

60-1009-CD

COUNTRYWIDE HOME LOANS INC. f/k/a -vs- DARBY B. HANEY et al

GOLDBECK McCAFFERTY & McKEEVER

BY: Joseph A. Goldbeck, Jr.
Attorney I.D.#16132
Suite 500 - The Bourse Bldg.
111 S. Independence Mall East
Philadelphia, PA 19106
215-627-1322
Attorney for Plaintiff

FILED

AUG 17 2000

William A. Shaw
Prothonotary

13 COUNTRYWIDE HOME LOANS INC., : IN THE COURT OF COMMON PLEAS
F/K/A AMERICA'S WHOLESALE LENDER :
7105 Corporate Drive : OF CLEARFIELD COUNTY
PTX B-35 :
Plano, TX 75024-3632 : CIVIL ACTION - LAW
Plaintiff :
vs. : ACTION OF MORTGAGE FORECLOSURE
13 DARBY B. HANEY AND :
13 HOLLY R. HANEY (Mortgagor(s) and Real Owner(s)) :
514 Spruce Street :
Clearfield, PA 16830 :
Defendant(s) :
Term No. 00-1009-CO
CIVIL ACTION: MORTGAGE
FORECLOSURE

**THIS LAW FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING
TO COLLECT A DEBT OWED TO OUR CLIENT. ANY INFORMATION
OBTAINED FROM YOU WILL BE USED FOR THE PURPOSE OF
COLLECTING THE DEBT.**

N O T I C E

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 the 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.

Keystone Legal Services
211 1/2 E. Locust Street, Clearfield 16830
814-765-9646

Pennsylvania Bar Association
PO Box 186, Harrisburg, PA 17108
800-692-7375

A V I S O

LE HAN DEMANDADO A USTED EN LA CORTE. SI DESEA DEFENDERSE CONTRA LAS QUEJAS PERESENTADAS, ES ABSOLUTAMENTE NECESARIO QUE USTED RESPONDA DENTRO DE 20 DIAS DESPUES DE SER SERVIDO CON ESTA DEMANDA Y AVISO. PARA DEFENDERSE ES NECESARIO QUE USTED, O SU ABOGADO, REGISTRE CON LA CORTE EN FORMA ESCRITA, EL PUNTO DE VISTA DE USTED Y CUALQUIER OBJECCION CONTRA LAS QUEJAS EN ESTA DEMANDA.

RECUERDE: SI USTED NO RESPONDE A ESTA DEMANDA, SE PUEDE PROSEGUIR CON EL PROCESO SIN SU PARTICIPACION. ENTONCES, LA CORTE PUEDE, SIN NOTIFICARIO, DECIDIR A FAVOR DEL DEMANDANTE Y REQUERIR QUE USTED CUMPLA CON TODAS LAS PROVISIONES DE ESTA DEMANDA. POR RAZON DE ESA DECISION, ES POSSIBLE QUE USTED PUEDA PERDER DINERO, PROPIEDAD U OTROS DERECHOS IMPORTANTES.

LLEVE ESTA DEMANDA A UN ABOGADO IMMEDIATAMENTE.

SI NO CONOCE A UN ABOGADO, LLAME AL "LAWYER REFERENCE SERVICE" (SERVICIO DE REFERENCIA DE ABOGADOS), 215-238-6300.

Keystone Legal Services
211 1/2 E. Locust Street, Clearfield 16830
814-765-9646

Pennsylvania Bar Association
PO Box 186, Harrisburg, PA 17108
800-692-7375

COMPLAINT IN MORTGAGE FORECLOSURE

1. Plaintiff is COUNTRYWIDE HOME LOANS INC., F/K/A AMERICA'S WHOLESALE LENDER, 7105 Corporate Drive, PTX B-35, Plano, TX 75024-3632.

2. The name(s) and address(es) of the Defendant(s) is/are DARBY B. HANEY, 514 Spruce Street, Clearfield, PA 16830 and HOLLY R. HANEY, 514 Spruce Street, Clearfield, PA 16830, who is/are the mortgagor(s) and real owner(s) of the mortgaged property hereinafter described.

3. On April 26, 1999, mortgagor(s) made, executed and delivered a mortgage upon the premises hereinafter described to COUNTRYWIDE HOME LOANS INC., F/K/A AMERICA'S WHOLESALE LENDER, which mortgage is recorded in the Office of the Recorder of Deeds of Clearfield County in Mortgage Instrument No. 199906427. The mortgage has not been assigned. These documents are matters of public record and are incorporated herein by reference in accordance with Pennsylvania Rule of Civil Procedure 1019(g).

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 March 1, 2000, and each month thereafter are due and unpaid, and by the terms of said mortgage, upon default in such payments for a period of one month, the entire principal balance and all interest due thereon are collectible forthwith.

6. The following amounts are due on the mortgage:

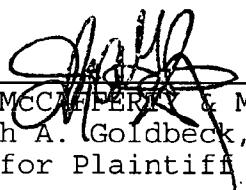
Principal Balance	\$ 45,660.98
Interest from 2/ 1/00	
through 8/31/00 at 7.125%	1,888.92
Per diem interest rate at \$8.91	
Attorney's Fee at 5%	
of Principal Balance	2,283.05
Late Charges 3/ 1/00- 8/31/00	93.00
Monthly late charge amount at \$15.50	
Costs of suit and Title Search	560.00
	<hr/>
	\$ 50,485.95
Escrow Balance Deficit	67.06
Monthly Escrow amount \$87.81	
	<hr/>
	\$ 50,553.01

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 based on work actually performed.

8. Notice of Intention to Foreclose and a Notice of Homeowners' Emergency Mortgage Assistance has been sent to Defendant(s) by Certified and regular mail, as required by Act 160 of 1998 of the Commonwealth of Pennsylvania, on the date(s) set forth in the true and correct copy of such notice(s) attached hereto as Exhibit "A". The Defendant(s) has/have not had the required face to face meeting within the required time and Plaintiff has no knowledge of any such meeting being requested by the Defendant(s) through the Plaintiff, the Pennsylvania Housing Finance Agency, or any appropriate Consumer Credit Counseling Agency.

WHEREFORE, Plaintiff demands judgment in mortgage foreclosure the sum of \$50,553.01, together with interest at the rate of \$8.91, per day and other expenses incurred by the Plaintiff which are properly chargeable in accordance with the terms of the mortgage, and for the foreclosure and sale of the mortgaged premises.

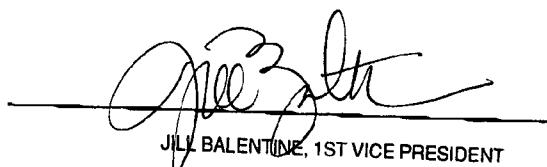
By: 

GOLDBECK MCCARTHY & McKEEVER
BY: Joseph A. Goldbeck, Jr., Esq.
Attorney for Plaintiff

VERIFICATION

I, **JILL BALENTINE**, as the representative of the Plaintiff corporation within named do hereby verify that I am authorized to and do make this verification on behalf of the Plaintiff corporation and the facts set forth in the foregoing Complaint are true and correct to the best of my knowledge, information and belief. I understand that false statements therein are made subject to the penalties of 18 Pa. C.S. 4904 relating to unsworn falsification to authorities.

Date: 8-13-10



JILL BALENTINE, 1ST VICE PRESIDENT

EXHIBIT "A"

Date Request Received: #00-13-7414

Joseph A. Goldbeck Jr#: CWD-0773

Countrywide No: "

wer N

ALL that certain piece or parcel of land situate in Clearfield Borough, Clearfield County, Pennsylvania, being bounded and described as follows:

BEGINNING at a post on Spruce Street at the southwest corner of lot known now or formerly as the David Haney lot; thence East along said lot 163 feet to a post at lands now or formerly of Clarence J. Baumgardner, et ux; thence by same South but not parallel to Spruce Street, 50 feet or slightly more; thence East 14 feet to a point in the Baumgardner line; thence by same South 10 feet to the northeast corner of lot now or formerly of James A. Null; thence along same West 180 feet to the East line of Spruce Street; thence along same North 60 feet to the place of beginning.

BEING the same premises as was conveyed to David C. Haney, Jr., by Deed of David C. Haney, Jr. and Kimberly A. Haney, husband and wife, dated June 11, 1998 and entered for record in the Recorder's Office of Clearfield County in Deeds & Records Book Volume 1941, Page 06.

Send Correspondence to:
P.O. Box 10221
Van Nuys, CA 91410-0221

Send Payments to:
P.O. Box 10219
Van Nuys, CA 91410-0219

May 2, 2000

**Certified Mail No.
Return Receipt Requested
Regular Mail**

Holly R Haney
514 Spruce Street
Clearfield, PA 16830-0000

Countrywide Loan # 7221358
Property Address:
514 Spruce Street
Clearfield, PA 16830-0000

NOTICE OF INTENT TO FORECLOSE

YOUR HOME LOAN IS IN DEFAULT FOR THE REASONS SET FORTH IN THIS NOTICE.

YOU MUST TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE.

Countrywide Home Loans, Inc. (hereinafter "Countrywide") services your home loan. Your home loan is in serious default because you have not made your required payments. The total amount now required to reinstate your loan as of the date of this letter is as follows:

<u>Monthly Payments:</u>	03/01/2000 - 04/30/2000	@	\$397.72	\$795.44
<u>Late Charges:</u>	03/01/2000 - 04/30/2000	@	\$15.50	\$31.00
TOTAL DUE:				\$826.44

You may cure this default within **THIRTY-FIVE (35) DAYS** of the date of this letter, by paying to us the above amount of **\$826.44**, plus any additional monthly payments, late charges, fees and other applicable charges which may fall due during this period. Such payment must be in the form of certified check, cashier's check or money order, and made payable to Countrywide at P.O. Box 10221, Van Nuys, CA 91410-0221. If your check or other payment is returned to us for insufficient funds or for any other reason, you will not have cured your default. No extension of time to cure will be granted due to a returned payment.

If you do not cure this default within **THIRTY-FIVE (35) DAYS**, we will accelerate the payments due on your home loan. This means whatever is owing on the original amount borrowed will be considered due immediately and you may lose the chance to pay off your home loan in monthly installments. If the full payment of the amount of default is not made within **THIRTY-FIVE (35) DAYS**, we also intend to immediately start a lawsuit to foreclose on your mortgaged property.

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

The Commonwealth of Pennsylvania's Homeowner's Emergency Mortgage Assistance program may be able to help you. Read the following notice to find out how the program works.

La notificación en adjunto es de suma importancia, pues afecta su derecho a continuar viviendo en su casa. Si no comprende el contenido de esta notificación obtenga una traducción inmediatamente llamando a esta agencia (Pennsylvania Housing Finance Agency) sin cargos al número mencionado arriba. Usted puede ser elegible para un préstamo del programa llamado "Homeowner's Emergency Mortgage Assistance Program" el cual puede salvar su casa de la perdida del derecho a redimir su hipoteca.

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

Under the Act, you are entitled to a temporary stay of foreclosure on your mortgage for thirty (30) days from the date of this Notice. During that time you must arrange and attend a "face-to-face" meeting with a representative of this lender, or with a designated consumer credit counseling agency. The purpose of this meeting is to attempt to work out a repayment plan, or to otherwise settle your delinquency. This meeting must occur in the next thirty (30) days.

If you attend a face-to-face meeting with this lender, or with a consumer credit counseling agency identified in this notice, no further proceeding in mortgage foreclosure may take place for thirty (30) days after the date of this meeting. The

Please write your loan number on all checks and correspondence.

PREFACE

Holly R Haney
514 Spruce Street
7221358-0

\$826.44 AS OF 5/02/2000

P.O. Box 10219
Van Nuys, CA 91410-0219

72213580000826440082644

HUD-Approved Counseling Agencies - Pennsylvania

name, address and telephone number of our representative is: **COUNTRYWIDE, 6400 Legacy Drive, Plano, Texas 75267, Telephone Number: 1-800-669-6654, Extension 7556.**

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 Countrywide of your intentions immediately.

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.

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 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. It is extremely important that your application is accurate and complete in every respect.

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

The Pennsylvania Housing Finance Agency is located at 2101 North Front Street, Post Office Box 8029, Harrisburg, Pennsylvania 17105. Telephone No. 1-717-780-3800 or 1-800-342-2397 (toll free number). Persons with impaired hearing can call 1-800-342-2397.

If the mortgage is foreclosed, your mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If you cure the default before we begin legal proceedings against you, you will still have to pay the reasonable attorney's fees actually incurred, up to \$50.00. However, if legal proceedings are started against you, you will have to pay the reasonable attorney's fees even if they are over \$50.00. Any attorney's fees will be added to whatever you owe us, which may also include our reasonable costs. If you cure this default within the thirty-five day period, you will not be required to pay the attorney's fees. **YOU HAVE THE RIGHT TO REINSTATE AFTER ACCELERATION AND THE RIGHT TO ASSERT IN THE FORECLOSURE PROCEEDING THE NON-EXISTENCE OF A DEFAULT OR ANY OTHER DEFENSE YOU MAY HAVE TO ACCELERATION AND FORECLOSURE.**

EXHIBIT A

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Van Nuys, CA 91410-0219

May 2, 2000

**Certified Mail No.
Return Receipt Requested
Regular Mail**

**Darby B Haney
514 Spruce Street
Clearfield, PA 16830-0000**

Countrywide Loan # 7221358
Property Address:
514 Spruce Street
Clearfield, PA 16830-0000

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BREACHPA

7221358-0 Darby B Haney
514 Spruce Street

\$826.44 AS OF 5/02/2000

P.O. Box 10219
Van Nuys, CA 91410-0219

72213580000826440082644

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FILED

10/17/00 pd. 80⁰⁰
SAC AUG 17 2000 BY J. McCaffrey
W. M. Shaw
Prothonotary
Excc to Letters
rc to Del.

(2)

JOSEPH A. GOLDBECK, JR.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
COUNTRYWIDE HOME LOANS INC., VS HANEY, DARBY B.

00-1009-CD

COMPLAINT IN MORTGAGE FORECLOSURE
SHERIFF RETURNS

NOW AUGUST 21, 2000 AT 2:24 PM DST SERVED THE WITHIN
COMPLAINT IN MORTGAGE FORECLOSURE ON DARBY B. HANEY,
DEFENDANT AT RESIDENCE 514 SPRUCE ST., CLEARFIELD,
CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO DARBY B. HANEY
A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN
MORTGAGE FORECLOSURE AND MADE KNOWN TO HIM THE CONTENTS
THEREOF.

SERVED BY: DAVIS/NEVLING

NOW AUGUST 21, 2000 AT 2:24 PM DST SERVED THE WITHIN
COMPLAINT IN MORTGAGE FORECLOSURE ON HOLLY R. HANEY,
DEFENDANT AT RESIDENCE 514 SPRUCE ST., CLEARFIELD,
CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO DARBY B. HANEY
HUSBAND A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT
IN MORTGAGE FORECLOSURE AND MADE KNOWN TO HIM THE CONTENTS
THEREOF.

SERVED BY: DAVIS/NEVLING

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

SWORN TO BEFORE ME THIS

18th DAY OF Sept. 2000
W.S.

SO ANSWERS,

Chester A. Hawkins
by Marley H. Hause

CHESTER A. HAWKINS
SHERIFF

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

FILED

SEP 18 2000

4:00 PM

William A. Shaw

Prothonotary

W.A.S.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY

COUNTRYWIDE HOME LOANS INC., :
F/K/A AMERICA'S WHOLESALE LENDER :
7105 Corporate Drive :
PTX B-35 :
Plano, TX 75024-3632 :
Plaintiff :
2J vs. 43 :
DARBY B. HANEY AND HOLLY R. :
HANEY (Mortgagor(s) and Record :
Owner(s) :
514 Spruce Street :
Clearfield, PA 16830 :
Defendant(s)

Term
No. 00-1009

FILED

DEC - 8 2000
13:45 1/8
William A. Shaw
Prothonotary P.P.
20--

PRAECIPE FOR JUDGMENT

THIS LAW FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO COLLECT A DEBT OWED TO OUR CLIENT. ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THE PURPOSE OF COLLECTING THE DEBT.

Enter Judgment in favor of Plaintiff and against DARBY B. HANEY and HOLLY R. HANEY by default for want of an Answer.

(X) Assess damages as follows:

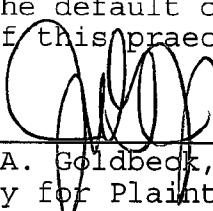
Debt \$ 51,830.52

Interest 2/ 1/00 to 12/ 6/00

Total \$
(Assessment of Damages attached)

I CERTIFY THAT THE FOREGOING ASSESSMENT OF DAMAGES IS FOR SPECIFIED AMOUNTS ALLEGED TO BE DUE IN THE COMPLAINT AND IS CALCULABLE AS A SUM CERTAIN FROM THE COMPLAINT.

I certify that written notice of the intention to file this praecipe was mailed or delivered to the party against whom judgment is to be entered and to his attorney of record, if any, after the default occurred and at least ten days prior to the date of the filing of this praecipe. A copy of the notice is attached. R.C.P. 237.1


Joseph A. Goldbeck, Jr.
Attorney for Plaintiff
I.D. #16132

AND NOW Dec. 8, 2000, Judgment is entered in favor of COUNTRYWIDE HOME LOANS INC., F/K/A AMERICA'S WHOLESALE LENDER, and against DARBY B. HANEY and HOLLY R. HANEY by default for want of an Answer and damages assessed in the sum of FIFTY ONE THOUSAND EIGHT HUNDRED THIRTY DOLLARS AND 52 CENTS (\$51,830.52), as per the above certification.

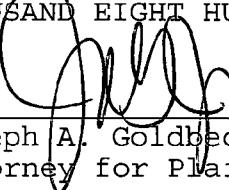

Prothonotary

GOLDBECK McCAFFERTY & MCKEEVER
BY: Joseph A. Goldbeck, Jr.
Attorney I.D.#16132
Suite 500 - The Bourse Bldg.
111 S. Independence Mall East
Philadelphia, PA 19106
215-627-1322
Attorney for Plaintiff

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F/K/A AMERICA'S WHOLESALE LENDER :
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Plano, TX 75024-3632 : ACTION OF MORTGAGE FORECLOSURE
Plaintiff :
vs. :
DARBY B. HANEY AND HOLLY R. : Term
HANEY (Mortgagor(s) and Record : No. 00-1009
Owner(s))
514 Spruce Street
Clearfield, PA 16830
Defendant(s)

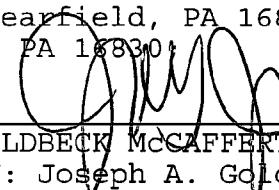
ORDER FOR JUDGMENT

Please enter Judgment in favor of COUNTRYWIDE HOME LOANS INC., F/K/A AMERICA'S WHOLESALE LENDER, and against DARBY B. HANEY and HOLLY R. HANEY for failure to file an Answer in the above action within (20) days (or sixty (60) days if defendant is the United States of America) from the date of service of the Complaint, in the sum of FIFTY ONE THOUSAND EIGHT HUNDRED THIRTY DOLLARS AND 52 CENTS (\$51,830.52).



Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

I hereby certify that the above names are correct and that the precise residence address of the judgment creditor is 7105 Corporate Drive, PTX B-35, Plano, TX 75024-3632 and that the name(s) and last known address(es) of the Defendant(s) is/are DARBY B. HANEY, 514 Spruce Street, Clearfield, PA 16830; HOLLY R. HANEY, 514 Spruce Street, Clearfield, PA 16830.



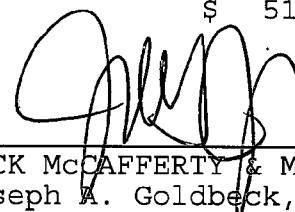
GOLDBECK McCAFFERTY & MCKEEVER
BY: Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

ASSESSMENT OF DAMAGES

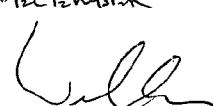
TO THE PROTHONOTARY:

Kindly assess the damages in this case to be as follows:

Principal balance	\$ 45,660.98
Interest from 2/ 1/00 through 12/ 6/00	2,753.19
Attorney's Fee at 5% of principal balance	2,283.05
Late Charges	155.00
Costs of Suit and Title Search	560.00
	<hr/>
Escrow Balance Deficit	\$ 51,412.22
	418.30
	<hr/>
	\$ 51,830.52


GOLDBECK McCAFFERTY & MCKEEVER
BY: Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

AND NOW, this 8th day of December, 2000
damages are assessed as above.



Pro Prothy

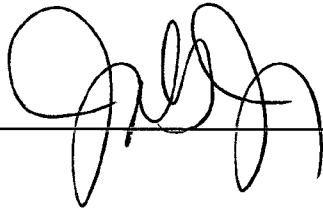
VERIFICATION OF NON-MILITARY SERVICE

The undersigned, as the representative for the Plaintiff corporation within named do hereby verify that I am authorized to make this verification on behalf of the Plaintiff corporation and that the facts set forth in the foregoing verification of Non-Military Service are true and correct to the best of my knowledge, information and belief. I understand that false statements therein are made subject to penalties of 18 Pa. C.S. 4904 relating to unsworn falsification to authorities.

1. That the above named Defendant, DARBY B. HANEY, is about unknown years of age, that Defendant's last known residence is 514 Spruce Street, Clearfield, PA 16830 and is engaged in the unknown business located at unknown address.

2. That Defendant is 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 Action of Congress of 1940 and its Amendments.

Date: _____



7221358 - HANEY, DARBY B.

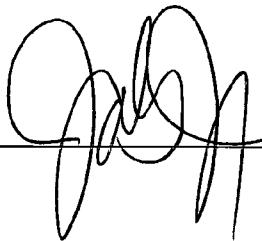
VERIFICATION OF NON-MILITARY SERVICE

The undersigned, as the representative for the Plaintiff corporation within named do hereby verify that I am authorized to make this verification on behalf of the Plaintiff corporation and that the facts set forth in the foregoing verification of Non-Military Service are true and correct to the best of my knowledge, information and belief. I understand that false statements therein are made subject to penalties of 18 Pa. C.S. 4904 relating to unsworn falsification to authorities.

1. That the above named Defendant, HOLLY R. HANEY, is about unknown years of age, that Defendant's last known residence is 514 Spruce Street, Clearfield, PA 16830 and is engaged in the unknown business located at unknown address.

2. That Defendant is 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 Action of Congress of 1940 and its Amendments.

Date: _____



7221358 - HANEY, HOLLY R.

TO: DARBY B. HANEY
RD 1 Box 495
Morrisdale, PA 16858

COUNTRYWIDE HOME LOANS INC., F/K/A
AMERICA'S WHOLESALE LENDER : IN THE COURT OF COMMON PLEAS
7105 Corporate Drive : OF CLEARFIELD COUNTY
PTX B-35 : CIVIL ACTION - LAW
Plano, TX 75024-3632 :
Plaintiff : ACTION OF MORTGAGE FORECLOSURE
vs. :
DARBY B. HANEY AND HOLLY R. HANEY :
(Mortgagor(s)) : Term
(Record Owner(s)) : No. 00-1009
514 Spruce Street :
Clearfield, PA 16830 :
Defendant(s)

THIS LAW FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO COLLECT A
DEBT OWED TO OUR CLIENT. ANY INFORMATION OBTAINED FROM YOU WILL BE USED
FOR THE PURPOSE OF COLLECTING THE DEBT.

TO: DARBY B. HANEY
RD 1 Box 495
Morrisdale, PA 16858

DATE OF THIS NOTICE: September 21, 2000

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN
APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT
YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS
YOU ACT WITHIN TEN (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:

Keystone Legal Services
211 1/2 E. Locust Street, Clearfield 16830
814-765-9646

/s/ Joseph A. Goldbeck, Jr.
GOLDBECK McCAFFERTY & MCKEEVER
BY: Joseph A. Goldbeck, Jr., Esq.
Attorney for Plaintiff
Suite 500 - The Bourse Bldg.
111 S. Independence Mall East
Philadelphia, PA 19106
215-627-1322

TO: HOLLY R. HANEY
RD 1 Box 495
Morrisdale, PA 16858

COUNTRYWIDE HOME LOANS INC., F/K/A
AMERICA'S WHOLESALE LENDER
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632
Plaintiff
vs.
DARBY B. HANEY AND HOLLY R. HANEY
(Mortgagor(s))
(Record Owner(s))
514 Spruce Street
Clearfield, PA 16830
Defendant(s)

: IN THE COURT OF COMMON PLEAS
: OF CLEARFIELD COUNTY
: CIVIL ACTION - LAW
: ACTION OF MORTGAGE FORECLOSURE
: Term
: No. 00-1009

THIS LAW FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO COLLECT A DEBT OWED TO OUR CLIENT. ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THE PURPOSE OF COLLECTING THE DEBT.

TO: HOLLY R. HANEY
RD 1 Box 495
Morrisdale, PA 16858

DATE OF THIS NOTICE: September 21, 2000

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN (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:

Keystone Legal Services
211 1/2 E. Locust Street, Clearfield 16830
814-765-9646

/s/ Joseph A. Goldbeck, Jr.
GOLDBECK McCAFFERTY & McKEEVER
BY: Joseph A. Goldbeck, Jr., Esq.
Attorney for Plaintiff
Suite 500 - The Bourse Bldg.
111 S. Independence Mall East
Philadelphia, PA 19106
215-627-1322

TO: HOLLY R. HANEY
514 Spruce Street
Clearfield, PA 16830

COUNTRYWIDE HOME LOANS INC., F/K/A : IN THE COURT OF COMMON PLEAS
AMERICA'S WHOLESALE LENDER :
7105 Corporate Drive : OF CLEARFIELD COUNTY
PTX B-35 : CIVIL ACTION - LAW
Plano, TX 75024-3632 :
Plaintiff : ACTION OF MORTGAGE FORECLOSURE
vs. :
DARBY B. HANEY AND HOLLY R. HANEY :
(Mortgagor(s)) :
(Record Owner(s)) : Term
514 Spruce Street : No. 00-1009
Clearfield, PA 16830 :
Defendant(s)

THIS LAW FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO COLLECT A
DEBT OWED TO OUR CLIENT. ANY INFORMATION OBTAINED FROM YOU WILL BE USED
FOR THE PURPOSE OF COLLECTING THE DEBT.

TO: HOLLY R. HANEY
514 Spruce Street
Clearfield, PA 16830

DATE OF THIS NOTICE: September 21, 2000

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN
APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT
YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS
YOU ACT WITHIN TEN (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:

Keystone Legal Services
211 1/2 E. Locust Street, Clearfield 16830
814-765-9646

/s/ Joseph A. Goldbeck, Jr.
GOLDBECK McCAFFERTY & McKEEVER
BY: Joseph A. Goldbeck, Jr., Esq.
Attorney for Plaintiff
Suite 500 - The Bourse Bldg.
111 S. Independence Mall East
Philadelphia, PA 19106
215-627-1322

TO: DARBY B. HANEY
514 Spruce Street
Clearfield, PA 16830

COUNTRYWIDE HOME LOANS INC., F/K/A
AMERICA'S WHOLESALE LENDER
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632
Plaintiff
vs.
DARBY B. HANEY AND HOLLY R. HANEY
(Mortgagor(s))
(Record Owner(s))
514 Spruce Street
Clearfield, PA 16830
Defendant(s)

: IN THE COURT OF COMMON PLEAS
: OF CLEARFIELD COUNTY
: CIVIL ACTION - LAW
: ACTION OF MORTGAGE FORECLOSURE
: Term
: No. 00-1009

THIS LAW FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO COLLECT A DEBT OWED TO OUR CLIENT. ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THE PURPOSE OF COLLECTING THE DEBT.

TO: DARBY B. HANEY
514 Spruce Street
Clearfield, PA 16830

DATE OF THIS NOTICE: September 21, 2000

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN (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:

Keystone Legal Services
211 1/2 E. Locust Street, Clearfield 16830
814-765-9646

/s/ Joseph A. Goldbeck, Jr.
GOLDBECK McCAFFERTY & McKEEVER
BY: Joseph A. Goldbeck, Jr., Esq.
Attorney for Plaintiff
Suite 500 - The Bourse Bldg.
111 S. Independence Mall East
Philadelphia, PA 19106
215-627-1322

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

Joseph A. Goldbeck, Jr.
Attorney I.D.#16132
Suite 500 - The Bourse Bldg.
111 S. Independence Mall East
Philadelphia, PA 19106
215-627-1322
Attorney for Plaintiff

COUNTRYWIDE HOME LOANS INC., : IN THE COURT OF COMMON PLEAS
F/K/A AMERICA'S WHOLESALE LENDER :
7105 Corporate Drive : OF CLEARFIELD COUNTY
PTX B-35 : CIVIL ACTION - LAW
Plano, TX 75024-3632 :

Plaintiff : ACTION OF MORTGAGE FORECLOSURE
vs. :
: Term
: No. 00-1009
DARBY B. HANEY AND HOLLY R. :
HANEY (Mortgagor(s) and Record :
Owner(s)) :
514 Spruce Street :
Clearfield, PA 16830 :

Defendant(s) :

PRAECIPE FOR WRIT OF EXECUTION

TO THE PROTHONOTARY:

Issue Writ of Execution in the above matter:

Amount Due \$ 51,830.52

Interest from 2/ 1/00 to
12/ 6/00 at 7.125% \$

(Costs to be added)

\$ 165.00

Joseph A. Goldbeck Jr.
Attorney for Plaintiff

FILED

DEC 08 2000
O/ 4:00/ Wm
William A. Show
Prothonotary
20.-

6 WANTS TO SIGN

Term

NO. 00-1009

IN THE COURT OF COMMON PLEAS

COUNTRYWIDE HOME LOANS INC.,
F/K/A AMERICA'S WHOLESALE
LENDER

vs.

DARBY B. HANEY AND HOLLY R.
HANEY (Mortgagor(s) and
Record Owner(s))
514 Spruce Street
Clearfield, PA 16830

PRAECTIVE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)

Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

Suite 500 - The Bourse Bldg.
111 S. Independence Mall East
Philadelphia, PA 19106
215-627-1322

FILED

DEC 08 2000

William A. Shaw
Prothonotary

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

COUNTRYWIDE HOME LOANS INC., IN THE COURT OF COMMON PLEAS OF
F/K/A AMERICA'S WHOLESALE LENDER CLEARFIELD COUNTY
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Term

No. 00-1009

vs.

DARBY B. HANEY AND HOLLY R.
HANEY (Mortgagor(s))

WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

514 Spruce Street
Clearfield, PA 16830

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:

PREMISES: 514 Spruce Street, Clearfield, PA 16830

See Exhibit "A" attached

AMOUNT DUE \$ 51,830.52

Interest
from 2/ 1/00 \$ _____
through 12/ 6/00

(Costs to be added) \$ 165. -

Dated: Dec. 8, 2000
(SEAL)


Prothonotary, Common Pleas Court
of County, Pennsylvania

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

Term
No. 00-1009

IN THE COURT OF COMMON PLEAS

COUNTRYWIDE HOME LOANS INC.,
F/K/A AMERICA'S WHOLESALE
LENDER

vs.

DARBY B. HANEY AND HOLLY R.
HANEY (Mortgagor(s))

514 Spruce Street
Clearfield, PA 16830

WRIT OF EXECUTION
(Mortgage Foreclosure)

REAL DEBT	\$51,830.52
INTEREST from	\$ _____
COSTS PAID:	\$ _____
PROTHY	\$ _____
SHERIFF	\$ _____
STATUTORY	\$ _____
COSTS DUE PROTHY	\$ _____
Office of Judicial Support	
Judg. Fee	
Cr.	
Sat.	

Joseph A. Goldbeck, Jr.
Attorney for Plaintiff
Suite 500 - The Bourse Bldg.
111 S. Independence Mall East
Philadelphia, PA 19106
215-627-1322

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
Civil Division

THE MOST REVEREND DONALD W. *
TRAUTMAN, Bishop of the Roman *
Catholic Diocese of Erie, and his successors in *
office, in trust for ST. TIMOTHY ROMAN *
CATHOLIC CHURCH, *

Plaintiff, *

v. *

No. 00-1290 -CD

THE BOROUGH OF CURWENSVILLE, a *
borough organized and existing *
under the laws of the Commonwealth *
of Pennsylvania; ANY AND ALL *
PERSONS CLAIMING ANY INTEREST IN *
AND UNDER THE PLAN OF CURWENSVILLE *
BOROUGH; JOHN MALLOY and AGNES *
MALLOY, husband and wife, their heirs, *
executors and assigns, *

Defendants. *

FILED

DEC 08 2000

William A. Shaw
Prothonotary

ORDER

AND NOW, this 7th day of December, 2000, an Affidavit of Service of the
Complaint with Notice to Defend having been filed stating that the Complaint was served on all
Defendants and certain Defendants by publication, and no response to pleading having been
filed by said Defendants, the Court, upon motion of Kimberly M. Kubista, Attorney for
Plaintiff, hereby ORDERS that title to said premises is in the Plaintiff and that it be allowed to
enjoy said property in peace. Said properties are situate in Borough of Curwensville,
Clearfield County, Pennsylvania, being more fully described as follows:

ALL those certain pieces or parcels of land situate in the Borough of Curwensville, Clearfield
County, Pennsylvania, bounded and described as follows:

BEGINNING at a point on the west right-of-way line of Meadow Street, said point being the northwest corner of the land herein described; thence along Meadow Street South thirty-seven (37°) degrees fifty-one (51') minutes thirty-seven (37") seconds East twenty (20) feet to a point; thence along the line of land of the Grantee herein North fifty-two (52°) degrees eight (08') minutes twenty-three (23") seconds East one hundred forty-five (145) feet to an iron pin; thence through residue of land of the Grantor herein North thirty-seven (37°) degrees fifty-one (51') minutes thirty-seven (37") seconds West twenty (20) feet to an iron pin; thence along the line of land of the Grantee herein South fifty-two (52°) degrees eight (08') minutes twenty-three (23") seconds West one hundred forty-five (145) feet to a point and the place of beginning. CONTAINING 2,900 square feet.

BEING assessment number 6-1-H10-278, 41, 46, 3 and 4.

BEGINNING at a post on Pine Street; thence by private alley in an easterly direction ninety-six (96) feet to post and lot of Grandi; thence by lot of Grandi in a southerly direction fifty (50) feet to post and lot of Jones; thence by lot of Jones in a westerly direction ninety-six (96) feet to Pine Street; thence by Pine Street in a northerly direction fifty (50) feet to post and place of beginning. Being a piece of ground fifty (50) feet on Pine Street and ninety-six (96) feet in depth.

EXCEPTING AND RESERVING, nevertheless, from said parcel the following piece of ground, bounded and described as follows:

BEGINNING at a post on line of lot of L.L. Bloom eighty (80) feet from Pine Street; thence in an easterly direction sixteen (16) feet to a post at line of other lot of grantee herein; thence in a northerly direction three (3) feet to a post; thence along residue of lot of said grantor herein sixteen (16) feet to a post; thence in a southerly direction three (3) feet to a post and place of beginning. Being a piece of ground three (3) feet by sixteen (16) feet.

BEING assessment number 6-1-H10-278-42.

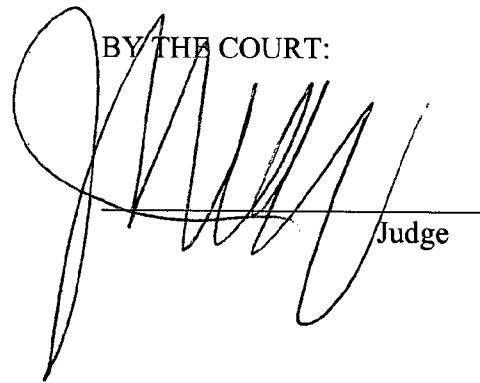
BEGINNING at a post on Pine Street and corner of lot of D.W. Hile; thence East along line dividing the land hereby conveyed and lot now owned by D.W. Hile one hundred ninety (190) feet to an alley; thence North along said alley twenty-five (25) feet to post corner; thence West by line parallel with the line of the D.W. Hile lot one hundred ninety (190) feet to post on Pine Street; thence South along Pine Street twenty-five (25) feet to post and place of beginning, being part of the same premises which Patrick Kearns, by his deed dated the 29th day of August, A.D., 1879, and recorded in the Office of the Recording of Deeds for Clearfield County in Deed Book No. 40, page 294, granted and conveyed unto Rebecca Malloy.

EXCEPTING AND RESERVING from this conveyance the right to Joseph Malloy and Rebecca Malloy, his wife, prior grantors, their heirs and assigns, to

make, construct, lay and use a soil or drain pipe through and across the lot of land hereby conveyed for the purpose of drainage, with the right to renew, maintain and keep the said drain pipe through, across and underneath the surface of the lot hereby conveyed, as reserved in the deed to Leo T. Malloy.

BEING assessment number 6-1-H10-278-41.

It is FURTHER ORDERED that the Defendants served by publication are forever barred from asserting any right, lien, title or interest in the land inconsistent with the interest of claim of the Plaintiff set forth in its Complaint, unless the Defendants take such action as the Order directs within Thirty (30) days thereafter. If such action is not taken within the thirty-day period, the Prothonotary on Praecept of the Plaintiff shall enter final judgment. Defendants shall file an Answer within thirty days of the date hereof or judgment will be entered in accordance with this Order.

BY THE COURT:

Judge

FILED

DEC 08 2000
10:08 AM CATTY KUBOTA
William A. Shaw
Prothonotary
ECK

GOLDBECK McCAFFERTY & MCKEEVER
BY: Joseph A. Goldbeck, Jr.
Attorney I.D.#16132
Suite 500 - The Bourse Bldg.
111 S. Independence Mall East
Philadelphia, PA 19106
215-627-1322
Attorney for Plaintiff

FILED

FEB 16 2001

William A. Shaw
Prothonotary

COUNTRYWIDE HOME LOANS INC., F/K/A
AMERICA'S WHOLESALE LENDER
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff
vs.

DARBY B. HANEY AND HOLLY R. HANEY
(Mortgagor(s) and Record Owner(s))
(Record Owner(s))

514 Spruce Street
Clearfield, PA 16830

Defendant(s)

CERTIFICATE OF SERVICE
PURSUANT TO Pa.R.C.P. 3129.2(c)(2)

Joseph A. Goldbeck, Jr., Esquire, Attorney for Plaintiff, hereinafter certifies that service on the Defendants of the Notice of Sheriff Sale was made by:

() Personal Service by the Sheriff's Office/competent adult (copy of return attached). *per Peggy at Sheriff Office 1/31/01, Darby B. Haney*
() Certified mail by Joseph A. Goldbeck, Jr. (original green Postal return receipt attached). *1/31/01*
() Certified mail by Sheriff's Office.
() Ordinary mail by Joseph A. Goldbeck, Jr., Esquire to Attorney for Defendant(s) of record (proof of mailing attached). *Holly R. Haney*
() Acknowledgment of Sheriff's Sale by Attorney for Defendant(s) (proof of acknowledgment attached).
() Ordinary mail by Sheriff's Office to Attorney for Defendant(s) of record.

IF SERVICE WAS ACCOMPLISHED BY COURT ORDER.

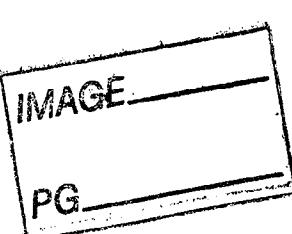
() Premises was posted by Sheriff's Office/competent adult (copy of return attached).
() Certified Mail & ordinary mail by Sheriff's Office (copy of return attached).
() Certified Mail & ordinary mail by Joseph A. Goldbeck, Jr. (original receipt(s) for Certified Mail attached).

Pursuant to the Affidavit under Rule 3129 (copy attached), service on all lienholders (if any) has been made by ordinary mail by Joseph A. Goldbeck, Jr., Esquire (copies of proofs of mailing attached).

The undersigned understands that the statements herein are subject to the penalties provided by 18 P.S. Section 4904.

Respectfully submitted,

GOLDBECK McCAFFERTY & MCKEEVER
BY: Joseph A. Goldbeck, Jr.
Attorney for Plaintiff



7106 4575 1294 0419 4579

TO: HOLLY R. HANEY
514 Spruce Street,
Clearfield, PA 16830

CLEARFIELD

SENDER:

GOLDBECK MCCAFFERTY & MCKEEVER
December 7, 2000

REFERENCE:

3/21/01 HANEY, DARBY B. /
CWD-0773

PS Form 3800, June 2000

RETURN RECEIPT SERVICE	Postage	
	Certified Fee	
	Return Receipt Fee	
	Restricted Delivery	
	Total Postage & Fees	

US Postal Service
**Receipt for
Certified Mail**

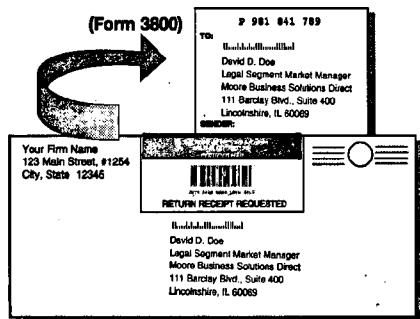
No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE



AFFIX POSTAGE TO MAIL PIECE TO COVER FIRST CLASS POSTAGE, CERTIFIED FEE, RETURN RECEIPT FEE AND CHARGES FOR ANY SELECTED OPTIONAL SERVICES.

1. Detach the form 3811, Domestic return receipt by tearing left to right across perf. Attach to mailpiece by peeling back the adhesive strips and affixing to front of mailpiece if space permits. Otherwise affix to back of mailpiece.
2. If you do not want the receipt postmarked, stick the article # label to the right of the return address, date receipt and retain the receipt.
3. If you want this receipt postmarked, slip the 3800 receipt between the return receipt, and the mailpiece, and slide the edge of the receipt to the gummed edge of adhesive. This will hold the receipt in place to present to your mailcenter, or post office service window. (SEE ILLUSTRATION)



4. Enter fees for the services requested in the appropriate spaces on the front of this receipt.
5. Save this receipt and present it if you make an inquiry.

7106 4575 1294 0419 4562

TO: DARBY B. HANEY
514 Spruce Street,
Clearfield, PA 16830

CLEARFIELD

SENDER:

COLDBECK MCCAFFERTY & MCKEEVER -
December 7, 2000

REFERENCE:

3/2/01 HANEY, DARBY B. /
CWD-0773

PS Form 3800, June 2000

RETURN RECEIPT SERVICE	Postage	
	Certified Fee	
	Return Receipt Fee	
	Restricted Delivery	
	Total Postage & Fees	

US Postal Service
**Receipt for
Certified Mail**

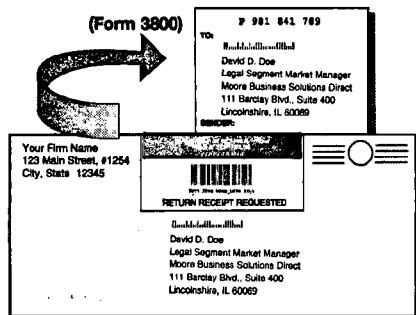
No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

JAN
29
2001

AFFIX POSTAGE TO MAIL PIECE TO COVER FIRST CLASS POSTAGE, CERTIFIED FEE, RETURN RECEIPT FEE AND CHARGES FOR ANY SELECTED OPTIONAL SERVICES.

1. Detach the form 3811, Domestic return receipt by tearing left to right across perf. Attach to mailpiece by peeling back the adhesive strips and affixing to front of mailpiece if space permits. Otherwise affix to back of mailpiece.
2. If you do not want the receipt postmarked, stick the article # label to the right of the return address, date receipt and retain the receipt.
3. If you want this receipt postmarked, slip the 3800 receipt between the return receipt, and the mailpiece, and slide the edge of the receipt to the gummed edge of adhesive. This will hold the receipt in place to present to your mailcenter, or post office service window. (SEE ILLUSTRATION)



4. Enter fees for the services requested in the appropriate spaces on the front of this receipt.
5. Save this receipt and present it if you make an inquiry.

7106 4575 1294 1875 5780

TO: HOLLY R. HANEY
RD #1 BOX 495

Morrisdale, PA 16858

SENDER:

GOLDBECK MCCAFFERTY & MCKEEVER -
January 31, 2001

REFERENCE:

HANEY, DARBY B. /
CWD-0773

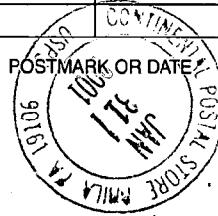
PS Form 3800, June 2000

RETURN	Postage	
RECEIPT	Certified Fee	
SERVICE	Return Receipt Fee	
	Restricted Delivery	
	Total Postage & Fees	

US Postal Service

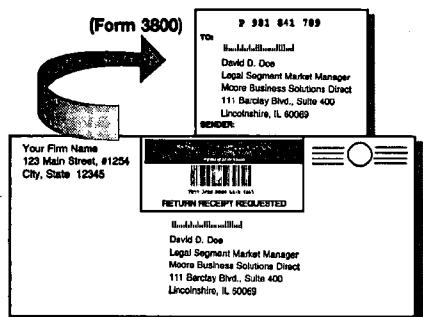
**Receipt for
Certified Mail**

No Insurance Coverage Provided
Do Not Use for International Mail



AFFIX POSTAGE TO MAIL PIECE TO COVER FIRST CLASS POSTAGE, CERTIFIED FEE, RETURN RECEIPT FEE AND CHARGES FOR ANY SELECTED OPTIONAL SERVICES.

1. Detach the form 3811, Domestic return receipt by tearing left to right across perf. Attach to mailpiece by peeling back the adhesive strips and affixing to front of mailpiece if space permits. Otherwise affix to back of mailpiece.
2. If you do not want the receipt postmarked, stick the article # label to the right of the return address, date receipt and retain the receipt.
3. If you want this receipt postmarked, slip the 3800 receipt between the return receipt, and the mailpiece, and slide the edge of the receipt to the gummed edge of adhesive. This will hold the receipt in place to present to your mailcenter, or post office service window. (SEE ILLUSTRATION)



4. Enter fees for the services requested in the appropriate spaces on the front of this receipt.
5. Save this receipt and present it if you make an inquiry.

GOLDBECK McCAFFERTY & MCKEEVER
Suite 500 The Bourse Building
► 111 S. Independence Mall East
Philadelphia, Pennsylvania 19106

Name and
Address
of Sender

Check type of mail:
 Express
 Registered
 Insured
 COD

If Registered Mail
check below:
 Return Receipt (RR) for Merchandise
 Certified
 Int'l Rec. Del.
 Del. Confirmation (DC)

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

Postmark and
Date of Receipt

Line	Article Number	Addresser Name, Street, and PO Address	Postage	Fee	Handling Charge	Actual Value (If Reg.)	Insured Value	Due Sender If COD	RR Fee	DC Fee	SC Fee	SH Fee	SD Fee	RD Fee	Remarks
1		PA DEPARTMENT OF PUBLIC WELFARE, BUREAU OF CHILD SUPPORT ENFORCEMENT Health and Welfare Bldg. - Room 432 P.O. Box 2675 Harrisburg, PA 17105													
2		DOMESTIC RELATIONS 230 E. Market Street Clearfield, PA 16830													
3															
4															
5															
6															
7															
8															
9															
10															
11															
12															
13															
14															
15															
Total Number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office	Postmaster, Per (Name of receiving employee)												

The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per place subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise insurance is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual RG00, SS13, and S92.1 for limitations of coverage on Insured and COD mail. See International Mail Manual for limitations of coverage on International mail. Special handling charges apply only to Standard Mail (A) and Standard Mail (B) parcels.

Complete by Typewriter, Ink, or Ball Point Pen

PS Form 3877, April 1999

Blaney 240-0773

GOLDBECK McCAFFERTY & MCKEEVER
BY: Joseph A. Goldbeck, Jr.
Attorney I.D.#16132
Suite 500 - The Bourse Bldg.
111 S. Independence Mall East
Philadelphia, PA 19106
215-627-1322
Attorney for Plaintiff

COUNTRYWIDE HOME LOANS INC., : IN THE COURT OF COMMON PLEAS
F/K/A AMERICA'S WHOLESALE LENDER :
7105 Corporate Drive : OF CLEARFIELD COUNTY
PTX B-35 :
Plano, TX 75024-3632 : CIVIL ACTION - LAW
:
Plaintiff : ACTION OF MORTGAGE FORECLOSURE
:
vs. : Term
: No. 00-1009
DARBY B. HANEY AND HOLLY R. :
HANEY (Mortgagor(s) and Record :
Owner(s)) :
:
514 Spruce Street :
Clearfield, PA 16830 :
:
Defendant(s)

AFFIDAVIT PURSUANT TO RULE 3129

COUNTRYWIDE HOME LOANS INC., F/K/A AMERICA'S WHOLESALE
LENDER, Plaintiff in the above action, by its attorney, Joseph A.
Goldbeck, Jr., Esquire, sets forth as of the date the praecipe
for the writ of execution was filed the following information
concerning the real property located at:

514 Spruce Street, Clearfield, PA 16830

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

DARBY B. HANEY
514 Spruce Street
Clearfield, PA 16830

HOLLY R. HANEY
514 Spruce Street
Clearfield, PA 16830

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

DARBY B. HANEY
514 Spruce Street
Clearfield, PA 16830

HOLLY R. HANEY
514 Spruce Street
Clearfield, PA 16830

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

PA DEPARTMENT OF PUBLIC WELFARE, BUREAU OF CHILD SUPPORT ENFORCEMENT
Health and Welfare Bldg. - Room 432
P.O. Box 2675
Harrisburg, PA 17105

DOMESTIC RELATIONS
230 E. Market Street
Clearfield, PA 16830

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

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

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

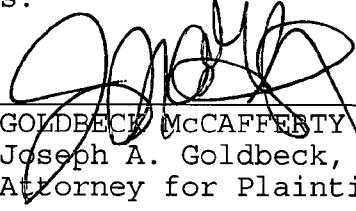
7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale.

(attach separate sheet if more space is needed)

I verify that the statements made in this affidavit are true and correct to the best of my personal knowledge or information and belief. I understand that false statements herein are made

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

DATED: February 14, 2001


GOLDBECK McCAFFERTY & MCKEEVER
BY: Joseph A. Goldbeck, Jr., Esq.
Attorney for Plaintiff

FILED
FEB 16 2001
William A. Shaw
Preliminary

NO
cc
KEL

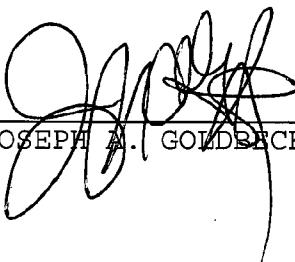
GOLDBECK, McCAFFERTY & MCKEEVER
Suite 500 - The Bourse Bldg.
111 S. Independence Mall East
Philadelphia, PA 19106
215-627-1322
BY: MICHAEL T. MCKEEVER, ESQUIRE
Attorney I.D. #56129
Attorney for Plaintiff

COUNTRYWIDE HOME LOANS INC., : IN THE COURT OF COMMON PLEAS
F/K/A AMERICA'S WHOLESALE LENDER :
7105 Corporate Drive : OF CLEARFIELD COUNTY
PTX B-35 :
Plano, TX 75024-3632 :
: Term
vs. : No. 00-1009
: :
DARBY B. HANEY AND HOLLY R. :
HANEY (Mortgagor(s)) :
: :
(Record Owner(s)) :
: :
514 Spruce Street :
Clearfield, PA 16830

PRAECIPE TO DISCONTINUE AND END

TO THE PROTHONOTARY:

Kindly mark the above case Discontinued and Ended upon
payment of your costs only.


JOSEPH A. GOLDBECK, JR., ESQUIRE

FILED

MAR 12 2001

William A. Shaw
Prothonotary

COPY

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

**Countrywide Home Loans Inc. f/k/a
America's Wholesale Lender**

Vs.
**Darby B. Haney
Holly R. Haney**

No. 2000-01009-CD

CERTIFICATE OF DISCONTINUATION

Commonwealth of PA
County of Clearfield

I, William A. Shaw, Prothonotary of the Court of Common Pleas in and for the County and Commonwealth aforesaid do hereby certify that the above case was on March 12, 2001 marked:
Discontinued and Ended.

Record costs in the sum of \$165.00 have been paid in full by Joseph A. Goldbeck, Jr., Esquire.

IN WITNESS WHEREOF, I have hereunto affixed my hand and seal of this Court at Clearfield, Clearfield County, Pennsylvania this 12th day of March A.D. 2001.

William A. Shaw, Prothonotary

FILED

MAR 12 2001
Og. 9.30 cent. Post. to
William A. Shaw

Prothonotary
City of Black

Cpl. Ch
EPP

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

COUNTRYWIDE HOME LOANS INC., IN THE COURT OF COMMON PLEAS OF
F/K/A AMERICA'S WHOLESALE LENDER CLEARFIELD COUNTY
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Term

No. 00-1009

vs.

DARBY B. HANEY AND HOLLY R.
HANEY (Mortgagor(s))

WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

514 Spruce Street
Clearfield, PA 16830

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:

PREMISES: 514 Spruce Street, Clearfield, PA 16830

See Exhibit "A" attached

AMOUNT DUE \$ 51,830.52

Interest
from 2/ 1/00 \$ _____
through 12/ 6/00

(Costs to be added) \$ 165.00

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

Prothonotary, Common Pleas Court
of County, Pennsylvania

Dated: DECEMBER 8, 2000
(SEAL)

RECEIVED DEC 11 2000

② 10:15 AM

Wester A. Hawkins
by Margaret H. Pitt

Deputy Wester A. Hawkins

Term
No. 00-1009

IN THE COURT OF COMMON PLEAS

COUNTRYWIDE HOME LOANS INC.,
F/K/A AMERICA'S WHOLESALE
LENDER

vs.

DARBY B. HANEY AND HOLLY R.
HANEY (Mortgagor(s))

514 Spruce Street
Clearfield, PA 16830

WRIT OF EXECUTION
(Mortgage Foreclosure)

REAL DEBT	\$51,830.52
INTEREST from	\$_____
COSTS PAID:	\$_____
PROTHY	\$_____
SHERIFF	\$_____
STATUTORY	\$_____
COSTS DUE PROTHY	\$_____
Office of Judicial Support	\$_____
Judg. Fee	\$_____
Cr.	\$_____
Sat.	\$_____

Joseph A. Goldbeck, Jr.
Attorney for Plaintiff
Suite 500 - The Bourse Bldg.
111 S. Independence Mall East
Philadelphia, PA 19106
215-627-1322

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 10500

COUNTRYWIDE HOME LOANS, INC.

00-1009-CD

VS.

HANEY, DARBY B. EX

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

NOW, JANUARY 22, 2001, 2:10 PM A LEVY WAS TAKEN ON THE PROPERTY OF THE DEFENDANTS. PROPERTY WAS POSTED THIS DATE.

A SALE IS SET FOR FRIDAY, MARCH 2, 2001, AT 10:00 AM.

NOW, JANUARY 22, 2001, AT 2:10 PM O'CLOCK SERVED WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY ON DARBY HANEY, DEFENDANT, AT HIS PLACE OF RESIDENCE, 514 SPRUCE STREET, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, 16830, BY HANDING TO DARBY HANEY, DEFENDANT, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY AND MADE KNOWN TO HIM THE CONTENTS THEREOF.

NOW, JANUARY 26, 2001, MAILED WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY TO HOLLY R. HANEY, DEFENDANT, BY REGULAR AND CERTIFIED MAIL #7000 0600 0023 2701 1540.

NOW, JANUARY 31, 2001, ATTORNEY PROVIDED A NEW ADDRESS FOR HOLLY R. HANEY, ROUTE 1, BOX 495, MORRISDALE, PA.

NOW, JANUARY 31, 2001, AT 11:25 AM O'CLOCK SERVED WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY ON HOLLY R. HANEY, DEFENDANT, AT HER PLACE OF RESIDENCE, ROUTE 1, BOX 495, MORRISDALE, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO HOLLY R. HANEY, 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.

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 10500

COUNTRYWIDE HOME LOANS, INC.

00-1009-CD

VS.

HANEY, DARBY B. EX

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

**NOW, FEBRUARY 3, 2001, SERVED WRIT OF EXECUTION, NOTICE OF SALE
AND COPY OF LEVY ON HOLLY R. HANEY, DEFENDANT, AT HER PLACE OFL
RESIDENCE, 514, SPRUCE STREET, CLEARFIELD, PENNSYLVANIS, BY
CERTIFIED MAIL #7000 0600 0023 2701 1540.**

**NOW, MARCH 1, 2001, RECEIVED FAX FROM JOSEPH GOLDBECK, ATTORNEY
FOR THE PLAINTIFF, THAT DEFENDANTS PAID FIVE THOUSAND TWO HUNDRED
THIRTEEN DOLLARS AND SIXTEEN CENTS (\$5,213.16), SALE IS TO BE STAYED.**

**NOW, APRIL 3, 2001, RETURN WRIT AS NO SALE HELD, AS DEFENDANTS PAID
DEBT CURRENT. PAID COSTS FROM ADVANCE AND MADE REFUND OF UNUSED
ADVANCE TO THE ATTORNEY.**

**SHERIFF HAWKINS \$275.81
SURCHARGE 40.00
PAID BY ATTORNEY**

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 10500

COUNTRYWIDE HOME LOANS, INC.

00-1009-CD

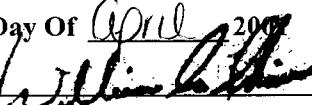
VS.

HANEY, DARBY B. EX

WRIT OF EXECUTION REAL ESTATE

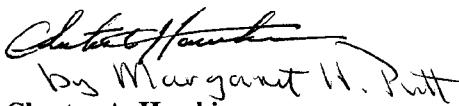
SHERIFF RETURNS

Sworn to Before Me This

3rd Day Of April 2001


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

So Answers,


by Margaret H. Pitt
Chester A. Hawkins
Sheriff

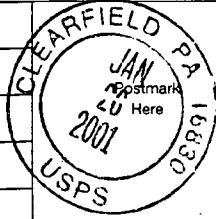
FILED

APR 03 2001
019-03 E
William A. Shaw
Prothonotary

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

Article Sent To:

Postage	\$	
Certified Fee		
Return Receipt Fee (Endorsement Required)		
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees		
\$ 3.95		



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

HOLLY R. HANEY

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

514 SPRUCE STREET

City, State, ZIP+4

CLEARFIELD, PA 16830

PS Form 3800, July 1999

See Reverse for Instructions

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

HOLLY R. HANEY
 514 SPRUCE STREET
 CLEARFIELD, PA 16830

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)	B. Date of Delivery
HOLLY R. HANEY	2-3-01
C. Signature	
X Holly R. HANEY	
D. Is delivery address different from item 1? If YES, enter delivery address below:	
<input type="checkbox"/> Yes <input type="checkbox"/> No	

3. Service Type	
<input checked="" type="checkbox"/> Certified Mail	<input type="checkbox"/> Express Mail
<input type="checkbox"/> Registered	<input type="checkbox"/> Return Receipt for Merchandise
<input type="checkbox"/> Insured Mail	<input type="checkbox"/> C.O.D.
4. Restricted Delivery? (Extra Fee)	
<input type="checkbox"/> Yes	

2. Article Number (Copy from service label)
 7000 0600 0023 2701 1540 Ex-10500

102595-00-M-0952

PS Form 3811, July 1999

Domestic Return Receipt

COPY

GOLDBECK McCAFFERTY & MCKEEVER
A PROFESSIONAL CORPORATION
SUITE 500 - THE BOURSE BUILDING
111 S. INDEPENDENCE MALL EAST
PHILADELPHIA, PA 19106
(215) 627-1322
FAX (215) 627-7734

JOSEPH A. GOLDBECK, JR.
GARY E. McCAFFERTY
MICHAEL T. MCKEEVER

March 1, 2001

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

RE: COUNTRYWIDE HOME LOANS INC., F/K/A AMERICA'S WHOLESALE
LENDER
vs.
DARBY B. HANEY and HOLLY R. HANEY
No. 00-1009

Property address:
514 Spruce Street, Clearfield, PA 16830

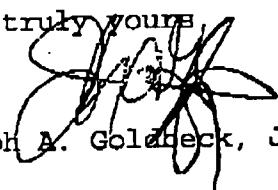
Sheriff's Sale Date: March 2, 2001

Dear Sir/Madam:

Kindly stay the Sheriff's Sale with reference to the above-captioned matter and return any unused costs. I collected \$5,213.16 towards my client's debt.

Thank you for your cooperation.

Very truly yours


Joseph A. Goldbeck, Jr.

COPY

REAL ESTATE SALE

REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION

REAL ESTATE SALE

NOW, _____, by virtue of the writ of execution hereunto attached, after having given due and legal notice of the time and place of sale, by publication in a newspaper published in this County, and by hand-bills posted on the premises, setting forth the time and place of sale, at the Court House, in Clearfield on the _____ day of _____ 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 being the highest bidder, for the sum of \$ _____ and made the following appropriations, viz:

SHERIFF COSTS:

	\$
RDR	15.00
SERVICE	15.00
MILEAGE	1.00
LEVY	15.00
MILEAGE	1.00
POSTING	15.00
CSDS	10.00
COMMISSION 2%	1041.24
POSTAGE	3.95 + 4.08
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	30.00
ADD'L POSTING	16.52
ADD'L MILEAGE	16.52
ADD'L LEVY	15.00
BID	15.00
RETURNS/DEPUTIZE	15.00
COPIES	5.00
BILLING	15.00
TOTAL SHERIFF COSTS	\$ 275.81

DEED COSTS:

REG & REC	15.50
ACKNOWLEDGMENT	5.00

TRANSFER TAX 2% _____

TOTAL DEED COSTS \$ _____

DEBT & INTEREST:

AMOUNT DUE	\$ 51,830.52
INTEREST from 2/1/00 through 12/6/00	TO BE ADDED
	TOTAL
	\$ _____

COSTS:

ATTORNEY FEES	—
PRO SATISFACTION	—
ADVERTISING	\$ 260.61
LATE CHARGE & FEES	—
TAXES-Collector	—
TAXES-Tax Claim	—
COSTS OF SUIT-TO BE ADDED	\$ —
LIST OF LIENS	\$ 100.00
MORTGAGE SEARCH	\$ 35.00
ACKNOWLEDGMENT	\$ —
DEED COST	\$ —
ATTORNEY COMMISSION	—
SHERIFF COSTS	\$ 275.81
LEGAL JOURNAL	\$ 74.25
REFUND OF ADVANCE	\$ —
REFUND OF SURCHARGE	\$ —
PROTHONOTARY	\$ 165.00

TOTAL COSTS \$ 910.67

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