

MAT MORT. CORP.

VS. KURIAN - MAHSA

No. 52-2001 E.D. No. 2001-300 J.D. Date of Sale 7-30-01 Time of Sale

DOCKET & RETURN \$ 15.-

SERVICE PER DEFENDANT OR GARNISHEE 135.-

LEVY (PER PARCEL) 15.-

MAILING COSTS 22.50

ADVERTISING, SALE BILLS & COPIES 17.50

ADVERTISING SALE (PLUS NEWSPAPER) 15.-

MILEAGE 9.-

POSTING HANDBILL 15.-

CRYING/ADJOURN SALE (EACH SALE) 10.-

SHERIFF'S DEED -0-

TRANSFER TAX FORM -0-

DISTRIBUTION FORM 4.00

OTHER ^{Copies} _{NOTARY} 12.00

TOTAL *****\$ 270.-

PRESS-ENTERPRISE INC \$ 155.-

SOLICITOR'S SERVICES

TOTAL *****\$ 155.-

PROTHONOTARY (NOTARY) \$

RECORDER OF DEEDS

OTHER

TOTAL *****\$

REAL ESTATE TAXES:

BOROUGH, TWP & COUNTY TAXES 20 \$

SCHOOL DISTRICT TAXES 20

DELINQUENT TAXES 20 10.-

TOTAL *****\$ 10.-

MUNICIPAL FEES DUE:

SEWER- MUNICIPAL 20 \$

WATER- MUNICIPAL 20

TOTAL *****\$

SURCHARGE FEE: STATE TREASURER (TRAINING FEE)

TOTAL *****\$ 100.-

MISCELLANEOUS \$

\$

TOTAL *****\$ ^{COSTS} 535.-

TOTAL COSTS (OPEN BID) *****\$ 414.49

^{Downage} TOTAL 949.49

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

July 30, 2001

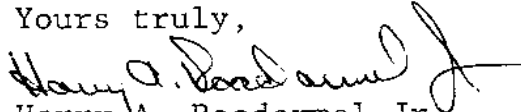
Federman & Phelan
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, Pa. 19103-1814

Attn: Kristin DeMuro:

Your FAX date July 24, 2001 at 2:50 PM was received. Your wishes to stay the Sale due the consideration of \$20,724.69 you received. Due to the consideration, the poundage on that amount is \$414.49 for a total amount of costs being \$949.49. Enclosed is a refund check no. 13673 in the amount of \$250.51.

Thank you for closing out so quickly, one less in both of our files.

Yours truly,


Harry A. Roadarmel Jr.
Sheriff of Columbia County

FEDERMAN AND PHELAN
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

Kristin DeMuro
Ext. 1283

Representing Lenders in
Pennsylvania and New Jersey

Via Telefax - (570) 784-0257

JULY 24, 2001

Memorandum

To: Office of the Sheriff
Columbia County

Attn: Real Estate Dept.

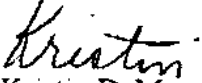
Re: No. 2001-CV-300
M&T MORTGAGE CORPORATION
BARBARA A. KURIAN & CYNTHIA L. MALISA
Premises: 3899 KACHINKA HOLLOW ROAD
BERWICK, PA 18603

Please **STAY** the Sheriff's sale relative to the above referenced matter, which is scheduled for **AUGUST 15, 2001**.

The sum of \$20,724.69 was received in consideration for the stay.

Thank you.

Very truly yours,


Kristin DeMuro for
Fедerman and Phelan

kmd
JUL-24-2001 15:10

2155633826

P. 01

FEDERMAN AND PHELAN, L.L.P.
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
215-563-7000
Main Fax 215-563-5534
Maria Sadowy @fedphe-pa.com

July 20, 2001

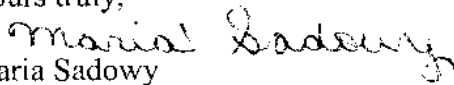
Office of the Sheriff
COLUMBIA County Courthouse

RE: M&T MORTGAGE CORPORATION, S/B/M TO FRANKLIN FIRST
SAVINGS BANK
v. BARBARA A. KURIAN AND CYNTHIA L. MALISA
COLUMBIA COUNTY, NO. 2001-CV-300

Dear Sir/madam,

Please find attached a copy of the original Affidavit(s), which has been sent for filing with the COLUMBIA Prothonotary's Office as of the date of this letter.

Yours truly,


Maria Sadowy
for Federman and Phelan

*****PROPERTY IS LISTED FOR THE SHERIFF'S SALE.*****

SHERIFF'S RETURN OF SERVICE-COLUMBIA COUNTY

PLAINTIFF

M&T MORTGAGE CORPORATION, S/B/M TO
FRANKLIN FIRST SAVINGS BANK

DEFENDANT
BARBARA A. KURIAN

COURT NO.: 2001-CV-300

St
C

SERVE AT:

31 KACHINKA HOLLOW ROAD
A/K/A 3899 KACHINKA HOLLOW ROAD
BERWICK, PA 18603

TYPE OF ACTION

Notice of Sheriff's Sale

SALE DATE: 8/15/01

PLEASE POST THE HANDBILL

SERVED

Served and made known to Barbara A. Kurian, Defendant, on the 10 day of July, 2001 8:40 PM
2000 at 8:40 o'clock PM, at _____, Commonwealth of Pennsylvania, in the manner described below.

Defendant personally served.

Adult family member with whom Defendant(s) reside(s).

Relationship is _____.

Adult in charge of Defendant's residence who refused to give name or relationship.

Manager/Clerk of place of lodging in which Defendant(s) reside(s).

Agent or person in charge of Defendant's office or usual place of business.

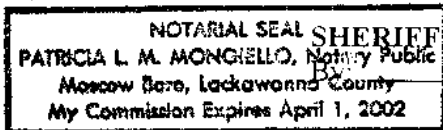
_____ an officer of said Defendant's company.

Other: _____.

SHERIFF
COPY

Description: Age 45 Height 5'8" Weight 220 Race W Sex F Other Red hair

Patricia M. Mongiello



Deputy Sheriff

On the _____ day of _____, 2000, at _____ o'clock _____ M., Defendant NOT FOUND because:

Moved Unknown No Answer Vacant

Other: _____

By: *[Signature]*

I, DEPUTIZED SERVICE

Now, this _____ day of _____, 2000, I, Sheriff of CLINTON County, Pennsylvania, do hereby deputize the Sheriff of _____ County to serve this Notice of Sheriff's Sale and make return thereof and according to law.

SHERIFF

By: _____ Deputy Sheriff

ATTORNEY FOR PLAINTIFF
FRANK FEDERMAN, ESQUIRE
I.D.#12248

One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
(215)563-7900

SHERIFF'S RETURN OF SERVICE-COLUMBIA COUNTY

PLAINTIFF

M&T MORTGAGE CORPORATION, S/B/M TO
FRANKLIN FIRST SAVINGS BANK

DEFENDANT

CYNTHIA L. MALISA

SHERIFF'S
COPY

CASE NO.: 2001-CV-300

SERVE AT:

31 KACHINKA HOLLOW ROAD
A/K/A 3899 KACHINKA HOLLOW ROAD
BERWICK, PA 18603

a)TYPE OF ACTION

XX Notice of Sheriff's Sale

SALE DATE: 8/15/01

PLEASE POST THE HANDBILL.

SERVED

Served and made known to Cynthia L. Malisa, Defendant, on the 10 day of June, ~~2000~~ ²⁰⁰¹, at 8:40 o'clock P. M., at 31 Kachinka Hollow Commonwealth of Pennsylvania, in the manner described below:

Defendant personally served, Berwick, PA.

xxx Adult family member with whom Defendant(s) reside(s).

Relationship is co tennant

Adult in charge of Defendant's residence who refused to give name or relationship.

Manager/Clerk of place of lodging in which Defendant(s) reside(s).

Agent or person in charge of Defendant's office or usual place of business.

an officer of said Defendant's company.

Other: _____

Description: Age 45 Height 5'8" Weight 220 Race W Sex F Other Red hair

NOTARIAL SEAL
PATRICIA L. M. MONGIELLO, Notary Public
Mascow Boro, Lackawanna County
My Commission Expires April 1, 2004

Patricia M. Mongiello

[Signature]

On the _____ day of _____, 2000, at _____ o'clock _____ M., Defendant NOT FOUND because:

___ Moved ___ Unknown ___ No Answer ___ Vacant

Other: _____

SHERIFF

By: _____ Deputy Sheriff

I. DEPUTIZED SERVICE

Now, this _____ day of _____, 2000, I, Sheriff of CLINTON County, Pennsylvania, do hereby deputize the Sheriff of _____ County to serve this Notice of Sheriff's Sale and make return thereof and according to law.

SHERIFF

By: _____ Deputy Sheriff

ATTORNEY FOR PLAINTIFF
FRANK FEDERMAN, ESQUIRE
I.D.#12248

One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
(215)563-7000

KENNEDY AND LUCADAMO, P.C.
ATTORNEYS AT LAW
200 West Chapel Street
Hazleton, PA 18201

Thomas L. Kennedy
Anthony J. Lucadamo
Andrew J. Primerano

Telephone (570) 459-2440
Fax (570) 459-5140
E-Mail ajllaw@epix.net

June 15, 2001

HARRY A ROADARMEL JR
SHERIFF OF COLUMBIA COUNTY
COURT HOUSE
P O BOX 380
BLOOMSBURG PA 17815

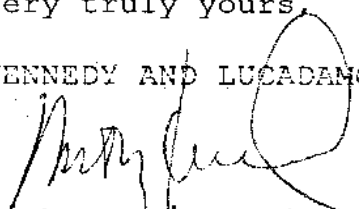
Re: M&T Mortgage Corporation vs. Barbara A. Kurian
And Cynthia L. Malisa Sheriff Sale Notice

Dear Mr. Roadarmel:

I am writing on behalf of First Federal Bank. First Federal Bank holds a mortgage interest in the real estate subject to this sheriff sale by virtue of Mortgage dated March 17, 1995, recorded in Columbia County Recorder of Deeds Office in Book 592 at Page 0348 et seq. The Mortgage was recorded on March 20, 1995. If you need any information concerning balance due, etc. on the Mortgage, please don't hesitate to contact me.

Very truly yours,

KENNEDY AND LUCADAMO, P.C.


Anthony J. Lucadamo

AJL:jat

Cc: Greg Conrad

PLAINTIFF
M&T Mortgage Corp.

IN THE COURT OF COMMON PLEAS OF
COLUMBIA COUNTY, PA.

NO. 370-2001 J.D.

NO. 52-2001 E.D.

DEFENDANT
Barbara A. Kurian
Cynthia L. Malisa

CIVIL ACTION--LAW
MORTGAGE FORECLOSURE

WAIVER OF WATCHMAN

I, Attorney Frank Federman do hereby state that any Deputy Sheriff or Sheriff, levying upon or attaching any property under the writ issued in the above-captioned matter may leave same without a watchman, in custody of whomever is found in possession, after notifying such person of such levy or attachment, without liability on the part of such Deputy Sheriff or Sheriff to any Plaintiff herein for any loss, destruction or removal of any such property before the Sheriff's Sale thereof.

Frank Federman
Attorney for Plaintiff

HARRY A. ROADARMEL, JR.



52-01

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 6-8-01

DOCKET AND INDEX 6-12-01

SET FILE FOLDER UP 6-12-01

CHECK FOR PROPER INFO

WRIT OF EXECUTION 3

COPY OF DESCRIPTION 12

WHEREABOUTS OF LAST KNOWN ADDRESS

NON-MILITARY AFFIDAVIT _____

NOTICES OF SHERIFF'S SALE 7

WATCHMAN RELEASE FORM _____

AFFIDAVIT OF LEINS LIST

CHECK FOR \$1200.00 136508 (Atty)

* 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 Aug. 15, 2001 11:00

POST ALL DATES ON CALANDER Post 7-13 Adv. 7-25, 8-1, 8

- * 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 _____

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: June 12, 2001

Re: Sheriff's Sale Advertising Dates

M&T Mortgage Corporation Vs. Barbara A. Kurian and Cynthia L. Malisa

No. 52 of 2001 E.D. and No. 300 of 2001 J.D.

Dear Sir:

Please advertise the enclosed SHERIFF SALE on the following dates:

1st Week July 25, 2001

2nd Week August 1, 2001

3rd Week August 8, 2001

SALE DATE: August 15, 2001 at 11:00 AM

Feel free to contact me if you have any questions.

Respectfully,

Harry A. Roadarmel, Jr.
Sheriff of Columbia County

our RETURN ADDRESS completed on the reverse side?

5. Received By: (Print Name) James J. Lawrence
 6. Signature: (Address or Agent)

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

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

1. Article Number: 7000520001714215948
 2. Service Type: Registered, Express Mail, Return Receipt for Merchandise, Certified, Insured, COD

3. Date of Delivery: JUN 14 2001

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

5. Also wish to receive the following services (for an extra fee):

6. Attach this form to the front of the mailpiece, or on the back if space does not permit.

7. Write "Return Receipt Requested" on the mailpiece below the article number.

8. The Return Receipt will show to whom the article was delivered and the date delivered.

PS Form 3811, December 1994

5. Received By: (Print Name) M. Wondersheid
 6. Signature: (Address or Agent) X Mary Wondersheid

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

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

9. Date of Delivery: 6/18/01

10. Article Number: 7000520001714215948

11. Service Type: Registered, Express Mail, Return Receipt for Merchandise, Certified, Insured, COD

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

13. Also wish to receive the following services (for an extra fee):

14. Attach this form to the front of the mailpiece, or on the back if space does not permit.

15. Write "Return Receipt Requested" on the mailpiece below the article number.

16. The Return Receipt will show to whom the article was delivered and the date delivered.

PS Form 3811, December 1994

5. Received By: (Print Name) James J. Lawrence
 6. Signature: (Address or Agent)

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

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

9. Date of Delivery: JUN 14 2001

10. Article Number: 7000520001714215962

11. Service Type: Registered, Express Mail, Return Receipt for Merchandise, Certified, Insured, COD

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

13. Also wish to receive the following services (for an extra fee):

14. Attach this form to the front of the mailpiece, or on the back if space does not permit.

15. Write "Return Receipt Requested" on the mailpiece below the article number.

16. The Return Receipt will show to whom the article was delivered and the date delivered.

PS Form 3811, July 1999

1. Article Addressed to: Office of F.A.I.R. Dept of Public Welfare PO Box 8016 Harrisburg PA 17105

2. Article Number (Copy from service label): 7000 0500 17141 5962

3. Service Type: Certified Mail, Express Mail, Registered, Return Receipt for Merchandise, Insured Mail, C.O.D.

4. Restricted Delivery? (Extra Fee) Yes, No

5. Is delivery address different from item 1? Yes, No

6. If YES, enter delivery address below:

7. Received by (Please Print Clearly): JUN 14 2001

8. Date of Delivery: JUN 14 2001

9. Signature: [Signature]

10. Agent: Agent, Addressee

11. Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.

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

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

PS Form 3811, July 1999

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2. Article Number (Copy from service label): 7000 0500 17141 5962

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8. Date of Delivery: JUN 14 2001

9. Signature: [Signature]

10. Agent: Agent, Addressee

11. Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.

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

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4. Article Number: 7000520001714215962

5. Service Type: Certified, Registered, Express Mail, Return Receipt for Merchandise, COD

6. Date of Delivery: JUN 14 2001

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

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

9. Date of Delivery: JUN 14 2001

10. Article Number: 7000520001714215962

11. Service Type: Certified, Registered, Express Mail, Return Receipt for Merchandise, COD

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PS Form 3811, December 1994

5. Received By: (Print Name) James J. Lawrence
 6. Signature: (Address or Agent)

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

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15. Write "Return Receipt Requested" on the mailpiece below the article number.

16. The Return Receipt will show to whom the article was delivered and the date delivered.

our RETURN ADDRESS completed on the reverse side?

our RETURN ADDRESS completed on the reverse side?

COMPLETE THIS SECTION ON DELIVERY

SENDER: COMPLETE THIS SECTION

SHERIFF'S SALE

WEDNESDAY AUGUST 15, 2001 AT 11:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 52 OF 2001 ED AND CIVIL WRIT NO. 300 OF 2001 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 of land situate in the Township of Briar Creek, County of Columbia, Commonwealth of Pennsylvania, bounded and described as follows, to-wit:

BEGINNING at an iron pipe on the westerly right-of-way line of L.R. 19044 and land of Cecil I. Shaffer; thence running along the right-of-way line of L.R. 19044 south 21 degrees 46 minutes 40 seconds w. 159.09 feet to a steel pin; thence along the same south 3 degrees 52 minutes 16 seconds west 299.88 feet to a steel pin; thence along land of Carroll E. Davis N. 84 degrees 15 minutes 00 seconds w. 509.36 feet to a steel pin; thence along land of R. Clayton Kile N. 55 degrees 04 minutes 10 seconds E. 372.54 feet to a steel pin in the run; thence by the same N. 21 degrees 27 minutes 51 seconds E. 203.33 feet to a steel pin; thence along land of Cecil I. Shaffer S. 69 degrees 13 minutes 02 seconds E. 215.54 feet, to the place of beginning. Containing 2.892 acres.

Said description prepared in accordance to a survey prepared by Charles B. Webb, Registered Professional Engineer, dated November 8, 1983.

TAX PARCELL #07/09/048

TITLE TO SAID PREMISES IS VESTED IN Barbara A. Kurian and Cynthia L. Malisa, as joint tenants with right of survivorship By Deed from Barbara A. Kurian, Widow dated 2-19-93 and recorded 2-25-93 in Record Book 527 page 657.

BEING KNOWN AS: 31 KACHINKA HOLLOW ROAD A/K/A 3899 KACHINKA HOLLOW ROAD

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 (8) days after the sale is 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 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.

Plaintiff's Attorney
Frank Federman, Esq.
1617 John F. Kennedy Blvd
Suite 1400
Philadelphia, PA 19103-1814

Sheriff of Columbia County
Harry A. Roadarmel, Jr.

FEDERMAN AND PHELAN, L.L.P.
One Penn Center Plaza
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
215-568-7000 ext. 1283
Main Fax: 215-563-5334

facsimile transmittal

To: Chief Deputy Chamberlain Fax: (570) 389-5625

From: Kristin M. DeMuro Date: June 12, 2001

Re: Waiver of Watchman Pages: 2

CC:

Urgent For Review Please Comment Please Reply Please Recycle

Dear Chief Deputy Chamberlain,

Per your request I have signed the waiver of watchman in regards to the Kurian, Barbara case. I will send you the hard copy via Federal Express.

If you have any questions do not hesitate to contact me

Sincerely,

Kristin M. DeMuro

.....

PLAINTIFF
MST Mortgage Corp.

IN THE COURT OF COMMON PLEAS OF
COLUMBIA COUNTY, PA.

NO. 370-2001 J.D.

DEFENDANT
Barbara A. Kurian
Cynthia L. Malisa

NO. 52-2001 E.D.

CIVIL ACTION--LAW
MORTGAGE FORECLOSURE

WAIVER OF WATCHMAN

I, Attorney Frank Federman do hereby state that any Deputy Sheriff or Sheriff levying upon or attaching any property under the writ issued in the above-captioned matter 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 Sheriff or Sheriff to any Plaintiff herein for any loss, destruction or removal of any such property before the Sheriff's Sale thereof.

Frank Federman
Attorney for Plaintiff

WRIT OF EXECUTION - (MORTGAGE FORECLOSURE)
P.R.C.P. 3180-3183 and RULE 2357

M&T MORTGAGE CORPORATION,
S/B/M TO FRANKLIN FIRST SAVINGS
BANK

Plaintiff

vs.

BARBARA A. KURIAN
CYNTHIA L. MALISA

Defendant(s)

: COURT OF COMMON PLEAS
: COLUMBIA COUNTY, PA

: NO: 2001-CV-300

: WRIT OF EXECUTION
: (MORTGAGE FORECLOSURE)

: 2001 ED 52

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):

Premises: 31 KACHINKA HOLLOW ROAD A/K/A
3899 KACHINKA HOLLOW ROAD
BERWICK, PA 18603

(see attached legal description)

Amount Due \$16,668.70

Interest from 5/10/01 \$ _____
to sale date
(per diem-\$2.74)

Total \$ _____ Plus Costs as endorsed.

Tomie B. Kline
Clerk *Barbara D. Jelliffe*
Office of the Prothonotary
Common Pleas Court of
Columbia County, PA

Dated: June 6, 2001
(Seal)

ALL THAT CERTAIN piece of land situate in the Township of Briar Creek, County of Columbia, Commonwealth of Pennsylvania, bounded and described as follows, -wit:

BEGINNING at an iron pipe on the westerly right-of-way line of L.R. 19044 and land of Cecil J. Shaffer; thence running along the right-of-way line of L.R. 19044 south 21 degrees 46 minutes 40 seconds W. 159.09 feet to a steel pin; thence along the same south 3 degrees 52 minutes 16 seconds west 299.88 feet to a steel pin; thence along land of Carroll E. Davis N. 84 degrees 15 minutes 00 seconds W. 509.36 feet to a steel pin; thence along land of R. Clayton Kile N. 55 degrees 04 minutes 10 seconds E. 372.54 feet to a steel pin in the run; thence by the same N. 21 degrees 27 minutes 51 seconds E. 203.33 feet to a steel pin; thence along land of Cecil J. Shaffer S. 69 degrees 13 minutes 02 seconds E. 215.54 feet, to the place of beginning. Containing 2.892 acres.

Said description prepared in accordance to a survey prepared by Charles B. Webb, Registered Professional Engineer, dated November 8, 1983.

TAX PARCELL #07/09/048

TITLE TO SAID PREMISES IS VESTED IN Barbara A. Kurian and Cynthia L. Malisa, as joint tenants with right of survivorship By Deed from Barbara A. Kurian, Widow dated 2-19-93 and recorded 2-25-93 in Record Book 527 page 657.

BEING KNOWN AS: 31 KACHINKA HOLLOW ROAD A/K/A 3899 KACHINKA HOLLOW ROAD

FEDERMAN and PHELAN, L.L.
By: FRANK FEDERMAN
Identification No. 12248
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

ATTORNEY FOR PLAINTIFF

M&T MORTGAGE CORPORATION,
S/B/M TO FRANKLIN FIRST
SAVINGS BANK

Plaintiff

vs.

BARBARA A. KURIAN
CYNTHIA L. MALISA

Defendant(s)

: COLUMBIA County
:
: Court of Common Pleas
:
: CIVIL DIVISION
:
: NO. 2001-CV-300
:
: *2001 ED 52*
:
:

****THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY, THIS IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF A LIEN AGAINST PROPERTY.****

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

MAY 22, 2001

TO:

CYNTHIA L. MALISA
31 KACHINKA HOLLOW ROAD A/K/A
3899 KACHINKA HOLLOW ROAD
BERWICK, PA 18603

BARBARA A. KURIAN
1428 CATHYS LANE
NORTH WALES, PA 19456

August 15, 2001

Your house (real estate) at 31 KACHINKA HOLLOW ROAD A/K/A 3899 KACHINKA HOLLOW ROAD, BERWICK, PA 18603, is scheduled to be sold at the Sheriff's Sale on , at 11:00 a.m. in the Sheriff's Office, Columbia County Courthouse, P.O. 380, Bloomsburg, PA 17815 to enforce the court judgment of 16,668.70 obtained by M&T MORTGAGE CORPORATION, S/B/M TO FRANKLIN FIRST SAVINGS BANK (the mortgagee) against you. If the sale is postponed, the property will be relisted for the _____ Sheriff's 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 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 more chance you will have of stopping the sale. (See notice on page two 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 (814) 272-9350.

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 the 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 house. A proposed schedule of distribution of the money bid for your house will be prepared by the Sheriff not later than thirty (30) days after the sale. The schedule shall be kept on file with the Sheriff and will be made available for inspection in his office. 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 the filing of the proposed schedule.

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 E. 5th STREET,
BLOOMSBURG, PA 17815
(570) 784-8760**

ALL THAT CERTAIN piece of land situate in the Township of Briar Creek, County of Columbia, Commonwealth of Pennsylvania bounded and described as follows, to wit:

BEGINNING at an iron pipe on the westerly right-of-way line of L.R. 19044 and land of Cecil J. Shaffer; thence running along the right-of-way line of L.R. 19044 south 21 degrees 46 minutes 40 seconds W. 159.09 feet to a steel pin; thence along the same south 3 degrees 52 minutes 16 seconds west 299.88 feet to a steel pin; thence along land of Carroll E. Davis N. 84 degrees 15 minutes 00 seconds W. 509.36 feet to a steel pin; thence along land of R. Clayton Kile N. 55 degrees 04 minutes 10 seconds E. 372.54 feet to a steel pin in the run; thence by the same N. 21 degrees 27 minutes 51 seconds E. 203.33 feet to a steel pin; thence along land of Cecil J. Shaffer S. 69 degrees 13 minutes 02 seconds E. 215.54 feet, to the place of beginning. Containing 2.892 acres.

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BEING KNOWN AS: 31 KACHINKA HOLLOW ROAD A/K/A 3899 KACHINKA HOLLOW ROAD

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

Date: June 12, 2001

To:

Re: M&T Mortgage Corporation vs. Barbara A. Kurian and Cynthia L. Malisa

No: 52 of 2001 E.D. and No. 300 of 2001 J.D.

To Whom It May Concern:

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

FEDERMAN and PHELAN, L.L.P.
By: FRANK FEDERMAN
Identification No. 12248
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

ATTORNEY FOR PLAINTIFF

M&T MORTGAGE CORPORATION,
S/B/M TO FRANKLIN FIRST
SAVINGS BANK

: COLUMBIA County
:
: Court of Common Pleas
:
: CIVIL DIVISION
:
: NO. 2001-CV-300
:
: 2001 ED 52

Plaintiff

vs.

BARBARA A. KURIAN
CYNTHIA L. MALISA

Defendant(s)

AFFIDAVIT PURSUANT TO RULE 3129

(Affidavit No. 1)

M&T MORTGAGE CORPORATION, S/B/M TO FRANKLIN FIRST SAVINGS BANK,

Plaintiff in the above action, by its attorney, FRANK FEDERMAN, ESQ., sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at 31 KACHINKA HOLLOW ROAD A/K/A 3899 KACHINKA HOLLOW ROAD, BERWICK, PA 18603.

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

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

BARBARA A. KURIAN 1428 CATHYS LANE
NORTH WALES, PA 19454

CYNTHIA L. MALISA 31 KACHINKA HOLLOW ROAD,
A/K/A 3899 KACHINKA HOLLOW ROAD
BERWICK, PA 18603

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

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


FRANK FEDERMAN, ESQUIRE

Date: MAY 22, 2001

FEDERMAN and PHELAN, L.L.P.
By: FRANK FEDERMAN
Identification No. 12248
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

ATTORNEY FOR PLAINTIFF

M&T MORTGAGE CORPORATION,
S/B/M TO FRANKLIN FIRST
SAVINGS BANK

Plaintiff

vs.

BARBARA A. KURIAN
CYNTHIA L. MALISA

Defendant(s)

: COLUMBIA County
:
: Court of Common Pleas
:
: CIVIL DIVISION
:
: NO. 2001-CV-300
:
:
:

AFFIDAVIT PURSUANT TO RULE 3129.1

M&T MORTGAGE CORPORATION, S/B/M TO FRANKLIN FIRST SAVINGS BANK,
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the Praecipe for the Writ of Execution was filed the following information concerning the real
property located at **31 KACHINKA HOLLOW ROAD A/K/A 3899 KACHINKA HOLLOW**
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NORTH WALES, PA 19454

CYNTHIA L. MALISA **31 KACHINKA HOLLOW ROAD,**
A/K/A 3899 KACHINKA HOLLOW ROAD
ERWICK, PA 18603

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

NAME LAST KNOWN ADDRESS

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

NONE

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

NAME LAST KNOWN ADDRESS

FIRST FEDERAL SAVINGS BANK 12 E. BROAD STREET HAZLETON, PA 18201

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

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:

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:

**DOMESTIC RELATIONS OF
COLUMBIA COUNTY**

**COLUMBIA COUNTY COURTHOUSE
P.O. Box 380
Bloomsburg, PA 17815**

TENANT/OCCUPANT

**31 KACHINKA HOLLOW ROAD A/K/A
3899 KACHINKA HOLLOW ROAD
BERWICK, PA 18603**

**COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF WELFARE**

**P.O. BOX 2675
HARRISBURG, PA 17105**

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.

DATE: MAY 22, 2001


FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

FEDERMAN and PHELAN, L.L.P.
By: FRANK FEDERMAN
Identification No. 12248
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

ATTORNEY FOR PLAINTIFF

M&T MORTGAGE CORPORATION,
S/B/M TO FRANKLIN FIRST
SAVINGS BANK

Plaintiff

vs.

BARBARA A. KURIAN
CYNTHIA L. MALISA

Defendant(s)

: COLUMBIA County
:
: Court of Common Pleas
:
: CIVIL DIVISION
:
: NO. 2001-CV-300
:
: 2001 ED 52
:

CERTIFICATION

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

- an FHA Mortgage
- non-owner occupied
- vacant
- 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

FEDERMAN and PHEL, L.L.P.
By: FRANK FEDERMAN
Identification No. 12248
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

ATTORNEY FOR PLAINTIFF

M&T MORTGAGE CORPORATION,
S/B/M TO FRANKLIN FIRST
SAVINGS BANK

: COLUMBIA County
:
: Court of Common Pleas
:
: CIVIL DIVISION
:
: NO. 2001-CV-300
: *2001 ED 52*

Plaintiff

vs.

BARBARA A. KURIAN
CYNTHIA L. MALISA

Defendant(s)

AFFIDAVIT PURSUANT TO RULE 3129

(Affidavit No. 1)

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CYNTHIA L. MALISA 31 KACHINKA HOLLOW ROAD,
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BERWICK, PA 18603

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please so indicate)

SAME AS ABOVE

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FRANK FEDERMAN, ESQUIRE

Date: MAY 22, 2001

FEDERMAN and PHELAN, L.L.P.
By: FRANK FEDERMAN
Identification No. 12248
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

ATTORNEY FOR PLAINTIFF

M&T MORTGAGE CORPORATION,
S/B/M TO FRANKLIN FIRST
SAVINGS BANK

Plaintiff

vs.

BARBARA A. KURIAN
CYNTHIA L. MALISA

Defendant(s)

: COLUMBIA County
:
: Court of Common Pleas
:
: CIVIL DIVISION
:
: NO. 2001-CV-300
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:
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AFFIDAVIT PURSUANT TO RULE 3129.1

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NAME LAST KNOWN ADDRESS

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NAME LAST KNOWN ADDRESS

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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:

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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:

**DOMESTIC RELATIONS OF
COLUMBIA COUNTY**

**COLUMBIA COUNTY COURTHOUSE
P.O. Box 380
Bloomsburg, PA 17815**

TENANT/OCCUPANT

**31 KACHINKA HOLLOW ROAD A/K/A
3899 KACHINKA HOLLOW ROAD
BERWICK, PA 18603**

**COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF WELFARE**

**P.O. BOX 2675
HARRISBURG, PA 17105**

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.

DATE: MAY 22, 2001


FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

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BEING KNOWN AS: 31 KACHINKA HOLLOW ROAD A/K/A 3899 KACHINKA HOLLOW ROAD

FEDERMAN AND PHELAN, L.L.P.
Suite 1400
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Philadelphia, PA 19103-1814
215-563-7000
Fax: 215-563-5534

Kristin DeMuro
Ext. 1283

Representing Lenders in
Pennsylvania and New Jersey

MAY 22, 2001

Office of the Prothonotary
Columbia County Courthouse
P.O. Box 380
Bloomsburg, PA 17815

**RE: M&T MORTGAGE CORPORATION, S/B/M
TO FRANKLIN FIRST SAVINGS BANK**

vs.

**BARBARA A. KURIAN
CYNTHIA L. MALISA
COLUMBIA - No. 2001-CV-300
Action in Mortgage Foreclosure
Premises: 31 KACHINKA HOLLOW ROAD A/K/A
3899 KACHINKA HOLLOW ROAD
BERWICK, PA 18603**

2001 JUN -6 AM 11:47
COLUMBIA COUNTY PROTHONOTARY

Dear Sir/Madam:

I would appreciate your issuing a Writ of Execution on the above captioned property and transmitting the appropriate documents to the Sheriff so that it can be placed on the Sheriff's Sale list for the next available Sheriff's sale.

All of the necessary documents are enclosed, together with my check to your order in the amount of \$23.00 and the check to the order of the Sheriff in the amount of \$1,200.00 in payment of fees and costs. Kindly send me your receipt and a stamped copy of the Praeceptum for Writ in the enclosed stamped, self-addressed envelope.

If there are any questions concerning the above matter, please contact me immediately.

Thank you for your cooperation.

Very truly yours,


Kristin DeMuro
for FEDERMAN AND PHELAN

kmd
Enclosures

PLAINTIFF
M&T Mortgage Corp.

IN THE COURT OF COMMON PLEAS OF
COLUMBIA COUNTY, PA.

NO. 300-2001 J.D.

NO. 52-2001 E.D.

DEFENDANT
Barbara A. Kurian
Cynthia L. Malisa

CIVIL ACTION--LAW
MORTGAGE FORECLOSURE

WAIVER OF WATCHMAN

I, Attorney Frank Federman do hereby state that any Deputy Sheriff or Sheriff levying upon or attaching any property under the writ issued in the above-captioned matter may leave same without a watchman, in custody of whomever is found in possession, after notifying such person of such levy or attachment, without liability on the part of such Deputy Sheriff or Sheriff to any Plaintiff herein for any loss, destruction or removal of any such property before the Sheriff's Sale thereof.

Attorney for Plaintiff

ENTITY VENDOR
FAP Sheriff of Columbia County [SCOLU]

CHECK DATE
5/23/2001

CHECK NO.
136508

DOC NO	APPLY TO	DATE	INVOICE	APPLY TO INVOICE	DOC AMOUNT	DISCOUNT	PAYMENT AMOUNT
136508	118499	05/23/01	9344110		1,200.00	0.00	1,200.00
KURIAN, B							
							1,200.00

FEDERMAN & PHELAN
ATTORNEY ESCROW ACCOUNT
ONE PENN CENTER, SUITE 1400
PHILADELPHIA, PA 19103-1814

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