

IN THE COURT OF COMMON PLEAS
COLUMBIA COUNTY, PENNSYLVANIA

M&T Bank s/b/m Franklin First Savings Bank

Plaintiff

vs.

Dorothy J. Koscelnick

Defendant

vs.

PNC Bank, National Association

Petitioner

CIVIL DIVISION

Docket No.: 2019-CV-1069
2019-ED-136

FILED
PROTHONOTARY
2020 JUN - 2 P 12:07
CLERK OF COURTS
COUNTY OF COLUMBIA, PA

ORDER OF COURT

AND NOW, this day 2nd of June, 2020, upon consideration of the within the
Emergency Petition to Set Aside Sale, it is hereby ordered as follows:

(1) a rule is issued upon the respondent^s to show cause why the moving party is not entitled to the
relief requested; (*Respondents - all parties and parties in interest*);

(2) ~~the respondent shall file an answer to the motion within twenty (20) days of service upon the
respondent;~~

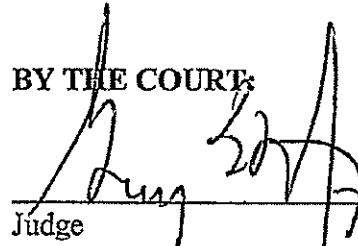
(3) ~~the motion shall be decided under Pa.RCP No. 206.7;~~

(4) ^{hearing} a ~~pre-disposition conference~~ shall be held on August 5 at 1:30 p.m., in the Courtroom 2
~~undersigned Judge's Chambers of the~~ Columbia County Courthouse, Bloomsburg,
Pennsylvania.

(5) ~~notice of entry of this order shall be provided to all parties by the moving party, and all~~
entities who bid at the sale and the
Borough of Berwick
(14) *Borough of Berwick is hereby enjoined from demolishing*
the building on the premises until further order;
Borough of Berwick may petition to effect
demolition if demolition is ~~not~~ immediately
necessary to protect health and safety.

(5) (6) the Columbia County Sheriff shall not record the Sheriff's Deed until a final Order of Court is entered on the Petition.

BY THE COURT:

A handwritten signature in black ink, appearing to be "L. J. Smith", written over a horizontal line.

Judge

Columbia County Court of Common Pleas

and all entities who bid at the sale and the Borough of Berwick

(4) Borough of Berwick is hereby enjoined from demolishing the building on the premises until further order; Borough of Berwick may petition to effect demolition if demolition is immediately necessary to protect health and safety.

and all entities who bid at the sale and the Borough of Berwick

(4) Borough of Berwick is hereby enjoined from demolishing the building on the premises until further order; Borough of Berwick may petition to effect demolition if demolition is immediately necessary to protect health and safety.

IN THE COURT OF COMMON PLEAS
COLUMBIA COUNTY, PENNSYLVANIA

COPY

M&T Bank s/b/m Franklin First Savings Bank

CIVIL DIVISION

Plaintiff

Docket No.: 2019-CV-1069

vs.

2019-ED-136

Dorothy J. Koscelnick

Defendant

vs.

PNC Bank, National Association

Petitioner

2020 JUN -2 A 11:37
CLERK OF COURT
COUNTY OF COLUMBIA

ORDER OF COURT

AND NOW, this day 2nd of June, 2020, upon consideration of the within the
Emergency Petition to Set Aside Sale, it is hereby ordered as follows:

(1) a rule is issued upon the respondent^s to show cause why the moving party is not entitled to the
relief requested; (*Respondent - all parties and parties in interest*);

(2) the respondent^s shall file an answer to the motion within twenty (20) days of service upon the
respondent;

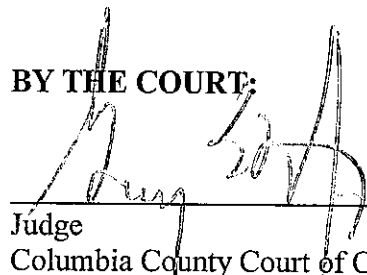
(3) the motion shall be decided under Pa.RCP No. 206.7;

(12) ^{*hearing*} (4) a pre-disposition conference shall be held on August 5 at 1:30 p.m., in the
undersigned Judge's Chambers of the Columbia County Courthouse, Bloomington,
Pennsylvania.

(13) ^{*notice*} (5) notice of entry of this order shall be provided to all parties by the moving party, and all
entities who bid at the sale and the
Borough of Berwick
(14) Borough of Berwick is hereby enjoined from demolishing
the building on the premise until further order of
Borough of Berwick may petition to either
demolition if demolition is ~~not~~ immediately
necessary to protect health and safety.

(6) the Columbia County Sheriff shall not record the Sheriff's Deed until a final Order of Court is entered on the Petition.

BY THE COURT:



Judge
Columbia County Court of Common Pleas



MANLEYDEAS.COM

P.O. BOX 165028

COLUMBUS, OH 43216

P 614-220-5611 | F 614-220-5613

May 29, 2020

VIA UPS NEXT DAY DELIVERY

Columbia County Court of Common Pleas
Office of the Prothonotary
35 West Main Street
P.O. Box 380
Bloomsburg, PA 17815

Re: M&T Bank s/b/m Franklin First Savings Bank vs. Dorothy J. Koscelnick
Property Address: 1654 Brittain Street, Berwick, AKA Berwick Boro, PA 18603
Docket No. 2019-CV-1069; 2019-ED-136
Our File Number: 20-005777

Dear Sir/Madam:

Enclosed please find the following:

- an original and two (2) copies of an Emergency Petition to Set Aside Sale;
- an original and two (2) copies of proposed Order of Court;
- a business reply envelope.

Please file the original documents with the Court and return a file-stamped copy of each document to me in the enclosed self-addressed, stamped envelope.

Should you have any questions or need additional documents, please contact Shelly Scheib at 717-516-7659.

Very truly yours,

Manley Deas Kochalski LLC



MANLEYDEAS.COM

P.O. BOX 165028

COLUMBUS, OH 43216

P 614-220-5611 | F 614-220-5613

May 28, 2020

VIA UPS NEXT DAY DELIVERY

Columbia County Court of Common Pleas
Office of the Court Administrator
35 West Main Street
P.O. Box 380
Bloomsburg, PA 17815

Re: M&T Bank s/b/m Franklin First Savings Bank vs. Dorothy J. Koscelnick
Property Address: 1654 Brittain Street, Berwick, AKA Berwick Boro, PA 18603
Docket No. 2019-CV-1069; 2019-ED-136
Our File Number: 20-005777

Dear Sir/Madam:

Enclosed please find one copy of the Emergency Petition to Set Aside Sale that has been filed with Prothonotary.

Should you have any questions or need additional documents, please contact Shelly Scheib at 717-516-7659.

Very truly yours,

Manley Deas Kochalski LLC

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

M&T Bank s/b/m Franklin First Savings Bank

CIVIL DIVISION

Plaintiff
vs.

Docket No.: 2019-CV-1069
2019-ED-136

Dorothy J. Koscelnick

Defendant
vs.

PNC Bank, National Association

Petitioner

ORDER OF COURT

AND NOW, this day _____ of _____, _____, upon consideration of the within the
Emergency Petition to Set Aside Sale, it is hereby ordered as follows:

- (1) a rule is issued upon the respondent to show cause why the moving party is not entitled to the relief requested;
- (2) the respondent shall file an answer to the motion within twenty (20) days of service upon the respondent;
- (3) the motion shall be decided under Pa.RCP No. 206.7;
- (4) a pre-disposition conference shall be held on _____, ____ at _____ m., in the undersigned Judge's Chambers of the _____ County Courthouse, _____, Pennsylvania.
- (5) notice of entry of this order shall be provided to all parties by the moving party.

(6) the Columbia County Sheriff shall not record the Sheriff's Deed until a final Order of Court is entered on the Petition.

BY THE COURT:

Judge
Columbia County Court of Common Pleas

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

M&T Bank s/b/m Franklin First Savings Bank

CIVIL DIVISION

Plaintiff

Docket No.: 2019-CV-1069

vs.

2019-ED-136

Dorothy J. Koscelnick

Defendant

vs.

PNC Bank, National Association

Petitioner

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon review of the Emergency Petition to Set Aside Sale of 1654 Brittain Street, Berwick, PA 18603, and Respondent's subsequent response, if any, **IT IS HEREBY ORDERED** that Emergency Petition to Set Aside Sale is **GRANTED**.

BY THE COURT:

Judge
Columbia County Court of Common Pleas

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

M&T Bank s/b/m Franklin First Savings Bank

Plaintiff

vs.

Dorothy J. Koscelnick

Defendant

vs.

PNC Bank, National Association

Petitioner

CIVIL DIVISION

Docket No.: 2019-CV-1069
2019-ED-136

**EMERGENCY PETITION TO SET ASIDE SALE
OF 1654 BRITTAIN STREET, BERWICK, PA18603**

Plaintiff, PNC BANK, NATIONAL ASSOCIATION ("Petitioner"), hereby submits its Emergency Petition to Set Aside Sale of 1654 Brittain Street, Berwick, PA 18603 ("Premises") based upon the following:

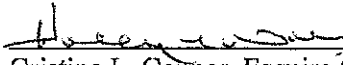
1. Petitioner, PNC Bank, National Association, has an address of 3232 Newmark Drive, Miamisburg, OH 45342.
2. Plaintiff, M&T Bank s/b/m Franklin First Savings Bank, has an address of One Fountain Plaza, Buffalo, NY 14203.
3. Defendant, Dorothy J. Koscelnick, has an address of c/o Marianne E. Kreisher, Esquire, Kreisher Marshall & Associates, LLC, 401 South Market Street, Bloomsburg, PA 17815.
4. Petitioner is a mortgage holder of that certain Mortgage in the original principal amount of \$43,700.00, dated August 15, 2003 and recorded on September 4, 2003 in the Columbia County Recorder of Deeds Office at Instrument No. 200311340 encumbering

the Premises ("Second Mortgage"). Petitioner believes and avers that it is in second mortgage position, junior to the Mortgage held by Plaintiff in the amount of \$83,500.00 ("First Mortgage"). The First Mortgage was dated February 18, 1994 and recorded February 25, 1994 in the Columbia County Recorder of Deeds Office at MBV 562, Page 35.

5. As a result of the default under the First Mortgage, Plaintiff commenced foreclosure proceedings in the instant case. A judgment was entered against Defendant and an execution was filed to schedule the Premises for Sheriff's Sale.
6. The Premises were scheduled for a Sheriff's Sale on February 26, 2020. To protect its interest in the Premises, Petitioner bid at the Sheriff's Sale and was the successful third party bidder in the amount of \$17,096.58.
7. Plaintiff has tendered its bid amount to the Columbia County Sheriff and the Sheriff's Deed has not been recorded.
8. Upon inspection of the Premises, Petitioner's representative recently discovered that a condemnation notice was posted on the Premises. A true and correct copy of the condemnation notice is marked Exhibit "A", attached hereto and made a part hereof.
9. Petitioner was not aware of the condemnation and had not been provided notice of condemnation or notice of the proposed demolition.
10. Petitioner believes and therefore avers that Plaintiff had knowledge of the condemnation and proposed demolition of the Premises. Despite the foregoing, Plaintiff listed the Premises for Sheriff's Sale without providing any information to potential bidders.
11. Columbia County Sheriff's Office is being noticed on this Petition as the Sheriff's office conducted the sale that Petitioner is seeking to set aside.
12. No deed has been transferred at the time of filing of this Petition. Defendant remains the record and real owner of the Premises.

13. Pursuant to Pennsylvania Rule of Civil Procedure 3132, "(u)pon petition of any party in interest before delivery of the personal property or of the sheriff's deed to real property, the court, upon proper cause shown, set aside the sale and order a resale or enter any other order which may be just and proper under the circumstances."
14. As the third party purchaser at the Sheriff's Sale, Petitioner is a party in interest in the instant matter.
15. Based upon the condemned condition of the Premises and impending demolition, the Sheriff's Sale should be set aside and the funds paid by Petitioner to the Sheriff should be returned to Petitioner.

WHEREFORE, Petitioner, PNC Bank, N.A., respectfully requests that this Honorable Court grant the Petition to Set Aside the Sale held on February 26, 2020.


Cristina L. Connor, Esquire (318389)
Scott A. Dietterick, Esquire (55650)
Kimberly J. Hong, Esquire (74950)
Michael E. Carleton, Esquire (203009)
Meredith H. Wooters, Esquire (307207)
Matthew P. Curry, Esquire (322229)
Holly N. Wolf, Esquire (322153) ✓
Karina Velter, Esquire (94781)
Manley Deas Kochalski LLC
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 614-222-4921
Fax: 614-220-5613
Email: kjhong@manleydeas.com
Attorney for Plaintiff

CERTIFICATION

I certify that this filing complies with the provisions of the *Public Access Policy of the Unified Judicial System of Pennsylvania: Case Records of the Appellate and Trial Courts* that require filing confidential information and documents differently than non-confidential information and documents.


Cristina L. Connor, Esquire (318389)
Scott A. Dietterick, Esquire (55650)
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Michael E. Carleton, Esquire (203009)
Meredith H. Wooters, Esquire (307207)
Matthew P. Curry, Esquire (322229)
Holly N. Wolf, Esquire (322153)✓
Karina Velter, Esquire (94781)
Manley Deas Kochalski LLC
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 614-222-4921
Fax: 614-220-5613
Email: kjhong@manleydeas.com
Attorney for Plaintiff

EXHIBIT "A"

NOTICE:

This structure located at 1654 Brittain is scheduled to be demolished by April 3, 2020 due to the condition and health hazards of the property and structure. This property and structure is condemned. No person shall enter the property or structure without the permission of the Borough of Berwick. If you have any questions, please contact the Borough of Berwick at 510-752-2722.

Respectfully,

Gurt Rider

Gurt Rider

Building Code Official

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

M&T Bank s/b/m Franklin First Savings Bank

Plaintiff

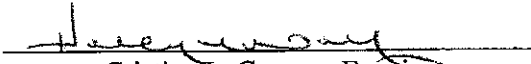
vs.

Dorothy I Koscelnick

CIVIL DIVISION

Docket No.: 2019-CV-1069
2019-ED-136

Columbia County Sheriff's Office, 35 W. Main Street, Bloomsburg, PA 17815


Cristina L. Connor, Esquire
Scott A. Dietterick, Esquire
Kimberly J. Hong, Esquire
Michael E. Carleton, Esquire
Meredith H. Wooters, Esquire
Matthew P. Curry, Esquire
Holly N. Wolf, Esquire ✓
Karina Velter, Esquire

5/29/2020
Date

SHERIFF'S SALE COST SHEET

19-1069

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

- DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$ <u>210.00</u>
- LEVY (PER PARCEL	\$15.00
MAILING COSTS	\$ <u>42.00</u>
- ADVERTISING SALE BILLS & COPIES	\$17.50
- ADVERTISING SALE (NEWSPAPER)	\$15.00
MILEAGE	\$ <u>24.00</u>
- POSTING HANDBILL	\$15.00
- CRYING/ADJOURN SALE	\$10.00
- SHERIFF'S DEED	\$35.00
- TRANSFER TAX FORM	\$25.00
- DISTRIBUTION FORM	\$25.00
- COPIES	\$ <u>6.50</u>
- NOTARY	\$ <u>10.00</u>
TOTAL ***** \$ <u>465.00</u>	

+ WEB POSTING	\$150.00
- PRESS ENTERPRISE INC.	\$ <u>1581.35</u>
- SOLICITOR'S SERVICES	\$100.00
TOTAL ***** \$ <u>1831.35</u>	

- PROTHONOTARY (NOTARY)	\$10.00
RECORDER OF DEEDS	\$ <u>72.75</u>
TOTAL ***** \$ <u>82.75</u>	

REAL ESTATE TAXES:

BORO, TWP & COUNTY 20	\$ _____
SCHOOL DIST. 20	\$ _____
DELINQUENT 20	\$ <u>977.28</u>
TOTAL ***** \$ <u>977.28</u>	

MUNICIPAL FEES DUE:

SEWER 20	\$ _____
WATER 20	\$ _____
TOTAL ***** \$ <u>0</u>	

- SURCHARGE FEE (DSTE)	\$ <u>146.00</u>
MISC. _____	\$ _____
_____	\$ _____
TOTAL ***** \$ <u>0</u>	

TOTAL COSTS (OPENING BID) \$ 3496.38

STATE OF PENNSYLVANIA
COUNTY OF COLUMBIA } SS

James T Micklow 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, published on dates listed below, and 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.

SHERIFF'S SALE
By Virtue of a Writ of Execution (Mortgage Foreclosure)
No. 2019CV1059

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, FEBRUARY 26, 2020
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 this 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 objections are filed with the Sheriff's Office prior thereto.

ALL those certain lots, pieces or parcels of land situated in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to-wit:

PARCEL NO 1 BEGINNING on Britton Street at the corner of Lot No. 148, thence in an easterly direction along Britton Street a distance of forty-five (45) feet to the corner of Lot No. 143, thence in a southerly direction along Lot No. 148 a distance of one hundred sixty (160) feet to a fifteen (15) day chance in a westerly direction along said alley a distance of forty-five (45) feet to the corner of Lot No. 148, thence in a northerly direction along Lot No. 148 a distance of one hundred sixty (160) feet to Britton Street, the place of beginning.

BEING Lot No. 147 in the Berwick Land & Improvement Company's Addition to Berwick, See plat or plan recorded in Bloomsburg in Miscellaneous Book No. 7, Pages 496 and 497.

PARCEL NO 2 BEGINNING on Britton Street at the corner of Lot No. 147, thence in an easterly direction along Britton Street a distance of forty-five (45) feet to the corner of Lot No. 149, thence in a southerly direction along Lot No. 149 a distance of one hundred sixty (160) feet to a fifteen (15) day chance in a westerly direction along said alley a distance of forty-five (45) feet to the corner of Lot No. 147, thence in a northerly direction along Lot No. 147 a distance of one hundred sixty (160) feet to Britton Street, the place of beginning.

BEING Lot No. 145 in the Berwick Land & Improvement Company's Addition to Berwick, See plat or plan recorded in Bloomsburg in Miscellaneous Book No. 7, Pages 496 & 497.

UNDER (S)UBJECT to all restrictions, reservations, and terms, covenants and exceptions as set forth in prior deeds in the chain of title.

BEGINNING AS 1654 BRITTON STREET, BERWICK, PA 18603

PROPERTY ID NUMBER 04005-141-0000

REIN THE SAME PREMISES WHICH HELEN KOSCELNICK BY DEED DATED 5/20/1991 AND RECORDED 5/23/1991 IN THE OFFICE OF THE RECORDER OF DEEDS IN DEED BOOK 481 AT PAGE 008, GRANTED AND CONVEYED UNTO DOROTHY J. KOSCELNICK.

PROPERTY ADDRESS 1654 BRITTON STREET, BERWICK, PA 18603

JA / TAX PARCEL NUMBER 0-0-05-141-00

Seized and taken into execution to be sold as the property of DOROTHY J. KOSCELNICK executrix of PNC NATIONAL BANK.

TERMS OF SALE MINIMUM PAYMENT AT TIME OF SALE: The greater of ten (10%) percent of the bid price or cash (paying 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 seven o'clock, 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 due will be payable to Plaintiff, unless the Columbia County Sheriff's Office receives advance written notice otherwise, signed by an authorized representative of the plaintiff.

TIMOTHY T. CHAMBERLAIN, Sheriff
COLUMBIA COUNTY, Pennsylvania

Attorney for the Plaintiff
MANLEY DEAS KOCHALSKI LLC
COLUMBUS, OH 1-614-220-5611

Ad Text: DOROTHY KOSCELNICK SALE

Date(s) Published: 2/5/2020, 2/12/2020, 2/19/2020

Sworn and subscribed to before me
this 21 day of February 2020.

[Signature]
(Notary Public)

Columbia County, Pennsylvania - Notary Seal
Notary Public
Nathan A. Fetterman, Notary Public
Columbia County
My commission expires May 31, 2023
Commission number 1352220
Member, Pennsylvania Association of Notaries

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.

COUNTY OF COLUMBIA
TAX CLAIM BUREAU
PO BOX 380
BLOOMSBURG PA 17815
REAL ESTATE TAX LIEN CERTIFICATE

DATE:13-FEB-20

FEE:\$5.00

CERT. NO36509

KOSCELNICK DOROTHY
1654 BRITTAIN STREET
BERWICK PA 18603

DISTRICT: BERWICK BORO
DEED 0481-0009
LOCATION: LOT 147-148
PARCEL: 04D-05 -141-00,000

YEAR	BILL ROLL	AMOUNT	INTEREST	PENDING----- COSTS	TOTAL AMOUNT DUE
2019	PRIM	935.43	6.85	30.00	972.28
TOTAL DUE :					\$972.28

TAX CLAIM TOTAL AMOUNT DUE DURING THE MONTH OF: March ,2020

THIS IS TO CERTIFY THAT, ACCORDING TO OUR RECORDS, TAX LIENS AS OF
DECEMBER 31, 2019

REQUESTED BY: COLUMBIA COUNTY SHERIFF

KML LAW GROUP, P.C.

ATTORNEYS AT LAW

SUITE 5000
701 MARKET STREET
PHILADELPHIA, PA 19106
WWW.KMLLAWGROUP.COM

February 10, 2020

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

RE: No. 2019-CV-1069
DOROTHY J. KOSCELNICK
KML File#: 196414FC

To the Real Estate Division:

Please be advised the property in the above case may be sold on February 26, 2020. Service of the Notice of Sale has been completed in accordance with Rule 3129.

Should you need anything else, please contact us and we will provide the same immediately.

Thank you for your cooperation in this matter.

KML Law Group, P.C.,

Winter Dunn
Legal Assistant

For questions, please contact:

Cheryl Dilchus
Direct (215) 825-6349
cdilchus@kmlawgroup.com

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY

**M&T BANK S/B/M FRANKLIN FIRST
SAVINGS BANK**

One Fountain Plaza
Buffalo, NY 14203

Plaintiff

vs.

DOROTHY J. KOSCELNICK

Mortgagor(s) and Record Owner(s)
1654 Brittain Street
Berwick, PA 18603

Defendant(s)

CIVIL DIVISION

CIVIL ACTION – LAW

ACTION OF MORTGAGE FORECLOSURE

No.: 2019-CV-1069 / 2019-ED-136

**DOCUMENT: AFFIDAVIT PURSUANT
TO RULE 3129.1**

FILED ON BEHALF OF:

M&T BANK S/B/M FRANKLIN FIRST SAVINGS
BANK

ATTORNEY FOR PLAINTIFF:

KML Law Group, P.C.

Suite 5000

701 Market Street

Philadelphia, PA 19106

(215) 627-1322

Firm State I.D. #23-217969

3129@kmlawgroup.com

KML LAW GROUP, P.C.
SUITE 5000
701 MARKET STREET
PHILADELPHIA, PA 19106-1532
(215) 627-1322
3129@kmlawgroup.com
ATTORNEY FOR PLAINTIFF

196414FC
Sale Date: 02/26/2020
\$4,197.62

**M&T BANK S/B/M FRANKLIN FIRST SAVINGS
BANK**

Plaintiff

vs.

DOROTHY J. KOSCELNICK
Mortgagor(s) and Record Owner(s)

Defendant(s)

IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY

CIVIL ACTION – LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2019-CV-1069 / 2019-ED-136

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

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

- () Personal Service by the Sheriff's Office/competent adult. Copy of return attached.
- () Certified mail by KML Law Group, P.C. Copy of Certified Mail Receipt attached.
- (X) Ordinary mail by KML Law Group, P.C. to Attorney for Defendant(s) of record. Proof of mailing is attached (Pa. R.C.P. 440(a)(1)(i)).
- () Acknowledgment of Sheriff's Sale by Attorney for Defendant(s). Proof of acknowledgment attached.

IF SERVICE WAS ACCOMPLISHED BY COURT ORDER.

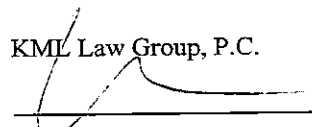
- () Premises was posted by Sheriff's Office/competent adult. Copy of return attached.
- () Certified Mail & ordinary mail by KML Law Group, P.C. Copy of Certified Mail Receipt attached.
- () Published in accordance with court order. Copy of publication attached.

Service of the Notice of Sale on the lien holders or parties in interest in the attached Affidavit under Pa. R. C. 3129.1, et. seq. has been made by ordinary mail with proof of mailing. KML Law Group, P.C. utilizes a mail process that provides mailing in bulk for various matters over many pages. The first page and last page contain the USPS's postmark. As set forth in the Affidavit, the firm certifies that the notice of sale mail was mailed to the listed lienholders and parties in interest on this date noted on the postmark. The proof of mailing has been redacted to exclude names and addresses of other mail unrelated to this matter.

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

DATED: 02/10/2020

KML Law Group, P.C.


Winter Dunn
Legal Assistant

KML Law Group, PC
701 Market St, Suite 5000
Philadelphia, PA 19106

PS form 3665
Type of Mailing:
CERTIFICATE OF MAILING
December 6, 2019

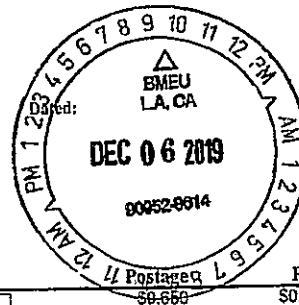


List Number of Pieces
Listed by Sender

41

Total Number of Pieces
Received at Post office

Postmaster:
Name of receiving employee



Line	Reference	Tracking Number	Name, Street & P.O. Address	Postage	Fee
				\$0.650	\$0.41
4	472946	2349293626	KOSCELNICK, DOROTHY J. 1654 Brittain Street Berwick, PA 18603	\$0.650	\$0.41
9	472944	2349293631	KOSCELNICK, DOROTHY J. c/o Marianne E. Kreisher, Esquire Kreisher Marshall & Associates, LLC, 401 South Market Street Bloomsburg, PA 17815	\$0.650	\$0.41
16	472948	2349293638	MARIANNE E. KREISHER, ESQUIRE MARIANNE E. KREISHER, ESQUIRE KREISHER MARSHALL & ASSOCIATIES, LLC, 401 SOUTH MARKET STREET BLOOMSBURG, PA 17815	\$0.650	\$0.41

PS form 3665
Type of Mailing:
CERTIFICATE OF MAILING
December 12, 2019



**Total Number of Pieces
Received at Post office**

Postmaster:
Name of receiving employee

Dated:

263

[illegible]

PS form 3665
Type of Mailing:
CERTIFICATE OF MAILING
December 12, 2019

Page 4 of 14
305

KML Law Group, PC
701 Market St, Suite 5000
Philadelphia, PA 19106

PS form 3665
Type of Mailing:
CERTIFICATE OF MAILING
December 12, 2019



Line	Reference	Tracking Number	Name, Street & P.O. Address	Postage	Fee
82	477442	2349507964	PENNSYLVANIA DEPARTMENT OF LABOR & INDUSTRY 651 Boas Street Harrisburg, PA 17121	\$0.650	\$0.41
89	477439	2349507971	DOMESTIC RELATIONS OF COLUMBIA COUNTY PO Box 380 Bloomsburg, PA 17815	\$0.650	\$0.41
92	477440	2349507974	PA DEPARTMENT OF PUBLIC WELFARE - Bureau of Child Support Enforcement Health and Welfare Bldg. - Room 432 P.O. Box 2675 Harrisburg, PA 17105-2675	\$0.650	\$0.41
93	477443	2349507975	PNC BANK, NATIONAL ASSOCIATION 2730 Liberty Avenue Pittsburgh, PA 15222	\$0.650	\$0.41
98	477444	2349507980	TENANTS/OCCUPANTS 1654 Brittain Street Berwick, PA 18603	\$0.650	\$0.41

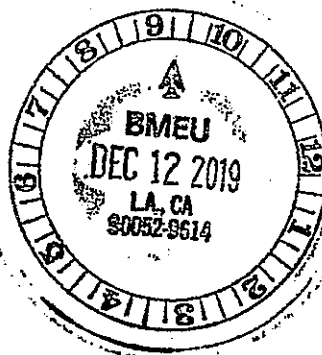
KML Law Group, PC
701 Market St, Suite 5000
Philadelphia, PA 19106

PS form 3665
Type of Mailing:
CERTIFICATE OF MAILING
December 12, 2019



1169978

Line	Reference	Tracking Number	Name, Street & P.O. Address	Postage	Fee
				Totals	



KML Law Group, P.C.
SUITE 5000
701 MARKET STREET
PHILADELPHIA, PA 19106-1532
(215) 627-1322
3129@kmlawgroup.com
ATTORNEY FOR PLAINTIFF

**M&T BANK S/B/M FRANKLIN FIRST SAVINGS
BANK**

One Fountain Plaza
Buffalo, NY 14203

Plaintiff

vs.

DOROTHY J. KOSCELNICK
Mortgagor(s) and Record Owner(s)
1654 Brittain Street
Berwick, PA 18603

Defendant(s)

IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2019-CV-1069 / 2019-ED-136

AFFIDAVIT PURSUANT TO RULE 3129

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

1654 Brittain Street
Berwick, PA 18603

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

DOROTHY J. KOSCELNICK
c/o Marianne E. Kreisher, Esquire
Kreisher Marshall & Associates, LLC, 401 South Market Street
Bloomsburg, PA 17815

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

DOROTHY J. KOSCELNICK
c/o Marianne E. Kreisher, Esquire
Kreisher Marshall & Associates, LLC, 401 South Market Street
Bloomsburg, PA 17815

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

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

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

PA DEPARTMENT OF REVENUE
BUREAU OF COMPLIANCE
P.O. BOX 281230
HARRISBURG, PA 17128-1230

PENNSYLVANIA DEPARTMENT OF LABOR & INDUSTRY
651 Boas Street
Harrisburg, PA 17121

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

PNC BANK, NATIONAL ASSOCIATION
2730 Liberty Avenue
Pittsburgh, PA 15222

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

MARIANNE E. KREISHER, ESQUIRE
KREISHER MARSHALL & ASSOCIATES, LLC, 401 SOUTH MARKET STREET
BLOOMSBURG, PA 17815

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

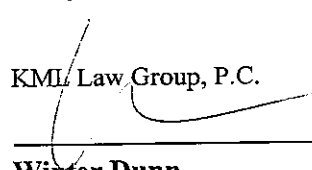
7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale.

TENANTS/OCCUPANTS
1654 Brittain Street
Berwick, PA 18603

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

DATED: 02/10/2020

KML Law Group, P.C.



Winter Dunn
Legal Assistants

For inquiries, please contact:

Cheryl Dilchus
Direct (215) 825-6349
cdilchus@kmlawgroup.com

For proof of mailing, email: PostSale@kmlawgroup.com

KML LAW GROUP, P.C.
SUITE 5000
701 MARKET STREET
PHILADELPHIA, PA 19106-1532
(215) 627-1322
ATTORNEY FOR PLAINTIFF

M&T BANK S/B/M FRANKLIN FIRST SAVINGS BANK
One Fountain Plaza
Buffalo, NY 14203

Plaintiff

vs.

DOROTHY J. KOSCELNICK
Mortgagor(s) and Record Owner(s)
1654 Brittain Street
Berwick, PA 18603

Defendant(s)

IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY

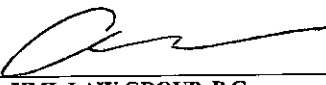
CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2019-CV-1069 / 2019-ED-136

**CERTIFICATION AS TO COMPLIANCE WITH THE PENNSYLVANIA CASE RECORDS
PUBLIC ACCESS POLICY, SECTION 7.0 CONFIDENTIAL INFORMATION**

Plaintiff, by counsel, hereby certifies that this filing complies with the provisions of the Case Records Public Access Policy of the Unified Judicial System of Pennsylvania that require filing confidential information and documents differently than non-confidential information and documents and that confidential information and documents have been redacted in accordance with controlling privacy statutes and that confidential information is not required by law, ordered by the court or is not otherwise necessary to effect the disposition of this matter.

By: 
KML LAW GROUP, P.C.
Michael McKeever Pa. ID 56129
Lisa Lee Pa. ID 78020
David Fein Pa. ID 82628
Alyk L. Oflazian Pa. ID 312912
Matthew K. Fissel Pa. ID 314567
Rebecca A. Solarz Pa. ID 315936
Nora C. Viggiano Pa. ID 320864
Kevin G. McDonald Pa. ID 203783
Brooke R. Waisbord Pa. ID 326432
Attorneys for Plaintiff

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff

Earl D. Mordan, Jr.
Chief Deputy

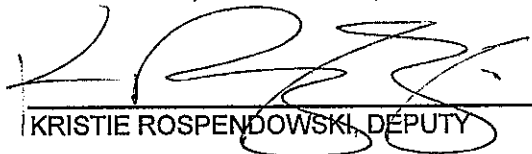


M & T BANK
vs.
DOROTHY J KOSCELNICK

Case Number
2019CV1069

SHERIFF'S RETURN OF SERVICE

12/09/2019 11:35 AM - DEPUTY KRISTIE ROSPENDOWSKI, 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 MARIANNE KREISHER, WHO ACCEPTED AS "ADULT PERSON IN CHARGE" FOR DOROTHY J KOSCELNICK AT C/O MARIANNE KREISHER, 401 SOUTH MARKET STREET, BLOOMSBURG, PA 17815.


KRISTIE ROSPENDOWSKI, DEPUTY

SO ANSWERS,


TIMOTHY T. CHAMBERLAIN, SHERIFF

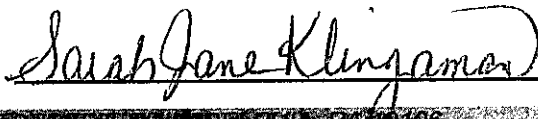
December 10, 2019

COMMONWEALTH OF PENNSYLVANIA
NOTARIAL SEAL
SARAH JANE KLINGAMAN, NOTARY PUBLIC
TOWN OF BLOOMSBURG, COLUMBIA COUNTY
MY COMMISSION EXPIRES OCT. 4, 2020

NOTARY

Affirmed and subscribed to before me this

10TH day of DECEMBER, 2019



Plaintiff Attorney: KML Law, P.A.

Defendant: BIA, PA 02406

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff

Earl D. Mordan, Jr.
Chief Deputy



M & T BANK
vs.
DOROTHY J KOSCELNICK

Case Number
2019CV1069

SHERIFF'S RETURN OF SERVICE

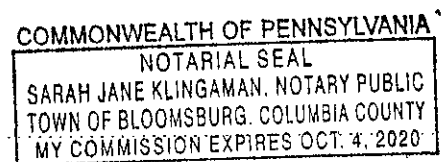
01/16/2020 09:24 AM - DEPUTY MICHAEL TKACH, BEING DULY SWORN ACCORDING TO LAW, STATES SERVICE WAS PERFORMED BY POSTING A TRUE COPY OF THE REQUESTED HANDBILL UPON THE REAL ESTATE LOCATED AT 1654 BRITAIN STREET, BERWICK, PA 18603.


MICHAEL TKACH, DEPUTY

SO ANSWERS,


TIMOTHY T. CHAMBERLAIN, SHERIFF

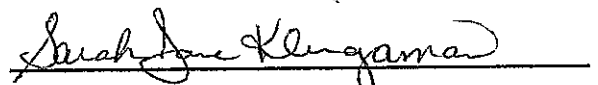
January 16, 2020



NOTARY

Affirmed and subscribed to before me this

16TH day of JANUARY, 2020



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

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff

Earl D. Mordan, Jr.
Chief Deputy



M & T BANK
vs.
KOSCELNICK, DOROTHY J

Case Number
2019CV1069

SERVICE COVER SHEET

Service Details:

Category: Real Estate Sale - Posting - Sale Bill

Manner: < Not Specified >

Notes: SALE DATE & TIME: 02/26/2020 AT 9:00 AM
SHERIFF'S SALE BILL

Zone:

Expires:

Warrant:

Serve To:

Name: (POSTING)

Primary Address: 1654 BRITTAIN STREET
BERWICK, PA 18603

Phone:

DOB:

Alternate Address:

Phone:

Final Service:

Served: Personally · Adult In Charge · Posted · Other

Adult In Charge:

Relation:

Date:

1/16/20

Time:

9:24

Deputy:

6

Mileage:

Attorney / Originator:

Name: KML LAW GROUP, P.C.

Phone:

Service Attempts:

Date:

Time:

Mileage:

Deputy:

Service Attempt Notes:

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

(POSTING)

2019CV1069

1654 BRITTAIN STREET, BERWICK, PA 18603

NO EXPIRATION

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff



Earl D. Mordan, Jr.
Chief Deputy

M & T BANK
vs.
KOSCELNICK, DOROTHY J

Case Number
2019CV1069

SERVICE COVER SHEET

Service Details:

Category:	Real Estate Sale - Sale Notice		Zone:	136
Manner:	< Not Specified >	Expires:	Warrant:	
Notes:	SALE DATE & TIME: 02/26/2020 AT 9:00 AM PLAINTIFF NOTICE OF SHERIFF'S SALE AND DEBTOR'S RIGHTS			

Serve To:

Name:	Domestic Relations Office of Columbia Cot	
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:	MICHELLE TREFF	
Relation:	CLERK	
Date:	12/6/19	Time: 1545
Deputy:	4	Mileage:

Attorney / Originator:

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

Service Attempts:

Date:					
Time:					
Mileage:					
Deputy:					

Service Attempt Notes:

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

DOMESTIC RELATIONS OF 2019CV1069 11 WEST MAIN STREET, 2ND FLOOR, BLOOMSBURG, P NO EXPIRATION

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff

Earl D. Mordan, Jr.
Chief Deputy



M & T BANK
vs.
KOSCELNICK, DOROTHY J

Case Number
2019CV1069

SERVICE COVER SHEET

Service Details:

Category:	Real Estate Sale - Sale Notice		Zone:	136
Manner:	< Not Specified >	Expires:	Warrant:	
Notes:	SALE DATE & TIME: 02/26/2020 AT 9:00 AM PLAINTIFF NOTICE OF SHERIFF'S SALE AND DEBTOR'S RIGHTS			

Serve To:

Name:	Columbia County Tax Office	
Primary Address:	PO Box 380 Bloomsburg, PA 17815	
Phone:	570-389-5649	DOB:
Alternate Address:		
Phone:		

Final Service:

Served:	Personally · <u>Adult In Charge</u> · Posted · Other	
Adult In Charge:	DESSIE MILLER	
Relation:	C. MILLER	
Date:	12/6/19	Time: 1508
Deputy:	4	Mileage:

Attorney / Originator:

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

Service Attempts:

Date:					
Time:					
Mileage:					
Deputy:		7	3	4	

Service Attempt Notes:

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

COLUMBIA COUNTY TAX C

2019CV1069

PO BOX 380, BLOOMSBURG, PA 17815

NO EXPIRATION

Tax Notice 2019 County & Municipality
BERWICK BORO
MAKE CHECKS PAYABLE TO:
 BERWICK BOROUGH
 TAX COLLECTOR
 1615 LINCOLN AVENUE
 BERWICK PA 18603
HOURS: MON, TUE, THUR : 9:30 AM - 4 PM
 CLOSED WEDNESDAY & FRIDAYS & HOLIDAYS
 NO PERSONAL CHECKS AFTER DEC.1, 2019
PHONE: 570-752-7442

FOR: COLUMBIA County

DATE
 03/01/2019

BILL NO.
 4551

DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	TAX AMOUNT DUE	INCL PENALTY
GENERAL	26,710	11.385	298.01	304.09	334.50
SINKING		1	26.18	26.71	29.38
FIRE		1.25	32.72	33.39	35.06
LIGHT		1.25	32.72	33.39	35.06
BORO RE		17.1	447.61	456.74	479.58
The discount & penalty have been calculated for your convenience			837.24	854.32	913.58
PAY THIS AMOUNT			April 30 If paid on or before	June 30 If paid on or before	June 30 If paid after

TAXES ARE DUE & PAYABLE - PROMPT PAYMENT IS REQUESTED

KOSCELNICK DOROTHY
 1654 BRITTAIN STREET
 BERWICK PA 18603

CNTY TWP
 Discount 2 % 2 %
 Penalty 10 % 5 %
 PARCEL: 04D-05 -141-00,000
 1654 BRITTAIN ST
 .3306 Acres Land 5,760
 Buildings 20,950
 Total Assessment 26,710

This tax returned
 to courthouse on:
 January 1, 2020

FILE COPY

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

2019 SCHOOL REAL ESTATE TAX NOTICE
 Berwick Area School District
 Berwick Borough

Make Check Payable To: The Berwick Area School District

The Berwick Area School District
 Connie C. Gingher, Tax Collector
 1615 Lincoln Avenue
 Berwick, PA 18603

Telephone: 570-752-7442

Taxes are due and payment is requested from:

04D05 14100000 2179 C04
 KOSCELNICK DOROTHY
 1654 BRITTAIN ST
 BERWICK, PA 18603-2506

Bill Date: 7/1/2019

Bill #: 2179

RETURN THIS COUPON IF PAYING IN FULL

Parcel #: 04D05 14100000

Prop. Type

Property Location and Description:

1654 BRITTAIN ST
 .331

Assessment:

L= 5,760
 B= 20,950
 T= 26,710

Tax Description	Mills/Rate	Amount
SCHOOL REAL ESTATE	43.400	1,159.21
HOMESTEAD EXCLUSION	(4,490.00)	(194.91)
FARMSTEAD EXCLUSION	NA	NA
If Paid By 8/31/2019	2% Discounted Amount	945.01
If Paid By 10/31/2019	FACE Amount	964.30
If Paid After 10/31/2019	10% Penalty Amount	1,060.73

Last Day to Pay: 12/31/2019

For a receipt, return the entire bill with payment
 and a self-addressed stamped envelope.

Office Hours:

Monday, Tuesday, and Thursday from 9:30am - 4:00pm

Closed Wednesday and Friday

Closed Holidays

****Homestead/Farmstead Applied****

Kim
As of 12/10/19 Co & Boro not paid
School paid Mortgage Co.
Amue

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff



Earl D. Mordan, Jr.
Chief Deputy

M & T BANK
vs.
KOSCELNICK, DOROTHY J

Case Number
2019CV1069

SERVICE COVER SHEET

Service Details:

Category:	Real Estate Sale - Sale Notice	Zone:	134
Manner:	< Not Specified >	Expires:	
Notes:	SALE DATE & TIME: 02/26/2020 AT 9:00 AM PLAINTIFF NOTICE OF SHERIFF'S SALE AND DEBTOR'S RIGHTS		

Serve To:

Name:	OCCUPANT
Primary Address:	1654 BRITTAIN STREET BERWICK, PA 18603
Phone:	DOB:
Alternate Address:	
Phone:	

Final Service:

Served:	Personally · Adult In Charge <u>Posted</u> Other		
Adult In Charge:			
Relation:			
Date:	12/10/19	Time:	13:03
Deputy:	6	Mileage:	

Attorney / Originator:

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

Service Attempts:

Date:						
Time:						
Mileage:						
Deputy:						

Service Attempt Notes:

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

OCCUPANT

2019CV1069

1654 BRITTAIN STREET, BERWICK, PA 18603

NO EXPIRATION

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff



Earl D. Mordan, Jr.
Chief Deputy

M & T BANK
vs.
KOSCELNICK, DOROTHY J

Case Number
2019CV1069

SERVICE COVER SHEET

Service Details:

Category:	Real Estate Sale - Sale Notice	Zone:	136
Manner:	< Not Specified >	Expires:	
Notes:	SALE DATE & TIME: 02/26/2020 AT 9:00 AM PLAINTIFF NOTICE OF SHERIFF'S SALE AND DEBTOR'S RIGHTS		

Serve To:

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

Final Service:

Served:	Personally Adult In Charge · Posted · Other		
Adult In Charge:			
Relation:	Def.		
Date:	12/10/19	Time:	10:29
Deputy:	6	Mileage:	

Attorney / Originator:

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

Service Attempts:

Date:						
Time:						
Mileage:						
Deputy:						

Service Attempt Notes:

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

GINGHER, CONNIE C.

2019CV1069

1615 LINCOLN AVENUE, BERWICK, PA 18603

NO EXPIRATION

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff

Earl D. Mordan, Jr.
Chief Deputy



M & T BANK
vs.
KOSCELNICK, DOROTHY J

Case Number
2019CV1069

SERVICE COVER SHEET

Service Details:

Category:	Real Estate Sale - Sale Notice	Zone:	134
Manner:	< Not Specified >	Expires:	
Notes:	SALE DATE & TIME: 02/26/2020 AT 9:00 AM PLAINTIFF NOTICE OF SHERIFF'S SALE AND DEBTOR'S RIGHTS		

Serve To:

Name:	DOROTHY J KOSCELNICK
Primary Address:	C/O MARIANNE KREISHER 401 SOUTH MARKET STREET BLOOMSBURG, PA 17815
Phone:	DOB:
Alternate Address:	1654 BRITAIN STREET BERWICK, PA 18603
Phone:	

Final Service:

Served:	Personally · <u>Adult In Charge</u> · Posted · Other
Adult In Charge:	MARIANNE KREISHER
Relation:	GUARDIAN
Date:	12/9/19
Time:	1130
Deputy:	4
Mileage:	

Attorney / Originator:

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

Service Attempts:

Date:					
Time:					
Mileage:					
Deputy:					

Service Attempt Notes:

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

KOSCELNICK, DOROTHY J 2019CV1069 C/O MARIANNE KREISHER, 401 SOUTH MARKET STREET NO EXPIRATION

PRESS ENTERPRISE

3185 Lackawanna Ave
Bloomsburg, PA 17815

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

Proof of Ad 12/04/19

Account:

Name:

Company: TIM CHAMBERLAIN - COLUM COUNTY SHER

Address: PO BOX 380
BLOOMSBURG, PA 17815

Telephone: (570) 389-5622

Ad ID:	1185523
Description:	DOROTHY KOSCELNICK
SALE	
Run Dates:	02/05/20 to 02/19/20
Class:	2
Agate Lines:	243
Blind Box:	

Total Ad Cost	\$1,581.35			
Amount Paid	\$0.00			
<u>Publication</u>	<u>Start</u>	<u>Stop</u>	<u>Inserts</u>	<u>Cost</u>
Press Enterprise	02/05/20	02/19/20	3	\$1,581.35

SHERIFF'S SALE

By Virtue of a Writ of Execution (Mortgage Foreclosure)
No. 2019CV1069

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, FEBRUARY 26, 2020
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 those certain lots, pieces or parcels of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to-wit:
PARCEL NO. 1: BEGINNING on Brittain Street at the corner of Lot No. 146; thence in an easterly direction along Brittain Street a distance of forty-five (45) feet to the corner of Lot No. 148; thence in a southerly direction along Lot No. 148 a distance of one hundred sixty (160) feet to a fifteen (15) alley; thence in a westerly direction along said alley a distance of forty five (45) feet to the corner of Lot No. 146; thence in a northerly direction along Lot No. 146 a distance of one hundred sixty (160) feet to Brittain Street, the place of beginning.

BEING Lot No. 147 in the Berwick Land & Improvement Company's Addition to Berwick. See plot or plan recorded at Bloomsburg in Miscellaneous Book No. 7 Pages 496 and 497.

PARCEL NO. 2: BEGINNING on Brittain Street at the corner of Lot No. 147; thence in an easterly direction along Brittain Street a distance of forty-five (45) feet to the corner of Lot No. 149; thence in a southerly direction along Lot No. 149 a distance of one hundred sixty (160) feet to a fifteen (15) alley; thence in a westerly direction along said alley a distance of forty five (45) feet to the corner of Lot No. 147; thence in a northerly direction along Lot No. 147 a distance of one hundred sixty (160) feet to Brittain Street, the place of beginning.

BEING Lot No. 148 in the Berwick Land & Improvement Company's Addition to Berwick. See plot or plan record at Bloomsburg in Miscellaneous Book No. 7 pages 496 & 497.

UNDER AND SUBJECT To all restrictions, reservations, conditions, covenants and exceptions as set forth in prior deeds in the chain of title.

BEING KNOWN AS: 1654 BRITTAIN STREET, BERWICK, PA 18603

PROPERTY ID NUMBER: 04D-05-141-00,000

BEING THE SAME PREMISES WHICH HELEN KOSCELMICK BY DEED DATED 5/20/1991 AND RECORDED 8/23/1991 IN THE OFFICE OF THE RECORDER OF DEEDS IN DEED BOOK 481 AT PAGE 009, GRANTED AND CONVEYED UNTO DOROTHY J. KOSCELMICK

PROPERTY ADDRESS: 1654 BRITTAIN STREET, BERWICK, PA 18603

UPI / TAX PARCEL NUMBER: 04D-05-141-00,000

Seized and taken into execution to be sold as the property of DOROTHY J. KOSCELMICK in suit of M & T BANK.

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

TIMOTHY T. CHAMBERLAIN, Sheriff
COLUMBIA COUNTY, Pennsylvania

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

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

M&T BANK S/B/M FRANKLIN FIRST SAVINGS
BANK
One Fountain Plaza
Buffalo, NY 14203

Plaintiff

vs.

DOROTHY J. KOSCELNICK
1654 Brittain Street
Berwick, PA 18603

Defendant(s)

IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY

NO. 2019-CV-1069

2019-ED-136
WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

WRIT OF EXECUTION

THIS LAW FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO COLLECT A DEBT OWED TO OUR CLIENT. ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THE PURPOSE OF COLLECTING THE DEBT.

COMMONWEALTH OF PENNSYLVANIA:
COUNTY OF COLUMBIA:

TO THE SHERIFF OF COLUMBIA COUNTY, PENNSYLVANIA:

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

PREMISES: 1654 Brittain Street, Berwick, PA 18603

AMOUNT DUE \$4,197.62

Interest From 11/26/2019
to the Date of Sheriff's Sale
at per diem rate of \$0.32

(Costs to be added)

Dated: 11/26/2019

Bodina N. Aliotti
Prothonotary, Common Pleas Court
of Columbia County, Pennsylvania

Proth & Clerk of Sev. Courts

Deputy My Com Ex 1st Monday in 2020

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff



Earl D. Mordan, Jr.
Chief Deputy

M & T BANK
vs.
KOSCELNICK, DOROTHY J

Case Number
2019CV1069

SERVICE COVER SHEET

Service Details:

Category:	Real Estate Sale - Posting - Sale Bill	Zone:	
Manner:	< Not Specified >	Expires:	
Notes:	SALE DATE & TIME: 02/26/2020 AT 9:00 AM SHERIFF'S SALE BILL		

Serve To:

Name:	(POSTING)
Primary Address:	1654 BRITTAIN STREET BERWICK, PA 18603
Phone:	DOB:
Alternate Address:	
Phone:	

Final Service:

Served:	Personally · Adult In Charge · Posted · Other		
Adult In Charge:			
Relation:			
Date:		Time:	
Deputy:		Mileage:	

Attorney / Originator:

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

Service Attempts:

Date:						
Time:						
Mileage:						
Deputy:						

Service Attempt Notes:

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

(POSTING)

2019CV1069

1654 BRITTAIN STREET, BERWICK, PA 18603

NO EXPIRATION

KML Law Group, P.C.

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

M&T BANK S/B/M FRANKLIN FIRST SAVINGS BANK

One Fountain Plaza
 Buffalo, NY 14203

Plaintiff

vs.

DOROTHY J. KOSCELNICK

Mortgagor(s) and Record Owner(s)
 1654 Brittain Street
 Berwick, PA 18603

Defendant(s)

IN THE COURT OF COMMON PLEAS

OF COLUMBIA COUNTY

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Docket No. 2019-CV-1069

2019-ED-136

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

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: MARIANNE E. KREISHER, ESQUIRE
 Marianne E. Kreisher, Esquire
 Kreisher Marshall & Associates, LLC
 401 South Market Street
 Bloomsburg, PA 17815

Your house at 1654 Brittain Street, Berwick, PA 18603 is scheduled to be sold at Sheriff's Sale on Feb. 26, 2020, at 9:00 AM, in Sheriff's Office, Courthouse, Bloomsburg, PA to enforce the court judgment of \$4,197.62 obtained by M&T BANK S/B/M FRANKLIN FIRST SAVINGS BANK against you.

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

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

1. The sale will be cancelled if you pay to M&T BANK S/B/M FRANKLIN FIRST SAVINGS BANK, the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay call our office at 215-825-6329 or 1-866-413-2311 or email homeretention@kmlawgroup.com (KML File Number 196414FC). Para informacion en espanol puede comunicarse con Home Retention al 1-866-413-2311.
2. You may be able to stop the sale by filing a petition asking the Court to strike or open judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.
3. You may also be able to stop the sale through other legal proceedings.
4. You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See notice below on how to obtain an attorney).

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

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

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

PENNSYLVANIA BAR ASSOCIATION
P.O. Box 186
Harrisburg, PA 17108
800-692-7375
NORTH PENN LEGAL SERVICES
168 E. 5th Street
Bloomsburg, PA 17815
570-784-8760

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY

M&T BANK S/B/M FRANKLIN FIRST SAVINGS BANK

One Fountain Plaza
Buffalo, NY 14203

Plaintiff

vs.

DOROTHY J. KOSCELNICK

Mortgagor(s) and Record Owner(s)
1654 Brittain Street
Berwick, PA 18603

Defendant(s)

No. 2019-CV-1069

PROthonotary
FILED NOV 26 2 2019
CLERK OF COURT
COUNTY OF COLUMBIA

PRAECIPE FOR JUDGMENT

THIS LAW FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO COLLECT A DEBT OWED TO OUR CLIENT. ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THE PURPOSE OF COLLECTING THE DEBT.

Enter the Judgment in favor of Plaintiff and against DOROTHY J. KOSCELNICK by default for want of an Answer.

Assess damages as follows:

Debt

\$4,197.62

Interest to 11/25/2019 at 6.8750%
Per diem interest rate of \$0.32

Total

(Assessment of Damages Attached)

I CERTIFY THAT FOREGOING ASSESSMENT OF DAMAGES IS FOR SPECIFIED AMOUNTS ALLEGED TO BE DUE IN THE COMPLAINT AND IS CALCULABLE AS A SUM CERTAIN FROM THE COMPLAINT.

I certify that written notice of the intention to file this praecipe was mailed or delivered to the party against whom judgment is to be entered and to his attorney of record, if any, after the default occurred and at least ten days prior to the date of the filing of this praecipe. A copy of the notice is attached. R.C.P. 237.1

By: 

KML LAW GROUP, P.C.

Michael McKeever Pa. ID 56129

Lisa Lee Pa. ID 78020

David Fein Pa. ID 82628

Jill P. Jenkins Pa. ID 306588

Alyk L. Oflazian Pa. ID 312912

Matthew K. Fissel Pa. ID 314567

Rebecca A. Solarz Pa. ID 315936

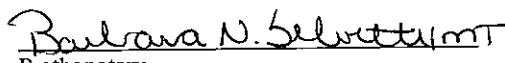
Nora C. Viggiano Pa. ID 320864

Kevin G. McDonald Pa. ID 203783

Brooke R. Waisbord Pa. ID 326432

Attorneys for Plaintiff

AND NOW November 26, 2019, Judgment is entered in favor of M&T BANK S/B/M FRANKLIN FIRST SAVINGS BANK and against DOROTHY J. KOSCELNICK by default for want of an Answer and damages assessed in the sum of \$4,197.62 as per the above certification.


Prothonotary

IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY, PENNSYLVANIA
CIVIL ACTION - LAW

M&T BANK S/B/M FRANKLIN FIRST SAVINGS BANK
One Fountain Plaza
Buffalo, NY 14203
Plaintiff

No. 2019-CV-1069

vs.

DOROTHY J. KOSCELNICK
Mortgagor(s) and Record Owner(s)
1654 Brittain Street
Berwick, PA 18603

Defendant(s)

THIS LAW FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO COLLECT A DEBT OWED TO OUR CLIENT. ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THE PURPOSE OF COLLECTING THE DEBT.

NOTICE

Notice is given that a judgment in the above-captioned matter has been entered against you.

~~Paul Kline~~, Prothonotary

By: Barbara N. Silvestri MT
Deputy

If you have any questions concerning the above, please contact:

KML LAW GROUP, P.C.
Suite 5000
701 Market Street
Philadelphia, PA 19106-1532
(215) 627-1322

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

M&T BANK S/B/M FRANKLIN FIRST SAVINGS BANK

One Fountain Plaza
Buffalo, NY 14203

Plaintiff

vs.

DOROTHY J. KOSCELNICK

Mortgagor(s) and Record Owner(s)
1654 Brittain Street
Berwick, PA 18603

Defendant(s)

IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2019-CV-1069

ORDER FOR JUDGMENT

Please enter Judgment in favor of M&T BANK S/B/M FRANKLIN FIRST SAVINGS BANK and against DOROTHY J. KOSCELNICK for failure to file an Answer in the above action within (20) days, from the date of service of the Complaint, in the sum of \$4,197.62.

By: 

KML LAW GROUP, P.C.

Michael McKeever Pa. ID 56129

Lisa Lee Pa. ID 78020

David Fein Pa. ID 82628

Jill P. Jenkins Pa. ID 306588

Alyk L. Oflazian Pa. ID 312912

Matthew K. Fissel Pa. ID 314567

Rebecca A. Solarz Pa. ID 315936

Nora C. Viggiano Pa. ID 320864

Kevin G. McDonald Pa. ID 203783

☒ Brooke R. Waisbord Pa. ID 326432

Attorneys for Plaintiff

I hereby certify that the above names are correct and that the precise residence address of the judgment creditor is M&T BANK S/B/M FRANKLIN FIRST SAVINGS BANK, One Fountain Plaza, Buffalo, NY 14203 and that the name(s) and last known address(es) of the Defendant(s) is/are DOROTHY J. KOSCELNICK, c/o Marianne E. Kreisher, Esquire, Kreisher Marshall & Associates, LLC, 401 South Market Street, Bloomsburg, PA 17815.

By: 

KML LAW GROUP, P.C.

Michael McKeever Pa. ID 56129

Lisa Lee Pa. ID 78020

David Fein Pa. ID 82628

Jill P. Jenkins Pa. ID 306588

Alyk L. Oflazian Pa. ID 312912

Matthew K. Fissel Pa. ID 314567

Rebecca A. Solarz Pa. ID 315936

Nora C. Viggiano Pa. ID 320864

Kevin G. McDonald Pa. ID 203783

☒ Brooke R. Waisbord Pa. ID 326432

Attorneys for Plaintiff

CLERK OF COURT
COUNTY OF COLUMBIA

2019 NOV 26 P 12:06

ASSESSMENT OF DAMAGES

TO THE PROTHONOTARY:

Kindly assess the damages in this case to be as follows:

Principal Balance	\$1,673.45
Interest from 11/01/2018 to 11/25/2019	\$84.28
Late Charges	\$219.44
Escrow/Impound Overdraft	\$1,650.45
Property Inspections	\$75.00
Property Valuations	\$175.00
Property Preservation	\$320.00

\$4,197.62

By: 

KML LAW GROUP, P.C.

Michael McKeever Pa. ID 56129

Lisa Lee Pa. ID 78020

David Fein Pa. ID 82628

Jill P. Jenkins Pa. ID 306588

Alyk L. Oflazian Pa. ID 312912

Matthew K. Fissel Pa. ID 314567

Rebecca A. Solarz Pa. ID 315936

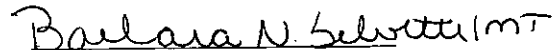
Nora C. Viggiano Pa. ID 320864

Kevin G. McDonald Pa. ID 203783

Brooke R. Waisbord Pa. ID 326432

Attorneys for Plaintiff

AND NOW, this 26th day of November, 2019 damages are assessed as above.


Pro Prothy

2019-CV-1069/196414FC

PROTHONOTARY
2019 NOV 26 PM 12:06
CLERK OF COURT
COUNTY OF COLUMBIA

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

**M&T BANK S/B/M FRANKLIN FIRST SAVINGS
BANK**

One Fountain Plaza
Buffalo, NY 14203

Plaintiff

vs.

DOROTHY J. KOSCELNICK

Mortgagor(s) and Record Owner(s)
1654 Brittain Street
Berwick, PA 18603

Defendant(s)

IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY

CIVIL ACTION – LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2019-CV-1069

2019-ED-136

PRAECIPE FOR WRIT OF EXECUTION

TO THE PROTHONOTARY:

Issue Writ of Execution in the above matter:

Amount Due

\$4,197.62

Interest from 11/26/2019
to the Date of Sheriff's Sale
at per diem rate of \$0.32

(Costs to be added)

By: 

KML LAW GROUP, P.C.

Michael McKeever Pa. ID 56199

Lisa Lee Pa. ID 78020

David Fein Pa. ID 82628

Jill P. Jenkins Pa. ID 306588

Alyk L. Ofazian Pa. ID 312912

Matthew K. Fissel Pa. ID 314567

Rebecca A. Solarz Pa. ID 315936

Nora C. Viggiano Pa. ID 320864

Kevin G. McDonald Pa. ID 203783

☒ Brooke R. Waisbord Pa. ID 326432

Attorneys for Plaintiff

CLERK OF COURT
COLUMBIA COUNTY

2019 NOV 26 P 12:47

ACTION OF LAW

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

M&T BANK S/B/M FRANKLIN FIRST SAVINGS
BANK
One Fountain Plaza
Buffalo, NY 14203

Plaintiff

vs.

DOROTHY J. KOSCELNICK
1654 Brittain Street
Berwick, PA 18603

Defendant(s)

IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY

NO. 2019-CV-1069

2019-ED-136
WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

WRIT OF EXECUTION

THIS LAW FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO COLLECT A DEBT OWED TO OUR CLIENT. ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THE PURPOSE OF COLLECTING THE DEBT.

COMMONWEALTH OF PENNSYLVANIA:
COUNTY OF COLUMBIA:

TO THE SHERIFF OF COLUMBIA COUNTY, PENNSYLVANIA:

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

PREMISES: 1654 Brittain Street, Berwick, PA 18603

AMOUNT DUE \$4,197.62

Interest From 11/26/2019
to the Date of Sheriff's Sale
at per diem rate of \$0.32

(Costs to be added)

Dated: 11/26/2019

Barbara W. Sullivan
Prothonotary, Common Pleas Court
of Columbia County, Berwick, PA

Proth & Clerk of Sev. Courts

My Com. Ex. 1st Monday in 2020

Deputy

Docket No. 2019-CV-1069

IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY

M&T BANK S/B/M FRANKLIN FIRST SAVINGS
BANK

vs.

DOROTHY J. KOSCELNICK
Mortgagor(s) and Record Owner(s)
1654 Brittain Street, Berwick, PA 18603

**WRIT OF EXECUTION
(Mortgage Foreclosure)**

REAL DEBT	\$4,197.62
INTEREST from 11/26/2019 to the Date of Sheriff's Sale	\$
COSTS PAID:	
PROTHY	\$
SHERIFF	\$
STATUTORY	\$
COSTS DUE PROTHY	\$
Office of Judicial Support	
Judg. Fee	
Cr.	
Sat.	

PREMISES:
1654 Brittain Street, Berwick, PA 18603

KML Law Group, P.C.
Suite 5000
701 Market Street
Philadelphia, PA 19106-1532
(215) 627-1322

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

PRESS ENTERPRISE
Lackawanna Avenue
Bloomsburg, PA 17815

Date:

Re: Sheriff's Sale Advertising Dates

M: T Bank Vs. Dorothy J. Koscelnick

No. 136 of 2019 E.D. and No. 1069 of 2019 J.D.

Dear Sir:

Please advertise the enclosed SHERIFF SALE on the following dates:

1st Week Feb. 5th 2020

2nd Week Feb. 12th 2020

3rd Week Feb. 19th 2020

SALE DATE: Feb. 26, 2020

Feel free to contact me if you have any questions.

Respectfully,

Timothy T. Chamberlain
Sheriff of Columbia County

REAL ESTATE OUTLINE

ED # 2019 ED 136

DATE RECEIVED 12-2-19
DOCKET AND INDEX 1069 CV 2019

CHECK FOR PROPER INFO.

WRIT OF EXECUTION	<u>X</u>	
COPY OF DESCRIPTION	<u>X</u>	
WHEREABOUTS OF LKA	<u>X</u>	
NON-MILITARY AFFIDAVIT	<u> </u>	
NOTICES OF SHERIFF SALE	<u>X</u>	
WAIVER OF WATCHMAN	<u>X</u>	
AFFIDAVIT OF LIENS LIST	<u>X</u>	
CHECK FOR \$1,350.00 OR <u> </u>	<u>X</u>	CK# <u>934444</u>

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

SALE DATE Feb. 26, 20 TIME 9:00 am
POSTING DATE
ADV. DATES FOR NEWSPAPER

1 ST WEEK	<u>Feb 5</u>
2 ND WEEK	<u>Feb 12</u>
3 RD WEEK	<u>Feb 19</u>

KML LAW GROUP, P.C.

Suite 5000
701 Market Street
Philadelphia, PA 19106
www.kmlawgroup.com
(215) 627-1322
Fax (215) 627-7734

November 25, 2019

RE: Docket # 2019-CV-1069

ATTENTION: Columbia County Sheriff

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

DOROTHY J. KOSCELNICK

will be personally served with the Notice of Sheriff's Sale by an outside process server.

Thank you,
Judgment Department
KML LAW GROUP, P.C.
Main - (215) 627-1322
Fax - (215) 627-7734

SHORT DESCRIPTION

DOCKET # 2019-CV-1069

ALL THAT CERTAIN lot of land situate in , County of Columbia and Commonwealth of Pennsylvania.

IMPROVEMENTS consist of a residential dwelling.

BEING PREMISES: 1654 Brittain Street, Berwick, PA 18603

SOLD as the property of DOROTHY J. KOSCELNICK

TAX PARCEL #04D-05-141-00,000

ATTORNEY: KML Law Group, P.C.

SHERIFF'S SALE

By Virtue of a Writ of Execution (Mortgage Foreclosure)
No. 2019CV1069

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, FEBRUARY 26, 2020
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 those certain lots, pieces or parcels of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to-wit:

PARCEL NO. 1: BEGINNING on Brittain Street at the corner of Lot No. 146; thence in an easterly direction along Brittain Street a distance of forty-five (45) feet to the corner of Lot No. 148; thence in a southerly direction along Lot No. 148 a distance of one hundred sixty (160) feet to a fifteen (15) alley; thence in a westerly direction along said alley a distance of fortyfive (45) feet to the corner of Lot No. 146; thence in a northerly direction along Lot No. 146 a distance of one hundred sixty (160) feet to Brittain Street, the place of beginning.

BEING Lot No. 147 in the Berwick Land & Improvement Company's Addition to Berwick. See plot or plan recorded at Bloomsburg in Miscellaneous Book No. 7 Pages 496 and 497.

PARCEL NO. 2: BEGINNING on Brittain Street at the corner of Lot No. 147; thence in an easterly direction along Brittain Street a distance of forty-five (45) feet to the corner of Lot No. 149; thence in a southerly direction along Lot No. 149 a distance of one hundred sixty (160) feet to a fifteen (15) alley; thence in a westerly direction along said alley a distance of fortyfive (45) feet to the corner of Lot No. 147; thence in a northerly direction along Lot No. 147 a distance of one hundred sixty (160) feet to Brittain Street, the place of beginning.

BEING Lot No. 148 in the Berwick Land & Improvement Company's Addition to Berwick, See plot or plan record at Bloomsburg in Miscellaneous Book No. 7 pages 496 & 497.

UNDER AND SUBJECT To all restrictions, reservations, conditions, covenants and exceptions as set forth in prior deeds in the chain of title.

BEING KNOWN AS: 1654 BRITTAN STREET, BERWICK, PA 18603

PROPERTY ID NUMBER: 04D-05-141-00,000

BEING THE SAME PREVIOUSLY HELD BY HELEN KOSCELMICK

BY DEED DATED 5/20/1991 AND RECORDED 8/23/1991 IN THE OFFICE OF THE RECORDER OF DEEDS IN DEED BOOK 481 AT PAGE 009, GRANTED AND CONVEYED UNTO DOROTHY J. KOSCELNICK

PROPERTY ADDRESS: 1654 BRITTAN STREET, BERWICK, PA 18603

UPI / TAX PARCEL NUMBER: 04D-05-141-00,000

Seized and taken into execution to be sold as the property of DOROTHY J KOSCELNICK in suit of M & T BANK.

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

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

TIMOTHY T. CHAMBERLAIN, Sheriff
COLUMBIA COUNTY, Pennsylvania

SHORT DESCRIPTION

DOCKET # 2019-CV-1069

ALL THAT CERTAIN lot of land situate in , County of Columbia and Commonwealth of Pennsylvania.

IMPROVEMENTS consist of a residential dwelling.

BEING PREMISES: 1654 Brittain Street, Berwick, PA 18603

SOLD as the property of DOROTHY J. KOSCELNICK

TAX PARCEL #04D-05-141-00,000

ATTORNEY: KML Law Group, P.C.

ALL those certain lots, pieces or parcels of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to-wit:

PARCEL NO. 1: BEGINNING on Brittain Street at the corner of Lot No. 146; thence in an easterly direction along Brittain Street a distance of forty-five (45) feet to the corner of Lot No. 148; thence in a southerly direction along Lot No. 148 a distance of one hundred sixty (160) feet to a fifteen (15) alley; thence in a westerly direction along said alley a distance of forty-five (45) feet to the corner of Lot No. 146; thence in a northerly direction along Lot No. 146 a distance of one hundred sixty (160) feet to Brittain Street, the place of beginning.

BEING Lot No. 147 in the Berwick Land & Improvement Company's Addition to Berwick. See plot or plan recorded at Bloomsburg in Miscellaneous Book No. 7 Pages 496 and 497.

PARCEL NO. 2: BEGINNING on Brittain Street at the corner of Lot No. 147; thence in an easterly direction along Brittain Street a distance of forty-five (45) feet to the corner of Lot No. 149; thence in a southerly direction along Lot No. 149 a distance of one hundred sixty (160) feet to a fifteen (15) alley; thence in a westerly direction along said alley a distance of forty-five (45) feet to the corner of Lot No. 147; thence in a northerly direction along Lot No. 147 a distance of one hundred sixty (160) feet to Brittain Street, the place of beginning.

BEING Lot No. 148 in the Berwick Land & Improvement Company's Addition to Berwick, See plot or plan record at Bloomsburg in Miscellaneous Book No. 7 pages 496 & 497.

UNDER AND SUBJECT To all restrictions, reservations, conditions, covenants and exceptions as set forth in prior deeds in the chain of title.

BEING KNOWN AS: 1654 BRITTAIN STREET, BERWICK, PA 18603

PROPERTY ID NUMBER: 04D-05-141-00,000

BEING THE SAME PREMISES WHICH HELEN KOSCELNICK

BY DEED DATED 5/20/1991 AND RECORDED 8/23/1991 IN THE OFFICE OF THE RECORDER OF DEEDS IN DEED BOOK 481 AT PAGE 009, GRANTED AND CONVEYED UNTO DOROTHY J. KOSCELNICK

M&T BANK S/B/M FRANKLIN FIRST SAVINGS BANK

One Fountain Plaza
Buffalo, NY 14203

Plaintiff

vs.

No. 2019-CV-1069

2019-ED-136

DOROTHY J. KOSCELNICK

Mortgagor(s) and Record Owner(s)

1654 Brittain Street

Berwick, PA 18603

Defendant(s)

WAIVER OF WATCHMAN

Any deputy sheriff levying upon or attaching any property under writ may leave same without a watchman, in custody of whoever is found in possession, after notifying person of such levy or attachment, without liability on the part of such deputy or the sheriff to any plaintiff herein for any loss, destruction or removal of any such property before sheriff's sale thereof.

By: 

KML LAW GROUP, P.C.

Michael McKeever Pa. ID 56129

Lisa Lee Pa. ID 78020

David Fein Pa. ID 82628

Jill P. Jenkins Pa. ID 306588

Alyk L. Ofazian Pa. ID 312912

Matthew K. Fissel Pa. ID 314567

Rebecca A. Solarz Pa. ID 315936



Nora C. Viggiano Pa. ID 320864

Kevin G. McDonald Pa. ID 203783

☒ Brooke R. Waisbord Pa. ID 326432

Attorneys for Plaintiff

COLUMBIA COUNTY SHERIFF'S DEPARTMENT

SHERIFF SERVICE INSTRUCTIONS			
PLAINTIFF/S/ M&T BANK S/B/M FRANKLIN FIRST SAVINGS BANK		COURT NUMBER 2019-CV-1069	2019-ED-136
DEFENDANT/S/ DOROTHY J. KOSCELNICK		TYPE OF WRIT OR COMPLAINT NOTICE OF SALE/HANDBILL	
SERVE 	NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE DOROTHY J. KOSCELNICK		
	ADDRESS (Street or Road, Apartment No., City, Boro, Twp., State and ZIP Code) 1654 Brittain Street, Berwick, PA 18603 ()		
SPECIAL INSTRUCTIONS OR OTHER INFORMATION THAT WILL ASSIST IN EXPEDITING SERVICE: PLEASE POST HANDBILL			
SIGNATURE OF ATTORNEY/ORIGINATOR KML LAW GROUP, P.C. 		TELEPHONE NUMBER (215) 627-1322	DATE November 25, 2019
ADDRESS OF ATTORNEY KML LAW GROUP, P.C. Suite 5000, 701 Market Street Philadelphia, PA 19106			

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

**M&T BANK S/B/M FRANKLIN FIRST SAVINGS
BANK**

One Fountain Plaza
Buffalo, NY 14203

Plaintiff

vs.

DOROTHY J. KOSCELNICK

Mortgagor(s) and Record Owner(s)
1654 Brittain Street
Berwick, PA 18603

Defendant(s)

IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2019-CV-1069

2019-ED-136

AFFIDAVIT PURSUANT TO RULE 3129

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

1654 Brittain Street
Berwick, PA 18603

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

DOROTHY J. KOSCELNICK
c/o Marianne E. Kreisher, Esquire
Kreisher Marshall & Associates, LLC, 401 South Market Street
Bloomsburg, PA 17815

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

DOROTHY J. KOSCELNICK
c/o Marianne E. Kreisher, Esquire
Kreisher Marshall & Associates, LLC, 401 South Market Street
Bloomsburg, PA 17815

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

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

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

PA DEPARTMENT OF REVENUE
BUREAU OF COMPLIANCE
P.O. BOX 281230
HARRISBURG, PA 17128-1230

PENNSYLVANIA DEPARTMENT OF LABOR & INDUSTRY
651 Boas Street
Harrisburg, PA 17121

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

PNC BANK, NATIONAL ASSOCIATION
2730 Liberty Avenue
Pittsburgh, PA 15222

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

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

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

TENANTS/OCCUPANTS
1654 Brittain Street
Berwick, PA 18603

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

Date: 11/25/19

By: 

KML LAW GROUP, P.C.

Michael McKeever Pa. ID 56129

Lisa Lee Pa. ID 78020

David Fein Pa. ID 82628

Jill P. Jenkins Pa. ID 306588

Alyk L. Ofiazian Pa. ID 312912

Matthew K. Fissel Pa. ID 314567

Rebecca A. Solarz Pa. ID 315936

Nora C. Viggiano Pa. ID 320864

Kevin G. McDonald Pa. ID 203783

Brooke R. Waisbord Pa. ID 326432

Attorneys for Plaintiff

KML LAW GROUP, P.C.
Suite 5000
701 Market Street
Philadelphia, PA 19106-1532
(215) 627-1322
Attorney for Plaintiff

M&T BANK S/B/M FRANKLIN FIRST SAVINGS BANK
One Fountain Plaza
Buffalo, NY 14203

Plaintiff

vs.

DOROTHY J. KOSCELNICK
Mortgagor(s) and Record Owner(s)
1654 Brittain Street
Berwick, PA 18603

Defendant(s)

IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2019-CV-1069

2019-ED-136

CERTIFICATION AS TO THE SALE OF REAL PROPERTY

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

By: 

KML LAW GROUP, P.C.

Michael McKeever Pa. ID 56129

Lisa Lee Pa. ID 78020

David Fein Pa. ID 82628

Jill P. Jenkins Pa. ID 306588

Alyk L. Oflazian Pa. ID 312912

Matthew K. Fissel Pa. ID 314567

Rebecca A. Solarz Pa. ID 315936

Nora C. Viggiano Pa. ID 320864

Kevin G. McDonald Pa. ID 203783

☒ Brooke R. Waisbord Pa. ID 326432

Attorneys for Plaintiff

Document Receipt

Trans #	17439	Carrier / service:	USPS Server	First-Class Mail®	12/4/2019 12:00:00 AM
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Ship to:

TECHNICAL SUPPORT GROUP

INTERNAL REVENUE
SERVICE

600 ARCH STREET ROOM 3259

Tracking #: 71901140006000169872

Doc Ref #: 2019ED136

Postage 5.6000

PHILADELPHIA PA 19106

Document Receipt

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OFFICE OF F.A.I.R.

DEPARTMENT OF PUBLIC
WELFARE

PO BOX 8016

Tracking #: 71901140006000169865

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WELFARE

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HARRISBURG PA 17105

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DEPARTMENT OF REVENUE

COMMONWEALTH OF PA

DEPARTMENT 281230

Tracking #: 71901140006000169858

Doc Ref #: 2019ED136

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HARRISBURG PA 17128

Document Receipt

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Ship to:

DEPARTMENT OF REVENUE COMMONWEALTH OF PA

DEPARTMENT 281230

Tracking #: 71901140006000169858

Doc Ref #: 2019ED136

Postage 5.6000

HARRISBURG PA 17128

Document Receipt

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Ship to:

COMMONWEALT OF PA

DEPT OF WELFARE

PO BOX 2675

Tracking #: 71901140006000169841

Doc Ref #: 2019ED136

Postage 5.6000

HARRISBURG PA 17105

Document Receipt

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Ship to:

PENNSYLVANIA DEPT OF LABOR &
INDUSTRY

651 BOAS STREET

Tracking #: 71901140006000169902

Doc Ref #: 2019ED136

Postage 5.6000

HARRISBURG PA 17121

Document Receipt

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Ship to:

PHILADELPHIA DISTRICT OFFICE

US SMALL BUSINESS
ADMINISTRATION1150 FIRST AVENUE
SUITE 1001

Tracking #: 71901140006000169896

Doc Ref #: 2019ED136

Postage 5.6000

KING OF PA 19406
PRUSSIA

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OFFICE OF F.A.I.R.

DEPARTMENT OF PUBLIC
WELFARE

PO BOX 8016

Tracking #: 71901140006000169889

Doc Ref #: 2019ED136

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HARRISBURG PA 17105

Document Receipt

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Ship to:

PNC BANK

NATIONAL ASSOC

2730 LIBERTY AVENUE

Tracking #: 71901140006000169919

Doc Ref #: 2019ED136

Postage 5.6000

PITTSBURGH PA 15222

Document Receipt

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Ship to:

PNC BANK

NATIONAL ASSOC

2730 LIBERTY AVENUE

Tracking #: 71901140006000169919

Doc Ref #: 2019ED136

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PITTSBURGH PA 15222

Document Receipt

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Ship to:

OFFICE OF F.A.I.R.

DEPARTMENT OF PUBLIC
WELFARE

PO BOX 8016

Tracking #: 71901140006000169889

Doc Ref #: 2019ED136

Postage 5.6000

HARRISBURG PA 17105

KML LAW GROUP, P.C.

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

**FIRST TRUST
BANK**

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

934444

PAY TO THE
ORDER OF

Sheriff of Columbia County

One Thousand Three Hundred And Fifty And 00/100

Sheriff's Office P.O. Box 380
Bloomsburg, PA 17815

MEMO

KOSCELNICK; 196414FC

November 25, 2019

\$ 1350.00

DOLLARS

MORTGAGE CASH ACCOUNT VOID AFTER 180 DAYS



[Signature]
AUTHORIZED SIGNATURE

⑈00934444⑈ ⑆23607380⑆⑆8000082795⑈

Security features. Details on back.