREN L. HOYES
Mortgagor(s) and Record Owner(s)

149 South 2nd Street
Catawissa, PA 17820

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2010-CV-1010

2012-ED-17

WAIVER OF WATCHMAN

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

By: 

KML LAW GROUP, P.C.

____ Michael McKeever Pa. ID 56129
____ Jay E. Kivitz Pa. ID 26769
____ Lisa Lee Pa. ID 78020
____ Kristina Murtha Pa. ID 61858
____ David Fein Pa. ID 82628
____ Thomas Puleo Pa. ID 27615
____ Ann E. Swartz Pa. ID 201926
____ Jill P. Jenkins Pa. ID 306588

Attorneys for Plaintiff

ALL THAT CERTAIN PIECE, PARCEL AND LOT OF LAND SITUATE IN
CATAWISSA BOROUGH, COLUMBIA COUNTY, PENNSYLVANIA, BOUNDED AND
DESCRIBED AS FOLLOWS:

BEGINNING AT THE CORNER OF SECOND AND SOUTH STREETS, THENCE
NORTHWEST ALONG SECOND STREET A DISTANCE OF 70 FEET OR
THEREABOUTS TO CORNER OF LOT OF JOHN STREETS;

THENCE WESTWARDLY BY LINE PARALLEL WITH SOUTH STREET AND ALONG
LINE OF JOHN STREETS TO AN ALLEY 12 FEET WIDE;

THENCE SOUTHWARDLY ALONG THE EASTERN SIDE OF SAID ALLEY AND
PARALLEL WITH SECOND STREET 70 FEET OR THEREABOUTS TO SAID SOUTH
STREET;

THENCE EASTWARDLY ALONG SAID SOUTH STREET TO THE PLACE OF
BEGINNING.

BEING KNOWN AS 149 S 2ND STREET, CATAWISSA PA 17820

TAX PARCEL NO: 08-01-076

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

February 1, 2012
Docket #2010-CV-1010

ATTENTION: COLUMBIA COUNTY SHERIFF


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

KAREN L. HOYES will be personally served notice of Sheriff's Sale by an outside process server.

Thank you,

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

SHERIFF'S DEPARTMENT COLUMBIA COUNTY

SHERIFF SERVICE INSTRUCTIONS			
PLAINTIFF/S/ DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR CERTIFICATEHOLDERS OF THE MORGAN STANLEY ABS CAPITAL I		COURT NUMBER 2010-CV-1010	
DEFENDANT/S/ KAREN L. HOYES		TYPE OF <u>WRIT</u> OR COMPLAINT EXECUTION	
SERVE  AT	NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE KAREN L. HOYES		
	ADDRESS (Street or Road, Apartment No., City, Boro, Twp., State and ZIP Code) 149 South 2nd Street, Catawissa, PA 17820		
SPECIAL INSTRUCTIONS OR OTHER INFORMATION THAT WILL ASSIST IN EXPEDITING SERVICE: PLEASE POST HANDBILL			
SIGNATURE OF ATTORNEY KML Law Group, P.C.		TELEPHONE NUMBER (215) 825-6344	DATE February 1, 2012
ADDRESS OF ATTORNEY KML Law Group, P.C. Suite 5000 – Mellon Independence Center 701 Market Street Philadelphia, PA 19106			

TRUE WATERMARK PAPER HOLD TO LIGHT TO VIEW HEAT SENSITIVE RED IMAGE DISAPPEARS WITH HEAT

705945

KML LAW GROUP, P.C.

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

FIRSTTRUST

800.220.BANK / firsttrust.com

3-7380-2360

02/01/2012

PAY TO THE
ORDER OF

SHERIFF OF COLUMBIA COUNTY

TWO THOUSAND AND XX / 100

\$ **2,000.00

DOLLARS

Sheriff's Office

PO Box 380

Bloomsburg PA, 17815

MORTGAGE DISBURSEMENT ACCOUNT



[Signature]
AUTHORIZED SIGNATURE

MEMO 86952/Hoyes

Security features. Details on back.

⑈00705945⑈ ⑆23607380⑆ 70 1107112⑈