

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff

Earl D. Mordan, Jr.
Chief Deputy



M & T BANK
vs.
ANDRE CRANE (et al.)

Case Number
2012CV1673

REAL ESTATE SALE REQUEST LEDGER

<u>DATE</u>	<u>CATEGORY</u>	<u>MEMO</u>	<u>CHK #</u>	<u>DEBIT</u>	<u>CREDIT</u>
04/04/2013	Advance Fee	Advance Fee	733305	\$0.00	\$1,350.00
04/04/2013	Advertising Sale (Newspaper)			\$15.00	\$0.00
04/04/2013	Advertising Sale Bills & Copies			\$17.50	\$0.00
04/04/2013	Crying Sale			\$10.00	\$0.00
04/04/2013	Docketing			\$15.00	\$0.00
04/04/2013	Levy			\$15.00	\$0.00
04/04/2013	Mailing Costs			\$30.00	\$0.00
04/04/2013	Posting Handbill			\$15.00	\$0.00
04/04/2013	Press Enterprise Inc.			\$1,222.26	\$0.00
04/04/2013	Sheriff Automation Fund			\$50.00	\$0.00
04/04/2013	Web Posting			\$100.00	\$0.00
05/29/2013	Service			\$165.00	\$0.00
05/29/2013	Service Mileage			\$24.00	\$0.00
05/29/2013	Copies			\$5.50	\$0.00
05/29/2013	Notary Fee			\$15.00	\$0.00
05/29/2013	Tax Claim Search			\$5.00	\$0.00
05/29/2013	Surcharge			\$120.00	\$0.00
				\$1,824.26	\$1,350.00

TOTAL BALANCE:	\$ (474.26)
-----------------------	--------------------

TRUE WATERMARK PAPER. PHOTOGRAPHIC COPY. HEAT SENSITIVE RED INK. MADE IN THE U.S.A.

742959

KML LAW GROUP, P.C.

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

FIRSTTRUST

800.220.BANK / firsttrust.com

3-7380-2360

07/18/2013

PAY TO THE
ORDER OF

SHERIFF OF COLUMBIA COUNTY

FOUR HUNDRED SEVENTY-FOUR AND 26 / 100

\$*474.26

DOLLARS

MORTGAGE DISBURSEMENT ACCOUNT



Security features. Details on back.

Sheriff's Office
PO Box 380
Bloomsburg PA, 17815



[Signature]
AUTHORIZED SIGNATURE

MEMO 117400/Crane

⑈00742959⑈ ⑆23607380⑆ 70 1107112⑈

KML LAW GROUP, P.C.
Suite 5000 - BNY Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
(215) 627-1322
(215) 627-7734 (Fax)

May 31, 2013

Columbia

SHERIFF OF COLUMBIA COUNTY
Sheriff's Office
PO Box 380
Bloomsburg, PA 17815
FAX 570-389-5625

BOOK WRIT

RE: M&T BANK
vs.
ANDRE C. CRANE and KRISTIE E. MOWERY
No. 2012-CV-1673

Property address:

*230 Iron Street
Berwick, PA 18603*

Sheriff's Sale Date: June 05, 2013

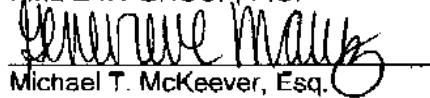
Dear Sir/Madam:

As a result of the filing of a Petition in Bankruptcy, kindly stay the Sheriff's Sale with reference to the above-captioned matter and return any unused costs. I have collected \$0.00 towards my client's debt. The bankruptcy filing information is as follows:

Date filed: May 20, 2013
Case number: 13-02626
Chapter: 13
Judge: Robert N. Opel II

Thank you for your cooperation.

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


Michael T. McKeever, Esq.
By: Genevieve Mautz, Supervisor
Lisa Davis, Legal Assistant

cc:

bobspielman@yahoo.com

PO Box 380
Bloomsburg, PA 17815

Phone 570-389-5622
Fax 570-389-5625

**COLUMBIA COUNTY
SHERIFF'S OFFICE
TIMOHTY T. CHAMBERLAIN, SHERIFF**

Fax

To: Atty McKeever

From: Sheriff Timothy T. Chamberlain

Fax:

Pages: 2

Phone:

Date: May 31, 2013

Re: Crane/Mowery

CC:

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

● **Comments:** I received your stay, attached is cost sheet showing a balance due of \$474.26.

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff

Earl D. Mordan, Jr.
Chief Deputy



M & T BANK
vs.
ANDRE CRANE (et al.)

Case Number
2012CV1673

REAL ESTATE SALE REQUEST LEDGER

<u>DATE</u>	<u>CATEGORY</u>	<u>MEMO</u>	<u>CHK #</u>	<u>DEBIT</u>	<u>CREDIT</u>
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05/29/2013	Surcharge			\$120.00	\$0.00

\$1,824.26 \$1,350.00

TOTAL BALANCE: \$(474.26)

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff

Earl D. Mordan, Jr.
Chief Deputy



Plaintiff
M & T BANK

vs.

Defendant
ANDRE CRANE
KRISTIE MOWERY
ANDRE CRANE

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

Sheriff's Sale Date: Wednesday, June 5, 2013

Writ of Execution No. : 2012CV1673

Advance Sheriff Costs: \$1,350.00

Location of the real estate: 230 IRON STREET, 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	\$30.00
Posting Handbill	\$15.00
Press Enterprise Inc.	\$1,222.26
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	\$165.00
Service Mileage	\$24.00
Distribution Form	\$25.00
Copies	\$5.50
Notary Fee	\$15.00
Tax Claim Search	\$5.00
Surcharge	\$120.00

Total Sheriff Costs **\$1,994.26**

Municipal Costs

~~Sewer~~ **\$85.69**

Total Municipal Costs **\$85.69**

Distribution Costs

~~Recording Fees~~ **\$55.00**

Total Distribution Costs **\$55.00**

Grand Total: **\$2,134.95**

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

1824.26

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff

Earl D. Mordan, Jr.
Chief Deputy



Plaintiff
M & T BANK

vs.

Defendant
ANDRE CRANE
KRISTIE MOWERY
ANDRE CRANE

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

Sheriff's Sale Date: Wednesday, June 5, 2013

Writ of Execution No. : 2012CV1673

Advance Sheriff Costs: \$1,350.00

Location of the real estate: 230 IRON STREET, 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	\$30.00
Posting Handbill	\$15.00
Press Enterprise Inc.	\$1,222.26
Prothonotary, Acknowledge Deed	\$10.00
Sheriff Automation Fund	\$50.00
Sheriff's Deed	\$35.00
Solicitor Services	\$75.00
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Distribution Form	\$25.00
Copies	\$5.50
Notary Fee	\$15.00
Tax Claim Search	\$5.00
Surcharge	\$120.00

Total Sheriff Costs **\$1,994.26**

Municipal Costs

Sewer	\$85.69
-------	---------

Total Municipal Costs **\$85.69**

Distribution Costs

Recording Fees	\$55.00
----------------	---------

Total Distribution Costs **\$55.00**

Grand Total: **\$2,134.95**

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)

Get County News & Sheriff's Office on Facebook

COLUMBIA COUNTY SHERIFF'S OFFICE

SHERIFF'S REAL ESTATE FINAL COST SHEET

111st Bank VS Andie Come & Kristine Henry

NO. 58-2013 ED NO. 1673-2012 JD

DATE/TIME OF SALE: June 8 2012

BID PRICE (INCLUDES COST) \$ _____

POUNDAGE – 2% OF BID \$ _____

TRANSFER TAX – 2% OF FAIR MKT \$ _____

MISC. COSTS \$ _____

TOTAL AMOUNT NEEDED TO PURCHASE \$ _____

PURCHASER(S): _____

ADDRESS: _____

NAMES(S) ON DEED: _____

PURCHASER(S) SIGNATURE(S): _____

TOTAL DUE: \$ _____

LESS DEPOSIT: \$ _____

DOWN PAYMENT: \$ _____

TOTAL DUE IN 8 DAYS \$ _____

SHERIFF'S SALE COST SHEET

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

— DOCKET/RETURN	\$15.00	
SERVICE PER DEF.	\$ <u>185.00</u>	
— LEVY (PER PARCEL	\$15.00	
— MAILING COSTS	\$ <u>2.00</u>	
— ADVERTISING SALE BILLS & COPIES	\$17.50	
— ADVERTISING SALE (NEWSPAPER)	\$15.00	
MILEAGE	\$ <u>74.00</u>	
— POSTING HANDBILL	\$15.00	
— CRYING/ADJOURN SALE	\$10.00	
— SHERIFF'S DEED	\$35.00	
— TRANSFER TAX FORM	\$25.00	
DISTRIBUTION FORM	\$25.00	
COPIES	\$ <u>5.00</u>	
NOTARY	\$ <u>15.00</u>	
TOTAL *****		\$ <u>412.00</u>

— WEB POSTING	\$150.00	
— PRESS ENTERPRISE INC.	\$ <u>1222.26</u>	
— SOLICITOR'S SERVICES	\$75.00	
TOTAL *****		\$ <u>1447.26</u>

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

REAL ESTATE TAXES:

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

MUNICIPAL FEES DUE:

SEWER 20	\$ <u>85.69</u>	
WATER 20	\$ _____	
TOTAL *****		\$ <u>85.69</u>

SURCHARGE FEE (DSTE)	\$ <u>120.00</u>	
MISC. _____	\$ _____	
_____	\$ _____	
TOTAL *****		\$ <u>-0-</u>

TOTAL COSTS (OPENING BID) \$ 2134.95

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

May 16, 2013

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

RE: No. 2012-CV-1673
ANDRE C. CRANE and KRISTIE E. MOWERY

Real Estate Division:

The above case may be sold on June 05, 2013. It has been properly served in accordance with Rule 3129.

Very truly yours,

KML Law Group, P.C.

KML LAW GROUP, P.C.
Suite 5000
BNY Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-627-1322
Attorney for Plaintiff

117400FC
CF: 11/15/2012
SD: 06/05/2013
\$84,674.75

M&T BANK
1 Fountain Plaza
Buffalo, NY 14203

Plaintiff

vs.

ANDRE C. CRANE
KRISTIE E. MOWERY
**Mortgagor(s) and
Record Owner(s)**

230 Iron Street
Berwick, PA 18603

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION – LAW

ACTION OF MORTGAGE FORECLOSURE

Term
No. 2012-CV-1673

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

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

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

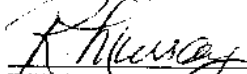
IF SERVICE WAS ACCOMPLISHED BY COURT ORDER.

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

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

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

Respectfully submitted,



BY: Robert Murray
Legal Assistant

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

Check type of mail or service:

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

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

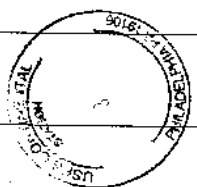
Postmark and
 Date of Receipt



UNITED STATES POSTAGE
 MONEY ORDER
\$ 01.38⁰⁰
 02 1M
 0004285857 APR 30 2013
 MAILED FROM ZIP CODE 19106

RR
 Fee

Article Number	Addressee (Name, Street, City, State, & ZIP Code)	Postage	Fee	Handling Charge
1.	DOMESTIC RELATIONS OF COLUMBIA COUNTY PO Box 380 Bloomsburg, PA 17815	TENANTS/OCCUPANTS 230 Iron Street Berwick, PA 18603		
2.	PA DEPARTMENT OF PUBLIC WELFARE - Bureau of Child Support Enforcement Health and Welfare Bldg. - Room 432 P.O. Box 2675			
3.	Harrisburg, PA 17105-2675			
4.				
5.				
6.				
7.				
8.				



Total Number of Pieces Listed by Sender: **(3)**
 Total Number of Pieces Received at Post Office: **3**
 Postmaster, Per (Name of receiving employee): **RK**

See Privacy Act Statement on Reverse

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

Complete by Typewriter, Ink, or Ball Point Pen

117400FC Columbia County Sale Date: 06/05/2013

ANDRE C. CRANE & KRISTIE E. MOWERY

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff

Earl D. Mordan, Jr.
Chief Deputy

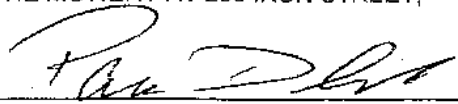


M & T BANK
vs.
ANDRE CRANE (et al.)

Case Number
2012CV1673

SHERIFF'S RETURN OF SERVICE

04/09/2013 11:00 AM - DEPUTY PAUL D'ANGELO, BEING DULY SWORN ACCORDING TO LAW, SERVED THE REQUESTED NOTICE OF SALE, WRIT OF EXECUTION AND DEBTOR'S RIGHTS BY "PERSONALLY" HANDING A TRUE COPY TO A PERSON REPRESENTING THEMSELVES TO BE CHELSEA NATALE, WHO ACCEPTED AS "ADULT PERSON IN CHARGE" FOR KRISTIE MOWERY AT 230 IRON STREET, BERWICK, PA 18603.


PAUL D'ANGELO, DEPUTY

SO ANSWERS,

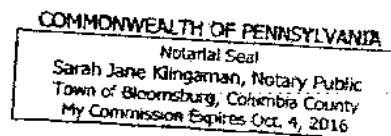

TIMOTHY T. CHAMBERLAIN, SHERIFF

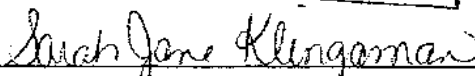
April 10, 2013

NOTARY

Affirmed and subscribed to before me this

10TH day of APRIL 2013





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

(cc) Countywide Sheriff, Harrisburg, Pa.

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff

Earl D. Mordan, Jr.
Chief Deputy



M & T BANK
vs.
ANDRE CRANE (et al.)

Case Number
2012CV1673

SHERIFF'S RETURN OF SERVICE

04/08/2013 01:20 PM - DEPUTY PAUL D'ANGELO, BEING DULY SWORN ACCORDING TO LAW, SERVED THE REQUESTED NOTICE OF SALE, WRIT OF EXECUTION AND DEBTOR'S RIGHTS BY "PERSONALLY" HANDING A TRUE COPY TO A PERSON REPRESENTING THEMSELVES TO BE THE DEFENDANT, TO WIT: ANDRE CRANE AT 6 EAST SPARROW DRIVE, LOT 28, BERWICK, PA 18603.

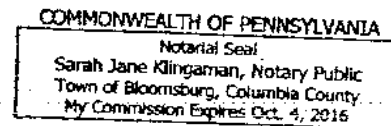

PAUL D'ANGELO, DEPUTY

SO ANSWERS,


TIMOTHY T. CHAMBERLAIN, SHERIFF

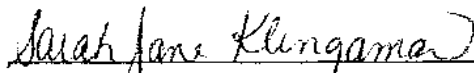
April 09, 2013

NOTARY



Affirmed and subscribed to before me this

9TH day of APRIL 2013



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

KML LAW GROUP, P.C.

Suite 5000 – BNY Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
215-825-6320
Attorney for Plaintiff

M&T BANK
1 Fountain Plaza
Buffalo, NY 14203

Plaintiff

vs.

ANDRE C. CRANE
KRISTIE E. MOWERY
Mortgagor(s) and Record Owner(s)

230 Iron Street
Berwick, PA 18603

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term

No. 2012-CV-1673

AFFIDAVIT PURSUANT TO RULE 3129

M&T BANK, Plaintiff in the above action, by and through an authorized employee of its attorneys, KML Law Group, P.C., sets forth as of the date the praecipe for the writ of execution was filed the following information concerning the real property located at:

230 Iron Street
Berwick, PA 18603

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

ANDRE C. CRANE
6 East Sparrow Drive Lot 28
Berwick, PA 18603

KRISTIE E. MOWERY
230 Iron Street
Berwick, PA 18603

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

ANDRE C. CRANE
6 East Sparrow Drive Lot 28
Berwick, PA 18603

KRISTIE E. MOWERY
230 Iron Street
Berwick, PA 18603

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

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

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

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

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

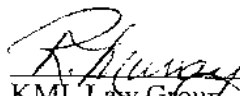
6. Name and address of every other person of whom the plaintiff has knowledge who has any record interest in the property which may be affected by the sale.

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

TENANTS/OCCUPANTS
230 Iron Street
Berwick, PA 18603

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

DATED: May 16, 2013



KML Law Group, P.C.
BY: Robert Murray
Legal Assistant

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

REAL ESTATE TAX CERTIFICATION

Date: 05/14/2013

Fee: \$5.00

Cert. NO: 14494

CRANE ANDRE C
KRISTLE E MOWERY
230 IRON STREET
BERWICK PA 18603

District: BERWICK BORO
Deed: 2007C -0820
Location: 230 IRON ST LOT 41
Parcel Id: 04C-04 -035-00,000

Assessment: 19,633
Balances as of 05/14/2013

YEAR	TAX TYPE	TAX AMOUNT	PENALTY	DISCOUNT	PAID	BALANCE
------	----------	------------	---------	----------	------	---------

NO TAX CLAIM TAXES DUE

By: Columbia Co. Sheriff Per: _____



May 9, 2013

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

M & T BANK

VS.

ANDRE C. CRANE
KRISTIE E. MOWERY

NO: 2012-CV-1673
NO: 2013-ED-58

Dear Timothy:

The amount due on the sewer account #113572 for the property located at 230 Iron Street, Berwick through June 30, 2013 is **\$85.69**.

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

Sincerely,

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

Kelly Johnson
Authority Clerk

Hearing Impaired 711

"BAJSA is an Equal Opportunity Provider and Employer"

1108 Freas Avenue • Berwick, Pennsylvania 18603

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

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff

Earl D. Mordan, Jr.
Chief Deputy



M & T BANK
vs.
ANDRE CRANE (et al.)

Case Number
2012CV1673

SHERIFF'S RETURN OF SERVICE

04/30/2013 09:30 AM - DEPUTY PAUL D'ANGELO, BEING DULY SWORN ACCORDING TO LAW, STATES SERVICE WAS PERFORMED BY POSTING A TRUE COPY OF THE REQUESTED HANDBILL UPON THE REAL ESTATE LOCATED AT 230 IRON STREET, BERWICK, PA 18603.


PAUL D'ANGELO, DEPUTY

SO ANSWERS,


TIMOTHY T. CHAMBERLAIN, SHERIFF

May 01, 2013

NOTARY

Affirmed and subscribed to before me this

1ST day of MAY, 2013

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal

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



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

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff



Earl D. Mordan, Jr.
Chief Deputy

M & T BANK
vs.
ANDRE CRANE (et al.)

Case Number
2012CV1673

SERVICE COVER SHEET

Service Details:

Category: Real Estate Sale - Posting - Sale Bill

Manner: < Not Specified >

Notes: SHERIFF'S SALE BILL

Expires: 05/03/2013

Zone:

Warrant:

Serve To:

Name: (POSTING)

Primary Address: 230 IRON STREET
BERWICK, PA 18603

Phone: DOB:

Alternate Address:

Phone:

Final Service:

Served: Personally · Adult In Charge · Posted · Other

Adult In Charge: posted

Relation:

Date: 4-30-13 Time: 0930

Deputy: S14 & 3 Mileage:

Attorney / Originator:

Name: KML LAW GROUP, P.C.

Phone:

Service Attempts:

Date:						
Time:						
Mileage:						
Deputy:						

Service Attempt Notes:

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

(POSTING)

2012CV1673

230 IRON STREET, BERWICK, PA 18603

EXP: 05/03/2013

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff

Earl D. Mordan, Jr.
Chief Deputy

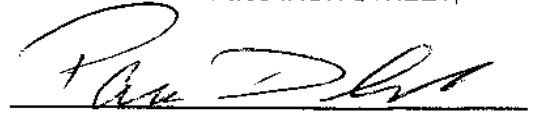


M & T BANK
vs.
ANDRE CRANE (et al.)

Case Number
2012CV1673

SHERIFF'S RETURN OF SERVICE

04/09/2013 11:00 AM - DEPUTY PAUL D'ANGELO, BEING DULY SWORN ACCORDING TO LAW, SERVED THE REQUESTED NOTICE OF SALE, WRIT OF EXECUTION AND DEBTOR'S RIGHTS BY "PERSONALLY" HANDING A TRUE COPY TO A PERSON REPRESENTING THEMSELVES TO BE CHELSEA NATALE, WHO ACCEPTED AS "ADULT PERSON IN CHARGE" FOR KRISTIE MOWERY AT 230 IRON STREET, BERWICK, PA 18603.


PAUL D'ANGELO, DEPUTY

SO ANSWERS,


TIMOTHY T. CHAMBERLAIN, SHERIFF

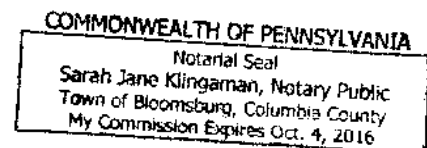
April 10, 2013

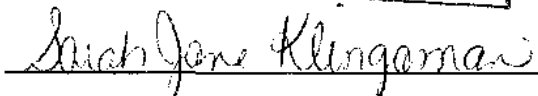
Crane
Mowery
H.H.M.
215-825-6448
Filed
5/15/13
SPC

Affirmed and subscribed to before me this

NOTARY

10TH day of APRIL 2013





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

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff

Earl D. Mordan, Jr.
Chief Deputy

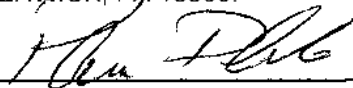


M & T BANK
vs.
ANDRE CRANE (et al.)

Case Number
2012CV1673

SHERIFF'S RETURN OF SERVICE

04/08/2013 01:20 PM - DEPUTY PAUL D'ANGELO, BEING DULY SWORN ACCORDING TO LAW, SERVED THE REQUESTED NOTICE OF SALE, WRIT OF EXECUTION AND DEBTOR'S RIGHTS BY "PERSONALLY" HANDING A TRUE COPY TO A PERSON REPRESENTING THEMSELVES TO BE THE DEFENDANT, TO WIT: ANDRE CRANE AT 6 EAST SPARROW DRIVE, LOT 28, BERWICK, PA 18603.


PAUL D'ANGELO, DEPUTY

SO ANSWERS,

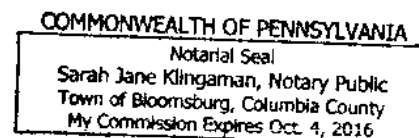

TIMOTHY T. CHAMBERLAIN, SHERIFF

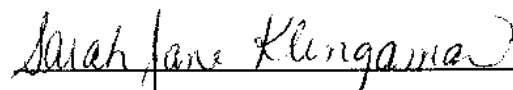
April 09, 2013

NOTARY

Affirmed and subscribed to before me this

9TH day of APRIL, 2013





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

Ex Notice 2013 County & Municipality

BERWICK BORO

MAKE CHECKS PAYABLE TO:

Connie C Gingher
1615 Lincoln Avenue
Berwick PA 18603

HOURS: MON TUE THUR 9:30 AM - 4 PM

CLOSED WEDNESDAY & FRIDAYS

CLOSED HOLIDAYS

PHONE: 570-752-7442

FO. COLUMBIA County

DATE
01/2013

BILL NO.
3084

DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	TAX AMOUNT DUE	INCL PENALTY
GENERAL	19,633	9.146	175.97	179.56	197.52
SINKING		1.345	25.88	26.41	29.05
FIRE		1.25	24.05	24.54	25.77
LIGHT		1.75	33.67	34.36	36.08
BORO RE		11.1	213.57	217.93	228.83
The discount & penalty have been calculated for your convenience		PAY THIS AMOUNT		473.14	517.25
		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

CRANE ANDRE C
KRISTIE E MOWERY
230 IRON STREET
BERWICK PA 18603

CNTY TWP
Discount 2 % 2 %
Penalty 10 % 5 %
PARCEL: 04C-04 -035-00,000
230 IRON ST
1073 Acres Land 2,500
Buildings 17,133
Total Assessment 19,633

This tax returned
to courthouse on:
January 1, 2014

FILE COPY

you desire a receipt, send a self-addressed stamped envelope with your payment

THIS TAX NOTICE MUST BE RETURNED WITH YOUR PAYMENT

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff



Earl D. Mordan, Jr.
Chief Deputy

M & T BANK
vs.
ANDRE CRANE (et al.)

Case Number
2012CV1673

SERVICE COVER SHEET

Service Details:

Category: Real Estate Sale - Sale Notice

Manner: < Not Specified >

Expires: 05/03/2013

Zone:

Warrant:

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

317-5694

Serve To:

Name: KRISTIE MOWERY
Primary Address: 230 IRON STREET
BERWICK, PA 18603

Phone: DOB:

Alternate Address:

Phone:

Final Service:

Served: Personally · Adult In Charge · Posted · Other

Adult In Charge: CHELSEA NATALE

Relation: DAUGHTER

Date: 04/09/13 Time: 1100

Deputy: S-3 J-17 Mileage:

Attorney / Originator:

Name: KML LAW GROUP, P.C.

Phone:

Service Attempts:

Date:	04/08/13					
Time:	1030					
Mileage:						
Deputy:	DANCELO					

Service Attempt Notes:

1. NO ANSW - L/C

2.

3.

4.

5.

6.

MOWERY, KRISTIE

2012CV1673

230 IRON STREET, BERWICK, PA 18603

EXP: 05/03/2013

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff



Earl D. Mordan, Jr.
Chief Deputy

M & T BANK
vs.
ANDRE CRANE (et al.)

Case Number
2012CV1673

SERVICE COVER SHEET

Service Details:

Category: Real Estate Sale - Sale Notice

Zone:

Manner: < Not Specified >

Expires: 05/03/2013

Warrant:

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

Serve To:

Name: ANDRE CRANE

Primary Address: 6 EAST SPARROW DRIVE
LOT 28
BERWICK, PA 18603

Phone: DOB:

Alternate Address:

Phone:

Final Service:

Served: Personally · Adult In Charge · Posted · Other

Adult In Charge: ANDRE CRANE

Relation:

Date: 04/08/13

Time: 1300

Deputy: DANIEL

Mileage:

Attorney / Originator:

Name: KML LAW GROUP, P.C.

Phone:

Service Attempts:

Date:						
Time:						
Mileage:						
Deputy:						

Service Attempt Notes:

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

CRANE, ANDRE

2012CV1673

6 EAST SPARROW DRIVE, LOT 28, BERWICK, PA 18603 EXP: 05/03/2013

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff



Earl D. Mordan, Jr.
Chief Deputy

M & T BANK
vs.
ANDRE CRANE (et al.)

Case Number
2012CV1673

SERVICE COVER SHEET

Service Details:

Category: Real Estate Sale - Sale Notice

Zone:

Manner: < Not Specified >

Expires: 05/03/2013

Warrant:

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

Serve To:

Name: BERWICK SEWER AUTHORITY

Primary Address: 1108 FREAS AVE
BERWICK, PA 18603

Phone: DOB:

Alternate Address:

Phone:

Final Service:

Served: Personally · Adult In Charge · Posted · Other

Adult In Charge: KRISTY HART

Relation:

Date: 04/05/13 Time: 1545

Deputy: DANIELLO Mileage:

Attorney / Originator:

Name: KML LAW GROUP, P.C.

Phone:

Service Attempts:

Date:					
Time:					
Mileage:					
Deputy:					

Service Attempt Notes:

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

BERWICK SEWER AUTHORITY

2012CV1673

1108 FREAS AVE, BERWICK, PA 18603

EXP: 05/03/2013

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff



Earl D. Mordan, Jr.
Chief Deputy

M & T BANK
vs.
ANDRE CRANE (et al.)

Case Number
2012CV1673

SERVICE COVER SHEET

Service Details:

Category: Real Estate Sale - Sale Notice

Zone:

Manner: < Not Specified >

Expires: 05/03/2013

Warrant:

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

Serve To:

Name: Connie C. Gingham

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:

POSTED

Relation:

Date:

04/05/13

Time:

1520

Deputy:

DANIELLO

Mileage:

Attorney / Originator:

Name: KML LAW GROUP, P.C.

Phone:

Service Attempts:

Date:

Time:

Mileage:

Deputy:

Service Attempt Notes:

1.

2.

3.

4.

5.

6.

GINGHER, CONNIE C.

2012CV1673

1615 LINCOLN AVENUE, BERWICK, PA 18603

EXP: 05/03/2013

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff



Earl D. Mordan, Jr.
Chief Deputy

M & T BANK
vs.
ANDRE CRANE (et al.)

Case Number
2012CV1673

SERVICE COVER SHEET

Service Details:

Category: Real Estate Sale - Sale Notice

Zone:

Manner: < Not Specified >

Expires: 05/03/2013

Warrant:

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

Serve To:

Name: Domestic Relations Office of Columbia Co.

Primary Address: 11 WEST MAIN STREET
2ND FLOOR
Bloomsburg, PA 17815

Phone: DOB:

Alternate Address:

Phone:

Final Service:

Served: Personally Adult In Charge · Posted · Other

Adult In Charge: Dorothy Frank

Relation:

Date: 09-04-13

Time: 1527

Deputy: 8

Mileage:

Attorney / Originator:

Name: KML LAW GROUP, P.C.

Phone:

Service Attempts:

Date:					
Time:					
Mileage:					
Deputy:					

Service Attempt Notes:

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

DOMESTIC RELATIONS OF

2012CV1673

11 WEST MAIN STREET, 2ND FLOOR, BLOOMSBURG, P. EXP: 05/03/2013

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff



Earl D. Mordan, Jr.
Chief Deputy

M & T BANK
vs.
ANDRE CRANE (et al.)

Case Number
2012CV1673

SERVICE COVER SHEET

Service Details:

Category: Real Estate Sale - Sale Notice

Zone:

Manner: < Not Specified >

Expires: 05/03/2013

Warrant:

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

Serve To:

Name: Columbia County Tax Office

Primary Address: PO Box 380

Bloomsburg, PA 17815

Phone: 570-389-5649

DOB:

Alternate Address:

Phone:

Final Service:

Served: Personally Adult In Charge Posted Other

Adult In Charge:

Debbie Miller

Relation:

Date:

04-04-13

Time:

1526

Deputy:

8

Mileage:

Attorney / Originator:

Name: KML LAW GROUP, P.C.

Phone:

Service Attempts:

Date:

Time:

Mileage:

Deputy:

Service Attempt Notes:

1.

2.

3.

4.

5.

6.

COLUMBIA COUNTY TAX C

2012CV1673

PO BOX 380, BLOOMSBURG, PA 17815

EXP: 05/03/2013

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

M&T BANK
1 Fountain Plaza
Buffalo, NY 14203

Plaintiff

vs.

ANDRE C. CRANE
KRISTIE E. MOWERY
(Mortgagor(s) and Record Owner(s))
230 Iron Street
Berwick, PA 18603

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2012-CV-1673

2013-ED-58

AFFIDAVIT PURSUANT TO RULE 3129

M&T BANK, Plaintiff in the above action, by counsel, KML Law Group, P.C., sets forth as of the date the praecipe for the writ of execution was filed the following information concerning the real property located at:

230 Iron Street
Berwick, PA 18603

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

ANDRE C. CRANE
6 East Sparrow Drive Lot 28
Berwick, PA 18603

KRISTIE E. MOWERY
230 Iron Street
Berwick, PA 18603

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

ANDRE C. CRANE
6 East Sparrow Drive Lot 28
Berwick, PA 18603

KRISTIE E. MOWERY
230 Iron Street
Berwick, PA 18603

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

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

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

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

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

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

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

TENANTS/OCCUPANTS
230 Iron Street
Berwick, PA 18603

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

DATED: _____

4/2/13

By: _____

KML LAW GROUP, P.C.

____ Michael McKeever Pa. ID 56129

____ Jay E. Kivitz Pa. ID 26769

____ Lisa Lee Pa. ID 78020

____ Kristina Murtha Pa. ID 61858

____ David Fein Pa. ID 82628

____ Thomas Puleo Pa. ID 27615

____ Joshua I. Goldman Pa. 205047

☒ Jill P. Jenkins Pa. ID 306588

____ Andrew F. Gornall Pa. ID 92382

Attorneys for Plaintiff

SHERIFF'S SALE

By Virtue of a Writ of Execution (Mortgage Foreclosure)
No. 2012CV1673

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, JUNE 05, 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 or piece of ground situate in the Borough of Berwick, formerly the West Berwick, Columbia County, Pennsylvania bounded and described as follows, to wit:

Beginning on Iron Street at corner of Lot Number forty (40); thence in a southerly direction along said Iron Street a distance of thirty eight (38) feet to corner of Lot Number Forty-Two (42); thence in an easterly direction along the line of said Lot Number Forty-Two (42) a distance of one hundred twenty three (123) feet to an alley; thence in a northerly direction along said alley a distance of thirty eight (38) feet to a line of Lot Number Forty (40); thence in a westerly direction along line of said Lot Number Forty (40) a distance of one hundred twenty three (123) feet to Iron Street, the place of beginning.

Being Lot Number Forty One (41) in the Woodin and Dickson Addition in the Borough of West Berwick, Pennsylvania, said Addition being tract of land purchased by Woodin and Dickson from Daniel Reedy and Martin Frantz, Borough of West Berwick, now being Borough of Berwick.

TAX PARCEL #: 04C-04-035

BEING KNOWN AS: 230 Iron Street, Berwick, PA 18603

PROPERTY ADDRESS: 230 IRON STREET, BERWICK, PA 18603

UPI / TAX PARCEL NUMBER: 04C-04-035

Seized and taken into execution to be sold as the property of ANDRE CRANE, KRISTIE MOWERY, ANDRE CRANE in suit of M & T BANK.

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

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

TIMOTHY T. CHAMBERLAIN, Sheriff
COLUMBIA COUNTY, Pennsylvania

Document Receipt

Trans # 19588 Carrier / service: POST 2PM 4/4/2013

Ship to: IRS

INTERNAL REVENUE SERVICE

WILLIAM GREEN FEDERAL BUILDING
600 ARCH STREET ROOM 3259

Tracking #: 9171924291001000021797

Doc Ref #: 58ED2013

PHILADELPHIA PA 19106

Document Receipt

Trans # 19587 Carrier / service: POST 2PM 4/4/2013

Ship to: COP

COMMONWEALTH OF PENNSYLVANIA DEPT OF REV SHERIFF SALE

DEPT OF REV SHERIFF SALE

Tracking #: 9171924291001000021780

DEPARTMENT 281230

Doc Ref #: 58ED2013

HARRISBURG PA 17128

Document Receipt

Trans # 19586 Carrier / service: POST 2PM 4/4/2013

Ship to: FAIR

OFFICE OF F.A.I.R.

DEPARTMENT OF PUBLIC WELFARE

PO BOX 8016

HARRISBURG PA 17105

Tracking #: 9171924291001000021773

Doc Ref #: 58ED2013

Document Receipt

Trans # 19585 Carrier / service: POST 2PM 4/4/2013

Ship to: SBA

U.S. Small Business Administration

PHILADELPHIA DISTRICT
OFFICE

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

Tracking #: 9171924291001000021766

Doc Ref #: 58ED2013

KING OR PA 19406
PRUSSIA

Document Receipt

Trans # 19584 Carrier / service: POST 2PM 4/4/2013

Ship to: 19584

PA DEPT OF PUBLIC WELFARE

PO BOX 2675

Tracking #: 9171924291001000021759

Doc Ref #: 58ED2013

HARRISBURG PA 17105

5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
Telephone: 215-627-1327
Fax: 215-627-7734

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

Fax

To: Sheriff CHAMBERLAIN From: B. HAND.
Fax: _____ Pages: (7)
Phone: _____ Date: _____
Re: _____ CC: _____

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

• Comments:

NON-military. — ANORE CRANE
KRISTIE MOWERY.

Thanks.

B. H.

215-825-6320

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA

M&T BANK

Plaintiff

vs.

ANDRE C. CRANE
KRISTIE E. MOWERY

Defendant(s)

NO. 2012-CV-1673

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

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

2. That an inquiry has been made with the Defense Manpower Data Center ("DMDC") website operated by the United States Department of Defense (<https://www.dmdc.osd.mil/appj/scra/scraHome.do>) for the following individual(s): ANDRE C. CRANE, has a last known residence of 6 East Sparrow Drive Lot 28, Berwick, PA 18603. The following information was used to search the DMDC (check all that apply):

☒ Last Name

☒ First Name

☒ Social Security Number

3. The DMDC search results, a copy of which is attached, states that based on the information provided, the DMDC does not possess any information indicating that the individual is on active duty or has been on active duty within the last 367 days.

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

Date

4/2/13

By:

KML LAW GROUP, P.C.

Michael McKeever Pa. ID 56129

Lisa Lee Pa. ID 78020

Kristina Murtha Pa. ID 61858

David Fein Pa. ID 82628

Thomas Puleo Pa. ID 27615

Jay Kivitz Pa. ID 26769

Andrew Gornall Pa. ID 92382

Joshua I. Goldman Pa. ID 205047

Salvatore Filippello Pa. ID 313897

☒ Jill P. Jenkins Pa. ID 306588

Attorneys for Plaintiff

Department of Defense Manpower Data Center

Report as of: Apr-02-2013 01:17:33

SCRA 3.0



Status Report

Pursuant to Servicemembers Civil Relief Act

Last Name: CRANEFirst Name: ANDREMiddle Name: C.Active Duty Status As Of: Apr-02-2013

On Active Duty Or Reserve Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects the individual's active duty status based on the Active Duty Status Date.			

Left Active Duty Within 365 Days of Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects where the individual left active duty status within 365 days preceding the Active Duty Status Date.			

The Member or Member Unit Was Notified of a Future Call to Active Duty on Active Duty Status Date			
Order Notification Start Date	Order Notification End Date	Status	Service Component
NA	NA	No	NA
This response reflects whether the individual or member unit has received early notification to report for active duty.			

Upon searching the data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the status of the individual on the active duty status date as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, and Coast Guard). This status includes information on a Servicemember or his/her unit receiving notification of future orders to report for Active Duty. HOWEVER, WITHOUT A SOCIAL SECURITY NUMBER, THE DEPARTMENT OF DEFENSE MANPOWER DATA CENTER CANNOT AUTHORITATIVELY ASSERT THAT THIS IS THE SAME INDIVIDUAL THAT YOUR QUERY REFERS TO. NAME AND DATE OF BIRTH ALONE DO NOT UNIQUELY IDENTIFY AN INDIVIDUAL.

Mary M. Snively-Dixon

Mary M. Snively-Dixon, Director
 Department of Defense - Manpower Data Center
 4800 Mark Center Drive, Suite 04E25
 Arlington, VA 22350

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

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

This response reflects the following information: (1) The individual's Active Duty status on the Active Duty Status Date (2) Whether the individual left Active Duty status within 367 days preceding the Active Duty Status Date (3) Whether the individual or his/her unit received early notification to report for active duty on the Active Duty Status Date.

More information on "Active Duty Status"

Active duty status as reported in this certificate is defined in accordance with 10 USC § 101(d) (1). Prior to 2010 only some of the active duty periods less than 30 consecutive days in length were available. In the case of a member of the National Guard, this includes service under a call to active service authorized by the President or the Secretary of Defense under 32 USC § 502(f) for purposes of responding to a national emergency declared by the President and supported by Federal funds. All Active Guard Reserve (AGR) members must be assigned against an authorized mobilization position in the unit they support. This includes Navy Training and Administration of the Reserves (TARs), Marine Corps Active Reserve (ARs) and Coast Guard Reserve Program Administrator (RPAs). Active Duty status also applies to a Uniformed Service member who is an active duty commissioned officer of the U.S. Public Health Service or the National Oceanic and Atmospheric Administration (NOAA Commissioned Corps).

Coverage Under the SCRA is Broader in Some Cases

Coverage under the SCRA is broader in some cases and includes some categories of persons on active duty for purposes of the SCRA who would not be reported as on Active Duty under this certificate. SCRA protections are for Title 10 and Title 14 active duty records for all the Uniformed Services periods. Title 32 periods of Active Duty are not covered by SCRA, as defined in accordance with 10 USC § 101(d)(1).

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

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

WARNING: This certificate was provided based on a last name, SSN/date of birth, and active duty status date provided by the requester. Providing erroneous information will cause an erroneous certificate to be provided.

Certificate ID: J277259500B6LC0

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA

M&T BANK

Plaintiff

vs.

ANDRE C. CRANE
KRISTIE B. MOWERY

Defendant(s)

NO. 2012-CV-1673

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

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

2. That an inquiry has been made with the Defense Manpower Data Center ("DMDC") website operated by the United States Department of Defense (<https://www.dmdc.osd.mil/appj/scra/scraHome.do>) for the following individual(s): KRISTIE B. MOWERY, has a last known residence of 230 Iron Street, Berwick, PA 18603. The following information was used to search the DMDC (check all that apply):

- ☒ Last Name
☒ First Name
☒ Social Security Number

3. The DMDC search results, a copy of which is attached, states that based on the information provided, the DMDC does not possess any information indicating that the individual is on active duty or has been on active duty within the last 367 days.

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

Date

4/2/13

By:

KML LAW GROUP, P.C.

☐ Michael McKeever Pa. ID 56129☐ Lisa Lee Pa. ID 78020☐ Kristina Murtha Pa. ID 61858☐ David Fein Pa. ID 82628☐ Thomas Puleo Pa. ID 27615☐ Jay Kivitz Pa. ID 26769☐ Andrew Gornall Pa. ID 92382☐ Joshua I. Goldman Pa. ID 205047☐ Salvatore Filippello Pa. ID 313897☒ Jill P. Jenkins Pa. ID 306588

Attorneys for Plaintiff

Department of Defense Manpower Data Center

Results as of: Apr-02-2013 01:18:52

SCRA 3.0



Status Report Pursuant to Servicemembers Civil Relief Act

Last Name: MOWERYFirst Name: KRISTIEMiddle Name: E.Active Duty Status As Of: Apr-02-2013

Did Active Duty or Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	NA	NA
This response reflects the individual's active duty status based on the Active Duty Status Date			

Left Active Duty Within 367 Days of Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	NA	NA
This response reflects where the individual left active duty status within 367 days preceding the Active Duty Status Date			

The Member or Member Unit Was Notified of a Future Call Upon Active Duty or Active Duty Status Date			
Order Notification Start Date	Order Notification End Date	Status	Service Component
NA	NA	NA	NA
This response reflects whether the individual or his/her unit has received early notification to report for active duty			

Upon searching the data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the status of the individual on the active duty status date as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, and Coast Guard). This status includes information on a Servicemember or his/her unit receiving notification of future orders to report for Active Duty. HOWEVER, WITHOUT A SOCIAL SECURITY NUMBER, THE DEPARTMENT OF DEFENSE MANPOWER DATA CENTER CANNOT AUTHORITATIVELY ASSERT THAT THIS IS THE SAME INDIVIDUAL THAT YOUR QUERY REFERS TO. NAME AND DATE OF BIRTH ALONE DO NOT UNIQUELY IDENTIFY AN INDIVIDUAL.

Mary M. Shavelly-Dixon

Mary M. Shavelly-Dixon, Director
Department of Defense - Manpower Data Center
4800 Mark Center Drive, Suite 04E25
Arlington, VA 22350

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Certificate ID: U2X1D565K0B7P00

REAL ESTATE OUTLINE

ED # 58-13

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

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>733305</u>

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

SALE DATE	<u>June 5, 13</u>	TIME <u>0900</u>
POSTING DATE	<u>May 2, 13</u>	
ADV. DATES FOR NEWSPAPER	1 ST WEEK <u>May 15</u>	
	2 ND WEEK <u>22</u>	
	3 RD WEEK <u>29, 13</u>	

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

M&T BANK
1 Fountain Plaza
Buffalo, NY 14203

vs.

ANDRE C. CRANE
KRISTIE E. MOWERY
230 Iron Street
Berwick, PA 18603

In the Court of Common Pleas of
Columbia County

No. 2012-CV-1673

2013-ED-58

WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Columbia

To the Sheriff of Columbia County, Pennsylvania

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

PREMISES: 230 Iron Street Berwick, PA 18603

See Exhibit "A" attached

AMOUNT DUE

\$84,674.75

Interest From 4/3/2013
Through Date of Sale

(Costs to be added)

Dated:

04-04-13

Bahara N. Salvetta, Acting
Prothonotary, Common Pleas Court
of Columbia County, Pennsylvania

Prothonotary & Clerk of Sev. Courts

My Com. Ex. 1st Monday in 2014

Deputy

IN THE COURT OF COMMON PLEAS

M&T BANK

vs.

ANDRE C. CRANE and
KRISTIE E. MOWERY
Mortgagor(s)
230 Iron Street Berwick, PA 18603

WRIT OF EXECUTION	
(Mortgage Foreclosure)	
REAL DEBT	\$84,674.75
INTEREST from	\$
COSTS PAID:	\$
PROTHY	\$
SHERIFF	\$
STATUTORY	\$
COSTS DUE PROTHY	\$
Office of Judicial Support	
Judg. Fee	
Cr.	
Sat.	

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

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

M&T BANK
1 Fountain Plaza
Buffalo, NY 14203

vs.

ANDRE C. CRANE
KRISTIE E. MOWERY
230 Iron Street
Berwick, PA 18603

In the Court of Common Pleas of
Columbia County

No. 2012-CV-1673

2013-ED-58

WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Columbia

To the Sheriff of Columbia County, Pennsylvania

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

PREMISES: 230 Iron Street Berwick, PA 18603

See Exhibit "A" attached

AMOUNT DUE

\$84,674.75

Interest From **4/3/2013**
Through Date of Sale

(Costs to be added)

Dated:

04-04-13

Barbara A. Silvestri, Acting
Prothonotary, Common Pleas Court
of Columbia County, Pennsylvania

Proth & Clerk of Sev. Courts

Deputy My Com. Ex. 1st Monday in 2014

IN THE COURT OF COMMON PLEAS

M&T BANK

vs.

ANDRE C. CRANE and
KRISTIE E. MOWERY
Mortgagor(s)
230 Iron Street Berwick, PA 18603

REAL DEBT	
INTEREST from	
COSTS PAID:	
PROTHY	
SHERIFF	
STATUTORY	
COSTS DUE PROTHY	
Office of Judicial Support	
Judg. Fee	
Ct.	
Sat.	

WRIT OF EXECUTION	
(Mortgage Foreclosure)	
	\$84,674.75
	\$

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

KML Law Group, P.C.

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

M&T BANK
 1 Fountain Plaza
 Buffalo, NY 14203

Plaintiff

vs.

ANDRE C. CRANE
 KRISTIE E. MOWERY
Mortgagor(s) and Record Owner(s)

230 Iron Street
 Berwick, PA 18603

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE
 FORECLOSURE

Docket No. 2012-CV-1673

2013-ED-58

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

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: CRANE, ANDRE C.
ANDRE C. CRANE
 230 Iron Street
 Berwick, PA 18603

Your house at 230 Iron Street, Berwick, PA 18603 is scheduled to be sold at Sheriff's Sale on _____, at 9:00 AM, in Sheriff's Office, Courthouse, Bloomsburg, PA to enforce the court judgment of \$84,674.75 obtained by M&T BANK against you.

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

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

1. The sale will be cancelled if you pay to M&T BANK, the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay call: 215-825-6329 or 1-866-413-2311
2. You may be able to stop the sale by filing a petition asking the Court to strike or open judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.
3. You may also be able to stop the sale through other legal proceedings.

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

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

1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid price by calling the Sheriff of Columbia County at 570-389-5622.

2. You may be able to petition the Court to set aside the sale if the bid price was grossly inadequate compared to the value of your property.

3. The sale will go through only if the buyer pays the Sheriff the full amount due in the sale. To find out if this has happened, you may call the Sheriff of Columbia County at 570-389-5622.

4. If the amount due from the Buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.

5. You have a right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.

6. You may be entitled to a share of the money which was paid for your house. A schedule of distribution of the money bid for your house will be filed by the Sheriff within thirty (30) days from the date of the Sheriff's Sale. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the schedule of distribution is filed.

7. You may also have other rights and defenses, or ways of getting your house back, if you act immediately after the sale.

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

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

168 E. 5th Street

Bloomsburg, PA 17815

717-784-8760

PENNSYLVANIA BAR ASSOCIATION

P.O. Box 186

Harrisburg, PA 17108

800-692-7375

Resources available for Homeowners in Foreclosure

ACT NOW!

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

- 1). Call an attorney. For referrals to a qualified attorney call either of the following numbers: 717-784-8760 or 800-692-7375.
- 2). Call the Consumer Credit Counseling Agency at 1-800-989-2227 for free counseling.
- 3). Visit HUD'S website www.hud.gov for Help for Homeowners Facing the Loss of Their Homes.
- 4). Pennsylvania Housing Finance Agency also offers other loan programs that may assist homeowners in default. Please See the PHFA website: <http://www.phfa.org/consumers/homeowners/real.aspx>.
- 5). Call the Plaintiff (your lender) at and ask to speak to someone about Loss Mitigation or Home Retention options.
- 6). Call or contact our office to request the amount to bring the account current, or payoff the mortgage or request a Loan Workout / Home Retention Package. Call our toll free number at 1-866-413-2311 or via email at homeretention@kmlawgroup.com. Call Seth at 215-825-6329 or fax 215-825-6429. The figure and/or package you requested will be mailed to the address that you request or faxed if you leave a message with that information. The attorney in charge of our firm's Homeowner Retention Department is Michael McKeever who can be reached at 215-825-6303 or Fax: 215-825-6403. Please reference our Attorney File Number of 117400FC.

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

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

M&T BANK
1 Fountain Plaza
Buffalo, NY 14203

Plaintiff

vs.

ANDRE C. CRANE
KRISTIE E. MOWERY
Mortgagor(s) and Record Owner(s)
230 Iron Street
Berwick, PA 18603

Defendant(s)

IN THE COURT OF
COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF
MORTGAGE FORECLOSURE

NO. 2012-CV-1673

2013-EP-58

CERTIFICATION AS TO THE SALE OF REAL PROPERTY

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

By: _____

KML LAW GROUP, P.C.

____ Michael McKeever Pa. ID 56129

____ Jay E. Kivitz Pa. ID 26769

____ Lisa Lee Pa. ID 78020

____ Kristina Murtha Pa. ID 61858

____ David Fein Pa. ID 82628

____ Thomas Puleo Pa. ID 27615

____ Joshua I. Goldman Pa. 205047

☒ ____ Jill P. Jenkins Pa. ID 306588

____ Andrew F. Gornall Pa. ID 92382

Attorneys for Plaintiff

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

M&T BANK
1 Fountain Plaza
Buffalo, NY 14203

Plaintiff

vs.

ANDRE C. CRANE
KRISTIE E. MOWERY
(Mortgagor(s) and Record Owner(s))
230 Iron Street
Berwick, PA 18603

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2012-CV-1673

2013 - ED - 58

AFFIDAVIT PURSUANT TO RULE 3129

M&T BANK, Plaintiff in the above action, by counsel, KML Law Group, P.C., sets forth as of the date the praecipe for the writ of execution was filed the following information concerning the real property located at:

230 Iron Street
Berwick, PA 18603

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

ANDRE C. CRANE
6 East Sparrow Drive Lot 28
Berwick, PA 18603

KRISTIE E. MOWERY
230 Iron Street
Berwick, PA 18603

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

ANDRE C. CRANE
6 East Sparrow Drive Lot 28
Berwick, PA 18603

KRISTIE E. MOWERY
230 Iron Street
Berwick, PA 18603

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

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

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

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

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

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

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

TENANTS/OCCUPANTS
230 Iron Street
Berwick, PA 18603

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

DATED: _____

4/2/13

By: _____


KML LAW GROUP, P.C.

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____ Lisa Lee Pa. ID 78020
____ Kristina Murtha Pa. ID 61858
____ David Fein Pa. ID 82628
____ Thomas Pulco Pa. ID 27615
____ Joshua I. Goldman Pa. 205047
____ ☒ Jill P. Jenkins Pa. ID 306588
____ Andrew F. Gornall Pa. ID 92382

Attorneys for Plaintiff

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701 Market Street
Philadelphia, PA 19106
215-627-1322
Attorney for Plaintiff

M&T BANK
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Plaintiff

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IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION – LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2012-CV-1673

2013-ED-58

WAIVER OF WATCHMAN

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

By: 

KML LAW GROUP, P.C.

___ Michael McKeever Pa. ID 56129

___ Jay E. Kivitz Pa. ID 26769

___ Lisa Lee Pa. ID 78020

___ Kristina Murtha Pa. ID 61858

___ David Fein Pa. ID 82628

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___ Andrew F. Gornall Pa. ID 92382

Attorneys for Plaintiff

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

M&T BANK
1 Fountain Plaza
Buffalo, NY 14203

Plaintiff

vs.

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KRISTIE E. MOWERY
Mortgagor(s) and Record Owner(s)

230 Iron Street
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Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

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By: 

KML LAW GROUP, P.C.

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___ Andrew F. Gornall Pa. ID 92382
Attorneys for Plaintiff

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215-627-1322
Attorney for Plaintiff

M&T BANK
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Plaintiff

vs.

ANDRE C. CRANE
KRISTIE E. MOWERY
Mortgagor(s) and Record Owner(s)

230 Iron Street
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IN THE COURT OF COMMON PLEAS

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ACTION OF MORTGAGE FORECLOSURE

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By: 

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Kristina Murtha Pa. ID 61858

David Fein Pa. ID 82628

Thomas Puleo Pa. ID 27615

Joshua I. Goldman Pa. 205047

X Jill P. Jenkins Pa. ID 306588

Andrew F. Gornall Pa. ID 92382

Attorneys for Plaintiff

All that certain lot or piece of ground situate in the Borough of Berwick, formerly the West Berwick, Columbia County, Pennsylvania, bounded and described as follows, to wit:

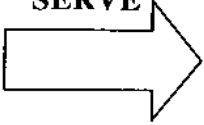
Beginning on Iron Street at corner of Lot Number forty (40); thence in a southerly direction along said Iron Street a distance of thirty eight (38) feet to corner of Lot Number Forty-Two (42); thence in an easterly direction along the line of said Lot Number Forty-Two (42) a distance of one hundred twenty three (123) feet to an alley; thence in a northerly direction along said alley a distance of thirty eight (38) feet to a line of Lot Number Forty (40); thence in a westerly direction along line of said Lot Number Forty (40) a distance of one hundred twenty three (123) feet to Iron Street, the place of beginning.

Being Lot Number Forty One (41) in the Woodin and Dickson Addition in the Borough of West Berwick, Pennsylvania, said Addition being tract of land purchased by Woodin and Dickson from Daniel Reedy and Martin Frantz, Borough of West Berwick, now being Borough of Berwick.

TAX PARCEL #: 04C-04-035

BEING KNOWN AS: 230 Iron Street, Berwick, PA 18603

SHERIFF'S DEPARTMENT COLUMBIA COUNTY

SHERIFF SERVICE INSTRUCTIONS			
PLAINTIFF/S/ M&T BANK		COURT NUMBER 2012-CV-1673	
DEFENDANT/S/ ANDRE C. CRANE and KRISTIE E. MOWERY		TYPE OF <u>WRIT</u> OR COMPLAINT EXECUTION	
SERVE  AT	NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE ANDRE C. CRANE & KRISTIE E. MOWERY		
	ADDRESS (Street or Road, Apartment No., City, Boro, Twp., State and ZIP Code) 230 Iron Street, Berwick, PA 18603		
SPECIAL INSTRUCTIONS OR OTHER INFORMATION THAT WILL ASSIST IN EXPEDITING SERVICE: PLEASE POST HANDBILL			
SIGNATURE OF ATTORNEY KML Law Group, P.C.		TELEPHONE NUMBER (215) 825-6345	DATE April 2, 2013
ADDRESS OF ATTORNEY KML Law Group, P.C. Suite 5000 – Mellon Independence Center 701 Market Street Philadelphia, PA 19106			

SHERIFF'S DEPARTMENT COLUMBIA COUNTY

SHERIFF SERVICE INSTRUCTIONS		
PLAINTIFF/S/ M&T BANK		COURT NUMBER 2012-CV-1673
DEFENDANT/S/ ANDRE C. CRANE and KRISTIE E. MOWERY		TYPE OF WRIT OR COMPLAINT EXECUTION

SERVE



AT

NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE
ANDRE C. CRANE

ADDRESS (Street or Road, Apartment No., City, Boro, Twp., State and ZIP Code)
6 East Sparrow Drive Lot 28, Berwick, PA 18603

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

PLEASE SERVE THE ABOVE DEFENDANT OR PERSON IN CHARGE

SIGNATURE OF ATTORNEY KML Law Group, P.C.	TELEPHONE NUMBER (215) 825-6345	DATE April 2, 2013
ADDRESS OF ATTORNEY KML Law Group, P.C. Suite 5000 – Mellon Independence Center 701 Market Street Philadelphia, PA 19106		

KML Law Group, P.C.

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

M&T BANK
1 Fountain Plaza
Buffalo, NY 14203
Plaintiff

vs.

ANDRE C. CRANE
KRISTIE E. MOWERY
Mortgagor(s) and Record Owner(s)

230 Iron Street
Berwick, PA 18603

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Columbia County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Docket No. 2012-CV-1673

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

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: CRANE, ANDRE C.
ANDRE C. CRANE
6 East Sparrow Drive Lot 28
Berwick, PA 18603

Your house at 230 Iron Street, Berwick, PA 18603 is scheduled to be sold at Sheriff's Sale on _____, at 9:00 AM, in Sheriff's Office, Courthouse, Bloomsburg, PA to enforce the court judgment of \$84,674.75 obtained by M&T BANK against you.

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

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

1. The sale will be cancelled if you pay to M&T BANK, the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay call: 215-825-6329 or 1-866-413-2311.
2. You may be able to stop the sale by filing a petition asking the Court to strike or open judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.
3. You may also be able to stop the sale through other legal proceedings.

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

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

1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid price by calling the Sheriff of Columbia County at 570-389-5622.

2. You may be able to petition the Court to set aside the sale if the bid price was grossly inadequate compared to the value of your property.

3. The sale will go through only if the buyer pays the Sheriff the full amount due in the sale. To find out if this has happened, you may call the Sheriff of Columbia County at 570-389-5622.

4. If the amount due from the Buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.

5. You have a right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.

6. You may be entitled to a share of the money which was paid for your house. A schedule of distribution of the money bid for your house will be filed by the Sheriff within thirty (30) days from the date of the Sheriff's Sale. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the schedule of distribution is filed.

7. You may also have other rights and defenses, or ways of getting your house back, if you act immediately after the sale.

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

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

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

PENNSYLVANIA BAR ASSOCIATION

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

Resources available for Homeowners in Foreclosure

ACT NOW!


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

- 1). Call an attorney. For referrals to a qualified attorney call either of the following numbers: 717-784-8760 or 800-692-7375.
- 2). Call the Consumer Credit Counseling Agency at 1-800-989-2227 for free counseling.
- 3). Visit HUD'S website www.hud.gov for Help for Homeowners Facing the Loss of Their Homes.
- 4). Pennsylvania Housing Finance Agency also offers other loan programs that may assist homeowners in default. Please See the PHFA website: <http://www.phfa.org/consumers/homeowners/real.aspx>.
- 5). Call the Plaintiff (your lender) at and ask to speak to someone about Loss Mitigation or Home Retention options.
- 6). Call or contact our office to request the amount to bring the account current, or payoff the mortgage or request a Loan Workout / Home Retention Package. Call our toll free number at 1-866-413-2311 or via email at homeretention@kmlawgroup.com. Call Seth at 215-825-6329 or fax 215-825-6429. The figure and/or package you requested will be mailed to the address that you request or faxed if you leave a message with that information. The attorney in charge of our firm's Homeowner Retention Department is Michael McKeever who can be reached at 215-825-6303 or Fax: 215-825-6403. Please reference our Attorney File Number of 117400FC.

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

SHERIFF'S DEPARTMENT COLUMBIA COUNTY

SHERIFF SERVICE INSTRUCTIONS		
PLAINTIFF/S/ M&T BANK		COURT NUMBER 2012-CV-1673
DEFENDANT/S/ ANDRE C. CRANE and KRISTIE E. MOWERY		TYPE OF <u>WRIT</u> OR COMPLAINT EXECUTION

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KML Law Group, P.C.

TELEPHONE NUMBER
(215) 825-6345

DATE
April 2, 2013

ADDRESS OF ATTORNEY

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Attorney for Plaintiff

M&T BANK

1 Fountain Plaza

Buffalo, NY 14203

Plaintiff

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TO: MOWERY, KRISTIE E.

KRISTIE E. MOWERY

230 Iron Street

Berwick, PA 18603

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<http://www.phfa.org/consumers/homeowners/real.aspx>.

5). Call the Plaintiff (your lender) at and ask to speak to someone about Loss Mitigation or Home Retention options.

6). Call or contact our office to request the amount to bring the account current, or payoff the mortgage or request a Loan Workout / Home Retention Package. Call our toll free number at 1-866-413-2311 or via email at homeretention@kmlawgroup.com. Call Seth at 215-825-6329 or fax 215-825-6429. The figure and/or package you requested will be mailed to the address that you request or faxed if you leave a message with that information. The attorney in charge of our firm's Homeowner Retention Department is Michael McKeever who can be reached at 215-825-6303 or Fax: 215-825-6403. Please reference our Attorney File Number of 117400FC.

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TRUCK WHITE/BLACK PAPER HOLD TO LIGHT TO VIEW HEAT SENSITIVE RED INK MARKS DISAPPEAR WITH HEAT

733305

KML LAW GROUP, P.C.

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

FIRSTTRUST

800.220.BANK / firsttrust.com

3-7380-2360

04/03/2013

PAY TO THE
ORDER OF

SHERIFF OF COLUMBIA COUNTY

\$ **1,350.00

ONE THOUSAND THREE HUNDRED FIFTY AND XX / 100

DOLLARS

Sheriff's Office
PO Box 380
Bloomsburg PA. 17815

MEMO 117400/ Crane



6.14 - MORTGAGE DISBURSEMENT ACCOUNT

AUTHORIZED SIGNATURE

⑈00733305⑈ ⑆23E07380⑆ 70 1107112⑈



Security features. Details on back.