

00-922-CD  
UNITED COMPANIES LENDING CORPORATION -vs- ROBERT D. HUMMEL 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

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

COURT OF COMMON PLEAS  
CIVIL DIVISION

Plaintiff

v.

TERM

NO. 00-922-CD

ROBERT D. HUMMEL  
KIMBERLY J. HUMMEL  
308 GERTRUDE STREET  
PHILIPSBURG, PA 16866

CLEARFIELD COUNTY

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**

AUG 07 2000

William A. Shaw  
Prothonotary  
Loan #: 25801004573

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:

ROBERT D. HUMMEL  
KIMBERLY J. HUMMEL  
308 GERTRUDE STREET  
PHILIPSBURG, PA 16866

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

3. On 2/20/98 mortgagor(s) made, executed and delivered a mortgage upon the premises hereinafter described to UNICOR MORTGAGE, INC. which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Mortgage Book No. 1911, Page 16. By Assignment of Mortgage dated 4/11/00 the mortgage was assigned to BANKERS TRUST COMPANY OF CALIFORNIA which Assignment is recorded in Assignment of Mortgage Book No. 2000, Page 4856. PLAINTIFF is now the legal owner of the mortgage and is in the process of formalizing an assignment of same.
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 9/1/99 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	\$42,455.76
Interest 8/1/99 through 7/1/00 (Per Diem \$11.63)	3,896.05
Attorney's Fees	800.00
Cumulative Late Charges 2/20/98 to 7/1/00	65.00
Cost of Suit and Title Search	<u>550.00</u>
Subtotal	47,766.81
Escrow	
Credit	190.20
Deficit	0.00
Subtotal	<u>190.20</u>
TOTAL	\$47,576.61

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 ROBERT D. HUMMEL 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 KIMBERLY J. HUMMEL 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".
- (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 \$47,576.61, together with interest from 7/1/00 at the rate of \$11.63 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

**December 28, 1999**

**NOTICE OF INTENTION TO FORECLOSE MORTGAGE**

Robert D. Hummel  
308 Gertrude Street  
Philipsburg, PA 16866

**RE:      United Companies Lending Corporation  
            Loan No. 258-010-04573**

Dear Mr. Hummel:

The MORTGAGE held by United Companies Lending Corporation (hereinafter "Lender") on your property located at 308 Gertrude Street, Philipsburg, Pennsylvania 16866, IS IN SERIOUS DEFAULT because you have not made the monthly payment of \$375.60 for the months September 1999 through December 1999. Additionally, there are accrued late fees totalling \$30.00 and the lender is holding \$190.20 in received, but unapplied funds. 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 \$1,342.20. After January 1, 2000, an additional \$375.60 will be due, for a total of \$1,717.80.

You may cure this default within THIRTY (30) DAYS of the date of this letter, by paying to us the above amount of \$1,342.20, 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, payable to "United Companies Lending Corporation",

**EXHIBIT A**

Robert D. Hummel  
December 28, 1999  
PAGE TWO

**and 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 of default is not made within THIRTY(30) DAYS, the Lender also intends to instruct us 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 us, 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.

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 March 2000. 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 Lending Corporation at the address stated above.

You should realize that a Sheriff's sale would 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.

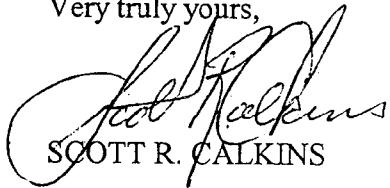
**EXHIBIT A**

Robert D. Hummel  
December 28, 1999  
PAGE THREE

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

SRC/mls

**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

December 28, 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**

Robert D. Hummel  
308 Gertrude Street  
Philipsburg, PA 16866

**RE: United Companies Lending Corporation  
Loan No. 258-010-04573**

Dear Mr. Hummel:

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

**EXHIBIT B**

Robert D. Hummel  
December 28, 1999  
PAGE TWO

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 and Sutter  
Frick Building, Suite 510  
437 Grant Street  
Pittsburgh, Pennsylvania 15219  
Telephone No.: 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 us 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 \$1,342.20. That sum includes the following:

\$1,502.40 represents the monthly payments due for September 1999 through December 1999. Additionally, there are accrued late fees in the amount of \$30.00 and the lender is holding \$190.20 in received, but unapplied funds. After January 1, 2000, an additional \$375.60 will be due for the January payment, which will make the total due \$1,717.80.

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.

Robert D. Hummel  
December 28, 1999  
PAGE THREE

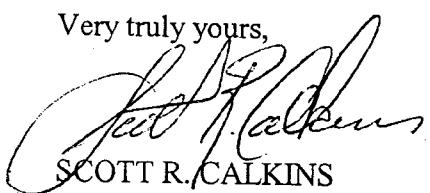
**It is extremely important that you file your application promptly. If you do not do so, or if you do not follow the other time periods set forth in this letter, foreclosure may proceed against your home immediately.**

Available funds for emergency mortgage assistance are very limited. They will be disbursed by the Agency under the eligibility criteria established by the Act. It is very 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, Post Office Box 8029, Harrisburg, PA 17105. Telephone number (717) 780-1869.

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

SRC/mls

**EXHIBIT B**

**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) 444-3243

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 B**

# ACT 91 NOTICE

## TAKE ACTION TO SAVE

## YOUR HOME FROM

## FORECLOSURE

DATE: July 3, 2000

TO: Kimberly J. Hummel  
308 Gertrude Street  
Philipsburg, PA 16866

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 INMEDIATAMENTE 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): Kimberly J. Hummel  
PROPERTY ADDRESS: 308 Gertrude Street - Philipsburg, PA 16866  
LOAN ACCT. NO.: 25801004573  
ORIGINAL LENDER: Unicor Mortgage, Inc.  
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.)**

**EXHIBIT C**

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: **308 Gertrude Street - Philipsburg, PA 16866** 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: **9/1/99** thru **7/1/99** at **\$375.60** per month.

Monthly Payments Plus Late Charges Accrued	<b>\$4,201.60</b>
NSF:	<b>\$0.00</b>
Inspections:	<b>\$134.90</b>
Other:	<b>\$0.00</b>
(Suspense):	<b>\$190.20</b>
<b>Total amount to cure default</b>	<b>\$4,146.30</b>

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 **\$4,146.30**, 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: Jacinda Morris

Account No.: 25801004573

Mailed by 1<sup>st</sup> Class mail and by certified Mail No: 7000-0600-0028-1106-1624

**EXHIBIT C**

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

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

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

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

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

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

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

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) 238-3662  
FAX (814) 238-3669

**EXHIBIT C**

ALL that certain messuage, tenement and tract of land, situate, lying and being in the Borough of Chester Hill, County of Clearfield and State of Pennsylvania, bounded and described as follows:

BOUNDED on the front for a distance of sixty (60) feet by Main Street, now known as Gertrude Street, on the south by lot of James McHernon; on the west by lot of Susannah Miller and extending back at full width of sixty (60) feet a distance of one hundred and seventy five (175) feet from Main Street, now known as Gertrude Street. Map #3.0-P12-336-00017.

EXCEPTING AND RESERVING all exceptions and reservations as are contained in prior deeds in the chain of title.

BEING the same premises conveyed to Frederick M. Hummel and Faye L. Hummel by deed of Paul L. Guelich Jr., and Jean H. Guelich, dated July 9, 1993, and recorded August 2, 1993 in Clearfield County Record Book 1547, Page 361.

PREMISES: 308 GERTRUDE STREET

ROBERT D. HUMMEL  
#25801004573

VERIFICATION

hereby states that he/she is *Barbara Freeman*  
*Litigation Specialist* 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*

DATE: 7/24/00

FILED

AUG 07 2000

See  
CATHY ECKERMAN  
William A. Shaw  
Prothonotary  
P.O. 68000

FRANK FEDERMAN

(2)

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
UNITED COMPANIES LENDING CORP. VS HUMMEL, ROBERT D.

00-922-CD

COMPLAINT IN MORTGAGE FORECLOSURE  
SHERIFF RETURNS

NOW AUGUST 9, 2000 AT 9:30 AM DST SERVED THE WITHIN  
COMPLAINT IN MORTGAGE FORECLOSURE ON ROBERT D. HUMMEL,  
DEFENDANT AT RESIDENCE 308 GERTRUDE ST., PHILIPSBURG,  
CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO ROBERT D.  
HUMMEL A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN  
MORTGAGE FORECLOSURE AND MADE KNOWN TO HIM THE CONTENTS  
THEREOF.

SERVED BY: DAVIS/MORGILLO

NOW AUGUST 9, 2000 AT 9:30 AM DST SERVED THE WITHIN  
COMPLAINT IN MORTGAGE FORECLOSURE ON KIMBERLY J. HUMMEL,  
DEFENDANT AT RESIDENCE 308 GERTRUDE ST., PHILIPSBRUG,  
CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO ROBERT D.  
HUMMEL, HUSBAND A TRUE AND ATTESTED COPY OF THE ORIGINAL  
COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN TO HIM THE  
CONTENTS THEREOF.

SERVED BY: DAVIS/MORGILLO

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

SWORN TO BEFORE ME THIS

25th DAY OF August 2000  
William A. Shaw

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

SO ANSWERS,  
*Chester A. Hawkins*  
*by Marly Hark*  
CHESTER A. HAWKINS  
SHERIFF

FILED

AUG 25 2000

William A. Shaw  
Prothonotary

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

VS.

82 ROBERT D. HUMMEL  
62 KIMBERLY J. HUMMEL  
308 GERTRUDE STREET  
PHILIPSBURG, PA 16866  
Defendant(s)

FILED

959 12 2000

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

## TO THE PROTHONOTARY:

Kindly enter judgment in favor of the Plaintiff and against **ROBERT D. HUMMEL and KIMBERLY J. HUMMEL**, 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  
Interest 7/1/00 to 9/11/00 **\$47,957.01**  
**\$848.99**

**TOTAL** **\$48,806.00**

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: 9/12/00

William Hoffman

## 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

: COURT OF COMMON PLEAS

Plaintiff

: CIVIL DIVISION

vs.

: CLEARFIELD COUNTY

ROBERT D. HUMMEL  
KIMBERLY J. HUMMEL

: NO. 00-922-CD

Defendant(s)

TO: ROBERT D. HUMMEL  
308 GERTRUDE STREET  
PHILIPSBURG, PA 16866

FILE COPY

DATE OF NOTICE: AUGUST 30, 2000

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN 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.

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

: COURT OF COMMON PLEAS

Plaintiff

: CIVIL DIVISION

vs.

: CLEARFIELD COUNTY

ROBERT D. HUMMEL  
KIMBERLY J. HUMMEL

: NO. 00-922-CD

Defendant

TO: KIMBERLY J. HUMMEL  
308 GERTRUDE STREET  
PHILIPSBURG, PA 16866

FILE COPY

DATE OF NOTICE: AUGUST 30, 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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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

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

vs.

**ROBERT D. HUMMEL  
KIMBERLY J. HUMMEL  
308 GERTRUDE STREET  
PHILIPSBURG, PA 16866**  
Defendant(s)

: CLEARFIELD COUNTY  
:  
: COURT OF COMMON PLEAS  
:  
: CIVIL DIVISION  
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: NO. 00-922-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
- 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, 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 COMPANIES LENDING  
CORPORATION**

**Plaintiff**

**vs.**

**ROBERT D. HUMMEL  
KIMBERLY J. HUMMEL**

**Defendant(s)**

**: CLEARFIELD COUNTY**  
**: Court of Common Pleas**  
**: CIVIL DIVISION**  
**: NO. 00-922-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 **ROBERT D. HUMMEL** is over 18 years of age and resides at **308 GERTRUDE STREET, PHILIPSBURG, PA 16866.**

(c) that defendant **KIMBERLY J. HUMMEL** is over 18 years of age, and resides at **308 GERTRUDE STREET, PHILIPSBURG, PA 16866.**

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

*Frank Federma*  
\_\_\_\_\_  
FRANK FEDERMAN  
Attorney for Plaintiff

# COPY

**(Rule of Civil Procedure No. 236 – Revised)**

**UNITED COMPANIES LENDING  
CORPORATION**

**Plaintiff**

**vs.**

**ROBERT D. HUMMEL  
KIMBERLY J. HUMMEL**

**Defendant(s)**

**: CLEARFIELD COUNTY  
: Court of Common Pleas  
: CIVIL DIVISION  
: NO. 00-922-CD**

Notice is given that a Judgment in the above captioned matter has been entered against you on  
SEPTEMBER 12, 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**

SEP 12 2000  
M 12 '04 1 atty Federman  
William A. Shaw  
Prothonotary

PC \$20.00

Not. to Dgs: R. Hunnel  
K. Hunnel

Statement to atty Federman

*File*

**COPY**

(Rule of Civil Procedure No. 236 – Revised)

**UNITED COMPANIES LENDING  
CORPORATION**

**Plaintiff**

**vs.**

**ROBERT D. HUMMEL  
KIMBERLY J. HUMMEL**

**Defendant(s)**

: **CLEARFIELD COUNTY**  
:  
: **Court of Common Pleas**  
:  
: **CIVIL DIVISION**  
:  
: **NO. 00-922-CD**  
:  
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Notice is given that a Judgment in the above captioned matter has been entered against you on  
SEPTEMBER 12, 2000.

By William J. O'Brien 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 COMPANIES LENDING  
CORPORATION  
8549 UNITED PLAZA BOULEVARD  
BATON ROUGE, LA 70809  
Plaintiff

: CLEARFIELD COUNTY  
: COURT OF COMMON PLEAS  
: CIVIL DIVISION  
: NO. 00-922-CD

vs.

ROBERT D. HUMMEL  
KIMBERLY J. HUMMEL  
308 GERTRUDE STREET  
PHILIPSBURG, PA 16866  
Defendant(s)

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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 ROBERT D. HUMMEL and KIMBERLY J. HUMMEL, 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	\$47,957.01
Interest 7/1/00 to 9/11/00	<u>\$848.99</u>
 TOTAL	 \$48,806.00

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: 9/12/00

William O'Brien

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

: COURT OF COMMON PLEAS

Plaintiff

: CIVIL DIVISION

vs.

: CLEARFIELD COUNTY

ROBERT D. HUMMEL  
KIMBERLY J. HUMMEL

: NO. 00-922-CD

Defendant(s)

TO: ROBERT D. HUMMEL  
308 GERTRUDE STREET  
PHILIPSBURG, PA 16866

FILE COPY

DATE OF NOTICE: AUGUST 30, 2000

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN 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.

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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

: COURT OF COMMON PLEAS

Plaintiff

: CIVIL DIVISION

vs.

: CLEARFIELD COUNTY

ROBERT D. HUMMEL  
KIMBERLY J. HUMMEL

: NO. 00-922-CD

Defendant

TO: KIMBERLY J. HUMMEL  
308 GERTRUDE STREET  
PHILIPSBURG, PA 16866

FILED 8/27/00

DATE OF NOTICE: AUGUST 30, 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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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

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

VS.

**ROBERT D. HUMMEL  
KIMBERLY J. HUMMEL  
308 GERTRUDE STREET  
PHILIPSBURG, PA 16866  
Defendant(s)**

: CLEARFIELD COUNTY  
:  
: COURT OF COMMON PLEAS  
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: CIVIL DIVISION  
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: NO. 00-922-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
- ( ) 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 COMPANIES LENDING  
CORPORATION**

**Plaintiff**

**vs.**

**ROBERT D. HUMMEL  
KIMBERLY J. HUMMEL**

**Defendant(s)**

**: CLEARFIELD COUNTY**  
**: Court of Common Pleas**  
**: CIVIL DIVISION**  
**: NO. 00-922-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 **ROBERT D. HUMMEL** is over 18 years of age and resides at **308 GERTRUDE STREET, PHILIPSBURG, PA 16866.**

(c) that defendant **KIMBERLY J. HUMMEL** is over 18 years of age, and resides at **308 GERTRUDE STREET, PHILIPSBURG, PA 16866.**

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

*Frank Federma*  
FRANK FEDERMAN  
Attorney for Plaintiff

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

UNITED COMPANIES LENDING CORP.

**COPY**

Plaintiff(s)

No. 00-922-CD

vs.

Real Debt \$48,806.00

ROBERT D. HUMMEL and KIMBERLY J.

Atty's Comm \_\_\_\_\_

HUMMEL

Defendant(s)

Atty's Comm \_\_\_\_\_

Costs \$ \_\_\_\_\_

Int. From \_\_\_\_\_

Entry \$20.00

Instrument Default Judgment

Date of Entry September 12, 2000

Expires September 12, 2005

Certified from the record this 12th day of September, 2000

\_\_\_\_\_  
William A. Shaw, Prothonotary

\*\*\*\*\*

SIGN BELOW FOR SATISFACTION

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

\_\_\_\_\_  
Plaintiff/Attorney

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

UNITED COMPANIES LENDING  
CORP.

: CLEARFIELD  
:  
: COURT OF COMMON  
: PLEAS

Plaintiff

: CIVIL DIVISION

42  
vs.

: NO. 00-922-CD

62 ROBERT D. HUMMEL  
KIMBERLY J. HUMMEL  
308 GERTRUDE STREET  
PHILPSBURG, PA 16866

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No. 00-922-CD Term  
IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

UNITED COMPANIES LENDING CORP.

vs.

ROBERT D. HUMMEL  
KIMBERLY J. HUMMEL

---

PRAECIPE FOR WRIT OF EXECUTION  
(Mortgage Foreclosure)

---

Filed:

  
\_\_\_\_\_  
Attorney for Plaintiff

Address: 308 GERTRUE STREET, PHILPSBURG, PA 16866  
Where papers may be served.

ALL that certain messuage, tenement and tract of land, situate, lying and being in the Borough of Chester Hill, County of Clearfield and State of Pennsylvania, bounded and described as follows:

BOUNDED on the front for a distance of sixty (60) feet by Main Street, now known as Gertrude Street, on the south by lot of James McHernon; on the west by lot of Susannah Miller and extending back at full width of sixty (60) feet a distance of one hundred and seventy five (175) feet from Main Street, now known as Gertrude Street. Map #3.0-P12-336-00017.

EXCEPTING AND RESERVING all exceptions and reservations as are contained in prior deeds in the chain of title.

BEING the same premises conveyed to Frederick M. Hummel and Faye L. Hummel by deed of Paul L. Guelich Jr., and Jean H. Guelich, dated July 9, 1993, and recorded August 2, 1993 in Clearfield County Record Book 1547, Page 361.

PREMISES: 308 GERTRUDE STREET

FILED

SEP 22 2000  
10/129/00  
William A. Shaw  
Prothonotary

P.O. \$20.00

b wants to

Shaw  
Egg

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

COPY

UNITED COMPANIES LENDING  
CORP.  
Plaintiff  
vs.  
ROBERT D. HUMMEL  
KIMBERLY J. HUMMEL  
308 GERTRUDE STREET  
PHILPSBURG, PA 16866  
Defendant(s)

: CLEARFIELD  
: COURT OF COMMON  
: PLEAS  
: CIVIL DIVISION  
: NO. 00-922-CD  
:  
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:

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 308 GERTRUDE STREET, PHILPSBURG, PA 16866  
(see attached legal description)

Amount Due	\$ 48,806.00
Interest from to (sale date) (per diem - \$8.02)	\$ _____
Total	\$ 172.32      Plus Costs as endorsed.

---

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

Dated: 9/22/00  
(Seal)

ALL that certain messuage, tenement and tract of land, situate, lying and being in the Borough of Chester Hill, County of Clearfield and State of Pennsylvania, bounded and described as follows:

BOUNDED on the front for a distance of sixty (60) feet by Main Street, now known as Gertrude Street, on the south by lot of James McHernon; on the west by lot of Susannah Miller and extending back at full width of sixty (60) feet a distance of one hundred and seventy five (175) feet from Main Street, now known as Gertrude Street. Map #3.0-P12-336-00017.

EXCEPTING AND RESERVING all exceptions and reservations as are contained in prior deeds in the chain of title.

BEING the same premises conveyed to Frederick M. Hummel and Faye L. Hummel by deed of Paul L. Guelich Jr., and Jean H. Guelich, dated July 9, 1993, and recorded August 2, 1993 in Clearfield County Record Book 1547, Page 361.

PREMISES: 308 GERTRUDE STREET

(Rule of Civil Procedure No. 236 – Revised)

UNITED COMPANIES LENDING  
CORPORATION

Plaintiff

vs.

ROBERT D. HUMMEL  
KIMBERLY J. HUMMEL

Defendant(s)

: CLEARFIELD COUNTY  
:  
: Court of Common Pleas  
:  
: CIVIL DIVISION  
:  
: NO. 00-922-CD  
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Notice is given that a Judgment in the above captioned matter has been entered against you on  
SEPTEMBER 12, 2000.

By William A. Shaw DEPUTY

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

**FILED**

SEP 26 2000

111:40

William A. Shaw  
Prothonotary *826*

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

VS.

ROBERT D. HUMMEL  
KIMBERLY J. HUMMEL  
308 GERTRUDE STREET  
PHILIPSBURG, PA 16866  
Defendant(s)

: CLEARFIELD COUNTY  
:  
: COURT OF COMMON PLEAS  
:  
: CIVIL DIVISION  
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: NO. 00-922-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 **ROBERT D. HUMMEL and KIMBERLY J. HUMMEL**, 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	\$47,957.01
Interest 7/1/00 to 9/11/00	<u>\$848.99</u>
 TOTAL	\$48,806.00

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: 9/12/00

William H. Allen

## 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 : COURT OF COMMON PLEAS  
CORPORATION

Plaintiff : CIVIL DIVISION  
vs. : CLEARFIELD COUNTY

ROBERT D. HUMMEL : NO. 00-922-CD  
KIMBERLY J. HUMMEL

Defendant(s)

TO: ROBERT D. HUMMEL  
308 GERTRUDE STREET  
PHILIPSBURG, PA 16866

FILE COPY

DATE OF NOTICE: AUGUST 30, 2000

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN 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.

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 : COURT OF COMMON PLEAS  
CORPORATION

Plaintiff : CIVIL DIVISION  
vs. : CLEARFIELD COUNTY

ROBERT D. HUMMEL : NO. 00-922-CD  
KIMBERLY J. HUMMEL

Defendant

TO: KIMBERLY J. HUMMEL  
308 GERTRUDE STREET  
PHILIPSBURG, PA 16866

FILED 8/23/00  
FILED 8/23/00

DATE OF NOTICE: AUGUST 30, 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

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

: CLEARFIELD COUNTY  
:  
: COURT OF COMMON PLEAS  
:  
: CIVIL DIVISION  
:  
: NO. 00-922-CD

vs.

ROBERT D. HUMMEL  
KIMBERLY J. HUMMEL  
308 GERTRUDE STREET  
PHILIPSBURG, PA 16866  
Defendant(s)

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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
- ( ) 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 COMPANIES LENDING  
CORPORATION**

Plaintiff

vs.

**ROBERT D. HUMMEL  
KIMBERLY J. HUMMEL**

Defendant(s)

: **CLEARFIELD COUNTY**  
:  
: **Court of Common Pleas**  
:  
: **CIVIL DIVISION**  
:  
: **NO. 00-922-CD**  
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**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 **ROBERT D. HUMMEL** is over 18 years of age and resides at **308 GERTRUDE STREET, PHILIPSBURG, PA 16866**.

(c) that defendant **KIMBERLY J. HUMMEL** is over 18 years of age, and resides at **308 GERTRUDE STREET, PHILIPSBURG, PA 16866**.

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

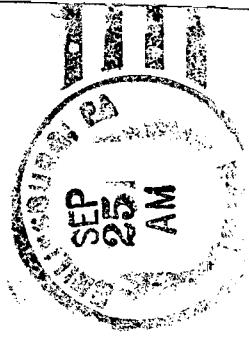
*Frank Federma*  
\_\_\_\_\_  
FRANK FEDERMAN  
Attorney for Plaintiff

Office of the Prothonotary  
Clearfield County Courthouse  
One North 2<sup>nd</sup> Street  
Clearfield, PA 16830

RECORDED MAIL  
TO  
SERIALS  
RECEIVED CHECKED  
Unclaimed \_\_\_\_\_  
Attempted to know \_\_\_\_\_  
No such street \_\_\_\_\_  
No such office in state \_\_\_\_\_  
Do not remain in this envelope

POSTAGE DUE 22

KIMBERLY J. HUMMEL  
308 GERTRUDIE STREET  
PHILIPSBURG, PA 16866



9-13  
9-18  
9-24

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

UNITED COMPANIES LENDING : CLEARFIELD  
CORPORATION :  
8549 UNITED PLAZA, BOULEVARD : COURT OF COMMON  
BATON ROUGE, LA 70809 : PLEAS  
: CIVIL DIVISION  
Plaintiff :  
vs. : NO. 00-922-CD  
: :  
ROBERT D. HUMMEL :  
KIMBERLY J. HUMMEL :  
308 GERTRUDE STREET :  
PHILIPSBURG, PA 16866 :  
: Defendant(s)

TO THE DIRECTOR OF THE PROTHONOTARY:

Issue writ of execution in the above matter:

Amount Due	\$ 48,806.00
Interest from 9/12/00 to (sale date) (Per Diem - \$8.02)	\$ 2,109.26
	\$ 50,915.26
	TOTAL

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

Note: Please attach description of property.

FILED

MAR 20 2001

William A. Shaw  
Prothonotary

No. 00-922-CD Term  
IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

UNITED COMPANIES LENDING CORPORATION

vs.

ROBERT D. HUMMEL  
KIMBERLY J. HUMMEL

PRAECIPE FOR WRIT OF EXECUTION  
(Mortgage Foreclosure)

Filed:

*Frank Dehman*

Frank Dehman  
Attorney for Plaintiff

Address: 308 GERTRUDE STREET, PHILLIPSBURG, PA 16866  
Where papers may be served.

ALL that certain messuage, tenement and tract of land, situate, lying and being in the Borough of Chester Hill, County of Clearfield and State of Pennsylvania, bounded and described as follows:

BOUNDED on the front for a distance of sixty (60) feet by Main Street, now known as Gertrude Street, on the south by lot of James McHernon; on the west by lot of Susannah Miller and extending back at full width of sixty (60) feet a distance of one hundred and seventy five (175) feet from Main Street, now known as Gertrude Street. Map #3.0-P12-336-00017.

EXCEPTING AND RESERVING all exceptions and reservations as are contained in prior deeds in the chain of title.

BEING the same premises conveyed to Frederick M. Hummel and Faye L. Hummel by deed of Paul L. Guelich Jr., and Jean H. Guelich, dated July 9, 1993, and recorded August 2, 1993 in Clearfield County Record Book 1547, Page 361.

PREMISES: 308 GERTRUDE STREET

**FILED**

MAR 20 2001

1391 City of Edinman  
William A. Shaw  
Prothonotary

Pd \$20.00

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

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

**Plaintiff**

vs

ROBERT D. HUMMEL  
KIMBERLY J. HUMMEL  
308 GERTRUDE STREET  
PHILIPSBURG, PA 16866

Defendant(s)

:\ CLEARFIELD  
:\  
:\ COURT OF COMMON  
:\ PLEAS  
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:\ CIVIL DIVISION  
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:\ NO. 00-922-CD  
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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 308 GERTRUDE STREET, PHILIPSBURG, PA 16866  
(see attached legal description)

Amount Due	\$ 48,806.00
Interest from 9/12/00 to (sale date) (Per Diem - \$8.02)	\$ <u>2,109.26</u>
Total	\$ 50,915.26
Costs:	\$ 192.32

Plus Costs as endorsed.

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

Dated: \_\_\_\_\_  
(Seal)

ALL that certain messuage, tenement and tract of land, situate, lying and being  
in the Borough of Chester Hill, County of Clearfield and State of Pennsylvania, bounded  
and described as follows:

BOUNDED on the front for a distance of sixty (60) feet by Main Street, now  
known as Gertrude Street, on the south by lot of James McHernon; on the west by lot  
of Susannah Miller and extending back at full width of sixty (60) feet a distance of one  
hundred and seventy five (175) feet from Main Street, now known as Gertrude Street.  
Map #3.0-P12-336-00017.

EXCEPTING AND RESERVING all exceptions and reservations as are contained  
in prior deeds in the chain of title.

BEING the same premises conveyed to Frederick M. Hummel and Faye L.  
Hummel by deed of Paul L. Guelich Jr., and Jean H. Guelich, dated July 9, 1993, and  
recorded August 2, 1993 in Clearfield County Record Book 1547, Page 361.

PREMISES: 308 GERTRUDE STREET

AFFIDAVIT OF SERVICE - CLEARFIELD

PLAINTIFF UNITED COMPANIES LENDING CORPORATION

COURT NO. 00-922-CD

DEFENDANT ROBERT D. HUMMEL

	<u>TYPE OF ACTION</u>
<u>KIMBERLY J. HUMMEL</u>	<input type="checkbox"/> Mortgage Foreclosure
	<input type="checkbox"/> Eviction
	<input type="checkbox"/> Civil Action
<u>SERVE AT</u> <u>308 GERTRUDE STREET</u> <u>PHILIPSBURG, PA 16866</u>	<input checked="" type="checkbox"/> Notice of Sheriff's Sale - DATE <u>JUNE 1, 2001</u>

SERVED

Served and made known to Kimberly J. Hummel, Defendant on the 26<sup>th</sup> day of March 2001, at 10:00 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 \_\_\_\_\_.

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.

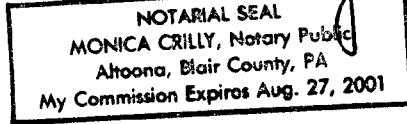
Other: \_\_\_\_\_.

Description: Age 40 Height 56 Weight 210 Race White Sex Female  
Other \_\_\_\_\_

I, Thomas P. Chathams, a competent adult, being duly sworn according to law, depose and state that I personally handed to Kimberly J. Hummel 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 27<sup>th</sup> day  
of March, 2001.

Notary: Monica Crilly



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:

APR 09 2001  
12:18pm/noce  
William A. Shaw  
Prothonotary

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

**AFFIDAVIT OF SERVICE - CLEARFIELD**

PLAINTIFF UNITED COMPANIES LENDING CORP.

COURT NO. 00-922-CD

DEFENDANT ROBERT D. HUMMEL

KIMBERLY J. HUMMEL ✓

SERVE AT 308 GERTRUDE STREET

PHILPSBURG, PA 16866

**TYPE OF ACTION**

Mortgage Foreclosure  
 Eviction  
 Civil Action  
 Notice of Sheriff's  
Sale - DATE JANUARY 9, 2001

Sale - DATE JANUARY 9, 2001

**SERVED**

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 40 Height 5'5" Weight 185 Race W Sex F  
Other \_\_\_\_\_

I, Thomas P. (Chathews), a competent adult, being duly sworn according to law, depose and state that I personally handed to Kimberly J. Hummel 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 16 day  
of OCT, 2000.

Notary

*Jeri Lee Cunningham* Notarial Seal  
Jeri Lee Cunningham, Notary Public  
Arizona, Maricopa County  
My Commission Expires Sept. 16, 2002



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\_\_\_\_\_.  
  


Notary:

FRANK FEDERMAN, ESQUIRE - I.D. #12248  
Two Penn Center Plaza - Suite 900  
Philadelphia, PA 19102  
(215) 563-7000

AFFIDAVIT OF SERVICE - CLEARFIELD

PLAINTIFF UNITED COMPANIES LENDING CORP.

COURT NO. 00-922-CD

DEFENDANT ROBERT D. HUMMEL ✓

KIMBERLY J. HUMMEL

SERVE AT 308 GERTRUDE STREET

TYPE OF ACTION

Mortgage Foreclosure  
 Eviction  
 Civil Action  
 Notice of Sheriff's  
Sale - DATE JANUARY 9, 2001

PHILPSBURG, PA 16866

SERVED

Served and made known to Kimberly J. Hummel, Defendant on the 16th day of October, 2000, at 8:04 o'clock, P. M., at 308 GERTRUDE STREET, 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 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.

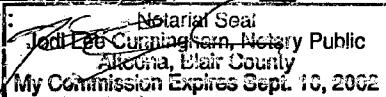
\_\_\_\_\_ an officer of said defendant company.

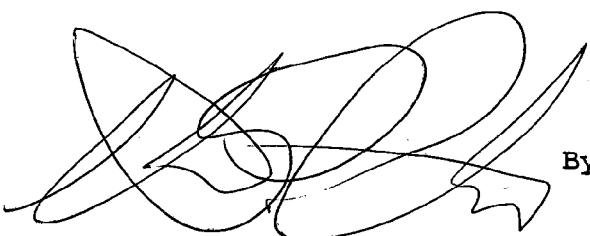
Other: \_\_\_\_\_

Description: Age 40 Height 5'5" Weight 185 Race W Sex F  
Other \_\_\_\_\_

I, Thomas P. Chathams, a competent adult, being duly sworn according to law, depose and state that I personally handed to Kimberly J. Hummel 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 16 day  
of OCT, 2000.

Notary:   
Judith Cunningham, Notary Public  
Albion, Blair County  
My Commission Expires Sept. 10, 2002



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\_\_\_\_.

Notary:



NOV 01 2000  
14:00 AM  
William A. Snow  
Prothonotary  
no/c  
By:

FRANK FEDERMAN, ESQUIRE - I.D. #12248  
Two Penn Center Plaza - Suite 900  
Philadelphia, PA 19102  
(215) 563-7000



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

VS.

ROBERT D. HUMMEL ) CIVIL DIVISION  
 ) NO. 00-922-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 MARCH 19, 2001 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 MARCH 19, 2001 by certified mail return receipt requested see Exhibit "B" attached hereto.

DATE: May 4, 2001

*Frank Federman*  
FRANK FEDERMAN, ESQUIRE  
Attorney for Plaintiff

FILED

MAY 09 2001

William A. Shaw  
Prothonotary

7106 4575 1294 1898 9868

**TO:** ROBERT D. HUMMEL  
308 GERTRUDE STREET  
PHILIPSBURG, PA 16866

**SENDER:** GMW

**REFERENCE:** ROBERT HUMMEL

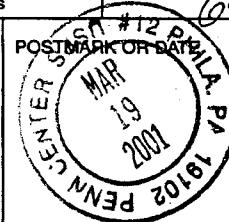
PS Form 3800, June 2000

RETURN RECEIPT SERVICE	Postage	
	Certified Fee	2.65
	Return Receipt Fee	0.00
	Restricted Delivery	2.75
	Total Postage & Fees	694

US Postal Service

**Receipt for  
Certified Mail**

No Insurance Coverage Provided  
Do Not Use for International Mail



7106 4575 1294 1898 9895

**TO:** KIMBERLY J. HUMMEL  
308 GERTRUDE STREET  
PHILIPSBURG, PA 16866

**SENDER:** GMW

**REFERENCE:** ROBERT HUMMEL

PS Form 3800, June 2000

RETURN RECEIPT SERVICE	Postage	
	Certified Fee	2.65
	Return Receipt Fee	0.00
	Restricted Delivery	2.75
	Total Postage & Fees	694

US Postal Service

**Receipt for  
Certified Mail**

No Insurance Coverage Provided  
Do Not Use for International Mail



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	TENANT/OCCUPANT 308 GERTRUDE STREET PHILIPSBURG, PA 16866		
2		CLEARFIELD COUNTY DOMESTIC RELATIONS DEPARTMENT CLEARFIELD COUNTY COURTHOUSE 230 EAST MARKET STREET CLEARFIELD, PA 16830		
3		COMMONWEALTH OF PA DEPT OF WELFARE P.O. BOX 2675 HARRISBURG, PA 17105		
4				
5				
6				
7				
8				
9.		ROBERT HUMMEL		

Total Number of 7  
Pieces Listed by Sender  
3

Postmaster, Per (Name of Receiving  
Employee)  
S

PHILA'D'LIA MAR 19 01 PA  
#112 PHILA'D'LIA MAR 19 01 PA  
U.S. POSTAGE 0.75  
PBMETER 6068360

PHILA'D'LIA MAR 19 01 PA  
#112 PHILA'D'LIA MAR 19 01 PA  
U.S. POSTAGE 0.75  
PBMETER 6068360

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

UNITED COMPANIES LENDING : CLEARFIELD  
CORPORATION :  
8549 UNITED PLAZA BOULEVARD : COURT OF COMMON  
BATON ROUGE, LA 70809 : PLEAS  
Plaintiff :  
vs. : CIVIL DIVISION  
: NO. 00-922-CD  
ROBERT D. HUMMEL :  
KIMBERLY J. HUMMEL :  
308 GERTRUDE STREET :  
PHILIPSBURG, PA 16866 :  
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 308 GERTRUDE STREET, PHILIPSBURG, PA 16866  
(see attached legal description)

Amount Due	\$ 48,806.00
Interest from 9/12/00 to (sale date) (Per Diem - \$8.02)	\$ 2,109.26
Total	\$ 50,915.26
Costs:	\$ 192.32

Plus Costs as endorsed.

RECEIVED MAR 20 2001

@ 3:22 PM

✓ Chester A. Hawkins  
by Margaret N. Puff

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

Dated: 3-20-01  
(Seal)

ALL that certain messuage, tenement and tract of land, situate, lying and being  
in the Borough of Chester Hill, County of Clearfield and State of Pennsylvania, bounded  
and described as follows:

BOUNDED on the front for a distance of sixty (60) feet by Main Street, now  
known as Gertrude Street, on the south by lot of James McHernon; on the west by lot  
of Susannah Miller and extending back at full width of sixty (60) feet a distance of one  
hundred and seventy five (175) feet from Main Street, now known as Gertrude Street.  
Map #3.0-P12-336-00017.

EXCEPTING AND RESERVING all exceptions and reservations as are contained  
in prior deeds in the chain of title.

BEING the same premises conveyed to Frederick M. Hummel and Faye L.  
Hummel by deed of Paul L. Guelich Jr., and Jean H. Guelich, dated July 9, 1993, and  
recorded August 2, 1993 in Clearfield County Record Book 1547, Page 361.

PREMISES: 308 GERTRUDE STREET

**In The Court of Common Pleas of Clearfield County, Pennsylvania**

Sheriff Docket # 10861

UNITED COMPANIES LENDING CORP

00-922-CD

VS.

HUMMEL, ROBERT

**WRIT OF EXECUTION REAL ESTATE**

**SHERIFF RETURNS**

---

**NOW, APRIL 12, 2001, AT 2:06 PM O'CLOCK A LEVY WAS TAKEN ON THE PROPERTY OF THE DEFENDANT.**

**A SALE IS SET FOR FRIDAY, JUNE 1, 2001, AT 10:00 AM O'CLOCK.**

**NOW, APRIL 18, 2001, 10:58 AM O'CLOCK PROPERTY OF THE DEFENDANTS WAS POSTED.**

**NOW, APRIL 18, 2001, AT 10:58 AM O'CLOCK SERVED WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY ON KIMBERLY J. HUMMEL, WIFE OF ROBERT D. HUMMEL, DEFENDANT, AT HER PLACE OF RESIDENCE, 308 GERTRUDE STREET, PHILIPSBURG, CLEARFIELD COUNTY, PENNSYLVANIA, 16866, BY HANDING TO KIMBERLY J. HUMMEL, WIFE OF ROBERT D. HUMMEL, DEFENDANT, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY AND MADE KNOWN TO HER THE CONTENTS THEREOF.**

**NOW, APRIL 18, 2001, AT 10:58 AM O'CLOCK SERVED WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY ON KIMBERLY J. HUMMEL, DEFENDANT, AT HER PLACE OF RESIDENCE, 308 GERTRUDE STREET, PHILIPSBURG, CLEARFIELD COUNTY, PENNSYLVANIA, 16866, BY HANDING TO KIMBERLY J. HUMMEL, DEFENDANT, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY AND MADE KNOWN TO HER THE CONTENTS THEREOF.**

**NOW, JUNE 1, 2001, PLAINTIFF WAS NOT REPRESENTED AT THE SALE, WRIT IS TO BE RETURNED AS ABANDONED.**

**NOW, JUNE 4, 2001, RETURN WRIT AS ABANDONED, PAID COSTS FROM ADVANCE AND MADE REFUND OF UNUSED ADVANCE TO THE ATTORNEY.**

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 10861

UNITED COMPANIES LENDING CORP

00-922-CD

VS.

HUMMEL, ROBERT

WRIT OF EXECUTION REAL ESTATE

**SHERIFF RETURNS**

SHERIFF HAWKINS \$186.38

SURCHARGE 40.00

PAID BY ATTORNEY

**FILED**

JUN 05 2001

019:49

William A. Shaw  
Prothonotary

*CHH*

Sworn to Before Me This

5th Day Of June 2001

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

So Answers,

*Chester A. Hawkins  
by Margaret N. Dutt*

Chester A. Hawkins  
Sheriff

**REAL ESTATE SALE  
SCHEDULE OF DISTRIBUTION**

NOW, \_\_\_\_\_ 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 \_\_\_\_\_ day of \_\_\_\_\_ 2001, I exposed the within described real estate of

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

**SHERIFF COSTS:**

RDR	\$ 15.00
SERVICE	15.00
MILEAGE	8.32
LEVY	15.00
MILEAGE	8.32
POSTING	15.00
CSDS	10.00
COMMISSION 2%	
POSTAGE	4.08
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	<del>30.00</del>
ADD'L POSTING	2.32
ADD'L MILEAGE	
ADD'L LEVY	
BID AMOUNT	
RETURNS/DEPUTIZE <i>phone</i>	5.00
COPIES	10.00
BILLING	2.00
<b>TOTAL SHERIFF COSTS</b>	<b>\$ 186.38</b>

**DEED COSTS:**

REGISTER & RECORDER	\$ 15.50
ACKNOWLEDGEMENT	5.00
TRANSFER TAX 2%	

**TOTAL DEED COSTS**

**DEBT & INTEREST:**

DEBT-AMOUNT DUE	\$ 48,806.00
INTEREST FROM 9-12-00 TO SALE	
DATE PER DIEM \$8.02	2,109.25
<b>TOTAL DEBT &amp; INTEREST</b>	<b>\$ 51,308.30</b>
<b>COSTS:</b>	
ATTORNEY FEES	\$
PROTH. SATISFACTION	
ADVERTISING	204.51
LATE CHARGES & FEES	
TAXES-Collector	
TAXES-Tax Claim	
COSTS OF SUIT-To Be Added	
LIST OF LIENS	
MORTGAGE SEARCH	
ACKNOWLEDGEMENT	
DEED COSTS	
ATTORNEY COMMISSION	
SHERIFF COSTS	135.00
LEGAL JOURNAL AD	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	
PROTHONOTARY	
<b>TOTAL COSTS</b>	<b>\$ 192.32</b>

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

Chester A. Hawkins, Sheriff

**COPY**

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

UNITED COMPANIES LENDING  
CORP.

Plaintiff

: CLEARFIELD

: COURT OF COMMON  
PLEAS

vs.

: CIVIL DIVISION

ROBERT D. HUMMEL  
KIMBERLY J. HUMMEL  
308 GERTRUDE STREET  
PHILPSBURG, PA 16866

Defendant(s)

: NO. 00-922-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 308 GERTRUDE STREET, PHILPSBURG, PA 16866  
(see attached legal description)

Amount Due	\$ 48,806.00
Interest from to (sale date) (per diem - \$8.02)	\$ _____
Total	\$ 172.32 Plus Costs as endorsed.

*William H. Harkins*

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

Dated: 9/22/00  
(Seal)

**RECEIVED SEP 22 2000**

*(@2:37 PM)*

*Whester A. Harkins  
by Margaret H. Harkins*

ALL that certain messuage, tenement and tract of land, situate, lying and being in the Borough of Chester Hill, County of Clearfield and State of Pennsylvania, bounded and described as follows:

BOUNDED on the front for a distance of sixty (60) feet by Main Street, now known as Gertrude Street, on the south by lot of James McHernon; on the west by lot of Susannah Miller and extending back at full width of sixty (60) feet a distance of one hundred and seventy five (175) feet from Main Street, now known as Gertrude Street. Map #3.0-P12-336-00017.

EXCEPTING AND RESERVING all exceptions and reservations as are contained in prior deeds in the chain of title.

BEING the same premises conveyed to Frederick M. Hummel and Faye L. Hummel by deed of Paul L. Guelich Jr., and Jean H. Guelich, dated July 9, 1993, and recorded August 2, 1993 in Clearfield County Record Book 1547, Page 361.

PREMISES: 308 GERTRUDE STREET

**In The Court of Common Pleas of Clearfield County, Pennsylvania**

Sheriff Docket # 10282

UNITED COMPANIES LENDING CORP.

00-922-CD

VS.

HUMMEL, ROBERT D.

**WRIT OF EXECUTION REAL ESTATE**

**SHERIFF RETURNS**

---

**NOW, OCTOBER 12, 2000, AT 10:30 AM O'CLOCK A LEVY WAS TAKEN ON THE PROPERTY OF THE DEFENDANTS. PROPERTY WAS POSTED THIS DATE.**

**A SALE IS SET FOR FRIDAY, JANUARY 5, 2000, AT 10:00 AM.**

**NOW, NOVEMBER 8, 2000, AT 1:36 PM O'CLOCK SERVED WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY ON KIMBERLY HUMMEL, WIFE OF ROBERT D. HUMMEL, DEFENDANT, AT HER PLACE OF RESIDENCE, 308 GERTRUDE STREET, PHILIPSBURG, CLEARFIELD COUNTY, PENNSYLVANIA, 16866, BY HANDING TO KIMBERLY HUMMEL, WIFE OF ROBERT D. HUMMEL, DEFENDANT, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY AND MADE KNOWN TO HER THE CONTENTS THEREOF.**

**NOW, NOVEMBER 8, 2000, AT 1:36 PM O'CLOCK SERVED WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY ON KIMBERLY HUMMEL, DEFENDANT, AT HER PLACE OF RESIDENCE, 308 GERTRUDE STREET, PHILIPSBURG, CLEARFIELD COUNTY, 16866, BY HANDING TO KIMBERLY HUMMEL, DEFENDANT, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY AND MADE KNOWN TO HER THE CONTENTS THEREOF.**

**NOW, JANUARY 5, 2001, RECEIVED FAX THAT SALE IS TO BE STAYED, MORTGAGOR'S ARE ON A FORBEARANCE PLAN.**

**NOW, JUNE 22, 2001, RETURN WRIT AS NO SALE HELD AS MORTGAGOR'S ARE ON A FORBEARANCE PLAN, PAID COSTS FROM ADVANCE AND MADE REFUND OF UNUSED ADVANCE TO THE ATTORNEY. THE COSTS DO NOT INCLUDE CLEARFIELD COUNTY LEGAL JOURNAL COSTS, COULD NOT GET AN AMOUNT FROM SECRETARY.**

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 10282

UNITED COMPANIES LENDING CORP.

00-922-CD

VS.  
HUMMEL, ROBERT D.

WRIT OF EXECUTION REAL ESTATE

**SHERIFF RETURNS**

---

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**FILED**

JUN 22 2001  
0:35pm  
William A. Shaw  
Prothonotary

So Answers,

*E.O.*  
*ED*

*Chester Hawkins*  
*by Margaret H. Pitt*

Chester A. Hawkins  
Sheriff

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

Sworn to Before Me This

22nd Day Of June 2001  
Chester A. Hawkins

FEDERMAN AND PHELAN, I.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 4, 2001

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

Re: UNITED COMPANIES LENDING CORP.  
V. ROBERT D. HUMMEL and KIMBERLY J. HUMMEL  
NO. 00-922-CD  
Premises: 308 GERTRUDE STREET, PHILPSBURG, PA 16866

Via Fax: (814) 765-5915 6089

Dear Peggy:

Please STAY the Sheriff's Sale of the above referenced property, which is scheduled for  
JANUARY 5, 2001.

The mortgagor's are currently on a forbearance plan.

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*  
Gregory Wilkins for  
Federman and Phelan  
/gmw

cc: EMC Mortgage Corporation  
Attn: Angelina Anderson, Foreclosure Department  
Loan No. 6356639  
Via Fax: (972) 444-3307

*COPIED*

REAL ESTATE SALE

REAL ESTATE SALE  
SCHEDULE OF DISTRIBUTION

REAL ESTATE SALE

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

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

SHERIFF COSTS:

	\$
RDR	15.00
SERVICE	15.00
MILEAGE	8.32
LEVY	15.00
MILEAGE	8.32
POSTING	15.00
CSDS	10.00
COMMISSION 2%	—
POSTAGE	3.96
HANDBILLS	15.00
DISTRIBUTION	15.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	30.00
ADD'L POSTING	—
ADD'L MILEAGE	8 @ 8.32 66.56
ADD'L LEVY	—
RETURNS/DEPUTIZE	—
COPIES	5.00
TOTAL SHERIFF COSTS	\$ 232.14

DEED COSTS:

REG & REC	15.50
ACKNOWLEDGEMENT	5.00
TRANSFER TAX 2%	—

TOTAL DEED COSTS \$

DEBT & INTEREST:

AMOUNT DUE	\$ 48,806.00
INT. FROM	—
TO SALE DATE @\$8.02 to be added	—
TOTAL	\$ 48,806.00

COSTS:

ATTORNEY FEES	—
PRO SATISFACTION	—
ADVERTISING	204.04
LATE CHARGE & FEES	—
TAXES-Collector	—
TAXES-Tax Claim	—
COSTS OF SUIT-TO BE ADDED	\$ —
LIST OF LIENS	—
MORTGAGE SEARCH	118.75
COST	\$ 172.32
ATTORNEY COMMISSION	—
SHERIFF COSTS	232.16
LEGAL JOURNAL	—
REFUND OF ADVANCE	—
REFUND OF SURCHARGE	—

TOTAL COSTS \$

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

CHESTER A. HAWKINS, SHERIFF

COPY

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

UNITED COMPANIES LENDING : CLEARFIELD  
CORPORATION :  
8549 UNITED PLAZA BOULEVARD : COURT OF COMMON  
BATON ROUGE, LA 70809 : PLEAS  
: CIVIL DIVISION  
Plaintiff : NO. 00-922-CD  
vs. :  
: ROBERT D. HUMMEL :  
KIMBERLY J. HUMMEL :  
Defendant(s) :  
:

TO THE DIRECTOR OF THE PROTHONOTARY:

Issue writ of execution in the above matter:

Amount Due \$ 48,806.00

Interest from \$ \_\_\_\_\_ and Costs  
SEPTEMBER 12, 2000 to (sale date)  
(per diem - \$8.02)

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

Note: Please attach description of property.

FILED

SEP 24 2001

William A. Shaw  
Prothonotary

NO. 00-922-CI Term  
IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

UNITED COMPANIES LENDING CORPORATION

vs.

ROBERT D. HUMMEL  
KIMBERLY J. HUMMEL

PRAECLPPE FOR WRIT OF EXECUTION  
(Mortgage Foreclosure)

Filed:

Frank Pederson  
Attorney for Plaintiff

Address: 308 GERTRUDE STREET, PHILIPSBURG, PA 16866  
Where papers may be served.

ALL that certain messuage, tenement and tract of land, situate, lying and being in the Borough of Chester Hill, County of Clearfield and State of Pennsylvania, bounded and described as follows:

BOUNDED on the front for a distance of sixty (60) feet by Main Street, now known as Gertrude Street, on the south by lot of James McHernon; on the west by lot of Susannah Miller and extending back at full width of sixty (60) feet a distance of one hundred and seventy five (175) feet from Main Street, now known as Gertrude Street. Map #3.0-P12-336-00017.

EXCEPTING AND RESERVING all exceptions and reservations as are contained in prior deeds in the chain of title.

BEING the same premises conveyed to Frederick M. Hummel and Faye L. Hummel by deed of Paul L. Guelich Jr., and Jean H. Guelich, dated July 9, 1993, and recorded August 2, 1993 in Clearfield County Record Book 1547, Page 361.

FILED

SEP 24 2001  
O'Halloran  
William A. Shaw  
Prothonotary

cc: 6wits to Henry

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

COPY

UNITED COMPANIES LENDING : CLEARFIELD  
CORPORATION :  
8549 UNITED PLAZA BOULEVARD : COURT OF COMMON  
BATON ROUGE, LA 70809 : PLEAS  
Plaintiff :  
vs. : CIVIL DIVISION  
ROBERT D. HUMMEL : NO. 00-922-CD  
KIMBERLY J. HUMMEL :  
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 308 GERTRUDE STREET, PHILIPSBURG, PA 16866  
(see attached legal description)

Amount Due	\$ 48,806.00
Interest from SEPTEMBER 12, 2000 to (sale date) (per diem - \$8.02)	\$ _____
Total	\$ 199.32

Plus Costs as endorsed.

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

Dated: 9-24-01  
(Seal)

No. 00-922-CJ Term

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

UNITED COMPANIES LENDING CORPORATION

vs.

ROBERT D. HUMMEL  
KIMBERLY J. HUMMEL

WRIT OF EXECUTION  
(Mortgage Foreclosure)

Costs

Office of the Prothonotary

Judg Fee

Cr.

Sat.

Frank Federico  
Attorney for Plaintiff

Address: 308 GERTRUDE STREET, PHILIPSBURG, PA 16866  
Where papers may be served.

ALL that certain messuage, tenement and tract of land, situate, lying and being in the Borough of Chester Hill, County of Clearfield and State of Pennsylvania, bounded and described as follows:

BOUNDED on the front for a distance of sixty (60) feet by Main Street, now known as Gertrude Street, on the south by lot of James McHernon; on the west by lot of Susannah Miller and extending back at full width of sixty (60) feet a distance of one hundred and seventy five (175) feet from Main Street, now known as Gertrude Street. Map #3.0-P12-336-00017.

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FEDERMAN AND PHELAN  
By: FRANK FEDERMAN, ESQUIRE  
IDENTIFICATION NO. 12248  
ONE PENN CENTER PLAZA, SUITE 1400  
PHILADELPHIA, PA 19103  
(215) 563-7000  
UNITED COMPANIES LENDING CORPORATION

v.

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS  
CIVIL DIVISION

NO.00-922-CD

ROBERT D. HUMMEL  
KIMBERLY J. HUMMEL

CLEARFIELD COUNTY

AFFIDAVIT OF SERVICE OF NOTICE OF SHERIFF'S SALE  
PURSUANT TO P.R.C.P., 404(2)/403

FRANK FEDERMAN, ESQUIRE, Attorney for Plaintiff, hereby certifies that service of the Notice of Sheriff's Sale was made by sending a true and correct copy by certified mail to Defendant, ROBERT D. HUMMEL at 308 GERTRUDE STREET, PHILIPSBURG, PA 16866 which notice of Sheriff's Sale was received by Defendant, ROBERT D. HUMMEL on OCTOBER 9, 2001 as evidenced by the attached return receipt.

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

FILED

October 17, 2001

OCT 19 2001  
maillinecc  
m A. Shaw  
notary

*Frank Federman*  
FRANK FEDERMAN, ESQUIRE  
ATTORNEY FOR PLAINTIFF

## 2. Article Number



7160 3901 9844 5821 5937

## 3. Service Type CERTIFIED MAIL

## 4. Restricted Delivery? (Extra Fee)

 Yes

## 1. Article Addressed to:

ROBERT D. HUMMEL  
 308 GERTRUDE STREET  
 PHILIPSBURG, PA 16866

## COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

Robert D. Hummel 10-9-01

B. Date of Delivery

C. Signature

Robert D. Hummel

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

HUMMEL

SENDER: TEAM 2

3811, April 2001

Domestic Return Receipt

OCT 12 2001

AFFIDAVIT OF SERVICE - CLEARFIELD

PLAINTIFF UNITED COMPANIES LENDING CORPORATION

COURT NO. 00-922-CD

DEFENDANT ROBERT D. HUMMEL

TYPE OF ACTION

KIMBERLY J. HUMMEL

Mortgage Foreclosure

Eviction

Civil Action

SERVE AT 308 GERTRUDE STREET

PHILIPSBURG, PA 16866

Notice of Sheriff's

Sale - DATE

NOVEMBER 16, 2001

SERVED

served and made known to Kimberly J. Hummel, Defendant on the 11 day of October, 2001, at 3:55 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 Husband.

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: \_\_\_\_\_.

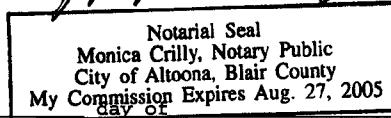
Description: Age 40 Height 5'7" Weight 185 Race W Sex M

Other \_\_\_\_\_

I, Thomas P. Chathams, a competent adult, being duly sworn according to law, depose and state that I personally handed to Robert D. Hummel 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 12th day  
of October, 2001.

Notary:



NOT SERVED

on the 12 day of October, 2001, at \_\_\_\_\_ o'clock

\_\_\_\_\_. M., Defendant, Notary Public, Notaries

Moved  Unknown  No Answer  Vacant

Other:

Sworn to and subscribed  
before me this \_\_\_\_\_ day  
of \_\_\_\_\_, 200\_\_\_\_\_

**FILED**

**OCT 25 2001**

**1115210cc**

**William A. Shaw**

**Prothonotary**

Notary:

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY PENNSYLVANIA

RE: UNITED COMPANIES LENDING  
CORPORATION ) CIVIL ACTION

)

VS.

ROBERT D. HUMMEL ) CIVIL DIVISION  
KIMBERLY J. HUMMEL ) NO. 00-922 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 **OCTOBER 5, 2001** 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 **OCTOBER 5, 2001** by certified mail  
return receipt requested see Exhibit "B" attached hereto.

DATE: November 5, 2001

  
FRANK FEDERMAN, ESQUIRE  
Attorney for Plaintiff

**FILED**

NOV 08 2001

M11321ncc

A. Shaw  
Notary

9/8/01

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

UNITED COMPANIES LENDING : CLEARFIELD  
CORPORATION :  
8549 UNITED PLAZA BOULEVARD : COURT OF COMMON  
BATON ROUGE, LA 70809 : PLEAS  
Plaintiff :  
vs. : CIVIL DIVISION  
ROBERT D. HUMMEL : NO. 00-922-CD  
KIMBERLY J. HUMMEL :  
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 308 GERTRUDE STREET, PHILIPSBURG, PA 16866  
(see attached legal description)

Amount Due	\$ 48,806.00
Interest from SEPTEMBER 12, 2000 to (sale date) (per diem - \$8.02)	\$ _____
Total	\$ 192.32 Plus Costs as endorsed.

RECEIVED SEP 25 2001

(@ 3:41 PM)

Wester A. Hawkins  
by Margaret H. Pitt

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

Dated: 9-24-01  
(Seal)

No. 00-922-CD Term

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

UNITED COMPANIES LENDING CORPORATION

vs.

ROBERT D. HUMMEL  
KIMBERLY J. HUMMEL

WRIT OF EXECUTION  
(Mortgage Foreclosure)

Costs

Office of the Prothonotary

Judg. Fee

Cr.

Sat.

Frank Federman  
Attorney for Plaintiff

Address: 308 GERTRUDE STREET, PHILLIPSBURG, PA 16866  
Where papers may be served.

ALL that certain messuage, tenement and tract of land, situate, lying and being in the Borough of Chester Hill, County of Clearfield and State of Pennsylvania, bounded and described as follows:

BOUNDED on the front for a distance of sixty (60) feet by Main Street, now known as Gertrude Street, on the south by lot of James McHernon; on the west by lot of Susannah Miller and extending back at full width of sixty (60) feet a distance of one hundred and seventy five (175) feet from Main Street, now known as Gertrude Street. Map #3.0-P12-336-00017.

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BEING the same premises conveyed to Frederick M. Hummel and Faye L. Hummel by deed of Paul L. Guelich Jr., and Jean H. Guelich, dated July 9, 1993, and recorded August 2, 1993 in Clearfield County Record Book 1547, Page 361.

**In The Court of Common Pleas of Clearfield County, Pennsylvania**

Sheriff Docket # 11566

UNITED COMPANIES LENDING CORP

00-922-CD

VS.

HUMMEL, ROBERT D.

**WRIT OF EXECUTION REAL ESTATE**

**SHERIFF RETURNS**

---

**NOW, OCTOBER 4, 2001, AT 10:20 AM O'CLOCK A LEVY WAS TAKEN ON THE PROPERTY OF THE DEFENDANTS. PROPERTY WAS POSTED THIS DATE.**

**A SALE IS SET FOR FRIDAY, NOVEMBER 16, 2001, AT 10:00 AM.**

**NOW, OCTOBER 6, 2001, AT 9:06 AM O'CLOCK SERVED WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY ON KIMBERLY J. HUMMEL, WIFE OF ROBERT D. HUMMEL, DEFENDANT, AT HER PLACE OF RESIDENCE, 308 GERTRUDE STREET, PHILIPSBURG, CLEARFIELD COUNTY, PENNSYLVANIA, 16866, BY HANDING TO KIMBERLY J. HUMMEL, WIFE OF ROBERT D. HUMMEL, DEFENDANT, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY AND MADE KNOWN TO HER THE CONTENTS THEREOF.**

**NOW, OCTOBER 6, 2001, 9:06 AM O'CLOCK SERVED WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY ON KIMBERLY J. HUMMEL, DEFENDANT, AT HER PLACE OF RESIDENCE, 308 GERTRUDE STREET, PHILIPSBURG, CLEARFIELD COUNTY, PENNSYLVANIA, 16866, BY HANDING TO KIMBERLY J. HUMMEL, DEFENDANT, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY AND MADE KNOWN TO HER THE CONTENTS THEREOF.**

**NOW, NOVEMBER 15, 2001, RECEIVED A FAX THAT SALE IS TO BE STAYED DUE TO THE FACT THAT THE DEFENDANTS HAVE ENTERED A FORBEARANCE AGREEMENT, WRIT IS TO BE RETURNED TO PROTHONOTARY.**

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 11566

UNITED COMPANIES LENDING CORP

00-922-CD

VS.

HUMMEL, ROBERT D.

WRIT OF EXECUTION REAL ESTATE

**SHERIFF RETURNS**

NOW, JANUARY 15, 2002, RETURN WRIT AS NO SALE HELD, SALE WAS STAYED BY PLAINTIFF, DEFENDANTS ENTERED A FORBEARANCE AGREEMENT. PAID COSTS FROM ADVANCE AND MADE REFUND OF UNUSED ADVANCE TO THE ATTORNEY.

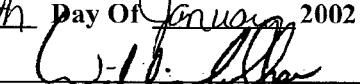
SHERIFF HAWKINS \$190.28  
SURCHARGE \$ 40.00  
PAID BY ATTORNEY

**FILED**

JAN 16 2002  
01906000  
William A. Shaw  
Prothonotary

Sworn to Before Me This

16th Day Of January 2002

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

So Answers,

  
by Margaret W. Pratt  
Chester A. Hawkins  
Sheriff  


FEDERMAN AND PHELAN, L.L.P.  
One Penn Center at Suburban Station  
1617 John F. Kennedy  
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

November 15, 2001

Office of the Sheriff  
Clearfield County Courthouse  
230 East Market Street  
Clearfield, PA 16830

ATTENTION: PEGGY (814) 765-5915

Re: UNITED COMPANIES LENDING CORPORATION  
v. ROBERT D. HUMMEL and KIMBERLY J. HUMMEL  
No. 00-922-CD  
Premises: 308 GERTRUDE STREET, PHILIPSBURG, PA 16866

Dear Peggy:

Please STAY the Sheriff's Sale of the above referenced property, which is scheduled for NOVEMBER 16, 2001.

The stay is necessary as the defendant has entered a forbearance agreement.

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

Very truly yours,

  
Gregory Wilkins

cc:  EMC MORTGAGE CORPORATION  
Attention: MARY WALFORD (972) 831-2997  
FileNo. 5356639

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 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 \_\_\_\_\_ day of \_\_\_\_\_ 2001, I exposed the within described real estate of

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

SHERIFF COSTS:

RDR	\$ 15.00
SERVICE	15.00
MILEAGE	10.40
LEVY	15.00
MILEAGE	10.40
POSTING	15.00

CSDS	10.00
COMMISSION 2%	
POSTAGE	4.08
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	<del>30.00</del>
ADD'L POSTING	
ADD'L MILEAGE	15.00
ADD'L LEVY	
BID AMOUNT	
RETURNS/DEPUTIZE	
COPIES / BILLING	15.00
BILLING - PHONE - FAX	

**TOTAL SHERIFF COSTS** \$ 190.38

DEED COSTS:

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

DEBT & INTEREST:

DEBT-AMOUNT DUE	\$ 48,806.00
INTEREST FROM 9-12-01 TO SALE DATE	
PER DIEM @\$8.02	
TO BE ADDED	
<b>TOTAL DEBT &amp; INTEREST</b>	<b>\$ 48,806.00</b>

COSTS:

ATTORNEY FEES	
PROTH. SATISFACTION	
ADVERTISING	
LATE CHARGES & FEES	
TAXES-Collector	
TAXES-Tax Claim	
COSTS OF SUIT-To Be Added	
LIST OF LIENS AND MORTGAGE SEARCH	140.00
FORCLOSURE FEES	
ACKNOWLEDGEMENT	
DEED COSTS	
ATTORNEY COMMISSION	
SHERIFF COSTS	\$ 190.28
LEGAL JOURNAL AD	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	74.25
PROTHONOTARY	
<b>TOTAL COSTS</b>	<b>\$ 799.83</b>

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

Chester A. Hawkins, Sheriff