

SHERIFF'S SALE

Distribution Sheet

Mid First Bank vs. Terence Williams
 NO. 236-2025 JD DATE OF SALE: March 18, 2026
 NO. 108-2025 ED

I HEREBY CERTIFY AND RETURN, That in obedience to and by virtue of the within writ, to me directed, I seized and took into execution the within described real estate, and after having given due legal and timely notice of the time and place of sale, by advertisements in divers public newspapers and by handbills set up in the most public places in my bailiwick, I did on (date) March 18, 2026 and (time) 9:00 AM, of said day at the Court House, in the Town of Bloomsburg, Pennsylvania, expose said premises to sale at public vendue or outcry, when and where I sold the same to Malatesta Development for the price or sum of \$ 93455.00 Dollars. Malatesta Development being the highest and best bidder, and that the highest and best price bidden for the same; which I have applied as follows:

Bid Price	\$	<u>93455.00</u>	
Poundage		<u>1869.10</u>	
Transfer Taxes		<u>3168.66</u>	
Total Needed to Purchase	\$	<u>93455.00</u>	
Amount Paid Down		<u>-0-</u>	
Balance Needed to Purchase		<u>93455.00</u>	

EXPENSES:

Columbia County Sheriff - Costs	\$	<u>568.50</u>	
Poundage		<u>1869.10</u>	
Newspaper		<u>2437.60</u>	
Printing		<u>1494.50</u>	
Solicitor		<u>-0-</u>	
Columbia County Prothonotary		<u>150.00</u>	
Columbia County Recorder of Deeds -		<u>10.00</u>	
Deed copy work		<u>86.75</u>	
Realty transfer taxes		<u>1584.33</u>	
State stamps		<u>1584.33</u>	
Tax Collector ()		<u>-0-</u>	
Columbia County Tax Assessment Office		<u>15.00</u>	
State Treasurer		<u>40.00</u>	
Other: <u>Wob</u>		<u>100.00</u>	
<u>Sawes</u>		<u>1768.09</u>	
<u>Iron Search</u>		<u>250.00</u>	
TOTAL EXPENSES:	\$	<u>9020.60</u>	

Total Needed to Purchase	\$	<u>93455.00</u>	
Less Expenses		<u>9020.60</u>	
Net to First Lien Holder		<u>84434.40</u>	
Plus Deposit		<u>2000.00</u>	
Total to First Lien Holder	\$	<u>86434.40</u>	

Sheriff's Office, Bloomsburg, Pa. }

So answers [Signature] Sheriff

**COLUMBIA COUNTY REGISTER AND RECORDER
RECEIPT**

Inv Number: 283399	Invoice Date: 05/08/2026 10:42:40 AM	RECEIPT	Reg/Drw ID: 0102
Customer: SHERIFF OFFICE	Last Change:	Receipt By: MAIL	By: HAS

Chg #	Charge / Payment / Fee Description	Amount	Inst # / Inst Date	Municipality
1	DEED	\$3,256.41	202603667	BERWICK BORO
	Grantor - WILLIAMS, TERENCE MICHAEL		05/08/26 10:42:44 AM	
	Grantee - MALTESTA DEVELOPMENT LLC			
	Consideration - \$93,455.00			
	Tax Basis - \$158,433.01			
	Return Via - MAIL			
	Fees Summary:			
	STATE TRANSFER TAX	\$1,584.33		
	STATE WRIT TAX	\$0.50		
	JCS/ACCESS TO JUSTICE	\$41.25		
	AFFORDABLE HOUSING	\$13.00		
	BLIGHTED PROPERTY/DEMOLITION FUND	\$15.00		
	RECORDING FEES - RECORDER	\$13.00		
	RECORDER IMPROVEMENT FUND	\$3.00		
	COUNTY IMPROVEMENT FUND	\$2.00		
	BERWICK AREA SCHOOL REALTY TAX	\$792.17		
	BERWICK BORO	\$792.16		
	Inst Info: SHERIFF DEED			
	TOTAL CHARGES	<u>\$3,256.41</u>		
	PAYMENTS			
	CHECK: 9819 - SHERIFF OFFICE	\$87.75		
	CHECK: 9816 - SHERIFF OFFICE	\$1,584.33		
	CHECK: 9817 - SHERIFF OFFICE	\$1,584.33		
	TOTAL PAYMENTS	<u>\$3,256.41</u>		
	AMOUNT DUE	\$3,256.41		
	PAYMENT ON INVOICE	(\$3,256.41)		
	BALANCE DUE ON INVOICE	\$0.00		

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff

Michael A. Beyer
Chief Deputy



MIDFIRST BANK
vs.
SHANNON R CHERKO (et al.)

Case Number
2025CV236

PROPERTY ADDRESS

232 SUMMERHILL AVENUE, BERWICK, PA 18603

REAL ESTATE SALE REQUEST LEDGER

DATE	CATEGORY	MEMO	CHK #	DEBIT	CREDIT
11/19/2025	Advance Fee	Advance Fee	166272	\$0.00	\$2,000.00
11/19/2025	Advertising Sale (Newspaper)			\$15.00	\$0.00
11/19/2025	Advertising Sale Bills & Copies			\$17.50	\$0.00
11/19/2025	Crying Sale			\$10.00	\$0.00
11/19/2025	Docketing			\$15.00	\$0.00
11/19/2025	Levy			\$15.00	\$0.00
11/19/2025	Mailing Costs			\$54.00	\$0.00
11/19/2025	Posting Handbill			\$15.00	\$0.00
11/19/2025	Poundage			\$1,869.10	\$0.00
11/19/2025	Press Enterprise Inc.			\$1,494.50	\$0.00
11/19/2025	Prothonotary, Acknowledge Deed			\$10.00	\$0.00
11/19/2025	Sheriff Automation Fund			\$50.00	\$0.00
11/19/2025	Sheriff's Deed			\$35.00	\$0.00
11/19/2025	Solicitor Services			\$150.00	\$0.00
11/19/2025	Transfer Tax Form			\$25.00	\$0.00
11/19/2025	Web Posting			\$100.00	\$0.00
01/09/2026	Continued or Cancelled Sale	Postponed to: 3/18/2026		\$10.00	\$0.00
03/09/2026	Service			\$240.00	\$0.00
03/09/2026	Service Mileage			\$24.00	\$0.00
03/09/2026	Distribution Form			\$25.00	\$0.00
03/09/2026	Copies			\$8.00	\$0.00
03/09/2026	Notary Fee			\$10.00	\$0.00
03/09/2026	Tax Claim Search			\$15.00	\$0.00
03/09/2026	Surcharge			\$40.00	\$0.00
03/09/2026	Sewer			\$1,268.09	\$0.00
03/09/2026	Recording Fees			\$86.75	\$0.00
03/18/2026	Transfer Taxes (Local)			\$1,584.33	\$0.00
03/18/2026	Transfer Taxes (State)			\$1,584.33	\$0.00
03/18/2026	Recorder, Lien Search			\$250.00	\$0.00
				\$9,020.60	\$2,000.00

TOTAL BALANCE:	\$(7,020.60)
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MDKLEGAL.COM

P.O. BOX 165028
COLUMBUS, OH 43216
P 614-220-5611 | F 614-220-5613

March 18, 2026

Columbia County Sheriff
ATTN: REAL ESTATE DEPARTMENT
35 West Main Street
P.O. Box 380
Bloomsburg, Pennsylvania 17815

Re: MidFirst Bank v.
Shannon R. Cherko, as Believed Heir and/or Administrator of the Estate of
Terence Michael Williams, et al.
Property Address: 232 Summerhill Avenue, Berwick, PA 18603
Docket No. 2025CV236; 2025-ED-108
Our File Number: 25-001265
Sheriff Sale Date: March 18, 2026
Sale Price: \$93,455.00

Dear Sir/Madam:

Please be advised our office represents the Plaintiff in the above referenced foreclosure.

Our client incurred additional expenditures associated with the above referenced action for the payment of taxes, interest, and other charges since the filing of the foreclosure complaint. These amounts were not included in our mortgage foreclosure judgment because they were incurred after the filing of the complaint. However, these amounts can be included in the amount to be distributed to our client in accordance with recent Pennsylvania case law. Specifically, the Superior Court of Pennsylvania held in the case of Extraco Mortgage v. Williams, 2002 Pa. Super. 246, 805 A.2d 543 (2002) that payments for taxes, insurance, and other costs relate back to the date of the mortgage for priority and that those amounts can be collected in the distribution for third party sale proceeds even if they were not claimed in the mortgage foreclosure Complaint or included in the judgment amount.

The successful bid for this property was \$93,455.00 on March 18, 2026. Please accept this letter as our claim on behalf of the Plaintiff for all net proceeds of the Sale after payment of all Sale costs up to \$149,701.98 which is Plaintiff's total debt amount.

Please review this matter with the title company insuring the distribution and ensure that the distribution reflects the proper amount due. Please make the check payable to our firm, MDK Legal, and forward it to us upon confirmation of your Schedule of Distribution.

We would greatly appreciate it if your office would provide us with a copy of your proposed Schedule of Distribution to the email or fax below when it is prepared:

25-001265_DBS1

- Email: PennsylvaniaLegal@mdklegal.com
- Fax: 614-220-5613

Please feel free to contact us should you have any questions.

/s/ Katherine M. Wolf

Katherine M. Wolf (314307)
Meredith H. Wooters, Esquire (307207)
Kimberly J. Hong, Esquire (74950)
Michael E. Carleton, Esquire (203009)
Cristina L. Connor, Esquire (318389)
Ed E. Qaqish, Esquire (309463)
MDK Legal
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 614-220-5611
Fax: 614-220-5613
Email: KMWolf@mdklegal.com
Attorneys for Plaintiff

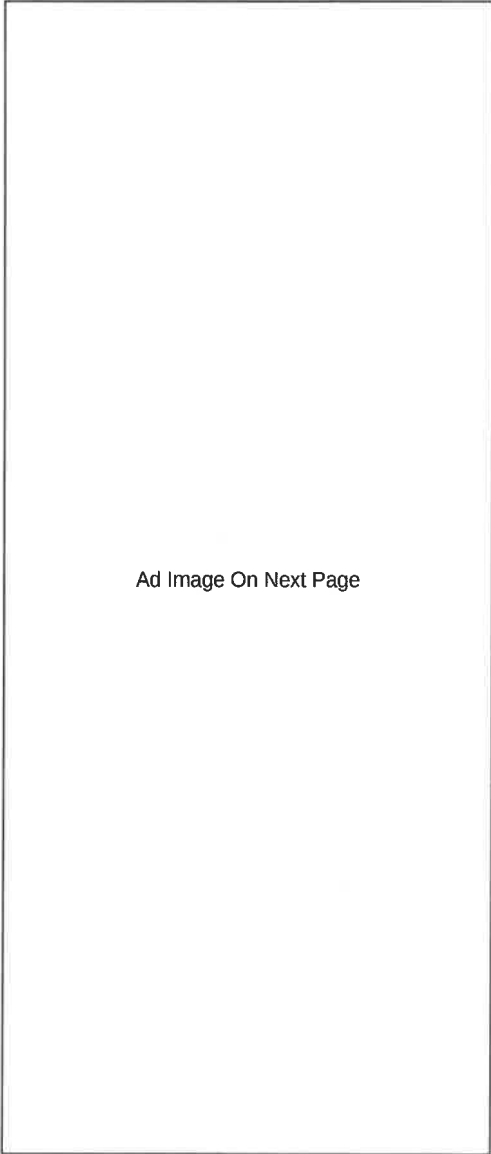
Grand Total:

\$3,732.84

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

STATE OF PENNSYLVANIA
COUNTY OF COLUMBIA } SS

Janene Hachemeister 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.



Ad Image On Next Page

Ad Text: Cherko Sale CV236
Date(s) Published: 01/14/2026, 01/21/2026, 01/28/2026

Sworn and subscribed to before me
this 28 day of January 20 26.

(Notary Public)

Commonwealth of Pennsylvania - Notary Seal
Shawn H. Stair, Notary Public
Columbia County
My commission expires August 12, 2029
Commission number 1404114
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.

TIM CHAMBERLAIN - COLUM COUNTY SHER
PO BOX 380
BLOOMSBURG, PA 17815

PRESS ENTERPRISE Classifieds reaches over 21,000 print readers every day plus 66,500 unique visitors to our website monthly.

MISSED PAPER? Call our Circulation Team at 570-784-2121, option 1 by 10am

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SHERIFF'S SALE By Virtue of a Writ of Execution (Mortgage Foreclosure) No. 2025CV1102

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 www.bid4assets.com/

WEDNESDAY, FEBRUARY 4, 2026 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 PARCEL, PIECE AND LOT OF LAND SITUATE IN SKYVIEW ACRES, SUBDIVISION TO THE TOWNSHIP OF SCOTT, COUNTY OF COLUMBIA AND STATE OF PENNSYLVANIA, KNOWN AND DESIGNATED AS LOT NO. 101 OF THE SAID PLOT OF LOTS, BOUNDED AND DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE SOUTHERLY CURVATURE OF A 50 FOOT RADIUS CUL-DE-SAC AT THE WESTERLY TERMINUS OF WALNUT STREET, PUBLIC STREET, THENCE ALONG SAID CUL-DE-SAC SUBDIVISION, SAID POINT BEING AT THE NORTHWESTERLY CORNER OF LOT NO. 100; THENCE ALONG THE WESTERLY LINE OF LOT NO. 100, SOUTH 07 DEGREES 12 MINUTES 50 SECONDS WEST, A DISTANCE OF 172.93 FEET TO A POINT ON THE NORTHERLY RIGHT-OF-WAY LINE OF TOWNSHIP PUBLIC ROUTE NO. 488, LEADING FROM BLOOMSBURG TO LIGHTSTREET; THENCE ALONG THE NORTHERLY RIGHT-OF-WAY LINE OF THE AFORESAID TOWNSHIP ROUTE NO. 488, SOUTH 73 DEGREES 45 MINUTES 25 SECONDS WEST, A DISTANCE OF 150.00 FEET TO AN IRON PIN AT THE SOUTHEASTERN CORNER OF LANDS NOW OR FORMERLY OF ROBERT J. STEWART AND GALE STEWART; THENCE ALONG THE EASTERLY LINE OF LANDS NOW OR FORMERLY OF SAID STEWART, NORTH 09 DEGREES 07 MINUTES 35 SECONDS EAST, A DISTANCE OF 201.30 FEET TO AN IRON PIN BEING IN THE SOUTHERLY LINE OF LOT NO. 88; THENCE ALONG THE SOUTHERLY LINE OF LOT NO. 88, NORTH 61 DEGREES 34 MINUTES EAST, A DISTANCE OF 872.29 FEET TO A POINT ON THE WESTERLY CURVATURE OF A 50 FOOT RADIUS CUL-DE-SAC IN A SOUTHEASTERLY DIRECTION ON A CURVE TO THE LEFT, SAID CURVE HAVING A DELTA ANGLE OF 58 DEGREES 20 MINUTES 10 SECONDS, A RADIUS OF 50.00 FEET, A TANGENT OF 28.48 FEET FOR AN ARC LENGTH OF 78.25 FEET TO A POINT AT THE NORTHWESTERLY CORNER OF THE AFORESAID LOT NO. 100, AND BEING THE POINT AND PLACE OF BEGINNING CONTAINING 26,474.56 SQUARE FEET OF LAND, IT BEING LOT NO. 101 OF THE PLOT OF LOTS OF SKYVIEW ACRES SUBDIVISION TO THE TOWNSHIP OF SCOTT, COUNTY OF COLUMBIA AND STATE OF PENNSYLVANIA, ASSOCIATED DATED JUNE 29, 1977, THE AFORESAID PREMISES OF REAL ESTATE BEING UNDER AND SUBJECT TO THE BUILDING AND USE RESTRICTIONS AND SET FORTH IN THE SKYVIEW ACRES, COLUMBIA COUNTY MISCELLANEOUS BOOK 55 PAGE 655, TOGETHER WITH A PERMANENT AND EASEMENT DESCRIBED HEREIN AND EASEMENT OVER AND ABOVE A 20 FOOT WIDE SOUTHERLY PORTION OF LOT NO. 88 FOR THE PURPOSE OF EGRESS, INGRESS AND ACCESS TO AND FROM THE AFORESAID LOT NO. 101 IN THE SKYVIEW ACRES DEVELOPMENT; THENCE ALONG SAID LOT NO. 101, SOUTH 61 DEGREES 34 MINUTES WEST, A DISTANCE OF 872.29 FEET TO AN IRON PIN (FOUND) WITHIN SAID LANDS NOW FORMERLY OF ROBERT J. AND GALE STEWART; THENCE ALONG A LINE NOW OR FORMERLY OF SAID STEWART AND ALONG A CURVE TO THE RIGHT, HAVING A CENTRAL ANGLE OF 10 DEGREES 14 MINUTES 28 SECONDS, A RADIUS OF 250.00 FEET AND A CHORD OF NORTH 76 DEGREES 11 MINUTES 31 SECONDS WEST, A DISTANCE OF 446.63 FEET TO A POINT THENCE THROUGH THE AFORESAID LOT NO. 88, NORTH 61 DEGREES 34 MINUTES 00 SECONDS EAST, A DISTANCE OF 150.34 FEET TO A POINT ON THE WESTERLY RIGHT-OF-WAY OF THE AFORESAID CUL-DE-SAC ON WALNUT STREET; THENCE ALONG SAID RIGHT-OF-WAY ON A CURVE TO THE LEFT, HAVING A CENTRAL ANGLE OF 30 DEGREES 52 MINUTES 12 SECONDS, A RADIUS OF 50.00 FEET AND A CHORD OF SOUTH 09 DEGREES 58 MINUTES 15 SECONDS EAST, A DISTANCE OF 316.63 FEET TO A REAR CORNER PLACE OF BEGINNING CONTAINING 3,240 SQUARE FEET, BEING A 30 FOOT EASEMENT ON THE SOUTHERLY SIDE OF LOT NO. 88 IN THE SKYVIEW ACRES DEVELOPMENT SURVEY OF SKYVIEW ACRES, BLOOMSBURG AND ASSOCIATED DATED JUNE 29, 1977, THE RIGHT-OF-WAY AND EASEMENT DESCRIBED HEREIN OVERLAPS THE 20 FOOT WIDE RIGHT-OF-WAY AND EASEMENT FIRST GREAT AT COLUMBIA COUNTY RECORD BOOK 220 PAGE 748, TO THE EXTENT THAT THE OWNERS OF THE WITHIN DESCRIBED PREMISES, THEIR HEIRS, SUCCESSORS AND ASSIGNS, USE OF ANY KIND, SHALL BE LIABLE FOR ONEHALF OF THE SNOW REMOVAL AND MAINTENANCE EXPENSES ATTRIBUTABLE TO THE AREA OCCUPIED BY SAID RIGHT-OF-WAYS, ABOVE, RIGHT-OF-WAY OF RECORD IN DEED DATED JULY 28, 1996 AND RECORDED IN COLUMBIA COUNTY RECORD BOOK 692 PAGE 161. PROPERTY ADDRESS: 1299 WALNUT ST., BLOOMSBURG, PA 17815-8503 UNDER AND SUBJECT TO ANY and all exceptions, restrictions, covenants, easements, rights-of-way, and agreements as hereinafter contained in the prior chain of title. BEING KNOWN AS: 1299 WALNUT ST., BLOOMSBURG, PA 17815 PROPERTY ID: 31 09030000 TITLE TO SAID PREMISES IS VESTED IN CAITLIN ANN HENRIE, A SINGLE PERSON BY DEED FROM IAN JOSHUA CLARK, A SINGLE PERSON, DATED APRIL 15, 2019, AS INSTRUMENT NUMBER 2019041869, AT INSTRUMENT NO. 20220990 PROPERTY ADDRESS: 1299 WALNUT STREET, BLOOMSBURG, PA 17815 UPI / TAX PARCEL NUMBER: 31 09 04 00 00

Seized and taken into execution to be sold as the property of CATLIN ANN HENRIE in suit of SELENE FINANCE, LP

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. IMPORANT 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: RAS CITRON LLC MT. LAUREL, NJ TIMOTHY CHAMBERLAIN, Sheriff COLUMBIA COUNTY, PENNSYLVANIA

Check Out Our Online Classifieds at www.presenterpriseonline.com

SHERIFF'S SALE By Virtue of a Writ of Execution (Mortgage Foreclosure) No. 2025CV778

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 www.bid4assets.com/

WEDNESDAY, FEBRUARY 4, 2026 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 parcels or tract of land situate in Catawissa Township, Columbia County, Pennsylvania, bounded and as follows, to-wit: TRACT NO. 1, is a stone in location of the public road leading from Catawissa to Mainville and in line of land now or formerly of Oscar Leighow; thence by land now or formerly of Oscar Leighow, north 16 3/40 West, 16.2 perches to a stone corner of land now covered by Charles Breech; thence by the same, north 16 3/40 West, 13.6 perches to a stone near the railroad; along the said railroad, south 53 3/40 West, 12.2 perches to the middle of the said public road; thence up along said road, south 630 east, 37.2 perches to the place of beginning, CONTAINING 1 acre and 4 perches. TRACT NO. 2, BEGINNING at a stone in line of land now or formerly of W.H. Roberts; thence by lands formerly of the Estate of Solomon Helwig south 690 west, 16 perches to a stone; thence by the same north 210 west, 13.6 perches to a stone; thence north 51 1/20 East, 16.2 perches to a stone in line of land now or formerly of W. H. Roberts; thence by said line, south 21 0 east, 18.9 perches to the place of beginning, CONTAINING 1 acre and 88 perches.

UPON which an erected a frame dwelling house, barn and buildings. Parcel No. 09-05-007-00,00 Property Address: 165 Mountain Rd, Catawissa, PA 17820-7851 Being the same premises which Donald A. Gernert and Faye E. Garrison by Deed dated April 8, 2004 and recorded in the Office of Recorder of Deeds of Columbia County on May 6, 2004 at instrument 20040487 granted and conveyed unto Faye E. Garrison, Faye E. Garrison having departed this life on October 11, 2024

UP / TAX PARCEL NUMBER 09 05-007-00,00 Seized and taken into execution to be sold as the property of THE UNKNOWN HEIRS, OF FAYE E. GARRISON, DECEASED, IN SUIT OF WELLS FARGO BANK, N.A.

TERMS OF SALE: MINIMUM PAYMENT AT TIME OF SALE: The greater of ten (10%) percent of the bid price or costs (opening bid at sale). Minimum payment is to be paid in cash, certified check or cashier's check at time of sale. REMAINING BALANCE OF BID PRICE: Any remaining amount of the bid price is to be paid within eight (8) days after the sale in cash, certified check or cashier's check. IMPORANT 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: STERN S. EISENBERG, Sheriff WARRINGTON, PA 1-215-572-8111 TIMOTHY CHAMBERLAIN, Sheriff COLUMBIA COUNTY, PENNSYLVANIA

SHERIFF'S SALE By Virtue of a Writ of Execution (Mortgage Foreclosure) No. 2025CV238

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 www.bid4assets.com/

WEDNESDAY, FEBRUARY 4, 2026 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 Borough of Shawankon, formerly situate in Berks County, Pennsylvania, in the County of Columbia and State of Pennsylvania, bounded and described as follows, to-wit: Beginning at the corner of Lot No. 8 in Duval Dickson's Second Plot of Lots on road leading to Foundville, said road being known and designated as Summerhill Avenue; thence North along said road, a distance of Ninety-nine (99) feet to corner of Lot No. 1; thence East along a distance of One Hundred Fifty (150) feet to a fifteen (15) foot alley; thence South along said alley a distance of Ninety Nine (99) feet to the corner of Lot No. 8, and thence West along a distance of One Hundred Fifty (150) feet to the place of beginning.

Parcel No: 04A02 13100000 Being the same property conveyed to Terence Michael Williams who acquired title by virtue of a deed from Janice E. Fink, widow, dated April 12, 2019, recorded May 2, 2019, as instrument Number 2019041869, Office of the Recorder of Deeds, Columbia County, Pennsylvania.

Property known as 232 Summerhill Avenue, Berwick, PA 18603 PROPERTY ADDRESS: 232 SUMMERHILL AVENUE, BERWICK, PA 18603 UPI / TAX PARCEL NUMBER: 04A02 13100000

Seized and taken into execution to be sold as the property of SHAWNAN R. CHERRO, SHAWNAN R. CHERRO in suit of MIDFIRST 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. IMPORANT 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: THE MANLEY LAW FIRM COLUMBUS, OH TIMOTHY CHAMBERLAIN, Sheriff COLUMBIA COUNTY, PENNSYLVANIA

SHERIFF'S SALE By Virtue of a Writ of Execution (Mortgage Foreclosure) No. 2025CV729

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 www.bid4assets.com/

WEDNESDAY, FEBRUARY 4, 2026 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 Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to-wit: BEGINNING ON Eighth Street, East of Walnut at the corner of Lot Number Five; thence South, one hundred sixty five feet along line of said Lot Number Five and Seventh Street; thence East along Seventh Street, forty-nine and one-half feet to the corner of Lot Number Nine; thence North along line of Lot Number Nine, one hundred sixty five feet to Eighth Street; thence West along Eighth Street a distance of forty-nine and one-half feet to the corner of Lot Number Five or the place of BEGINNING.

BENG Lot Number Seven of the Silk Mill Addition to the Borough of Berwick, Parcel No.: 04A09 08500

Being the same property conveyed to Charles R. Thaller who acquired title by virtue of a deed from Robert C. Bowser, III, widower, dated March 30, 2017, recorded March 16, 2017, as instrument Number 201702087, Office of the Recorder of Deeds, Columbia County, Pennsylvania.

Property known as 414 East 8th Street, Berwick, PA 18603 PROPERTY ADDRESS: 414 EAST 8TH STREET, BERWICK, PA 18603 UPI / TAX PARCEL NUMBER: 04A0908500

Seized and taken into execution to be sold as the property of JUNE B CHARLES EARLY, ESTATE OF CHARLES R. THALLER, JUNE EARLY, ESTATE OF CHARLES R. THALLER, CHARLES EARLY, ESTATE OF CHARLES R. THALLER, UNKNOWN HEIRS ESTATE OF CHARLES R. THALLER, ESTATE OF CHARLES R. THALLER in suit of THE NORTHERMBERLAND NATIONAL 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. IMPORANT 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: MANLEY DEAS KOCHALSKI LLC COLUMBUS, OH 1-614-220-5611 TIMOTHY CHAMBERLAIN, Sheriff COLUMBIA COUNTY, PENNSYLVANIA

WANTED: MP Metals, Clean Copper \$4.20 to \$3.50, Clean Brass \$2.25, Cans...67¢, Clean Alum...60¢, Stainless...32¢, Tin, Steel, Iron & Cars \$7.00

Public Notices: MEETING NOTICE: The regular monthly meeting of the Berks State Hospital Board of Trustees will be held at Berks State Hospital on Thursday, January 29, 2026 at 2:00 p.m.

Personals: ST. JUDE'S PRAYER: To be said when praying for someone who is ill or to be deprived of all visible help, or for cases almost desperate of. Most holy apostle, St. Jude, faithful servant and friend of Jesus, the Church honors and invokes you universally as the patron of hopeless cases, of things almost despair of. Pray for me, I am so helpless and alone. Make use of my necessities. I implore you, of that particular private prayer you have promised me, to bring visible and speedy help. My faith is almost despair of. Come to my assistance in this great need that I may receive the consolation and help of heaven in all my necessities, tribulations, and sufferings, and that I may give God with you and all the elect forever. I promise, O Most Holy Jude, to be ever mindful of this great favor, to always honor you and my special and powerful patron, and to gratefully encourage others to do the same to you. Amen.

Public Notices: INVITATION TO BID: REQUEST FOR PROPOSALS - STMP CONSULTANT SERVICES

Bankruptcy: BANKRUPTCY Chapter 7 - 13 Local Attorney & Senior TAXPAYER LAW, P.C. 570-752-8200

Jobs: General: CDL DRIVER, CDL Class A Pump Driver, Fully licensed call driver, Call 570-437-2101 ext 4 or go to Admssw@ccom.com

Public Notices: Free For Free: FREE: Italian Watermark, Glass, a yin, Shams, Maroon, Blue, Red, Gold, Silver, Bronze, etc. All good material, all items. 970-641-0814

Public Notices: Selling Anything?: Call 570-784-6151

Public Notices: Auction Calendar: PUBLIC AUCTION THURSDAY, JAN. 28th 6:00PM 1003 3rd St, Nesquehanna 18335

Auction Calendar: PUBLIC AUCTION THURSDAY, JAN. 28th 6:00PM 1003 3rd St, Nesquehanna 18335 Snack Food 5:40pm Full menu call driver Call 570-437-2101 ext 4 or go to Admssw@ccom.com



MDKLEGAL.COM

P.O. BOX 165028
COLUMBUS, OH 43216
P 614-220-5611 | F 614-220-5613

January 9, 2026

Office of the Sheriff of Columbia County
ATTN: REAL ESTATE DEPT.
35 West Main Street
P.O. Box 380
Bloomsburg, Pennsylvania 17815

Re: MidFirst Bank v.
Shannon R. Cherko, as Believed Heir and/or Administrator of the Estate of
Terence Michael Williams, et al.
Property Address: 232 Summerhill Avenue, Berwick, PA 18603
Docket No. 2025CV236; 2025-ED-108
Our File Number: 25-001265

Dear Sir/Madam:

Enclosed please find the following:

- an original Certificate of Filing in the above captioned matter.

Thank you for your assistance.

Very truly yours,

MDK Legal
Enclosures

25-001265_DBS1

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

MidFirst Bank

Plaintiff,

vs.

Shannon R. Cherko, as Believed Heir and/or
Administrator of the Estate of Terence Michael
Williams; Unknown Heirs and/or
Administrators of the Estate of Terence Michael
Williams (if any)

Defendants.

CIVIL DIVISION

Docket No.: 2025CV236; 2025-ED-108

CERTIFICATE OF FILING

On this date, I sent to the Prothonotary of Columbia County a copy of the Notice of the Date of Continued Sheriff Sale in the above-captioned matter showing the above referenced foreclosure sale scheduled for February 4, 2026 at 9:00AM in the above captioned matter has been continued until March 18, 2026 at 9:00AM.

Dated: January 9, 2026

By:



Katherine M. Wolf, Esquire (314307)
Meredith H. Wooters, Esquire (307207)
Kimberly J. Hong, Esquire (74950)
Michael E. Carleton, Esquire (203009)
Cristina L. Connor, Esquire (318389)
Ed E. Qaqish, Esquire (309463)
MDK Legal
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 614-220-5611
Fax: 614-220-5613
Email: KMWolf@mdklegal.com
Attorney for Plaintiff

FILED PROTON COLUMBIA CO, PA
JAN 16 2026 11:26

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

MidFirst Bank

Plaintiff,

vs.

Shannon R. Cherko, as Believed Heir and/or
Administrator of the Estate of Terence Michael
Williams; Unknown Heirs and/or
Administrators of the Estate of Terence Michael
Williams (if any)

Defendants.


CIVIL DIVISION

Docket No.: 2025CV236; 2025-ED-108

NOTICE OF THE DATE OF CONTINUED SHERIFF SALE

The Sheriff Sale scheduled for February 4, 2026 at 9:00AM in the above captioned matter has been continued until March 18, 2026 at 9:00AM.

Dated: January 9, 2026

By: 
Katherine M. Wolf, Esquire (314307)
Meredith H. Wooters, Esquire (307207)
Kimberly J. Hong, Esquire (74950)
Michael E. Carleton, Esquire (203009)
Cristina L. Connor, Esquire (318389)
Ed E. Qaqish, Esquire (309463)
MDK Legal
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 614-220-5611
Fax: 614-220-5613
Email: KMWolf@mdklegal.com
Attorney for Plaintiff

F68



MDKLEGAL.COM

P.O. BOX 165028
COLUMBUS, OH 43216
P 614-220-5611 | F 614-220-5613

January 9, 2026

Office of the Sheriff of Columbia County
ATTN: REAL ESTATE DEPT.
35 West Main Street
P.O. Box 380
Bloomsburg, Pennsylvania 17815

Re: MidFirst Bank v.
Shannon R. Cherko, as Believed Heir and/or Administrator of the Estate of
Terence Michael Williams, et al.
Property Address: 232 Summerhill Avenue, Berwick, PA 18603
Docket No. 2025CV236; 2025-ED-108
Our File Number: 25-001265

Dear Sir/Madam:

Please continue the sheriff sale set for February 4, 2026 to March 18, 2026. Please announce this continuance at the February 4, 2026 sheriff sale.

Thank you for your assistance.

Very truly yours,

MDK Legal
Enclosures



January 8, 2026

Sheriff of Columbia County
35 West Main Street
Bloomsburg, Pa 17815

MIDFIRST BANK

VS.

**SHANNON R. CHERKO, AS BELIEVED HEIR AND/OR
ADMINISTRATOR OF THE ESTATE OF TERENCE MICHAEL
WILLIAMS, UNKNOWN HEIRS AND/OR ADMINISTRATORS OF THE
ESTATE OF TERENCE MICHAEL WILLIAMS (IF ANY)**

NO: 2025-CV-236

NO: 2025-ED-108

Dear Sheriff:

The amount due on the sewer account #121380 for the property located at 232 Summerhill Avenue, Berwick Pa through March 31, 2026 is \$1268.09

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

Sincerely,

A handwritten signature in black ink, appearing to read "Kelly Morris", is written over a horizontal line.

Kelly Morris
Authority Clerk

Hearing Impaired 711

"BAJSA is an Equal Opportunity Provider and Employer"

1108 Freas Avenue • Berwick, Pennsylvania 18603

Hearing Impaired 711

"BAJSA is an Equal Opportunity Provider and Provider"

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

- X RACHEL MONTAGANO
71 Calyer Street
Brooklyn, NY ~~18603~~ } 11222
- X DUSTIN CLAUSE
71 Calyer Street
Brooklyn, NY ~~18603~~

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

MIDFIRST BANK
Plaintiff

- X THE UNITED STATES OF AMERICA, SECRETARY OF VETERANS AFFAIRS
3401 West End Avenue
Suite 760W
Nashville, TN 37203

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

/ COLUMBIA COUNTY TAX CLAIM BUREAU
11 West Main Street
Main Street County Annex
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 HUMAN SERVICES
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
11 West Main Street, 2nd Floor
Bloomsburg, PA 17815

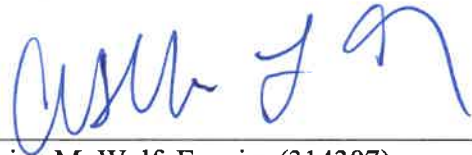
/ UNKNOWN TENANT OR TENANTS
232 Summerhill Avenue
Berwick, PA 18603

PA DEPT. OF REVENUE – INHERITANCE TAX DIVISION
6th Floor, Strawberry Square
Department 280601
Harrisburg, PA 17128

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: _____

11/14/25



Katherine M. Wolf, Esquire (314307)
Meredith H. Wooters, Esquire (307207)
Kimberly J. Hong, Esquire (74950)
Michael E. Carleton, Esquire (203009)
Cristina L. Connor, Esquire (318389)
Ed E. Qaqish, Esquire (309463)
MDK Legal
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 614-220-5611
Fax: 614-220-5613
Email: KMWolf@mdklegal.com
Attorney for Plaintiff

~~*~~ SHANNON R. CHERKO, AS BELIEVED HEIR AND/OR ADMINISTRATOR OF THE ESTATE OF TERENCE MICHAEL WILLIAMS

4070 42nd Street

Unit 2

San Diego, CA 92105

AND

6863 Cedral Place

Lemon Grove, CA 91945

AND

232 Summerhill Avenue

Berwick, PA 18603

~~*~~ UNKNOWN HEIRS AND/OR ADMINISTRATORS OF THE ESTATE OF TERENCE MICHAEL WILLIAMS (IF ANY)

232 Summerhill Avenue

Berwick, PA 18603

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

SHANNON R. CHERKO, AS BELIEVED HEIR AND/OR ADMINISTRATOR OF THE ESTATE OF TERENCE MICHAEL WILLIAMS

4070 42nd Street

Unit 2

San Diego, CA 92105

AND

6863 Cedral Place

Lemon Grove, CA 91945

AND

232 Summerhill Avenue

Berwick, PA 18603

UNKNOWN HEIRS AND/OR ADMINISTRATORS OF THE ESTATE OF TERENCE MICHAEL WILLIAMS (IF ANY)

232 Summerhill Avenue

Berwick, PA 18603

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

MIDFIRST BANK

Plaintiff



**NOTICE OF JUDGMENT/TRANSCRIPT
CIVIL CASE**

Mag. Dist. No: MDJ-11-1-05
MDJ Name: Honorable James J. Haggerty
Address: 500 Wyoming Avenue
Kingston, PA 18704
Telephone: 570-287-2800

Dustin Clause
71 Calyer St.
Brooklyn, NY 18603

Rachel Montagano, Dustin Clause
v.
Matthew Borchick, Terrance Williams

Docket No: MJ-11105-CV-0000129-2020
Case Filed: 8/11/2020

COUNTY OF LUZERNE
 CLERK OF COURT
 2020 FEB 16 AM 11:2
 CLERK OF COURT

Disposition Summary (cc- Cross Complaint)

Docket No	Plaintiff	Defendant	Disposition	Disposition Date
MJ-11105-CV-0000129-2020	Rachel Montagano	Matthew Borchick	Default Judgment for Plaintiff	10/06/2020
MJ-11105-CV-0000129-2020	Rachel Montagano	Terrance Williams	Default Judgment for Plaintiff	10/06/2020
MJ-11105-CV-0000129-2020	Dustin Clause	Matthew Borchick	Default Judgment for Plaintiff	10/06/2020
MJ-11105-CV-0000129-2020	Dustin Clause	Terrance Williams	Default Judgment for Plaintiff	10/06/2020

Judgment Summary

Participant

Participant	Joint/Several Liability	Individual Liability	Amount
Dustin Clause	\$0.00	\$0.00	\$0.00
Matthew Borchick	\$1,783.25	\$0.00	\$1,783.25
Rachel Montagano	\$0.00	\$0.00	\$0.00
Terrance Williams	\$1,783.25	\$0.00	\$1,783.25

Judgment Finding (*Post Judgment)

In the matter of Rachel Montagano; Dustin Clause vs. Matthew Borchick; Terrance Williams on MJ-11105-CV-0000129-2020, on 10/06/2020 the judgment was awarded as follows:

Judgment Component

Judgment Component	Joint/Several Liability	Individual Liability	Deposit Applied	Amount
Civil Judgment	1,650.00	\$0.00		\$1,650.00
Costs	133.25	\$0.00		\$133.25
Grand Total:				\$1,783.25

Comments: Certified mail service successful. Defendants failed to respond or appear. Rule 319B judgment.



Rachel Montagano, Dustin Clause
v.
Matthew Borchick, Terrance Williams

Docket No.: MJ-11105-CV-0000129-2020

ANY PARTY HAS THE RIGHT TO APPEAL WITHIN 30 DAYS AFTER THE ENTRY OF JUDGMENT BY FILING A NOTICE OF APPEAL WITH THE PROTHONOTARY/CLERK OF COURT OF COMMON PLEAS, CIVIL DIVISION. YOU MUST INCLUDE A COPY OF THIS NOTICE OF JUDGMENT/TRANSCRIPT FORM WITH YOUR NOTICE OF APPEAL.

EXCEPT AS OTHERWISE PROVIDED IN THE RULES OF CIVIL PROCEDURE FOR MAGISTERIAL DISTRICT JUDGES, IF THE JUDGMENT HOLDER ELECTS TO ENTER THE JUDGMENT IN THE COURT OF COMMON PLEAS OR THE PHILADELPHIA MUNICIPAL COURT, ALL FURTHER PROCESS MUST COME FROM THE COURT OF COMMON PLEAS OR THE PHILADELPHIA MUNICIPAL COURT AND NO FURTHER PROCESS MAY BE ISSUED BY THE MAGISTERIAL DISTRICT JUDGE.

UNLESS THE JUDGMENT IS ENTERED IN THE COURT OF COMMON PLEAS OR THE PHILADELPHIA MUNICIPAL COURT, ANYONE INTERESTED IN THE JUDGMENT MAY FILE A REQUEST FOR ENTRY OF SATISFACTION WITH THE MAGISTERIAL DISTRICT JUDGE IF THE JUDGMENT DEBTOR PAYS IN FULL, SETTLES, OR OTHERWISE COMPLIES WITH THE JUDGMENT.

10-6-20
Date

James Haggerty

Magisterial District Judge Haggerty



I certify that this is a true and correct copy of the record of the proceedings containing the judgment.

Date

Magisterial District Judge



Rachel Montagano, Dustin Clause
v.
Matthew Borchick, Terrance Williams

Docket No.: MJ-11105-CV-0000129-2020

Participant List

Plaintiff(s)

Dustin Clause
71 Calyer St.
Brooklyn, NY 18603

Rachel Montagano
71 Calyer St.
Brooklyn, NY 11222

Defendant(s)

Matthew Borchick
232 Summerhill Ave.
Berwick, PA 18603

Terrance Williams
232 Summerhill Ave.
Berwick, PA 18603



Rachel Montagano

Dustin Clause

Plaintiff(s)

vs

Matthew Borchick

Terrance Williams

Defendant(s)

IN THE COURT OF THE COMMON PLEAS
OF THE 26TH JUDICIAL DISTRICT

COLUMBIA COUNTY BRANCH

Case No.: 2021-CV-0000113-JU

NOTICE OF ENTRY OF JUDGMENT

TO THE DEFENDANT(S) ABOVE NAMED:

Notice is hereby given that the Plaintiff, above named, has caused a judgment to be entered against you in the amount of \$1,783.25.

JUDGMENT ENTERED ON Tuesday, February 16, 2021

Barbara N. Silvetti
Prothonotary & Clerk of Courts

By: Barbara N. Silvetti

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff

Michael A. Beyer
Chief Deputy



MIDFIRST BANK
vs.
CHERKO, SHANNON R (et al.)

Case Number
2025CV236

SERVICE COVER SHEET

Service Details:

Category: Real Estate Sale - Sale Notice **Zone:** 108

Manner: < Not Specified > **Expires:** 02/15/2026 **Warrant:**

Notes: SALE DATE & TIME: 02/04/2026 AT 9:00 AM
PLAINTIFF NOTICE OF SHERIFF'S SALE AND DEBTOR'S RIGHTS

Serve To:

Name: SHANNON R CHERKO

Primary Address: 232 SUMMERHILL AVENUE
BERWICK, PA 18603

Phone: **DOB:**

Alternate Address: 4070 42ND STREET
UNIT 2
SAN DIEGO, CA 92105

Phone:

Final Service:

Served: Personally · Adult In Charge · Posted · Other

Adult In Charge:

Relation: Unable to locate

Date: 11/26/25 **Time:** 7:50

Deputy: 5 **Mileage:**

Attorney / Originator:

Name: THE MANLEY LAW FIRM **Phone:**

Service Attempts:

Date:	11/25/25	11/25/25	11/26/25			
Time:	11:41	13:23	7:49			
Mileage:	—	—	—			
Deputy:	5	5	5	4	5	6

Service Attempt Notes:

1. Property vacant.
2. Checked Post Office. No new info.
3. Checked J-NET, no new info.
4. _____
5. _____
6. _____

CHERKO, SHANNON R
2025CV236
232 SUMMERHILL AVENUE, BERWICK, PA 18603
EXP: 02/15/2026

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff

Michael A. Beyer
Chief Deputy



MIDFIRST BANK
vs.
SHANNON R CHERKO (et al.)

Case Number
2025CV236

SHERIFF'S RETURN OF SERVICE

12/27/2025 12:39 PM - DEPUTY SCOTT MAYERNICK, 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 232 SUMMERHILL AVENUE, BERWICK, PA 18603.


SCOTT MAYERNICK, DEPUTY

SO ANSWERS,


TIMOTHY T. CHAMBERLAIN, SHERIFF

December 29, 2025

NOTARY

Affirmed and subscribed to before me this

29TH day of DECEMBER, 2025

Plaintiff Attorney: THE MANLEY LAW FIRM, P.O. BOX 165028, COLUMBUS, OH 43216

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff

Michael A. Beyer
Chief Deputy



MIDFIRST BANK
vs.
SHANNON R CHERKO (et al.)

Case Number
2025CV236

SHERIFF'S RETURN OF SERVICE

11/26/2025 07:50 AM - I, DEPUTY MICHAEL TKACH, BEING DULY SWORN ACCORDING TO LAW, STATES HE MADE DILIGENT SEARCH AND INQUIRY FOR THE WITHIN NAMED DEFENDANT TO WIT: SHANNON R CHERKO, BUT WAS UNABLE TO LOCATE THE DEFENDANT IN HIS BAILIWICK. THE SHERIFF THEREFORE RETURNS THE WITHIN REQUESTED NOTICE OF SALE, WRIT OF EXECUTION AND DEBTOR'S RIGHTS AS "NOT FOUND" AT 232 SUMMERHILL AVENUE, BERWICK, PA 18603.


MICHAEL TKACH, DEPUTY

SO ANSWERS,


TIMOTHY T. CHAMBERLAIN, SHERIFF

November 26, 2025

Commonwealth of Pennsylvania - Notary Seal
Sarah Jane Klingaman - Notary Public
Columbia County
My Commission Expires March 23, 2026
Commission Number 1075245

NOTARY

Affirmed and subscribed to before me this

26TH day of NOVEMBER, 2025



Plaintiff Attorney: THE MANLEY LAW FIRM, P.O. BOX 165028, COLUMBUS, OH 43216

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff

Michael A. Beyer
Chief Deputy



MIDFIRST BANK
vs.
CHERKO, SHANNON R (et al.)

Case Number
2025CV236

SERVICE COVER SHEET

Service Details:

Category:	Real Estate Sale - Posting - Sale Bill	Zone:	108
Manner:	< Not Specified >	Expires:	02/15/2026
Notes:	SALE DATE & TIME: 02/04/2026 AT 9:00 AM SHERIFF'S SALE BILL		
Warrant:			

Serve To:

Name:	(POSTING)
Primary Address:	232 SUMMERHILL AVENUE BERWICK, PA 18603
Phone:	DOB:
Alternate Address:	
Phone:	

Final Service:

Served:	Personally · Adult In Charge · <u>Posted</u> · Other		
Adult In Charge:			
Relation:			
Date:	12-27-25	Time:	12:39
Deputy:	3	Mileage:	

Attorney / Originator:

Name: THE MANLEY LAW FIRM	Phone:
----------------------------------	---------------

Service Attempts:

Date:						
Time:						
Mileage:						
Deputy:	1	2	3	4	5	6

Service Attempt Notes:

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

(POSTING)

2025CV236

232 SUMMERHILL AVENUE, BERWICK, PA 18603

EXP: 02/15/2026

Bill Date: 7/1/2025

Bill #: 4302

RETURN THIS COUPON IF PAYING IN FULL

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

2025-2026 SCHOOL REAL ESTATE TAX NOTICE
Berwick Area School District
Berwick Borough

Taxes are due and payment is requested from:

069120

04A02 13100000 4302 C04
WILLIAMS TERENCE MICHAEL
232 SUMMERHILL AVE
BERWICK PA 18603-2147

Connie C. Gingher

Parcel #: 04A02 13100000

Property Location and Description:

232 SUMMERHILL AVE
.341

Assessment:

L= 5,940
B= 16,661
T= 22,601

Tax Description	Mills/Rate	Amount
SCHOOL REAL ESTATE	53.4100	1,207.12
HOMESTEAD EXCLUSION	(6,556.59)	(350.19)
FARMSTEAD EXCLUSION	NA	NA

AMOUNTS DUE

If Paid By 8/31/2025	2% Discount Amount	839.79
If Paid By 10/31/2025	Face Amount	856.93
If Paid After 10/31/2025	10% Penalty Amount	942.62

Last Day to Pay: 12/31/2025

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

839.79
#962592295
Connie
8/31/25

Homestead/Farmstead Applied

Tax Notice 2025 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, 2025

PHONE: 570-752-7442

FOR: COLUMBIA County		DATE	BILL NO.
DESCRIPTION	ASSESSMENT	03/01/2025	6683
GENERAL	22,601	14.635	324.15
SINKING		1.5	33.22
LIGHT		1.25	27.68
FIRE		2.25	49.83
BORO RE		18.1	409.90
The discount & penalty have been calculated for your convenience		835.78	852.85
PAY THIS AMOUNT		April 30 If paid on or before	June 30 If paid on or before
		913.72	June 30 If paid after

TAXES ARE DUE & PAYABLE - PROMPT PAYMENT IS REQUESTED

WILLIAMS TERENCE MICHAEL
232 SUMMERHILL AVENUE
BERWICK PA 18603

Connie C.

CNTY TWR
Discount 2 % 2 %
Penalty 10 % 5 %
PARCEL: 04A-02 -131-00,000
232 SUMMERHILL AVE
.3409 acres Land
Buildings
Total Assessment

This tax returned to courthouse on:
January 1, 2026

CK 434.88
830760
400.90
962592295
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

Core Layer
83578
430

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff

Michael A. Beyer
Chief Deputy



MIDFIRST BANK
vs.
CHERKO, SHANNON R (et al.)

Case Number
2025CV236

SERVICE COVER SHEET

Service Details:

Category:	Real Estate Sale - Sale Notice	Zone:	108
Manner:	Adult in Charge	Expires:	02/15/2026
Warrant:			
Notes:	SALE DATE & TIME: 02/04/2026 AT 9:00 AM PLAINTIFF NOTICE OF SHERIFF'S SALE AND DEBTOR'S RIGHTS		

Serve To:

Name:	BERWICK AREA SCHOOL DISTRICT / FOR
Primary Address:	500 LINE STREET BERWICK, PA 18603
Phone:	DOB:
Alternate Address:	
Phone:	

Final Service:

Served:	Personally <u>Adult In Charge</u> · Posted · Other		
Adult In Charge:	Clara Smith		
Relation:	Receptionist		
Date:	11/25/25	Time:	11:24
Deputy:	5	Mileage:	

Attorney / Originator:

Name: THE MANLEY LAW FIRM	Phone:
----------------------------------	---------------

Service Attempts:

Date:						
Time:						
Mileage:						
Deputy:	1	2	3	4	5	6

Service Attempt Notes:

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

BERWICK AREA SCHOOL I

2025CV236

500 LINE STREET, BERWICK, PA 18603

EXP: 02/15/2026

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff

Michael A. Beyer
Chief Deputy



MIDFIRST BANK
vs.
CHERKO, SHANNON R (et al.)

Case Number
2025CV236

SERVICE COVER SHEET

Service Details:

Category:	Real Estate Sale - Sale Notice	Zone:	108
Manner:	Adult in Charge	Expires:	02/15/2026
Notes:	SALE DATE & TIME: 02/04/2026 AT 9:00 AM PLAINTIFF NOTICE OF SHERIFF'S SALE AND DEBTOR'S RIGHTS		
Warrant:			

Serve To:

Name:	OCCUPANT
Primary Address:	232 SUMMERHILL AVENUE BERWICK, PA 18603
Phone:	DOB:
Alternate Address:	
Phone:	

Final Service:

Served:	Personally · Adult In Charge Posted · Other		
Adult In Charge:			
Relation:	Posted		
Date:	11/25/25	Time:	13:36
Deputy:	5	Mileage:	

Attorney / Originator:

Name: THE MANLEY LAW FIRM	Phone:
----------------------------------	---------------

Service Attempts:

Date:						
Time:						
Mileage:						
Deputy:	1	2	3	4	5	6

Service Attempt Notes:

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

OCCUPANT

2025CV236

232 SUMMERHILL AVENUE, BERWICK, PA 18603

EXP: 02/15/2026

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff

Michael A. Beyer
Chief Deputy



MIDFIRST BANK
vs.
CHERKO, SHANNON R (et al.)

Case Number
2025CV236

SERVICE COVER SHEET

Service Details:

Category: Real Estate Sale - Sale Notice	Zone:	108
Manner: Adult in Charge	Expires: 02/15/2026	Warrant:
Notes: SALE DATE & TIME: 02/04/2026 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:	11/25/25	Time:	11:32
Deputy:	5	Mileage:	

Attorney / Originator:

Name: THE MANLEY LAW FIRM	Phone:
----------------------------------	---------------

Service Attempts:

Date:						
Time:						
Mileage:						
Deputy:	1	2	3	4	5	6

Service Attempt Notes:

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

GINGHER, CONNIE C.

2025CV236

1615 LINCOLN AVENUE, BERWICK, PA 18603

EXP: 02/15/2026

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff

Michael A. Beyer
Chief Deputy



MIDFIRST BANK
vs.
CHERKO, SHANNON R (et al.)

Case Number
2025CV236

SERVICE COVER SHEET

Service Details:

Category: Real Estate Sale - Sale Notice	Zone:	108
Manner: < Not Specified >	Expires: 02/15/2026	Warrant:
Notes: SALE DATE & TIME: 02/04/2026 AT 9:00 AM PLAINTIFF NOTICE OF SHERIFF'S SALE AND DEBTOR'S RIGHTS		

Serve To:

Name:	BERWICK SEWER AUTHORITY	
Primary Address:	1108 FREAS AVE BERWICK, PA 18603	
Phone:	570-752-8477	DOB:
Alternate Address:		
Phone:		

Final Service:

Served:	Personally <input checked="" type="checkbox"/> Adult In Charge <input checked="" type="checkbox"/> Posted <input type="checkbox"/> Other <input type="checkbox"/>	
Adult In Charge:	Natalie Blockus	
Relation:	office clerk	
Date:	11/24/25	Time: 1642
Deputy:	J	Mileage:

Attorney / Originator:

Name: THE MANLEY LAW FIRM	Phone:
----------------------------------	---------------

Service Attempts:

Date:						
Time:						
Mileage:						
Deputy:	1	2	3	4	5	6

Service Attempt Notes:

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

BERWICK SEWER AUTHOF

2025CV236

1108 FREAS AVE, BERWICK, PA 18603

EXP: 02/15/2026

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 11/20/2025

Account: 3994
Name: tchamberlain@columbiapa.org
Company: TIM CHAMBERLAIN - COLUM COUNTY SHER
Address: PO BOX 380
BLOOMSBURG, PA 17815
Telephone:

Ad ID: 373480
Description: Cherko Sale
Run Dates: 01/14/2026 - 01/28/2026
Class: 0002
Orig User: sshotwel
Words: 617
Lines: 78
Agate Lines: 210
Depth: 8.67
Blind Box:

Total Ad Cost \$1,494.50
Amount Paid \$0.00

Publication	Start	Stop	Inserts	Cost
Press Enterprise - Class	01/14/2026	01/28/2026	3	1,494.50

SHERIFF'S SALE
By Virtue of a Writ of Execution (Mortgage Foreclosure)
No. 2025CV236

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 www.bid4assets.com/ ColumbiaPASheriffSales on:

WEDNESDAY, FEBRUARY 4, 2026
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 Borough of Berwick, (formerly situate in BriarCreek Township), in the County of Columbia and State of Pennsylvania, bounded and describe as follows, to wit:

Beginning at the corner of Lot No. 8 in Duval Dickson's Second Plot of Lots on road leading to Foundryville, said road being known and designated as Summerhill Avenue; thence Northerly along said road a distance of Ninety-nine (99) feet to corner of Lot No. 1 I; thence Eastwardly a distance of One Hundred Fifty (150) feet to a fifteen (15) foot alley; thence Southwardly along said alley a distance of Ninety Nine (99) feet to the corner of Lot No. 8, and thence Westwardly a distance of One Hundred Fifty (150) feet to the place of beginning.

Parcel No.: 04A02 13100000

Being the same property conveyed to Terence Michael Williams who acquired title by virtue of a deed from Janice E. Fink, widow, dated April 12, 2019, recorded May 2, 2019, as Instrument Number 201903169, Office of the Recorder of Deeds, Columbia County, Pennsylvania.

Property known as 232 Summerhill Avenue, Berwick, PA 18603

PROPERTY ADDRESS: 232 SUMMERHILL AVENUE, BERWICK, PA 18603

UPI / TAX PARCEL NUMBER: 04A02 13100000

Seized and taken into execution to be sold as the property of SHANNON R. CHERKO, SHANNON R. CHERKO in suit of MIDFIRST 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:
THE MANLEY LAW FIRM
COLUMBUS, OH

TIMOTHY CHAMBERLAIN,
Sheriff
COLUMBIA COUNTY,
PENNSYLVANIA

IN THE COURT OF COMMON PLEAS
COLUMBIA COUNTY, PENNSYLVANIA

MidFirst Bank

Plaintiff,

vs.

Shannon R. Cherko, as Believed Heir and/or
Administrator of the Estate of Terence Michael
Williams; Unknown Heirs and/or
Administrators of the Estate of Terence
Michael Williams (if any)

Defendants.

CIVIL DIVISION

Docket No.: 2025CV236

2025-ED-108

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

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 (specifically described property below):

SEE EXHIBIT "A" ATTACHED

Amount due	\$	<u>123,955.86</u>
Interest from June 1, 2025 to November 13, 2025	\$	<u>2,754.05</u>
Interest from November 14, 2025 to date of sale at the per diem of \$20.76	\$	<u> </u>
Total (Costs to be added)	\$	<u> </u>

Dated: 11/17/2025

Stephanie Stroup
Prothonotary

Proth & Clerk of Sav. Courts
My Com. Ex. 1st Monday of 2028

(SEAL)

By: Melissa Traugh
Clerk

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

MidFirst Bank

Plaintiff,

vs.

Shannon R. Cherko, as Believed Heir and/or
Administrator of the Estate of Terence Michael
Williams; Unknown Heirs and/or
Administrators of the Estate of Terence
Michael Williams (if any)

Defendants.

CIVIL DIVISION

Docket No.: 2025CV236

2025-ED-108

All that certain piece or parcel of land situate in the Borough of Berwick, (formerly situate in Briarcreek Township), in the County of Columbia and State of Pennsylvania, bounded and describe as follows, to wit:

Beginning at the corner of Lot No. 8 in Duval Dickson's Second Plot of Lots on road leading to Foundryville, said road being known and designated as Summerhill Avenue; thence Northerly along said road a distance of Ninety-nine (99) feet to corner of Lot No. 11; thence Eastwardly a distance of One Hundred Fifty (150) feet to a fifteen (15) foot alley; thence Southwardly along said alley a distance of Ninety Nine (99) feet to the corner of Lot No. 8, and thence Westwardly a distance of One Hundred Fifty (150) feet to the place of beginning.

Parcel No.: 04A02 13100000

Being the same property conveyed to Terence Michael Williams who acquired title by virtue of a deed from Janice E. Fink, widow, dated April 12, 2019, recorded May 2, 2019, as Instrument Number 201903169, Office of the Recorder of Deeds, Columbia County, Pennsylvania.

Property known as 232 Summerhill Avenue, Berwick, PA 18603

Exhibit "A"

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff

Michael A. Beyer
Chief Deputy



MIDFIRST BANK
vs.
CHERKO, SHANNON R (et al.)

Case Number
2025CV236

SERVICE COVER SHEET

Service Details:

Category: Real Estate Sale - Sale Notice	Zone: 108
Manner: Adult in Charge	Expires: 02/15/2026
Warrant: <input type="checkbox"/>	
Notes: SALE DATE & TIME: 02/04/2026 AT 9:00 AM PLAINTIFF NOTICE OF SHERIFF'S SALE AND DEBTOR'S RIGHTS	

Serve To:

Name:	Domestic Relations Office of Columbia Co.
Primary Address:	11 WEST MAIN STREET 2ND FLOOR Bloomsburg, PA 17815
Phone:	DOB: <input type="text"/>
Alternate Address:	<input type="text"/>
Phone:	<input type="text"/>

Final Service:

Served:	Personally · Adult In Charge · Posted · Other	
Adult In Charge:	Sue Fies	
Relation:	Secretary	
Date:	11/19/25	Time: 1354
Deputy:	8	Mileage: <input type="text"/>

Attorney / Originator:

Name: THE MANLEY LAW FIRM	Phone: <input type="text"/>
----------------------------------	------------------------------------

Service Attempts:

Date:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Time:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mileage:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Deputy:	1	2	3	4	5	6

Service Attempt Notes:

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

DOMESTIC RELATIONS OF 2025CV236 1 WEST MAIN STREET, 2ND FLOOR, BLOOMSBURG, PA EXP: 02/15/2026

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff

Michael A. Beyer
Chief Deputy



MIDFIRST BANK
vs.
CHERKO, SHANNON R (et al.)

Case Number
2025CV236

SERVICE COVER SHEET

Service Details:

Category: Real Estate Sale - Sale Notice	Zone:	108
Manner: Adult in Charge	Expires: 02/15/2026	Warrant:
Notes: SALE DATE & TIME: 02/04/2026 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 · Adult In Charge · Posted · Other		
Adult In Charge:	Deb Hower		
Relation:	Clerk		
Date:	10/19/25	Time:	1350
Deputy:	8	Mileage:	

Attorney / Originator:

Name: THE MANLEY LAW FIRM	Phone:
----------------------------------	---------------

Service Attempts:

Date:						
Time:						
Mileage:						
Deputy:	1	2	3	4	5	6

Service Attempt Notes:

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

COLUMBIA COUNTY TAX C

2025CV236

PO BOX 380, BLOOMSBURG, PA 17815

EXP: 02/15/2026

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

MidFirst Bank

Plaintiff,

vs.

Shannon R. Cherko, as Believed Heir and/or
Administrator of the Estate of Terence Michael
Williams; Unknown Heirs and/or
Administrators of the Estate of Terence
Michael Williams (if any)

Defendants.

CIVIL DIVISION

Docket No.: 2025CV236

2025-ED-108

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

TO: Unknown Heirs and/or Administrators of the Estate of Terence Michael Williams (if any)
232 Summerhill Avenue
Berwick, PA 18603

TAKE NOTICE:

That the Sheriff's Sale of Real Property (Real Estate) will be offered for public auction online at <https://www.bid4assets.com/ColumbiaPASheriffSales> on Feb. 4th 2026 at 9:00 am 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:

232 Summerhill Avenue, Berwick, PA 18603

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

No. 2025CV236

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

Shannon R. Cherko, as Believed Heir and/or Administrator of the Estate of Terence Michael Williams; Unknown Heirs and/or Administrators of the Estate of Terence Michael Williams (if any)

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, at the Columbia County Sheriff's Office, 35 West Main Street, 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.

**Pennsylvania Lawyer Referral Service
Pennsylvania Bar Association
P.O. Box 186
Harrisburg, PA 17108**

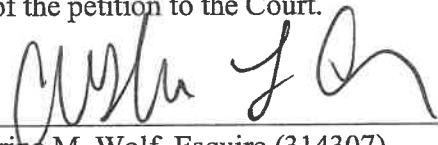
(800) 692-7375

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, 35 West Main Street, P.O. Box 380, Bloomsburg, PA 17815, before presentation of the petition to the Court.

Dated:

11/14/25



Katherine M. Wolf, Esquire (314307)
Meredith H. Wooters, Esquire (307207)
Kimberly J. Hong, Esquire (74950)
Michael E. Carleton, Esquire (203009)
Cristina L. Connor, Esquire (318389)
Ed E. Qaqish, Esquire (309463)
MDK Legal
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 614-220-5611
Fax: 614-220-5613
Email: KMWolf@mdklegal.com
Attorney for Plaintiff

VIA Special Service (Posting - PPS), Special Service (Certified Mail) and Special Service (Regular Mail)

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

MidFirst Bank

Plaintiff,

vs.

Shannon R. Cherko, as Believed Heir and/or
Administrator of the Estate of Terence Michael
Williams; Unknown Heirs and/or
Administrators of the Estate of Terence
Michael Williams (if any)

Defendants.

CIVIL DIVISION

Docket No.: 2025CV236

All that certain piece or parcel of land situate in the Borough of Berwick, (formerly situate in Briarcreek Township), in the County of Columbia and State of Pennsylvania, bounded and describe as follows, to wit:

Beginning at the corner of Lot No. 8 in Duval Dickson's Second Plot of Lots on road leading to Foundryville, said road being known and designated as Summerhill Avenue; thence Northerly along said road a distance of Ninety-nine (99) feet to corner of Lot No. 11; thence Eastwardly a distance of One Hundred Fifty (150) feet to a fifteen (15) foot alley; thence Southwardly along said alley a distance of Ninety Nine (99) feet to the corner of Lot No. 8, and thence Westwardly a distance of One Hundred Fifty (150) feet to the place of beginning.

Parcel No.: 04A02 13100000

Being the same property conveyed to Terence Michael Williams who acquired title by virtue of a deed from Janice E. Fink, widow, dated April 12, 2019, recorded May 2, 2019, as Instrument Number 201903169, Office of the Recorder of Deeds, Columbia County, Pennsylvania.

Property known as 232 Summerhill Avenue, Berwick, PA 18603

Exhibit "A"

SHERIFF'S SALE

By Virtue of a Writ of Execution (Mortgage Foreclosure)

No. 2025CV236

Issued out of the Court of Common Pleas of Columbia County, Pennsylvania and to me directed, I will expose the following described property to public sale at www.bid4assets.com/ColumbiaPASheriffSales.

WEDNESDAY, FEBRUARY 04, 2026
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 Borough of Berwick, (formerly situate in BriarCreek Township), in the County of Columbia and State of Pennsylvania, bounded and describe as follows, to wit:

Beginning at the corner of Lot No. 8 in Duval Dickson's Second Plot of Lots on road leading to Foundryville; said road being known and designated as Summerhill Avenue; thence Northerly along said road a distance of Ninety-nine (99) feet to corner of Lot No. 1-1; thence Eastwardly a distance of One Hundred Fifty (150) feet to a fifteen (15) foot alley; thence Southwardly along said alley a distance of Ninety Nine (99) feet to the corner of Lot No. 8; and thence Westwardly a distance of One Hundred Fifty (150) feet to the place of beginning.

Parcel No.: 04A02 13100000

Being the same property conveyed to Terence Michael Williams who acquired title by virtue of a deed from Janice E. Fink, widow, dated April 12, 2019, recorded May 2, 2019, as Instrument Number 201903169, Office of the Recorder of Deeds, Columbia County, Pennsylvania.

Property known as 232 Summerhill Avenue, Berwick, PA 18603

PROPERTY ADDRESS: 232 SUMMERHILL AVENUE, BERWICK, PA 18603

UPI / TAX PARCEL NUMBER: 04A02 13100000

Seized and taken into execution to be sold as the property of SHANNON R CHERKO, SHANNON R CHERKO in suit of MIDFIRST 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:
THE MANLEY LAW FIRM
COLUMBUS, OH

TIMOTHY T. CHAMBERLAIN, Sheriff
COLUMBIA COUNTY, Pennsylvania

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

MidFirst Bank

Plaintiff,

vs.

Shannon R. Cherko, as Believed Heir and/or
Administrator of the Estate of Terence Michael
Williams; Unknown Heirs and/or
Administrators of the Estate of Terence
Michael Williams (if any)

Defendants.

CIVIL DIVISION

Docket No.: 2025CV236

2025-ED-108

All that certain piece or parcel of land situate in the Borough of Berwick, (formerly situate in Briarcreek Township), in the County of Columbia and State of Pennsylvania, bounded and describe as follows, to wit:

Beginning at the corner of Lot No. 8 in Duval Dickson's Second Plot of Lots on road leading to Foundryville, said road being known and designated as Summerhill Avenue; thence Northerly along said road a distance of Ninety-nine (99) feet to corner of Lot No. 11; thence Eastwardly a distance of One Hundred Fifty (150) feet to a fifteen (15) foot alley; thence Southwardly along said alley a distance of Ninety Nine (99) feet to the corner of Lot No. 8, and thence Westwardly a distance of One Hundred Fifty (150) feet to the place of beginning.

Parcel No.: 04A02 13100000

Being the same property conveyed to Terence Michael Williams who acquired title by virtue of a deed from Janice E. Fink, widow, dated April 12, 2019, recorded May 2, 2019, as Instrument Number 201903169, Office of the Recorder of Deeds, Columbia County, Pennsylvania.

Property known as 232 Summerhill Avenue, Berwick, PA 18603

Exhibit "A"

REAL ESTATE OUTLINE

ED # 2025 ED 108

DATE RECEIVED 11-17-2025
DOCKET AND INDEX 2025 CV 236

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>2,000.00</u>	<u>X</u>	CK# <u>166272</u>

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

SALE DATE Feb 4th 26 TIME 9:00

POSTING DATE _____

ADV. DATES FOR NEWSPAPER

1 ST WEEK	<u>Jan.</u>
2 ND WEEK	<u>Jan.</u>
3 RD WEEK	<u>Jan.</u>



MDKLEGAL.COM

P.O. BOX 165028
COLUMBUS, OH 43216
P 614-220-5611 | F 614-220-5613

November 13, 2025

Office of the Sheriff of Columbia County
35 WEST MAIN STREET
P.O. Box 380
Bloomsburg, Pennsylvania 17815

Re: MidFirst Bank v.
Shannon R. Cherko, as Believed Heir and/or Administrator of the Estate of
Terence Michael Williams, et al.
Property Address: 232 Summerhill Avenue, Berwick, PA 18603
Docket No. 2025CV236
Our File Number: 25-001265

Dear Sir or Madam,

Please find the enclosed file-stamped Writ of Execution documents executed by the
Prothonotary along with the below listed documents in advance of the Sale.

1. an original Writ of Execution (with Legal Description attached);
2. an original Notice of Sheriff's Sale for Shannon R. Cherko, as Believed Heir and/or Administrator of the Estate of Terence Michael Williams (with Legal Description attached) for your files (**PLEASE NOTE: Plaintiff's counsel will serve defendants Notice of Sheriff Sales personally and also serve via certified mail, return receipt requested**);
3. an original Notice of Sheriff's Sale for Unknown Heirs and/or Administrators of the Estate of Terence Michael Williams (if any) (with Legal Description attached) for your files (**PLEASE NOTE: Plaintiff's counsel will serve defendants Notice of Sheriff Sales pursuant to court order**);
1. One (1) copy of an Affidavit Pursuant to Rule 3129.1;
2. Five (5) copies of a Long Legal Description;
3. One (1) original Affidavit of Last Known Address;
4. One (1) copy of a ~~Waiver of Watchman~~;
5. One (1) copy of an Affidavit of Non-Military Service;
6. One (1) original Sheriff Service Form for posting the property with the Handbill;
7. One (1) self-addressed stamped envelope for return of the Sheriff Service Form to our office;
8. **Check in the amount of \$2,000.00, made payable to the Sheriff of Columbia County, for advanced sale costs.**

Should you have any questions or need further documentation, please feel free to contact me at 614-220-5611 or at PennsylvaniaLegal@mdklegal.com.

Very truly yours,

MDK Legal

SHERIFF'S INSTRUCTION

TO: Sheriff of Columbia County, Pennsylvania
DOCKET NO: 2025CV236
PLAINTIFF: MidFirst Bank
DEFENDANT(S): Shannon R. Cherko, as Believed Heir and/or Administrator of the Estate of Terence Michael Williams
Unknown Heirs and/or Administrators of the Estate of Terence Michael Williams (if any)

TYPE OF WRIT OR COMPLAINT: **WRIT OF EXECUTION (MORTGAGE FORECLOSURE)**
SERVE AT: 232 Summerhill Avenue, Berwick, PA 18603

Sir: Please post the Handbill at the mortgaged premises.

Should you have any questions please contact David B. Snider of our office at 614-767-7003

Date of Service: _____ Time: _____

Served upon (if someone other than defendant): _____

Address (if different than as stated above): _____

Columbia County Sheriff's Office: _____

Name: _____

Title: _____

Date: _____

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

**MDK Legal
Attn: Katherine M. Wolf, Esquire
P. O. Box 165028, Columbus, OH 43216-5028**

Dated: 11/14/25

BY: 

Katherine M. Wolf (PA ID #314307)
MDK Legal
P. O. Box 165028, Columbus, OH 43216-5028
Phone: 614-220-5611; Fax: 614-220-5613

For office use only

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: 11/14/25




Katherine M. Wolf, Esquire (314307)
Meredith H. Wooters, Esquire (307207)
Kimberly J. Hong, Esquire (74950)
Michael E. Carleton, Esquire (203009)
Cristina L. Connor, Esquire (318389)
Ed E. Qaqish, Esquire (309463)
MDK Legal
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 614-220-5611
Fax: 614-220-5613
Email: KMWolf@mdklegal.com
Attorney for Plaintiff

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: _____

11/14/25



Katherine M. Wolf, Esquire (314307)
Meredith H. Wooters, Esquire (307207)
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MDK Legal
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 614-220-5611
Fax: 614-220-5613
Email: KMWolf@mdklegal.com
Attorney for Plaintiff

SHANNON R. CHERKO, AS BELIEVED HEIR AND/OR ADMINISTRATOR OF
THE ESTATE OF TERENCE MICHAEL WILLIAMS

4070 42nd Street

Unit 2

San Diego, CA 92105

AND

6863 Cedral Place

Lemon Grove, CA 91945

AND

232 Summerhill Avenue

Berwick, PA 18603

UNKNOWN HEIRS AND/OR ADMINISTRATORS OF THE ESTATE OF TERENCE
MICHAEL WILLIAMS (IF ANY)

232 Summerhill Avenue

Berwick, PA 18603

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

SHANNON R. CHERKO, AS BELIEVED HEIR AND/OR ADMINISTRATOR OF
THE ESTATE OF TERENCE MICHAEL WILLIAMS

4070 42nd Street

Unit 2

San Diego, CA 92105

AND

6863 Cedral Place

Lemon Grove, CA 91945

AND

232 Summerhill Avenue

Berwick, PA 18603

UNKNOWN HEIRS AND/OR ADMINISTRATORS OF THE ESTATE OF TERENCE
MICHAEL WILLIAMS (IF ANY)

232 Summerhill Avenue

Berwick, PA 18603

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

MIDFIRST BANK

Plaintiff

RACHEL MONTAGANO
71 Calyer Street
Brooklyn, NY 18603

DUSTIN CLAUSE
71 Calyer Street
Brooklyn, NY 18603

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

MIDFIRST BANK
Plaintiff

THE UNITED STATES OF AMERICA, SECRETARY OF VETERANS AFFAIRS
3401 West End Avenue
Suite 760W
Nashville, TN 37203

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

COLUMBIA COUNTY TAX CLAIM BUREAU
11 West Main Street
Main Street County Annex
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 HUMAN SERVICES
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
11 West Main Street, 2nd Floor
Bloomsburg, PA 17815

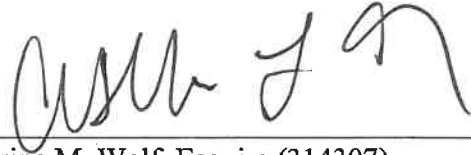
UNKNOWN TENANT OR TENANTS
232 Summerhill Avenue
Berwick, PA 18603

PA DEPT. OF REVENUE – INHERITANCE TAX DIVISION
6th Floor, Strawberry Square
Department 280601
Harrisburg, PA 17128

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: _____

11/14/25



Katherine M. Wolf, Esquire (314307)
Meredith H. Wooters, Esquire (307207)
Kimberly J. Hong, Esquire (74950)
Michael E. Carleton, Esquire (203009)
Cristina L. Connor, Esquire (318389)
Ed E. Qaqish, Esquire (309463)
MDK Legal
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 614-220-5611
Fax: 614-220-5613
Email: KMWolf@mdklegal.com
Attorney for Plaintiff

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

MidFirst Bank

Plaintiff,

vs.

Shannon R. Cherko, as Believed Heir and/or
Administrator of the Estate of Terence Michael
Williams; Unknown Heirs and/or
Administrators of the Estate of Terence
Michael Williams (if any)

Defendants.

CIVIL DIVISION

Docket No.: 2025CV236

2025-EP-108

All that certain piece or parcel of land situate in the Borough of Berwick, (formerly situate in Briarcreek Township), in the County of Columbia and State of Pennsylvania, bounded and describe as follows, to wit:

Beginning at the corner of Lot No. 8 in Duval Dickson's Second Plot of Lots on road leading to Foundryville, said road being known and designated as Summerhill Avenue; thence Northerly along said road a distance of Ninety-nine (99) feet to corner of Lot No. 11; thence Eastwardly a distance of One Hundred Fifty (150) feet to a fifteen (15) foot alley; thence Southwardly along said alley a distance of Ninety Nine (99) feet to the corner of Lot No. 8, and thence Westwardly a distance of One Hundred Fifty (150) feet to the place of beginning.

Parcel No.: 04A02 13100000

Being the same property conveyed to Terence Michael Williams who acquired title by virtue of a deed from Janice E. Fink, widow, dated April 12, 2019, recorded May 2, 2019, as Instrument Number 201903169, Office of the Recorder of Deeds, Columbia County, Pennsylvania.

Property known as 232 Summerhill Avenue, Berwick, PA 18603

Exhibit "A"

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

MidFirst Bank

Plaintiff,

vs.

Shannon R. Cherko, as Believed Heir and/or
Administrator of the Estate of Terence Michael
Williams; Unknown Heirs and/or
Administrators of the Estate of Terence Michael
Williams (if any)

Defendants.

CIVIL DIVISION

Docket No.: 2025CV236

2025-ED-106

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.

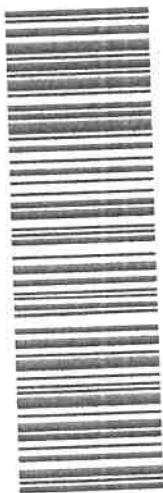
Dated: 11/14/25


Katherine M. Wolf, Esquire (314307)
Meredith H. Wooters, Esquire (307207)
Kimberly J. Hong, Esquire (74950)
Michael E. Carleton, Esquire (203009)
Cristina L. Connor, Esquire (318389)
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MDK Legal
P. O. Box 165028
Columbus, OH 43216-5028
Telephone: 614-220-5611
Fax: 614-220-5613
Email: KMWolf@mdklegal.com
Attorney for Plaintiff

AFTER FIVE DAYS RETURN TO
TIMOTHY T. CHAMBERLAIN
SHERIFF



Columbia County
Court House - P.O. Box 380
Bloomsburg, PA 17815



9589 0710 5270 2971 1888 83



US POSTAGE PAID BY **PITNEY BOWES**
ZIP 17815 \$010.44
02 4W
0000379331 NOV. 20 2025

~~Shannon R. Chamberl
4070 14th Street
West 2
San Diego, CA~~

6/21/25
2/24/25

~~Chamberl
17815-0380~~

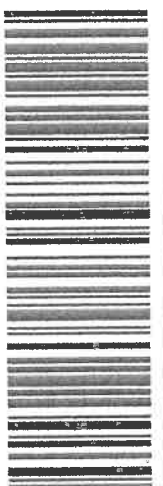
MIXIE 911 DE 1 0012/14/25
RETURN TO SENDER
UNCLAIMED
UNABLE TO FORWARD

BC: 17815038080 *0119-03248-20-41

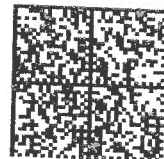
AFTER FIVE DAYS RETURN TO
TIMOTHY T. CHAMBERLAIN
SHERIFF



Columbia County
Court House - P.O. Box 380
Bloomsburg, PA 17815



9589 0710 5270 3181 3389 52



US POSTAGE PAID BY **PITNEY BOWES**
ZIP 17815 \$010.44
02 4W
0000379331 NOV. 20 2025

ANK
not known
at address
Shannon R. Chamberl
19863 Cedar Place
Kennon Grove, CA

010/15
MIXIE 911 DE 1 0011/27/25

RETURN TO SENDER
ATTEMPTED - NOT KNOWN
UNABLE TO FORWARD

9159581302 CANX
17815-0380
BC: 17815038080 *0119-05287-20-41

CERTIFIED MAIL
 PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
 OF THE RETURN ADDRESS; FOLD AT DOTTED LINE

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Shannon R. Cherkov
 4070 42nd Street Unit 2
 San Diego, CA 92105



9590 9402 9501 5069 5786 49

2. Article Number (Transfer from service label)

9589 0710 5270 2971 1888 83

PS Form 3811, July 2020 PSN 7580-02-000-9053

COMPLETE THIS SECTION ON DELIVERY

- A. Signature**
 X
 Agent
 Addressee
- B. Received by (Printed Name)** _____
- C. Date of Delivery** _____
- D. Is delivery address different from item 1? If YES, enter delivery address below:**
 Yes
 No

3. Service Type

- Adult Signature
- Adult Signature Restricted Delivery
- Certified Mail®
- Certified Mail Restricted Delivery
- Collect on Delivery
- Collect on Delivery Restricted Delivery
- Priority Mail Express®
- Registered Mail™
- Registered Mail Restricted Delivery
- Signature Confirmation™
- Signature Confirmation Restricted Delivery

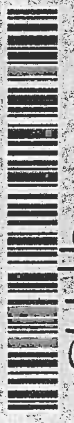
Domestic Return Receipt

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Shannon R. Cherkov
 6863 Central Place
 Lemon Grove, CA 91945



9590 9402 9501 5069 5790 80

2. Article Number (Transfer from service label)

9589 0710 5270 3181 3389 52

PS Form 3811, July 2020 PSN 7580-02-000-9053

CERTIFIED MAIL

COMPLETE THIS SECTION ON DELIVERY

- A. Signature**
 X
 Agent
 Addressee
- B. Received by (Printed Name)** _____
- C. Date of Delivery** _____
- D. Is delivery address different from item 1? If YES, enter delivery address below:**
 Yes
 No

3. Service Type

- Adult Signature
- Adult Signature Restricted Delivery
- Certified Mail®
- Certified Mail Restricted Delivery
- Collect on Delivery
- Collect on Delivery Restricted Delivery
- Priority Mail Express®
- Registered Mail™
- Registered Mail Restricted Delivery
- Signature Confirmation™
- Signature Confirmation Restricted Delivery

Domestic Return Receipt

ENDER: COMPLETE THIS SECTION

COMPLETE THIS SECTION ON DELIVERY

Complete items 1, 2, and 3.

Print your name and address on the reverse so that we can return the card to you.

Attach this card to the back of the mailpiece, or on the front if space permits.

Article Addressed to:

Small Business Administration
660 American Ave #301
King Of Prussia, PA 19406



9590 9402 9501 5069 5785 71

Article Number (Transfer from service label)

9589 0710 5270 2971 1854 55

A. Signature

X *[Signature]*

Agent
 Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? Yes
If YES, enter delivery address below: No

3. Service Type

- Adult Signature
- Adult Signature Restricted Delivery
- Certified Mail®
- Certified Mail Restricted Delivery
- Collect on Delivery
- Collect on Delivery Restricted Delivery
- Priority Mail Express®
- Registered Mail™
- Registered Mail Restricted Delivery
- Signature Confirmation™
- Signature Confirmation Restricted Delivery
- Mail Restricted Delivery

ENDER: COMPLETE THIS SECTION

COMPLETE THIS SECTION ON DELIVERY

Complete items 1, 2, and 3.

Print your name and address on the reverse so that we can return the card to you.

Attach this card to the back of the mailpiece, or on the front if space permits.

Article Addressed to:

PA Dept. of Revenue
(Bureau of Compliance)
Dept # 281230
Harrisburg, PA 17128-1230



9590 9402 9501 5069 5785 40

Article Number (Transfer from service label)

9589 0710 5270 2971 1888 38

A. Signature

X PA DEPT. OF REVENUE

Agent
 Addressee

B. Received by (Printed Name)

C. Date of Delivery

NOV 27 2025

D. Is delivery address different from item 1? Yes
If YES, enter delivery address below: No

3. Service Type

- Adult Signature
- Adult Signature Restricted Delivery
- Certified Mail®
- Certified Mail Restricted Delivery
- Collect on Delivery
- Collect on Delivery Restricted Delivery
- Priority Mail Express®
- Registered Mail™
- Registered Mail Restricted Delivery
- Signature Confirmation™
- Signature Confirmation Restricted Delivery
- Mail Restricted Delivery

ENDER: COMPLETE THIS SECTION

COMPLETE THIS SECTION ON DELIVERY

Complete items 1, 2, and 3.

Print your name and address on the reverse so that we can return the card to you.

Attach this card to the back of the mailpiece, or on the front if space permits.

Article Addressed to:

COMMONWEALTH OF PA
DEPARTMENT OF PUBLIC WELFARE
P.O. BOX 2675
HARRISBURG, PA 17105



9590 9402 9501 5069 5785 88

Article Number (Transfer from service label)

9589 0710 5270 2971 1854 62

A. Signature

X Benjamin Beaver

Agent
 Addressee

B. Received by (Printed Name)

C. Date of Delivery

NOV 22 2025

D. Is delivery address different from item 1? Yes
If YES, enter delivery address below: No

3. Service Type

- Adult Signature
- Adult Signature Restricted Delivery
- Certified Mail®
- Certified Mail Restricted Delivery
- Collect on Delivery
- Collect on Delivery Restricted Delivery
- Priority Mail Express®
- Registered Mail™
- Registered Mail Restricted Delivery
- Signature Confirmation™
- Signature Confirmation Restricted Delivery
- Mail Restricted Delivery

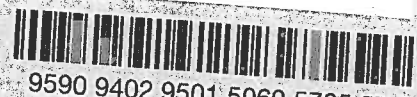
PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT OF THE RETURN ADDRESS

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

U.S. Treasury Department
 600 Arch Street
 Room 3259
 Philadelphia, PA 19106



9590 9402 9501 5069 5785 57

2. Article Number (Transfer from service label)
9589 0710 5270 2971 1887 53

PS Form 3811, July 2020 PSN 7530-02-000-9053

COMPLETE THIS SECTION ON DELIVERY

- A. Signature Agent
 Addressee
- B. Received by (Printed Name) *[Signature]*
- C. Date of Delivery *11/24/25*
- D. Is delivery address different from item 1? Yes
 If YES, enter delivery address below: No

3. Service Type
- Adult Signature
 - Adult Signature Restricted Delivery
 - Certified Mail®
 - Certified Mail Restricted Delivery
 - Collect on Delivery
 - Collect on Delivery Restricted Delivery
 - Mail
 - Mail Restricted Delivery (over \$500)
 - Priority Mail Express®
 - Registered Mail™
 - Registered Mail Restricted Delivery
 - Signature Confirmation™
 - Signature Confirmation Restricted Delivery

Domestic Return Receipt

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Office of F.A.I.R
 P.O. BOX 8016
 HARRISBURG, PA 17105



9590 9402 9501 5069 5785 64

2. Article Number (Transfer from service label)
9589 0710 5270 2971 1887 46

PS Form 3811, July 2020 PSN 7530-02-000-9053

COMPLETE THIS SECTION ON DELIVERY

- A. Signature *[Signature]* Agent
 Addressee
- B. Received by (Printed Name) *BEN BLANCH*
- C. Date of Delivery *NOV 22 2025*
- D. Is delivery address different from item 1? Yes
 If YES, enter delivery address below: No

3. Service Type
- Adult Signature
 - Adult Signature Restricted Delivery
 - Certified Mail®
 - Certified Mail Restricted Delivery
 - Collect on Delivery
 - Collect on Delivery Restricted Delivery
 - Mail
 - Mail Restricted Delivery (over \$500)
 - Priority Mail Express®
 - Registered Mail™
 - Registered Mail Restricted Delivery
 - Signature Confirmation™
 - Signature Confirmation Restricted Delivery

Domestic Return Receipt

7