

1st Union Bank

VS. BRIAN-DAVEN FOWLER

No. 18-2001 E.D. No. 1204-2000 J.D. Date of Sale 5-24-01 Time of Sale 9:00

DOCKET & RETURN \$ 15.-

SERVICE PER DEFENDANT OR GARNISHEE 150.-

LEVY (PER PARCEL) 10.-

MAILING COSTS 30.-

ADVERTISING, SALE BILLS & COPIES 17.50

ADVERTISING SALE (PLUS NEWSPAPER) 15.-

MILEAGE 21.50

POSTING HANDBILL 15.-

CRYING/ADJOURN SALE (EACH SALE) 10.-

SHERIFF'S DEED ~~35.-~~

TRANSFER TAX FORM ~~25.-~~

DISTRIBUTION FORM ~~25.-~~

OTHER NOTARY COPIES 16.-

TOTAL *****\$ 308.50

PRESS-ENTERPRISE INC \$ 369.20

SOLICITOR'S SERVICES ~~75.-~~

TOTAL *****\$ 444.20

PROTHONOTARY (NOTARY) \$ ~~10.-~~

RECORDER OF DEEDS ~~28.50~~

OTHER

TOTAL *****\$ ~~38.50~~

REAL ESTATE TAXES:

BOROUGH, TWP & COUNTY TAXES 20 \$ ~~189.52~~

SCHOOL DISTRICT TAXES 20

DELINQUENT TAXES 20 ~~10.-~~

TOTAL *****\$ ~~199.52~~

MUNICIPAL FEES DUE: 10.00

SEWER- MUNICIPAL Berwick 2000-01 \$ ~~750.09~~

WATER- MUNICIPAL 20

TOTAL *****\$ ~~750.09~~

SURCHARGE FEE: STATE TREASURER (TRAINING FEE)

TOTAL *****\$ 160.-

MISCELLANEOUS \$

TOTAL *****\$ Deposit 1200

TOTAL COSTS (OPEN BID) *****\$ ~~1980.81~~

842.70

re fund 357.30

LAW
PURCELL, KRUG & HALLER
1719 NORTH FRONT STREET
HARRISBURG, PENNSYLVANIA 17102-2392

JOHN W. PURCELL
HOWARD B. KRUG
LEON P. HALLER
JOHN W. PURCELL JR.
VALERIE A. GUNN
JILL M. WINEKA
BRIAN J. TYLER
NICHOLEM STALEY

TELEPHONE (717) 234-4178
FAX (717) 233-1149
E-MAIL: MTG@PKH.COM

JOSEPH MISSLEY (1910-1992)
ANTHONY DI SANTO
OF COUNSEL

HERSHEY
1099 GOVERNOR ROAD
(717) 530-0886

May 23, 2001

TO: Sheriff of Columbia County

FROM: Barb Villarrial

FAX: 570-389-5622

2000 CV 1204
First Union vs. Fowler

Please stay the sheriff sale scheduled 05/24/01 due to mortgagor filing Chapter 13 bankruptcy.

Thank you

Barb

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) 784-4388

PHONE
(717) 389-5622

SHERIFF'S REAL ESTATE FINAL COST SHEET

1st Union Bank vs BRIAN-KAREN Fowler

NO. 18-2001 E.D. NO. 1204-2000 J.D.

DATE OF SALE: 5-24-01

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 380
BLOOMSBURG, PA 17815
FAX: (570) 784-0237

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

FIRST UNION NATIONAL BANK

DOCKET #18 OF 2001 ED

VS

WRIT OF EXECUTION-MORTGAGE
FORECLOSURE

KAREN S. FOWLER

AFFIDAVIT OF SERVICE

NOW, THIS 30TH DAY OF MARCH 2001 , AT 10:20 AM , SERVED THE WITHIN WRIT OF EXECUTION UPON KAREN S. FOWLER AT 414 MAPLE ROAD BERWICK, PA 18603 BY HANDING TO BRIAN E. FOWLER, HUSBAND A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO HIM THE CONTENTS THEREOF.

SO ANSWERS,


SWORN AND SUBSCRIBED BEFORE ME
THIS THURSDAY, APRIL 12, 2001



NOTARY PUBLIC
SARAH J. HOWER

X

SHERIFF HARRY A. ROADARMEL JR.



X
DEPUTY SHERIFF JAMES ARTER

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
FAX: (570) 784-0257

PHONE
(570) 369-5622

24 HOUR PHONE
(570) 784-6300

FIRST UNION NATIONAL BANK

DOCKET #18 OF 2001 ED

VS

WRIT OF EXECUTION-MORTGAGE
FORECLOSURE


BRIAN S. FOWLER

AFFIDAVIT OF SERVICE

NOW, THIS 30TH DAY OF MARCH 2001, AT 10:20 AM, SERVED THE WITHIN WRIT OF EXECUTION UPON BRIAN S. FOWLER AT 414 MAPLE ROAD BERWICK, PA 18603 BY HANDING TO BRIAN S. FOWLER A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO HIM THE CONTENTS THEREOF.

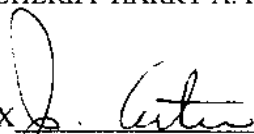
SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME
THIS THURSDAY, APRIL 12, 2001


NOTARY PUBLIC
SARAH J. HOWER

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

X _____
SHERIFF HARRY A. ROADARMEL JR.


X _____
DEPUTY SHERIFF JAMES ARTER

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

4a. Article Number
 7000520001714215092

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

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

5. Received By: (Print Name)
 M. VANDERHEID

6. Signature: (Address or Agent)
 M. Vanderheid

7. Date of Delivery
 3/26/01

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

PS Form 3811, December 1994

102595-97-B-0179 Domestic Return Receipt

is your RETURN ADDRESS completed on the reverse side?

SENDER:
 Complete items 1 and/or 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.

I also wish to receive the following services (for an extra fee):
 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

700052000171421511

Certified
 Insured
 Merchandise COD

5. Received By: (Print Name)

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

6. Signature: (Address or Agent)
 [Signature]

PS Form 3811, December 1994

102595-97-B-0179 Domestic Return Receipt

Thank you for using Return Receipt Service

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

4a. Article Number
 7000520001714215108

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

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

5. Received By: (Print Name)
 [Redacted]

6. Signature: (Address or Agent)
 [Redacted]

7. Date of Delivery
 MAR 26 2001

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

PS

is your RETURN ADDRESS completed on the reverse side?

SENDER:
 Complete items 1 and/or 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.

I also 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:
 Associates Consumer Discount Co.
 / Baldwin Boulevard
 Shamokin Dam, PA 17876

4a. Article Number
 7000520001714215122

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

7. Date of Delivery
 03-27-01

5. Received By: (Print Name)
 Dianne L. Reagle

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

6. Signature: (Address or Agent)
 X [Signature]

PS Form 3811, December 1994

102595-97-B-0179 Domestic Return Receipt

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

4a. Article Number
 7000520001714215146

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

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

5. Received By: (Print Name)
 [Redacted]

6. Signature: (Address or Agent)
 [Redacted]

7. Date of Delivery
 MAR 27 2001

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

PS

is your RETURN ADDRESS completed on the reverse side?

SENDER:
 Complete items 1 and/or 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.

I also 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:
 Robert Spielman, Esq.
 14 Spruce St.
 Plains, PA 18705-2214

4a. Article Number
 7000520001714215146

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

7. Date of Delivery
 MAR 27 2001

5. Received By: (Print Name)
 Robert Spielman

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

6. Signature: (Address or Agent)
 X [Signature]

PS Form 3811, December 1994

102595-97-B-0179 Domestic Return Receipt

U

HARRY A. ROADARMEI, 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: March 23, 2001

To: Berwick Sewer Authority
344 Market St.
Berwick, PA 18603

Re: First Union National Bank VS. Brian E. and Karen S. Fowler

No: 18 of 2001 ED No: 1204 of 2000 JD

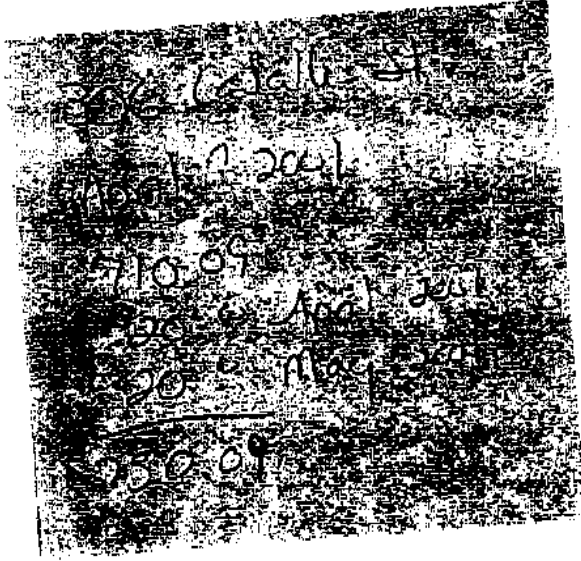
Dear Sir:

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



750.00

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: March 23, 2001

Re: Sheriff's Sale Advertising Dates

First Union

National Bank

VS.

Brian E. and Karen S. Fowler

No. 18 of 2001 ED No. 1204 of 2000 JD

Dear Sir:

Please Advertise the enclosed SHERIFF SALE on the following dates:

1st week May 3, 2001 SALE DATE MAY 24, 2001 at 9:00 AM

2nd week May 10, 2001

3rd week May 17, 2001

Feel free to contact me if you have any questions.

Respectfully,

Harry A. Roadarmel, Jr.
Sheriff

HARRY A. ROADARMEL, JR.

18-01



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 2-16-01

DOCKET AND INDEX 3-23-01

SET FILE FOLDER UP 3-23-01

CHECK FOR PROPER INFO

WRIT OF EXECUTION 4

COPY OF DESCRIPTION 3

WHEREABOUTS OF LAST KNOWN ADDRESS

NON-MILITARY AFFIDAVIT _____

NOTICES OF SHERIFF'S SALE 15

WATCHMAN RELEASE FORM

AFFIDAVIT OF LEINS LIST

CHECK FOR \$1200.00 # 30092

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

SET SALE DATE AND ADV. DATES AND POSTING DATES May 24, 2001 9:00 AM

POST ALL DATES ON CALANDER Post Apr 23 Adv. May 3, 10, 17

- * 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 _____

FIRST UNION NATIONAL BANK, : IN THE COURT OF COMMON PLEAS
TRUSTEE FOR PENNSYLVANIA : COLUMBIA COUNTY, PENNSYLVANIA
HOUSING FINANCE AGENCY :
Plaintiff :
 : *2001-ED-18*
 :
vs. : NO. 2000-CV-1204
 :
BRIAN E. FOWLER, SR. AND : CIVIL ACTION - LAW -
KAREN S. FOWLER : IN MORTGAGE FORECLOSURE
Defendants

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

TAKE NOTICE:

That the Sheriff's Sale of Real Property (real estate) will be held:

DATE:

TIME:10:00 O'clock A.M., prevailing time

LOCATION: COLUMBIA COUNTY COURTHOUSE
35 WEST MAIN STREET
BLOOMSBURG, PA 17815

THE PROPERTY TO BE SOLD is delineated in detail in a legal description mainly consisting of a statement of the measured boundaries of the property, together with a brief mention of the buildings and any other major improvements erected on the land. (SEE DESCRIPTION ATTACHED)

THE LOCATION of your property to be sold is:

306 LASALLE STREET
BERWICK
COLUMBIA COUNTY
PENNSYLVANIA

THE JUDGMENT under or pursuant to which your property is being sold is docketed in the within Commonwealth and County to:

2000-CV-1204

THE NAME(S) OF THE OWNER(S) OR REPUTED OWNERS of this property is:

BRIAN E. FOWLER, SR. AND KAREN S. FOWLER

A SCHEDULE OF DISTRIBUTION, being a list of the persons and/or governmental or corporate entities or agencies being entitled to receive part of the proceeds of the sale received and to be disbursed by the Sheriff (for example, to banks that hold mortgages and municipalities that are owed taxes) will be filed by the Sheriff of this County thirty (30) days after the sale and distribution of the proceeds of sale in accordance with this schedule will, in fact, be made unless someone objects by filing exceptions to it within ten (10) days of the date it is filed.

Information about the Schedule of Distribution may be obtained from the Sheriff of the Court of Common Pleas of the within County at the Courthouse address specified herein.

THIS PAPER IS A NOTICE OF THE TIME AND PLACE OF THE SALE OF YOUR PROPERTY.

IT HAS BEEN ISSUED BECAUSE THERE IS A JUDGMENT AGAINST YOU.

IT MAY CAUSE YOUR PROPERTY TO BE HELD, TO BE SOLD OR TAKEN TO PAY THE JUDGMENT.

You may have legal rights to prevent your property from being taken away. A lawyer can advise you more specifically of these rights. If you wish to exercise your rights, **YOU MUST ACT PROMPTLY.**

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET FREE LEGAL ADVICE:

SUSQUEHANNA LEGAL SERVICES
168 EAST 5TH STREET
BLOOMSBURG, PA 17815
(570) 784-8760

THE LEGAL RIGHTS YOU MAY HAVE ARE:

1. You may file a petition with the Court of Common Pleas of the within County to open the judgment if you have a meritorious defense against the person or company that has entered judgment against you. You may also file an petition with the same Court if you are aware of a legal defect in the obligation or the procedure used against you.

2. After the Sheriff's Sale you may file a petition with the Court of Common Pleas of the within County to set aside the sale for a grossly inadequate price or for other proper cause. This petition **MUST BE FILED BEFORE THE SHERIFF'S DEED IS DELIVERED.**

3. A petition or petitions raising the legal issues or rights mentioned in the preceding paragraphs must be presented to the Court of Common Pleas of the within County. The petition must be served on the attorney for the creditor or on the creditor before presentation to the court and a proposed order or rule must be attached to the petition.

If a specific return date is desired, such date must be obtained from the Court Administrator's Office - Civil Division, of the within County Courthouse, before a presentation of the petition to the Court.

A copy of the Writ of Execution is attached hereto.

SHERIFF

ALL THAT CERTAIN piece and parcel of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a corner on LaSalle Street; thence north 40 feet along Lot No. 37; thence east 140 feet to an alley; thence south along said alley, 40 feet to Lot No. 35; thence west to LaSalle Street, 140 feet to the place of BEGINNING. BEING Lot No. 36 in Freas Fowler's Addition to West Berwick.

HAVING THEREON ERECTED A dwelling house known as 306 LaSalle Street, Berwick, Pennsylvania

BEING THE SAME PREMISES WHICH Dennis M. Shaffer and Shawn M. Shaffer by their Deed dated July 27, 1995 and recorded in Columbia County Deed Book Volume 602, page 130, granted and conveyed unto Brian E. Fowler, Sr. and Karen S. Fowler.

Parcel # 04.C-04-208

LAW
PURCELL, KRUG & HALLER
1719 NORTH FRONT STREET
HARRISBURG, PENNSYLVANIA 17102-2392

JOHN W. PURCELL
HOWARD B. KRUG
LEON P. HALLER
JOHN W. PURCELL JR.
VALERIE A. GUNN
JILL M. WINEKA
BRIAN J. TYLER
NICHOLE M. STALEY

TELEPHONE (717) 234-4178
FAX (717) 233-1149
E-MAIL: MTG@PKH.COM

JOSEPH NISSLEY (1910-1982)
ANTHONY DISANTO
OF COUNSEL

HERSHEY
1099 GOVERNOR ROAD
(717) 533-3836

May 18, 2001

Sheriff's Office
Columbia County Courthouse
35 West Main Street
Bloomsburg, PA 17815

RE: First Union vs. Fowler
NO. 2000-CV-1204

Dear Sheriff:

Enclosed please find a copy of the Return of Service regarding the above matter for your records.

Thank you,

Yours truly,

Leon P. Haller

LPH:bav
Enc.

FIRST UNION NATIONAL BANK,	:	IN THE COURT OF COMMON PLEAS
TRUSTEE FOR PENNSYLVANIA	:	COLUMBIA COUNTY, PENNSYLVANIA
HOUSING FINANCE AGENCY	:	
Plaintiff	:	
	:	
vs.	:	NO. 2000-CV-1204
	:	
BRIAN E. FOWLER, SR. AND	:	CIVIL ACTION - LAW -
KAREN S. FOWLER	:	IN MORTGAGE FORECLOSURE
Defendants	:	

RETURN OF SERVICE

I hereby certify that I have deposited in the U.S. Mails at Harrisburg, Pennsylvania on 3/21/01, a true and correct copy of the Notice of Sale of Real Estate pursuant to PA R.C.P. 3129.1 to the Defendants herein and all lienholders of record by regular first class mail (Certificate of Mailing form in compliance with U.S. Postal Form 3817 is attached hereto as evidence), and also to the Defendants by Certified Mail, which mailing receipts are attached. Service addresses are as follows:

Brian E. Fowler, Sr.
306 Lasalle Street
Berwick, PA 18603

Karen S. Fowler
306 Lasalle Street
Berwick, PA 18603

Robert Spielman, Esquire
14 Spruce Avenue
Plains, PA 18705-2214

Associates Consumer Discount Company
7 Baldwin Boulevard
Shamokin Dam, PA 17876

DOMESTIC RELATIONS OFFICE
Columbia County Courthouse
P.O. Box 380
Bloomsburg, PA 17815

By _____
PURCELL, KRUG & HALLER
Attorneys for Plaintiff
1719 North Front Street
Harrisburg, PA 17102
(717) 234-4178

LAW OFFICES
PURCELL, KRUG AND HALLER

1719 NORTH FRONT STREET
HARRISBURG, PENNSYLVANIA 17102-2392

TELEPHONE (717) 234-4178
FORECLOSURE DEPT. FAX (717) 234-1206

JOHN W. PURCELL
HOWARD B. KRUG
LEON P. HALLER
JOHN W. PURCELL JR.
BRIAN J. TYLER
JILL M. WINEKA

JOSEPH NISSLEY (1910-1982)

ANTHONY DiSANTO
OF COUNSEL

HERSHEY
1099 GOVERNOR ROAD

(717) 533-3836

NOTICE TO:

Brian E. Fowler, Sr.
306 Lasalle Street
Berwick, PA 18603

Karen S. Fowler
306 Lasalle Street
Berwick, PA 18603

Robert Spielman, Esquire
14 Spruce Avenue
Plains, PA 18705-2214

Associates Consumer Discount Company
7 Baldwin Boulevard
Shamokin Dam, PA 17876

DOMESTIC RELATIONS OFFICE
Columbia County Courthouse
P.O. Box 380
Bloomsburg, PA 17815

NOTICE IS HEREBY GIVEN to the Defendants in the within action and those parties who hold one or more mortgages, judgments or tax liens against the real estate which is the subject of the Notice of Sale pursuant to Pennsylvania Rule of Civil Procedure 3129.1 attached hereto.

YOU ARE HEREBY NOTIFIED that by virtue of a Writ of Execution issued out of the Court of Common Pleas of the within county on the judgment of the Plaintiff named herein the said real estate will be exposed to public sale as set forth on the attached Notice of Sale.

YOU ARE FURTHER NOTIFIED that the lien you hold against the said real estate will be divested by the sale and that you have an opportunity to protect your interest, if any, by being notified of said Sheriff's Sale.

By: 
Leon P. Haller PA I.D.15700

Attorney for Plaintiff

FIRST UNION NATIONAL BANK, : IN THE COURT OF COMMON PLEAS
TRUSTEE FOR PENNSYLVANIA : COLUMBIA COUNTY, PENNSYLVANIA
HOUSING FINANCE AGENCY :
Plaintiff :
 :
vs. : NO. 2000-CV-1204
 :
BRIAN E. FOWLER, SR. AND : CIVIL ACTION - LAW -
KAREN S. FOWLER : IN MORTGAGE FORECLOSURE
Defendants

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

TAKE NOTICE:

That the Sheriff's Sale of Real Property (real estate) will be held:

DATE: **May 24, 2001**

TIME: **9:00** O'clock A.M., prevailing time

LOCATION: COLUMBIA COUNTY COURTHOUSE
35 WEST MAIN STREET
BLOOMSBURG, PA 17815

THE PROPERTY TO BE SOLD is delineated in detail in a legal description mainly consisting of a statement of the measured boundaries of the property, together with a brief mention of the buildings and any other major improvements erected on the land. (SEE DESCRIPTION ATTACHED)

THE LOCATION of your property to be sold is:

306 LASALLE STREET
BERWICK
COLUMBIA COUNTY
PENNSYLVANIA

THE JUDGMENT under or pursuant to which your property is being sold is docketed in the within Commonwealth and County to:

2000-CV-1204

THE NAME(S) OF THE OWNER(S) OR REPUTED OWNERS of this property is:

BRIAN E. FOWLER, SR. AND KAREN S. FOWLER

A SCHEDULE OF DISTRIBUTION, being a list of the persons and/or governmental or corporate entities or agencies being entitled to receive part of the proceeds of the sale received and to be disbursed by the Sheriff (for example, to banks that hold mortgages and municipalities that are owed taxes) will be filed by the Sheriff of this County thirty (30) days after the sale and distribution of the proceeds of sale in accordance with this schedule will, in fact, be made unless someone objects by filing exceptions to it within ten (10) days of the date it is filed.

Information about the Schedule of Distribution may be obtained from the Sheriff of the Court of Common Pleas of the within County at the Courthouse address specified herein.

THIS PAPER IS A NOTICE OF THE TIME AND PLACE OF THE SALE OF YOUR PROPERTY.

IT HAS BEEN ISSUED BECAUSE THERE IS A JUDGMENT AGAINST YOU.

IT MAY CAUSE YOUR PROPERTY TO BE HELD, TO BE SOLD OR TAKEN TO PAY THE JUDGMENT.

You may have legal rights to prevent your property from being taken away. A lawyer can advise you more specifically of these rights. If you wish to exercise your rights, YOU MUST ACT PROMPTLY.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET FREE LEGAL ADVICE:

SUSQUEHANNA LEGAL SERVICES
168 EAST 5TH STREET
BLOOMSBURG, PA 17815
(570) 784-8760

THE LEGAL RIGHTS YOU MAY HAVE ARE:

1. You may file a petition with the Court of Common Pleas of the within County to open the judgment if you have a meritorious defense against the person or company that has entered judgment against you. You may also file an petition with the same Court if you are aware of a legal defect in the obligation or the procedure used against you.

2. After the Sheriff's Sale you may file a petition with the Court of Common Pleas of the within County to set aside the sale for a grossly inadequate price or for other proper cause. This petition **MUST BE FILED BEFORE THE SHERIFF'S DEED IS DELIVERED.**

3. A petition or petitions raising the legal issues or rights mentioned in the preceding paragraphs must be presented to the Court of Common Pleas of the within County. The petition must be served on the attorney for the creditor or on the creditor before presentation to the court and a proposed order or rule must be attached to the petition.

If a specific return date is desired, such date must be obtained from the Court Administrator's Office - Civil Division, of the within County Courthouse, before a presentation of the petition to the Court.

A copy of the Writ of Execution is attached hereto.

SHERIFF

ALL THAT CERTAIN piece and parcel of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a corner on LaSalle Street; thence north 40 feet along Lot No. 37; thence east 140 feet to an alley; thence south along said alley, 40 feet to Lot No. 35; thence west to LaSalle Street, 140 feet to the place of BEGINNING. BEING Lot No. 36 in Freas Fowler's Addition to West Berwick.

HAVING THEREON ERECTED A dwelling house known as 306 LaSalle Street, Berwick, Pennsylvania

BEING THE SAME PREMISES WHICH Dennis M. Shaffer and Shawn M. Shaffer by their Deed dated July 27, 1995 and recorded in Columbia County Deed Book Volume 602, page 130, granted and conveyed unto Brian E. Fowler, Sr. and Karen S. Fowler.

Parcel # 04.C-04-208

PHFA v. Fowler
Columbia County sale

May 24, 2001

U. S. POSTAL SERVICE
CERTIFICATE OF MAILING
(In compliance with Postal Service Form 3877)

Received from:

Purcell, Krug & Haller
1719 North Front Street
Harrisburg, PA 17102

Postage:

One piece of ordinary mail addressed to:
Brian E. Fowler, Sr.
306 Lasalle Street
Berwick, PA 18603

Postmark:

U. S. POSTAL SERVICE
CERTIFICATE OF MAILING
(In compliance with Postal Service Form 3877)

Received from:

Purcell, Krug & Haller
1719 North Front Street
Harrisburg, PA 17102

Postage:

One piece of ordinary mail addressed to:
Karen S. Fowler
306 Lasalle Street
Berwick, PA 18603

Postmark:

U. S. POSTAL SERVICE
CERTIFICATE OF MAILING
(In compliance with Postal Service Form 3877)

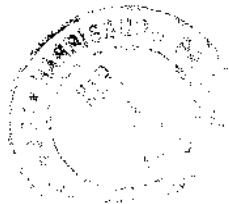
Received from:

Purcell, Krug & Haller
1719 North Front Street
Harrisburg, PA 17102

Postage:

One piece of ordinary mail addressed to:
Robert Spielman, Esquire
14 Spruce Avenue
Plains, PA 18705-2214

Postmark:



PHFA v. Fowler
Columbia County sale _____

U. S. POSTAL SERVICE
CERTIFICATE OF MAILING
(In compliance with Postal Service Form 3877)

Received from:

Purcell, Krug & Haller
1719 North Front Street
Harrisburg, PA 17102

Postage:

One piece of ordinary mail addressed to:
Associates Consumer Discount Company
7 Baldwin Boulevard
Shamokin Dam, PA 17876

Postmark:

U. S. POSTAL SERVICE
CERTIFICATE OF MAILING
(In compliance with Postal Service Form 3877)

Received from:

Purcell, Krug & Haller
1719 North Front Street
Harrisburg, PA 17102

Postage:

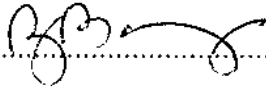
One piece of ordinary mail addressed to:
DOMESTIC RELATIONS OFFICE
Columbia County Courthouse
P.O. Box 380
Bloomsburg, PA 17815

Postmark:




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 May 3, 10, 17, 2001 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.

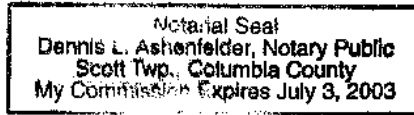
.....


Sworn and subscribed to before me this 17th day of MAY 2001.

.....


(Notary Public)

My commission expires



And now,....., 20....., I hereby certify that the advertising and publication charges amounting to \$369.20 for publishing the foregoing notice, and the fee for this affidavit have been paid in full.

.....

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

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

FIRST UNION NATIONAL BANK

VS.

BRIAN AND KAREN FOWLER

WRIT OF EXECUTION #18 OF 2001 ED

POSTING OF PROPERTY

MONDAY APRIL 23, 2001 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE
PROPERTY OF BRIAN AND KAREN FOWLER AT 306 LASALLE ST. BERWICK, PA, COLUMBIA
COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY COLUMBIA COUNTY CHIEF
DEPUTY SHERIFF TIMOTHY T. CHAMBERLAIN.

SO ANSWERS:

CHIEF DEPUTY SHERIFF

SHERIFF, HARRY A ROADARMEL, JR.

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 25TH DAY OF APRIL, 2001

SARAH J. HOWER

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

SHERIFF'S SALE

THURSDAY MAY 24, 2001 AT 9:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 18 OF 2001 ED AND CIVIL WRIT NO. 1204 OF 2000 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 BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF' OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

ALL THAT CERTAIN piece and parcel of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a corner on LaSalle Street; thence north 40 feet along Lot No. 37; thence east 140 feet to an alley; thence south along said alley, 40 feet to Lot No. 35; thence west to LaSalle Street, 140 feet to the place of BEGINNING. BEING Lot No. 36 in Freas Fowler's Addition to West Berwick.

HAVING THEREON ERECTED A dwelling house known as 306 LaSalle Street, Berwick, Pennsylvania

BEING THE SAME PREMISES WHICH Dennis M. Shaffer and Shawn M. Shaffer by their Deed dated July 27, 1995 and recorded in Columbia County Deed Book Volume 602, page 130, granted and conveyed unto Brian E. Fowler, Sr. and Karen S. Fowler.

Parcel # 04.C-04-208

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.

Purcell, Krug & Haller
1719 North Front St.
Harrisburg, PA 17102

Harry A. Roadarmel, Jr.
Sheriff of Columbia County

ALL THAT CERTAIN piece and parcel of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:

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Parcel # 04.C-04-208

FIRST UNION NATIONAL BANK, : IN THE COURT OF COMMON PLEAS
TRUSTEE FOR PENNSYLVANIA : COLUMBIA COUNTY, PENNSYLVANIA
HOUSING FINANCE AGENCY :
Plaintiff :
vs. : *2001-ED-18*
NO. 2000-CV-1204
BRIAN E. FOWLER, SR. AND : CIVIL ACTION - LAW -
KAREN S. FOWLER : IN MORTGAGE FORECLOSURE
Defendants

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

COMMONWEALTH OF PENNSYLVANIA :
COUNTY OF COLUMBIA :

TO THE SHERIFF OF THE WITHIN COUNTY

To satisfy the judgment, interest and costs in the above matter, you are directed to levy upon and sell the following real estate, a more detailed description of which is attached:

306 LASALLE STREET, BERWICK, PA 18603

Principal	\$36,020.14
Interest	\$ 4,917.15
(Per diem of \$7.35 from 7/1/99 to 5/1/01)	
Accumulated late charges	\$ 171.47
Late charges	\$ 290.18
(\$13.19 per month to 5/01)	
Escrow Deficit	\$ 598.51
Property Inspection	\$ 85.00
5% Attorney's Commission	<u>\$ 1,801.00</u>
TOTAL	\$43,883.45**

** Together with additional interests, charges and costs to the date of Sheriff's Sale.

Dated: Feb. 21, 2001

Jami B. Klein
PROTHONOTARY

(SEAL)

by _____
DEPUTY

ALL THAT CERTAIN piece and parcel of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:

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Parcel # 04.C-04-208

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: March 23, 2001

To: _____

Re: First Union National Bank VS. Brian E. and Karen S. Fowler

No: 18 of 2001 ED No: 1204 of 2000 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

FIRST UNION NATIONAL BANK,	:	IN THE COURT OF COMMON PLEAS
TRUSTEE FOR PENNSYLVANIA	:	COLUMBIA COUNTY, PENNSYLVANIA
HOUSING FINANCE AGENCY	:	
Plaintiff	:	
	:	<i>2001-ED-18</i>
vs.	:	NO. 2000-CV-1204
	:	
BRIAN E. FOWLER, SR. AND	:	CIVIL ACTION - LAW -
KAREN S. FOWLER	:	IN MORTGAGE FORECLOSURE
Defendants	:	

AFFIDAVIT PURSUANT TO P.R.C.P. 3129.1

The Plaintiff in the above action, by its attorneys, Purcell, Krug & Haller, sets forth as of the date the praecipe for the writ of execution was filed, the following information concerning the real property located at **306 Lasalle Street, Berwick, PA 18603:**

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

Brian E. Fowler, Sr.
 306 Lasalle Street
 Berwick, PA 18603

Karen S. Fowler
 306 Lasalle Street
 Berwick, PA 18603

2. Name and address of Defendant(s) in the Judgment, if different from that listed in (1) above:

SAME

3. Name and address of every **judgment creditor** whose judgment appears of record on the real property to be sold:

Robert Spielman, Esquire
 14 Spruce Avenue
 Plains, PA 18705-2214

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

PLAINTIFF HEREIN
 (AND ANY OTHERS AS NOTED BELOW):

Associates Consumer Discount Company
 7 Baldwin Boulevard
 Shamokin Dam, PA 17876

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

UNKNOWN

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:

UNKNOWN

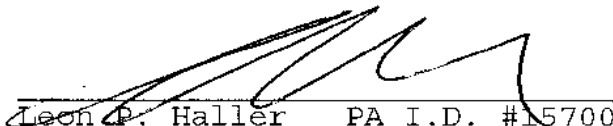
7. Name and address of every other person of whom the Plaintiff has knowledge who has **any interest** in the property which may be affected by the sale:

TENANTS IF ANY ...

DOMESTIC RELATIONS OFFICE
Columbia County Courthouse
P.O. Box 380
Bloomsburg, PA 17815

(In the preceding information, where addresses could not be reasonably ascertained, the same is indicated.)

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


Leon P. Haller PA I.D. #15700
Purcell, Krug & Haller
1719 North Front Street
Harrisburg, PA 17102
(717) 234-4178

DATE: February 20, 2001

TO THE SHERIFF OF COLUMBIA COUNTY:

There will be placed in your hands for service a Writ of Execution in Mortgage Foreclosure styled as follows:

Plaintiff: **FIRST UNION NATIONAL BANK, TRUSTEE FOR PENNSYLVANIA HOUSING FINANCE AGENCY**

vs.

Defendants: **BRIAN E. FOWLER, SR. AND KAREN S. FOWLER**

Filed to No. 2000-CV-1204

INSTRUCTIONS

This is real estate execution. The property is located at:
306 LASALLE STREET, BERWICK, PA 18603

(A more complete legal description accompanies these documents.)

The parties to be served **PERSONALLY** and their addresses are as follows:


BRIAN E. FOWLER, SR.: 306 LASALLE STREET, BERWICK, PA 18603

KAREN S. FOWLER: 306 LASALLE STREET, BERWICK, PA 18603

WAIVER OF WATCHMAN AND INSURANCE

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

NOW, February 20, 2001 the Sheriff is hereby released from all liability to protect the property described in the above execution by insurance, which insurance is hereby waived.



Leon P. Haller
Attorney for Plaintiff
PA I.D. #15700

PURCELL, KRUG & HALLER
1719 NORTH FRONT STREET
HARRISBURG, PA 17102

COMMERCE BANK/HARRISBURG, N.A.
CAMP HILL, PA 17011
60-184-313

30092

CHECK NO. 030092 02/16/2001

CHECK DATE

CHECK AMOUNT

ONE THOUSAND TWO HUNDRED AND 00/100 DOLLARS*****

\$*****1,200.00

PAY
TO THE
ORDER
OF

SHERIFF OF COLUMBIA COUNTY

⑆030092⑆ ⑆03130184⑆ 51 32093 ⑆

VOID AFTER 90 DAYS
