

00-179-CJ
NORWEST BANK MINNESOTA, NATIONAL ASSOCIATION -vs- GEORGE H.
HARRIS et al

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

ATTORNEY FOR PLAINTIFF

④ Norwest Bank Minnesota,
National
Association, as Trustee for
the Registered
Holders of Option One Mortgage
Loan
Trust 1999-C, Asset-Backed
Certificates
Series 1999-C without recourse
P.O. Box 57038
Irvine, CA 92619-7038
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

FILED

JUN 30 2000

William A. Shaw
Prothonotary

v.

④ George H. Harris
④ Karen E. Harris
RR1 Box 402
Philipsburg, PA 16866
Defendant(s)

NO. 00-779-C

COMPLAINT IN MORTGAGE FORECLOSURE

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

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

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

AVISO

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

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

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

NOTICE

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

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

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

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

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

Assignor: Option One Mortgage Corporation

Assignments of Record to: Norwest Bank Minnesota, National Association, as Trustee for the Registered Holders of Option One Mortgage Loan Trust 1999-C, Asset-Backed Certificates Series 1999-C without recourse

Recording Date: **LODGED FOR RECORDING** Book: Page:

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

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

The information regarding the Mortgage being foreclosed is as follows:

MORTGAGED PREMISES: RR1 Box 402

Philipsburg, PA 16866

MUNICIPALITY/TOWNSHIP/BOROUGH: Decatur Township

COUNTY: Clearfield

DATE EXECUTED: 8/27/99

DATE RECORDED: 8/31/99 INSTRUMENT: 199914472

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

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

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

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

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

6. The following amounts are due on the said Mortgage as of 6/26/00:

Principal of debt due and unpaid Interest at 12.80% from 11/1/99 to 6/26/00 (the per diem interest accruing on this debt is \$16.98 and that sum should be added each day after 6/26/00)	\$48,426.70 4,296.57
Title Report	250.00
Court Costs (anticipated, excluding Sheriff's Sale costs)	280.00
Escrow Overdraft/(Balance) (The monthly escrow on this account is \$0.00 and that sum should be added on the first of each month after 6/26/00)	0.00
Late Charges (monthly late charge of \$31.70 should be added on the fifteenth of each month after 6/26/00)	253.60
Property Inspection	8.85
BPO	120.00
Attorneys Fees (anticipated and actual to 5% of principal)	<u>2,421.34</u>
TOTAL	\$56,057.06

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

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

WHEREFORE, the Plaintiff demands judgment, in rem, against the Defendant(s) herein in the sum of \$56,057.06, plus interest, costs and attorneys fees as more fully set forth in the Complaint, and for foreclosure and sale of the Mortgaged premises.

UM

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

ALL THAT CERTAIN PIECE OR PARCEL OF LAND SITUATE, LYING AND BEING IN GEARHARTVILLE IN THE TOWNSHIP OF DECATUR, COUNTY OF CLEARFIELD AND STATE OF PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING AT A POST CORNER OF STREET AND LANDS, NOW OR FORMERLY, OF HENRY SHIMMEL; THENCE N58 DEGREES 05'22" EAST A DISTANCE OF 110 FEET ALONG A PAVED ROADWAY TO A P.K. NAIL AT THE CORNER OF LANDS OF KENNETH SHUEY; THENCE S32 DEGREES 16' 38" W ALONG LANDS OF SHUEY A DISTANCE OF 58.5 FEET; THENCE S58 DEGREES 05' 22" E ALONG LANDS OF THE GRANTORS A DISTANCE OF 110 FEET TO A POINT ON HOPE STREET; THENCE N32 DEGREES 16' 38" ALONG HOPE STREET A DISTANCE OF 58.5 FEET TO THE PLACE OF BEGINNING.

LESS AND EXCEPT

ALL THAT CERTAIN PARCEL OR PIECE OF REAL PROPERTY, LYING AND BEING IN DECATUR TOWNSHIP, CLEARFIELD COUNTY, PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS, TO WIT:

BEGINNING AT A PK NAIL ON A PAVED ROADWAY BEING THE NORTHERN CORNER OF GRANTORS LANDS; THENCE S 32 DEGREES 16' 38" W A DISTANCE OF 58.5 FEET TO A POINT; THENCE S 58 DEGREES 05' 22" E A DISTANCE OF FIVE FEET (5'); THENCE N 32 DEGREES 16' 38" E A DISTANCE OF 58.5 FEET TO A POINT; THENCE N 58 DEGREES 05' 22" W A DISTANCE OF FIVE FEET (5') TO THE PLACE OF BEGINNING.

16.205
JTM=203-04-00
MSP LETTERWRITER ACTIVITY FOR MONTH OF 02-00
LONE=2026144 DATE=02-02 USER=GL1 KEY=0P121 UERS=011 TITLE=Part 1 Pennsylvania Not
TRES=PER-PAGE=4 CONDITIONS=4Lc FORM= PRINTE
MSP LETTERWRITER ACTIVITY FOR MONTH OF 02-00
LONE=2026144 DATE=02-02 USER=GL1 KEY=0P121 UERS=011 TITLE=Part 1 Pennsylvania Not
TRES=PER-PAGE=4 CONDITIONS=4

February 02, 2000

George H Harris
Karen E Harris
R-1 Box 402
Philipsburg, PA 16866

Homeowners Name: George H Harris

Karen E Harris

Property Address: R-1 Box 402, Philipsburg, PA 16866

Loan Account No.: 2026144

Original Lender: OPTION ONE

Current Lender/Servicer: Option One Mortgage Corporation

HOMEOWNER'S
EMERGENCY MORTGAGE ASSISTANCE PROGRAMYOU MAY BE ELIGIBLE FOR FINANCIAL
ASSISTANCE WHICH CAN SAVE YOUR HOME FROM
FORECLOSURE AND HELP OUT YOUR FUTURE
MORTGAGE PAYMENTSIF YOU COMPLY WITH THE PROVISIONS OF THE HOMEOWNER'S EMERGENCY
MORTGAGE ASSISTANCE ACT OF 1983 (THE "ACT"), YOU MAY BE ELIGIBLE FOR
EMERGENCY MORTGAGE ASSISTANCE.• IF YOUR DEFAULT HAS BEEN CAUSED BY CIRCUMSTANCES BEYOND YOUR
CONTROL.• IF YOU HAVE A REASONABLE PROSPECT OF BEING ABLE TO PAY YOUR
MORTGAGE PAYMENTS AND• IF YOU MEET OTHER ELIGIBILITY REQUIREMENTS ESTABLISHED BY
THE PENNSYLVANIA HOUSING FINANCE AGENCY.TEMPORARY STAY OF FORECLOSURE. - Under the Act, you are entitled to
a temporary stay of foreclosure on your mortgage for thirty (30)
days from the date of this Notice. During that time you must
arrange and attend a "face-to-face" meeting with one of the
designated consumer credit counseling agencies listed at the end
of this Notice.THIS MEETING MUST OCCUR WITHIN THE NEXT (30) DAYS. IF YOU DO
NOT APPLY FOR EMERGENCY MORTGAGE ASSISTANCE, YOU MUST BRING YOUR
MORTGAGE UP TO DATE. THE PART OF THIS NOTICE CALLED "HOW TO CURE"
PROVIDES INFORMATION CONCERNING HOW TO BRING YOUR MORTGAGE UP TO
DATE.

DRAFT

Re: Loan No. 202614-4

HOW TO CONTACT THE LENDER:

Name of Lender: Option One Mortgagor Corporation
Address: 3 Ada
Phone Number: 92618
Fax Number: 800-325-1500, Ext. 8004
Contact Person: GRETHA LOPEZ EXT.5518

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

EXEMPTION OF MORTGAGE - You may or may not (CHECK ONE) sell or transfer your home to a buyer or transferee who will assume the mortgage debt, provided that all the outstanding payments, charges and attorney's fees and costs are paid prior to or at the sale and that the other requirements of the mortgage are satisfied.

YOU MAY ALSO HAVE THE RIGHT TO:

TO SELL THE PROPERTY TO OBTAIN MONEY TO PAY OFF THE MORTGAGE DEBT OR TO BORROW MONEY FROM ANOTHER LENDING INSTITUTION TO PAY OFF THIS DEBT.

TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BEHALF.

TO HAVE THE MORTGAGE RESTORED TO THE SAME POSITION AS IF NO DEFAULT HAD OCCURRED, IF YOU CURED THE DEFAULT. (HOWEVER, YOU DO NOT HAVE THIS RIGHT TO CURE YOUR DEFAULT MORE THAN THREE TIMES IN ANY CALENDAR YEAR.)

TO ASSERT THE NONEXISTENCE OF A DEFAULT IN ANY FORECLOSURE PROCEEDING OR ANY OTHER LAWSUIT INSTITUTE UNDER THE MORTGAGE DOCUMENTS.

TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH ACTION BY THE LENDER.

TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

OP124

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

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

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

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

EARLIEST POSSIBLE SHERIFF'S SALE DATE - It is estimated that the earliest date that such a Sheriff's Sale of the mortgaged property could be held would be approximately **(7) SEVEN Months** from the date of this Notice. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

NOTE: IF YOU ARE CURRENTLY PROTECTED BY THE FILING OF A PETITION IN BANKRUPTCY, THE FOLLOWING PART OF THIS NOTICE IS FOR INFORMATION PURPOSES ONLY AND SHOULD NOT BE CONSIDERED AS AN ATTEMPT TO COLLECT THE DEBT.

(If you have filed bankruptcy, you can still apply for Emergency Mortgage Assistance.)

HOW TO CURE YOUR MORTGAGE DEFECTS IF UP-TO-DATE.

NOTICE OF THE DEFAULT - The MORTGAGE debt held by the above Lender on your property located at: P.O. Box 402, Philadelphia, PA 19105 IS SERIOUSLY IN DEFAULT because:

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

(a) Monthly payments: 1 MONTHS \$ 528.39

2 MONTHS \$ 528.39

(b) Previous late charges: \$ 1585.17

(c) Other charges: Escrow, Inspection, NSF checks

(d) Other provisions of the mortgage obligation.

15 any

(e) TOTAL AMOUNT OF (a) (b) and (c) REQUIRED

AS OF THIS DATE

\$ 1705.27

B. YOU HAVE FAILED TO TAKE THE FOLLOWING ACTION (Do not use if not applicable):

HOW TO CURE THE DEFAULT - You may cure the default within thirty (30) days of the date of this notice BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER WHICH IS \$1705.27, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD. PAYMENTS MUST BE MADE EITHER BY CASH, CERTIFIED CHECK OR MONEY ORDER MADE PAYABLE AND SENT TO:

Option One Mortgage Corporation
3 Ada
Jewine, Ca. 92618

You can cure any other default by taking the following action within thirty (30) days of the date of this letter. (Do not use if not applicable.)

OP172

*** U U U ***

GE 16, 206
CURITY=2

03-04-00
LNAME: 2026194 DATE:02-02 USER:GL1 KEY:DP121 UERS=011 TITLE=Part 1 Pennsylvania NDI
LINES-PER-PAGE=10 CONDITIONS=4

UP21011 MORTGAGE PAGE 14/14 RIGHTFAX 8:14: 6/2/00

Re: Loan No. 2026194-4

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

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

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

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

DP171

Z 1-90 018

US Postal Service
Receipt for Certified Mail
No Insurance Coverage Provided.
Do not use for International Mail (See reverse)

Sent to	GEORGE Harris
Street & Number	121 Box 402
Post Office, Name, & ZIP Code	Philipsburg 16866
Postage	\$
Certified Fee	
Special Delivery Fee	
Restricted Delivery Fee	
Return Receipt Showing to Whom & Date Delivered	
Return Receipt Showing to Whom, Date, & Addressed Address	
TOTAL Postage & Fees	\$
Postmark or Date	

PS Form 3800, April 1985

2026144

Stick postage stamp to article to cover First-Class postage, certified mail fees and charges for any additional optional services (See box).

1. If you want this article postmarked, stick the planned date to the right of the return address. Rating the article straight, and present the article at a post office service window or hand it to your mail carrier (return charges).
2. If you do not want this article postmarked, stick the planned date to the right of the return address of the article, date, detach, and retain the record, and mail the article.
3. If you want a return receipt, write the certified mail number and your name and address on a return receipt and Form 361, and attach it to the front of the article by means of the planned date if space permits. Otherwise affix to back of article. Endorse a return of article RETURN RECEIPT REQUESTED according to this format.
4. If you want delivery restricted to the addressee, or to an authorized agent of the addressee, endorse RESTRICTED DELIVERY on the front of the article.
5. Enter fees for the services requested in the applicable spaces on the front of this receipt. If return receipt is requested, check the applicable blocks in Item 1 of Form 361.
6. Save this receipt and present it if you make an inquiry.

10205-000000000000

Z 39 790 019

US Postal Service
Receipt for Certified Mail
No Insurance Coverage Provided.
Do not use for International Mail (See reverse)

Street & Number	Lauren E. Harris
City, State & ZIP Code	PO BOX 402 Philadelphia, PA 19105
Postage	\$
Certified Fee	
Special Delivery Fee	
Restricted Delivery Fee	
Return Receipt Showing to Whom & Date Delivered	
Return Receipt Showing to Whom, Date, & Addressee's Address	
TOTAL Postage & Fees	\$
Postmark or Date	

PS Form 3800, April 1985

20261441

Specify postage charges to article to denote First-Class postage, certificate mail, etc., and charges for any selected expedited services (See *front*).

1. If you want the article postmarked, stick the permit stub to the front of the return address bearing the recipient's address, and present the article to a post office service window or hand it to your rural carrier for extra charge.
2. If you do not want this record postmarked, stick the permit stub to the right of the return address of the article, date, direct, and seal the recipient, and mail the article.
3. If you want a return receipt, write the desired mail number and your name and address on a return receipt card, Form 361, and attach it to the front of the article by means of the provided envelope space pencils. Otherwise, affix to back of article. Enclose front of article RETURN RECEIPT REQUESTED adjacent to the number.
4. If you want delivery restricted to the addressee or to an authorized agent of the addressee, enclose RESTRICTED DELIVERY on the front of the article.
5. Enter 101 for the service requested in the appropriate spaces on the front of this receipt. If return receipt is requested, check the applicable blocks in item 3 of Form 361.
6. Save this receipt and present it if you make an inquiry.

INSTRUCTIONS FOR RECIPIENT

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

GEORGE H. Harris
R.R. 1 Box 402
Phillipsburg, Pa 148106

INSTRUCTIONS FOR MAILPIECE

A. Received by (Please Print Clearly)

2-8-00

Signature

 Agent
 AddresseeD. Is delivery address different from item 1? Yes
If YES, enter delivery address below: No

3. Service Type

<input checked="" type="checkbox"/> Certified Mail	<input type="checkbox"/> Express Mail
<input type="checkbox"/> Registered	<input type="checkbox"/> Return Receipt for Merchandise
<input type="checkbox"/> Insured Mail	<input type="checkbox"/> C.O.D.

2. Article Number (Copy from service label)

Z129 790 018

PG Form 3811, July 1989

Domestic Return Receipt

102585-99-14-1768

UNITED STATES POSTAL SERVICE

First-Class Mail
Postage & Fees Paid
USPS
Permit No. G-1

* Sender: Please print your name, address, and ZIP+4 in this box *

Option One Mortgage
3 A12
1716 S. 52nd

6U - DCU - 2026144

SENDER: COMPLETE THIS SECTION

- Complete Items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Karen E. Harris
R.R. 1, Box 402
Philipsburg, Pa
16860

COMPLETER: (PRINT, SIGN, OR TYPE)

A. Received by (Please Print Clearly)

B. Date of Delivery

J-8-00

C. Signature

X

Agent

Addressee

D. Is delivery address different from item 1? YesIMES, enter delivery address below: No

3. Service Type

- Certified Mail Express Mail
- Registered Return Receipt for Merchandise
- Insured Mail C.O.D.

4. Restricted Delivery? (Extra Fee) Yes

2. Article Number (Copy from service label)

2139790018

PS Form 3811, July 1998

Domestic Return Receipt

102595-09-44-1789

UNITED STATES POSTAL SERVICE



First-Class Mail
Postage & Fees Paid
USPS
Permit No. G-1

• Sender: Please print your name, address, and ZIP+4 in the box

Option One Mortgage
382a
701 S. 3rd Street
Phoenix, AZ 85018

AM
ZUU

GLU-DCW-202614K1

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

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



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

FILED
Atty Uaren
pd. 80.00
JUN 30 1987
cc. Sheriff

William A. Shaw
Prothonotary

(2)

MARK J. UDREN

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

NORWEST BANK MINNESOTA
VS
HARRIS, GEORGE H.

00-779-CD

COMPLAINT IN MORTGAGE FORECLOSURE
SHERIFF RETURNS

NOW JULY 10, 2000 AT 10:53 AM DST SERVED THE WITHIN
COMPLAINT IN MORTGAGE FORECLOSURE ON KAREN E. HARRIS,
DEFENDANT AT RESIDENCE RR 1 BOX 402, PHILIPSBURG, CLEARFIELD
COUNTY, PENNSYLVANIA BY HANDING TO KAREN E. HARRIS A TRUE AN
ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE
FORECLOSURE AND MADE KNOWN TO HER THE CONTENTS THEREOF.
SERVED BY: DAVIS/MORGILLO

NOW JULY 10, 2000 AT 10:53 AM DST SERVED THE WITHIN
COMPLAINT IN MORTGAGE FORECLOSURE ON GEORGE H. HARRIS,
DEFENDANT AT RESIDENCE RR 1 BOX 402, PHILIPSBURG, CLEARFIELD
COUNTY, PENNSYLVANIA BY HANDING TO KAREN HARRIS, WIFE A TRUE
AN ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE
FORECLOSURE AND MADE KNOWN TO HER THE CONTENTS THEREOF.
SERVED BY: DAVIS/MORGILLO

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

SWORN TO BEFORE ME THIS

20th DAY OF July 2000
William A. Shaw

SO ANSWERS,

*Chester A. Hawkins
by Marley H. Harr*
CHESTER A. HAWKINS
SHERIFF

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

FILED

JUL 20 2000
110:32
William A. Shaw
Prothonotary
EZB

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

ATTORNEY FOR PLAINTIFF

Norwest Bank Minnesota,	COURT OF COMMON PLEAS
National	CIVIL DIVISION
Association, as Trustee for	Clearfield County
the Registered	
Holders of Option One Mortgage	
Loan	NO. 00-779-CD
Trust 1999-C, Asset-Backed	
Certificates	
Series 1999-C without recourse	
Plaintiff	
v.	
George H. Harris	
Karen E. Harris	
Defendant(s)	

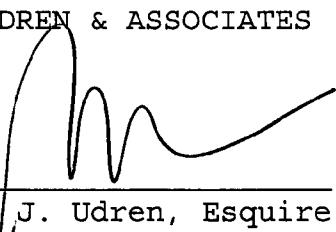
PRAECIPE TO SUBSTITUTE VERIFICATION

TO THE PROTHONOTARY:

Kindly substitute the attached Verification for the Verification attached to the Complaint in Mortgage Foreclosure with regard to the captioned matter.

DATED: August 16, 2000

MARK J. UDREN & ASSOCIATES

BY: 

Mark J. Udren, Esquire
Attorney for Plaintiff

FILED

AUG 30 2000

William A. Shaw
Prothonotary

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

The undersigned, an officer of the Corporation which is the Plaintiff in the foregoing Complaint or an officer of the Corporation which is the servicing agent of Plaintiff, and being authorized to make this verification on behalf of the Plaintiff, hereby verifies that the facts set forth in the foregoing Complaint are taken from records maintained by persons supervised by the undersigned who maintain the business records of the mortgage held by Plaintiff in the ordinary course of business and that those facts are true and correct to the best of the knowledge, information and belief of the undersigned.

The undersigned understands that this statement is made subject to the penalties of 18 Pa. C.S. Section 4904 relating to unsworn falsification to authorities.

Date: 7-13-00


Name: Evelyn N. Archuleta
Title: Assistant Secretary
Company: EVELYN N. ARCHULETA

FILED

AUG 30 2000
M 34 NOV
William A. Shaw
Prothonotary

EB

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

ATTORNEY FOR PLAINTIFF

Norwest Bank Minnesota, National
Association, as Trustee for the Registered
Holders of Option One Mortgage Loan Trust
1999-C, Asset-Backed Certificates Series
1999-C without recourse

P.O. Box 57038
Irvine, CA 92619-7038
Plaintiff

v.

COURT OF COMMON
PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE
FORECLOSURE

NO. 00-779-CD

44
b George H. Harris
Karen E. Harris
RR1 Box 402
Philipsburg, PA 16866
Defendant(s)

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

TO THE PROTHONOTARY:

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

As set forth in Complaint	\$56,057.06
Interest per Complaint	865.98
From 06/27/00 to 08/16/00	
Late charges per Complaint	63.40
From 07/15/00 to 08/16/00	
Escrow payment per Complaint	0.00
From N/A to N/A	
TOTAL	<u>\$56,986.44</u>

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

FILED

AUG 30 2000

William A. Shaw
Prothonotary

MARK J. UDREN & ASSOCIATES

Mark J. Udren, ESQUIRE
Attorney for Plaintiff

DAMAGES ARE HEREBY ASSESSED AS INDICATED

DATE: 8-30-00

William A. Shaw

PRO PROTHY

FILED

AUG 30 2000

M13431 Cathy Uden
Wm. A. Shaw
Prothonotary

PA \$20.00

Not to Ds: G. Harris
K. Harris

Statement to atty *RE*

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

ATTORNEY FOR PLAINTIFF

Norwest Bank Minnesota, National
Association, as Trustee for the
Registered
Holders of Option One Mortgage Loan
Trust 1999-C, Asset-Backed
Certificates
Series 1999-C without recourse
P.O. Box 57038
Irvine, CA 92619-7038
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

v.

George H. Harris
Karen E. Harris
RR1 Box 402
Philipsburg, PA 16866

NO. 00-779-CD

Defendant(s)

DATED: August 3, 2000
TO: Karen E. Harris
RR1 Box 402
Philipsburg, PA 16866

IMPORTANT NOTICE

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

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

NOTIFICACION IMPORTANTE

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

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

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

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

ATTORNEY FOR PLAINTIFF

Norwest Bank Minnesota, National
Association, as Trustee for the
Registered
Holders of Option One Mortgage Loan
Trust 1999-C, Asset-Backed
Certificates
Series 1999-C without recourse
P.O. Box 57038
Irvine, CA 92619-7038
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

v.

George H. Harris
Karen E. Harris
RR1 Box 402
Philipsburg, PA 16866

NO. 00-779-CD

Defendant(s)

DATED: August 3, 2000
TO: George H. Harris
RR1 Box 402
Philipsburg, PA 16866

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.

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

ATTORNEY FOR PLAINTIFF

Norwest Bank Minnesota,
National
Association, as Trustee for
the Registered
Holders of Option One Mortgage
Loan
Trust 1999-C, Asset-Backed
Certificates
Series 1999-C without recourse
P.O. Box 57038
Irvine, CA 92619-7038
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

NO. 00-778-CD

v.
George H. Harris
Karen E. Harris
RR1 Box 402
Philipsburg, PA 16866
Defendant(s)

AFFIDAVIT OF NON-MILITARY SERVICE

STATE OF *California* :
COUNTY OF *Orange* : SS :
:

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

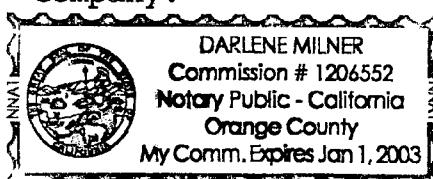
Defendant: George H. Harris
Age: Over 18
Residence: As captioned above
Employment: Unknown

Defendant: Karen E. Harris
Age: Over 18
Residence: As captioned above
Employment: Unknown

Sworn to and subscribed
before me this 14th day
of July, 2000.

Darlene Milner
Notary Public

Evelyn N. Archuleta
Name: EVELYN N. ARCHULETA
Title: Assistant Secretary
Company:



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

ATTORNEY FOR PLAINTIFF

Norwest Bank Minnesota, National
Association, as Trustee for the
Registered Holders of Option One
Mortgage Loan Trust 1999-C,
Asset-Backed Certificates
Series 1999-C without recourse
P.O. Box 57038
Irvine, CA 92619-7038

Plaintiff

v.

George H. Harris
Karen E. Harris
RR1 Box 402
Philipsburg, PA 16866

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

NO. 00-779-CD

TO: GEORGE H. HARRIS
RR1 Box 402
Philipsburg, PA 16866

NOTICE

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

Prothonotary

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

IF YOU HAVE ANY QUESTIONS CONCERNING THIS NOTICE PLEASE CALL:

ATTORNEY Mark J. Udren, Esquire

At this telephone number: 856-482-6900.

COPY

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

ATTORNEY FOR PLAINTIFF

Norwest Bank Minnesota, National
Association, as Trustee for the Registered
Holders of Option One Mortgage Loan Trust
1999-C, Asset-Backed Certificates Series
1999-C without recourse
P.O. Box 57038
Irvine, CA 92619-7038
Plaintiff
v.

George H. Harris
Karen E. Harris
RR1 Box 402
Philipsburg, PA 16866
Defendant(s)

COURT OF COMMON
PLEAS
CIVIL DIVISION
Clearfield County
MORTGAGE
FORECLOSURE

NO. 00-779-CD

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

TO THE PROTHONOTARY:

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

As set forth in Complaint	\$56,057.06
Interest per Complaint	865.98
From 06/27/00 to 08/16/00	
Late charges per Complaint	63.40
From 07/15/00 to 08/16/00	
Escrow payment per Complaint	0.00
From N/A to N/A	
 TOTAL	 \$56,986.44

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

MARK J. UDREN & ASSOCIATES

Mark J. Udren, ESQUIRE
Attorney for Plaintiff

DAMAGES ARE HEREBY ASSESSED AS INDICATED

DATE: 8/30/00

PRO PROTHY

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

ATTORNEY FOR PLAINTIFF

COPY

Norwest Bank Minnesota, National
Association, as Trustee for the
Registered Holders of Option One
Mortgage Loan Trust 1999-C, Asset-
Backed Certificates Series 1999-C
without recourse
P.O. Box 57038
Irvine, CA 92619-7038
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County
MORTGAGE FORECLOSURE

George H. Harris
Karen E. Harris
RR1 Box 402
Philipsburg, PA 16866
Defendant(s)

NO. 00-779-CD

TO: KAREN E. HARRIS
RR1 Box 402
Philipsburg, PA 16866

NOTICE

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

Prothonotary

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

IF YOU HAVE ANY QUESTIONS CONCERNING THIS NOTICE PLEASE CALL:

ATTORNEY Mark J. Udren, Esquire

At this telephone number: 856-482-6900

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

ATTORNEY FOR PLAINTIFF

Norwest Bank Minnesota, National
Association, as Trustee for the Registered
Holders of Option One Mortgage Loan Trust
1999-C, Asset-Backed Certificates Series
1999-C without recourse
P.O. Box 57038
Irvine, CA 92619-7038
Plaintiff
v.

George H. Harris
Karen E. Harris
RR1 Box 402
Philipsburg, PA 16866
Defendant(s)

COURT OF COMMON
PLEAS
CIVIL DIVISION
Clearfield County
MORTGAGE
FORECLOSURE

NO. 00-779-CD

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

TO THE PROTHONOTARY:

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

As set forth in Complaint	\$56,057.06
Interest per Complaint	865.98
From 06/27/00 to 08/16/00	
Late charges per Complaint	63.40
From 07/15/00 to 08/16/00	
Escrow payment per Complaint	0.00
From N/A to N/A	
TOTAL	
	<u>\$56,986.44</u>

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

MARK J. UDREN & ASSOCIATES

Mark J. Udren, ESQUIRE
Attorney for Plaintiff

DAMAGES ARE HEREBY ASSESSED AS INDICATED

DATE: 8/30/00

PRO PROTHY

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

NORWEST BANK MINNESOTA

Plaintiff(s)

No. 00-779-CD

vs.

GEORGE H. HARRIS

KAREN E. HARRIS

Defendant(s)

Costs \$

Int. From

Entry \$20.00

Instrument Default Judgment

Date of Entry August 30, 2000

Expires August 30, 2005

Certified from the record this 30th day of August, 2000

William A. Shaw, Prothonotary

SIGN BELOW FOR SATISFACTION

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

Plaintiff/Attorney

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

ATTORNEY FOR PLAINTIFF

Norwest Bank Minnesota, National
Association, as Trustee for the
Registered Holders of Option One
Mortgage Loan Trust 1999-C,
Asset-Backed Certificates
Series 1999-C without recourse
P.O. Box 57038
Irvine, CA 92619-7038
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County
MORTGAGE FORECLOSURE

George H. Harris
Karen E. Harris
RR1 Box 402
Philipsburg, PA 16866
Defendant(s)

NO. 00-779-CD

PRAECIPE FOR WRIT OF EXECUTION

TO THE SHERIFF:

Issue Writ of Execution in the above matter:

Amount due \$56,986.44

Interest From August 17, 2000
to Date of Sale
Per diem @\$16.98

(Costs to be added) \$ 172.32

FILED

AUG 30 2000

William A. Shaw
Prothonotary

MARK J. UDREN & ASSOCIATES

Mark J. Udren, ESQUIRE
ATTORNEY FOR PLAINTIFF

FILED

AUG 30 2000

M1345/Atty, Udon

William A. Shaw
Prothonotary

pd \$20.00

6 Writs

to Sheriff *ES*

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

ATTORNEY FOR PLAINTIFF

Norwest Bank Minnesota, : COURT OF COMMON PLEAS
National Association, as : CIVIL DIVISION
Trustee for the Registered : Clearfield County
Holders of Option One Mortgage : MORTGAGE FORECLOSURE
Loan Trust 1999-C, Asset- :
Backed Certificates :
Series 1999-C without recourse :
P.O. Box 57038 :
Irvine, CA 92619-7038 :
Plaintiff :
v. :
George H. Harris :
Karen E. Harris : NO. 00-779-CD
RR1 Box 402 :
Philipsburg, PA 16866 :
Defendant(s) :
.

COPY

WRIT OF EXECUTION

TO THE SHERIFF OF Clearfield COUNTY:

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

RR1 Box 402
Philipsburg, PA 16866
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$56,986.44

Interest From August 17, 2000 _____
to Date of Sale
Per diem @ \$16.98

(Costs to be added) \$ 172.32

Prothonotary

By _____
Clerk

Date 8-30-00

COURT OF COMMON PLEAS
NO. 00-779-CD

=====
Norwest Bank Minnesota, National
Association, as Trustee for the Registered
Holders of Option One Mortgage Loan
Trust 1999-C, Asset-Backed Certificates
Series 1999-C without recourse

vs.

George H. Harris and Karen E. Harris

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

REAL DEBT \$ 56,986.44

INTEREST \$ _____
from August 16, 2000 to _____
Date of Sale
Per diem @ \$16.98

COSTS PAID:

PROTHY \$ _____

SHERIFF \$ _____

STATUTORY \$ _____

COSTS DUE PROTHY. \$ _____

ADDRESS WHERE PAPERS CAN BE SERVED:

RR1 Box 402
Philipsburg, PA 16866

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

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

ATTORNEY FOR PLAINTIFF

Norwest Bank Minnesota, National
Association, as Trustee for the
Registered Holders of Option One
Mortgage Loan Trust 1999-C, Asset-
Backed Certificates
Series 1999-C without recourse
P.O. Box 57038
Irvine, CA 92619-7038
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

FILED

NOV 20 2000

William A. Shaw
Prothonotary

George H. Harris
Karen E. Harris
RR1 Box 402
Philipsburg, PA 16866
Defendant(s)

NO. 00-779-CD

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

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

1. A copy of the Notice of Sheriff's Sale, a true and correct copy of which is attached hereto as Exhibit "A", was sent to every recorded lienholder and every other interested party known as of the date of the filing of the Praecept for the Writ of Execution, on the date(s) appearing on the attached Certificates of Mailing.

2. A Notice of Sheriff's Sale was sent to Defendant(s) by regular mail and certified mail on the date appearing on the attached Return Receipt, which was signed for by Defendant(s) on the date specified on the said Return Receipt. Copies of the said Notice and Return Receipt are attached hereto as Exhibit "B".

3. If a Return Receipt is not attached hereto, then service was by personal service on the date specified on the attached Return of Service, attached hereto as Exhibit "B".

4. If service was by Order of Court, then proof of compliance with said Order is attached hereto as Exhibit "B".

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

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

Dated: November 15, 2000

MARK J. UDREN & ASSOCIATES

BY:


Mark J. Udren, Esquire
Attorney for Plaintiff

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

ATTORNEY FOR PLAINTIFF

Norwest Bank Minnesota, National
Association, as Trustee for the
Registered Holders of Option One
Mortgage Loan Trust 1999-C, Asset-
Backed Certificates Series 1999-C
without recourse
P.O. Box 57038
Irvine, CA 92619-7038
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County
MORTGAGE FORECLOSURE

George H. Harris
Karen E. Harris
RR1 Box 402
Philipsburg, PA 16866
Defendant(s)

NO. 00-779-CD

AMENDED AFFIDAVIT PURSUANT TO RULE 3129.1

Norwest Bank Minnesota, National Association, as Trustee for the Registered Holders of Option One Mortgage Loan Trust 1999-C, Asset-Backed Certificates Series 1999-C without recourse, Plaintiff in the above action, by its attorney, Mark J. Udren, ESQ., sets forth as of the date the Praeclipe for the Writ of Execution was filed the following information concerning the real property located at: RR1 Box 402, Philipsburg, PA 16866

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

KAREN E. HARRIS RR1 BOX 571 PHILIPSBURG PA 16866

GEORGE H. HARRIS RR1 BOX 571 PITTSBURG PA 16866

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

SAME AS #1 ABOVE

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

Name _____ Address _____

NONE

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

Name _____ Address _____

Plaintiff herein. See Caption above.

BENEFICIAL CONSUMER DISCOUNT COMPANY, A PENNSYLVANIA CORP. 1995 E. ATHERTON ST., STATE COLLEGE, PA 16801

BENEFICIAL CONSUMER DISCOUNT COMPANY D/B/A BENEFICIAL MORTGAGE COMPANY OF PA 1995 SOUTH ATHERTON STREET, STATE COLLEGE, PA 16801

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

Name Address

NONE

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

Name Address

REAL ESTATE TAX DEPT. 230 E. MARKET STREET, CLEARFIELD, PA 16830

Domestic Relations Section 230 E. MARKET STREET, CLEARFIELD, PA 16830

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

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

Name Address

Tenants/Occupants RR1 Box 402, Philipsburg, PA 16866

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

MARK J. UDREN & ASSOCIATES

DATED: NOVEMBER 15, 2000



Mark J. Udren, ESQ.
Attorney for Plaintiff

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

ATTORNEY FOR PLAINTIFF

Norwest Bank Minnesota, National
Association, as Trustee for the
Registered
Holders of Option One Mortgage Loan
Trust 1999-C, Asset-Backed
Certificates
Series 1999-C without recourse
P.O. Box 57038
Irvine, CA 92619-7038
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 00-779-CD

v.
George H. Harris
Karen E. Harris
RR1 Box 402
Philipsburg, PA 16866
Defendant(s)

DATE: September 19, 2000

TO: ALL PARTIES IN INTEREST AND CLAIMANTS

NOTICE OF SHERIFF'S SALE
OF REAL PROPERTY

OWNER(S): George H. Harris & Karen E. Harris

PROPERTY: RR1 Box 402, Philipsburg, PA 16866

Improvements: RESIDENTIAL DWELLING

The above captioned property is scheduled to be sold at the Clearfield County Sheriff's Sale on December 1, 2000, at 11:00 A.M., at the Clearfield County Courthouse, 230 East Market Street, Clearfield, PA. Our records indicate that you may hold a mortgage or judgment on the property which will be extinguished by the sale. You may wish to attend the sale to protect your interests.

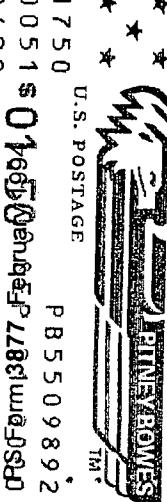
A Schedule of Distribution will be filed by the Sheriff on a date specified by the Sheriff not later than 30 days after sale. Distribution will be made in accordance with the schedule unless exceptions are filed thereto within 10 days after the filing of the schedule.

~~EXHIBIT A~~

LAW OFFICES
MARK J. UDREN & ASSOCIATES
1040 N. KINGS HIGHWAY
SUITE 500
CHERRY HILL, NJ 08034

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage			Handling Charge	Act. Value (If Regis.)	Insured Value	Postmark and Date of Receipt		
			Postage	Fee	Fee				Due	Sender if COD	R.R. Fee
1	Alice— 0020410	Beneficial Consumer Discount Company, A Pennsylvania Corp., 1995 E. Atherton St., State College, PA 16801									
2	Clearfield— Harris	Beneficial Consumer Discount Company D/B/A Beneficial Mortgage Company of PA 1995 South Atherton Street, State College, PA 16801									
3		Real Estate Tax Dept.									
4		230 E. Market Street, Clearfield, PA 16830									
5		Domestic Relations Section									
6		230 E. Market Street, Clearfield, PA 16830									
7		Commonwealth of PA, Department of Revenue									
8		Bureau of Compliance, Dept. 280946									
9		Harrisburg, PA 17128-0946									
10		Tenants/Occupants									
11		RR1 Box 402, Philipsburg, PA 16866									
12											
13											
14											
15											
Total number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office	Postmaster, Per (Name of Receiving Employee)			The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail Document Reconstruction Insurance is \$50.00 per piece subject to a limit of \$500.000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual R900, S913, and S921 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on International mail. Special handling charges apply only to third and forth class parcels.					

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



0 4 2 8 MAIL-DE-FRESH ZIP CODE
 0 5 1 0 \$ 166.00
 0 8 0 4 0 8 5 2
 1 7 5 0 U.S. POSTAGE
 2 6 8 2 FORM 3877F-94
 0 8 4 2 8 5 2 6 8 2

FILED

NOV 20 2000

WILLIAM C.
WILSON
PROSECUTOR
ATTORNEY

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 10151

NORWEST BANK MINNESOTA,

00-779-CD

VS.

HARRIS, GEORGE H. EX

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

FILED

JAN 08 2001

01/13/01

**William A. Shaw
Prothonotary**

Sworn to Before Me This

8th Day Of January 2001

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

So Answers,

**Chester Hawkins
by Margaret H. Ruth
Chester A. Hawkins
Sheriff**

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 10151

NORWEST BANK MINNESOTA,

00-779-CD

VS.

HARRIS, GEORGE H. EX

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

NOW, SEPTEMBER 19, 2000, AT 10:12 AM O'CLOCK A LEVY WAS TAKEN ON THE PROPERTY OF THE DEFENDANTS. PROPERTY WAS POSTED THIS DATE.

A SALE IS SET FOR FRIDAY, DECEMBER 1, 2000, AT 10:00 AM O'CLOCK.

NOW, SEPTEMBER 19, 2000, AT 10:19 AM O'CLOCK SERVED WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY ON KAREN E. HARRIS, WIFE OF GEORGE H. HARRIS, DEFENDANT, AT HER PLACE OF RESIDENCE, RD #1, BOX 571, PHILIPSBURG, CLEARFIELD COUNTY, PENNSYLVANIA , BY HANDING TO KAREN E. HARRIS, WIFE OF GEORGE H. HARRIS, DEFENDANT, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY AND MADE KNOWN TO HER THE CONTENTS THEREOF.

NOW, SEPTEMBER 19, 2000, AT 10:19 AM O'CLOCK SERVED WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY ON KAREN E. HARRIS, DEFENDANT, AT HER PLACE OF RESIDENCE, R.R. #1, BOX 571, PHILIPSBURG, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO KAREN E. HARRIS, DEFENDANT, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY AND MADE KNOWN TO HER THE CONTENTS THEREOF.

NOW, SEPTEMBER 21, 2000, PROPERTY WAS REPOSTED WITH CORRECTED NOTICE OF SALE.

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 10151

NORWEST BANK MINNESOTA,

00-779-CD

VS.

HARRIS, GEORGE H. EX

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

**NOW, SEPTEMBER 22, 2000, AT 10:27 AM O'CLOCK SERVED CORRECTED NOTICE
OF SALE ON KAREN E. HARRIS, WIFE OF GEORGE H. HARRIS, DEFENDANT, AT
HER PLACE OF RESIDENCE, RR #1, BOX 571, PHILPSBURG, CLEARFIELD COUNTY,
PENNSYLVANIA, BY HANDING TO KAREN E. HARRIS, WIFE OF GEORGE H. HARRIS,
DEFENDANT, A CORRECTED COPY OF THE NOTICE OF SALE AND MADE KNOWN TO
HER THE CONTENTS THEREOF.**

**NOW, SEPTEMBER 22, 2000, AT 10:27 AM O'CLOCK SERVED CORRECTED NOTICE
OF SALE ON KAREN E. HARRIS, DEFENDANT, AT HER PLACE OF RESIDENCE,
RR #1, BOX 571, PHILIPSBURG, CLEARFIELD COUNTY, PENNSYLVANIA, BY
HANDING TO KAREN E. HARRIS, DEFENDANT, A CORRECTED COPY OF THE NOTICE
OF SALE AND MADE KNOWN TO HER THE CONTENTS THEREOF.**

**NOW, DECEMBER 1, 2000, A SALE WAS HELD ON THE PROPERTY OF THE
DEFENDANTS. PROPERTY WAS PURCHASED BYTHE PLAINTIFF FOR ONE DOLLAR
PLUS COSTS..**

**NOW, JANUARY 5, 2001, RETURN WRIT AS A SALE BEING HELD WITH THE
PLAINTIFF PURCHASING THE PROPERTY FOR ONE DOLLAR (\$1.00) PLUS COSTS,
PAID COSTS FROM ADVANCE WITH THE ATTORNEY PAYING REMAINING COSTS,
DEED WAS FILED THIS DATE.**

**SHERIFF HAWKINS \$204.92
SURCHARGE\$ 40.00
PAID BY ATTORNEY**

REAL ESTATE SALE

REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION

REAL ESTATE SALE

NOW, DECEMBER 4, 2000, by virtue of the writ of execution hereunto attached, after having given due and legal notice of the time and place of sale, by publication in a newspaper published in this County, and by hand-bills posted on the premises, setting forth the time and place of sale, at the Court House, in Clearfield on the 1st day of DECEMBER 2000, I ex-posed the within described real estate of GEORGE H. HARRIS AND KAREN E. HARRIS

to public vendue or outcry at which time and place I sold the same to NORWEST BANK MINNESOTA, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE REGISTERED HOLDERS OF he being the highest bidder, for the sum of \$ OPTION ONE MORTGAGE LOAN TRUST 1999- and made the following appropriations, viz: WITHOUT RE COURSE

\$1.00 + COSTS

SHERIFF COSTS:

RDR	15.00
SERVICE	15.00
MILEAGE	8.32
LEVY	15.00
MILEAGE	8.32
POSTING	15.00
CSDS	10.00
COMMISSION	2%
POSTAGE	+ 3.96
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	30.00
ADD'L POSTING	
ADD'L LEVY	8.32
ADD'L MILEAGE	
BID	1.00
RETURNS/DEPUTIZE	
COPIES	5.00
TOTAL SHERIFF COSTS \$ 204.92	

DEED COSTS:

REG & REC	\$ 15.50
ACKNOWLEDGEMENT	5.00
TRANSFER TAX 2%	—
TOTAL DEED COSTS 20.50	

DISTRIBUTION WILL BE MADE IN ACCORDANCE WITH THE ABOVE SCHEDULE

UNLESS EXCEPTIONS ARE FILED WITH THIS OFFICE WITHIN (10) TEN DAYS
FROM THIS DATE.

CHESTER A. HAWKINS, SHERIFF

COPY

LAW OFFICES OF MARK J. UDREN & ASSOCIATES
ESCROW ACCOUNT
CHERRY HILL, NJ 08034

PNC BANK
PNC BANK, N.A.
PHILADELPHIA, PA
3-5310 4185

35182

35182

PAY

*** Ninety ***

TO THE
ORDER OF

Sheriff of Clearfield County

25/100

DATE

Jan 02, 2001

AMOUNT
\$90.25

RE: Settle With the Sheriff-0020410-Harris



AUTHORIZED SIGNATURE

Ex-WISI

1035182 10310000531 8612171472

© SECURITY FEATURES INCLUDED. DETAILS ON BACK. 8

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

ATTORNEY FOR PLAINTIFF

Norwest Bank Minnesota,	COURT OF COMMON PLEAS
National Association, as	CIVIL DIVISION
Trustee for the Registered	Clearfield County
Holders of Option One Mortgage	
Loan Trust 1999-C, Asset-	MORTGAGE FORECLOSURE
Backed Certificates	
Series 1999-C without recourse	
P.O. Box 57038	
Irvine, CA 92619-7038	
Plaintiff	
v.	
George H. Harris	
Karen E. Harris	NO. 00-779-CD
RR1 Box 402	
Philipsburg, PA 16866	
Defendant(s)	

WRIT OF EXECUTION

TO THE SHERIFF OF Clearfield COUNTY:

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

RR1 Box 402
Philipsburg, PA 16866
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$56,986.44

Interest From August 17, 2000

to Date of Sale

Per diem @\$16.98

(Costs to be added) \$ 172.32

By William J. Roth
Clerk

Date 8.30.00