

00-470-CD
THE BANK OF NEW YORK -vs- LOU ANN CUNEO et al.

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren, Esquire
ATTY. I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

ATTORNEY FOR PLAINTIFF

(S) The Bank of New York, as
Trustee Under the Pooling and
Servicing Agreement dated as
of May 31, 1996, Series 1996-B
One Old Country Road
Suite 375
Carle Place, NY 11514
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

FILED

APR 24 2000

William A. Shaw
Prothonotary

v.
(S) Lou Ann Cuneo (S)
(S) Louis H. Cuneo (S)
Rollingstone Road
P.O. Box 115
Kylertown, PA 16847
Defendant(s)

NO. 00-470-CJ

COMPLAINT IN MORTGAGE FORECLOSURE

YOU HAVE BEEN SUED IN COURT. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after this Complaint and Notice are served, by entering a written appearance personally or by attorney and filing in writing with the Court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the Court without further notice for any money claimed in the Complaint or for any other claim or relief requested by the Plaintiff. You may lose money or property or other rights important to you.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

LAWYERS REFERRAL SERVICE
Pennsylvania Lawyer Referral Service
Pennsylvania Bar Association
P.O. Box 186
Harrisburg, PA 17108
800-692-7375

#001953

AVISO

Le han demandado a usted en la corte. Si usted quiere defenderse de estas demandas expuestas en las paginas siguientes, usted tiene veinte (20) dias de plazo al partir de la fecha de la demanda y la notificacion. Hace falta asentear una comparencia escrita o en persona o con un abogado y entregar a la corte en forma escrita sus defensas o sus objeciones a las demandas en contra de su persona. Sea avisado que si usted no se dafiende, la corte tomara medidas y puede continuar la demanda en contra suya sin previo aviso o notificacion. Ademas, la corte puede decidir a favor del demandante y requiere que usted cumpla con todas las provisiones de esta demanda. Usted puede perder dinero o sus propiedades u otros derechos importantes para usted.

LLEVE ESTA DEMANDA A UN ABOGADO IMMEDIATAMENTE, SI NO TIENE ABOGADO O SI NO TIENE EL DINERO SUFFICIENTE DE PAGAR TAL SERVICIO, VAYA EN PERSONA O LLAME POR TELEFONO A LA OFICINA CUYA DIRECCION SE ENCUENTRA ESCRITA ABAJO PARA AVERIGUAR DONDE SE PUEDE CONSEGUIR ASISTENCIA LEGAL.

**Pennsylvania Lawyer Referral Service
Pennsylvania Bar Association
P.O. Box 186
Harrisburg, PA 17108
800-692-7375**

NOTICE

The amount of your debt is as stated in the attached document. The name of the creditor to whom the debt is owed is as named in the attached document. Unless you notify us within 30 days after receipt of this Notice and the attached document that the validity of the stated debt, or any portion of it, is disputed, we will assume that the debt is valid. If you do notify us in writing of a dispute within the 30 day period, we will obtain verification of the debt or a copy of a judgment against you, and mail it to you. If you do not dispute the debt, it is not an admission of liability on your part. Also, upon your written request within the 30 day period, we will provide you with the name and address of the original creditor if different from the current creditor.

If you notify us in writing within the 30 day period as stated above, we will cease collection of your debt, or any disputed portion of it, until we obtain the information that is required and mail it to you. Once we have mailed to you the required information, we will then continue the collection of your debt.

This law firm is deemed to be a debt collector and this Notice and the attached document is an attempt to collect a debt, and any information obtained will be used for that purpose.

**LAW OFFICES OF MARK J. UDREN
/s/ Mark J. Udren, Esquire
1040 N. Kings Highway, Suite 500
Cherry Hill, NJ 08034
(856) 482-6900**

1. Plaintiff is the Corporation designated as such in the caption on a preceding page. If Plaintiff is an assignee then it is such by virtue of the following recorded assignments:

Assignor: TMS Mortgage Inc. d/b/a The Money Store

Assignee: The Bank of New York, as Trustee Under the Pooling and Servicing Agreement dated as of May 31, 1996, Series 1996-B

Recording Date: 11/10/97 Book: 1886 Page: 7

2. Defendant(s) is the individual designated as such on the caption on a preceding page, whose last known address is as set forth in the caption, and unless designated otherwise, is the real owner(s) and mortgagor(s) of the premises being foreclosed.

3. On or about the date appearing on the Mortgage hereinafter described, at the instance and request of Defendant(s), Plaintiff (or its predecessor, hereinafter called Plaintiff) loaned to the Defendant(s) the sum appearing on said Mortgage, which Mortgage was executed and delivered to Plaintiff as security for the indebtedness. Said Mortgage is incorporated herein by reference in accordance with Pa.R.C.P. 1019 (g).

The information regarding the Mortgage being foreclosed is as follows:

MORTGAGED PREMISES: Rollingstone Road, P.O. Box 115

MUNICIPALITY/TOWNSHIP/BOROUGH: Township of Cooper

COUNTY: Clearfield

DATE EXECUTED: 6/15/96

DATE RECORDED: 6/19/96 BOOK: 1766 PAGE: 445

The legal description of the mortgaged premises is attached hereto and made part hereof.

4. Said Mortgage is in default because the required payments have not been made as set forth below, and by its terms, upon

breach and failure to cure said breach after notice, all sums secured by said Mortgage, together with other charges authorized by said Mortgage itemized below, shall be immediately due.

5. After demand, the Defendant(s) continues to fail or refuses to comply with the terms of the Note as follows:

- (a) by failing or refusing to pay the installments of principal and interest when due in the amounts indicated below;
- (b) by failing or refusing to pay other charges, if any, indicated below.

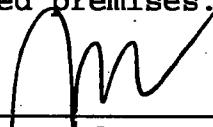
6. The following amounts are due on the said Mortgage as of 3/21/00:

Principal of debt due and unpaid Interest at 13.25% from 11/1/99 to 3/21/00 (the per diem interest accruing on this debt is \$9.16 and that sum should be added each day after 3/21/00)	\$25,241.63 1,300.72
Title Report	250.00
Court Costs (anticipated, excluding Sheriff's Sale costs)	280.00
Escrow Overdraft/(Balance) (The monthly escrow on this account is \$0.00 and that sum should be added on the first of each month after 3/21/00)	0.00
Late Charges (monthly late charge of \$17.75 should be added on the fifteenth of each month after 3/21/00)	71.00
Other Fees	30.04
Recoverable Balance	(110.00)
Attorneys Fees (anticipated and actual to 5% of principal)	<u>1,262.08</u>
TOTAL	\$28,325.47

7. The attorney's fee set forth above are in conformity with the mortgage documents and Pennsylvania law, and will be collected in the event of a third party purchaser at Sheriff's Sale. If the mortgage is reinstated prior to the sale, reasonable attorney's fees will be charged in accordance with the reduction provisions of Act 6, if applicable.

8. The combined notice specified by the Pennsylvania Homeowner's Emergency Mortgage Assistance Program, Act 91 of 1983 and Notice of Intention to Foreclose under Act 6 of 1974 has been sent to each defendant, via certified and regular mail, accordance with the requirements of those acts, and the date appearing on the copy attached hereto as exhibit A, and made part hereof, and defendants have failed to proceed within the time limits, or has been determined ineligible, or Plaintiff has not been notified in a timely manner of Defendant(s) eligibility.

WHEREFORE, the Plaintiff demands judgment, in rem, against the Defendant(s) herein in the sum of \$28,325.47, plus interest, costs and attorneys fees as more fully set forth in the Complaint, and for foreclosure and sale of the Mortgaged premises.



Mark J. Udren, ESQUIRE
MARK J. UDREN & ASSOCIATES
Attorney for Plaintiff
Attorney I.D. No. 04302

ALL THAT CERTAIN LOT OF LAND WITH A HOUSE ERECTED THEREON SITUATE IN THE
TOWNSHIP OF COOPER, COUNTY OF CLEARFIELD, COMMONWEALTH OF PENNSYLVANIA,
BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING AT AN IRON PIPE, SAID PIPE BEING ALONG THE EASTERN RIGHT-OF-WAY OF
L. R. 17067 AND THE SOUTHWEST CORNER OF THE LAND OF DURVIN AND ROSALIND WICK;
THENCE ALONG THE LOT OF DURVIN AND ROSALIND WICK, SOUTH SEVENTY-SEVEN DEGREES
THIRTY-FIVE MINUTES EAST (S 77 DEGREES 35 MINUTES E), TWO HUNDRED FIVE AND
FORTY-FIVE HUNDREDTHS (205.45) FEET TO AN IRON PIPE; THENCE ALONG AN ALLEY,
SOUTH ZERO DEGREES ZERO MINUTES (50 DEGREES 00 MINUTES), FIFTY-SEVEN AND
SEVENTY-NINE HUNDREDTHS (57.79) FEET TO AN IRON PIPE; THENCE ALONG THE LAND
OF MAX D. AND ANNE E. BETTS, NORTH SEVENTY-SEVEN DEGREES THIRTY-FIVE MINUTES
WEST (N 77 DEGREES 35 MINUTES W) TWO HUNDRED FIVE AND FORTY-FIVE HUNDREDTHS
(205.45) FEET TO A POINT ALONG THE EASTERN RIGHT-OF-WAY OF L. R. 17067;
THENCE ALONG THE RIGHT-OF-WAY OF L. R. 17067, NORTH ZERO DEGREES ZERO MINUTES
(N 0 DEGREES 00 MINUTES) FIFTY-SEVEN AND SEVENTY-NINE HUNDREDTHS (57.79) FEET
TO AN IRON PIPE AND PLACE OF BEGINNING.

CONTAINING 0.27 ACRES.

NBRC 0000080800196

LOU ANN CUNEO
PO BOX 115
KYLERTOWN PA 16847-



Receipt for
Certified Mail
No Insurance Coverage Provi
Do not use for International M

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0000080800196
LOU ANN CUNEO
PO BOX 115
KYLERTOWN PA 16847-



0080800196NBRC

EXHIBIT A

NBRC 0000080800196

LOUIS CUNEO
PO BOX 115
KYLERTOWN PA 16847-

Z 847 306 418



Receipt for
Certified Mail
No Insurance Coverage Provided
Do not use for International Mail

0000080800196
LOUIS CUNEO
PO BOX 115
KYLERTOWN PA 16847-

NBRC 0000080800196

**LOU ANN CUNEO
ROLLINGSTONE RD
KYLERTOWN PA 16847-0000**

February 3, 2000

NBRC 0000080800196

ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

This is an official notice that the mortgage on your home is in default, and the lender intends to foreclose. Specific information about the nature of the default is provided in the attached pages.

The HOMEOWNERS' EMERGENCY MORTGAGE ASSISTANCE PROGRAM (HEMAP) may be able to help to save your home. This notice explains how the program works.

To see if HEMAP can help you, you must MEET WITH A CONSUMER CREDIT COUNSELING AGENCY WITHIN 30 DAYS OF THE DATE OF THIS NOTICE. Take this Notice with you when you meet with the counseling agency.

The name, address, and phone number of Consumer Credit Counseling Agencies serving your county are listed at the end of this Notice. If you have any questions, you may call the Pennsylvania Housing Finance Agency toll free at 1-800-342-2397 (persons with impaired hearing can call 717-780-1869).

LA NOTIFICAION EN ADJUNTO ES DE SUMA IMPORTANCIA, PUES AFECTA SU DERECHO A CONTINUAR VIVIENDO EN SU CASA. SI NO COMPRENDE EL CONTENIDO DE ESTA NOTIFICACION OBTENGA UNA TRADUCCION IMMEDIATAMENTE LLAMANDO ESTA AGENCIA (PENNSYLVANIA HOUSING FINANCE AGENCY) SIN CARGOS AL NUMERO MENCIONADO ARRIBA. PUEDES SER ELEGIBLE PAM UN PRESTAMO POR EL PROGRAMA LLAMADO "HOMEOWNERS' EMERGENCY MORTGAGE ASSISTANCE PROGRAM" AL CUAL PUEDE SALVAR SU CASA DE LA PERDIDA DEL DERECHO A REDIMIR SU HIPOTECA.

HOMEOWNER'S NAME (S): LOU ANN CUNEO and LOUIS CUNEO
PROPERTY ADDRESS: ROLLINGSTONE RD

KYLERTOWN, PA 16847-0000

LOAN ACCOUNT NUMBER: 0000080800196

CURRENT LENDER/SERVICER: THE MONEY STORE

HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM

YOU MAY BE ELIGIBLE FOR FINANCIAL ASSISTANCE WHICH CAN SAVE YOUR HOME FROM FORECLOSURE AND HELP YOU MAKE FUTURE MORTGAGE PAYMENTS

NBRC 0000080800196

IF YOU COMPLY WITH THE PROVISION OF THE HOMEOWNERS' EMERGENCY MORTGAGE ASSISTANCE ACT OF 1983 (THE "ACT"). YOU MAY BE ELIGIBLE FOR EMERGENCY MORTGAGE ASSISTANCE:

- IF YOUR DEFAULT HAS BEEN CAUSED BY CIRCUMSTANCES BEYOND YOUR CONTROL,
- YOU HAVE A REASONABLE PROSPECT OF BEING ABLE TO PAY YOUR MORTGAGE PAYMENTS, AND
- IF YOU MEET OTHER ELIGIBILITY REQUIREMENTS ESTABLISHED BY THE PENNSYLVANIA HOUSING FINANCE AGENCY.

TEMPORARY STAY OF FORECLOSURE-Under the Act, you are entitled to a temporary stay of the foreclosure on your mortgage for thirty (30) days from the date of this Notice. During that time you must arrange and attend a "face-to-face" meeting with one of the designated consumer counseling agencies listed at the end of this Notice. **THIS MEETING MUST OCCUR WITHIN THE NEXT THIRTY- (30) DAYS. IF YOU DO NOT APPLY FOR EMERGENCY MORTGAGE ASSISTANCE, YOU MUST BRING YOUR MORTGAGE UP TO DATE. THE PART OF THIS NOTICE CALLED "HOW TO CURE YOUR MORTGAGE DEFAULT" EXPLAINS HOW TO BRING YOUR MORTGAGE UP TO DATE.**

CONSUMER CREDIT COUNSELING AGENCIES- If you attend a face-to-face meeting with one of the consumer credit counseling agencies listed at the end of this Notice, the lender may NOT take further action against you for thirty (30) days after the date of this meeting. The names, addresses and telephone numbers of designated consumer counseling agencies for the county in which your property is located are set forth at the end of this Notice. It is only necessary to schedule one face-to-face meeting. You should advise this lender immediately of your intentions.

APPLICATION FOR MORTGAGE ASSISTANCE-Your mortgage is in default for the reasons set forth later in this Notice (see following pages for specific information about the nature of your default). If you have tried and are unable to resolve this problem with the lender, you have the right to apply for financial assistance from the Homeowners' Emergency Mortgage Assistance Fund. To do so, you must fill out, sign and file a completed Homeowners' Emergency Assistance Application with one of the designated consumer credit counseling agencies listed at the end of this Notice. Only consumer credit counseling agencies have applications for the program and they will assist you in submitting a completed application to the Pennsylvania Housing Finance Agency. Your application MUST be filed or postmarked within thirty (30) days of your face-to-face meeting.

**YOU MUST FILE YOUR APPLICATION PROMPTLY. IF YOU FAIL TO DO SO OR
IF YOU DO NOT FOLLOW THE OTHER TIME PERIODS SET FORTH IN THIS
LETTER, FORECLOSURE MAY PROCEED AGAINST YOUR HOME
IMMEDIATELY AND YOUR APPLICATION FOR MORTGAGE ASSISTANCE
WILL BE DENIED.**

NBRC 0000080800196

AGENCY ACTION- Available funds for emergency mortgage assistance are very limited. They will be disbursed by the Agency under the eligibility criteria established by the Act. The Pennsylvania Housing finance Agency has sixty (60) days to make a decision after it receives your application. During that additional time, no foreclosure proceedings will be pursued against you if you have met the time requirements set forth above. You will be notified directly by the Agency of its decision on your application.

NOTE: IF YOU ARE CURRENTLY PROTECTED BY THE FILING OF A PETITION IN BANKRUPTCY, THE FOLLOWING PART OF THIS NOTICE IS FOR INFORMATION PURPOSES ONLY AND SHOULD NOT BE CONSIDERED AS AN ATTEMPT TO COLLECT THE DEBT. (If you have filed bankruptcy you can still apply for Emergency Mortgage Assistance.)

HOW TO CURE YOUR MORTGAGE DEFAULT (Bring it up to date).

NATURE OF THE DEFAULT - The MORTGAGE debt held by the above lender on your property located at

ROLLINGSTONE RD KYLERTOWN PA 16847-0000
IS SERIOUSLY IN DEFAULT because:

A. YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following months and the following amounts are now past due:

a) Delinquent Months Payments	\$1065.12
b) Late charge(s)	\$35.5
c) Other charge(s), NSF, corporate advance	\$10
d) Less: Any suspense funds	\$0
e) Total amount required as of (due date)	\$1125.66

B. YOU HAVE FAILED TO TAKE THE FOLLOWING ACTION

HOW TO CURE THE DEFAULT - You may cure this default within THIRTY (30) days from the date of this letter. **BY PAYING THE TOTAL AMOUNT PAST DUE TO LENDER, WHICH IS \$1125.66 PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES (and other charges) WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD.** Payments must be made either by cash, cashier's check, certified check, or money order made payable to:

The Money Store
P. O. Box 96053
Charlotte, N.C. 28296-0053

IF YOU DO NOT CURE THE DEFAULT - If you do not cure the default within THIRTY (30) days of this letter date, the lender intends to exercise its right to accelerate the mortgage debt. This means that the entire outstanding balance of this debt will be considered due immediately and you may lose the chance to pay the mortgage in monthly installments. If full payment of the amount of default is not made within THIRTY (30) DAYS, The Money Store also intends to instruct their attorneys to start a legal action to foreclose upon your mortgaged property.

IF THE MORTGAGE IS FORECLOSED UPON-. The mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If the lender refers your case to its attorneys, but you cure the delinquency before they begin legal proceedings against you, you will have to pay the reasonable attorney's fees actually incurred, up to \$50.00. However, if legal proceedings are started against you, you will have to pay the reasonable attorney's fees actually incurred even if they exceed \$50.00. Any attorney's fees will be added to the amount you owe the lender, which may also include other reasonable costs. If you cure the default within the THIRTY (30) DAY period, you will not be required to pay attorneys' fees.

OTHER LENDER REMEDIES- The lender may also sue you personally for the unpaid principal balance, and all other sums due under the Mortgage.

RIGHT TO CURE THE DEFAULT PRIOR TO SHERIFF'S SALE- If you have not cured the default within the THIRTY (30) day period and foreclosure proceedings have begun, you still have the right to cure the default and prevent the sale at any time up to one hour before the Sheriff's Sale. You may do so by paying the total amount then past due plus any late charges, charges then due, reasonable attorneys' fees and costs connected with the foreclosure sale and any other costs connected with the Sheriff's Sale as specified in writing by the lender and by performing any other requirements under the mortgage. Curing your default in the manner set forth in this Notice will restore your mortgage to the same position as if you had never defaulted.

EARLIEST POSSIBLE SHERIFF'S SALE DATE-It is estimated that the earliest date that such sheriff's sale could be held is would be approximately five (5) months from the date of this Notice. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

HOW TO CONTACT THE LENDER BY TELEPHONE OR MAIL:

Name of Lender:

The Money Store

Address:

P. O. Box 13716 Sacramento, CA 95853

Telephone Number:

800 795-5125 Ext. 10301

Fax Number:

916 617-0655

EFFECT OF SHERIFF'S SALE- You should realize that a sheriffs sale will end your ownership of the mortgaged property and your right to occupy it. If you continue to live in the property after the sheriff's sale, a lawsuit to remove you and your furniture and other belongings could be started by the lender at any time.

ASSUMPTION OF MORTGAGE- You may not sell or transfer your home to a buyer or transferee that will assume the mortgage debt.

YOU MAY ALSO HAVE THE RIGHT

- TO SELL THE PROPERTY TO OBTAIN MONEY TO PAY OFF THE MORTGAGE DEBT, OR BORROW MONEY FROM ANOTHER LENDING INSTITUTION TO PAY OFF THIS DEBT.
- TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BEHALF.
- TO HAVE THE MORTGAGE RESTORED TO THE SAME POSITION AS IF NO DEFAULT HAD OCCURRED, IF YOU CURE THE DEFAULT, (HOWEVER, YOU ARE NOT ENTITLED TO THIS RIGHT MORE THAN THREE TIMES IN A CALENDAR YEAR).
- TO ASSERT THE NONEXISTENCE OF DEFAULT IN ANY FORECLOSURE PROCEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCUMENTS.
- TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH ACTION BY THE LENDER.
- TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

THE CONSUMER CREDIT COUNSELING AGENCIES SERVING YOUR COUNTY IS
ATTACHED TO THIS LETTER

RCPT

0080800196

<p>Fold at line over top of envelope to the right of the return address</p>	
<p>Services:</p> <ul style="list-style-type: none">• Complete items 1 and / or 2 for additional services.• Complete item 3.• Attach this form to the front of the mailpiece, or on the back if space does not permit.• The Return Receipt will show to whom the article was delivered and the date delivered.	
3. Article Addressee to:	4a. Article Number
000080800196 LOU ANN CUNEO PO BOX 115 KYLENTOWN PA 16847 <i>Locust N Camp</i>	Z 847 306 288
5. Signature (Addressee)	4b. Service Type <input checked="" type="checkbox"/> CERTIFIED
6. Signature (Agent)	7. Date of Delivery 2 7 80
8. Addressee's Address (Only if requested)	
PS Form 3811, December 1981	
DOMESTIC RETURN RECEIPT	



0080800196RCPT

RCPT

0080800196

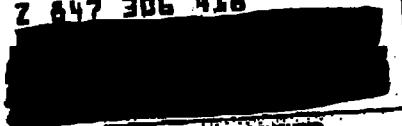
SENDER: • Complete items 1 and / or 2 for additional services. • Complete item 3. • Attach this form to the front of the mailpiece, or on the back if space does not permit. • The Return Receipt will show to whom the article was delivered and the date delivered.		I also wish to receive the following services: 1. <input type="checkbox"/> Addressee's Address 2. <input type="checkbox"/> Restricted Delivery Consult postmaster for fee.	
3. Article Addressed to: 0000080800196 LOUIS CUNEO PO BOX 115 KYLERTOWN PA 16847- <i>Louis N Cuneo</i> 5. Signature (Addressee)		4a. Article Number Z 547 306 418 [REDACTED]	
6. Signature (Agent)		4b. Service Type <input checked="" type="checkbox"/> CERTIFIED 7. Date of Delivery 8. Addressee's Address (Only if requested)	
PS Form 3811. December 1981 DOMESTIC RETURN RECEIPT			



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RCPT

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162-1003

SENDER: • Complete Items 1 and / or 2 for additional services. • Complete Item 3. • Attach this form to the front of the mailpiece, or on the back if space does not permit. • The return Receipt will show to whom the article was delivered and the date departed.		I wish to receive the following services: 1. <input type="checkbox"/> Addressee's Address 2. <input type="checkbox"/> Restricted Delivery Consult postmaster for fee.	
3. Article Addressed to: 0000080800196 LOUIS CUNEO PO BOX 115 KYLERTOWN PA 16847 <i>Louis N Cuneo</i>		4a. Article Number Z 847 306 418 	
5. Signature (Addressee)		4b. Service Type <input checked="" type="checkbox"/> CERTIFIED 7. Date of Delivery	
6. Signature (Agent)		8. Addressee's Address (Only if requested)	
PS Form 3811, December 1991 DOMESTIC RETURN RECEIPT			



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Field or line over top of envelope to the right of return address	
SEVERAL • Complete items 1 and 7 or 8 for additional services. • Complete item 3. • Attach this form to the front of the envelope, or on the back if space does not permit. • The return Receipt will show to whom the article was delivered and the date delivered.	
3. Article Addressed to: 0000080800196 LOU ANN CUNEO PO BOX 115 KYLENTOWN PA 16844-1155 <i>Lois N Cuneo</i>	4a. Article Number Z 847 306 288 [REDACTED]
5. Signature (Addressee)	4b. Service Type <input checked="" type="checkbox"/> CERTIFIED 7. Date of Delivery 2-7-00 8. Addressee's Address (Only if requested)
6. Signature (Agent)	DOMESTIC RETURN RECEIPT

0080800196RCPT

V E R I F I C A T I O N

Mark J. Udren, Esquire, hereby states that he is the attorney for the Plaintiff, a corporation unless designated otherwise; that he is authorized to take this Verification and does so because of the exigencies regarding this matter, and because Plaintiff must verify much of the information through agents, and because he has personal knowledge of some of the facts averred in the foregoing pleading; and that the statements made in the foregoing pleading are true and correct to the best of his knowledge, information and belief and the source of his information is public records and reports of Plaintiff's agents. The undersigned understands that this statement herein is made subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.



Mark J. Udren, ESQUIRE
MARK J. UDREN & ASSOCIATES

MARK J. UDREN

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

THE BANK OF NEW YORK
VS
CUNEO, LOU ANN

00-470-CD

COMPLAINT IN MORTGAGE FORECLOSURE
SHERIFF RETURNS

NOW APRIL 27, 2000 AT 9:23 AM DST SERVED THE WITHIN
COMPLAINT IN MORTGAGE FORECLOSURE ON LOU ANN CUNEO,
DEFENDANT AT RESIDENCE ROLLINGSTONE ROAD, P.O. BOX 115,
KYLERTOWN, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO
LOU ANN CUNEO A TRUE AND ATTESTED COPY OF THE ORIGINAL
COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN TO HER THE
CONTENTS THEREOF.

SERVED BY: NEVLING/MCCLEARY

NOW APRIL 27, 2000 AT 9:23 AM DST SERVED THE WITHIN
COMPLAINT IN MORTGAGE FORECLOSURE ON LOUIS H. CUNEO,
DEFENDANT AT RESIDENCE ROLLINGSTONE ROAD, P.O. BOX 115,
KYLERTOWN, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO
LOU ANN CUNEO, WIFE A TRUE AND ATTESTED COPY OF THE
ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN TO
HER THE CONTENTS THEREOF.

SERVED BY: NEVLING & MCCLEARY

39.60 SHFF. HAWKINS PAID BY: ATTY
20.00 SURCHARGE PAID BY: ATTY

SWORN TO BEFORE ME THIS

3rd DAY OF MAY 2000
Willa

SO ANSWERS,

Chester A. Hawkins
by Marilyn Shaw

CHESTER A. HAWKINS
SHERIFF

WILLIAM A. SHAW
Prothonotary
My Commission Expires
1st Monday in Jan. 2002
Clearfield Co., Clearfield, PA.

FILED

MAY 03 2000
3:45
William A. Shaw
Prothonotary

*E
KSL*

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

ATTORNEY FOR PLAINTIFF

The Bank of New York, as Trustee
Under the Pooling and Servicing
Agreement dated as of May 31, 1996,
Series 1996-B
One Old Country Road
Suite 375
Carle Place, NY 11514
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

v.

63 { Lou Ann Cuneo
Louis H. Cuneo
Rollingstone Road
P.O. Box 115
Kylertown, PA 16847
Defendant(s)

NO. 00-470-CD

FILED

SEP 14 2000

William A. Shaw
Prothonotary

**PRAECIPE FOR JUDGMENT FOR FAILURE TO
ANSWER AND ASSESSMENT OF DAMAGES**

TO THE PROTHONOTARY:

Kindly enter judgment in favor of the Plaintiff and against the Defendant(s) for failure to file an Answer to Plaintiff's Complaint within 20 days from service thereof and for foreclosure and sale of the mortgaged premises, and assess Plaintiff's damages as follows:

As set forth in Complaint	\$28,325.47
Interest per Complaint	1,538.88
From 03/22/00 to 09/05/00	
Late charges per Complaint	88.75
From 04/15/00 to 09/05/00	
Escrow payment per Complaint	0.00
From N/A to N/A	
 TOTAL	 \$29,953.10

I hereby certify that (1) the addresses of the Plaintiff and Defendant are as shown above, and (2) that notice has been given in accordance with Rule 237.1, a copy of which is attached hereto.

MARK J. UDREN & ASSOCIATES

Mark J. Udren, ESQUIRE
Attorney for Plaintiff

DAMAGES ARE HEREBY ASSESSED AS INDICATED

DATE: 9.14.00

PRO PROTHY

William A. Shaw

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

ATTORNEY FOR PLAINTIFF

The Bank of New York, as
Trustee Under
the Pooling and Servicing
Agreement dated
as of May 31, 1996, Series
1996-B
One Old Country Road
Suite 375
Carle Place, NY 11514
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

NO. 00-470-CD

v.
Lou Ann Cuneo
Louis H. Cuneo
Rollingstone Road
P.O. Box 115
Kylertown, PA 16847
Defendant(s)

AFFIDAVIT OF NON-MILITARY SERVICE

STATE OF

:
: SS
:
:

COUNTY OF

THE UNDERSIGNED being duly sworn, deposes and says that the averments herein are based upon investigations made and records maintained by us either as Plaintiff or as servicing agent of the Plaintiff herein and that the above Defendant(s) are not in the Military or Naval Service of the United States of America or its Allies as defined in the Soldiers and Sailors Civil Relief Act of 1940, as amended, and that the age and last known residence and employment of each Defendant are as follows:

Defendant: Lou Ann Cuneo
Age: Over 18
Residence: As captioned above
Employment: Unknown

Defendant: Louis H. Cuneo
Age: Over 18
Residence: As captioned above
Employment: Unknown

Sworn to and subscribed
before me this 5th day
of September, 2000.

Tara Lynn Mannino
Notary Public

Name: MARK J. UDREN, ESQ.
Title: ATTORNEY FOR PLAINTIFF
Company:

TARA LYNN MANNINO
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 8/18/2003

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

ATTORNEY FOR PLAINTIFF

The Bank of New York, as Trustee Under the Pooling and Servicing Agreement dated as of May 31, 1996, Series 1996-B One Old Country Road Suite 375 Carle Place, NY 11514 Plaintiff	COURT OF COMMON PLEAS CIVIL DIVISION Clearfield County MORTGAGE FORECLOSURE
v.	
Lou Ann Cuneo Louis H. Cuneo Rollingstone Road P.O. Box 115 Kylertown, PA 16847 Defendant(s)	NO. 00-470-CD

TO: LOUIS H. CUNEO
Rollingstone Road
P.O. Box 115
Kylertown, PA 16847

NOTICE

Pursuant to Rule 236 of the Supreme Court of Pennsylvania, you are hereby notified that a Judgment has been entered against you in the above proceeding as indicated below.

Prothonotary

- Judgment by Default
- Money Judgment
- Judgment in Replevin
- Judgment for Possession
- Judgment on Award of Arbitration
- Judgment on Verdict
- Judgment on Court Findings

IF YOU HAVE ANY QUESTIONS CONCERNING THIS NOTICE PLEASE CALL:

ATTORNEY Mark J. Udren, Esquire

At this telephone number: 856-482-6900

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

ATTORNEY FOR PLAINTIFF

The Bank of New York, as : COURT OF COMMON PLEAS
Trustee Under the Pooling and : CIVIL DIVISION
Servicing Agreement dated : Clearfield County
as of May 31, 1996, Series :
1996-B : MORTGAGE FORECLOSURE
One Old Country Road :
Suite 375 :
Carle Place, NY 11514 :
Plaintiff :
v. :
:

Lou Ann Cuneo :
Louis H. Cuneo : NO. 00-470-CD
Rollingstone Road :
P.O. Box 115 :
Kylertown, PA 16847 :
Defendant(s) :
:

TO: LOU ANN CUNEO
Rollingstone Road
P.O. Box 115
Kylertown, PA 16847

NOTICE

Pursuant to Rule 236 of the Supreme Court of Pennsylvania, you are hereby notified that a Judgment has been entered against you in the above proceeding as indicated below.

- Prothonotary
- Judgment by Default
 Money Judgment
 Judgment in Replevin
 Judgment for Possession
 Judgment on Award of Arbitration
 Judgment on Verdict
 Judgment on Court Findings

IF YOU HAVE ANY QUESTIONS CONCERNING THIS NOTICE PLEASE CALL:

ATTORNEY Mark J. Udren, Esquire

At this telephone number: 856-482-6900

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6906

ATTORNEY FOR PLAINTIFF

The Bank of New York, as Trustee Under
the Pooling and Servicing Agreement
dated
as of May 31, 1996, Series 1996-B
One Old Country Road
Suite 375
Carle Place, NY 11514
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

v.

Lou Ann Cuneo
Louis H. Cuneo
Rollingstone Road
P.O. Box 115
Kylertown, PA 16847

NO. 00-470-CD

Defendant(s)

DATED: August 22, 2000
TO: Louis H. Cuneo
Rollingstone Road
P.O. Box 115
Kylertown, PA 16847

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS. YOU SHOULD TAKE THIS NOTICE TO A LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE FOLLOWING OFFICE TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

LAWYER REFERRAL SERVICE
Pennsylvania Lawyer Referral Service
Pennsylvania Bar Association
P.O. Box 186
Harrisburg, PA 17108
800-692-7375

NOTIFICACION IMPORTANTE

USTED SE ENCUENTRA EN ESTADO DE REBELDIA POR NO HABER TOMADO LA ACCION REQUIRIDA DE SU PARTE EN ESTE CASO. AL NO TOMAR LA ACCION DEBIDA DENTRO DE UN TERMINO DE DIEZ (10) DIAS DE ESTA NOTIFICACION, EL TRIBUNAL PODRA, SIN NECESIDAD DE COMPARARECER USTED EN CORTE O ESCUCHAR PRUEBA ALGUNA, DICTAR SENTENCIA EN SU CONTRA, USTED PUEDE PERDER BIENES Y OTROS DERECHOS, IMPORTANTES. DEBE LLEVAR ESTA NOTIFICACION A UN ABOGADO IMMEDIATAMENTE SI USTED NO TIENE ABOGADO, O SI NO TIENE DINERO SUFFICIENTE PARA TAL SERVICIO, VAYA EN PERSONA O LLAME POR TELEFONO A LA OFICINA, CUYA DIRECCION SE ENCUENTRA ESCRITA ABAJO PARA AVERIGUAR DONDE SE PUEDE CONSEGUIR ASSISTENCIA LEGAL.

SERVICIO DE REFERENCIA LEGAL
LAWYER REFERRAL SERVICE
Pennsylvania Lawyer Referral Service
Pennsylvania Bar Association
P.O. Box 186
Harrisburg, PA 17108
800-692-7375

NOTICE: PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, THIS LAW FIRM IS DEEMED TO BE A DEBT COLLECTOR AND THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

FILED

SEP 14 2000
M 13:30 (acth) Uden
William A. Shaw
Prothonotary

PD \$20.00
FEB
Not. to D. L. Cuneo

D. Louis Cuneo

Statement to atty Uden

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
STATEMENT OF JUDGMENT

THE BANK OF NEW YORK,

Plaintiff(s)

No. 00-470-CD

vs.

LOU ANN CUNEO

LOUIS H. CUNEO

Defendant(s)

Atty's Comm _____

Costs \$ _____

Int. From _____

Entry \$20.00 _____

Instrument Default Judgment

Date of Entry September 14, 2000

Expires September 14, 2005

COPY
Certified from the record this 14th day of September, 2000

William A. Shaw, Prothonotary

SIGN BELOW FOR SATISFACTION

Received on _____, 20 ____, of defendant full satisfaction of this Judgment, Debt, Interest and Costs and Prothonotary is authorized to enter Satisfaction on the same.

Plaintiff/Attorney

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

ATTORNEY FOR PLAINTIFF

The Bank of New York, as
Trustee Under the Pooling and
Servicing Agreement dated
as of May 31, 1996, Series
1996-B
One Old Country Road
Suite 375
Carle Place, NY 11514
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

v.

Lou Ann Cuneo
Louis H. Cuneo
Rollingstone Road
P.O. Box 115
Kylertown, PA 16847
Defendant(s)

NO. 00-470-CD

PRAECIPE FOR WRIT OF EXECUTION

TO THE SHERIFF:

Issue Writ of Execution in the above matter:

Amount due \$29,953.10

Interest From September 6, 2000
to Date of Sale
Per diem @ \$9.16

(Costs to be added) \$ 179.60

FILED

SEP 14 2000

William A. Shaw
Prothonotary

MARK J. UDREN & ASSOCIATES

Mark J. Udren, ESQUIRE
ATTORNEY FOR PLAINTIFF

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

ATTORNEY FOR PLAINTIFF

The Bank of New York, as
Trustee Under the Pooling and
Servicing Agreement dated
as of May 31, 1996, Series
1996-B
One Old Country Road
Suite 375
Carle Place, NY 11514
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

v.
Lou Ann Cuneo
Louis H. Cuneo
Rollingstone Road
P.O. Box 115
Kylertown, PA 16847
Defendant(s)

NO. 00-470-CD

WRIT OF EXECUTION

TO THE SHERIFF OF Clearfield COUNTY:

To satisfy the judgment, interest and costs in the above matter, you
are directed to levy upon and sell the following described property:

Rollingstone Road
P.O. Box 115
Kylertown, PA 16847
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$29,953.10

Interest From September 6, 2000

to Date of Sale

Per diem @ \$9.16

(Costs to be added) \$ 179.60

By

rothomayr
W. Udren

Clerk

Date 9.14.00

COURT OF COMMON PLEAS

NO. 00-470-CD

The Bank of New York, as Trustee Under
the Pooling and Servicing Agreement dated
as of May 31, 1996, Series 1996-B

vs.

Lou Ann Cuneo and Louis H. Cuneo

WRIT OF EXECUTION

REAL DEBT \$ 29,953.10

INTEREST \$
from September 6, 2000 to
Date of Sale
Per diem @ \$9.16

COSTS PAID:

PROTHY \$

SHERIFF \$

STATUTORY \$

COSTS DUE PROTHY. \$

ADDRESS WHERE PAPERS CAN BE SERVED:

Rollingstone Road
P.O. Box 115
Kylertown, PA 16847

Mark J. Udren, Esquire
MARK J. UDREN & ASSOCIATES
1040 NORTH KINGS HIGHWAY
SUITE 500
CHERRY HILL, NJ 08034
(856) 482-6500

ALL THAT CERTAIN LOT OF LAND WITH A HOUSE ERECTED THEREON SITUATE IN THE TOWNSHIP OF COOPER, COUNTY OF CLEARFIELD, COMMONWEALTH OF PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING AT AN IRON PIPE, SAID PIPE BEING ALONG THE EASTERN RIGHT-OF-WAY OF L. R. 17067 AND THE SOUTHWEST CORNER OF THE LAND OF DURVIN AND ROSALIND WICK; THENCE ALONG THE LOT OF DURVIN AND ROSALIND WICK, SOUTH SEVENTY-SEVEN DEGREES THIRTY-FIVE MINUTES EAST (S 77 DEGREES 35 MINUTES E), TWO HUNDRED FIVE AND FORTY-FIVE HUNDREDTHS (205.45) FEET TO AN IRON PIPE; THENCE ALONG AN ALLEY, SOUTH ZERO DEGREES ZERO MINUTES (50 DEGREES 00 MINUTES), FIFTY-SEVEN AND SEVENTY-NINE HUNDREDTHS (57.79) FEET TO AN IRON PIPE; THENCE ALONG THE LAND OF MAX D. AND ANNE E. BETTS, NORTH SEVENTY-SEVEN DEGREES THIRTY-FIVE MINUTES WEST (N 77 DEGREES 35 MINUTES W) TWO HUNDRED FIVE AND FORTY-FIVE HUNDREDTHS (205.45) FEET TO A POINT ALONG THE EASTERN RIGHT-OF-WAY OF L. R. 17067; THENCE ALONG THE RIGHT-OF-WAY OF L. R. 17067, NORTH ZERO DEGREES ZERO MINUTES (N 0 DEGREES 00 MINUTES) FIFTY-SEVEN AND SEVENTY-NINE HUNDREDTHS (57.79) FEET TO AN IRON PIPE AND PLACE OF BEGINNING.

BEING KNOWN AS ROLLINGSTONE ROAD, PO BOX 115, KYLERTOWN, PA
PROPERTY ID NO. 110-R08-551-00003

TITLE TO SAID PREMISES IS VESTED IN LOUIS H. CUNEO AND LOU ANN CUNEO, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETIES BY DEED FROM ZELDA M. CARLSON, ADMINISTRATRIX OF THE ESTATE OF EVA A. SNEDDEN, MILDRED DINGEY, EVE ANN PICARD, HAROLDEEN PEARCE, AND ZELDA CARLSON, IN HER OWN RIGHT, BEING ALL OF THE HEIRS OF THE LATE EVA A. SNEDDEN, DECEASED DATED 8/6/1984 AND RECORDED 9/4/1984 IN DEED BOOK 968 PAGE 218

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren
ATTY I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

ATTORNEY FOR PLAINTIFF

The Bank of New York, as
Trustee Under
the Pooling and Servicing
Agreement dated
as of May 31, 1996, Series
1996-B
One Old Country Road
Suite 375
Carle Place, NY 11514
Plaintiff

v.

Lou Ann Cuneo
Louis H. Cuneo
Rollingstone Road
P.O. Box 115
Kylertown, PA 16847
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

FILED

DEC 04 2000

William A. Shaw
Prothonotary

AFFIDAVIT OF SERVICE PURSUANT TO Pa.R.C.P.RULE 3129.1

Plaintiff, by its/his/her Attorney, Mark J. Udren, Esquire, hereby verifies that:

1. A copy of the Notice of Sheriff's Sale, a true and correct copy of which is attached hereto as Exhibit "A", was sent to every recorded lienholder and every other interested party known as of the date of the filing of the Praeclipe for the Writ of Execution, on the date(s) appearing on the attached Certificates of Mailing.
2. A Notice of Sheriff's Sale was sent to Defendant(s) by regular mail and certified mail on the date appearing on the attached Return Receipt, which was signed for by Defendant(s) on the date specified on the said Return Receipt. Copies of the said Notice and Return Receipt are attached hereto as Exhibit "B".
3. If a Return Receipt is not attached hereto, then service was by personal service on the date specified on the attached Return of Service, attached hereto as Exhibit "B".
4. If service was by Order of Court, then proof of compliance with said Order is attached hereto as Exhibit "B".

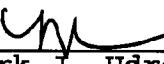
All Notices were served within the time limits set forth by Pa Rule C.P. 3129.

This Affidavit is made subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.

Dated: November 22, 2000

MARK J. UDREN & ASSOCIATES

BY:


Mark J. Udren, Esquire
Attorney for Plaintiff

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

ATTORNEY FOR PLAINTIFF

The Bank of New York, as
Trustee Under the Pooling and
Servicing Agreement dated
as of May 31, 1996, Series
1996-B One Old Country Road
Suite 375
Carle Place, NY 11514
Plaintiff

v.

Lou Ann Cuneo
Louis H. Cuneo
Rollingstone Road
P.O. Box 115
Kylertown, PA 16847
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County
NO. 00-470-CD

DATE: October 12, 2000
TO: ALL PARTIES IN INTEREST AND CLAIMANTS
NOTICE OF SHERIFF'S SALE
OF REAL PROPERTY

OWNER(S): LOU ANN CUNEO & LOUIS H. CUNEO

PROPERTY: Rollingstone Road, P.O. Box 115 Kylertown, PA 16847

Improvements: RESIDENTIAL DWELLING

The above captioned property is scheduled to be sold at the Clearfield County Sheriff's Sale on JANUARY 5, 2001, at 10:00 AM, at the CLEARFIELD COUNTY COURTHOUSE 230 EAST MARKET STREET CLEARFIELD, PA . Our records indicate that you may hold a mortgage or judgment on the property which will be extinguished by the sale. You may wish to attend the sale to protect your interests.

A Schedule of Distribution will be filed by the Sheriff on a date specified by the Sheriff not later than 30 days after sale. Distribution will be made in accordance with the schedule unless exceptions are filed thereto within 10 days after the filing of the schedule.

EXHIBIT A

Name and
Address
Of Sender

MARK J. UDREN & ASSOCIATES
1040 N. KINGS HIGHWAY, STE. 500

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EXHIBIT A

LAW OFFICES													
Name and Address Or Sender		MARK J. UDREN & ASSOCIATES 1040 N. KINGS HIGHWAY, STE. 500 CHERRY HILL, NJ 08034 ALICE DICK.....0019539											
Line		Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee	Handling Charge (If Regis.)	Act. Value Insured Value	Insured Value	Due Sender If COD	R.R. Fee	S.D. Fee	S.H. Fee	Rst. Del. Fee
1		CUNEO CLEARFIELD	TAX CLAIMS BUREAU 230 E. MARKET STREET CLEARFIELD, PA 16830										
2			DOMESTIC RELATIONS SECTION 230 E. MARKET STREET CLEARFIELD, PA 16830										
3			COMMONWEALTH OF PA DEPARTMENT OF REVENUE BUREAU OF COMPLIANCE DEPT. 280946 HARRISBURG, PA 17128-0946										
4			TENANTS/ OCCUPANTS ROLLINGSTONE ROAD, P.O. BOX 115 KYLERTOWN, PA 16847										
5													
6													
7													
8													
9													
10													
11													
12													
13													
14													
15													
Total number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office	Postmaster, Per (Name of Receiving Employee)	Check appropriate block for certificate of mailing or for additional copies of this bill.									
The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable on Express Mail services is \$500.										Postmark and Date of Receipt			

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

ATTORNEY FOR PLAINTIFF

The Bank of New York, as Trustee
Under the Pooling and Servicing
Agreement dated as of May 31,
1996, Series 1996-B
One Old Country Road, Suite 375
Carle Place, NY 11514
Plaintiff

v.

Lou Ann Cuneo
Louis H. Cuneo
Rollingstone Road
P.O. Box 115
Kylertown, PA 16847
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

NO. 00-470-CD

PRAECIPE TO REISSUE WRIT OF EXECUTION

TO THE SHERIFF:

Reissue Writ of Execution in the above matter:

Amount due \$29,953.10

Interest From September 6, 2000
to Date of Sale _____
Per diem @\$9.16

(Costs to be added) \$ _____

87.00 Prothonotary costs

MARK J. UDREN & ASSOCIATES

Mark J. Udren, ESQUIRE
ATTORNEY FOR PLAINTIFF

FILED

JAN 08 2004

William A. Shaw
Prothonotary/Clerk of Courts

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

ATTORNEY FOR PLAINTIFF

The Bank of New York, as Trustee
Under the Pooling and Servicing
Agreement dated as of May 31,
1996, Series 1996-B
One Old Country Road, Suite 375
Carle Place, NY 11514
Plaintiff

v.

Lou Ann Cuneo
Louis H. Cuneo
Rollingstone Road
P.O. Box 115
Kylertown, PA 16847
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

NO. 00-470-CD

AFFIDAVIT PURSUANT TO RULE 3129.1

The Bank of New York, as Trustee Under the Pooling and Servicing Agreement dated as of May 31, 1996, Series 1996-B, Plaintiff in the above action, by its attorney, Mark J. Udren, ESQ., sets forth as of the date the Praecept for the Writ of Execution was filed the following information concerning the real property located at: Rollingstone Road, P.O. Box 115, Kylertown, PA 16847.

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

Name Address

Lou Ann Cuneo Rollingstone Road, PO Box 115
Kylertown, PA 16847

Louis Cuneo Rollingstone Road, PO Box 115
Kylertown, PA 16847

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

Name Address

Same as No. 1 above

3. Name and address of every judgment creditor whose judgment is a record lien on the real property to be sold:

Name Address

NONE

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

Name Address

Plaintiff herein. See Caption above.

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

Name Address

NONE

6. Name and address of every other person who has any record interest in the property and whose interest may be affected by the sale:

Name Address

Real Estate Tax Dept. 1 N. Second St., Ste. 116, Clearfield, PA 16830

Domestic Relations Section 1 N. Second St., Ste. 116, Clearfield, PA 16830

Commonwealth of PA, Bureau of Compliance, Dept. 280946
Department of Revenue Harrisburg, PA 17128-0946

7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale:

Name Address

Tenants/Occupants Rollingstone Road, P.O. Box 115
Kylertown, PA 16847

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

MARK J. UDREN & ASSOCIATES

DATED: December 22, 2003

Mark J. Udren, ESQ.
Attorney for Plaintiff

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

ATTORNEY FOR PLAINTIFF

The Bank of New York, as Trustee
Under the Pooling and Servicing
Agreement dated as of May 31,
1996, Series 1996-B
One Old Country Road, Suite 375
Carle Place, NY 11514
Plaintiff

v.

Lou Ann Cuneo
Louis H. Cuneo
Rollingstone Road
P.O. Box 115
Kylertown, PA 16847
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County
MORTGAGE FORECLOSURE
NO. 00-470-CD

C E R T I F I C A T E

Mark J. Udren, Esquire, hereby states that he is the attorney for the Plaintiff in the above-captioned matter and that the premises are not subject to the provisions of Act 91 because it is:

- An FHA insured mortgage
- Non-owner occupied
- Vacant
- Act 91 procedures have been fulfilled.
- Over 24 months delinquent.

This certification is made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.

MARK J. UDREN & ASSOCIATES

Mark J. Udren, ESQUIRE
ATTORNEY FOR PLAINTIFF

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

ATTORNEY FOR PLAINTIFF

The Bank of New York, as Trustee
Under the Pooling and Servicing
Agreement dated as of May 31,
1996, Series 1996-B
One Old Country Road, Suite 375
Carle Place, NY 11514
Plaintiff

v.

Lou Ann Cuneo
Louis H. Cuneo
Rollingstone Road
P.O. Box 115
Kylertown, PA 16847
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

NO. 00-470-CD

WRIT OF EXECUTION

TO THE SHERIFF OF Clearfield COUNTY:

To satisfy the judgment, interest and costs in the above matter, you are directed to levy upon and sell the following described property:

Rollingstone Road
P.O. Box 115
Kylertown, PA 16847
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$29,953.10

Interest From September 6, 2000
to Date of Sale _____
Per diem @ \$9.16

(Costs to be added) \$ _____

87.00 Prothonotary Costs

Prothonotary

By _____

Clerk

Date 11/8/04

COURT OF COMMON PLEAS
NO. 00-470-CD

=====
The Bank of New York, as Trustee Under
the Pooling and Servicing Agreement dated
as of May 31, 1996, Series 1996-B

vs.

Lou Ann Cuneo and Louis H. Cuneo

=====
WRIT OF EXECUTION
=====

REAL DEBT \$ 29,953.10

INTEREST \$
from September 6, 2000 to
Date of Sale _____
Per diem @\$9.16

COSTS PAID:
PROTHY \$ 87.00

SHERIFF \$ _____

STATUTORY \$ _____

COSTS DUE PROTHY. \$ _____

PREMISES TO BE SOLD:

Rollingstone Road
P.O. Box 115
Kylertown, PA 16847

Mark J. Udren, ESQUIRE
MARK J. UDREN & ASSOCIATES
1040 NORTH KINGS HIGHWAY
SUITE 500
CHERRY HILL, NJ 08034
(856) 482-6900

ALL THAT CERTAIN LOT OF LAND WITH A HOUSE ERECTED THEREON SITUATE IN THE TOWNSHIP OF COOPER, COUNTY OF CLEARFIELD, COMMONWEALTH OF PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING AT AN IRON PIPE, SAID PIPE BEING ALONG THE EASTERN RIGHT-OF-WAY OF L. R. 17067 AND THE SOUTHWEST CORNER OF THE LAND OF DURVIN AND ROSALIND WICK; THENCE ALONG THE LOT OF DURVIN AND ROSALIND WICK, SOUTH SEVENTY-SEVEN DEGREES THIRTY-FIVE MINUTES EAST (S 77 DEGREES 35 MINUTES E), TWO HUNDRED FIVE AND FORTY-FIVE HUNDREDTHS (205.45) FEET TO AN IRON PIPE; THENCE ALONG AN ALLEY, SOUTH ZERO DEGREES ZERO MINUTES (50 DEGREES 00 MINUTES), FIFTY-SEVEN AND SEVENTY-NINE HUNDREDTHS (57.79) FEET TO AN IRON PIPE; THENCE ALONG THE LAND OF MAX D. AND ANNE E. BETTS, NORTH SEVENTY-SEVEN DEGREES THIRTY-FIVE MINUTES WEST (N 77 DEGREES 35 MINUTES W) TWO HUNDRED FIVE AND FORTY-FIVE HUNDREDTHS (205.45) FEET TO A POINT ALONG THE EASTERN RIGHT-OF-WAY OF L. R. 17067; THENCE ALONG THE RIGHT-OF-WAY OF L. R. 17067, NORTH ZERO DEGREES ZERO MINUTES (N 0 DEGREES 00 MINUTES) FIFTY-SEVEN AND SEVENTY-NINE HUNDREDTHS (57.79) FEET TO AN IRON PIPE AND PLACE OF BEGINNING.

CONTAINING 0.27 ACRES.

BEING KNOWN AS ROLLINGSTONE ROAD, PO BOX 115, KYLERTOWN, PA 16847

PROPERTY ID NO. 110-R08-551-00003

TITLE TO SAID PREMISES IS VESTED IN LOUIS H. CUNEO AND LOU ANN CUNEO, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETIES, BY DEED FROM ZELDA M. CARLSON, ADMINISTRATRIX OF THE ESTATE OF EVA A. SNEDDEN, MILDRED DINGEY, EVE ANN PICARD, HAROLDEEN PEARCE, AND ZELDA CARLSON, IN HER OWN RIGHT, BEING ALL OF THE HEIRS OF THE LATE EVA A. SNEDDEN, DECEASED, DATED 8/6/84, RECORDED 9/4/84, IN DEED BOOK 968, PAGE 218.

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

ATTORNEY FOR PLAINTIFF

The Bank of New York, as
Trustee Under the Pooling and
Servicing Agreement dated
as of May 31, 1996, Series
1996-B
One Old Country Road
Suite 375
Carle Place, NY 11514
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County
MORTGAGE FORECLOSURE

v.

Lou Ann Cuneo
Louis H. Cuneo
Rollingstone Road
P.O. Box 115
Kylertown, PA 16847
Defendant(s)

NO. 00-470-CD

WRIT OF EXECUTION

TO THE SHERIFF OF Clearfield COUNTY:

To satisfy the judgment, interest and costs in the above matter, you
are directed to levy upon and sell the following described property:

Rollingstone Road
P.O. Box 115
Kylertown, PA 16847
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$29,953.10

Interest From September 6, 2000
to Date of Sale
Per diem @\$9.16

(Costs to be added) \$ 179.60

RECEIVED SEP 15 2000

(at 10:35 AM)
Wesler A. Wadens
by Margaret H. Pitt

By

Clerk

Date 9-14-00

Prothonotary
William J. Udren

In The Court of Common Pleas of Clearfield County, Pennsylvania

THE BANK OF NEW YORK, ET AL

Sheriff Docket # 10272

00-470-CD

VS.
CUNEO, LOU ANN

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

NOW, OCTOBER 19, 2001, 9:30 AM O'CLOCK A LEVY WAS TAKEN ON THE PROPERTY OF THE DEFENDANTS. PROPERTY WAS POSTED THIS DATE.

A SALE IS SET FOR FRIDAY, JANUARY 5, 2001, AT 10:00AM

NOW, OCTOBER 25, 2000, AT 2:20 PM O'CLOCK SERVED WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY ON LOUIS CUNEO, DEFENDANT, AT HIS PLACE OF RESIDENCE, ROLLINGSTONE ROAD, PO BOX 115, KYLERTOWN, CLEARFIELD COUNTY, PENNSYLVANIA, 16847, BY HANDING TO LOUIS CUNEO, DEFENDANT, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY AND MADE KNOWN TO HIM THE CONTENTS THEREOF.

NOW, OCTOBER 25, 2000, AT 2:10 PM O'CLOCK SERVED WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY ON LOUIS CUNEO, HUSBAND OF LOU ANN CUNEO, DEFENDANT, AT HIS PLACE OF RESIDENCE, ROLLINGSTONE ROAD, PO BOX 115, KYLERTOWN, CLEARFIELD COUNTY, PENNSYLVANIA, 16847, BY HANDING TO LOUIS CUNEO, HUSBAND OF LOU ANN CUNEO, DEFENDANT, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY AND MADE KNOWN TO HIM THE CONTENTS THEREOF.

NOW, JANUARY 4, 2000, RECEIVED FAX THAT SALE IS TO BE POSTPONED UNTIL MARCH 30, 2001. LETTER TO FOLLOW.

NOW, JANUARY 5, 2000, IT WAS ANNOUNCED THAT SALE IS TO BE CONTINUED UNTIL FRIDAY, MARCH 30, 2001, AT 10:00AM.

NOW, JANUARY 8, 2001, RECEIVED LETTER THAT SALE IS TO BE POSTPONED UNTIL MARCH 30, 2001.

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 10272

THE BANK OF NEW YORK, ET AL

00-470-CD

VS.

CUNEO, LOU ANN

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

NOW, MARCH 29, 2001, FAXED MARK J. UDREN, ATTORNEY FOR THE PLAINTIFF, NOTIFYING HIM THAT DEFENDANTS HAVE FILED FOR BANKRUPTCY.

NOW, MARCH 30, 2001, RECEIVED FAX FROM MARK J. UDREN, ATTORNEY FOR THE PLAINTIFF, THAT DEFENDANTS FILED CHAPTER 13 BANKRUPTCY. SALE IS TO BE STAYED.

NOW, APRIL 2, 2001, RECEIVED LETTER FROM MARK J. UDREN, ATTORNEY FOR THE PLAINTIFF, THAT DEFENDANTS FILED CHAPTER 13 BANKRPUTCY, SALE IS TO BE STAYED.

NOW, OCTOBER 23, 2001, RETURN WRIT AS "NO SALE" HELD AS DEFENDANTS FILED CHAPTER 13 BANKRUPTCY. PAID COSTS FROM ADVANCE AND MADE REFUND OF UNUSED ADVANCE TO THE ATTORNEY.

SHERIFF HAWKINS \$172.36

SURCHARGE \$ 40.00

PAID BY ATTORNEY

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 10272

THE BANK OF NEW YORK, ET AL

00-470-CD

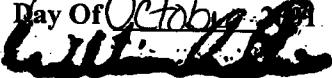
VS.

CUNEO, LOU ANN

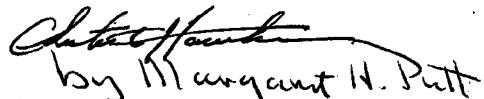
WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

Sworn to Before Me This

24th Day Of October 2001


So Answers,


by Margaret H. Pitt
Chester A. Hawkins
Sheriff

WILLIAM A. SHAW
Prothonotary
My Commission Expires
1st Monday in Jan. 2002
Clearfield Co., Clearfield, PA.

FILED

OCT 24 2001
019150 am
William A. Shaw
Prothonotary


**LAW OFFICES
MARK J. UDREN & ASSOCIATES**

1040 NORTH KINGS HIGHWAY

SUITE 500

CHERRY HILL, NEW JERSEY 08034

856. 482. 6900

FAX: 856. 482. 1199

**MARK J. UDREN*
STUART WINNEG**
GAYL SPIVAK ORLOFF***
HEIDI R. SPIVAK***
CHRISTOPHER J. FOX***
CORINA CANIZ***
*ADMITTED NY, NJ, FL
**ADMITTED PA
***ADMITTED NJ, PA
TINA MARIE RICH
OFFICE ADMINISTRATOR**

**PENNSYLVANIA OFFICE
24 NORTH MERION AVENUE
SUITE 240
BRYN MAWR, PA 19010
215-568-0500
315-568-1741 FAX**

**FREDDIE MAC
PENNSYLVANIA
DESIGNATED COUNSEL**

PLEASE RESPOND TO NEW JERSEY OFFICE

January 3, 2001

Sent via telefax #814-765-5915
and Regular Mail

**Clearfield County Sheriff's Office
Clearfield County Courthouse
1 North Second Street
Clearfield, PA 16830
ATTN: Peggy**

**Re: The Bank of New York, as Trustee Under
the Pooling and Servicing Agreement dated
as of May 31, 1996, Series 1996-B
vs.**

**Lou Ann Cuneo & Louis H. Cuneo
Clearfield County C.C.P. No. 00-470-CD
Premises: Rollingstone Road, P.O. Box 115
Kylertown, PA 16847
SS Date: January 5, 2001**

Dear Peggy:

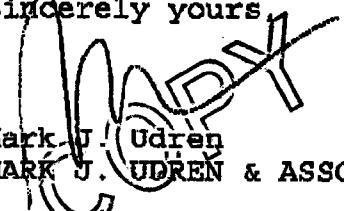
Please Postpone the Sheriff's Sale scheduled for January 5, 2001 to
March 30, 2001.

Sale is Postponed for the following reason:

Due To A Forebearance Agreement.

Thank you for your attention to this matter.

Sincerely yours,


Mark J. Udren
MARK J. UDREN & ASSOCIATES

/attn:

LAW OFFICES
MARK J. UDREN & ASSOCIATES
1040 NORTH KINGS HIGHWAY
SUITE 500

CHERRY HILL, NEW JERSEY 08034
856 . 482 . 6900
FAX: 856 . 482 . 1199

MARK J. UDREN*
STUART WINNEG**
GAYL SPIVAK ORLOFF***
HEIDI R. SPIVAK***
CHRISTOPHER J. FOX***
CORINA CANIZ***
*ADMITTED NJ, PA, FL
**ADMITTED PA
***ADMITTED NJ, PA
TINA MARIE RICH
OFFICE ADMINISTRATOR

PENNSYLVANIA OFFICE
24 NORTH MERION AVENUE
SUITE 240
BRYN MAWR, PA 19010
215-568-9500
215-568-1141 FAX

**FREDDIE MAC
PENNSYLVANIA
DESIGNATED COUNSEL**

PLEASE RESPOND TO NEW JERSEY OFFICE

January 3, 2001

Sent via telefax #814-765-5915
and Regular Mail

Clearfield County Sheriff's Office,
Clearfield County Courthouse
1 North Second Street
Clearfield, PA 16830
ATTN: Peggy

Re: The Bank of New York, as Trustee Under
the Pooling and Servicing Agreement dated
as of May 31, 1996, Series 1996-B
vs.

Lou Ann Cuneo & Louis H. Cuneo
Clearfield County C.C.P. No. 00-470-CD
Premises: Rollingstone Road, P.O. Box 115
Kylertown, PA 16847
SS Date: January 5, 2001

Dear Peggy:

Please Postpone the Sheriff's Sale scheduled for January 5, 2001 to
March 30, 2001.

Sale is Postponed for the following reason:

Due To A Forebearance Agreement.

Thank you for your attention to this matter.

Sincerely yours,

Mark J. Udren
MARK J. UDREN & ASSOCIATES

/atd ✓

h.j.c. gn



Sheriff's Office Clearfield County

OFFICE (814) 765-2641
AFTER 4:00 P.M. (814) 765-1533

CLEARFIELD COUNTY FAX
(814) 765-6089

CHESTER A. HAWKINS
SHERIFF

1 NORTH SECOND STREET - COURTHOUSE
CLEARFIELD, PENNSYLVANIA 16830

**DARLENE SHULTZ
CHIEF DEPUTY**

**MARGARET PUTT
OFFICE MANAGER**

MARILYN HAMM
REPT. CLERK

**PETER F. SMITH
SOLICITOR**



YOU CAN WIN, BUT YOU CAN'T HIDE!

DATE FAXED: MARCH 29, 2000

TO: MARK UDREN, ESQ

FAX #: 856-482-1199

PHONE #: _____

FROM: PEGGY

NO. OF PAGES, INCLUDING COVER: 2

MESSAGE: RE: BANK OF NEW YORK, AS TRUSTEE UNDER THE POOLING AND
SERVICING AGREEMENT DATED AS OF MAY 31, 1996, SERIEX 1996-B VS

LOU ANN CUNEO AND LOUIS H. CUNEO NO. 00-470-CD

COPY

MARCH 29, 2001 @2:17PM

RECEIVED A PHONE CALL FROM ROBIN FORR, ATTORNEY FOR LOU ANN CUNEO AND LOUIS H. CUNEO
BANKRUPTCY WAS FILED THIS DATE IN THE WESTERN DISTRICT OF U S BANKRUPTCY COURT.

CHAPTER 13 WAS FILED NUMBER 01-23184-BM

WHEN MS FORR RECEIVED THE COVER SHEET SHE WILL BRING A COPY TO THIS OFFICE AND I
WILL FAX YOU A COPY.

IF YOU HAVE AND QUESTIONG PLEASE CALL ME AT 814-765-2641 ext 1361

A handwritten signature in cursive script, appearing to read "Peggy". It is enclosed within a roughly oval-shaped outline.

COPY

LAW OFFICES
MARK J. UDREN & ASSOCIATES
1040 NORTH KINGS HIGHWAY
SUITE 500
CHERRY HILL, NEW JERSEY 08034
856.482.6900
FAX: 856.482.1199

MARK J. UDREN
STUART WINNEG***
GAYL SPIVAK ORLOFF***
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CHRISTOPHER J. FOX***
CORINA CANIZ***
***ADMITTED NJ, FL
***ADMITTED NJ, PA
TINA MARIE RICH
OFFICE ADMINISTRATOR

**FREDDIE MAC.
PENNSYLVANIA
DESIGNATED COUNSEL**

PENNSYLVANIA OFFICE
94 NORTH MERCION AVENUE
SUITE 240
BERTH MAWR, PA 19008
215-568-9500
215-568-1141 FAX

PLEASE RESPOND TO NEW JERSEY OFFICE

March 30, 2001

Sent via telefax #814-765-5915
and Regular Mail

Clearfield County Sheriff's Office
Clearfield County Courthouse
1 North Second Street
Clearfield, PA 16830
ATTN: Peggy

Re: The Bank of New York, as Trustee Under
the Pooling and Servicing Agreement dated
as of May 31, 1996, Series 1996-B
vs.
Lou Ann Cuneo & Louis H. Cuneo
Clearfield County C.C.P. No. 00-470-CD
Premises: Rollingstone Road, P.O. Box 115
Kylertown, PA 16847
SS Date: March 30, 2001

Dear Peggy:

Please stay the Sheriff's Sale scheduled for March 30, 2001.

Sale is stayed for the following reason:

Chapter 13 Bankruptcy Filed On March 29, 2001 Case No 01-23184.

Thank you for your attention to this matter.

Sincerely yours,

Mark J. Udren
MARK J. UDREN & ASSOCIATES

/atd

LAW OFFICES
MARK J. UDREN & ASSOCIATES
1040 NORTH KINGS HIGHWAY
SUITE 500
CHERRY HILL, NEW JERSEY 08034
856 . 482 . 6900
FAX: 856 . 482 . 1199

MARK J. UDREN*
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****ADMITTED PA**
*****ADMITTED NJ, PA**
TINA MARIE RICH
OFFICE ADMINISTRATOR

FREDDIE MAC
PENNSYLVANIA
DESIGNATED COUNSEL

PENNSYLVANIA OFFICE
24 NORTH MERION AVENUE
SUITE 240
BRYN MAWR, PA 19010
215-568-9500
215-568-1141 FAX

PLEASE RESPOND TO NEW JERSEY OFFICE

March 30, 2001

Sent via telefax #814-765-5915
and Regular Mail

Clearfield County Sheriff's Office
Clearfield County Courthouse
1 North Second Street
Clearfield, PA 16830
ATTN: Peggy

Re: The Bank of New York, as Trustee Under
the Pooling and Servicing Agreement dated
as of May 31, 1996, Series 1996-B
vs.

Lou Ann Cuneo & Louis H. Cuneo
Clearfield County C.C.P. No. 00-470-CD
Premises: Rollingstone Road, P.O. Box 115
Kylertown, PA 16847
SS Date: March 30, 2001

Dear Peggy:

Please Stay the Sheriff's Sale scheduled for March 30, 2001.

Sale is Stayed for the following reason:

Chapter 13 Bankruptcy Filed On March 29, 2001 Case No 01-23184.

Thank you for your attention to this matter.

Sincerely yours,

Mark J. Udren
MARK J. UDREN & ASSOCIATES

/atd

THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

Notice to Individual Consumer Debtors

Debtors whose debts are primarily consumer debts may proceed under Chapter 7 (Liquidation), Chapter 11 (Reorganization) or Chapter 13 (Adjustment of Debts of an individual with Regular Income) of the Bankruptcy Code. An explanation of each of these Chapters is on the next page of this form. If you have any questions regarding the information contained in this notice, you should consult your attorney.

Notice to Chapter 13 Debtors of Court Order

The Honorable Judith K. Fitzgerald has entered an Order concerning all Chapter 13 cases assigned to her. In addition to complying with the requirements of the Bankruptcy Code, Federal Rules of Bankruptcy Procedure and Local Rules, Chapter 13 debtors are reminded that the courts require that:

Chapter 13 debtors and their counsel must attend the § 341 Meeting and Plan Hearing. Your case will be dismissed if you do not attend. The initial § 341 Meeting and Plan Hearing may be rescheduled by the trustee for cause, only if the debtor or a creditor requests a rescheduling at least two weeks before the meeting and the moving party serves the debtor, Chapter 13 trustee, U.S. trustee and all creditors with a notice of the rescheduled date and time at least 10 days prior to the original § 341 Meeting and Plan Hearing date. The moving party must also file proof of service and a copy of the notice rescheduling the § 341 meeting and plan hearing must be filed with the Clerk at least 10 days prior to the original § 341 Meeting date.

Chapter 13 debtors must deliver Proof of Insurance to the Chapter 13 trustee within 10 days after the plan is filed for all debtor's motor vehicles, motor homes and improved real estate.

Debtor's first payment to the Chapter 13 trustee must be made within 30 days after the date the plan is filed.

All creditors, including utility companies and local taxing bodies, must be listed in the bankruptcy petition schedules and addressed in the plan.

If any part of debtor's income is from self employment or rent, then: (1) the debtor's tax return for the prior year and financial reports for three months prior to the date the order for relief is entered must be filed and served on the Chapter 13 trustee within 10 days after the plan is filed; and (2) monthly financial reports must be delivered to the Chapter 13 trustee each and every month not later than the 15th day of the current month for the preceding month.

Debtors must file all tax returns with the appropriate taxing body which are due but not filed within 60 days of the date the petition is filed in accordance with General Order 88-4.

Debtor's attorney (or Debtor if not represented by an attorney) must review all proofs of claim within 30 days after the bar date(s) and file appropriate objections or plan amendments promptly thereafter.

Debtors must serve all amended plans on the Chapter 13 trustee on all creditors affected by the amendment together with an amended plan summary.

01-23184 bm Cuneo

Case Number

March 29, 2001

Date

Adriane Alampi

Deputy Clerk

#56B-1

Intake\ch13.nt

REAL ESTATE SALE

REAL ESTATE SALE SCHEDULE OF DISTRIBUTION

REAL ESTATE SALE

NOW, _____, by virtue of the writ of execution hereunto attached, after having given due and legal notice of the time and place of sale, by publication in a newspaper published in this County, and by hand-bills posted on the premises, setting forth the time and place of sale, at the Court House, in Clearfield on the _____ day of _____ 2000, I exposed the within described real estate of

~~to public venue or outcry at which time and place I sold the same to _____
he being the highest bidder, for the sum of \$ _____ and made the following
appropriations, viz:~~

SHERIFF COSTS:

RDR	15.00
SERVICE	15.00
MILEAGE	7.80
LEVY	15.00
MILEAGE	7.80
POSTING	15.00
CSDS	10.00
COMMISSION 2%	—
POSTAGE	3.96
HANDBILLS	15.00
DISTRIBUTION	15.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	30.00
ADD'L POSTING	—
ADD'L MILEAGE	7.80
ADD'L LEVY	—
RETURNS/DEPUTIZE	—
COPIES	5.00
TOTAL SHERIFF COSTS	172.3

DEED COSTS:

REG & REC 15.50
ACKNOWLEDGEMENT 5.00
TRANSFER TAX 2%

TOTAL DEED COSTS

DEBT & INTEREST:

AMOUNT DUE \$ 29,953.10
INT. FROM 9-6-00 _____
TO SALE DATE @ \$9.16 to be added

TOTAL \$ 29,953.10

COSTS:

ATTORNEY FEES	—
PRO SATISFACTION	—
ADVERTISING	271.83
LATE CHARGE & FEES	—
TAXES-Collector	—
TAXES-Tax Claim	—
COSTS OF SUIT-TO BE ADDED	\$ —
LIST OF LIENS	112.75
MORTGAGE SEARCH	—
COST	\$ 179.60
ATTORNEY COMMISSION	—
SHERIFF COSTS	\$ 172.34
LEGAL JOURNAL	\$ 92.25
REFUND OF ADVANCE	—
REFUND OF SURCHARGE	—

TOTAL COSTS \$ 834.79

DISTRIBUTION WILL BE MADE IN ACCORDANCE WITH THE ABOVE SCHEDULE
UNLESS EXCEPTIONS ARE FILED WITH THIS OFFICE WITHIN (10) TEN DAYS FRO

1. *Chlorophytum comosum* (L.) Willd. (Asparagaceae)

CHESTER A. HAWKINS, SHERIFF

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-482-6900

ATTORNEY FOR PLAINTIFF

The Bank of New York, as
Trustee Under the Pooling and
Servicing Agreement dated of
May 31, 1996, Series 1996-B
One Old Country Road
Suite 375
Carle Place, NY 11514
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

v.
Lou Ann Cuneo
Louis H. Cuneo
Rollingstone Road
P.O. Box 115
Kylertown, PA
Defendant(s)

NO. 00-470-CD

FILED

APR 12 2004

William A. Shaw
Prothonotary/Clerk of Courts

AFFIDAVIT OF SERVICE PURSUANT TO Pa.R.C.P.RULE 3129.1

Plaintiff, by its/his/her Attorney, Mark J. Udren, Esquire, hereby verifies that:

1. A copy of the Notice of Sheriff's Sale, a true and correct copy of which is attached hereto as Exhibit "A", was sent to every recorded lienholder and every other interested party known as of the date of the filing of the Praecept for the Writ of Execution, on the date(s) appearing on the attached Certificates of Mailing.
2. A Notice of Sheriff's Sale was sent to Defendant(s) by regular mail and certified mail on the date appearing on the attached Return Receipt, which was signed for by Defendant(s) on the date specified on the said Return Receipt. Copies of the said Notice and Return Receipt are attached hereto as Exhibit "B".
3. If a Return Receipt is not attached hereto, then service was by personal service on the date specified on the attached Return of Service, attached hereto as Exhibit "B".
4. If service was by Order of Court, then proof of compliance with said Order is attached hereto as Exhibit "B".

All Notices were served within the time limits set forth by Pa Rule C.P. 3129.

This Affidavit is made subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.

Dated: April 7, 2004

UDREN LAW OFFICES, P.C.

BY:

Mark J. Udren, Esquire
Attorney for Plaintiff

Udren Law Offices, PC
 Woodcrest Corporate Center
 111 Woodcrest Road
 Cherry Hill, NJ 08003

Registered
 Insured
 COD
 Certified

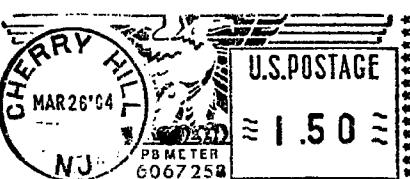
Return Receipt for
 Merchandise
 Int'l Recorded Del.
 Express Mail

Check appropriate block for
 Registered Mail:
 With Postal Insurance
 Without postal Insurance

Affix stamp here if issued as
 certificate of mailing or for
 additional copies of this bill.

EXHIBIT A
 Remarks

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee	Handling Charge (If Regis.)	Act. Value Insured Value	Insured Value	Due Sender If COD	R.R. Fee	S.D. Fee	S.H. Fee	Rst. Del. Fee
1	Cuneo	Real Estate Tax Dept., 1 N. Second St., Ste 116 Clearfield, PA 16830										
2	0019539	Domestic Relations Section, 1 N. Second St., Ste 116 Clearfield, PA 16830										
3	Jodie	Commonwealth of PA, Dept. of Revenue, Bureau of Compliance, Dept. 280946, Harrisburg, PA 17128-0946										
4	Clearfield	Tenants/Occupants, Rollingsone Rd., PO Box 115 Kylertown, PA 16847										
5		KYLTOWN, CLEARFIELD COUNTY, PA 16847 MAIL BOX, P.O. BOX 686, LOC 2, HUBER, PA 17445										
6												
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14												
15												



Total number of Pieces Listed by Sender	Total Number of Pieces Received at Post Office	Postmaster, Per (Name of Receiving Employee)	The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual R900, S913, and S921 for limitations of coverage on Insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to third and fourth class parcels.									
5	5											

PS Form 3877, February 1994

Form Must be Completed by Typewriter, Ink or Ball Point Pen

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 15257

THE BANK OF NEW YORK, AS TRUSTEE UNDER THE POOLING AND SER 00-470-CD

VS.

CUNEO, LOUIS H.

WRIT OF EXECUTION

REAL ESTATE

SHERIFF RETURNS

NOW, MARCH 17, 2004 @ 10:25 A.M. A LEVY WAS TAKEN ON THE PROPERTY OF THE DEFENDANTS. THE PROPERTY WAS ALSO POSTED THIS DATE AND TIME.

A SALE DATE OF MAY 7, 2004 WAS SET.

NOW, APRIL 5, 2004 @ 5:25 P.M. O'CLOCK SERVED LOUIS H. CUNEO, DEFENDANT, AT HIS RESIDENCE ROLLINGSTONE ROAD, P.O. BOX 115, KYLERTOWN, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO LOUIS H. CUNEO, DEFENDANT, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE, AND COPY OF THE LEVY AND BY MAKING KNOWN TO HIM THE CONTENTS THEREOF.

NOW, APRIL 5, 2004 @ 5:25 P.M. O'LOCK SERVED LOU ANN CUNEO, DEFENDANT, AT HER RESIDENCE ROLLINGSTONE ROAD, P. O. BOX 115, KYLERTOWN, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO LOU ANN CUNEO, DEFENDANT, A TRUE AND ATTESTED COPY OF THE ORIGIANL WRIT OF EXECUTION, NOTICE OF SALE, AND COPY OF THE LEVY AND BY MAKING KNOWN TO HER THE CONTENTS THEREOF.

NOW, MAY 7, 2004 A SALE WAS HELD ON THE PROPERTY OF THE DEFENDANTS. THE PROPERTY WAS PURCHASED BY THE PLAINTIFF FOR \$6,000 + COSTS.

NOW, JUNE 28, 2004 PAID COSTS FROM THE ADVANCE AND MADE A REFUND OF THE UNUSED ADVANCE TO THE ATTORNEY.

FILED *(Signature)*

JUN 30 2004

6/30/04

William A. Shaw

Prothonotary/Clerk of Courts

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 15257

THE BANK OF NEW YORK, AS TRUSTEE UNDER THE POOLING AND SER 00-470-CD

VS.

CUNEO, LOUIS H.

WRIT OF EXECUTION

REAL ESTATE

SHERIFF RETURNS

**NOW, JUNE 30, 2004 RETURN WRIT AS A SALE BEING HELD ON THE PROPERTY
OF THE DEFENDANTS. THE PROPERTY WAS PURCHASED BY THE PLAINTIFF FOR
\$6,000.00 + COSTS.**

NOW, JUNE 30, 2004 A DEED WAS FILED.

SHERIFF HAWKINS \$375.69

SURCHARGE \$40.00

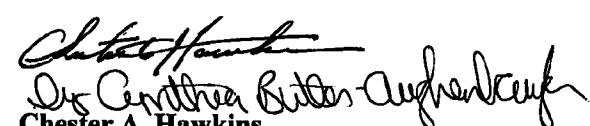
PAID BY ATTORNEY

Sworn to Before Me This

30 Day Of June 2004


WILLIAM A. SHAW
Prothonotary
My Commission Expires
1st Monday in Jan. 2006
Clearfield Co., Clearfield, PA

So Answers,


Chester A. Hawkins
Sheriff

MARK J. UDREN & ASSOCIATES
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
1040 N. KINGS HIGHWAY, SUITE 500
CHERRY HILL, NJ 08034
856-482-6900

ATTORNEY FOR PLAINTIFF

The Bank of New York, as Trustee
Under the Pooling and Servicing
Agreement dated as of May 31,
1996, Series 1996-B
One Old Country Road, Suite 375
Carle Place, NY 11514
Plaintiff

v.

Lou Ann Cuneo
Louis H. Cuneo
Rollingstone Road
P.O. Box 115
Kylertown, PA 16847
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

NO. 00-470-CD

WRIT OF EXECUTION

TO THE SHERIFF OF Clearfield COUNTY:

To satisfy the judgment, interest and costs in the above matter, you are directed to levy upon and sell the following described property:

Rollingstone Road
P.O. Box 115
Kylertown, PA 16847
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$29,953.10

Interest From September 6, 2000
to Date of Sale _____
Per diem @\$9.16

(Costs to be added) \$ _____

87.00 Prothonotary Costs
Prothonotary

Received January 9, 2004
@ 9:00 A.M.

By Willie L. Shar
Clerk

Chester A. Wauhuis

Date 1/8/04

by Cynthia Bilton-Augustaugh

COURT OF COMMON PLEAS
NO. 00-470-CD

=====
The Bank of New York, as Trustee Under
the Pooling and Servicing Agreement dated
as of May 31, 1996, Series 1996-B

vs.

Lou Ann Cuneo and Louis H. Cuneo

=====
WRIT OF EXECUTION
=====

REAL DEBT \$ 29,953.10

INTEREST \$
from September 6, 2000 to
Date of Sale _____
Per diem @\$9.16

COSTS PAID:
PROTHY \$ 87.00

SHERIFF \$ _____

STATUTORY \$ _____

COSTS DUE PROTHY. \$ _____

PREMISES TO BE SOLD:
Rollingstone Road
P.O. Box 115
Kylertown, PA 16847

Mark J. Udren, ESQUIRE
MARK J. UDREN & ASSOCIATES
1040 NORTH KINGS HIGHWAY
SUITE 500
CHERRY HILL, NJ 08034
(856) 482-6900

ALL THAT CERTAIN LOT OF LAND WITH A HOUSE ERECTED THEREON SITuate IN THE TOWNSHIP OF COOPER, COUNTY OF CLEARFIELD, COMMONWEALTH OF PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING AT AN IRON PIPE, SAID PIPE BEING ALONG THE EASTERN RIGHT-OF-WAY OF L. R. 17067 AND THE SOUTHWEST CORNER OF THE LAND OF DURVIN AND ROSALIND WICK; THENCE ALONG THE LOT OF DURVIN AND ROSALIND WICK, SOUTH SEVENTY-SEVEN DEGREES THIRTY-FIVE MINUTES EAST (S 77 DEGREES 35 MINUTES E), TWO HUNDRED FIVE AND FORTY-FIVE HUNDREDTHS (205.45) FEET TO AN IRON PIPE; THENCE ALONG AN ALLEY, SOUTH ZERO DEGREES ZERO MINUTES (50 DEGREES 00 MINUTES), FIFTY-SEVEN AND SEVENTY-NINE HUNDREDTHS (57.79) FEET TO AN IRON PIPE; THENCE ALONG THE LAND OF MAX D. AND ANNE E. BETTS, NORTH SEVENTY-SEVEN DEGREES THIRTY-FIVE MINUTES WEST (N 77 DEGREES 35 MINUTES W) TWO HUNDRED FIVE AND FORTY-FIVE HUNDREDTHS (205.45) FEET TO A POINT ALONG THE EASTERN RIGHT-OF-WAY OF L. R. 17067; THENCE ALONG THE RIGHT-OF-WAY OF L. R. 17067, NORTH ZERO DEGREES ZERO MINUTES (N 0 DEGREES 00 MINUTES) FIFTY-SEVEN AND SEVENTY-NINE HUNDREDTHS (57.79) FEET TO AN IRON PIPE AND PLACE OF BEGINNING.

CONTAINING 0.27 ACRES.

BEING KNOWN AS ROLLINGSTONE ROAD, PO BOX 115, KYLERTOWN, PA 16847

PROPERTY ID NO. 110-R08-551-00003

TITLE TO SAID PREMISES IS VESTED IN LOUIS H. CUNEO AND LOU ANN CUNEO, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETIES, BY DEED FROM ZELDA M. CARLSON, ADMINISTRATRIX OF THE ESTATE OF EVA A. SNEDDEN, MILDRED DINGEY, EVE ANN PICARD, HAROLDEEN PEARCE, AND ZELDA CARLSON, IN HER OWN RIGHT, BEING ALL OF THE HEIRS OF THE LATE EVA A. SNEDDEN, DECEASED, DATED 8/6/84, RECORDED 9/4/84, IN DEED BOOK 968, PAGE 218.

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME CUNEO NO. 00-470-CD

NOW, May 7, 2004 , by virtue of the Writ of Execution hereunto attached, after having given due and legal notice of time and place of sale by publication in a newspaper published in this County and by handbills posted on the premises setting for the date, time and place of sale at the Court House in Clearfield on the 7TH day of MAY 2004, I exposed the within described real estate of LOU ANN CUNEO AND LOUIS H. CUNEO to public venue or outcry at which time and place I sold the same to THE BANK OF NEW YORK, AS TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT DATED AS OF MAY 31, 1996, ET AL he/she being the highest bidder, for the sum of \$6,000 + COSTS and made the following appropriations, viz:

SHERIFF COSTS:

RDR	15.00
SERVICE	15.00
MILEAGE	11.25
LEVY	15.00
MILEAGE	11.25
POSTING	15.00
CSDS	10.00
COMMISSION 2%	120.00
POSTAGE	4.44
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	30.00
ADD'L POSTING	
ADD'L MILEAGE	33.75
ADD'L LEVY	
BID AMOUNT	6,000.00
RETURNS/DEPUTIZE	
COPIES/BILLING	15.00
	5.00
BILLING/PHONE/FAX	5.00
TOTAL SHERIFF COSTS	375.69

DEED COSTS:

ACKNOWLEDGEMENT	5.00
REGISTER & RECORDER	26.50
TRANSFER TAX 2%	
TOTAL DEED COSTS	28.50

PLAINTIFF COSTS, DEBT & INTEREST:

DEBT-AMOUNT DUE	29,953.10
INTEREST FROM 9/6/00 @ 9.16	
TO BE ADDED TO SALE DATE	
ATTORNEY FEES	
PROTH. SATISFACTION	
LATE CHARGES & FEES	
COST OF SUIT -TO BE ADDED	
FORECLOSURE FEES/ESCROW DEFICIT	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	
SATISFACTION FEE	
ESCROW DEFICIENCY	
TOTAL DEBT & INTEREST	29,953.10

COSTS:

ADVERTISING	471.90	
TAXES - collector	TO JAN 05 PD	
TAXES - tax claim	TO AUG	597.28
DUE		
LIEN SEARCH	100.00	
ACKNOWLEDGEMENT	5.00	
DEED COSTS	30.00	
SHERIFF COSTS	375.69	
LEGAL JOURNAL AD	198.00	
PROTHONOTARY	87.00	
MORTGAGE SEARCH	40.00	
MUNICIPAL LIEN		
TOTAL COSTS	1,904.87	

DISTRIBUTION WILL BE MADE IN ACCORDANCE WITH THE ABOVE SCHEDULE UNLESS EXCEPTIONS ARE FILED WITH THIS OFFICE WITHIN TEN (10) DAYS FROM THIS DATE.

FILED

CHESTER A. HAWKINS, Sheriff

JUN 3 0 2004

William A. Shaw
Prothonotary/Clerk of Courts