

FEDERMAN and PHELAN  
By: FRANK FEDERMAN  
Identification No. 12248  
Suite 900  
Two Penn Center Plaza  
Philadelphia, PA 19102  
(215) 563-7000

---

ATTORNEY FOR PLAINTIFF

CHEMICAL MORTGAGE COMPANY

: COLUMBIA COUNTY  
: COURT OF COMMON PLEAS  
: CIVIL DIVISION

vs.

MICHAEL J. OKONIEWSKI  
BEVERLY A. OKONIEWSKI

: NO. 97 CV 544

*99-ED-1997*

VERIFICATION OF NON-MILITARY SERVICE

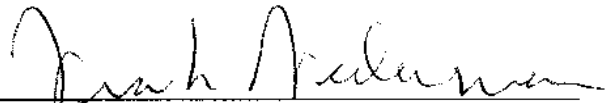
FRANK FEDERMAN, ESQUIRE, hereby verifies that he is attorney for the Plaintiff in the above-captioned matter, and that on information and belief, he has knowledge of the following facts, to wit:

(a) that the defendant(s) is/are not in the Military or Naval Service of the United States or its Allies, or otherwise within the provisions of the Soldiers' and Sailors' Civil Relief Act of Congress of 1940, as amended.

(b) that defendant MICHAEL J. OKONIEWSKI is over 18 years of age and resides at 100 WEST COMMERCIAL, SUITE 1C, MORRIS, IL 60450.

(c) that defendant BEVERLY A. OKONIEWSKI is over 18 years of age, and resides at 100 WEST COMMERCIAL, SUITE 1C, MORRIS, IL 60450.

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



FRANK FEDERMAN, ESQUIRE  
Attorney for Plaintiff

(Rule of Civil Procedure No. 236) - Revised

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

CHEMICAL MORTGAGE COMPANY  
Plaintiff

)  
) NO. 97 CV 544  
*99-ED-1997*

vs.

MICHAEL J. OKONIEWSKI  
BEVERLY A. OKONIEWSKI  
Defendants

)  
)

Notice is given that a Judgment in the above-captioned  
matter has been entered against you on \_\_\_\_\_.

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

If you have any questions concerning this matter, please  
contact:

  
FRANK FEDERMAN, ESQUIRE  
Attorney for Party Filing

Two Penn Center Plaza, Suite 900  
Philadelphia, PA 19102  
(215) 563-7000

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

FEDERMAN AND PHELAN  
By: FRANK FEDERMAN  
Identification No. 12248  
Two Penn Center Plaza - Suite 900  
Philadelphia, PA 19102  
(215) 563-7000

Attorney for Plaintiff

CHEMICAL MORTGAGE COMPANY

: COLUMBIA COUNTY

200 OLD WILSON BRIDGE ROAD  
WORTHINGTON, OH 43085-8500

: COURT OF COMMON PLEAS

vs.

: CIVIL DIVISION

MICHAEL J. OKONIEWSKI  
BEVERLY A. OKONIEWSKI  
100 WEST COMMERCIAL, SUITE 1C  
MORRIS, IL 60450

: 99ED97

: NO. 97 CV 544

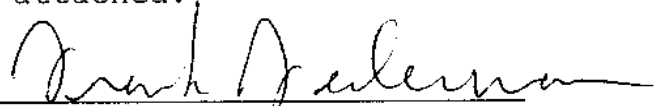
PRAECIPE FOR JUDGMENT FOR FAILURE TO  
ANSWER AND ASSESSMENT OF DAMAGES

TO THE PROTHONOTARY:

Kindly enter judgment in favor of the Plaintiff and against MICHAEL J. OKONIEWSKI and BEVERLY A. OKONIEWSKI, Defendant(s) for failure to file an Answer to Plaintiff's Complaint within 20 days from service thereof and for Foreclosure and Sale of the mortgaged premises, and assess Plaintiff's damages as follows:

As set forth in Complaint	\$104,632.56
Interest - 3/1/97-12/10/97	<u>6,874.20</u>
TOTAL	\$111,506.76

I hereby certify that (1) the addresses of the Plaintiff and Defendant(s) are as shown above, and (2) that notice has been given in accordance with Rule 237.1, copy attached.

  
FRANK FEDERMAN, ESQUIRE  
Attorney for Plaintiff

DAMAGES ARE HEREBY ASSESSED AS INDICATED.

DATE: \_\_\_\_\_

PRO PROTHY

FEDERMAN AND PHELAN  
 FRANK FEDERMAN, ESQUIRE  
 Identification No. 12248  
 Two Penn Center Plaza  
 Suite 900  
 Philadelphia, PA 19102-1799  
 (215) 563-7000

ATTORNEY FOR PLAINTIFF

CHEMICAL MORTGAGE COMPANY : COURT OF COMMON PLEAS  
 Plaintiff : CIVIL DIVISION  
 vs. : COLUMBIA COUNTY  
 MICHAEL J. OKONIEWSKI : No. 97-CV-544  
 BEVERLY A. OKONIEWSKI

Defendant(s)

TO: MICHAEL J. OKONIEWSKI  
 100 WEST COMMERCIAL, SUITE 1C  
 MORRIS, IL 60450

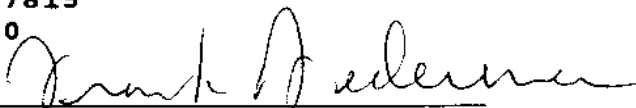
DATE OF NOTICE: **NOVEMBER 12, 1997**

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. THIS NOTICE IS SENT TO YOU IN AN ATTEMPT TO COLLECT THE INDEBTEDNESS REFERRED TO HEREIN, AND ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THAT PURPOSE.

**IMPORTANT NOTICE**

You are in default because you have failed enter a written appearance personally or by attorney and file in writing with the court your defenses or objections to the claims set forth against you. Unless you act within ten (10) days from the date of this notice, a Judgment may be entered against you without a hearing and you may lose your property or other important rights. You should take this notice to a lawyer at once. If you do not have a lawyer or cannot afford one, go to or telephone the following office to find out where you can get legal help:

COLUMBIA COUNTY  
 SUSQUEHANNA LEGAL SERVICES  
 168 EAST 5TH STREET  
 BLOOMSBURG, PA 17815  
 (717) 784-8760

  
 Frank Federman, Esquire  
 Attorney for Plaintiff

FEDERMAN AND PHELAN  
 FRANK FEDERMAN, ESQUIRE  
 Identification No. 12248  
 Two Penn Center Plaza  
 Suite 900  
 Philadelphia, PA 19102-1799  
(215) 563-7000

ATTORNEY FOR PLAINTIFF

CHEMICAL MORTGAGE COMPANY

Plaintiff

vs.

MICHAEL J. OKONIEWSKI  
 BEVERLY A. OKONIEWSKI

Defendant(s)

TO: BEVERLY A. OKONIEWSKI  
 100 WEST COMMERCIAL, SUITE 1C  
 MORRIS, IL 60450

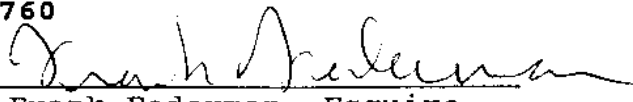
DATE OF NOTICE: NOVEMBER 12, 1997

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. THIS NOTICE IS SENT TO YOU IN AN ATTEMPT TO COLLECT THE INDEBTEDNESS REFERRED TO HEREIN, AND ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THAT PURPOSE.

IMPORTANT NOTICE

You are in default because you have failed enter a written appearance personally or by attorney and file in writing with the court your defenses or objections to the claims set forth against you. Unless you act within ten (10) days from the date of this notice, a Judgment may be entered against you without a hearing and you may lose your property or other important rights. You should take this notice to a lawyer at once. If you do not have a lawyer or cannot afford one, go to or telephone the following office to find out where you can get legal help:

COLUMBIA COUNTY  
 SUSQUEHANNA LEGAL SERVICES  
 168 EAST 5TH STREET  
 BLOOMSBURG, PA 17815  
 (717) 784-8760



Frank Federman, Esquire  
 Attorney for Plaintiff

FEDERMAN AND PHELAN  
FRANK FEDERMAN, ESQUIRE  
Identification No. 12248  
Two Penn Center Plaza  
Suite 900  
Philadelphia, PA 19102-1799  
(215) 563-7000

ATTORNEY FOR PLAINTIFF

CHEMICAL MORTGAGE COMPANY : COURT OF COMMON PLEAS  
Plaintiff : CIVIL DIVISION  
vs. : COLUMBIA COUNTY  
MICHAEL J. OKONIEWSKI : No. 97-CV-544  
BEVERLY A. OKONIEWSKI

Defendant(s)

TO: MICHAEL J. OKONIEWSKI  
RR #2, BOX 2584  
BERWICK, PA 18603


DATE OF NOTICE: **NOVEMBER 12, 1997**

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. THIS NOTICE IS SENT TO YOU IN AN ATTEMPT TO COLLECT THE INDEBTEDNESS REFERRED TO HEREIN, AND ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THAT PURPOSE.

**IMPORTANT NOTICE**

You are in default because you have failed enter a written appearance personally or by attorney and file in writing with the court your defenses or objections to the claims set forth against you. Unless you act within ten (10) days from the date of this notice, a Judgment may be entered against you without a hearing and you may lose your property or other important rights. You should take this notice to a lawyer at once. If you do not have a lawyer or cannot afford one, go to or telephone the following office to find out where you can get legal help:

COLUMBIA COUNTY  
SUSQUEHANNA LEGAL SERVICES  
168 EAST 5TH STREET  
BLOOMSBURG, PA 17815  
(717) 784-8760

  
Frank Federman, Esquire  
Attorney for Plaintiff

FEDERMAN AND PHELAN  
FRANK FEDERMAN, ESQUIRE  
Identification No. 12248  
Two Penn Center Plaza  
Suite 900  
Philadelphia, PA 19102-1799  
(215) 563-7000

ATTORNEY FOR PLAINTIFF

CHEMICAL MORTGAGE COMPANY : COURT OF COMMON PLEAS

Plaintiff : CIVIL DIVISION

vs. : COLUMBIA COUNTY

MICHAEL J. OKONIEWSKI : No. 97-CV-544  
BEVERLY A. OKONIEWSKI

Defendant(s)

TO: BEVERLY A. OKONIEWSKI  
RR #2, BOX 2584  
BERWICK, PA 18603


DATE OF NOTICE: NOVEMBER 12, 1997

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. THIS NOTICE IS SENT TO YOU IN AN ATTEMPT TO COLLECT THE INDEBTEDNESS REFERRED TO HEREIN, AND ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THAT PURPOSE.

**IMPORTANT NOTICE**

You are in default because you have failed enter a written appearance personally or by attorney and file in writing with the court your defenses or objections to the claims set forth against you. Unless you act within ten (10) days from the date of this notice, a Judgment may be entered against you without a hearing and you may lose your property or other important rights. You should take this notice to a lawyer at once. If you do not have a lawyer or cannot afford one, go to or telephone the following office to find out where you can get legal help:

COLUMBIA COUNTY  
SUSQUEHANNA LEGAL SERVICES  
168 EAST 5TH STREET  
BLOOMSBURG, PA 17815  
(717) 784-8760

  
Frank Federman, Esquire  
Attorney for Plaintiff

FEDERMAN AND PHELAN  
 FRANK FEDERMAN, ESQUIRE  
 Identification No. 12248  
 Two Penn Center Plaza  
 Suite 900  
 Philadelphia, PA 19102-1799  
 (215) 563-7000

ATTORNEY FOR PLAINTIFF

CHEMICAL MORTGAGE COMPANY : COURT OF COMMON PLEAS

Plaintiff : CIVIL DIVISION

vs. : COLUMBIA COUNTY

MICHAEL J. OKONIEWSKI : No. 97-CV-544  
 BEVERLY A. OKONIEWSKI

Defendant(s)

TO: MICHAEL J. OKONIEWSKI  
 205 E. 9TH STREET  
 BLOOMSBURG, PA 17815

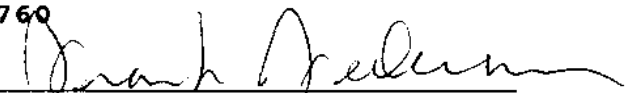
DATE OF NOTICE: NOVEMBER 12, 1997

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. THIS NOTICE IS SENT TO YOU IN AN ATTEMPT TO COLLECT THE INDEBTEDNESS REFERRED TO HEREIN, AND ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THAT PURPOSE.

**IMPORTANT NOTICE**

You are in default because you have failed enter a written appearance personally or by attorney and file in writing with the court your defenses or objections to the claims set forth against you. Unless you act within ten (10) days from the date of this notice, a Judgment may be entered against you without a hearing and you may lose your property or other important rights. You should take this notice to a lawyer at once. If you do not have a lawyer or cannot afford one, go to or telephone the following office to find out where you can get legal help:

**COLUMBIA COUNTY  
 SUSQUEHANNA LEGAL SERVICES  
 168 EAST 5TH STREET  
 BLOOMSBURG, PA 17815  
 (717) 784-8760**

  
 Frank Federman, Esquire  
 Attorney for Plaintiff



FEDERMAN AND PHELAN  
FRANK FEDERMAN, ESQUIRE  
Identification No. 12248  
Two Penn Center Plaza  
Suite 900  
Philadelphia, PA 19102-1799  
(215) 563-7000

ATTORNEY FOR PLAINTIFF

CHEMICAL MORTGAGE COMPANY : COURT OF COMMON PLEAS  
Plaintiff : CIVIL DIVISION  
vs. : COLUMBIA COUNTY  
MICHAEL J. OKONIEWSKI : No. 97-CV-544  
BEVERLY A. OKONIEWSKI

Defendant(s)

TO: BEVERLY A. OKONIEWSKI  
205 E. 9TH STREET  
BLOOMSBURG, PA 17815


DATE OF NOTICE: NOVEMBER 12, 1997

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. THIS NOTICE IS SENT TO YOU IN AN ATTEMPT TO COLLECT THE INDEBTEDNESS REFERRED TO HEREIN, AND ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THAT PURPOSE.

IMPORTANT NOTICE

You are in default because you have failed enter a written appearance personally or by attorney and file in writing with the court your defenses or objections to the claims set forth against you. Unless you act within ten (10) days from the date of this notice, a Judgment may be entered against you without a hearing and you may lose your property or other important rights. You should take this notice to a lawyer at once. If you do not have a lawyer or cannot afford one, go to or telephone the following office to find out where you can get legal help:

COLUMBIA COUNTY  
SUSQUEHANNA LEGAL SERVICES  
168 EAST 5TH STREET  
BLOOMSBURG, PA 17815  
(717) 784-8760

  
Frank Federman, Esquire  
Attorney for Plaintiff

FEDERMAN and PHELAN  
By: FRANK FEDERMAN  
Identification No. 12248  
Suite 900  
Two Penn Center Plaza  
Philadelphia, PA 19102  
(215) 563-7000

ATTORNEY FOR PLAINTIFF

CHEMICAL MORTGAGE COMPANY

: COLUMBIA COUNTY  
: COURT OF COMMON PLEAS  
: CIVIL DIVISION

vs.

MICHAEL J. OKONIEWSKI  
BEVERLY A. OKONIEWSKI

:  
: NO. 97 CV 544

VERIFICATION OF NON-MILITARY SERVICE.


FRANK FEDERMAN, ESQUIRE, hereby verifies that he is attorney for the Plaintiff in the above-captioned matter, and that on information and belief, he has knowledge of the following facts, to wit:

(a) that the defendant(s) is/are not in the Military or Naval Service of the United States or its Allies, or otherwise within the provisions of the Soldiers' and Sailors' Civil Relief Act of Congress of 1940, as amended.

(b) that defendant MICHAEL J. OKONIEWSKI is over 18 years of age and resides at 100 WEST COMMERCIAL, SUITE 1C, MORRIS, IL 60450.

(c) that defendant BEVERLY A. OKONIEWSKI is over 18 years of age, and resides at 100 WEST COMMERCIAL, SUITE 1C, MORRIS, IL 60450.

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

  
FRANK FEDERMAN, ESQUIRE  
Attorney for Plaintiff

CHEMICAL MORTGAGE COMPANY

: COLUMBIA COUNTY  
: COURT OF COMMON PLEAS  
: CIVIL DIVISION

vs.

MICHAEL J. OKONIEWSKI  
BEVERLY A. OKONIEWSKI

:  
: NO. 97 CV 544

*99-ED-1997*

**AFFIDAVIT PURSUANT TO RULE 3129  
(Affidavit No. 1)**

CHEMICAL MORTGAGE COMPANY, Plaintiff in the above action, by its attorney, FRANK FEDERMAN, ESQ., sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at RR #2, BOX 2584, BERWICK, PA 18603.

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

NAME

LAST KNOWN ADDRESS (if address cannot be reasonably ascertained, please so indicate)

MICHAEL J. OKONIEWSKI

100 WEST COMMERCIAL, SUITE 1C  
MORRIS, IL 60450

BEVERLY A. OKONIEWSKI

100 WEST COMMERCIAL, SUITE 1C  
MORRIS, IL 60450

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

NAME

LAST KNOWN ADDRESS (if address cannot be reasonably ascertained, please so indicate)

SAME AS ABOVE

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

NAME

LAST KNOWN ADDRESS (if address cannot be reasonably ascertained, please so indicate)

NONE

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

NAME

LAST KNOWN ADDRESS (if address cannot be reasonably ascertained, please so indicate)

NONE

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

<u>NAME</u>	LAST KNOWN ADDRESS (if address cannot be reasonably ascertained, please so indicate)
-------------	--

NONE

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:

<u>NAME</u>	LAST KNOWN ADDRESS (if address cannot be reasonably ascertained, please so indicate)
-------------	--

NONE

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

<u>NAME</u>	LAST KNOWN ADDRESS (if address cannot be reasonably ascertained, please so indicate)
-------------	--

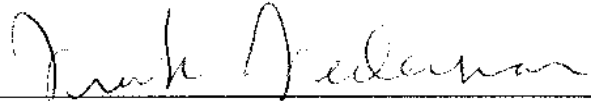
TENANT/OCCUPANT

RR #2, BOX 2584  
BERWICK, PA 18603

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

December 10, 1997

DATE



FRANK FEDERMAN, ESQUIRE  
Attorney for Plaintiff

CHEMICAL MORTGAGE COMPANY

: COLUMBIA COUNTY  
: COURT OF COMMON PLEAS  
: CIVIL DIVISION

vs.

MICHAEL J. OKONIEWSKI  
BEVERLY A. OKONIEWSKI

: NO. 97 CV 544

99-ED-1997

AFFIDAVIT PURSUANT TO RULE 3129  
(Affidavit No. 1)

CHEMICAL MORTGAGE COMPANY, Plaintiff in the above action, by its attorney, FRANK FEDERMAN, ESQ., sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at RR #2, BOX 2584, BERWICK, PA 18603.

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

<u>NAME</u>	LAST KNOWN ADDRESS (if address cannot be reasonably ascertained, please so indicate)
-------------	--

<u>MICHAEL J. OKONIEWSKI</u>	<u>100 WEST COMMERCIAL, SUITE 1C</u> <u>MORRIS, IL 60450</u>
------------------------------	---

<u>BEVERLY A. OKONIEWSKI</u>	<u>100 WEST COMMERCIAL, SUITE 1C</u> <u>MORRIS, IL 60450</u>
------------------------------	---

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

<u>NAME</u>	LAST KNOWN ADDRESS (if address cannot be reasonably ascertained, please so indicate)
-------------	--

SAME AS ABOVE

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

<u>NAME</u>	LAST KNOWN ADDRESS (if address cannot be reasonably ascertained, please so indicate)
-------------	--

NONE

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

<u>NAME</u>	LAST KNOWN ADDRESS (if address cannot be reasonably ascertained, please so indicate)
-------------	--

NONE

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

NAME LAST KNOWN ADDRESS (if address cannot be reasonably ascertained, please so indicate)

**NONE**

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:

NAME LAST KNOWN ADDRESS (if address cannot be reasonably ascertained, please so indicate)

**NONE**

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

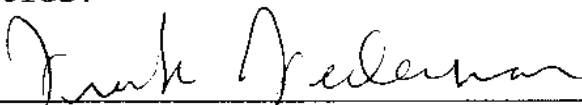
NAME LAST KNOWN ADDRESS (if address cannot be reasonably ascertained, please so indicate)

**TENANT/OCCUPANT**

RR #2, BOX 2584  
BERWICK, PA 18603

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

December 10, 1997  
DATE

  
FRANK FEDERMAN, ESQUIRE  
Attorney for Plaintiff

FEDERMAN and PHELAN  
By: FRANK FEDERMAN  
Identification No. 12248  
Suite 900  
Two Penn Center Plaza  
Philadelphia, PA 19102  
(215) 563-7000

ATTORNEY FOR PLAINTIFF

CHEMICAL MORTGAGE COMPANY

: COLUMBIA COUNTY  
: COURT OF COMMON PLEAS  
: CIVIL DIVISION

vs.

MICHAEL J. OKONIEWSKI  
BEVERLY A. OKONIEWSKI

: NO. 97 CV 544

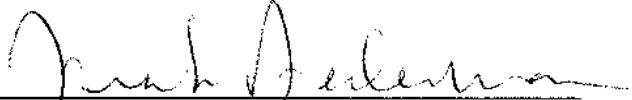
99-ED-1997

CERTIFICATION

FRANK FEDERMAN, ESQUIRE, hereby verifies that he is attorney for the Plaintiff in the above-captioned matter, and that the premises are not subject to the provisions of Act 91 because it is:

- ( ) an FHA mortgage
- ( ) non-owner occupied
- ( ) vacant
- (XX) Act 91 procedures have been fulfilled

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

  
FRANK FEDERMAN, ESQUIRE  
Attorney for Plaintiff

FEDERMAN AND PHELAN  
FRANK FEDERMAN, ESQUIRE  
Identification No. 12248  
Two Penn Center Plaza  
Suite 900  
Philadelphia, PA 19102-1799  
(215) 563-7000

ATTORNEY FOR PLAINTIFF

CHEMICAL MORTGAGE COMPANY : COURT OF COMMON PLEAS  
Plaintiff : CIVIL DIVISION  
vs. : COLUMBIA COUNTY

MICHAEL J. OKONIEWSKI : No. 97-CV-544  
BEVERLY A. OKONIEWSKI

99ED1997

Defendant(s)

TO: MICHAEL J. OKONIEWSKI  
205 E. 9TH STREET  
BLOOMSBURG, PA 17815

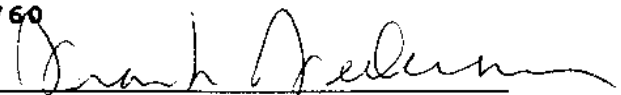
DATE OF NOTICE: NOVEMBER 12, 1997

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. THIS NOTICE IS SENT TO YOU IN AN ATTEMPT TO COLLECT THE INDEBTEDNESS REFERRED TO HEREIN, AND ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THAT PURPOSE.

**IMPORTANT NOTICE**

You are in default because you have failed enter a written appearance personally or by attorney and file in writing with the court your defenses or objections to the claims set forth against you. Unless you act within ten (10) days from the date of this notice, a Judgment may be entered against you without a hearing and you may lose your property or other important rights. You should take this notice to a lawyer at once. If you do not have a lawyer or cannot afford one, go to or telephone the following office to find out where you can get legal help:

COLUMBIA COUNTY  
SUSQUEHANNA LEGAL SERVICES  
168 EAST 5TH STREET  
BLOOMSBURG, PA 17815  
(717) 784-8760

  
Frank Federman, Esquire  
Attorney for Plaintiff



FEDERMAN and PHELAN  
By: FRANK FEDERMAN  
Identification No. 12248  
Suite 900  
Two Penn Center Plaza  
Philadelphia, PA 19102  
(215) 563-7000

ATTORNEY FOR PLAINTIFF

CHEMICAL MORTGAGE COMPANY

: COLUMBIA COUNTY  
: COURT OF COMMON PLEAS  
: CIVIL DIVISION

vs.

MICHAEL J. OKONIEWSKI  
BEVERLY A. OKONIEWSKI

: NO. 97 CV 544

99ED1997

VERIFICATION OF NON-MILITARY SERVICE

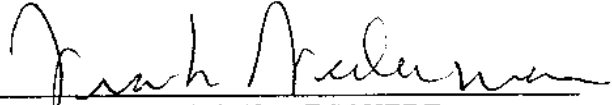
FRANK FEDERMAN, ESQUIRE, hereby verifies that he is attorney for the Plaintiff in the above-captioned matter, and that on information and belief, he has knowledge of the following facts, to wit:

(a) that the defendant(s) is/are not in the Military or Naval Service of the United States or its Allies, or otherwise within the provisions of the Soldiers' and Sailors' Civil Relief Act of Congress of 1940, as amended.

(b) that defendant MICHAEL J. OKONIEWSKI is over 18 years of age and resides at 100 WEST COMMERCIAL, SUITE 1C, MORRIS, IL 60450.

(c) that defendant BEVERLY A. OKONIEWSKI is over 18 years of age, and resides at 100 WEST COMMERCIAL, SUITE 1C, MORRIS, IL 60450.

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

  
FRANK FEDERMAN, ESQUIRE  
Attorney for Plaintiff

FEDERMAN and PHELAN  
By: FRANK FEDERMAN  
Identification No. 12248  
Suite 900  
Two Penn Center Plaza  
Philadelphia, PA 19102  
(215) 563-7000

ATTORNEY FOR PLAINTIFF

CHEMICAL MORTGAGE COMPANY

: COLUMBIA COUNTY  
: COURT OF COMMON PLEAS  
: CIVIL DIVISION

vs.

MICHAEL J. OKONIEWSKI  
BEVERLY A. OKONIEWSKI

: NO. 97 CV 544

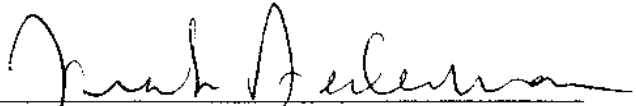
*99-ED-1997*

CERTIFICATION

FRANK FEDERMAN, ESQUIRE, hereby verifies that he is attorney for the Plaintiff in the above-captioned matter, and that the premises are not subject to the provisions of Act 91 because it is:

- ( ) an FHA mortgage
- ( ) non-owner occupied
- ( ) vacant
- (XX) Act 91 procedures have been fulfilled

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

  
FRANK FEDERMAN, ESQUIRE  
Attorney for Plaintiff

ALL THAT CERTAIN piece or parcel of land situate in the Township of North Centre, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at an iron pin on the southerly right of way of Circle Drive leading from Township Route No. 509 to a Dead End, said pin being at the northwest corner of Lot No. 56; thence along the westerly line of Lot No. 56 south 12 degrees 04 minutes 42 seconds east 248.03 feet to an iron pin at the northeast corner of Lot No. 54; thence along the northerly line of Lot No. 54 south 86 degrees 51 minutes 41 seconds west 248.11 feet to an iron pin on the easterly right of way of the aforementioned Circle Drive; thence along said right of way north 12 degrees 15 minutes West 85.00 feet to a Point of Curve; thence along same on a circle to the right having a Delta Angle of 89 degrees 45 minutes, a Radius of 125.00 feet, and a Tangent of 124.46 feet for a distance of 195.80 feet to a Point of Tangent on the southerly right of way of the abovementioned Circle Drive; thence along same north 77 degrees 30 minutes east 88.60 feet to a Point of Curve; thence along same on a curve to the right having a Delta Angle of 6 degrees 15 minutes, a radius of 300.00 feet, and a Tangent of 16.38 feet for a distance of 32.73 feet to the place of beginning.

CONTAINING 1.217 acres of land in all.

BEING LOT NO. 55 as laid out for Earl A. and Muriel R. Wolfe and shown on draft prepared by T. Bryce James, R.S., dated February 5, 1973.

TAX PARCEL NUMBER: 11-05C-04

PREMISES: RR #2, BOX 2584, BERWICK, PA 18603

97 CV 544

19.....

HARRY A. ROADARMEL Sheriff  
COLUMBIA County, Pa.

Sir: — There will be placed in your hands for service a Writ of EXECUTION (REAL ESTATE)

....., styled as follows:  
CHEMICAL MORTGAGE COMPANY vs. MICHAEL J. OKONIEWSKI & BEVERLY A. OKONIEWSKI  
Plaintiff Defendant

The defendant will be found at 100 WEST COMMERCIAL, SUITE 1C  
MORRIS, IL 60450

.....Attorney for Plaintiff

If Writ of Execution, state below where defendant will be found, what goods and chattels shall be seized and be levied upon. If real estate, attach five double spaced type written copies of description as it shall appear on the new deed together with Street and Number of the premises. Please do not furnish us with the old deed or mortgage.

SEE ATTACHED LEGAL DESCRIPTION

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

*Frank Pederman* (SEAL)  
[Attorney for Plaintiff (s)]

WAIVER OF INSURANCE—Now, December 19, 97, the Sheriff is hereby released from all liability to protect the property described in the within named execution by insurance, which insurance is hereby waived.

*Frank Pederman* (SEAL)  
[Attorney for Plaintiff (s)]

BY: Francis S. Hallinan, Esq.  
Atty. I.D. #62695  
Ste. 900/Two Penn Center Plaza  
Philadelphia, PA 19102  
(215) 563-7000  
CHEMICAL MORTGAGE COMPANY

COURT OF COMMON PLEAS  
CIVIL DIVISION  
COLUMBIA COUNTY  
No. 97 CV 544

vs.

MICHAEL J. OKONIEWSKI AND  
BEVERLY A. OKONIEWSKI

ORDER

AND NOW, this 20th day of August, 1997, upon consideration of Plaintiff's Motion and the Affidavit of Reasonable Investigation attached thereto, it is hereby ORDERED that Plaintiff may obtain service of the Complaint on the above captioned Defendant(s), MICHAEL J. OKONIEWSKI AND BEVERLY A. OKONIEWSKI, by mailing a true and correct copy of the Complaint by certified mail and regular mail and by posting of the premises RR#2, BOX 2584, BERWICK, PA 18603, by the Sheriff.

Service of the aforementioned mailings is effective upon the date of mailing and is to be done by Plaintiff's attorney, who will file with the Prothonotary's Office an Affidavit as to the mailing.

In the event that Notice of Sheriff Sale cannot be made in the manner provided in Pa. R.C.P. 402(a) or Pa. R.C.P. 403, service shall be made by regular and certified mail to Defendants last known address and by posting of the premises by the Sheriff.

BY THE COURT:

1st Gailley C. Keller  
J

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY  
COURT HOUSE - P. O. BOX 300  
BLOOMSBURG, PA 17815

PHONE  
717) 389-5622  
389-5622

TELEPHONE  
717) 784-6300

Date: FEB 13, 1998

To:           

Atty. Stephen Brandwene  
Deputy Atty. General  
Collection Unit -4th& Walnut St.  
Harrisburg, PA 17120

Re: Chemical Mortgage Co. vs. Michael J & Beverly A. OKONIEWSKI

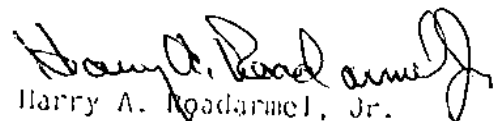
No: 99 of 1997 ED No: 544-CV of 1997 JD

Dear Sir:

Enclosed is a notice of an upcoming Sheriff's Sale. If you have any claims against this property, notify this office IMMEDIATELY.

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

Respectfully,

  
Harry A. Roadarmel, Jr.  
Sheriff of Columbia County

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY  
COURT HOUSE - P. O. BOX 300  
BLOOMSBURG, PA 17815

PHONE  
(717) 284-6300  
389-5622

24 HOUR PHONE  
(717) 284-6300

Date: FEB 13, 1998

To: \_\_\_\_\_ Office of F.A.I.R. /  
\_\_\_\_\_ Dept. of Public Welfare /  
\_\_\_\_\_ P.O. BOX 8016 /  
\_\_\_\_\_ Harrisburg, PA 17105 /

Re: Chemical Mortgage Co. vs. Michael J & Beverly A. OKONIEWSKI

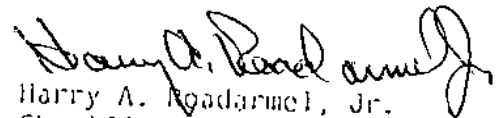
No: 99 of 1997 ID No: 544-CV of 1997 JD

Dear Sir:

Enclosed is a notice of an upcoming Sheriff's Sale. If you have any claims against this property, notify this office IMMEDIATELY.

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

Respectfully,

  
Harry A. Roadarmel, Jr.  
Sheriff of Columbia County



HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY  
COURT HOUSE - P. O. BOX 300  
BLOOMSBURG, PA 17015

PHONE  
(717) 284-6300  
389-5622

TELEPHONE  
(717) 284-6300

Date: FEB 13, 1998

To: Small Business Administration  
20 N. Penna. Avenue  
Room 2327  
Wilkes- Barre, PA 18701

Re: Chemical Mortgage Co. vs. Michael J & Beverly A. OKONIEWSKI

No: '99 of 1997 LD No: 544-CV of 1997 JU

Dear Sir:

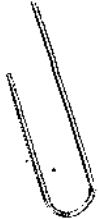
Enclosed is a notice of an upcoming Sheriff's Sale. If you have any claims against this property, notify this office IMMEDIATELY.

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

Respectfully,

Harry A. Roadarmel, Jr.  
Sheriff of Columbia County





HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY  
COURT HOUSE - P. O. BOX 300  
HARRISBURG, PA 17105

PHONE  
(717) 244-5622  
389-5622

24 HOUR PHONE  
(717) 281-6000

Date: FEB 13, 1998

To: Commonwealth of Pennsylvania  
Department of Revenue  
Bureau of Compliance  
Clearance Support Section Dept. 280946  
Harrisburg, PA 17128-0946

Re: Chemical Mortgage Co. vs. Michael J & Beverly A. OKONIEWSKI  
No: 99 of 1997 ED Ho: 544-CV of 1997 JD

Dear Sir:

Enclosed is a notice of an upcoming Sheriff's Sale. If you have any claims against this property, notify this office IMMEDIATELY.

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

Respectfully,

Harry A. Roadarmel, Jr.  
Sheriff of Columbia County

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY  
COURT HOUSE - P. O. BOX 300  
BLOOMSBURG, PA 17815

PHONE  
(717) 204-5622  
389-5622

TELEPHONE  
(717) 204-5600

Date: FEB 13, 1998

To: Michael J. Okoniewski  
100 West Commercial, Suite 1C  
Morris, IL 60450

Re: Chemical Mortgage Co. vs. Michael J & Beverly A. OKONIEWSKI

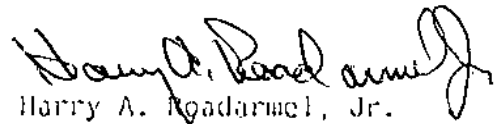
No: 99 of 1997 ED No: 544-CV of 1997 JD

Dear Sir:

Enclosed is a notice of an upcoming Sheriff's Sale. If you have any claims against this property, notify this office IMMEDIATELY.

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

Respectfully,

  
Harry A. Roadarmel, Jr.  
Sheriff of Columbia County

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY  
COURT HOUSE - P. O. BOX 300  
BLOOMSBURG, PA 17815

PHONE  
(717) 389-5622

24 HOUR PHONE  
(717) 704-6300

Date: FEB 13, 1998


To: Michael J. Okoniewski  
100 West Commercial, Suite 1C  
Morris, IL 60450

Re: Chemical Mortgage Co. vs. Michael J & Beverly A. OKONIEWSKI  
No: '99 of 1997 ED No: 544-CV of 1997 JU

Dear Sir:

Enclosed is a notice of an upcoming Sheriff's Sale. If you have any claims against this property, notify this office IMMEDIATELY.  
Please feel free to contact me with any questions you may have.

Respectfully,

  
Harry A. Roadarmel, Jr.  
Sheriff of Columbia County

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY  
COURT HOUSE - P. O. BOX 300  
BLOOMSBURG, PA 17815

PHONE  
(717) 339-5622

TELETYPE PHONE  
(717) 339-6300

Date: FEB 13, 1998

To: Beverly A. Okoniewski  
100 West Commercial, Suite 1C  
Morris, IL 60450

Re: Chemical Mortgage Co. vs. Michael J & Beverly A. OKONIEWSKI

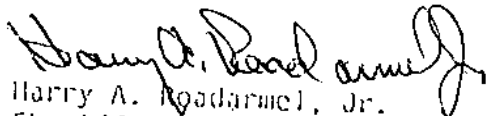
No: '99 of 1997 ED No: 544-CV of 1997 JD

Dear Sir:

Enclosed is a notice of an upcoming Sheriff's Sale. If you have any claims against this property, notify this office IMMEDIATELY.

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

Respectfully,

  
Harry A. Roadarmel, Jr.  
Sheriff of Columbia County

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY  
COURT HOUSE - P. O. BOX 300  
BLOOMSBURG, PA 17815

PHONE  
717) 284-6222  
389-5622

TELEPHONE CENTER  
(717) 284-6300

Date: FEB 13, 1998

To: Beverly A. Okoniewski  
100 West Commercial, Suite 1C  
Morris, IL 60450

Re: Chemical Mortgage Co. vs. Michael J & Beverly A. OKONIEWSKI

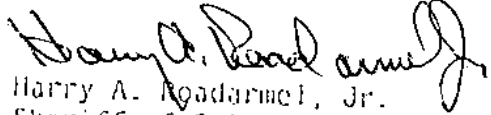
No: 99 of 1997 ED No: 544-CV of 1997 JU

Dear Sir:

Enclosed is a notice of an upcoming Sheriff's Sale. If you have any claims against this property, notify this office IMMEDIATELY.

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

Respectfully,

  
Harry A. Roadarmel, Jr.  
Sheriff of Columbia County

County CS No. 99 Term \_\_\_\_\_ Yr. 1997

Plaintiff Chem. Mort. Defendant Michael J-Beverly OKONIEWSKI

Nature of Writ of Foreclosure

RMEL, JR.

Day and Time Served \_\_\_\_\_

Cost(s) \_\_\_\_\_ Person Serving \_\_\_\_\_

Place Served TENANT - RR2, Box 2584, Berwick

SHERRIFF  
A COUNTY  
BOX 300  
17015

24 HOUR PHONE  
(717) 784-6300

To: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Re: Chemical Mortgage Co. vs. Michael J & Beverly A. OKONIEWSKI  
No: 99 of 1997 ED No: 544-CV of 1997 JU

Dear Sir:

Enclosed is a notice of an upcoming Sheriff's Sale. If you have any claims against this property, notify this office IMMEDIATELY.

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

Respectfully,

*Harry A. Roadarmel, Jr.*  
Harry A. Roadarmel, Jr.  
Sheriff of Columbia County

SERVICE CARD

Page No. 596

County Col. No. 99 Term Yr. 97  
Plaintiff Chemical Mortgage Defendant Michael J - Beverly OKONIEWSKI

Nature of Writ of Foreclosure

L, JR.

Day and Time Served \_\_\_\_\_

Cost(s) \_\_\_\_\_ Person Serving \_\_\_\_\_

JUNTY  
300

Place Served Cynthia Groshek - Tax Collector  
Newtown Center

24 HOUR PHONE  
(717) 704-6300

DATE: \_\_\_\_\_

To: Cynthia Groshek  
R.D.2  
Berwick, PA 18603

Re: Chemical Mortgage Co. vs. Michael J & Beverly A. OKONIEWSKI


No: 99 of 1997 ED No: 544-CV of 1997 JU

Dear Sir:

Enclosed is a notice of an upcoming Sheriff's Sale. If you have any claims against this property, notify this office IMMEDIATELY.

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

Respectfully,

  
Harry A. Roadarmel, Jr.  
Sheriff of Columbia County

SERVICE CARD

Page No. 594

County Col. No. 99 Term yr. 1997

Plaintiff Chem. Mort Defendant Michael S. Beverly  
OKONIEWSKI

Nature of Writ of Foreclosure

MEL, JR.

Day and Time Served \_\_\_\_\_

Cost(s) \_\_\_\_\_ Person Serving \_\_\_\_\_

Place Served Col. Co. Tax Claim

COUNTY  
OX 300  
815  
74-11000-1000  
(717) 784-6300

To: Columbia Co. Tax Claim Bureau  
Col. Co. Court House  
Bloomsburg, PA 17815

Re: Chemical Mortgage Co. vs. Michael J & Beverly A. OKONIEWSKI  
No: 99 of 1997 ED No: 544-CV of 1997 JU

Dear Sir:

Enclosed is a notice of an upcoming Sheriff's Sale. If you have any claims against this property, notify this office IMMEDIATELY.

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

Respectfully,

*Harry A. Roadarmel, Jr.*  
Harry A. Roadarmel, Jr.  
Sheriff of Columbia County



FEDERMAN & PHELAN  
ATTORNEY ESCROW ACCOUNT  
TWO PENN CENTER PLAZA - SUITE 900  
PHILADELPHIA, PA. 19102

IN PAYMENT FOR
----------------

60-148/319  
36066

PAY Nine Hundred 00/00

DATE	TO THE ORDER OF	DOLLARS
9/10/97	Shirley J. Columbia County	CHECK AMOUNT
	RE: Divorce	900 00

JEFFERSON BANK  
PHILADELPHIA, PA. 19103

*Travis J. ...*

⑆036066⑆ ⑆031901482⑆ 90 28894⑆

# SHERIFF'S SALE



May 7 THURSDAY MARCH 28, 1998

1101 F-10

BY VIRTUE OF A WRIT OF EXECUTION NO. 99 OF 1997 AND J.D. 544-CV-1997 ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST AND BEST BIDDER, FOR CASH, IN A COURT ROOM OR SHERIFF'S OFFICE TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURT HOUSE, BLOOMSBURG, PENNA., ALL THE RIGHT, TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

ALL THAT CERTAIN piece or parcel of land situate in the Township of North Centre, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at an iron pin on the southerly right of way of Circle Drive leading from Township Route No. 509 to a Dead End, said pin being at the northwest corner of Lot No. 56; thence along the westerly line of Lot No. 56 south 12 degrees 04 minutes 42 seconds east 248.03 feet to an iron pin at the northeast corner of Lot No. 54; thence along the northerly line of Lot No. 54 south 86 degrees 51 minutes 41 seconds west 248.11 feet to an iron pin on the easterly right of way of the aforementioned Circle Drive; thence along said right of way north 12 degrees 15 minutes West 85.00 feet to a Point of Curve; thence along same on a circle to the right having a Delta Angle of 89 degrees 45 minutes, a Radius of 125.00 feet, and a Tangent of 124.46 feet for a distance of 195.80 feet to a Point of Tangent on the southerly right of way of the abovementioned Circle Drive; thence along same north 77 degrees 30 minutes east 88.60 feet to a Point of Curve; thence along same on a curve to the right having a Delta Angle of 6 degrees 15 minutes, a radius of 300.00 feet, and a Tangent of 16.38 feet for a distance of 32.73 feet to the place of beginning.

CONTAINING 1.217 acres of land in all.

BEING LOT NO. 55 as laid out for Earl A. and Muriel R. Wolfe and shown on draft prepared by T. Bryce James, R.S., dated February 5, 1973.

TAX PARCEL NUMBER: 11-05C-04

PREMISES: RR #2, BOX 2584, BERWICK, PA 18603

TERMS OF SALE: Ten (10) percent cash or cashier's check, of the bid or the amount of the opening bid (costs) whichever is higher, due at the time of the sale. Entire balance of amount due in cash or certified check within eight (8) after the sale.

ALL PARTIES IN INTEREST AND CLAIMANTS will take notice that a schedule of distributions will be filed within thirty (30) days after the sale and the distributions will be made in accordance with the schedule unless exceptions are filed within ten (10) days of posting.

Frank Federman  
Two Penn Center Plaza  
Suite 900  
Philadelphia, PA 19102-1799

Sheriff of Columbia County  
Harry A. Roadarmel Jr.