

COLUMBIA COUNTY SHERIFF'S OFFICE

SHERIFF'S REAL ESTATE FINAL COST SHEET

Bank of America NA vs Howard & Kathy Hess

NO. 2-13 ED NO. 545-12 JD

DATE/TIME OF SALE: May 8 5:00

BID PRICE (INCLUDES COST) \$ 2888,36

POUNDAGE - 2% OF BID \$ 57,77

TRANSFER TAX - 2% OF FAIR MKT \$ —

MISC. COSTS \$ —

TOTAL AMOUNT NEEDED TO PURCHASE \$ 2946,13

PURCHASER(S): _____

ADDRESS: _____

NAMES(S) ON DEED: _____

PURCHASER(S) SIGNATURE(S): Agent for Phelan & Hallinan

Greg L. Hallinan

TOTAL DUE: \$ 2946,13

LESS DEPOSIT: \$ 1350,00

DOWN PAYMENT: \$ _____

TOTAL DUE IN 8 DAYS \$ 1596,13

Sheriff of Columbia County

DATE 8/15/2013

CK # 001337444

VENDOR SCOLU

INVOICE #	INVOICE DATE	AMOUNT	DISCOUNT	VOUCHER #	NET AMOUNT
751962 KXL [751962] 613 HILLSIDE DRIVE (2012-CV-545)	8/15/2013	1,596.13	0.00	001265500	1,596.13
<i>Hess, Howard</i>					
TOTAL		1,596.13	0.00		1,596.13

Sheriff of Columbia County

DATE 8/15/2013

CHECK # 001337444

VENDOR SCOLU

INVOICE #	INVOICE DATE	AMOUNT	DISCOUNT	VOUCHER #	NET AMOUNT
751962 KXL [751962] 613 HILLSIDE DRIVE (2012-CV-545)	8/15/2013	1,596.13	0.00	001265500	1,596.13
TOTAL		1,596.13	0.00		1,596.13

SAFEGUARD LITHO USA 88514 887528141

ORIGINAL DOCUMENT PRINTED ON CHEMICAL REACTIVE PAPER WITH MICROPRINTED BORDER

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

TD Bank, NA
3-180/360

001337444

DATE
8/15/2013

AMOUNT
****\$1,596.13

PAY ONE THOUSAND FIVE HUNDRED NINETY-SIX AND 13 / 100 Dollars

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

KXL [751962] 613 HILLSIDE DRIVE (2012-CV-545)

Francis S. Hallinan
AUTHORIZED SIGNATURE

0001337444 00360018080 3615086666

SHERIFF'S SALE COST SHEET

VS. Press
 NO. _____ ED NO. _____ JD DATE/TIME OF SALE _____

✓ DOCKET/RETURN	\$15.00	
✓ SERVICE PER DEF.	\$ <u>390.00</u>	
✓ LEVY (PER PARCEL	\$15.00	
✓ MAILING COSTS	\$ <u>114.00</u>	
✓ ADVERTISING SALE BILLS & COPIES	\$17.50	
✓ ADVERTISING SALE (NEWSPAPER)	\$15.00	
✓ MILEAGE	\$ <u>24.00</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>13.00</u>	
✓ NOTARY	\$ <u>15.00</u>	
TOTAL *****		\$ <u>728.50</u>

✓ WEB POSTING	\$150.00	
✓ PRESS ENTERPRISE INC.	\$ <u>1594.86</u>	
✓ SOLICITOR'S SERVICES	\$75.00	
TOTAL *****		\$ <u>1819.86</u>

✓ PROTHONOTARY (NOTARY)	\$10.00	
RECORDER OF DEEDS	\$ <u>55.00</u>	
TOTAL *****		\$ <u>65.00</u>

REAL ESTATE TAXES:

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

MUNICIPAL FEES DUE:

SEWER 20	\$ _____	
WATER 20	\$ _____	
TOTAL *****		\$ <u>0.00</u>

✓ SURCHARGE FEE (DSTE)	\$ <u>270.00</u>	
MISC. _____	\$ _____	
_____	\$ _____	
TOTAL *****		\$ <u>0.00</u>

TOTAL COSTS (OPENING BID) \$ 2888.36

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff

Earl D. Mordan, Jr.
Chief Deputy



Plaintiff

BANK OF AMERICA, N.A., AS SUCCESSOR
BY MERGER TO BAC HOME LOANS
SERVIC

vs.

Defendant

HOWARD HESS
KATHY HESS

Attorney for the Plaintiff:

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

Sheriff's Sale Date: Wednesday, May 8, 2013

Writ of Execution No. : 2012CV545

Advance Sheriff Costs: \$1,350.00

Location of the real estate: 613 HILLSIDE DRIVE, BERWICK, PA 18603

Sheriff Costs

Advertising Sale (Newspaper)	\$15.00
Advertising Sale Bills & Copies	\$17.50
Crying Sale	\$10.00
Docketing	\$15.00
Levy	\$15.00
Mailing Costs	\$114.00
Posting Handbill	\$15.00
Press Enterprise Inc.	\$1,594.86
Prothonotary, Acknowledge Deed	\$10.00
Sheriff Automation Fund	\$50.00
Sheriff's Deed	\$35.00
Solicitor Services	\$75.00
Transfer Tax Form	\$25.00
Web Posting	\$100.00
Service	\$390.00
Service Mileage	\$24.00
Distribution Form	\$25.00
Copies	\$13.00
Notary Fee	\$15.00
Tax Claim Search	\$5.00
Surcharge	\$270.00

Total Sheriff Costs \$2,833.36

Distribution Costs

Recording Fees	\$55.00
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Total Distribution Costs \$55.00

Grand Total: \$2,888.36

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)

TIMOTHY T. CHAMBERLAIN



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

PHONE:
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

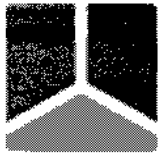
FACSIMILE TRANSMITTAL SHEET

TO: <u>Kinyon Lanier</u>	FROM: <u>Sheriff Chamberlain</u>
COMPANY:	DATE: <u>6/13/2013</u>
FAX NUMBER: <u>215-567-0072</u>	TOTAL NO. OF PAGES INCLUDING COVER:
PHONE NUMBER:	SENDER'S REFERENCE NUMBER:
RE: <u>Hess Sale</u>	YOUR REFERENCE NUMBER:

☐ URGENT ☐ FOR REVIEW ☐ PLEASE COMMENT ☐ PLEASE REPLY ☐ PLEASE RECYCLE

NOTES/COMMENTS:

ATTACHED ARE DOCUMENTS FROM THE COLUMBIA COUNTY SHERIFF'S OFFICE. IF YOU HAVE ANY QUESTIONS CONCERNING THESE DOCUMENTS, PLEASE CALL 570.389.5622. THANK YOU.



PHELAN
HALLINAN

Representing Leaders in Pennsylvania

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

KINYON LANIER
Legal Assistant,

May 30, 2013

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

Re: HOWARD A. HESS
KATHY J. HESS A/K/A KATHY J. CRAGLE
613 HILLSIDE DRIVE, BERWICK, PA 18603-1444
2012-CV-545

Dear Sir or Madam:

Please assign the bid on the above captioned property, which was knocked down to the law firm of Phelan Hallinan, LLP as "attorney-on-the-writ," to **FEDERAL HOME LOAN MORTGAGE CORPORATION**, 8200 Jones Branch Drive, Mailstop 202, McLean, VA 22102.

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

Thank you in advance for your cooperation in this matter.

Very truly yours,

KINYON LANIER
On behalf of Phelan Hallinan, LLP

cc: BANK OF AMERICA NA SUCCESSOR BY MERGER TO COUNTRYWIDE BANK
FSB F/K/A COUNTRYWIDE BANK N.A.

PHS # 258128

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

REALTY TRANSFER TAX STATEMENT OF VALUE

See Reverse for Instructions

State Tax Paid

Book Number

Page Number

Date Recorded

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

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

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

B. TRANSFER DATA

Grantor(s)/Lessor(s)
Timothy Chamberlain

Street Address
PO Box 380, W. Main Street

City State Zip Code
Bloomsburg PA 17815

C. Date of Acceptance of Document

Grantee(s)/Lessee(s)
FEDERAL HOME LOAN MORTGAGE CORPORATION

Street Address
8200 Jones Branch Drive, Mailstop 202

City State Zip Code
McLean VA 22102

D. REAL ESTATE LOCATION

Street Address
613 HILLSIDE DRIVE, BERWICK, PA 18603-1444

City, Township, Borough
BERWICK BOROUGH

County
COLUMBIA

School District
BERWICK

Tax Parcel Number
04A-11-150-07,000

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

1. Actual Cash Consideration
\$2,888.36 (winning bid)

2. Other Consideration
+ -0-

3. Total Consideration
= \$2,888.36

4. County Assessed Value
\$26,956.00

5. Common Level Ratio Factor
x 3.60

6. Fair Market Value
= \$97,041.60

F. EXEMPTION DATA

1a. Amount of Exemption Claimed
100%

1b. Percentage of Grantor's Interest in Real Estate
100%

1b. Percentage of Grantor's Interest in Real Estate
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 complete copy of agency/straw party agreement.)
- ☐ Transfer to the Commonwealth, the United States and Instrumentalities by gift, dedication, condemnation or in lieu of condemnation.
(If condemnation or in lieu of condemnation, attach copy of resolution.)
- ☐ Transfer from mortgagor to a holder of a mortgage in default.
(Attach copy of mortgage and note/assignment)
- ☐ Corrective confirmatory deed. (Attach complete copy of the prior deed being corrected or confirmed)
- ☐ Statutory corporate consolidation, merge, or division (Attach copy of articles)
- ☒ *Other (Please explain exemption claimed, if other than listed above.

This transfer is an exempt transaction based on P.S. Sect. 91(b)(1)(v) and 12 U.S.C. Sect. 1452(c). This is a Government Instrumentality.

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

Signature of Correspondent or Responsible Party

KINYON LANIER

Date

5/30/12

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

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

KIM ZIELINSKI
Legal Assistant, 1328

Representing Lenders in
Pennsylvania and New Jersey

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

No.: 2012-CV-545
No.:

Re: **BANK OF AMERICA NA SUCCESSOR BY MERGER TO COUNTRYWIDE BANK FSB F/K/A
COUNTRYWIDE BANK N.A. VS. HOWARD A. HESS, and KATHY J. HESS A/K/A KATHY J.
CRAGLE**
No.: 2012-CV-545, No.:

AFFIDAVIT OF SERVICE PURSUANT TO RULE 3129.1

Dear Sir/Madam:

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

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

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

****Property is listed for the 03/06/2013 Sheriff Sale.****

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

Very truly yours,

Phelan Hallinan, LLP

By:

KIM ZIELINSKI, Legal Assistant

cc: Sheriff of COLUMBIA County

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

Attorney for Plaintiff

IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY, PENNSYLVANIA

BANK OF AMERICA NA SUCCESSOR BY	:	COLUMBIA COUNTY
MERGER TO COUNTRYWIDE BANK FSB F/K/A	:	
COUNTRYWIDE BANK N.A.	:	COURT OF COMMON PLEAS
Plaintiff,	:	
	:	CIVIL DIVISION
v.	:	
	:	
HOWARD A. HESS	:	No.: <u>2012-CV-545</u>
KATHY J. HESS A/K/A KATHY J. CRAGLE	:	No.:
Defendant(s)	:	

AFFIDAVIT OF SERVICE PURSUANT TO RULE 3129.1

COMMONWEALTH OF PENNSYLVANIA)
PHILADELPHIA COUNTY) SS:

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


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

Date: 2/18/13

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

Name and
Address
Of Sender

Phelan Hallinan, LLP
1617 JFK Boulevard, Suite 1400
One Penn Center Plaza
Philadelphia, PA 19103

PAS/MWR - 36/13 SALE

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage
1	****	MERS, AS NOMINEE FOR GMAC MORTGAGE, LLC P.O. BOX 2026 FLINT, MI 48501-2026	\$0.44
2	****	MERS, INC. FORMERLY 3300 SW 34TH AVENUE, SUITE 101 AS OF 12/6/10, 1901 E. VOORHIES STREET, SUITE C DANVILLE, IL 61834	\$0.44
3	****	DOMESTIC RELATIONS OF COLUMBIA COUNTY COLUMBIA COUNTY COURTHOUSE P.O. BOX 380 BLOOMSBURG, PA 17815	\$0.44
4	****	COMMONWEALTH OF PENNSYLVANIA DEPARTMENT OF WELFARE P.O. BOX 2675 HARRISBURG, PA 17105	\$0.44
5	****	INTERNAL REVENUE SERVICE ADVISORY 1000 LIBERTY AVENUE ROOM 704 PITTSBURGH, PA 15222	\$0.44
6	****	U.S. DEPARTMENT OF JUSTICE U.S. ATTORNEY FOR THE MIDDLE DISTRICT OF PA FEDERAL BUILDING 228 WALNUT STREET, SUITE 220 PO BOX 11754 HARRISBURG, PA 17108-1754	\$0.44
RE: HOWARD A. HESS (COLUMBIA) PHS # 258128/1021 Page 2 of 2 Writ Team			\$9.24

Total Number of
Pieces Listed by Sender

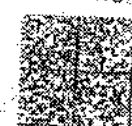
Total Number of Pieces
Received at Post Office

Postmaster, Per (Name of
Receiving Employee)

The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$300,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional insurance. See Domestic Mail Manual R900 5913 and 5921 for limitations of coverage.

Form 3877 Facsimile

U.S. POSTAGE & METS SERVICE
2011 FEB 02 PM 10
\$003.79
001351191 JAN 23 2013



Name and
Address Of
Sender

Phelan Hallinan, LLP
1617 JFK Boulevard, Suite 1400
One Penn Center Plaza
Philadelphia, PA 19103

PAS/MWR - 30/13 SALE

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage
1	****	TENANT/OCCUPANT 613 HILLSIDE DRIVE BERWICK, PA 18603-1444	\$0.44
2	****	ADVANCED FINANCIAL SERVICES, INC. 25 ENTERPRISE CENTER NEWPORT, RI 02842	\$0.44
3	****	ADVANCED FINANCIAL SERVICES, INC. C/O ANA DASILVA 25 ENTERPRISE CENTER NEWPORT, RI 02842	\$0.44
4	****	ADVANCED FINANCIAL SERVICES, INC. C/O EQUITY NATIONAL TITLE INSURANCE COMPANY 481 WAMPANAG TRAIL, SUITE 300 EAST PROVIDENCE, RI 02915	\$0.44
5	****	ADVANCED FINANCIAL SERVICES, INC. C/O FIRST AMERICAN TITLE INSURANCE COMPANY, LENDERS ADVANTAGE ATTN: NATIONAL RECORDINGS 1100 SUPERIOR AVENUE, SUITE 100 CLEVELAND, OH 44114	\$0.44
6	****	ADVANCED FINANCIAL SERVICES, INC. C/O SHANNON TIMEK 25 ENTERPRISE CENTER NEWPORT, RI 02842	\$0.44
7	****	ASSOCIATES FINANCIAL SERVICES COMPANY, INC. 248 WESTSIDE MALL OFF BUILDING EDWARDSVILLE, PA 18704	\$0.44
8	****	ASSOCIATES FINANCIAL SERVICES COMPANY, INC. C/O LYNDIA S. BRUER 248 WESTSIDE MALL OFF BUILDING EDWARDSVILLE, PA 18704	\$0.44
9	****	RAC HOME LOAN SERVICING L.P. DBA TO COUNTRYWIDE HOME LOANS, INC. C/O BRIAN R. SMITH, ESQUIRE LAMB RUBENSTON, LLC 3600 HORIZON BOULEVARD, SUITE 200 TREVOSE, PA 19060	\$0.44
10	****	RAC HOME LOAN SERVICING L.P. DBA TO COUNTRYWIDE HOME LOANS, INC. C/O BRIAN R. SMITH, ESQUIRE LAMB RUBENSTON, LLC 3600 HORIZON BOULEVARD, SUITE 200 PSTRT. TREVOSE, PA 19060-4949	\$0.44
11	****	COMMONWEALTH OF PENNSYLVANIA BUREAU OF INDIVIDUAL TAXES INHERITANCE TAX DIVISION 6TH FLOOR, STRAWBERRY SQ. DEPT 200081 HARRISBURG, PA 17123	\$0.44
12	****	DEPARTMENT OF PUBLIC WELFARE, TPL CASUALTY UNIT, ESTATE RECOVERY PROGRAM P.O. BOX 8486 WILLOW OAK BUILDING HARRISBURG, PA 17105	\$0.44
13	****	CSAC MORTGAGE, LLC 2451 HAMMOND AVENUE, MAIL CODE 597-345-186 WATERLOO, IA 50704	\$0.44
14	****	KATHY J. HESS C/O BRINDA R. HESS, ESQUIRE DICKSON, GORDNER & HESS 200 EAST SECOND STREET BERWICK, PA 18601	\$0.44
15	****	MERS, AS NOMINEE FOR ADVANCED FINANCIAL SERVICES, INC. P.O. BOX 2026 ELINT, MI 48824-2026	\$0.44
RE: HOWARD A. REES (COLUMBIA) PHN # 2584281011 Page 2 of 2 With Team			

Total Number of Pieces Listed by Sender	Total Number of Pieces Received at Post Office	Postmaster, Tax (Name of Receiving Employee)	The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail insurable is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional insurance. See Domestic Mail Manual R500.0213 and 0221 for limitations of coverage.
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Form 3877 Facsimile

U.S. POSTAGE & MONEY ORDER
\$0.44
28-15103 \$ 007.75
02 10
0001381191 JAN 22 2013



Phelan Hallinan, LLP
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103
215-563-7000
Main Fax 215-568-7616

LISA STEINMAN
Legal Assistant

Representing Lenders in
Pennsylvania

OFFICE OF THE SHERIFF
COLUMBIA COUNTY COURTHOUSE

Re: BANK OF AMERICA NA SUCCESSOR BY MERGER TO COUNTRYWIDE BANK
FSB F/K/A COUNTRYWIDE BANK N.A. vs. HOWARD A. HESS and
KATHY J. HESS A/K/A KATHY J. CRAGLE A/K/A KATHY HESS

No.: 2012-CV-545

Dear Sir/Madame:

Enclosed is an Affidavit of Service for the above captioned matter for filing with your office. We have forwarded copies of same to the sheriff.

Thank you for your cooperation.

Sincerely,

LISA STEINMAN

cc: Prothonotary of COLUMBIA County

PHELAN HALLINAN, LLP
Attorney for Plaintiff
1617 JFK Boulevard, Suite 1400
One Penn Center Plaza
Philadelphia, PA 19103
215-563-7000

BANK OF AMERICA NA SUCCESSOR BY
MERGER TO COUNTRYWIDE BANK FSB
F/K/A COUNTRYWIDE BANK N.A.

Plaintiff

vs.

HOWARD A. HESS

KATHY J. HESS A/K/A
KATHY J. CRAGLE A/K/A
KATHY HESS

Defendants

COLUMBIA COUNTY
COURT OF COMMON PLEAS

CIVIL DIVISION
NO. 2012-CV-545


AFFIDAVIT OF SERVICE OF NOTICE OF SHERIFF'S SALE
PURSUANT TO P.R.C.P., 404(2)/403

I hereby certify that a true and correct copy of the Notice of Sheriff Sale in the above captioned matter was sent by regular mail to HOWARD A. HESS on FEBRUARY 26, 2013 in accordance with the Order of Court dated AUGUST 22, 2012. The property was posted by sheriff on JANUARY 9, 2013.

The undersigned understands that this statement is made subject to the penalties of 18 Pa.C.S. §4904 relating to the unsworn falsification to authorities.

Phelan Hallinan, LLP

DATE: 4/30/13

By: 
John Michael Kolesnik, Esq., Id. No. 308877
Attorney for Plaintiff

IN THE COURT OF COMMON PLEAS
COLUMBIA COUNTY, PENNSYLVANIA

BANK OF AMERICA NA SUCCESSOR BY
MERGER TO COUNTRYWIDE BANK FSB
F/K/A COUNTRYWIDE BANK N.A.
Plaintiff

vs.

HOWARD A. HESS
KATHY J. HESS A/K/A KATHY J. CRAGLE
A/K/A KATHY HESS
Defendants

Court of Common Pleas
Civil Division
COLUMBIA County
No. 2012-CV-545

Attorney File Copy
Please Return

ORDER

AND NOW, this 22 day of August, 2012, upon consideration of Plaintiff's motion for Service Pursuant to Special Order of Court, it is hereby **ORDERED** and **DECREED**, that said Motion is **GRANTED**.

It is **ORDERED** and **DECREED** that Plaintiff may obtain service of the Complaint and all future pleadings on the above captioned Defendant, HOWARD A. HESS, by:

1. Posting of the premises: 613 HILLSIDE DRIVE, BERWICK, PA 18603 by the Sheriff or a non-party competent adult; and
2. First class mail to HOWARD A. HESS at the last known address, 940 BRIAR LANE, BERWICK, PA 18603, and the mortgaged premises located at 613 HILLSIDE DRIVE, BERWICK, PA 18603.

It is further **ORDERED** and **DECREED** that counsel for Plaintiff is hereby directed to file a certificate of service with the Prothonotary's office to ensure compliance with this Court Order.

CLECK OF COURTS OFFICE
COUNTY OF COLUMBIA, PA

2012 AUG 23 P 3:22

PROTHONOTARY
FILED

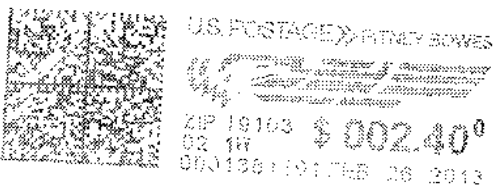
BY THE COURT:

1st Thomas A. James, Jr.
J.

Name and Address of Sender

PHELAN HALLINAN & SCHMIEG, LLP
ONE PENN CENTER PLAZA, SUITE 1400
PHILADELPHIA, PA 19103-1814

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee
1	*****	HOWARD A. HESS 940 BRIAR LANE BERWICK, PA 18603-1409		
2	****	HOWARD A. HESS 613 HILLSIDE DRIVE BERWICK, PA 18603-1444		
3				
4				
5				
6				
7				
8				
Total Number of Pieces Listed by Sender		RE: HESS PHS# 258128 COLUMBIA		
Total Number of Pieces Received at Post Office		Postmaster, Per (Name of Receiving Employee)		



LAS/NOS-Certificate of Mailing-
CODE 1020

AFFIDAVIT OF SERVICE (FHLMO)

PLAINTIFF
BANK OF AMERICA NA SUCCESSOR BY MERGER TO
COUNTRYWIDE BANK FSB F/K/A COUNTRYWIDE BANK N.A. COLUMBIA COUNTY
PHS # 258128

DEFENDANT
HOWARD A. HESS
KATHY J. HESS A/K/A KATHY J. CRAGLE
SERVICE TEAM/las
COURT NO.: 2012-CV-545

SERVE KATHY J. HESS A/K/A KATHY J. CRAGLE AT:
129 LUCY LN
RAEFORD, NC 28376-6805
TYPE OF ACTION
XX Notice of Sheriff's Sale
SALE DATE: March 6, 2013
DIVORCED- One cannot accept service for the other

SERVED

Served and made known to KATHY J. HESS A/K/A KATHY J. CRAGLE, Defendant on the 01 day of FEBRUARY, 20 13, at

9:20, o'clock A. M., at 129 LUCY LANE RAEFORD, H.C., in the manner described below:

___ Defendant personally served.

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

Relationship is GRANDSON

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

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

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

___ an officer of said Defendant's company.

___ Other: _____

Description: Age 21 Height 5'7" Weight 180 Race W Sex M Other NO - MARRIED, NO - MILITARY

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

Sworn to and subscribed
before me this 1 day
of Feb., 2013

R. Wayne Matthews
02-01-2013

Notary: E. J. Miller By:

NOT SERVED

On the 1 day of Feb., 2013, at 1230 o'clock ___ M., I, _____, a competent adult hereby state that Defendant NOT FOUND because:

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

___ No Answer on _____ at _____; _____ at _____

___ Service Refused

Other: _____

Sworn to and subscribed
before me this _____ day
of Feb., 2013 By:

Notary:

E. J. Miller

ATTORNEY FOR PLAINTIFF
Phelan Hallinan, LLP
1617 JFK Boulevard, Suite 1400
One Penn Center Plaza
Philadelphia, PA 19103
(215) 563-7000

080043

Phelan Hallinan, LLP
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000
Fax: (215) 563-7009

Representing Lenders in
Pennsylvania and New Jersey

Foreclosure Manager

February 19, 2013

Office of the Sheriff
Columbia County Courthouse
35 W. Main Street
Bloomsburg, PA 17815

Attn: Real Estate Department

Fax Number: 570-389-5625

Re: **BANK OF AMERICA NA SUCCESSOR BY MERGER TO COUNTRYWIDE**
BANK FSB F/K/A COUNTRYWIDE BANK N.A. v.
HOWARD A. HESS and KATHY J. HESS
613 HILLSIDE DRIVE BERWICK, PA 18603-1444
No.: 2012-CV-545

Dear Sir/Madam:

Please Postpone the Sheriff Sale of the above referenced property, which is scheduled for March 6, 2013 due to the following: Service of NOS.

The Property is to be relisted for the May 8, 2013 Sheriff Sale.

Thank you for your cooperation in this matter.

Very Truly Yours,
ERIN MOORE for
Phelan Hallinan, LLP

1617 John F Kennedy Blvd
Suite 1400
Philadelphia, PA 19103
Phone: (215) 563-7000
Fax: (215) 563-8656

Phelan Hallinan LLP

Fax

To: Columbia County Sheriff Office **From:** Patrick Ralston

Fax: 570-389-5625 **Date:** February 18, 2013

Phone: 570-389-5622 **Pages:** 1

Re: Postpone Sale Date **CC:**

☐ Urgent ☒ For Review ☐ Please Comment ☒ Please Reply ☐ Please Recycle

•Comments:

Hello,

We would like to postpone our scheduled sheriff sale for 45 days to a date in April 2013. Currently the sale is set for 3/6/13 at 9:00 AM. Please provide a new sale date and time as soon as possible via fax to 215-563-8656.

RE: WELLS FARGO BANK, et al. v. HOWARD A. HESS & KATHY J. HESS
COLUMBIA County, 2012-CV-545

Should you have any questions or concerns, please feel free to contact me as soon as possible.

Thank you for your assistance in this matter.

Thank you,

Patrick Ralston

Fax – 215-563-8656

Sale is May 8, 2013 0900

WRIT OF EXECUTION - (MORTGAGE FORECLOSURE)

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

BANK OF AMERICA NA SUCCESSOR BY MERGER TO
COUNTRYWIDE BANK FSB F/K/A COUNTRYWIDE BANK
N.A.

COURT OF COMMON PLEAS

CIVIL DIVISION

NO.: 2012-CV-545

2013-ED-2

COLUMBIA COUNTY

vs.

HOWARD A. HESS
KATHY J. HESS A/K/A KATHY J. CRAGLE
A/K/A KATHY HESS
Commonwealth of Pennsylvania:

County of Columbia

TO THE SHERIFF OF COLUMBIA COUNTY, PENNSYLVANIA:

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

PREMISES: 613 HILLSIDE DRIVE, BERWICK, PA 18603-1444
(See Legal Description attached)

Amount Due
Interest from 11/10/2012 to Date of Sale
@ \$15.92 per diem

\$96,819.11
\$_____ and costs.

Barbara Silvestri / KMB
(Clerk) Office of the Prothy Support, Common Pleas Court
of Columbia County, Penna.

Dated 1-11-13
(SEAL)

PHS # 258128

Proth & Clerk of Sev. Courts
My Comm. Exp. 1st Monday in 2014
4

LEGAL DESCRIPTION

ALL THAT CERTAIN lot, piece or parcel of land situate in the Borough of Berwick, County of Columbia and Commonwealth of Pennsylvania bounded and described as follows, to wit:

BEGINNING at a point on the southerly side of Hillside Drive at the northeasterly corner of Lot No. 14;

THENCE along the southerly side of said Hillside Drive North 67 degrees 43 minutes East 80.0 feet to the northwesterly corner of Lot No. 16;

THENCE along the westerly side of said Lot No. 16 South 22 degrees 17 minutes East 90.0 feet to the northerly side of a 15 foot alley;

THENCE along the northerly side of said alley South 67 degrees 43 minutes West 80.0 feet to the southeasterly corner of Lot No. 14;

THENCE along the easterly side of said Lot No. 14 North 22 degrees 17 minutes West 90.0 feet to the point of beginning.

BEING Lot No. 15 on map entitled 'Wolfinger and Shaffer Plot, Berwick, Pennsylvania, Scale 1 inch - 50 feet, September 4, 1965, Lawrence G. Lebo, PE 10355.'

SUBJECT to the same exceptions, reservations, restrictions and covenants as appear in prior deeds in the chain of title.

TITLE TO SAID PREMISES VESTED IN Howard A. Hess and Kathy J. Hess, h/w, by Deed from Howard A. Hess and Kathy J. Cragle, now by marriage Kathy J. Hess, dated 06/25/2004, recorded 09/16/2004 in Instrument Number 200410706.

Premises being: 613 HILLSIDE DRIVE, BERWICK, PA 18603-1444

Tax Parcel # 04A-11-150-07,000

PHELAN HALLINAN, LLP
Allison F. Zuckerman, Esq., Id. No.309519
1617 JFK Boulevard, Suite 1400
One Penn Center Plaza
Philadelphia, PA 19103
215-563-7000

Attorneys for Plaintiff

BANK OF AMERICA NA SUCCESSOR BY MERGER TO	:	COURT OF COMMON PLEAS
COUNTRYWIDE BANK FSB F/K/A COUNTRYWIDE BANK N.A.	:	
Plaintiff	:	CIVIL DIVISION
	:	
v.	:	NO.: <u>2012-CV-545</u>
	:	
HOWARD A. HESS	:	
KATHY J. HESS A/K/A KATHY J. CRAGLE A/K/A KATHY HESS	:	COLUMBIA COUNTY
Defendant(s)	:	

CERTIFICATION

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

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

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

By: 

Phelan Hallinan, LLP
Allison F. Zuckerman, Esq., Id. No.309519
Attorney for Plaintiff



January 18, 2013

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

**BANK OF AMERICA NA SUCESSOR BY MERGER TO
COUNTRYWIDE BANK FSB F/K/A COUNTRYWIDE BANK N.A.**

VS.

**HOWARD A. HESS
KATHY J. HESS A/K/A KATHY J. CRAGLE
A/K/A KATHY HESS**

NO: 2012-CV-545

Dear Timothy:

The amount due on the sewer account #120411 for the property located at 613 Hillside Drive, Berwick through March 31, 2013 is \$0.

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

Sincerely,

Kelly Johnson
Authority Clerk

Hearing Impaired 711

"BAJSA is an Equal Opportunity Provider and Employer"

1108 Freas Avenue • Berwick, Pennsylvania 18603

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

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

BANK OF AMERICA NA SUCCESSOR BY
MERGER TO COUNTRYWIDE BANK FSB
F/K/A COUNTRYWIDE BANK N.A.

Plaintiff

vs.

HOWARD A. HESS
KATHY J. HESS
A/K/A KATHY J. CRAGLE A/K/A KATHY
HESS

Defendants

Court of Common Pleas

Civil Division

COLUMBIA County

No.: 2012-CV-546

CLERK OF COURTS OFFICE
COLUMBIA COUNTY OF COLUMBIA, PA

2013 FEB -7 PM 2:03

ORDER

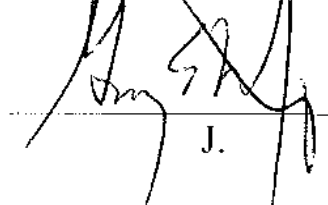
AND NOW, this 6th day of February, 2013 the Prothonotary is ORDERED to amend the in rem judgment and the Sheriff is ORDERED to amend the writ nunc pro tunc in this case as follows:

Principal Balance	\$81,876.51
Interest Through March 6, 2013	\$15,556.75
Legal fees	\$1,750.00
Cost of Suit and Title	\$1,406.30
Property Inspections	\$10.00
Property Preservation	\$1,179.10
Escrow Deficit	\$8,261.86
Suspense/Misc. Credits	(\$8.44)
TOTAL	\$110,032.08

Plus interest at six percent per annum.

Note: The above figure is not a payoff quote. Sheriff's commission is not included in the above figure.

BY THE COURT


J.

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff

Earl D. Mordan, Jr.
Chief Deputy



BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS
SERVIC
vs.
HOWARD HESS (et al.)

Case Number
2012CV545

SHERIFF'S RETURN OF SERVICE

01/29/2013 03:15 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 613 HILLSIDE DRIVE, BERWICK, PA 18603.

PAUL D'ANGELO, DEPUTY

SO ANSWERS,

TIMOTHY T. CHAMBERLAIN, SHERIFF

January 30, 2013

NOTARY

Affirmed and subscribed to before me this

30TH day of JANUARY 2013

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Sarah Jane Kingaman, Notary Public
Town of Bloomsburg, Columbia County
My Commission Expires Oct. 4, 2016

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

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

REAL ESTATE TAX CERTIFICATION

Date: 01/30/2013

Fee: \$ 5.00

Cert. NO: 13535

HESS HOWARD A & KATHY J
123 LUCY LN
RAEFORD NC 28376

District: BERWICK BORO
Deed: 20041 -0706
Location: LOT 15
Parcel Id:04A-11 -150-07,000

Assessment: 26,956
Balances as of 01/30/2013

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

By: Columbia County Sheriff

Per: Tim Chamberlain

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff



Earl D. Mordan, Jr.
Chief Deputy

BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS
SERVIC
vs.
HOWARD HESS (et al.)

Case Number
2012CV545

SHERIFF'S RETURN OF SERVICE

01/09/2013 02:30 PM - DEPUTY PAUL D'ANGELO, BEING DULY SWORN ACCORDING TO LAW, SERVED THE REQUESTED NOTICE OF SALE, WRIT OF EXECUTION AND DEBTOR'S RIGHTS UPON THE WITHIN NAMED DEFENDANT, TO WIT: HOWARD HESS, PURSUANT TO ORDER OF COURT BY "POSTING" THE PREMISES LOCATED AT 613 HILLSIDE DRIVE, BERWICK, PA 18603 WITH A TRUE AND CORRECT COPY ACCORDING TO LAW.


PAUL D'ANGELO, DEPUTY

SO ANSWERS,


TIMOTHY T. CHAMBERLAIN, SHERIFF

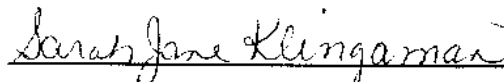
January 09, 2013

NOTARY

Affirmed and subscribed to before me this

9TH day of JANUARY, 2013

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Sarah Jane Klingaman, Notary Public
Town of Bloomsburg, Columbia County
My Commission Expires Oct. 4, 2016



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



Date Produced: 01/14/2013

COUNTY OF COLUMBIA - SHERIFF

The following is the delivery information for Certified Mail™ item number 7192 4291 0010 0001 9237. Our records indicate that this item was delivered on 01/10/2013 at 11:20 a.m. in RAEFORD, NC, 28376. The scanned image of the recipient information is provided below.

Signature of Recipient:

Delivery Section	
Signature	[Handwritten Signature]
Address	[Handwritten Address]

Address of Recipient:

Address	[Handwritten Address]
---------	-----------------------

[Handwritten Signature]
Sheriff

Thank you for selecting the Postal Service for your mailing needs. If you require additional assistance, please contact your local post office or Postal Service representative.

Sincerely,

United States Postal Service

The customer reference number shown below is not validated or endorsed by the United States Postal Service. It is solely for customer use.

Customer Reference Number: 2ED2013

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff



Earl D. Mordan, Jr.
Chief Deputy

BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS
SERVIC
vs.
HOWARD HESS (et al.)

Case Number
2012CV545

SERVICE COVER SHEET

Service Details:

Category: Real Estate Sale - Posting - Sale Bill

Zone:

Manner: < Not Specified >

Expires: 02/04/2013

Warrant:

Notes: SHERIFF'S SALE BILL

Serve To:

Name: (POSTING)

Primary Address: 613 HILLSIDE DRIVE
BERWICK, PA 18603

Phone: DOB:

Alternate Address:

Phone:

Final Service:

Served: Personally · Adult In Charge · Posted · Other

Adult In Charge:

POSTED

Relation:

Date: 01-29-13

Time: 1515

Deputy: S.3 S.14

Mileage:

Attorney / Originator:

Name: PHELAN HALLINAN & SCHIMIEG LLP

Phone: 215-563-7000

Service Attempts:

Date:

Time:

Mileage:

Deputy:

Service Attempt Notes:

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

(POSTING)

2012CV545

613 HILLSIDE DRIVE, BERWICK, PA 18603

EXP: 02/04/2013

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff



Earl D. Mordan, Jr.
Chief Deputy

BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS
SERVIC
vs.
HOWARD HESS (et al.)

Case Number
2012CV545

SERVICE COVER SHEET

Service Details:

Category:	Real Estate Sale - Sale Notice	Zone:	
Manner:	< Not Specified >	Expires:	02/04/2013
Notes:	PLAINTIFF NOTICE OF SHERIFF'S SALE AND DEBTOR'S RIGHTS		

Serve To:

Name:	BERWICK SEWER AUTHORITY
Primary Address:	1108 FREAS AVE BERWICK, PA 18603
Phone:	DOB:
Alternate Address:	
Phone:	

Final Service:

Served:	Personally · Adult In Charge · Posted · Other		
Adult In Charge:	KELLY GREER		
Relation:			
Date:	01-08-13	Time:	1440
Deputy:	S.3 S.14	Mileage:	

Attorney / Originator:

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

Service Attempts:

Date:						
Time:						
Mileage:						
Deputy:						

Service Attempt Notes:

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

BERWICK SEWER AUTHORITY

2012CV545

1108 FREAS AVE, BERWICK, PA 18603

EXP: 02/04/2013

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff



Earl D. Mordan, Jr.
Chief Deputy

BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS
SERVIC
vs.
HOWARD HESS (et al.)

Case Number
2012CV545

SERVICE COVER SHEET

Service Details:

Category:	Real Estate Sale - Sale Notice	Zone:	
Manner:	< Not Specified >	Expires:	02/04/2013
Notes:	PLAINTIFF NOTICE OF SHERIFF'S SALE AND DEBTOR'S RIGHTS POST		
Warrant:			

Serve To:

Name:	HOWARD HESS
Primary Address:	613 HILLSIDE DRIVE BERWICK, PA 18603
Phone:	DOB:
Alternate Address:	940 BRIAR LANE BERWICK, PA 18603
Phone:	

Final Service:

Served:	Personally · Adult In Charge · Posted · Other		
Adult In Charge:	POSTED / VACANT		
Relation:			
Date:	1/8/13	Time:	1430
Deputy:	S-3 J-14	Mileage:	

Attorney / Originator:

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

Service Attempts:

Date:						
Time:						
Mileage:						
Deputy:						

Service Attempt Notes:

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

HESS, HOWARD

2012CV545

613 HILLSIDE DRIVE, BERWICK, PA 18603

EXP: 02/04/2013

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff



Earl D. Mordan, Jr.
Chief Deputy

BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS
SERVIC
vs.
HOWARD HESS (et al.)

Case Number
2012CV545

SERVICE COVER SHEET

Service Details:

Category:	Real Estate Sale - Sale Notice	Zone:	
Manner:	< Not Specified >	Expires:	02/04/2013
Notes:	PLAINTIFF NOTICE OF SHERIFF'S SALE AND DEBTOR'S RIGHTS		

Serve To:

Name:	OCCUPANT
Primary Address:	613 HILLSIDE DRIVE BERWICK, PA 18603
Phone:	DOB:
Alternate Address:	
Phone:	

Final Service:

Served:	Personally · Adult In Charge · Posted · Other
Adult In Charge:	POSTED / VACANT
Relation:	
Date:	01-08-13
Time:	1425
Deputy:	S. J. S. 14
Mileage:	

Attorney / Originator:

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

Service Attempts:

Date:						
Time:						
Mileage:						
Deputy:						

Service Attempt Notes:

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

OCCUPANT

2012CV545

613 HILLSIDE DRIVE, BERWICK, PA 18603

EXP: 02/04/2013

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff

Earl D. Mordan, Jr.
Chief Deputy



BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS
SERVIC
vs.
HOWARD HESS (et al.)

Case Number
2012CV545

SERVICE COVER SHEET

Service Details:

Category:	Real Estate Sale - Sale Notice		Zone:	
Manner:	< Not Specified >	Expires:	02/04/2013	Warrant:
Notes:	PLAINTIFF NOTICE OF SHERIFF'S SALE AND DEBTOR'S RIGHTS			

Serve To:

Name:	Connie C. GINGER		
Primary Address:	1615 Lincoln Avenue Berwick, PA 18603		
Phone:	570-752-7442	DOB:	
Alternate Address:			
Phone:			

Final Service:

Served:	Personally · Adult In Charge · Posted · Other		
Adult In Charge:	MARGE HOZE		
Relation:	CLERK		
Date:	01-08-13	Time:	1415
Deputy:	S-3 S-14	Mileage:	

Attorney / Originator:

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

Service Attempts:

Date:						
Time:						
Mileage:						
Deputy:						

Service Attempt Notes:

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

GINGHER, CONNIE C.

2012CV545

1615 LINCOLN AVENUE, BERWICK, PA 18603

EXP: 02/04/2013

BERWICK AREA SCHOOL DISTRICT
 MAKE CHECKS PAYABLE TO:
 CONNIE GINGHER
 1615 LINCOLN AVE
 BERWICK, PA 18603
 HOURS MON. TUE. THUR. 9:30AM-4:00PM
 CLOSED WEDNESDAY & FRIDAY
 CLOSED HOLIDAYS
 PHONE 570-752-7442

2012 SCHOOL REAL ESTATE DATE 07/01/2012 BILL# 001744

DESCRIPTION	ASSESSMENT	RATE	% DISC	FACE AMOUNT	10% PENALTY
REAL ESTATE	26956	45.0000	1188.76	1213.02	1334.32
Connie GINGER			PAY THIS AMOUNT	1188.76	1213.02
			IF PAID ON OR BEFORE Aug. 31 IF PAID ON OR BEFORE Oct. 31 IF PAID AFTER Nov. 1		

M
 A HESS HOWARD A & KATHY J
 I 123 LUCY LN
 L RAEFORD NC 28376
 T
 O

PROPERTY DESCRIPTION		ACCT.
PARCEL 04A11 15007000		9713
613 HILLSIDE DR	2880.00	SCHOOL PENALTY 10%
20041-0706	24076.00	DELINQUENT TAX TO
0.17 ACRES		COURTHOUSE DEC. 13

NO REFUNDS UNDER \$5.00
 CK 1188.76 7-10-12
 NO PERSONAL CHECKS AFTER DEC. 1, 2012
 CK# 0001824003

Tax Notice 2012 County & Municipality
 BERWICK BORO
 MAKE CHECKS PAYABLE TO:
 Connie C GINGER
 1615 Lincoln Avenue
 Berwick PA 18603
 HOURS MON, TUE, THUR : 9:30 AM - 4 PM
 CLOSED WEDNESDAY & FRIDAYS
 CLOSED HOLIDAYS
 PHONE: 570-752-7442

FOR: COLUMBIA County		DATE	BILL NO.		
		03/01/2012	4024		
DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	TAX AMOUNT DUE	INCL PENALTY
GENERAL	26,956	7.146	188.78	192.63	211.89
SINKING		1.345	35.53	36.26	39.89
FIRE		1.25	33.03	33.70	35.39
LIGHT		1.75	46.23	47.17	49.53
BORO RE			293.23	299.21	314.17
The discount & penalty have been calculated for your convenience PAY THIS AMOUNT		596.80	608.97	650.87	
		April 30 If paid on or before June 30 If paid on or before June 30 If paid after			

TAXES ARE DUE & PAYABLE - PROMPT PAYMENT IS REQUESTED

HESS HOWARD A & KATHY J
 613 HILLSIDE DRIVE
 BERWICK PA 18603

CNTY TWP	
Discount 2 %	2 %
Penalty 10 %	5 %
PARCEL: 04A-11 -150-07,000	
613 HILLSIDE DR	
.1653 Acres	Land 2,880
	Buildings 24,076
Total Assessment	26,956

This tax returned to courthouse on:
 January 1, 2013
 FILE COPY

If you desire a receipt, send a self-addressed stamped envelope with your payment
 THIS TAX NOTICE MUST BE RETURNED WITH YOUR PAYMENT

3-12-12 4

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff

Earl D. Mordan, Jr.
Chief Deputy



BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS
SERVIC
vs.
HOWARD HESS (et al.)

Case Number
2012CV545

SERVICE COVER SHEET

Service Details:

Category: Real Estate Sale - Sale Notice

Zone:

Manner: < Not Specified >

Expires: 02/04/2013

Warrant:

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

Serve To:

Name: KATHY HESS

Primary Address: C/O BRENDA HESS, ESQ.
208 E 2ND STREET
BERWICK, PA 18603

Phone: DOB:

Alternate Address:

Phone:

Final Service:

Served: Personally · Adult In Charge · Posted · Other

Adult In Charge: NANCY FRY

Relation: SECRETARY

Date: 01.08.13

Time: 1410

Deputy: S-3 J-14

Mileage:

Attorney / Originator:

Name: PHELAN HALLINAN & SCHIMIEG LLP

Phone: 215-563-7000

Service Attempts:

Date:						
Time:						
Mileage:						
Deputy:						

Service Attempt Notes:

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

HESS, KATHY

2012CV545

C/O BRENDA HESS, ESQ., 208 E 2ND STREET, BERWICK EXP: 02/04/2013

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff

Earl D. Mordan, Jr.
Chief Deputy



BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS
SERVIC
vs.
HOWARD HESS (et al.)

Case Number
2012CV545

SERVICE COVER SHEET

Service Details:

Category:	Real Estate Sale - Sale Notice	Zone:	
Manner:	< Not Specified >	Expires:	02/04/2013
Notes:	PLAINTIFF NOTICE OF SHERIFF'S SALE AND DEBTOR'S RIGHTS		

Serve To:

Name:	Domestic Relations Office of Columbia Co
Primary Address:	11 WEST MAIN STREET 2ND FLOOR Bloomsburg, PA 17815
Phone:	DOB:
Alternate Address:	
Phone:	

Final Service:

Served:	Personally <u>Adult In Charge</u> · Posted · Other
Adult In Charge:	Karen Rickendier
Relation:	Cherk II
Date:	1-9-13
Time:	8:29
Deputy:	S-9-11
Mileage:	

Attorney / Originator:

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

Service Attempts:

Date:						
Time:						
Mileage:						
Deputy:						

Service Attempt Notes:

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

DOMESTIC RELATIONS OF 2012CV545 11 WEST MAIN STREET, 2ND FLOOR, BLOOMSBURG, P EXP: 02/04/2013

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff

Earl D. Mordan, Jr.
Chief Deputy



BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS
SERVIC
vs.
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Case Number
2012CV545

SERVICE COVER SHEET

Service Details:

Category:	Real Estate Sale - Sale Notice	Zone:	
Manner:	< Not Specified >	Expires:	02/04/2013
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 <u>Other</u>
Adult In Charge:	HEATHER HYATT
Relation:	TAX OFF. CLERK
Date:	01/09/13
Time:	0830
Deputy:	59811
Mileage:	

Attorney / Originator:

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

Service Attempts:

Date:						
Time:						
Mileage:						
Deputy:						

Service Attempt Notes:

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

COLUMBIA COUNTY TAX C

2012CV545

PO BOX 380, BLOOMSBURG, PA 17815

EXP: 02/04/2013

Document Receipt

Trans # 10655 Carrier / service: POST 2PM 1/7/2013

Ship to: 10655

KATHY HESS

129 LUCY LN

Tracking #: 9171924291001000019237

Doc Ref #: 2ED2013

RAEFORD NC 28376

Document Receipt

Trans # 10657 Carrier / service: POST 2PM 1/7/2013

Ship to: 10657

BAC HOME LOAN SERVICING

C/O BRIAN SMITH, ESQ.

3600 HORIZON BLVD

Tracking #: 9171924291001000019244

Doc Ref #: 2ED2013

TREVOSE PA 19053

Document Receipt

Trans # 10658 Carrier / service: POST 2PM 1/7/2013

Ship to: 10658

ASSOCIATES FINANCIAL SERVICES,
INC.

248 WESTSIDE MALL OFF BUILDING

Tracking #: 9171924291001000019251

Doc Ref #: 2ED2013

EDWARDSVILLE PA 18704

Document Receipt

Trans # 10659 Carrier / service: POST 2PM 1/7/2013

Ship to: 10659

ADVANCED FINANCIAL SERVICE, INC.

25 ENTERPRISE CENTER

Tracking #: 9171924291001000019268

Doc Ref #: 2ED2013

NEWPORT RI 02842

Document Receipt

Trans # 10662 Carrier / service: POST 2PM 1/7/2013

Ship to: 10662

ADVANCED FINANCIAL SERVICES, INC.

C/O EQUITY NATIONAL TITLE
INSURANCE

401 WAMPANOAG TRAIL

Tracking #: 9171924291001000019282

Doc Ref #: 2ED2013

EAST RI 02915
PROVIDENCE

Document Receipt

Trans # 10663 Carrier / service: POST 2PM 1/7/2013

Ship to: 10663

ADVANCED FINANCIAL SERVICES, INC.

C/O FIRST AMERICAN TITLE
INSURANCE

1100 SUPERIOR AVENUE

CLEVELAND OH 44114

Tracking #: 9171924291001000019299

Doc Ref #: 2ED2013

Document Receipt

Trans # 10664 Carrier / service: POST 2PM 1/7/2013

Ship to: 10664

ADVANCED FINANCIAL SERVICES, INC.

C/O SHANNON TIMEK
25 ENTERPRISE CENTER

Tracking #: 9171924291001000019305

Doc Ref #: 2ED2013

NEWPORT RI 02842

Document Receipt

Trans #	10665	Carrier / service:	POST	2PM	1/7/2013
Ship to:	10665				
MERS, INC.					
PO BOX 2026				Tracking #:	9171924291001000019312
				Doc Ref #:	2ED2013
FLINT	MI	48501			

Document Receipt

Trans # 10666 Carrier / service: POST 2PM 1/7/2013

Ship to: 10666

MERS, INC.

1901 E VOORHEES STREET

Tracking #: 9171924291001000019329

Doc Ref #: 2ED2013

DANVILLE IL 61834

Document Receipt

Trans # 10667 Carrier / service: POST 2PM 1/7/2013

Ship to: 10667

COMMONWEALTH OF PA

DEPT 280601

Tracking #: 9171924291001000019336

Doc Ref #: 2ED2013

HARRISBURG PA 17128

Document Receipt

Trans # 10668 Carrier / service: POST 2PM 1/7/2013

Ship to: 10668

DEPT OF PUBLIC WELFARE

PO BOX 8486

Tracking #: 9171924291001000019343

Doc Ref #: 2ED2013

HARRISBURG PA 17105

Document Receipt

Trans # 10669 Carrier / service: POST 2PM 1/7/2013

Ship to: 10669

GMAC MORTGAGE LLC

3451 HAMMOND AVE
MAIL CODE 507-345-186

Tracking #: 9171924291001000019350

Doc Ref #: 2ED2013

WARTERLOO IA 50702

Document Receipt

Trans # 10670 Carrier / service: POST 2PM 1/7/2013

Ship to: 10670

COMMONWEALTH OF PA

PO BOX 2675

Tracking #: 9171924291001000019367

Doc Ref #: 2ED2013

HARRISBURG PA 17105

Document Receipt

Trans # 10671 Carrier / service: POST 2PM 1/7/2013

Ship to: 10671

INTERNAL REVENUE SERVICE

1000 LIBERTY AVE ROOM 704

Tracking #: 9171924291001000019374

Doc Ref #: 2ED2013

PITTSBURGH PA 15222

Document Receipt

Trans # 10672 Carrier / service: POST 2PM 1/7/2013

Ship to: 10672

US DEPT OF JUSTICE

ATTY FOR MIDDLE DISTRICT

PO BOX 11754

Tracking #: 9171924291001000019381

Doc Ref #: 2ED2013

HARRISBURG PA 17108

Document Receipt

Trans # 10676 Carrier / service: POST 2PM 1/7/2013

Ship to: IRS

INTERNAL REVENUE SERVICE

WILLIAM GREEN FEDERAL BUILDING
600 ARCH STREET ROOM 3259

Tracking #: 9171924291001000019428

Doc Ref #: 2ED2013

PHILADELPHIA PA 19106

Document Receipt

Trans # 10675 Carrier / service: POST 2PM 1/7/2013

Ship to: COP

COMMONWEALTH OF PENNSYLVANIA DEPT OF REV SHERIFF SALE

DEPT OF REV SHERIFF SALE

Tracking #: 9171924291001000019411

DEPARTMENT 281230

Doc Ref #: 2ED2013

HARRISBURG PA 17128

Document Receipt

Trans # 10674 Carrier / service: POST 2PM 1/7/2013

Ship to: FAIR

OFFICE OF F.A.I.R.

DEPARTMENT OF PUBLIC WELFARE

PO BOX 8016

Tracking #: 9171924291001000019404

Doc Ref #: 2ED2013

HARRISBURG PA 17105

Document Receipt

Trans # 10673 Carrier / service: POST 2PM 1/7/2013

Ship to: SBA

U.S. Small Business Administration

PHILADELPHIA DISTRICT
OFFICE

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

Tracking #: 9171924291001000019398

Doc Ref #: 2ED2013

KING OR PA 19406
PRUSSIA

REAL ESTATE OUTLINE

ED # 2-13

DATE RECEIVED 1-4-13
DOCKET AND INDEX 1-7-13

CHECK FOR PROPER INFO.

WRIT OF EXECUTION	<input checked="" type="checkbox"/>	
COPY OF DESCRIPTION	<input checked="" type="checkbox"/>	
WHEREABOUTS OF LKA	<input checked="" type="checkbox"/>	
NON-MILITARY AFFIDAVIT	<input checked="" type="checkbox"/>	
NOTICES OF SHERIFF SALE	<input checked="" type="checkbox"/>	
WAIVER OF WATCHMAN	<input checked="" type="checkbox"/>	
AFFIDAVIT OF LIENS LIST	<input checked="" type="checkbox"/>	
CHECK FOR \$1,350.00 OR _____	<input checked="" type="checkbox"/>	CK# <u>1249594</u>

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

SALE DATE	<u>Mar 6, 13</u>	TIME <u>0900</u>
POSTING DATE	<u>Jan 30, 13</u>	
ADV. DATES FOR NEWSPAPER	1 ST WEEK	<u>Mar 13</u>
	2 ND WEEK	<u>20</u>
	3 RD WEEK	<u>27, 13</u>

SHERIFF'S SALE

By Virtue of a Writ of Execution (Mortgage Foreclosure)
No. 2012CV545

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, MARCH 06, 2013
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 lot, piece or parcel of land situate in the Borough of Berwick, County of Columbia and Commonwealth of Pennsylvania bounded and described as follows, to wit:

BEGINNING at a point on the southerly side of Hillside Drive at the northeasterly corner of Lot No. 14;

THENCE along the southerly side of said Hillside Drive North 67 degrees 43 minutes East 80.0 feet to the northwesterly corner of Lot No. 16; THENCE along the westerly side of said Lot No. 16 South 22 degrees 17 minutes East 90.0 feet to the northerly side of a 15 foot alley; THENCE along the northerly side of said alley South 67 degrees 43 minutes West 80.0 feet to the southeasterly corner of Lot No. 14;

THENCE along the easterly side of said Lot No. 14 North 22 degrees 17 minutes West 90.0 feet to the point of beginning.

BEING Lot No. 15 on map entitled 'Wolfinger and Shaffer Plot, Berwick, Pennsylvania, Scale 1 inch = 50 feet, September 4, 1965, Lawrence G. Lebo, PE 10355.'

SUBJECT to the same exceptions, reservations, restrictions and covenants as appear in prior deeds in the chain of title.

TITLE TO SAID PREMISES VESTED IN Howard A. Hess and Kathy J. Hess, h/w, by Deed from Howard A. Hess and Kathy J. Cragle, now by marriage Kathy J. Hess, dated 6/25/2004, recorded 09/16/2004 in Instrument Number 200410706.

Premises being: 613 HILLSIDE DRIVE, BERWICK, PA 18603-1444

Tax Parcel # 04A-11-150-07,000

PROPERTY ADDRESS: 613 HILLSIDE DRIVE, BERWICK, PA 18603

UPI / TAX PARCEL NUMBER: 04A-11-150-07

Seized and taken into execution to be sold as the property of HOWARD HESS, KATHY HESS in suit of BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVIC.

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

Attorney for the Plaintiff:
PHELAN HALLINAN & SCHIMIEG LLP
PHILADELPHIA, PA 215-563-7000

TIMOTHY T. CHAMBERLAIN, Sheriff
COLUMBIA COUNTY, Pennsylvania

IN THE COURT OF COMMON PLEAS
COLUMBIA COUNTY, PENNSYLVANIA

BANK OF AMERICA NA SUCCESSOR BY
MERGER TO COUNTRYWIDE BANK FSB
F/K/A COUNTRYWIDE BANK N.A.
Plaintiff

vs.

HOWARD A. HESS
KATHY J. HESS A/K/A KATHY J. CRAGLE
A/K/A KATHY HESS
Defendants

Court of Common Pleas
Civil Division
COLUMBIA County
No. 2012-CV-545

Attorney File Copy
Please Return

ORDER

AND NOW, this 22 day of August, 2012, upon consideration of Plaintiff's motion for Service Pursuant to Special Order of Court, it is hereby **ORDERED** and **DECREED**, that said Motion is **GRANTED**.

It is further **ORDERED** and **DECREED** that Plaintiff may obtain service of the Complaint and all future pleadings on the above captioned Defendant, HOWARD A. HESS, by:

1. Posting of the premises: 613 HILLSIDE DRIVE, BERWICK, PA 18603 by the Sheriff or a non-party competent adult; and
2. First class mail to HOWARD A. HESS at the last known address, 940 BRIAR LANE, BERWICK, PA 18603, and the mortgaged premises located at 613 HILLSIDE DRIVE, BERWICK, PA 18603.

It is further **ORDERED** and **DECREED** that counsel for Plaintiff is hereby directed to file a certificate of service with the Prothonotary's office to ensure compliance with this Court Order.

CLERK OF COURTS OFFICE
COUNTY OF COLUMBIA, PA

AUG 23 3 22 PM

PROTHONOTARY
FILED

BY THE COURT:

15/T Thomas A. James, Jr.
J.

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, and trade):

Kathy J Hess
aka Kathy Hess, aka Kathy J Cragle
940 Briar Lane
Berwick, PA 18603

Chapter 7
Case No. 5:11-bk-00627-JJT

Last four digits of Social-Security, Individual
Taxpayer-Identification, Employer Tax-Identification No(s)(if
any):
xxx-xx-4216

DISCHARGE OF DEBTOR(S)

It appearing that the debtor(s) is entitled to a discharge,

IT IS ORDERED:

The debtor(s) is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: May 4, 2011



John J. Thomas
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

This document is electronically signed and filed on the same date.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

**BANK OF AMERICA NA SUCCESSOR BY MERGER
TO COUNTRYWIDE BANK FSB F/K/A
COUNTRYWIDE BANK N.A.**

Plaintiff

v.

**HOWARD A. HESS
KATHY J. HESS A/K/A KATHY J. CRAGLE A/K/A
KATHY HESS**

Defendant(s)

COURT OF COMMON PLEAS

CIVIL DIVISION

NO.: 2012-CV-545

COLUMBIA COUNTY

PIIS # 258128

2-13

AFFIDAVIT PURSUANT TO RULE 3129.1

BANK OF AMERICA NA SUCCESSOR BY MERGER TO COUNTRYWIDE BANK FSB F/K/A COUNTRYWIDE BANK N.A., Plaintiff in the above action, by the undersigned attorney, sets forth as of the date the Praecipe for the Writ of Execution was filed, the following information concerning the real property located at **613 HILLSIDE DRIVE, BERWICK, PA 18603-1444**.

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

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

HOWARD A. HESS

**613 HILLSIDE DRIVE
BERWICK, PA 18603-1444**

**940 BRIAR LANE
BERWICK, PA 18603**

**KATHY J. HESS A/K/A KATHY J. CRAGLE
A/K/A KATHY HESS**

**129 LUCY LN
RAEFORD, NC 28376-6805**

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

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

SAME AS ABOVE.

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

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

**BAC HOME LOAN SERVICING L.P. S/B/M
TO COUNTRYWIDE HOME LOANS, INC.
C/O BRIAN H. SMITH, ESQUIRE**

**LAMM RUBENSTONE, LLC
3600 HORIZON BOULEVARD, SUITE 200
TREVOSE, PA 19053**

**BAC HOME LOAN SERVICING L.P. S/B/M
TO COUNTRYWIDE HOME LOANS, INC.
C/O BRIAN H. SMITH, ESQUIRE**

**LAMM RUBESTONE, LLC
3600 HORIZON BOULEVARD, SUITE 150
FSTRVL TRVOSE, PA 19053-4949**

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

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

**ASSOCIATES FINANCIAL SERVICES
COMPANY, INC.**

**248 WESTSIDE MALL OFF BUILDING
EDWARDSVILLE, PA 18704**

**ASSOCIATES FINANCIAL SERVICES
COMPANY, INC.
C/O LYNDIA S. HEUER**

**248 WESTSIDE MALL OFF BUILDING
EDWARDSVILLE, PA 18704**

ADVANCED FINANCIAL SERVICES, INC.

**25 ENTERPRISE CENTER
NEWPORT, RI 02842**

**ADVANCED FINANCIAL SERVICES, INC.
C/O ANA DASILVA**

**25 ENTERPRISE CENTER
NEWPORT, RI 02842**

**ADVANCED FINANCIAL SERVICES, INC.
C/O EQUITY NATIONAL TITLE
INSURANCE COMPANY**

**401 WAMPANOAG TRAIL, SUITE 300
EAST PROVIDENCE, RI 02915**

**ADVANCED FINANCIAL SERVICES, INC.
C/O FIRST AMERICAN TITLE INSURANCE
COMPANY, LENDERS ADVANTAGE**

**ATTN: NATIONAL RECORDINGS
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OH 44114**

**ADVANCED FINANCIAL SERVICES, INC.
C/O SHANNON TIMEK**

**25 ENTERPRISE CENTER
NEWPORT, RI 02842**

**MERS, AS NOMINEE FOR ADVANCED
FINANCIAL SERVICES, INC.**

**P.O. BOX 2026
FLINT, MI 48501-2026**

MERS, INC.

**FORMERLY 3300 SW 34TH AVENUE, SUITE
101
AS OF 12/6/10, 1901 E. VOORHEES STREET,
SUITE C
DANVILLE, IL 61834**

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

None.

6. Name and address of every other person who has any record interest in the property and whose interest may be affected by the sale.
Name Address (if address cannot be
reasonably ascertained, please indicate)

None.

7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale:
Name Address (if address cannot be
reasonably ascertained, please indicate)

TENANT/OCCUPANT

**613 HILLSIDE DRIVE
BERWICK, PA 18603-1444**

**COMMONWEALTH OF PENNSYLVANIA
BUREAU OF INDIVIDUAL TAXES
INHERITANCE TAX DIVISION**

**6TH FLOOR, STRAWBERRY SQ.
DEPT 280601
HARRISBURG, PA 17128**

**DEPARTMENT OF PUBLIC WELFARE, TPL
CASUALTY UNIT, ESTATE RECOVERY
PROGRAM**

**P.O. BOX 8486
WILLOW OAK BUILDING
HARRISBURG, PA 17105**

1/ **GMAC MORTGAGE, LLC**

**3451 HAMMOND AVENUE, MAIL CODE 507-
345-186
WATERLOO, IA 50702**

**MERS, AS NOMINEE FOR GMAC
MORTGAGE, LLC**

**P.O. BOX 2026
FLINT, MI 48501-2026**

15 **KATHY J. HESS
C/O BRENDA R. HESS, ESQUIRE**

**DICKSON, GORDNER & HESS
208 EAST SECOND STREET
BERWICK, PA 18603**

**DOMESTIC RELATIONS OF
COLUMBIA COUNTY**

**COLUMBIA COUNTY COURTHOUSE
P.O. BOX 380
BLOOMSBURG, PA 17815**

16 **COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF WELFARE**

**P.O. BOX 2675
HARRISBURG, PA 17105**

17 **INTERNAL REVENUE SERVICE ADVISORY**

**1000 LIBERTY AVENUE ROOM 704
PITTSBURGH, PA 15222**

18 **U.S. DEPARTMENT OF JUSTICE
U.S. ATTORNEY FOR THE MIDDLE
DISTRICT OF PA
FEDERAL BUILDING**

**228 WALNUT STREET, SUITE 220
PO BOX 11754
HARRISBURG, PA 17108-1754**

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

Date: 12/21/12

By: 

Phelan Hallinan, LLP

Allison F. Zuckerman, Esq., Id. No. 309519

Attorney for Plaintiff

PHELAN HALLINAN, LLP
Allison F. Zuckerman, Esq., Id. No.309519
1617 JFK Boulevard, Suite 1400
One Penn Center Plaza
Philadelphia, PA 19103
215-563-7000

Attorney for Plaintiff

**BANK OF AMERICA NA SUCCESSOR BY MERGER TO
COUNTRYWIDE BANK FSB F/K/A COUNTRYWIDE BANK
N.A.**

: **COLUMBIA COUNTY**
:
: **COURT OF COMMON PLEAS**
:
: **CIVIL DIVISION**
:
: **NO.: 2012-CV-545**
:

vs.

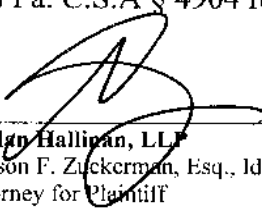
**HOWARD A. HESS
KATHY J. HESS A/K/A KATHY J. CRAGLE A/K/A KATHY
HESS**

VERIFICATION OF NON-MILITARY SERVICE

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

- (a) that the defendant(s) is/are not in the Military or Naval Service of the United States or its Allies, or otherwise within the provisions of the Servicemembers Civil Relief Act of Congress of 1940, as amended.
- (b) that defendant HOWARD A. HESS is over 18 years of age and last known addresses are 613 HILLSIDE DRIVE, BERWICK, PA 18603-1444 and 940 BRIAR LANE, BERWICK, PA 18603-1409.
- (c) that defendant KATHY J. HESS A/K/A KATHY HESS A/K/A KATHY J. CRAGLE is over 18 years of age and last known addresses are 613 HILLSIDE DRIVE, BERWICK, PA 18603-1444 and 129 LUCY LANE, RAEFORD, NC 28376-6805.

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


Phelan Hallinan, LLP
Allison F. Zuckerman, Esq., Id. No.309519
Attorney for Plaintiff

To the Sheriff of COLUMBIA County

Attention: Real Estate Department

Please be advised that we will be serving the Notice of Sale on defendant(s) KATHY J. HESS A/K/A KATHY J. CRAGLE A/K/A KATHY HESS at any out of county address(es) via process server for this action.

I remain available should you wish to discuss this matter further.

Thank You

Patricia A. Singiser
Supervisor
Writ Department
Phelan Hallinan, LLP
1617 JFK Boulevard, Suite 1400
One Penn Center Plaza
Philadelphia, PA 19103
Automated Attendant: (215) 320-0007 ext. 1125
Front Desk: (215) 563-7000 ext. 1125
Fax: (215) 563-3826

PHELAN HALLINAN, LLP
Allison F. Zuckerman, Esq., Id. No.309519
1617 JFK Boulevard, Suite 1400
One Penn Center Plaza
Philadelphia, PA 19103
215-563-7000

Attorneys for Plaintiff

**BANK OF AMERICA NA SUCCESSOR BY MERGER TO
COUNTRYWIDE BANK FSB F/K/A COUNTRYWIDE BANK N.A.**

Plaintiff

v.

HOWARD A. HESS

KATHY J. HESS A/K/A KATHY J. CRAGLE A/K/A KATHY HESS

Defendant(s)

: **COURT OF COMMON PLEAS**

:

: **CIVIL DIVISION**

:

: **NO.: 2012-CV-545**

:

: **COLUMBIA COUNTY**

:

CERTIFICATION

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

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

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

By: 

Phelan Hallinan, LLP

Allison F. Zuckerman, Esq., Id. No.309519
Attorney for Plaintiff

PHELAN HALLINAN, LLP
Allison F. Zuckerman, Esq., Id. No.309519
1617 JFK Boulevard, Suite 1400
One Penn Center Plaza
Philadelphia, PA 19103
215-563-7000

Attorney for Plaintiff

**BANK OF AMERICA NA SUCCESSOR BY MERGER TO
COUNTRYWIDE BANK FSB F/K/A COUNTRYWIDE BANK
N.A.**

: **COLUMBIA COUNTY**
:
: **COURT OF COMMON PLEAS**
:
: **CIVIL DIVISION**
:
: **NO.: 2012-CV-545**

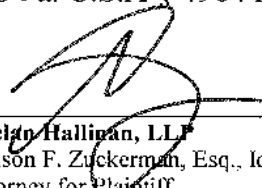
vs.
HOWARD A. HESS
KATHY J. HESS A/K/A KATHY J. CRAGLE A/K/A KATHY
HESS

VERIFICATION OF NON-MILITARY SERVICE

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

- (a) that the defendant(s) is/are not in the Military or Naval Service of the United States or its Allies, or otherwise within the provisions of the Servicemembers Civil Relief Act of Congress of 1940, as amended.
- (b) that defendant HOWARD A. HESS is over 18 years of age and last known addresses are 613 HILLSIDE DRIVE, BERWICK, PA 18603-1444 and 940 BRIAR LANE, BERWICK, PA 18603-1409.
- (c) that defendant KATHY J. HESS A/K/A KATHY HESS A/K/A KATHY J. CRAGLE is over 18 years of age and last known addresses are 613 HILLSIDE DRIVE, BERWICK, PA 18603-1444 and 129 LUCY LANE, RAEFORD, NC 28376-6805.

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


Phelan Hallinan, LLP
Allison F. Zuckerman, Esq., Id. No.309519
Attorney for Plaintiff

To the Sheriff of COLUMBIA County

Attention: Real Estate Department

Please be advised that we will be serving the Notice of Sale on defendant(s) KATHY J. HESS A/K/A KATHY J. CRAGLE A/K/A KATHY HESS at any out of county address(es) via process server for this action.

I remain available should you wish to discuss this matter further.

Thank You

Patricia A. Singiser
Supervisor
Writ Department
Phelan Hallinan, LLP
1617 JFK Boulevard, Suite 1400
One Penn Center Plaza
Philadelphia, PA 19103
Automated Attendant: (215) 320-0007 ext. 1125
Front Desk: (215) 563-7000 ext. 1125
Fax: (215) 563-3826

- | | | |
|----|---|--|
| 1. | Name and address of Owner(s) or reputed Owner(s):
Name | Address (if address cannot be reasonably ascertained,
please so indicate) |
| | HOWARD A. HESS | 613 HILLSIDE DRIVE
BERWICK, PA 18603-1444 |
| | | 940 BRIAR LANE
BERWICK, PA 18603 |
| | KATHY J. HESS A/K/A KATHY J. CRAGLE
A/K/A KATHY HESS | 129 LUCY LN
RAEFORD, NC 28376-6805 |
| 2. | Name and address of Defendant(s) in the judgment:
Name | Address (if address cannot be reasonably
ascertained, please so indicate) |
| | SAME AS ABOVE. | |
| 3. | Name and last known address of every judgment creditor whose judgment is a record lien on the real property to be sold:
Name | Address (if address cannot be
reasonably ascertained, please indicate) |
| | BAC HOME LOAN SERVICING L.P. S/B/M
TO COUNTRYWIDE HOME LOANS, INC.
C/O BRIAN H. SMITH, ESQUIRE | LAMM RUBENSTONE, LLC
3600 HORIZON BOULEVARD, SUITE 200
TREVISO, PA 19053 |
| | BAC HOME LOAN SERVICING L.P. S/B/M
TO COUNTRYWIDE HOME LOANS, INC.
C/O BRIAN H. SMITH, ESQUIRE | LAMM RUBENSTONE, LLC
3600 HORIZON BOULEVARD, SUITE 150
TREVISO, PA 19053-4949 |
| 4. | Name and address of last recorded holder of every mortgage of record:
Name | Address (if address cannot be
reasonably ascertained, please indicate) |
| | ASSOCIATES FINANCIAL SERVICES
COMPANY, INC. | 248 WESTSIDE MALL OFF BUILDING
EDWARDSVILLE, PA 18704 |

**ASSOCIATES FINANCIAL SERVICES
COMPANY, INC.
C/O LYNDIA S. HEUER**

**248 WESTSIDE MALL OFFICE BUILDING
EDWARDSVILLE, PA 18704**

ADVANCED FINANCIAL SERVICES, INC.

**25 ENTERPRISE CENTER
NEWPORT, RI 02842**

**ADVANCED FINANCIAL SERVICES, INC.
C/O ANA DASILVA**

**25 ENTERPRISE CENTER
NEWPORT, RI 02842**

**ADVANCED FINANCIAL SERVICES, INC.
C/O EQUITY NATIONAL TITLE
INSURANCE COMPANY**

**401 WAMPANOAG TRAIL, SUITE 300
EAST PROVIDENCE, RI 02915**

**ADVANCED FINANCIAL SERVICES, INC.
C/O FIRST AMERICAN TITLE INSURANCE
COMPANY, LENDERS ADVANTAGE**

**ATTN: NATIONAL RECORDINGS
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OH 44114**

**ADVANCED FINANCIAL SERVICES, INC.
C/O SHANNON TIMEK**

**25 ENTERPRISE CENTER
NEWPORT, RI 02842**

**MERS, AS NOMINEE FOR ADVANCED
FINANCIAL SERVICES, INC.**

**P.O. BOX 2026
FLINT, MI 48501-2026**

MERS, INC.

**FORMERLY 3300 SW 34TH AVENUE, SUITE
101
AS OF 12/6/10, 1901 E. VOORHEES STREET,
SUITE C
DANVILLE, IL 61834**

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

None.

6. Name and address of every other person who has any record interest in the property and whose interest may be affected by the
sale.
Name Address (if address cannot be
reasonably ascertained, please indicate)

None.

7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may
be affected by the sale:
Name Address (if address cannot be
reasonably ascertained, please indicate)

TENANT/OCCUPANT

**613 HILLSIDE DRIVE
BERWICK, PA 18603-1444**

**COMMONWEALTH OF PENNSYLVANIA
BUREAU OF INDIVIDUAL TAXES
INHERITANCE TAX DIVISION**

**6TH FLOOR, STRAWBERRY SQ.
DEPT 280601
HARRISBURG, PA 17128**

**DEPARTMENT OF PUBLIC WELFARE, TPL
CASUALTY UNIT, ESTATE RECOVERY
PROGRAM**

**P.O. BOX 8486
WILLOW OAK BUILDING
HARRISBURG, PA 17105**

GMAC MORTGAGE, LLC

**3451 HAMMOND AVENUE, MAIL CODE 507-
345-186
WATERLOO, IA 50702**

**MERS, AS NOMINEE FOR GMAC
MORTGAGE, LLC**

**P.O. BOX 2026
FLINT, MI 48501-2026**

**KATHY J. HESS
C/O BRENDA R. HESS, ESQUIRE**

**DICKSON, GORDNER & HESS
208 EAST SECOND STREET
BERWICK, PA 18603**

**DOMESTIC RELATIONS OF
COLUMBIA COUNTY**

**COLUMBIA COUNTY COURTHOUSE
P.O. BOX 380
BLOOMSBURG, PA 17815**

**COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF WELFARE**

**P.O. BOX 2675
HARRISBURG, PA 17105**

INTERNAL REVENUE SERVICE ADVISORY

**1000 LIBERTY AVENUE ROOM 704
PITTSBURGH, PA 15222**

**U.S. DEPARTMENT OF JUSTICE
U.S. ATTORNEY FOR THE MIDDLE
DISTRICT OF PA
FEDERAL BUILDING**

**228 WALNUT STREET, SUITE 220
PO BOX 11754
HARRISBURG, PA 17108-1754**

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

Date: _____

12/31/12

By: _____

Phelan Hallinan LLP

**Allison F. Zuckerman, Esq., Id. No. 309519
Attorney for Plaintiff**

BANK OF AMERICA NA SUCCESSOR BY MERGER TO
COUNTRYWIDE BANK FSB F/K/A COUNTRYWIDE BANK
N.A.

: COURT OF COMMON PLEAS
:
: CIVIL DIVISION
:
Plaintiff : NO.: 2012-CV-545
:
:
: COLUMBIA COUNTY
:

vs.

HOWARD A. HESS
KATHY J. HESS A/K/A KATHY J. CRAGLE
A/K/A KATHY HESS

Defendant(s)

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: KATHY J. HESS A/K/A KATHY J. CRAGLE HOWARD A. HESS
A/K/A KATHY HESS 613 HILLSIDE DRIVE
129 LUCY LN BERWICK, PA 18603-1444
RAEFORD, NC 28376-6805

HOWARD A. HESS
940 BRIAR LANE
BERWICK, PA 18603-1409

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

Your house (real estate) at **613 HILLSIDE DRIVE, BERWICK, PA 18603-1444** is scheduled to be sold at the Sheriff's Sale on _____ at _____ in the **Office of the Sheriff, Columbia County Courthouse, 35 West Main Street, Bloomsburg, PA 17815** to enforce the court judgment of **\$96,819.11** obtained by **BANK OF AMERICA NA SUCCESSOR BY MERGER TO COUNTRYWIDE BANK FSB F/K/A COUNTRYWIDE BANK N.A.** (the mortgagee) against you. In the event the sale is continued, an announcement will be made at said sale in compliance with Pa.R.C.P. Rule 3129.3.

NOTICE OF OWNER'S RIGHTS

YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE

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

1. The sale will be canceled if you pay to the mortgagee the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay, you may call: **215-563-7000 x1230.**
2. You may be able to stop the sale by filing a petition asking the Court to strike or open the judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.
3. You may also be able to stop the sale through other legal proceedings.

You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See notice on page two on how to obtain an attorney.)

**YOU MAY STILL BE ABLE TO SAVE YOUR PROPERTY AND YOU HAVE OTHER RIGHTS
EVEN IF THE SHERIFF'S SALE DOES TAKE PLACE.**

1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid by calling 215-563-7000.
2. You may be able to petition the Court to set aside the sale if the bid price was grossly inadequate compared to the value of your property.
3. The sale will go through only if the buyer pays the Sheriff the full amount due in the sale. To find out if this has happened, you may call 215-563-7000.
4. If the amount due from the Buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.
5. You have the right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.
6. You may be entitled to a share of the money which was paid for your house. A proposed schedule of distribution of the money bid for your house will be prepared by the Sheriff not later than thirty (30) days after the sale. The schedule shall be kept on file with the sheriff and will be made available for inspection in his office. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the filing of the proposed schedule.
7. You may also have other rights and defenses, or ways of getting your home back, if you act immediately after the sale.

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

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

LEGAL DESCRIPTION

ALL THAT CERTAIN lot, piece or parcel of land situate in the Borough of Berwick, County of Columbia and Commonwealth of Pennsylvania bounded and described as follows, to wit:

BEGINNING at a point on the southerly side of Hillside Drive at the northeasterly corner of Lot No. 14;

THENCE along the southerly side of said Hillside Drive North 67 degrees 43 minutes East 80.0 feet to the northwesterly corner of Lot No. 16;

THENCE along the westerly side of said Lot No. 16 South 22 degrees 17 minutes East 90.0 feet to the northerly side of a 15 foot alley;

THENCE along the northerly side of said alley South 67 degrees 43 minutes West 80.0 feet to the southeasterly corner of Lot No. 14;

THENCE along the easterly side of said Lot No. 14 North 22 degrees 17 minutes West 90.0 feet to the point of beginning.

BEING Lot No. 15 on map entitled 'Wolfinger and Shaffer Plot, Berwick, Pennsylvania, Scale 1 inch - 50 feet, September 4, 1965, Lawrence G. Lebo, PE 10355.'

SUBJECT to the same exceptions, reservations, restrictions and covenants as appear in prior deeds in the chain of title.

TITLE TO SAID PREMISES VESTED IN Howard A. Hess and Kathy J. Hess, h/w, by Deed from Howard A. Hess and Kathy J. Cragle, now by marriage Kathy J. Hess, dated 06/25/2004, recorded 09/16/2004 in Instrument Number 200410706.

Premises being: 613 HILLSIDE DRIVE, BERWICK, PA 18603-1444

Tax Parcel # 04A-11-150-07,000

SHORT DESCRIPTION

By virtue of a Writ of Execution NO. 2012-CV-545

**BANK OF AMERICA NA SUCCESSOR BY MERGER TO COUNTRYWIDE BANK
FSB F/K/A COUNTRYWIDE BANK N.A.**

vs.

HOWARD A. HESS

KATHY J. HESS A/K/A KATHY J. CRAGLE A/K/A KATHY HESS

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

(Municipality)

613 HILLSIDE DRIVE, BERWICK, PA 18603-1444

Parcel No. 04A-11-150-07,000

(Acreage or street address)

Improvements thereon: RESIDENTIAL DWELLING

JUDGMENT AMOUNT: \$96,819.11

Attorneys for Plaintiff

Phelan Hallinan, LLP

LEGAL DESCRIPTION

ALL THAT CERTAIN lot, piece or parcel of land situate in the Borough of Berwick, County of Columbia and Commonwealth of Pennsylvania bounded and described as follows, to wit:

BEGINNING at a point on the southerly side of Hillside Drive at the northeasterly corner of Lot No. 14;

THENCE along the southerly side of said Hillside Drive North 67 degrees 43 minutes East 80.0 feet to the northwesterly corner of Lot No. 16;

THENCE along the westerly side of said Lot No. 16 South 22 degrees 17 minutes East 90.0 feet to the northerly side of a 15 foot alley;

THENCE along the northerly side of said alley South 67 degrees 43 minutes West 80.0 feet to the southeasterly corner of Lot No. 14;

THENCE along the easterly side of said Lot No. 14 North 22 degrees 17 minutes West 90.0 feet to the point of beginning.

BEING Lot No. 15 on map entitled 'Wolfinger and Shaffer Plot, Berwick, Pennsylvania, Scale 1 inch = 50 feet, September 4, 1965, Lawrence G. Lebo, PE 10355.'

SUBJECT to the same exceptions, reservations, restrictions and covenants as appear in prior deeds in the chain of title.

TITLE TO SAID PREMISES VESTED IN Howard A. Hess and Kathy J. Hess, h/w, by Deed from Howard A. Hess and Kathy J. Cragle, now by marriage Kathy J. Hess, dated 06/25/2004, recorded 09/16/2004 in Instrument Number 200410706.

Premises being: 613 HILLSIDE DRIVE, BERWICK, PA 18603-1444

Tax Parcel # 04A-11-150-07,000

SHORT DESCRIPTION

By virtue of a Writ of Execution NO. 2012-CV-545

**BANK OF AMERICA NA SUCCESSOR BY MERGER TO COUNTRYWIDE BANK
FSB F/K/A COUNTRYWIDE BANK N.A.**

vs.

HOWARD A. HESS

KATHY J. HESS A/K/A KATHY J. CRAGLE A/K/A KATHY HESS

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

(Municipality)

613 HILLSIDE DRIVE, BERWICK, PA 18603-1444

Parcel No. 04A-11-150-07,000

(Acreage or street address)

Improvements thereon: RESIDENTIAL DWELLING

JUDGMENT AMOUNT: \$96,819.11

Attorneys for Plaintiff

Phelan Hallinan, LLP

SHORT DESCRIPTION

By virtue of a Writ of Execution NO. 2012-CV-545

**BANK OF AMERICA NA SUCCESSOR BY MERGER TO COUNTRYWIDE BANK
FSB F/K/A COUNTRYWIDE BANK N.A.**

vs.

HOWARD A. HESS

KATHY J. HESS A/K/A KATHY J. CRAGLE A/K/A KATHY HESS

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

(Municipality)

613 HILLSIDE DRIVE, BERWICK, PA 18603-1444

Parcel No. 04A-11-150-07,000

(Acreage or street address)

Improvements thereon: RESIDENTIAL DWELLING

JUDGMENT AMOUNT: \$96,819.11

Attorneys for Plaintiff

Phelan Hallinan, LLP

SHERIFF'S RETURN

BANK OF AMERICA NA SUCCESSOR BY MERGER TO
COUNTRYWIDE BANK FSB F/K/A COUNTRYWIDE BANK N.A.

Plaintiff

vs.

HOWARD A. HESS

KATHY J. HESS A/K/A KATHY J. CRAGLE A/K/A KATHY HESS

Defendants

IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY

No.: 2012-CV-545

ISSUED

NOW, _____ 20__ I, _____ High Sheriff of Columbia County, Pennsylvania, do
hereby deputize the Sheriff of _____ County, Pennsylvania, to execute this Writ. This deputation being
made at the request and risk of the Plaintiff.

Defendants alleged address is _____

Sheriff, Columbia County, Pennsylvania

By _____
Deputy Sheriff

AFFIDAVIT OF SERVICE

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

Sworn and Subscribed before me

So Answers,

this _____

day of _____ 20__

Notary Public

BY: _____
Sheriff

20__, See return endorsed hereon by Sheriff of

County, Pennsylvania, and made a part of this
return

So Answers,

Sheriff

Deputy Sheriff

SHERIFF'S DEPARTMENT

SHERIFF SERVICE PROCESS RECEIPT and AFFIDAVIT OF RETURN

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

Expiration date

Plaintiff

BANK OF AMERICA NA SUCCESSOR BY MERGER TO COUNTRYWIDE BANK
FSB F/K/A COUNTRYWIDE BANK N.A.

No.: 2012-CV-545

Defendant

HOWARD A. HESS
KATHY J. HESS A/K/A KATHY J. CRAGLE A/K/A KATHY HESS

Type or Writ of Complaint
EXECUTION/NOTICE OF SALE

SERVE



AT

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

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

613 HILLSIDE DRIVE, BERWICK, PA 18603-1444

SPECIAL INSTRUCTIONS OR OTHER INFORMATION THAT WILL ASSIST IN EXPEDITING SERVICE.

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

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

Sheriff of COLUMBIA County, Penna.

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

Signature of Attorney or other Originator requesting service on behalf of XX Plaintiff
Defendant
ADDRESS: One Penn Center at Suburban Station, 1617 John F. Kennedy Boulevard, Suite 1400
Philadelphia, PA 19103-1814

Telephone Number

(215)563-7000

Date

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

PLAINTIFF

Court Number

RETURNED:

AFFIRMED and subscribed to before me this _____ day

of _____ 20____

SO ANSWERS
Signature of Dep. Sheriff

Date

Signature of Sheriff

Date

Sheriff of

SHERIFF'S DEPARTMENT

SHERIFF SERVICE PROCESS RECEIPT and AFFIDAVIT OF RETURN

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

Expiration date

Plaintiff

BANK OF AMERICA NA SUCCESSOR BY MERGER TO COUNTRYWIDE BANK
FSB F/K/A COUNTRYWIDE BANK N.A.

No.: 2012-CV-545

Defendant

HOWARD A. HESS
KATHY J. HESS A/K/A KATHY J. CRAGLE A/K/A KATHY HESS

Type or Writ of Complaint

EXECUTION/NOTICE OF SALE

SERVE



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

HOWARD A. HESS

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

613 HILLSIDE DRIVE, BERWICK, PA 18603-1444

SPECIAL INSTRUCTIONS OR OTHER INFORMATION THAT WILL ASSIST IN EXPEDITING SERVICE.

SERVE DEFENDANT WITH THE NOTICE OF SALE.

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

Sheriff of COLUMBIA County, Penna.

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

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

Defendant

Telephone Number

Date

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

(215)563-7000

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

PLAINTIFF

Court Number

RETURNED:

AFFIRMED and subscribed to before me this _____ day

of _____ 20____

SO ANSWERS

Signature of Dep. Sheriff

Date

Signature of Sheriff

Date

Sheriff of

SHERIFF'S DEPARTMENT

SHERIFF SERVICE PROCESS RECEIPT and AFFIDAVIT OF RETURN

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

Expiration date

Plaintiff

BANK OF AMERICA NA SUCCESSOR BY MERGER TO COUNTRYWIDE BANK
FSB F/K/A COUNTRYWIDE BANK N.A.

No.: 2012-CV-545

Defendant

HOWARD A. HESS
KATHY J. HESS A/K/A KATHY J. CRAGLE A/K/A KATHY HESS

Type or Writ of Complaint

EXECUTION/NOTICE OF SALE

SERVE



AT

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

HOWARD A. HESS

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

940 BRIAR LANE, BERWICK, PA 18603

SPECIAL INSTRUCTIONS OR OTHER INFORMATION THAT WILL ASSIST IN EXPEDITING SERVICE.

SERVE DEFENDANT WITH THE NOTICE OF SALE.

NOW, _____, 20____, I, Sheriff of COLUMBIA County, PA do hereby depuize the Sheriff of _____
County, to execute the within and make return thereof according to law.

Sheriff of COLUMBIA County, Penna.

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

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

Defendant

ADDRESS: One Penn Center at Suburban Station, 1617 John F. Kennedy Boulevard, Suite 1400
Philadelphia, PA 19103-1404

Telephone Number

(215)563-7000

Date

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

PLAINTIFF

Court Number

RETURNED:

AFFIRMED and subscribed to before me this _____ day

of _____ 20____

SO ANSWERS

Signature of Dep. Sheriff

Date

Signature of Sheriff

Date

Sheriff of

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

TD Bank, NA
3-180/360

001249594

DATE
11/26/2012

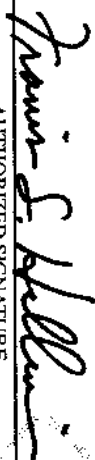
AMOUNT
*****\$1,350.00

PAY ONE THOUSAND THREE HUNDRED FIFTY AND XX / 100 Dollars

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

DDA [258128] 613 HILLSIDE DRIVE (2012-CV-545)

AUTHORIZED SIGNATURE



⑈001249594⑈ ⑆036001808⑆ 361508888⑈

WRIT OF EXECUTION - (MORTGAGE FOR CLOSURE)

Pa.R.C.P. 3180-3183 and Rule 325

BANK OF AMERICA NA SUCCESSOR BY MERGER TO
COUNTRYWIDE BANK FSB F/K/A COUNTRYWIDE BANK
N.A.

COURT OF COMMON PLEAS

CIVIL DIVISION

NO.: 2012-CV-545

2013-ED-2

COLUMBIA COUNTY

vs.

HOWARD A. HESS
KATHY J. HESS A/K/A KATHY J. CRAGLE
A/K/A KATHY HESS
Commonwealth of Pennsylvania:

County of Columbia

TO THE SHERIFF OF COLUMBIA COUNTY, PENNSYLVANIA:

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

PREMISES: 613 HILLSIDE DRIVE, BERWICK, PA 18603-1444
(See Legal Description attached)

DAYS RETURN TO
CHAMBERLAIN
SHERIFF



Columbia County
P.O. Box 380
Berwick, PA 17815



UNITED STATES POSTAGE
02 1M \$ 00.65⁰
0008003448 JAN08 2013
MAILED FROM ZIP CODE 17815

Handwritten signature

HOWARD HESS
940 BRIAR LANE
BERWICK, PA 18603

176 DE 1 00 01/11/13
RETURN TO SENDER
ATTEMPTED - NOT KNOWN
UNABLE TO FORWARD

18603-1444-0004

30: 17815026060

*0409-02423-08-40

Columbia County Sheriff
Tim Chamberlain
35 W Main St
PO BOX 380
BLOOMSBURG PA 17815



91 7192 4291 0010 0001 9251

ASSOCIATES FINANCIAL SERVICES, INC.
248 WESTSIDE MALL OFF BUILDING
EDWARDSVILLE PA 18704

2ED2013

CERTIFIED MAIL™



UNITED STATES POSTAGE
02 1M
0008003448 JAN05 2013
MAILED FROM ZIP CODE 17815
\$ 04.55⁰

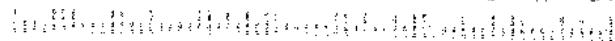
FTX
/

NTX15 178 DE 1 00 01/16/13

RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD

18704391470053

EC: 12815038080 40419-02045-02-40



Columbia County Sheriff
Tim Chamberlain
35 W Main St
PO BOX 380
BLOOMSBURG PA 17815



91 7192 4291 0010 0001 9282

ADVANCED FINANCIAL SERVICES, INC.
C/O EQUITY NATIONAL TITLE INSURANCE
401 WAMPANOAG TRAIL
EAST PROVIDENCE RI 02915

2ED2013

CERTIFIED MAIL™



[Handwritten signature]

NEXTE

015 DE 1

GO 01/16/13

RETURN TO SENDER

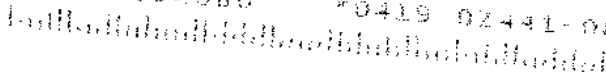
VACANT

UNABLE TO FORWARD

0291542328:8800

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*0419 02441-08-40



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

COLUMBIA COUNTY

15-03449