

UNITED STATES BANKRUPTCY COURT
Middle District of Pennsylvania

In re: **William H Hummel**
2592

Rena M Hummel
9956

Case No.
Chapter **13**

CHAPTER 13 PLAN

NOTICE

THIS PLAN CONTAINS EVIDENTIARY MATTER WHICH, IF NOT CONTROVERTED, MAY BE ACCEPTED BY THE COURT AS TRUE. CREDITORS CANNOT VOTE ON THIS PLAN BUT MAY OBJECT TO ITS CONFIRMATION PURSUANT TO BANKRUPTCY CODE § 1324, AND LOCAL RULES. ABSENT ANY SUCH OBJECTION, THE COURT MAY CONFIRM THIS PLAN AND ACCEPT THE VALUATION AND ALLEGATIONS CONTAINED HEREIN.

The Debtor(s) above named hereby proposes the following plan.

1. Debts. All debts are provided for by this Plan. Only creditors holding claims duly proved and allowed shall be entitled to payments from the Trustee. (See Notice of Filing of Bar Date.) Trustee shall not file a claim on behalf of any creditor.

2. Payments. As of the date of this plan, the debtor has paid \$0.00 to the Trustee. Debtor and/or any entity from whom the debtor(s) receive income shall pay to the Trustee the sum of **\$308.00 Monthly**, commencing 3/1/10 for 60 months for a total of **\$21,980.00** or until such amounts are paid that will afford payment of all allowed and proven claims in the amounts payable under this Plan.

Graduated Payments:	BEGIN MONTH	# OF MONTHS	ADJUSTMENT
	1	1	\$ 3,500.00

3. Plan Payments. The Trustee, from available funds, shall make payments to creditors in the following amounts and order. All dates for beginning of payments are estimates only and may be adjusted by the Trustee as necessary to carry out the terms of this plan.

A. DEBTOR'S ATTORNEY	FEE REQUESTED	PAID TO DATE	BALANCE DUE	--- PAYMENT SCHEDULE ---			TOTAL PAYMENTS
				PAYMENT	MONTH	LENGTH	
Robert Spielman	2,500.00	0.00	2,500.00	2,500.00	1	1	2,500.00

B. Mortgage Arrears. (Regular monthly payments to be made by Debtor and to start on the first due date after date of filing petition.)

CREDITOR	RATE	ARREARS	--- PAYMENT SCHEDULE ---			TOTAL PAYMENTS
			PAYMENT	MONTH	LENGTH	
MORTGAGE ELECTRONIC	10.95%	10,961.00	237.24	1	60	14,234.25

C. Secured Claims. (A creditor's secured claim shall be the net amount due as of date of filing or the value of the collateral to which creditor's lien attaches, whichever is less. Interest shall be allowed at contract rate or 12.00% APR whichever is less. Creditor shall retain its lien until the allowed secured portion of the claim is fully paid.)

CREDITOR & COLLATERAL	RATE	CLAIM	--- PAYMENT SCHEDULE ---			TOTAL PAYMENTS
			PAYMENT	MONTH	LENGTH	
i. Secured Claims - Paid in full						
BERWICK AREA JOINT SER AUTH/2401 Fronst St Berwick Columbia County Pennsylvania	3.00%	3,000.00	62.51	1	51	3,188.06

ii. Secured Claims - Cure default only

NONE

D. Priority Claims. (Unsecured claims entitled to priority under 11 U.S.C. § 507 shall be paid in full as follows.)

CREDITOR	PRIORITY CLAIM	--- PAYMENT SCHEDULE ---			TOTAL PAYMENTS
		PAYMENT	MONTH	LENGTH	
NONE					

E. Separate Class of Unsecured Claims. (May include co-signed debts as provided for by 11 U.S.C. § 1301, including interest at contract rate.)

CREDITOR & CLASSIFICATION	UNSECURED CLAIM	RATE	--- PAYMENT SCHEDULE ---			TOTAL PAYMENTS
			PAYMENT	MONTH	LENGTH	
NONE						

F. Unsecured Creditors. (All other creditors not scheduled above are deemed unsecured without priority and shall be paid pro rata from funds remaining after payment of above scheduled claims. Debtor estimates the unsecured claims to total \$ **7,740.00**, and proposes to provide at least \$**59.51** which will pay in full said creditors' claims, or in no event, provide a composition percentage of less than **0.77%**. (Funds Provided/Unsecured Claims)

G. Lien Avoidance. (Debtor intends to file a motion, pursuant to Bankruptcy Rule 4003(d) to avoid all nonpossessory, nonpurchase money security interests and judicial liens as provided by 11 U.S.C. § 522(f), and the plan herein provides for payment of such liens as general unsecured claims only. Any creditors' claim or portion thereof not listed in paragraph C above is to be treated as unsecured and, unless objected to, such unsecured status, for purposes of this plan, will be binding upon confirmation, but the lien shall survive unless avoided.

H. Leases and Contracts. The Debtor hereby assumes the following unexpired leases and executory contracts, and rejects all others.

NAME OF CREDITOR	DESCRIPTION
NONE	

I. Miscellaneous Provisions.

4. Secured Claims - Paid directly by debtor(s). The following creditors' claims are fully secured, shall be paid directly by the debtors, and receive no payments under paragraph 3 above:

CREDITOR	COLLATERAL	MARKET VALUE	AMOUNT OF CLAIM
Dave Klingerman	1996 Jeep Cherokee	2,825.00	4,000.00

5. Future Income. Debtor(s) submits all future earnings or other future income to such supervision and control of the Trustee as is necessary for the execution of this Plan.

6. Standing Trustee Percentage Fee. Pursuant to 28 U.S.C. § 586(e)(B), the Attorney General, after consultation with the United States Trustee, sets a percentage fee not to exceed ten percent of payments made to creditors by the Trustee under the terms of this Plan.

SUMMARY AND ANALYSIS OF PLAN PAYMENTS TO BE MADE BY TRUSTEE

A. Total debt provided under the Plan and administrative expenses

1. Attorney Fees	2,500.00
2. Mortgage Arrears	14,234.25
3. Secured Claims	3,188.06
4. Priority Claims	0.00
5. Separate Class of Unsecured Claims	0.00
6. All other unsecured claims	59.51
Total payments to above Creditors	19,981.82
Trustee percentage	1,998.18
* Total Debtor payments to the Plan	21,980.00

* Total payments must equal total of payments set forth in paragraph 2 on page 1 of this Plan.

B. Reconciliation with Chapter 7

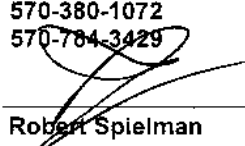
1. Interest of unsecured creditors if Chapter 7 filed	
a. Total property of debtor	82,600.00
b. Property securing debt	63,078.00
c. Exempt property	19,522.00
d. Priority unsecured claims	0.00
e. Chapter 7 trustee fee	0.00
f. Funds for Chapter 7 distribution (est.)	0.00
2. Percent of unsecured, nonpriority claims paid under Plan	0.77
3. Percent of unsecured, nonpriority claims paid if Chapter 7 filed (est.)	0.00

Attorney for Debtor(s):

Robert Spielman
21489

Robert Spielman
29 East Main St
Suite D
Bloomsburg PA 17815-1485
bobspielman@aya.yale.edu

Phone: 570-380-1072
Fax: 570-784-3429

Signed: 
Robert Spielman

Signed: 
William H Hummel, Debtor

Signed: 
Rena M Hummel, Joint Debtor

Dated: 3/17/05

UNITED STATES BANKRUPTCY COURT
NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family - owned farm.

I, the debtor, affirm that I have read this notice.

2/17/05
Date
2/17/05
Date

William H. Hummel
Signature of Debtor
Rena M. Hummel
Signature of Joint Debtor
Case Number

William H Hummel
2401 Front St
Berwick, PA 18603

Rena M Hummel
2401 Fronst St
Berwick, PA 18603

BANKRUPT / DEBTOR NO.

Robert Spielman
Robert Spielman
29 East Main St
Suite D
Bloomsburg PA 17815-1485

BENEFICIAL CONSUMER DISCOUNT
BOX 4153
CAROL STREAM, IL 60197-4153

BERWICK AREA JOINT SER
AUTH
7474d COLUMBIA BLVD
BERWICK PA 18603

Dave Klingerman
555 E 7th St
Bloomsburg, PA 17815

MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS INC
8201 GREENSBORO DR SUITE 350
MCCLEAN VA 22102

PPL
827 HAUSMAN ROAD
ALLENTOWN PA 18104-9392

UNITED STATES BANKRUPTCY COURT
Middle District of Pennsylvania

In re: **William H Hummel**
2592

Rena M Hummel
9956

Case No. _____
Chapter **13**

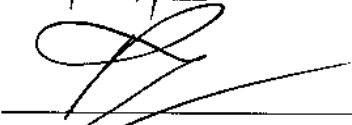
VERIFICATION OF CREDITOR MATRIX

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of 1 sheet(s) is complete, correct and consistent with the debtor's schedules pursuant to Local Bankruptcy Rules and I/we assume all responsibility for errors and omissions.

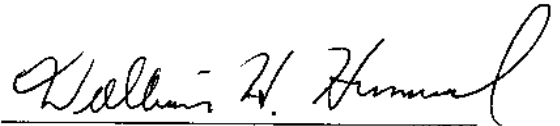
Dated:

2/17/05

Signed:

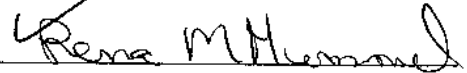

Robert Spielman
Bar No. **21489**

Signed:



William H Hummel

Signed:



Rena M Hummel

MARCH 23, 2005

- 9:00 AM COLUMBIA MALL-COLUMBIA MALL DRIVE BLOOMSBURG-PARCEL #18-02-048-03 NO TAXES
- 9:00 AM WILLIAM & RENA HUMMEL-2401 WEST FRONT ST. BERWICK-PARCEL #06-1B-2027 2,362.44
April Amount.
(2003 + 2004 Taxes)
- 9:00 AM RONALD BANKS-225 RIDGE ST. BLOOMSBURG-PARCEL #31-4C1-036 1,694.64
2003 + 2004 TAXES
- 9:30 AM DARNELL ADAMS-18 WASHINGTONVILLE RD BLOOMSBURG-PARCEL #21-13-00104 545.36
2004 TAXES
- 9:30 AM TROY & MELISSA BECK-144 MUNICIPAL ROAD BERWICK-PARCEL #07-10B-021-56 4,795.91
2001, 2002, 2003 + 2004
- 10:30 AM ROBERT & ALLISON COOK-215 CRANBERRY RUN ROAD BLOOMSBURG-PARCEL #01-16-00203 NO TAXES
- 10:30 AM STEVEN & HEATHER POWERS-427 E. 11TH ST. BERWICK-PARCEL #04A-10-012-01 NO TAXES
- 11:00 AM ANGELO & KAREN DEMARCO-335 MARY ST. BERWICK-PARCEL #04A-01-067 3,950.66
2002, 2003 + 2004

+ 5.00

25 Deb

Federman and Phelan is now
PHELAN HALLINAN & SCHMIEG
Suite 1400
16 17 JFK Boulevard
Philadelphia, PA 19103-1814
215-563-7000

Office of the Sheriff
COLUMBIA County Courthouse

Re: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. v.
WILLIAM H. HUMMEL and RENA M. HUMMEL
No. 2004 CV 1170 MF
Premises: 2401 FRONT STREET, BERWICK, PA 18603

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,

Wes Trunell

Wes Trunell
for Federman and Phelan, LLP

*****PROPERTY IS LISTED FOR THE 3/23/05 SHERIFF'S SALE.*****

AFFIDAVIT OF SERVICE

FTM

Plaintiff: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

COLUMBIA County
No 2004 CV 1170 MF
F&P# 100606
Type of Action
- Notice of Sheriff's Sale

Defendant(s): WILLIAM H. HUMMEL
RENA M. HUMMEL

Address: 2401 FRONT STREET
BERWICK, PA 18603

Sale Date:

march 23, 2005

PLEASE ATTEMPT SERVICE AT LEAST 3 TIMES

SERVED

Served and made known to RENA M. HUMMEL, Defendant, on the 5 TH. day of FEB.
2005 at 10:30 o'clock A.m., at 2401 FRONT ST, BERWICK Commonwealth of PA 18603, in the
manner described below:

- X Defendant personally served.
Adult family member with whom Defendant(s) reside(s). Relationship is
Adult in charge of Defendant(s)'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)'s office or usual place of business.
an officer of said Defendant(s)'s company.
Other:

Description: Age 55 Height 5'-5" Weight 145 Race W Sex F Other

I, GEORGE TELNOCK, a competent adult, being duly sworn according to law, depose and state that I personally
handed a true and correct copy of the Notice of Sheriff's Sale in the manner as set forth herein, issued in the captioned case on the
date and at the address indicated above.

Sworn to and subscribed
before me this 7 day of February 2005
of PENNSYLVANIA
Notary ELAINE COBURN, Notary Public
City of Wilkes-Barre, Luzerne County
My Commission Expires November 17, 2008

By: George Telnock

NOT SERVED

On the ___ day of ___, 200___, at ___ o'clock ___m., Defendant NOT FOUND because:

___ Moved ___ Unknown ___ No Answer ___ Vacant

Other: 1ST ATTEMPT 2ND ATTEMPT 3RD ATTEMPT

Sworn to and subscribed
before me this ___ day
of ___, 200..
Notary:
Attorney for Plaintiff
Daniel G. Schmieg, Esquire - I.D. No. 62205
One Penn Center at Suburban Station-Suite 1400
Philadelphia, PA 19103
(215) 563-7000

AFFIDAVIT OF SERVICE

FTM

Plaintiff: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

COLUMBIA County
No 2004 CV 1170 MF
F&P# 100606
Type of Action
- Notice of Sheriff's Sale

Defendant(s): WILLIAM H. HUMMEL
RENA M. HUMMEL

Address: 2401 FRONT STREET
BERWICK, PA 18603

Sale Date:

march 23, 2005

PLEASE ATTEMPT SERVICE AT LEAST 3 TIMES

SERVED

Served and made known to RENA M. HUMMEL, Defendant, on the 5TH day of FEB., 2005, at 10:30 o'clock A.m., at 2401 FRONT ST., BERWICK, Commonwealth of PA. 18603, in the manner described below:

- Defendant personally served.
[X] Adult family member with whom Defendant(s) reside(s). Relationship is WIFE
Adult in charge of Defendant(s)'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)'s office or usual place of business.
an officer of said Defendant(s)'s company.
Other:

Description: Age 55 Height 5'5" Weight 145 Race W Sex F Other

I, GEORGE TELNOCK, a competent adult, being duly sworn according to law, depose and state that I personally handed a true and correct copy of the Notice of Sheriff's Sale in the manner as set forth herein, issued in the captioned case on the date and at the address indicated above.

Sworn to and subscribed before me this 7 day of February 2005
Notary Public
City of Wilkes-Barre, Luzerne County
My Commission Expires November 17, 2008

Signature of George Telnock

NOT SERVED

On the ___ day of ___, 200___, at ___ o'clock ___m., Defendant NOT FOUND because:

___ Moved ___ Unknown ___ No Answer ___ Vacant

Other: 1ST ATTEMPT 2ND ATTEMPT 3RD ATTEMPT

Sworn to and subscribed before me this ___ day of ___, 200..

Notary: Attorney for Plaintiff
Daniel G. Schmieg, Esquire - I.D. No. 62205
One Penn Center at Suburban Station-Suite 1400
Philadelphia, PA 19103
(215) 563-7000

TIMOTHY T. CHAMBERLAIN



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.

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.

VS.

WILLIAM & RENA HUMMEL

WRIT OF EXECUTION #209 OF 2004 ED

POSTING OF PROPERTY

FEBRUARY 16, 2005 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE
PROPERTY OF WILLIAM & RENA HUMMEL AT 2401 WEST FRONT STREET BERWICK
COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY
COLUMBIA COUNTY DEPUTY SHERIFF PAUL D'ANGELO.

SO ANSWERS:

DEPUTY SHERIFF

TIMOTHY T. CHAMBERLAIN
SHERIFF

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 16TH DAY OF FEBRUARY 2005

NOTARIAL SEAL
WENDY WESTOVER, NOTARY PUBLIC
BLOOMSBURG, COLUMBIA CO., PA
EXPIRES NOVEMBER 07 2005

WAIVER OF WATCHMAN -- Any deputy sheriff levying upon or attaching any property under within 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 o 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.

David Schmeitz
(Attorney for Plaintiff) (SEAL)

WAIVER OF INSURANCE -- Now,, 20....., the Sheriff is hereby released from all liability to protect the property described in the within named execution by insurance, which insurance is hereby waived.

David Schmeitz
(Attorney for Plaintiff) (SEAL)

....., 20

HARRY A. ROADARMEL

Sheriff

COLUMBIA County, Pa.

Sir: --- There will be placed in

your hands

for service a Writ ofEXECUTION (REAL ESTATE)....., styled as

follows: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. vs WILLIAM H. HUMMEL and RENA M. HUMMEL

The defendant will be found at 2401 FRONT STREET, BERWICK, PA 18603

David Schmeitz Attorney for Plaintiff

If Writ of Execution, state below where defendants will be found, what foods and chattels shall/ be seized and be levied upon. If real estate, attach five double spaced typed written copies of description as it shall appear on the new deed together with Street and Number of the premises. Please do not furnish us with the old deed or mortgage.

See attached legal description.....
.....
.....
.....

WAIVER OF WATCHMAN -- Any deputy sheriff levying upon or attaching any property under within 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 o 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.

David Schmeitz
(Attorney for Plaintiff) (SEAL)

WAIVER OF INSURANCE -- Now,, 20....., the Sheriff is hereby released from all liability to protect the property described in the within named execution by insurance, which insurance is hereby waived.

David Schmeitz
(Attorney for Plaintiff) (SEAL)

....., 20

HARRY A. ROADARMEL
SHERIFF
COLUMBIA County, Pa.

Sheriff

Sir: — There will be placed in your hands

for service a Writ ofEXECUTION (REAL ESTATE)....., styled as follows: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. vs WILLIAM H. HUMMEL and RENA M. HUMMEL

The defendant will be found at 2401 FRONT STREET, BERWICK, PA. 18603

David Schmeitz Attorney for Plaintiff

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See attached legal description.....
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.....
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David Hummel (SEAL)
(Attorney for Plaintiff)

WAIVER OF INSURANCE - Now,, 20....., the Sheriff is hereby released from all liability to protect the property described in the within named execution by insurance, which insurance is hereby waived.

David Hummel (SEAL)

....., 20

HARRY A. ROADARMEL

Sheriff

COLUMBIA County, Pa.

Sir: — There will be placed in

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for service a Writ ofEXECUTION (REAL ESTATE)....., styled as

follows: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. vs WILLIAM H. HUMMEL and RENA M. HUMMEL

The defendant will be found at 2401 FRONT STREET, BERWICK, PA 18603

David Hummel..... Attorney for Plaintiff

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Please do not furnish us with the old deed or mortgage.

See attached legal description.....

.....
.....
.....

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

Pay ONE THOUSAND THREE HUNDRED FIFTY AND 00/100 DOLLARS

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

Thomas S. Hall

COMMERCIAL BANK
PHILADELPHIA, PA 19146

3-180/360

CHECK NO
394403

DATE	AMOUNT
12/16/2004	*****1,350.00

Void after 90 days

⑆394403⑆ ⑆036001808⑆36 150866 6⑆

TIMOTHY T. CHAMBERLAIN



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.

JP MORGAN CHASE BANK

VS.

TROY & MELISSA BECK

WRIT OF EXECUTION #1 OF 2005 ED

POSTING OF PROPERTY

FEBRUARY 16, 2005 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE
PROPERTY OF TROY & MELISSA BECK AT 144 MUNICIPAL RD BERWICK
COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY
COLUMBIA COUNTY DEPUTY SHERIFF PAUL D'ANGELO.

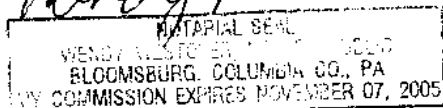
SO ANSWERS:

DEPUTY SHERIFF

TIMOTHY T. CHAMBERLAIN
SHERIFF

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 16TH DAY OF FEBRUARY 2005



TIMOTHY T. CHAMBERLAIN



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

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. Docket # 209F137004

VS

WRIT OF EXECUTION - MORTGAGE FORECLOSURE

WILLIAM H. HUMMEL
RENA M. HUMMEL

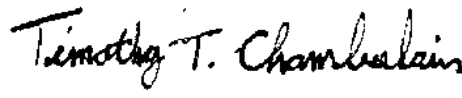
AFFIDAVIT OF SERVICE

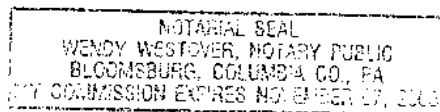
NOW, THIS FRIDAY, JANUARY 07, 2005, AT 11:58 AM, SERVED THE WITHIN WRIT OF EXECUTION - MORTGAGE FORECLOSURE UPON WILLIAM HUMMEL AT 2401 WEST FRONT ST., BERWICK BY HANDING TO RENA HUMMEL, WIFE, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME
THIS FRIDAY, JANUARY 07, 2005


NOTARY PUBLIC


TIMOTHY T. CHAMBERLAIN
SHERIFF



TIMOTHY T. CHAMBERLAIN



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P.O. BOX 380
BLOOMSBURG, PA 17815
FAX: (570) 389-1625

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. Docket # 209ED2004

VS

WRIT OF EXECUTION - MORTGAGE FORECLOSURE

WILLIAM H. HUMMEL
RENA M. HUMMEL

AFFIDAVIT OF SERVICE

NOW, THIS FRIDAY, JANUARY 07, 2005, AT 11:58 AM, SERVED THE WITHIN WRIT OF EXECUTION - MORTGAGE FORECLOSURE UPON RENA HUMMEL AT 2401 WEST FRONT ST, BERWICK BY HANDING TO RENA HUMMEL, , A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

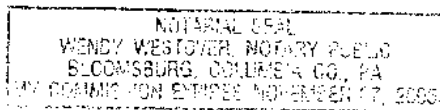
SO ANSWERS.

SWORN AND SUBSCRIBED BEFORE ME
THIS FRIDAY, JANUARY 07, 2005

NOTARY PUBLIC

X

TIMOTHY T. CHAMBERLAIN
SHERIFF





January 12, 2005

Timothy T. Chamberlain
Sheriff of Columbia County
Court House- P.O. Box 380
Bloomsburg, PA 17815

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

VS

**WILLIAM H. HUMMEL
RENA M. HUMMEL**

DOCKET # 209ED2004

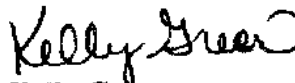
JD # 1170JD2004

Dear Timothy:

The outstanding balance on sewer account #601103 for the property located at 2401 W. Front Street, Berwick Pa through March 2005 is \$3410.39. The amount owed for the sewer account through March 2005 is \$3294.39, plus \$116.00 to satisfy a lien.

Please feel free to contact me with any questions that you may have.

Sincerely,


Kelly Greer
Authority Clerk

1108 Freas Avenue • Berwick, Pennsylvania 18603

Phone: (570) 752-8477 • Fax: (570) 752-8479

COLUMBIA COUNTY SHERIFF'S OFFICE PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 12/22/2004

SERVICE# 1 - OF - 14 SERVICES
DOCKET # 209ED2004

PLAINTIFF MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

DEFENDANT WILLIAM H. HUMMEL
RENA M. HUMMEL

ATTORNEY FIRM FEDERMAN & PHELAN

PERSON/CORP TO SERVED
WILLIAM HUMMEL
2401 WEST FRONT ST.
BERWICK

PAPERS TO SERVED
WRIT OF EXECUTION - MORTGAGE FORECLOSURE

SERVED UPON Rena

RELATIONSHIP wife IDENTIFICATION _____

DATE 1-7-05 TIME 11:58 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 12/22/2004

SERVICE# 2 - OF - 14 SERVICES
DOCKET # 209ED2004

PLAINTIFF MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

DEFENDANT WILLIAM H. HUMMEL
RENA M. HUMMEL

ATTORNEY FIRM FEDERMAN & PHELAN

PERSON/CORP TO SERVED	PAPERS TO SERVED
RENA HUMMEL	WRIT OF EXECUTION - MORTGAGE
2401 WEST FRONT ST	FORECLOSURE
BERWICK	

SERVED UPON Rena

RELATIONSHIP _____ IDENTIFICATION _____

DATE 1-7-05 TIME 1158 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 12/22/2004

SERVICE# 4 - OF - 14 SERVICES
DOCKET # 209ED2004

PLAINTIFF MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

DEFENDANT WILLIAM H. HUMMEL
RENA M. HUMMEL

ATTORNEY FIRM FEDERMAN & PHELAN

PERSON/CORP TO SERVED
P.P. & L. C/O FRANK BAKER, ESQ.
6009 NEW BERWICK HWY
BLOOMSBURG

PAPERS TO SERVED
WRIT OF EXECUTION - MORTGAGE FORECLOSURE

SERVED UPON Frank Baker

RELATIONSHIP _____ IDENTIFICATION _____

DATE 1-7-05 TIME 11:05 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 12/22/2004

SERVICE# 6 - OF - 14 SERVICES
DOCKET # 209ED2004

PLAINTIFF MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

DEFENDANT WILLIAM H. HUMMEL
RENA M. HUMMEL

ATTORNEY FIRM FEDERMAN & PHELAN

PERSON/CORP TO SERVED
SANDRA KERSHNER-TAX COLLECTOR
152 W. RITTENHOUSE MILL ROAD
BERWICK

PAPERS TO SERVED
WRIT OF EXECUTION - MORTGAGE FORECLOSURE

SERVED UPON Sandra

RELATIONSHIP _____ IDENTIFICATION _____

DATE 1-7-05 TIME 1137 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 12/22/2004

SERVICE# 7 - OF - 14 SERVICES
DOCKET # 209ED2004

PLAINTIFF MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

DEFENDANT WILLIAM H. HUMMEL
RENA M. HUMMEL

ATTORNEY FIRM FEDERMAN & PHELAN

PERSON/CORP TO SERVED
BERWICK SEWER
1108 FREAS AVE.
BERWICK

PAPERS TO SERVED
WRIT OF EXECUTION - MORTGAGE FORECLOSURE

SERVED UPON Kelly Graef

RELATIONSHIP _____ IDENTIFICATION _____

DATE 1-7-05 TIME 11:45 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 TL DATE _____

COUNTY OF COLUMBIA
REAL ESTATE TAX LIEN CERTIFICATE

DATE: 07-JAN-05

FEE: \$5.00

CERT. NO: 414

HUMMEL WILLIAM H & RENA M
2401 WEST FRONT STREET
BERWICK PA 18603

DISTRICT: BRIARCREEK BORO
DEED: 0446-0536
LOCATION: 2401 W FRONT ST BERWICK
PARCEL: 06 -1B2-027-00,000

YEAR	BILL ROLL	AMOUNT	INTEREST	PENDING	TOTAL AMOUNT
					DUE
2003	PRIM	1,106.96	21.30		1,128.26
TOTAL DUE :					\$1,128.26 *

TAX CLAIM TOTAL AMOUNT DUE DURING THE MONTH OF: April , 2005

THIS IS TO CERTIFY THAT, ACCORDING TO OUR RECORDS, TAX LIENS AS OF
DECEMBER 31, 2003

REQUESTED BY:

Timothy T. Chamberlain, Sheriff

* Does not include
the 2004 Taxes.

COLUMBIA COUNTY SHERIFF'S OFFICE PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 12/22/2004

SERVICE# 8 - OF - 14 SERVICES
DOCKET # 209ED2004

PLAINTIFF MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

DEFENDANT WILLIAM H. HUMMEL

RENA M. HUMMEL

ATTORNEY FIRM FEDERMAN & PHELAN

PERSON/CORP TO SERVED	PAPERS TO SERVED
DOMESTIC RELATIONS	WRIT OF EXECUTION - MORTGAGE
15 PERRY AVE.	FORECLOSURE
BLOOMSBURG	

SERVED UPON Leslie DeLeon

RELATIONSHIP _____ IDENTIFICATION _____

DATE 1-3-5 TIME 0920 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 J. Ant DATE 1-3-5

COLUMBIA COUNTY SHERIFF'S OFFICE PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 12/22/2004

SERVICE# 11 - OF - 14 SERVICES
DOCKET # 209ED2004

PLAINTIFF MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

DEFENDANT WILLIAM H. HUMMEL
RENA M. HUMMEL

ATTORNEY FIRM FEDERMAN & PHELAN

PERSON/CORP TO SERVED	PAPERS TO SERVED
COLUMBIA COUNTY TAX CLAIM	WRIT OF EXECUTION - MORTGAGE
PO BOX 380	FORECLOSURE
BLOOMSBURG	

SERVED UPON Renee

RELATIONSHIP _____ IDENTIFICATION _____

DATE 1-3-05 TIME 0855 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 JR DATE _____