

# SHERIFF'S SALE

## Distribution Sheet

Bank of America NA vs. Alan Garcia  
 NO. 443-2014 JD  
 NO. 120-2014 ED  
 DATE OF SALE: October 1, 2014

I HEREBY CERTIFY AND RETURN, That in obedience to and by virtue of the within writ, to me directed, I seized and took into execution the within described real estate, and after having given due legal and timely notice of the time and place of sale, by advertisements in divers public newspapers and by handbills set up in the most public places in my bailiwick, I did on (date) October 1, 2014 and (time) 9:00 AM, of said day at the Court House, in the Town of Bloomsburg, Pennsylvania, expose said premises to sale at public vendue or outcry, when and where I sold the same to John Poley for the price or sum of \$ 82,837.44 Dollars. John Poley being the highest and best bidder, and that the highest and best price bidden for the same; which I have applied as follows:

Bid Price .....	\$ <u>79,000.00</u>	
Poundage .....	<u>1580.00</u>	
Transfer Taxes .....	<u>2007.44</u>	
Total Needed to Purchase <u>Lien Search</u> .....	<u>250.00</u>	\$ <u>82837.44</u>
Amount Paid Down .....		<u>8300.00</u>
Balance Needed to Purchase .....		<u>74,537.44</u>

### EXPENSES:

Columbia County Sheriff - Costs .....	\$ <u>416.00</u>	
Poundage .....	<u>1580.00</u>	\$ <u>1996.00</u>
Newspaper .....		<u>1590.63</u>
Printing .....		<u>- 0 -</u>
Solicitor .....		<u>75.00</u>
Columbia County Prothonotary .....		<u>10.00</u>
Columbia County Recorder of Deeds -	Deed copy work	<u>67.00</u>
	Realty transfer taxes	<u>1003.72</u>
	State stamps	<u>1003.72</u>
Tax Collector ( )		<u>- 0 -</u>
Columbia County Tax Assessment Office .....		<u>5.00</u>
State Treasurer .....		<u>140.00</u>
Other: <u>Web Postings</u>		<u>150.00</u>
<u>Lien Search</u>		<u>250.00</u>
<u>Notary</u>		<u>10.00</u>
	TOTAL EXPENSES:	\$ <u>6301.07</u>

Total Needed to Purchase	\$ <u>82837.44</u>
Less Expenses	<u>6301.07</u>
Net to First Lien Holder	<u>76536.37</u>
Plus Deposit	<u>1350.00</u>
Total to First Lien Holder	\$ <u>77886.37</u>

Sheriff's Office, Bloomsburg, Pa. }

So answers

T. A. Carr

Sheriff

# COLUMBIA COUNTY SHERIFF'S OFFICE

## SHERIFF'S REAL ESTATE FINAL COST SHEET

Bank of America vs Alon Garcia

NO. 130-14 ED NO. 443-14 JD

DATE/TIME OF SALE: OCTOBER 1, 2014 AT 9:00 AM

BID PRICE (INCLUDES COST) \$ 7900,00

POUNDAGE - 2% OF BID \$ 1580,00

TRANSFER TAX - 2% OF FAIR MKT \$ 2007,44

MISC. COSTS \$ 250,00

TOTAL AMOUNT NEEDED TO PURCHASE \$ 82837,44

PURCHASER(S): John Yohay

ADDRESS: 88 Ditch Hill Rd Bloomsburg, PA 17815

NAMES(S) ON DEED: John A. Yohay

PURCHASER(S) SIGNATURE(S): John A. Yohay

TOTAL DUE: \$ 82837,44

LESS DEPOSIT: \$ 8300,00

DOWN PAYMENT: \$                     

TOTAL DUE IN 8 DAYS \$ 74537,44

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff

Earl D. Mordan, Jr.  
Chief Deputy



**Plaintiff**  
BANK OF AMERICA, N.A.

vs.

**Defendant**  
ALAN GARCIA

**Attorney for the Plaintiff:**  
MILSTEAD & ASSOCIATES LLC  
220 LAKE DRIVE EAST  
SUITE 301  
CHERRY HILL, NJ 08002

**Sheriff's Sale Date:** Wednesday, October 1, 2014

**Writ of Execution No. :** 2014CV443

**Advance Sheriff Costs:** \$1,350.00

**Location of the real estate:** 445 RIVERVIEW AVENUE, BLOOMSBURG, PA 17815

## 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.	\$1,590.63
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	\$195.00
Service Mileage	\$12.00
Distribution Form	\$25.00
Copies	\$6.50
Notary Fee	\$10.00
Tax Claim Search	\$5.00
Surcharge	\$140.00

**Total Sheriff Costs** **\$2,396.63**

## Distribution Costs

Recording Fees	\$67.00
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**Total Distribution Costs** **\$67.00**

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**Grand Total:** **\$2,463.63**

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)

Columbia County Sheriff's Office

MILSTEAD & ASSOCIATES, LLC  
BY: Robert W. Williams, Esquire  
ID No. 315501  
1 E. Stow Road  
Marlton, NJ 08053  
(856) 482-1400  
File No. 45.32634

Attorney for Plaintiff

**BANK OF AMERICA, N.A.,**

**Plaintiff,**

**Vs.**

**Alan Garcia,**

**Defendant**

**COURT OF COMMON PLEAS  
COLUMBIA COUNTY**

**No.: 2014-CV-443**

**VERIFICATION OF NON-MILITARY SERVICE**

Robert W. Williams, Esquire, hereby certifies that he is attorney for the Plaintiff in the above-captioned matter, and verifies the following facts to the best of his information and belief:

1. inquiry has been made with the Department of Defense, and it has been determined that Defendant is not in the Military or Naval Service of the United States or its Allies, and/or does not fall within the provisions of the Service members Civil Relief Act of 2003, 50 USC App. § 501

2. defendant, Alan Garcia, is over 18 years of age, .

DATE: 6/10/2014

  
Robert W. Williams, Esquire


JOHN A YOHEY  
88 DUTCH HILL RD.  
BLOOMSBURG, PA 17815

60-593/313

2147

DATE 10/17/14

PAY TO Columbin County Sheriff \$ 74,537.44  
THE ORDER OF

security for threat for bid that seven at 74/100 — DOLLARS  Security Features  
Included  
Details on back



MEMO 445 RIVERVIEW AVE Bloomsburg "Food Payroll"

⑆031305936⑆ 200003141⑆ 02147

MP

CVT QUALITY PRINT

# SHERIFF'S SALE COST SHEET

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

DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$ <u>195.00</u>
LEVY (PER PARCEL	\$15.00
MAILING COSTS	\$ <u>30.00</u>
ADVERTISING SALE BILLS & COPIES	\$17.50
ADVERTISING SALE (NEWSPAPER)	\$15.00
MILEAGE	\$ <u>12.00</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>6.50</u>
NOTARY	\$ <u>10.00</u> ✓
TOTAL ***** \$ <u>426.00</u>	

WEB POSTING	\$150.00 ✓
PRESS ENTERPRISE INC.	\$ <u>1590.63</u> ✓
SOLICITOR'S SERVICES	\$75.00 ✓
TOTAL ***** \$ <u>1815.63</u>	

PROTHIONOTARY (NOTARY)	\$10.00 ✓
RECORDER OF DEEDS	\$ <u>67.00</u> ✓
TOTAL ***** \$ <u>77.00</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-</u>	

SURCHARGE FEE (DSTE)	\$ <u>140.00</u> ✓
MISC. _____	\$ _____
_____	\$ _____
TOTAL ***** \$ <u>-0-</u>	

TOTAL COSTS (OPENING BID) \$ 2463.63

JOHN A YOHEY  
88 DUTCH HILL RD.  
BLOOMSBURG, PA 17815


60-593/313

2145

DATE 12/1/14

PAY TO Columbia County Sheriff \$ 9300 —  
THE ORDER OF

eight thousand three hundred and 00/100

DOLLARS  Security Features  
Included  
Details on Back



MEMO 455 Pension

⑆031305936⑆ 200003141⑆ 02145

REF A-11 8016

Prd2

2465.63

5

15

25

35

45611.35

2500

10

20

30

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45700

59900

61

63

66

69

72

77

Volg

50000

60000

62

65

68

70

75

79



120

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

REAL ESTATE TAX CERTIFICATION

Date: 09/11/2014

Fee: \$5.00

Cert. NO: 18943

GARCIA ALAN  
920 MCGUIRE ROAD APT 6  
BLOOMSBURG PA 17815

District: MAIN TWP  
Deed: 20060 -2745  
Location: LOT 148  
Parcel Id:22 -01B-025-00,000

Assessment: 27,804  
Balances as of 09/11/2014

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

COLUMBIA COUNTY SHERIFF

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

Per: \_\_\_\_\_

# MILSTEAD & ASSOCIATES, LLC

## Attorneys at Law

1 E. Stow Road

Marlton, New Jersey 08053

TEL (856) 482-1400 FAX (856) 482-9190

[www.milsteadlaw.com](http://www.milsteadlaw.com)

Michael J. Milstead, Esq.

Richard M. Milstead, Esq.

Nelson Diaz, Esq. \*

Mary L. Harbert-Roll, Esq. \*

Patrick J. Wesner, Esq. \*

Mark E. Herrera, Esq. \*

David H. Lipow, Esq. \*

Andrew M. Lubin, Esq. \*

Robert W. Williams, Esq. \*\*

Marissa Edwards, Esq. \*

Matthew C. Waldr, Esq. \*

Lisa Ann Thomas  
Sr. Foreclosure Administrator

\* Also admitted in PA  
\*\* Also admitted in MD

Pennsylvania Location:

7 N. Columbus Boulevard #200

Philadelphia, PA 19106-1422

Phone: (215) 717-0043

Fax: (215) 717-0044

September 2, 2014

Our File No. 45.32634

Office of the Sheriff  
Columbia County Courthouse  
PO Box 380  
Bloomsburg, PA 17815

**Re: BANK OF AMERICA, N.A. vs. Alan Garcia, et al**  
**Docket Number: 2014-CV-443**  
**Affidavit Pursuant to Pa.R.C.P. 3129.2**

Dear Sir/Madam:

Enclosed please find an Affidavit pursuant to Pa.R.C.P. 3129.2. As of the date of this letter, our office has forwarded the original affidavit to the Prothonotary's office to be filed of record.

Thank you for your attention to this matter.

Very truly yours,



James Scafide  
Paralegal

**\*\*\*THE PROPERTY IS LISTED FOR THE October 1, 2014 SHERIFF'S SALE.**

MILSTEAD & ASSOCIATES, LLC  
BY: Robert W. Williams, Esquire  
ID No. 315501  
1 E. Stow Road  
Marlton, NJ 08053  
(856) 482-1400  
Attorney for Plaintiff  
File No. 45.32634

**BANK OF AMERICA, N.A.,**

**Plaintiff,**

**vs.**

**Alan Garcia**

**Defendant**

**COURT OF COMMON PLEAS  
COLUMBIA COUNTY**

**No.: 2014-CV-443**

**AFFIDAVIT PURSUANT TO  
Pa.R.C.P. 3129.2**

I, Robert W. Williams, Esquire, say:

1. On August 11, 2014, a copy of the Notice of Sheriff's Sale of Real Property was served upon the defendant, Alan Garcia. Copy of the return is attached hereto and made a part hereof as Exhibit "A".

2. On August 15, 2014, a notice of Sheriff's Sale was served upon lien holders of record and interested parties by ordinary mail. A copy of the certificate of mailing is attached hereto and made a part hereof as Exhibit "B".

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



Robert W. Williams, Esquire  
Attorney ID No. 315501  
Milstead and Associates, LLC

Dated: September 5, 2014

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## **EXHIBIT “A”**



235 SOUTH 13TH STREET  
PHILADELPHIA, PA 19107  
PHONE: (215) 548-7400  
FAX: (215) 985-0169



National Association of  
Professional Process Servers



Philadelphia Association  
of Professional Process Servers

Bank of America, N.A.

: COURT

Court of Common Pleas of Pennsylvania

-VS-

: COUNTY

Columbia County

Alan Garcia

: CASE NUMBER 2014CV4432014ED120

### AFFIDAVIT OF SERVICE

COMMONWEALTH OF PENNSYLVANIA:  
COUNTY OF PHILADELPHIA:

B&R Control # CS116380 - 1  
Reference Number 45.32634

#### SERVICE INFORMATION

On 31 day of July, 2014 we received the  
Notice of Sheriff Sale  
for service upon Alan Garcia  
at 920 McGuire Road, Apt #5 Bloomsburg, PA 17815

\*\*\* Special Instructions \*\*\*

☒ Served Date 08/11/2014 Time 8:08 PM Accepted By: Alan Garcia

In the manner described below.

- ☒ Personally served.  
☐ Adult family member. Relationship is \_\_\_\_\_  
☐ Adult in charge of residence who refused to give name and/or relationship. \_\_\_\_\_  
☐ Manager/Clerk of place of residence lodging \_\_\_\_\_  
☐ Agent or person in charge of office or usual place of business \_\_\_\_\_  
☐ Other \_\_\_\_\_

Description of Person Age 50 Height 6'00" Weight 170 Race white Sex male  
Other Brown hair

☐ Not Served Date \_\_\_\_\_ Time \_\_\_\_\_

#### Not Served Information

☐ Moved ☐ Unknown ☐ No Answer ☐ Vacant ☐ Other \_\_\_\_\_

The Process Server, being duly sworn,  
deposes and says that the facts set forth  
herein are true and correct to the best of their  
knowledge, information and belief.

Process Server/Sheriff

Nathan Morgan  
Fo

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal

John F. Shinkowsky, Notary Public  
Lower Paxton Twp., Dauphin County  
My Commission Expires Sept. 28, 2014

Member, Pennsylvania Association of Notaries

Sworn to and subscribed before me this

18<sup>th</sup> day of August, 2014

Notary Public

Law Firm Phone (856)482-1400  
Anthony Price  
Mistead and Associates  
1 East Stow Road  
Marlton, NJ 08053

ServeBy Date 8/22/2014

Filed Date

sale date 10/1/2014

ORIGINAL

212DB

---

**EXHIBIT “B”**

## NAME AND ADDRESS OF SENDER

MILSTEAD & ASSOCIATES, LLC  
1 East Slow Road  
Marlton, NJ 08053

## INDICATE TYPE OF MAIL

## CHECK APPROPRIATE BLOCKS

☒ Certificate Mailing  
☐ Insured  
☐ COD  
☐ Certified Mail

Registered  
☐ With Postage  
☐ Without

Act.  
Value  
(if Regs.)

Postage  
Fee  
Handling  
Charge

Name of Addressee, Street, and  
Post-Office Address

Line  
Number of Article

1

Bank of America, N.A.  
7105 Corporate Drive  
Plano, TX 75024

2

First Columbia Bank & Trust Co.  
232 East Street  
Bloomington, PA 17815

3

Tenant/Occupant  
445 Riverview Avenue  
Bloomington, PA 17815

4

Department of Domestic Relations  
Columbia County Courthouse  
P.O. Box 380  
Bloomington, PA 17815

5

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

6

Main Township Tax Office  
P.O. Box 380  
Bloomington, PA 17815

7

Berkheimer Tax Administrator  
50 North Seventh Street  
Bangor, PA 18013

8

Bloomington Area School District  
728 East 5<sup>th</sup> Street  
Bloomington, PA 17815

Total Number of Pieces Listed by  
Sender

8

POSTMASTER, PER

(Name of receiving employee)

*[Signature]*

The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$50,000 per occurrence. The maximum indemnity payable on Express Mail merchandise insurance is \$500. The maximum indemnity payable is \$25,000 for Registered Mail, \$500 for COD and \$500 for Insured Mail. Special handling charges apply only to Third- and Fourth-Class parcels. Special delivery service also includes special handling service.

46.32634 / Garcia - Notice of Sale

PS FORM 3877

FOR REGISTERED, INSURED, C.O.D., CERTIFIED, AND EXPRESS MAIL

Page 1 of 1

10/1/14

Date of  
this bill.

Fee

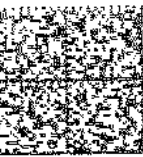
is

\$ 003.290

02 1P 0003171068 AUG 15 2014

MAILED FROM ZIP CODE 09053

UNITED STATES POSTAGE



# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff

Earl D. Mordan, Jr.  
Chief Deputy

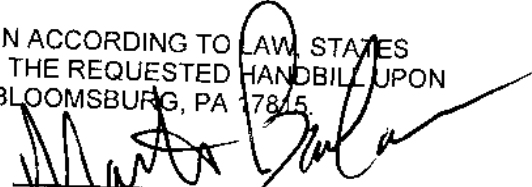


BANK OF AMERICA, N.A.  
vs.  
ALAN GARCIA

Case Number  
2014CV443

## SHERIFF'S RETURN OF SERVICE

08/26/2014 02:00 PM - DEPUTY MARTIN BOUDMAN, 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 445 RIVERVIEW AVENUE, BLOOMSBURG, PA 17815.

  
MARTIN BOUDMAN, DEPUTY

SO ANSWERS,

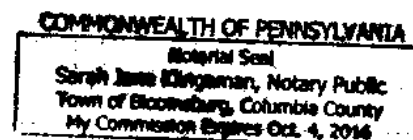
  
TIMOTHY T. CHAMBERLAIN, SHERIFF

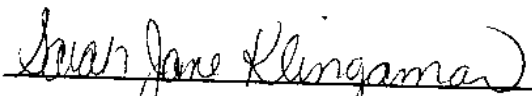
August 26, 2014

NOTARY

Affirmed and subscribed to before me this

26TH day of AUGUST, 2014





Plaintiff Attorney: MILSTEAD & ASSOCIATES LLC, 220 LAKE DRIVE EAST, SUITE 301, CHERRY HILL, NJ 08002

for Countywide Sheriff's Association



# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff

Earl D. Mordan, Jr.  
Chief Deputy



BANK OF AMERICA, N.A.  
vs.  
ALAN GARCIA

Case Number  
2014CV443

## SERVICE COVER SHEET

### Service Details:

Category: Real Estate Sale - Posting - Sale Bill

Zone:

Manner: < Not Specified >

Expires:

Warrant:

Notes: SHERIFF'S SALE BILL

### Serve To:

Name: (POSTING)

Primary Address: 445 RIVERVIEW AVENUE  
BLOOMSBURG, PA 17815

Phone: DOB:

Alternate Address:

Phone:

### Final Service:

Served: Personally · Adult In Charge · Posted · Other

Adult In Charge:

Relation:

Date:

Time:

Deputy:

Mileage:

### Attorney / Originator:

Name: MILSTEAD & ASSOCIATES LLC

Phone:

### Service Attempts:

Date:

Time:

Mileage:

Deputy:

### Service Attempt Notes:

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

(POSTING)

2014CV443

445 RIVERVIEW AVENUE, BLOOMSBURG, PA 17815

NO EXPIRATION

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff

Earl D. Mordan, Jr.  
Chief Deputy



BANK OF AMERICA, N.A.  
vs.  
ALAN GARCIA

Case Number  
2014CV443

## SHERIFF'S RETURN OF SERVICE

08/18/2014 04:05 PM - 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: ALAN GARCIA AT THE COLUMBIA COUNTY SHERIFF'S OFFICE, P.O. BOX 380, BLOOMSBURG, PA 17815.

  
MICHAEL BEYER, DEPUTY

SO ANSWERS,

  
TIMOTHY T. CHAMBERLAIN, SHERIFF

August 19, 2014

NOTARY

Affirmed and subscribed to before me this

19TH day of AUGUST, 2014

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal

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



Plaintiff Attorney: MILSTEAD & ASSOCIATES LLC, 220 LAKE DRIVE EAST, SUITE 301, CHERRY HILL, NJ 08002

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff



Earl D. Mordan, Jr.  
Chief Deputy

BANK OF AMERICA, N.A.  
vs.  
ALAN GARCIA

Case Number  
2014CV443

## SERVICE COVER SHEET

### Service Details:

Category: Real Estate Sale - Sale Notice

Manner: < Not Specified >

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

Zone:

Warrant: 120

### Serve To:

Name: ALAN GARCIA

Primary Address: 920 MCGUIRE ROAD

APT #6  
BLOOMSBURG, PA 17815

Phone: DOB:

Alternate Address:

Phone:

### Final Service:

Served: Personally · Adult In Charge · Posted · Other

Adult In Charge: Alan Garcia

Relation: DEF

Date: 8-18-14 Time: 16:05

Deputy: 4 Mileage:

### Attorney / Originator:

Name: MILSTEAD & ASSOCIATES LLC

Phone:

### Service Attempts:

Date:	7-23-14	7-24-14	8-18-14			
Time:	1520	0850	1412			
Mileage:						
Deputy:	8		4			

### Service Attempt Notes:

- Not found L/C
- Not found L/C
- 8-18-14 L/C #4
- 
- 
- 

GARCIA, ALAN

2014CV443

920 MCGUIRE ROAD, APT #6, BLOOMSBURG, PA 17815 NO EXPIRATION

Columbia County  
Columbia County Sheriff  
35 West Main Street  
PO Box 380  
Bloomsburg PA 17815



71901140006000033722

US SMALL BUSINESS ADMINISTRATION  
PHILADELPHIA DISTRICT OFFICE  
900 MARKET STREET 5TH FLOOR  
ROBERT N.C. NIX FEDERAL BUILDING  
PHILADELPHIA PA 19107

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MILSTEAD & ASSOCIATES, LLC  
BY: Robert W. Williams, Esquire  
ID No. 315501  
1 E. Stow Road  
Marlton, NJ 08053  
(856) 482-1400  
Attorney for Plaintiff  
File Number: 45.32634

**BANK OF AMERICA, N.A.**

**Plaintiff,**

**vs.**

**Alan Garcia**

**Defendant**

**COURT OF COMMON PLEAS  
COLUMBIA COUNTY**

**No.: 2014-CV-443 2014-ED-120**

**NOTICE OF SHERIFF'S SALE OF  
REAL PROPERTY PURSUANT  
TO P.A.R.C.P.3129**

**TAKE NOTICE:**

Your house (real estate) at 445 Riverview Avenue, Bloomsburg, PA 17815, is scheduled to be sold at sheriff's sale on Oct. 1<sup>st</sup> 2014 at 9:00 A.M. in the Columbia County Sheriff's Office, 35 West Main Street, Bloomsburg, PA 17815 to enforce the Court Judgment of \$104,870.46 obtained by Bank of America, N.A.

**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 Milstead & Associates LLC, Attorney for Plaintiff, back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay, you may call 856-482-1400.
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 following page on how to obtain an attorney).

# PRESS ENTERPRISE

3185 Lackawanna Ave  
Bloomsburg, PA 17815

Classifieds: (570) 784-6151  
Toll Free: 888-231-9767 ext 1299  
Fax: (570) 784-6152

Proof of Ad 07/28/14

Account:

Name:

Company: **TIM CHAMBERLAIN - COLUM COUNTY SHERIFF**

Address: **PO BOX 380  
BLOOMSBURG, PA 17815**

Ad ID: 1000588  
Description: A. Garcia Sheriff sale  
Run Dates: 09/10/14 to 09/24/14  
Class: 2  
Agate Lines: 291  
Blind Box:

**Total Ad Cost \$1,590.63**  
**Amount Paid \$0.00**

Publication	Start	Stop	Inserts	Cost
Press Enterprise	09/10/14	09/24/14	3	\$1,590.63

## SHERIFF'S SALE By Virtue of a Writ of Execution (Mortgage Foreclosure)

No. 2014CV443  
Issued by 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, OCTOBER 01, 2014  
AT 9:00 O'CLOCK A.M.

All parties in interest 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 on file (10) days after said filing, unless exceptions are filed with the Sheriff's Office prior to said filing.

All that certain above parcel or lot of land situated in Van Township, Columbia County, Pennsylvania, bounded and described as follows, to wit: Beginning at a point on the northern side of Riverview Avenue said point being 100 feet from the center line of an 18 inch culvert and in line of and Lot No. 147 - now or formerly of land of Terry Hess, at its then corner along the said Riverview Avenue south 75 degrees 45 north 74 degrees 14 minutes 55 seconds west to the corner mark of the Susquehanna River; thence along the old water mark of the Susquehanna River to a point in line of lot now or formerly of Terry Hess, at its then corner along lines now or formerly of Terry Hess, south 14 degrees 14 minutes 55 seconds east to a point the point of beginning, it being Lot No. 148 as shown on a plat of lots prepared for Charles Yonny by T. Boyd Jones, T.S., April 7, 1975, reserving and reserving therefrom an easement (10) feet around the perimeter of the lot for utilities right of way with the right of ingress, egress and egress to build, bury and install water, gas, sewer and lines and with the right to go upon the said easement for the purpose of repairing and maintaining the same at any and all times without liability for damage. The above description premises is subject to all easements, covenants, rights, and other right of ways. The above described premises are conveyed unto and subject to the following express covenants, conditions and restrictions which are to be deemed accepted by the grantor, upon delivery of this deed:

1. The premises herein described will be used for residential purposes only and no building shall be erected thereon except a one family private dwelling house and private garage.
2. No part of any building erected upon the premises shall extend within 50 feet from the building line of which the premises front, nor within fifteen (15) feet from any boundary line of the premises.
3. No building shall be erected upon the premises which does not have at least 1340 square feet of floor space.
4. No excavation shall be made on the premises, nor earth or sand removed therefrom except as a part of the building operations in the erection of the said building or grading of lot. Any extra earth excavation from the said premises shall be removed as such a place as the grantor direct.
5. No outbuildings, inlets or any shall be erected on the said premises unless incorporated in the building above mentioned and having connection for sewage disposal by means of a septic tank or sump which will meet the requirements of the state board of health for sewage disposal. No sewage shall be disposed directly into any stream, water hole, or spring, nor the latrine has thereon, no sump or septic tank shall be placed within 20 feet of a boundary line, unless written approval by the grantor or their representative.
6. No cows, dogs or poultry shall be kept upon the premises, nor shall dogs be kept or kept thereon for the market nor in any event shall more than two dogs be kept thereon.
7. No signs, posters, billboards, advertising matter of any kind, nor said board fences, nor fences of such solid material as to obstruct the view, nor fences four feet or less in height, shall be erected on said premises.
8. All of the above building restrictions shall not binding upon the grantor, their heirs, executors, administrators and assigns. Title to said premises vested in Alan Garcia by Deed from David S. Wood and Kristina L. Wood, husband and wife dated 03/17/2006 and recorded 03/20/2006 in the Columbia County Recorder of Deeds in Instrument No. 200602745.

Being known as 445 Riverview Avenue, Bloomsburg, PA 17815  
Tax Parcel Number: 22-018-025

PROPERTY ADDRESS: 445 RIVERVIEW AVENUE BLOOMSBURG, PA 17815  
UPI / TAX PARCEL NUMBER: 22-018-025

Said and taken into recognition to be sold as the property of ALAN GARCIA in full of BANK OF AMERICA, N.A.

TERMS OF SALE: MINIMUM PAYMENT AT TIME OF SALE The greater of ten (10%) percent of the bid price or cash opening bid at sale. Minimum payment is to be paid in cash, certified check or cashier's check or one of said 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. IMPUTANT 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 or to sue the bidder for 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 either all sums paid by the bidder will be considered forfeited, but will not 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 Sheriff, no proceeds shall be provided to Plaintiff, unless the Columbia County Sheriff's Office receives advance written notice otherwise, signed by an authorized representative of the plaintiff.

TIMOTHY T. CHAMBERLAIN, Sheriff  
COLUMBIA COUNTY, Pennsylvania

Attorney for the Plaintiff:  
MILLS & BASS ASSOCIATES LLC  
CHERRY HILL, NJ

# PRESS ENTERPRISE

3185 Lackawanna Ave  
Bloomsburg, PA 17815

Classifieds: (570) 784-6151  
Toll Free: 888-231-9767 ext 1299  
Fax: (570) 784-6152

Proof of Ad 07/28/14

Account:

Name:

Company: **TIM CHAMBERLAIN - COLUM COUNTY SHERIFF**

Address: **PO BOX 380  
BLOOMSBURG, PA 17815**

Ad ID: 1000588  
Description: **A. Garcia Sheriff sale**  
Run Dates: **09/10/14 to 09/24/14**  
Class: **2**  
Agate Lines: **291**  
Blind Box:

**Total Ad Cost \$1,590.63**  
**Amount Paid \$0.00**

Publication	Start	Stop	Inserts	Cost
Press Enterprise	09/10/14	09/24/14	3	\$1,590.63

## SHERIFF'S SALE By Virtue of a Writ of Execution (Mortgage Foreclosure)

No. 2014CV0443

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, OCTOBER 01, 2014  
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 prior to 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 tract certain pieces parcel 20 lot of land situated in Main Township, Columbia County, Pennsylvania, bounded and described as follows, to wit: Beginning at a point on the northerly side of Riverview Avenue said point being 100 feet from the corner line of an 18 inch culvert and in the line of land Lot No. 147, now or formerly of land of Terry Hess, et al; thence along the said Riverview Avenue south 76 degrees 45 north 14 degrees 14 minutes 55 seconds west to the low water mark of the Susquehanna River; thence along the low water mark of the Susquehanna River to a point in the line of land now or formerly of Terry Hess, et al; thence along lands now or formerly of Terry Hess, south 14 degrees 14 minutes 55 seconds east to a point the place of beginning. It being Lot No. 148 as shown on a plat of 4 lots prepared for David F. Torrey by T. Bryon Jones, R.S., April 7, 1975. Expecting and reserving therefrom an easement 10 feet around the perimeter of the lot for utilities right of way with the right of ingress, egress and regress to build, bury and otherwise install wires, pipes and mains and with the right to go upon the said easement for the purpose of repairing and maintaining the same at any and all times without liability for damage. The above described premises is subject to all easements, marks, highways, and railroad right-of-ways. The above described premises are conveyed under and subject in the following express covenants, conditions and restrictions which are to be deemed accepted by the grantees upon delivery of this deed.

1. The premises hereinafter described shall be used for residential purposes only and no building shall be erected thereon except a one family private dwelling house and private garage.
2. No part of any building erected upon the premises shall extend within 50 feet from the building line of which the premises front, nor within fifteen (15) feet from any boundary line of the premises.
3. No building shall be erected upon the premises which does not have at least 1360 square feet of floor space.
4. An excavation shall be made on the premises, nor earth or sand removed therefrom except as a part of the building operation on the section of the said building or growing of lot. Any extra earth excavated from the said premises shall be removed as such a piece as the grantors direct.
5. No outbuildings, truck or other shall be erected on the said premises unless incorporated in the building above mentioned and having connection for sewage disposal by means of a septic tank or spring which will over the requirements of the state except of health for sewage disposal. No sewage shall be disposed directly into any stream, water hole or spring, nor the tributaries thereof, no tank or septic tank shall be placed within 20 feet of any boundary line unless written approval by the grantors or the representatives.
6. No cattle, pigs or poultry shall be kept upon the premises, nor shall rings be raised or kept thereon for the market nor in any event shall more than two dogs be kept thereon.
7. No signs, posters, billboards, advertising matter of any kind, nor solid concrete fences, nor fences of any solid material as in obstruct the view except fences four feet or less in height shall be erected on said premises.
8. All of the above building restrictions shall be binding upon the grantees, their heirs, executors, administrators and assigns. Title to said Premises vested in Alan Garcia by Deed from David F. Wood and Kristina L. Wood, husband and wife dated 03/17/2008 and recorded 03/20/2008 in the Columbia County Recorder of Deeds, in Instrument No. 200802786.

Being known as 445 Riverview Avenue, Bloomsburg, PA 17815  
Tax Parcel Number 22-01B-025

PROPERTY ADDRESS: 445 RIVERVIEW AVENUE, BLOOMSBURG, PA 17815

UPI / TAX PARCEL NUMBER: 22-01B-025

Seems and been in execution to be sold on the property of ALAN GARCIA in suit of BANK OF AMERICA, N.A.

TERMS OF SALE: MINIMUM PAYMENT AT TIME OF SALE. The greater of ten (10%) per cent of the bid price or cash (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 SHALL RESULT IN SERIOUS FINANCIAL CONSEQUENCES TO THE BIDDER. DO NOT BID UNLESS FUNDS ARE AVAILABLE FOR PAYMENT WITHIN THE PRESCRIBED FIVE PERIOD. If the successful bidder fails to pay the bid price as per the above terms, the Sheriff may elect in either case the bidder for the balance due without a sale of the property, or to hold the property at the bidder's risk and on an account against the bidder for amount of contract. In the case of default of sums due by the bidder will be considered to forfeit, 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. Expenses are payable to the Sheriff's Office. The proceeds check will be payable to Plaintiff, unless the Columbia County Sheriff's Office receives advance written notice otherwise, signed by an authorized representative of the plaintiff.

TIMOTHY T. CHAMBERLAIN, Sheriff  
COLUMBIA COUNTY, Pennsylvania

Attorney for the Plaintiff  
VILSTEAD & ASSOCIATES LLC  
CHERRY HILL, NJ

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff

Earl D. Mordan, Jr.  
Chief Deputy



BANK OF AMERICA, N.A.  
vs.  
ALAN GARCIA

Case Number  
2014CV443

## SERVICE COVER SHEET

### Service Details:

Category: Real Estate Sale - Sale Notice

Manner: < Not Specified >

Expires:

Zone:

Warrant: 120

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

### Serve To:

Name: ALAN GARCIA

Primary Address: 445 RIVERVIEW AVE  
BLOOMSBURG, PA 17815

Phone: DOB:

Alternate Address: 570 582 8162

Phone:

### Final Service:

Served: Personally · Adult In Charge · Posted · Other

Adult In Charge: Alan Garcia

Relation: Def. (Picked up)

Date: 7-23-14 Time: 1520

Deputy: 8 Mileage:

### Attorney / Originator:

Name: MILSTEAD & ASSOCIATES LLC

Phone:

### Service Attempts:

Date: 7-23-14

Time: 1520

Mileage:

Deputy: 8

### Service Attempt Notes:

1. House is empty NO ONE LIVES THERE

2.

3.

4.

5.

6.

GARCIA, ALAN

2014CV443

445 RIVERVIEW AVE, BLOOMSBURG, PA 17815

NO EXPIRATION



# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff



Earl D. Mordan, Jr.  
Chief Deputy

BANK OF AMERICA, N.A.  
vs.  
ALAN GARCIA

Case Number  
2014CV443

## SERVICE COVER SHEET

### Service Details:

Category: Real Estate Sale - Sale Notice

Manner: < Not Specified >

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

Zone:

Warrant: 120

### Serve To:

Name: First Columbia Bank and Trust Co.

Primary Address: 232 East Street  
Bloomsburg, PA 17815

Phone: (570) 784-440 DOB:

Alternate Address:

Phone:

### Final Service:

Served: Personally Adult In Charge Posted Other

Adult In Charge: Teresa Wolf

Relation: Customer Service

Date: 7-23-14

Time: 1349

Deputy: 8

Mileage:

### Attorney / Originator:

Name: MILSTEAD & ASSOCIATES LLC

Phone:

### Service Attempts:

Date:

Time:

Mileage:

Deputy:

### Service Attempt Notes:

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

FIRST COLUMBIA BANK AT

2014CV443

232 EAST STREET, BLOOMSBURG, PA 17815

NO EXPIRATION

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff

Earl D. Mordan, Jr.  
Chief Deputy



BANK OF AMERICA, N.A.  
vs.  
ALAN GARCIA

Case Number  
2014CV443

## SERVICE COVER SHEET

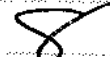
### Service Details:

**Category:** Real Estate Sale - Sale Notice  
**Manner:** < Not Specified > **Expires:**   
**Notes:** PLAINTIFF NOTICE OF SHERIFF'S SALE AND DEBTOR'S RIGHTS  
**Zone:**   
**Warrant:** 120

### Serve To:

**Name:** BLOOMSBURG AREA SCHOOL DISTRICT-  
**Primary Address:** 728 E. 5TH STREET  
BLOOMSBURG, PA 17815  
**Phone:** **DOB:**   
**Alternate Address:**   
**Phone:**

### Final Service:

**Served:** Personally Adult In Charge · Posted · Other  
**Adult In Charge:** Brenda Breisch  
**Relation:** Secretary, District Office  
**Date:** 7-23-14 **Time:** 13:55  
**Deputy:**  **Mileage:**

### Attorney / Originator:

**Name:** MILSTEAD & ASSOCIATES LLC **Phone:**

### Service Attempts:

Date:	Time:	Mileage:	Deputy:

### Service Attempt Notes:

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

BLOOMSBURG AREA SCH

2014CV443

728 E. 5TH STREET, BLOOMSBURG, PA 17815

NO EXPIRATION

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff



Earl D. Mordan, Jr.  
Chief Deputy

BANK OF AMERICA, N.A.  
vs.  
ALAN GARCIA

Case Number  
2014CV443

## SERVICE COVER SHEET

### Service Details:

Category: Real Estate Sale - Sale Notice

Zone:

Manner: < Not Specified >

Expires:

Warrant: 120

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

### Serve To:

Name: OCCUPANT

Primary Address: 445 RIVERVIEW AVE  
BLOOMSBURG, PA 17815

Phone: DOB:

Alternate Address:

Phone:

### Final Service:

Served: Personally - Adult In Charge Posted Other

Adult In Charge:

Relation: Front Door

Date: 7-23-14

Time: 1510

Deputy: 8

Mileage:

### Attorney / Originator:

Name: MILSTEAD & ASSOCIATES LLC

Phone:

### Service Attempts:

Date:

Time:

Mileage:

Deputy:

### Service Attempt Notes:

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

OCCUPANT

2014CV443

445 RIVERVIEW AVE, BLOOMSBURG, PA 17815

NO EXPIRATION

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff



Earl D. Mordan, Jr.  
Chief Deputy

BANK OF AMERICA, N.A.  
vs.  
ALAN GARCIA

Case Number  
2014CV443

## SERVICE COVER SHEET

### Service Details:

Category: Real Estate Sale - Sale Notice

Manner: < Not Specified >

Expires:

Zone:

Warrant:

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

### Serve To:

Name: Domestic Relations Office of Columbia County

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: Nedine Schmit

Relation: Enforcement

Date: 7-23-14 Time: 1315

Deputy: [Signature] Mileage:

### Attorney / Originator:

Name: MILSTEAD & ASSOCIATES LLC

Phone:

### Service Attempts:

Date:					
Time:					
Mileage:					
Deputy:					

### Service Attempt Notes:

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

DOMESTIC RELATIONS OF

2014CV443

11 WEST MAIN STREET, 2ND FLOOR, BLOOMSBURG, PA NO EXPIRATION

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff

Earl D. Mordan, Jr.  
Chief Deputy



BANK OF AMERICA, N.A.  
vs.  
ALAN GARCIA

Case Number  
2014CV443

## SERVICE COVER SHEET

### Service Details:

Category: Real Estate Sale - Sale Notice

Manner: < Not Specified >

Expires:

Zone:

Warrant: 120

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: Denise Siegel

Relation: Tax Claim / Assessment Clerk

Date: 7/23/14 Time: 13:11

Deputy: 8 Mileage:

### Attorney / Originator:

Name: MILSTEAD & ASSOCIATES LLC

Phone:

### Service Attempts:

Date:					
Time:					
Mileage:					
Deputy:					

### Service Attempt Notes:

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

COLUMBIA COUNTY TAX C

2014CV443

PO BOX 380, BLOOMSBURG, PA 17815

NO EXPIRATION

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff



Earl D. Mordan, Jr.  
Chief Deputy

BANK OF AMERICA, N.A.  
vs.  
ALAN GARCIA

Case Number  
2014CV443

## SERVICE COVER SHEET

### Service Details:

Category: Real Estate Sale - Sale Notice

Manner: < Not Specified >

Expires:

Zone:

Warrant: 120

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

### Serve To:

Name: MICHELE GREENLY  
Primary Address: 330 SCENICE AVENUE  
TAX COLLECTOR / MAIN TWP  
BLOOMSBURG, PA 17815  
Phone: DOB:

### Final Service:

Served: Personally Adult In Charge Posted Other

Adult In Charge:

Relation: DEF

Date: 7-23-14

Time: 1410

Deputy: 8

Mileage:

Alternate Address:

Phone:

### Attorney / Originator:

Name: MILSTEAD & ASSOCIATES LLC

Phone:

### Service Attempts:

Date:					
Time:					
Mileage:					
Deputy:					

### Service Attempt Notes:

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

GREENLY, MICHELE

2014CV443

130 SCENICE AVENUE, TAX COLLECTOR / MAIN TWP, BI NO EXPIRATION

# SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain  
Sheriff



Earl D. Mordan, Jr.  
Chief Deputy

BANK OF AMERICA, N.A.  
vs.  
ALAN GARCIA

Case Number  
2014CV443

## SERVICE COVER SHEET

### Service Details:

Category: Real Estate Sale - Sale Notice

Manner: < Not Specified >

Expires:

Zone:

Warrant: 120

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

### Serve To:

Name: Mary F. Ward

Primary Address: 301 E Second Street, Town Hall  
Bloomsburg, PA 17816

Phone: 570-784-1581

DOB:

Alternate Address:

Phone:

### Final Service:

Served: Personally Adult In Charge Posted Other

Adult In Charge: Mary Ward

Relation: DEF

Date: 7-23-14

Time: 1315

Deputy: 8

Mileage:

### Attorney / Originator:

Name: MILSTEAD & ASSOCIATES LLC

Phone:

### Service Attempts:

Date:

Time:

Mileage:

Deputy:

### Service Attempt Notes:

1.

2.

3.

4.

5.

6.

WARD, MARY F.

2014CV443

01 E SECOND STREET, TOWN HALL, BLOOMSBURG, PA NO EXPIRATION

# SHERIFF'S SALE

By Virtue of a Writ of Execution (Mortgage Foreclosure)  
No. 2014CV443

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, OCTOBER 01, 2014**  
**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.

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All that certain piece, parcel or lot of land situate in Main Township, Columbia County, Pennsylvania, bounded and described as follows, to wit:

Beginning at a point on the northerly side of Riverview Avenue said points being 100 feet from the center line of an 18 inch culvert and in line of land Lot No. 147, now or formerly of land of Terry Hess, et ux; thence along the said Riverview Avenue south 75 degrees 45 north 14 degrees 14 minutes 55 seconds west to the low water mark of the Susquehanna River; thence along the low water mark of the Susquehanna River to a point in line of land now or formerly of Terry Hess, et ux; thence along lands now or formerly of Terry Hess, south 14 degrees 14 minutes 55 seconds east to a point the place of beginning.

It being Lot No. 148 as shown on a draft of lots prepared for Clyde E. Yohey by T. Bryce James, R.S., April 7, 1975.

Expecting and reserving therefrom an easement (10) feet around the perimeter of the lot for utilities right of way with the right of ingress, egress and regress to build, bury and otherwise install wires, pipes and mains and with the right to go upon the said easement for the purpose of repairing and maintaining the same at any and all times without liability for damage. The above description premises is subject to all easements, roads, highways, and railroad right-of-ways.

The above described premises are conveyed under and subject to the following express covenants, conditions and restrictions which are to be deemed accepted by the grantees upon delivery of this deed:

1. The premises herein described shall be used for residential purposes only and no building shall be erected thereon except a one family private dwelling house and private garage.
2. No part of any building erected upon the premises shall extend within 50 feet from the building line of which the premises front, nor within fifteen (15) feet from my boundary line of the premises.
3. No building shall be erected upon the premises which does not have at least 1350 square feet of floor space.
4. No excavation shall be made on the premises, nor earth or sand removed therefrom except as a part of the building operations in the erection of the said building or grading of lot. Any extra earth excavation from the said premises shall be removed as such a place as the grantors direct.
5. No outhouses, toilet or privy shall be erected on the said premises unless incorporated in the building above mentioned and having connection for sewage disposal by means of a septic tank or sump which will meet the requirements of the state board of health for sewage disposal. No sewage shall be disposed directly into any stream, water hold, or spring, nor the tributaries thereof, no sump or septic tank shall be placed within 20 feet to a boundary line unless written approval by the grantors or their representatives.
6. No cows, pigs or poultry shall be kept upon the premises, nor shall dogs be raised or kept thereon for the market nor in any event shall more than two dogs be kept thereon.
7. No signs, posters, billboards, advertising matter of any kind, nor solid board fences, no fences of such solid material as to obstruct the view, except fences four feet or less in height, shall be erected on said premises.
8. All of the above building restrictions shall be binding upon the grantees, their heirs, executors, administrators and assigns.

Title to said Premises vested in Alan Garcia by Deed from David S. Wood and Kristina L. Wood, husband and wife dated 03/17/2006 and recorded 03/20/2006 in the Columbia County Recorder of Deeds in Instrument No. 200602745.

Being known as 445 Riverview Avenue, Bloomsburg, PA 17815

Tax Parcel Number: 22-01B-025

PROPERTY ADDRESS: 445 RIVERVIEW AVENUE, BLOOMSBURG, PA 17815

UPI / TAX PARCEL NUMBER: 22-01B-025

**Seized and taken into execution to be sold as the property of ALAN GARCIA in suit of BANK OF AMERICA, N.A..**



**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:**  
MILSTEAD & ASSOCIATES LLC  
CHERRY HILL, NJ

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

# REAL ESTATE OUTLINE

ED # 2014 20120

DATE RECEIVED July 22<sup>nd</sup> 2014  
DOCKET AND INDEX 2014 CV 443

## CHECK FOR PROPER INFO.

WRIT OF EXECUTION	<u>X</u>	
COPY OF DESCRIPTION	<u>X</u>	
WHEREABOUTS OF LKA	<u>X</u>	
NON-MILITARY AFFIDAVIT	<u>  </u>	
NOTICES OF SHERIFF SALE	<u>X</u>	
WAIVER OF WATCHMAN	<u>  </u>	
AFFIDAVIT OF LIENS LIST	<u>X</u>	
CHECK FOR \$1,350.00 OR	<u>X</u>	CK# <u>132648</u>

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

SALE DATE Oct. 1<sup>st</sup> TIME 9:00 Am  
POSTING DATE     
ADV. DATES FOR NEWSPAPER     
1<sup>ST</sup> WEEK     
2<sup>ND</sup> WEEK     
3<sup>RD</sup> WEEK

BANK OF AMERICA, N.A.

Plaintiff,

vs.

Alan Garcia

Defendant

IN THE COURT OF COMMON PLEAS  
OF COLUMBIA COUNTY,  
PENNSYLVANIA

WRIT OF EXECUTION  
(Mortgage Foreclosure)

NO.: 2014-CV-443

2014-ED-120

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

COMMONWEALTH OF PENNSYLVANIA:

COUNTY OF COLUMBIA:

TO THE SHERIFF OF COLUMBIA COUNTY, PENNSYLVANIA:

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

445 Riverview Avenue, Bloomsburg, PA 17815  
(see legal description attached)

AMOUNT DUE	\$104,870.46
INTEREST	
From 06/19/2014 to Date	\$ _____
of Sale at \$16.44 per diem	
TOTAL DUE	\$ _____
Plus costs as endorsed	

Dated: 7-22-14

(SEAL)

Barbara N. Silvestri (KPB)  
(clerk) Office of Judicial Support, Common  
Pleas Court of Columbia County, Penna.

*Barbara N. Silvestri*  
Clerk of Court  
By Court Order Monday in 2014

No. 2014-CV-443

IN THE COURT OF COMMON PLEAS OF  
COLUMBIA COUNTY, PENNSYLVANIA

BANK OF AMERICA, N.A.

vs.

Alan Garcia

---

WRIT OF EXECUTION  
(Mortgage Foreclosure)

---

Costs

Office of Judicial Support

Judg. Fee

Sat.



Robert W. Williams, Esquire  
Attorney for Plaintiff

Address: 920 McGuire Road Apt #6, Bloomsburg, PA 17815

Where papers may be served

All that certain piece, parcel or lot of land situate in Main Township, Columbia County, Pennsylvania, bounded and described as follows, to wit;

Beginning at a point on the northerly side of Riverview Avenue said points being 100 feet from the center line of an 18 inch culvert and in line of land Lot No. 147, now or formerly of land of Terry Hess, et ux; thence along the said Riverview Avenue south 75 degrees 45 north 14 degrees 14 minutes 55 seconds west to the low water mark of the Susquehanna River; thence along the low water mark of the Susquehanna River to a point in line of land now or formerly of Terry Hess, et ux; thence along lands now or formerly of Terry Hess, south 14 degrees 14 minutes 55 seconds east to a point the place of beginning.

It being Lot No. 148 as shown on a draft of lots prepared for Clyde E. Yohey by T. Bryce James, R.S., April 7, 1975.

Expecting and reserving therefrom an easement (10) feet around the perimeter of the lot for utilities right of way with the right of ingress, egress and regress to build, bury and otherwise install wires, pipes and mains and with the right to go upon the said easement for the purpose of repairing and maintaining the same at any and all times without liability for damage. The above description premises is subject to all easements, roads, highways, and railroad right-of-ways.

The above described premises are conveyed under and subject to the following express covenants, conditions and restrictions which are to be deemed accepted by the grantees upon delivery of this deed:

1. The premises herein described shall be used for residential purposes only and no building shall be erected thereon except a one family private dwelling house and private garage.
2. No part of any building erected upon the premises shall extend within 50 feet from the building line of which the premises front, nor within fifteen (15) feet from my boundary line of the premises.
3. No building shall be erected upon the premises which does not have at least 1350 square feet of floor space.
4. No excavation shall be made on the premises, nor earth or sand removed therefrom except as a part of the building operations in the erection of the said building or grading of lot. Any extra earth excavation from the said premises shall be removed as such a place as the grantors direct.
5. No outhouses, toilet or privy shall be erected on the said premises unless incorporated in the building above mentioned and having connection for sewage disposal by means of a septic tank or sump which will meet the requirements of the state board of health for sewage disposal. No sewage shall be disposed directly into any stream, water hold, or spring, nor the tributaries thereof, no sump or septic tank shall be placed within 20 feet to a boundary line unless written approval by the grantors or their representatives.

6. No cows, pigs or poultry shall be kept upon the premises, nor shall dogs be raised or kept thereon for the market nor in any event shall more than two dogs be kept thereon.

7. No signs, posters, billboards, advertising matter of any kind, nor solid board fences, no fences of such solid material as to obstruct the view, except fences four feet or less in height, shall be erected on said premises.

8. All of the above building restrictions shall be binding upon the grantees, their heirs, executors, administrators and assigns.

Title to said Premises vested in Alan Garcia by Deed from David S. Wood and Kristina L. Wood, husband and wife dated 03/17/2006 and recorded 03/20/2006 in the Columbia County Recorder of Deeds in Instrument No. 200602745.

**Being known as 445 Riverview Avenue, Bloomsburg, PA 17815**

**Tax Parcel Number: 22-01B-025**

MILSTEAD & ASSOCIATES, LLC  
BY: Robert W. Williams, Esquire  
ID No. 315501  
1 E. Stow Road  
Marlton, NJ 08053  
(856) 482-1400  
Attorney for Plaintiff  
File Number: 45.32634

**BANK OF AMERICA, N.A.**

**Plaintiff,**

**vs.**

**Alan Garcia**

**Defendant**

**COURT OF COMMON PLEAS  
COLUMBIA COUNTY**

**No.: 2014-CV-443**

*2014-ED-120*

**AFFIDAVIT OF SERVICE  
PURSUANT TO RULE 3129.1**

Bank of America, N.A., Plaintiff in the above entitled cause of action, sets forth as of the date the Praccipe for Writ of Execution was filed the following information concerning the real property located at 445 Riverview Avenue, Bloomsburg, PA 17815:

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

Alan Garcia  
920 McGuire Road Apt #6  
Bloomsburg, PA 17815

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

Same as above

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

Bank of America, N.A.  
(Plaintiff herein)  
7105 Corporate Drive  
Plano, TX 75024

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

Bank of America, N.A.  
(Plaintiff herein)  
7105 Corporate Drive  
Plano, TX 75024

First Columbia Bank & Trust Co.  
232 East Street  
Bloomsburg, PA 17815

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

None Known

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:

None Known

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

Tenant/Occupant  
445 Riverview Avenue  
Bloomsburg, PA 17815

Department of Domestic Relations  
Columbia County Courthouse  
P. O. Box 380  
Bloomsburg, PA 17815


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

Main Township Tax Office  
P.O. Box 380  
Bloomsburg, PA 17815

Berkheimer Tax Administrator  
50 North Seventh Street  
Bangor, PA 18013

Bloomsburg Area School District  
728 East 5<sup>th</sup> Street  
Bloomsburg, PA 17815

I verify that the statements made in the 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.

  
Robert W. Williams, Esquire  
Attorney for Plaintiff

Date: 7/14/2014



BANK OF AMERICA, N.A.

Plaintiff,

vs.

Alan Garcia

Defendant

IN THE COURT OF COMMON PLEAS  
OF COLUMBIA COUNTY,  
PENNSYLVANIA

WRIT OF EXECUTION  
(Mortgage Foreclosure)

NO.: 2014-CV-443 2014-ED-120

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INTEREST	
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of Sale at \$16.44 per diem	
TOTAL DUE	\$ _____
Plus costs as endorsed	

Dated: 7-22-14

(SEAL)

Barbara N. Silvestri /KPB/  
(clerk) Office of Judicial Support, Common  
Pleas Court of Columbia County, Penna.

Not a Clerk of the Courts  
by Court Rule 1a Modified in 2016

No. 2014-CV-443

IN THE COURT OF COMMON PLEAS OF  
COLUMBIA COUNTY, PENNSYLVANIA

BANK OF AMERICA, N.A.

vs.

Alan Garcia

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WRIT OF EXECUTION  
(Mortgage Foreclosure)


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Costs

Office of Judicial Support

Judg. Fee

Sat.

  
Robert W. Williams, Esquire  
Attorney for Plaintiff

Address: 920 McGuire Road Apt #6, Bloomsburg, PA 17815

Where papers may be served

6. No cows, pigs or poultry shall be kept upon the premises, nor shall dogs be raised or kept thereon for the market nor in any event shall more than two dogs be kept thereon.

7. No signs, posters, billboards, advertising matter of any kind, nor solid board fences, no fences of such solid material as to obstruct the view, except fences four feet or less in height, shall be erected on said premises.

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**Being known as 445 Riverview Avenue, Bloomsburg, PA 17815**  
**Tax Parcel Number: 22-01B-025**

MILSTEAD & ASSOCIATES, LLC  
BY: Robert W. Williams, Esquire  
ID No. 315501  
1 E. Stow Road  
Marlton, NJ 08053  
(856) 482-1400  
File Number: 45.32634

**BANK OF AMERICA, N.A.**

**Plaintiff,**

**vs.**

**Alan Garcia**

**Defendant**

**COURT OF COMMON PLEAS  
COLUMBIA COUNTY**

**No.: 2014-CV-443**

*2014-ED-120*

**CERTIFICATION**

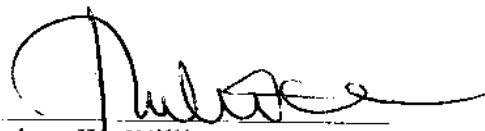
**CERTIFICATION**

Robert W. Williams, Esquire, hereby verifies that he is attorney for the Plaintiff in the above captioned matter, and that the premises are not subject to the provisions of Act 91 because it is:

- ☐ An FHA Mortgage
- ☐ Non-owner occupied
- ☐ Vacant
- ☒ Act 91 Procedures have been fulfilled

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

Date: 7/14/2014

  
Robert W. Williams, Esquire  
Attorney for Plaintiff

MILSTEAD & ASSOCIATES, LLC  
BY: Robert W. Williams, Esquire  
ID No. 315501  
1 E. Stow Road  
Marlton, NJ 08053  
(856) 482-1400  
File Number: 45.32634

**BANK OF AMERICA, N.A.**

**Plaintiff,**

**vs.**

**Alan Garcia**

**Defendant**

**COURT OF COMMON PLEAS  
COLUMBIA COUNTY**

**No.: 2014-CV-443**

*2014-ED-120*

**CERTIFICATION**

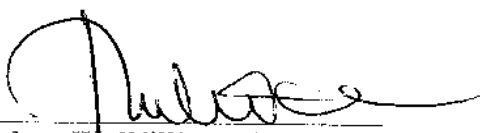
**CERTIFICATION**

Robert W. Williams, Esquire, hereby verifies that he is attorney for the Plaintiff in the above captioned matter, and that the premises are not subject to the provisions of Act 91 because it is:

- ☐ An FHA Mortgage
- ☐ Non-owner occupied
- ☐ Vacant
- ☒ Act 91 Procedures have been fulfilled

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

Date: 7/14/2014

  
Robert W. Williams, Esquire  
Attorney for Plaintiff

MILSTEAD & ASSOCIATES, LLC  
BY: Robert W. Williams, Esquire  
ID No. 315501  
1 E. Stow Road  
Marlton, NJ 08053  
(856) 482-1400  
File Number: 45.32634

**BANK OF AMERICA, N.A.**

**Plaintiff,**

**vs.**

**Alan Garcia**

**Defendant**

**COURT OF COMMON PLEAS  
COLUMBIA COUNTY**

**No.: 2014-CV-443**

**2014-ED-120**

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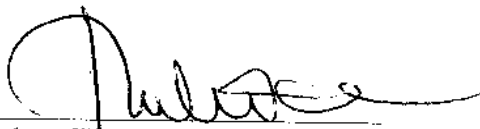
**CERTIFICATION**

Robert W. Williams, Esquire, hereby verifies that he is attorney for the Plaintiff in the above captioned matter, and that the premises are not subject to the provisions of Act 91 because it is:

- ☐ An FHA Mortgage
- ☐ Non-owner occupied
- ☐ Vacant
- ☒ Act 91 Procedures have been fulfilled

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

Date: 7/14/2014

  
Robert W. Williams, Esquire  
Attorney for Plaintiff

MILSTEAD & ASSOCIATES, LLC  
BY: Robert W. Williams, Esquire  
ID No. 315501  
1 E. Stow Road  
Marlton, NJ 08053  
(856) 482-1400  
File Number: 45.32634

**BANK OF AMERICA, N.A.**

**Plaintiff,**

**vs.**

**Alan Garcia**

**Defendant**

**COURT OF COMMON PLEAS  
COLUMBIA COUNTY**

**No.: 2014-CV-443**

**2014-ED-120**

**CERTIFICATION**


**CERTIFICATION**

Robert W. Williams, Esquire, hereby verifies that he is attorney for the Plaintiff in the above captioned matter, and that the premises are not subject to the provisions of Act 91 because it is:

- ☐ An FHA Mortgage
- ☐ Non-owner occupied
- ☐ Vacant
- ☒ Act 91 Procedures have been fulfilled

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

Date: 7/14/2014

  
Robert W. Williams, Esquire  
Attorney for Plaintiff

MILSTEAD & ASSOCIATES, LLC  
BY: Robert W. Williams, Esquire  
ID No. 315501  
1 E. Stow Road  
Marlton, NJ 08053  
(856) 482-1400  
Attorney for Plaintiff  
File Number: 45.32634

**BANK OF AMERICA, N.A.**

**Plaintiff,**

**vs.**

**Alan Garcia**

**Defendant**

**COURT OF COMMON PLEAS  
COLUMBIA COUNTY**

**No.: 2014-CV-443**

**2014-ED-120**

**AFFIDAVIT OF SERVICE  
PURSUANT TO RULE 3129.1**

Bank of America, N.A., Plaintiff in the above entitled cause of action, sets forth as of the date the Praecipe for Writ of Execution was filed the following information concerning the real property located at 445 Riverview Avenue, Bloomsburg, PA 17815:

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

Alan Garcia  
920 McGuire Road Apt #6  
Bloomsburg, PA 17815

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

Same as above

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

Bank of America, N.A.  
(Plaintiff herein)  
7105 Corporate Drive  
Plano, TX 75024

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

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(Plaintiff herein)  
7105 Corporate Drive  
Plano, TX 75024

First Columbia Bank & Trust Co.  
232 East Street  
Bloomsburg, PA 17815



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

None Known

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:

None Known

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

Tenant/Occupant  
445 Riverview Avenue  
Bloomsburg, PA 17815

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


Berkheimer Tax Administrator  
50 North Seventh Street  
Bangor, PA 18013

Department of Domestic Relations  
Columbia County Courthouse  
P. O. Box 380  
Bloomsburg, PA 17815

Main Township Tax Office  
P.O. Box 380  
Bloomsburg, PA 17815

Bloomsburg Area School District  
728 East 5<sup>th</sup> Street  
Bloomsburg, PA 17815

I verify that the statements made in the 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.

  
Robert W. Williams, Esquire  
Attorney for Plaintiff

Date: 7/14/2014

MILSTEAD & ASSOCIATES, LLC  
BY: Robert W. Williams, Esquire  
ID No. 315501  
1 E. Stow Road  
Marlton, NJ 08053  
(856) 482-1400  
Attorney for Plaintiff  
File Number: 45.32634

**BANK OF AMERICA, N.A.**

**Plaintiff,**

**vs.**

**Alan Garcia**

**Defendant**

**COURT OF COMMON PLEAS  
COLUMBIA COUNTY**

**No.: 2014-CV-443** 2014-ED-120

**NOTICE OF SHERIFF'S SALE OF  
REAL PROPERTY PURSUANT  
TO PA.R.C.P.3129**

**TAKE NOTICE:**

Your house (real estate) at 445 Riverview Avenue, Bloomsburg, PA 17815, is scheduled to be sold at sheriff's sale on Oct. 1, 2014 at 9:00 in the Columbia County Sheriff's Office, 35 West Main Street, Bloomsburg, PA 17815 to enforce the Court Judgment of \$104,870.46 obtained by Bank of America, N.A.

**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 Milstead & Associates LLC, Attorney for Plaintiff, back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay, you may call 856-482-1400.
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 following page 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 bid price by calling Milstead & Associates at 856-482-1400.
2. You may be able to petition the Court to set aside the Sale if the bid price was grossly inadequate compared to the market value of your property.
3. The Sale will go through only if the Buyer pays the Sheriff the full amount due on the Sale. To find out if this has happened, you may call Milstead and Associates at 856-482-1400.
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 on a date specified by the Sheriff not later than thirty days after the 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.
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.

Lawyers Referral and Information Service  
Columbia County Bar Association  
168 East 5<sup>th</sup> Street  
Bloomsburg, PA 17815  
570-784-8760

NOTICE OF SHERIFF'S SALE  
OF REAL PROPERTY

TO: ALL PARTIES IN INTEREST AND CLAIMANTS

OWNER(S) Alan Garcia

PLAINTIFF/SELLER: BANK OF AMERICA, N.A.

DEFENDANT(S): Alan Garcia

PROPERTY: 445 Riverview Avenue  
Bloomsburg, PA 17815  
(Improvements erected thereon)

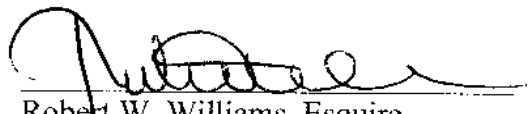
JUDGMENT AMOUNT: \$104,870.46

COLUMBIA COUNTY  
No.: 2014-CV-443 2014-ED-120

The above captioned property is scheduled to be sold at Sheriff's Sale on \_\_\_\_\_ at \_\_\_\_\_ in the Columbia County Sheriff's Office, 35 West Main Street, Bloomsburg, PA 17815. You may hold a mortgage or judgment on the property which will be extinguished by the sale. You may wish to attend the sale to protect your interest.

A schedule of distribution will be filed by the Sheriff on a date specified by the Sheriff not later than 30 days after the sale. Distribution will be made in accordance with the schedule unless exceptions are filed hereto within 10 days after the filing of the schedule.

Sincerely,



Robert W. Williams, Esquire  
MILSTEAD & ASSOCIATES, LLC  
1 E. Stow Road  
Marlton, NJ 08053

45.32634

NOTICE OF SHERIFF'S SALE  
OF REAL PROPERTY

TO: ALL PARTIES IN INTEREST AND CLAIMANTS

OWNER(S) Alan Garcia

PLAINTIFF/SELLER: BANK OF AMERICA, N.A.

DEFENDANT(S): Alan Garcia

PROPERTY: 445 Riverview Avenue  
Bloomsburg, PA 17815  
(Improvements erected thereon)

JUDGMENT AMOUNT: \$104,870.46

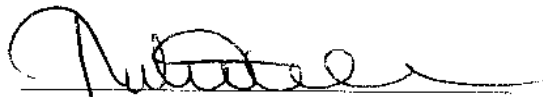
COLUMBIA COUNTY

No.: 2014-CV-443 2014-ED-120

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Robert W. Williams, Esquire  
MILSTEAD & ASSOCIATES, LLC  
1 E. Stow Road  
Marlton, NJ 08053

45.32634

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OF REAL PROPERTY

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PLAINTIFF/SELLER: BANK OF AMERICA, N.A.

DEFENDANT(S): Alan Garcia

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(Improvements erected thereon)

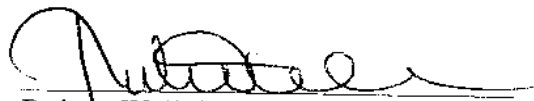
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Marlton, NJ 08053

45.32634

NOTICE OF SHERIFF'S SALE  
OF REAL PROPERTY

TO: ALL PARTIES IN INTEREST AND CLAIMANTS

OWNER(S) Alan Garcia

PLAINTIFF/SELLER: BANK OF AMERICA, N.A.

DEFENDANT(S): Alan Garcia

PROPERTY: 445 Riverview Avenue  
Bloomsburg, PA 17815  
(Improvements erected thereon)

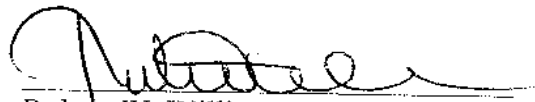
JUDGMENT AMOUNT: \$104,870.46

COLUMBIA COUNTY  
No.: 2014-CV-443 2014-ED-120

The above captioned property is scheduled to be sold at Sheriff's Sale on \_\_\_\_\_ at \_\_\_\_\_ in the Columbia County Sheriff's Office, 35 West Main Street, Bloomsburg, PA 17815. You may hold a mortgage or judgment on the property which will be extinguished by the sale. You may wish to attend the sale to protect your interest.

A schedule of distribution will be filed by the Sheriff on a date specified by the Sheriff not later than 30 days after the sale. Distribution will be made in accordance with the schedule unless exceptions are filed hereto within 10 days after the filing of the schedule.

Sincerely,



Robert W. Williams, Esquire  
MILSTEAD & ASSOCIATES, LLC  
1 E. Stow Road  
Marlton, NJ 08053

**SHORT DESCRIPTION**

**DOCKET NO:** 2014-CV-443 2014-ED-120

ALL THAT CERTAIN lot or piece of ground situate in Main Township, County of Columbia,  
and Commonwealth of Pennsylvania

**TAX PARCEL NO:** 22-01B-025

**PROPERTY ADDRESS** 445 Riverview Avenue  
Bloomsburg, PA 17815

**IMPROVEMENTS:** a Residential Dwelling

**SOLD AS THE PROPERTY OF:** Alan Garcia

**ATTORNEY'S NAME:** Robert W. Williams, Esquire

**SHERIFF'S NAME:** Timothy T. Chamberlain



All that certain piece, parcel or lot of land situate in Main Township, Columbia County, Pennsylvania, bounded and described as follows, to wit:

Beginning at a point on the northerly side of Riverview Avenue said points being 100 feet from the center line of an 18 inch culvert and in line of land Lot No. 147, now or formerly of land of Terry Hess, et ux; thence along the said Riverview Avenue south 75 degrees 45 north 14 degrees 14 minutes 55 seconds west to the low water mark of the Susquehanna River; thence along the low water mark of the Susquehanna River to a point in line of land now or formerly of Terry Hess, et ux; thence along lands now or formerly of Terry Hess, south 14 degrees 14 minutes 55 seconds east to a point the place of beginning.

It being Lot No. 148 as shown on a draft of lots prepared for Clyde E. Yohey by T. Bryce James, R.S., April 7, 1975.

Expecting and reserving therefrom an easement (10) feet around the perimeter of the lot for utilities right of way with the right of ingress, egress and regress to build, bury and otherwise install wires, pipes and mains and with the right to go upon the said easement for the purpose of repairing and maintaining the same at any and all times without liability for damage. The above description premises is subject to all easements, roads, highways, and railroad right-of-ways.

The above described premises are conveyed under and subject to the following express covenants, conditions and restrictions which are to be deemed accepted by the grantees upon delivery of this deed:

1. The premises herein described shall be used for residential purposes only and no building shall be erected thereon except a one family private dwelling house and private garage.
2. No part of any building erected upon the premises shall extend within 50 feet from the building line of which the premises front, nor within fifteen (15) feet from my boundary line of the premises.
3. No building shall be erected upon the premises which does not have at least 1350 square feet of floor space.
4. No excavation shall be made on the premises, nor earth or sand removed therefrom except as a part of the building operations in the erection of the said building or grading of lot. Any extra earth excavation from the said premises shall be removed as such a place as the grantors direct.
5. No outhouses, toilet or privy shall be erected on the said premises unless incorporated in the building above mentioned and having connection for sewage disposal by means of a septic tank or sump which will meet the requirements of the state board of health for sewage disposal. No sewage shall be disposed directly into any stream, water hold, or spring, nor the tributaries thereof, no sump or septic tank shall be placed within 20 feet to a boundary line unless written approval by the grantors or their representatives.

6. No cows, pigs or poultry shall be kept upon the premises, nor shall dogs be raised or kept thereon for the market nor in any event shall more than two dogs be kept thereon.

7. No signs, posters, billboards, advertising matter of any kind, nor solid board fences, no fences of such solid material as to obstruct the view, except fences four feet or less in height, shall be erected on said premises.

8. All of the above building restrictions shall be binding upon the grantees, their heirs, executors, administrators and assigns.

Title to said Premises vested in Alan Garcia by Deed from David S. Wood and Kristina L. Wood, husband and wife dated 03/17/2006 and recorded 03/20/2006 in the Columbia County Recorder of Deeds in Instrument No. 200602745.

**Being known as 445 Riverview Avenue, Bloomsburg, PA 17815**  
**Tax Parcel Number: 22-01B-025**

All that certain piece, parcel or lot of land situate in Main Township, Columbia County, Pennsylvania, bounded and described as follows, to wit;

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**Being known as 445 Riverview Avenue, Bloomsburg, PA 17815**  
**Tax Parcel Number: 22-01B-025**

# MILSTEAD & ASSOCIATES, LLC

## Attorneys at Law

1 E. Stow Road

Marlton, New Jersey 08053

TEL (856) 482-1400 FAX (856) 482-9190

[www.milsteadlaw.com](http://www.milsteadlaw.com)

Michael J. Milstead, Esq.

Richard M. Milstead, Esq.

Nelson Diaz, Esq. \*

Mary L. Harbert-Bell, Esq. \*

Patrick J. Wesner, Esq. \*

Mark E. Herrera, Esq. \*

David H. Lipow, Esq. \*

Andrew M. Lubin, Esq. \*

Robert W. Williams, Esq. \*\*

Marissa Edwards, Esq. \*

Matthew C. Waldu, Esq. \*

Lisa Ann Thomas  
Sr. Foreclosure Administrator

\* Also admitted in P.A.  
\*\* Also admitted in N.J.

### Pennsylvania Location:

7 N. Columbus Boulevard #200  
Philadelphia, PA 19106-1422  
Phone: (215) 717-0043  
Fax: (215) 717-0044

Our File No. 45.32634

July 11, 2014

Office of the Sheriff  
Columbia County Courthouse  
P.O. Box 380  
Bloomsburg, PA 17815

**Re: Bank of America, N.A. vs. Alan Garcia**  
**List property for Sheriff's Sale/Service of Defendants**

Dear Sir/Madam:

Please serve the defendant(s) as listed below:

**Alan Garcia**  
**920 McGuire Road Apt #6, Bloomsburg, PA 17815**  
**&**  
**445 Riverview Avenue, Bloomsburg, PA 17815**

Also post the handbill on the mortgage premises listed below:

**445 Riverview Avenue, Bloomsburg, PA 17815**

Once service has been completed please forward the returns to our office in the enclosed self addressed stamped envelope.

Thank you for your attention to this matter.

Very truly yours,



Anthony Price  
Paralegal

## Document Receipt

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Trans #	3376	Carrier / service:	USPS Server	First-Class Mail®	7/22/2014 12:00:00 AM
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Ship to:

BERKHEIMER TAX ADMINISTRATOR

50 NORTH SEVENTH STREET

BANGOR PA 18103

Tracking #: 71901140006000033746

Doc Ref #: 2014ED120

Postage 5.3400

## Document Receipt

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Trans #	3375	Carrier / service:	USPS Server	First-Class Mail®	7/22/2014 12:00:00 AM
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Ship to:

TECHNICAL SUPPORT GROUP

INTERNAL REVENUE  
SERVICE

600 ARCH STREET ROOM 3259

Tracking #: 71901140006000033739

Doc Ref #: 2014ED120

Postage 5.3400

PHILADELPHIA PA 19106

## Document Receipt

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Trans #	3374	Carrier / service:	USPS Server	First-Class Mail®	7/22/2014 12:00:00 AM
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Ship to:

PHILADELPHIA DISTRICT OFFICE

US SMALL BUSINESS  
ADMINISTRATION900 MARKET STREET 5TH FLOOR  
ROBERT N.C. NIX FEDERAL BUILDING

Tracking #:	71901140006000033722
Doc Ref #:	2014ED120
Postage	5.3400

PHILADELPHIA PA 19107



## Document Receipt

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Trans #	3373	Carrier / service	USPS Server	First-Class Mail®	7/22/2014 12:00:00 AM
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Ship to:

OFFICE OF F.A.I.R.

DEPARTMENT OF PUBLIC  
WELFARE

PO BOX 8016

Tracking #: 71901140006000033715

Doc Ref #: 2014ED120

Postage 5.3400

HARRISBURG PA 17105

## Document Receipt

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Trans #	3372	Carrier / service:	USPS Server	First-Class Mail®	7/22/2014 12:00:00 AM
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Ship to:

DEPARTMENT OF REVENUE

COMMONWEALTH OF PA

DEPARTMENT 281230

Tracking #: 71901140006000033708

Doc Ref #: 2014ED120

Postage 5.3400

HARRISBURG PA 17128

MILSTEAD & ASSOCIATES, LLC  
BY: Robert W. Williams, Esquire  
ID No. 315501  
1 E. Stow Road  
Marlton, NJ 08053  
(856) 482-1400  
Attorney for Plaintiff  
File Number: 45.32634

**BANK OF AMERICA, N.A.**

**Plaintiff,**

**vs.**

**Alan Garcia**

**Defendant**

**COURT OF COMMON PLEAS  
COLUMBIA COUNTY**

**No.: 2014-CV-443 2014-ED-120**

**NOTICE OF SHERIFF'S SALE OF  
REAL PROPERTY PURSUANT  
TO P.A.R.C.P.3129**

**TAKE NOTICE:**

Your house (real estate) at 445 Riverview Avenue, Bloomsburg, PA 17815, is scheduled to be sold at sheriff's sale on Oct. 1<sup>st</sup> 2014 at 9:00 A.M. in the Columbia County Sheriff's Office, 35 West Main Street, Bloomsburg, PA 17815 to enforce the Court Judgment of \$104,870.46 obtained by Bank of America, N.A.

**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 Milstead & Associates LLC, Attorney for Plaintiff, back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay, you may call 856-482-1400.
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 following page on how to obtain an attorney).

132648

**Milstead & Associates LLC**

1 E. STOW ROAD  
MARLTON, NJ 08053  
856-482-1400



America's Most Convenient Bank®

55-136/312

DATE

06/18/14

CHECK

132648

AMOUNT

\*\*\$1,350.00

\*\*\* ONE THOUSAND THREE HUNDRED FIFTY &amp; 00/100 DOLLARS

PAY  
TO THE  
ORDER  
OF

Columbia County Sheriff

ATTORNEY BUSINESS ACCOUNT  
VOID AFTER 180 DAYS

THIS DOCUMENT CONTAINS HEAT SENSITIVE INK. TOUCH OR PRESS HERE. RED IMAGE DISAPPEARS WITH HEAT.

⑈ 132648 ⑈ ⑆ 031201360 ⑆ 67 8306 2 ⑈