

County of New York vs. Michelle J. Minnikowski

No. 253-2000 E.D. No. 1348-99 J.D. Date of Sale 12-21-00 Time of Sale 11:3

DOCKET & RETURN \$ 15.-
 SERVICE PER DEFENDANT OR GARNISHEE 120.-
 LEVY (PER PARCEL) 15.-
 MAILING COSTS 16.80
 ADVERTISING, SALE BILLS & COPIES 17.50
 ADVERTISING SALE (PLUS NEWSPAPER) 15.-
 MILEAGE 18.-
 POSTING HANDBILL 15.-
 CRYING/ADJOURN SALE (EACH SALE) 10.-
 SHERIFF'S DEED _____
 TRANSFER TAX FORM _____
 DISTRIBUTION FORM 25.-
 OTHER 4.50
NOTARY 1200
 TOTAL *****\$ 283.80

PRESS-ENTERPRISE INC \$ 357.46
 SOLICITOR'S SERVICES 75.-
 TOTAL *****\$ 427.46

PROTHONOTARY (NOTARY) \$ _____
 RECORDER OF DEEDS _____
 OTHER _____
 TOTAL *****\$ _____

REAL ESTATE TAXES:
 BOROUGH, TWP & COUNTY TAXES 20 \$ _____
 SCHOOL DISTRICT TAXES 20 _____
 DELINQUENT TAXES 20 _____
 TOTAL *****\$ _____

MUNICIPAL FEES DUE:
 SEWER- MUNICIPAL 20 \$ _____
 WATER- MUNICIPAL 20 _____
 TOTAL *****\$ _____

SURCHARGE FEE: STATE TREASURER (TRAINING FEE)
 TOTAL *****\$ 100.-

MISCELLANEOUS \$ _____
 \$ _____
 TOTAL *****\$ _____

TOTAL COSTS (OPEN BID) *****\$ 811.26

HARRY A. ROADARMEL, JR.



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

24 HOUR PHONE
(717) 784-6300

PHONE
(717) 389-5622

SHERIFF'S REAL ESTATE FINAL COST SHEET

BANK OF New YORK VS MICHELLE N. MINAROWSKI

NO. 250-2000 E.O. NO. 1348-99 J.D.

DATE OF SALE: 12-21-2000

BID PRICE (INCLUDES COSTS) \$ 811.26

POUNDAGE--2% OF BID PRICE \$ 16.22

TRANSFER TAX 2%, FAIR MARKET PRICE \$-

MISC. COSTS \$

TOTAL AMOUNT NEEDED TO PURCHASE \$ 827.48

PURCHASER(S): _____

ADDRESS: _____

NAME(S) ON DEED: _____

PURCHASER(S) SIGNATURE(S): _____

AMOUNT RECEIVED BY PURCHASER:

TOTAL AMOUNT DUE	\$ <u>827.48</u>
LESS DEPOSIT	\$ _____
DOWN PAYMENT	\$ _____
TOTAL DUE IN EIGHT DAYS	\$ _____

900. -

FEDERMAN and PHELAN, LLP
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
Phone - (215) 563-7000
Main Fax - (215) 563-5534

Brent F. Vullings
Ext. 1485

Representing Lenders in
Pennsylvania and New Jersey

Via Telefax - (570) 389-5625

December 21, 2000

Memorandum

To: Office of the Sheriff
Columbia County


Attn: Sheriff Roadarmel, Real Estate Dept.

Re: No. 1348-1999-CIVIL-R
Minakowski, Michelle
Premises: 115 Center Street
Aristes, PA 17920

Per our client's request, please **STAY** the Sheriff's sale relative to the above referenced matter which is scheduled for **December 21, 2000**. No consideration has been received in regards to the above referenced property.

Thank you.

Very truly yours,


Brent F. Vullings for
Federman and Phelan

bfv

Bank of New York vs. MICHELLE N. MINAKOWSKI

No. 950-7000 E.D. No. 1348-79 J.D. Date of Sale 12-21-00 Time of Sale 11:30

DOCKET & RETURN \$ 15.-
 SERVICE PER DEFENDANT OR GARNISHEE 120.-
 LEVY (PER PARCEL) 15.-
 MAILING COSTS 16.80
 ADVERTISING, SALE BILLS & COPIES 17.50
 ADVERTISING SALE (PLUS NEWSPAPER) 15.-
 MILEAGE 18.-
 POSTING HANDBILL 15.-
 CRYING/ADJOURN SALE (EACH SALE) 10.-
 SHERIFF'S DEED 35.-
 TRANSFER TAX FORM 25.-
 DISTRIBUTION FORM 25.-
 OTHER 4.50
 Copies
 Necessary 12.00
 TOTAL *****\$ 343.80

PRESS-ENTERPRISE INC \$ 352.46
 SOLICITOR'S SERVICES 75.-
 TOTAL *****\$ 427.46

PROTHONOTARY (NOTARY) \$ 10.-
 RECORDER OF DEEDS 28.50
 OTHER _____
 TOTAL *****\$ 38.50

REAL ESTATE TAXES: 15.-
 BOROUGH, TWP & COUNTY TAXES 20 \$ 96.23
 SCHOOL DISTRICT TAXES 20 248.52
 DELINQUENT TAXES 1999-2005 508.46
 TOTAL *****\$ 888.21

MUNICIPAL FEES DUE:
 SEWER- MUNICIPAL 20 \$ _____
 WATER- MUNICIPAL 20 _____
 TOTAL *****\$ -0-

SURCHARGE FEE: STATE TREASURER (TRAINING FEE)
 TOTAL *****\$ 100.-

MISCELLANEOUS \$ _____
 \$ _____
 TOTAL *****\$ _____

TOTAL COSTS (OPEN BID) *****\$ 1777.97

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

THE BANK OF NEW YORK AS
TRUSTEE, UNDER THE POOLING
AND SERVICING AGREEMENT
DATED AS OF MAY 31, 1997,
SERIES 1997-B

vs.

MICHELLE N. MINAKOWSKI

IN THE COURT OF COMMON PLEAS OF
COLUMBIA COUNTY, PENNSYLVANIA

No. 2000-ED-250 Term 19 99
No. 99-CV-1348 Term 19 99
No. _____ Term 19 99

WRIT OF EXECUTION
(Mortgage Foreclosure)

Commonwealth of Pennsylvania:

County of

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 property (specifically described property below):

PREMISES: 115 CENTER STREET, ARISTES, PA 17920
(See Legal Description attached)

Amount Due \$43,148.74

Interest from 9/21/00 to Sale \$ _____ and costs.
at \$7.09 per diem

Toni B. Kinn
(Clerk) Office of the Prothy Support, Common Pleas Court
of Columbia County, Penna.

Dated 10/18/2000
(SEAL)

DESCRIPTION

ALL THAT CERTAIN LOT or piece of ground in the Village of Aristes, formerly known as "Montana", Township of Conyngham, County of Columbia, and State of Pennsylvania, bounded and described as follows, to wit:

On the west side by a street or main road called State Road leading southwardly to the Borough of Centralia, on the south by lot of Reuben M. Beaver, on the north by lot of Leander Snyder and Susanna Snyder, his wife, and on the east by an alley, containing twenty-five (25) feet in front, more or less, and one hundred forty (140) feet in depth, more or less, and being the lot marked number five (5) in Block A in the plan of the said Town of Aristes, formerly called "Montana", County of Columbia, whereon is erected a dwelling house known as No. 115 Center Street, Aristes, Pennsylvania.

Tax Parcel #14-10C-103

PREMISES BEING: 115 CENTER STREET

2000 County & Municipality
CONYNGHAM TWP
MAVE CHECKS PAYABLE TO:
 James C Hubler

202 Gropo Lane
 PO Box 0008
 HOURS: TUESDAY & THURSDAY: 9AM TO 2PM
 1ST SATURDAY OF EACH MONTH: 9AM NOON
 AFTER NOV 1 BY APPOINTMENT ONLY.
 PHONE: 570-339-5277

MINAKOWSKI MICHELLE N
 806 CENTRE STREET
 ASHLAND PA 17921 1241

THIS TAX NOTICE MUST BE RETURNED WITH YOUR PAYMENT

DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	TAX AMOUNT	NET TAX	RENTALITY
GEN ERAL	11375	4.086	46.66	48.09	51.26	
SINKING		.845	9.42	8.64	10.57	
TWP RE		2.75	30.66	31.28	34.41	
PAY THIS AMOUNT			85.73	87.46	96.24	
CHTY TWP			2%	2%	10%	
Discount			2%	2%	10%	
Parcel: 14-100-103-00-000						
.08 Acres						
Land			2,000			
Buildings			9,375			
Total Assessed			11,375			

This tax returned to
 courthouse on:
 January 1, 2001

FOR NORTH-SCHUYLKILL SCHOOL DIST
 DATE: 07/01/2000 BILL# 000387

FOR NORTH-SCHUYLKILL SCHOOL DIST
 DATE: 07/01/2000 BILL# 000387

DESCRIPTION	ASSESSMENT	MILLS	LESS DISC.	TAX AMOUNT	NET TAX	RENTALITY
REAL ESTATE	11375	21.460	244.11	244.11	268.52	
PAY THIS			239.21	244.11	268.52	
THIRING						
BUILDING						
TOTAL ASSESSED						

THE 2% DISCOUNT FOR PAYMENT WITHIN 15 DAYS
 CANNOT BE USED FOR CONDOMINIUMS. TAXES AND DISC
 MUST BE PAID BY THE END OF THE MONTH. PAYMENT
 MUST BE MADE WITHIN 15 DAYS OF THE END OF THE
 MONTH. THE TAX NOTICE MUST BE RETURNED WITH
 YOUR PAYMENT. FOR A RECEIPT, ADVISE A SALES

PARCEL: 14 100 103 00 000
 BUILDING: 0658-0030
 0.08 ACRES

Copy 2

JAMES C HUBLER
CONYNGHAM TWP TAX
COLLECTOR
P.O. BOX 0009
WILBURTON, PA

Recipient: HARRY A ROADARMEI

Sent By: JAMES C. HUBLER

Company: COLUMBIA CO. SHERRIF

Company: USWA LOCAL 14375

Fax Number: 570-389-5625

Fax Number: 570-339-0644

Voice Number: 570-389-5622

Voice Number: 570-339-5277

Date: 10/25/00

Time: 12:14:45 PM

Total No. Pages: 2

Subject:

Message:

200-ED-250

FEDERMAN AND PHELAN
By: Frank Federman, Esquire
Attorney I.D. No.: 12248
Two Penn Center Plaza, Suite 900
Philadelphia, PA 19102
(215) 563-7000

Attorney for Plaintiff

THE BANK OF NEW YORK AS TRUSTEE,
UNDER THE POOLING AND SERVICING
AGREEMENT DATED AS OF MAY 31, 1997,
SERIES 1997-B
ONE OLD COUNTRY PLACE, SUITE 375
CARLE PLACE, NY

COLUMBIA COUNTY
COURT OF COMMON PLEAS
CIVIL DIVISION
NO. 99-CV-1348

Plaintiff,

v.

MICHELLE N. MINAKOWSKI
435 CENTRE STREET
ASHLANDS, PA 17921

Defendant(s).

CERTIFICATION

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

- () an FHA Mortgage
- () non-owner occupied
- () vacant
- (X) Act 91 procedures have been fulfilled

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


FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

EW-ED-250

FEDERMAN AND PHELAN
By: Frank Federman, Esquire
Attorney I.D. No.: 12248
Two Penn Center Plaza, Suite 900
Philadelphia, PA 19102
(215) 563-7000

Attorney for Plaintiff

THE BANK OF NEW YORK AS TRUSTEE,	:	
UNDER THE POOLING AND SERVICING	:	COLUMBIA COUNTY
AGREEMENT DATED AS OF MAY 31, 1997,	:	COURT OF COMMON PLEAS
SERIES 1997-B	:	
ONE OLD COUNTRY PLACE, SUITE 375	:	CIVIL DIVISION
CARLE PLACE, NY	:	
	:	NO. 99-CV-1348
	:	
Plaintiff,	:	
	:	
v.	:	
	:	
MICHELLE N. MINAKOWSKI	:	
435 CENTRE STREET	:	
ASHLANDS, PA 17921	:	

Defendant(s).

AFFIDAVIT PURSUANT TO RULE 3129
(Affidavit No.1)

THE BANK OF NEW YORK AS TRUSTEE, UNDER THE POOLING AND SERVICING AGREEMENT DATED AS OF MAY 31, 1997, SERIES 1997-B, Plaintiff in the above action, by its attorney, FRANK FEDERMAN, ESQUIRE, sets forth as of the date the Praecipe for the Writ of Execution was filed, the following information concerning the real property located at **115 CENTER STREET, ARISTES, PA 17920.**

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
MICHELLE N. MINAKOWSKI	435 CENTRE STREET ASHLANDS, PA 17921

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:

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 **115 CENTER STREET**
ARISTES, PA 17920

Domestic Relations **Columbia County Courthouse**
Columbia County **P.O. Box 380**
Bloomsburg, PA 17815

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

October 13, 2000
Date


FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

2000-ED-250

FEDERMAN AND PHELAN
By: Frank Federman, Esquire
Attorney I.D. No.: 12248
Two Penn Center Plaza, Suite 900
Philadelphia, PA 19102
(215) 563-7000

Attorney for Plaintiff

THE BANK OF NEW YORK AS TRUSTEE,	:	
UNDER THE POOLING AND SERVICING	:	COLUMBIA COUNTY
AGREEMENT DATED AS OF MAY 31, 1997,	:	COURT OF COMMON PLEAS
SERIES 1997-B	:	
ONE OLD COUNTRY PLACE, SUITE 375	:	CIVIL DIVISION
CARLE PLACE, NY	:	
Plaintiff,	:	NO. 99-CV-1348
	:	
	:	
v.	:	
	:	
MICHELLE N. MINAKOWSKI	:	
435 CENTRE STREET	:	
ASHLANDS, PA 17921	:	
Defendant(s).	:	

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: MICHELLE N. MINAKOWSKI
435 CENTRE STREET
ASHLANDS, PA 17921

Please be advised that this firm is a debt collector attempting to collect a debt. Any information received will be used for that purpose. If you have previously received a discharge in bankruptcy and this debt was not reaffirmed, this correspondence is not and should not be construed to be an attempt to collect a debt, but only enforcement of a lien against property..

Your house (real estate) at 115 CENTER STREET, ARISTES, PA 17920 is scheduled to be sold at Sheriff's Sale on Dec. 21, 2000, at 11:30 a.m., in the Office of the Sheriff at the Columbia County Courthouse, Bloomsburg, PA 17815, to enforce the Court Judgment of \$43,148.74 obtained by THE BANK OF NEW YORK AS TRUSTEE, UNDER THE POOLING AND SERVICING AGREEMENT DATED AS OF MAY 31, 1997, SERIES 1997-B, (the Mortgagee) against you. If the Sale is postponed, the property will be relisted for Sale.

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

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

1. The Sale will be cancelled if you pay to the Mortgagee, THE BANK OF NEW YORK AS TRUSTEE, UNDER THE POOLING AND SERVICING AGREEMENT DATED AS OF MAY 31, 1997, SERIES 1997-B, the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay, you may call (215) 563-7000.

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 better chance you will have of stopping the Sale. (See the Notice below on how to obtain an attorney.)

YOU MAY STILL BE ABLE TO SAVE YOUR PROPERTY AND YOU HAVE OTHER RIGHTS EVEN IF THE SHERIFF'S SALE DOES 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 (215) 563-7000.
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 (215) 563-7000.
4. If the amount due from the Buyer is not paid to the Sheriff, you will remain the owner of the property as if the Sale never happened.
5. You have a right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a Deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.
6. You may be entitled to a share of the money which was paid for your real estate. A Schedule of Distribution of the money bid for real estate will be filed by the Sheriff on _____. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reason why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the Schedule of Distribution is filed.
7. You may also have other rights and defenses or ways of getting your home back if you act immediately after the Sale.

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

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

DESCRIPTION

ALL THAT CERTAIN LOT or piece of ground in the Village of Aristes, formerly known as "Montana". Township of Conyngham, County of Columbia, and State of Pennsylvania, bounded and described as follows, to wit:

On the west side by a street or main road called State Road leading southwardly to the Borough of Centralia, on the south by lot of Reuben M. Beaver, on the north by lot of Leander Snyder and Susanna Snyder, his wife, and on the east by an alley, containing twenty-five (25) feet in front, more or less, and one hundred forty (140) feet in depth, more or less, and being the lot marked number five (5) in Block A in the plan of the said Town of Aristes, formerly called "Montana", County of Columbia, whereon is erected a dwelling house known as No. 115 Center Street, Aristes, Pennsylvania.

Tax Parcel #14-10C-103

PREMISES BEING: 115 CENTER STREET

SHERIFF'S DEPARTMENT

**SHERIFF SERVICE
PROCESS RECEIPT and AFFIDAVIT OF RETURN**

INSTRUCTIONS: Please type or print legibly, insuring readability of all copies. Do not detach any copies.

Expiration date

Plaintiff
**THE BANK OF NEW YORK AS TRUSTEE, UNDER THE POOLING AND
SERVICING AGREEMENT DATED AS OF MAY 31, 1997, SERIES 1997-B**

Court Number
99-CV-1348

Defendant
MICHELLE N. MINAKOWSKI

Type or Writ of Complaint
EXECUTION/NOTICE OF SALE

SERVE

AT

NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE OR DESCRIPTION OF PROPERTY TO BE LEVIED, ATTACHED OR SALE.
ADDRESS (Street or RFD, Apartment No., City, Boro, Twp., State and Zip Code)
115 CENTER STREET, ARISTES, PA 17920

SPECIAL INSTRUCTIONS OR OTHER INFORMATION THAT WILL ASSIST IN EXPEDITING SERVICE.

PLEASE POST THE PREMISES WITH THE SHERIFF'S HANDBILL OF SALE.

NOW, _____, 2000, I, Sheriff of BLAIR County, PA do hereby deputize the Sheriff of _____ County, to execute the within and make return thereof according to law.

Sheriff of BLAIR County, Penna.

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

Signature of Attorney or other Originator requesting service on behalf of Plaintiff
 Defendant

Telephone Number
(215)563-7000

Date

ADDRESS: Two Penn Center Plaza, Suite 900
Philadelphia, PA 19102

SPACE BELOW FOR USE OF SHERIFF ONLY — DO NOT WRITE BELOW THIS LINE

PLAINTIFF

Court Number

RETURNED:

AFFIRMED and subscribed to before me this _____ day
of _____ 19 _____

SO ANSWERS
Signature of Dep. Sheriff

Date

Signature of Sheriff

Date

Sheriff of

SHERIFF'S DEPARTMENT

**SHERIFF SERVICE
PROCESS RECEIPT and AFFIDAVIT OF RETURN**

INSTRUCTIONS: Please type or print legibly, insuring readability of all copies. Do not detach any copies.

Expiration date

Plaintiff
THE BANK OF NEW YORK AS TRUSTEE, UNDER THE POOLING AND
SERVICING AGREEMENT DATED AS OF MAY 31, 1997, SERIES 1997-B

Court Number
99-CV-1348

Defendant
MICHELLE N. MINAKOWSKI

Type or Writ of Complaint
EXECUTION/NOTICE OF SALE

SERVE
→
AT

NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE OR DESCRIPTION OF PROPERTY TO BE LEVIED, ATTACHED OR SALE
ADDRESS (Street or RFD, Apartment No., City, Boro, Twp., State and Zip Code)
435 CENTRE STREET, ASHLAND, PA 17921

SPECIAL INSTRUCTIONS OR OTHER INFORMATION THAT WILL ASSIST IN EXPEDITING SERVICE.

PLEASE SERVE THE DEFENDANT WITH NOTICE OF SALE.

NOW, _____, 2000, I, Sheriff of BLAIR County, PA do hereby deputize the Sheriff of _____ County, to execute the within and make return thereof according to law.

Sheriff of BLAIR County, Penna.

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

Signature of Attorney or other Originator requesting service on behalf of <input checked="" type="checkbox"/> Plaintiff _____ Defendant	Telephone Number (215)563-7000	Date
ADDRESS: Two Penn Center Plaza, Suite 900 Philadelphia, PA 19102		

SPACE BELOW FOR USE OF SHERIFF ONLY — DO NOT WRITE BELOW THIS LINE

PLAINTIFF	Court Number

RETURNED:

AFFIRMED and subscribed to before me this _____ day of _____ 19____	SO ANSWERS Signature of Dep. Sheriff	Date
	Signature of Sheriff	Date
	Sheriff of	

ORIGINAL DOCUMENT IS PRINTED ON CHEMICAL REACTIVE PAPER & HAS A MICROPRINTED BORDER

FEDERMAN & PHELAN
ATTORNEY ESCROW ACCOUNT
TWO PENN CENTER PL. STE 900
PHILADELPHIA, PA 19102

COMMERCE BANK
PHILADELPHIA, PA 19148

3-180/360

CHECK NO
102672

10-03-2000

DATE	AMOUNT
10/5/2000	*****900.00

Pay NINE HUNDRED AND 00/100 DOLLARS

Void after 90 days

To The Order Of
Sheriff of Columbia County
35 W Main Street
Bloomsburg, PA 17815

Frank Federman

THE REVERSE SIDE OF THIS DOCUMENT INCLUDES AN ARTIFICIAL WATERMARK - HOLD AT AN ANGLE TO VIEW

⑈ 102672⑈ ⑆036001808⑆36 065738 ⑆⑈

COLUMBIA COUNTY TAX CLAIM BUREAU
LIEN CERTIFICATE

Date October 25, 2000

OWNER OR REPUTED OWNER
Minakowski, Michelle N.

DESCRIPTION OF PROPERTY
.08 Acres

PARCEL NUMBER 14 10C10300000 IN Coryngham Twp. Township
Borough
City

YEAR	TOTAL
1999	\$503.46
Cert.	\$ 5.00
TOTAL	\$508.46

THESE ARE 2000 TAXES DUE AT THE TAX COLLECTOR, THEY WILL BE IN OUR OFFICE BY THE TIME YOU PAY THEM, SO YOU MUST ADD \$15.00 TO WHATEVER AMOUNT THE TAX COLLECTOR STATES. The above figures represent the amount(s) due during the month of December, 2000.

This is to certify that, according to our records, there are tax liens on the above mentioned property as of December 31, 1999.
Excluding: Interim Tax Billings

Requested by: Columbia County Sheriff

COLUMBIA COUNTY TAX CLAIM BUREAU

FEE - \$5.00
Per Parcel

D. Henry

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) 784-6300

Federman and Phelan
Two Penn Center Plaza, Suite 900
Philadelphia, PA 19102

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

The Bank of New York

VS

Michelle N. Minakowski
WRIT OF EXECUTION 250-2000 ED
MORTGAGE FORECLOSURE 1348-1999 JD

POSTING OF PROPERTY

November 20, 2000 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE
PROPERTY OF Michelle Minakowski
COLUMBIA COUNTY, PENNSYLVANIA. SAID POSTING PERFORMED BY COLUMBIA COUNTY
Chief
DEPUTY SHERIFF Timothy T. Chamberlain

SO ANSWERS:

Timothy T. Chamberlain
DEPUTY SHERIFF

SHERIFF, HARRY A. ROADARMEL, JR.

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 30th

DAY OF November 2000 ~~19~~

Sarah J. Hower

Sarah 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 17815

PHONE
~~(717) 784-1981~~
570-389-5622

24 HOUR PHONE
(717) 784-6300
FAX 570 389-5625

Date: October 23, 2000

To: Tenant
115 Center Street
Aristes, PA 17920

Re: The Bank of New York VS. Michelle N. Minakowski

No: 250 of 2000 ED No: 1348 of 1999 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.

Harry A. Roadarmel, Jr.
Sheriff of Columbia County

200-ED-250

FEDERMAN AND PHELAN
By: Frank Federman, Esquire
Attorney I.D. No.: 12248
Two Penn Center Plaza, Suite 900
Philadelphia, PA 19102
(215) 563-7000

Attorney for Plaintiff

THE BANK OF NEW YORK AS TRUSTEE,	:	
UNDER THE POOLING AND SERVICING	:	COLUMBIA COUNTY
AGREEMENT DATED AS OF MAY 31, 1997,	:	COURT OF COMMON PLEAS
SERIES 1997-B	:	
ONE OLD COUNTRY PLACE, SUITE 375	:	CIVIL DIVISION
CARLE PLACE, NY	:	
Plaintiff,	:	NO. 99-CV-1348
	:	
v.	:	
	:	
MICHELLE N. MINAKOWSKI	:	
435 CENTRE STREET	:	
ASHLANDS, PA 17921	:	
Defendant(s).	:	

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: MICHELLE N. MINAKOWSKI
435 CENTRE STREET
ASHLANDS, PA 17921

Please be advised that this firm is a debt collector attempting to collect a debt. Any information received will be used for that purpose. If you have previously received a discharge in bankruptcy and this debt was not reaffirmed, this correspondence is not and should not be construed to be an attempt to collect a debt, but only enforcement of a lien against property..

Your house (real estate) at 115 CENTER STREET, ARISTES, PA 17920 is scheduled to be sold at Sheriff's Sale on Dec. 21, 2000, at 11:30 a.m., in the Office of the Sheriff at the Columbia County Courthouse, Bloomsburg, PA 17815, to enforce the Court Judgment of \$43,148.74 obtained by THE BANK OF NEW YORK AS TRUSTEE, UNDER THE POOLING AND SERVICING AGREEMENT DATED AS OF MAY 31, 1997, SERIES 1997-B, (the Mortgagee) against you. If the Sale is postponed, the property will be relisted for Sale.

NOTICE OF OWNER'S RIGHTS

YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE

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

1. The Sale will be cancelled if you pay to the Mortgagee, THE BANK OF NEW YORK AS TRUSTEE, UNDER THE POOLING AND SERVICING AGREEMENT DATED AS OF MAY 31, 1997, SERIES 1997-B, the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay, you may call (215) 563-7000.

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 better chance you will have of stopping the Sale. (See the Notice below on how to obtain an attorney.)

YOU MAY STILL BE ABLE TO SAVE YOUR PROPERTY AND YOU HAVE OTHER RIGHTS EVEN IF THE SHERIFF'S SALE DOES 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 (215) 563-7000.
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 (215) 563-7000.
4. If the amount due from the Buyer is not paid to the Sheriff, you will remain the owner of the property as if the Sale never happened.
5. You have a right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a Deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.
6. You may be entitled to a share of the money which was paid for your real estate. A Schedule of Distribution of the money bid for real estate will be filed by the Sheriff on _____. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reason why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the Schedule of Distribution is filed.
7. You may also have other rights and defenses or ways of getting your home back if you act immediately after the Sale.

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

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

DESCRIPTION

ALL THAT CERTAIN LOT or piece of ground in the Village of Aristes, formerly known as "Montana", Township of Conyngham, County of Columbia, and State of Pennsylvania, bounded and described as follows, to wit:

On the west side by a street or main road called State Road leading southwardly to the Borough of Centralia, on the south by lot of Reuben M. Beaver, on the north by lot of Leander Snyder and Susanna Snyder, his wife, and on the east by an alley, containing twenty-five (25) feet in front, more or less, and one hundred forty (140) feet in depth, more or less, and being the lot marked number five (5) in Block A in the plan of the said Town of Aristes, formerly called "Montana", County of Columbia, whereon is erected a dwelling house known as No. 115 Center Street, Aristes, Pennsylvania.

Tax Parcel #14-10C-103

PREMISES BEING: 115 CENTER STREET

HARRY A. ROADARMEL, JR.

50-2000



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P.O. BOX 380
BLOOMSBURG, PA 17815
FAX: (570) 784-0257

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

SHERIFF'S SALE REAL ESTATE OUTLINE

RECEIVED AND TIME STAMP WRIT Oct 10-2000

DOCKET AND INDEX Oct 20-2000

SET FILE FOLDER UP ''

CHECK FOR PROPER INFO

WRIT OF EXECUTION 2

COPY OF DESCRIPTION 2-

WHEREABOUTS OF LAST KNOWN ADDRESS ✓

NON-MILITARY AFFIDAVIT _____

NOTICES OF SHERIFF'S SALE 9

WATCHMAN RELEASE FORM _____

AFFIDAVIT OF LEINS LIST ✓

CHECK FOR ~~\$1200.00~~ 9900 - CK 102672

* IF ANY OF THE ABOVE ARE MISSING DO NOT PROCEED ANY FURTHER WITH SALE
NOTIFY THE ATTY TO SEND ADDITIONAL INFO. Post Nov. 20, 2000

SET SALE DATE AND ADV. DATES AND POSTING DATES Dec 21-2000 11:30 Sale

POST ALL DATES ON CALANDER Adv Nov 29, Dec 7+14

- * SET SALE DATE AT LEAST 2 MONTHS AFTER RECEIVING WRIT
- * SET ADV. DATES 3 THURSDAYS BEFORE SALE DATE TO RUN EVERY THUR. 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 LEIN HOLDERS _____

*NOTICE OF SALE DIRECTED TO THEM

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

- * DOCKET ALL DATES

ONCE DEFENDANTS ARE SERVED DOCKET COSTS AND INFO _____
SEND ATTY RETURN OF SERVICE AND COPY OF SENDERS RECEIPTS FOR LEIN HOLDERS _____

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 FEDERAL AND STATE TAX AUTH. _____

NOTICES TO WATER AND SEWER 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 _____

WHEN DEED IS RECORDED SEND TO BUYER _____

FILE FOLDER _____

SHERIFF'S SALE

THURSDAY December 21, 2000 at 11:30 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 250-00 ED AND CIVIL WRIT NO. 1348-99 JD 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 or piece of ground in the Village of Aristes, formerly known as "Montana", Township of Conyngham, County of Columbia, and State of Pennsylvania, bounded and described as follows, to wit:

On the west side by a street or main road called State Road leading southwardly to the Borough of Centralia, on the south by lot of Reuben M. Beaver, on the north by lot of Leander Snyder and Susanna Snyder, his wife, and on the east by an alley, containing twenty-five (25) feet in front, more or less, and one hundred forty (140) feet in depth, more or less, and being the lot marked number five (5) in Block A in the plan of the said Town of Aristes, formerly called "Montana", County of Columbia, whereon is erected a dwelling house known as No. 115 Center Street, Aristes, Pennsylvania.

Tax Parcel #14-10C-103

PREMISES BEING: 115 CENTER STREET

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.

Federman and Phelan
Two Penn Center Plaza, Suite 900
Philadelphia, PA 19102

Sheriff of Columbia County
Harry A. Roadarmel, Jr.

HARRY A. ROADARMEL, JR.



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

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

PRESS/ENTERPRISE
Lackawanna Avenue
Bloomsburg, PA 17815

Date: October 23, 2000

Re: Sheriff's Sale Advertising Dates

The Bank of New York VS. Michelle Minakowski
No. 250 of 2000 ED No. 1348 of 1999 JD

Dear Sir:

Please Advertise the enclosed SHERIFF SALE on the following dates:

1st week November 30, 2000

2nd week December 7, 2000

3rd week December 14, 2000

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) 784-1981~~
570-389-5622

24 HOUR PHONE
(717) 784-6300
FAX 570 389-5625

Date: October 23, 2000

To:

DOMESTIC RELATIONS
702 SAWMILL ROAD
BLOOMSBURG, PA 17815

Re: The Bank of New York VS. Michelle N. Minakowski

No: 250 of 2000 ED No: 1348 of 1999 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 380
BLOOMSBURG, PA 17815

PHONE
~~(717) 784-1991~~
570-389-5622

24 HOUR PHONE
(717) 784-6300
FAX 570 389-5625.

Date: October 23, 2000

To:
OFFICE OF F.A.I.R.
DEPT. OF PUBLIC WELFARE
PO BOX 8016
HARRISBURG, PA 17105

Re: The Bank of New York VS. Michelle N. Minakowski

No: 250 of 2000 ED No: 1348 of 1999 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 380
BLOOMSBURG, PA 17815

PHONE
~~(717) 784-1981~~
570-389-5622

24 HOUR PHONE
(717) 784-6300
FAX 570 389-5625

Date: October 23, 2000

To: _

SMALL BUSINESS ADMINISTRATION
7 NORTH WILKES-BARRE BLVD
WILKES-BARRE, PA 18702-5241

Re: The Bank of New York VS. Michelle N. Minakowski

No: 250 of 2000 ED No: 1348 of 1999 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 380
BLOOMSBURG, PA 17815

PHONE
~~(717) 784-1981~~
570-389-5622

24 HOUR PHONE
(717) 784-6300
FAX 570 389-5625.

Date: October 23, 2000

To: COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF REVENUE-ATTN: SHERIFF SALE
BUREAU OF COMPLIANCE
CLEARANCE SUPPORT SECTION
DEPARTMENT 281230
HARRISBURG PA 17128-1230

Re: The Bank of New York VS. Michelle M. Minakowski

No: 250 of 2000 ED No: 1348 of 1999 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.

Harry A. Roadarmel, Jr.
Sheriff of Columbia County

HARRY A. ROADARMEL, JR.



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

PHONE
~~(717) 784-1981~~
570-389-5622

24 HOUR PHONE
(717) 784-6300
FAX 570 389-5625

Date: October 23, 2000

To: James C. Hubler-Covyngham Two Tax Collector
202 Greco Lane
Wilburton, PA 17888

Re: The Bank of New York VS. Michelle N. Minakowski

No: 250 of 2000 ED No: 1348 of 1999 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 380
BLOOMSBURG, PA 17815

24 HOUR PHONE
(717) 784-6300

FAX 570 389-5625

PHONE
~~(717) 784-1881~~
~~XXXXXXXXXX~~
570-389-5622

Date: October 23, 2000

To: Columbia County Tax Claim
Courthouse
Bloomsburg, PA 17815

Re: The Bank of New York VS. Michelle N. Minakowski

No: 250 of 2000 ED No: 1348 of 1999 JO

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 380
BLOOMSBURG, PA 17815

24 HOUR PHONE
(717) 784-6300
FAX 570 389-5625

PHONE
~~(717) 784-1991~~
~~XXXXXXXXXX~~
570-389-5622

Date: October 23, 2000

To: Tenant
115 Center Street
Aristes, PA 17920

Re: The Bank of New York VS. Michelle N. Minakowski

No: 250 of 2000 ED No: 1348 of 1999 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.

Harry A. Roadarmel, Jr.
Sheriff of Columbia County

HARRY A. ROADARMEL, JR.



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

PHONE
~~(717) 784-1991~~
570-389-5622

24 HOUR PHONE
(717) 784-6300
FAX 570 389-5625

Date: October 23, 2000

To: Michelle N. Minakowski
435 Centre Street
Ashland, PA 17921

Re: The Bank of New York VS. Michelle N. Minakowski

No: 250 of 2000 ED No: 1348 of 1999 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

Is your RETURN

PS Form 3811, December 1994 102595-97-B-0179 Domestic Return Receipt

Received By: (Print Name) Stella Heimster
 Signature: (Address or Agent) Stella Heimster

Address: (Address and fee is paid) WILKES-BARRE, PA 18702-5241
 7 North Wilkes-Barre Blvd
 Small Business Administration

Article Number: 2196 987 903

Service Type: Registered Express Mail Return Receipt for Merchandise COD

Date of Delivery: 10/24/00

Address: (Address and fee is paid) _____

Thank you for using Return Receipt Service.

on the reverse side?

SENDER:

- Complete items 1 and/or 2 for additional services.
- Complete items 3, 4b, and 4c.
- Print your name and address on the reverse of this form so that we can return the 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.

1. Addressee's Address
 2. Restricted Delivery
 Consult postmaster for fee.

Is your RETURN ADDRESS completed on the reverse side?

PS Form 3811, December 1994 102595-97-B-0179 Domestic Return Receipt

Article Addressed to: Michelle N. Minakowski
435 Centre St.
Ashland, PA 17921

Received By: (Print Name) _____
 Signature: (Address or Agent) _____

Article Number: 2479 026 599

Service Type: Registered Express Mail Return Receipt for Merchandise COD

Date of Delivery: 10/25/00

Address: (Address and fee is paid) _____

SENDER:

- Complete items 1 and/or 2 for additional services.
- Complete items 3, 4b, and 4c.
- 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.

1. Addressee's Address
 2. Restricted Delivery
 Consult postmaster for fee.

on the reverse side?

SENDER:

- Complete items 1 and/or 2 for additional services.
- Complete items 3, 4b, and 4c.
- Print your name and address on the reverse of this form so that we can return the 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.

1. Addressee's Address
 2. Restricted Delivery
 Consult postmaster for fee.

COMMONWEALTH OF PENNSYLVANIA
 DEPARTMENT OF REVENUE-ATTN: SHERIFF SALE
 BUREAU OF COMPLIANCE
 CLEARANCE SUPPORT SECTION
 DEPARTMENT 281230
 HARRISBURG PA 17128-1230

1. Certified
 Insured
 COD

2. Restricted Delivery
 Consult postmaster for fee.

2479 026 599

OCT 24 2000

Is your RETURN

PS Form 3811, December 1994 102595-97-B-0179 Domestic Return Receipt

Received By: (Print Name) PA. DEPT OF REVENUE
 Signature: (Address or Agent) _____

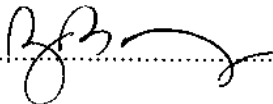
Address: (Address and fee is paid) _____

102595-97-B-0179

Domestic Return Receipt

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 November 30, December 7, 14, 2000 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.

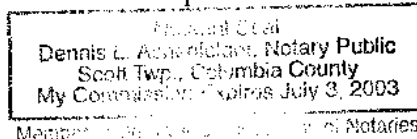

.....

Sworn and subscribed to before me this 15th day of December, 2000.


.....

(Notary Public)

My commission expires



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.

.....