

00-838-CD
UNITED COMPANIES LENDING CORPORATION -vs- DAVID J. GOULD et al

FEDERMAN AND PHELAN
By: FRANK FEDERMAN, ESQUIRE
IDENTIFICATION NO. 12248
TWO PENN CENTER PLAZA, SUITE 900
PHILADELPHIA, PA 19102
(215) 563-7000

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS
CIVIL DIVISION

(113) UNITED COMPANIES LENDING CORPORATION
8549 UNITED PLAZA BOULEVARD
BATON ROUGE, LA 70809

Plaintiff

v.

TERM 00.838.00

NO.

CLEARFIELD COUNTY

(21) DAVID J. GOULD (21)
(81) STEPHANIE GOULD (81)
118 EVERGREEN STREET
DU BOIS, PA 15801

Defendant(s)

CIVIL ACTION - LAW
MORTGAGE FORECLOSURE

NOTICE

****THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY AND THIS DEBT WAS NOT REAFFIRMED, THIS CORRESPONDENCE IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF A LIEN AGAINST PROPERTY. ****

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.

CLEARFIELD COUNTY
DAVID S. MEHOLICK, COURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
CLEARFIELD, PA 16830
(814) 765-2641

FILED

Loan #: 6901001001

JUL 19 2000

William A. Shaw
Prothonotary

1. Plaintiff is

UNITED COMPANIES LENDING CORPORATION
8549 UNITED PLAZA BOULEVARD
BATON ROUGE, LA 70809

2. The name(s) and last known address(es) of the Defendant(s) are:

DAVID J. GOULD
STEPHANIE GOULD
118 EVERGREEN STREET
DU BOIS, PA 15801

who is/are the mortgagor(s) and real owner(s) of the property hereinafter described.


3. On 10/10/97 mortgagor(s) made, executed and delivered a mortgage upon the premises hereinafter described to PLAINTIFF which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Mortgage Book No. 1879, Page 305.
4. The premises subject to said mortgage is described as attached.
5. The mortgage is in default because monthly payments of principal and interest upon said mortgage due 10/1/98 and each month thereafter are due and unpaid, and by the terms of said mortgage, upon failure of mortgagor to make such payments after a date specified by written notice sent to Mortgagor, the entire principal balance and all interest due thereon are collectible forthwith. A copy of such notice is attached as Exhibit "A and C."

6. The following amounts are due on the mortgage:

Principal Balance	\$39,023.74
Interest	7,508.25
9/1/98 through 6/1/00 (Per Diem \$11.75)	
Attorney's Fees	800.00
Cumulative Late Charges	529.62
10/10/97 to 6/1/00	
Cost of Suit and Title Search	<u>550.00</u>
Subtotal	48,411.61
Escrow	
Credit	0.00
Deficit	<u>1,823.60</u>
Subtotal	<u>1,823.60</u>
TOTAL	\$50,235.21

7. The attorney's fees 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.
8. Notice of Intention to Foreclose has been sent to Defendant(s) by Certified Mail, as required by Act 6 of 1974 of the Commonwealth of Pennsylvania on the date(s) set forth in the true and correct copy(s) of such notice(s) attached hereto as Exhibit "A."
9. The Combined Notice has been sent to the Defendant(s) by regular and certified mail as required by 35 P.S. §1680.403c on the date(s) set forth in the true and correct copy of such notice(s) attached hereto as Exhibit "C."
10. The Temporary Stay as provided by the Homeowner's Emergency Mortgage Assistance Program, Act 91 of 1983, has terminated because either:
- (i.) Defendant(s) have failed to meet with the Plaintiff or an authorized Credit Counseling Agency in accordance with Plaintiff's written Notice to Defendants, a true and correct copy of which is attached hereto as Exhibit "B and C"; or
 - (ii.) Defendant(s) application for assistance has been rejected by the Pennsylvania Housing Finance Agency.

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$50,235.21, together with interest from 6/1/00 at the rate of \$11.75 per diem to the date of Judgment, and other costs and charges collectible under the mortgage and for the foreclosure and sale of the mortgaged property.


/s/ Frank Federman
FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

THOMPSON, CALKINS & SUTTER

ATTORNEYS AT LAW
SUITE 510-FRICK BUILDING
437 GRANT STREET

PITTSBURGH, PENNSYLVANIA 15219-6160

AREA CODE 412 261-4050

FAX: 412 261-2280

GEORGE H. THOMPSON
SCOTT R. CALKINS
PAUL E. SUTTER
TONI J. MINNER
ORLANDO R. SODINI
HILARY S. DANINHIRSCH

June 4, 1999

NOTICE OF INTENTION TO FORECLOSE MORTGAGE

David J. Gould
118 Evergreen Street
DuBois, PA 15801

RE: United Companies Lending Corporation
Loan No. 069-010-01091

Dear Mr. Gould:

The MORTGAGE held by United Companies Lending Corporation (hereinafter "Lender"), on your property located at 118 Evergreen Street, DuBois, Pennsylvania 15801 IS IN SERIOUS DEFAULT because you have not made the monthly payment of \$502.87 for the months of October 1998 through June 1999. Additionally, funds advanced by the Lender totaling \$1.71 have accrued. The total amount now required to cure this default, or, in other words, get caught up in your payments, as of the date of this letter is \$4,527.00 (which includes a late charge of \$20.37 for each delinquent month).

You may cure this default within THIRTY (30) DAYS of the date of this letter by paying to the Lender the above amount of \$4,527.00, plus any additional monthly payments and late charges which may fall due during this period. Such payment must be made either by cash, cashier's check, certified check or money order, and made at United Companies Lending Corporation, 300 Penn Center Boulevard, S-413, Pittsburgh, Pennsylvania 15235, **or you may mail your payment to the address on this letterhead to the attention of SCOTT R. CALKINS, ESQUIRE.**

If you do not cure the default within THIRTY (30) DAYS, the Lender intends to exercise its right to accelerate the mortgage payments. This means that whatever is owing on the original amount borrowed will be considered due immediately and you may lose the chance to pay off the original mortgage in monthly installments. If full payment of the amount in default is not made within THIRTY (30) DAYS, the Lender also intends to instruct its attorneys to start a lawsuit to foreclose your mortgaged property. If the mortgage is foreclosed, your 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 default before they begin legal proceedings against you, you will still have to pay the reasonable attorneys' fees actually incurred, up to \$50.00. However, if legal proceedings are started against you, you will have to pay the reasonable attorneys' fees even if they are over \$50.00. Any attorneys' fees will be added to whatever you owe the Lender, which may also include our reasonable costs. If you cure the default within the THIRTY (30) DAY period, you will not be required to pay additional attorneys' fees.



EXHIBIT A

David J. Gould
June 4, 1999
PAGE TWO

The Lender may also sue you personally for the unpaid principal balance and all other sums due under the mortgage.

If you have not cured the default within the THIRTY (30) DAY period and foreclosure proceedings have begun, you still have the right to cure the default and prevent the sale at any time up to one (1) hour before the Sheriff's foreclosure sale. You may do so by paying the total amount of the unpaid monthly payments plus any late or other charges then due, as well as the reasonable attorneys' fees and costs connected with the foreclosure sale, and perform any other requirements under the mortgage. It is estimated that the earliest date that such a Sheriff's sale could be held would be approximately December 1999. A notice of the 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 will be by calling us at the following number: (412) 261-4050. This payment must be in cash, cashier's check, certified check, or money order and made payable to United Companies at the address stated above.

You should realize that a Sheriff's sale will end your ownership of the mortgaged property and your right to remain in it. If you continue to live in the property after the Sheriff's sale, a lawsuit could be started to evict you.

You have additional rights to help protect your interest in the property. YOU HAVE THE RIGHT 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. YOU MAY HAVE THE RIGHT TO SELL OR TRANSFER THE PROPERTY SUBJECT TO THE MORTGAGE TO A BUYER OR TRANSFEREE WHO WILL ASSUME THE MORTGAGE DEBT, PROVIDED THAT ALL THE OUTSTANDING PAYMENTS, CHARGES AND ATTORNEYS' FEES AND COSTS ARE PAID PRIOR TO OR AT THE SALE, AND THAT THE OTHER REQUIREMENTS UNDER THE MORTGAGE ARE SATISFIED. CONTACT US TO DETERMINE UNDER WHAT CIRCUMSTANCES THIS RIGHT MIGHT EXIST. YOU HAVE THE RIGHT TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BEHALF.

If you cure the default, the mortgage will be restored to the same position as if no default had occurred. However, you are not entitled to this right to cure your default more than three (3) times in any calendar year.

Very truly yours,

Scott R. Calkins /md
SCOTT R. CALKINS

SRC/md

VIA CERTIFIED MAIL, RETURN RECEIPT REQUESTED

EXHIBIT A

SENDER: ■ Complete items 1 and 2 for additional services. ■ Complete items 3, 4a, and 4b. ■ Print your name and address on the reverse of this form so that we can return this card to you. ■ Attach this form to the front of the mailpiece, or on the back if space does not permit. ■ Write "Return Receipt Requested" on the mailpiece below the article number. ■ The Return Receipt will show to whom the article was delivered and the date delivered.		I also wish to receive the following services (for an extra fee): 1. <input type="checkbox"/> Addressee's Address 2. <input type="checkbox"/> Restricted Delivery Consult postmaster for fee.	
3. Article Addressed to: David J. Gould 118 Evergreen Street DuBois, PA 15801		4a. Article Number P 724 959 491	
5. Received By: (Print Name) JOHANNA CAETA		4b. Service Type <input type="checkbox"/> Registered <input checked="" type="checkbox"/> Certified <input type="checkbox"/> Express Mail <input type="checkbox"/> Insured <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> COD	
6. Signature: (Addressee or Agent) <i>Johanna Caeta</i>		7. Date of Delivery 6/12/99	
		8. Addressee's Address (Only if requested and fee is paid)	

Is your RETURN ADDRESS completed on the reverse side?

PS Form 3811, December 1994 102595-98-B-0229 Domestic Return Receipt

Thank you for using Return Receipt Service.



EXHIBIT A

THOMPSON, CALKINS & SUTTER

ATTORNEYS AT LAW
SUITE 510-FRICK BUILDING
437 GRANT STREET
PITTSBURGH, PENNSYLVANIA 15219-6160
AREA CODE 412 261-4050

FAX: 412 261-2280

GEORGE H. THOMPSON
SCOTT R. CALKINS
PAUL E. SUTTER
TONI J. MINNER
ORLANDO R. SODINI
HILARY S. DANINHIRSCH

June 4, 1999

**ACT 91 NOTICE
IMPORTANT: NOTICE OF HOMEOWNERS'
EMERGENCY MORTGAGE ASSISTANCE PROGRAM
PLEASE READ THIS NOTICE.
YOU MAY BE ELIGIBLE FOR FINANCIAL ASSISTANCE
WHICH CAN SAVE YOUR HOME FROM FORECLOSURE AND HELP YOU MAKE
FUTURE MORTGAGE PAYMENTS**

David J. Gould
118 Evergreen Street
DuBois, PA 15801

RE: Loan No. 069-010-01091

Dear Mr. Gould:

You may be eligible for financial assistance that will prevent foreclosure on your mortgage if you comply with the provisions of the Homeowners' Emergency Mortgage Assistance Act of 1983 (the "Act"). You may be eligible for emergency temporary assistance if your default has been caused by circumstances beyond your control, you have a reasonable prospect of resuming your mortgage payments, and if you meet other eligibility requirements established by the Pennsylvania Housing Finance Agency. Please read all of this Notice. It contains an explanation of your rights.

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 a representative of this lender, or with a designated consumer credit counseling agency. The purpose of this meeting is to attempt to work out a repayment plan, or to otherwise settle your delinquency. This meeting must occur in the next thirty (30) days. If you attend a face-to-face meeting with this lender or with a consumer credit counseling agency identified in this Notice, no further proceeding in mortgage foreclosure may take place for thirty (30) days after the date of this meeting. The name, address and telephone number of our representative is:

Scott R. Calkins, Esquire
Thompson, Calkins & Sutter
510 Frick Building, 437 Grant Street
Pittsburgh, PA 15219
Telephone: 1-412-261-4050

The names and addresses of designated consumer credit counseling agencies are shown on the attached sheet. It is only necessary to schedule one face-to-face meeting. You should advise this lender

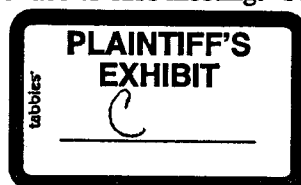


EXHIBIT B

David J. Gould
June 4, 1999
PAGE TWO

immediately of your intentions.

Your mortgage is in default because you have failed to pay promptly installments of principal and interest as required for a period of at least sixty (60) days. The total amount of the delinquency is \$4,527.00. That sum includes the following:

\$4,525.29 representing the monthly payments due for October 1998 through June 1999, and a late charge of \$20.37 for each delinquent month, plus \$1.71 in funds advanced by the Lender.

If you have tried and are unable to resolve this problem at or after your face-to-face meeting, you have the right to apply for financial assistance from the Homeowners' Emergency Mortgage Assistance Fund. In order to do this, you must fill out, sign and file a completed Homeowners' Emergency Assistance Application with one of the designated consumer credit counseling agencies listed on the attachment. An application for assistance may only be obtained from a consumer credit counseling agency. The consumer credit counseling agency will assist you in filling out your application and will submit your completed application to the Pennsylvania Housing Finance Agency. Your application must be filed or postmarked within thirty (30) days of your face-to-face meeting.

It is extremely important that you file your application promptly. If you do not do so, or if you do not follow the other time periods set forth in this letter, foreclosure may proceed against your home immediately.

Available funds for emergency assistance are very limited. They will be disbursed by the Agency under the eligibility criteria established by the Act.

It is extremely important that your application is accurate and complete in every respect. The Pennsylvania Housing Finance Agency has sixty (60) days to make a decision after it receives your application. During that additional time, no foreclosure proceedings will be pursued against you if you have met the time requirements set forth above. You will be notified directly by that Agency of its decision on your application.

The Pennsylvania Housing Finance Agency is located at 2101 North Front Street, P.O. Box 8029, Harrisburg, PA 17105; telephone number 1-717-780-3800 or 1-800-342-2397 (toll free number). Persons with impaired hearing can call 1-717-780-1869.

In addition, you may receive another Notice from this lender under Act 6 of 1974. That Notice is called a "Notice of Intention to Foreclose". You must read both Notices, since they both explain rights that you now have under Pennsylvania law. However, if you choose to exercise your rights described in this Notice, you cannot be foreclosed upon while you are receiving that assistance.

Very truly yours,

Scott R. Calkins / md
SCOTT R. CALKINS

SRC/md

EXHIBIT B

David J. Gould
June 4, 1999
PAGE THREE

CONSUMER CREDIT COUNSELING AGENCIES

CCCS OF WESTERN PENNSYLVANIA, INC., 500-02 Third Avenue, P.O. Box 278, Duncansville, PA 16635; Telephone: 1-814-696-3546.

INDIANA CO. COMMUNITY ACTION PROGRAM, 827 Water Street, Box 187, Indiana, PA 15701; Telephone: 1-724-465-2657; Fax: 1-724-465-5118.

KEYSTONE ECONOMIC DEVELOPMENT CORPORATION, 1954 Mary Grace Lane, Johnstown, PA 15901; Telephone: 1-814-535-6556; Fax: 1-814-539-1688.

EXHIBIT B

ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

DATE: June 7, 2000

TO: Stephanie Gould
118 Evergreen Street
Dubois, PA 15801

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. THIS NOTICE IS SENT TO YOU IN AN ATTEMPT TO COLLECT THE INDEBTEDNESS REFERRED TO HEREIN AND ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY, THIS CORRESPONDENCE IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF A LIEN AGAINST PROPERTY.

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

The HOMEOWNER'S MORTGAGE ASSISTANCE PROGRAM (HEMAP) may be able to help to save your home. This Notice explains how the program works.

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

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

This Notice contains important legal information. If you have any questions, representatives at the Consumer Credit Counseling Agency may be able to help explain it. You may also want to contact an attorney in your area. The local bar association may be able to help you find a lawyer.

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

STATEMENTS OF POLICY

HOMEOWNER'S NAME(S): Stephanie Gould
PROPERTY ADDRESS: 118 Evergreen Street - Dubois, PA 15801
LOAN ACCT. NO.: 6901001091
ORIGINAL LENDER: United Companies Lending Corp.
CURRENT LENDER/SERVICER: UC Lending

EXHIBIT C

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

IF 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 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 YOUR MORTGAGE DEFAULT" EXPLAINS HOW TO BRING YOUR MORTGAGE UP TO DATE.**

CONSUMER CREDIT COUNSELING AGENCIES-If you meet with one of the consumer credit counseling 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 counseling 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. Advise your lender immediately of your intentions.

APPLICATION FOR MORTGAGE ASSISTANCE-Your mortgage is in a 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 counseling agencies listed at the end of this Notice. Only consumer credit counseling agencies have applications for the program and they will assist you in submitting a 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.

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

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

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

NATURE OF THE DEFAULT-The MORTGAGE debt held by the above lender on your property located at: **118 Evergreen Street - Dubois, PA 15801** 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: Start/End: **10/1/98** thru **6/1/00** at **\$502.81** per month.

Monthly Payments Plus Late Charges Accrued	\$11,088.63
NSF:	\$20.00
Inspections:	\$238.70
Other:	\$0.00
(Suspense):	<u>\$0.00</u>
Total amount to cure default	\$11,347.33

B. YOU HAVE FAILED TO TAKE THE FOLLOWING ACTIONS (Do not use if not applicable): N/A

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 **\$11,347.33**, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD. Payments must be made either by cash, cashier's check, certified check or money order made payable and sent to: FEDERMAN AND PHELAN, Suite 900, Two Penn Center Plaza, Philadelphia, PA 19102, attention: Reinstatement Department.

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.) N/A.

IF YOU DO NOT CURE THE DEFAULT-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. The 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 attorney to start legal action to foreclosure upon your mortgage property.

IF THE MORTGAGE IS FORECLOSED UPON- The mortgage 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 begins 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 to 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 DEFAULT PRIOR TO SHERIFF'S SALE-If you have not cured the default within the THIRTY (30) DAY period and foreclosure proceedings have begun, you still have the right to cure the default and prevent the sale at any time up to one hour before the Sheriff's Sale. You may do so by paying the total amount then past due, plus any late 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.

EXHIBIT C

EARLIEST POSSIBLE SHERIFF'S SALE DATE-It is estimated that the earliest date that such a Sheriff's Sale of the mortgage property could be held would be approximately SIX (6) MONTHS from the date of this Notice. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

HOW TO CONTACT THE LENDER: Attorney Representing Lender:

FEDERMAN AND PHELAN

Suite 900 , Two Penn Center Plaza, Philadelphia, PA 19102

Phone : (215) 563-7000 Fax Number: (215) 563-5534

Contact Person: Phyllis Levin, Reinstatement Department

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.

ASSUMPTION OF MORTGAGE-You _____ may or X 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, charge and attorney's fees and cost 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 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 CURE THE DEFAULT. (HOWEVER, YOU 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 INSTITUTED UNDER THE MORTGAGE DOCUMENTS.
- TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH ACTION BY THE LENDER
- TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

CONSUMER CREDIT COUNSELING AGENCIES SERVING YOUR COUNTY IS ATTACHED

Very truly yours,

FEDERMAN AND PHELAN

Cc: UC Lending
Attn: Trina Short

Account No.: 6901001091

Mailed by 1st Class mail and by certified Mail No: 7000-0520-0014-1552-5186

EXHIBIT C

**Pennsylvania Housing Finance Agency
Homeowner's Emergency Mortgage Assistance Program
Consumer Credit Counseling Agencies
(Rev. 5/99)**

CHESTER COUNTY

Acorn Housing Corporation
846 North Broad Street
Philadelphia, PA 19130
(215) 765-1221
FAX (215) 765-1427

Budget Counseling Center
247 North Fifth Street
Reading, PA 19601
(610) 375-7866
FAX (215) 375-7830

HACE
167 W. Allegheny Ave, 2nd fl.
Philadelphia, PA 19140
(215) 426-8025
FAX (215) 426-9122

Media Fellowship House
302 S. Jackson Street
Media, PA 19063
(610) 565-0846
FAX (610) 565-8567

Tabor Community Services, Inc.
439 E. King Street
Lancaster, PA 17602
(717) 397-5182 OR 1 (800) 788-5062 (H. O. only)
FAX (717) 399-4127

American Red Cross of Chester
1729 Edgemont Avenue
Chester, PA 19013
(610) 874-1484

Northwest Counseling Services
5001 N Broad Street
Philadelphia, PA 19141
(215) 324-7500
FAX (215) 324-8753

CCCS of Delaware Valley
1515 Market Street, Suite 1325
Philadelphia, PA 19107
(215) 563-5665
FAX (215) 563-7020

Community Housing Counseling Inc
P. O. Box 244
Kennett Square, PA 19348
(610) 444-3682
FAX (610) 444-8243

Phila Council For Community Adv.
100 North 17th Street Suite 600
Philadelphia, PA 19103
(215) 567-7803
FAX (215) 963-9941

Community Devel. Corp of Frankford
Group Ministry
4620 Griscom Street
Philadelphia, PA 19124
(215) 744-2990
FAX (215) 744-2012

CCCS of Delaware Valley
Marshall Building
790 E Market St, Suite 215
West Chester, PA 19382
(215) 563-5665

American Credit Counseling Institute

845 Coates St
Coatesville, PA 19320
(888) 212-6741

144 E Dekalb Pike
King of Prussia, PA 19406
(610) 971-2210
FAX (610) 265-4814

755 York Rd, Suite 103
Warminster, PA 18974
(215) 444-9429
FAX (215) 956-6344

CLARION COUNTY

CCCS of Western Pennsylvania, Inc.
YMCA Building
339 North Washington Street
Butler, PA 16001
(412) 282-7812

CLEARFIELD COUNTY

Keystone Economic Development Corporation
1954 Mary Grace Lane
Johnstown, PA 15901
(814) 535-6556
FAX (814) 539-1688

CCCS of Western Pennsylvania, Inc.
217 E. Plank Road
Altoona, PA 16602
(814) 944-8100
FAX (814) 944-5747

Indiana Co. Community Action Program
827 Water Street, Box 187
Indiana, PA 15701
(724) 465-2657
FAX (724) 465-5118

CCCS of Northeastern PA
1631 S Atherton St
Suite 100
State College, PA 16801
(814) 238-3663
FAX (814) 238-3669

EXHIBIT C

ALL that certain lot, piece or parcel of land situate in the City of DuBois, County of Clearfield, State of Pennsylvania, known and numbered in the plan and plot of Alfred Bell's Addition to the Borough (now City) of DuBois, as part of Lot No. 10, bounded and described as follows, to wit:

BEGINNING at a post at the Township Road (now Evergreen Street) and Lot No. 11; thence by line of said Evergreen Street, 50 feet to a post at Lot 9; thence by line of Lot No. 9, 100 feet to a point at land of which this was formerly a part; thence in a parallel line with Evergreen Street by land of which this was formerly a part, 50 feet to a point at Lot No. 11; thence by line of Lot No. 11, 100 feet to a post at Evergreen Street, to the place of beginning.

EXCEPTING AND RESERVING from the above-described premises a right-of-way for vehicular travel eight (8) feet in width along the Westerly line of the above-described premises, as set forth in the deed from Emanuel O. Pearson, et ux, to Dorothy L. Stewart, et al, dated October 15, 1969, and recorded in Clearfield County Deed Book 554, page 565.

ALSO SUBJECT to a foot walk along a presently existing walkway located between the right-of-way and the dwelling house as set forth in the deed from Emanuel O. Pearson, et ux, to Dorothy L. Stewart, et al, dated October 15, 1969, and recorded in Clearfield County Deed Book 554, Page 565.

BEING the same premises conveyed to Beverly M. Ledger by Elwood W. Neuhard and Edith M. Neuhard, husband and wife, by deed dated February 12, 1993, and recorded in the Recorder of Deeds Office of Clearfield County, in Deed Book Volume 1530, Page 165.

PROMISES. the Grantor warrants generally the property hereby conveyed to the Grantees, their heirs, executors or administrators.

IN WITNESS WHEREOF, said Grantor has hereunto set his/her hand and seal the day and year first above-written.

PREMISES: 118 EVERGREEN STREET

VERIFICATION

FRANK FEDERMAN, ESQUIRE hereby states that he is attorney for Plaintiff in this matter, that Plaintiff is outside the jurisdiction of the court and the verification could not be obtained within the time allowed for the filing of the pleading, that he is authorized to make this verification, and that the statements made in the foregoing Civil Action in Mortgage Foreclosure are true and correct to the best of his knowledge, information and belief. Furthermore, it is counsel's intention to substitute a verification from Plaintiff as soon as it is received by counsel. The undersigned understands that this statement is made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.



DATE: 7/18/00

FILED

JUL 19 2000

William A. Shaw
Prothonotary

PD \$80.00

Dec. Greigg

FEDERMAN AND PHELAN
BY: FRANK FEDERMAN, ESQUIRE
Identification No. 12248
Suite 900
Two Penn Center Plaza
Philadelphia, PA 19102
(215) 563-7000

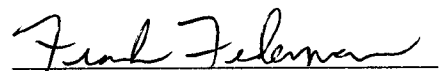
Attorney for Plaintiff

UNITED COMPANIES LENDING CORPORATION:	:	COURT OF COMMON PLEAS
PLAINTIFF	:	
vs.	:	CLEARFIELD COUNTY
	:	
	:	No. 00-838-CD
DAVID J. GOULD	:	
STEPHANIE GOULD	:	
	:	
DEFENDANT	:	

PRAECIPE TO SUBSTITUTE VERIFICATION

TO THE PROTHONOTARY:

Kindly substitute the attached Verification with
respect to the Complaint filed in the instant matter.


FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

Date: July 27, 2000

FILED

JUL 31 2000

William A. Shaw
Prothonotary

VERIFICATION

Barbara hereby states that he/she is Litigations Specialist
Freeman of United Companies

mortgage servicing agent for Plaintiff in this matter, that he/she is authorized to take this

Verification, and that the statements made in the foregoing Civil Action in Mortgage Foreclosure

are true and correct to the best of his/her knowledge, information and belief. The undersigned

understands that this statement is made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating

to unsworn falsification to authorities.

United Companies
Barbara Freeman
Litigations Specialist

DATE: 6-20-00

FEDERMAN AND PHELPS Suite 900 Two Penn Center Plaza Philadelphia, PA 19102			
---	--	--	--

FILED
 JUL 31 2000
 M19421105
 William A. Shaw
 Prothonotary
 6/27

FRANK FEDERMAN

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

UNITED COMPANIES LENDING CORP.

00-838-CD

VS

GOULD, DAVID J.

COMPLAINT IN MORTGAGE FORECLOSURE
SHERIFF RETURNS

NOW AUGUST 25, 2000 AFTER DILIGENT SEARCH IN MY BAILIWICK I
RETURN THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT
FOUND" AS TO DAVID J. GOULD AND STEPHANIE GOULD, DEFENDANTS.
NEW ADDRESS: 234 E. CHICAGO ST. APT #2, COLDWATER, MI.
49036-2021.

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

SWORN TO BEFORE ME THIS

31st 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 Marilyn Harris

CHESTER A. HAWKINS
SHERIFF

FILED

AUG 31 2000

01110 am
William A. Shaw
Prothonotary

EKS

FEDERMAN AND PHELAN
By: FRANK FEDERMAN, ESQUIRE
IDENTIFICATION NO. 12248
TWO PENN CENTER PLAZA, SUITE 900
PHILADELPHIA, PA 19102
(215) 563-7000

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS
CIVIL DIVISION

UNITED COMPANIES LENDING CORPORATION
8549 UNITED PLAZA BOULEVARD
BATON ROUGE, LA 70809

TERM

Plaintiff

v.

NO. 00-838-CO

CLEARFIELD COUNTY

DAVID J. GOULD
STEPHANIE GOULD
118 EVERGREEN STREET
DU BOIS, PA 15801

Defendant(s)

CIVIL ACTION - LAW
MORTGAGE FORECLOSURE

NOTICE

****THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY AND THIS DEBT WAS NOT REAFFIRMED, THIS CORRESPONDENCE IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF A LIEN AGAINST PROPERTY. ****

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.

**We hereby certify the
within to be a true and
correct copy of the
original filed of record
FEDERMAN AND PHELAN**

CLEARFIELD COUNTY
DAVID S. MEHOLICK, COURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
CLEARFIELD, PA 16830
(814) 765-2641

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

JUL 19 2000

Loan #: 6901001091

Attest.

William L. [Signature]
Prothonotary

1. Plaintiff is

UNITED COMPANIES LENDING CORPORATION
8549 UNITED PLAZA BOULEVARD
BATON ROUGE, LA 70809

2. The name(s) and last known address(es) of the Defendant(s) are:

DAVID J. GOULD
STEPHANIE GOULD
118 EVERGREEN STREET
DU BOIS, PA 15801

who is/are the mortgagor(s) and real owner(s) of the property hereinafter described.

3. On 10/10/97 mortgagor(s) made, executed and delivered a mortgage upon the premises hereinafter described to PLAINTIFF which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Mortgage Book No. 1879, Page 305.
4. The premises subject to said mortgage is described as attached.
5. The mortgage is in default because monthly payments of principal and interest upon said mortgage due 10/1/98 and each month thereafter are due and unpaid, and by the terms of said mortgage, upon failure of mortgagor to make such payments after a date specified by written notice sent to Mortgagor, the entire principal balance and all interest due thereon are collectible forthwith. A copy of such notice is attached as Exhibit "A and C."

6. The following amounts are due on the mortgage:

Principal Balance	\$39,023.74
Interest	7,508.25
9/1/98 through 6/1/00 (Per Diem \$11.75)	
Attorney's Fees	800.00
Cumulative Late Charges	529.62
10/10/97 to 6/1/00	
Cost of Suit and Title Search	<u>550.00</u>
Subtotal	48,411.61
Escrow	
Credit	0.00
Deficit	<u>1,823.60</u>
Subtotal	<u>1,823.60</u>
 TOTAL	 \$50,235.21

7. The attorney's fees 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.
8. Notice of Intention to Foreclose has been sent to Defendant(s) by Certified Mail, as required by Act 6 of 1974 of the Commonwealth of Pennsylvania on the date(s) set forth in the true and correct copy(s) of such notice(s) attached hereto as Exhibit "A."
9. The Combined Notice has been sent to the Defendant(s) by regular and certified mail as required by 35 P.S. §1680.403c on the date(s) set forth in the true and correct copy of such notice(s) attached hereto as Exhibit "C."
10. The Temporary Stay as provided by the Homeowner's Emergency Mortgage Assistance Program, Act 91 of 1983, has terminated because either:
- (i.) Defendant(s) have failed to meet with the Plaintiff or an authorized Credit Counseling Agency in accordance with Plaintiff's written Notice to Defendants, a true and correct copy of which is attached hereto as Exhibit "B and C"; or
 - (ii.) Defendant(s) application for assistance has been rejected by the Pennsylvania Housing Finance Agency.

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$50,235.21, together with interest from 6/1/00 at the rate of \$11.75 per diem to the date of Judgment, and other costs and charges collectible under the mortgage and for the foreclosure and sale of the mortgaged property.

/s/ Frank Federman
FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

THOMPSON, CALKINS & SUTTER

ATTORNEYS AT LAW
SUITE 510-FRICK BUILDING
437 GRANT STREET
PITTSBURGH, PENNSYLVANIA 15219-6160
AREA CODE 412 261-4050

FAX: 412 261-2280

GEORGE H. THOMPSON
SCOTT R. CALKINS
PAUL E. SUTTER
TONI J. MINNER
ORLANDO R. SODINI
HILARY S. DANINHIRSCH

June 4, 1999

NOTICE OF INTENTION TO FORECLOSE MORTGAGE

David J. Gould
118 Evergreen Street
DuBois, PA 15801

RE: United Companies Lending Corporation
Loan No. 069-010-01091

Dear Mr. Gould:

The MORTGAGE held by United Companies Lending Corporation (hereinafter "Lender"), on your property located at 118 Evergreen Street, DuBois, Pennsylvania 15801 IS IN SERIOUS DEFAULT because you have not made the monthly payment of \$502.87 for the months of October 1998 through June 1999. Additionally, funds advanced by the Lender totaling \$1.71 have accrued. The total amount now required to cure this default, or, in other words, get caught up in your payments, as of the date of this letter is \$4,527.00 (which includes a late charge of \$20.37 for each delinquent month).

You may cure this default within THIRTY (30) DAYS of the date of this letter by paying to the Lender the above amount of \$4,527.00, plus any additional monthly payments and late charges which may fall due during this period. Such payment must be made either by cash, cashier's check, certified check or money order, and made at United Companies Lending Corporation, 300 Penn Center Boulevard, S-413, Pittsburgh, Pennsylvania 15235, or you may mail your payment to the address on this letterhead to the attention of SCOTT R. CALKINS, ESQUIRE.

If you do not cure the default within THIRTY (30) DAYS, the Lender intends to exercise its right to accelerate the mortgage payments. This means that whatever is owing on the original amount borrowed will be considered due immediately and you may lose the chance to pay off the original mortgage in monthly installments. If full payment of the amount in default is not made within THIRTY (30) DAYS, the Lender also intends to instruct its attorneys to start a lawsuit to foreclose your mortgaged property. If the mortgage is foreclosed, your 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 default before they begin legal proceedings against you, you will still have to pay the reasonable attorneys' fees actually incurred, up to \$50.00. However, if legal proceedings are started against you, you will have to pay the reasonable attorneys' fees even if they are over \$50.00. Any attorneys' fees will be added to whatever you owe the Lender, which may also include our reasonable costs. If you cure the default within the THIRTY (30) DAY period, you will not be required to pay additional attorneys' fees.



EXHIBIT A

David J. Gould
June 4, 1999
PAGE TWO

The Lender may also sue you personally for the unpaid principal balance and all other sums due under the mortgage.

If you have not cured the default within the THIRTY (30) DAY period and foreclosure proceedings have begun, you still have the right to cure the default and prevent the sale at any time up to one (1) hour before the Sheriff's foreclosure sale. You may do so by paying the total amount of the unpaid monthly payments plus any late or other charges then due, as well as the reasonable attorneys' fees and costs connected with the foreclosure sale, and perform any other requirements under the mortgage. It is estimated that the earliest date that such a Sheriff's sale could be held would be approximately December 1999. A notice of the 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 will be by calling us at the following number: (412) 261-4050. This payment must be in cash, cashier's check, certified check, or money order and made payable to United Companies at the address stated above.

You should realize that a Sheriff's sale will end your ownership of the mortgaged property and your right to remain in it. If you continue to live in the property after the Sheriff's sale, a lawsuit could be started to evict you.

You have additional rights to help protect your interest in the property. YOU HAVE THE RIGHT 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. YOU MAY HAVE THE RIGHT TO SELL OR TRANSFER THE PROPERTY SUBJECT TO THE MORTGAGE TO A BUYER OR TRANSFEREE WHO WILL ASSUME THE MORTGAGE DEBT, PROVIDED THAT ALL THE OUTSTANDING PAYMENTS, CHARGES AND ATTORNEYS' FEES AND COSTS ARE PAID PRIOR TO OR AT THE SALE, AND THAT THE OTHER REQUIREMENTS UNDER THE MORTGAGE ARE SATISFIED. CONTACT US TO DETERMINE UNDER WHAT CIRCUMSTANCES THIS RIGHT MIGHT EXIST. YOU HAVE THE RIGHT TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BEHALF.

If you cure the default, the mortgage will be restored to the same position as if no default had occurred. However, you are not entitled to this right to cure your default more than three (3) times in any calendar year.

Very truly yours,

Scott R. Calkins /md
SCOTT R. CALKINS

SRC/md

VIA CERTIFIED MAIL, RETURN RECEIPT REQUESTED

EXHIBIT A

Is your RETURN ADDRESS completed on the reverse side?

SENDER:

- Complete items 1 and 2 for additional services.
- Complete items 3, 4a, and 4b.
- Print your name and address on the reverse of this form so that we can return this card to you.
- Attach this form to the front of the mailpiece, or on the back if space does not permit.
- Write "Return Receipt Requested" on the mailpiece below the article number.
- The Return Receipt will show to whom the article was delivered and the date delivered.

I also wish to receive the following services (for an extra fee):

1. ☐ Addressee's Address
2. ☐ Restricted Delivery

Consult postmaster for fee.

3. Article Addressed to:

David J. Gould
118 Evergreen Street
Du Bois, PA 15801

4a. Article Number

P 724 959 491

4b. Service Type

- | | |
|---|---|
| <input type="checkbox"/> Registered | <input checked="" type="checkbox"/> Certified |
| <input type="checkbox"/> Express Mail | <input type="checkbox"/> Insured |
| <input type="checkbox"/> Return Receipt for Merchandise | <input type="checkbox"/> COD |

7. Date of Delivery

6/12/99

5. Received By: (Print Name)

JOHANNA CAETA

6. Signature: (Addressee or Agent)

Johanna Caeta

8. Addressee's Address (Only if requested and fee is paid)

PS Form 3811, December 1994

102595-98-B-0229

Domestic Return Receipt

Thank you for using Return Receipt Service.



EXHIBIT A

THOMPSON, CALKINS & SUTTER

ATTORNEYS AT LAW
SUITE 510-FRICK BUILDING
437 GRANT STREET
PITTSBURGH, PENNSYLVANIA 15219-6160
AREA CODE 412 261-4050

FAX: 412 261-2280

GEORGE H. THOMPSON
SCOTT R. CALKINS
PAUL E. SUTTER
TONI J. MINNER
ORLANDO R. SODINI
HILARY S. DANINHIRSCH

June 4, 1999

**ACT 91 NOTICE
IMPORTANT: NOTICE OF HOMEOWNERS'
EMERGENCY MORTGAGE ASSISTANCE PROGRAM
PLEASE READ THIS NOTICE.
YOU MAY BE ELIGIBLE FOR FINANCIAL ASSISTANCE
WHICH CAN SAVE YOUR HOME FROM FORECLOSURE AND HELP YOU MAKE
FUTURE MORTGAGE PAYMENTS**

David J. Gould
118 Evergreen Street
DuBois, PA 15801

RE: **Loan No. 069-010-01091**

Dear Mr. Gould:

You may be eligible for financial assistance that will prevent foreclosure on your mortgage if you comply with the provisions of the Homeowners' Emergency Mortgage Assistance Act of 1983 (the "Act"). You may be eligible for emergency temporary assistance if your default has been caused by circumstances beyond your control, you have a reasonable prospect of resuming your mortgage payments, and if you meet other eligibility requirements established by the Pennsylvania Housing Finance Agency. Please read all of this Notice. It contains an explanation of your rights.

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 a representative of this lender, or with a designated consumer credit counseling agency. The purpose of this meeting is to attempt to work out a repayment plan, or to otherwise settle your delinquency. This meeting must occur in the next thirty (30) days. If you attend a face-to-face meeting with this lender or with a consumer credit counseling agency identified in this Notice, no further proceeding in mortgage foreclosure may take place for thirty (30) days after the date of this meeting. The name, address and telephone number of our representative is:

Scott R. Calkins, Esquire
Thompson, Calkins & Sutter
510 Frick Building, 437 Grant Street
Pittsburgh, PA 15219
Telephone: 1-412-261-4050

The names and addresses of designated consumer credit counseling agencies are shown on the attached sheet. It is only necessary to schedule one face-to-face meeting. You should advise this lender



EXHIBIT B

David J. Gould
June 4, 1999
PAGE TWO

immediately of your intentions.

Your mortgage is in default because you have failed to pay promptly installments of principal and interest as required for a period of at least sixty (60) days. The total amount of the delinquency is \$4,527.00. That sum includes the following:

\$4,525.29 representing the monthly payments due for October 1998 through June 1999, and a late charge of \$20.37 for each delinquent month, plus \$1.71 in funds advanced by the Lender.

If you have tried and are unable to resolve this problem at or after your face-to-face meeting, you have the right to apply for financial assistance from the Homeowners' Emergency Mortgage Assistance Fund. In order to do this, you must fill out, sign and file a completed Homeowners' Emergency Assistance Application with one of the designated consumer credit counseling agencies listed on the attachment. An application for assistance may only be obtained from a consumer credit counseling agency. The consumer credit counseling agency will assist you in filling out your application and will submit your completed application to the Pennsylvania Housing Finance Agency. Your application must be filed or postmarked within thirty (30) days of your face-to-face meeting.

It is extremely important that you file your application promptly. If you do not do so, or if you do not follow the other time periods set forth in this letter, foreclosure may proceed against your home immediately.

Available funds for emergency assistance are very limited. They will be disbursed by the Agency under the eligibility criteria established by the Act.

It is extremely important that your application is accurate and complete in every respect. The Pennsylvania Housing Finance Agency has sixty (60) days to make a decision after it receives your application. During that additional time, no foreclosure proceedings will be pursued against you if you have met the time requirements set forth above. You will be notified directly by that Agency of its decision on your application.

The Pennsylvania Housing Finance Agency is located at 2101 North Front Street, P.O. Box 8029, Harrisburg, PA 17105; telephone number 1-717-780-3800 or 1-800-342-2397 (toll free number). Persons with impaired hearing can call 1-717-780-1869.

In addition, you may receive another Notice from this lender under Act 6 of 1974. That Notice is called a "Notice of Intention to Foreclose". You must read both Notices, since they both explain rights that you now have under Pennsylvania law. However, if you choose to exercise your rights described in this Notice, you cannot be foreclosed upon while you are receiving that assistance.

Very truly yours,

Scott R. Calkins / md
SCOTT R. CALKINS

SRC/md

EXHIBIT B

David J. Gould
June 4, 1999
PAGE THREE

CONSUMER CREDIT COUNSELING AGENCIES

CCCS OF WESTERN PENNSYLVANIA, INC., 500-02 Third Avenue, P.O. Box 278, Duncansville, PA 16635; Telephone: 1-814-696-3546.

INDIANA CO. COMMUNITY ACTION PROGRAM, 827 Water Street, Box 187, Indiana, PA 15701; Telephone: 1-724-465-2657; Fax: 1-724-465-5118.

KEYSTONE ECONOMIC DEVELOPMENT CORPORATION, 1954 Mary Grace Lane, Johnstown, PA 15901; Telephone: 1-814-535-6556; Fax: 1-814-539-1688.

EXHIBIT B

ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

DATE: June 7, 2000

TO: Stephanie Gould
118 Evergreen Street
Dubois, PA 15801

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. THIS NOTICE IS SENT TO YOU IN AN ATTEMPT TO COLLECT THE INDEBTEDNESS REFERRED TO HEREIN AND ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY, THIS CORRESPONDENCE IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF A LIEN AGAINST PROPERTY.

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

The HOMEOWNER'S MORTGAGE ASSISTANCE PROGRAM (HEMAP) may be able to help to save your home. This Notice explains how the program works.

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

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

This Notice contains important legal information. If you have any questions, representatives at the Consumer Credit Counseling Agency may be able to help explain it. You may also want to contact an attorney in your area. The local bar association may be able to help you find a lawyer.

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

STATEMENTS OF POLICY

HOMEOWNER'S NAME(S): Stephanie Gould
PROPERTY ADDRESS: 118 Evergreen Street - Dubois, PA 15801
LOAN ACCT. NO.: 6901001091
ORIGINAL LENDER: United Companies Lending Corp.
CURRENT LENDER/SERVICER: UC Lending

EXHIBIT C

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

IF 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 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 YOUR MORTGAGE DEFAULT" EXPLAINS HOW TO BRING YOUR MORTGAGE UP TO DATE.**

CONSUMER CREDIT COUNSELING AGENCIES-If you meet with one of the consumer credit counseling 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 counseling 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. Advise your lender immediately of your intentions.

APPLICATION FOR MORTGAGE ASSISTANCE-Your mortgage is in a 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 counseling agencies listed at the end of this Notice. Only consumer credit counseling agencies have applications for the program and they will assist you in submitting a 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.

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

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

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

NATURE OF THE DEFAULT-The MORTGAGE debt held by the above lender on your property located at: 118 Evergreen Street - Dubois, PA 15801 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: Start/End: 10/1/98 thru 6/1/00 at \$502.81 per month.

Monthly Payments Plus Late Charges Accrued	\$11,088.63
NSF:	\$20.00
Inspections:	\$238.70
Other:	\$0.00
(Suspense):	\$0.00
Total amount to cure default	\$11,347.33

B. YOU HAVE FAILED TO TAKE THE FOLLOWING ACTIONS (Do not use if not applicable): N/A

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 \$11,347.33, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD. Payments must be made either by cash, cashier's check, certified check or money order made payable and sent to: FEDERMAN AND PHELAN, Suite 900, Two Penn Center Plaza, Philadelphia, PA 19102, attention: Reinstatement Department.

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.) N/A.

IF YOU DO NOT CURE THE DEFAULT-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. The 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 attorney to start legal action to foreclosure upon your mortgage property.

IF THE MORTGAGE IS FORECLOSED UPON- The mortgage 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 begins 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 to 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 DEFAULT PRIOR TO SHERIFF'S SALE-If you have not cured the default within the THIRTY (30) DAY period and foreclosure proceedings have begun, you still have the right to cure the default and prevent the sale at any time up to one hour before the Sheriff's Sale. You may do so by paying the total amount then past due, plus any late 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.

EXHIBIT C

EARLIEST POSSIBLE SHERIFF'S SALE DATE-It is estimated that the earliest date that such a Sheriff's Sale of the mortgage property could be held would be approximately SIX (6) MONTHS from the date of this Notice. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

HOW TO CONTACT THE LENDER: Attorney Representing Lender:

FEDERMAN AND PHELAN

Suite 900 , Two Penn Center Plaza, Philadelphia, PA 19102

Phone : (215) 563-7000 Fax Number: (215) 563-5534

Contact Person: Phyllis Levin, Reinstatement Department

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.

ASSUMPTION OF MORTGAGE-You _____ may or X 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, charge and attorney's fees and cost 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 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 CURE THE DEFAULT. (HOWEVER, YOU 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 INSTITUTED UNDER THE MORTGAGE DOCUMENTS.
- TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH ACTION BY THE LENDER
- TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

CONSUMER CREDIT COUNSELING AGENCIES SERVING YOUR COUNTY IS ATTACHED

Very truly yours,

FEDERMAN AND PHELAN

Cc: UC Lending
Attn: Trina Short

Account No.: 6901001091

Mailed by 1st Class mail and by certified Mail No: 7000-0520-0014-1552-5186

EXHIBIT C

**Pennsylvania Housing Finance Agency
Homeowner's Emergency Mortgage Assistance Program
Consumer Credit Counseling Agencies
(Rev. 5/99)**

CHESTER COUNTY

Acorn Housing Corporation
846 North Broad Street
Philadelphia, PA 19130
(215) 765-1221
FAX (215) 765-1427

Budget Counseling Center
247 North Fifth Street
Reading, PA 19601
(610) 375-7866
FAX (215) 375-7830

HACE
167 W. Allegheny Ave, 2nd fl.
Philadelphia, PA 19140
(215) 426-8025
FAX (215) 426-9122

Media Fellowship House
302 S. Jackson Street
Media, PA 19063
(610) 565-0846
FAX (610) 565-8567

Tabor Community Services, Inc.
439 E. King Street
Lancaster, PA 17602
(717) 397-5182 OR 1 (800) 788-5062 (H. O. only)
FAX (717) 399-4127

American Red Cross of Chester
1729 Edgemont Avenue
Chester, PA 19013
(610) 874-1484

Northwest Counseling Services
5001 N Broad Street
Philadelphia, PA 19141
(215) 324-7500
FAX (215) 324-8753

CCCS of Delaware Valley
1515 Market Street, Suite 1325
Philadelphia, PA 19107
(215) 563-5665
FAX (215) 563-7020

Community Housing Counseling Inc
P. O. Box 244
Kennett Square, PA 19348
(610) 444-3682
FAX (610) 444-8243

Phila Council For Community Adv.
100 North 17th Street Suite 600
Philadelphia, PA 19103
(215) 567-7803
FAX (215) 963-9941

Community Devel. Corp of Frankford
Group Ministry
4620 Griscom Street
Philadelphia, PA 19124
(215) 744-2990
FAX (215) 744-2012

CCCS of Delaware Valley
Marshall Building
790 E Market St, Suite 215
West Chester, PA 19382
(215) 563-5665

American Credit Counseling Institute

845 Coates St
Coatesville, PA 19320
(888) 212-6741

144 E Dekalb Pike
King of Prussia, PA 19406
(610) 971-2210
FAX (610) 265-4814

755 York Rd, Suite 103
Warminster, PA 18974
(215) 444-9429
FAX (215) 956-6344

CLARION COUNTY

CCCS of Western Pennsylvania, Inc.
YMCA Building
339 North Washington Street
Butler, PA 16001
(412) 282-7812

CLEARFIELD COUNTY

Keystone Economic Development Corporation
1954 Mary Grace Lane
Johnstown, PA 15901
(814) 535-6556
FAX (814) 539-1688

CCCS of Western Pennsylvania, Inc.
217 E. Plank Road
Altoona, PA 16602
(814) 944-8100
FAX (814) 944-5747

Indiana Co. Community Action Program
827 Water Street, Box 187
Indiana, PA 15701
(724) 465-2657
FAX (724) 465-5118

CCCS of Northeastern PA
1631 S Atherton St
Suite 100
State College, PA 16801
(814) 238-3668
FAX (814) 238-3669

EXHIBIT C

ALL that certain lot, piece or parcel of land situate in the City of DuBois, County of Clearfield, State of Pennsylvania, known and numbered in the plan and plot of Alfred Bell's Addition to the Borough (now City) of DuBois, as part of Lot No. 10, bounded and described as follows, to wit:

BEGINNING at a post at the Township Road (now Evergreen Street) and Lot No. 11; thence by line of said Evergreen Street, 50 feet to a post at Lot 9; thence by line of Lot No. 9, 100 feet to a point at land of which this was formerly a part; thence in a parallel line with Evergreen Street by land of which this was formerly a part, 50 feet to a point at Lot No. 11; thence by line of Lot No. 11, 100 feet to a post at Evergreen Street, to the place of beginning.

EXCEPTING AND RESERVING from the above-described premises a right-of-way for vehicular travel eight (8) feet in width along the Westerly line of the above-described premises, as set forth in the deed from Emanuel O. Pearson, et ux, to Dorothy L. Stewart, et al, dated October 15, 1969, and recorded in Clearfield County Deed Book 554, page 565.

ALSO SUBJECT to a foot walk along a presently existing walkway located between the right-of-way and the dwelling house as set forth in the deed from Emanuel O. Pearson, et ux, to Dorothy L. Stewart, et al, dated October 15, 1969, and recorded in Clearfield County Deed Book 554, Page 565.

BEING the same premises conveyed to Beverly M. Ledger by Elwood W. Neuhard and Edith M. Neuhard, husband and wife, by deed dated February 12, 1993, and recorded in the Recorder of Deeds Office of Clearfield County, in Deed Book Volume 1530, Page 165.

PROMISES. the Grantor warrants generally the property hereby conveyed to the Grantees, their heirs, executors or administrators.

IN WITNESS WHEREOF, said Grantor has hereunto set his/her hand and seal the day and year first above-written.

PREMISES: 118 EVERGREEN STREET

VERIFICATION

FRANK FEDERMAN, ESQUIRE hereby states that he is attorney for Plaintiff in this matter, that Plaintiff is outside the jurisdiction of the court and the verification could not be obtained within the time allowed for the filing of the pleading, that he is authorized to make this verification, and that the statements made in the foregoing Civil Action in Mortgage Foreclosure are true and correct to the best of his knowledge, information and belief. Furthermore, it is counsel's intention to substitute a verification from Plaintiff as soon as it is received by counsel. The undersigned understands that this statement is made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.



DATE: 7/18/00

FEDERMAN AND PHELAN
By: FRANK FEDERMAN, ESQUIRE
IDENTIFICATION NO. 12248
TWO PENN CENTER PLAZA, SUITE 900
PHILADELPHIA, PA 19102
(215) 563-7000

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS
CIVIL DIVISION

UNITED COMPANIES LENDING CORPORATION
8549 UNITED PLAZA BOULEVARD
BATON ROUGE, LA 70809

TERM

Plaintiff

NO. 00-838-CO

v.

CLEARFIELD COUNTY

DAVID J. GOULD
STEPHANIE GOULD
118 EVERGREEN STREET
DU BOIS, PA 15801

Defendant(s)

CIVIL ACTION - LAW
MORTGAGE FORECLOSURE

NOTICE

****THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY AND THIS DEBT WAS NOT REAFFIRMED, THIS CORRESPONDENCE IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF A LIEN AGAINST PROPERTY. ****

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.

CLEARFIELD COUNTY
DAVID S. MEHOLICK, COURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
CLEARFIELD, PA 16830
(814) 765-2641

**We hereby certify the
within to be a true and
correct copy of the
original filed of record
FEDERMAN AND PHELAN**

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

JUL 19 2000

Loan #: 6901001091

Attest:

William L. Prothorn
Prothonotary

1. Plaintiff is

UNITED COMPANIES LENDING CORPORATION
8549 UNITED PLAZA BOULEVARD
BATON ROUGE, LA 70809

2. The name(s) and last known address(es) of the Defendant(s) are:

DAVID J. GOULD
STEPHANIE GOULD
118 EVERGREEN STREET
DU BOIS, PA 15801

who is/are the mortgagor(s) and real owner(s) of the property hereinafter described.

3. On 10/10/97 mortgagor(s) made, executed and delivered a mortgage upon the premises hereinafter described to PLAINTIFF which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Mortgage Book No. 1879, Page 305.
4. The premises subject to said mortgage is described as attached.
5. The mortgage is in default because monthly payments of principal and interest upon said mortgage due 10/1/98 and each month thereafter are due and unpaid, and by the terms of said mortgage, upon failure of mortgagor to make such payments after a date specified by written notice sent to Mortgagor, the entire principal balance and all interest due thereon are collectible forthwith. A copy of such notice is attached as Exhibit "A and C."

6. The following amounts are due on the mortgage:

Principal Balance	\$39,023.74
Interest	7,508.25
9/1/98 through 6/1/00 (Per Diem \$11.75)	
Attorney's Fees	800.00
Cumulative Late Charges	529.62
10/10/97 to 6/1/00	
Cost of Suit and Title Search	<u>550.00</u>
Subtotal	48,411.61
Escrow	
Credit	0.00
Deficit	<u>1,823.60</u>
Subtotal	<u>1,823.60</u>
TOTAL	\$50,235.21

7. The attorney's fees 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.
8. Notice of Intention to Foreclose has been sent to Defendant(s) by Certified Mail, as required by Act 6 of 1974 of the Commonwealth of Pennsylvania on the date(s) set forth in the true and correct copy(s) of such notice(s) attached hereto as Exhibit "A."
9. The Combined Notice has been sent to the Defendant(s) by regular and certified mail as required by 35 P.S. §1680.403c on the date(s) set forth in the true and correct copy of such notice(s) attached hereto as Exhibit "C."
10. The Temporary Stay as provided by the Homeowner's Emergency Mortgage Assistance Program, Act 91 of 1983, has terminated because either:
- (i.) Defendant(s) have failed to meet with the Plaintiff or an authorized Credit Counseling Agency in accordance with Plaintiff's written Notice to Defendants, a true and correct copy of which is attached hereto as Exhibit "B and C"; or
 - (ii.) Defendant(s) application for assistance has been rejected by the Pennsylvania Housing Finance Agency.

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$50,235.21, together with interest from 6/1/00 at the rate of \$11.75 per diem to the date of Judgment, and other costs and charges collectible under the mortgage and for the foreclosure and sale of the mortgaged property.

/s/ Frank Federman
FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

THOMPSON, CALKINS & SUTTER

ATTORNEYS AT LAW
SUITE 510-FRICK BUILDING
437 GRANT STREET
PITTSBURGH, PENNSYLVANIA 15219-6160
AREA CODE 412 261-4050

FAX: 412 261-2280

GEORGE H. THOMPSON
SCOTT R. CALKINS
PAUL E. SUTTER
TONI J. MINNER
ORLANDO R. SODINI
HILARY S. DANINHIRSCH

June 4, 1999

NOTICE OF INTENTION TO FORECLOSE MORTGAGE

David J. Gould
118 Evergreen Street
DuBois, PA 15801

RE: **United Companies Lending Corporation**
Loan No. 069-010-01091

Dear Mr. Gould:

The MORTGAGE held by United Companies Lending Corporation (hereinafter "Lender"), on your property located at 118 Evergreen Street, DuBois, Pennsylvania 15801 IS IN SERIOUS DEFAULT because you have not made the monthly payment of \$502.87 for the months of October 1998 through June 1999. Additionally, funds advanced by the Lender totaling \$1.71 have accrued. The total amount now required to cure this default, or, in other words, get caught up in your payments, as of the date of this letter is \$4,527.00 (which includes a late charge of \$20.37 for each delinquent month).

You may cure this default within THIRTY (30) DAYS of the date of this letter by paying to the Lender the above amount of \$4,527.00, plus any additional monthly payments and late charges which may fall due during this period. Such payment must be made either by cash, cashier's check, certified check or money order, and made at United Companies Lending Corporation, 300 Penn Center Boulevard, S-413, Pittsburgh, Pennsylvania 15235, **or you may mail your payment to the address on this letterhead to the attention of SCOTT R. CALKINS, ESQUIRE.**

If you do not cure the default within THIRTY (30) DAYS, the Lender intends to exercise its right to accelerate the mortgage payments. This means that whatever is owing on the original amount borrowed will be considered due immediately and you may lose the chance to pay off the original mortgage in monthly installments. If full payment of the amount in default is not made within THIRTY (30) DAYS, the Lender also intends to instruct its attorneys to start a lawsuit to foreclose your mortgaged property. If the mortgage is foreclosed, your 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 default before they begin legal proceedings against you, you will still have to pay the reasonable attorneys' fees actually incurred, up to \$50.00. However, if legal proceedings are started against you, you will have to pay the reasonable attorneys' fees even if they are over \$50.00. Any attorneys' fees will be added to whatever you owe the Lender, which may also include our reasonable costs. If you cure the default within the THIRTY (30) DAY period, you will not be required to pay additional attorneys' fees.



EXHIBIT A

David J. Gould
June 4, 1999
PAGE TWO

The Lender may also sue you personally for the unpaid principal balance and all other sums due under the mortgage.

If you have not cured the default within the THIRTY (30) DAY period and foreclosure proceedings have begun, you still have the right to cure the default and prevent the sale at any time up to one (1) hour before the Sheriff's foreclosure sale. You may do so by paying the total amount of the unpaid monthly payments plus any late or other charges then due, as well as the reasonable attorneys' fees and costs connected with the foreclosure sale, and perform any other requirements under the mortgage. It is estimated that the earliest date that such a Sheriff's sale could be held would be approximately December 1999. A notice of the 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 will be by calling us at the following number: (412) 261-4050. This payment must be in cash, cashier's check, certified check, or money order and made payable to United Companies at the address stated above.

You should realize that a Sheriff's sale will end your ownership of the mortgaged property and your right to remain in it. If you continue to live in the property after the Sheriff's sale, a lawsuit could be started to evict you.

You have additional rights to help protect your interest in the property. YOU HAVE THE RIGHT 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. YOU MAY HAVE THE RIGHT TO SELL OR TRANSFER THE PROPERTY SUBJECT TO THE MORTGAGE TO A BUYER OR TRANSFEREE WHO WILL ASSUME THE MORTGAGE DEBT, PROVIDED THAT ALL THE OUTSTANDING PAYMENTS, CHARGES AND ATTORNEYS' FEES AND COSTS ARE PAID PRIOR TO OR AT THE SALE, AND THAT THE OTHER REQUIREMENTS UNDER THE MORTGAGE ARE SATISFIED. CONTACT US TO DETERMINE UNDER WHAT CIRCUMSTANCES THIS RIGHT MIGHT EXIST. YOU HAVE THE RIGHT TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BEHALF.

If you cure the default, the mortgage will be restored to the same position as if no default had occurred. However, you are not entitled to this right to cure your default more than three (3) times in any calendar year.

Very truly yours,

Scott R. Calkins /md
SCOTT R. CALKINS

SRC/md

VIA CERTIFIED MAIL, RETURN RECEIPT REQUESTED

EXHIBIT A

Is your RETURN ADDRESS completed on the reverse side?

SENDER:

- Complete items 1 and 2 for additional services.
- Complete items 3, 4a, and 4b.
- Print your name and address on the reverse of this form so that we can return this card to you.
- Attach this form to the front of the mailpiece, or on the back if space does not permit.
- Write "Return Receipt Requested" on the mailpiece below the article number.
- The Return Receipt will show to whom the article was delivered and the date delivered.

I also wish to receive the following services (for an extra fee):

1. ☐ Addressee's Address
2. ☐ Restricted Delivery

Consult postmaster for fee.

3. Article Addressed to:

David J. Gould
118 Evergreen Street
Du Bois, PA 15801

4a. Article Number

P 724 959 491

4b. Service Type

- | | |
|---|---|
| <input type="checkbox"/> Registered | <input checked="" type="checkbox"/> Certified |
| <input type="checkbox"/> Express Mail | <input type="checkbox"/> Insured |
| <input type="checkbox"/> Return Receipt for Merchandise | <input type="checkbox"/> COD |

7. Date of Delivery

6/12/99

5. Received By: (Print Name)

JOHANNA GAETA

6. Signature: (Addressee or Agent)

Johanna Gaeta

8. Addressee's Address (Only if requested and fee is paid)

PS Form 3811, December 1994

102595-98-B-0229

Domestic Return Receipt

Thank you for using Return Receipt Service.



EXHIBIT A

THOMPSON, CALKINS & SUTTER

ATTORNEYS AT LAW
SUITE 510-FRICK BUILDING
437 GRANT STREET
PITTSBURGH, PENNSYLVANIA 15219-6160
AREA CODE 412 261-4050

FAX: 412 261-2280

GEORGE H. THOMPSON
SCOTT R. CALKINS
PAUL E. SUTTER
TONI J. MINNER
ORLANDO R. SODINI
HILARY S. DANINHIRSCH

June 4, 1999

**ACT 91 NOTICE
IMPORTANT: NOTICE OF HOMEOWNERS'
EMERGENCY MORTGAGE ASSISTANCE PROGRAM
PLEASE READ THIS NOTICE.
YOU MAY BE ELIGIBLE FOR FINANCIAL ASSISTANCE
WHICH CAN SAVE YOUR HOME FROM FORECLOSURE AND HELP YOU MAKE
FUTURE MORTGAGE PAYMENTS**

David J. Gould
118 Evergreen Street
DuBois, PA 15801

RE: **Loan No. 069-010-01091**

Dear Mr. Gould:

You may be eligible for financial assistance that will prevent foreclosure on your mortgage if you comply with the provisions of the Homeowners' Emergency Mortgage Assistance Act of 1983 (the "Act"). You may be eligible for emergency temporary assistance if your default has been caused by circumstances beyond your control, you have a reasonable prospect of resuming your mortgage payments, and if you meet other eligibility requirements established by the Pennsylvania Housing Finance Agency. Please read all of this Notice. It contains an explanation of your rights.

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 a representative of this lender, or with a designated consumer credit counseling agency. The purpose of this meeting is to attempt to work out a repayment plan, or to otherwise settle your delinquency. This meeting must occur in the next thirty (30) days. If you attend a face-to-face meeting with this lender or with a consumer credit counseling agency identified in this Notice, no further proceeding in mortgage foreclosure may take place for thirty (30) days after the date of this meeting. The name, address and telephone number of our representative is:

Scott R. Calkins, Esquire
Thompson, Calkins & Sutter
510 Frick Building, 437 Grant Street
Pittsburgh, PA 15219
Telephone: 1-412-261-4050

The names and addresses of designated consumer credit counseling agencies are shown on the attached sheet. It is only necessary to schedule one face-to-face meeting. You should advise this lender



EXHIBIT B

David J. Gould
June 4, 1999
PAGE TWO

immediately of your intentions.

Your mortgage is in default because you have failed to pay promptly installments of principal and interest as required for a period of at least sixty (60) days. The total amount of the delinquency is \$4,527.00. That sum includes the following:

\$4,525.29 representing the monthly payments due for October 1998 through June 1999, and a late charge of \$20.37 for each delinquent month, plus \$1.71 in funds advanced by the Lender.

If you have tried and are unable to resolve this problem at or after your face-to-face meeting, you have the right to apply for financial assistance from the Homeowners' Emergency Mortgage Assistance Fund. In order to do this, you must fill out, sign and file a completed Homeowners' Emergency Assistance Application with one of the designated consumer credit counseling agencies listed on the attachment. An application for assistance may only be obtained from a consumer credit counseling agency. The consumer credit counseling agency will assist you in filling out your application and will submit your completed application to the Pennsylvania Housing Finance Agency. Your application must be filed or postmarked within thirty (30) days of your face-to-face meeting.

It is extremely important that you file your application promptly. If you do not do so, or if you do not follow the other time periods set forth in this letter, foreclosure may proceed against your home immediately.

Available funds for emergency assistance are very limited. They will be disbursed by the Agency under the eligibility criteria established by the Act.

It is extremely important that your application is accurate and complete in every respect. The Pennsylvania Housing Finance Agency has sixty (60) days to make a decision after it receives your application. During that additional time, no foreclosure proceedings will be pursued against you if you have met the time requirements set forth above. You will be notified directly by that Agency of its decision on your application.

The Pennsylvania Housing Finance Agency is located at 2101 North Front Street, P.O. Box 8029, Harrisburg, PA 17105; telephone number 1-717-780-3800 or 1-800-342-2397 (toll free number). Persons with impaired hearing can call 1-717-780-1869.

In addition, you may receive another Notice from this lender under Act 6 of 1974. That Notice is called a "Notice of Intention to Foreclose". You must read both Notices, since they both explain rights that you now have under Pennsylvania law. However, if you choose to exercise your rights described in this Notice, you cannot be foreclosed upon while you are receiving that assistance.

Very truly yours,

Scott R. Calkins / md
SCOTT R. CALKINS

SRC/md

EXHIBIT B

David J. Gould
June 4, 1999
PAGE THREE

CONSUMER CREDIT COUNSELING AGENCIES

CCCS OF WESTERN PENNSYLVANIA, INC., 500-02 Third Avenue, P.O. Box 278, Duncansville, PA 16635; Telephone: 1-814-696-3546.

INDIANA CO. COMMUNITY ACTION PROGRAM, 827 Water Street, Box 187, Indiana, PA 15701; Telephone: 1-724-465-2657; Fax: 1-724-465-5118.

KEYSTONE ECONOMIC DEVELOPMENT CORPORATION, 1954 Mary Grace Lane, Johnstown, PA 15901; Telephone: 1-814-535-6556; Fax: 1-814-539-1688.

EXHIBIT B

ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

DATE: June 7, 2000

TO: Stephanie Gould
118 Evergreen Street
Dubois, PA 15801

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. THIS NOTICE IS SENT TO YOU IN AN ATTEMPT TO COLLECT THE INDEBTEDNESS REFERRED TO HEREIN AND ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY, THIS CORRESPONDENCE IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF A LIEN AGAINST PROPERTY.

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

The HOMEOWNER'S MORTGAGE ASSISTANCE PROGRAM (HEMAP) may be able to help to save your home. This Notice explains how the program works.

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

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

This Notice contains important legal information. If you have any questions, representatives at the Consumer Credit Counseling Agency may be able to help explain it. You may also want to contact an attorney in your area. The local bar association may be able to help you find a lawyer.

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

STATEMENTS OF POLICY

HOMEOWNER'S NAME(S): Stephanie Gould
PROPERTY ADDRESS: 118 Evergreen Street - Dubois, PA 15801
LOAN ACCT. NO.: 6901001091
ORIGINAL LENDER: United Companies Lending Corp.
CURRENT LENDER/SERVICER: UC Lending

EXHIBIT C

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

IF 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 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 YOUR MORTGAGE DEFAULT" EXPLAINS HOW TO BRING YOUR MORTGAGE UP TO DATE.**

CONSUMER CREDIT COUNSELING AGENCIES-If you meet with one of the consumer credit counseling 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 counseling 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. Advise your lender immediately of your intentions.

APPLICATION FOR MORTGAGE ASSISTANCE-Your mortgage is in a 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 counseling agencies listed at the end of this Notice. Only consumer credit counseling agencies have applications for the program and they will assist you in submitting a 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.

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

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

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

NATURE OF THE DEFAULT-The MORTGAGE debt held by the above lender on your property located at: 118 Evergreen Street - Dubois, PA 15801 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: Start/End: 10/1/98 thru 6/1/00 at \$502.81 per month.

Monthly Payments Plus Late Charges Accrued	\$11,088.63
NSF:	\$20.00
Inspections:	\$238.70
Other:	\$0.00
(Suspense):	\$0.00
Total amount to cure default	\$11,347.33

B. YOU HAVE FAILED TO TAKE THE FOLLOWING ACTIONS (Do not use if not applicable): N/A

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 \$11,347.33, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD. Payments must be made either by cash, cashier's check, certified check or money order made payable and sent to: FEDERMAN AND PHELAN, Suite 900, Two Penn Center Plaza, Philadelphia, PA 19102, attention: Reinstatement Department.

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.) N/A.

IF YOU DO NOT CURE THE DEFAULT-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. The 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 attorney to start legal action to foreclosure upon your mortgage property.

IF THE MORTGAGE IS FORECLOSED UPON- The mortgage 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 begins 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 to 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 DEFAULT PRIOR TO SHERIFF'S SALE-If you have not cured the default within the THIRTY (30) DAY period and foreclosure proceedings have begun, you still have the right to cure the default and prevent the sale at any time up to one hour before the Sheriff's Sale. You may do so by paying the total amount then past due, plus any late 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.

EXHIBIT C

EARLIEST POSSIBLE SHERIFF'S SALE DATE-It is estimated that the earliest date that such a Sheriff's Sale of the mortgage property could be held would be approximately SIX (6) MONTHS from the date of this Notice. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

HOW TO CONTACT THE LENDER: Attorney Representing Lender:

FEDERMAN AND PHELAN

Suite 900 , Two Penn Center Plaza, Philadelphia, PA 19102

Phone : (215) 563-7000 Fax Number: (215) 563-5534

Contact Person: Phyllis Levin, Reinstatement Department

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.

ASSUMPTION OF MORTGAGE-You _____ may or X 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, charge and attorney's fees and cost 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 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 CURE THE DEFAULT. (HOWEVER, YOU 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 INSTITUTED UNDER THE MORTGAGE DOCUMENTS.
- TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH ACTION BY THE LENDER
- TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

CONSUMER CREDIT COUNSELING AGENCIES SERVING YOUR COUNTY IS ATTACHED

Very truly yours,

FEDERMAN AND PHELAN

Cc: UC Lending
Attn: Trina Short

Account No.: 6901001091

Mailed by 1st Class mail and by certified Mail No: 7000-0520-0014-1552-5186

EXHIBIT C

**Pennsylvania Housing Finance Agency
Homeowner's Emergency Mortgage Assistance Program
Consumer Credit Counseling Agencies
(Rev. 5/99)**

CHESTER COUNTY

Acorn Housing Corporation
846 North Broad Street
Philadelphia, PA 19130
(215) 765-1221
FAX (215) 765-1427

Budget Counseling Center
247 North Fifth Street
Reading, PA 19601
(610) 375-7866
FAX (215) 375-7830

HACE
167 W. Allegheny Ave, 2nd fl.
Philadelphia, PA 19140
(215) 426-8025
FAX (215) 426-9122

Media Fellowship House
302 S. Jackson Street
Media, PA 19063
(610) 565-0846
FAX (610) 565-8567

Tabor Community Services, Inc.
439 E. King Street
Lancaster, PA 17602
(717) 397-5182 OR 1 (800) 788-5062 (H. O. only)
FAX (717) 399-4127

American Red Cross of Chester
1729 Edgemont Avenue
Chester, PA 19013
(610) 874-1484

Northwest Counseling Services
5001 N Broad Street
Philadelphia, PA 19141
(215) 324-7500
FAX (215) 324-3753

CCCS of Delaware Valley
1515 Market Street, Suite 1325
Philadelphia, PA 19107
(215) 563-5665
FAX (215) 563-7020

Community Housing Counseling Inc
P. O. Box 244
Kennett Square, PA 19348
(610) 444-3682
FAX (610) 444-8243

Phila Council For Community Adv.
100 North 17th Street Suite 600
Philadelphia, PA 19103
(215) 567-7803
FAX (215) 963-9941

Community Devel. Corp of Frankford
Group Ministry
4620 Griscom Street
Philadelphia, PA 19124
(215) 744-2990
FAX (215) 744-2012

CCCS of Delaware Valley
Marshall Building
790 E Market St, Suite 215
West Chester, PA 19382
(215) 563-5665

American Credit Counseling Institute

845 Coates St
Coatesville, PA 19320
(888) 212-6741

144 E Dekalb Pike
King of Prussia, PA 19406
(610) 971-2210
FAX (610) 265-4814

755 York Rd, Suite 103
Warminster, PA 18974
(215) 444-9429
FAX (215) 956-6344

CLARION COUNTY

CCCS of Western Pennsylvania, Inc.
YMCA Building
339 North Washington Street
Butler, PA 16001
(412) 282-7812

CLEARFIELD COUNTY

Keystone Economic Development Corporation
1954 Mary Grace Lane
Johnstown, PA 15901
(814) 535-6556
FAX (814) 539-1688

CCCS of Western Pennsylvania, Inc.
217 E. Plank Road
Altoona, PA 16602
(814) 944-8100
FAX (814) 944-5747

Indiana Co. Community Action Program
827 Water Street, Box 187
Indiana, PA 15701
(724) 465-2657
FAX (724) 465-5118

CCCS of Northeastern PA
1631 S Atherton St
Suite 100
State College, PA 16801
(814) 238-3668
FAX (814) 238-3669

EXHIBIT C

ALL that certain lot, piece or parcel of land situate in the City of DuBois, County of Clearfield, State of Pennsylvania, known and numbered in the plan and plot of Alfred Bell's Addition to the Borough (now: City) of DuBois, as part of Lot No. 10, bounded and described as follows, to wit:

BEGINNING at a post at the Township Road (now Evergreen Street) and Lot No. 11; thence by line of said Evergreen Street, 50 feet to a post at Lot 9; thence by line of Lot No. 9, 100 feet to a point at land of which this was formerly a part; thence in a parallel line with Evergreen Street by land of which this was formerly a part, 50 feet to a point at Lot No. 11; thence by line of Lot No. 11, 100 feet to a post at Evergreen Street, to the place of beginning.

EXCEPTING AND RESERVING from the above-described premises a right-of-way for vehicular travel eight (8) feet in width along the Westerly line of the above-described premises, as set forth in the deed from Emanuel O. Pearson, et ux, to Dorothy L. Stewart, et al, dated October 15, 1969, and recorded in Clearfield County Deed Book 554, page 565.

ALSO SUBJECT to a foot walk along a presently existing walkway located between the right-of-way and the dwelling house as set forth in the deed from Emanuel O. Pearson, et ux, to Dorothy L. Stewart, et al, dated October 15, 1969, and recorded in Clearfield County Deed Book 554, Page 565.

BEING the same premises conveyed to Beverly M. Ledger by Elwood W. Neuhard and Edith M. Neuhard, husband and wife, by deed dated February 12, 1993, and recorded in the Recorder of Deeds Office of Clearfield County, in Deed Book Volume 1530, Page 165.

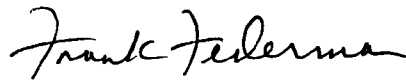
PROMISES. the Grantor warrants generally the property hereby conveyed to the Grantees, their heirs, executors or administrators.

IN WITNESS WHEREOF, said Grantor has hereunto set his/her hand and seal the day and year first above-written.

PREMISES: 118 EVERGREEN STREET

VERIFICATION

FRANK FEDERMAN, ESQUIRE hereby states that he is attorney for Plaintiff in this matter, that Plaintiff is outside the jurisdiction of the court and the verification could not be obtained within the time allowed for the filing of the pleading, that he is authorized to make this verification, and that the statements made in the foregoing Civil Action in Mortgage Foreclosure are true and correct to the best of his knowledge, information and belief. Furthermore, it is counsel's intention to substitute a verification from Plaintiff as soon as it is received by counsel. The undersigned understands that this statement is made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.



DATE: 7/18/00

FEDERMAN AND PHELAN
By: FRANK FEDERMAN
Identification No. 12248
Two Penn Center Plaza - Suite 900
Philadelphia, PA 19102
(215) 563-7000

Attorney for Plaintiff

UNITED COMPAINES LENDING
CORPORATION
8549 UNITED PLAZA BOULEVARD
BATON ROUGE, LA 70809

Plaintiff

vs.

21
81
DAVID J. GOULD
STEPHANIE GOULD
1802 FURMAN ROAD
GREENSBORO, NC 27409-9119

Defendant(s)

: CLEARFIELD COUNTY
:
: COURT OF COMMON PLEAS
:
: CIVIL DIVISION
:
: NO. 00-838-CD
:
:
:
:
:
:

FILED

OCT 03 2000

William A. Shaw
Prothonotary

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

TO THE PROTHONOTARY:

Kindly enter judgment in favor of the Plaintiff and against **DAVID J. GOULD and STEPHANIE GOULD**, 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	\$50,235.21
Interest 6/1/00 TO 9/27/00	<u>\$1,398.25</u>
TOTAL	\$51,633.46

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

Frank Federman
FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

DAMAGES ARE HEREBY ASSESSED AS INDICATED.

DATE: October 3, 2000

William A. Shaw
PRO PROTHY

****THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY AND THIS DEBT WAS NOT REAFFIRMED, THIS CORRESPONDENCE IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF A LIEN AGAINST PROPERTY. ****

FEDERMAN AND PHELAN
Frank Federman, Esquire
Identification No. 12248
Two Penn Center Plaza
Suite 900
Philadelphia, PA 19102-1799
(215) 563-7000

ATTORNEY FOR PLAINTIFF

UNITED COMPANIES LENDING
CORPORATION

Plaintiff

vs.

DAVID J. GOULD
STEPHANIE GOULD

Defendant(s)

: COURT OF COMMON PLEAS
:
: CIVIL DIVISION
:
: CLEARFIELD COUNTY
:
: NO. 00-838-CD

TO: DAVID J. GOULD
1802 FURMAN PLACE
GREENSBORO, NC 27409-9119

DATE OF NOTICE: SEPTEMBER 13, 2000

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. THIS NOTICE IS SENT TO YOU IN AN ATTEMPT, TO COLLECT THE INDEBTEDNESS REFERRED TO HEREIN, AND ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY, THIS CORRESPONDENCE IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY AS ENFORCEMENT OF LIEN AGAINST PROPERTY.

IMPORTANT NOTICE

You are in default because you have failed 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 (10) 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:

CLEARFIELD COUNTY
DAVID S. MEHOLICK, COURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
CLEARFIELD, PA 16830
(814) 765-2641

Frank Federman, Esquire
Attorney for Plaintiff

FEDERMAN AND PHELAN
Frank Federman, Esquire
Identification No. 12248
Two Penn Center Plaza
Suite 900
Philadelphia, PA 19102-1799
(215) 563-7000

ATTORNEY FOR PLAINTIFF

UNITED COMPANIES LENDING
CORPORATION

Plaintiff

vs.

DAVID J. GOULD
STEPHANIE GOULD

Defendant

: COURT OF COMMON PLEAS

: CIVIL DIVISION

: CLEARFIELD COUNTY

: NO. 00-838-CD

TO: STEPHANIE GOULD
1802 FURMAN PLACE
GREENSBORO, NC 27409-9119

DATE OF NOTICE: SEPTEMBER 13, 2000

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. THIS NOTICE IS SENT TO YOU IN AN ATTEMPT TO COLLECT THE INDEBTEDNESS REFERRED TO HEREIN, AND ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY, THIS CORRESPONDENCE IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY AS ENFORCEMENT OF LIEN AGAINST PROPERTY.

IMPORTANT NOTICE

You are in default because you have failed 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 (10) 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:

CLEARFIELD COUNTY
DAVID S. MEHOLICK, COURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
CLEARFIELD, PA 16830
(814) 765-2641

Frank Federman, Esquire
Attorney for Plaintiff

FEDERMAN AND PHELAN
By: FRANK FEDERMAN
Identification No. 12248
Two Penn Center Plaza - Suite 900
Philadelphia, PA 19102
(215) 563-7000

Attorney for Plaintiff

**UNTIED COMPAINES LENDING
CORPORATION
8549 UNITED PLAZA BOULEVARD
BATON ROUGE, LA 70809**

Plaintiff

vs.

**DAVID J. GOULD
STEPHANIE GOULD
1802 FURMAN ROAD
GREENSBORO, NC 27409-9119**

Defendant(s)

**: CLEARFIELD COUNTY
:
: COURT OF COMMON PLEAS
:
: CIVIL DIVISION
:
: NO. 00-838-CD
:
:
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:
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CERTIFICATION

FRANK FEDERMAN, ESQUIRE, hereby verifies that he is attorney for the Plaintiff in the above-captioned matter, and that the premises are not subject to the provisions of Act 91 because it is:

- () an FHA mortgage
- () non-owner occupied
- () vacant
- (X) Act 91 procedures have been fulfilled

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

Frank Federman

FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

FEDERMAN and PHELAN
By: FRANK FEDERMAN
Identification No. 12248
Suite 900
Two Penn Center Plaza
Philadelphia, PA 19102
(215) 563-7000

Attorney for Plaintiff

**UNITED COMPAINES LENDING
CORPORATION**

Plaintiff

vs.

**DAVID J. GOULD
STEPHANIE GOULD**

Defendant(s)

: **CLEARFIELD COUNTY**
:
: **Court of Common Pleas**
:
: **CIVIL DIVISION**
:
: **NO. 00-838-CD**
:
:
:

VERIFICATION OF NON-MILITARY SERVICE

FRANK FEDERMAN, ESQUIRE, hereby verifies that he is attorney for the Plaintiff in the above-captioned matter, and that on information and belief, he has knowledge of the following facts, to wit:

(a) that the defendant(s) is/are not in the Military or Naval Service of the United States or its Allies, or otherwise within the provisions of the Soldiers' and Sailors' Civil Relief Act of Congress of 1940, as amended

(b) that defendant **DAVID J. GOULD** is over 18 years of age and resides at **1802 FURMAN ROAD, GREENSBORO, NC 27409**

(c) that defendant **STEPHANIE GOULD** is over 18 years of age, and resides at **1802 FURMAN ROAD, GREENSBORO, NC 27409**

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

Frank Federman
FRANK FEDERMAN
Attorney for Plaintiff

COPY

(Rule of Civil Procedure No. 236 – Revised)

UNITED COMPAINES LENDING
CORPORATION

Plaintiff

vs.

DAVID J. GOULD
STEPHANIE GOULD

Defendant(s)

: CLEAFIELD COUNTY

:

: Court of Common Pleas

:

: CIVIL DIVISION

:

: NO. 00-838-CD

:

:

:

:

Notice is given that a Judgment in the above captioned matter has been entered against you on

SEPTEMBER, 2000.

October 3, 2000

By _____ DEPUTY

If you have any questions concerning this matter, please contact:

FRANK FEDERMAN, ESQUIRE

Attorney for Filing Party

SUITE 900

TWO PENN CENTER PLAZA

PHILADELPHIA, PA 19102

(215) 563-7000

****THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY
INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY
RECEIVED A DISCHARGE IN BANKRUPTCY AND THIS DEBT WAS NOT REAFFIRMED, THIS IS NOT
AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY
ENFORCEMENT OF A LIEN AGAINST PROPERTY. ****

FILED

OCT 03 2000

19:43 City Edmen

William A. Shaw

Prothonotary

pd \$20.00

Notice to Regs. O. & Bond
S. & Bond

Statement to Atty Edmen

9/29

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

UNITED COMPANIES LENDING CORPORATION

Plaintiff(s)

No. 00-838-CD

COPY

vs.

Real Debt \$51,633.46

DAVID J. GOULD and STEPHANIE GOULD

Atty's Comm _____

Defendant(s)

Atty's Comm _____

Costs \$ _____

Int. From _____

Entry \$20.00

Instrument Default Judgment

Date of Entry October 3, 2000

Expires October 3, 2000

Certified from the record this 3rd day of October, 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

PRAECIPE FOR WRIT OF EXECUTION - (MORTGAGE FORECLOSURE)

P.R.C.P. 3180-3183

UNITED COMPANIES LENDING
CORPORATION

Plaintiff

vs.

DAVID J. GOULD
STEPHANIE GOULD
1802 FURMAN ROAD
GREENSBORO, NC 27409-9119

Defendant(s)


: CLEARFIELD
:
: COURT OF COMMON
: PLEAS
:
: CIVIL DIVISION
:
: NO. 00-838-CD
:
:
:
:
:
:

TO THE DIRECTOR OF THE PROTHONOTARY:

Issue writ of execution in the above matter:

Amount Due \$ 51,633.46

Interest from \$ _____ and Costs
OCTOBER 6, 2000 to (sale date)
(per diem - \$8.49)


FRANK FEDERMAN, ESQUIRE
TWO PENN CENTER PLAZA
SUITE 900
PHILADELPHIA, PA 19102
Attorney for Plaintiff

Note: Please attach description of property.

FILED

OCT 09 2000

William A. Shaw
Prothonotary



No. 00-838-CD Term
IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

UNITED COMPANIES LENDING CORPORATION

vs.

DAVID J. GOULD
STEPHANIE GOULD

PRAECIPE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)

Filed:


Attorney for Plaintiff

Address: 1802 FURMAN ROAD, GREENSBORO, NC 27409-9119
Where papers may be served.

ALL THAT CERTAIN lot, piece or parcel of land situate in the City of DuBois, County of Clearfield, State of Pennsylvania, known and numbered in the plan and plot of Alfred Bell's Addition to the Borough (not City) of DuBois, as part of Lot No. 10, bounded and described as follows, to wit:

BEGINNING at a post at the Township Road (now Evergreen Street) and Lot No. 11; thence by line of said Evergreen Street, 50 feet to a post at Lot 9; thence by line of Lot No. 9, 100 feet to a point at land of which this was formerly a part; thence in a parallel line with Evergreen Street by land of which this was formerly a part, 50 feet to a point at Lot No. 11; thence by line of Lot No. 11, 100 feet to a post at Evergreen Street, to the place of beginning.

EXCEPTING AND RESERVING from the above-described premises a right-of-way for vehicular travel eight (8) feet in width along the Westerly line of the above-described premises; as set forth in the deed from Emanuel O. Pearson, et ux. to Dorothy L. Stewart, et al. dated October 15, 1969, and recorded in Clearfield County Deed Book 554, page 565.

ALSO SUBJECT to a foot walk along presently existing walkway located between the right-of-way and the dwelling house as set forth in the deed from Emanuel O. Pearson, et ux, to Dorothy L. Stewart, et al, dated October 15, 1969, and recorded in Clearfield County Deed Book 554, page 565.

Tax Parcel # 7.1-007-000-02033

TITLE TO SAID PREMISES IS VESTED IN David J. Gould and Stephanie Gould, husband and wife by Deed from Beverly M. Ledger a/k/a Beverley M. Ledger, widow dated 1/23/96, recorded 1/29/96, in Deed Book Volume 1733, Page 406.

FILED

OCT 09 2000

11:30 AM
William A. Shaw
Prothonotary

Edman

PD \$2000

6 wts to Shing

COPY

WRIT OF EXECUTION - (MORTGAGE FORECLOSURE)
P.R.C.P. 3180 TO 3183 AND Rule 3257

UNITED COMPANIES LENDING	:	CLEARFIELD
CORPORATION	:	
Plaintiff	:	COURT OF COMMON
	:	PLEAS
vs.	:	
	:	CIVIL DIVISION
DAVID J. GOULD	:	
STEPHANIE GOULD	:	NO. 00-838-CD
1802 FURMAN ROAD	:	
GREENSBORO, NC 27409-9119	:	
Defendant(s)	:	
	:	
	:	
	:	
	:	

COMMONWEALTH OF PENNSYLVANIA:


COUNTY OF WYOMING:

TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA

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

Premises 118 EVERGREEN STREET, DU BOIS, PA 15801
(see attached legal description)

Amount Due	\$ 51,633.46	
Interest from	\$ _____	
OCTOBER 6, 2000 to (sale date)		
(per diem - \$8.49)		
Total	\$ 179.09	Plus Costs as endorsed.


Clerk
Office of Prothonotary
Common Pleas Court of
CLEARFIELD County, PA

Dated: October 9, 2000
(Seal)

ALL THAT CERTAIN lot, piece or parcel of land situate in the City of DuBois, County of Clearfield, State of Pennsylvania, known and numbered in the plan and plot of Alfred Bell's Addition to the Borough (not City) of DuBois, as part of Lot No. 10, bounded and described as follows, to wit:

BEGINNING at a post at the Township Road (now Evergreen Street) and Lot No. 11; thence by line of said Evergreen Street, 50 feet to a post at Lot 9; thence by line of Lot No. 9, 100 feet to a point at land of which this was formerly a part; thence in a parallel line with Evergreen Street by land of which this was formerly a part, 50 feet to a point at Lot No. 11; thence by line of Lot No. 11, 100 feet to a post at Evergreen Street, to the place of beginning.

EXCEPTING AND RESERVING from the above-described premises a right-of-way for vehicular travel eight (8) feet in width along the Westerly line of the above-described premises; as set forth in the deed from Emanuel O. Pearson, et ux. to Dorothy L. Stewart, et al. dated October 15, 1969, and recorded in Clearfield County Deed Book 554, page 565.

ALSO SUBJECT to a foot walk along presently existing walkway located between the right-of-way and the dwelling house as set forth in the deed from Emanuel O. Pearson, et ux, to Dorothy L. Stewart, et al, dated October 15, 1969, and recorded in Clearfield County Deed Book 554, page 565.

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(Rule of Civil Procedure No. 236 – Revised)

UNITED COMPAINES LENDING
CORPORATION

Plaintiff

vs.

DAVID J. GOULD
STEPHANIE GOULD

Defendant(s)

: CLEAFIELD COUNTY

:

: Court of Common Pleas

:

: CIVIL DIVISION

:

: NO. 00-838-CD

:

:

:

:

FILED

OCT 10 2000


m/l: 23/20

William A. Shaw
Prothonotary

Notice is given that a Judgment in the above captioned matter has been entered against you on
~~SEPTEMBER 2000~~

October 3, 2000

By

 DEPUTY

If you have any questions concerning this matter, please contact:

FRANK FEDERMAN, ESQUIRE

Attorney for Filing Party

SUITE 900

TWO PENN CENTER PLAZA

PHILADELPHIA, PA 19102

(215) 563-7000

****THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY
INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY
RECEIVED A DISCHARGE IN BANKRUPTCY AND THIS DEBT WAS NOT REAFFIRMED, THIS IS NOT
AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY
ENFORCEMENT OF A LIEN AGAINST PROPERTY. ****

FEDERMAN AND PHELAN
By: FRANK FEDERMAN
Identification No. 12248
Two Penn Center Plaza - Suite 900
Philadelphia, PA 19102
(215) 563-7000

Attorney for Plaintiff

UNITED COMPAINES LENDING
CORPORATION
8549 UNITED PLAZA BOULEVARD
BATON ROUGE, LA 70809

Plaintiff

vs.

DAVID J. GOULD
STEPHANIE GOULD
1802 FURMAN ROAD
GREENSBORO, NC 27409-9119

Defendant(s)

: CLEARFIELD COUNTY
:
: COURT OF COMMON PLEAS
:
: CIVIL DIVISION
:
: NO. 00-838-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 **DAVID J. GOULD and
STEPHANIE GOULD**, 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	\$50,235.21
Interest 6/1/00 TO 9/27/00	<u>\$1,398.25</u>
 TOTAL	 \$51,633.46

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

Frank Federman
FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

DAMAGES ARE HEREBY ASSESSED AS INDICATED.

DATE: 10-2-00

William L. Prothy

PRO PROTHY

****THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE
USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY AND THIS DEBT WAS
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A DEBT, BUT ONLY ENFORCEMENT OF A LIEN AGAINST PROPERTY. ****

FEDERMAN AND PHELAN
Frank Federman, Esquire
Identification No. 12248
Two Penn Center Plaza
Suite 900
Philadelphia, PA 19102-1799
(215) 563-7000

ATTORNEY FOR PLAINTIFF

UNITED COMPANIES LENDING
CORPORATION

Plaintiff

vs.

DAVID J. GOULD
STEPHANIE GOULD

Defendant(s)

: COURT OF COMMON PLEAS
:
: CIVIL DIVISION
:
: CLEARFIELD COUNTY
:
: NO. 00-838-CD

TO: DAVID J. GOULD
1802 FURMAN PLACE
GREENSBORO, NC 27409-9119

DATE OF NOTICE: SEPTEMBER 13, 2000

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. THIS NOTICE IS SENT TO YOU IN AN ATTEMPT TO COLLECT THE INDEBTEDNESS REFERRED TO HEREIN, AND ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY, THIS CORRESPONDENCE IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY AS ENFORCEMENT OF LIEN AGAINST PROPERTY.

IMPORTANT NOTICE

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CLEARFIELD COUNTY
DAVID S. MEHOLICK, COURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
CLEARFIELD, PA 16830
(814) 765-2641

Frank Federman, Esquire
Attorney for Plaintiff

FEDERMAN AND PHELAN
Frank Federman, Esquire
Identification No. 12248
Two Penn Center Plaza
Suite 900
Philadelphia, PA 19102-1799
(215) 563-7000

ATTORNEY FOR PLAINTIFF

UNITED COMPANIES LENDING
CORPORATION

Plaintiff

vs.

DAVID J. GOULD
STEPHANIE GOULD

Defendant

: COURT OF COMMON PLEAS

: CIVIL DIVISION

: CLEARFIELD COUNTY

: NO. 00-838-CD

TO: STEPHANIE GOULD
1802 FURMAN PLACE
GREENSBORO, NC 27409-9119

DATE OF NOTICE: SEPTEMBER 13, 2000

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. THIS NOTICE IS SENT TO YOU IN AN ATTEMPT TO COLLECT THE INDEBTEDNESS REFERRED TO HEREIN, AND ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY, THIS CORRESPONDENCE IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY AS ENFORCEMENT OF LIEN AGAINST PROPERTY.

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DAVID S. MEHOLICK, COURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
CLEARFIELD, PA 16830
(814) 765-2641

Frank Federman, Esquire
Attorney for Plaintiff

FEDERMAN AND PHELAN
By: FRANK FEDERMAN
Identification No. 12248
Two Penn Center Plaza - Suite 900
Philadelphia, PA 19102
(215) 563-7000

Attorney for Plaintiff

UNTIED COMPAINES LENDING
CORPORATION
8549 UNITED PLAZA BOULEVARD
BATON ROUGE, LA 70809

Plaintiff

vs.

DAVID J. GOULD
STEPHANIE GOULD
1802 FURMAN ROAD
GREENSBORO, NC 27409-9119

Defendant(s)

: CLEARFIELD COUNTY
:
: COURT OF COMMON PLEAS
:
: CIVIL DIVISION
:
: NO. 00-838-CD
:
:
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:

CERTIFICATION

FRANK FEDERMAN, ESQUIRE, hereby verifies that he is attorney for the Plaintiff in the above-captioned matter, and that the premises are not subject to the provisions of Act 91 because it is:

- () an FHA mortgage
- () non-owner occupied
- () vacant
- (X) Act 91 procedures have been fulfilled

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

Frank Federman
FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

FEDERMAN and PHELAN
By: FRANK FEDERMAN
Identification No. 12248
Suite 900
Two Penn Center Plaza
Philadelphia, PA 19102
(215) 563-7000

Attorney for Plaintiff

**UNITED COMPAINES LENDING
CORPORATION**

Plaintiff

vs.

**DAVID J. GOULD
STEPHANIE GOULD**

Defendant(s)

: CLEARFIELD COUNTY
:
: Court of Common Pleas
:
: CIVIL DIVISION
:
: NO. 00-838-CD
:
:
:

VERIFICATION OF NON-MILITARY SERVICE

FRANK FEDERMAN, ESQUIRE, hereby verifies that he is attorney for the Plaintiff in the above-captioned matter, and that on information and belief, he has knowledge of the following facts, to wit:

(a) that the defendant(s) is/are not in the Military or Naval Service of the United States or its Allies, or otherwise within the provisions of the Soldiers' and Sailors' Civil Relief Act of Congress of 1940, as amended

(b) that defendant **DAVID J. GOULD** is over 18 years of age and resides at **1802 FURMAN ROAD, GREENSBORO, NC 27409**

(c) that defendant **STEPHANIE GOULD** is over 18 years of age, and resides at **1802 FURMAN ROAD, GREENSBORO, NC 27409**

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

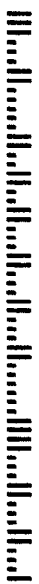
Frank Federman
FRANK FEDERMAN
Attorney for Plaintiff

Office of the Prothonotary
Clearfield County Courthouse
One North 2nd Street
Clearfield, PA 16830



STEPHANIE GOULD
118 EVERGREEN STREET
DU BOIS
GOULD X158012037 1499 06 10/06/00
UNABLE TO FORWARD
RETURN TO SENDER

158012037



(Rule of Civil Procedure No. 236 – Revised)

UNITED COMPAINES LENDING
CORPORATION

Plaintiff

vs.

DAVID J. GOULD
STEPHANIE GOULD

Defendant(s)

: CLEAFIELD COUNTY
:
: Court of Common Pleas
:
: CIVIL DIVISION
:
: NO. 00-838-CD
:
:
:
:

FILED

OCT 10 2000
11:26 pm
William A. Shaw
Prothonotary

Notice is given that a Judgment in the above captioned matter has been entered against you on

~~SEPTEMBER~~ ~~2000~~

October 3, 2000

By William A. Shaw DEPUTY

If you have any questions concerning this matter, please contact:

FRANK FEDERMAN, ESQUIRE
Attorney for Filing Party
SUITE 900
TWO PENN CENTER PLAZA
PHILADELPHIA, PA 19102
(215) 563-7000

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FEDERMAN AND PHELAN
By: FRANK FEDERMAN
Identification No. 12248
Two Penn Center Plaza - Suite 900
Philadelphia, PA 19102
(215) 563-7000

Attorney for Plaintiff

UNITED COMPAINES LENDING
CORPORATION
8549 UNITED PLAZA BOULEVARD
BATON ROUGE, LA 70809

Plaintiff

vs.

DAVID J. GOULD
STEPHANIE GOULD
1802 FURMAN ROAD
GREENSBORO, NC 27409-9119

Defendant(s)

: CLEARFIELD COUNTY
:
: COURT OF COMMON PLEAS
:
: CIVIL DIVISION
:
: NO. 00-838-CD
:
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:
:

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

TO THE PROTHONOTARY:

Kindly enter judgment in favor of the Plaintiff and against **DAVID J. GOULD and
STEPHANIE GOULD**, Defendant(s), for failure to file an Answer to Plaintiff's Complaint within
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Plaintiff's damages as follows:

As set forth in Complaint	\$50,235.21
Interest 6/1/00 TO 9/27/00	<u>\$1,398.25</u>
TOTAL	\$51,633.46

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and (2) notice has been given in accordance with Rule 237.1, copy attached.


FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

DAMAGES ARE HEREBY ASSESSED AS INDICATED.

DATE: 10-3-00



PRO PROTHY

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FEDERMAN AND PHELAN
Frank Federman, Esquire
Identification No. 12248
Two Penn Center Plaza
Suite 900
Philadelphia, PA 19102-1799
(215) 563-7000

ATTORNEY FOR PLAINTIFF

UNITED COMPANIES LENDING
CORPORATION

Plaintiff

vs.

DAVID J. GOULD
STEPHANIE GOULD

Defendant(s)

: COURT OF COMMON PLEAS

: CIVIL DIVISION

: CLEARFIELD COUNTY

: NO. 00-838-CD

TO: DAVID J. GOULD
1802 FURMAN PLACE
GREENSBORO, NC 27409-9119

DATE OF NOTICE: SEPTEMBER 13, 2000

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CLEARFIELD COUNTY COURTHOUSE
CLEARFIELD, PA 16830
(814) 765-2641

Frank Federman, Esquire
Attorney for Plaintiff

FEDERMAN AND PHELAN
Frank Federman, Esquire
Identification No. 12248
Two Penn Center Plaza
Suite 900
Philadelphia, PA 19102-1799
(215) 563-7000

ATTORNEY FOR PLAINTIFF

UNITED COMPANIES LENDING
CORPORATION

Plaintiff

vs.

DAVID J. GOULD
STEPHANIE GOULD

Defendant

: COURT OF COMMON PLEAS

: CIVIL DIVISION

: CLEARFIELD COUNTY

: NO. 00-838-CD

TO: STEPHANIE GOULD
1802 FURMAN PLACE
GREENSBORO, NC 27409-9119

DATE OF NOTICE: SEPTEMBER 13, 2000

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. THIS NOTICE IS SENT TO YOU IN AN ATTEMPT TO COLLECT THE INDEBTEDNESS REFERRED TO HEREIN, AND ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY, THIS CORRESPONDENCE IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY AS ENFORCEMENT OF LIEN AGAINST PROPERTY.

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DAVID S. MEHOLICK, COURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
CLEARFIELD, PA 16830
(814) 765-2641

Frank Federman, Esquire
Attorney for Plaintiff

FEDERMAN AND PHELAN
By: FRANK FEDERMAN
Identification No. 12248
Two Penn Center Plaza - Suite 900
Philadelphia, PA 19102
(215) 563-7000

Attorney for Plaintiff

UNTIED COMPAINES LENDING
CORPORATION
8549 UNITED PLAZA BOULEVARD
BATON ROUGE, LA 70809

Plaintiff

vs.

DAVID J. GOULD
STEPHANIE GOULD
1802 FURMAN ROAD
GREENSBORO, NC 27409-9119

Defendant(s)

: CLEARFIELD COUNTY
:
: COURT OF COMMON PLEAS
:
: CIVIL DIVISION
:
: NO. 00-838-CD
:
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:

CERTIFICATION

FRANK FEDERMAN, ESQUIRE, hereby verifies that he is attorney for the Plaintiff in the above-captioned matter, and that the premises are not subject to the provisions of Act 91 because it is:

- () an FHA mortgage
- () non-owner occupied
- () vacant
- (X) Act 91 procedures have been fulfilled

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

Frank Federman
FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

FEDERMAN and PHELAN
By: FRANK FEDERMAN
Identification No. 12248
Suite 900
Two Penn Center Plaza
Philadelphia, PA 19102
(215) 563-7000

Attorney for Plaintiff

**UNITED COMPAINES LENDING
CORPORATION**

Plaintiff

vs.

**DAVID J. GOULD
STEPHANIE GOULD**

Defendant(s)

**: CLEARFIELD COUNTY
:
: Court of Common Pleas
:
: CIVIL DIVISION
:
: NO. 00-838-CD
:
:
:**

VERIFICATION OF NON-MILITARY SERVICE

FRANK FEDERMAN, ESQUIRE, hereby verifies that he is attorney for the Plaintiff in the above-captioned matter, and that on information and belief, he has knowledge of the following facts, to wit:

(a) that the defendant(s) is/are not in the Military or Naval Service of the United States or its Allies, or otherwise within the provisions of the Soldiers' and Sailors' Civil Relief Act of Congress of 1940, as amended

(b) that defendant **DAVID J. GOULD** is over 18 years of age and resides at **1802 FURMAN ROAD, GREENSBORO, NC 27409**

(c) that defendant **STEPHANIE GOULD** is over 18 years of age, and resides at **1802 FURMAN ROAD, GREENSBORO, NC 27409**

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

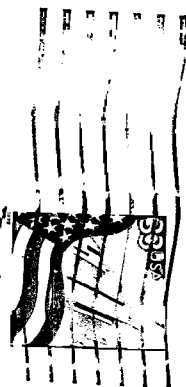
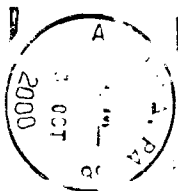
Frank Federman
FRANK FEDERMAN
Attorney for Plaintiff

Office of the Prothonotary
Clearfield County Courthouse
One North 2nd Street
Clearfield, PA 16830

DAVID J. GOULD
118 EVERGREEN STREET
DU BOIS, PA GOULD.1.18

X158012037 1499 06 10/06/00
RETURN TO SENDER
UNABLE TO FORWARD
RETURN TO SENDER

13801=1723



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY PENNSYLVANIA

RE: UNITED COMPANIES
LENDING CORPORATION

) CIVIL ACTION
)

vs.

DAVID J. GOULD
STEPHANIE GOULD

) CIVIL DIVISION
) NO. 00-838-CD

AFFIDAVIT OF SERVICE PURSUANT TO RULE 3129

COMMONWEALTH OF PENNSYLVANIA)
COUNTY OF CLEARFIELD)

SS:

I, FRANK FEDERMAN, ESQUIRE attorney for **UNITED COMPANIES**
LENDING CORPORATION hereby verify that on **NOVEMBER 10, 2000** true and
correct copies of the Notice of Sheriff's sale were served by certificate of mailing to the
recorded lienholders, and any known interested party see Exhibit "A" attached hereto.
Notice of Sale was sent to the Defendant(s) on **NOVEMBER 10, 2000** by certified mail
return receipt requested see Exhibit "B" attached hereto.

DATE: December 14, 2000


FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

FILED

DEC 15 2000

M 11:41 AM

William A. Shaw

Prothonotary



**Name and
Address
of Sender**

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee
1	XXX	COMMERCIAL CREDIT CORP. 77 BEAVER DRIVE DU BOIS, PA 15801		
2	XXXX	CLEARFIELD COUNTY DOMESTIC RELATIONS DEPARTMENT CLEARFIELD COUNTY COURTHOUSE 203 EAST MARKET STREET CLEARFIELD, PA 16830		
3	XXXX	TENANT/OCCUPANT 118 EVERGREEN STREET DU BOIS, PA 15801		
4	XXXX	JIM STELLABUTO'S EVERYTHING UNDER FOOT 922 BEAVER DRIVE, P.O. BOX 355 DU BOIS, PA 15801		
5				
6				
7				
8				
9				
10				
11				
12				
13				
14		GOULD, D.	(GMW)	
Total Number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office	Postmaster, Per (Name of Receiving Employee)	The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional insurance. See Domestic Mail Manual R900, S913 and S921 for limitations of coverage.
4				

P 969 054 870

TO:

STEPHANIE GOULD
1802 FURMAN ROAD
GREENSBORO, NC 27409-9119

SENDER: GMW

REFERENCE: GOULD, S.

PS FORM 3800, SEPTEMBER 1995

RETURN
RECEIPT
SERVICE

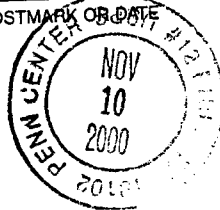
Postage	2.65
Certified Fee	0.00
Return Receipt Fee	0.00
	2.75
Restricted Delivery	
Total Postage and Fees	5.95

US Postal Service

**Receipt for
Certified Mail**

No Insurance Coverage Provided
Do not use for International Mail

POSTMARK OR DATE



AFFIDAVIT OF SERVICE - CLEARFIELD

PLAINTIFF UNITED COMPANIES LENDING CORPORATION

COURT NO. 00-838-CD

DEFENDANT DAVID J. GOULD

STEPHANIE GOULD

TYPE OF ACTION

☐ Mortgage Foreclosure
☐ Eviction
☐ Civil Action
☒ Notice of Sheriff's

SERVE AT 1802 FURMAN ROAD

Sale - DATE

GREENSBORO, NC 27409-9119

1/19/2001

SERVED

Served and made known to _____, Defendant on the 16 day
of NOV, 2000, at 9:06 AM o'clock, A M., at
GREENSBORO, County of GREENSBORO, N.C., in the manner described below:

☒ Defendant personally served.

☐ Adult family member with whom Defendant(s) reside(s).

Relationship is _____.

☐ Adult in charge of Defendant's residence who refused to give name/relationship.

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

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

☐ _____ an officer of said defendant company.

☐ Other: _____.

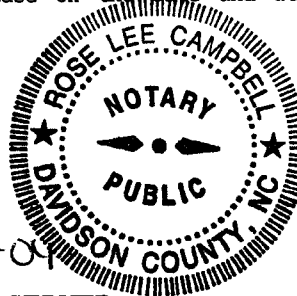
Description: Age 38 Height 5-4 Weight 130 LBS Race W Sex F
Other _____

I, CHARLES L. TOLIVER, a competent adult, being duly sworn according to law, depose and state
that I personally handed to STEPHANIE GOULD a true and correct copy of the
_____ issued in the captioned case on the _____ date and at the address indicated
above.

Sworn to and subscribed
before me this 16th day
of November, 2000.

Notary: Rose Lee Campbell

My Commission Expires: 12-12-01



By: Charles L. Toliver

NOT SERVED

On the _____ day of _____, 200____, at _____ o'clock
____ M., Defendant NOT FOUND because:

☐ Moved ☐ Unknown ☐ No Answer ☐ Vacant

Other: _____

Sworn to and subscribed
before me this _____ day
of _____, 200____.

Notary: _____

DEC 18 2000

11:30 noon

William A. Shaw
Prothonotary

By: WAS

AFFIDAVIT OF SERVICE - CLEARFIELD

PLAINTIFF UNITED COMPANIES LENDING CORPORATION

COURT NO. 00-838-CD

DEFENDANT DAVID J. GOULD

STEPHANIE GOULD

TYPE OF ACTION

☐ Mortgage Foreclosure

☐ Eviction

☐ Civil Action

☒ Notice of Sheriff's

Sale - DATE 1/19/2001

SERVE AT 1802 FURMAN ROAD

GREENSBORO, NC 27409-9119

SERVED

Served and made known to _____, Defendant on the 16 day of NOV, 2000, at 9:06 o'clock, 11 M., at _____, County of DAVIDSON, GREENSBORO, NC in the manner described below:

Defendant personally served.

☒ Adult family member with whom Defendant(s) reside(s).

Relationship is WIFE.

Adult in charge of Defendant's residence who refused to give name/relationship.

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

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

an officer of said defendant company.

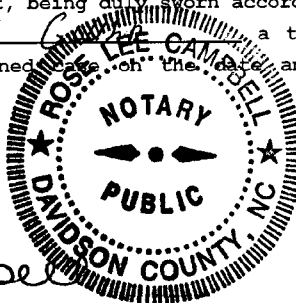
Other: _____.

Description: Age 38 Height 5-4 Weight 130 lbs Race W Sex F
Other _____

I, CHARLES L. TOLIVER, a competent adult, being duly sworn according to law, depose and state that I personally handed to STEPHANIE GOULD a true and correct copy of the _____ issued in the captioned case on the _____ day of _____ and at the address indicated above.

Sworn to and subscribed before me this 16th day of November, 2000.

Notary: Rose Lee Campbell



By: Charles L. Toliver

My Commission Expires: 12-12-01

NOT SERVED

On the _____ day of _____, 200____, at _____ o'clock _____ M., Defendant NOT FOUND because:

☐ Moved ☐ Unknown ☐ No Answer ☐ Vacant

Other: _____

Sworn to and subscribed before me this _____ day of _____, 200____.

Notary: _____

FILED

DEC 18 2000
11:30 AM
William A. Shaw
Prothonotary

By: _____

PRAECIPE FOR WRIT OF EXECUTION - (MORTGAGE FORECLOSURE)
P.R.C.P. 3180-3183

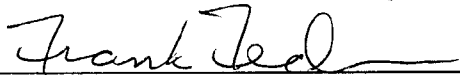
UNITED COMPANIES LENDING	:	CLEARFIELD
	:	
	:	COURT OF COMMON
Plaintiff	:	PLEAS
	:	
vs.	:	CIVIL DIVISION
	:	
DAVID J. GOULD	:	NO. 00-838-CD
STEPHANIE GOULD	:	
1802 FURMAN ROAD	:	
GREENSBORO, NC 27409-9119	:	
	:	
Defendant(s)	:	
	:	

TO THE DIRECTOR OF THE PROTHONOTARY:

Issue writ of execution in the above matter:

Amount Due	\$ 51,633.46
Interest from	\$ _____ and Costs
9/28/00 to (sale date)	
(per diem - \$8.49)	

199.09 PAID TO PROTHONOTARY


FRANK FEDERMAN, ESQUIRE
ONE PENN CENTER AT SUBURBAN STATION
SUITE 1400
PHILADELPHIA, PA 19103
Attorney for Plaintiff

Note: Please attach description of property.

FILED

JUL 09 2001

M/12:20/01
William A. Shaw PP
Prothonotary

6 WATS TO SHFF

No. 00-838-CD Term
IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

UNITED COMPANIES LENDING

vs.

DAVID J. GOULD
STEPHANIE GOULD

PRAECIPE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)

Filed:

Frank Teden
Attorney for Plaintiff

Address: 1802 FURMAN ROAD, GREENSBORO, NC 27409-9119
Where papers may be served.

ALL THAT CERTAIN lot, piece or parcel of land situate in the City of DuBois, County of Clearfield, State of Pennsylvania, known and numbered in the plan and plot of Alfred Bell's Addition to the Borough (not City) of DuBois, as part of Lot No. 10, bounded and described as follows, to wit:

BEGINNING at a post at the Township Road (now Evergreen Street) and Lot No. 11; thence by line of said Evergreen Street, 50 feet to a post at Lot 9; thence by line of Lot No. 9, 100 feet to a point at land of which this was formerly a part; thence in a parallel line with Evergreen Street by land of which this was formerly a part, 50 feet to a point at Lot No. 11; thence by line of Lot No. 11, 100 feet to a post at Evergreen Street, to the place of beginning.

EXCEPTING AND RESERVING from the above-described premises a right-of-way for vehicular travel eight (8) feet in width along the Westerly line of the above-described premises; as set forth in the deed from Emanuel O. Pearson, et ux. to Dorothy L. Stewart, et al. dated October 15, 1969, and recorded in Clearfield County Deed Book 554, page 565.

ALSO SUBJECT to a foot walk along presently existing walkway located between the right-of-way and the dwelling house as set forth in the deed from Emanuel O. Pearson, et ux, to Dorothy L. Stewart, et al, dated October 15, 1969, and recorded in Clearfield County Deed Book 554, page 565.

Tax Parcel # 7.1-007-000-02033

TITLE TO SAID PREMISES IS VESTED IN David J. Gould and Stephanie Gould, husband and wife by Deed from Beverly M. Ledger a/k/a Beverley M. Ledger, widow dated 1/23/96, recorded 1/29/96, in Deed Book Volume 1733, Page 406.

WRIT OF EXECUTION - (MORTGAGE FORECLOSURE)
P.R.C.P. 3180 TO 3183 AND Rule 3257

UNITED COMPANIES LENDING	:	CLEARFIELD
Plaintiff	:	
vs.	:	COURT OF COMMON
	:	PLEAS
	:	
DAVID J. GOULD	:	CIVIL DIVISION
STEPHANIE GOULD	:	
1802 FURMAN ROAD	:	NO. 00-838-CD
GREENSBORO, NC 27409-9119	:	
Defendant(s)	:	
	:	
	:	
	:	
	:	

COMMONWEALTH OF PENNSYLVANIA:

COUNTY OF CLEARFIELD:

TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA

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

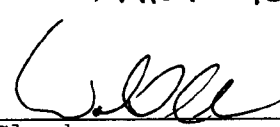
Premises 118 EVERGREEN STREET, DU BOIS, PA 15801
(see attached legal description)

Amount Due . \$ 51,633.46

Interest from \$ _____
9/28/00 to (sale date)
(per diem - \$8.49)

Total \$ Plus Costs as endorsed.

199.09 TO PROTHONOTARY


Clerk
Office of Prothonotary
Common Pleas Court of
CLEARFIELD County, PA

Dated: 7/9/01
(Seal)

No. 00-838-CD Term

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

UNITED COMPANIES LENDING

vs.

DAVID J. GOULD
STEPHANIE GOULD

WRIT OF EXECUTION
(Mortgage Foreclosure)

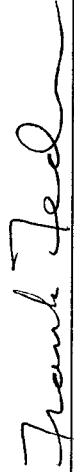
Costs

Office of the Prothonotary

Judg. Fee

Cr.

Sat.


Attorney for Plaintiff

Address: 1802 FURMAN ROAD, GREENSBORO, NC 27409-9119
Where papers may be served.

ALL THAT CERTAIN lot, piece or parcel of land situate in the City of DuBois, County of Clearfield, State of Pennsylvania, known and numbered in the plan and plot of Alfred Bell's Addition to the Borough (not City) of DuBois, as part of Lot No. 10, bounded and described as follows, to wit:

BEGINNING at a post at the Township Road (now Evergreen Street) and Lot No. 11; thence by line of said Evergreen Street, 50 feet to a post at Lot 9; thence by line of Lot No. 9, 100 feet to a point at land of which this was formerly a part; thence in a parallel line with Evergreen Street by land of which this was formerly a part, 50 feet to a point at Lot No. 11; thence by line of Lot No. 11, 100 feet to a post at Evergreen Street, to the place of beginning.

EXCEPTING AND RESERVING from the above-described premises a right-of-way for vehicular travel eight (8) feet in width along the Westerly line of the above-described premises; as set forth in the deed from Emanuel O. Pearson, et ux. to Dorothy L. Stewart, et al. dated October 15, 1969, and recorded in Clearfield County Deed Book 554, page 565.

ALSO SUBJECT to a foot walk along presently existing walkway located between the right-of-way and the dwelling house as set forth in the deed from Emanuel O. Pearson, et ux, to Dorothy L. Stewart, et al, dated October 15, 1969, and recorded in Clearfield County Deed Book 554, page 565.

Tax Parcel # 7.1-007-000-02033

TITLE TO SAID PREMISES IS VESTED IN David J. Gould and Stephanie Gould, husband and wife by Deed from Beverly M. Ledger a/k/a Beverley M. Ledger, widow dated 1/23/96, recorded 1/29/96, in Deed Book Volume 1733, Page 406.

WRIT OF EXECUTION - (MORTGAGE FORECLOSURE)
P.R.C.P. 3180 TO 3183 AND Rule 3257

UNITED COMPANIES LENDING
CORPORATION

Plaintiff

vs.

DAVID J. GOULD
STEPHANIE GOULD
1802 FURMAN ROAD
GREENSBORO, NC 27409-9119
Defendant(s)

: CLEARFIELD
:
: COURT OF COMMON
: PLEAS
:
: CIVIL DIVISION
:
: NO. 00-838-CD
:
:
:
:
:

COMMONWEALTH OF PENNSYLVANIA:

COUNTY OF WYOMING:

TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA

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

Premises 118 EVERGREEN STREET, DU BOIS, PA 15801
(see attached legal description)

Amount Due \$ 51,633.46

Interest from \$ _____
OCTOBER 6, 2000 to (sale date)
(per diem - \$8.49)

Total \$ 179.09 Plus Costs as endorsed.

RECEIVED OCT 9 2000

6:11:44 AM

Chester A. Hawkins
by Margaret H. Pitt



Clerk
Office of Prothonotary
Common Pleas Court of
CLEARFIELD County, PA

Dated: October 9, 2000
(Seal)

ALL THAT CERTAIN lot, piece or parcel of land situate in the City of DuBois, County of Clearfield, State of Pennsylvania, known and numbered in the plan and plot of Alfred Bell's Addition to the Borough (not City) of DuBois, as part of Lot No. 10, bounded and described as follows, to wit:

BEGINNING at a post at the Township Road (now Evergreen Street) and Lot No. 11; thence by line of said Evergreen Street, 50 feet to a post at Lot 9; thence by line of Lot No. 9, 100 feet to a point at land of which this was formerly a part; thence in a parallel line with Evergreen Street by land of which this was formerly a part, 50 feet to a point at Lot No. 11; thence by line of Lot No. 11, 100 feet to a post at Evergreen Street, to the place of beginning.

EXCEPTING AND RESERVING from the above-described premises a right-of-way for vehicular travel eight (8) feet in width along the Westerly line of the above-described premises; as set forth in the deed from Emanuel O. Pearson, et ux. to Dorothy L. Stewart, et al. dated October 15, 1969, and recorded in Clearfield County Deed Book 554, page 565.

ALSO SUBJECT to a foot walk along presently existing walkway located between the right-of-way and the dwelling house as set forth in the deed from Emanuel O. Pearson, et ux, to Dorothy L. Stewart, et al, dated October 15, 1969, and recorded in Clearfield County Deed Book 554, page 565.

Tax Parcel # 7.1-007-000-02033

TITLE TO SAID PREMISES IS VESTED IN David J. Gould and Stephanie Gould, husband and wife by Deed from Beverly M. Ledger a/k/a Beverley M. Ledger, widow dated 1/23/96, recorded 1/29/96, in Deed Book Volume 1733, Page 406.

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 10299

UNITED COMPANIES LENDING CORPORATION

00-838-CD

VS.

GOULD, DAVID J.

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

NOW, OCTOBER 30, 2000, AT 12:50 PM O'CLOCK A LEVY WAS TAKEN ON THE PROPERTY OF THE DEFENDANTS. PROPERTY WAS POSTED THIS DATE.

A SALE IS SET FOR FRIDAY, JANUARY 19, 2001, AT 10:00AM.

NOW, NOVEMBER 1, 2000, MAILED WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY TO DAVID J. GOULD AND STEPHANIE GOULD, 1802 FURMAN ROAD, GREENSBORO, NORTH CAROLINA, 27409-9119, BY REGULAR AND CERTIFIED MAIL.

NOW, NOVEMBER 4, 2000, SERVED THE WITHIN WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY ON DAVID J. GOULD, DEFENDANT, AT HIS PLACE OF RESIDENCE, 1802 FURMAN ROAD, GREENSBORO, NORTH CAROLINA, 27409-0110, BY CERTIFIED MAIL #7000 0600 0023 2701 1731.

NOW, NOVEMBER 4, 2000, SERVED THE WITHIN WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY ON STEPHANIE GOULD, DEFENDANT, AT HER PLACE OF RESIDENCE, 1802 FURMAN ROAD, GREENSBORO, NORTH CAROLINA, 27409-0110, BY CERTIFIED MAIL #7000 0600 0023 2701 1724.

NOW, JANUARY 17, 2001, RECEIVED A PHONE CALL FORM GREG WILKINS OF FEDERMAN AND PHELAN, ATTORNEY FOR THE PLAINTIFF, THAT DEFENDANTS HAVE FILED BANKRUPTCY IN NORTH CAROLINA, SALE IS TO BE STAYED.

NOW, JANUARY 19, 2001, RECEIVED FAX TO STAY SALE.

FILED
013-43-101
JUL 13 2001

William A. Shaw
Prothonotary

NO CC
[Signature]

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 10299

UNITED COMPANIES LENDING CORPORATION

00-838-CD

VS.

GOULD, DAVID J.

WRIT OF EXECUTION REAL ESTATE

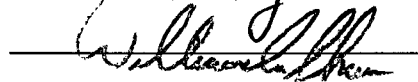
SHERIFF RETURNS

NOW, JULY 13, 2001, RETURN WRIT AS NO SALE HELD AS DEFENDANTS FILED
BANKRUPTCY IN NORTH CAROLIN, PAID COSTS FROM ADVANCE AND MADE
REFUND OF UNUSED ADVANCE TO THE ATTORNEY.

SHERIFF HAWKINS \$179.14
SURCHARGE 40.00
PAID BY ATTORNEY

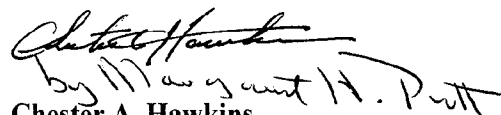
Sworn to Before Me This

13th Day Of July 2001



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

So Answers,


By Magistrate H. Pratt

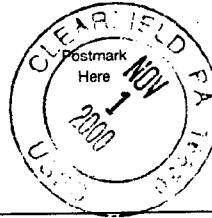
Chester A. Hawkins
Sheriff

U.S. Postal Service
CERTIFIED MAIL RECEIPT
 (Domestic Mail Only; No Insurance Coverage Provided)

7000 0600 0023 2701 1731

Article Sent To:

Postage	\$
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$3.20



Name (Please Print Clearly) (to be completed by mailer)

DAVID J. GOULD
 Street, Apt. No., or PO Box No.
1802 FURMAN ROAD
 City, State, ZIP+4
GREENSBORO, NC 27409-9119

PS Form 3800, July 1999

See Reverse for Instructions

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:

DAVID J. GOULD
1802 Furman Road
Greensboro, NC 27409-9119

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly) B. Date of Delivery

C. Signature

David J. Gould

☐ Agent
☐ Addressee

D. Is delivery address different from item 1? ☐ Yes
 If YES, 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)

7000 0600 0023 2701 1731

PS Form 3811, July 1999

Domestic Return Receipt

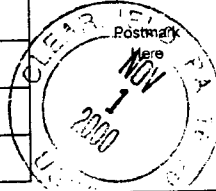
102595-99-M-1789

COPY

U.S. Postal Service
CERTIFIED MAIL RECEIPT
 (Domestic Mail Only; No Insurance Coverage Provided)

Article Sent To:

Postage	\$
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 3.20



Name (Please Print Clearly) (to be completed by mailer)

STEPHANIE GOULD

Street, Apt. No., or PO Box No.

1802 FURMAN ROAD

City, State, ZIP+4

GREENSBORO, NORTH CAROLINA 27409-9119

PS Form 3800, July 1999

See Reverse for Instructions

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:

**STEPHANIE GOULD
 1802 FURMAN ROAD
 Greensboro, North Carolina
 27409-9119**

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly) B. Date of Delivery

C. Signature

Stephanie Gould ☐ Agent ☐ Addressee

D. Is delivery address different from item 1? ☐ Yes

If YES, 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)

7000 0600 0023 2701 1724

PS Form 3811, July 1999

Domestic Return Receipt

102595-99-M-1789

COPY

FEDERMAN AND PHELAN, L.L.P.
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
215-563-7000
Main Fax 215-563-5534
Greg.Wilkins@fedphe-pa.com

Gregory Wilkins
Legal Assistant, Ext.1256

Representing Lenders in
Pennsylvania and New Jersey

January 19, 2001

Office of the Sheriff
Clearfield County Courthouse
1 North Second Street, Suite 116
Clearfield, PA 16830

Re: UNITED COMPANIES LENDING CORPORATION
V. DAVID J. GOULD and STEPHANIE GOULD
NO. 00-838-CD
Premises: 118 EVERGREEN STREET, DU BOIS, PA 15801

Via Fax: (814) 765-5915

Dear Peggy:

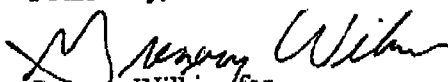
Please STAY the Sheriff's Sale of the above referenced property, which is scheduled for
JANUARY 19, 2001.

The Defendant(s) filed a Chapter 13 Bankruptcy in North Carolina (#B-01-10051)
On January 8, 2001.

No funds were received in consideration for the stay.

Please return the original writ of execution to the Prothonotary as soon as possible.

Yours truly,


Gregory Wilkins for
Federman and Phelan
/gmw

cc: UC LENDING
Attn: Barbara Freeman, Foreclosure Department
Loan No: 5081328
Via Fax: (225) 987-4228

COPY

REAL ESTATE SALE

REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION

REAL ESTATE SALE

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

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

SHERIFF COSTS:

\$

RDR	15.00
SERVICE	15.00
MILEAGE	9.88
LEVY	15.00
MILEAGE	9.88
POSTING	15.00
CSDS	10.00
COMMISSION 2%	
POSTAGE	10.42 + 3.96
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	30.00
ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
RETURNS/DEPUTIZE	
COPIES	5.00

TOTAL SHERIFF COSTS \$ 179.14

DEED COSTS:

REG & REC	15.50
ACKNOWLEDGEMENT	5.00
TRANSFER TAX 2%	

TOTAL DEED COSTS \$

DEBT & INTEREST:

AMOUNT DUE	\$ 51,633.46
INTEREST from 10-6-00 to (sale date)	
(per diem \$8.49)	TO BE ADDED
TOTAL	\$ 51,633.46

COSTS:

ATTORNEY FEES	—
PRO SATISFACTION	—
ADVERTISING	\$ 529.92
LATE CHARGE & FEES	—
TAXES-Collector	—
TAXES-Tax Claim	—
COSTS OF SUIT-TO BE ADDED	\$ —
LIST OF LIENS	\$ 135.00
MORTGAGE SEARCH	\$ —
COST	\$ 179.09
ATTORNEY COMMISSION	—
SHERIFF COSTS	\$ 179.14
LEGAL JOURNAL	\$ 90.00
REFUND OF ADVANCE	\$ —
REFUND OF SURCHARGE	\$ —

TOTAL COSTS \$ 934.06

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

AFFIDAVIT OF SERVICE - CLEARFIELD

PLAINTIFF UNITED COMPANIES LENDING

COURT NO. 00-838-CD

DEFENDANT DAVID J. GOULD

STEPHANIE GOULD

TYPE OF ACTION

☐ Mortgage Foreclosure

☐ Eviction

☐ Civil Action

☒ Notice of Sheriff's

Sale - DATE 10/5/01

SERVE AT 1802 FURMAN ROAD

GREENSBORO, NC 27409-9119

SERVED

Served and made known to DAVID J. GOULD, Defendant on the 21st day of AUGUST, 2001, at 4:13 o'clock, P. M., at _____, County of Clearfield, Commonwealth of Pennsylvania, in the manner described below:

☐ Defendant personally served.

☒ Adult family member with whom Defendant(s) reside(s).

Relationship is MOTHER.

☐ Adult in charge of Defendant's residence who refused to give name/relationship.

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

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

☐ _____ an officer of said defendant company.

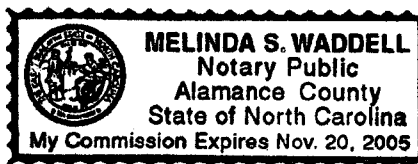
☐ Other: _____

Description: Age 60's Height 5'2" Weight 110 lbs Race W Sex F
Other _____

I, Jerry L. Hand, a competent adult, being duly sworn according to law, depose and state that I personally handed to JAHANA GATA a true and correct copy of the Notice of Sheriff's Sale issued in the captioned case on the date and at the address indicated above.

Sworn to and subscribed before me this 21st day of AUGUST, 2001.
Notary:

Melinda S. Waddell



By:

NOT SERVED

On the _____ day of _____, 200__, at _____ o'clock
_____. M., Defendant NOT FOUND because:

☐ Moved ☐ Unknown ☐ No Answer ☐ Vacant

Other:

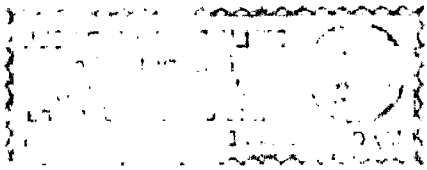
Sworn to and subscribed before me this _____ day of _____, 200____.

By:

Notary:

FRANK FEDERMAN, ESQUIRE - I.D.#12248
One Penn Center - Suite 1400
Philadelphia, PA 19103
(215) 563-7000

SEP 11 2008
SEP 0 4 2007
NO
cc
SEP 11 2008
SEP 0 4 2007
SEP 11 2008
SEP 0 4 2007



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY PENNSYLVANIA

RE: UNITED COMPANIES LENDING) CIVIL ACTION
)

vs.

DAVID J. GOULD) CIVIL DIVISION
STEPHANIE GOULD) NO. 00-838-CD

AFFIDAVIT OF SERVICE PURSUANT TO RULE 3129

COMMONWEALTH OF PENNSYLVANIA)
COUNTY OF CLEARFIELD) SS:

I, FRANK FEDERMAN, ESQUIRE attorney for **UNITED COMPANIES LENDING** hereby verify that on **8/13/01** true and correct copies of the Notice of Sheriff's sale were served by certificate of mailing to the recorded lienholders, and any known interested party see Exhibit "A" attached hereto. Notice of Sale was sent to the Defendant(s) on **8/13/01** by certified mail return receipt requested see Exhibit "B" attached hereto.

DATE: September 5, 2001

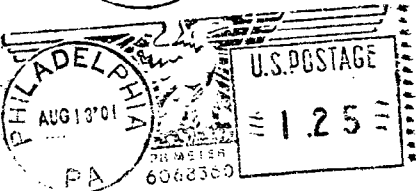
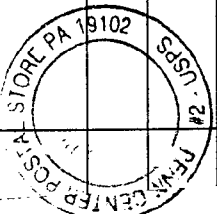

FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

FILED

SEP 10 2001
m. h. nacc
William A. Shaw
Prothonotary

Name and Address of Sender → FEDERMAN & PHELAN
 ONE PENN CENTER, SUBURBAN STATION, SUITE 1400
 PHILADELPHIA, PA 19102

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee
1	GMW	JIM STELLABUTO'S EVERYTHING UNDER FOOT 922 BEAVER DRIVE PO BOX 355 DU BOIS, PA 15801		
2		COMMERCIAL CREDIT CORP. 77 BEAVER DRIVE DU BOIS, PA 15801		
3		CLEARFIELD COUNTY DOMESTIC RELATIONS DEPARTMENT CLEARFIELD COUNTY COURTHOUSE 230 EAST MARKET STREET CLEARFIELD, PA 16830		
4		COMMONWEALTH OF PA DEPT. OF WELFARE PO BOX 2675 HARRISBURG, PA 17105		
5		TENANT/OCCUPANT 118 EVERGREEN STREET DU BOIS, PA 15801		
6				
7				
8.		Re: GOULD, DAVID		
		Postmaster, Per (Name of Receiving Employee)		
5				



WRIT OF EXECUTION - (MORTGAGE FORECLOSURE)
P.R.C.P. 3180 TO 3183 AND Rule 3257

UNITED COMPANIES LENDING
Plaintiff

vs.

DAVID J. GOULD
STEPHANIE GOULD
1802 FURMAN ROAD
GREENSBORO, NC 27409-9119
Defendant(s)

: CLEARFIELD
:
: COURT OF COMMON
: PLEAS
:
: CIVIL DIVISION
:
: NO. 00-838-CD
:
:
:
:
:

COMMONWEALTH OF PENNSYLVANIA:

COUNTY OF CLEARFIELD:

TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA

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

Premises 118 EVERGREEN STREET, DU BOIS, PA 15801
(see attached legal description)

Amount Due \$ 51,633.46

Interest from \$ _____
9/28/00 to (sale date)
(per diem - \$8.49)

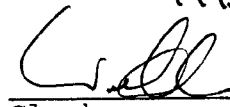
Total \$ Plus Costs as endorsed.

RECEIVED JUL 9 2001

@ 3:34 PM

Chester A. Hawkins
by Margaret H. Dutt

199.09 TO PROTHONOTARY


Clerk
Office of Prothonotary
Common Pleas Court of
CLEARFIELD County, PA

Dated: 7/9/01
(Seal)

No. 00-838-CD Term

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

UNITED COMPANIES LENDING

vs.

DAVID J. GOULD
STEPHANIE GOULD

WRIT OF EXECUTION
(Mortgage Foreclosure)


Costs

Office of the Prothonotary

Judg. Fee

Cr.

Sat.


Attorney for Plaintiff

Address: 1802 FURMAN ROAD, GREENSBORO, NC 27409-9119
Where papers may be served.

7
ALL THAT CERTAIN lot, piece or parcel of land situate in the City of DuBois, County of Clearfield, State of Pennsylvania, known and numbered in the plan and plot of Alfred Bell's Addition to the Borough (not City) of DuBois, as part of Lot No. 10, bounded and described as follows, to wit:

BEGINNING at a post at the Township Road (now Evergreen Street) and Lot No. 11; thence by line of said Evergreen Street, 50 feet to a post at Lot 9; thence by line of Lot No. 9, 100 feet to a point at land of which this was formerly a part; thence in a parallel line with Evergreen Street by land of which this was formerly a part, 50 feet to a point at Lot No. 11; thence by line of Lot No. 11, 100 feet to a post at Evergreen Street, to the place of beginning.

EXCEPTING AND RESERVING from the above-described premises a right-of-way for vehicular travel eight (8) feet in width along the Westerly line of the above-described premises; as set forth in the deed from Emanuel O. Pearson, et ux. to Dorothy L. Stewart, et al. dated October 15, 1969, and recorded in Clearfield County Deed Book 554, page 565.

ALSO SUBJECT to a foot walk along presently existing walkway located between the right-of-way and the dwelling house as set forth in the deed from Emanuel O. Pearson, et ux, to Dorothy L. Stewart, et al, dated October 15, 1969, and recorded in Clearfield County Deed Book 554, page 565.

Tax Parcel # 7.1-007-000-02033

TITLE TO SAID PREMISES IS VESTED IN David J. Gould and Stephanie Gould, husband and wife by Deed from Beverly M. Ledger a/k/a Beverley M. Ledger, widow dated 1/23/96, recorded 1/29/96, in Deed Book Volume 1733, Page 406.

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 11232

UNITED COMPANIES LENDING

00-838-CD

VS.

GOULD, DAVID J.

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

NOW, AUGUST 14, 2001, A LEVY WAS TAKEN ON THE PROPERTY OF THE DEFENDANTS. THE PROPERTY WAS POSTED THIS DATE.

A SALE IS SET FOR FRIDAY, OCTOBER 5, 2001, AT 10:00 AM O'CLOCK.

NOW, AUGUST 18, 2001, SERVED THE WITHIN WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY ON STEPHANIE GOULD, WIFE OF DAVID J. GOULD, DEFENDANT, AT HIS PLACE OF RESIDENCE, 1802 FURMAN ROAD, GREENSBORO, NORTH CAROLINA, 27409-9119, BY CERTIFIED MAIL #7000 0600 0022 9001 8409.

NOW, AUGUST 18, 2001, SERVED THE WITHIN WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY ON STEPHANIE GOULD, DEFENDANT, AT HER PLACE OF RESIDENCE, 1802 FURMAN ROAD, GREENSBORO, NORTH CAROLINA, 27409-9119, BY CERTIFIED MAIL #7000 0600 0022 9001 8393.

NOW, OCTOBER 5, 2001, A SALE WAS HELD ON THE PROPERTY OF THE DEFENDANTS. PROPERTY WAS PURCHASED BY THE PLAINTIFF FOR ONE DOLLAR (\$1.00) PLUS COSTS.

NOW, OCTOBER 15, 2001, RECEIVED ATTORNEY CHECK #159095 IN THE AMOUNT OF ONE THOUSAND FOUR DOLLARS AND NINETY CENTS (\$1,009.40) FOR COSTS DUE ON SALE. CALLED GREG THIS DATE AND INFORMED HIM THAT A SMOKE TEST NEEDS DONE ON THE PROPERTY.

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 11232

UNITED COMPANIES LENDING

00-838-CD

VS.

GOULD, DAVID J.

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

NOW, NOVEMBER 1, 2001, RECEIVED ATTORNEY CHECK #162607 IN THE AMOUNT OF ONE THOUSAND FOUR DOLLARS AND NINETY CENTS (\$1,004.90) FOR COSTS DUE ON SALE.

NOW, NOVEMBER 2, 2001, CALLED GREG AND LEFT MESSAGE THAT I HAD ALREADY RECEIVED PAYMENT FOR THIS PROPERTY BUT A SMOKE TEST NEEDS DONE ON THE PROPERTY. TOLD HIM THAT I WILL RETURN SECOND CHECK.

NOW, JANUARY 8, 2002, PAID COSTS DUE ON SALE FROM ADVANCE AND ATTORNEY CHECK #159095 IN THE AMOUNT OF ONE THOUSAND FOUR DOLLARS AND NINETY CENTS (\$1,004.90) MADE REFUND OF DIFFERENCE IN COSTS. COSTS CHANGED BECAUSE PLAINTIFF PAID TAXES AND THIS OFFICE WAS NOT INFORMED. RETURNED ATTORNEY CHECK #162607 IN THE AMOUNT OF ONE THOUSAND FOUR DOLLARS AND NINETY CENTS (\$1,004.90) WHICH WAS RECEIVED NOVEMBER 1, 2001 (THIS IS DUPLICATE PAYMENT FOR COSTS DUE). DEED WILL BE FILED WHEN SMOKE TEST IS COMPLETE..

NOW, APRIL 4, 2002, RECEIVED NOTICE FROM THE CITY OF DUBOIS THAT SMOKE TEST HAS BEEN COMPLETED, DEED CAN HAVE CITY SEAL ATTACHED.

NOW, APRIL 5, 2002, DUBOIS CITY SEAL WAS ATTACHED TO DEED.

NOW, APRIL 9, 2002, RETURN WRIT AS A SALE BEING HELD WITH PLAINTIFF PURCHASING THE PROPERTY FOR ONE (\$1.00) DOLLAR PLUS COSTS, COSTS WERE PAID JANUARY 8, 2002, DEED WAS FILED THIS DATE.

SHERIFF HAWKINS \$243.12

SURCHARGE \$40.00

PAID BY ATTORNEY

FILED

013:55:21
APR 09 2002

No
cc

William A. Shaw
Prothonotary

[Signature]

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 11232

UNITED COMPANIES LENDING

00-838-CD

VS.

GOULD, DAVID J.

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

Sworn to Before Me This

9th Day Of April 2002
William A. Hawkins

~~Deputy Prothonotary~~
My Commission Expires
1st Monday in Jan. 2006
Clearfield Co., Clearfield, PA

So Answers,

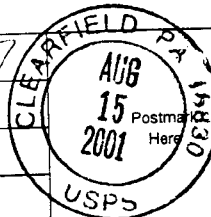
Chester A. Hawkins
by Margaret N. Pitt
Chester A. Hawkins
Sheriff

7000 0600 0022 9001 8409

U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

Article Sent To:

Postage	\$ 57
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.17



Name (Please Print Clearly) (to be completed by mailer)

DAVID J. GOULD

Street, Apt. No., or PO Box No.

1802 Furman Road

City, State, ZIP+4

Greensboro, NC 27409-9119

PS Form 3800, July 1999

See Reverse for Instructions

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:

DAVID J. GOULD

1802 Furman Road

Greensboro, NC 27409-9119

2. Article Number (Copy from service label)

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly) B. Date of Delivery

8/18

C. Signature

David J. Gould

☐ Agent

☐ Addressee

D. Is delivery address different from item 1? ☐ Yes

If YES, 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

7000 0600 0022 9001 8409

PS Form 3811, July 1999

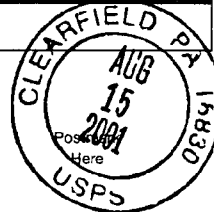
Domestic Return Receipt

102595-00-M-0952

COPY

7000 0600 0022 9001 8393

U.S. Postal Service CERTIFIED MAIL RECEIPT (Domestic Mail Only; No Insurance Coverage Provided)	
Article Sent To:	
Postage	\$ 5.17
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.17
Name (Please Print Clearly) (to be completed by mailer) STEPHANIE GOULD	
Street, Apt. No., or PO Box No. 1802 Furman Road	
City, State, ZIP+4 Greensboro, NC 27409-9119	
PS Form 3800, July 1999	
See Reverse for Instructions	



SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<ul style="list-style-type: none">■ 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.		A. Received by (Please Print Clearly)	B. Date of Delivery 8-18
1. Article Addressed to: STEPHANIE GOULD 1802 Furman Road Greensboro, NC 27409-9119		C. Signature 	<input type="checkbox"/> Agent <input type="checkbox"/> Addressee
2. Article Number (Copy from service label) 7000 0600 0022 9001 8393		D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> 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.	
		4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes	

COPY

DOC NO	APPLY TO	DATE	INVOICE	APPLY TO INVOICE	DOC AMOUNT	DISCOUNT	PAYMENT AMOUNT
159095	146429	10/09/01	6235049		1,004.90	0.00	1,004.90
GOULD, DAVID							
							1,004.90

10-15-01
G

FEDERMAN & PHELAN
ATTORNEY ESCROW ACCOUNT
ONE PENN CENTER, SUITE 1400
PHILADELPHIA, PA 19103-1814

COPY

FEDERMAN & PHELAN
ATTORNEY ESCROW ACCOUNT
ONE PENN CENTER, SUITE 1400
PHILADELPHIA, PA 19103-1814

COMMERCE BANK
PHILADELPHIA, PA 19148

3-180/360

CHECK NO
159095

DATE	AMOUNT
10/9/2001	*****1,004.90

Pay ONE THOUSAND FOUR AND 90/100 DOLLARS

Void after 90 days

To The Sheriff of Clearfield County
Order 1 North Second Street
Of Clearfield, PA 16830

Frank Federman

162607

FEDERMAN & PHELAN
ATTORNEY ESCROW ACCOUNT
ONE PENN CENTER, SUITE 1400
PHILADELPHIA, PA 19103-1814

FEDERMAN & PHELAN
ATTORNEY ESCROW ACCOUNT
ONE PENN CENTER, SUITE 1400
PHILADELPHIA, PA 19103-1814

COMMERCE BANK
PHILADELPHIA, PA 19148

3-180/360

CHECK NO
162607

COPY

DBM 10-29-2001

DATE	AMOUNT
10/29/2001	*****1,004.90

Void after 90 days

Pay ONE THOUSAND FOUR AND 90/100 DOLLARS

To The Sheriff of Clearfield County
Order 1 North Second Street
Of Clearfield, PA 16830

Frank Federman

THIS DOCUMENT CONTAINS HEAT SENSITIVE INK. TOUCH OR PRESS HERE. RED IMAGE DISAPPEARS WITH HEAT. 6

№ 162607 № 103600 1808:36 150866 6 №

REAL ESTATE SALE

REAL ESTATE SALE SCHEDULE OF DISTRIBUTION

NOW, OCTOBER 8, 2001, by virtue of the Writ of Execution hereunto attached, after having given due and legal notice of time and place of sale by publication in a newspaper published in this County and by handbills posted on the premises setting forth the date, time and place of sale at the Court House in Clearfield on the 5th day of OCTOBER 2001, I exposed the within described real estate of DAVID J. GOULD AND STEPHANIE GOULD

to public venue or outcry at which time and place I sold the same to UNITED COMPANIES LENDING
he/she being the highest bidder, for the sum of \$ 1.00 + COSTS
and made the following appropriations, viz.:

SHERIFF COSTS:

RDR	\$	15.00
SERVICE		15.00
MILEAGE		12.35
LEVY		15.00
MILEAGE		12.35
POSTING		15.00
CSDS		10.00
COMMISSION 2%		
POSTAGE	2.34	4.08
HANDBILLS		15.00
DISTRIBUTION		25.00
ADVERTISING		15.00
ADD'L SERVICE		15.00
DEED		30.00
ADD'L POSTING		
ADD'L MILEAGE		
ADD'L LEVY		
BID AMOUNT		1.00
RETURNS/DEPUTIZE		
COPIES / BILLING		15.00
BILLING - PHONE - FAX		20.00
TOTAL SHERIFF COSTS	\$	243.12

DEED COSTS:

REGISTER & RECORDER	\$	15.50
ACKNOWLEDGEMENT	****	5.00
TRANSFER TAX 2%		
TOTAL DEED COSTS	\$	20.50

DEBT & INTEREST:

DEBT-AMOUNT DUE	\$ 51,633.46
INTEREST FROM 9-28-00 TO (SALE DATE)	
PER DIEM \$8.49	
TOTAL DEBT & INTEREST	\$ 51,633.46

COSTS:

ATTORNEY FEES	
PROTH. SATISFACTION	
ADVERTISING	673.92
LATE CHARGES & FEES	
TAXES-Collector	108.84
TAXES-Tax Claim	
COSTS OF SUIT-To Be Added	
LIST OF LIENS AND MORTGAGE SEARCH	140.00
FORCLOSURE FEES	
ACKNOWLEDGEMENT	
DEED COSTS	20.50
ATTORNEY COMMISSION	
SHERIFF COSTS	\$ 243.12
LEGAL JOURNAL AD	87.75
REFUND OF ADVANCE	
REFUND OF SURCHARGE	
PROTHONOTARY	\$ 199.09

TOTAL COSTS

\$ 1,473.22

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

Chester A. Hawkins, Sheriff

COPY