

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:	:	Case No: 21-10179-JCM
	:	
Sara Czarnecki,	:	Chapter 13
Debtor,	:	
	:	Related to Docket No. 94
Sara Czarnecki,	:	
Movant,	:	
	:	
vs.	:	
	:	
LVNV Funding, LLC,	:	
American Express National Bank,	:	
PNC Bank, National Association,	:	
Quantum3 Group LLC as agent for	:	
Velocity Investments LLC,	:	
Erie County Tax Claim Bureau	:	
Greensky, LLC,	:	
SN Servicing Corporation,	:	
Erie Water Works,	:	
Midland Credit Management Inc.,	:	
and	:	
Ronda J. Winnecour, Esquire,	:	
Chapter 13 Trustee,	:	
Respondents.	:	

**NOTICE OF HEARING ON MOTION FOR SALE
OF PROPERTY FREE AND DIVESTED OF LIENS**

To the creditors and parties in interest of the above-named Debtor:

NOTICE IS HEREBY GIVEN THAT Sara Czarnecki has filed a Motion for Sale of Property Free and Divested of Liens the following property:

- 1.) Real estate located at **1438 West 36th Street, Erie, PA 16508, Tax ID #: 19-061-037.0-326.00, Erie County PA** with a legal description of:

ALL that certain piece or parcel of land situate in the City of Erie, County of Erie and Commonwealth of Pennsylvania, and beginning at a point in the north line of West 36th Street, 347.57 feet west of the point of intersection of the north line of West 36th Street with the west line of Melrose Avenue; thence North 25° 43' 16" West, 136.52 feet to a point in the west line of the property conveyed to Charles A. Bongiorno by deed recorded in Erie County Deed Book 602 at page 309; thence South 25° 43' 16" East along said west line of 136.75 feet to a point in the north line of West 36th Street, 59.62 feet to the place of beginning.

Said property is commonly known as 1438 West 36th Street, Erie, Pennsylvania, City of Erie Index No. (19) 6137-326.

BEING the same premises conveyed to Sara Czarnecki by deed recorded in Erie County Record Book 558, page 2320.

2.)

to be sold to Mohammad Salhadar, 3269 West 11th Street, Erie, PA 16505 for \$ 152,000.00 according to the terms set forth in the *Motion for Sale*.

On or before July 13, 2026 any ***Objections*** to the sale shall be filed with the U.S. Bankruptcy Court, U.S. Courthouse, Room B160, 17 South Park Row, Erie, PA 16501, with a copy served on all interested parties.

A hearing is scheduled for ***August 4, 2026 at 2:30 P.M.*** before Judge John C. Melaragno in the Bankruptcy Courtroom, U.S. Courthouse, 17 South Park Row, Erie, PA 16501 at which time higher/better offers will be considered and Objections to the sale will be heard.

Date of Notice:

June 26, 2026

/s/Daniel P. Foster
Attorney for Debtor

Arrangements for inspection prior
to said sale hearing may be made with:

Foster Law Offices, LLC
c/o Daniel Foster, Esq.
1210 Park Avenue
Meadville, PA 16335
Telephone: 814-724-1165
Fax: 814-724-1158
Email: dan@mrdebtuster.com

CERTIFICATE OF SERVICE

I, the undersigned Paralegal of Foster Law Offices, certify under penalty of perjury that I am more than 18 years of age, and that I served a true and correct copy of the Motion for Sale of Property Free and Divested of Liens, Proposed Order and Notice of Hearing on Motion for Sale of Property Free and Divested of Liens by First-Class Mail, U.S. Postage Paid on the parties below*.

Executed on: June 26, 2026

By: /s/ Kathryn Schwartz
Kathryn Schwartz, PARALEGAL
FOSTER LAW OFFICES
1210 Park Avenue
Meadville, PA 16335
Tel 814.724.1165
Fax 814.724.1158

Label Matrix for local noticing 0315-1 Case 21-10179-JCM WESTERN DISTRICT OF PENNSYLVANIA Erie Tue Jun 16 14:10:39 EDT 2026	(p)JEFFERSON CAPITAL SYSTEMS LLC PO BOX 7999 SAINT CLOUD MN 56302-7999	LVNV Funding LLC c/o Resurgent Capital Services P.O. Box 10587 Greenville, SC 29603-0587
PNC Bank, National Association Robertson, Anschutz, Schneid, Crane & Pa 13010 Morris Rd., Suite 450 Alpharetta, GA 30004-2001	SN Servicing Corporation as servicer for U.S Friedman Vartolo LLP 1325 Franklin Avenue, Suite 160 Garden City, NY 11530-1631	1 U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501-1169
AHN Emergency Group Of Erie 232 West 25th Street Erie, PA 16544-0002	American Express Bank FSB PO Box 1270 Newark, NJ 07101-1270	American Express Centurion Bank 4315 S. 2700 West Salt Lake City, UT 84148-0001
American Express National Bank c/o Becket and Lee LLP PO Box 3001 Malvern PA 19355-0701	Amerimark Premier Po Box 2845 Monroe, WI 53566-8045	Amex P.o. Box 981537 El Paso, TX 79998-1537
Asset Acceptance Corp PO Box 2036 Warren, MI 48090-2036	Bank of America 4909 Savarese Circle Tampa, FL 33634-2413	Becket & Lee LP PO Box 3001 Malvern, PA 19355-0701
Brand Bank/Greensky 1797 Ne Expressway Atlanta, GA 30329-7803	CBJ Credit Recovery PO Box 1132 Jamestown, NY 14702-1132	Capital One PO Box 30281 Salt Lake City, UT 84130-0281
Capital One Bank Usa N Po Box 31293 Salt Lake City, UT 84131-0293	Citibank N.A. 388 Greenwich Street 14th Floor New York, NY 10013-2362	Comenity Bank PO Box 182789 Columbus, OH 43218-2789
Commercial Acceptance 2300 Gettysburg Road Camp Hill, PA 17011-7303	Credit One Bank NA PO Box 98875 Las Vegas, NV 89193-8875	Dr Leonards Po Box 2845 Monroe, WI 53566-8045
(p)ERIE COUNTY TAX CLAIM BUREAU 140 WEST 6TH ST ERIE PA 16501-1073	Erie Water Works 340 West Bayfront Parkway Erie, PA 16507-2004	Figis Companies Inc. C/O Creditors Bankruptcy Service PO Box 800849 Dallas, TX 75380-0849
Fingerhut PO Box 166 Newark, NJ 07101-0166	(p)GLOBAL PAYMENTS CHECK SERVICES LLC ATTN F&B SUPPORT 6215 W HOWARD STREET NILES IL 60714-3403	Greensky,LLC 1797 North East Expressway Suite 100 Atlanta, GA 30329-2451

Joseph Oreglia
4468 W Ridge Road
Erie, PA 16506-1434

LVNV Funding, LLC
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

Lvnn Funding Llc
C/o Resurgent Capital Services
Greenville, SC 29602

Merrick Bank Corporation
PO Box 9201
Old Bethpage, NY 11804-9001

Metabolic Disease Associates Inc
240 W 11th Street, 2nd floor
Erie, PA 16501-1758

Midland Credit Management, Inc.
PO Box 2037
Warren, MI 48090-2037

(p)NORTHWEST SAVINGS BANK
P O BOX 337
WARREN PA 16365-0337

Ob-Gyn Associates Of Erie Pc
100 Peach Street, Suite 300
Erie, PA 16507-1423

Office of the United States Trustee
1000 Liberty Avenue
Suite 1316
Pittsburgh, PA 15222-4013

Onemain Financial
PO Box 1010
Evansville, IN 47706-1010

(p)PNC BANK RETAIL LENDING
P O BOX 94982
CLEVELAND OH 44101-4982

PNC Bank, National Association
Robertson, Anschutz, Schneid, & Crane PL
13010 Morris Rd., Suite 450
Alpharetta, GA 30004-2001

Penelec
PO Box 16001
Reading, PA 19612-6001

(p)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

Quantum3 Group LLC as agent for
Velocity Investments LLC
PO Box 788
Kirkland, WA 98083-0788

(p)SN SERVICING CORPORATION
323 FIFTH ST
EUREKA CA 95501-0305

Select Portfolio Servicing
10401 Deerwood Park Blvd
Jacksonville, FL 32256-0505

Seventh Avenue
1112 7th Avenue
Monroe, WI 53566-1364

St. Vincent Health Center
232 West 25th Street
Erie, PA 16544-0001

Tbom
Po Box 105555
Atlanta, GA 30348-5555

U.S. Bank Trust National Association,
as Trustee Bungalow Series IV Trust
c/o SN Servicing Corporation
323 Fifth Street
Eureka, CA 95501-0305

US Bank Trust NA
c/o SN Servicing Corp
323 5th Street
Eureka, CA 95501-0305

Verizon
PO Box 650584
Dallas, TX 75265-0584

Webbank/fingerhut
6250 Ridgewood Road
Saint Cloud, MN 56303-0820

Daniel P. Foster
Foster Law Offices
1210 Park Avenue
Meadville, PA 16335-3110

Ronda J. Winnecour
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219-2702

Sara Czarnecki
1438 West 36th Street
Erie, PA 16508-2312

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Jefferson Capital Systems, LLC
PO Box 7999
St Cloud, MN 5632-9617

Erie County Tax Claim Bureau
140 W. 6th Street
Room 110
Erie, PA 16501

Global Payments
PO Box 59371
Chicago, IL 60659

(d)Jefferson Capital System
16 Mcleland Road
Saint Cloud, MN 56303

(d)Jefferson Capital Systems LLC
Po Box 7999
Saint Cloud Mn 56302-9617

Northwest Savings Bank
100 Liberty Street
Warren, PA 16365

PNC BANK N.A.
PO BOX 94982
CLEVELAND, OH 44101

(d)PNC Bank
2730 Liberty Avenue
Pittsburgh, PA 15222

(d)PNC Bank, National Association
3232 Newmark Drive
Miamisburg, OH 45342

Portfolio Recovery Associates
120 Corporate Boulevard, Suite 1
Norfolk, VA 23502

SN Servicing Corporation
323 Fifth Street
Eureka, CA 95501

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)U.S. Bank Trust National Association, as T

End of Label Matrix	
Mailable recipients	56
Bypassed recipients	1
Total	57