

SHERIFF'S REAL ESTATE FINAL COST SHEET

TOTAL DUE IN 8 DAYS \$ 1706.67

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff

Earl D. Mordan, Jr.
Chief Deputy



Plaintiff
US BANK NATIONAL ASSOCIATION
TRUSTEE

vs.

Defendant
WILLIAM ARNER

Attorney for the Plaintiff:

ZUCKER, GOLDBERG & ACKERMAN, LLC
200 SHEFFIELD STREET
SUITE 301
MOUNTAINSIDE, NJ 07092

Sheriff's Sale Date: Wednesday, July 16, 2014

Writ of Execution No. : 2013CV326

Advance Sheriff Costs: \$1,500.00

Location of the real estate: 155 MOUNTAIN ROAD, 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	\$24.00
Posting Handbill	\$15.00
Press Enterprise Inc.	\$1,087.62
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	\$16.00
Distribution Form	\$25.00
Copies	\$6.50
Notary Fee	\$10.00
Tax Claim Search	\$5.00
Surcharge	\$140.00

Total Sheriff Costs **\$1,891.62**

Distribution Costs

Recording Fees	\$65.00
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Total Distribution Costs **\$65.00**

Grand Total: **\$1,956.62**

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

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

(c) Columbia County Sheriff, Bloomsburg, Pa.

LEONARD B. ZUCKER
MICHAEL S. ACKERMAN
JOEL ACKERMAN*

FRANCES GAMBARDILLA
BRIAN C. NICHOLAS ♦
SCOTT A. DIETTERICK ¥
KIMBERLY A. BONNER ¥
STEVEN D. KROL
CHRISTOPHER G. FORD
DENISE CARLON ΔΔ
CHRISTINE E. POTTER ◊
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DENNIS P. UHLMANN, JR. Δ
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JAMAR BENJAMIN
ROGER FAY £

ZUCKER, GOLDBERG & ACKERMAN, LLC
ATTORNEYS AT LAW

200 SHEFFIELD STREET- SUITE 101
P.O. BOX 1024
MOUNTAINSIDE, NJ 07092-0024

TELEPHONE: 908-233-8500
FACSIMILE: 908-233-1390
E-MAIL: office@zuckergoldberg.com

*For payoff/reinstatement figures
Please send your request to: zuckergoldberg.com/pr*

REPLY TO NEW JERSEY ADDRESS

FOUNDED IN 1923
AS ZUCKER & GOLDBERG

MAURICE J. ZUCKER (1918-1979)
LOUIS D. GOLDBERG (1923-1967)
LEONARD H. GOLDBERG (1929-1979)
BENJAMIN WEISS (1949-1981)

Pennsylvania Office:
The Union Hotel Office Building
240 Gettysburg Pike
Mechanicsburg, PA 17055

* ALSO MEMBER OF NY, PA AND CA BAR
♦ ALSO MEMBER OF NY, PA AND ME BAR
ΔΔ ALSO MEMBER OF NY AND PA BAR
Δ ALSO MEMBER OF NY BAR
£ ALSO MEMBER OF PA BAR
¥ MEMBER OF PA BAR ONLY
◊ ALSO MEMBER OF FL BAR

XCP-169795

May 6, 2015

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

**Re: US Bank National Association, as Trustee for Citigroup Mortgage Loan Trust,
Inc., Mortgage Pass-Through Certificates, Series 2006-WF2**
vs. William M. Arner
Premises: 155 Mountain Road
Berwick, PA 18603-5035
Docket No.: 2013-CV-326
Sale Date: July 16, 2014 **Sheriff Sale No:**

Dear Sir or Madam:

Our office is the attorney on the Writ for the above-referenced sale. Please be advised that we are assigning the bid to **U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust, Inc., Mortgage Pass-Through Certificates, Series 2006-WF2 3476 Stateview Boulevard Fort Mill SC 29715.**

Please issue the Deed to the specified assignee above. Attached are two (2) original Realty Transfer Tax Affidavits of Value and also a self-addressed, stamped envelope for return of the deed. Please bill us for any unpaid costs or refund any excess from our advance.

Should you have any questions, please feel free to call me. Thank you.

Very truly yours,
ZUCKER, GOLDBERG & ACKERMAN, LLC

By: *Letitia Wilkinson*
Letitia Wilkinson, Legal Assistant

lwi
enclosures



pennsylvania
DEPARTMENT OF REVENUE
Bureau of Individual Taxes
PO BOX 280603
Harrisburg, PA 17128-0603

REALTY TRANSFER TAX STATEMENT OF VALUE

See Reverse for Instructions

RECORDER'S USE ONLY

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

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

Name ZUCKER, GOLDBERG & ACKERMAN, LLC	Telephone Number: (908) 233-8500		
Mailing Address 200 SHEFFIELD STREET, SUITE 101	City MOUNTAINSIDE	State NJ	ZIP Code 07092

B. TRANSFER DATA

Grantor(s)/Lessor(s)
Sheriff of COLUMBIA County

Mailing Address P.O. Box 380	City Bloomsburg	State PA	Zip Code 17815
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C. Date of Acceptance of Document 7/16/2014

Grantees/Lessee(s)
U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust, Inc., Mortgage Pass-Through Certificates, Series 2006-WF2

Mailing Address 3476 Stateview Boulevard	City Fort Mill	State SC	ZIP Code 29715
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D. REAL ESTATE LOCATION

Street Address 155 Mountain Road	City, Township, Borough Township of North Centre	
County COLUMBIA	School District CENTRAL COLUMBIA S D	Tax Parcel Number 11-04-031-02-0000

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

1. Actual Cash Consideration \$50,000.00	2. Other Consideration +0.00	3. Total Consideration \$50,000.00
4. County Assessed Value \$27,632.00	5. Common Level Ratio Factor X 3.61	6. Fair Market Value \$99,751.52

F. EXEMPTION DATA

1a. Amount of Exemption Claimed \$50,000.00	1b. Percentage of Grantor's Interest in Real Estate 100%	1c. Percentage of Grantor's Interest Conveyed 100%
--	---	---

Check Appropriate Box Below for Exemption Claimed.

- ☐ Will or intestate succession _____
(Name of Decedent) (Estate File Number)
- ☐ Transfer to a trust (Attach complete copy of trust agreement identifying all beneficiaries.)
- ☐ Transfer from a trust. Date of transfer into the trust _____
If Trust was amended attach a copy of original and amended trust.
- ☐ Transfer between principal and agent/straw party. (Attach complete copy agency/straw party agreement)
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- ☒ Transfer from mortgagor to a holder of a mortgage in default: INSTRUMENT NUMBER 201203363
- ☐ Corrective or confirmatory deed (Attach complete copy of prior deed being corrected or confirmed)
- ☐ Statutory corporate consolidation, merger or division (Attach copy of articles.)
- ☐ Other (Please explain exemption claimed): _____

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

Signature of Correspondent or Responsible Party Letitia Wilkinson	Date May 6, 2015
--	---------------------

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

LEONARD B. ZUCKER
MICHAEL S. ACKERMAN
JOEL ACKERMAN*

ZUCKER, GOLDBERG & ACKERMAN, LLC
ATTORNEYS AT LAW

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BRIAN M. GILBERT
JAMAR BENJAMIN
ROGER FAY E

XCP-169795

November 21, 2014

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

**Re: US Bank National Association, as Trustee for Citigroup Mortgage Loan Trust,
Inc., Mortgage Pass-Through Certificates, Series 2006-WF2**
vs. William M. Arner
Premises: 155 Mountain Road
Berwick, PA 18603-5035
Docket No.: 2013-CV-326
Sale Date: July 16, 2014 **Sheriff Sale No:**

Dear Sir or Madam:

Our office is the attorney on the Writ for the above-referenced sale. Please be advised that we are assigning the bid to **U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust, Inc., Mortgage Pass-Through Certificates, Series 2006-WF2 3476 Stateview Boulevard Fort Mill SC 29715.**

Please issue the Deed to the specified assignee above. Attached are two (2) original Realty Transfer Tax Affidavits of Value and also a self-addressed, stamped envelope for return of the deed. Please bill us for any unpaid costs or refund any excess from our advance.

Should you have any questions, please feel free to call me. Thank you.

Very truly yours,
ZUCKER, GOLDBERG & ACKERMAN, LLC

By: *Letitia Wilkinson*
Letitia Wilkinson, Legal Assistant

lwi
enclosures



pennsylvania
DEPARTMENT OF REVENUE
Bureau of Individual Taxes
PO BOX 280603
Harrisburg, PA 17128-0603

REALTY TRANSFER TAX STATEMENT OF VALUE

See Reverse for Instructions

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Sheriff of COLUMBIA County

Mailing Address
P.O. Box 380

City Bloomsburg	State PA	Zip Code 17815
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U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust, Inc., Mortgage Pass-Through Certificates, Series 2006-WF2

Mailing Address
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City Fort Mill	State SC	ZIP Code 29715
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D. REAL ESTATE LOCATION

Street Address
155 Mountain Road

City, Township, Borough
Township of North Centre

County COLUMBIA	School District CENTRAL COLUMBIA S D
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Tax Parcel Number
11-04-031-02-0000

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

Signature of Correspondent or Responsible Party
Letitia Wilkinson

Date
November 21, 2014

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pennsylvania
DEPARTMENT OF REVENUE
Bureau of Individual Taxes
PO BOX 280603
Harrisburg, PA 17128-0603

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Sheriff of COLUMBIA County

Mailing Address
P.O. Box 380

City Bloomsburg	State PA	Zip Code 17815
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U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust, Inc., Mortgage Pass-Through Certificates, Series 2006-WF2

Mailing Address
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City Fort Mill	State SC	ZIP Code 29715
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Street Address
155 Mountain Road

City, Township, Borough
Township of North Centre

County COLUMBIA	School District CENTRAL COLUMBIA S D	Tax Parcel Number 11-04-031-02-0000
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Under penalties of law, I declare that I have examined this Statement, including accompanying information, and to the best of my knowledge and belief, it is true, correct and complete.

Signature of Correspondent or Responsible Party
Letitia Wilkinson

Date
November 21, 2014

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

Prepared by:
YVETTE M. EADDY
WELLS FARGO BANK, N.A.
2480 STATEVIEW BLVD
FORT MILL, SC 29715

Return To:
WELLS FARGO BANK, N.A.
FINAL DOCUMENTS X999
1000 BLUE GENTIAN ROAD
EAGAN, MN 55121-1683

Premises:
155 MOUNTAIN ROAD
BERWICK, PA 18603

Parcel Number:

Space Above This Line For Recording Data

MORTGAGE

DEFINITIONS

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

(A) "Security Instrument" means this document, which is dated FEBRUARY 20, 2006, together with all Riders to this document.

(B) "Borrower" is
WILLIAM M ARNER AND MARY L ARNER

Borrower is the mortgagor under this Security Instrument.
(C) "Lender" is WELLS FARGO BANK, N.A.

Lender is a National Association
organized and existing under the laws of THE UNITED STATES OF AMERICA

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

FORM 3039 1/01

Page 1 of 10

Initials:

WMA
MLA

SPAD1A Rev 06/01/05

Lender's address is

P. O. BOX 5137, DES MOINES, IA 50306-5137

Lender is the mortgagee under this Security Instrument.

(D) "Note" means the promissory note signed by Borrower and dated FEBRUARY 20, 2006

The Note states that Borrower owes Lender ONE HUNDRED THIRTY-FIVE THOUSAND AND NO/100

Dollars

(U.S. \$ 135,000.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than MARCH 1, 2036

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

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

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

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

Prepayment Rider

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

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

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

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

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

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

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

WMA
M.R.A.

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

TRANSFER OF RIGHTS IN THE PROPERTY

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

LEGAL DESCRIPTION IS ATTACHED HERETO AS SCHEDULE "A" AND MADE A PART HEREOF.

which currently has the address of
155 MOUNTAIN ROAD [Street]
BERWICK [City], Pennsylvania 18603 [Zip Code]
("Property Address"):

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

WMA
M R A

Stewart Title Guaranty Company
EXHIBIT "A"

File Number: 2060190

The land referred to in this Policy is described as follows:

All that certain piece or parcel of land situate in the Township of North Centre, County of Columbia, and Commonwealth of Pennsylvania, being more particularly bounded and described as follows, to-wit:

BEGINNING at an existing iron pipe on the Northern edge of State Route No. 1012, said existing iron pipe being the Southeast corner of lands herein described; thence along the Northern edge of State Route No. 1012 North 81 degrees 36 minutes 05 seconds West 127.18 feet to a set iron pin; thence through lands of Minnie M. Arner North 02 degrees 25 minutes 08 seconds East 130.13 feet to a set iron pin; thence along the same North 22 degrees 03 minutes 04 seconds East 293.67 feet to a set iron pin; thence along lands of Ricky Lee Lown and Julie Alice Renninger North 84 degrees 19 minutes 35 seconds East 102.95 feet to a set iron pin; thence along land of David E. and Deborah K. Densberger South 12 degrees 05 minutes 54 seconds West 440.74 feet to the place of **BEGINNING**.

The above description is in accordance with survey entitled "Plat of Survey of Lands of Minnie M. Arner" prepared by Matthew W. Laidacker, P.L.S., recorded in Columbia County Map Book 7 Page 1161 on March 7, 1997.

BEING designated as Tax Parcel No. 11-04-031-02 in the Deed Registry Office of Columbia County, Pennsylvania.

BEING the same premises which Minnie M. Arner, a widow, by deed dated March 18, 1997 and recorded March 19, 1997 in the Recorder's Office of Columbia County, Pennsylvania in Deed Book Volume 650, Page 350, granted and conveyed unto William M. Arner and Mary L. Arner, his wife.

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges.

Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal

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balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items. Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the

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maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

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5. **Property Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage; not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration

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in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the

Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to: entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost

substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact the the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain

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cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument.

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whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

12. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provision of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

14. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the

Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of a fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

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As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

17. Borrower's Copy. Borrower shall be given one copy of the Note and of this Security Instrument.

18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of

M. T. A.

acceleration under Section 18.

20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer or servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

21. Hazardous Substances. As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environment Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The

preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). Lender shall notify Borrower of, among other things: (a) the default; (b) the action required to cure the default; (c) when the default must be cured; and (d) that failure to cure the default as specified may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. Lender shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured as specified, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, attorneys' fees and costs of title evidence to the extent permitted by Applicable Law.

23. Release. Upon payment of all sums secured by this Security Instrument, this Security Instrument and the estate conveyed shall terminate and become void. After such occurrence, Lender shall discharge and satisfy this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

24. Waivers. Borrower, to the extent permitted by Applicable Law, waives and releases any error or defects in proceedings to enforce this Security Instrument, and hereby waives the benefit of any present or future laws providing for stay of execution, extension of time, exemption from attachment, levy and sale, and homestead exemption.

25. **Reinstatement Period.** Borrower's time to reinstate provided in Section 19 shall extend to one hour prior to the commencement of bidding at a sheriff's sale or other sale pursuant to this Security Instrument.

26. **Purchase Money Mortgage.** If any of the debt secured by this Security Instrument is lent to Borrower to acquire title to the Property, this Security Instrument shall be a purchase money mortgage.

27. **Interest Rate After Judgment.** Borrower agrees that the interest rate payable after a judgment is entered on the Note or in an action of mortgage foreclosure shall be the rate payable from time to time under the Note.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:

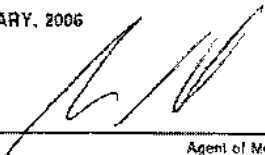
Mary L. Arner (Seal)
MARY L. ARNER Borrower

William M. Arner (Seal)
WILLIAM M. ARNER Borrower

Certificate of Residence

I, the undersigned, do hereby certify that
the correct address of the within-named Mortgagee is
P. O. BOX 5137, DES MOINES, IA 50306-5137

Witness my hand this 20TH day of FEBRUARY, 2006



Agent of Mortgagee

COMMONWEALTH OF PENNSYLVANIA, COLUMBIA

County ss:

On this, the 20TH day of FEBRUARY, 2006, before me, the undersigned
officer, personally appeared

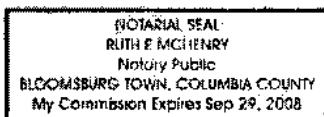
WILLIAM M ARNER AND MARY L ARNER

Non-Borrower: WILLIAM M ARNER

known to me (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed
to the within instrument and acknowledged that he/she/they executed the same for the
purposes herein contained.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

My Commission Expires: SEPT 29, 2008



Ruth E. McHenry

Notary Public

Title of Officer

WMA
M. L. A.



COUNTY OF COLUMBIA
RECORDER OF DEEDS
Brenda S. Lupini, Recorder
35 West Main Street
Bloomsburg, PA 17815

Instrument Number - 201203363

Recorded On 4/18/2012 At 1:04:49 PM

* Total Pages - 3

* Instrument Type - ASSIGNMENT OF MORTGAGE

Invoice Number - 165457

* Grantor - ARNER, WILLIAM M

* Grantee - U S BANK

User - VAM

*** FEES**

STATE WRIT TAX	\$0.50
JCS/ACCESS TO JUSTICE	\$23.50
RECORDING FEES -	\$13.00
RECORDER	
RECORDER IMPROVEMENT	\$3.00
FUND	
COUNTY IMPROVEMENT FUND	\$2.00
TOTAL PAID	\$42.00

This is a certification page

DO NOT DETACH

This page is now part
of this legal document.

RETURN DOCUMENT TO:
MAIL WELL FARGO HOME MORTGAGE
PO BOX 1629
MINNEAPOLIS, MN 55440-9049
ATTN: MAC X9999-018

I hereby CERTIFY that this document is
recorded in the Recorder's Office of
Columbia County, Pennsylvania.



Brenda S. Lupini
Brenda S. Lupini
Recorder of Deeds

* - Information denoted by an asterisk may change during
the verification process and may not be reflected on this page.

When Recorded Return To:
DEFAULT ASSIGNMENT
WELLS FARGO BANK, N.A.
MAC: X9999-018
PO BOX 1629
MINNEAPOLIS, MN 55440-9790

0

CORPORATE ASSIGNMENT OF MORTGAGE



Columbia, Pennsylvania
"ARNER"


Date of Assignment: April 16th, 2012
Assignor: WELLS FARGO BANK, N.A.
Assignee: US BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CITIGROUP MORTGAGE LOAN TRUST, INC., MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-WF2

I hereby certify the precise address of the within named Assignor is 1 HOME CAMPUS, DES MOINES, IA 50328.

I hereby certify the precise address of the within named Assignee is 60 LIVINGSTON AVENUE, ST PAUL, MN 55107.

Executed By: WILLIAM M ARNER AND MARY L ARNER To: WELLS FARGO BANK, N.A. ✓
Date of Mortgage: 02/20/2006 Recorded: 03/06/2006 as Instrument/Document: 200602150 In the
County of Columbia, State of Pennsylvania.
155 MOUNTAIN ROAD, BERMICK, PA 18603 in the Township of NORTH CENTRE

I do certify that the precise address of US BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CITIGROUP MORTGAGE LOAN TRUST, INC., MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-WF2 is 60 LIVINGSTON AVENUE, ST PAUL, MN 55107

Attested By: 
155 MOUNTAIN ROAD, BERMICK, PA 18603 in the Township of NORTH CENTRE

KNOW ALL MEN BY THESE PRESENTS, that for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the said Assignor hereby assigns unto the above-named Assignee, the said Mortgage having an original principal sum of \$135,000.00 with interest, secured thereby, with all moneys now owing or that may hereafter become due or owing in respect thereof, and the full benefit of all the powers and of all the covenants and provisos therein contained, and the said assignor hereby grants and conveys unto the said assignee, the assignor's beneficial interest under the Security Instrument.

TO HAVE AND TO HOLD the said Security Instrument, and the said property unto the said assignee forever, subject to the terms contained in said Security Instrument.

*KNP*KNPWFE04/16/2012 07:40:30 AM* WFEM01WFEBA000000000000000049756* PACOLUM*
PASTATE_MORT_ASSIGN_ASSN **KNPWFE*

CORPORATE ASSIGNMENT OF MORTGAGE Page 2 of 2

WELLS FARGO BANK, N.A.

On 4-16-12

By: Jesse Adams

Vice President Loan Documentation

STATE OF Iowa
COUNTY OF Polk

On 4-16-12, before me, Jennifer Warren, a Notary Public in and for Polk in the State of Iowa, personally appeared Jesse Adams, Vice President Loan Documentation of WELLS FARGO BANK, N.A., personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

Jennifer Warren
Jennifer Warren

Notary Expires: 2/28/15



(This area for notarial seal)

083741

83741

ZUCKER, GOLDBERG & ACKERMAN, LLC

ATTORNEYS AT LAW

PA ATTORNEY BUSINESS ACCOUNT

200 SHEFFIELD ST., SUITE 301

MOUNTAIN SIDE, NJ 07092

PH. 908-233-8500

JPMORGAN CHASE BANK

MONTCLAIR, NJ 07042

55-233/212

THIS CHECK EXPIRES AND IS VOID 180 DAYS FROM ISSUE DATE

DATE

AMOUNT

5/6/2015

\$*****1,706.62

One Thousand Seven Hundred Six and 62/100----- US Dollars

PAY
TO THE
ORDER
OF

COLUMBIA COUNTY SHERIFF

P.O. BOX 380

BLOOMSBURG, PA 17815

United States

TWO SIGNATURES REQUIRED IF THE AMOUNT IS MORE THAN \$10,000.00

⑈083741⑈ ⑆021202337⑆ ⑈6108811828⑈

RUB OR BREATHE ON THE PINK LOCK & KEY ICONS—COLOR WILL FADE AND THEN REAPPEAR ON AN AUTHENTIC CHECK—IF COLOR DOES NOT FADE DO NOT ACCEPT

MS.
Danziger
10000

K. Danpff
20000
35000
45

1986.62
30000
40000
50

SHERIFF'S SALE COST SHEET

NO. _____ ED NO. _____ vs. Arner
 JD DATE/TIME OF SALE _____

— DOCKET/RETURN	\$15.00	
SERVICE PER DEF.	<u>\$195.00</u>	
— LEVY (PER PARCEL	\$15.00	
— MAILING COSTS	<u>\$24.00</u>	
— ADVERTISING SALE BILLS & COPIES	\$17.50	
— ADVERTISING SALE (NEWSPAPER)	\$15.00	
MILEAGE	<u>\$16.00</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>\$424.00</u>

— WEB POSTING	\$150.00	
— PRESS ENTERPRISE INC.	<u>\$1087.62</u>	
— SOLICITOR'S SERVICES	\$75.00	
TOTAL *****		<u>\$1282.62</u>

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

REAL ESTATE TAXES:

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

MUNICIPAL FEES DUE:

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

SURCHARGE FEE (DSTE)	<u>\$146.00</u>	
MISC. _____	\$	
_____	\$	
TOTAL *****		<u>\$0.00</u>

TOTAL COSTS (OPENING BID) \$1946.62

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

REAL ESTATE TAX CERTIFICATION

Date: 04/10/2014

Fee: \$5.00

Cert. NO: 18013

ARNER WILLIAM M & MARY L
155 MOUNTAIN ROAD
BERWICK PA 18603

District: CENTRE NORTH TWP
Deed: 0650 -0350
Location: 155 MOUNTAIN RD
Parcel Id:11 -04 -031-02,000

Assessment: 27,632

Balances as of 04/10/2014

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

By: Columbia County Sheriff Per: AS

COLUMBIA COUNTY
COLUMBIA COUNTY TAX OFFICE
11 W MAIN STREET
PO BOX 380
BLOOMSBURG, PA 17815
(570) 389-5649 FAX: (570) 389-5646

TAX CERTIFICATION

2014 - REAL ESTATE

As of Date: 07/10/2014 10:22:44 AM

Owner: ARNER WILLIAM M & MARY L
155 MOUNTAIN ROAD
BERWICK PA 18603

Municipality: CENTRE NORTH TWP
Parcel #: 11 -04 -031-02,000
Property Desc:

Bill #	Discount:		Face:		Penalty:	
	Amount	Due Date	Amount	Due Date	Amount	Due Date
013393 F	\$6.36	04/30/2014	\$6.49	06/30/2014	\$7.14	08/31/2014
	Face Payment		05/30/2014		\$6.49	
013393 G	\$247.67	04/30/2014	\$252.72	06/30/2014	\$277.99	08/31/2014
	Face Payment		05/30/2014		\$252.72	
013393 S	\$36.43	04/30/2014	\$37.17	06/30/2014	\$40.89	08/31/2014
	Face Payment		05/30/2014		\$37.17	
013393 R	\$216.64	04/30/2014	\$221.06	06/30/2014	\$243.17	08/31/2014
	Face Payment		05/30/2014		\$221.06	

Total Paid To Date:		\$517.44
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dm. 7/10/14

LEONARD B. ZUCKER
MICHAEL S. ACKERMAN
JOEL ACKERMAN*

ZUCKER, GOLDBERG & ACKERMAN, LLC
ATTORNEYS AT LAW

FOUNDED IN 1923
AS ZUCKER & GOLDBERG

FRANCES GAMBARDELLA
BRIAN C. NICHOLAS*
SCOTT A. DIETTERICK*
KIMBERLY A. BONNER*
STEVEN D. KROL
CHRISTOPHER G. FORD
DENISE CARLON ΔΔ
CHRISTINE E. POTTER □
RYAN S. MALC
STEPHANIE WOLCHOK
ASHLEIGH LEVY MARIN E
DOUGLAS J. McDONOUGH
TIMOTHY J. ZIEGLER
RALPH M. SALVIA*
ROBERT D. BAILEY
JAIME R. ACKERMAN +
KACIE W. BROWN
MONIKA S. PUNDALIK
TODD MARKS Δ
JANA FRIDFINNSDOTTIR*
DENNIS P. UHLMANN, JR.
BRIAN M. GILBERT
JAMAR BENJAMIN
ROGER FAY E

200 SHEFFIELD STREET- SUITE 101
P.O. BOX 1024
MOUNTAINSIDE, NJ 07092-0024

TELEPHONE: 908-233-8500
FACSIMILE: 908-233-1390
E-MAIL: office@zuckergoldberg.com

*For payoff/reinstatement figures
Please send your request to: zuckergoldberg.com/pr*

REPLY TO NEW JERSEY ADDRESS

MAURICE J. ZUCKER (1918-1979)
LOUIS D. GOLDBERG (1923-1967)
LEONARD H. GOLDBERG (1929-1979)
BENJAMIN WEISS (1949-1981)

Pennsylvania Office:
The Union Hotel Office Building
240 Gettysburg Pike
Mechanicsburg, PA 17055

* ALSO MEMBER OF NY, PA AND CA BAR
♦ ALSO MEMBER OF NY, PA AND ME BAR
ΔΔ ALSO MEMBER OF NY AND PA BAR
Δ ALSO MEMBER OF NY BAR
E ALSO MEMBER OF PA BAR
* MEMBER OF PA BAR ONLY
□ ALSO MEMBER OF FL BAR

XCP-169795

July 14, 2014

Prothonotary of Columbia County
Columbia County Courthouse
Bloomsburg, PA 17815

Re: US Bank National Association, as Trustee for Citigroup Mortgage Loan Trust, Inc.,
Mortgage Pass-Through Certificates, Series 2006-WF2
vs. William M. Arner and Mary L. Arner, his wife
Premises: 155 Mountain Road, Berwick PA 18603-5035.
Docket No.: 2013-CV-326

Dear Sir or Madam:

Enclosed for filing please find an original of an Affidavit of Service of Defendant/Owner and Other Parties of Interest regarding the above referenced matter. Please file the original and return a time-stamped copy of the extra face page which is enclosed in the self-addressed stamped envelope.

If you have any questions or concerns, please do not hesitate to contact our office at (908) 233-8500. Ext 326

Very Truly Yours,
ZUCKER, GOLDBERG & ACKERMAN, LLC

BY: Margaret Agyepong
Margaret Agyepong, Legal Assistant
200 Sheffield Street, Suite 101
Mountainside, NJ 07092
Email: Office@zuckergoldberg.com
File No.: XCP-169795
(908) 233-8500; (908) 233-1390 FAX

mag

enclosures

cc: Sheriff of Columbia County (w/encl.)

Zucker, Goldberg & Ackerman, LLC
XCP-169795

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA

US Bank National Association, as Trustee for
Citigroup Mortgage Loan Trust, Inc., Mortgage
Pass-Through Certificates, Series 2006-WF2,

Plaintiff,

vs.

William M. Arner;

Defendant.

CIVIL DIVISION

NO.: 2013-CV-326

TYPE OF PLEADING

**Pa. R.C.P. RULE 3129.2(C) AFFIDAVIT OF SERVICE
OF DEFENDANT/OWNER AND
OTHER PARTIES OF INTEREST**

FILED ON BEHALF OF:

US Bank National Association, as Trustee for
Citigroup Mortgage Loan Trust, Inc., Mortgage Pass-
Through Certificates, Series 2006-WF2

COUNSEL OF RECORD FOR THIS PARTY:
ZUCKER, GOLDBERG & ACKERMAN, LLC

Scott A. Dietterick, Esquire PA I.D. #55650
Kimberly A. Bonner, Esquire- PA I.D. #89705
Joel A. Ackerman, Esquire- PA I.D. #202729
Ashleigh Levy Marin, Esquire- PA I.D. #306799
Ralph M. Salvia, Esquire- PA I.D. #202946
Jaime R. Ackerman, Esquire- PA I.D. #311032
Jana Fridfinnsdottir, Esquire- PA I.D. #315944
Brian Nicholas, Esquire- PA I.D. #317240
Denise Carlon, Esquire- PA I.D. #317226
200 Sheffield Street, Suite 101
Mountainside, NJ 07092
(908) 233-8500
(908) 233-1390 FAX
office@zuckergoldberg.com
File No.: XCP- 169795/mag

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA

US Bank National Association, as Trustee for	:	CIVIL DIVISION
Citigroup Mortgage Loan Trust, Inc., Mortgage	:	
Pass-Through Certificates, Series 2006-WF2	:	NO.: 2013-CV-326
	:	
Plaintiff,	:	
	:	
vs.	:	
	:	
William M. Arner;	:	
	:	
Defendant.	:	

**Pa.R.C.P. RULE 3129(c) AFFIDAVIT OF SERVICE OF
DEFENDANT/OWNER AND OTHER PARTIES OF INTEREST**

I, Margaret Agyepong, a paralegal with the firm of Zucker, Goldberg & Ackerman, LLC, attorneys for Plaintiff, US Bank National Association, as Trustee for Citigroup Mortgage Loan Trust, Inc., Mortgage Pass-Through Certificates, Series 2006-WF2, being duly sworn according to law depose and make the following Affidavit regarding the service of Plaintiff's Notice of Sheriff's Sale of Real Property in this matter on Defendant/Owner and Other Parties of Interest as follows:

1. Defendant, William M. Arner and Mary L. Arner, his wife, is the record owner of the real property.
2. On or about April 22, 2014, defendant William M. Arner was served with Plaintiff's Notice of Sheriff's Sale of Real Property Pursuant to Pa. R.C.P. 3129, personally by the Sheriff of Columbia County, at the address of the mortgaged premises, being 155 Mountain Road, Berwick PA 18603-5035. A true and correct copy of said Notice and prrof of Service are marked Exhibit "A", attached hereto and made a part hereof.
3. On or about April 11, 2014, Plaintiff's counsel served all other parties in interest with Plaintiff's Notice of Sheriff's Sale according to Plaintiff's Affidavit Pursuant to rule 3129.1, via First Class U.S. Mail, Postage Pre-Paid, with a Certificate of Mailing. True and correct copies of said Certificates of Mailing are marked Exhibit "B", attached hereto and made a part hereof.

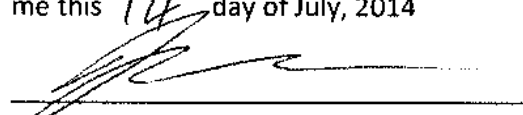
Finally, the undersigned deposes and says that the Defendant/Owner and all other Parties of Interest were served with Plaintiff's Notice of Sheriff's Sale of Real Property in accordance with Pa.R.C.P. 3129.2.

ZUCKER, GOLDBERG & ACKERMAN, LLC
Attorneys for Plaintiff

Dated: July 14, 2014


MARGARET AGYEPONG
Paralegal/Legal Assistant

Sworn to and subscribed before
me this 14 day of July, 2014


Notary Public

MY COMMISSION EXPIRES:

JANELL URLIN
NOTARY PUBLIC OF NEW JERSEY
ID # 2364963
My Commission Expires 10/17/2017

EXHIBIT A

US BANK NATIONAL ASSOCIATION TRUSTEE
vs.
WILLIAM ARNER

Case Number
2013CV326

SERVICE EVENT REPORT
(Served - Personally)

Service Details

Category: Real Estate Sale - Sale Notice

Expires:

Manner: < Not Specified >

Warrant:

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

Service To

Name: WILLIAM ARNER

Mobile:

Primary Address: 155 MOUNTAIN ROAD
BERWICK, PA 18603

Notes:

Phone:

Service Event Details

Date: 04/22/2014

Category: Served - Personally

Notes: DEPUTY SCOTT MAYERNICK, 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: WILLIAM ARNER AT 155 MOUNTAIN ROAD, BERWICK, PA 18603.

Delivery Details

Time In:

Time Out: 12:55 PM

Deputy 1: Scott Mayernick

Mileage: 0

Deputy 2:

Accepted:

Notes:

Attn: William

Fax: 1-908-654-7893

Entered By: Sarah Klingaman

Print Date: 07/14/2014

Print Time: 11:03 AM

EXHIBIT B



Certificate Of Mailing

This Certificate of Mailing provides evidence that mail has been presented to USPS® for mailing. This form may be used for domestic and international mail.

From: Scott A. Dietterick, Esquire
c/o Zucker, Goldberg & Ackerman, LLC
200 Sheffield Street, Suite 101
Mountainside, NJ 07092

XCP-169795/nfe TEAM- C

To: COLUMBIA COUNTY TAX CLAIM BUREAU
Columbia County Courthouse
P.O. Box 380
Bloomsburg, PA 17815

County of P.Q.: COLUMBIA

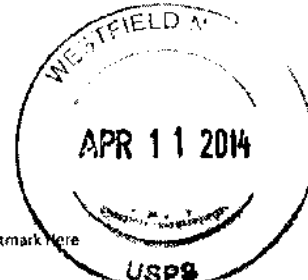
PS Form 3817, April 2007 PSN 7530-02-000-9065



U.S. POSTAGE >> PITNEY BOWES

ZIP 07092 \$ 001.20⁰
 02 1W
 0001387430 APR 11 2014

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From: Scott A. Dietterick, Esquire
c/o Zucker, Goldberg & Ackerman, LLC
200 Sheffield Street, Suite 101
Mountainside, NJ 07092

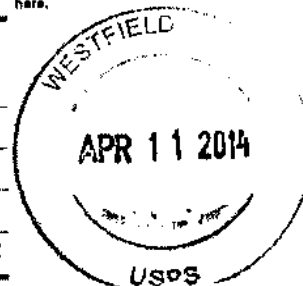
XCP-169795/nfe TEAM- C

To: COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF WELFARE
P.O. Box 2675
Harrisburg, PA 17105

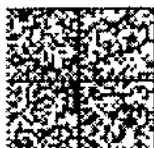
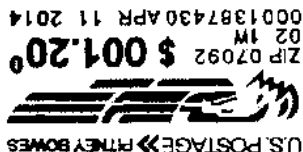
County of P.Q.: COLUMBIA

PS Form 3817, April 2007 PSN 7530-02-000-9065

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200 Sheffield Street, Suite 101
Mountainside, NJ 07092

XCP-169795/nfe TEAM- C

To: UNKNOWN TENANT OR TENANTS
155 Mountain Road
Berwick, PA 18603-5035

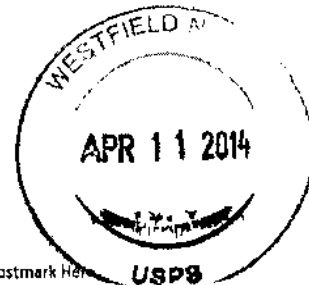
County of P.Q.: COLUMBIA

PS Form 3817, April 2007 PSN 7530-02-000-9065



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200 Sheffield Street, Suite 101
Mountainside, NJ 07092

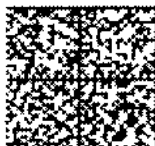
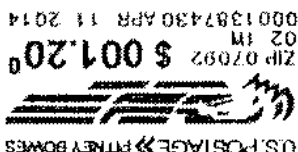
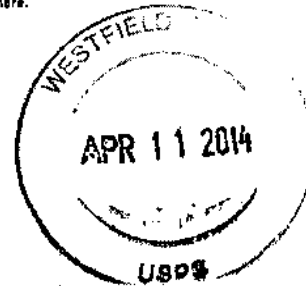
XCP-169795/nfe TEAM- C

To: BENEFICIAL CONSUMER DISCOUNT COMPANY
2700 Sanders Road
Prospect Heights, IL 60070

County of P.Q.: COLUMBIA

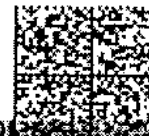
PS Form 3817, April 2007 PSN 7530-02-000-9065

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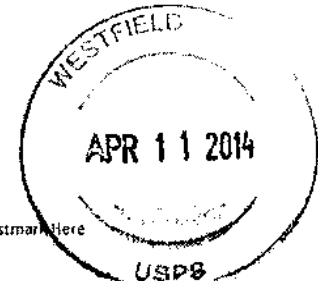
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 c/o Zucker, Goldberg & Ackerman, LLC
 200 Sheffield Street, Suite 101
 Mountainside, NJ 07092

XCP-169795/nfe TEAM- C

To: **BENEFICIAL CONSUMER DISCOUNT COMPANY**
 c/o Chromulak & Associates, LLC
 375 Southpointe Boulevard, 4th Floor
 Canonsburg, PA 15317

Postmark Here



County of P.Q.: COLUMBIA

PS Form 3817, April 2007 PSN 7530-02-000-9065



Certificate Of Mailing

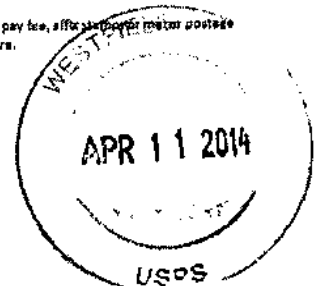
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 c/o Zucker, Goldberg & Ackerman, LLC
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 Mountainside, NJ 07092

XCP-169795/nfe TEAM- C

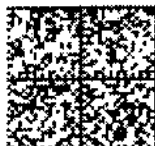
To: **CAPITAL ONE BANK (U.S.A.), N.A.**
 c/o Gregg Morris, Esquire
 Patenaude and Felix, A.P.C.
 213 East Main Street
 Carnegie, PA 15106

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c/o Zucker, Goldberg & Ackerman, LLC
200 Sheffield Street, Suite 101
Mountainside, NJ 07092

XCP-169795/nfe TEAM- C

To: **CAPITAL ONE BANK (USA), NA**
15000 Capital One Drive
Richmond, VA 23238

County of P.Q.: COLUMBIA

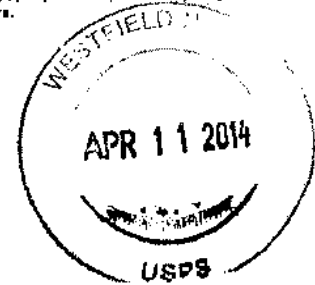
PS Form 3817, April 2007 PSN 7530-02-000-9065



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c/o Zucker, Goldberg & Ackerman, LLC
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Mountainside, NJ 07092

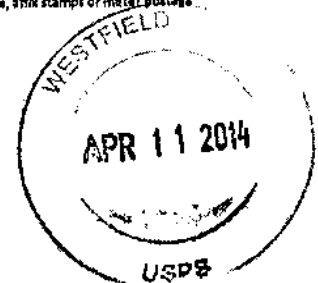
XCP-169795/nfe TEAM- C

To: **CAPITAL ONE BANK (USA), NA**
c/o James C. Warmbrodt, Esquire
Weltman, Weinberg & Reis Co., L.P.A.
436 Seventh Avenue, Suite 1400
Pittsburgh, PA 15219

County of P.Q.: COLUMBIA

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c/o Zucker, Goldberg & Ackerman, LLC

200 Sheffield Street, Suite 101

Mountainside, NJ 07092

XCP-169795/nfe TEAM- C

To: **WORLDWIDE ASSET PURCHASING II, LLC**

c/o Yale D. Weinstein, Esquire

Burton Neil & Associates, P.C.

1060 Andrew Drive, Suite 170

West Chester, PA 19380

County of P.Q.: COLUMBIA

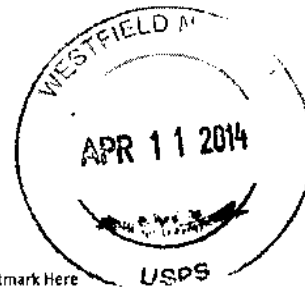
PS Form 3817, April 2007 PSN 7530-02-000-9065



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c/o Zucker, Goldberg & Ackerman, LLC

200 Sheffield Street, Suite 101

Mountainside, NJ 07092

XCP-169795/nfe TEAM- C

To: **CAPITAL ONE BANK (USA), NA**

c/o Weltman, Weinberg & Reis Co LPA

1400 Koppers Bldg

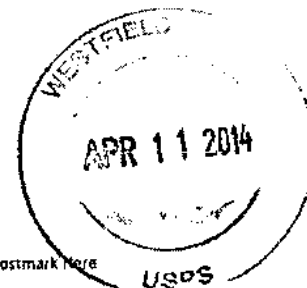
437 Seventh Avenue

Pittsburgh PA 15219

County of P.Q.: COLUMBIA

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c/o Zucker, Goldberg & Ackerman, LLC

200 Sheffield Street, Suite 101

Mountainside, NJ 07092

XCP-169795/nfe TEAM- C

To: **WELLS FARGO BANK, N.A.**

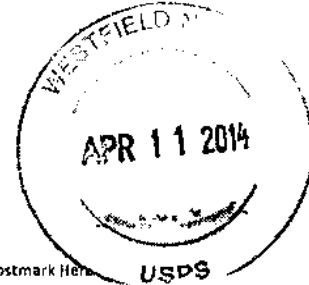
ONE HOME CAMPUS

DES MOINES, IA 50328

County of P.Q.: COLUMBIA

PS Form 3817, April 2007 PSN 7530-02-000-9065

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200 Sheffield Street, Suite 101

Mountainside, NJ 07092

XCP-169795/nfe TEAM- C

To: **WELLS FARGO BANK, N.A.**

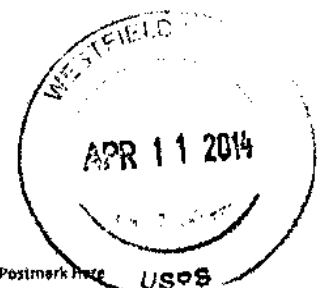
P.O. Box 5137

Des Moines, IA 50306-5137

County of P.Q.: COLUMBIA

PS Form 3817, April 2007 PSN 7530-02-000-9065

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Mountainside, NJ 07092

XCP-169795/nfe TEAM- C

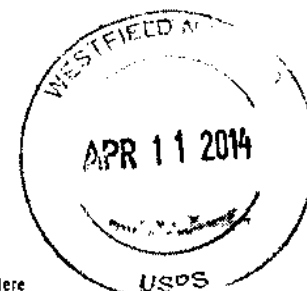
To: COLUMBIA COUNTY DOMESTIC RELATIONS OFFICE

Columbia County Courthouse

P.O. Box 380

Bloomsburg, PA 17815

Postmark Here



County of P.Q.: COLUMBIA

PS Form 3817, April 2007 PSN 7530-02-000-9065



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c/o Zucker, Goldberg & Ackerman, LLC

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Mountainside, NJ 07092

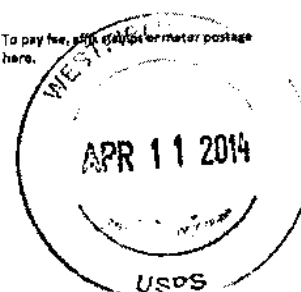
XCP-169795/nfe TEAM- C

To: PA DEPT. OF REVENUE- INHERITANCE TAX DIVISION

Dept. 280601

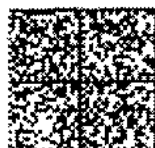
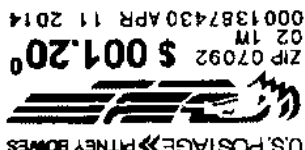
Harrisburg, PA 17128-0601

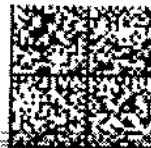
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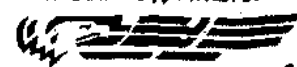
County of P.Q.: COLUMBIA

PS Form 3817, April 2007 PSN 7530-02-000-9065





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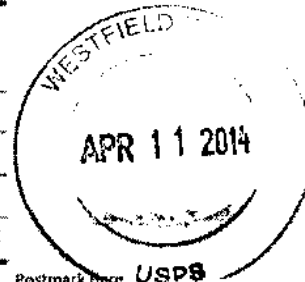
From: **Scott A. Dietterick, Esquire**

c/o Zucker, Goldberg & Ackerman, LLC

200 Sheffield Street, Suite 101

Mountainside, NJ 07092

XCP-169795/nfe TEAM- C



To: **UNKNOWN SPOUSE**

155 Mountain Road

Berwick, PA 18603-5035

Postmark Here. **USPS**

County of P.Q.: **COLUMBIA**

PS Form 3817, April 2007 PSN 7530-02-000-9065

LEONARD B. ZUCKER
MICHAEL S. ACKERMAN
JOEL ACKERMAN*

FRANCES GAMBARDIELLA
BRIAN C. NICHOLAS ♦
SCOTT A. DIETTERICK Y
KIMBERLY A. BONNER Y
STEVEN D. KROL
CHRISTOPHER G. FORD
DENISE CARLON ΔΔ
CHRISTINE E. POTTER ◻
RYAN S. MALC
STEPHANIE WOLCHOK
ASHLEIGH LEVY MARIN E
DOUGLAS J. McDONOUGH
TIMOTHY J. ZIEGLER
RALPH M. SALVIA Y
ROBERT D. BAILEY
JAIME R. ACKERMAN ♦
KACIE W. BROWN
MONIKA S. PUNDALIK
TODD MARKS Δ
JANA FRIDFINNSDOTTIR Y
DENNIS P. UHLMANN, JR.
BRIAN M. GILBERT
JAMAR BENJAMIN

ZUCKER, GOLDBERG & ACKERMAN, LLC
ATTORNEYS AT LAW

200 SHEFFIELD STREET- SUITE 101
P.O. BOX 1024
MOUNTAINSIDE, NJ 07092-0024

TELEPHONE: 908-233-8500
FACSIMILE: 908-233-1390
E-MAIL: office@zuckergoldberg.com

*For payoff/reinstatement figures
Please send your request to: zuckergoldberg.com/pr*

REPLY TO NEW JERSEY ADDRESS

FOUNDED IN 1923
AS ZUCKER & GOLDBERG

MAURICE J. ZUCKER (1918-1979)
LOUIS D. GOLDBERG (1923-1967)
LEONARD H. GOLDBERG (1929-1979)
BENJAMIN WEISS (1949-1981)

Pennsylvania Office:
The Union Hotel Office Building
240 Gettysburg Pike
Mechanicsburg, PA 17055

* ALSO MEMBER OF NY, PA AND CA BAR
♦ ALSO MEMBER OF NY, PA AND ME BAR
ΔΔ ALSO MEMBER OF NY AND PA BAR
Δ ALSO MEMBER OF NY BAR
E ALSO MEMBER OF PA BAR
Y MEMBER OF PA BAR ONLY
◻ ALSO MEMBER OF FL BAR

May 27, 2014

VIA UPS 2 DAY

Columbia County Sheriff
PO Box 380
35 W Main St
Bloomsburg, PA 17815

**Re: US Bank National Association, as Trustee for Citigroup Mortgage
Loan Trust, Inc., Mortgage Pass-Through Certificates, Series 2006-
WF2**
vs. William M. Arner and Mary L. Arner, his wife
Property Address: 155 Mountain Road
Berwick, PA 18603-5035
Docket No.: 2013-CV-326

Dear Sir or Madam:

Attached you will find an original Amended Notice of Sheriff Sale and a Service Form for the matter referenced above. Please serve defendant with the Notice of Sale and return the form in enclosed pre-paid, self-addressed envelope. **Please serve the Notice of Sale prior to June 13, 2014**, as the sale is scheduled for July 16, 2014. Please take your Service Fees out of our advance Sales Deposit.

If you require further funds, additional documents, or if you have any questions please contact me at 908-233-8500 or at wnewrock@zuckergoldberg.com

Very Truly Yours,
ZUCKER, GOLDBERG & ACKERMAN, LLC
BY: William Newrock
William Newrock, Legal Assistant

wn
enclosures

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA

US Bank National Association, as Trustee for	:	CIVIL DIVISION
Citigroup Mortgage Loan Trust, Inc., Mortgage	:	
Pass-Through Certificates, Series 2006-WF2	:	NO.: 2013-CV-326
	:	
Plaintiff,	:	
vs.	:	
	:	
William M. Arner;	:	
	:	
Defendant.	:	

**AMENDED NOTICE OF SHERIFF'S SALE
OF REAL PROPERTY PURSUANT TO
PENNSYLVANIA RULE OF CIVIL PROCEDURE 3129**

William M. Arner
401 Market Street, Apt E
Bloomsburg, PA 17815

TAKE NOTICE:

That the Sheriff's Sale of Real Property (Real Estate) will be held at 35 West Main Street
Bloomsburg, PA 17815 on July 16, 2014 at 9:00am prevailing local time.

THE PROPERTY TO BE SOLD is delineated in detail in a legal description consisting of a statement
of the measured boundaries of the property, together with a brief mention of the buildings and any
other major improvements erected on the land.

{SEE LEGAL DESCRIPTION ATTACHED AS EXHIBIT "A"}.

The LOCATION of your property to be sold is:

155 Mountain Road, Berwick, PA, 18603-5035

The JUDGMENT under or pursuant to which your property is being sold is docketed to:

No. 2013-CV-326

THE NAME(S) OF THE OWNER(S) OR REPUTED OWNER(S) OF THIS PROPERTY ARE:

A SCHEDULE OF DISTRIBUTION, being a list of the persons and/or governmental or corporate entities or agencies being entitled to receive part of the proceeds of the sale received and to be disbursed by the Sheriff (for example to banks that hold mortgages and municipalities that are owed taxes), will be filed by the Sheriff thirty (30) days after the sale, and distribution of the proceeds of sale in accordance with this schedule will, in fact, be made unless someone objects by filing exceptions to it, within ten (10) days of the date it is filed. Information about the Schedule of Distribution may be obtained from the Sheriff of the Court of Common Pleas of Columbia County, P.O. Box 380, Bloomsburg, PA 17815.

THIS PAPER IS A NOTICE OF THE TIME AND PLACE OF THE SALE OF YOUR PROPERTY.

It has been issued because there is a Judgment against you. It may cause your property to be held, to be sold or taken to pay the Judgment. You may have legal rights to prevent your property from being taken. A lawyer can advise you more specifically of these rights. If you wish to exercise your rights, you must act promptly.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET FREE LEGAL ADVICE.

**Lawyer Referral Service of the Columbia
County Bar Association**

**Pennsylvania Bar Association
P.O. Box 186
Harrisburg, PA 17108
Phone (800) 692-7375**

THE LEGAL RIGHTS YOU MAY HAVE ARE:

1. You may file a petition with the Court of Common Pleas of Columbia County to open the Judgment if you have a meritorious defense against the person or company that has entered judgment against you. You may also file a petition with the same Court if you are aware of a legal defect in the obligation or the procedure used against you.
2. After the Sheriff's Sale, you may file a petition with the Court of Common Pleas of Columbia County to set aside the sale for a grossly inadequate price or for other proper cause. This petition must be filed before the Sheriff's Deed is delivered.
3. A petition or petitions raising the legal issues or rights mentioned in the preceding paragraphs must be presented to the Court of Common Pleas of Columbia County. The petition must be served on the attorney for the creditor or on the creditor before presentation to the Court and a proposed order or rule must be attached to the petition. If a specific return date is

desired, such date must be obtained from the Court Administrator's Office, Columbia County Courthouse, P.O. Box 380, Bloomsburg, PA 17815, before presentation of the petition to the Court.

ZUCKER GOLDBERG & ACKERMAN, LLC

Dated: May 27, 2014

BY: 

Scott A. Dietterick, Esquire; PA I.D. #55650

Kimberly A. Bonner, Esquire; PA I.D. #89705

Joel A. Ackerman, Esquire; PA I.D. #202729

Ashleigh Levy Marin, Esquire; PA I.D. #306799

Ralph M. Salvia, Esquire; PA I.D. #202946

Jaime R. Ackerman, Esquire; PA I.D. #311032

Jana Fridfinnsdottir, Esquire; PA I.D. #315944

Brian Nicholas, Esquire; PA I.D. #317240 ✓

Denise Carlon, Esquire; PA I.D. #317226

200 Sheffield Street, Suite 101

Mountainside, NJ 07092

File No.: XCP-169795

(908) 233-8500; (908) 233-1390 FAX

E-mail: Office@zuckergoldberg.com

**VIA CERTIFIED MAIL, RETURN RECEIPT REQUESTED
AND VIA PERSONAL SERVICE BY THE SHERIFF OF COLUMBIA CO.**

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA

US Bank National Association, as Trustee for Citigrou	:	CIVIL DIVISION
Mortgage Loan Trust, Inc., Mortgage Pass-Through	:	
Certificates, Series 2006-WF2,	:	NO.: 2013-CV-326
	:	
Plaintiff,	:	Execution No.:
vs.	:	
	:	
William M. Arner;	:	
	:	
Defendant(s).	:	
	:	

LEGAL DESCRIPTION

All that certain piece or parcel of land situate in the Township of North Centre, County of Columbia, and Commonwealth of Pennsylvania, being more particularly bounded and described as follows, to-wit:

BEGINNING at an existing iron pipe on the Northern edge of State Route No. 1012, said existing iron pipe being the Southeast corner of lands herein described; thence along the Northern edge of State Route No. 1012 North 81 degrees 36 minutes 05 seconds West 127.18 feet to a set iron pin; thence through lands of Minnie M. Arner North 02 degrees 25 minutes 08 seconds East 130.13 feet to a set iron pin; thence along the same North 22 degrees 03 minutes 04 seconds East 293.67 feet to a set iron pin; thence along lands of Ricky Lee Lown and Julie Alice Renninger North 84 degrees 19 minutes 35 seconds East 102.95 feet to a set iron pin; thence along land of David E. and Deborah K. Densberger South 12 degrees 05 minutes 54 seconds West 440.74 feet to the place of BEGINNING.

The above description is in accordance with survey entitled "Plat of Survey of Lands of Minnie M. Arner" prepared by Matthew W. Laidacker, P.L.S., recorded in Columbia County Map Book 7 Page 1161 on March 7, 1997.

PARCEL No. 11-04-031-02-0000

BEING the same premises which Minnie M. Arner, Widow, by Deed dated March 18, 1997 and recorded March 19, 1997 in and for Columbia County, Pennsylvania, in Deed Book Volume 650, Page 350, granted and conveyed unto William M. Arner and Mary L. Arner, his wife.

Property known as 155 Mountain Road, Berwick, PA, 18603-5035

Exhibit "A"

SHERIFF'S INSTRUCTION

TO: Sheriff of Columbia County, Pennsylvania
DOCKET NO: 2013-CV-326

PLAINTIFF: US Bank National Association, as Trustee for Citigroup Mortgage Loan Trust,
Inc., Mortgage Pass-Through Certificates, Series 2006-WF2

DEFENDANT(S): William M. Arner;

TYPE OF WRIT OR COMPLAINT: **Notice of Sale**

SERVE AT: 401 Market Street, Apt E, Bloomsburg, PA 17815

Sir: ☒ Please serve Defendant, William M. Arner, or an adult individual with whom the defendant resides with a true and correct copy of the Notice of Sale. If unable to complete service, please attempt service at least once after 6:00 p.m.

Should you have any questions please contact Linda Lancaster of our office at 908-233-8500.

Date of Service: _____ Time: _____

Served Upon (If someone other than Defendant): _____

Address (if different than as stated above): _____

Columbia County Sheriff's Office: _____

Name: _____

Date: _____

Title: _____

PLEASE RETURN SERVICE TO THE FOLLOWING ADDRESS IN THE SELF-ADDRESSED, STAMPED ENVELOPE:

Zucker, Goldberg & Ackerman, LLC
ATTN: William Newrock
200 Sheffield Street, Suite 101
Mountainside, NJ 07092

Dated: May 27, 2014

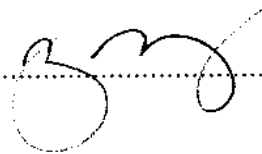
For office use only:

C_169795_SRE1_C

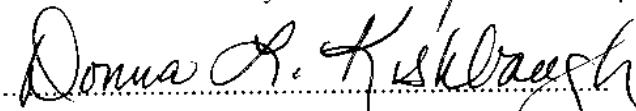
Zucker, Goldberg & Ackerman, LLC
Attorneys for Plaintiff
200 Sheffield Street, Suite 101
Mountainside, NJ 07092
(908) 233-8500
XCP-169795

STATE OF PENNSYLVANIA
COUNTY OF COLUMBIA } SS

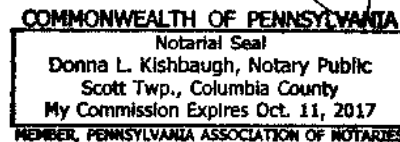
Paula J. Barry being duly sworn according to law deposes and says that Press Enterprise is a newspaper of general circulation with its principal office and place of business at 3185 Lackawanna Avenue, Bloomsburg, County of Columbia and State of Pennsylvania, and was established on the 1st day of March, 1902, and has been published daily, continuously in said Town, County and State since that day and on the attached notice April 23, 30 and May 7, 2014 that the affiant is one of the officers or publisher or designated agent of the owner or publisher of said newspaper in which legal advertisement was published; that neither the affiant nor Press Enterprise is interested in the subject matter of said notice and advertisement and that all of the allegations in the foregoing statement as to time, place, and character of publication are true.

..... 

Sworn and subscribed to before me this 7th day of May, 2014

..... 

(Notary Public)



And now,, 20....., I hereby certify that the advertising and publication charges amounting to \$.....for publishing the foregoing notice, and the fee for this affidavit have been paid in full.

.....

ZUCKER, GOLDBERG & ACKERMAN, LLC

ATTORNEYS AT LAW

LEONARD B. ZUCKER
MICHAEL S. ACKERMAN
JOEL ACKERMAN*

FRANCES GAMBARDIELLA
BRIAN C. NICHOLAS *
SCOTT A. DIETTERICKY
KIMBERLY A. BONNER
STEVEN D. KRDL
CHRISTOPHER G. FORD
DENISE CARLON ΔΔ
CHRISTINE E. POTTER Δ
RYAN S. MALC
STEPHANIE WOLCHOK
ASHLEIGH LEVY MARIN Δ
DOUGLAS J. McDONOUGH
TIMOTHY J. ZIEGLER
RALPH M. SALVIA Y
ROBERT D. BAILEY
JAIME R. ACKERMAN *
KACIE W. BROWN
MONIKA S. PUNDALIK
TODD MARKS Δ
JANA FRIDHINSDOTTIR Y
CELINE P. UHLMANN, JR.
BRIAN M. GILBERT
JAMAR BENJAMIN

200 SHEFFIELD STREET- SUITE 101
P.O. BOX 1024
MOUNTAINSIDE, NJ 07092-0024

TELEPHONE: 908-233-8500
FACSIMILE: 908-233-1390
E-MAIL: office@zuckergoldberg.com

*For payoff/reinstatement figures
Please send your request to: zuckergoldberg.com/pr*

REPLY TO NEW JERSEY ADDRESS

FOUNDED IN 1923
AS ZUCKER & GOLDBERG

MAURICE J. ZUCKER (1918-1979)
LOUIS D. GOLDBERG (1923-1967)
LEONARD H. GOLDBERG (1929-1979)
BENJAMIN WEISS (1949-1981)

Pennsylvania Office:
The Union Hotel Office Building
240 Gettysburg Pike
Mechanicsburg, PA 17055

* ALSO MEMBER OF NY, PA AND CA BAR
* ALSO MEMBER OF NY, PA AND ME BAR
ΔΔ ALSO MEMBER OF NY AND PA BAR
Δ ALSO MEMBER OF NY BAR
Δ ALSO MEMBER OF PA BAR
* MEMBER OF PA BAR ONLY
Δ ALSO MEMBER OF FL BAR

XCP-169795

May 9, 2014

Fax no.: 570-389-5625

Office of the Sheriff of Columbia County
ATTN: REAL ESTATE DEPT.
Columbia County Courthouse
P.O. Box 380
Bloomsburg, PA 17815

Re: US Bank National Association, as Trustee for Citigroup Mortgage
Loan Trust, Inc., Mortgage Pass-Through Certificates, Series
2006-WF2
vs. William M. Arner
Premises: 155 Mountain Road
Berwick, PA 18603-5035
Docket No.: 2013-CV-326
Sheriff Sale #:

Dear Sir/Madam:

Please continue the sheriff sale set for May 14, 2014 out 60 days. Please fax confirmation of sale date to
908-654-8097

Should you have any questions, please do not hesitate to contact me.

Sincerely,
ZUCKER GOLDBERG & ACKERMAN, LLC

By: Marina Alvarado
Foreclosure Sales Specialist
(908) 233-8500 x 370

*Sale will be July 16, 2014
at 9:00 AM*

LEONARD B. ZUCKER
MICHAEL S. ACKERMAN
JOEL ACKERMAN*

ZUCKER, GOLDBERG & ACKERMAN, LLC
ATTORNEYS AT LAW

200 SHEFFIELD STREET- SUITE 101
P.O. BOX 1024
MOUNTAINSIDE, NJ 07092-0024

TELEPHONE: 908-233-8500
FACSIMILE: 908-233-1390
E-MAIL: office@zuckergoldberg.com

*For payoff/reinstatement figures
Please send your request to: zuckergoldberg.com/pr*

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Pennsylvania Office:
The Union Hotel Office Building
240 Gettysburg Pike
Mechanicsburg, PA 17055

FRANCES GAMBARDIELLA
BRIAN C. NICHOLAS ♦
SCOTT A. DIETTERICK ¥
KIMBERLY A. BONNER ¥
STEVEN D. KROL
CHRISTOPHER G. FORD
DENISE CARLON ΔΔ
CHRISTINE E. POTTER □
RYAN S. MALC
STEPHANIE WOLCHOK
ASHLEIGH LEVY MARIN E
DOUGLAS J. McDONOUGH
TIMOTHY J. ZIEGLER
RALPH M. SALVIA ¥
ROBERT D. BAILEY
JAIME R. ACKERMAN ♦
KACIE W. BROWN
MONIKA S. PUNDALIK
TODD MARKS Δ
JANA FRIDFINNSDOTTIR ¥
DENNIS P. UHLMANN, JR.
BRIAN M. GILBERT
JAMAR BENJAMIN

* ALSO MEMBER OF NY, PA AND CA BAR
♦ ALSO MEMBER OF NY, PA AND ME BAR
ΔΔ ALSO MEMBER OF NY AND PA BAR
Δ ALSO MEMBER OF NY BAR
E ALSO MEMBER OF PA BAR
¥ MEMBER OF PA BAR ONLY
□ ALSO MEMBER OF FL BAR

XCP-169795

April 11, 2014

Prothonotary of Columbia County
Columbia County Courthouse
Bloomsburg, PA 17815

**Re: US Bank National Association, as Trustee for Citigroup Mortgage
Loan Trust, Inc., Mortgage Pass-Through Certificates, Series 2006-
WF2**

vs. William M. Arner

**Property Address: 155 Mountain Road
Berwick, PA 18603-5035**

Docket No.: 2013-CV-326

Sale Ref No.:

Dear Sir/Madam:

Enclosed for filing please find an original and one (1) copy of an Amended Affidavit Pursuant to Rule 3129.1, to be filed in the above-referenced case. Please file the Affidavit upon receipt and return the time-stamped copy to me in the enclosed, self-addressed, stamped envelope.

If you should have any questions, please do not hesitate to contact Nixon Feliz of our office at 908-233-8500 Ext. 299.

Very Truly Yours,
ZUCKER, GOLDBERG & ACKERMAN, LLC

BY: *Nixon Feliz*

Nixon Feliz, Legal Assistant
200 Sheffield Street, Suite 101
Mountainside, NJ 07092
E-mail: Office@zuckergoldberg.com
(908) 233-8500; (908) 233-1390 FAX

cc: Sheriff of Columbia County

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA

US Bank National Association, as Trustee for Citigrou	:	CIVIL DIVISION
Mortgage Loan Trust, Inc., Mortgage Pass-Through	:	
Certificates, Series 2006-WF2,	:	NO.: 2013-CV-326
	:	
Plaintiff,	:	Execution No.:
vs.	:	
	:	
William M. Arner;	:	
	:	
Defendant(s).	:	

AMENDED AFFIDAVIT PURSUANT TO RULE 3129.1

US Bank National Association, as Trustee for Citigroup Mortgage Loan Trust, Inc., Mortgage Pass-Through Certificates, Series 2006-WF2, Plaintiff in the above action, sets forth as of the date the Praecipe for Writ of Execution was filed the following information concerning the real property located at 155 Mountain Road, Berwick, PA 18603-5035.

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

WILLIAM M. ARNER AS SURVIVING TENANT BY THE ENTIRETY
155 Mountain Road
Berwick, PA 18603-5035

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

WILLIAM M. ARNER
155 Mountain Road
Berwick, PA 18603-5035

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

US BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CITIGROUP MORTGAGE LOAN TRUST, INC., MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-WF2
Plaintiff

BENEFICIAL CONSUMER DISCOUNT COMPANY
2700 Sanders Road
Prospect Heights, IL 60070
AND
c/o Chromulak & Associates, LLC
375 Southpointe Boulevard, 4th Floor
Canonsburg, PA 15317

CAPITAL ONE BANK (U.S.A.), N.A.
c/o Gregg Morris, Esquire
Patenaude and Felix, A.P.C.
213 East Main Street
Carnegie, PA 15106

CAPITAL ONE BANK (USA), NA
15000 Capital One Drive
Richmond, VA 23238
AND
c/o James C. Warmbrodt, Esquire
Weltman, Weinberg & Reis Co., L.P.A.
436 Seventh Avenue, Suite 1400
Pittsburgh, PA 15219
AND
c/o Weltman, Weinberg & Reis Co LPA
1400 Koppers Bldg
437 Seventh Avenue
Pittsburgh PA 15219

WORLDWIDE ASSET PURCHASING II, LLC
c/o Yale D. Weinstein, Esquire
Burton Neil & Associates, P.C.
1060 Andrew Drive, Suite 170
West Chester, PA 19380

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

US BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CITIGROUP MORTGAGE LOAN TRUST, INC.,
MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-WF2
Plaintiff

WELLS FARGO BANK, N.A.
P.O. Box 5137
Des Moines, IA 50306-5137
AND
ONE HOME CAMPUS
DES MOINES, IA 50328

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

COLUMBIA COUNTY TAX CLAIM BUREAU
Columbia County Courthouse
P.O. Box 380
Bloomsburg, PA 17815

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:

COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF WELFARE
P.O. Box 2675
Harrisburg, PA 17105

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:

COLUMBIA COUNTY DOMESTIC RELATIONS OFFICE
Columbia County Courthouse
P.O. Box 380
Bloomsburg, PA 17815

UNKNOWN TENANT OR TENANTS
155 Mountain Road
Berwick, PA 18603-5035

UNKNOWN SPOUSE
155 Mountain Road
Berwick, PA 18603-5035

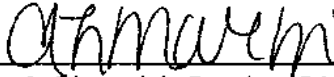
PA DEPT. OF REVENUE- INHERITANCE TAX DIVISION
Dept. 280601
Harrisburg, PA 17128-0601

I verify that the statements made in this Amended Affidavit are true and correct to the best of my personal knowledge, 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.

ZUCKER, GOLDBERG & ACKERMAN, LLC

Dated: 4/15/14

BY:



Scott A. Dietterick, Esquire; PA I.D. #55650
Kimberly A. Bonner, Esquire; PA I.D. #89705
Joel A. Ackerman, Esquire; PA I.D. #202729
Ashleigh L. Marin, Esquire; PA I.D. #306799
Ralph M. Salvia, Esquire; PA I.D. #202946
Jaime R. Ackerman, Esquire; PA I.D. #311032
Jana Fridfinnsdottir, Esquire; PA I.D. #315944
Brian Nicholas, Esquire; PA I.D. #317240
Denise Carlon, Esquire; PA I.D. #317226
Attorneys for Plaintiff
XCP-169795/nfe
200 Sheffield Street, Suite 101
Mountainside, NJ 07092
(908) 233-8500; (908) 233-1390 FAX
Email: Office@zuckergoldberg.com

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA

US Bank National Association, as Trustee for Citigrou	:	CIVIL DIVISION
Mortgage Loan Trust, Inc., Mortgage Pass-Through	:	
Certificates, Series 2006-WF2,	:	NO.: 2013-CV-326
	:	
Plaintiff,	:	Execution No.:
vs.	:	
	:	
William M. Arner;	:	
	:	
Defendant(s).	:	
	:	

LEGAL DESCRIPTION

All that certain piece or parcel of land situate in the Township of North Centre, County of Columbia, and Commonwealth of Pennsylvania, being more particularly bounded and described as follows, to-wit:

BEGINNING at an existing iron pipe on the Northern edge of State Route No. 1012, said existing iron pipe being the Southeast corner of lands herein described; thence along the Northern edge of State Route No. 1012 North 81 degrees 36 minutes 05 seconds West 127.18 feet to a set iron pin; thence through lands of Minnie M. Arner North 02 degrees 25 minutes 08 seconds East 130.13 feet to a set iron pin; thence along the same North 22 degrees 03 minutes 04 seconds East 293.67 feet to a set iron pin; thence along lands of Ricky Lee Lown and Julie Alice Renninger North 84 degrees 19 minutes 35 seconds East 102.95 feet to a set iron pin; thence along land of David E. and Deborah K. Densberger South 12 degrees 05 minutes 54 seconds West 440.74 feet to the place of BEGINNING.

The above description is in accordance with survey entitled "Plat of Survey of Lands of Minnie M. Arner" prepared by Matthew W. Laidacker, P.L.S., recorded in Columbia County Map Book 7 Page 1161 on March 7, 1997.

PARCEL No. 11-04-031-02-0000

BEING the same premises which Minnie M. Arner, Widow, by Deed dated March 18, 1997 and recorded March 19, 1997 in and for Columbia County, Pennsylvania, in Deed Book Volume 650, Page 350, granted and conveyed unto William M. Arner and Mary L. Arner, his wife.

Property known as 155 Mountain Road, Berwick, PA, 18603-5035

Exhibit "A"

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff

Earl D. Mordan, Jr.
Chief Deputy



US BANK NATIONAL ASSOCIATION TRUSTEE
vs.
WILLIAM ARNER

Case Number
2013CV326

SERVICE COVER SHEET

Service Details:

Category: Real Estate Sale - Sale Notice

Zone:

Manner: < Not Specified >

Expires:

Warrant:

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

Serve To:

Name: WILLIAM ARNER

Primary Address: 155 MOUNTIAN ROAD
BERWICK, PA 18603

Phone: _____ DOB: _____

Alternate Address: _____

Phone: _____

Final Service:

Served: Personally Adult In Charge · Posted · Other

Adult In Charge:

Relation:

Date: 4-23-14 Time: 12:55

Deputy: 3 Mileage: _____

Attorney / Originator:

Name: ZUCKER, GOLDBERG & ACKERMAN, LLC

Phone: 908-233-8500

Service Attempts:

Date:					
Time:	10:55				
Mileage:					
Deputy:	3				

Service Attempt Notes:

1. 410 - house looks lived in.

2.

3.

4.

5.

6.

ARNER, WILLIAM

2013CV326

155 MOUNTIAN ROAD, BERWICK, PA 18603

NO EXPIRATION

TIMOTHY T. CHAMBERLAIN



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

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

Docket # 2013 CV 324

ACCEPTANCE OF SERVICE

I accept service of the Sale Notice (on behalf of

William Arner and certify that I am authorized to do so).

Date

Defendant or Authorized Agent

Mailing Address

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff

Earl D. Mordan, Jr.
Chief Deputy

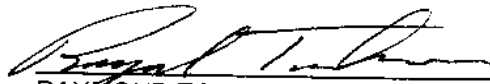


US BANK NATIONAL ASSOCIATION TRUSTEE
vs.
WILLIAM ARNER

Case Number
2013CV326

SHERIFF'S RETURN OF SERVICE

04/09/2014 03:52 PM - DEPUTY RAYMOND TONKINSON, 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 155 MOUNTAIN ROAD, BERWICK, PA 18603.


RAYMOND TONKINSON, DEPUTY

SO ANSWERS,

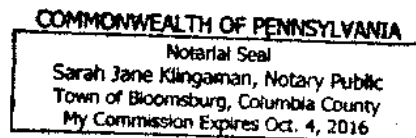

TIMOTHY T. CHAMBERLAIN, SHERIFF

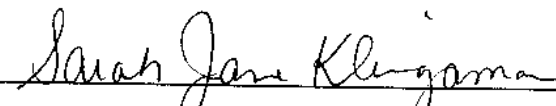
April 14, 2014

NOTARY

Affirmed and subscribed to before me this

14TH day of APRIL, 2014





Attorney: ZUCKER, GOLDBERG & ACKERMAN, LLC, 200 SHEFFIELD STREET, SUITE 301, MOUNTAIN SIDE, NJ 07093

4423

SK ✓

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff

Earl D. Mordan, Jr.
Chief Deputy



US BANK NATIONAL ASSOCIATION TRUSTEE
vs.
WILLIAM ARNER

Case Number
2013CV326

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: 155 MOUNTAIN ROAD
BERWICK, PA 18603

Phone: DOB:

Alternate Address:

Phone:

Final Service:

Served: Personally - Adult In Charge - Posted - Other

Adult In Charge:

Relation: Post-A

Date: 4-9-14 Time: 1552

Deputy: 8 Mileage:

Attorney / Originator:

Name: ZUCKER, GOLDBERG & ACKERMAN, LLC

Phone: 908-233-8500

Service Attempts:

Date:						
Time:						
Mileage:						
Deputy:						

Service Attempt Notes:

-
-
-
-
-
-

(POSTING)

2013CV326

155 MOUNTAIN ROAD, BERWICK, PA 18603

NO EXPIRATION

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

REAL ESTATE TAX CERTIFICATION

Date: 04/10/2014

Fee: \$5.00

Cert. NO: 18013

ARNER WILLIAM M & MARY L
155 MOUNTAIN ROAD
BERWICK PA 18603

District: CENTRE NORTH TWP
Deed: 0650 -0350
Location: 155 MOUNTAIN RD
Parcel Id:11 -04 -031-02,000

Assessment: 27,632

Balances as of 04/10/2014

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

NO TAX CLAIM TAXES DUE

By: Columbia County Sheriff Per: CS

COLUMBIA COUNTY

COLUMBIA COUNTY TAX OFFICE

11 W MAIN STREET

PO BOX 380

BLOOMSBURG, PA 17815

(570) 389-5649

FAX: (570) 389-5646

TAX CERTIFICATION

2014 - REAL ESTATE

As of Date: 04/10/2014 10:34:44 AM

Owner: ARNER WILLIAM M & MARY L

155 MOUNTAIN ROAD

BERWICK PA 18603

Municipality: CENTRE NORTH TWP

Parcel #: 11 -04 -031-02,000

Property Desc:

Bill #		Discount:		Face:		Penalty:	
		Amount	Due Date	Amount	Due Date	Amount	Due Date
013393	F	\$6.36	04/30/2014	\$6.49	06/30/2014	\$7.14	08/31/2014
		Payment					
013393	G	\$247.67	04/30/2014	\$252.72	06/30/2014	\$277.99	08/31/2014
		Payment					
013393	S	\$36.43	04/30/2014	\$37.17	06/30/2014	\$40.89	08/31/2014
		Payment					
013393	R	\$216.64	04/30/2014	\$221.06	06/30/2014	\$243.17	08/31/2014
		507.10	Payment	517.44		569.19	

Total Paid To Date:

\$0.00

Signature

Date

THIS CERTIFICATION ONLY INCLUDES THE CURRENT YEAR COUNTY & MUNICIPAL REAL ESTATE TAXES.
PLEASE MAKE PAYMENT TO COLUMBIA COUNTY TAX OFFICE.
DO NOT COMBINE CURRENT & DELINQUENT PAYMENTS ON A CHECK.

Columbia County
Columbia County Sheriff

35 West Main Street
PO Box 380

Bloomsburg PA 17815



71901140006000022450

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

64

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA

US Bank National Association, as Trustee for	:	CIVIL DIVISION
Citigroup Mortgage Loan Trust, Inc., Mortgage	:	
Pass-Through Certificates, Series 2006-WF2	:	NO.: 2013-CV-326
	:	
Plaintiff,	:	
vs.	:	
	:	
William M. Arner;	:	
	:	
Defendant.	:	

NOTICE OF SHERIFF'S SALE
OF REAL PROPERTY PURSUANT TO
PENNSYLVANIA RULE OF CIVIL PROCEDURE 3129

William M. Arner
155 Mountain Road
Berwick, PA 18603-5035

TAKE NOTICE:

That the Sheriff's Sale of Real Property (Real Estate) will be held at 35 West Main Street
Bloomsburg, PA 17815 on *May 14 2014* at 9:00 a.m. prevailing local time.

THE PROPERTY TO BE SOLD is delineated in detail in a legal description consisting of a statement
of the measured boundaries of the property, together with a brief mention of the buildings and any
other major improvements erected on the land.

(SEE LEGAL DESCRIPTION ATTACHED AS EXHIBIT "A").

The LOCATION of your property to be sold is:

155 Mountain Road, Berwick, PA, 18603-5035

The JUDGMENT under or pursuant to which your property is being sold is docketed to:

No. 2013-CV-326

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff



Earl D. Mordan, Jr.
Chief Deputy

US BANK NATIONAL ASSOCIATION TRUSTEE
VS.
WILLIAM ARNER

Case Number
2013CV326

SERVICE COVER SHEET

Service Details:

Category: Real Estate Sale - Sale Notice

Zone:

Manner: < Not Specified >

Expires:

Warrant:

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

Serve To:

Name: Central Columbia SD

Primary Address: 4777 Old Berwick Road
Bloomsburg, PA 17815

Phone: 570-784-2850

DOB:

Alternate Address:

Phone:

Final Service:

Served: Personally · Adult In Charge · Posted · Other

Adult In Charge: Terri Muman

Relation: Receptionist

Date: 3-2-14

Time: 13:00

Deputy: 3

Mileage:

Attorney / Originator:

Name: ZUCKER, GOLDBERG & ACKERMAN, LLC

Phone: 908-233-8500

Service Attempts:

Date:					
Time:					
Mileage:					
Deputy:					

Service Attempt Notes:

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

CENTRAL COLUMBIA SD

2013CV326

4777 OLD BERWICK ROAD, BLOOMSBURG, PA 17815 NO EXPIRATION

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff



Earl D. Mordan, Jr.
Chief Deputy

US BANK NATIONAL ASSOCIATION TRUSTEE
vs.
WILLIAM ARNER

Case Number
2013CV326

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:

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: Deborah Miller

Relation: Clerk

Date: 3-12-14

Time: 14:07

Deputy: 3

Mileage:

Attorney / Originator:

Name: ZUCKER, GOLDBERG & ACKERMAN, LLC

Phone: 908-233-8500

Service Attempts:

Date:						
Time:						
Mileage:						
Deputy:						

Service Attempt Notes:

-
-
-
-
-
-

COLUMBIA COUNTY TAX C

2013CV326

PO BOX 380, BLOOMSBURG, PA 17815

NO EXPIRATION

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff



Earl D. Mordan, Jr.
Chief Deputy

US BANK NATIONAL ASSOCIATION TRUSTEE
VS.
WILLIAM ARNER

Case Number
2013CV326

SERVICE COVER SHEET

Service Details:

Category: Real Estate Sale - Sale Notice

Zone:

Manner: < Not Specified >

Expires:

Warrant:

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

Serve To:

Name: Domestic Relations Office of Columbia Col

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: Karen Richendster

Relation: Receptionist

Date: 3-12-14 Time: 14:10

Deputy: 3 Mileage:

Attorney / Originator:

Name: ZUCKER, GOLDBERG & ACKERMAN, LLC

Phone: 908-233-8500

Service Attempts:

Date:						
Time:						
Mileage:						
Deputy:						

Service Attempt Notes:

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

DOMESTIC RELATIONS OF

2013CV326

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

SHERIFF'S SALE

By Virtue of a Writ of Execution (Mortgage Foreclosure)
No. 2013CV326

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, MAY 14, 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.

All that certain piece or parcel of land situate in the Township of North Centre, County of Columbia, and Commonwealth of Pennsylvania, being more particularly bounded and described as follows, to-wit:

BEGINNING at an existing iron pipe on the Northern edge of State Route No. 1012, said existing iron pipe being the Southeast corner of lands herein described; thence along the Northern edge of State Route No. 1012 North 81 degrees 36 minutes 05 seconds West 127.18 feet to a set iron pin; thence through lands of Minnie M. Arner North 02 degrees 25 minutes 08 seconds East 130.13 feet to a set iron pin; thence along the same North 22 degrees 03 minutes 04 seconds East 293.67 feet to a set iron pin; thence along lands of Ricky Lee Lown and Julie Alice Renninger North 84 degrees 19 minutes 35 seconds East 102.95 feet 10 a set iron pin; thence along land of David E. and Deborah K. Densberger South 12 degrees 05 minutes 54 seconds West 440.74 feet to the place of BEGINNING.

The above description is in accordance with survey entitled "Plat of Survey of Lands of Minnie M. Arner" prepared by Matthew W. Laidacker, P.L.S., recorded in Columbia County Map Book 7 Page 1161 on March 7, 1997.

PARCEL No. 11-04-031-02-0000

BEING the same premises which Minnie M. Arner, Widow, by Deed dated March 18, 1997 and recorded March 19, 1997 in and for Columbia County, Pennsylvania, in Deed Book Volume 650, Page 350, granted and conveyed unto William M. Arner and Mary L. Arner, his wife.

Property known as 155 Mountain Road, Berwick, PA, 18603-5035

PROPERTY ADDRESS: 155 MOUNTAIN ROAD, BERWICK, PA 18603

UPI / TAX PARCEL NUMBER: 11-04-031-02-000

Seized and taken into execution to be sold as the property of WILLIAM ARNER in suit of US BANK NATIONAL ASSOCIATION TRUSTEE.

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:
ZUCKER, GOLDBERG & ACKERMAN, LLC
MOUNTAINSIDE, NJ 908-233-8500

TIMOTHY T. CHAMBERLAIN, Sheriff
COLUMBIA COUNTY, Pennsylvania

REAL ESTATE OUTLINE

ED # 2014 ED 44

DATE RECEIVED 3-11-2014
DOCKET AND INDEX 2013 CV 326

CHECK FOR PROPER INFO.

WRIT OF EXECUTION X
COPY OF DESCRIPTION X
WHEREABOUTS OF LKA X
NON-MILITARY AFFIDAVIT X
NOTICES OF SHERIFF SALE X
WAIVER OF WATCHMAN X
AFFIDAVIT OF LIENS LIST X
CHECK FOR \$1,350.00 OR X CK# 11247

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

SALE DATE May 14th TIME 9:00 AM
POSTING DATE _____
ADV. DATES FOR NEWSPAPER 1ST WEEK _____
2ND WEEK _____
3RD WEEK _____

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA

WRIT OF EXECUTION (MORTGAGE FORECLOSURE)

US Bank National Association, as Trustee for Citigroup : CIVIL DIVISION
Mortgage Loan Trust, Inc., Mortgage Pass-Through :
Certificates, Series 2006-WF2, : NO.: 2013-CV-326
Plaintiff, : Execution No.: 2014 - ED - 44
vs. :
William M. Arner; :
Defendant(s). :

To the Sheriff of Columbia County:

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

See Exhibit "A" attached.

Amount Due \$138,332.03
Interest from 03/06/2013 to date of sale 11,066.79

Total

plus costs to be added

Prothonotary:

By: Barbara D. Silvestri
Clerk

Date: 03-11-14

Witnessed by me, Clerk of the Court, on this 11th day of March, 2014.
Barbara D. Silvestri, Clerk

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA

US Bank National Association, as Trustee for Citigroup	:	CIVIL DIVISION
Mortgage Loan Trust, Inc., Mortgage Pass-Through	:	
Certificates, Series 2006-WF2,	:	NO.: 2013-CV-326
	:	
Plaintiff,	:	Execution No.:
vs.	:	
	:	
William M. Arner;	:	
	:	
Defendant(s).	:	

AFFIDAVIT PURSUANT TO RULE 3129.1

US Bank National Association, as Trustee for Citigroup Mortgage Loan Trust, Inc., Mortgage Pass-Through Certificates, Series 2006-WF2, Plaintiff in the above action, sets forth as of the date the Praecept for Writ of Execution was filed the following information concerning the real property located at 155 Mountain Road, Berwick, PA 18603-5035.

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

WILLIAM M. ARNER AS SURVIVING TENANT BY THE ENTIRETY
155 Mountain Road
Berwick, PA 18603-5035

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

WILLIAM M. ARNER
155 Mountain Road
Berwick, PA 18603-5035

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

US BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CITIGROUP MORTGAGE LOAN TRUST, INC.,
MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-WF2
Plaintiff

BENEFICIAL CONSUMER DISCOUNT COMPANY
2700 Sanders Road
Prospect Heights, IL 60070
AND
c/o Chromulak & Associates, LLC
375 Southpointe Boulevard, 4th Floor
Canonsburg, PA 15317

CAPITAL ONE BANK (U.S.A.), N.A.
c/o Gregg Morris, Esquire
Patenaude and Felix, A.P.C.
213 East Main Street
Carnegie, PA 15106

CAPITAL ONE BANK (USA), NA
15000 Capital One Drive
Richmond, VA 23238
AND
c/o James C. Warmbrodt, Esquire
Weltman, Weinberg & Reis Co., L.P.A.
436 Seventh Avenue, Suite 1400
Pittsburgh, PA 15219

WORLDWIDE ASSET PURCHASING II, LLC
c/o Yale D. Weinstein, Esquire
Burton Neil & Associates, P.C.
1060 Andrew Drive, Suite 170
West Chester, PA 19380

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

US BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CITIGROUP MORTGAGE LOAN TRUST, INC.,
MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-WF2
Plaintiff

WELLS FARGO BANK, N.A.
P.O. Box 5137
Des Moines, IA 50306-5137

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

COLUMBIA COUNTY TAX CLAIM BUREAU
Columbia County Courthouse
P.O. Box 380
Bloomsburg, PA 17815

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:

COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF WELFARE
P.O. Box 2675
Harrisburg, PA 17105

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:

COLUMBIA COUNTY DOMESTIC RELATIONS OFFICE
Columbia County Courthouse
P.O. Box 380
Bloomsburg, PA 17815

UNKNOWN TENANT OR TENANTS
155 Mountain Road
Berwick, PA 18603-5035

UNKNOWN SPOUSE
155 Mountain Road
Berwick, PA 18603-5035

PA DEPT. OF REVENUE- INHERITANCE TAX DIVISION
Dept. 280601
Harrisburg, PA 17128-0601

I verify that the statements made in this Affidavit are true and correct to the best of my personal knowledge, 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.

Dated:

2/26/14

ZUCKER, GOLDBERG & ACKERMAN, LLC

BY:


Scott A. Dietterick, Esquire; PA I.D. #55650
Kimberly A. Bonner, Esquire; PA I.D. #89705
Joel A. Ackerman, Esquire; PA I.D. #202729
Ashleigh L. Marin, Esquire; PA I.D. #306799
Ralph M. Salvia, Esquire; PA I.D. #202946
Jaime R. Ackerman, Esquire; PA I.D. #311032
Jana Fridfinnsdottir, Esquire; PA I.D. #315944
Brian Nicholas, Esquire; PA I.D. #317240
Denise Carlon, Esquire; PA I.D. #317226
Attorneys for Plaintiff
XCP-169795/II
200 Sheffield Street, Suite 101
Mountainside, NJ 07092
(908) 233-8500; (908) 233-1390 FAX
Email: Office@zuckergoldberg.com

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA

US Bank National Association, as Trustee for Citigroup : CIVIL DIVISION
Mortgage Loan Trust, Inc., Mortgage Pass-Through :
Certificates, Series 2006-WF2, : NO.: 2013-CV-326

Plaintiff,

Execution No.: 2014-ED-44

vs.

William M. Arner;

Defendant(s).

LEGAL DESCRIPTION

All that certain piece or parcel of land situate in the Township of North Centre, County of Columbia, and Commonwealth of Pennsylvania, being more particularly bounded and described as follows, to-wit:

BEGINNING at an existing iron pipe on the Northern edge of State Route No. 1012, said existing iron pipe being the Southeast corner of lands herein described; thence along the Northern edge of State Route No. 1012 North 81 degrees 36 minutes 05 seconds West 127.18 feet to a set iron pin; thence through lands of Minnie M. Arner North 02 degrees 25 minutes 08 seconds East 130.13 feet to a set iron pin; thence along the same North 22 degrees 03 minutes 04 seconds East 293.67 feet to a set iron pin; thence along lands of Ricky Lee Lown and Julie Alice Renninger North 84 degrees 19 minutes 35 seconds East 102.95 feet to a set iron pin; thence along land of David E. and Deborah K. Densberger South 12 degrees 05 minutes 54 seconds West 440.74 feet to the place of BEGINNING.

The above description is in accordance with survey entitled "Plat of Survey of Lands of Minnie M. Arner" prepared by Matthew W. Laidacker, P.L.S., recorded in Columbia County Map Book 7 Page 1161 on March 7, 1997.

PARCEL No. 11-04-031-02-0000

BEING the same premises which Minnie M. Arner, Widow, by Deed dated March 18, 1997 and recorded March 19, 1997 in and for Columbia County, Pennsylvania, in Deed Book Volume 650, Page 350, granted and conveyed unto William M. Arner and Mary L. Arner, his wife.

Property known as 155 Mountain Road, Berwick, PA, 18603-5035

Exhibit "A"

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA

PRAECIPE FOR WRIT OF EXECUTION (MORTGAGE FORECLOSURE)

US Bank National Association, as Trustee for Citigroup : CIVIL DIVISION

Mortgage Loan Trust, Inc., Mortgage Pass-Through :
Certificates, Series 2006-WF2, : NO.: 2013-CV-326

Plaintiff,

Execution No.: 2014 - ED - 44

vs.

William M. Arner;

Defendant(s).

To the Prothonotary of Columbia County:

ISSUE WRIT OF EXECUTION IN THE ABOVE MATTER
ON THE FOLLOWING DESCRIBED REAL ESTATE:

See Exhibit "A" attached.

Amount Due	138,332.03
Interest from 03/06/2013 to date of sale	\$11,066.79

Total \$
plus costs to be added

ZUCKER, GOLDBERG & ACKERMAN, LLC

BY: 

Scott A. Dietter, Esquire; PA I.D. #55650
Kimberly A. Bonner, Esquire; PA I.D. #89705
Joel A. Ackerman, Esquire; PA I.D. #202729
Ashleigh L. Marin, Esquire; PA I.D. #306799
Ralph M. Salvia, Esquire; PA I.D. #202946
Jaime R. Ackerman, Esquire; PA I.D. #311032
Jana Fridfinnsdottir, Esquire; PA I.D. #315944
Brian Nicholas, Esquire; PA I.D. #317240
Denise Carlon, Esquire; PA I.D. #317226
Attorneys for Plaintiff
XCP-169795/II
200 Sheffield Street, Suite 101
Mountainside, NJ 07092
(908) 233-8500; (908) 233 1390 FAX
Email: Office@zuckergoldberg.com

Dated: 2/26/14

CLERK OF COURTS OFFICE
COUNTY OF COLUMBIA, PA

2014 MAR 11 A 11:53

FILED
PROTHONOTARY

US Bank National Association, as Trustee for Citigroup : CIVIL DIVISION
Mortgage Loan Trust, Inc., Mortgage Pass-Through :
Certificates, Series 2006-WF2, : NO.: 2013-CV-326

Plaintiff, : Execution No.: 2014-ED-44
vs. :
William M. Arner; :
Defendant(s) :

LEGAL DESCRIPTION

All that certain piece or parcel of land situate in the Township of North Centre, County of Columbia, and Commonwealth of Pennsylvania, being more particularly bounded and described as follows, to wit:

BEGINNING at an existing iron pin on the Northern edge of State Route No. 1012, said existing iron pin being the Southeast corner of lands hereon described; thence along the Northern edge of State Route No. 1012 North 81 degrees 36 minutes 11 seconds West 127.18 feet to a set iron pin; thence through lines of Minnie M. Arner North 02 degrees 25 minutes 08 seconds East 130.13 feet to a set iron pin; thence along the same North 22 degrees 02 minutes 04 seconds East 293.67 feet to a set iron pin; thence along lands of Ricky Lee Town and Julie Alice Renninger North 84 degrees 19 minutes 33 seconds East 102.95 feet to a set iron pin; thence along land of David E. and Deborah K. Densberger South 12 degrees 05 minutes 54 seconds West 440.74 feet to the place of BEGINNING.

The above description is in accordance with survey entitled "Plat of Survey of Lands of Minnie M. Arner" prepared by Matthew W. Laidacker, P.L.S., recorded in Columbia County Map Book 7 Page 1161 on March 7, 1997.

PARCEL No. 11-04-031-02-0000

BEING the same premises which Minnie M. Arner, Widow, by Deed dated March 18, 1997 and recorded March 19, 1997 in and for Columbia County, Pennsylvania, in Deed Book Volume 650, Page 350, granted and conveyed unto William M. Arner and Mary L. Arner, his wife.

Property known as 1414 Columbia Road, York, PA, 17403-5035

Exhibit "A"

IN THE COURT OF COMMON PLEAS OF
COLUMBIA COUNTY, PENNSYLVANIA

US BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR :
CITIGROUP MORTGAGE LOAN TRUST, INC., : CIVIL DIVISION
MORTGAGE PASS-THROUGH CERTIFICATES, SERIES :
2006-WF2, : NO.: 2013-CV-326
:
Plaintiff, :
:
vs. :
:
WILLIAM M. ARNER; :
:
Defendant. :

AFFIDAVIT OF LAST KNOWN ADDRESS

STATE OF NEW JERSEY :
: SS:
COUNTY OF UNION :

Before me, the undersigned authority, a Notary Public in and for said County and State, personally appeared Scott A. Dietterick, Esquire, Kimberly A. Bonner, Esquire, Joel A. Ackerman, Esquire, Ashleigh L. Marin, Esquire, Ralph M. Salvia, Esquire, Jaime R. Ackerman, Esquire, Jana Fridfinnsdottir, Esquire, Brian Nicholas, Esquire, Denise Carlon, Esquire, attorney for Plaintiff, who being duly sworn according to law deposes and says that the owner of the property located at 155 Mountain Road, Berwick, PA 18603-5035 is William M. Arner and Mary L. Arner, his wife, with a last known address of 155 Mountain Road, Berwick, PA 18603-5035, to the best of his knowledge, information and belief.

ZUCKER, GOLDBERG & ACKERMAN, LLC

Dated: 2/24/14

By: [Signature]

Scott A. Dietterick, Esquire; PA I.D. #55650
Kimberly A. Bonner, Esquire; PA I.D. #89705
Joel A. Ackerman, Esquire; PA I.D. #202729
Ashleigh L. Marin, Esquire; PA I.D. #306799
Ralph M. Salvia, Esquire; PA I.D. #202946
Jaime R. Ackerman, Esquire; PA I.D. #311032
Jana Fridfinnsdottir, Esquire; PA I.D. #315944
Brian Nicholas, Esquire; PA I.D. #317240
Denise Carlon, Esquire; PA I.D. #317226
Atty File No.: XCP-169795
200 Sheffield Street, Suite 101
Mountainside, NJ 07092
Email: Office@zuckergoldberg.com
(908) 233-8500; (908) 233-1390 FAX

SWORN TO AND SUBSCRIBED BEFORE

ME THIS 26 DAY OF FEBRUARY, 2014.

[Signature]
NOTARY PUBLIC

PAUL C. NADRATOWSKI
Notary Public of New Jersey
ID# 2407850
My Commission Expires 4/27/2016

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA

US Bank National Association, as Trustee for Citigroup : CIVIL DIVISION
Mortgage Loan Trust, Inc., Mortgage Pass-Through :
Certificates, Series 2006-WF2, : NO.: 2013-CV-326
:
Plaintiff, : Execution No.:
vs. :
:
William M. Arner; :
:
Defendant(s). :

AFFIDAVIT OF NON-MILITARY SERVICE

STATE OF NEW JERSEY)
) SS
COUNTY OF UNION)

Before me, the undersigned authority, a notary public in and for said County and State, personally appeared Scott A. Dietterick, Esquire, Kimberly A. Bonner, Esquire, Joel A. Ackerman, Esquire, Ashleigh L. Marin, Esquire, Ralph M. Salvia, Esquire, Jaime R. Ackerman, Esquire, Jana Fridfinnsdottir, Esquire, Brian Nicholas, Esquire, Denise Carlon, Esquire, attorney for Plaintiff, who being duly sworn according to law deposes and says that the Defendant(s) is(are) not in the military service of the UNITED STATES OF AMERICA to the best of his knowledge, information and belief.

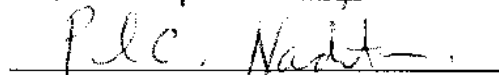
Dated: 2/26/14

BY: 

ZUCKER, GOLDBERG & ACKERMAN, LLC

Scott A. Dietterick, Esquire; PA I.D. #55650
Kimberly A. Bonner, Esquire; PA I.D. #89705
Joel A. Ackerman, Esquire; PA I.D. #202729
Ashleigh L. Marin, Esquire; PA I.D. #306799
Ralph M. Salvia, Esquire; PA I.D. #202946
Jaime R. Ackerman, Esquire; PA I.D. #311032
Jana Fridfinnsdottir, Esquire; PA I.D. #315944
Brian Nicholas, Esquire; PA I.D. #317240
Denise Carlon, Esquire; PA I.D. #317226
Attorneys for Plaintiff
XCP-169795/II
200 Sheffield Street, Suite 101
Mountainside, NJ 07092
(908) 233-8500; (908) 233-1390 FAX
Email: Office@zuckergoldberg.com

Sworn to and subscribed before me this
26 day of FEBRUARY 2014.


Notary Public

PAUL C. NADRATOWSKI
Notary Public of New Jersey
ID# 2407850
My Commission Expires 4/27/2016



Status Report Pursuant to Servicemembers Civil Relief Act

Last Name: ARNERFirst Name: WILLIAMMiddle Name: MActive Duty Status As Of: Feb-26-2014

On Active Duty On Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects the individuals' 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	No	NA
This response reflects where the individual left active duty status within 367 days preceding the Active Duty Status Date			

The Member or His/Her Unit Was Notified of a Future Call-Up 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 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.

Mary M. Snavelly-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 "defenseink.mil" URL: <http://www.defenseink.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: K7Q3P2EC3018J20

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA

US Bank National Association, as Trustee for Citigroup	:	CIVIL DIVISION
Mortgage Loan Trust, Inc., Mortgage Pass-Through	:	
Certificates, Series 2006-WF2,	:	NO.: 2013-CV-326
	:	
Plaintiff,	:	Execution No.:
vs.	:	
	:	
William M. Arner;	:	
	:	
Defendant(s).	:	
	:	

WAIVER OF WATCHMAN/WAIVER OF INSURANCE


Any Deputy Sheriff levying upon or attaching any property under which 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; and the Sheriff is hereby released from all liability to protect the property described in the above execution by insurance, which insurance is hereby waived.

Dated:

2/26/14

ZUCKER, GOLDBERG & ACKERMAN, LLC

BY:



Scott A. Dietterick, Esquire; PA I.D. #55650
Kimberly A. Bonner, Esquire; PA I.D. #89705
Joel A. Ackerman, Esquire; PA I.D. #202729
Ashleigh L. Marin, Esquire; PA I.D. #306799
Ralph M. Salvia, Esquire; PA I.D. #202946
Jaime R. Ackerman, Esquire; PA I.D. #311032
Jana Fridfinnsdottir, Esquire; PA I.D. #315944
Brian Nicholas, Esquire; PA I.D. #317240
Denise Carlon, Esquire; PA I.D. #317226
Attorneys for Plaintiff
XCP-169795/II
200 Sheffield Street, Suite 101
Mountainside, NJ 07092
(908) 233-8500; (908) 233-1390 FAX
Email: Office@zuckergoldberg.com

SHERIFF'S INSTRUCTION

TO: Sheriff of Columbia County, Pennsylvania
DOCKET NO: 2013-CV-326

PLAINTIFF: US Bank National Association, as Trustee for Citigroup Mortgage Loan Trust,
Inc., Mortgage Pass-Through Certificates, Series 2006-WF2

DEFENDANT(S): William M. Arner;

TYPE OF WRIT OR COMPLAINT: **WRIT OF EXECUTION (MORTGAGE FORECLOSURE)**

SERVE AT: 155 Mountain Road, Berwick, PA 18603-5035

Sir: ☒ Please serve Defendant, William M. Arner, or an adult individual with whom the defendant resides with a true and correct copy of the Notice of Sale. If unable to complete service, please attempt service at least once after 6:00 p.m.

Should you have any questions please contact Linda Lancaster of our office at 908-233-8500.

Date of Service: _____ Time: _____

Served Upon (If someone other than Defendant): _____

Address (if different than as stated above): _____

Columbia County Sheriff's Office: _____

Date: _____ Name: _____
Title: _____

PLEASE RETURN SERVICE TO THE FOLLOWING ADDRESS IN THE SELF-ADDRESSED, STAMPED ENVELOPE:

Zucker, Goldberg & Ackerman, LLC
ATTN: Margaret Agyepong
200 Sheffield Street, Suite 101
Mountainside, NJ 07092

Dated: February 25, 2014

Zucker, Goldberg & Ackerman, LLC
Attorneys for Plaintiff
200 Sheffield Street, Suite 101
Mountainside, NJ 07092
(908) 233-8500
XCP-169795

For office use only:

C_169795_SRE1_C

SHERIFF'S INSTRUCTION

TO: Sheriff of Columbia County, Pennsylvania
DOCKET NO: 2013-CV-326

PLAINTIFF: US Bank National Association, as Trustee for Citigroup Mortgage Loan Trust, Inc., Mortgage Pass-Through Certificates, Series 2006-WF2

DEFENDANT(S): William M. Arner;

TYPE OF WRIT OR COMPLAINT: **WRIT OF EXECUTION (MORTGAGE FORECLOSURE)**

SERVE AT: 155 Mountain Road, Berwick, PA 18603-5035

Sir: ☒ Please POST the Handbill at the above Mortgaged Premises.

Should you have any questions please contact Linda Lancaster of our office at 908-233-8500.

Date of Service: _____ Time: _____

Served Upon (If someone other than Defendant): _____

Address (if different than as stated above):

Columbia County Sheriff's Office: _____

Date: _____ Name: _____
Title: _____

PLEASE RETURN SERVICE TO THE FOLLOWING ADDRESS IN THE SELF-ADDRESSED, STAMPED ENVELOPE:

Zucker, Goldberg & Ackerman, LLC

ATTN: Margaret Agyepong

200 Sheffield Street, Suite 101

Mountainside, NJ 07092

Dated: February 25, 2014

Zucker, Goldberg & Ackerman, LLC

Attorneys for Plaintiff

200 Sheffield Street, Suite 101

Mountainside, NJ 07092

(908) 233-8500

XCP-169795

For office use only:

C_169795_SRE1_C

DO NOT ACCEPT THIS CHECK UNLESS THE PINK LOCK & KEY ICONS FADE WHEN WARMED AND YOU CAN SEE HEXAGONS IN A DUAL-TONE TRUE WATERMARK WHEN HELD TO THE LIGHT

011247

11247

ZUCKER, GOLDBERG & ACKERMAN, LLC

ATTORNEYS AT LAW
ATTORNEY SHERIFF ADVANCE ACCOUNT

200 SHEFFIELD ST., SUITE 301
MOUNTAIN SIDE, NJ 07092
PH. 908-233-8500

JPMORGAN CHASE BANK, N.A.
MONTCLAIR, NJ 07042

55-233/212

DATE

AMOUNT

3/5/2014

\$*****1,500.00

One Thousand Five Hundred and 00/100-----

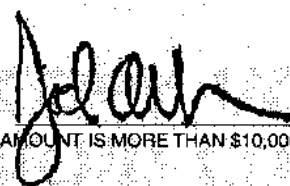
US Dollars

PAY
TO THE
ORDER
OF

COLUMBIA COUNTY SHERIFF
P.O. BOX 380
BLOOMSBURG, PA 17815
United States

169795;;169795_Sheriff Sale Ad

TWO SIGNATURES REQUIRED IF THE AMOUNT IS MORE THAN \$10,000.00



⑈011247⑈ ⑆021202337⑆

454955118⑈

Document Receipt

Trans #	2247	Carrier / service:	USPS Server	First-Class Mail®	3/11/2014 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 #:	71901140006000022450
Doc Ref #:	2014ED44
Postage	5.3400

PHILADELPHIA PA 19107

44

Document Receipt

Trans #	2246	Carrier / service:	USPS Server	First-Class Mail®	3/11/2014 12:00:00 AM
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Ship to:

OFFICE OF F.A.I.R.

DEPARTMENT OF PUBLIC
WELFARE

PO BOX 8016

Tracking #: 71901140006000022443

Doc Ref #: 2014ED44

Postage 5.3400

HARRISBURG PA 17105

44

Document Receipt

Trans #	2246	Carrier / service:	USPS Server	First-Class Mail®	3/11/2014 12:00:00 AM
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Ship to:

OFFICE OF F.A.I.R.

DEPARTMENT OF PUBLIC
WELFARE

PO BOX 8016

Tracking #: 71901140006000022443

Doc Ref #: 2014ED44

Postage 5.3400

HARRISBURG PA 17105

44

Document Receipt

Trans #	2245	Carrier / service:	USPS Server	First-Class Mail®	3/11/2014 12:00:00 AM
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Ship to:

DEPARTMENT OF REVENUE

COMMONWEALTH OF PA

DEPARTMENT 281230

Tracking #: 71901140006000022436

Doc Ref #: 2014ED44

Postage 5.3400

HARRISBURG PA 17128

44

Document Receipt

Trans #	2253	Carrier / service:	USPS Server	First-Class Mail®	3/11/2014 12:00:00 AM
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Ship to:

BURTON NEIL & ASSOC P.C.

1060 ANDREW DRIVE

SUITE 170

WEST CHESTER PA 19380

Tracking #: 71901140006000022511

Doc Ref #: 2014ED44

Postage 5.3400

sent 3-11
delivered

44

Document Receipt

Trans #	2252	Carrier / service:	USPS Server	First-Class Mail®	3/11/2014 12:00:00 AM
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Ship to:

WELTMAN, WEINBERG & REIS CO

436 SEVENTH AVE SUITE 1400

PITTSBURGH PA 15219

Tracking #: 71901140006000022504

Doc Ref #: 2014ED44

Postage 5 3400

Sent 3-11
no paper

44

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



71901140006000022481

CHROMULAK & ASSOC LLC
375 SOUTHPOINTE BLVD 4TH FLOOR

CANONSBURG PA 15317

Sent 3-11

44

Document Receipt

Trans #	2249	Carrier / service:	USPS Server	First-Class Mail®	3/11/2014 12:00:00 AM
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Ship to:

PATENAUE & FELIX

213 EAST MAIN STREET

Tracking #: 71901140006000022474

Doc Ref #: 2014ED44

Postage 5.3400

CARNEGIE PA 15106

Sent
3-11

44