

REAL ESTATE
SHERIFF'S SALE--COST SHEET

VS

NO. E.D. NO. J.D. DATE OF SALE TIME OF SALE

DOCKET AND RETURN _____
 SERVICE PER DEFENDANT OR GARNISHEE _____
 LEVY (PER PARCEL) _____
 MAILING COSTS 18.28
 ADVERTISING, SALE BILLS, & COPIES _____
 ADVERTISING SALE (PLUS NEWSPAPER) _____
 MILEAGE 11
 POSTING HANDBILLS _____
 CRYING?ADJOURN SALE (EACH SALE) 2 20.
 SHERIFF'S DEED _____
 TRANSFER TAX FORM _____
 DISTRIBUTION FORM _____
 OTHER _____

TOTAL.....\$ 356.53 356.53

PRESS-ENTERPRISE INC \$ _____
 SOLICITOR'S SERVICES _____

TOTAL.....\$ _____ 450.47

PROTHONOTARY (NOTARY) \$ _____
 RECORDER OF DEEDS _____

OTHER _____

TOTAL.....\$ _____

REAL ESTATE TAXES:

BOROUGH, TWP. & COUNTY TAXES, 19 \$ _____
 SCHOOL DISTRICT TAXES, 19 \$ _____
 DELINQUENT TAXES, 19 , 19 \$ _____

TOTAL.....\$ _____ 5.00

MUNICIPAL FEES DUE:

SEWER--MUNICIPAL 19 \$ _____
 WATER--MUNICIPAL 19 \$ _____

TOTAL.....\$ _____

SURCHARGE FEE: STATE TREASURER (TRAINING FEE)

TOTAL.....\$ _____

MISCELLANEOUS \$ _____
 \$ _____

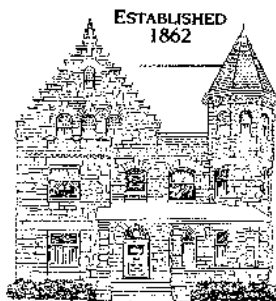
TOTAL.....\$ _____

TOTAL COSTS (OPEN BID).....\$ _____

88.00
900.00
 Non-refund

McCORMICK LAW FIRM

WILLIAM E. NICHOLS
DAVID R. BAHL
WILLIAM L. KNECHT
J. DAVID SMITH
ROBERT A. ECKENRODE
JOANNE C. LUDWIKOWSKI
CARL E. BARLETT
SEAN P. ROMAN
KENNETH B. YOUNG
RICHARD F. SCHLUTER



PLEASE REPLY TO
P.O. BOX 577

RETIRED
H. CLAY MCCORMICK

PAUL W. REEDER
1950-1995

OF COUNSEL
DEAN R. FISHER

**RE: KEYSTONE FINANCIAL BANK, N.A.
VS. MICHAEL AND SHERRY SHULTZ
COLUMBIA COUNTY NO. 99-CV-533
WRIT OF EXECUTION NO. 70-1999**

Harry A. Roadarmel, Jr., Sheriff
Columbia County Courthouse
P.O. Box 380
Bloomsburg, PA 17815


Dear Sheriff Roadarmel:

By letter dated September 8, 1999 to you I requested that the sheriff sale in the above matter be continued until Thursday, December 2, 1999 at 10:00 A.M.

My client has just informed me that it does not wish to proceed with the sheriff sale any further. Accordingly, would you please cancel the sheriff sale in this matter and return the Writ of Execution as not further executed.

Very truly yours,

McCORMICK LAW FIRM

By 
William L. Knecht, Esquire

WLK/slf
cc: Dan Goines

2. Restricted Delivery
Consult postmaster for fee.

4a. Article Number
2052 311 861

4b. Service Type
 Registered
 Express Mail
 Return Receipt for Merchandise
 COD

7. Date of Delivery
JUL 29 1999

8. Addressee's Address and fee is paid
1110 29 1999

3. Article Addressed to:
 Commonwealth of Pennsylvania
 Department of Revenue
 Bureau of Compliance
 Clearance Support Section Dept. 281230
 Harrisburg, PA 17128-0946

5. Received By: (Print Name)
 Samu. J. Ventura

6. Signature: (Addressee or Agent)
Samu. J. Ventura

102595-98-B-0229 Domestic Return Receipt
 PS Form 3811, December 1994

1. SENDER: Complete items 1 a. 2 for additional services. Complete items 3, 4a, and 4b. Print your name and address on the reverse of this form so that we can return this card to you. Attach this form to the front of the mailpiece, or on the back if space does not permit. Write "Return Receipt Requested" on the mailpiece below the article number. The Return Receipt will show to whom the article was delivered and the date delivered.

2. I wish to receive the following services (for an extra fee):
 1. Addressee's Address
 2. Restricted Delivery
 Consult postmaster for fee.

3. Article Addressed to:
 Norwest Mortgage Co.
 405 S.W. Fifth Street
 Des Moines, IA 55309

4a. Article Number
Z 052 311 862

4b. Service Type
 Registered
 Express Mail
 Return Receipt for Merchandise
 Certified
 Insured
 COD

7. Date of Delivery

5. Received By: (Print Name)
 NORWEST MORTGAGE

6. Signature: (Addressee or Agent)
Norwest

8. Addressee's Address (Only if requested and fee is paid)

PS Form 3811, December 1994
 102595-98-B-0229 Domestic Return Receipt

1. SENDER: Complete items 1 a. 2 for additional services. Complete items 3, 4a, and 4b. Print your name and address on the reverse of this form so that we can return this card to you. Attach this form to the front of the mailpiece, or on the back if space does not permit. Write "Return Receipt Requested" on the mailpiece below the article number. The Return Receipt will show to whom the article was delivered and the date delivered.

2. I wish to receive the following services (for an extra fee):
 1. Addressee's Address
 2. Restricted Delivery
 Consult postmaster for fee.

3. Article Addressed to:
 Small Business Administration
 7 North Wilkes Barre Blvd
 Wilkes-Barre, PA 18702-5241

4a. Article Number
Z 052 311 859

4b. Service Type
 Registered
 Express Mail
 Return Receipt for Merchandise
 Certified
 Insured
 COD

7. Date of Delivery
7-22-99

5. Received By: (Print Name)
 n

6. Signature: (Addressee or Agent)
X Little Steenstra

8. Addressee's Address (Only if requested and fee is paid)

PS Form 3811, December 1994
 102595-98-B-0229 Domestic Return Receipt

1. SENDER: Complete items 1 a. 2 for additional services. Complete items 3, 4a, and 4b. Print your name and address on the reverse of this form so that we can return this card to you. Attach this form to the front of the mailpiece, or on the back if space does not permit. Write "Return Receipt Requested" on the mailpiece below the article number. The Return Receipt will show to whom the article was delivered and the date delivered.

2. I wish to receive the following services (for an extra fee):
 1. Addressee's Address
 2. Restricted Delivery
 Consult postmaster for fee.

3. Article Addressed to:
 Office of F.A.I.R
 Dept. of Public Welfare
 P.O. BOX 8016
 Harrisburg, PA 17105

4a. Article Number
Z 052 311 860

4b. Service Type
 Registered
 Express Mail
 Return Receipt for Merchandise
 Certified
 Insured
 COD

7. Date of Delivery
JUL 29 1999

5. Received By: (Print Name)
 D. Saylor OIF

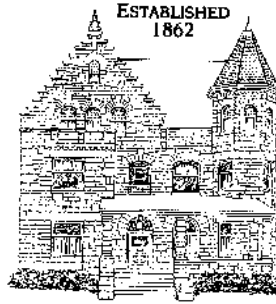
6. Signature: (Addressee or Agent)
X

8. Addressee's Address (Only if requested and fee is paid)

PS Form 3811, December 1994
 102595-98-B-0229 Domestic Return Receipt

McCORMICK LAW FIRM

WILLIAM E. NICHOLS
DAVID R. BAHL
WILLIAM L. KNECHT
J. DAVID SMITH
ROBERT A. ECKENRODE
JOANNE C. LUDWIKOWSKI
CARL E. BARLETT
SEAN P. ROMAN
KENNETH B. YOUNG
JENNIFER C. CONCINO
RICHARD F. SCHLUTER



PLEASE REPLY TO
P.O. BOX 577

RETIRED
H. CLAY MCCORMICK

PAUL W. REEDER
1950-1995

OF COUNSEL
DEAN R. FISHER

September 8, 1999

**RE: KEYSTONE FINANCIAL BANK, N.A.
VS. MICHAEL AND SHERRY SHULTZ
COLUMBIA COUNTY NO. 99-CV-533
WRIT OF EXECUTION NO. 70-1999**

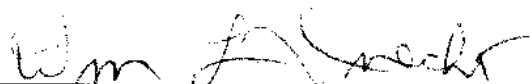
Harry A. Roadarmel, Jr., Sheriff
Columbia County Courthouse
P.O. Box 380
Bloomsburg, PA 17815

Dear Sheriff Roadarmel:

This letter is to confirm our telephone conversation today at which time I requested that the sheriff sale in the above matter which is scheduled to be held tomorrow September 9, 1999 at 10:00 A.M. be continued until Thursday December 2, 1999 at 10:00 A.M. Please make the announcement tomorrow at 10:00 at the time of the regularly scheduled sale that the sale is being continued to the new date and at the same time and place.

Very truly yours,

McCORMICK LAW FIRM

By 
William L. Knecht, Esquire

WLK/slf
cc: Mr. Dan Goines

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P.O. BOX 380
BLOOMSBURG, PA 17815
FAX: (717) 784-0257

PHONE
(717) 309-5622

24 HOUR PHONE
(717) 784-6300

SHERIFF'S REAL ESTATE FINAL COST SHEET

_____ VS _____

NO. _____ E.D. NO. _____ J.D. _____

DATE OF SALE: _____

BID PRICE (INCLUDES COSTS) \$ _____

POUNDATE--2% OF BID PRICE \$ _____

TRANSFER TAX 2%, FAIR MARKET PRICE \$- _____

MISC. COSTS \$ _____

TOTAL AMOUNT NEEDED TO PURCHASE \$ _____

PURCHASER(S): _____

ADDRESS: _____

NAME(S) ON DEED: _____

PURCHASER(S) SIGNATURE(S): _____

AMOUNT RECEIVED BY PURCHASER:

TOTAL AMOUNT DUE \$ _____

LESS DEPOSIT \$ _____

DOWN PAYMENT \$ _____

TOTAL DUE IN
EIGHT DAYS \$ _____

HARRY A. ROADARMEL, JR.



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

PHONE
(717) 389-5622

TELETYPE
(717) 284-6100

DATE: July 27, 1999

RE: Sheriff's Sale Advertising Dates

Keystone Financial Bank, N.A. vs. Michael A. Sr., & Sherry A. Shultz

No. 70 of 1999 P.D. No. 533 of 1999 J.D.

Dear Sir:

Please advertise the enclosed SHERIFF SALE on the following dates:

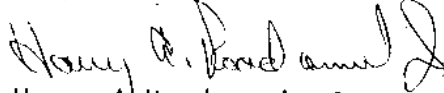
1st week Aug 19, 1999 DATE of SALE SEP 9, 1999

2nd week Aug 26, 1999

3rd week Sep 2, 1999

Feel free to contact me if you have any questions.

Respectfully


Harry A. Roadarmel, Jr.
Sheriff

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P. O. BOX 380
BLOOMSBURG, PA 17815

PHONE
(717) 389-5622

24 HOUR PHONE
(717) 784-6300

IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY, COMMONWEALTH
OF PENNA.

William L. Knecht, ESQ.
835 West Fourth Street
P.O. Box 577
Williamsport, PA 17703

Keystone Financial Bank
NO. 70-1999
Michael A. & Sherry A. SHULTZ
WRIT OF EXECUTION 99 CV 533

Michael A. Shultz Sr and
SERVICE ON Sherry A. Shultz

ON Aug 4, 1999 - at 1500 hrs.
ON Aug. 6, 1999 AT 0900 hrs. , A TRUE AND ATTESTED COPY OF

THE WITHIN WRIT OF EXECUTION AND A TRUE COPY OF THE NOTICE OF EXECUTION WAS
SERVED ON THE DEFENDANT, Michael A. Shultz Sr.
Sherry A. Shultz

1154 N. Market St., Berwick
AT Col. Co. Sheriff's office CHIEF
BY DEPUTY SHERIFF Timothy T.

Chamberlain SERVICE WAS MADE BY HANDING SAID WRIT OF EXECUTION AND
Michael A. Shultz Sr.
NOTICE OF EXECUTION TO Sherry A. SHULTZ

SO ANSWERS:

CHIEF Timothy T. Chamberlain
DEPUTY SHERIFF

FOR:

Harry A. Roadarmel, Jr.
HARRY A. ROADARMEL, JR SHERIFF

Sworn and subscribed before me:
this Aug. day of
13th 19 99

Sarah J. Hower
Sarah J. Hower

NOTARIAL SEAL
SARAH J. HOWER, Notary Public
Bloomsburg, Columbia County, PA
My Commission Expires June 21, 2003

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P.O. BOX 380
BLOOMSBURG, PA 17015

PHONE
570-389-5622

24 HOUR PHONE
(717) 784-6100

William L. Knecht, ESQ.
835 West Fourth Street
P.O. Box 577
Williamsport, PA 17703

IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY, COMMONWEALTH
OF PENNA.
Key-stone Financial Bank

VS.
Michael A. Sr. & Sherry A. Shultz
WRIT OF EXECUTION 70-1999
(MORTGAGE FORECLOSURE) 99CV533

POSTING OF PROPERTY

Aug. 9, 1999 at 1310 hrs. POSTED A COPY OF THE SHERIFF'S SALE BILL
ON THE PROPERTY OF Michael A. & Sherry A. Shultz, 1154 N. Market St., Berwick, Pa.
COLUMBIA COUNTY, PENNSYLVANIA. SAID POSTING PERFORMED BY COLUMBIA COUNTY DEPUTY
SHERIFF Timothy T. Chamberlain CHIEF

SO ANSWERS:

Timothy T. Chamberlain
DEPUTY SHERIFF

Harry A. Roadarmel, Jr.
SHERIFF HARRY A. ROADARMEL, JR.

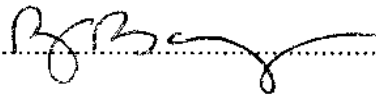
Sworn and subscribed before me
this 14TH day of
August 1999

Sarah J. Hower
Sarah J. Hower


NOTARIAL SEAL
SARAH J. HOWER, Notary Public
Bloomsburg, Columbia County, PA
My Commission Expires June 21, 2003

STATE OF PENNSYLVANIA
COUNTY OF COLUMBIA } SS

Paula J. Barry, Publisher's Assistant 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 the day of its establishment: that hereto attached is a copy of the legal notice or advertisement in the above entitled proceeding which appeared in the issue of said newspaper on August 19, 26, September 2, 1999 exactly as printed and published; that the affiant is one of the owners and publishers of said newspaper in which legal advertisement or notice was published; that neither the affiant nor Press Enterprise is interested in the subject matter of said notice and advertisement and that all of the allegations in the foregoing statement as to time, place, and character of publication are true.

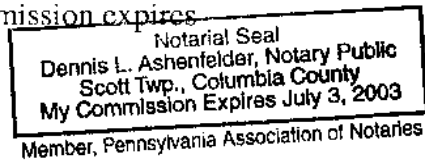
..... 

Sworn and subscribed to before me this 2nd day of September 1999.

..... 

(Notary Public)

My commission expires _____



And now,....., 19....., 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.

.....

KEYSTONE FINANCIAL BANK, N.A., SUCCESSOR IN INTEREST TO NORTHERN CENTRAL BANK, Plaintiff	:	IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA
	:	NO. 99-CV-533
vs.	:	<i>90-ED-1999</i>
MICHAEL A. SHULTZ, a/k/a MICHAEL A. SHULTZ, SR. and SHERRY A. SHULTZ, Defendants	:	CIVIL ACTION - LAW

AFFIDAVIT PURSUANT TO Pa.R.C.P.No. 3129.1

WILLIAM L. KNECHT, ESQUIRE, Attorney for Plaintiff in the above action, sets forth as of the date the Praecipe for the Writ of Execution was filed, the following information concerning the real property located at 1104 First Avenue, Berwick, Columbia County, Pennsylvania 18603, as more particularly described on Exhibit "A" attached hereto.

1. Name and address of Owners or Reputed Owners

Michael A. Shultz 1154 North Market Street Berwick, PA 18603	Sherry A. Shultz 1104 First Avenue Berwick, PA 18603
--	--

2. Name and address of Defendants in the judgment:

Michael A. Shultz 1154 North Market Street Berwick, PA 18603	Sherry A. Shultz 1104 First Avenue Berwick, PA 18603
--	--

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

Keystone Financial Bank, N.A.
successor in interest to
Northern Central Bank
c/o Dan Goines
Key Collect
P.O. Box 1384
Pottsville, PA 17901

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

Keystone Financial Bank, N.A.
successor in interest to
Northern Central Bank
c/o Dan Goines
Key Collect
P.O. Box 1384
Pottsville, PA 17901

Norwest Mortgage, Inc.
405 S. W. Fifth Street
Des Moines, IA 55309

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

Columbia County Tax Claim Bureau
Columbia County Court House
35 West Main Street
P.O. Box 380
Bloomsburg, PA 17815

Columbia County Domestic
Relations Office
Columbia County Courthouse
35 West Main Street
P.O. Box 380
Bloomsburg, PA 17815

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

NONE

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:

NONE

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

McCORMICK LAW FIRM

By 

William L. Knecht, Esquire

Attorney for Plaintiff

I. D. No. 06794

835 West Fourth Street

Williamsport, PA 17701

(570) 326-5131

McCORMICK LAW FIRM
835 W. FOURTH ST.
WILLIAMSPORT, PA.

DATED: July 1, 1999

EXHIBIT "A"

ALL that certain lot, piece or parcel of land situate in the Borough of Berwick, County of Columbia, Pennsylvania, bounded and described as follows, to wit:

BEGINNING on the southerly side of First Avenue at the Northwesterly corner of Lot No. 514;

THENCE in a southerly direction along the westerly side of Lot Number 514, 160 feet to the northerly side of said alley;

THENCE in a westerly direction along the northerly side of said alley 22-1/2 feet to corner lot formerly of Pamfilo Carabba and Mary Carabba, his wife;

THENCE northerly along said lot through the center of a double house, 160 feet to the southerly side of First Avenue;

THENCE in an easterly direction along the southerly side of First Avenue, 22-1/2 feet to the place of beginning.

BEING the easterly one-half of Lot 515 of Berwick Land and Improvement Company's Addition to Berwick and being the same premises granted and conveyed unto Michael Alan Shultz and Sherry Ann Shultz, his wife, by deed of Dilipkumar G. Patel et ux, and which is recorded in the Register and Recorder's Office of Columbia County in Record Book 520, Page 996.

Together with the improvements erected thereon consisting of a six room two story one-half double home and being known as Tax Parcel No. 04C,02-199 in the Office of the Columbia County Tax Assessor and being located at 1104 First Avenue, Berwick, Columbia County, Pennsylvania.

SEIZED, taken in execution and being sold as the property of Michael A. Shultz, a/k/a Michael A. Shultz, Sr. and Sherry A. Shultz under a Judgment entered against them on June 10, 1999 in the Court of Common Pleas of Columbia County, Pennsylvania to Number 99-CV-533.

WRIT OF EXECUTION - (MORTGAGE FORECLOSURE)
Pa.R.C.P. No. - 3180 to 3183 and Rule 3257

KEYSTONE FINANCIAL BANK, : IN THE COURT OF COMMON PLEAS OF
N.A., SUCCESSOR IN INTEREST : COLUMBIA COUNTY, PENNSYLVANIA
TO NORTHERN CENTRAL BANK, :
Plaintiff :
vs. : NO. 99-CV-533
MICHAEL A. SHULTZ, :
a/k/a MICHAEL A. SHULTZ, SR. : CIVIL ACTION - LAW
and SHERRY A. SHULTZ, :
Defendants :

COMMONWEALTH OF PENNSYLVANIA :
: ss
COUNTY OF COLUMBIA :

TO THE SHERIFF OF COLUMBIA COUNTY, PENNSYLVANIA

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

See attached Exhibit "A"

Amount Due	\$57,788.44
Interest from June 9, 1999 through June 30, 1999	\$309.32
Total	\$58,097.76

plus costs and continuing interest
at the rate of \$14.06 per day from
July 1, 1999 through distribution of
proceeds.

Prothonotary, Common Pleas Court of
Columbia County, Pennsylvania

Dated: July 7th, 1999

BY: *Vernice E. Allen*

PROTH. & CLK. OF SEV. COURTS
MY COMM. EX. 1st MON. JAN. 2000

EXHIBIT "A"

ALL that certain lot, piece or parcel of land situate in the Borough of Berwick, County of Columbia, Pennsylvania, bounded and described as follows, to wit:

BEGINNING on the southerly side of First Avenue at the Northwesterly corner of Lot No. 514;

THENCE in a southerly direction along the westerly side of Lot Number 514, 160 feet to the northerly side of said alley;

THENCE in a westerly direction along the northerly side of said alley 22-1/2 feet to corner lot formerly of Pamfilo Carabba and Mary Carabba, his wife;

THENCE northerly along said lot through the center of a double house, 160 feet to the southerly side of First Avenue;

THENCE in an easterly direction along the southerly side of First Avenue, 22-1/2 feet to the place of beginning.

BEING the easterly one-half of Lot 515 of Berwick Land and Improvement Company's Addition to Berwick and being the same premises granted and conveyed unto Michael Alan Shultz and Sherry Ann Shultz, his wife, by deed of Dilipkumar G. Patel et ux, and which is recorded in the Register and Recorder's Office of Columbia County in Record Book 520, Page 996.

Together with the improvements erected thereon consisting of a six room two story one-half double home and being known as Tax Parcel No. 04C,02-199 in the Office of the Columbia County Tax Assessor and being located at 1104 First Avenue, Berwick, Columbia County, Pennsylvania.

SEIZED, taken in execution and being sold as the property of Michael A. Shultz, a/k/a Michael A. Shultz, Sr. and Sherry A. Shultz under a Judgment entered against them on June 10, 1999 in the Court of Common Pleas of Columbia County, Pennsylvania to Number 99-CV-533.

KEYSTONE FINANCIAL BANK,	:	IN THE COURT OF COMMON PLEAS OF
N.A., SUCCESSOR IN INTEREST	:	COLUMBIA COUNTY, PENNSYLVANIA
TO NORTHERN CENTRAL BANK,	:	
Plaintiff	:	
	:	NO. 99-CV-533
vs.	:	
MICHAEL A. SHULTZ,	:	
a/k/a MICHAEL A. SHULTZ, SR.	:	CIVIL ACTION - LAW
and SHERRY A. SHULTZ,	:	
Defendants	:	

This paper is a Writ of Execution. It has been issued because there is a judgment against you. It may cause your property to be held 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.

The law provides that certain property cannot be taken. Such property is said to be exempt. There is a debtor's exemption of \$300.00. There are other exemptions which may be applicable to you. A summary of some of the major exemptions follows. You may have other exemptions or rights.

If you have an exemption, you should do the following promptly:

- (1) Fill out the attached claim form and demand for a prompt hearing.
- (2) Deliver the form or mail to the Sheriff's Office at the address noted.

You should come to Court ready to explain your exemption. If you do not come to Court and prove your exemption, you may lose some of your property.

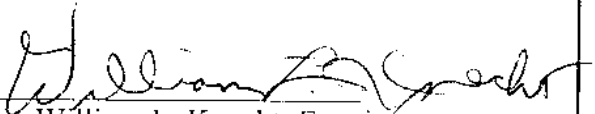
YOU SHOULD TAKE THIS PAPER TO A LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

Prothonotary
Columbia County Courthouse
35 West Main Street
Bloomsburg, PA 17815
Telephone No. (570) 389-5618

IF YOU CANNOT AFFORD A LAWYER, CONTACT:

Susquehanna Legal Services
168 E. 5th Street
Bloomsburg, PA 17815
Telephone No. (570) 784-8760

McCORMICK LAW FIRM

BY: 
William L. Knecht, Esquire
I.D. No. 06794
Attorney for Plaintiff
835 West Fourth Street
Williamsport, PA 17701
(570) 326-5131

KEYSTONE FINANCIAL BANK, : IN THE COURT OF COMMON PLEAS OF
 N.A., SUCCESSOR IN INTEREST : COLUMBIA COUNTY, PENNSYLVANIA
 TO NORTHERN CENTRAL BANK, :
 Plaintiff :
 : NO. 99-CV-533
 vs. :
 MICHAEL A. SHULTZ, :
 a/k/a MICHAEL A. SHULTZ, SR. : CIVIL ACTION - LAW
 and SHERRY A. SHULTZ, :
 Defendants :

TO THE SHERIFF OF COLUMBIA COUNTY:

I, the above-named Defendant, claim exemption of property from levy or attachment:

(1) From my personal property in my possession which has been levied upon,

_____ (a) I desire that my \$300 statutory exemption be
 (i) set aside in kind (specify property to be set aside in kind):

_____ (b) (ii) paid in cash following the sale of the property levied upon;

OR

(b) I claim the following exemption (specify property and basis of exemption):

(2) From my property which is in the possession of a third party, I claim the following exemptions:

_____ (a) my \$300 statutory exemption: _____ in cash: _____ in kind
 (specify property)

_____ (b) Social Security benefits on deposit in the amount of
 \$_____.

_____ (c) Other (specify amount and basis of exemption):

I request a prompt hearing to determine the exemption. Notice of the hearing should be given to me at:

Telephone

Address

I verify that the statements made in this Claim for Exemption are true and correct. I understand that false statements herein are made subject to the penalties of 18 Pa. C.S. Section 4904 relating to unsworn falsification to authorities.

Dated: _____
Defendant

THIS CLAIM TO BE FILED WITH THE OFFICE OF THE SHERIFF OF COLUMBIA COUNTY:

Columbia County Courthouse
35 West Main Street
P.O. Box 380
Bloomsburg, PA 17815
Telephone No. (570) 389-5624

MAJOR EXEMPTIONS UNDER PENNSYLVANIA AND FEDERAL LAW

1. \$300.00 statutory exemption.
2. Bibles, school books, sewing machines, uniforms, and equipment.
3. Most wages and unemployment compensation.
4. Social Security benefits.
5. Certain retirement funds and accounts.
6. Certain veteran and armed forces benefits.
7. Certain insurance proceeds.
8. Such other exemptions as may be provided by law.

KEYSTONE FINANCIAL BANK, : IN THE COURT OF COMMON PLEAS OF
 N.A., SUCCESSOR IN INTEREST : COLUMBIA COUNTY, PENNSYLVANIA
 TO NORTHERN CENTRAL BANK, :
 Plaintiff :
 : NO. 99-CV-533
 vs. : *70-ED-1999*
 MICHAEL A. SHULTZ, :
 a/k/a MICHAEL A. SHULTZ, SR. : CIVIL ACTION - LAW
 and SHERRY A. SHULTZ, :
 Defendants :

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: Michael A. Shultz Sherry A. Shultz
 1154 North Market Street 1104 First Avenue
 Berwick, PA 18603 Berwick, PA 18603

Your property situate at 1104 First Avenue, Berwick, Pennsylvania 18603 is scheduled to be sold at Sheriff's Sale on the 9th day of SEPT, 1999 at 10:00 o'clock A.m. in the Columbia County Sheriff's Office, 35 West Main Street, Bloomsburg, Pennsylvania, to enforce the court judgment of \$57,788.44 obtained by Keystone Financial Bank, N.A., successor in interest to Northern Central Bank, against you.

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

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

1. The sale will be canceled if you pay to Keystone Financial Bank, N.A. successor in interest to Northern Central Bank, all of your past due mortgage payments, including principal, interest and late charges, and attorney's fees and court costs.

To find out how much you must pay, you may call:

William L. Knecht, Esquire
 835 West Fourth Street
 PO Box 577
 Williamsport, PA 17703
 Telephone: (717) 326-5131

2. You may be able to stop the sale by filing a petition asking the Court to strike or open the judgment, if the judgment was improperly entered. You may also ask the Court to postpone

the sale for good cause.

3. You may also be able to stop the sale through other legal proceedings.

You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See notice on Page 3 on how to obtain an attorney.)

YOU MAY STILL BE ABLE TO SAVE YOUR PROPERTY AND YOU HAVE OTHER RIGHTS EVEN IF THE SHERIFF'S SALE DOES TAKE PLACE.

1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder.

You may find out the price bid by calling the Columbia County Sheriff at (570) 389-5622.

2. You may be able to petition the Court to set aside the sale if the bid price was grossly inadequate compared to the value of your property.

3. The sale will go through only if the buyer pays the Sheriff the full amount due in the sale. To find out if this has happened you may call the Columbia County Sheriff at (570) 389-5622.

4. If the amount due from the buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.

5. You have a right to remain in the property until the full amount is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.

6. You may be entitled to a share of the money which was paid for your house. A schedule of distribution of the money bid for your house will be filed by the Sheriff within thirty (30) days of the sale date. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after said date.

7. You may also have other rights and defenses, or ways of getting your property back, if you act immediately after the sale.

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

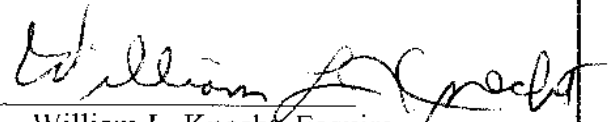
Prothonotary
Columbia County Courthouse
35 West Main Street
Bloomsburg, PA 17815
Telephone No. (570) 389-5618

IF YOU CANNOT AFFORD A LAWYER, CONTACT:

Susquehanna Legal Services
168 E. 5th Street
Bloomsburg, PA 17815
Telephone No. (570) 784-8760

McCORMICK LAW FIRM

BY:



William L. Knecht, Esquire

I.D. No. 06794

Attorney for Plaintiff

835 West Fourth Street

Williamsport, PA 17701

(570) 326-5131

DATED: July 1, 1999

Call before sale

TAX NOTICE
SCHOOL REAL ESTATE
BERWICK BOROUGH

MAKE CHECKS PAYABLE TO:

CONNIE C. GINGHER
1615 LINCOLN AVENUE
BERWICK PA 18603

HOURS MON, TUES, THURS, FRI 9am
-4pm CLOSED WEDNESDAYS AND
HOLIDAYS.
PHONE 570-752-7442

TAXES ARE DUE & PAYABLE - PROMPT PAYMENT IS REQUESTED.

M A L T O
SHULTZ, MICHAEL A & SHERRY A
1104 FIRST AVE
BERWICK PA 18603

IF YOU DESIRE A RECEIPT, ENCLOSE A STAMPED ADDRESSED ENVELOPE WITH YOUR PAYMENT.

TAX NOTICE

1999 COUNTY & MUNICIPAL
BERWICK BOROUGH
MAKE CHECKS PAYABLE TO:

Connie C Gingher
1615 Lincoln Avenue
Berwick, PA 18603

HOURS Mon, Tue, Thur & Fri 9-4pm
CLOSED WED. & HOLIDAYS

PHONE (570) 752-7442

TAXES ARE DUE & PAYABLE - PROMPT PAYMENT IS REQUESTED.

M A L T O
SHULTZ, MICHAEL A & SHERRY A
1104 FIRST AVE
BERWICK PA 18603

IF YOU DESIRE A RECEIPT, ENCLOSE A STAMPED ADDRESSED ENVELOPE WITH YOUR PAYMENT.

DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	TAX AMOUNT FACE	DATE DUE	BILL NO	INCL. PENALTY
REAL ESTATE	14345.025.500		358.48	365.80	07/01/99	3591	402.38
PAY THIS AMOUNT		AUG 31	358.48	365.80	OCT 31		402.38

THE DISCOUNT & THE PENALTY
HAVE BEEN COMPUTED
FOR YOUR CONVENIENCE

PROPERTY DESCRIPTION

SCHOOL PENALTY AT 10%
ACCT NO 04-18148
PARCEL 04C,02--199-00,000
1104 FIRST AVE 1/2 L 11845
.08 ACRES 2500

THIS TAX RETURNED
TO COURT HOUSE:
JANUARY 1, 2000.

THIS TAX NOTICE MUST BE RETURNED WITH YOUR PAYMENT.

RECD BY

DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	TAX AMOUNT FACE	DATE DUE	BILL NO	INCL. PENALTY
General Fund	14345	4.096	57.58	58.76	03/01/1999	03502	64.64
Sinking Fund		.845	11.88	12.12			13.33
Borough R.E.		5.800	81.54	83.20			87.36
Fire		1.250	17.57	17.93			18.83
Light		1.050	14.76	15.06			15.81
PAY THIS AMOUNT		APRIL 30	183.33	187.07	JUNE 30		199.97

THE DISCOUNT & THE PENALTY
HAVE BEEN COMPUTED
FOR YOUR CONVENIENCE

PROPERTY DESCRIPTION CNTY BORO

ACCT NO 18148
PARCEL 04C,02--199-00,000
1104 FIRST AVE 1/2 L 11845
.08 acres LAND
BUILDINGS 2,500

THIS TAX RETURNED
TO Courthouse On:
JANUARY 01, 2000

438.70
183.33
255.37
Handwritten notes and signatures

THIS TAX NOTICE MUST BE RETURNED WITH YOUR PAYMENT.

RECD BY

TOTAL ASSESSED 14,345

HARRY A. ROADARMEL, JR.

70



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P. O. BOX 300
SHERIFF'S BUREAU HEADQUARTERS WARE OUTLINE

PHONE
(717) 209-5622

24 HOUR PHONE
(717) 204-6300

RECEIVE AND TIME STAMP WRIT Sally [unclear]

DOCKET AND INDEX 9/1/77

SET FILE FOLDER UP

CHECK FOR PROPER INFO

WRIT OF EXECUTION 4

COPY OF DESCRIPTION 10

WHEREABOUTS OF LAST KNOWN ADDRESS

NON-MILITARY AFFIDAVIT

NOTICES OF SHERIFF'S SALE

WATCHMAN RELEASE FORM

AFFIDAVIT OF LIENS LIST

CHECK FOR 900.00 Warrant DE 6440/10022

* IF ANY OF THE ABOVE ARE MISSING DO NOT PROCEED ANY FURTHER WITH SALE NOTIFY THE ATTY TO SEND ADDITIONAL INFO

Sale Sep 9 1977
Adv. Aug 19, 20, Sep 2

SET SALE DATE AND ADV. DATES AND POSTING DATES

POST ALL DATES ON CALENDAR Post Aug 9

- * SET SALE DATE AT LEAST 2 MONTHS AFTER RECEIVING WRIT
- * SET ADV. DATES 3 THURSDAYS BEFORE SALE DATE TO RUN EVERY THURSDAY TILL SALE 3 TIMES
- * SET POSTING DATE NO LATER THAN 30 DAYS PRIOR TO SALE

SET DISTRIBUTION DATE

- * MUST BE FILED WITHIN 30 DAYS OF SALE (POSTED)
- * MUST BE PAID 10 DAYS AFTER IT HAS BEEN POSTED

FILL IN ALL NO'S ON EXECUTION PAPERS

TYPE PROPER INFO ON DESCRIPTION (refer to previous sales)

SERVICE

TYPE CARDS FOR DEFENDANTS

PUT PAPERS TOGETHER FOR DEFENDANTS

- * COPY OF WRIT FOR EACH DEFENDANT
- * NOTICE OF SHERIFF SALE
- * COPY OF DESCRIPTION

PUT TOGETHER PAPERS FOR LIEN HOLDERS

- * NOTICE OF SALE DIRECTED TO THEM

SEND NOTICES TO LIEN HOLDERS VIA CERT. MAIL OR SENDERS RECEIPT

* DOCKET ALL DATES

HARRY A. ROADARMEL, JR.



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

24 HOUR PHONE
(717) 784-6300(2)

PHONE
(717) 309-5622

SHERIFF'S SALE OUTLINE CONT

SALE BILLS

SEND DESCRIPTION TO PRINTER

THE FOLLOWING NOTICES REQUIRE A LETTER WITH EXPLANATIONS

SEND NOTICE TO PRESS DIRECTING WHEN TO ADV.

SEND NOTICES TO LOCAL TAX COLLECTORS

NOTICES TO WATER AND SEWER AUTH.

SEND NOTICES TO FEDERAL AND STATE TAX AUTH

IF BUSINESS SEND COPY TO SBA AUTH.

HANDBILLS

SEND COPIES OF HANDBILLS TO:

RECORDER'S OFFICE

TAX CLAIM OFFICE

TAX ASSESSMENT OFFICE

PROTH OFFICE(post on board)

POST IN FRONT LOBBY

POST IN SHERIFF'S OFFICE

SEND COPY TO ATTY

POST PROPERTY ACCORDING TO DATE SET

SEND RETURN OF POSTING TO ATTY

DOCKET ALL COSTS

PREPARE COST SHEET 2 DAYS BEFORE SALE

* BE SURE ALL COSTS ARE RECEIVED

PREPARE FINAL COSTS SHEET DAY OF SALE

HOLD SALE

POST PROPOSED SCHEDULE OF DISTRIBUTION ACCORDING TO DATE

PAY DISTRIBUTION ACCORDING TO DATE

* WHEN PAYING INCLUDE ADDRESS OF CHANGE OF OWNER TO WHOM IT MAY CONCERN

RECORD SHERIFF FEES COLLECTED ON MONTHLY REPORT

PREPARE DEED AND TAX AFFIDAVIT TO BE RECORDED

TO BUYER

KEYSTONE FINANCIAL BANK,	:	IN THE COURT OF COMMON PLEAS OF
N.A., SUCCESSOR IN INTEREST	:	COLUMBIA COUNTY, PENNSYLVANIA
TO NORTHERN CENTRAL BANK,	:	
Plaintiff	:	
	:	NO. 99-CV-533
vs.	:	<i>70-ED-1999</i>
MICHAEL A. SHULTZ,	:	
a/k/a MICHAEL A. SHULTZ, SR.	:	CIVIL ACTION - LAW
and SHERRY A. SHULTZ,	:	
Defendants	:	

This paper is a Writ of Execution. It has been issued because there is a judgment against you. It may cause your property to be held 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.

The law provides that certain property cannot be taken. Such property is said to be exempt. There is a debtor's exemption of \$300.00. There are other exemptions which may be applicable to you. A summary of some of the major exemptions follows. You may have other exemptions or rights.

If you have an exemption, you should do the following promptly:

- (1) Fill out the attached claim form and demand for a prompt hearing.
- (2) Deliver the form or mail to the Sheriff's Office at the address noted.

You should come to Court ready to explain your exemption. If you do not come to Court and prove your exemption, you may lose some of your property.

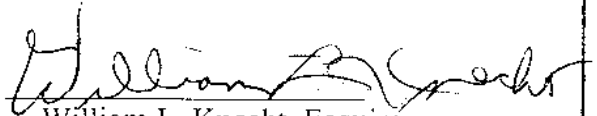
YOU SHOULD TAKE THIS PAPER TO A LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

Prothonotary
 Columbia County Courthouse
 35 West Main Street
 Bloomsburg, PA 17815
 Telephone No. (570) 389-5618

IF YOU CANNOT AFFORD A LAWYER, CONTACT:

Susquehanna Legal Services
168 E. 5th Street
Bloomsburg, PA 17815
Telephone No. (570) 784-8760

McCORMICK LAW FIRM

BY: 
William L. Knecht, Esquire
I.D. No. 06794
Attorney for Plaintiff
835 West Fourth Street
Williamsport, PA 17701
(570) 326-5131

KEYSTONE FINANCIAL BANK,
N.A., SUCCESSOR IN INTEREST
TO NORTHERN CENTRAL BANK,
Plaintiff

IN THE COURT OF COMMON PLEAS OF
COLUMBIA COUNTY, PENNSYLVANIA

NO. 99-CV-533

vs.

90-ED-1999

MICHAEL A. SHULTZ,
a/k/a MICHAEL A. SHULTZ, SR.
and SHERRY A. SHULTZ,
Defendants

CIVIL ACTION - LAW

TO THE SHERIFF OF COLUMBIA COUNTY:

I, the above-named Defendant, claim exemption of property from levy or attachment:

(1) From my personal property in my possession which has been levied upon,

(a) I desire that my \$300 statutory exemption be

____ (i) set aside in kind (specify property to be set aside in kind):

____ (b) (ii) paid in cash following the sale of the property levied upon;

OR

(b) I claim the following exemption (specify property and basis of exemption):

(2) From my property which is in the possession of a third party, I claim the following exemptions:

____ (a) my \$300 statutory exemption: ____ in cash: ____ in kind
(specify property)

____ (b) Social Security benefits on deposit in the amount of
\$ _____.

____ (c) Other (specify amount and basis of exemption):

I request a prompt hearing to determine the exemption. Notice of the hearing should be given to me at:

Telephone

Address

I verify that the statements made in this Claim for Exemption are true and correct. I understand that false statements herein are made subject to the penalties of 18 Pa. C.S. Section 4904 relating to unsworn falsification to authorities.

Dated: _____
_____ Defendant

THIS CLAIM TO BE FILED WITH THE OFFICE OF THE SHERIFF OF COLUMBIA COUNTY:

Columbia County Courthouse
35 West Main Street
P.O. Box 380
Bloomsburg, PA 17815
Telephone No. (570) 389-5624

MAJOR EXEMPTIONS UNDER PENNSYLVANIA AND FEDERAL LAW

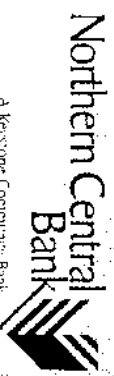
1. \$300.00 statutory exemption.
2. Bibles, school books, sewing machines, uniforms, and equipment.
3. Most wages and unemployment compensation.
4. Social Security benefits.
5. Certain retirement funds and accounts.
6. Certain veteran and armed forces benefits.
7. Certain insurance proceeds.
8. Such other exemptions as may be provided by law.

THE BACK OF THIS DOCUMENT HAS AN ANTI-FOLD AND FIBER BANK PRINTED IN A SPECIAL WHITE INK

FOAM CHECK

HOLD THE DOCUMENT AT A SMALL ANGLE TO SEE THIS SECURITY FEATURE

644090032



A Mesquite Community Bank

MEMO IL#271813-20014 Mike Shultz

DATE June 24, 1999

1-800-368-6222
10-86/220

SEVENTEEN THOUSAND NINE HUNDRED AND NO/100 DOLLARS

\$ 900.00

PAY TO THE ORDER OF Columbia County Sheriff

DRAWER NORTHERN CENTRAL BANK

AUTHORIZED SIGNATURE
Zorlan Lasowsky

Zorlan Lasowsky

AUTORIZED SIGNATURE PRINTED

⑆0220008881:88⑆999888 844090032

THE VARIABLE TONE BACKGROUND AREA OF THIS DOCUMENT CHANGES COLOR GRADUALLY AND SMOOTHLY FROM DARKER TONES AT BOTH TOP AND BOTTOM TO THE LIGHTEST TONE IN THE MIDDLE

SHERIFF'S SALE

Shultz Sale

THURSDAY ~~SEPTEMBER 9, 1999~~ AT 10:00 AM

Dec. 2nd 10:00

BY VIRTUE OF A WRIT OF EXECUTION NO. 70-1999 AND CIVIL WRIT NO. 533-1999 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., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

ALL that certain lot, piece or parcel of land situate in the Borough of Berwick, County of Columbia, Pennsylvania, bounded and described as follows, to wit:

BEGINNING on the southerly side of First Avenue at the Northwesterly corner of Lot No. 514;

THENCE in a southerly direction along the westerly side of Lot Number 514, 160 feet to the northerly side of said alley;

THENCE in a westerly direction along the northerly side of said alley 22-1/2 feet to corner lot formerly of Pamfilo Carabba and Mary Carabba, his wife;

THENCE northerly along said lot through the center of a double house, 160 feet to the southerly side of First Avenue;

THENCE in an easterly direction along the southerly side of First Avenue, 22-1/2 feet to the place of beginning.

BEING the easterly one-half of Lot 515 of Berwick Land and Improvement Company's Addition to Berwick and being the same premises granted and conveyed unto Michael Alan Shultz and Sherry Ann Shultz, his wife, by deed of Dilipkumar G. Patel et ux, and which is recorded in the Register and Recorder's Office of Columbia County in Record Book 520, Page 996.

Together with the improvements erected thereon consisting of a six room two story one-half double home and being known as Tax Parcel No. 04C,02-199 in the Office of the Columbia County Tax Assessor and being located at 1104 First Avenue, Berwick, Columbia County, Pennsylvania.

SEIZED, taken in execution and being sold as the property of Michael A. Shultz, a/k/a Michael A. Shultz, Sr. and Sherry A. Shultz under a Judgment entered against them on June 10, 1999 in the Court of Common Pleas of Columbia County, Pennsylvania to Number 99-CV-533.

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 either to 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 a 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.

Atty. William L. Knecht
835 W. 4th St., Williamsport, Pa. 17703

Harry A. Roadarmel Jr.
Columbia Co. Sheriff