

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P.O. BOX 380
BLOOMSBURG, PA 17813
FAX: (570) 784-0257

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

BENEFICIAL CONSUMER DISCOUNT
COMPANY

Docket # 103ED2002

VS

EXECUTION

JAMES J. YOUNG
RENEE BELLOWS

AFFIDAVIT OF SERVICE

NOW, THIS WEDNESDAY, AUGUST 28, 2002, AT 10:00 AM, SERVED THE WITHIN EXECUTION UPON FIRST NATIONAL TRUST BANK AT 725 NEW BERWICK HWY, BLOOMSBURG BY HANDING TO TRACI BROWN, FINANCIAL SERVICES REPRESENTATIVE, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME
THIS THURSDAY, SEPTEMBER 05, 2002

Harry A. Roadarmel Jr.

X
SHERIFF HARRY A. ROADARMEL JR.

NOTARY PUBLIC

X
S. HARTZEL
DEPUTY SHERIFF

COLUMBIA COUNTY SHERIFF'S OFFICE PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 8/22/2002

SERVICE# 3 - OF - 3 SERVICES
DOCKET # 103ED2002

PLAINTIFF BENEFICIAL CONSUMER DISCOUNT COMPANY
DEFENDANT JAMES J. YOUNG
RENEE BELLOWS

PERSON/CORP TO SERVED
FIRST NATIONAL TRUST BANK
725 NEW BERWICK HWY
BLOOMSBURG

PAPERS TO SERVED
EXECUTION

SERVED UPON Traci A. Brown

RELATIONSHIP Financial Services ^{representative} IDENTIFICATION _____

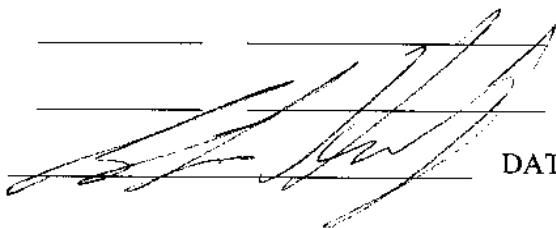
DATE 8-26 TIME 1:00 MILEAGE _____ OTHER _____

Race ___ Sex ___ Height ___ Weight ___ Eyes ___ Hair ___ Age ___ Military ___

- TYPE OF SERVICE: A. PERSONAL SERVICE AT POA ___ POB ___ POE ___ CCSO ___
 B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA
 C. CORPORATION MANAGING AGENT
 D. REGISTERED AGENT
 E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE

F. OTHER (SPECIFY) _____

ATTEMPTS	DATE	TIME	OFFICER	REMARKS

DEPUTY  DATE 8-28-02

HARRY A. ROADARMEL, JR.



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

BENEFICIAL CONSUMER DISCOUNT
COMPANY

Docket # 103ED2002

VS

EXECUTION

JAMES J. YOUNG
RENEE BELLOWS

AFFIDAVIT OF SERVICE

NOW, THIS THURSDAY, SEPTEMBER 05, 2002, AT 10:30 AM, SERVED THE WITHIN
EXECUTION UPON RENE E BELLOWS AT 38 ZAJAC LANE, NESCOPECK BY
HANDING TO RENE E BELLOWS, , A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT
AND MADE KNOWN TO HER THE CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME
THIS THURSDAY, SEPTEMBER 05, 2002

Harry A. Roadarmel Jr.

X _____
SHERIFF HARRY A. ROADARMEL JR.

NOTARY PUBLIC

X _____
T. CHAMBERLAIN
CHIEF DEPUTY SHERIFF

HARRY A. ROADARMEL, JR.



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

BENEFICIAL CONSUMER DISCOUNT
COMPANY

Docket # 103ED2002

VS

EXECUTION

JAMES J. YOUNG
RENEE BELLOWS

AFFIDAVIT OF SERVICE

NOW, THIS THURSDAY, SEPTEMBER 05, 2002, AT 10:30 AM, SERVED THE WITHIN
EXECUTION UPON JAMES YOUNG AT 38 ZAJAC LANE, NESCOPECK BY HANDING TO
RENEE BELLOWS, WIFE, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND
MADE KNOWN TO HER THE CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME
THIS THURSDAY, SEPTEMBER 05, 2002

Harry A. Roadarmel Jr.

X
SHERIFF HARRY A. ROADARMEL JR.

NOTARY PUBLIC

X
T. CHAMBERLAIN
CHIEF DEPUTY SHERIFF

COLUMBIA COUNTY SHERIFF'S OFFICE PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 8/22/2002

SERVICE# 2 - OF - 3 SERVICES
DOCKET # 103ED2002

PLAINTIFF BENEFICIAL CONSUMER DISCOUNT COMPANY
DEFENDANT JAMES J. YOUNG
RENEE BELLOWS

PERSON/CORP TO SERVED
RENEE BELLOWS
38 ZAJAC LANE
NESCOPECK

PAPERS TO SERVED
EXECUTION

SERVED UPON Renee

RELATIONSHIP _____ IDENTIFICATION _____

DATE 9-5-02 TIME 1030 MILEAGE _____ OTHER _____

Race ___ Sex ___ Height ___ Weight ___ Eyes ___ Hair ___ Age ___ Military ___

- TYPE OF SERVICE: A. PERSONAL SERVICE AT POA POB ___ POE ___ CCSO ___
 B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA
 C. CORPORATION MANAGING AGENT
 D. REGISTERED AGENT
 E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE

F. OTHER (SPECIFY) _____

ATTEMPTS DATE	TIME	OFFICER	REMARKS
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

DEPUTY TC DATE _____

COLUMBIA COUNTY SHERIFF'S OFFICE PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 8/22/2002

SERVICE# 1 - OF - 3 SERVICES
DOCKET # 103ED2002

PLAINTIFF BENEFICIAL CONSUMER DISCOUNT COMPANY

DEFENDANT JAMES J. YOUNG
RENEE BELLOWS

PERSON/CORP TO SERVED
JAMES YOUNG
38 ZAJAC LANE
NESCOPECK

PAPERS TO SERVED
EXECUTION

SERVED UPON Renee

RELATIONSHIP Wife IDENTIFICATION _____

DATE 9-5-02 TIME 1630 MILEAGE _____ OTHER _____

Race ___ Sex ___ Height ___ Weight ___ Eyes ___ Hair ___ Age ___ Military ___

- TYPE OF SERVICE:
- A. PERSONAL SERVICE AT POA POB ___ POE ___ CCSO ___
 - B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA
 - C. CORPORATION MANAGING AGENT
 - D. REGISTERED AGENT
 - E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE

F. OTHER (SPECIFY) _____

ATTEMPTS	DATE	TIME	OFFICER	REMARKS

DEPUTY TC DATE _____

In The Court Of Common Pleas Of Columbia County, Pennsylvania

WRIT OF EXECUTION - (MONEY JUDGMENTS) (Rules P.R.C.P: 3101 to 3149)

Beneficial Consumer
Discount Company

No. 2002-CV-506

vs.

James J. Young
Renee Bellows

WRIT OF EXECUTION
(MONEY JUDGMENTS)

Writ
2002 ED 103

COMMONWEALTH OF PENNSYLVANIA, COUNTY OF Columbia

TO THE SHERIFF OF Columbia COUNTY, PENNA.

To satisfy the judgment, interest and costs against James J. Young and

Renee Bellows Defendant(s);

~~(1) You are directed to levy upon the property of the defendant(s) and to sell his/her (or their) interest therein: (Inquisition and Exemption Laws waived and Condemnation agreed to)~~

(2) You are also directed to attach the property of the defendant not levied upon in the possession of

First National Trust Bank as Garnishee(s)
(Specifically describe property)

Said Writ of Execution is pursuant to all monies due defendants in any accounts, individual and joint, personal and business.

and to notify the Garnishee(s) that

(a) an attachment has been issued;

(b) the garnishee(s) is enjoined from paying any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) or otherwise disposing thereof.

(3) If property of the defendant not levied upon and subject to attachment is found in the possession of anyone other than the named garnishee(s), you are directed to notify him that he has been added as a garnishee and is enjoined as above stated.

Amount due..... \$ 5167.15

Interest from..... 56.16

Total..... \$ 5223.91

Plus cost as per endorsement hereon.

Jami B. Kleene
Prothonotary, Court of Common Pleas,
Columbia County, Pennsylvania

Dated Aug. 22, 2002
(SFAI)

By _____ Deputy

In The Court Of Common Pleas Of Columbia County, Pennsylvania

WRIT OF EXECUTION - (MONEY JUDGMENTS (Rules P.R.C.P: 3101 to 3149))

Beneficial Consumer Discount Company

No. 2002-CV-506

vs.

James J. Young
Renee Bellows

WRIT OF EXECUTION
(MONEY JUDGMENTS)

Writ

2002 ED 103

COMMONWEALTH OF PENNSYLVANIA, COUNTY OF Columbia

TO THE SHERIFF OF Columbia COUNTY, PENNA.

To satisfy the judgment, interest and costs against James J. Young and

Renee Bellows

Defendant(s);

~~(1) You are directed to levy upon the property of the defendant(s) and to sell his/her (or their) interest therein: (Inquisition and Exemption Laws waived and Condemnation agreed to)~~

(2) You are also directed to attach the property of the defendant not levied upon in the possession of

First National Trust Bank

as Garnishee(s)

(Specifically describe property)

Said Writ of Execution is pursuant to all monies due defendants in any accounts, individual and joint, personal and business.

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- (b) the garnishee(s) is enjoined from paying any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) or otherwise disposing thereof.

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Amount due \$ 5167.15

Interest from 56.16

Total \$ 5223.91

Plus cost as per endorsement hereon.

Jamie B. Klive
Prothonotary, Court of Common Pleas,
Columbia County, Pennsylvania

Dated Aug. 22, 2002

(SEAL)

In The Court Of Common Pleas Of Columbia County, Pennsylvania

WRIT OF EXECUTION - (MONEY JUDGMENTS (Rules P.R.C.P: 3101 to 3149))

Beneficial Consumer Discount Company

No. 2002-CV-506

vs.

James J. Young
Renee Bellows

WRIT OF EXECUTION
(MONEY JUDGMENTS)

Writ
2002 ED103

COMMONWEALTH OF PENNSYLVANIA, COUNTY OF Columbia

TO THE SHERIFF OF Columbia COUNTY, PENNA.

To satisfy the judgment, interest and costs against James J. Young and

Renee Bellows

Defendant(s):

~~(1) You are directed to levy upon the property of the defendant(s) and to sell his/her (or their) interest therein: (Inquisition and Exemption Lists waived and Condemnation agreed to)~~

(2) You are also directed to attach the property of the defendant not levied upon in the possession of:

First National Trust Bank

as Garnishee(s)

(Specifically describe property)

Said Writ of Execution is pursuant to all monies due defendants in any accounts, individual and joint, personal and business.

and to notify the Garnishee(s) that

- (a) an attachment has been issued;
- (b) the garnishee(s) is enjoined from paying any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) or otherwise disposing thereof.

(3) If property of the defendant not levied upon and subject to attachment is found in the possession of anyone other than the named garnishee(s), you are directed to notify him that he has been added as a garnishee and is enjoined as above stated.

Amount due..... \$ 5167.15

Interest from..... 56.16

Total..... \$ 5223.91

Plus cost as per endorsement hereon.

Jamie B. Almi
Prothonotary, Court of Common Pleas,
Columbia County, Pennsylvania

Dated Aug. 27, 2002

3

In The Court Of Common Pleas Of Columbia County, Pennsylvania

WRIT OF EXECUTION - (MONEY JUDGMENTS (Rules P.R.C.P: 3101 to 3149))

Beneficial Consumer Discount Company

No. 2002-CV-506

vs.

James J. Young
Renee Bellows

WRIT OF EXECUTION
(MONEY JUDGMENTS)

Writ
2002 ED 103

COMMONWEALTH OF PENNSYLVANIA, COUNTY OF Columbia

TO THE SHERIFF OF Columbia COUNTY, PENNA.

To satisfy the judgment, interest and costs against James J. Young and

Renee Bellows

Defendant(s);

~~(1) You are directed to levy upon the property of the defendant(s) and to sell his/her (or their) interest therein: (Inquisition and Exemption Lists waived and Condemnation agreed to)~~

(2) You are also directed to attach the property of the defendant not levied upon in the possession of

First National Trust Bank

as Garnishee(s)

(Specifically describe property)

Said writ of execution is pursuant to all monies due defendants in any accounts, individual and joint, personal and business.

and to notify the Garnishee(s) that

- (a) an attachment has been issued;
- (b) the garnishee(s) is enjoined from paying any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) or otherwise disposing thereof.

(3) If property of the defendant not levied upon and subject to attachment is found in the possession of anyone other than the named garnishee(s), you are directed to notify him that he has been added as a garnishee and is enjoined as above stated.

Amount due..... \$ 5167.15

Interest from..... 56.16

Total..... \$ 5223.91

Plus cost as per endorsement hereon.

Lami B. Kline
Prothonotary, Court of Common Pleas,
Columbia County, Pennsylvania

Dated Aug. 22 2002

(SFAL)

§
Deputy

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA
CIVIL DIVISION

BENEFICIAL CONSUMER
DISCOUNT COMPANY,

No. 2002-CV-506

Plaintiff,

vs.

JAMES J. YOUNG AND
RENEE BELLOWS,

Defendants,

and

FIRST NATIONAL TRUST BANK,

Garnishee.

TO: FIRST NATIONAL TRUST BANK
725 NEW BERWICK HIGHWAY
BLOOMSBURG, PA 17815

You are required to file Answers to the following interrogatories within twenty (20) days after service upon you. Failure to do so may result in Judgment against you.

INTERROGATORIES TO GARNISHEE

FIRST: At the time you were served or at any subsequent time did you owe the Defendant(s) any money or were you liable to them on any negotiable or other written instrument, or did they claim that you owed them any money or that you were liable to them for any reason: *

RESPONSE:

SECOND: If your response to the previous interrogatory was anything other than an unqualified negative, set forth the amount of the claim, and identify the written instrument, if any, that forms the basis of the claim.

RESPONSE:

THIS IS AN ATTEMPT TO COLLECT
A DEBT AND ANY INFORMATION
OBTAINED WILL BE USED FOR
THAT PURPOSE.

THIRD: At the time you were served or at any subsequent time, was there in your possession, custody or control or in the joint possession, custody or control of yourself and one or more persons any property of any nature owned solely or in part by the Defendant(s)? The scope of this interrogatory encompasses, but is not restricted to, the contents of any bank account(s).

RESPONSE:

FOURTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

FIFTH: At the time you were served or at any subsequent time, did you hold legal title to any property of any nature owned solely or in part by the Defendant(s) (or in which Defendants) held or claimed any interest.

RESPONSE:

SIXTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

SEVENTH: At the time you were served or at any subsequent time, did you hold as fiduciary any property in which the Defendant(s) had any interest?

RESPONSE:

THIS IS AN ATTEMPT TO COLLECT
A DEBT AND ANY INFORMATION
OBTAINED WILL BE USED FOR
THAT PURPOSE.

EIGHTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, and in the case of monetary assets, state the amount.

RESPONSE:

NINTH: At any time before or after you were served, did the Defendant(s) transfer or deliver any property to you or to any person or place pursuant to your direction or consent and, if so, what was the consideration therefore?

RESPONSE:

TENTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, in the case of monetary assets, state the amount, and state the date of the transfer and the name and address of the transferee(s).

RESPONSE:

ELEVENTH: At any time after you were served, did you pay, transfer or deliver any money or property of the Defendants(s) or to any person or place pursuant to their direction or otherwise discharge any claim of the Defendant(s) against you?

RESPONSE:

THIS IS AN ATTEMPT TO COLLECT
A DEBT AND ANY INFORMATION
OBTAINED WILL BE USED FOR
THAT PURPOSE.

TWELFTH: If your response to the previous interrogatory was anything other than an unqualified negative, identify the property, in the case of monetary assets, state the amount, and state the date of transfer and the name and address of the transferee(s).

RESPONSE:

Respectfully submitted,
MOLLICA & MURRAY

Date: 8/8/02

By: M. Ann Chromulak
Cathy Ann Chromulak, Esq.
Michelle D. Smith, Esq.
1305 Grandview Avenue
450 Trimont Plaza
Pittsburgh, PA 15211
(412) 381-7000

THIS IS AN ATTEMPT TO COLLECT
A DEBT AND ANY INFORMATION
OBTAINED WILL BE USED FOR
THAT PURPOSE.

ORDER FOR SERVICE

(All Information From Attorney Must Be Filled In Before Service Can Be Made)

PREPARE A SEPARATE ORDER FOR SERVICES FORM FOR EACH DEFENDANT TO BE SERVED BY THE SHERIFF.

TO: SHERIFF COLUMBIA COUNTY

DATE AUGUST 13, 2002

CASE NO. 2002-CV-506

Atty. Name, Address, ID & Telephone No.

Mollica & Murray
450 Trimont Plaza
1305 Grandview Avenue
Pittsburgh, PA 15211-1205

Michelle D. Smith, Esquire
PA ID No. 74800
(412) 390-7010

SHERIFF COST TOTAL _____

WRIT OF EXECUTION

COMPLAINT IN _____

OTHER _____

FOR SHERIFF USE ONLY

BENEFICIAL CONSUMER DISCOUNT COMPANY

vs PLAINTIFF

JAMES J. YOUNG
RENEE BELLOWS

DEFENDANT

PERSON SERVED _____

RELATION/POSITION _____

PLACE OF SERVICE _____

TIME OF SERVICE _____

SERVE UPON FIRST NATIONAL TRUST BANK

DATE OF SERVICE _____

LOCATION/ADDRESS OF DEFENDANT(s):

725 NEW BERWICK HIGHWAY
BLOOMSBURG, PA 17815

NUMBER OF ATTEMPTS _____

DEPUTY _____

LAST DAY FOR SERVICE _____

SPECIAL INSTRUCTIONS (Use Reverse Side If Necessary)

PLEASE SERVE THE INTERROGATORIES TO THE GARNISHEE. DO NOT LEVY THE DEFENDANTS' PERSONAL PROPERTY.

SERVICE WAS NOT MADE BECAUSE
(For Sheriff Use Only)

WHEN ANY DEPUTY SHERIFF LEVYS OR ATTACHED PROPERTY, HE WILL LEAVE THE PROPERTY WITHOUT A WATCHMAN AND IN CUSTODY OF PERSON FOUND IN POSSESSION AFTER NOTIFYING THE PERSON THAT PROPERTY IS UNDER A SHERIFF LEVY. THE DEPUTY IS NOT LIABLE IN ANY WAY FOR PROTECTING PROPERTY BEFORE SHERIFF'S SALE.

MOLLIKA & MURRAY

ATTORNEYS AT LAW

450 TRIMONT PLAZA
1305 GRANDVIEW AVENUE
PITTSBURGH, PENNSYLVANIA 15211-1205

TELEPHONE (412) 381-7000

FACSIMILE (412) 381-7111

Diane M. Ramski
DIRECT DIAL (412) 390-7029

DATE: 8/9/2002

TO SHERIFF'S OFFICE: Columbia County

RE: Beneficial Consumer Discount Company vs. Young

Case No.: 2002-cv-506

Dear Sir or Madam:

Enclosed please find the following documents:

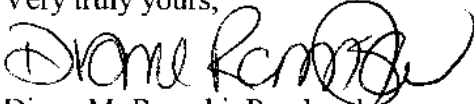
- Complaint - Civil Action
- Complaint - Mortgage Foreclosure
- Writ of Execution - Personal Property
- Writ of Execution - Real Estate
- Advertising Documents for the _____ Sheriff's Sale and check in the amount of \$ _____ for advance advertising costs.

Other: Please serve the interrogatories to the Garnishee. Do not levy the Defendant's personal property.

PLEASE TIME STAMP THE ENCLOSED COVER SHEET(S), AND RETURN WITH THE RECEIPT IN THE SELF-ADDRESSED, STAMPED ENVELOPE PROVIDED.

If you have any questions, please call me at the direct dial number above.

Very truly yours,


Diane M. Ramski, Paralegal

MOLLIKA & MURRAY

ATTORNEYS AT LAW
450 TRIMONT PLAZA, 1305 GRANDVIEW AVE.
PITTSBURGH, PA 15211

PNC BANK, N.A.
PITTSBURGH, PA 001
8-9-430

CHECK NO. 011355 CHECK DATE 08/12/02 VENDOR NO. SCOLJUM

CHECK AMOUNT \$*****100.00

PAY ONE HUNDRED AND 00/100 DOLLARS*****

SHERIFF OF COLUMBIA

TO THE ORDER OF

Murray James
James Lawrence Jones

⑈0⑈1⑈3⑈5⑈5⑈ ⑆043000096⑆ 0010578148⑈