

00-141-00
GREENPOINT CREDIT, LLC -vs- JESSE D. GROVE et al

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

GreenPoint Credit, LLC,

CIVIL DIVISION

Plaintiff,

No. 00-741-CO

v.

Complaint in Civil Action - Replevin

Jesse D. Grove and Helen L. Grove,

Filed on behalf of:
GreenPoint Credit, LLC

Defendants.

Counsel of Record for this Party:

Erin P. Dyer, Esquire
PA ID Number: 52748
2021 Murray Avenue, Suite B
Pittsburgh, PA 15217
(412) 422-8975

FILED

JUN 21 2000

William A. Shaw
Prothonotary

7-24-00 Document
Reinstated/Reissued to Sheriff/Attorney
for service. *W. Shaw*
Deputy Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

GreenPoint Credit, LLC,) CIVIL DIVISION
Plaintiff,) No.
v.)
Jesse D. Grove and Helen L. Grove,)
Defendants.)

NOTICE

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.

David S. Meholic, Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

GreenPoint Credit, LLC,) CIVIL DIVISION
)
Plaintiff,) No.
)
v.)
)
Jesse D. Grove and Helen L. Grove,)
)
Defendants.)

COMPLAINT

COUNT I - REPLEVIN

AND NOW, comes GreenPoint Credit, LLC, by and through its attorney Erin P. Dyer, Esquire and avers the following in support of its Complaint in Replevin:

1. GreenPoint Credit, LLC, hereinafter referred to as "Plaintiff" or "GreenPoint," is a corporation duly authorized to conduct business in the Commonwealth of Pennsylvania and has its principal place of business located at 400 Southpointe Boulevard, Southpointe Plaza I, Suite 230, Canonsburg, PA 15317.
2. Jesse D. Grove and Helen L. Grove, hereinafter referred to as "Defendants," are individuals whose last known address is R.D. #2, Deer Creek Road, P.O. Box 62, Morrisdale, PA 16858.
3. On or about May 19, 1999, Defendants purchased a 1999 Skyline LTD Manufactured Home, Serial Number 2N111354LAB, (the "Mobile Home"), from Family Homes, Inc., (the "Seller"), and entered into a written Manufactured Home Retail Installment Contract and Security Agreement, (the "Security Agreement") for the payment of a portion of the purchase price thereof. A true and correct copy of the Security Agreement is attached hereto as Exhibit "A."

4. Seller assigned its interest in the Security Agreement to Plaintiff, GreenPoint. GreenPoint perfected its security interest in said Mobile Home by having an encumbrance placed on the title thereto. A true and correct copy of the Certificate of Title is attached hereto as Exhibit "B."

5. Defendants defaulted under the terms of the Security Agreement by failing to make payments when due. As of June 19, 2000, the Defendants' payments of interest and principal were in arrears in the amount of \$1,177.81. Pursuant to the Acceleration Clause in the Security Agreement the amount outstanding as of June 19, 2000, is \$66,837.84.

6. Plaintiff provided Defendants with thirty (30) days notice of intent to repossess the Mobile Home. A true and correct copy of the notice of intent to repossess the Mobile Home is attached hereto as Exhibit "C."

7. Defendants failed to cure the default or return the Mobile Home upon Plaintiff's demand.

8. Plaintiff avers that under the terms of the Security Agreement and Pennsylvania law it is now entitled to immediate possession of said Mobile Home.

9. The Security Agreement provides that in the event of default:

a. Defendants will pay the reasonable attorney's fees of seller or of seller's assignee, provided that prior to commencement of legal action such fee shall not exceed \$50.00;

b. Court costs and disbursements; and

c. Costs incurred by seller or of seller's assignee to foreclose on the Mobile Home including the costs of storing, reconditioning and reselling the Mobile Home.

10. In order to bring this action GreenPoint Credit, LLC was required to retain an attorney and did so retain Attorney Erin P. Dyer.

WHEREFORE, Plaintiff, GreenPoint Credit, LLC, requests:

a) judgment against Defendants to recover the Mobile Home, plus detention damages, special damages consisting of *inter alia*, detaching and transporting the Mobile Home, shipping fees, any cost for insurance placed on the Mobile Home by Plaintiff, late charges, and all allowable damages per the Security Agreement, any further costs for repossession and sale, and attorney's fees and costs of litigation in order to obtain possession of the Mobile Home; and

b) In the event Plaintiff repossesses said Mobile Home and resells or otherwise disposes of said Mobile Home, a deficiency judgment in an amount to be determined by the Court upon petition of Plaintiff, which amount shall be equal to the difference between the amount owed pursuant to the said Security Agreement plus the damages set forth in paragraph (a) above and the amount recovered by Plaintiff from the resale or other disposition of the said Mobile Home, less expenses.

COUNT II - DAMAGES

By way of separate and alternative pleading, Plaintiff, GreenPoint Credit, LLC, alleges the following:

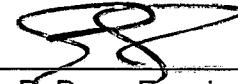
11. Paragraphs 1 through 11 of this Complaint are incorporated herein by reference as though fully set forth.

12. This Count is brought in the alternative to the relief sought in Count I.

WHEREFORE, Plaintiff, GreenPoint Credit, LLC, requests:

a) judgment against Defendants in the amount of \$66,837.84 with interest and late charges plus detention damages, special damages consisting of *inter alia*, detaching and transporting the Mobile Home, shipping fees, any cost for insurance placed on the Mobile Home by Plaintiff, late charges, and all allowable damages per the Security Agreement, any further costs for repossession and sale, and attorney's fees and costs of litigation in order to obtain possession of the Mobile Home; and

b) In the event Plaintiff repossesses said Mobile Home and resells or otherwise disposes of said Mobile Home, a deficiency judgment in an amount to be determined by the Court upon petition of Plaintiff, which amount shall be equal to the difference between the amount owed pursuant to the said Security Agreement plus the damages set forth in paragraph (a) above and the amount recovered by Plaintiff from the resale or other disposition of the said Mobile Home, less expenses.



Erin P. Dyer, Esquire
PA ID Number: 52748
Attorney for GreenPoint Credit, LLC
2021 Murray Avenue, Suite B
Pittsburgh, PA 15217
(412) 422-8975

VERIFICATION

Don Turosik, Collection Manager and duly authorized representative of GreenPoint Credit, LLC, deposes and says subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities that the facts set forth in the foregoing Complaint are true and correct to the best of his knowledge, information and belief.


Don Turosik
Don Turosik
Collection Manager
GreenPoint Credit, LLC

PENNNSYLVANIA

**RETAIL INSTALLMENT CONTRACT, SECURITY AGREEMENT,
WAIVER OF TRIAL BY JURY AND AGREEMENT TO
ARBITRATION OR REFERENCE OR TRIAL BY JUDGE ALONE
(Contract)**

BUYER(S): NAME: JESSE D. GROVE
NAME: HELEN L. GROVE
NAME: _____

FOR OFFICE	LOAN PLAN: <u>201 041699</u>
USE ONLY	OFFICE NUMBER: <u>79061</u>
	LOAN SOURCE NO. <u>750039</u>
	ACCT. NO.: _____
	FUNDING CODE: _____

BUYERS NAME: _____
ADDRESS: RD 2 DEER CREEK RD CITY: MORRISDALE STATE: PA ZIP: 16858
PHONE: (814) 342-6664 S.S.#(S): 199-60-7916 160-54-5294

PROPOSED LOCATION OF MANUFACTURED HOME: RD 2 DEER CREEK RD, MORRISDALE, PA 16858

"I," "me," "myself" or "my" mean all persons who sign this Contract as buyer or co-buyer, jointly and severally, and "you" or "your" mean the Seller and any assignee. This Contract will be submitted to the Creditor indicated below, at a local office and, if approved, it will be assigned to that Creditor. On the date of this Contract, I buy from you on a credit sale basis the manufactured home described on page 2, together with furnishings, equipment, appliances and accessories included in the manufactured home at the time of purchase (called "Manufactured Home").

CREDITOR: GREENPOINT CREDIT CORP.

PROMISE TO PAY: I promise to pay you at such address as you may direct the Unpaid Balance shown on page 2 of this Contract (Item 5) with interest at the rate of:

11.50 % per year until the debt is fully paid. I will pay this amount in installments as shown in the payment schedule until the Unpaid Balance is fully paid. If, on 5-19-24, I still owe any amount under this Contract, I will pay such amount in full on that date, which is called the "Maturity Date." Each monthly payment will be applied as of its scheduled due date. If no interest rate is disclosed above, the interest rate is the Annual Percentage Rate shown below.

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
The cost of my credit as a yearly rate: <u>11.50 %</u>	The dollar amount the credit will cost me: <u>\$135,653.00</u>	The amount of credit provided to me or on my behalf: <u>\$ 66,190.00</u>	The amount I will have paid after I have made all payments as scheduled: <u>\$201,843.00</u>	The total cost of my purchase on credit including my down payment of <u>\$ 7,750.00</u> ; <u>\$209,593.00</u> Total Pay. <u>-\$</u> Down Payment:

See Contract terms for additional information about nonpayment, default, required repayment in full before the scheduled date, and prepayment refunds and penalties.

Prepayment: If I pay off early, I will not have to pay a penalty, but I will not be entitled to a refund of the Prepaid Finance Charge, if any.

Number of Payments	Amount of Payment	When Payments Are Due
<u>300</u>	<u>\$ 672.81</u>	Monthly, beginning <u>June 19</u> 19 <u>99</u>
<u>My payment schedule will be:</u>	<u>\$.00</u>	Monthly, beginning _____ 19 _____
<u>My payment schedule will be:</u>	<u>\$.00</u>	Monthly, beginning _____ 19 _____
<u>My payment schedule will be:</u>	<u>\$.00</u>	Monthly, beginning _____ 19 _____

Security: I give you a security interest in the goods or property being purchased.

Late Charge: If a payment is more than 15 days late, I will be charged 2 % of the unpaid amount of such payment, not to exceed \$ 5.00.

Assumption: Someone buying my Manufactured Home may not assume the remainder of the Contract on the original terms without your prior written consent.

Estimates: All numerical disclosures except the late payment disclosures are estimates.

041699

Description of
Manufactured
Home:

TRADE NAME: SKYLINE CORP.

MODEL: LTD EDITION

YEAR: 99 NEW: X USED:

LENGTH: 52 ft WIDTH: 28 ft

SERIAL
NUMBERS: 2N111354LAB

ITEM SERIAL NUMBER ITEM SERIAL NUMBER

ADDITIONAL AIR CONDITNG
ACCESSORIES FOOTERS
AND FURNISHINGS: DECKSKIRTING
OIL TANK
BLOCKS

ITEMIZATION OF AMOUNT FINANCED

1. Cash Price (Including Sales Tax of \$.00): \$ 71,757.00
2. a. Cash Down Payment \$ 50.00
- b. Trade-In (Year, Make, Model): 87 DEROSE SUPREME
Length 70 Width 14
Gross Value \$ 19,000.00 Uens \$ 11,300.00
(Seller to pay off)
Net Trade-In Value \$ 7,700.00
- c. Total Down Payment \$ 7,750.00
3. Unpaid Balance of Cash Price (1 minus 2) \$ 64,007.00
4. Amounts paid to others on my behalf:
 a. To Insurance Companies:
 (1) Property Insurance \$ 2,120.00
 (2) Credit Life Insurance \$.00
 b. To Public Officials:
 (1) Certificate of Title \$ 22.50
 (2) FILING FEES \$ 3.00
 c. To Creditor:
 For: \$.00
 d. To:
 For: NOTARY FEE \$ 35.50
 e. To:
 For: \$.00
 f. To:
 For: \$.00
 g. To:
 For: \$.00
 h. To:
 For: \$.00
 Total (a + b + c + d + e + f + g + h) \$ 2,183.00
5. Unpaid Balance (3 plus 4) \$ 66,190.00
6. Prepaid Finance Charge \$.00
7. Amount Financed (5 minus 6) \$ 66,190.00

* I understand and agree that a portion of certain of these amounts may be retained by you or your affiliate.

INSURANCE

PROPERTY INSURANCE: Property Insurance on the Manufactured Home is required for the term of this Contract. I have the right to choose the person through whom it is obtained. By marking the appropriate line below, I elect to buy the coverage indicated from you for the term and premium shown, and I want it financed on this Contract.

Type of Insurance	Term	Premium
<input checked="" type="checkbox"/> Physical Damage Coverage	60MOS	\$ 2,120.00
	0MOS	\$.00
		\$.00

LIABILITY INSURANCE COVERAGE FOR BODILY INJURY AND PROPERTY DAMAGE CAUSED TO OTHERS IS NOT INCLUDED UNLESS INDICATED IN THE PROPERTY INSURANCE SECTION ABOVE.

CREDIT LIFE INSURANCE: Credit Life Insurance is not required for this Contract or a factor in its approval. If I elect Credit Life Insurance, the name(s) of the proposed insured(s) are:

Proposed Insured _____

Proposed Insured _____

(Only spouse can be insured jointly.)

This insurance may not pay off all of my debt, and the exact amount of coverage is shown on my policy or certificate. My signature indicates my election to obtain Credit Life Insurance coverage for the term and premium shown:

Type of Coverage	Term	Premium
Single		\$.00
Joint		\$.00

Date _____
(signature)

Date _____
(signature)

(If joint coverage is desired, both proposed insureds must sign.)

SECURITY INTEREST: I grant you a security interest under the Uniform Commercial Code in (1) the Manufactured Home and in all goods that are or may hereafter by operation of law become accessions to it, (2) all appliances, machinery, equipment and other goods furnished with the Manufactured Home (whether or not installed or affixed to it) including but not limited to the items listed as "Additional Accessories and Furnishings" on page 1 of this Contract, (3) any refunds of unearned insurance premiums financed in this Contract, (4) any substitutions or replacements of the foregoing, and (5) all proceeds of such Manufactured Home and accessions, and of any Additional Accessories and Furnishings. This security interest secures payment and performance of my obligations under this Contract, including any additional debt arising because of my failure to perform my obligations under this Contract and includes any contractual extensions, renewals or modifications. My execution of this Contract constitutes a waiver of my personal property and homestead exemption rights to the personal property herein described. I will sign and deliver to you whatever financing statements and other documents you deem necessary to allow you to perfect your security interest in any personal property and fixtures. I agree that you may file this security instrument or a reproduction thereof in the real estate records or other appropriate index as a financing statement for any of the items specified above. Any reproduction of this security instrument or any other security agreement or financing statement, and any extensions, renewals, or amendments thereof, shall be sufficient to perfect a security interest with respect to such items.

PREPAYMENT: I MAY PREPAY THIS CONTRACT IN FULL OR IN PART AT ANY TIME WITHOUT PENALTY, BUT I WILL NOT BE ENTITLED TO A REFUND OF THE PREPAID FINANCE CHARGE, IF ANY. IF I MAKE A PARTIAL PREPAYMENT, THERE WILL BE NO CHANGE IN THE DUE DATES OR AMOUNTS OF MY MONTHLY PAYMENTS, UNLESS YOU AGREE IN WRITING TO THOSE CHANGES.

PROPERTY INSURANCE:

- a. **Minimum Coverage.** I am required to provide physical damage insurance coverage protecting the Manufactured Home for the term of this Contract against loss by fire, hazards included within the term "extended coverage" and any other hazards, including flood, for which you require insurance, in an amount equal to the lesser of the actual cash value of the Manufactured Home or the remaining unpaid balance I owe from time to time under this Contract (the "Minimum Coverage"). The insurance policy will contain a loss payable clause protecting you (as your interest may appear), and provide for a 10-day notice of cancellation to you. Unless you consent in writing, I shall not add any additional loss payee to the insurance policy. I have the right to choose the person through whom the property insurance policy is obtained. If my insurance coverage expires or is cancelled prior to payment in full of this Contract, I must obtain no less than the Minimum Coverage at my expense for the remaining term of this Contract. Should I fail to maintain the Minimum Coverage, you may, but are not obligated to, obtain insurance coverage. I agree that any insurance you purchase may be for the protection of only your interest in the Manufactured Home, may not fully protect me in the event of a loss, and may be for such reasonable period as you determine. If you decide, in your sole discretion, to obtain insurance, you will notify me of that fact and that the cost, plus interest at the Contract rate, will be added to my debt. I will repay such amount during the term of the policy in the manner requested by you. I understand that the insurance premiums may be higher if you must purchase the insurance than might be the case if I had purchased the insurance, and that you may purchase the insurance from an affiliated company which may receive a profit for this service.
- b. **Assignment and Application of Insurance Proceeds.** I hereby grant and assign to you the proceeds of any and all insurance coverage on the Manufactured Home, including any optional coverage, such as earthquake insurance, which in type or amount is beyond the Minimum Coverage. In the event of a loss to the Manufactured Home, I shall give prompt notice to you and the insurance carrier. If I fail to promptly notify or make proof of loss to the insurance carrier, you may do so on my behalf. All physical damage insurance proceeds, including proceeds from optional coverage, shall be applied to restoration or repair of the Manufactured Home, unless you and I agree otherwise in writing or unless such restoration or repair is not economically practical or feasible, or your security interest would be lessened. If such restoration or repair is not practical or feasible, or your security interest would be lessened, you shall apply the insurance proceeds to the remaining unpaid balance of this Contract, whether or not then due, and give me any excess. I authorize any insurer to pay you directly. I hereby appoint you as my limited attorney-in-fact to sign my name to any check, draft, or other document necessary to obtain such insurance payments.

LATE CHARGE: I agree to pay a late charge for late payment as set forth on the front of this Contract. Only one late charge will be made on any delinquent installment regardless of the period for which that installment remains in default. After this Contract matures, whether by acceleration or otherwise, I will not be charged a late charge.

RETURNED CHECK CHARGES: I will pay you the actual charge of the dishonoring institution (or such higher amount as allowed by law) if any check given to you is not honored because of insufficient funds or because no such account exists.

make rental payments, or to pay other charges and assessments, relating to the real property and/or facility on which the Manufactured Home is located; (c) I violate restrictive covenants, rules or regulations relating to the real property and/or facility where the Manufactured Home is located; (d) I fail to keep the Manufactured Home in good repair and condition, as you may reasonably determine; (e) I remove the Manufactured Home from the address shown on this Contract unless I notify you in advance and receive your written consent; (f) I sell or attempt to sell or to transfer any beneficial interest in the Manufactured Home without first obtaining your written consent; (g) I allow the Manufactured Home to become part of any real estate without first obtaining your written consent; (h) I encumber or abandon the Manufactured Home or use it for hire or illegally; (i) I fail to promptly pay any taxes and other liens and encumbrances on the Manufactured Home or on the real property on which it is located, if this is my responsibility; and/or (j) I fail to do anything else which I have promised to do under this Contract.

NOTICE OF DEFAULT: If any of the above specified Events of Default have occurred, you may do whatever is necessary to correct my default. You will, except as set forth below, first give me a Notice of Default and Right to Cure Default before you accelerate payment of the remaining unpaid balance I owe you or repossess or foreclose on any property which secures this Contract. The Notice will tell me what my default is and how I can cure it. Except as required by applicable law, you are not required to send me this Notice when (1) you have already sent a Notice twice within the preceding one-year period, (2) I have abandoned or voluntarily surrendered the Manufactured Home, or (3) other extreme circumstances exist.

CURE OF DEFAULT: I may cure a default at any time before title to the Manufactured Home is transferred from me, which will be at least 45 days after receipt of the Notice of Default and Right to Cure Default. To cure a default, I must pay: (a) all amounts which would have been due in the absence of default and acceleration; (b) the attorney fees set forth below; (c) any late charges that are due; and (d) reasonable costs which are actually incurred for detaching and transporting the Manufactured Home to the site of sale. I must also perform any other obligation I would have had to perform in the absence of default.

REMEDIES UPON DEFAULT: If I do not cure the default, you may do either or both of the following at the end of the notice period, as allowed by applicable law: (a) you can require me to immediately pay you the entire remaining unpaid balance due under this Contract plus accrued interest or (b) you can repossess the Manufactured Home pursuant to the security interest I give you under this Contract. If you are not required to send me the Notice of Default and Right to Cure Default, you will have these rights immediately upon my default. Once you get possession of the Manufactured Home you will sell it. If the amount from the sale, after expenses, is less than what I owe you, I will pay you the difference except as otherwise provided by law. All remedies are cumulative and you may enforce them separately or together in any order you deem necessary to protect your security.

ARBITRATION OF DISPUTES AND WAIVER OF JURY TRIAL:

- a. **Dispute Resolution.** Any controversy or claim between or among you and me or our assignees arising out of or relating to this Contract or any agreements or instruments relating to or delivered in connection with this Contract, including any claim based on or arising from an alleged tort, shall, if requested by either you or me, be determined by arbitration, reference, or trial by a judge as provided below. A controversy involving only a single claimant, or claimants who are related or asserting claims arising from a single transaction, shall be determined by arbitration as described below. Any other controversy shall be determined by judicial reference of the controversy to a referee appointed by the court or, if the court where the controversy is venued lacks the power to appoint a referee, by trial by a judge without a jury, as described below. **YOU AND I AGREE AND UNDERSTAND THAT WE ARE GIVING UP THE RIGHT TO TRIAL BY JURY, AND THERE SHALL BE NO JURY WHETHER THE CONTROVERSY OR CLAIM IS DECIDED BY ARBITRATION, BY JUDICIAL REFERENCE, OR BY TRIAL BY A JUDGE.**
- b. **Arbitration.** Since this Contract touches and concerns interstate commerce, an arbitration under this Contract shall be conducted in accordance with the United States Arbitration Act (Title 9, United States Code), notwithstanding any choice of law provision in this Contract. The Commercial Rules of the American Arbitration Association ("AAA") also shall apply. The arbitrator(s) shall follow the law and shall give effect to statutes of limitation in determining any claim. Any controversy concerning whether an issue is arbitrable shall be determined by the arbitrator(s). The award of the arbitrator(s) shall be in writing and include a statement of reasons for the award. The award shall be final. Judgment upon the award may be entered in any court having jurisdiction, and no challenge to entry of judgment upon the award shall be entertained except as provided by Section 10 of the United States Arbitration Act or upon a finding of manifest injustice.
- c. **Judicial Reference or Trial by a Judge.** If requested by either you or me, any controversy or claim under subparagraph (a) that is not submitted to arbitration as provided in subparagraph (b) shall be determined by reference to a referee appointed by the court who, sitting alone and without jury, shall decide all questions of law and fact. You and I shall designate to the court a referee selected under the auspices of the AAA in the same manner as arbitrators are selected in AAA-sponsored proceedings. The referee shall be an active attorney or retired judge. If the court where the controversy is venued lacks the power to appoint a referee, the controversy instead shall be decided by trial by a judge without a jury.

8. ~~Self-help, foreclosure, and other~~ ~~the provisions~~ ~~the provisions~~
 may have to exercise self-help remedies such as set-off or repossession, to foreclose by power of sale or judicially against or sell any collateral or security, or to obtain any provisional or ancillary remedies from a court of competent jurisdiction before, after or during the pendency of any arbitration under subparagraph (b) above. Neither the obtaining nor the exercise of any such remedy shall serve as a waiver of the right of either you or me to demand that the related or any other dispute or controversy be determined by arbitration as provided above.

ATTORNEY FEES: If I prevail in any legal action or arbitration proceeding which is commenced in connection with the enforcement of this Contract or any instrument or agreement required under this Contract, or in connection with any dispute relating to this Contract, you will pay my reasonable attorney fees, court costs and necessary disbursements incurred in connection with such action or proceeding, as determined by the court, the referee, or the arbitrator(s) in accordance with the law. If you prevail in any such action or proceeding, or in the exercise of any self-help remedy as described above, I will pay any court costs and necessary disbursements to the full extent permitted by law, together with reasonable fees imposed on you by an attorney who is not your salaried employee, provided that prior to commencement of legal action such fees may not exceed \$50.00 and further provided that no attorney fees may be charged prior to my receipt of the Notice of Default and Right to Cure Default.

OTHER TERMS AND CONDITIONS: I agree: (a) to pay with my monthly installments, if requested by you to do so, the estimated amount necessary to pay yearly taxes, assessments and insurance premiums that will become due within the next twelve-month period; (b) to pay you a transfer fee if I sell the Manufactured Home, unless such fee is prohibited by law; (c) to pay interest at the Contract rate on the remaining unpaid balance plus accrued interest, from the date of maturity until paid in full; (d) to reimburse you immediately upon your demand, with interest at the Contract rate, the amount of funds you actually advance on my behalf to correct my default; and (e) that if I am married, and residing in a community property state, both my community property and separate property will be liable for all payments due under this Contract.

ASSIGNMENT: You may assign this Contract to any person or entity. All rights granted to you under this Contract shall apply to any assignee of this Contract.

CREDIT INFORMATION: You may investigate my credit history and credit capacity in connection with opening and collecting my account and share information about me and my account with credit reporting agencies. You may sell or otherwise furnish information about me, including insurance information, to all others who may lawfully receive such information. You may furnish specific information about the Manufactured Home and any insurance policies on the Manufactured Home to any insurance agent to enable such agent to quote premiums to me and solicit my insurance business.

WAIVER: Waiver of any default shall not constitute a waiver of any other default. No term of this Contract shall be changed unless in writing and signed by one of your officers. This Contract is the entire agreement between us and I agree that no oral or implied representations have been made to induce me to enter into this Contract.

VALIDITY: Wherever possible each provision of this Contract shall be interpreted in such manner as to be effective and valid under applicable law, but if any provision of this Contract shall be prohibited by or invalid under applicable law, such provision shall be ineffective only to the extent of such prohibition or invalidity, without invalidating the remainder of such provision or the remaining provisions of this Contract. This Contract shall be of no effect until and unless signed by me and you. In no event shall any charge under this Contract exceed the highest amount allowed by applicable law. If any excess charge is received, such excess shall be refunded or applied to the amount due.

GOVERNING LAW: Each provision of this Contract shall be construed in accordance with and governed by the laws of the state of Pennsylvania, provided that to the extent you have greater rights or remedies under Federal law, such choice of state law shall not be deemed to deprive you of such greater rights and remedies under Federal law.

NOTICE

ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

RESOLVING DISPUTES BY ARBITRATION, REFERENCE, OR TRIAL BY A JUDGE, AND NOT BY JURY TRIAL, AND
AGREE THAT THIS CONTRACT SETS FORTH OUR ENTIRE AGREEMENT AND THAT NO OTHER PROMISES HAVE
BEEN MADE.

ACCEPTED: The foregoing Contract is hereby assigned under the terms
of the Assignment below.

If you do not meet your Contract obligations, you
may lose your manufactured home.
Notice to Buyer: Do not sign this Contract in blank.
You are entitled to an exact copy of the Contract
you sign. Keep it to protect your legal rights.

BUYER(S) SIGNATURE(S):

SELLER: FAMILY MOBILE HOMES, INC.
SELLER'S ADDRESS: 1683 E PLEASANT VALLEY BLVD
ALTOONA, PA 166020000
SELLER'S SIGNATURE: David L. Grove
SELLER'S TITLE: President

Jesse D. Grove
Jesse D. Grove
Helen L. Grove
HELEN L. GROVE

DATE OF THIS CONTRACT: May 19, 1999

I AGREE TO ALL THE TERMS ON ALL PAGES OF THIS RETAIL INSTALLMENT CONTRACT AND
ACKNOWLEDGE RECEIPT OF A COMPLETED COPY OF THIS CONTRACT.

Jesse D. Grove
(Signature of Buyer)

Helen L. Grove
(Signature of Co-Buyer)

ASSIGNMENT BY SELLER

TO CREDITOR INDICATED ON PAGE 1 ("Creditor")

With respect to this retail installment contract ("Contract") signed by one or more buyers ("Buyer"), SELLER represents and warrants that: (1) Buyer's credit statement submitted herewith is completely accurate unless otherwise specified; (2) Buyer was legally competent to contract at the time of Buyer's execution of this Contract; (3) this Contract arose from the bona fide sale of the merchandise described in this Contract; (4) the down payment was made by Buyer in cash unless otherwise specified and no part thereof was loaned directly or indirectly by Seller to Buyer; (5) any trade-in, or other consideration, received as any part of the down payment is accurately described on page 2 and has been valued at its bona fide value, and any amount owed on such trade-in or other property is accurately described on page 2 and has been paid off by Seller prior to or contemporaneously with the assignment of this Contract to Creditor; (6) there is now owing on this Contract the amount set forth herein; (7) this Contract and any guaranty submitted in connection herewith is in all respects legally enforceable against each purported signatory thereof; (8) Seller has the right to assign this Contract and thereby to convey good title to it; (9) in the event of any claim or defense asserted by any Buyer, or any heirs or assigns of Buyer, with respect to the Manufactured Home or other property or consideration transferred pursuant to this retail installment contract, Seller agrees that it will indemnify and hold Creditor harmless from all such claims and defenses as well as from all costs reasonably incurred by Creditor in connection therewith, including but not limited to reasonable attorney fees and court costs; and (10) in accordance with the Fair Credit Reporting Act, Seller has notified Buyer that this Contract is to be submitted to Creditor.

For value received, Seller hereby assigns to Creditor all its rights, title and interest in this Contract and the property which is the subject matter hereof and authorizes Creditor to do everything necessary to collect and discharge same. All the terms of any existing written agreements between Seller and Creditor governing the purchase of Contracts are made a part hereof by reference, it being understood that Creditor relies upon the above warranties and upon said agreements in purchasing this Contract.

CERTIFICATE OF TITLE FOR A VEHICLE

8-704 61302448

991610023002248-001

2N111354LAB
VEHICLE IDENTIFICATION NUMBER1999 | SKYLINE
YEAR | MAKE OF VEHICLE53468227001 CR
TITLE NUMBERMH | 0
BODY TYPE | 0U7
SEAT CAP |
7/08/99 | 7/08/99
DATE PARTIED | DATE OF ISSUE

PRIOR TITLE STATE

UNLADEN WEIGHT

7/08/99
ODOM. PROD. DATE

EXEMPT

4
000M. MILES
000M. STATUS

GWR

GWR

TITLE BRANDS

ODOMETER STATUS
 0 - ACTUAL MILEAGE
 1 - MILEAGE EXCEEDS THE MECHANICAL
 LIMITS
 2 - NOT THE ACTUAL MILEAGE
 3 - NOT THE ACTUAL MILEAGE-ODOMETER
 TAMPERED
 4 - EXEMPT FROM ODOMETER DISCLOSURE

TITLE BRANDS
 A - ANTIQUE VEHICLE
 C - CLASSIC VEHICLE
 D - COLLECTIBLE VEHICLE
 F - OUT OF COUNTRY
 G - ORIGINALLY MFCD FOR NOMUS
 DISTRIBUTION
 H - AGRICULTURAL VEHICLE
 L - LOGGING VEHICLE
 P - IS WAS A POLICE VEHICLE
 R - RECONSTRUCTED
 S - STREET PWD
 T - RECOVERED THEFT VEHICLE
 V - VEHICLE CONTAINS REISSUED VIN
 W - FLOOD VEHICLE
 X - IS WAS A TAXI

ODOMETER DISCLOSURE EXEMPT BY FEDERAL LAW

REGISTERED OWNER(S)

JESSE O & HELEN L GROVE
DEER CREEK RD
R D P LOT 13
MORRISDALE PA 16858

FIRST LIEN FOR CREDIT

GREEN POINT CREDIT CORP

SECOND LIEN FOR CREDIT

If a second lienholder is listed upon satisfaction of the first lien, the first
 lienholder must forward this Title to the Bureau of Motor Vehicles with the
 appropriate form and fee.

FIRST LIEN RELEASED

DATE

BY

AUTHORIZED REPRESENTATIVE

MAILING ADDRESS

 031007
 GREEN POINT CREDIT CORP
 400 S POINTE BLVD
 2ND FL
 CANONSBURG PA 15317

SECOND LIEN RELEASED

DATE

BY

AUTHORIZED REPRESENTATIVE

I certify as of the date of issue, the official records of the Pennsylvania Department
 of Transportation reflect that the person(s) or company named herein is the lawful owner
 of the said vehicle.

D. APPLICATION FOR TITLE AND LIEN INFORMATION

SUBSCRIBED AND SIGNED
TO BEFORE ME

UO DRY TYPED

SIGNATURE OF PERSON ADMINISTERING OATH

SEAL

TO BE COMPLETED BY PURCHASER WHEN VEHICLE IS SOLD AND THE
 APPROPRIATE SECTIONS ON THE REVERSE SIDE OF THIS DOCUMENT ARE
 COMPLETED

If a co-purchaser other than your spouse is listed and you want the title to
 be listed as "Joint Tenants With Right of Survivorship" (On death of one
 owner, title goes to surviving owner) CHECK HERE Otherwise, the title
 will be issued as "Tenants in Common" (On death of one owner, interest of
 deceased owner goes to his/her heirs or estate).

1ST LIEN DATE: IF NO LIEN, CHECK

1ST LIENHOLDER

STREET

CITY

STATE

ZIP

FINANCIAL INSTITUTION NUMBER

2ND LIEN DATE: IF NO LIEN, CHECK

2ND LIENHOLDER

STREET

CITY

STATE

ZIP

SER

The undersigned hereby makes application for Certificate of Title to the vehicle described
 above subject to the encumbrances and with the claims set forth here.

SIGNATURE OF APPLICANT OR AUTHORIZED SIGNER

SIGNATURE OF COAPPLICANT
OR AUTHORIZED SIGNERSTORE IN A SAFE PLACE
JUN 14 2000FOR ERASURE VOIDS THIS TITLE
1-800-442-7443EXHIBIT "B"
Certificate of Title

01686128

400 Southpointe Boulevard
 Southpointe Plaza I, Suite 230
 Canonsburg, PA 15317
 Tel. (724) 873-5825
 Fax (724) 873-5826

April 20, 2000

JESSE D. GROVE
 HELEN L. GROVE
 PO BOX 62
 MORRISDALE PA 16858



RE: Manufactured Home Loan - Account #000005130244800001

NOTICE OF INTENTION TO ACCELERATE, COMMENCE LEGAL ACTION OR REPOSSESS

You are now in default on your Manufactured Home Loan Contract. If you correct the default, you may continue with the contract as though you did not default. Your default consists of failure to make timely payments of one or more installments as agreed to in the terms of the contract.

Thirty-one (31) days after the date of this notice, we may have the right to commence legal action and repossess your manufactured home.

Cure of default: Your may cure your default by making payment in the amount indicated below:

Past Due Monthly Payment(s)	\$ 1,345.62
Late Charge(s)	\$ 3.43
Total Due Now	\$ 1,349.05

Creditor's rights: Any partial payment of the amount due which is received by us will be applied to your account. You will need to pay the full amount by the date indicated above in order to cure your default. If you do not correct your default within 31 days due from the postmarked date of this notice, we may exercise our rights against you under the law by accelerating your debt and either repossessing your manufactured home or, if necessary, bringing a court action to obtain possession of your manufactured home.

If we elect to exercise our rights against you by repossession of the manufactured home you may, at any time before we sell or otherwise dispose of the manufactured home or enter into a contract for its sale or other disposition, (which shall be at least 45 days after postmark of this notice), redeem the manufactured home by paying us all amounts due plus expenses reasonably incurred by us in detaching and transporting the manufactured home to the site of the sale and our reasonable attorney's fees, to the extent permitted by law, plus court costs.

If you have any questions, write to us at the address above or call me at the phone number listed above between the hours of 8:00 a.m. and 5:00 p.m., Monday through Friday.

If this default was caused by your failure to make a payment or payments, and you want to pay by mail, please send a check or money order. Do not send cash.

Manager

CC: File

If any additional regular payment becomes due during this cure period, this payment must also be paid in order to avoid any further default. This correspondence is an attempt to collect a debt and any information obtained will be used for that purpose.

PA. (144)

PROPERTY LOCATOR



APP #: 6109518

Account Number: _____

Borrower's Name: JESSE D. GROVE Phone Number: (814) 342-6664HELEN L. GROVEMailing Address: R.D. #2 Deer Creek Rd. Lot #13 Morrisdale, PA. 16858

Address of Home (If different than mailing address): _____

RD 2 DEER CREEK RD MORRISDALE, PA 16858Mobile Home Park: Hanslovan's MHP Lot Number: 13

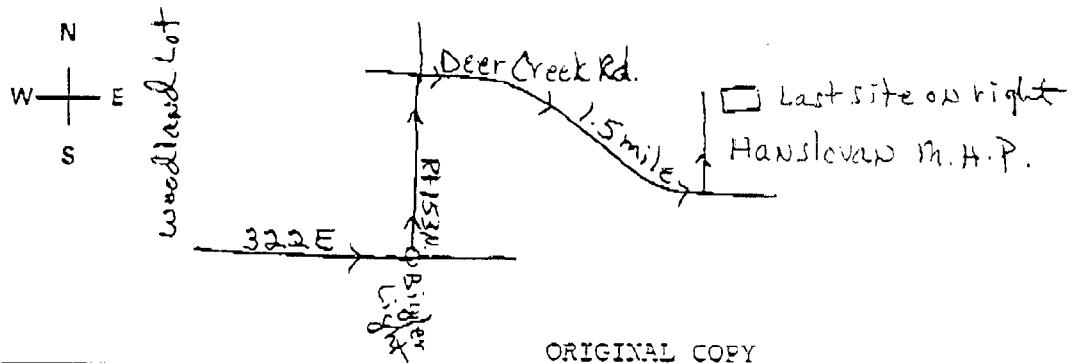
Description of Manufactured Home:

Year: 1999	Make: SKYLINE CORP.	Model: LTD EDITION
Size: 28X52	Serial #: 2N11-1354LAB	HUD#:

LOCATION: Direction must start from a known (be specific) starting point so that the Field Inspector may proceed to the location of the manufactured home. For example, use route# and pertinent street and road names. Use left, right, or preferably compass directions (north, south, east, west). Refrain from the use of such landmarks as dealerships, vehicles, and service stations, as they are subject to name changes and physical relocation.

From Woodland Lot go Rt. 322 E To Bigler light - At Light turn left onto Rt. 153 N. Toward Airport - Turn right onto Deer Creek Rd. - Travel 1.5 mile - Turn left onto dirt road going into Hanslovan's M.H.P. - site is last home on right

In the space below, please sketch a map showing direction to the home site from an interstate, major highway, or intersection. Identify routes, roads, streets, and landmarks. Indicate approximate distances in parenthesis.



ORIGINAL COPY

FILED

2/1/2000
2,441 Atty Dep'd \$80.00
William A. Shaw
Prothonotary
2cc Sheriff Service

ERIN P. DYER

(2)

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

GREENPOINT CREDIT, LLC
VS
GROVE, JESSE D.

00-741-CD

COMPLAINT IN REPLEVIN
SHERIFF RETURNS

NOW JUNE 30, 2000 AT 3:27 PM DST SERVED THE WITHIN COMPLAINT IN REPLEVIN ON HELEN L. GROVE, DEFENDANT AT SHERIFF'S OFFICE MARKET ST., CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO HELEN L. GROVE A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN REPLEVIN AND MADE KNOWN TO HER THE CONTENTS THEREOF.

SERVED BY: COUDRIET

NOW JULY 14, 2000 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURN THE WITHIN COMPLAINT IN REPLEVIN "NOT FOUND" AS TO JESSE D. GROVE, DEFENDANT. NEW ADDRESS: 309 OLD FORT ROAD, SPRING MILLS, PA. 16875-9330 (CENTRE COUNTY).

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

SWORN TO BEFORE ME THIS

20th DAY OF July 2000
William A. Shaw

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

SO ANSWERS,

Chester A. Hawkins
by Marilyn Hamm

CHESTER A. HAWKINS
SHERIFF

FILED

JUL 20 2000
M 10:42
William A. Shaw
Prothonotary
E

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

GreenPoint Credit, LLC,

CIVIL DIVISION

Plaintiff,

No. 00-741-CO

v.

Complaint in Civil Action - Replevin

Jesse D. Grove and Helen L. Grcve,

Filed on behalf of:
GreenPoint Credit, LLC

Defendants.

Counsel of Record for this Party:

Erin P. Dyer, Esquire
PA ID Number: 52748
2021 Murray Avenue, Suite B
Pittsburgh, PA 15217
(412) 422-8975

I hereby certify this to be a true
and attested copy of the original
statement filed in this case.

JUN 21 2000

Attest:

William L. Gove
Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

GreenPoint Credit, LLC,	)	CIVIL DIVISION
)	
Plaintiff,	)	No.
)	
v.)	
)	
Jesse D. Grove and Helen L. Grove,)	
)	
Defendants.)	

NOTICE

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.

David S. Meholic, Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

GreenPoint Credit, LLC,	)	CIVIL DIVISION
)	
Plaintiff,	)	No.
)	
v.)	
)	
Jesse D. Grove and Helen L. Grove,)	
)	
Defendants.)	

COMPLAINT

COUNT I - REPLEVIN

AND NOW, comes GreenPoint Credit, LLC, by and through its attorney Erin P. Dyer, Esquire and avers the following in support of its Complaint in Replevin:

1. GreenPoint Credit, LLC, hereinafter referred to as "Plaintiff" or "GreenPoint," is a corporation duly authorized to conduct business in the Commonwealth of Pennsylvania and has its principal place of business located at 400 Southpointe Boulevard, Southpointe Plaza I, Suite 230, Canonsburg, PA 15317.
2. Jesse D. Grove and Helen L. Grove, hereinafter referred to as "Defendants," are individuals whose last known address is R.D. #2, Deer Creek Road, P.O. Box 62, Morrisdale, PA 16858.
3. On or about May 19, 1999, Defendants purchased a 1999 Skyline LTD Manufactured Home, Serial Number 2N111354LAB, (the "Mobile Home"), from Family Homes, Inc., (the "Seller"), and entered into a written Manufactured Home Retail Installment Contract and Security Agreement, (the "Security Agreement") for the payment of a portion of the purchase price thereof. A true and correct copy of the Security Agreement is attached hereto as Exhibit "A."

4. Seller assigned its interest in the Security Agreement to Plaintiff, GreenPoint. GreenPoint perfected its security interest in said Mobile Home by having an encumbrance placed on the title thereto. A true and correct copy of the Certificate of Title is attached hereto as Exhibit "B."

5. Defendants defaulted under the terms of the Security Agreement by failing to make payments when due. As of June 19, 2000, the Defendants' payments of interest and principal were in arrears in the amount of \$1,177.81. Pursuant to the Acceleration Clause in the Security Agreement the amount outstanding as of June 19, 2000, is \$66,837.84.

6. Plaintiff provided Defendants with thirty (30) days notice of intent to repossess the Mobile Home. A true and correct copy of the notice of intent to repossess the Mobile Home is attached hereto as Exhibit "C."

7. Defendants failed to cure the default or return the Mobile Home upon Plaintiff's demand.

8. Plaintiff avers that under the terms of the Security Agreement and Pennsylvania law it is now entitled to immediate possession of said Mobile Home.

9. The Security Agreement provides that in the event of default:

a. Defendants will pay the reasonable attorney's fees of seller or of seller's assignee, provided that prior to commencement of legal action such fee shall not exceed \$50.00;

b. Court costs and disbursements; and

c. Costs incurred by seller or of seller's assignee to foreclose on the Mobile Home including the costs of storing, reconditioning and reselling the Mobile Home.

10. In order to bring this action GreenPoint Credit, LLC was required to retain an attorney and did so retain Attorney Erin P. Dyer.

WHEREFORE, Plaintiff, GreenPoint Credit, LLC, requests:

a) judgment against Defendants to recover the Mobile Home, plus detention damages, special damages consisting of *inter alia*, detaching and transporting the Mobile Home, shipping fees, any cost for insurance placed on the Mobile Home by Plaintiff, late charges, and all allowable damages per the Security Agreement, any further costs for repossession and sale, and attorney's fees and costs of litigation in order to obtain possession of the Mobile Home; and

b) In the event Plaintiff repossesses said Mobile Home and resells or otherwise disposes of said Mobile Home, a deficiency judgment in an amount to be determined by the Court upon petition of Plaintiff, which amount shall be equal to the difference between the amount owed pursuant to the said Security Agreement plus the damages set forth in paragraph (a) above and the amount recovered by Plaintiff from the resale or other disposition of the said Mobile Home, less expenses.

COUNT II - DAMAGES

By way of separate and alternative pleading, Plaintiff, GreenPoint Credit, LLC, alleges the following:

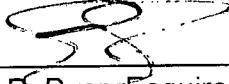
11. Paragraphs 1 through 11 of this Complaint are incorporated herein by reference as though fully set forth.

12. This Count is brought in the alternative to the relief sought in Count I.

WHEREFORE, Plaintiff, GreenPoint Credit, LLC, requests:

a) judgment against Defendants in the amount of \$66,837.84 with interest and late charges plus detention damages, special damages consisting of *inter alia*, detaching and transporting the Mobile Home, shipping fees, any cost for insurance placed on the Mobile Home by Plaintiff, late charges, and all allowable damages per the Security Agreement, any further costs for repossession and sale, and attorney's fees and costs of litigation in order to obtain possession of the Mobile Home; and

b) In the event Plaintiff repossesses said Mobile Home and resells or otherwise disposes of said Mobile Home, a deficiency judgment in an amount to be determined by the Court upon petition of Plaintiff, which amount shall be equal to the difference between the amount owed pursuant to the said Security Agreement plus the damages set forth in paragraph (a) above and the amount recovered by Plaintiff from the resale or other disposition of the said Mobile Home, less expenses.



Erin P. Dyer, Esquire
PA ID Number: 52748
Attorney for GreenPoint Credit, LLC
2021 Murray Avenue, Suite B
Pittsburgh, PA 15217
(412) 422-8975

VERIFICATION

Don Turosik, Collection Manager and duly authorized representative of GreenPoint Credit, LLC, deposes and says subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities that the facts set forth in the foregoing Complaint are true and correct to the best of his knowledge, information and belief.



Don Turosik
Collection Manager
GreenPoint Credit, LLC

PENNSYLVANIA

**RETAIL INSTALLMENT CONTRACT, SECURITY AGREEMENT,
WAIVER OF TRIAL BY JURY AND AGREEMENT TO
ARBITRATION OR REFERENCE OR TRIAL BY JUDGE ALONE
(Contract)**

BUYER(S): NAME: JESSE D. GROVE

NAME: HELEN L. GROVE

NAME: _____

BUYERS NAME: _____

ADDRESS: RD 2 DEER CREEK RD CITY: MORRISDALE

FOR	LOAN PLAN: 701 C41699
OFFICE	OFFICE NUMBER: 79061
USE	LOAN SOURCE NO. 750039
ONLY	ACCT. NO. _____
FUNDING CODE: _____	

COUNTY: CLEARFIELD

STATE: PA ZIP: 16858

PHONE: (814) 342-6664 5 SEC 4(S) 199-60-7916 160-54-5294

PROPOSED LOCATION OF MANUFACTURED HOME: RD 2 DEER CREEK RD, MORRISDALE, PA 16858

"I," "me," "myself" or "my" mean all persons who sign this Contract as buyer or co-buyer, jointly and severally, and "you" or "your" mean the Seller and any assignee. This Contract will be submitted to the Creditor indicated below, at a local office and, if approved, it will be assigned to that Creditor. On the date of this Contract, I buy from you on a credit sale basis the manufactured home described on page 2, together with furnishings, equipment, appliances and accessories included in the manufactured home at the time of purchase (called "Manufactured Home").

CREDITOR: GREENPOINT CREDIT CORP.

PROMISE TO PAY: I promise to pay you at such address as you may direct the Unpaid Balance shown on page 2 of this Contract (Item 5) with interest at the rate of:

11.50 % per

year until the debt is fully paid. I will pay this amount in installments as shown in the payment schedule until the Unpaid Balance is fully paid. If, on 5-19-24, I still owe any amount under this Contract, I will pay such amount in full on that date, which is called the "Maturity Date." Each monthly payment will be applied as of its scheduled due date. If no interest rate is disclosed above, the interest rate is the Annual Percentage Rate shown below.

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
The cost of my credit as a yearly rate: 11.50 %	The dollar amount the credit will cost me: \$135,653.00	The amount of credit provided to me or on my behalf: \$ 66,190.00	The amount I will have paid after I have made all payments as scheduled: \$201,843.00	The total cost of my purchase on credit including my down payment: \$ 7,750.00 \$209,593.00

See §7 (page 2) for a description of the Credit Amount Financed and Total Payment.

See Contract terms for additional information about nonpayment, default, required repayment in full before the scheduled date, and prepayment refunds and penalties.

Prepayment: If I pay off early, I will not have to pay a penalty, but I will not be entitled to a refund of the Prepaid Finance Charge, if any.

Number of Payments	Amount of Payments	When Payments Are Due
My payment schedule will be:	300	Monthly beginning <u>June 19 1999</u>
My payment schedule will be:	5	\$ 672.81
My payment schedule will be:	5	\$.00
My payment schedule will be:	5	\$.00
My payment schedule will be:	5	\$.00
My payment schedule will be:	5	\$.00

Security: I give you a security interest in the goods or property being purchased.

Late Charge: If a payment is more than 15 days late, I will be charged 2 % of the unpaid amount of such payment, not to exceed \$ 5.00.

Assumption: Someone buying my Manufactured Home may not assume the remainder of the Contract on the original terms without your prior written consent.

Estimates: All numerical disclosures except the late payment disclosures are estimates.

041699

Description of
Manufactured
Home:TRADE NAME: SKYLINE CORP. MODEL: LTD EDITIONYEAR: 99 NEW: X USED: LENGTH: 52 ft WIDTH: 28 ftSERIAL
NUMBERS: 2N111354LABITEM # SERIAL NUMBER ITEM # SERIAL NUMBER ADDITIONAL AIR CONDITIONG
ACCESSORIES FOOTERS
AND FURNISHINGS: DECKSKIRTING
OIL TANK
BLOCKS

ITEMIZATION OF AMOUNT FINANCED

1. Cash Price (Including Sales Tax of \$.00): \$ 71,757.00
2. a. Cash Down Payment \$ 50.00
b. Trade-in (Year, Make, Model): 87 DEROSE SUPREME
Length 70 Width 14
Gross Value \$ 19,000.00 Less \$ 11,300.00
(Seller to pay off)
Net Trade-In Value \$ 7,700.00
3. Total Down Payment \$ 7,700.00
4. Unpaid Balance of Cash Price (1 minus 2) \$ 64,007.00
5. Amounts paid to others on my behalf:
 - a. To Insurance Companies:
 - (1) Property Insurance \$ 2,120.00
 - (2) Credit Life Insurance \$.00
 - b. To Public Officials:
 - (1) Certificate of Title \$ 22.50
 - (2) FILING FEES \$ 5.00
 - c. To Creditor:

For: \$.00
 - d. To:

For: NOTARY FEE \$ 35.50
 - e. To:

For: \$.00
 - f. To:

For: \$.00
 - g. To:

For: \$.00
 - h. To:

For: \$.00
6. Total (a + b + c + d + e + f + g + h) \$ 2,133.00
7. Unpaid Balance (3 plus 4) \$ 66,190.00
8. Prepaid Finance Charge \$.00
9. Amount Financed (5 minus 6) \$ 66,190.00

* I understand and agree that a portion of certain of these amounts may be retained by you or your affiliate.

INSURANCE

PROPERTY INSURANCE: Property Insurance on the Manufactured Home is required for the term of this Contract. I have the right to choose the person through whom it is obtained. By marking the appropriate line below, I elect to buy the coverage indicated from you for the term and premium shown, and I want it financed on this Contract.

Type of Insurance	Term	Premium
<input checked="" type="checkbox"/> Physical Damage Coverage	60MOS	\$ 2,120.00
	0MOS	\$.00
		\$ <u> </u>

LIABILITY INSURANCE COVERAGE FOR BODILY INJURY AND PROPERTY DAMAGE CAUSED TO OTHERS IS NOT INCLUDED UNLESS INDICATED IN THE PROPERTY INSURANCE SECTION ABOVE.

CREDIT LIFE INSURANCE: Credit Life Insurance is not required for this Contract or a factor in its approval. If I elect Credit Life Insurance, the name(s) of the proposed insured(s) are:

Proposed Insured
Proposed Insured
(Only spouse can be insured jointly.)

This insurance may not pay off all of my debt, and the exact amount of coverage is shown on my policy or certificate. My signature indicates my election to obtain Credit Life Insurance coverage for the term and premium shown:

Type of Coverage	Term	Premium
<input type="checkbox"/> Single	<u> </u>	\$ <u> </u>
<input type="checkbox"/> Joint	<u> </u>	\$ <u> </u>

Date
(Signature)

Date
(Signature)

(If joint coverage is desired, both proposed insureds must sign.)

SECURITY INTEREST: I grant you a security interest under the Uniform Commercial Code in (1) the Manufactured Home and in all goods that are or may hereafter by operation of law become accessions to it, (2) all appliances, machinery, equipment and other goods furnished with the Manufactured Home (whether or not installed or affixed to it) including but not limited to the items listed as "Additional Accessories and Furnishings" on page 1 of this Contract, (3) any refunds of unearned insurance premiums financed in this Contract, (4) any substitutions or replacements of the foregoing, and (5) all proceeds of such Manufactured Home and accessions, and of any Additional Accessories and Furnishings. This security interest secures payment and performance of my obligations under this Contract, including any additional debt arising because of my failure to perform my obligations under this Contract and includes any contractual extensions, renewals or modifications. My execution of this Contract constitutes a waiver of my personal property and homestead exemption rights to the personal property herein described. I will sign and deliver to you whatever financing statements and other documents you deem necessary to allow you to perfect your security interest in any personal property and fixtures. I agree that you may file this security instrument or a reproduction thereof in the real estate records or other appropriate index as a financing statement for any of the items specified above. Any reproduction of this security instrument or any other security agreement or financing statement, and any extensions, renewals, or amendments thereof, shall be sufficient to perfect a security interest with respect to such items.

PREPAYMENT: I MAY PREPAY THIS CONTRACT IN FULL OR IN PART AT ANY TIME WITHOUT PENALTY, BUT I WILL NOT BE ENTITLED TO A REFUND OF THE PREPAID FINANCE CHARGE, IF ANY. IF I MAKE A PARTIAL PREPAYMENT, THERE WILL BE NO CHANGE IN THE DUE DATES OR AMOUNTS OF MY MONTHLY PAYMENTS, UNLESS YOU AGREE IN WRITING TO THOSE CHANGES.

PROPERTY INSURANCE:

- a. **Minimum Coverage.** I am required to provide physical damage insurance coverage protecting the Manufactured Home for the term of this Contract against loss by fire, hazards included within the term "extended coverage" and any other hazards, including flood, for which you require insurance, in an amount equal to the lesser of the actual cash value of the Manufactured Home or the remaining unpaid balance I owe from time to time under this Contract (the "Minimum Coverage"). The Insurance policy will contain a loss payable clause protecting you (as your interest may appear), and provide for a 10-day notice of cancellation to you. Unless you consent in writing, I shall not add any additional loss payee to the Insurance policy. I have the right to choose the person through whom the property insurance policy is obtained. If my insurance coverage expires or is cancelled prior to payment in full of this Contract, I must obtain no less than the Minimum Coverage at my expense for the remaining term of this Contract. Should I fail to maintain the Minimum Coverage, you may, but are not obligated to, obtain insurance coverage. I agree that any insurance you purchase may be for the protection of only your interest in the Manufactured Home, may not fully protect me in the event of a loss, and may be for such reasonable period as you determine. If you decide, in your sole discretion, to obtain insurance, you will notify me of that fact and that the cost, plus interest at the Contract rate, will be added to my debt. I will repay such amount during the term of the policy in the manner requested by you. I understand that the insurance premiums may be higher if you must purchase the insurance than might be the case if I had purchased the insurance, and that you may purchase the insurance from an affiliated company which may receive a profit for this service.
- b. **Assignment and Application of Insurance Proceeds.** I hereby grant and assign to you the proceeds of any and all insurance coverage on the Manufactured Home, including any optional coverage, such as earthquake insurance, which in type or amount is beyond the Minimum Coverage. In the event of a loss to the Manufactured Home, I shall give prompt notice to you and the insurance carrier. If I fail to promptly notify or make proof of loss to the insurance carrier, you may do so on my behalf. All physical damage insurance proceeds, including proceeds from optional coverage, shall be applied to restoration or repair of the Manufactured Home, unless you and I agree otherwise in writing or unless such restoration or repair is not economically practical or feasible, or your security interest would be lessened. If such restoration or repair is not practical or feasible, or your security interest would be lessened, you shall apply the insurance proceeds to the remaining unpaid balance of this Contract, whether or not then due, and give me any excess. I authorize any insurer to pay you directly. I hereby appoint you as my limited attorney-in-fact to sign my name to any check, draft, or other document necessary to obtain such insurance payments.

LATE CHARGE: I agree to pay a late charge for late payment as set forth on the front of this Contract. Only one late charge will be made on any delinquent installment regardless of the period for which that installment remains in default. After this Contract matures, whether by acceleration or otherwise, I will not be charged a late charge.

RETURNED CHECK CHARGES: I will pay you the actual charge of the dishonoring institution (or such higher amount as allowed by law) if any check given to you is not honored because of insufficient funds or because no such account exists.

make rental payments, or to pay, other charges and assessments, relating to the real property and/or facility on which the Manufactured Home is located; (c) I violate restrictive covenants, rules or regulations relating to the real property and/or facility where the Manufactured Home is located; (d) I fail to keep the Manufactured Home in good repair and condition, as you may reasonably determine; (e) I remove the Manufactured Home from the address shown on this Contract unless I notify you in advance and receive your written consent; (f) I sell or attempt to sell or to transfer any beneficial interest in the Manufactured Home without first obtaining your written consent; (g) I allow the Manufactured Home to become part of any real estate without first obtaining your written consent; (h) I encumber or abandon the Manufactured Home or use it for hire or illegally; (i) I fail to promptly pay any taxes and other liens and encumbrances on the Manufactured Home or on the real property on which it is located, if this is my responsibility; and/or (j) I fail to do anything else which I have promised to do under this Contract.

NOTICE OF DEFAULT: If any of the above specified Events of Default have occurred, you may do whatever is necessary to correct my default. You will, except as set forth below, first give me a Notice of Default and Right to Cure Default before you accelerate payment of the remaining unpaid balance I owe you or repossess or foreclose on any property which secures this Contract. The Notice will tell me what my default is and how I can cure it. Except as required by applicable law, you are not required to send me this Notice when (1) you have already sent a Notice twice within the preceding one-year period, (2) I have abandoned or voluntarily surrendered the Manufactured Home, or (3) other extreme circumstances exist.

CURE OF DEFAULT: I may cure a default at any time before title to the Manufactured Home is transferred from me, which will be at least 45 days after receipt of the Notice of Default and Right to Cure Default. To cure a default, I must pay: (a) all amounts which would have been due in the absence of default and acceleration; (b) the attorney fees set forth below; (c) any late charges that are due; and (d) reasonable costs which are actually incurred for detaching and transporting the Manufactured Home to the site of sale. I must also perform any other obligation I would have had to perform in the absence of default.

REMEDIES UPON DEFAULT: If I do not cure the default, you may do either or both of the following at the end of the notice period, as allowed by applicable law: (a) you can require me to immediately pay you the entire remaining unpaid balance due under this Contract plus accrued interest or (b) you can repossess the Manufactured Home pursuant to the security interest I give you under this Contract. If you are not required to send me the Notice of Default and Right to Cure Default, you will have these rights immediately upon my default. Once you get possession of the Manufactured Home you will sell it. If the amount from the sale, after expenses, is less than what I owe you, I will pay you the difference except as otherwise provided by law. All remedies are cumulative and you may enforce them separately or together in any order you deem necessary to protect your security.

ARBITRATION OF DISPUTES AND WAIVER OF JURY TRIAL:

- a. **Dispute Resolution.** Any controversy or claim between or among you and me or our assignees arising out of or relating to this Contract or any agreements or instruments relating to or delivered in connection with this Contract, including any claim based on or arising from an alleged tort, shall, if requested by either you or me, be determined by arbitration, reference, or trial by a Judge as provided below. A controversy involving only a single claimant, or claimants who are related or asserting claims arising from a single transaction, shall be determined by arbitration as described below. Any other controversy shall be determined by judicial reference of the controversy to a referee appointed by the court or, if the court where the controversy is venued lacks the power to appoint a referee, by trial by a Judge without a jury, as described below. **YOU AND I AGREE AND UNDERSTAND THAT WE ARE GIVING UP THE RIGHT TO TRIAL BY JURY, AND THERE SHALL BE NO JURY WHETHER THE CONTROVERSY OR CLAIM IS DECIDED BY ARBITRATION, BY JUDICIAL REFERENCE, OR BY TRIAL BY A JUDGE.**
- b. **Arbitration.** Since this Contract touches and concerns interstate commerce, an arbitration under this Contract shall be conducted in accordance with the United States Arbitration Act (Title 9, United States Code), notwithstanding any choice of law provision in this Contract. The Commercial Rules of the American Arbitration Association ("AAA") also shall apply. The arbitrator(s) shall follow the law and shall give effect to statutes of limitation in determining any claim. Any controversy concerning whether an issue is arbitrable shall be determined by the arbitrator(s). The award of the arbitrator(s) shall be in writing and include a statement of reasons for the award. The award shall be final. Judgment upon the award may be entered in any court having jurisdiction, and no challenge to entry of judgment upon the award shall be entertained except as provided by Section 10 of the United States Arbitration Act or upon a finding of manifest injustice.
- c. **Judicial Reference or Trial by a Judge.** If requested by either you or me, any controversy or claim under subparagraph (a) that is not submitted to arbitration as provided in subparagraph (b) shall be determined by reference to a referee appointed by the court who, sitting alone and without jury, shall decide all questions of law and fact. You and I shall designate to the court a referee selected under the auspices of the AAA in the same manner as arbitrators are selected in AAA-sponsored proceedings. The referee shall be an active attorney or retired judge. If the court where the controversy is venued lacks the power to appoint a referee, the controversy instead shall be decided by trial by a judge without a jury.

Q. ~~DEBTORSHIP, REPOSSESSION, AND OTHER REMEDIES~~ may have to exercise self-help remedies such as set-off or repossession, to foreclose by power of sale or judicially against or sell any collateral or security, or to obtain any provisional or ancillary remedies from a court of competent jurisdiction before, after or during the pendency of any arbitration under subparagraph (b) above. Neither the obtaining nor the exercise of any such remedy shall serve as a waiver of the right of either you or me to demand that the related or any other dispute or controversy be determined by arbitration as provided above.

ATTORNEY FEES: If I prevail in any legal action or arbitration proceeding which is commenced in connection with the enforcement of this Contract or any instrument or agreement required under this Contract, or in connection with any dispute relating to this Contract, you will pay my reasonable attorney fees, court costs and necessary disbursements incurred in connection with such action or proceeding, as determined by the court, the referee, or the arbitrator(s) in accordance with the law. If you prevail in any such action or proceeding, or in the exercise of any self-help remedy as described above, I will pay any court costs and necessary disbursements to the full extent permitted by law, together with reasonable fees imposed on you by an attorney who is not your salaried employee, provided that prior to commencement of legal action such fees may not exceed \$50.00 and further provided that no attorney fees may be charged prior to my receipt of the Notice of Default and Right to Cure Default.

OTHER TERMS AND CONDITIONS: I agree: (a) to pay with my monthly installments, if requested by you to do so, the estimated amount necessary to pay yearly taxes, assessments and insurance premiums that will become due within the next twelve-month period; (b) to pay you a transfer fee if I sell the Manufactured Home, unless such fee is prohibited by law; (c) to pay interest at the Contract rate on the remaining unpaid balance plus accrued interest, from the date of maturity until paid in full; (d) to reimburse you immediately upon your demand, with interest at the Contract rate, the amount of funds you actually advance on my behalf to correct my default; and (e) that if I am married, and residing in a community property state, both my community property and separate property will be liable for all payments due under this Contract.

ASSIGNMENT: You may assign this Contract to any person or entity. All rights granted to you under this Contract shall apply to any assignee of this Contract.

CREDIT INFORMATION: You may investigate my credit history and credit capacity in connection with opening and collecting my account and share information about me and my account with credit reporting agencies. You may sell or otherwise furnish information about me, including insurance information, to all others who may lawfully receive such information. You may furnish specific information about the Manufactured Home and any insurance policies on the Manufactured Home to any insurance agent to enable such agent to quote premiums to me and solicit my insurance business.

WAIVER: Waiver of any default shall not constitute a waiver of any other default. No term of this Contract shall be changed unless in writing and signed by one of your officers. This Contract is the entire agreement between us and I agree that no oral or implied representations have been made to induce me to enter into this Contract.

VALIDITY: Wherever possible each provision of this Contract shall be interpreted in such manner as to be effective and valid under applicable law, but if any provision of this Contract shall be prohibited by or invalid under applicable law, such provision shall be ineffective only to the extent of such prohibition or invalidity, without invalidating the remainder of such provision or the remaining provisions of this Contract. This Contract shall be of no effect until and unless signed by me and you. In no event shall any charge under this Contract exceed the highest amount allowed by applicable law. If any excess charge is received, such excess shall be refunded or applied to the amount due.

GOVERNING LAW: Each provision of this Contract shall be construed in accordance with and governed by the laws of the state of Pennsylvania, provided that to the extent you have greater rights or remedies under Federal law, such choice of state law shall not be deemed to deprive you of such greater rights and remedies under Federal law.

NOTICE

ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

RESOLVING DISPUTES BY ARBITRATION, REFERENCE, OR TRIAL BY A JUDGE, AND NOT BY JURY TRIAL, AND
AGREE THAT THIS CONTRACT SETS FORTH OUR ENTIRE AGREEMENT AND THAT NO OTHER PROMISES HAVE
BEEN MADE.

ACCEPTED: The foregoing Contract is hereby assigned under the terms
of the Assignment below.

If you do not meet your Contract obligations, you
may lose your manufactured home.
Notice to Buyer: Do not sign this Contract in blank.
You are entitled to an exact copy of the Contract
you sign. Keep it to protect your legal rights.

BUYER(S) SIGNATURE(S)

SELLER: FAMILY MOBILE HOMES, INC.
SELLER'S ADDRESS: 1683 E PLEASANT VALLEY BLVD
ALTOONA, PA 166020000
SELLER'S SIGNATURE: Jesse D. Grove
SELLER'S TITLE: President

Jesse D. Grove
Heleen L. Grove
Heleen L. Grove

DATE OF THIS CONTRACT: May 19, 1999

I AGREE TO ALL THE TERMS ON ALL PAGES OF THIS RETAIL INSTALLMENT CONTRACT AND
ACKNOWLEDGE RECEIPT OF A COMPLETED COPY OF THIS CONTRACT.

Jesse D. Grove
(Signature of Buyer)

Heleen L. Grove
(Signature of Co-Buyer)

ASSIGNMENT BY SELLER

TO CREDITOR INDICATED ON PAGE 1 ("Creditor")

With respect to this retail installment contract ("Contract") signed by one or more buyers ("Buyer"), SELLER represents and warrants that: (1) Buyer's credit statement submitted herewith is completely accurate unless otherwise specified; (2) Buyer was legally competent to contract at the time of Buyer's execution of this Contract; (3) this Contract arose from the bona fide sale of the merchandise described in this Contract; (4) the down payment was made by Buyer in cash unless otherwise specified and no part thereof was loaned directly or indirectly by Seller to Buyer; (5) any trade-in, or other consideration, received as any part of the down payment is accurately described on page 2 and has been valued at its bona fide value, and any amount owed on such trade-in or other property is accurately described on page 2 and has been paid off by Seller prior to or contemporaneously with the assignment of this Contract to Creditor; (6) there is now owing on this Contract the amount set forth herein; (7) this Contract and any guaranty submitted in connection herewith is in all respects legally enforceable against each purported signatory thereof; (8) Seller has the right to assign this Contract and thereby to convey good title to it; (9) in the event of any claim or defense asserted by any Buyer, or any heirs or assigns of Buyer, with respect to the Manufactured Home or other property or consideration transferred pursuant to this retail installment contract, Seller agrees that it will indemnify and hold Creditor harmless from all such claims and defenses as well as from all costs reasonably incurred by Creditor in connection therewith, including but not limited to reasonable attorney fees and court costs; and (10) in accordance with the Fair Credit Reporting Act, Seller has notified Buyer that this Contract is to be submitted to Creditor.

For value received, Seller hereby assigns to Creditor all its rights, title and interest in this Contract and the property which is the subject matter hereof and authorizes Creditor to do everything necessary to collect and discharge same. All the terms of any existing written agreements between Seller and Creditor governing the purchase of Contracts are made a part hereof by reference, it being understood that Creditor relies upon the above warranties and upon said agreements in purchasing this Contract.

CERTIFICATE OF TITLE FOR A VEHICLE

3,704 61302448

991610023002248-001

2N111354LAB

VEHICLE IDENTIFICATION NUMBER

1999 SKYLINE

YEAR MAKE OF VEHICLE

MH

0

BODY TYPE

CUP

SEAT CAP

PRIOR TITLE STATE

7/08/99

7/08/99

DATE OF TITLE

DATE OF ISSUE

UNLADEN WEIGHT

7/08/99

ODOM. PROOF. DATE

EXEMPT

ODOM. MILES

4

ODOM. STATUS

GW

GW

TITLE BRANDS

ODOMETER STATUS
 0 = ACTUAL MILEAGE
 1 = MILEAGE EXCEEDS THE MECHANICAL
 LIMITS
 2 = NOT THE ACTUAL MILEAGE
 3 = NOT THE ACTUAL MILEAGE-ODOMETER
 TAMPERED-VERIFIED
 4 = EXEMPT FROM ODOMETER DISCLOSURE

TITLE BRANDS
 A = ANTIQUE VEHICLE
 B = CLASSIC VEHICLE
 C = COLLECTIBLE VEHICLE
 D = OUT OF COUNTRY
 E = ORIGINALLY MFGD. FOR NOMINAL
 DISTRIBUTION
 F = AGRICULTURAL VEHICLE
 G = CARGO VEHICLE
 H = IT WAS A POLICE VEHICLE
 I = RECONSTRUCTED
 J = STREET POD
 K = RECOVERED THEFT VEHICLE
 L = VEHICLE CONTAINS REISSUED VIN
 M = FLOOD VEHICLE
 N = IT WAS A TAXI

ODOMETER DISCLOSURE EXEMPT BY FEDERAL LAW

REGISTERED OWNER(S)

JESSE D & HELEN LOGROVE
 DEER CREEK RD
 R.D. 2 LOT 13
 MORRISDALE PA 16858

FIRST LIEN FAVOR OF

GREEN POINT CREDIT CORP

FIRST LIEN RELEASED

DATE

SECOND LIEN FAVOR OF

SECOND LIEN RELEASED

DATE

BY AUTHORIZED REPRESENTATIVE

MAILING ADDRESS

031007
 GREEN POINT CREDIT CORP
 400 S. POINTE BLVD
 2ND FL
 CANONSBURG PA 15317

IF A SECOND LIENHOLDER IS LISTED, UPON Satisfaction OF THE FIRST LIEN, THE FIRST
 LIENHOLDER MUST FORWARD THIS TITLE TO THE BUREAU OF MOTOR VEHICLES WITH THE
 APPROPRIATE FORM AND FEES.

SECOND LIEN RELEASED

DATE

BY AUTHORIZED REPRESENTATIVE

I certify as of the date of issue, the official records of the Pennsylvania Department
 of Transportation reflect that the person(s) or company named herein is the legal owner
 of the said vehicle.

D. APPLICATION FOR TITLE AND LIEN INFORMATION

SUBSCRIBED AND SWORN

TO BEFORE ME:

JUN

2000

YR

SIGNATURE OF PERSON ADMINISTERING OATH

SEA

STATE OF PENNSYLVANIA
 COUNTY OF JEFFERSON
 TOWN OF MORRISDALE
 I, JESSE D. LOGROVE, do solemnly swear and declare that the foregoing is true to the best of my knowledge and belief.

The undersigned Pennsylvania Notary Public certifies that this is the original instrument
 shown subject to the authority of the Commonwealth of Pennsylvania.

SIGNATURE OF APPLICANT OR AUTHORIZED SIGNER

SIGNATURE OF COMPILER

STORE IN A SAFE PLACE

01686128

IF NO PURCHASED BY PURCHASER WHEN VEHICLE IS SOLD AND THE
 FOLLOWING SECTIONS ON THE REVERSE SIDE OF THIS DOCUMENT ARE
 TO BE DELETED.

If a co-purchaser other than your spouse is listed and you want the title to
 be held as "Joint Tenants With Right of Survivorship" (On death of one
 co-purchaser goes to surviving owner) CHECK HERE Otherwise, the title
 will be held as "Tenants in Common" (On death of one owner, interest of
 co-purchaser goes to his/her heirs or estate).

IF NO LIEN, CHECK

1ST LIENHOLDER

STREET

CITY

STATE

ZIP

FINANCIAL INSTITUTION NUMBER

END LIEN DATE

IF NO LIEN, CHECK

2ND LIENHOLDER

STREET

CITY

STATE

ZIP

SER

FOR ERASURE VOIDS THIS TITLE

EXHIBIT "B"
 Certificate of Title

400 Southpointe Boulevard
 Southpointe Plaza I, Suite 230
 Canonsburg, PA 15317
 Tel. (724) 873-5825
 Fax (724) 873-5826

April 20, 2000

JESSE D. GROVE
 HELEN L. GROVE
 PO BOX 62
 MORRISDALE PA 16858



RE: Manufactured Home Loan - Account #000C06130244800001

NOTICE OF INTENTION TO ACCELERATE, COMMENCE LEGAL ACTION OR REPOSSESS

You are now in default on your Manufactured Home Loan Contract. If you correct the default, you may continue with the contract as though you did not default. Your default consists of failure to make timely payments of one or more installments as agreed to in the terms of the contract.

Thirty-one (31) days after the date of this notice, we may have the right to commence legal action and repossess your manufactured home.

Cure of default: Your may cure your default by making payment in the amount indicated below:

Past Due Monthly Payment(s)	\$ 1,345.62
Late Charge(s)	\$ 3.43
Total Due Now	\$ 1,349.05

Creditor's rights: Any partial payment of the amount due which is received by us will be applied to your account. You will need to pay the full amount by the date indicated above in order to cure your default. If you do not correct your default within 31 days due from the postmarked date of this notice, we may exercise our rights against you under the law by accelerating your debt and either repossessing your manufactured home or, if necessary, bringing a court action to obtain possession of your manufactured home.

If we elect to exercise our rights against you by repossession of the manufactured home you may, at any time before we sell or otherwise dispose of the manufactured home or enter into a contract for its sale or other disposition, (which shall be at least 45 days after postmark of this notice), redeem the manufactured home by paying us all amounts due plus expenses reasonably incurred by us in detaching and transporting the manufactured home to the site of the sale and our reasonable attorney's fees, to the extent permitted by law, plus court costs.

If you have any questions, write to us at the address above or call us at the phone number listed above between the hours of 8:00 a.m. and 5:00 p.m., Monday through Friday.

If this default was caused by your failure to make a payment or payments, and you want to pay by mail, please send a check or money order. Do not send cash.

Manager

CC: File

If any additional regular payment becomes due during this cure period, this payment must also be paid in order to avoid any further default. This correspondence is an attempt to collect a debt and any information obtained will be used for that purpose.

PA (144)

EXHIBIT "C"
 Notice of Intent to Repossess

PROPERTY LOCATOR



APP #: 6109512

Account Number: _____

Borrower's Name: JESSE D. GROVE Phone Number: (814) 342-6664HELEN L. GROVEMailing Address: R.D.#2 Deer Creek Rd. Lot #13 Morrisdale, PA. 16838

Address of Home (If different than mailing address): _____

RD 2 DEER CREEK RD MORRISDALE, PA 16838

Mobile Home Park: Hanslovan's MHP Lot Number: 13

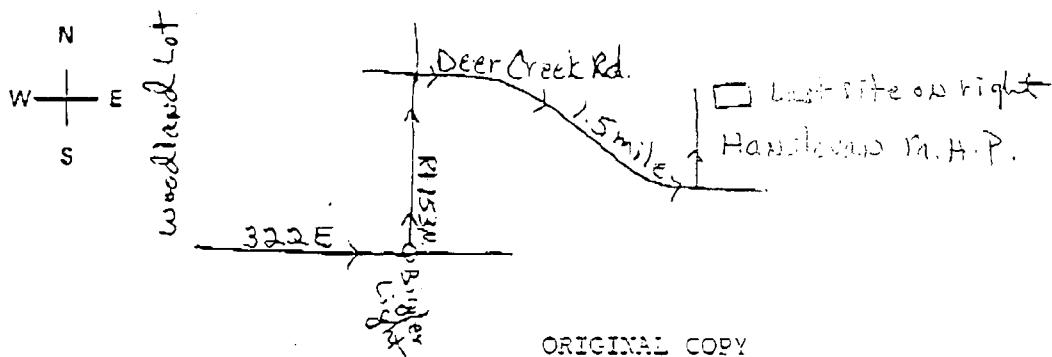
Description of Manufactured Home:

Year: 1999	Make: SKYLINE CORP.	Model: LTD EDITION
Size: 28X32	Serial #: 2N11-1354LAG	HUD#:

LOCATION: Direction must start from a known (be specific) starting point so that the Field Inspector may proceed to the location of the manufactured home. For example, use route# and pertinent street and road names. Use left, right, or preferably compass directions (north, south, east, west). Refrain from the use of such landmarks as dealerships, vehicles, and service stations, as they are subject to name changes and physical relocation.

From Woodland Lot go Rt. 322 E To Rigler light - At Light turn left onto Rt. 153 N. Toward Airport - Turn right onto Deer Creek Rd. - Travel 1.5 mile - Turn left onto dirt road going into Hanslovan's M.H.P. - site is last home on right

In the space below, please sketch a map showing direction to the home site from an interstate, major highway, or intersection. Identify routes, roads, streets, and landmarks. Indicate approximate distances in parenthesis.



ORIGINAL COPY

DIRECTIONS TO SHERIFF

To: The Sheriff of Clearfield County

Re: GreenPoint Credit, LLC

Plaintiff

vs.

No. _____ Term, _____
City Ward _____
Mun. _____Jesse D. Grove and Helen L. Grove
Defendants

Please serve one copy of the **Complaint in Replevin** on each Defendant or an adult member of the family with whom he or she resides; but if no adult member of the family is found then to an adult person in charge of such residence at:

R.D. #2, Deer Creek Road
P.O. Box 62
Morrisdale, PA 16858

IF ANY OTHER PERSON IS IN POSSESSION OF THE MOBILE HOME, YOU ARE DIRECTED TO ADD THEM AS A DEFENDANT AND SERVE THEM AS WELL.

Date: June 20, 2000
Phone: (412) 422-8975

Attorney: Erin P. Dyer, Attorney at Law
2021 Murray Avenue, Suite B
Pittsburgh, PA 15217

REPORT OF DEPUTY SHERIFF

Deputy: _____

ATTEMPTS

How Served _____

Date and Time of Service _____

Place Served _____

If Residence Service, State Relationship of Party Served to Defendant

If served at place of business, state Relationship of Party Served to Defendant, and if Individual Defendant, efforts made to get Residence Service

Date of Report _____, 20 _____. _____

(3)

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

GreenPoint Credit, LLC,) CIVIL DIVISION
Plaintiff,) No. 00-741-CD
v.)
Jesse D. Grove and Helen L.)
Grove,)
Defendant(s))

PRAECIPE TO REINSTATE COMPLAINT

To the Prothonotary:

Please reinstate the above-captioned Complaint.



Erin P. Dyer, Esquire
Attorney for GreenPoint Credit, LLC
PA Attorney ID Number: 52748
2021 Murray Avenue, Suite B
Pittsburgh, PA 15217
(412) 422-8975

FILED

JUL 24 2000

William A. Shaw
Prothonotary

7-24-00 Document
Reissued/Reissued to Sheriff
for service.

John M. Shaw
Deputy Prothonotary

FILED

JUL 24 2000

McLaughlin, Dyer pd \$7.00
William A. Shaw
Prothonotary

1 complaint

Kernstated to Sheriff

EAT

(4)

**IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA**

GreenPoint Credit, LLC,) CIVIL DIVISION
)
 Plaintiff,) No. 00-741-CD
)
 v.)
)
 Jesse D. Grove and Helen L.)
 Grove,)
)
 Defendants.

PRAECIPE FOR ENTRY OF JUDGMENT BY DEFAULT

To the Prothonotary:

Please enter Judgment by Default in favor of Plaintiff GreenPoint Credit, LLC and against Defendant Helen L. Grove for their failure to plead to the complaint in this action within the required time. The Complaint contains a notice to defend within twenty days from the date of service thereof. Defendants were served with the Complaint on June 21, 2000, and her answer was due to be filed on July 11, 2000.

Attached as Exhibit "A" is a copy of Plaintiff's written Notice of Intention to File Praecipe for Entry of Default Judgment which I certify was mailed by regular mail to the Defendant at her last known address and to their attorney of record, if any, on July 27, 2000, which is at least 10 days prior to the filing of this Praecipe.

Please enter judgment for possession of the 1999 Skyline LTD Manufactured Home, Serial Number 2N111354LAB, that being the relief demanded in the Complaint.

FILED

AUG 14 2000

William A. Shaw
Prothonotary



Erin P. Dyer, Esquire
PA ID Number: 52748
Attorney for GreenPoint Credit, LLC
2021 Murray Avenue, Suite B
Pittsburgh, PA 15217
(412) 422-8975

Attachments: Ten Day Notice
 Affidavit of Non-Military Service & Last Known Address

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

GreenPoint Credit, LLC,	)	CIVIL DIVISION
)	
Plaintiff,	)	No. 00-741-CD
)	
v.)	
)	
Jesse D. Grove and Helen L. Grove,)	
)	
Defendant.)	

FILE

Via Certified Mail # 0 4048 8472 and Certificate of Mailing

Helen L. Grove
R.D. #2, Deer Creek Road
P.O. Box 62
Morrisdale, PA 16858

Date of Notice: July 27, 2000

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:

David S. Meholic, Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
(814) 765-2641, Extension 5982



Erin P. Dyer, Esquire
Attorney for Plaintiff
2021 Murray Avenue, Suite B
Pittsburgh, PA 15217
(412) 422-8975

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

GreenPoint Credit, LLC,) CIVIL DIVISION
)
Plaintiff,) No. 00-741-CD
)
v.)
)
Jesse D. Grove and Helen L.)
Grove,)
)
Defendants.

AFFIDAVIT OF NON-MILITARY SERVICE & LAST KNOWN ADDRESS

ERIN P. DYER, Attorney, being duly sworn according to law, deposes and says that he makes this affidavit on behalf of the within plaintiff, being so authorized avers that defendants' place of residence is R.D. #2, Deer Creek Road, P.O. Box 62, Morrisdale, PA 16858, and that she is not in the military service of the United States or its allies, or otherwise subject to the provisions of the Soldiers and Sailors Civil Relief Act of Congress of 1904 and its amendments, 50 U.S.C. § 501, *et seq.* This statement is made subject to the penalties of 18 Pa. C.S. Section 4904 relating to unsworn falsification to authorities.



Erin P. Dyer, Esquire
PA ID Number: 52748
Attorney for GreenPoint Credit, LLC
2021 Murray Avenue, Suite B
Pittsburgh, PA 15217
(412) 422-8975

FILED

AUG 14 2000
m/ 4:00 (wz)
William A. Shaw pp
Prothonotary 20 -

NOTICE TO DEFT.

[Signature]

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

GreenPoint Credit, LLC,) CIVIL DIVISION
)
Plaintiff,) No. 00-741-CD
)
v.)
)
Jesse D. Grove and Helen L.)
Grove,)
)
Defendants.

Helen L. Grove
R.D. #2, Deer Creek Road
P.O. Box 62
Morrisdale, PA 16858

NOTICE

Pursuant to the requirements of Pa. R.C.P. 236, you are hereby notified that:

JUDGMENT BY DEFAULT has been entered against you in the above proceeding.

Prothonotary of Clearfield County

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

GreenPoint Credit, LLC,) CIVIL DIVISION
)
Plaintiff,) No. 00-741-CD
)
v.)
)
Jesse D. Grove and Helen L.)
Grove,)
)
Defendants.

PRAECIPE FOR WRIT OF POSSESSION
AGAINST HELEN L. GROVE ONLY

To the Prothonotary, kindly issue Writ of Possession in the above matter and direct the Sheriff of Clearfield County to:

1. Deliver possession of the following described property to GreenPoint Credit, LLC:
1999 Skyline LTD Manufactured Home, Serial Number 2N111354LAB.
2. Inform Helen L. Grove that she has ten (10) days to remove personal items.
3. After ten (10) days a motor truck will transport the 1999 Skyline LTD Manufactured Home to a predetermined area or the Plaintiff will secure the mobile home with a new lock for later transport.
4. Levy upon any property of Helen L. Grove remaining after the above-mentioned time period and sell her interest therein.



Erin P. Dyer, Esquire
PA ID Number: 52748
Attorney for GreenPoint Credit, LLC
2021 Murray Avenue, Suite B
Pittsburgh, PA 15217
(412) 422-8975

FILED

AUG 14 2000

William A. Shaw
Prothonotary

FILED

AMG 14 2000
m/4:00/wm
William A. Shaw
Prothonotary

6 CNT'S TO
SUFC



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

GreenPoint Credit, LLC,) CIVIL DIVISION
)
Plaintiff,) No. 00-741-CD
)
v.)
)
Jesse D. Grove and Helen L.)
Grove,)
)
Defendants.

WRIT OF POSSESSION AGAINST HELEN L. GROVE ONLY

COMMONWEALTH OF PENNSYLVANIA)
) ss
COUNTY OF CLEARFIELD)

To the Sheriff of Clearfield County:

1. To satisfy the judgment for possession in the above matter you are directed to deliver possession of the following described property to GreenPoint Credit, LLC:

1999 Skyline LTD Manufactured Home, Serial Number 2N111354LAB.

2. You are directed to inform Helen L. Grove that she has ten (10) days to remove personal items.

3. After ten (10) days a motor truck will transport the 1999 Skyline LTD Manufactured Home to a predetermined area or the Plaintiff will secure the mobile home with a new lock for later transport.

4. To satisfy the costs against Helen L. Grove, you are directed to levy upon any property of Helen L. Grove remaining after the above-mentioned time period and sell her interest therein.

(Prothonotary/Clerk)



(Deputy)

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

Seal of the Court:

Date August 14, 2000

ERIN P. DYER

(6)

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

GREENPOINT CREDIT, LLC
VS
GROVE, JESSE D. (7/28)

00-741-CD

COMPLAINT IN REPLEVIN

SHERIFF RETURNS

NOW JULY 25, 2000, DENNY NAU, SHERIFF OF CENTRE COUNTY WAS DEPUTIZED BY CHESTER A. HAWKINS, SHERIFF OF CLEARFIELD COUNTY TO SERVE THE WITHIN COMPLAINT IN REPLEVIN ON JESSE D. GROVE, DEFENDANT.

NOW JULY 28, 2000 SERVED THE WITHIN COMPLAINT IN REPLEVIN ON JESSE D. GROVE, DEFENDANT BY DEPUTIZING THE SHERIFF OF CENTRE COUNTY. THE RETURN OF SHERIFF NAU IS HERETO ATTACHED AND MADE A PART OF THIS RETURN .

18.99 SHFF. HAWKINS PAID BY: ATTY.
29.20 SHFF. NAU PAID BY: ATTY.

SWORN TO BEFORE ME THIS

25th DAY OF August 2000
William A. Shaw

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

SO ANSWERS,

Chester A. Hawkins
by Marilynn

CHESTER A. HAWKINS
SHERIFF

FILED

AUG 25 2000

07/13/00

William A. Shaw
Prothonotary

SHERIFF'S OFFICE

CENTRE COUNTY

Rm 101 Court House, Bellefonte, Pennsylvania, 16823 (814) 355-6803

SHERIFF SERVICE PROCESS RECEIPT, AND AFFIDAVIT OF RETURN

INSTRUCTIONS FOR SERVICE OF PROCESS: You must file one instruction sheet for each defendant. Please type or print legibly. Do not detach any copies.

1. Plaintiff(s)

Greenpoint Credit, LLC

2. Case Number

00-741-C0

3. Defendant(s)

Jesse D. Grove

4. Type of Writ or Complaint:

Complaint in Replevin

SERVE

→
AT

5. Name of Individual, Company, Corporation, Etc., to Serve or Description of Property to be Levied, Attached or Sold.

6. Address (Street or RFD, Apartment No., City, Boro, Twp., State and Zip Code)

7. Indicate unusual service: Reg Mail Certified Mail Deputize Post Other

Now, 20 I, Sheriff of Centre County, PA., do hereby depose the Sheriff of County to execute this Writ and make return thereof according to law. This deputation being made at the request and risk of the plaintiff.

Sheriff of Centre County

8. SPECIAL INSTRUCTIONS OR OTHER INFORMATION THAT WILL ASSIST IN EXPEDITING SERVICE

NOTE ONLY APPLICABLE ON WRIT OF EXECUTION: N.B. WAIVER OF WATCHMAN – Any deputy sheriff levying upon or attaching any property under within writ may leave same without a watchman, in custody of whomever is found in possession, after notifying person of levy or attachment, without liability on the part of such deputy or the sheriff to any plaintiff herein for any loss, destruction or removal of any such property before sheriff's sale thereof.

9. Print/Type Name and Address of Attorney/Originator

10. Telephone Number

11. Date

12. Signature

SPACE BELOW FOR USE OF SHERIFF ONLY - DO NOT WRITE BELOW THIS LINE

13. I acknowledge receipt of the writ or complaint as indicated above.	SIGNATURE of Authorized CCSD Deputy of Clerk and Title	14. Date Filed	15. Expiration/Hearing Date
------------------------------------------------------------------------	--------------------------------------------------------	----------------	-----------------------------

TO BE COMPLETED BY SHERIFF

16. Served and made known to Jesse D. Grove, on the 88th day of July,

20 00, at 3:04 o'clock, P m., at 309 Old Fort Rd, County of Centre Commonwealth of Pennsylvania, in the manner described below:

Defendant(s) personally served.

Adult family member with whom said Defendant(s) resides(s). Relationship is _____

Adult in charge of Defendant's residence.

Manager/Clerk of place of lodging in which Defendant(s) resides(s).

Agent or person in charge of Defendant's office or usual place of business.

_____ and officer of said Defendant company.

Other _____

On the _____ day of _____, 20_____, at _____ o'clock, _____ M.

Defendant not found because:

Moved Unknown No Answer Vacant Other _____

Remarks:

Advance Costs	Docket	Service	Sur Charge	Affidavit	Mileage	Postage	Misc.	Total Costs	Costs Due or Refund
<u>75.00</u>	<u>9.00</u>	<u>9.00</u>		<u>2.50</u>	<u>7.20</u>	<u>.50</u>	<u>1.00</u>	<u>29.20</u>	<u>45.80</u>

17. AFFIRMED and subscribed to before me this _____

So Answer. John P. Peters

20. day of _____ 20_____

18. Signature of Deputy Sheriff	19. Date
<u>John P. Peters</u>	<u>8-8-00</u>

23. _____ Notary Public

21. Signature of Sheriff	22. Date
<u>John P. Peters</u>	

SHERIFF OF CENTRE COUNTY

My Commission Expires

Amount Pd. _____

Page _____

24. I ACKNOWLEDGE RECEIPT OF THE SHERIFF'S RETURN SIGNATURE
OF AUTHORIZED AUTHORITY AND TITLE.

25. Date Received



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

SUITE 116
1 NORTH SECOND STREET - COURTHOUSE
CLEARFIELD, PENNSYLVANIA 16830

DARLENE SHULTZ
CHIEF DEPUTY

MARILYN HAMM
DEPT. CLERK

MARGARET PUTT
OFFICE MANAGER

PETER F. SMITH
SOLICITOR

DEPUTATION

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

GREENPOINT CREDIT, LLC

NO. 00-741-CD

VS

ACTION: COMPLAINT IN REPLEVIN

JESSE D. GROVE

SERVE BY: 8/23/00

or

HEARING DATE:

SERVE: JESSE D. GROVE

ADDRESS: 309 Old Fort Road, Spring Mills, Pa. 16875-9330

Know all men by these presents, that I, CHESTER A. HAWKINS, HIGH SHERIFF of CLEARFIELD COUNTY, State of Pennsylvania, do hereby deputize the SHERIFF of CENTRE County to execute this writ.

This deputation being made at the request and risk of the plaintiff this 25th day of JULY 2000.

Respectfully,

CHESTER A. HAWKINS
SHERIFF OF CLEARFIELD COUNTY

170
1336.88
29.75.00
P.D.
MAKE REFUND PAYABLE TO: ERIN P. DYER, Attorney

DIRECTIONS TO SHERIFF

To: The Sheriff of Centre County

Re: GreenPoint Credit, LLC

Plaintiff

vs.

No. _____ Term, _____
City Ward _____
Mun. _____

Jesse D. Grove and Helen L. Grove

Defendants

Please serve one copy of the Complaint in Replevin on Defendant, Jesse D. Grove or an adult member of the family with whom he or she resides; but if no adult member of the family is found then to an adult person in charge of such residence at:

309 Old Fort Road
Spring Mills, PA 16875-9330

Date: July 17, 2000
Phone: (412) 422-8975

Attorney: Erin P. Dyer, Attorney at Law
2021 Murray Avenue, Suite B
Pittsburgh, PA 15217

REPORT OF DEPUTY SHERIFF

Deputy:

ATTEMPTS

How Served _____

Date and Time of Service _____

Place Served _____

If Residence Service, State Relationship of Party Served to Defendant

If served at place of business, state Relationship of Party Served to Defendant,
and if Individual Defendant, efforts made to get Residence Service

Date of Report _____, 20 _____

COPY

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

114

GreenPoint Credit, LLC,

CIVIL DIVISION

Plaintiff,

No. 00-741-CO

v.

Complaint in Civil Action - Replevin

51

44
Jesse D. Grove and Helen L. Grove,
Defendants.

Filed on behalf of:
GreenPoint Credit, LLC

Counsel of Record for this Party:

Erin P. Dyer, Esquire
PA ID Number: 52748
2021 Murray Avenue, Suite B
Pittsburgh, PA 15217
(412) 422-8975

7-24-00 Document
Reinstated/Reissued to Sheriff / Attorney
for service.
William J. O'Brien

Deputy Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

GreenPoint Credit, LLC,	)	CIVIL DIVISION
)	
Plaintiff,	)	No.
)	
v.)	
)	
Jesse D. Grove and Helen L. Grove,)	
)	
Defendants.)	

NOTICE

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.

David S. Meholic, Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

GreenPoint Credit, LLC,) CIVIL DIVISION
Plaintiff,) No.
v.)
Jesse D. Grove and Helen L. Grove,)
Defendants.)

COMPLAINT

COUNT I - REPLEVIN

AND NOW, comes GreenPoint Credit, LLC, by and through its attorney Erin P. Dyer, Esquire and avers the following in support of its Complaint in Replevin:

1. GreenPoint Credit, LLC, hereinafter referred to as "Plaintiff" or "GreenPoint," is a corporation duly authorized to conduct business in the Commonwealth of Pennsylvania and has its principal place of business located at 400 Southpointe Boulevard, Southpointe Plaza I, Suite 230, Canonsburg, PA 15317.
2. Jesse D. Grove and Helen L. Grove, hereinafter referred to as "Defendants," are individuals whose last known address is R.D. #2, Deer Creek Road, P.O. Box 62, Morrisdale, PA 16858.
3. On or about May 19, 1999, Defendants purchased a 1999 Skyline LTD Manufactured Home, Serial Number 2N111354LAB, (the "Mobile Home"), from Family Homes, Inc., (the "Seller"), and entered into a written Manufactured Home Retail Installment Contract and Security Agreement, (the "Security Agreement") for the payment of a portion of the purchase price thereof. A true and correct copy of the Security Agreement is attached hereto as Exhibit "A."

4. Seller assigned its interest in the Security Agreement to Plaintiff, GreenPoint. GreenPoint perfected its security interest in said Mobile Home by having an encumbrance placed on the title thereto. A true and correct copy of the Certificate of Title is attached hereto as Exhibit "B."

5. Defendants defaulted under the terms of the Security Agreement by failing to make payments when due. As of June 19, 2000, the Defendants' payments of interest and principal were in arrears in the amount of \$1,177.81. Pursuant to the Acceleration Clause in the Security Agreement the amount outstanding as of June 19, 2000, is \$66,837.84.

6. Plaintiff provided Defendants with thirty (30) days notice of intent to repossess the Mobile Home. A true and correct copy of the notice of intent to repossess the Mobile Home is attached hereto as Exhibit "C."

7. Defendants failed to cure the default or return the Mobile Home upon Plaintiff's demand.

8. Plaintiff avers that under the terms of the Security Agreement and Pennsylvania law it is now entitled to immediate possession of said Mobile Home.

9. The Security Agreement provides that in the event of default:

a. Defendants will pay the reasonable attorney's fees of seller or of seller's assignee, provided that prior to commencement of legal action such fee shall not exceed \$50.00;

b. Court costs and disbursements; and

c. Costs incurred by seller or of seller's assignee to foreclose on the Mobile Home including the costs of storing, reconditioning and reselling the Mobile Home.

10. In order to bring this action GreenPoint Credit, LLC was required to retain an attorney and did so retain Attorney Erin P. Dyer.

WHEREFORE, Plaintiff, GreenPoint Credit, LLC, requests:

- a) judgment against Defendants to recover the Mobile Home, plus detention damages, special damages consisting of *inter alia*, detaching and transporting the Mobile Home, shipping fees, any cost for insurance placed on the Mobile Home by Plaintiff, late charges, and all allowable damages per the Security Agreement, any further costs for repossession and sale, and attorney's fees and costs of litigation in order to obtain possession of the Mobile Home; and
- b) In the event Plaintiff repossesses said Mobile Home and resells or otherwise disposes of said Mobile Home, a deficiency judgment in an amount to be determined by the Court upon petition of Plaintiff, which amount shall be equal to the difference between the amount owed pursuant to the said Security Agreement plus the damages set forth in paragraph (a) above and the amount recovered by Plaintiff from the resale or other disposition of the said Mobile Home, less expenses.

COUNT II - DAMAGES

By way of separate and alternative pleading, Plaintiff, GreenPoint Credit, LLC, alleges the following:

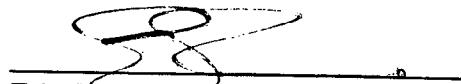
11. Paragraphs 1 through 11 of this Complaint are incorporated herein by reference as though fully set forth.

12. This Count is brought in the alternative to the relief sought in Count I.

WHEREFORE, Plaintiff, GreenPoint Credit, LLC, requests:

a) judgment against Defendants in the amount of \$66,837.84 with interest and late charges plus detention damages, special damages consisting of *inter alia*, detaching and transporting the Mobile Home, shipping fees, any cost for insurance placed on the Mobile Home by Plaintiff, late charges, and all allowable damages per the Security Agreement, any further costs for repossession and sale, and attorney's fees and costs of litigation in order to obtain possession of the Mobile Home; and

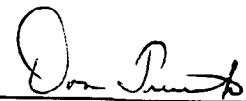
b) In the event Plaintiff repossesses said Mobile Home and resells or otherwise disposes of said Mobile Home, a deficiency judgment in an amount to be determined by the Court upon petition of Plaintiff, which amount shall be equal to the difference between the amount owed pursuant to the said Security Agreement plus the damages set forth in paragraph (a) above and the amount recovered by Plaintiff from the resale or other disposition of the said Mobile Home, less expenses.



Erin P. Dyer, Esquire
PA ID Number: 52748
Attorney for GreenPoint Credit, LLC
2021 Murray Avenue, Suite B
Pittsburgh, PA 15217
(412) 422-8975

VERIFICATION

Don Turosik, Collection Manager and duly authorized representative of GreenPoint Credit, LLC, deposes and says subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities that the facts set forth in the foregoing Complaint are true and correct to the best of his knowledge, information and belief.



Don Turosik
Don Turosik
Collection Manager
GreenPoint Credit, LLC

PENNNSLVANIA

**RETAIL INSTALLMENT CONTRACT, SECURITY AGREEMENT,
WAIVER OF TRIAL BY JURY AND AGREEMENT TO
ARBITRATION OR REFERENCE OR TRIAL BY JUDGE ALONE
(Contract).**

BUYER(S): NAME: JESSE D. GROVE
NAME: HELEN L. GROVE
NAME:

MH FIXED RATE CONTRACT

FOR	LOAN PLAN: <u>FC1 C41699</u>
OFFICE	OFFICE NUMBER: <u>79061</u>
USE	LOAN SOURCE NO.: <u>750039</u>
DAILY	ACCT. NO.: <u> </u>
FUNDING CODE: <u> </u>	

BUYERS NAME: COUNTY: CLEARFIELD
ADDRESS: RD 2 DEER CREEK RD CITY: MORRISDALE STATE: PA ZIP 16858
PHONE: (814) 342-6664 S SEC #8 199-60-7916 160-54-5294

PROPOSED LOCATION OF MANUFACTURED HOME: RD 2 DEER CREEK RD, MORRISDALE, PA 16858

"I," "me," "myself" or "my" mean all persons who sign this Contract as buyer or co-buyer, jointly and severally, and "you" or "your" mean the Seller and any assignee. This Contract will be submitted to the Creditor indicated below, at a local office and, if approved, it will be assigned to that Creditor. On the date of this Contract, I buy from you on a credit sale basis the manufactured home described on page 2, together with furnishings, equipment, appliances and accessories included in the manufactured home at the time of purchase (called "Manufactured Home").

CREDITOR: GREENPOINT CREDIT CORP.

PROMISE TO PAY: I promise to pay you at such address as you may direct the Unpaid Balance shown on page 2 of this Contract (Item 5) with interest at the rate of:

11.50 % per year until the debt is fully paid. I will pay this amount in installments as shown in the payment schedule until the Unpaid Balance is fully paid. If, on 5-19-24, I still owe any amount under this Contract, I will pay such amount in full on that date, which is called the "Maturity Date." Each monthly payment will be applied as of its scheduled due date. If no interest rate is disclosed above, the interest rate is the Annual Percentage Rate shown below.

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price															
The cost of my credit as a yearly rate: <u>11.50 %</u>	The dollar amount the credit will cost me: <u>\$135,653.00</u>	The amount of credit provided to me or on my behalf: <u>\$ 66,190.00</u>	The amount I will have paid after I have made all payments as scheduled: <u>\$201,843.00</u>	The total cost of my purchase on credit including my down payment: <u>\$ 7,750.00</u> : <u>\$209,593.00</u>															
See F. (page 2)		See C. (page 2)		Total Pay. + Down Payment															
<p>See Contract terms for additional information about nonpayment, default, required repayment in full before the scheduled date, and prepayment refunds and penalties.</p> <p>Prepayment: If I pay off early, I will not have to pay a penalty, but I will not be entitled to a refund of the Prepaid Finance Charge, if any.</p> <p>Security: I give you a security interest in the goods or property being purchased.</p> <p>Late Charge: If a payment is more than <u>15</u> days late, I will be charged <u>2</u> % of the unpaid amount of such payment, not to exceed <u>\$ 5.00</u>.</p> <p>Assumption: Someone buying my Manufactured Home may not assume the remainder of the Contract on the original terms without your prior written consent.</p> <p>Estimates: All numerical disclosures except the late payment disclosures are estimates.</p>																			
<table border="1"> <thead> <tr> <th>Number of Payments</th> <th>Amount of Payment</th> <th>When Payments Are Due</th> </tr> </thead> <tbody> <tr> <td><u>300</u></td> <td><u>\$ 672.81</u></td> <td>Monthly beginning <u>June 19</u> <u>.19 99</u></td> </tr> <tr> <td></td> <td><u>\$.00</u></td> <td>Monthly, beginning <u> </u> <u>.19 </u></td> </tr> <tr> <td></td> <td><u>\$.00</u></td> <td>Monthly beginning <u> </u> <u>.19 </u></td> </tr> <tr> <td></td> <td><u>\$.00</u></td> <td>Monthly, beginning <u> </u> <u>.19 </u></td> </tr> </tbody> </table>					Number of Payments	Amount of Payment	When Payments Are Due	<u>300</u>	<u>\$ 672.81</u>	Monthly beginning <u>June 19</u> <u>.19 99</u>		<u>\$.00</u>	Monthly, beginning <u> </u> <u>.19 </u>		<u>\$.00</u>	Monthly beginning <u> </u> <u>.19 </u>		<u>\$.00</u>	Monthly, beginning <u> </u> <u>.19 </u>
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	<u>\$.00</u>	Monthly beginning <u> </u> <u>.19 </u>																	
	<u>\$.00</u>	Monthly, beginning <u> </u> <u>.19 </u>																	

041699

Description of Manufactured Home: TRADE NAME: SKYLINE CORP.

NOTE: LTD EDITION

YEAR: 99 NEW: X USED: LENGTH: 52 ft WIDTH: 28 ft

SERIAL NUMBERS: 2N111354LAB

ITEM	SERIAL NUMBER
ADDITIONAL AIR CONDITIONING	
ACCESSORIES FOOTERS	
AND FURNISHINGS: DECK	

ITEM	SERIAL NUMBER
SKIRTING	
OIL TANK	
BLOCKS	

ITEMIZATION OF AMOUNT FINANCED

1. Cash Price (Including Sales Tax of \$.00): \$ 71,757.00
2. a. Cash Down Payment \$ 50.00
- b. Trade-In (Year, Make, Model): 87 DEROSE SUPREME
Length 70 Width 16
Gross Value \$ 19,000.00 Less \$ 11,300.00
(Seller to pay off)
Net Trade-In Value \$ 7,700.00
3. Total Down Payment \$ 7,750.00
4. Unpaid Balance of Cash Price (1 minus 2) \$ 64,007.00
4. Amounts paid to others on my behalf:
 - a. To Insurance Companies:
 - 1) Property Insurance \$ 2,120.00
 - 2) Credit Life Insurance \$.00
 - b. To Public Officials:
 - 1) Certificate of Title \$ 22.50
 - 2) FILING FEES \$ 5.00
 - c. To Creditor:

For: \$.00
 - d. To:

For: NOTARY FEE \$ 35.50
 - e. To:

For: \$.00
 - f. To:

For: \$.00
 - g. To:

For: \$.00
 - h. To:

For: \$.00
5. Total (a + b + c + d + e + f + g + h) \$ 2,183.00
6. Unpaid Balance (3 plus 4) \$ 66,190.00
7. Prepaid Finance Charge \$.00
7. Amount Financed (5 minus 6) \$ 66,190.00

* I understand and agree that a portion of certain of these amounts may be retained by you or your affiliate.

INSURANCE

PROPERTY INSURANCE: Property Insurance on the Manufactured Home is required for the term of this Contract. I have the right to choose the person through whom it is obtained. By marking the appropriate line below, I elect to buy the coverage indicated from you for the term and premium shown, and I want it financed on this Contract.

Type of Insurance	Term	Premium
<input checked="" type="checkbox"/> Physical Damage Coverage	60 MOS	\$ 2,120.00
	CMOS	\$.00
		\$.00

LIABILITY INSURANCE COVERAGE FOR BODILY INJURY AND PROPERTY DAMAGE CAUSED TO OTHERS IS NOT INCLUDED UNLESS INDICATED IN THE PROPERTY INSURANCE SECTION ABOVE.

CREDIT LIFE INSURANCE: Credit Life Insurance is not required for this Contract or a factor in its approval. If I elect Credit Life Insurance, the name(s) of the proposed insured(s) are:

Proposed Insured _____
Proposed Insured _____
(Only spouse can be insured jointly.)

This insurance may not pay off all of my debt, and the exact amount of coverage is shown on my policy or certificate. My signature indicates my election to obtain Credit Life Insurance coverage for the term and premium shown:

Type of Coverage	Term	Premium
Single	6	_____
Joint	6	_____

Date _____
(Signature) _____
Date _____
(Signature) _____

(If joint coverage is desired, both proposed insureds must sign.)

ORIGINAL COPY

SECURITY INTEREST: I grant you a security interest under the Uniform Commercial Code in (1) the Manufactured Home and in all goods that are or may hereafter by operation of law become accessions to it, (2) all appliances, machinery, equipment and other goods furnished with the Manufactured Home (whether or not installed or affixed to it) including but not limited to the items listed as "Additional Accessories and Furnishings" on page 1 of this Contract, (3) any refunds of unearned insurance premiums financed in this Contract, (4) any substitutions or replacements of the foregoing, and (5) all proceeds of such Manufactured Home and accessions, and of any Additional Accessories and Furnishings. This security interest secures payment and performance of my obligations under this Contract, including any additional debt arising because of my failure to perform my obligations under this Contract and includes any contractual extensions, renewals or modifications. My execution of this Contract constitutes a waiver of my personal property and homestead exemption rights to the personal property herein described. I will sign and deliver to you whatever financing statements and other documents you deem necessary to allow you to perfect your security interest in any personal property and fixtures. I agree that you may file this security instrument or a reproduction thereof in the real estate records or other appropriate index as a financing statement for any of the items specified above. Any reproduction of this security instrument or any other security agreement or financing statement, and any extensions, renewals, or amendments thereof, shall be sufficient to perfect a security interest with respect to such items.

PREPAYMENT: I MAY PREPAY THIS CONTRACT IN FULL OR IN PART AT ANY TIME WITHOUT PENALTY, BUT I WILL NOT BE ENTITLED TO A REFUND OF THE PREPAID FINANCE CHARGE, IF ANY. IF I MAKE A PARTIAL PREPAYMENT, THERE WILL BE NO CHANGE IN THE DUE DATES OR AMOUNTS OF MY MONTHLY PAYMENTS, UNLESS YOU AGREE IN WRITING TO THOSE CHANGES.

PROPERTY INSURANCE:

- a. **Minimum Coverage.** I am required to provide physical damage insurance coverage protecting the Manufactured Home for the term of this Contract against loss by fire, hazards included within the term "extended coverage" and any other hazards, including flood, for which you require insurance, in an amount equal to the lesser of the actual cash value of the Manufactured Home or the remaining unpaid balance I owe from time to time under this Contract (the "Minimum Coverage"). The insurance policy will contain a loss payable clause protecting you (or your interest may appear), and provide for a 10-day notice of cancellation to you. Unless you consent in writing, I shall not add any additional loss payee to the insurance policy. I have the right to choose the person through whom the property insurance policy is obtained. If my insurance coverage expires or is cancelled prior to payment in full of this Contract, I must obtain no less than the Minimum Coverage at my expense for the remaining term of this Contract. Should I fail to maintain the Minimum Coverage, you may, but are not obligated to, obtain insurance coverage. I agree that any insurance you purchase may be for the protection of only your interest in the Manufactured Home, may not fully protect me in the event of a loss, and may be for such reasonable period as you determine. If you decide, in your sole discretion, to obtain insurance, you will notify me of that fact and that the cost, plus interest at the Contract rate, will be added to my debt. I will repay such amount during the term of the policy in the manner requested by you. I understand that the insurance premiums may be higher if you must purchase the insurance than might be the case if I had purchased the insurance, and that you may purchase the insurance from an affiliated company which may receive a profit for this service.
- b. **Assignment and Application of Insurance Proceeds.** I hereby grant and assign to you the proceeds of any and all insurance coverage on the Manufactured Home, including any optional coverage, such as earthquake insurance, which in type or amount is beyond the Minimum Coverage. In the event of a loss to the Manufactured Home, I shall give prompt notice to you and the insurance carrier. If I fail to promptly notify or make proof of loss to the insurance carrier, you may do so on my behalf. All physical damage insurance proceeds, including proceeds from optional coverage, shall be applied to restoration or repair of the Manufactured Home, unless you and I agree otherwise in writing or unless such restoration or repair is not economically practical or feasible, or your security interest would be lessened. If such restoration or repair is not practical or feasible, or your security interest would be lessened, you shall apply the insurance proceeds to the remaining unpaid balance of this Contract, whether or not then due, and give me any excess. I authorize any insurer to pay you directly. I hereby appoint you as my limited attorney-in-fact to sign my name to any check, draft, or other document necessary to obtain such insurance payments.

LATE CHARGE: I agree to pay a late charge for late payment as set forth on the front of this Contract. Only one late charge will be made on any delinquent installment regardless of the period for which that installment remains in default. After this Contract matures, whether by acceleration or otherwise, I will not be charged a late charge.

RETURNED CHECK CHARGES: I will pay you the actual charge of the dishonoring institution (or such higher amount as allowed by law) if any check given to you is not honored because of insufficient funds or because no such account exists.

make rental payments, or to pay other charges and assessments, relating to the real property and/or facility on which the Manufactured Home is located; (c) I violate restrictive covenants, rules or regulations relating to the real property and/or facility where the Manufactured Home is located; (d) I fail to keep the Manufactured Home in good repair and condition, as you may reasonably determine; (e) I remove the Manufactured Home from the address shown on this Contract unless I notify you in advance and receive your written consent; (f) I sell or attempt to sell or to transfer any beneficial interest in the Manufactured Home without first obtaining your written consent; (g) I allow the Manufactured Home to become part of any real estate without first obtaining your written consent; (h) I encumber or abandon the Manufactured Home or use it for hire or illegally; (i) I fail to promptly pay any taxes and other liens and encumbrances on the Manufactured Home or on the real property on which it is located, if this is my responsibility; and/or (j) I fail to do anything else which I have promised to do under this Contract.

NOTICE OF DEFAULT: If any of the above specified Events of Default have occurred, you may do whatever is necessary to correct my default. You will, except as set forth below, first give me a Notice of Default and Right to Cure Default before you accelerate payment of the remaining unpaid balance I owe you or repossess or foreclose on any property which secures this Contract. The Notice will tell me what my default is and how I can cure it. Except as required by applicable law, you are not required to send me this Notice when (1) you have already sent a Notice twice within the preceding one-year period, (2) I have abandoned or voluntarily surrendered the Manufactured Home, or (3) other extreme circumstances exist.

CURE OF DEFAULT: I may cure a default at any time before title to the Manufactured Home is transferred from me, which will be at least 45 days after receipt of the Notice of Default and Right to Cure Default. To cure a default, I must pay: (a) all amounts which would have been due in the absence of default and acceleration; (b) the attorney fees set forth below; (c) any late charges that are due; and (d) reasonable costs which are actually incurred for detaching and transporting the Manufactured Home to the site of sale. I must also perform any other obligation I would have had to perform in the absence of default.

REMEDIES UPON DEFAULT: If I do not cure the default, you may do either or both of the following at the end of the notice period, as allowed by applicable law: (a) you can require me to immediately pay you the entire remaining unpaid balance due under this Contract plus accrued interest or (b) you can repossess the Manufactured Home pursuant to the security interest I give you under this Contract. If you are not required to send me the Notice of Default and Right to Cure Default, you will have these rights immediately upon my default. Once you get possession of the Manufactured Home you will sell it. If the amount from the sale, after expenses, is less than what I owe you, I will pay you the difference except as otherwise provided by law. All remedies are cumulative and you may enforce them separately or together in any order you deem necessary to protect your security.

ARBITRATION OF DISPUTES AND WAIVER OF JURY TRIAL:

- a. **Dispute Resolution.** Any controversy or claim between or among you and me or our assignees arising out of or relating to this Contract or any agreements or instruments relating to or delivered in connection with this Contract, including any claim based on or arising from an alleged tort, shall, if requested by either you or me, be determined by arbitration, reference, or trial by a Judge as provided below. A controversy involving only a single claimant, or claimants who are related or asserting claims arising from a single transaction, shall be determined by arbitration as described below. Any other controversy shall be determined by judicial reference of the controversy to a referee appointed by the court or, if the court where the controversy is venued lacks the power to appoint a referee, by trial by a Judge without a jury, as described below. **YOU AND I AGREE AND UNDERSTAND THAT WE ARE GIVING UP THE RIGHT TO TRIAL BY JURY, AND THERE SHALL BE NO JURY WHETHER THE CONTROVERSY OR CLAIM IS DECIDED BY ARBITRATION, BY JUDICIAL REFERENCE, OR BY TRIAL BY A JUDGE.**
- b. **Arbitration.** Since this Contract touches and concerns interstate commerce, an arbitration under this Contract shall be conducted in accordance with the United States Arbitration Act (Title 9, United States Code), notwithstanding any choice of law provision in this Contract. The Commercial Rules of the American Arbitration Association ("AAA") also shall apply. The arbitrator(s) shall follow the law and shall give effect to statutes of limitation in determining any claim. Any controversy concerning whether an issue is arbitrable shall be determined by the arbitrator(s). The award of the arbitrator(s) shall be in writing and include a statement of reasons for the award. The award shall be final. Judgment upon the award may be entered in any court having jurisdiction, and no challenge to entry of judgment upon the award shall be entertained except as provided by Section 10 of the United States Arbitration Act or upon a finding of manifest injustice.
- c. **Judicial Reference or Trial by a Judge.** If requested by either you or me, any controversy or claim under subparagraph (a) that is not submitted to arbitration as provided in subparagraph (b) shall be determined by reference to a referee appointed by the court who, sitting alone and without jury, shall decide all questions of law and fact. You and I shall designate to the court a referee selected under the auspices of the AAA in the same manner as arbitrators are selected in AAA-sponsored proceedings. The referee shall be an active attorney or retired judge. If the court where the controversy is venued lacks the power to appoint a referee, the controversy instead shall be decided by trial by a judge without a jury.

ATTORNEY FEES: If I prevail in any legal action or arbitration proceeding which is commenced in connection with the enforcement of this Contract or any instrument or agreement required under this Contract, or in connection with any dispute relating to this Contract, you will pay my reasonable attorney fees, court costs and necessary disbursements incurred in connection with such action or proceeding, as determined by the court, the referee, or the arbitrator(s) in accordance with the law. If you prevail in any such action or proceeding, or in the exercise of any self-help remedy as described above, I will pay any court costs and necessary disbursements to the full extent permitted by law, together with reasonable fees imposed on you by an attorney who is not your salaried employee, provided that prior to commencement of legal action such fees may not exceed \$50.00 and further provided that no attorney fees may be charged prior to my receipt of the Notice of Default and Right to Cure Default.

OTHER TERMS AND CONDITIONS: I agree: (a) to pay with my monthly installments, if requested by you to do so, the estimated amount necessary to pay yearly taxes, assessments and insurance premiums that will become due within the next twelve-month period; (b) to pay you a transfer fee if I sell the Manufactured Home, unless such fee is prohibited by law; (c) to pay interest at the Contract rate on the remaining unpaid balance plus accrued interest, from the date of maturity until paid in full; (d) to reimburse you immediately upon your demand, with interest at the Contract rate, the amount of funds you actually advance on my behalf to correct my default; and (e) that if I am married, and residing in a community property state, both my community property and separate property will be liable for all payments due under this Contract.

ASSIGNMENT: You may assign this Contract to any person or entity. All rights granted to you under this Contract shall apply to any assignee of this Contract.

CREDIT INFORMATION: You may investigate my credit history and credit capacity in connection with opening and collecting my account and share information about me and my account with credit reporting agencies. You may sell or otherwise furnish information about me, including insurance information, to all others who may lawfully receive such information. You may furnish specific information about the Manufactured Home and any insurance policies on the Manufactured Home to any insurance agent to enable such agent to quote premiums to me and solicit my insurance business.

WAIVER: Waiver of any default shall not constitute a waiver of any other default. No term of this Contract shall be changed unless in writing and signed by one of your officers. This Contract is the entire agreement between us and I agree that no oral or implied representations have been made to induce me to enter into this Contract.

VALIDITY: Wherever possible each provision of this Contract shall be interpreted in such manner as to be effective and valid under applicable law, but if any provision of this Contract shall be prohibited by or invalid under applicable law, such provision shall be ineffective only to the extent of such prohibition or invalidity, without invalidating the remainder of such provision or the remaining provisions of this Contract. This Contract shall be of no effect until and unless signed by me and you. In no event shall any charge under this Contract exceed the highest amount allowed by applicable law. If any excess charge is received, such excess shall be refunded or applied to the amount due.

GOVERNING LAW: Each provision of this Contract shall be construed in accordance with and governed by the laws of the state of Pennsylvania, provided that to the extent you have greater rights or remedies under Federal law, such choice of state law shall not be deemed to deprive you of such greater rights and remedies under Federal law.

NOTICE

ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

RESOLVING DISPUTES BY ARBITRATION, REFERENCE, OR TRIAL BY A JUDGE, AND NOT BY JURY TRIAL, AND
AGREE THAT THIS CONTRACT SETS FORTH OUR ENTIRE AGREEMENT AND THAT NO OTHER PROMISES HAVE
BEEN MADE.

ACCEPTED: The foregoing Contract is hereby assigned under the terms
of the Assignment below.

If you do not meet your Contract obligations, you
may lose your manufactured home.
Notice to Buyer: Do not sign this Contract in blank.
You are entitled to an exact copy of the Contract
you sign. Keep it to protect your legal rights.

BUYER(S) SIGNATURE(S):

SELLER: FAMILY MOBILE HOMES, INC.

SELLER'S ADDRESS: 1683 E PLEASANT VALLEY BLVD

ALTOONA, PA 166020000

SELLER'S SIGNATURE: David L. Grove

SELLER'S TITLE: President

Jesse D. Grove
Jesse D. Grove
Heleen L. Grove

DATE OF THIS CONTRACT: May 19, 1999

I AGREE TO ALL THE TERMS ON ALL PAGES OF THIS RETAIL INSTALLMENT CONTRACT AND
ACKNOWLEDGE RECEIPT OF A COMPLETED COPY OF THIS CONTRACT.

Jesse D. Grove
(Signature of Buyer)

Heleen L. Grove
(Signature of Co-Buyer)

ASSIGNMENT BY SELLER

TO CREDITOR INDICATED ON PAGE 1 ("Creditor")

With respect to this retail installment contract ("Contract") signed by one or more buyers ("Buyer"), SELLER represents and warrants that: (1) Buyer's credit statement submitted herewith is completely accurate unless otherwise specified; (2) Buyer was legally competent to contract at the time of Buyer's execution of this Contract; (3) this Contract arose from the bona fide sale of the merchandise described in this Contract; (4) the down payment was made by Buyer in cash unless otherwise specified and no part thereof was loaned directly or indirectly by Seller to Buyer; (5) any trade-in, or other consideration, received as any part of the down payment is accurately described on page 2 and has been valued at its bona fide value, and any amount owed on such trade-in or other property is accurately described on page 2 and has been paid off by Seller prior to or contemporaneously with the assignment of this Contract to Creditor; (6) there is now owing on this Contract the amount set forth herein; (7) this Contract and any guaranty submitted in connection herewith is in all respects legally enforceable against each purported signatory thereof; (8) Seller has the right to assign this Contract and thereby to convey good title to it; (9) in the event of any claim or defense asserted by any Buyer, or any heirs or assigns of Buyer, with respect to the Manufactured Home or other property or consideration transferred pursuant to this retail installment contract, Seller agrees that it will indemnify and hold Creditor harmless from all such claims and defenses as well as from all costs reasonably incurred by Creditor in connection therewith, including but not limited to reasonable attorney fees and court costs; and (10) in accordance with the Fair Credit Reporting Act, Seller has notified Buyer that this Contract is to be submitted to Creditor.

For value received, Seller hereby assigns to Creditor all its rights, title and interest in this Contract and the property which is the subject matter hereof and authorizes Creditor to do everything necessary to collect and discharge same. All the terms of any existing written agreements between Seller and Creditor governing the purchase of Contracts are made a part hereof by reference, it being understood that Creditor relies upon the above warranties and upon said agreements in purchasing this Contract.

8-704 601302448

991610023002248-001

2N111354ZAB

VEHICLE IDENTIFICATION NUMBER

1999 SKYLANE

YEAR MAKE OF VEHICLE

53468227001 GR

TITLE NUMBER

MH

D

BODY/TYPE

DUP

SEAT/CAP

PRIOR TITLE STATE

7/08/99

EXEMPT

COURT PROCD. DATE

0000. MILES

7/08/99

DATE OF ISSUE

UNLADEN WEIGHT

GVWR

GWR

DATE PA TITLED

DATE OF ISSUE

UNLADEN WEIGHT

GVWR

GWR

DATE PA TITLED

DATE OF ISSUE

UNLADEN WEIGHT

GVWR

GWR

ODOMETER DISCLOSURE EXEMPT BY FEDERAL LAW

REGISTERED OWNER(S)

JESSE O & HELEN LOGROVE
DEER CREEK RD
R D 2 LOT 13
MORRISDALE PA 16858

FIRST LIENHOLDERS

GREEN POINT CREDIT CORP

FIRST LIEN RELEASED

DATE

BY

AUTHORIZED REPRESENTATIVE

MAILING ADDRESS

031007
GREEN POINT CREDIT CORP
400 S. POINTE BLVD
2ND FL
CANONSBURG PA 15317

SECOND LIENHOLDERS

SECOND LIEN RELEASED

DATE

BY

AUTHORIZED REPRESENTATIVE

I certify as of the date of issue, the official records of the Pennsylvania Department of Transportation reflect that the person(s) or company named herein is the legal owner of the said vehicle.

D. APPLICATION FOR TITLE AND LIEN INFORMATION

SUBSCRIBED AND SWORN
TO BEFORE ME:

SIGNATURE OF PERSON ADMINISTERING OATH

The undersigned hereby makes application for Certificate of Title to the vehicle described above subject to the encumbrances and other title conditions set forth below.

SIGNATURE OF APPLICANT OR AUTHORIZED SIGNER

SIGNATURE OF CO-APPLICANT
STORE IN A SAFE PLACEODOMETER STATUS
0 = ACTUAL MILEAGE
1 = MILEAGE EXCEEDS THE MECHANICAL LIMITS
2 = NOT THE ACTUAL MILEAGE
3 = NOT THE ACTUAL MILEAGE-Odometer Tampering Verified
4 = EXEMPT FROM ODOMETER DISCLOSURETITLE BRANDS
A = ANTIQUE VEHICLE
C = CLASSIC VEHICLE
D = COLLECTOR VEHICLE
E = OUT OF COUNTRY
G = ORIGINALLY IMPORTED FOR NON-USA DISTRIBUTION
H = AGRICULTURAL VEHICLE
I = LOGGING VEHICLE
P = IS/WAS A POLICE VEHICLE
R = RECONSTRUCTED
S = STREET PCP
T = RECOVERED THEFT VEHICLE
V = VEHICLE CONTAINS REISSUED VIN
W = FLOOD VEHICLE
X = IS/WAS A TAXI

If a second lienholder is using loan satisfaction of the first lien, the first lienholder must forward this title to the Bureau of Motor Vehicles with the appropriate form and fee.

SECOND LIEN RELEASED

DATE

BRADLEY L MALLERY

Secretary of Transportation

THIS IS A COMPLETED EDITION PURCHASED BY VEHICLE OWNER. VEHICLE IS SOLD AND THE FINANCIAL INSTITUTIONS ON THE REVERSE SIDE OF THIS DOCUMENT ARE

If a co-purchaser other than your spouse is listed and you want the title to be listed as "Joint Tenants With Right of Survivorship" (On death of one co-owner, title goes to surviving owner,) CHECK HERE Otherwise, the title will be issued as "Tenants in Common" (On death of one owner, interest of deceased owner goes to his/her heirs or estate).1ST LIEN DATE: → IF NO LIEN CHECK

1ST LIENHOLDER: _____

STREET: _____

CITY: _____ STATE: _____ ZIP: _____

FINANCIAL INSTITUTION NUMBER: _____

2ND LIEN DATE: → IF NO LIEN CHECK

2ND LIENHOLDER: _____

STREET: _____

CITY: _____ STATE: _____ ZIP: _____

SER

FOR ERASURE VOIDS THIS TITLE

01686128

EXHIBIT "B"
Certificate of Title

400 Southpointe Boulevard
 Southpointe Plaza I, Suite 230
 Canonsburg, PA 15317
 Tel. (724) 873-5825
 Fax (724) 873-5826

April 20, 2000

JESSE D. GROVE
 HELEN L. GROVE
 PO BOX 62
 MORRISDALE PA 16858



RE: Manufactured Home Loan - Account #000006130244800001

NOTICE OF INTENTION TO ACCELERATE, COMMENCE LEGAL ACTION OR REPOSSESS

You are now in default on your Manufactured Home Loan Contract. If you correct the default, you may continue with the contract as though you did not default. Your default consists of failure to make timely payments of one or more installments as agreed to in the terms of the contract.

Thirty-one (31) days after the date of this notice, we may have the right to commence legal action and repossess your manufactured home.

Cure of default: Your may cure your default by making payment in the amount indicated below:

Past Due Monthly Payment(s)	\$ 1,345.62
Late Charge(s)	\$ 3.43
Total Due Now	\$ 1,349.05

Creditor's rights: Any partial payment of the amount due which is received by us will be applied to your account. You will need to pay the full amount by the date indicated above in order to cure your default. If you do not correct your default within 31 days due from the postmarked date of this notice, we may exercise our rights against you under the law by accelerating your debt and either repossessing your manufactured home or, if necessary, bringing a court action to obtain possession of your manufactured home.

If we elect to exercise our rights against you by repossession of the manufactured home you may, at any time before we sell or otherwise dispose of the manufactured home or enter into a contract for its sale or other disposition, (which shall be at least 45 days after postmark of this notice), redeem the manufactured home by paying us all amounts due plus expenses reasonably incurred by us in detaching and transporting the manufactured home to the site of the sale and our reasonable attorney's fees, to the extent permitted by law, plus court costs.

If you have any questions, write to us at the address above or call me at the phone number listed above between the hours of 8:00 a.m. and 5:00 p.m., Monday through Friday.

If this default was caused by your failure to make a payment or payments, and you want to pay by mail, please send a check or money order. Do not send cash.

Manager

CC: File

If any additional regular payment becomes due during this cure period, this payment must also be paid in order to avoid any further default. This correspondence is an attempt to collect a debt and any information obtained will be used for that purpose.

PA (144)

PROPERTY LOCATOR



APP #: 6109512

Account Number: _____

Borrower's Name: JESSE D. GROVE Phone Number: (814) 342-6664HELEN I. GROVEMailing Address: R.D. #2 Deer Creek Rd. Lot #13 Morrisdale, PA. 16858

Address of Home (If different than mailing address): _____

RD 2 DEER CREEK RD MORRISDALE, PA 16858

Mobile Home Park: Hanslovan's MHP Lot Number: 13

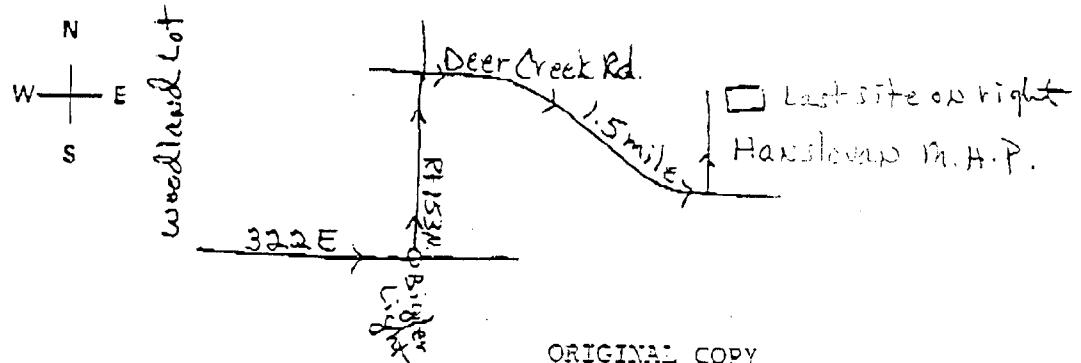
Description of Manufactured Home:

Year: 1999	Make: SKYLINE CORP.	Model: LTD EDITION
Size: 28X52	Serial #: 2N11-1354LAG	HUD#:

LOCATION: Direction must start from a known (be specific) starting point so that the Field Inspector may proceed to the location of the manufactured home. For example, use route# and pertinent street and road names. Use left, right, or preferably compass directions (north, south, east, west). Refrain from the use of such landmarks as dealerships, vehicles, and service stations, as they are subject to name changes and physical relocation.

From Woodland Lot go Rt. 322 E To Right light - At Light turn left onto Rt. 153N. Toward Allport - Turn right onto Deer Creek Rd. - Travel 1.5 mile - Turn left onto dirt road going into Hanslovan's M.H.P. - site is last home on right

In the space below, please sketch a map showing direction to the home site from an interstate, major highway, or intersection. Identify routes, roads, streets, and landmarks. Indicate approximate distances in parenthesis.



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

GreenPoint Credit, LLC,) CIVIL DIVISION
Plaintiff,) No. 00-741-CD
v.)
Jesse D. Grove and Helen L.)
Grove,)
Defendant.)

PRAEICE FOR ENTRY OF JUDGMENT BY DEFAULT

To the Prothonotary:

Please enter Judgment by Default in favor of Plaintiff GreenPoint Credit, LLC and against Defendant Jesse D. Grove only for his failure to plead to the Complaint in this action within the required time. The Complaint contains a Notice to Defend within twenty days from the date of service thereof. Defendant was served with the Complaint on July 28, 2000, and his answer was due to be filed on August 18, 2000.

Attached as Exhibit "A" is a copy of Plaintiff's written Notice of Intention to File Praeclipe for Entry of Default Judgment which I certify was mailed by regular mail to the Defendant at his last known address and to his attorney of record, if any, on August 31, 2000 which is at least 10 days prior to the filing of this Praeclipe.

Please enter judgment for possession of the 1999 Skyline LTD Manufactured Home, Serial Number 2N111354LAB, that being the relief demanded in the Complaint.

FILED

SEP 26 2000

William A. Shaw
Prothonotary


Erin P. Dyer, Esquire
PA ID Number: 52748
Attorney for GreenPoint Credit, LLC
2021 Murray Avenue, Suite B
Pittsburgh, PA 15217
(412) 422-8975

Attachments: Ten Day Notice

Ten Day Notice
Affidavit of Non-Military Service & Last Known Address

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

GreenPoint Credit, LLC,	)	CIVIL DIVISION
)	
Plaintiff,	)	No. 00-741-CD
)	
v.)	
)	
Jesse D. Grove and Helen L. Grove,)	
)	
Defendants.)	

Via Certified Mail # 10 4048 5624 and Certificate of Mailing

Jesse D. Grove
309 Old Fort Road
Spring Mills, PA 16875-9330

Date of Notice: August 31, 2000

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:

David S. Meholic, Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
814-765-2641



Erin P. Dyer, Esquire
Attorney for Plaintiff
2021 Murray Avenue, Suite B
Pittsburgh, PA 15217
(412) 422-8975

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

GreenPoint Credit, LLC,) CIVIL DIVISION
)
 Plaintiff,) No. 00-741-CD
)
 v.)
)
 Jesse D. Grove and Helen L.)
 Grove,)
)
 Defendant.

PRAECIPE FOR ENTRY OF JUDGMENT BY DEFAULT

To the Prothonotary:

Please enter Judgment by Default in favor of Plaintiff GreenPoint Credit, LLC and against Defendant Jesse D. Grove only for his failure to plead to the Complaint in this action within the required time. The Complaint contains a Notice to Defend within twenty days from the date of service thereof. Defendant was served with the Complaint on August 11, 2000, and his answer was due to be filed on August 30, 2000.

Attached as Exhibit "A" is a copy of Plaintiff's written Notice of Intention to File Praecipe for Entry of Default Judgment which I certify was mailed by regular mail to the Defendant at his last known address and to his attorney of record, if any, on August 31, 2000 which is at least 10 days prior to the filing of this Praecipe.

Please enter judgment for possession of the 1999 Skyline LTD Manufactured Home, Serial Number 2N111354LAB, that being the relief demanded in the Complaint.



Erin P. Dyer, Esquire
PA ID Number: 52748
Attorney for GreenPoint Credit, LLC
2021 Murray Avenue, Suite B
Pittsburgh, PA 15217
(412) 422-8975

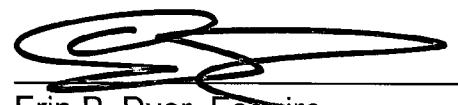
Attachments: Ten Day Notice
Affidavit of Non-Military Service & Last Known Address

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

GreenPoint Credit, LLC,) CIVIL DIVISION
)
Plaintiff,) No. 00-741-CD
)
v.)
)
Jesse D. Grove and Helen L.)
Grove,)
)
Defendant.

AFFIDAVIT OF NON-MILITARY SERVICE & LAST KNOWN ADDRESS

ERIN P. DYER, Attorney, being duly sworn according to law, deposes and says that he makes this affidavit on behalf of the within plaintiff, being so authorized avers that defendant's place of residence is R.D. #2, Deer Creek Road, P.O. Box 62, Morrisdale, PA 16858, and that he is not in the military service of the United States or its allies, or otherwise subject to the provisions of the Soldiers and Sailors Civil Relief Act of Congress of 1904 and its amendments, 50 U.S.C. § 501, *et seq.* This statement is made subject to the penalties of 18 Pa. C.S. Section 4904 relating to unsworn falsification to authorities.



Erin P. Dyer, Esquire
PA ID Number: 52748
Attorney for GreenPoint Credit, LLC
2021 Murray Avenue, Suite B
Pittsburgh, PA 15217
(412) 422-8975

FILED

SEP 26 2000
SAC/AB/Acty Dyer PD
William A. Shaw
Prothonotary

Not to Dyer or Moore

Not to Dyer or Moore

ERB

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

COPY

GreenPoint Credit, LLC,) CIVIL DIVISION
)
 Plaintiff,) No. 00-741-CD
)
 v.)
)
Jesse D. Grove and Helen L.)
Grove,)
)
 Defendant.

Jesse D. Grove
309 Old Fort Road
Spring Mills, PA 16876-9330

NOTICE

Pursuant to the requirements of Pa. R.C.P. 236, you are hereby notified that:

JUDGMENT BY DEFAULT has been entered against you in the above proceeding.

Prothonotary of Clearfield County

(7)

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

GreenPoint Credit, LLC,) CIVIL DIVISION
)
Plaintiff,) No. 00-741-CD
)
v.)
)
Jesse D. Grove and Helen L.)
Grove,)
)
Defendant.)

FILED
SEP 26 2000
William A. Shaw
Prothonotary

PRAECIPE FOR WRIT OF POSSESSION

To the Prothonotary, kindly issue Writ of Possession in the above matter and direct the Sheriff of Clearfield County to:

1. Deliver possession of the following described property to GreenPoint Credit, LLC:
1999 Skyline LTD Manufactured Home, Serial Number 2N111354LAB.
2. Inform Jesse D. Grove and Helen L. Grove that he has ten (10) days to remove personal items.
3. After ten (10) days a motor truck will transport the 1999 Skyline LTD Manufactured Home to a predetermined area or the Plaintiff will secure the Mobile Home with a new lock for later transport.
4. Levy upon any property of Jesse D. Grove and Helen L. Grove remaining after the above-mentioned time period and sell his interest therein.



Erin P. Dyer, Esquire
PA ID Number: 52748
Attorney for GreenPoint Credit, LLC
2021 Murray Avenue, Suite B
Pittsburgh, PA 15217
(412) 422-8975

FILED

SEP 26 2000
O. O. R. Smith Dyer
William R. Smith Dyer
Prothonotary
PA \$20.00

6 Writs to Sheriff
Egg

COPY

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

GreenPoint Credit, LLC,) CIVIL DIVISION
Plaintiff,) No. 00-741-CD
v.)
Jesse D. Grove and Helen L.)
Grove,)
Defendant.)

WRIT OF POSSESSION

COMMONWEALTH OF PENNSYLVANIA)
COUNTY OF CLEARFIELD) ss

To the Sheriff of Clearfield County:

1. To satisfy the judgment for possession in the above matter you are directed to deliver possession of the following described property to GreenPoint Credit, LLC:

1999 Skyline LTD Manufactured Home, Serial Number 2N111354LAB.

2. You are directed to inform Jesse D. Grove that he has ten (10) days to remove personal items.

3. After ten (10) days a motor truck will transport the 1999 Skyline LTD Manufactured Home to a predetermined area or the Plaintiff will secure the Mobile Home with a new lock for later transport.

4. To satisfy the costs against Jesse D. Grove, you are directed to levy upon any property of Jesse D. Grove remaining after the above-mentioned time period and sell his interest therein.

(Prothonotary/Clerk)

(Deputy)

Seal of the Court:

Date September 16, 2000

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

GreenPoint Credit, LLC,) CIVIL DIVISION
)
 Plaintiff,) No. 00-741-CD
)
 V.)
)
Jesse D. Grove and Helen L.)
Grove,)
)
 Defendants.

WRIT OF POSSESSION AGAINST HELEN L. GROVE ONLY

COMMONWEALTH OF PENNSYLVANIA)
) ss
COUNTY OF CLEARFIELD)

To the Sheriff of Clearfield County:

1. To satisfy the judgment for possession in the above matter you are directed to deliver possession of the following described property to GreenPoint Credit, LLC:

1999 Skyline LTD Manufactured Home, Serial Number 2N111354LAB.

2. You are directed to inform Helen L. Grove that she has ten (10) days to remove personal items.

3. After ten (10) days a motor truck will transport the 1999 Skyline LTD Manufactured Home to a predetermined area or the Plaintiff will secure the mobile home with a new lock for later transport.

4. To satisfy the costs against Helen L. Grove, you are directed to levy upon any property of Helen L. Grove remaining after the above-mentioned time period and sell her interest therein.

(Prothonotary/Clerk)


(Deputy)

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

Seal of the Court:

Date August 14, 2000

RECEIVED AUG 15 2000

(@ 1:13 PM

Wester A. Hawkins
by Margaret W. Pitt

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 10073

GREEN POINT CREDIT LLC

00-741-CD

VS.

GROVE, JESSE D. EX.

WRIT OF POSSESSION

SHERIFF RETURNS

**NOW, NOVEMBER 29, 2000, RETURN WRIT AS NOT SERVED, DEFENDANTS RESIDE
IN CENTRE COUNTY. PAID COSTS FROM ADVANCE AND MADE REFUND OF UNUSED
ADVANCE TO THE ATTORNEY.**

SHERIFF HAWKINS \$33.76

SURCHARGE 20.00

PAID BY ATTORNEY

Sworn to Before Me This

29 Day Of Nov. 2000

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

So Answers,

Chester A. Hawkins
by Margaret N. Ruth
Chester A. Hawkins
Sheriff

FILED
Nov 29 2000
014:wmws
William A. Shaw
Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

GreenPoint Credit, LLC,) CIVIL DIVISION
Plaintiff,) No. 00-741-CD
v.)
Jesse D. Grove and Helen L.)
Grove,)
Defendant.)

WRIT OF POSSESSION

COMMONWEALTH OF PENNSYLVANIA)
) ss
COUNTY OF CLEARFIELD)

To the Sheriff of Clearfield County:

1. To satisfy the judgment for possession in the above matter you are directed to deliver possession of the following described property to GreenPoint Credit, LLC:

1999 Skyline LTD Manufactured Home, Serial Number 2N111354LAB.

2. You are directed to inform Jesse D. Grove that he has ten (10) days to remove personal items.

3. After ten (10) days a motor truck will transport the 1999 Skyline LTD Manufactured Home to a predetermined area or the Plaintiff will secure the Mobile Home with a new lock for later transport.

4. To satisfy the costs against Jesse D. Grove, you are directed to levy upon any property of Jesse D. Grove remaining after the above-mentioned time period and sell his interest therein.



(Prothonotary/Clerk)

(Deputy)

Seal of the Court:

Date September 26, 2000

RECEIVED SEP 26 2000
④ 11:30 AM
Chester A. Hawkins
by Margaret H. Pitt

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 10283

GREENPOINT CREDIT, LLC

00-741-CD

VS.

GROVE, JESSE D.

WRIT OF POSSESSION

SHERIFF RETURNS

**NOW, SEPTEMBER 26, 2000, RECEIVED PHONE CALL FROM ERIN DYER'S OFFICE
THAT WRIT SHOULD NOT BE SERVED AS MANUFACTURED HOME HAS BEEN
SECURED.**

**NOW, SEPTEMBER 27, 2000, RECEIVED FAX CONFIRMING PHONE CALL OF
SEPTEMBER 26, 2000, THAT WRIT IS NOT TO BE SERVED.**

**NOW, NOVEMBER 30, 2000, RETURN WRIT AS NOT SERVED PER PLAINTIFFS
ATTORNEY. PAID COSTS FROM ADVANCE AND MADE REFUND OF UNUSED ADVANCE
TO THE ATTORNEY.**

**SHERIFF HAWKINS \$9.00
SURCHARGE \$20.00
PAID BY ATTORNEY**

FILED

Rec'd
NOV 30 2000

01:55 pm
William A. Shaw
Prothonotary

Sworn to Before Me This

30th Day of November 2000
11/11/00

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

So Answers,

Chester Hawkins
by Margaret N. Pitt
Chester A. Hawkins
Sheriff

ERIN P. DYER*Attorney at Law*2021 MURRAY AVENUE, SUITE B
PITTSBURGH, PENNSYLVANIA 15217TELEPHONE: (412) 422-8975
FACSIMILE: (412) 422-9095

September 27, 2000

Via Telefax: (814) 765-6089

Chester A. Hawkins, Sheriff
Sheriff's Office of Clearfield County
230 E. Market Street
Clearfield, PA 16830

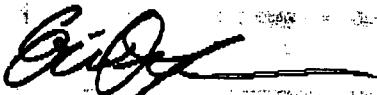
Re: GreenPoint Credit, LLC v. Jesse D. Grove and Helen L. Grove
Civil Division No. 00-741-CD

Dear Sheriff:

In order to confirm our telephone conversation with your office September 26, 2000, please hold your efforts to serve the Writ of Possession in the above-referenced matter. Our client has advised us that the manufactured home has been secured.

Thank you for your assistance in this matter. If you have any questions please call.

Very truly yours,



Erin P. Dyer

EPD:cad

COPY

ANGINO & ROVNER
BY: JAMES DeCINTI, ESQUIRE
IDENTIFICATION NO.: 77421
4502 North Front Street
Harrisburg, PA 17110-1799
717-238-6791

Attorneys for Plaintiffs

ANGINO and ROVNER, P.C.

COURT OF COMMON PLEAS
CLEARFIELD COUNTY

Plaintiff

v.

CLEARFIELD HOSPITAL, ET AL.

Defendant

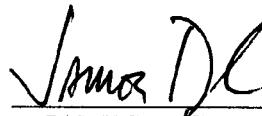
No: 00 743 CD

PRAECIPE FOR VOLUNTARY DISMISSAL

Plaintiffs, by and through their counsel, hereby submit this Praecipe for Voluntary Dismissal and request that the above-captioned action be discontinued and ended, with prejudice.

Respectfully submitted,

ANGINO and ROVNER, P.C.

By: 
JAMES DeCINTI, ESQUIRE
Attorney I.D. No. 77421

4502 North Front Street
Harrisburg, PA 17110-1799
Counsel for Plaintiffs

FILED

AUG 29 2003

William A. Shaw
Prothonotary

FILED

M 146 6A 2cc + 10mt
AUG 29 2003
Copy to CJA

William A. Shaw
Prothonotary

**IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA**

CIVIL DIVISION

Angino & Rovner, P.C.

Vs.

No. 2000-00743-CD

Ashland Regional Medical Center
Barnes-Kasson County Hospital
Bloomsburg Hospital
Bryn Mawr Rehab Hospital
Chambersburg Hospital
Clearfield Hospital
Community Hospital of Lancaster
Delaware County Memorial Hospital
Ephrata Community Hospital
Evangelical Community Hospital
Fulton County Medical Center
Geisinger Clinic
Geisinger Foundation
Geisinger Medical Group/Mill Hall
Geisinger Medical Group/State College
Geisinger Medical Group/Bloomsburg
Geisinger Medical Group/Bellefonte
Geisinger Medical Group/Milton
Good Samaritan Hospital
Hershey Medical Center
J. C. Blair Memorial Hospital
Memorial Hospital - Everett
Health South Rehab Hospital of Mechanicsburg
Rehab Hospital of York
Saint Joseph Hospital
Shamokin Area Community Hospital
Memorial Hospital
York Hospital
Frankford Hospital
Allegheny General Hospital
Children's Hospital of Pittsburgh



CERTIFICATE OF DISCONTINUATION

Commonwealth of PA
County of Clearfield

I, William A. Shaw, Prothonotary of the Court of Common Pleas in and for the County and Commonwealth aforesaid do hereby certify that the above case was on August 29, 2003, marked:

Settled, Discontinued and Ended.

Record costs in the sum of \$69.50 have been paid in full by Attorney.

IN WITNESS WHEREOF, I have hereunto affixed my hand and seal of this Court at Clearfield, Clearfield County, Pennsylvania this 29th day of August A.D. 2003.

William A. Shaw, Prothonotary