Adams County Legal Journal

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No. 18, pp. 143-146

SHERIFF'S SALE

IN PURSUANCE of a Writ of Execution, Judgment No. 10-S-1501 issuing out of Court of Common Pleas Adams County, and to me directed, will be exposed to Public Sale on Friday, the 7th day of October, 2011, at 10:00 o'clock in the forenoon at the Sheriff's Office located in the Courthouse Borough of Gettysburg, Adams County, PA, the following Real Estate, viz.:

SHORT DESCRIPTION

By virtue of Writ of Execution No. 10-S-1501

CHASE HOME FINANCE, LLC

vc

NICOLE A. YOUNG and JASON D. YOUNG

Owner(s) of property situate in the TOWNSHIP OF READING, Adams County, Pennsylvania, being

67 CURTIS DRIVE

EAST BERLIN, PA 17316 LOT 629, PB1-4 LAKE MEADE

Parcel No.: 36-102-0014

POD: 5057-292

IMPROVEMENTS THEREON: RESIDENTIAL DWELLING

JUDGMENT AMOUNT: \$185,948.87

Attorneys for Plaintiff
TERRENCE J. McCABE, ESQ.
MARC W. WEISBERG, ESQ.
EDWARD D. CONWAY, ESQ.
MARGARET GAIRO, ESQ.

SEIZED and taken into execution as the property of **Nicole A. Young & Jason D. Young** and to be sold by me.

> James W. Muller-Sheriff Sheriff's Office, Gettysburg, PA

TO ALL PARTIES IN INTEREST AND CLAIMANTS: You are notified that a schedule of distribution will be filed by

the Sheriff in his office on October 28, 2011, and distribution will be made in accordance with said schedule, unless exceptions are filed thereto within 20 days after the filing thereof. Purchaser must settle for property on or before filing

ALL claims to property must be filed with Sheriff before sale date

As soon as the property is declared sold to the highest bidder, 20% of the purchase price or all of the cost, whichever may be the higher, shall be paid forthwith to the Sheriff.

9/9, 16 & 23



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SHERIFF'S SALE

IN PURSUANCE of a Writ of Execution, Judgment No. 10-S-1757 issuing out of Court of Common Pleas Adams County, and to me directed, will be exposed to Public Sale on Friday, the 7th day of October, 2011, at 10:00 o'clock in the forenoon at the Sheriff's Office located in the Courthouse, Borough of Gettysburg, Adams County, PA, the following Real Estate, viz.:

SHORT DESCRIPTION

By virtue of Writ of Execution No. 10-S-1757

WELLS FARGO BANK, N.A., SIBIM WELLS FARGO HOME MORTGAGE, INC.

LISA C. BEVENOUR and JAMES SPEALMAN

Owner(s) of property situate in the BOROUGH OF McSHERRYSTOWN, Adams County, Pennsylvania, being

20 NORTH 6TH STREET

McSHERRYSTOWN, PA 17344-1817 Parcel No.: 28005-0160---000

(Acreage or street address)

IMPROVEMENTS THEREON:

RESIDENTIAL DWELLING

JUDGMENT AMOUNT: \$68,473.66 Attorneys for Plaintiff

PHELAN HALLINAN & SCHMIEG, LLP

SEIZED and taken into execution as the property of Lisa C. Bevenour & James Spealman and to be sold by me.

James W. Muller-Sheriff Sheriff's Office, Gettysburg, PA

TO ALL PARTIES IN INTEREST AND CLAIMANTS: You are notified that a schedule of distribution will be filed by the Sheriff in his office on October 28, 2011, and distribution will be made in accordance with said schedule, unless exceptions are filed thereto within 20 days after the filing thereof. Purchaser must settle for property on or before filing

ALL claims to property must be filed with Sheriff before sale date

As soon as the property is declared sold to the highest bidder, 20% of the purchase price or all of the cost, whichever may be the higher, shall be paid forthwith to the Sheriff.

9/9. 16 & 23

date

SHERIFF'S SALE

IN PURSUANCE of a Writ of Execution, Judgment No. 11-S-371 issuing out of Court of Common Pleas Adams County, and to me directed, will be exposed to Public Sale on Friday, the 7th day of October, 2011, at 10:00 o'clock in the forenoon at the Sheriff's Office located in the Courthouse, Borough of Gettysburg, Adams County, PA, the following Real Estate, viz.:

SHORT DESCRIPTION

By virtue of Writ of Execution No. 11-S-371

ACNB BANK, FORMERLY KNOWN AS ADAMS COUNTY NATIONAL BANK

FREDERICK M. BRADY and LINDA S. BRADY

Owner(s) of property situate in the TOWNSHIP OF CONEWAGO, Adams County, Pennsylvania, being

710 W. ELM AVENUE HANOVER, PA 17331

Parcel No.: 08-008-0020 (Acreage or street address) IMPROVEMENTS THEREON: RESIDENTIAL DWELLING

JUDGMENT AMOUNT: \$128,684.42

Attorneys for Plaintiff

RICHARD E. THRASHER, ESQ.

SEIZED and taken into execution as the property of Frederick M. Brady & Linda S. Brady and to be sold by me.

> James W. Muller-Sheriff Sheriff's Office, Gettysburg, PA

TO ALL PARTIES IN INTEREST AND CLAIMANTS: You are notified that a schedule of distribution will be filed by the Sheriff in his office on October 28, 2011, and distribution will be made in accordance with said schedule, unless exceptions are filed thereto within 20 days after the filing thereof. Purchaser must settle for property on or before filing date

ALL claims to property must be filed with Sheriff before sale date.

As soon as the property is declared sold to the highest bidder, 20% of the purchase price or all of the cost, whichever may be the higher, shall be paid forthwith to the Sheriff.

9/9. 16 & 23

SHERIFF'S SALE

IN PURSUANCE of a Writ of Execution, Judgment No. 09-S-47 issuing out of Court of Common Pleas Adams County, and to me directed, will be exposed to Public Sale on Friday, the 7th day of October, 2011, at 10:00 o'clock in the forenoon at the Sheriff's Office located in the Courthouse, Borough of Gettysburg, Adams County, PA, the following Real Estate, viz.:

SHORT DESCRIPTION

By virtue of Writ of Execution No. 09-S-47

OCWEN LOAN SERVICING, LLC

WAYNE COGSWELL

Owner(s) of property situate in the TOWNSHIP OF MOUNT PLEASANT, Adams County, Pennsylvania, being

235 EDGEGROVE ROAD HANOVER, PA 17331-7788

Parcel No.: 32J13-0127B---000 (Acreage or street address) IMPROVEMENTS THEREON:

RESIDENTIAL DWELLING

JUDGMENT AMOUNT: \$425,747,30 Attorneys for Plaintiff PHELAN HALLINAN & SCHMIEG, LLP

SEIZED and taken into execution as the property of Wayne Cogswell and to be sold by me.

> James W. Muller-Sheriff Sheriff's Office, Gettysburg, PA

TO ALL PARTIES IN INTEREST AND CLAIMANTS: You are notified that a schedule of distribution will be filed by the Sheriff in his office on October 28, 2011, and distribution will be made in accordance with said schedule, unless exceptions are filed thereto within 20 days after the filing thereof. Purchaser must settle for property on or before filing

ALL claims to property must be filed with Sheriff before sale date

As soon as the property is declared sold to the highest bidder, 20% of the purchase price or all of the cost, whichever may be the higher, shall be paid forthwith to the Sheriff.

9/9. 16 & 23

PALISADES COLLECTION VS. PLUMMER

- 1. To be lawful, assignments between creditors and collection agencies must be in writing. As this claim is based on an assignment, there must be some writing, which in turn must be attached to the complaint.
- 2. Attached to Plaintiff's Complaint is a verification by Plaintiff's attorney. However, the verification fails to indicate whether the Plaintiff lacks sufficient knowledge or information or if Plaintiff is outside the jurisdiction and a party verification cannot be obtained within the time allowed for pleading. Therefore, the verification attached to Plaintiff's Complaint is deficient.

In the Court of Common Pleas of Adams County, Pennsylvania, Civil, No. 11-S-345, PALISADES COLLECTION, LLC VS. JOSEPH PLUMMER.

Michael F. Ratchford, Esq., for Plaintiff Betty Ora Grace Mesler, Esq., for Defendant Campbell, J., April 20, 2011

OPINION

Plaintiff filed a Complaint on March 7, 2011 alleging that Defendant applied for and received a credit card issued by American Express, the original creditor. Plaintiff further alleges that American Express sold Defendant's account to Plaintiff for valuable consideration and that all rights under Defendant's account were assigned to Plaintiff. Plaintiff asserts use of the American Express card was subject to terms of a Cardmember Agreement, attached as Exhibit "A." According to Plaintiff, Defendant used the American Express credit card for purchases, cash advances and/or balance transfers. Defendant was mailed account statements related to his use of the credit card, and Defendant has defaulted under the terms of the Cardmember Agreement by failing and refusing to make monthly payments on the account. Finally, Plaintiff asserts that Defendant's last payment on the account was made on July 1, 2008, and a balance remains due on the credit card in the amount of \$11,210.69.

Defendant filed Preliminary Objections to Plaintiff's Complaint on April 1, 2011, and a Brief in Support thereof on April 11, 2011. In response to Defendant's Preliminary Objections and Brief in Support, Plaintiff filed its Answer and Brief in Opposition to Defendant's Preliminary Objections on April 14, 2011.

It is well established under Pennsylvania law that when ruling on preliminary objections, the court must accept as true all well-pleaded allegations of material fact as well as all inferences reasonably deducible from those facts. *Ballroom*, *LLC v. Commonwealth*, 984 A.2d 582, 586 n.3 (Pa. Cmwlth. 2009) (citations omitted). Preliminary objections will be sustained only where the case is clear and free from doubt. *Rambo v. Greene*, 906 A.2d 1232, 1235 (Pa. Super. 2006).

In the present case, Defendant's Preliminary Objections are primarily based upon Rule 1019 of the Pennsylvania Rules of Civil Procedure governing the contents of pleadings. Rule 1019 states in relevant part as follows:

- (a) The material facts on which a cause of action or defense is based shall be stated in a concise and summary form;
- (f) Averments of time, place and items of special damage shall be specifically stated;
- (h) When any claim or defense is based upon an agreement, the pleading shall state specifically if the agreement is oral or written; and
- (i) When any claim or defense is based upon a writing, the pleader shall attach a copy of the writing, or the material part thereof, but if the writing or copy is not accessible to the pleader, it is sufficient so to state, together with the reason, and to set forth the substance in writing.

Pa. R. Civ. P. 1019(a), (f), (h), (i).

When a debt collection action is filed against a credit card holder, in order to comply with the requirements of Rule 1019, a plaintiff must attach to the complaint a copy of the cardholder agreement, a statement of account and, where applicable, the contract between the original creditor and assignee as evidence of the assignment. Failure to do so may be fatal to the complaint. *Atl. Credit and Fin., Inc. v. Giuliana*, 829 A.2d 340, 345 (Pa. Super. 2003). If a plaintiff does not have access to the documents, the plaintiff must so state in writing along with 1) the reason that the plaintiff does not have access to the documents and 2) the substance of the missing document. Pa. R. Civ. P. 1019(i). To be lawful, assignments between creditors and collection agencies must be in writing. 18 Pa. C.S.A. § 7311 (a)(1). As this claim is based on an assignment, there must be some writing

which in turn must be attached to the complaint. **Pa. R. Civ. P. 1019(i)**. Otherwise, its absence must be explained. *Id.*

Instantly, Plaintiff has attached to its Complaint Exhibit "A," which is the alleged Cardmember Agreement between Defendant and American Express, the original creditor. Problematically, however, Plaintiff has not attached any evidence of assignment between American Express and Plaintiff to establish Plaintiff's right to collect the credit card balance allegedly due. Plaintiff has also failed to attach a statement of account or an updated statement to adequately apprise Defendant of the balance allegedly due. Although Plaintiff need not recite details of every purchase and account transaction in the complaint itself, Plaintiff must allege sufficient detail and attach sufficient documentation to establish its right to collect the amount allegedly due and apprise Defendant of the basis for Plaintiff's demand. Without the required documentation, Plaintiff's Complaint lacks the requisite specificity to allow Defendant to respond.¹

Defendant also argues that Plaintiff's Complaint is deficient because it does not contain a proper verification pursuant to Pennsylvania Rule of Civil Procedure 1024. Specifically, Pennsylvania Rule of Civil Procedure 1024(c), relating to verifications, provides that:

[t]he verification shall be made by one or more of the parties filing the pleading unless all the parties (1) lack sufficient knowledge or information, or (2) are outside the jurisdiction of the court and the verification of none of them can be obtained within the time allowed for filing the pleading. In such cases, the verification may be made

¹ For clarification purposes, a Defendant is not required to produce a *signed* Cardmember Agreement. A *signed* writing is not required under Pennsylvania Rule of Civil Procedure 1019(i); rather, the Rule only requires a writing. **See Pa. R. Civ. P. 1019(i)** (emphasis added). Moreover, in a breach of contract action, a signed writing is not required to show the existence of a contract. In fact, "an offer may be accepted by conduct and what the parties do pursuant to the offer is germane to show whether the offer is accepted." *Mountain Props., Inc. v. Tyler Hill Realty Corp.*, 767 A.2d 1096, 1101 (Pa. Super. 2001); *Temple Univ. Hosp., Inc. v. Health Care Mgmt. Alternatives, Inc.*, 764 A.2d 587, 593 (Pa. Super. 2000); *O'Brien v. Nationwide Mut. Ins. Co.*, 689 A.2d 254, 259 (Pa. Super. 1997). However, in the instant case, the Cardmember Agreement is inadequate because it is allegedly between American Express and Defendant, and Plaintiff has not properly established its right to collect the debt by attaching evidence of assignment.

by any person having sufficient knowledge or information and belief and shall set forth the source of his information as to matters not stated upon his own knowledge and the reason why the verification is not made by a party.

Pa. R. Civ. P. 1024(c).

Instantly, attached to Plaintiff's Complaint is a verification by Plaintiff's attorney, in which he avers that he is familiar with the facts contained in the Complaint and that he is authorized to make the verification on behalf of Plaintiff. However, the verification fails to indicate whether the Plaintiff lacks sufficient knowledge or information or if Plaintiff is outside the jurisdiction and a party verification cannot be obtained within the time allowed for pleading. **See Pa. R. Civ. P. 1024(c)**. Therefore, the verification attached to Plaintiff's Complaint is deficient, and, accordingly, Defendant's Preliminary Objection based on Pennsylvania Rule of Civil Procedure 1024 is sustained.

For the reasons stated herein, Defendant's Preliminary Objections are sustained. Plaintiff's Complaint will be dismissed without prejudice. Plaintiff is granted twenty (20) days to file an Amended Complaint.

ORDER

AND NOW, this 20th day of April 2011, Defendant's Preliminary Objections are sustained. Plaintiff's Complaint is hereby dismissed without prejudice. Plaintiff is granted twenty (20) days to file an Amended Complaint.

IN PURSUANCE of a Writ of Execution, Judgment No. 11-S-286 issuing out of Court of Common Pleas Adams County, and to me directed, will be exposed to Public Sale on Friday, the 7th day of October, 2011, at 10:00 o'clock in the forenoon at the Sheriff's Office located in the Courthouse, Borough of Gettysburg, Adams County, PA, the following Real Estate, viz.:

SHORT DESCRIPTION

By virtue of Writ of Execution No. 11-S-286

DEUTSCHE BANK NATIONAL TRUST FUND COMPANY AS INDENTURE TRUSTEE FOR NEW CENTURY HOME EQUITY LOAN TRUST SERVICES 2006-2

VS.

JAMES A. CATANIA and JANICE M. CATANIA

Owner(s) of property situate in the TOWNSHIP OF HUNTINGTON, Adams County, Pennsylvania, being

345 WHITE CHURCH ROAD YORK SPRINGS, PA 17372

Parcel No.: <u>22106-0035B---000</u> (Acreage or street address) IMPROVEMENTS THEREON:

RESIDENTIAL DWELLING
JUDGMENT AMOUNT: \$571,322.96

Attorneys for Plaintiff
PHELAN HALLINAN & SCHMIEG. LLP

SEIZED and taken into execution as the property of James A. Catania & Janice M. Catania and to be sold by

James W. Muller-Sheriff Sheriff's Office, Gettysburg, PA

TO ALL PARTIES IN INTEREST AND CLAIMANTS: You are notified that a schedule of distribution will be filed by the Sheriff in his office on October 28, 2011, and distribution will be made in accordance with said schedule, unless exceptions are filed thereto within 20 days after the filing thereof. Purchaser must settle for property on or before filling date.

ALL claims to property must be filed with Sheriff before sale date.

As soon as the property is declared sold to the highest bidder, 20% of the purchase price or all of the cost, whichever may be the higher, shall be paid forthwith to the Sheriff.

9/9, 16 & 23

SHERIFF'S SALE

IN PURSUANCE of a Writ of Execution, Judgment No. 11-S-85 issuing out of Court of Common Pleas Adams County, and to me directed, will be exposed to Public Sale on Friday, the 7th day of October, 2011, at 10:00 o'clock in the forenoon at the Sheriff's Office located in the Courthouse Borough of Gettysburg, Adams County, PA, the following Real Estate, viz.:

SHORT DESCRIPTION

By virtue of Writ of Execution No. 11-S-85

SUSQUEHANNA BANK, SUCCESSOR TO COMMUNITY BANKS, SUCCESSOR TO THE PEOPLES STATE

VS.

HARMON D. CORNMAN

Owner(s) of property situate in the BOROUGH OF YORK SPRINGS, Adams County, Pennsylvania, being

203 ATLANTIC AVENUE YORK SPRINGS, PA 17372

Parcel No.: 42-002-0056B---000 (Acreage or street address) IMPROVEMENTS THEREON: RESIDENTIAL DWELLING

JUDGMENT AMOUNT: \$30,161.97

Attorneys for Plaintiff
MARTHA E. VONROSENSTIEL, ESQ.
SHARON E. MYERS. ESQ.

SEIZED and taken into execution as the property of **Harmon D. Cornman** and to be sold by me.

> James W. Muller-Sheriff Sheriff's Office, Gettysburg, PA

TO ALL PARTIES IN INTEREST AND CLAIMANTS: You are notified that a schedule of distribution will be filed by the Sheriff in his office on October 28, 2011, and distribution will be made in accordance with said schedule, unless exceptions are filed thereto within 20 days after the filing thereof. Purchaser must settle for property on or before filing date.

ALL claims to property must be filed with Sheriff before sale date.

As soon as the property is declared sold to the highest bidder, 20% of the purchase price or all of the cost, whichever may be the higher, shall be paid forthwith to the Sheriff.

9/9, 16 & 23

SHERIFF'S SALE

IN PURSUANCE of a Writ of Execution, Judgment No. 10-TL-652 issuing out of Court of Common Pleas Adams County, and to me directed, will be exposed to Public Sale on Friday, the 7th day of October, 2011, at 10:00 o'clock in the forenoon at the Sheriff's Office located in the Courthouse, Borough of Gettysburg, Adams County, PA, the following Real Estate, viz.:

SHORT DESCRIPTION

By virtue of Writ of Execution No. 10-TL-652

READING TOWNSHIP MUNICIPAL AUTHORITY

vs.

JAMIE P. DONNELLY and EILEEN N. DONNELLY

Owner(s) of property situate in the TOWNSHIP OF READING, Adams County, Pennsylvania, being

5649 CARLISLE PIKE NEW OXFORD, PA 17350

Parcel No.: <u>36-J07-0032---000</u> IMPROVEMENTS THEREON: RESIDENTIAL DWELLING

JUDGMENT AMOUNT: \$1,303.60

Attorneys for Plaintiff SHARON E. MYERS, ESQ. CGA LAW FIRM 717-848-4900

SEIZED and taken into execution as the property of Jamie P. Donnelly & Eileen N. Donnelly and to be sold by me.

James W. Muller-Sheriff Sheriff's Office, Gettysburg, PA

TO ALL PARTIES IN INTEREST AND CLAIMANTS: You are notified that a schedule of distribution will be filed by the Sheriff in his office on October 28, 2011, and distribution will be made in accordance with said schedule, unless exceptions are filed thereto within 20 days after the filing thereof. Purchaser must settle for property on or before filing date.

ALL claims to property must be filed with Sheriff before sale date.

As soon as the property is declared sold to the highest bidder, 20% of the purchase price or all of the cost, whichever may be the higher, shall be paid forthwith to the Sheriff.

IN PURSUANCE of a Writ of Execution, Judgment No. 11-S-656 issuing out of Court of Common Pleas Adams County, and to me directed, will be exposed to Public Sale on Friday, the 7th day of October, 2011, at 10:00 o'clock in the forenoon at the Sheriff's Office located in the Courthouse, Borough of Gettysburg, Adams County, PA, the following Real Estate, viz.:

SHORT DESCRIPTION

By virtue of Writ of Execution No. 11-S-656

BAC HOME LOANS SERVICING, LP f/k/a COUNTYWIDE HOME LOANS SERVICING, LLP

vs.

J. CRISTO KIEPEA & GEDE W. KIEPEA

Owner(s) of property situate in the TOWNSHIP OF FRANKLIN, Adams County, Pennsylvania, being

2532 MUMMASBURG ROAD GETTYSBURG, PA 17325

Parcel No.: <u>12-E10-0037</u> POD: 5068-240

IMPROVEMENTS THEREON: RESIDENTIAL DWELLING

JUDGMENT AMOUNT: \$269,774.45

Attorneys for Plaintiff TERRENCE J. McCABE, ESQ. MARC W. WEISBERG, ESQ. EDWARD D. CONWAY, ESQ. MARGARET GAIRO. ESQ.

SEIZED and taken into execution as the property of **J. Cristo Kiepea & Gede W. Kiepea** and to be sold by me.

James W. Muller-Sheriff Sheriff's Office, Gettysburg, PA

TO ALL PARTIES IN INTEREST AND CLAIMANTS: You are notified that a schedule of distribution will be filed by the Sheriff in his office on October 28, 2011, and distribution will be made in accordance with said schedule, unless exceptions are filed thereto within 20 days after the filing thereof. Purchaser must settle for property on or before filing date

ALL claims to property must be filed with Sheriff before sale date

As soon as the property is declared sold to the highest bidder, 20% of the purchase price or all of the cost, whichever may be the higher, shall be paid forthwith to the Sheriff.

9/9, 16 & 23

SHERIFF'S SALE

IN PURSUANCE of a Writ of Execution, Judgment No. 09-S-832 issuing out of Court of Common Pleas Adams County, and to me directed, will be exposed to Public Sale on Friday, the 7th day of October, 2011, at 10:00 o'clock in the forenoon at the Sheriff's Office located in the Courthouse, Borough of Gettysburg, Adams County, PA, the following Real Estate, viz.:

SHORT DESCRIPTION

By virtue of Writ of Execution No. 09-S-832

U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR MASTER ASSET BACKED SECURITIES TRUST 2006-NC 1

ve

MICHAEL S. KESSLER a/k/a MICHAEL KESSLER

Owner(s) of property situate in the BOROUGH OF GETTYSBURG, Adams County, Pennsylvania, being

128 YORK STREET GETTYSBURG, PA 17325-1932 Parcel No.: 16007-0236---000

(Acreage or street address)
IMPROVEMENTS THEREON:
RESIDENTIAL DWELLING

JUDGMENT AMOUNT: \$181,616.05

Attorneys for Plaintiff
PHELAN HALLINAN & SCHMIEG, LLP

SEIZED and taken into execution as the property of **Michael S. Kessler a/k/a Michael Kessler** and to be sold by me.

> James W. Muller-Sheriff Sheriff's Office, Gettysburg, PA

TO ALL PARTIES IN INTEREST AND CLAIMANTS: You are notified that a schedule of distribution will be filed by the Sheriff in his office on October 28, 2011, and distribution will be made in accordance with said schedule, unless exceptions are filed thereto within 20 days after the filing thereof. Purchaser must settle for property on or before filling date.

ALL claims to property must be filed with Sheriff before sale date.

As soon as the property is declared sold to the highest bidder, 20% of the purchase price or all of the cost, whichever may be the higher, shall be paid forthwith to the Sheriff.

9/9, 16 & 23

SHERIFF'S SALE

IN PURSUANCE of a Writ of Execution, Judgment No. 10-S-940 issuing out of Court of Common Pleas Adams County, and to me directed, will be exposed to Public Sale on Friday, the 7th day of October, 2011, at 10:00 o'clock in the forencon at the Sheriff's Office located in the Courthouse, Borough of Gettysburg, Adams County, PA, the following Real Estate, viz.:

SHORT DESCRIPTION

By virtue of Writ of Execution No. 10-S-940

U.S. BANK, N.A. ND

VS.

DANIEL W. KELLER

Owner(s) of property situate in the BOROUGH OF NEW OXFORD, Adams County, Pennsylvania, being

9 OXWOOD CIRCLE NEW OXFORD, PA 17350

Parcel No.: 34007-0091---000 IMPROVEMENTS THEREON: RESIDENTIAL DWELLING

JUDGMENT AMOUNT: \$169,947.96

Attorneys for Plaintiff LAW OFFICES OF GREGORY JAVARDIAN

SEIZED and taken into execution as the property of **Daniel W. Keller** and to be sold by me.

James W. Muller-Sheriff Sheriff's Office, Gettysburg, PA

TO ALL PARTIES IN INTEREST AND CLAIMANTS: You are notified that a schedule of distribution will be filed by the Sheriff in his office on October 28, 2011, and distribution will be made in accordance with said schedule, unless exceptions are filed thereto within 20 days after the filing thereof. Purchaser must settle for property on or before filling date.

ALL claims to property must be filed with Sheriff before sale date.

As soon as the property is declared sold to the highest bidder, 20% of the purchase price or all of the cost, whichever may be the higher, shall be paid forthwith to the Sheriff.

IN PURSUANCE of a Writ of Execution, Judgment No. 11-S-666 issuing out of Court of Common Pleas Adams County, and to me directed, will be exposed to Public Sale on Friday, the 7th day of October, 2011, at 10:00 o'clock in the forenoon at the Sheriff's Office located in the Courthouse, Borough of Gettysburg, Adams County, PA, the following Real Estate, viz.:

SHORT DESCRIPTION

By virtue of Writ of Execution No. 11-S-666

MIDFIRST BANK

vs.

CYNTHIA A. MOSCHETTI, MARK E. MOSCHETTI & THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT

Owner(s) of property situate in the TOWNSHIP OF CONEWAGO, Adams County, Pennsylvania, being

21 SYCAMORE LANE HANOVER, PA 17331

Parcel No.: <u>08-009-0146</u> (Acreage or street address) IMPROVEMENTS THEREON: RESIDENTIAL DWELLING

JUDGMENT AMOUNT: \$156,393.48

Attorneys for Plaintiff SCOTT A. DIETTERICK, ESQ. LEON P. HALLER. ESQ.

SEIZED and taken into execution as the property of Cynthia A. Moschetti, Mark E. Moschetti & The Secretary of Housing and Urban Development and to be sold by me.

> James W. Muller-Sheriff Sheriff's Office, Gettysburg, PA

TO ALL PARTIES IN INTEREST AND CLAIMANTS: You are notified that a schedule of distribution will be filed by the Sheriff in his office on October 28, 2011, and distribution will be made in accordance with said schedule, unless exceptions are filed thereto within 20 days after the filing thereof. Purchaser must settle for property on or before filing date.

ALL claims to property must be filed with Sheriff before sale date.

As soon as the property is declared sold to the highest bidder, 20% of the purchase price or all of the cost, whichever may be the higher, shall be paid forthwith to the Sheriff.

9/9, 16 & 23

SHERIFF'S SALE

IN PURSUANCE of a Writ of Execution, Judgment No. 11-S-686 issuing out of Court of Common Pleas Adams County, and to me directed, will be exposed to Public Sale on Friday, the 7th day of October, 2011, at 10:00 o'clock in the forenoon at the Sheriff's Office located in the Courthouse, Borough of Gettysburg, Adams County, PA, the following Real Estate, viz.:

SHORT DESCRIPTION

By virtue of Writ of Execution No. 11-S-686

FANNIE MAE ("FEDERAL NATIONAL MORTGAGE ASSOCIATION") c/o IBM LENDER BUSINESS PROCESS SERVICES, INC., AS SERVICER

vs.

JAY EDWIN MURPHY and STACY A. MURPHY

Owner(s) of property situate in the TOWNSHIP OF MENALLEN, Adams County, Pennsylvania, being

115 BOYDS SCHOOL ROAD BIGLERVILLE, PA 17307

Parcel No.: 29-C06-0034L (Acreage or street address) IMPROVEMENTS THEREON: RESIDENTIAL DWELLING

JUDGMENT AMOUNT: \$278,696.20

Attorneys for Plaintiff
MARTHA E. VONROSENSTIEL, ESQ.
JACQUELINE F. McNALLY, ESQ.

SEIZED and taken into execution as the property of Jay Edwin Murphy & Stacy A. Murphy and to be sold by me.

James W. Muller-Sheriff Sheriff's Office, Gettysburg, PA

TO ALL PARTIES IN INTEREST AND CLAIMANTS: You are notified that a schedule of distribution will be filed by the Sheriff in his office on October 28, 2011, and distribution will be made in accordance with said schedule, unless exceptions are filed thereto within 20 days after the filing thereof. Purchaser must settle for property on or before filing date.

ALL claims to property must be filed with Sheriff before sale date.

As soon as the property is declared sold to the highest bidder, 20% of the purchase price or all of the cost, whichever may be the higher, shall be paid forthwith to the Sheriff.

9/9, 16 & 23

SHERIFF'S SALE

IN PURSUANCE of a Writ of Execution, Judgment No. 11-S-437 issuing out of Court of Common Pleas Adams County, and to me directed, will be exposed to Public Sale on Friday, the 7th day of October, 2011, at 10:00 o'clock in the forenoon at the Sheriff's Office located in the Courthouse, Borough of Gettysburg, Adams County, PA, the following Real Estate, viz.:

SHORT DESCRIPTION

By virtue of Writ of Execution No. 11-S-437

EASTERN SAVINGS BANK, FSB

VS.

BRIAN E. KINARD and MICHELLE R. KINARD

Owner(s) of property situate in the TOWNSHIP OF READING, Adams County, Pennsylvania, being

<u>17 SHERMAN DRIVE</u> EAST BERLIN, PA 17316

Parcel No.: <u>37-2-43</u> (Acreage or street address) IMPROVEMENTS THEREON: RESIDENTIAL DWELLING

JUDGMENT AMOUNT: \$169,383.81

Attorneys for Plaintiff
SCOTT A. DIETTERICK, ESQ.
JAMES, SMITH, DIETTERICK &
CONNELLY LLP

SEIZED and taken into execution as the property of **Brian E. Kinard & Michelle R. Kinard** and to be sold by me.

James W. Muller-Sheriff Sheriff's Office, Gettysburg, PA

TO ALL PARTIES IN INTEREST AND CLAIMANTS: You are notified that a schedule of distribution will be filed by the Sheriff in his office on October 28, 2011, and distribution will be made in accordance with said schedule, unless exceptions are filed thereto within 20 days after the filing thereof. Purchaser must settle for property on or before filling date.

ALL claims to property must be filed with Sheriff before sale date.

As soon as the property is declared sold to the highest bidder, 20% of the purchase price or all of the cost, whichever may be the higher, shall be paid forthwith to the Sheriff.

IN PURSUANCE of a Writ of Execution, Judgment No. 10-S-1782 issuing out of Court of Common Pleas Adams County, and to me directed, will be exposed to Public Sale on Friday, the 7th day of October, 2011, at 10:00 o'clock in the forenoon at the Sheriff's Office located in the Courthouse, Borough of Gettysburg, Adams County, PA, the following Real Estate, viz.:

SHORT DESCRIPTION

By virtue of Writ of Execution No. 10-S-1782

WELLS FARGO BANK, N.A., s/b/m TO WELLS FARGO HOME MORTGAGE, INC.

VS.

BRUCE J. PARROTT and APRYLE LEE PARROTT a/k/a APRYLE I. PARROTT

Owner(s) of property situate in the TOWNSHIP OF MOUNT PLEASANT, Adams County, Pennsylvania, being

556 HOOKER DRIVE GETTYSBURG, PA 17325-8952

Parcel No.: 32105-0084---000 (Acreage or street address) IMPROVEMENTS THEREON: RESIDENTIAL DWELLING

JUDGMENT AMOUNT: \$269,431.41

Attorneys for Plaintiff
PHELAN HALLINAN & SCHMIEG, LLP

SEIZED and taken into execution as the property of **Bruce J. Parrott & Apryle Lee Parrott a/k/a Apryle L. Parrott** and to be sold by me.

> James W. Muller-Sheriff Sheriff's Office, Gettysburg, PA

TO ALL PARTIES IN INTEREST AND CLAIMANTS: You are notified that a schedule of distribution will be filed by the Sheriff in his office on October 28, 2011, and distribution will be made in accordance with said schedule, unless exceptions are filed thereto within 20 days after the filing thereof. Purchaser must settle for property on or before filing data

ALL claims to property must be filed with Sheriff before sale date.

As soon as the property is declared sold to the highest bidder, 20% of the purchase price or all of the cost, whichever may be the higher, shall be paid forthwith to the Sheriff.

9/9, 16 & 23

SHERIFF'S SALE

IN PURSUANCE of a Writ of Execution, Judgment No. 10-S-2227 issuing out of Court of Common Pleas Adams County, and to me directed, will be exposed to Public Sale on Friday, the 7th day of October, 2011, at 10:00 o'clock in the forenoon at the Sheriff's Office located in the Courthouse, Borough of Gettysburg, Adams County, PA, the following Real Estate, viz.:

SHORT DESCRIPTION

By virtue of Writ of Execution No. 10-S-2227

WELLS FARGO BANK, N.A.

VS.

SHELLEY A. PETERSON and KYLE REED PETERSON

Owner(s) of property situate in the BOROUGH OF LITTLESTOWN, Adams County, Pennsylvania, being

350 SOUTH COLUMBUS AVENUE LITTLESTOWN, PA 17340-1533

Parcel No.: <u>27011-0252---000</u> (Acreage or street address) IMPROVEMENTS THEREON: RESIDENTIAL DWELLING

JUDGMENT AMOUNT: \$124,629.44

Attorneys for Plaintiff
PHELAN HALLINAN & SCHMIEG, LLP

SEIZED and taken into execution as the property of **Shelley A. Peterson & Kyle Reed Peterson** and to be sold by

> James W. Muller-Sheriff Sheriff's Office, Gettysburg, PA

TO ALL PARTIES IN INTEREST AND CLAIMANTS: You are notified that a schedule of distribution will be filed by the Sheriff in his office on October 28, 2011, and distribution will be made in accordance with said schedule, unless exceptions are filed thereto within 20 days after the filing thereof. Purchaser must settle for property on or before filing date.

ALL claims to property must be filed with Sheriff before sale date.

As soon as the property is declared sold to the highest bidder, 20% of the purchase price or all of the cost, whichever may be the higher, shall be paid forthwith to the Sheriff.

9/9, 16 & 23

SHERIFF'S SALE

IN PURSUANCE of a Writ of Execution, Judgment No. 10-S-2130 issuing out of Court of Common Pleas Adams County, and to me directed, will be exposed to Public Sale on Friday, the 7th day of October, 2011, at 10:00 o'clock in the forenoon at the Sheriff's Office located in the Courthouse, Borough of Gettysburg, Adams County, PA, the following Real Estate, viz.:

SHORT DESCRIPTION

By virtue of Writ of Execution No. 10-S-2130

WELLS FARGO BANK, N.A.

VS.

ANDREW A. PASTELAK
383 BEAVER STREET
EAST BERLIN, PA 17316-8619

Parcel No.: 10007-0061---000 (Acreage or street address) IMPROVEMENTS THEREON: RESIDENTIAL DWELLING

JUDGMENT AMOUNT: \$191,308.71

Attorneys for Plaintiff

PHELAN HALLINAN & SCHMIEG, LLP

SEIZED and taken into execution as the property of **Andrew A. Pastelak** and to be sold by me.

James W. Muller-Sheriff Sheriff's Office, Gettysburg, PA

TO ALL PARTIES IN INTEREST AND CLAIMANTS: You are notified that a schedule of distribution will be filed by the Sheriff in his office on October 28, 2011, and distribution will be made in accordance with said schedule, unless exceptions are filed thereto within 20 days after the filing thereof. Purchaser must settle for property on or before filling date.

ALL claims to property must be filed with Sheriff before sale date.

As soon as the property is declared sold to the highest bidder, 20% of the purchase price or all of the cost, whichever may be the higher, shall be paid forthwith to the Sheriff.

ESTATE NOTICES

NOTICE IS HEREBY GIVEN that in the estates of the decedents set forth below the Register of Wills has granted letters, testamentary or of administration, to the persons named. All persons having claims or demands against said estates are requested to make known the same, and all persons indebted to said estates are requested to make payment without delay to the executors or administrators or their attorneys named below.

FIRST PUBLICATION

- ESTATE OF BEATRICE McCREE DIEHL, DEC'D
 - Late of Oxford Township, Adams County, Pennsylvania
 - Co-Executors: Allen David Diehl, 3 Ash Drive, Littlestown, PA 17340; Peggy Ann Horwedel, 19 Michael Street, Hanover, PA 17331
 - Attorney: Stonesifer and Kelley, 209 Broadway, Hanover, PA 17331
- ESTATE OF BETTY J. GEBHART, DEC'D Late of Conewago Township, Adams

County, Pennsylvania

- Executors: Daniel T. Gebhart, 70 Airport Road, Hanover, PA 17331; Michael J. Gebhart, 590 Gooseville Road, New Oxford, PA 17350
- Attorney: Timothy J. Shultis, Esq., 249 York Street, Hanover, PA 17331
- ESTATE OF JOHN L. HARDMAN, DEC'D
 - Late of the Borough of Orrtanna, Adams County, Pennsylvania
 - Executrix: Debra K. Gelles, 2 Yvonne Trail. Fairfield. PA 17320
 - Attorney: Bernard A. Yannetti, Jr., Esq., Hartman & Yannetti, 126 Baltimore St., Gettysburg, PA 17325
- ESTATE OF BERNICE M. HECK, DEC'D Late of Straban Township, Adams
 - County, Pennsylvania
 - Administratrix: Denise M. Therit, 3588 Centennial Rd., Hanover, PA 17331
 - Attorney: George W. Swartz, II, Esq., Mooney & Associates, 230 York St., Hanover, PA 17331
- ESTATE OF ROSALIE MULLINS a/k/a ROSALIE L. MULLINS, DEC'D
 - Late of Oxford Township, Adams County, Pennsylvania
 - Co-Executors: George F. Mullins, 2740 Carlisle Pike, New Oxford, PA 17350; Tina M. Linthicum, 1175 Collins Rd., Little Hocking, OH 45742
 - Attorney: Stonesifer and Kelley, 209 Broadway, Hanover, PA 17331

- ESTATE OF ELSIE B. RIEBLING, DEC'D
 - Late of Union Township, Adams County, Pennsylvania
 - Executors: Roland E. Riebling and Betty J. Plank, c/o Douglas H. Gent, Esq., Law Offices of Douglas H. Gent, 1157 Eichelberger Street, Suite 4, Hanover, PA 17331
 - Attorney: Douglas H. Gent, Esq., Law Offices of Douglas H. Gent, 1157 Eichelberger Street, Suite 4, Hanover, PA 17331
- ESTATE OF ROBERT C. ROBINSON, DEC'D
 - Late of Straban Township, Adams County, Pennsylvania
 - Executor: Kenneth E. Robinson, 195 Fish and Game Road, East Berlin, PA 17316
 - Attorney: John C. Zepp, III, Esq., P.O. Box 204, 8438 Carlisle Pike, York Springs, PA 17372

SECOND PUBLICATION

- ESTATE OF ROBERT C. BROWN, JR., DEC'D
- Late of Mt. Pleasant Township, Adams County, Pennsylvania
- Personal Representative: Duari M. Weiss, 1925 Kays Mill Road, Finksburg, MD 21048
- Attorney: G. Steven McKonly, Esq., 119 Baltimore St., Hanover, PA 17331
- ESTATE OF CATHERINE A. HERBERT, DEC'D
 - Late of Straban Township, Adams County, Pennsylvania
 - Administrator: John M. Herbert, 45 Fidler Road, Gettysburg, PA 17325
 - Attorney: Gary E. Hartman, Esq., Hartman & Yannetti, 126 Baltimore Street, Gettysburg, PA 17325
- ESTATE OF GENEVIEVE L. WEIGLE, DEC'D
 - Late of Mt. Pleasant Township, Adams County, Pennsylvania
 - Gary W. Weigle, 831 Kohler School Road, New Oxford, PA 17350
- ESTATE OF VIRGINIA K. WOODS, DEC'D
 - Late of Straban Township, Adams County, Pennsylvania
 - Executor: Brian Kline, 302 Widgeon Way, Chester, MD 21619
 - Attorney: Teeter, Teeter & Teeter, 108 W. Middle St., Gettysburg, PA 17325

- ESTATE OF DONNA J. YAKE a/k/a DONNA JO YAKE. DEC'D
 - Late of the Borough of New Oxford, Adams County, Pennsylvania
 - Executrix: Anita L. Hockensmith, c/o Alan M. Cashman, Esq., 141 Broadway, Suite 230, Hanover, PA 17331
 - Attorney: Alan M. Cashman, Esq., 141 Broadway, Suite 230, Hanover, PA 17331

THIRD PUBLICATION

- ESTATE OF ESTELLA MAE GEBHART a/k/a ESTELLA M. GEBHART, DEC'D
 - Late of Oxford Township, Adams County, Pennsylvania
 - Co-Executors: Francis R. Gebhart, Rosemarie T. Herman and Veronica D. Hawn, c/o James D. Hughes, Esq., Salzmann Hughes P.C., 354 Alexander Spring Road, Suite 1, Carlisle, PA 17015
 - Attorney: James D. Hughes, Esq., Salzmann Hughes P.C., 354 Alexander Spring Road, Suite 1, Carlisle. PA 17015
- ESTATE OF RITCHIE A. IRELAND, III, DEC'D
 - Late of Freedom Township, Adams County, Pennsylvania
 - Administratrix: Stephanie L. Papaioannou, 1118 Annandale Drive, Elgin, IL 60123
 - Attorney: Gary E. Hartman, Esq., Hartman & Yannetti, 126 Baltimore Street, Gettysburg, PA 17325
- ESTATE OF MARY RUTH SEIDEL, DEC'D
 - Late of Cumberland Township, Adams County, Pennsylvania
 - Executors: Robert A. Seidel, Jr., 19 Jackson Road, Gettysburg, PA 17325; Mary H. Bradford, PO. Box 504, Dillwyn, VA 23936; Theresa E.S. Wyatt, 11662 Browningsville Road, Ijamsville, MD 21754
 - Attorney: Robert E. Campbell, Esq., Campbell & White, P.C., 112 Baltimore Street, Suite 1, Gettysburg, PA 17325-2311
- ESTATE OF ETHYL M. ZENITTINI, DEC'D
 - Late of the Borough of Littlestown, Adams County, Pennsylvania
 - Executor: Joseph J. Zenittini, 222 Boyer Street, Littlestown, PA 17340
 - Attorney: John J. Mooney, III, Esq., Mooney & Associates, 230 York Street, Hanover, PA 17331

IN PURSUANCE of a Writ of Execution, Judgment No. 09-S-2031 issuing out of Court of Common Pleas Adams County, and to me directed, will be exposed to Public Sale on Friday, the 7th day of October, 2011, at 10:00 o'clock in the forenoon at the Sheriff's Office located in the Courthouse, Borough of Gettysburg, Adams County, PA, the following Real Estate, viz.:

SHORT DESCRIPTION

By virtue of Writ of Execution No. 09-S-2031

DEUTSCHE BANK NATIONAL TRUST COMPANY, SOLELY AS TRUSTEE AND NOT IN ITS INDIVIDUAL CAPACITY FOR THE HOME EQUITY MORTGAGE LOAN ASSETS-BACKED TRUST, SERIES IN ABS 2006-B UNDER THE POOLING AND SERVICING AGREEMENT DATED MARCH 1, 2006

vs.

JAMES J. THAMEZ and JESSICA A. THAMEZ

Owner(s) of property situate in the BOROUGH OF ABBOTTSTOWN, Adams County, Pennsylvania, being

240 COUNTRY CLUB ROAD ABBOTTSTOWN, PA 17301

Parcel No.: 01-01-4-122

POD: 4289-24

IMPROVEMENTS THEREON: RESIDENTIAL DWELLING

JUDGMENT AMOUNT: \$255,345.97 Attorneys for Plaintiff

TERRENCE J. McCABE, ESQ. MARC W. WEISBERG, ESQ. EDWARD D. CONWAY, ESQ. MARGARET GAIRO, ESQ.

SEIZED and taken into execution as the property of **James J. Thamez & Jessica A. Thamez** and to be sold by me.

> James W. Muller-Sheriff Sheriff's Office, Gettysburg, PA

TO ALL PARTIES IN INTEREST AND CLAIMANTS: You are notified that a schedule of distribution will be filed by the Sheriff in his office on October 28, 2011, and distribution will be made in accordance with said schedule, unless exceptions are filed thereto within 20 days after the filing thereof. Purchaser must settle for property on or before filing date.

ALL claims to property must be filed with Sheriff before sale date.

As soon as the property is declared sold to the highest bidder, 20% of the purchase price or all of the cost, whichever may be the higher, shall be paid forthwith to the Sheriff.

9/9, 16 & 23

SHERIFF'S SALE

IN PURSUANCE of a Writ of Execution, Judgment No. 10-S-551 issuing out of Court of Common Pleas Adams County, and to me directed, will be exposed to Public Sale on Friday, the 7th day of October, 2011, at 10:00 o'clock in the forenoon at the Sheriff's Office located in the Courthouse, Borough of Gettysburg, Adams County, PA, the following Real Estate, viz.:

SHORT DESCRIPTION

By virtue of Writ of Execution No. 10-S-551

THE BANK OF NEW YORK MELLON FIKJA THE BANK OF NEW YORK AS SUCCESSOR TO JPMORGAN CHASE BANK, N.A., AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATE HOLDERS OF POPULAR ABS, INC. MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2005-5

VS.

KELLI ANN SMITH

Owner(s) of property situate in the BOROUGH OF LITTLESTOWN, Adams County, Pennsylvania, being

54 CROUSE PARK LITTLESTOWN, PA 17340-1332

Parcel No.: <u>27005-0139---000</u> (Acreage or street address) IMPROVEMENTS THEREON: RESIDENTIAL DWELLING

JUDGMENT AMOUNT: \$145,250.77

Attorneys for Plaintiff
PHELAN HALLINAN & SCHMIEG, LLP

SEIZED and taken into execution as the property of **Kelli Ann Smith** and to be sold by me.

> James W. Muller-Sheriff Sheriff's Office, Gettysburg, PA

TO ALL PARTIES IN INTEREST AND CLAIMANTS: You are notified that a schedule of distribution will be filed by the Sheriff in his office on October 28, 2011, and distribution will be made in accordance with said schedule, unless exceptions are filed thereto within 20 days after the filing thereof. Purchaser must settle for property on or before filling date

ALL claims to property must be filed with Sheriff before sale date.

As soon as the property is declared sold to the highest bidder, 20% of the purchase price or all of the cost, whichever may be the higher, shall be paid forthwith to the Sheriff.

9/9, 16 & 23

SHERIFF'S SALE

IN PURSUANCE of a Writ of Execution, Judgment No. 10-S-2495 issuing out of Court of Common Pleas Adams County, and to me directed, will be exposed to Public Sale on Friday, the 7th day of October, 2011, at 10:00 o'clock in the forenoon at the Sheriff's Office located in the Courthouse, Borough of Gettysburg, Adams County, PA, the following Real Estate, viz.:

SHORT DESCRIPTION

By virtue of Writ of Execution No. 10-S-2495

WELLS FARGO BANK, N.A.

VS.

JOHN WHITE and BETTY WHITE

Owner(s) of property situate in the TOWNSHIP OF HAMILTONBAN, Adams County, Pennsylvania, being

645 MOUNT HOPE ROAD FAIRFIELD, PA 17320

Parcel No.: <u>18-C14-0017A</u> (Acreage or street address)

IMPROVEMENTS THEREON: RESIDENTIAL DWELLING

JUDGMENT AMOUNT: \$228,458.67

Attorneys for Plaintiff CHRISTINE A. PINTO, ESQ. PARKER McCAY, P.A.

SEIZED and taken into execution as the property of **John White & Betty White** and to be sold by me.

> James W. Muller-Sheriff Sheriff's Office, Gettysburg, PA

TO ALL PARTIES IN INTEREST AND CLAIMANTS: You are notified that a schedule of distribution will be filed by the Sheriff in his office on October 28, 2011, and distribution will be made in accordance with said schedule, unless exceptions are filed thereto within 20 days after the filing thereof. Purchaser must settle for property on or before filing

ALL claims to property must be filed with Sheriff before sale date.

As soon as the property is declared sold to the highest bidder, 20% of the purchase price or all of the cost, whichever may be the higher, shall be paid forthwith to the Sheriff.