

00-1119-CD  
Aurora Loan Services vs C. Douglas Spuck

00

KIVITZ & KIVITZ, P.C.  
BY: Jay E. Kivitz, Esquire  
ID# 26769  
7901 Ogontz Avenue  
P.O. Box 27368  
Philadelphia, PA 19118-0308  
(215) 549-2525

NON JURY

**AURORA LOAN SERVICES, INC.**  
601 Fifth Avenue  
Scottsbluff, NE 69321

Attorney for Plaintiff  
**COURT OF COMMON PLEAS**  
**CLEARFIELD COUNTY**

**PLAINTIFF**

**v.**

②④ C. DOUGLAS SPUCK 24  
Rd #2 Box 35 A  
Dubois, PA 15801

# 00-1119-CO

**DEFENDANT**

**COMPLAINT IN MORTGAGE FORECLOSURE  
NOTICE TO DEFEND**

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 AN ATTORNEY AND FILING IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. YOU ARE WARNED THAT IF YOU FAIL TO DO SO THE CASE MAY PROCEED WITHOUT YOU AND A JUDGMENT MAY BE ENTERED AGAINST YOU BY THE COURT WITHOUT FURTHER NOTICE FOR ANY MONEY CLAIMED IN THE COMPLAINT OR FOR ANY OTHER CLAIM OR RELIEF REQUESTED BY THE PLAINTIFF. YOU MAY LOSE MONEY OR PROPERTY OR OTHER RIGHTS IMPORTANT TO YOU.

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

**DAVID S. MEHOLICK, COURT ADMINISTRATOR  
CLEARFIELD COUNTY COURTHOUSE  
230 E. Market Street  
CLEARFIELD, PA 16380  
(814) 765-2641**

**FILED**

SEP 11 2000

William A. Shaw  
Prothonotary

NOTICE PURSUANT TO FAIR DEBT COLLECTION PRACTICES ACT

This is an attempt to collect a debt and any information obtained will be used for that purpose. Unless you dispute the validity of this debt, or any portion thereof, within thirty (30) days after receipt of this notice, the debt will be assumed to be valid by our offices. If you notify our offices, in writing, thirty (30) days of receipt of this notice that the debt, or any portion thereof, is disputed, our offices will provide you with verification of the debt or copy of the Judgment against you, by mail. Upon your written request, within thirty (30) days, this office will provide you with the name and address of your original creditor concerning this debt, if different from the current creditor.

1. Plaintiff is Aurora Loan Services, Inc., 601 Fifth Avenue, Scottsbluff, NE 69363.

2. Defendant(s) is/are as follows:

A. Mortgagor(s): C. Douglas Spuck, who resides at RD2 Box 35A, Dubois, PA 15801.

B. Real Owner(s): is/are the mortgagor(s).

3. The date of the mortgage is September 25, 1997.

4. A description of the land and property subject to the mortgage is set forth in Exhibit "A", incorporated herein by reference.

5. The mortgagee is Delaware Savings Bank, FSB.

6. The mortgage was recorded in the Recorder's Office of Clearfield County in Mortgage Record Book Volume 1875 page 547 et seq. and is incorporated by reference herein as though fully set forth at length.

7. The mortgage was assigned.

8. The most recent assignment was to the plaintiff herein, is in the process of being recorded in the Recorder's Office for Clearfield County, and is incorporated by reference as though fully set forth at length.

9. Written Notice of Intention to Foreclose, pursuant to Act 6 of 1974 and of Homeowners' "Emergency Mortgage Assistance Act of 1983", pursuant to Act 91 of 1983, a copy of which is attached hereto as Exhibit "B", was sent to the mortgagor and real owner on June 27, 2000.

10. The mortgage is in default because monthly payments of principal and interest upon said mortgage due January 30, 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 (1) month, the entire principal balance and all interest due thereon are collectible forthwith.

Tender of payment, if any, was rejected because the amount tendered did not represent the amount due at the time of tender.

11. The following amounts are due on the mortgage:

Principal Balance	\$ 48,614.81
Information Certificate	325.00
Prothonotary - File Complaint	80.00
Escrow Deficit	2,680.45
Interest from 12/30/99 to 9/7/00 at \$17.42 per diem	4,389.84
Late Fees Accrued from 1/30/00 to 9/7/00 at \$26.91 per month	188.37
Attorney's Fees (5%)	2,793.67
TOTAL .....	\$ 59,072.14

12. 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 the work actually performed.

WHEREFORE, Plaintiff requests the Court to enter judgment of mortgage foreclosure against the mortgaged property for the amount set forth above, interest and late charges at the contract rate until the date of Sheriff's Sale, foreclosure of said mortgage and a judicial sale of the mortgaged premises.

KIVITZ & KIVITZ, P.C.

  
\_\_\_\_\_  
JAY E. KIVITZ, ESQUIRE  
Attorney for Plaintiff

VERIFICATION

Michael Headen being duly sworn according to law, deposes and says that I am the Foreclosure Supervisor for the above named Plaintiff, that I am authorized to take this verification on behalf of the Plaintiff, and that the statements made in the foregoing pleading 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. §4904 relating to unsworn falsification to authorities.

9/7/00



Michael Headen, Senior Vice President

**DESCRIPTION**

ALL THAT CERTAIN piece, parcel or tract of land situate, lying and being in Sandy Township, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at a nail in the centerline of Route 255, said point being the Northeast corner hereof; thence South 20 degrees 37' 22" East through lands conveyed by Royer to Brandon 156.85 feet to a railroad right of way; thence South 64 degrees 58' 49" West by said right of way 369.85 feet to an iron pipe set by survey of Harry A. Robb; thence North 25 degrees 01' 11" West through lands conveyed to C. Douglas Spuck by deed of Aileen J. Spuck 115.91 feet to a nail in the centerline of Route 255; thence North 58 degrees 55' 45" East along said centerline 384.01 feet to a nail in said centerline and the place of beginning.

CONTAINING 1.172 acres.

BEING Tax Parcel # 128-D03-000-88.

E A



NATIONAL SERVICING CENTER

601 Fifth Avenue • P.O Box 1706 • Scottsbluff, NE 69363-1706 • Fax: 308-630-6700

June 27, 2000

0101185411 CL071 06-27-00

Douglas C Spuck  
 Rd 2 Box 35a  
 Dubois PA 15801

RE: Homeowner's Name(s): Douglas C Spuck

Property Address: Rd 2 Box 35a  
 Dubois PA 15801Loan Acct.No.: 0101185411  
 Current Lender/Servicer : Aurora Loan Services Inc.

## 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 this 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 THIRTY (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 country 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.

(1)

Ep B



AURORA LOAN  
SERVICES INC

NATIONAL SERVICING CENTER

601 Fifth Avenue • P.O. Box 1706 • Scottsbluff, NE 69363-1706 • Fax: 308-630-6700  
 APPLICATION FOR MORTGAGE ASSISTANCE - Your mortgage is in default  
 for the reasons set forth later in this Notice (see following pages  
 for specific information about the nature of your default). If you  
 have tried and are unable to resolve this problem with the lender,  
 you have the right to apply for financial assistance from the  
 Homeowner's Emergency Mortgage Assistance Program. To do so,  
 you must fill out, sign and file a completed Homeowner's Emergency  
 Assistance Program Application with one of the designated consumer  
 credit 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.

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: Rd 2 Box 35a  
 Dubois PA 15801

is SERIOUSLY IN DEFAULT because:

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

Regular monthly payments of \$ 539.14 for the months of

January 30, 2000 through today's date June 27, 2000

Other charges: Accrued late charges: \$ 26.91

TOTAL AMOUNT PAST DUE: \$ 2722.61 ✓

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 \$ 2722.61 PLUS ANY  
 MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE  
 THIRTY (30) DAY PERIOD. Payments must be made by cash, cashier's  
 check, certified check or money order made payable and sent to:

AURORA LOAN SERVICES

601 5th Avenue  
 PO Box 1706  
 Scottsbluff, NE 69363-1706

(2)

EPB



AURORA LOAN  
SERVICES INC

NATIONAL SERVICING CENTER

601 Fifth Avenue • P.O Box 1706 • Scottsbluff, NE 69363-1706 • Fax: 308-630-6700

You can cure any other default by taking the following action within THIRTY (30) Days of the date of this letter:

**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 considered due immediately, and you may lose the chance to pay the mortgage in monthly installments. If full payment of the total amount past due is not made within THIRTY (30) DAYS, the lender also intends to instruct its attorneys to start legal action to foreclose upon your mortgaged property.

**IF THE MORTGAGE IS FORECLOSED UPON** - The mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If the lender refers your case to its attorneys, but you cure the delinquency before the lender begins legal proceedings against you, you will still be required to pay the reasonable attorney 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 fees actually incurred by the lender even if they exceed \$50.00. Any attorney fees will be added to the amount you owe the lender, which may also include other reasonable costs. If you cure the default within the THIRTY (30) DAY period, you will not be required to pay attorney 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 fees and costs connected with the foreclosure sale and other costs connected with the Sheriff's Sale as specified in writing by the lender, and by performing any other requirements under the mortgage. Curing your default in the manner set forth in this notice will restore your mortgage to the same position as if you had never defaulted.

**EARLIEST POSSIBLE SHERIFF'S SALE DATE** - It is estimated that the earliest date that such a Sheriff's Sale of the mortgaged property could be held would be approximately ten (10) 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.

CL072 (3)

EPB



AURORA LOAN  
SERVICES INC

NATIONAL SERVICING CENTER

601 Fifth Avenue • P.O Box 1706 • Scottsbluff, NE 69363-1706 • Fax: 308-630-6700

HOW TO CONTACT THE LENDER:

Name of Lender : AURORA LOAN SERVICES  
Address : PO BOX 2056  
Scottsbluff, NE 69363-2056  
Phone Number : (800) 776-9361

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 initiated by the lender at any time.

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

YOU MAY ALSO HAVE THE RIGHT

- \* TO 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 DO NOT HAVE THIS RIGHT TO CURE YOUR DEFAULT MORE THAN THREE TIMES IN ANY CALENDAR YEAR.)
- \* TO ASSERT THE NONEXISTENCE OF A DEFAULT IN ANY FORECLOSURE PROCEEDING OR ANY OTHER LAWSUIT INITIATED 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.

NOTICE UNDER FAIR DEBT COLLECTION PRACTICES ACT

We will assume this debt to be valid unless you dispute the validity of all or any part of it within THIRTY (30) DAYS of receipt of this notice. If you notify us in writing that you dispute all or portion of the debt, we will obtain and send you verification of the debt or a copy of the judgement against you. Upon written request within THIRTY (30) DAYS after receipt of this notice, we will provide you with the name and address of the original creditor, if different from the creditor above.

(4)

Ey/B


**NATIONAL SERVICING CENTER**

601 Fifth Avenue • P.O Box 1706 • Scottsbluff, NE 69363-1706 • Fax: 308-630-6700

This is an attempt to collect a debt and any information obtained will be used for that purpose, however, if you have previously received a discharge in a 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.

You may find out at any time exactly what the required payment will be by calling us at the following number: 1-800-550-0509

This payment must be cash, casher's check, certified check or money order and made payable to us at the address stated above.

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

You shall have the right to assert in the foreclosure proceedings, the non-existence of a default or any other defence that you may have to acceleration or foreclosure.

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 attorney's 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.

If you have any questions regarding this letter, please feel free to contact our office at 1-800-550-0509.

Sincerely,

Mortgage Loan Counselor  
Default Administration

CL073 (5)

E B

10-2-01 Document  
Reissued to Sheriff  
for service.

Prothonotary

FILED

SEP 11 2000

Mary Kurtz pd  
William A. Shaw  
Prothonotary

\$80.00

ICC Sheriff

JAY E. KIVITZ

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

AURORA LOAN SERVICES, INC.  
VS  
SPUCK, C. DOUGLAS

00-1119-CD

COMPLAINT IN MORTGAGE FORECLOSURE  
SHERIFF RETURNS

NOW SEPTEMBER 13, 2000 AT 11:20 AM DST SERVED THE WITHIN  
COMPLAINT IN MORTGAGE FORECLOSURE ON C. DOUGLAS SPUCK,  
DEFENDANT AT RESIDENCE RD#8 BOX 35A, DUBOIS, CLEARFIELD  
COUNTY, PENNSYLVANIA BY HANDING TO C. DOUGLAS SPUCK A TRUE  
AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE  
FORECLOSURE AND MADE KNOWN TO HIM THE CONTENTS THEREOF.  
SERVED BY: MCINTOSH/MARSHALL

27.88 SHFF. HAWKINS PAID BY: ATTY.  
10.00 SURCHARGE PAID BY: ATTY.

SWORN TO BEFORE ME THIS

25th DAY OF September 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*  
*My Marty. Harr*  
CHESTER A. HAWKINS  
SHERIFF

FILED

*REC'D SEP 25 2000*

William A. Shaw  
Prothonotary

KIVITZ & KIVITZ, P.C.  
BY: Jay E. Kivitz, Esquire  
I.D. #26769  
7901 Ogontz Avenue  
P.O. Box 27368  
Philadelphia, PA 19118-0308  
(215) 549-2525

FILED

DEC 18 2000

AURORA LOAN SERVICES, INC.

Attorney for Plaintiff

MONICA NEW  
COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

v.

:

# 00-1119 CD

C. DOUGLAS SPUCK

:

**PRAECIPE FOR DEFAULT JUDGMENT**

Enter Judgment in favor of Plaintiff and against Defendants, C. Douglas Spuck for want of an Answer to the Complaint.

(X) Assess damages as follows:

Debt	59,072.14
Interest from 09/07/00 to 12/13/00	1,689.74
Late fees from 09/07/00 to 12/13/00	80.73
Attorney's Commission	88.52
Total	60,831.13

(X) 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.

(X) Pursuant to PA.R.C.P. 237 (notice of praecipe for final judgment or decree), I certify that a copy of this praecipe has been mailed to each other party who has appeared in the action or to his/her Attorney of Record.

(X) Pursuant to PA.R.C.P. 237.1, 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/her Attorney of Record, if any, after the default occurred and at least ten days prior to the date of the filing of this praecipe and a copy of the notice is attached.

DATE: 12/13/00

  
Jay E. Kivitz, Esquire  
Attorney for Plaintiff

NOW, December 18, 2000, JUDGMENT IS ENTERED AS ABOVE.

LAW OFFICES  
**KIVITZ & KIVITZ, P.C.**  
7901 OGONTZ AVENUE  
P.O. BOX 27368  
PHILADELPHIA, PA 19118-0308

SEYMOUR KIVITZ (215) 549-2525  
JAY E. KIVITZ

FACSIMILE  
(215) 424-8002

September 25, 2000

C. Douglas Spuck  
RD #2, Box 35 A  
Dubois, PA 15801

RE: **Aurora Loan Services, Inc. v.**  
C. Douglas Spuck  
CCP Clearfield Cty. #00-1119 CD

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**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 WILL BE USED FOR THAT PURPOSE.**

**IMPORTANT NOTICE**

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

**PENNSYLVANIA LAWYER REFERRAL SERVICE  
PENNSYLVANIA BAR ASSOCIATION  
PO BOX 186  
HARRISBURG, PA 17108  
(800) 682-7375**

**FILED**

DEC 18 2000  
M1540 atty Kurtz pd \$20.00  
William A. Shaw  
Prothonotary

Notice to Dg.

Statement to atty  
*John*

--KIVITZ & KIVITZ, P.C.  
By: Jay E. Kivitz, Esquire  
ID# 26769  
7901 Ogontz Avenue  
P.O. Box 27368  
Philadelphia, PA 19118-0308  
(215) 549-2525

*Col/COPY*

<u>AURORA LOAN SERVICES, INC.</u>	:	Attorney for Plaintiff
	:	COURT OF COMMON PLEAS
	:	CLEARFIELD COUNTY
v.	:	
	:	# 00-1119 CD
<u>C. DOUGLAS SPUCK</u>	:	

NOTICE OF ENTRY OF JUDGMENT

To : C. Douglas Spuck

You are hereby notified that on December 18, 2000 the following Judgment has been entered against you in the above captioned case:

Judgment by Default in Mortgage Foreclosure in the amount of  
\$60,931.13 plus interest until the date of the Sheriff's Sale.  
DATE: 12/18/00

PROTHONOTARY

I hereby certify that the name and address of the proper person(s) to receive this notice is:

*C. Douglas Spuck*  
RD #2, Box 35 A  
Dubois, PA 15801

A \_\_\_\_\_, Defendido/a  
Defendidos/as

Por este medio se le esta notificando que el \_\_\_\_\_ de  
del 1999, el/la siguiente (Orden), (Decreto), (Fallo) ha sido anotado en  
contra suya en el caso mencionado en el epigrafe.

FECHA: \_\_\_\_\_

Protonotario

Certifico que la siguiente direccion es la del defendido/a segun  
indicada en el certificado de residencia:

Abogado del Demandante

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

**COPY**

Aurora Loan Services, Inc.  
Plaintiff(s)

No.: 2000-01119-CD

Real Debt: \$60,831.13

Atty's Comm:

Vs.

Costs:

Int. From:

C. Douglas Spuck  
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: December 18, 2000

Expires: December 18, 2005

Certified from the record this 18th of December, 2000

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William A. Shaw, Prothonotary

\*\*\*\*\*

SIGN BELOW FOR SATISFACTION

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

---

Plaintiff/Attorney

KIVITZ & KIVITZ, P.C.  
By: Jay E. Kivitz, Esquire  
ID# 26769  
7901 Ogontz Avenue  
P.O. Box 27368  
Philadelphia, PA 19118-0308  
(215) 549-2525

Attorney for Plaintiff

AURORA LOAN SERVICES, INC. : COURT OF COMMON PLEAS  
: CLEARFIELD COUNTY  
v. :  
: # 00-1119 CD  
C. DOUGLAS SPUCK :  
:

**PRAECIPE FOR WRIT OF EXECUTION - MORTGAGE FORECLOSURE**

TO THE PROTHONOTARY OF SAID COURT:

Kindly issue Writ of Execution on the above matter.

Amount Due \$ 60,931.13

Interest from 12/13/00

(Costs to be added)

FILED

DEC 18 2000

William A. Shaw  
Prothonotary

*Jay E. Kivitz*  
JAY E. KIVITZ, ESQUIRE  
Attorney for Plaintiff  
7901 Ogontz Avenue  
P.O. Box 27368  
Philadelphia, PA 19118-0308  
(215) 549-2525

**FILED**

DEC 18 2000  
073150/Acty  
William A. Shaw  
Prothonotary

Kuntz pd \$20.00  
Bunts to Shaw  
cc

KIVITZ & KIVITZ, P.C.  
BY: JAY E. KIVITZ, ESQUIRE  
ID #26769  
7901 Ogontz Avenue  
PO Box 27368  
Philadelphia, PA 19118-0308  
(215) 549-2525

Attorney for Plaintiff

---

Aurora Loan Services, Inc. : COURT OF COMMON PLEAS  
v. : CLEARFIELD COUNTY  
C. Douglas Spuck : # 00-119-CD  
:

VERIFICATION OF NON-MILITARY SERVICE

The undersigned hereby verifies that the Defendant is not in the Military or Naval Services of the United States or it's Allies, or otherwise within the provisions of the Soldiers' and Sailors' Civil Relief Act of Congress of 1940, as amended:

That C. Douglas Spuck is over 21 years of age and his last known address is RD #2, Box 35 A, Dubois, PA and his last known employment is unknown.

The undersigned verifies that the statements made above are true and correct and understands that false statements herein are made subjects to the penalties 18 Pa C.S. 4904, relating to unsworn falsification to authorities.

Chantil E. Whitaker

Chantil E. Whitaker, Foreclosure Analyst

KIVITZ & KIVITZ, P.C.  
By: Jay E. Kivitz, Esquire  
ID# 26769  
7901 Ogontz Avenue  
P.O. Box 27368  
Philadelphia, PA 19118-0308  
(215) 549-2525

Attorney for Plaintiff

AURORA LOAN SERVICES, INC.	:	COURT OF COMMON PLEAS
	:	CLEARFIELD COUNTY
v.	:	
	:	# 00-1119 CD
C. DOUGLAS SPUCK	:	

VERIFICATION OF ACT 91

JAY E. KIVITZ, ESQUIRE, verifies that the statements made herein are true and correct to the best of his knowledge, information and belief; that he is the attorney for the Plaintiff in the above captioned matter and that all procedures required by Pennsylvania Act 91 have been complied with. More than 33 days have elapsed since the mailing of the Act 91 letters which were sent June 27, 2000 by first class mail, postage prepaid.

I understand that false statements herein are made subject to the penalties of 18 Pa. C.S. §4904 relating to unsworn falsification to authorities.

KIVITZ & KIVITZ, P.C.

  
\_\_\_\_\_  
Jay E. Kivitz, Esquire  
Attorney for Plaintiff

DATE: December 13, 2000

KIVITZ & KIVITZ, P.C.  
By: Jay E. Kivitz, Esquire  
ID# 26769  
7901 Ogontz Avenue  
P.O. Box 27368  
Philadelphia, PA 19118-0308  
(215) 549-2525

	Attorney for Plaintiff
AURORA LOAN SERVICES, INC.	: COURT OF COMMON PLEAS
	: CLEARFIELD COUNTY
v.	:
	: # 00-1119 CD
C. DOUGLAS SPUCK	:

CERTIFICATION OF NAME AND ADDRESS

I, JAY KIVITZ, ESQUIRE, certify that the correct names and addresses of the parties in the above reference matter are:

C. Douglas Spuck  
RD #2, Box 35 A  
Dubois, PA 15801

  
KIVITZ & KIVITZ, P.C.  
Jay E. Kivitz, Esquire  
Attorney for Plaintiff

WRIT OF EXECUTION and/or ATTACHMENT  
COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD  
CIVIL ACTION – LAW

COPY

Aurora Loan Services, Inc.,

Vs.

NO.: 2000-01119-CD

C. Douglas Spuck ,

**TO THE SHERIFF OF CLEARFIELD COUNTY:**

To satisfy the debt, interest and costs due AURORA LOAN SERVICES, INC., , Plaintiff(s) from C. DOUGLAS SPUCK , Defendant(s):

- (1) You are directed to levy upon the property of the defendant(s) and to sell interest(s) therein:  
See Attached Description
- (2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:  
Garnishee(s) as follows:  
and to notify the garnishee(s) that: (a) an attachment has been issued; (b) the garnishee(s) is/are enjoined from paying any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) or otherwise disposing thereof;
- (3) If property of the defendant(s) not levied upon and subject to attachment is found in the possession of anyone other than a named garnishee, you are directed to notify him/her that he/she has been added as a garnishee and is enjoined as above stated.

AMOUNT DUE \$60,931.13  
INTEREST  
PROTH. COSTS \$  
ATTY'S COMM \$  
DATE 12/18/2000

PAID \$157.88  
SHERIFF \$  
OTHER COSTS \$

---

William A. Shaw  
Prothonotary/Clerk Civil Division

Received this writ this \_\_\_\_\_ day  
of \_\_\_\_\_ A.D. \_\_\_\_\_  
At \_\_\_\_\_ A.M./P.M.

Requesting Party: Jay E. Kivitz, Esq.

Sheriff

**DESCRIPTION**

ALL THAT CERTAIN piece, parcel or tract of land situate, lying and being in Sandy Township, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at a nail in the centerline of Route 255, said point being the Northeast corner hereof; thence South 20 degrees 37' 22" East through lands conveyed by Royer to Brandon 156.85 feet to a railroad right of way; thence South 64 degrees 58' 49" West by said right of way 369.85 feet to an iron pipe set by survey of Harry A. Robb; thence North 25 degrees 01' 11" West through lands conveyed to C. Douglas Spuck by deed of Aileen J. Spuck 115.91 feet to a nail in the centerline of Route 255; thence North 58 degrees 55' 45" East along said centerline 384.01 feet to a nail in said centerline and the place of beginning.

CONTAINING 1.172 acres.

BEING Tax Parcel # 128-D03-000-88.

BEING KNOWN AS Rd #2, Box 35 A

KIVITZ & KIVITZ, P.C.  
BY: Jay E. Kivitz, Esquire  
I.D. #26769  
7901 Ogontz Avenue  
P.O. Box 27368  
Philadelphia, PA 19118-0308  
(215) 549-2525

Attorney for Plaintiff

---

AURORA LOAN SERVICES, INC. : COURT OF COMMON PLEAS  
: CLEARFIELD COUNTY  
v. :  
: # 00-1119 CD  
C. DOUGLAS SPUCK :  
:

CERTIFICATION OF MAILING

Jay E. Kivitz, Esquire, Attorney for the Plaintiff in the above captioned matter, hereby certifies that on September 25, 2000 he sent Notice of Intention to File Default Judgment under Rule 237.1 of the Pennsylvania Rules of Civil Procedure to C. Douglas Spuck.

**FILED**

DEC 18 2000

William A. Shaw  
Prothonotary

  
\_\_\_\_\_  
Jay E. Kivitz, Esquire  
Attorney for Plaintiff

December 13, 2000

LAW OFFICES  
KIVITZ & KIVITZ, P.C.  
7901 OGONTZ AVENUE  
P.O. BOX 27368  
PHILADELPHIA, PA 19118-0308

SEYMOUR KIVITZ (215) 549-2525  
JAY E. KIVITZ

FACSIMILE  
(215) 424-8002

September 25, 2000

C. Douglas Spuck  
RD #1, Box 35 A  
Dubois, PA 15801

RE: Aurora Loan Services, Inc. v.  
C. Douglas Spuck  
CCP Clearfield Cty. #00-1119 CD

---

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 WILL BE USED FOR THAT PURPOSE.

IMPORTANT NOTICE

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

PENNSYLVANIA LAWYER REFERRAL SERVICE  
PENNSYLVANIA BAR ASSOCIATION  
PO BOX 186  
HARRISBURG, PA 17108  
(800) 682-7375

KIVITZ & KIVITZ, P.C.  
BY: Jay E. Kivitz, Esquire  
ID# 26769  
7901 Ogontz Avenue  
P.O. Box 27368  
Philadelphia, PA 19118-0308  
(215) 549-2525

**AURORA LOAN SERVICES, INC.**

: COURT OF COMMON PLEAS

: CLEARFIELD COUNTY

v.

**C. DOUGLAS SPUCK**

: # 00-1119 CD

:

**VERIFICATION OF MAILING OF NOTICES UNDER PA.R.C.P 3129.2**

JAY E. KIVITZ, ESQUIRE , verifies that the statements made in this affidavit are true and correct to the best of his knowledge, information and belief; that he is the attorney for the Plaintiff in the above captioned matter and that all procedures required by PA R.C.P. 3129 have been complied with. Attached as Exhibit "A" are copies of the mailing slips dated January 31, 2001 indicating the junior lien holders were sent copies of the Notice of Sale Letter by regular mail, postage pre-paid.

I understand that false statements herein are made subject to the penalties of 18 PA.C.S. §4904 relating to falsification to authorities.

**KIVITZ & KIVITZ, P.C.**

DATE: 02/22/2001

  
\_\_\_\_\_  
JAY E. KIVITZ, ESQUIRE  
Attorney for Plaintiff

**FILED**

FEB 26 2001

m 11:38 1/2001

William A. Shaw

Prothonotary

*E*

Affix fee here in stamps or meter postage and post mark. Inquire of Postmaster for current fee.

<b>CERTIFICATE OF MAILING</b>	
<p>U. S. POSTAL SERVICE MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE—POSTMASTER</p>	
<p><b>Kivitz and Kivitz, P. C.</b></p>	
<p>Received From:</p>	
<p>7001 Old Columbia Rd. Washington, D. C. 20008</p>	
<p>P. O. Box 27363</p>	
<p>One piece of ordinary <b>Priority Mail</b>, <b>50¢</b></p>	
<p>Contra <b>John J. Kivitz</b>, <b>Partner</b> P. O. Box 2675 Albuquerque, N. M. 87105</p>	
<p>Ref. # 2 Bay 354</p>	

DS Form 3817, Mar. 1989

Affix fee here in stamps  
or meter postage and  
post mark. Inquire of  
Postmaster for current

<b>CERTIFICATE OF MAILING</b>	
<p>U.S. POSTAL SERVICE MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE—POSTMASTER IS NOT RESPONSIBLE FOR LOSS OR DAMAGE.</p>	
	
<p>RECEIVED FROM: <u>PAUL J. KLEIN</u></p>	
<p>ADDRESS OF MAILING <u>7901 University Ave</u></p>	
<p>P.O. BOX 27638 <u>Philadelphia, PA 19118-0638</u></p>	
<p>RECEIVED BY: <u>PAUL J. KLEIN</u></p>	
<p>ONE PIECE OF ORDINARY MAIL ADDRESSED TO:</p>	
<p><u>Clementine Board, FSB</u></p>	
<p><u>725 North Regional Rd.</u></p>	
<p><u>Greentree, Pa 27409</u></p>	
<p>Ref. # - Box 35-7</p>	

BIS Form 3817 Mar. 1989

Alfix fee here in stamps  
or meter postage and  
post mark. Inquire of  
Postmaster for current

DC Form 3817 Mar 1989

Postmaster for current  
fee.

PS Form 3817, Mar. 1989 Ed. #. B-35-A

U.S. POSTAL SERVICE **CERTIFICATE OF MAILING**  
 MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, OR  
 PROVIDED FOR INSURANCE PURPOSES.

Received From: **Attorneys at Law**  
**7901 Germantown Avenue**  
**P.O. Box 27388**  
**Philadelphia PA 19118-0388**

One piece of ordinary mail addressed to:  
Clayfield County Hospital  
Clayfield County Courthouse  
23 E. Market St.  
Clayfield, Pa 16830

PS Form 3817, Mar. 1989 *Pa 2 Box 254*

Affix fee here in stamps  
 or meter postage  
 post mark. Inquire of  
 Postmaster for current  
 fee.



KIVITZ & KIVITZ, P.C.  
By: Jay E. Kivitz, Esquire  
ID# 26769  
7901 Ogontz Avenue  
P.O. Box 27368  
Philadelphia, PA 19118-0308  
(215) 549-2525

Attorney for Plaintiff

AURORA LOAN SERVICES, INC.	:	COURT OF COMMON PLEAS
	:	CLEARFIELD COUNTY
v.	:	
	:	# 00-1119 CD
C. DOUGLAS SPUCK	:	

**PRAECIPE TO RE-ISSUE WRIT OF EXECUTION - MORTGAGE FORECLOSURE**

TO THE PROTHONOTARY OF SAID COURT:

Kindly re-issue Writ of Execution on the above matter.

Amount Due \$ 60,931.13

Interest from 12/13/00

(Costs to be added)

**FILED**

OCT 02 2001

William A. Shaw  
Prothonotary

  
\_\_\_\_\_  
JAY E. KIVITZ, ESQUIRE  
Attorney for Plaintiff  
7901 Ogontz Avenue  
P.O. Box 27368  
Philadelphia, PA 19118-0308  
(215) 549-2525

DESCRIPTION

ALL THAT CERTAIN piece, parcel or tract of land situate, lying and being in Sandy Township, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at a nail in the centerline of Route 255, said point being the Northeast corner hereof; thence South 20 degrees 37' 22" East through lands conveyed by Royer to Brandon 156.85 feet to a railroad right of way; thence South 64 degrees 58' 49" West by said right of way 369.85 feet to an iron pipe set by survey of Harry A. Robb; thence North 25 degrees 01' 11" West through lands conveyed to C. Douglas Spuck by deed of Aileen J. Spuck 115.91 feet to a nail in the centerline of Route 255; thence North 58 degrees 55' 45" East along said centerline 384.01 feet to a nail in said centerline and the place of beginning.

CONTAINING 1.172 acres.

BEING Tax Parcel # 128-D03-000-88.

BEING KNOWN AS Rd #2, Box 35 A

SEIZED, taken in execution to be sold as the property of C. DOUGLAS SPUCK, at the suit of AURORA LOAN SERVICES, INC. JUDGMENT NO. 00-1119-CD.

DESCRIPTION

ALL THAT CERTAIN piece, parcel or tract of land situate, lying and being in Sandy Township, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at a nail in the centerline of Route 255, said point being the Northeast corner hereof; thence South 20 degrees 37' 22" East through lands conveyed by Royer to Brandon 156.85 feet to a railroad right of way; thence South 64 degrees 58' 49" West by said right of way 369.85 feet to an iron pipe set by survey of Harry A. Robb; thence North 25 degrees 01' 11" West through lands conveyed to C. Douglas Spuck by deed of Aileen J. Spuck 115.91 feet to a nail in the centerline of Route 255; thence North 58 degrees 55' 45" East along said centerline 384.01 feet to a nail in said centerline and the place of beginning.

CONTAINING 1.172 acres

BEING Tax Parcel # 128 D03-00088.

BEING KNOWN AS Rd #2 Box 35 A

SEIZED, taken in execution to be sold as the property of C. DOUGLAS SPUCK, at the suit of AURORA LOAN SERVICES, INC. JUDGMENT NO. 00-1119-CD.

**FILED**

OCT 02 2001  
m/123/ Shelly Kirtz pd \$7.00  
William A. Shaw  
Prothonotary  
of the District Court  
Sheriff

10-2-01 Document  
Reissued to Sheriff/Attorney  
for service. Shelly Kirtz  
Sepony Prothonotary

**WRIT OF EXECUTION and/or ATTACHMENT  
COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD  
CIVIL ACTION - LAW**

Aurora Loan Services, Inc.,

Vs.

NO.: 2000-01119-CD

C. Douglas Spuck ,

**TO THE SHERIFF OF CLEARFIELD COUNTY:**

To satisfy the debt, interest and costs due AURORA LOAN SERVICES, INC., Plaintiff(s) from C. DOUGLAS SPUCK , Defendant(s):

- (1) You are directed to levy upon the property of the defendant(s) and to sell interest(s) therein:  
See Attached Description
- (2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:  
Garnishee(s) as follows:  
and to notify the garnishee(s) that: (a) an attachment has been issued; (b) the garnishee(s) is/are enjoined from paying any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) or otherwise disposing thereof;
- (3) If property of the defendant(s) not levied upon and subject to attachment is found in the possession of anyone other than a named garnishee, you are directed to notify him/her that he/she has been added as a garnishee and is enjoined as above stated.

AMOUNT DUE \$60,931.13

PAID \$157.88

INTEREST

SHERIFF \$

PROTH. COSTS \$

OTHER COSTS \$

ATTY'S COMM \$

DATE 12/18/2000



---

William A. Shaw  
Prothonotary/Clerk Civil Division

Received this writ this 19<sup>th</sup> day  
of December A.D. 2000  
At 11:30 (A.M.) P.M.

Requesting Party: Jay E. Kivitz, Esq.

  
Chester A. Hawkins  
Sheriff by Margaret H. Putt

**DESCRIPTION**

ALL THAT CERTAIN piece, parcel or tract of land situate, lying and being in Sandy Township, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at a nail in the centerline of Route 255, said point being the Northeast corner hereof; thence South 20 degrees 37' 22" East through lands conveyed by Royer to Brandon 156.85 feet to a railroad right of way; thence South 64 degrees 58' 49" West by said right of way 369.85 feet to an iron pipe set by survey of Harry A. Robb; thence North 25 degrees 01' 11" West through lands conveyed to C. Douglas Spuck by deed of Aileen J. Spuck 115.91 feet to a nail in the centerline of Route 255; thence North 58 degrees 55' 45" East along said centerline 384.01 feet to a nail in said centerline and the place of beginning.

CONTAINING 1.172 acres.

BEING Tax Parcel # 128-D03-000-88.

BEING KNOWN AS Rd #2, Box 35 A

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

**Sheriff Docket # 10517**

**AURORA LOAN SERVICES, INC.**

**2000-01119-CD**

**VS.**  
**SPUCK, C. DOUGLAS**

**SHERIFF RETURNS**

---

**NOW, JANUARY 12, 2001, AT 11:22 AM O'CLOCK A LEVY WAS TAKEN ON THE PROPERTY OF THE DEFENDANT. PROPERTY WAS POSTED THIS DATE.**

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

**NOW, JANUARY 29, 2001, MAILED WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY TO C. DOUGLAS SPUCK, DEFENDANT, BY REGULAR AND CERTIFIED MAIL #7000 0600 0023 2701 1526.**

**NOW, FEBRUARY 20, 2001, RECEIVED CERTIFIED MAIL #7000 0600 0023 2701 1526, BACK AS "UNCLAIMED".**

**NOW, FEBRUARY 28, 2001, RECEIVED A FAX FROM ATTORNEY PAUL W. JOHNSTON, THAT DEFENDANT HAS FILED CHAPTER 7 BANKRUPTCY.**

**NOW, FEBRUARY 28, 2001, RECEIVED A FAX FROM JAY KIVITZ, ATTORNEY FOR THE PLAINTIFF THAT SALE IS TO STAY ON SCHEDULE TO SEE IF SERVICE CAN BE MADE.**

**NOW, FEBRUARY 28, 2001, RECEIVED A FAX FROM JAY KIVITZ, ATTORNEY FOR THE PLAINTIFF THAT SALE IS TO BE POSTPONED FOR NINETY (90) DAYS UNTIL JUNE 1, 2001, AS DEFENDANTS HAVE FILED BANKRUPTCY.**

**NOW, MAY 31, 2001, RECEIVED A FAX FROM JAY KIVITZ, ATTORNEY FOR THE PLAINTIFF THAT SALE IS TO BE STAYED AS BANKRUPTCY IS STILL OPEN.**

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

Sheriff Docket # 10517

AURORA LOAN SERVICES, INC.

2000-01119-CD

VS.  
SPUCK, C. DOUGLAS

**SHERIFF RETURNS**

**NOW, NOVEMBER 5, 2001, RETURN WRIT AS NO SALE HELD AS DEFENDANTS  
FILED BANKRUPTCY. PAID COSTS FROM ADVANCE AND MADE REFUND TO THE  
ATTORNEY OF UNUSED ADVANCE.**

**SHERIFF HAWKINS \$212.31  
SURCHARGE \$ 20.00  
PAID BY ATTORNEY**

---

**FILED**

NOV 05 2001

03:47pm

William A. Shaw  
Prothonotary *CRB*

**Sworn to Before Me This**

5th Day Of November 2001  
*Chester A. Hawkins*

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

**So Answers,**

*Chester Hawkins  
by Margaret N. Pott*  
Chester A. Hawkins  
Sheriff

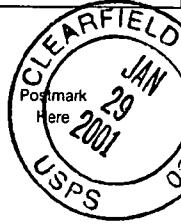
**U.S. Postal Service  
CERTIFIED MAIL RECEIPT  
(Domestic Mail Only; No Insurance Coverage Provided)**

Article Sent To: 7000 0600 0023 2701 1526

Postage	\$
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	<b>6395</b>

Name (Please Print Clearly) (to be completed by mailer)  
**C DOUGLAS SPUCK**  
Street, Apt. No., or PO Box No.  
**RR #2 Box 35A**  
City, State, ZIP+4  
**DuBois, PA 15801**

PS Form 3800, July 1999 See Reverse for Instructions



PLACE STICKER AT TOP OF ENVELOPE  
TO THE RIGHT OF RETURN ADDRESS  
FOLD AT DOTTED LINE

**CERTIFIED MAIL**

CHESTER A. HAWKIN

SHERIFF

COURTHOUSE

1 NORTH SECOND STREET - SUITE 1  
CLEARFIELD, PENNSYLVANIA 16830



**7000 0600 0023 2701 1526**

**C DOUGLAS SPUCK  
RR #2 Box 35A  
DuBois, PA 15801**

**COPY**

**Paul W. Johnson**

ATTORNEY AT LAW

420 TEMPLE BUILDING

NEW CASTLE, PENNSYLVANIA 16101

724-654-7281 FAX 724-654-7325

DATE: 2/28/01

**FAX TRANSMITTAL FORM**

FROM: Beth

**COPY**

TO: Name: Chester A. Hawkins, Sheriff

Clearfield Co.

Address: \_\_\_\_\_

Fax No.: 814-765-6089

AURORA Loan Services #00-1119 CD

Re: V. C. Douglas Spuck Sheriff Sale 3/2/01

Number of pages including this cover sheet: 1

MESSAGE:

Chapter 7 Bankruptcy filed for

C. Douglas Spuck

Case No. 01-21818 - MBM

File date: 2/28/01

Western Dist of PA - Pittsburgh

BA82

Thank You

Beth

COPY

LAW OFFICES  
**KIVITZ & KIVITZ, P.C.**  
7901 OGONTZ AVENUE  
P.O. BOX 27368  
PHILADELPHIA, PA 19118-0308

SEYMOUR KIVITZ  
JAY E. KIVITZ

(215) 549-2525

FACSIMILE  
(215) 424-8002

*February 28, 2001* FACSIMILE COVER SHEET

DATE: February 15, 2001 PAGES: (Incl. this page) 1

TO: Peggy - FROM: Karen Higgins

COMPANY: Clearfield County Sheriff's Office

DEPARTMENT: Real Est. Division

FAX: (814) 765-5915

PHONE: (814) 765-2641



IF YOU DO NOT RECEIVE ALL PAGES, PLEASE CALL:  
(215) 549-2525  
REPLY FAX (215) 424-8002

---

RE: Aurora Loan Services, Inc. v. C. Douglas Spuck  
CCP Clearfield Cty. # 00-1119 CD 3/2/01 Sale

Please attempt to serve the Notice of Sale/Writ of Execution on Mr. Spuck at the new address of:

RR # 2, Box 125, Dubois, PA 15801.

I will postpone the sale closer to the sale date once I see if service can be made.

Thanks

This communication is intended only for the use of the person to whom it is addressed, and may contain information that is privileged, confidential and exempt from disclosure under applicable law. If you are not the intended recipient, any dissemination, distribution or copying of this communication is strictly prohibited. If you have received this communication in error, please notify us by telephone and return the original to us at the above address by the U.S. Postal Service. Thank you.

*COPY second Time*  
=====

LAW OFFICES  
**KIVITZ & KIVITZ, P.C.**  
7901 OGONTZ AVENUE  
P.O. BOX 27368  
PHILADELPHIA, PA 19118-0308

SEYMOUR KIVITZ  
JAY E. KIVITZ

(215) 549-2525

**FACSIMILE**  
(215) 424-8002

FACSIMILE COVER SHEET

DATE: February 28, 2001 PAGES: (Incl. this page) 1

TO: Peggy FROM: Karen F. Higgins

COMPANY: Clearfield County Courthouse

DEPARTMENT: Sheriff's Office - Real Estate Dept.

FAX: (814) 765-5915

PHONE: (814) 765-2641

**IF YOU DO NOT RECEIVE ALL PAGES, PLEASE CALL:  
(215) 549-2525  
REPLY FAX (215) 424-8002**

---

RE: *Aurora Loan Services, Inc. v. Douglas Spuck*  
*CCP Clearfield Cty. #00-1119 CD Sale 3/2/01*

Kindly **POSTPONE** the captioned sale for 90 days until 6/1/01. We were just notified of a Bankruptcy filing by the mortgagor. Chapter 7 #01-21818 filed 2/28/01 Attorney Paul Johnson, Esq.

Thank you.

This communication is intended only for the use of the person to whom it is addressed, and may contain information that is privileged, confidential and exempt from disclosure under applicable law. If you are not the intended recipient, any dissemination, distribution or copying of this communication is strictly prohibited. If you have received this communication in error, please notify us by telephone and return the original to us at the above address by the U.S. Postal Service. Thank you.

**COPY**

LAW OFFICES  
**KIVITZ & KIVITZ, P.C.**  
7901 OGONTZ AVENUE  
P.O. BCX 27368  
PHILADELPHIA, PA 19118-0308

SEYMOUR KIVITZ  
JAY E. KIVITZ

(215) 549-2525

FACSIMILE  
(215) 424-8002

FACSIMILE COVER SHEET

DATE: May 31, 2001

PAGES: (Incl. this page)

TO: Peggy

FROM: Karen Higgins

COMPANY: Clearfield County Courthouse

DEPARTMENT: Sheriff's Office

FAX: (814) 765-5915

PHONE: (814) 765-2641



IF YOU DO NOT RECEIVE ALL PAGES, PLEASE CALL:

(215) 549-2525

REPLY FAX (215) 424-8002

---

RE: Aurora Loan Services, Inc. v. Douglas Spuck  
CCP Clearfield Cty. 00-1119 GD Sale 6/1/01

Please STAY THE CAPTIONED SALE as the Bankruptcy is still open.

Thank you.

This communication is intended only for the use of the person to whom it is addressed, and may contain information that is privileged, confidential and exempt from disclosure under applicable law. If you are not the intended recipient, any dissemination, distribution or copying of this communication is strictly prohibited. If you have received this communication in error, please notify us by telephone and return the original to us at the above address by the U.S. Postal Service. Thank you.

**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	9.88
LEVY	15.00
MILEAGE	9.88
POSTING	15.00
CSDS	10.00
COMMISSION 2%	—
POSTAGE	3.95
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	—
DEED	30.00
ADD'L POSTING	—
ADD'L MILEAGE	39.50
ADD'L LEVY	—
BBP <i>Phone call</i>	5.00
RETURNS/DEPUTIZE	—
COPIES	5.00
BILLING	—
TOTAL SHERIFF COSTS	\$ 212.31

DEED COSTS:

REG & REC	15.50
ACKNOWLEDGMENT	5.00

TRANSFER TAX 2% \_\_\_\_\_

TOTAL DEED COSTS

DEBT & INTEREST:

AMOUNT DUE	\$
INTEREST	60,931.13

TOTAL	\$
-------	----

COSTS:

ATTORNEY FEES	—
PRO SATISFACTION	—
ADVERTISING	\$ 552.46
LATE CHARGE & FEES	—
TAXES-Collector	—
TAXES-Tax Claim	—
COSTS OF SUIT-TO BE ADDED	\$ —
LIST OF LIENS	\$ 135.00
MORTGAGE SEARCH	\$ —
ACKNOWLEDGMENT	\$ —
DEED COST	\$ —
ATTORNEY COMMISSION	—
SHERIFF COSTS	\$ 212.31
LEGAL JOURNAL	\$ 67.50
REFUND OF ADVANCE	\$ —
REFUND OF SURCHARGE	\$ —
PROTHONOTARY	\$ —

TOTAL COSTS

\$ 967.77

*COPY*  
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

KIVITZ & KIVITZ, P.C.  
BY: Jay E. Kivitz, Esquire  
ID# 26769  
7901 Ogontz Avenue  
P.O.Box 27368  
Philadelphia, PA 19118-0308  
(215) 549-2525

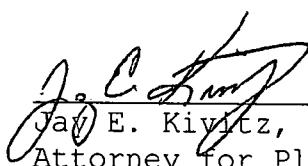
**Aurora Loan Services, Inc.** : **COURT OF COMMON PLEAS**  
: **CLEARFIELD COUNTY**  
**v.** :  
: **#00-1119 CD**  
**C. DOUGLAS SPUCK** :  
:

**VERIFICATION OF MAILING OF NOTICES UNDER PA.R.C.P 3129.1**

JAY E. KIVITZ, ESQUIRE , verifies that the statements made in this affidavit are true and correct to the best of his knowledge, information and belief; that he is the attorney for the Plaintiff in the above captioned matter and that all procedures required by PA R.C.P. 3129.1 have been complied with. Attached as Exhibit "A" is a copy of the Certificate of Mailing dated November 16, 2001, indicating that the junior lienholders were served with a copy of the Notice of Sale Letter.

I understand that false statements herein are made subject to the penalties of 18 P.A.C.S. §4904 relating to falsification to authorities.

KIVITZ & KIVITZ, P.C.

  
\_\_\_\_\_  
Jay E. Kivitz, Esquire  
Attorney for Plaintiff

**FILED**

December 28, 2001  
DEC 31 2001  
M1851/ncc  
William A. Shaw  
Prothonotary  


## CERTIFICATE OF MAILING

RE: RD 2 Box 35 A (C. Douglas Spuck)

NAME AND Kivitz and Kivitz, P.C.  
 ADDRESS 7901 Ogontz Avenue  
 OF SENDER P.O. Box 27368  
 Philadelphia, PA 19118-0308

Line	# of Article	Name of Addressee, Street, and Post Office Address		Postage	Fee
1		Oceanmark Bank, FSB 725 North Regional Road Greensboro, PA 27409			.75
2		Common. of Pennsylvania, PIT Dept. of Revenue Harrisburg, PA 17128			.75
3		Clearfield County Tax Claim Bureau Clearfield County Courthouse 230 E. Market Street Clearfield, PA 16830			.75
4		Clearfield County Domestic Relations Clearfield County Courthouse 230 E. Market Street Clearfield, PA 16830			.75
5		Commonwealth of Penna. Dept. of Public Welfare P.O. Box 2675 Harrisburg, PA 17105			.75
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
Total # of pieces received at Post Office	Total # of pieces listed by Sender	Postmaster (Name of receiving employee)	The full declaration of value is required on all domestic and international registered mail. Commercial Insurance - Payment of the full registry fee is required on articles valued up to \$1,000 or the full amount if the deductible if the deductible exceeds \$1,000. The maximum indemnity payable is \$25,000 for registered mail, \$400 for insured mail. Special handling charges apply only to third- and fourth-class parcels. Special delivery service also includes special handling service.		
			5		



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

Sheriff Docket # 11597

AURORA LOAN SERVICES, INC

00-1119-CD

VS.

SPUCK, C. DOUGLAS

**WRIT OF EXECUTION REAL ESTATE**

**SHERIFF RETURNS**

**NOW, APRIL 23, 2002, RETURN WRIT AS NO SALE HELD AS DEFENDANTS  
FILED FOR BANKRUPTCY. PAID COSTS FROM ADVANCE WITH ATTORNEY  
PAYING REMAINING COSTS.**

SHERIFF HAWKINS \$192.95  
SURCHARGE \$ 20.00  
PAID BY ATTORNEY

---

**FILED**

APR 24 2002

01 8:50 am  
William A. Shaw  
Prothonotary

Sworn to Before Me This

24th Day Of April 2002

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

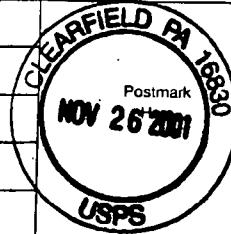
So Answers,

Chester A. Hawkins  
by Murrayant H. Pitt  
Chester A. Hawkins  
Sheriff

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

Article Sent To:

8201	Postage	\$ .57
9001	Certified Fee	
0022	Return Receipt Fee (Endorsement Required)	
0600	Restricted Delivery Fee (Endorsement Required)	
0600	Total Postage & Fees	\$ 4.17



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

C. DOUGLAS SPUCK

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

RD #2 BOX 35A

City, State, ZIP+4

DuBois, PA 15801

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:

C DOUGLAS SPUCK

RD #2 BOX 35A

DuBOIS, PA 15801

**COMPLETE THIS SECTION ON DELIVERY**

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

X C. Douglas SPUCK  Agent  Addressee

D. Is delivery address different from item 1?  Yes

If YES, enter delivery address below:  No

RR #8 Box 35A  
15801

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)

Yes

2. Article Number (Copy from service label)

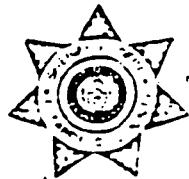
7000 0600 0022 9001 8201

PS Form 3811, July 1999

Domestic Return Receipt

102595-00-M-0952

COPY



Sheriff's Office  
Clearfield County

OFFICE (814) 765-2641  
AFTER 4:00 PM. (814) 765-1933

**CLEARFIELD COUNTY FAX**  
**(814) 765-5915**

CHESTER A HAWKINS  
SHERIFF

1 NORTH SECOND STREET - COURTHOUSE  
CLEARFIELD, PENNSYLVANIA 16830

**DARLENE SHULTZ**  
**CHIEF DEPUTY**

**MARGARET PUTT**  
**OFFICE MANAGER**

MARILYN HAMM  
DEPT CLERK

**PETER F. SMITH  
SOLICITOR**



**YOU CAN WUN, BUT YOU CAN'T HIDE!**

**DATE FAXED:** JANUARY 4, 2002

**TO:** ATTORNEY KIVITZ

**FAX #:** 215-424-8002

**PHONE #:** \_\_\_\_\_

**FROM:** PEGGY

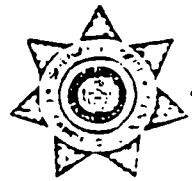
RE: BANKRUPTCY OF C DOUGLAS SPUCK

AURORA VS SPUCK NO. 00-119-CD

NO. OF PAGES, INCLUDING COVER: 4

**MESSAGE:** ANY QUESTIONS PLEASE CALL ME AT 814-765-2641 ext 1361

COOL



Sheriff's Office  
Clearfield County

CHESTER A HAWKINS  
SHERIFF

1 NORTH SECOND STREET - COURTHOUSE  
CLEARFIELD, PENNSYLVANIA 16830

OFFICE (814) 765-2641  
AFTER 4:00 PM (814) 765-1533

CLEARFIELD COUNTY FAX  
(814)765-5915

**DARLENE SHULTZ  
CHIEF DEPUTY**

**MARGARET PUTT**  
**OFFICE MANAGER**

MARILYN HAMM  
DEPT CLERK

**PETER F SMITH  
SOLICITOR**



**'YOU CAN WUN, BUT YOU CAN'T HIDE!**

**DATE FAXED:** JANUARY 4, 2002

**TO:** LINDA LEWIS

**FAX #:** 765-8142

FROM: LADY

**PHONE #:**

RE: AURORA LOAN SERVICES, INC VS C DOUGLAS SPUCK NO. 00-119-CD

NO. OF PAGES, INCLUDING COVER: 4

## MESSAGE:

17

COPIED

Paul W. Johnson  
ATTORNEY AT LAW  
420 TERRACE BUILDING  
NEW CASTLE, PENNSYLVANIA 16101  
724-654-7281 724-654-7325

DATE: 1/3/02

FAX TRANSMITTAL FORM

FROM: Beth Stachowiak

Chester A. Hawkins, Sheriff

TO: Name: Clearfield Co.

Address: \_\_\_\_\_

Fax No.: 814-765-6089

Re: Aurora Loan Services  
V. C. Douglas Spuck

Docket # 00-1119 CD  
Sheriff Sale 1/4/02

Number of pages including this cover sheet: 3

MESSAGE:

Chapter 13 Bankruptcy filed for

C. Douglas Spuck

Case No. 02-20084

File date: 1/3/02

BA82

Copy of the petition is included.

Thank you  
Beth Stachowiak

LAW OFFICES  
**KIVITZ & KIVITZ, P.C.**  
7901 OGONTZ AVENUE  
P.O. BOX 27368  
PHILADELPHIA, PA 19118-0308

SEYMOUR KIVITZ  
JAY E. KIVITZ

(215) 549-2525

FACSIMILE  
(215) 424-8002

FACSIMILE COVER SHEET

DATE: January 4, 2002

PAGES: (Incl. this page) 3

TO: Peggy

FROM: Karen F. Higgins

COMPANY: Clearfield County Courthouse

DEPARTMENT: Sheriff's Office - Real Estate Division

FAX: (814) 765-5915

PHONE: (814) 765-2641



**IF YOU DO NOT RECEIVE ALL PAGES, PLEASE CALL:**

**(215) 549-2525**

**REPLY FAX (215) 424-8002**

RE: *Aurora Loan Services, Inc. v. C. Douglas Spuck*  
*CCP Clearfield Cty. #00-1119 CD Sher. Sale 1/4/2002*

Per our conversation of today please **POSTPONE** the captioned sale until April 5, 2002. We will be filing a Motion for Relief from the Stay.

Thank you.

This communication is intended only for the use of the person to whom it is addressed, and may contain information that is privileged, confidential and exempt from disclosure under applicable law. If you are not the intended recipient, any dissemination, distribution or copying of this communication is strictly prohibited. If you have received this communication in error, please notify us by telephone and return the original to us at the above address by the U.S. Postal Service. Thank you.

**COPY**

LAW OFFICES  
KIVITZ & KIVITZ, P.C.  
7901 OGONTZ AVENUE  
P.O. BOX 27368  
PHILADELPHIA, PA 19118-0308

SEYMOUR KIVITZ  
JAY E. KIVITZ

(215) 549-2525

FACSIMILE  
(215) 424-8002

**FACSIMILE COVER SHEET**

DATE: March 27, 2002

PAGES: (Incl. this page) 1

TO: PEGGY

FROM: Karen Higgins

COMPANY: Clearfield County Courthouse

DEPT.: Sheriff's Dept. - Real Estate Division

FAX: (814) 765-5915

PHONE: (814) 765-2641

*JK*

**IF YOU DO NOT RECEIVE ALL PAGES, PLEASE CALL:  
(215) 549-2525  
REPLY FAX (215) 424-8002**

RE: Aurora Loan Services, Inc. v. C. Douglas Spuck  
CCP Clearfield Cty. #00-1119 CD Sale 4/5/2002 pp from 1/4

Please STAY THE CAPTIONED SALE as the bankruptcy #02-20084 JKF been  
reopened as of 2/4/02.

Thank you.

This communication is intended only for the use of the person to whom it is addressed, and may contain information that is privileged, confidential and exempt from disclosure under applicable law. If you are not the intended recipient, any dissemination, distribution or copying of this communication is strictly prohibited. If you have received this communication in error, please notify us by telephone and return the original to us at the above address by the U.S. Postal Service. Thank you.

**COPY**

13364

KIVITZ & KIVITZ, P.C.

COST ACCOUNT

7901 OGONTZ AVE., P.O. BOX 27368  
PHILADELPHIA, PA 19118-0308

DATE

4/17/02

3-50/310

PAY  
TO THE  
ORDER OF

Sheriff of Clearfield County

Twenty eight <sup>28</sup> <sub>100</sub>

\$ 28.79

78/100

DOLLARS



Security Features  
INCLUDE:  
MICR Details on Back.



First Union National Bank  
firstunion.com

Org. 075 R/T 031000503

FOR Bal due / Petition / Service #00-111903

Jay C. K.

00001336419 0031000503 2000000284968 11

COP

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	12.35
LEVY	15.00
MILEAGE	12.35
POSTING	15.00

CSDS	10.00
COMMISSION 2%	
POSTAGE	4.17
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	
DEED	30.00
ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
BID AMOUNT	
RETURNS/DEPUTIZE	
COPIES / BILLING	15.00
BILLING - PHONE <del>FAX</del>	20.00
TOTAL SHERIFF COSTS	\$ 192.95

DEED COSTS:

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

TOTAL DEED COSTS

*COPY*

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

DEBT & INTEREST:

DEBT-AMOUNT DUE	\$ 59,072.14
INTEREST TO 12-13-00	1,689.74
TOTAL DEBT & INTEREST	\$ 60,761.88

COSTS:

ATTORNEY FEES	423.84
PROTH. SATISFACTION	
ADVERTISING	
LATE CHARGES & FEES	\$ -80.73
TAXES-Collector	
TAXES-Tax Claim	
COSTS OF SUIT-To Be Added	\$
LIST OF LIENS AND MORTGAGE SEARCH	235.00
FORCLOSURE FEES /ESCROW DEFICIT	\$
ACKNOWLEDGEMENT	
DEED COSTS	
ATTORNEY COMMISSION	\$ 88.52
SHERIFF COSTS	\$ 192.95
LEGAL JOURNAL AD	72.00
REFUND OF ADVANCE	
REFUND OF SURCHARGE	
PROTHONOTARY	\$

TOTAL COSTS

\$ 1,028.79

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

AURORA LOAN SERVICES, INC. : COURT OF COMMON PLEAS  
: CLEARFIELD COUNTY  
v. :  
: # 00-1119 CD  
C. DOUGLAS SPUCK :  
:

Commonwealth of Pennsylvania:  
County of Clearfield:

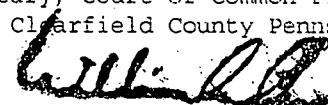
TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA:

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

**SEE ATTACHED DESCRIPTION**

Amount due	\$	59,072.14
Interest to 12/13/00		1,689.74
Late Charges		80.73
Attorney's Commission		<u>88.52</u> Plus costs
<b>TOTAL</b>	\$	<b>60,931.13</b>

Prothonotary, Court of Common Pleas  
Pleas of Clearfield County Pennsylvania

BY: 

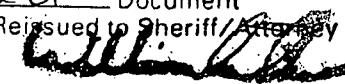
Deputy

DATED: 10-2-01

RECEIVED OCT 2 2001

① 3:29 PM

Wester A Hartung  
by Margaret W. Pitt

10-2-01 Document  
Reinstated/Reissued to Sheriff/Attorney  
for service. 

Deputy Prothonotary

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 11597

RORA LOAN SERVICES, INC

00-1119-CD

VS.

SPUCK, C. DOUGLAS

WRIT OF EXECUTION REAL ESTATE

**SHERIFF RETURNS**

---

NOW, NOVEMBER 21, 2001, AT 6:39 PM O'CLOCK A LEVY WAS TAKEN ON THE PROPERTY OF THE DEFENDANT. PROPERTY WAS POSTED THIS DATE.

A SALE IS SET FOR FRIDAY, JANUARY 4, 2002, AT 10:00 AM O'CLOCK.

NOW, NOVEMBER 21, 2001, AT 6:39 PM DEFENDANT WOULD NOT ANSWER THE DOOR FOR SERVICE TO BE MADE.

NOW, NOVEMBER 26, 2001, MAILED WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY BY REGULAR AND CERTIFIED MAIL #7000 0600 0022 9001 8201 TO DEFENDANT.

NOW, NOVEMBER 28, 2001, SERVED WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY BY CERTIFIED MAIL #7000 0600 0022 9001 8201 AT HIS PLACE OF RESIDENCE RD #2, BOX 3A, DUBOIS, PENNSYLVANIA.

NOW, JANUARY 4, 2002, RECEIVED A FAX FROM JAY KIVITZ, ATTORNEY FOR THE PLAINTIFF, THAT SALE IS TO BE CONTINUED TO FRIDAY, APRIL 5, 2002, AT 10:00AM.

NOW, MARCH 27, 2002, RECEIVED A FAX FROM JAY KIVITZ, ATTORNEY FOR THE PLAINTIFF, THAT SALE IS TO BE STAYED AS DEFENDANTS HAVE FILED FOR BANKRUPTCY.

NOW, APRIL 15, 2002, BILLED ATTORNEY FOR COSTS DUE.

NOW, APRIL 22, 2002, RECEIVED ATTORNEY CHECK #13364 IN THE AMOUNT OF TWENTY-EIGHT DOLLARS AND SEVENTY-NINE CENTS (\$28.79) FOR COSTS DUE.

KIVITZ & KIVITZ, P.C.  
By: Jay E. Kivitz, Esquire  
ID# 26769  
7901 Ogontz Avenue  
P.O. Box 27368  
Philadelphia, PA 19118-0308  
(215) 549-2525

Attorney for Plaintiff

**AURORA LOAN SERVICES, INC.** : **COURT OF COMMON PLEAS**  
: **CLEARFIELD COUNTY**  
v. :  
: # 00-1119 CD

**C. DOUGLAS SPUCK** :

**PRAECIPE TO RE-ISSUE WRIT OF EXECUTION - MORTGAGE FORECLOSURE**

**TO THE PROTHONOTARY OF SAID COURT:**

Kindly **RE-issue** Writ of Execution on the above matter.

Amount Due \$ 60,931.13

Interest from 12/13/00

(Costs to be added)

*Prothonotary costs 54.00*

*Jay E. Kivitz*  
\_\_\_\_\_  
JAY E. KIVITZ, ESQUIRE  
Attorney for Plaintiff  
7901 Ogontz Avenue  
P.O. Box 27368  
Philadelphia, PA 19118-0308  
(215) 549-2525

**FILED**

DEC 20 2002

William A. Shaw  
Prothonotary

FILED

Amy Kivitz pg.

11:35 AM  
DEC 26 2002

1cc or 6cc wits w/ attached prep. descr.  
to Shgf

William A. Shaw  
Prothonotary

*ES*

KIVITZ & KIVITZ, P.C.  
BY: JAY E. KIVITZ, ESQUIRE  
I.D. #26769  
7901 Ogontz Avenue  
P.O. Box 27368  
Philadelphia, PA 19118-0308  
(215) 546-2525

Attorney for Plaintiff

<b>AURORA LOAN SERVICES, INC.</b>	:	<b>COURT OF COMMON PLEAS</b>
	:	<b>CLEARFIELD COUNTY</b>
<b>v.</b>	:	
	:	<b># 00-1119 CD</b>
<b>C. DOUGLAS SPUCK</b>	:	

**VERIFICATION OF NON MILITARY SERVICE**

The undersigned hereby verifies that the 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 Act of Congress of 1940, as amended:

That C. Douglas Spuck is over 21 years of age and his last known address is RD #2, Box 35 A, Dubois PA 19464 and his last known employment is unknown.

The undersigned verifies that the statements made above are true and correct and understands that false statements herein are made subject to the penalties 18 Pa C.S. §4904, relating to unsworn falsification to authorities.

12/27/02

  
JAY E KIVITZ, ESQUIRE  
Attorney for Plaintiff

NOTE: Attach two (2) descriptions of property.

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

**AURORA LOAN SERVICES, INC.** : **COURT OF COMMON PLEAS**  
: **CLEARFIELD COUNTY**  
v. :  
: **# 00-1119 CD**  
**C. DOUGLAS SPUCK** :

**Commonwealth of Pennsylvania:**  
**County of Clearfield:**

**TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA:**

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

**SEE ATTACHED DESCRIPTION**

Amount due \$ 60,931.13

Interest from 12/13/00

@17.42 per diem

Plus Costs

Prothonotary costs 54.00

Prothonotary, Court of Common Pleas  
Pleas of Clearfield County, Pennsylvania

BY: \_\_\_\_\_

DATED: December 26, 2002

Deputy

DESCRIPTION

ALL THAT CERTAIN piece, parcel or tract of land situate, lying and being in Sandy Township, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at a nail in the centerline of Route 255, said point being the Northeast corner hereof; thence South 20 degrees 37' 22" East through lands conveyed by Royer to Brandon 156.85 feet to a railroad right of way; thence South 64 degrees 58' 49" West by said right of way 369.85 feet to an iron pipe set by survey of Harry A. Robb; thence North 25 degrees 01' 11" West through lands conveyed to C. Douglas Spuck by deed of Aileen J. Spuck 115.91 feet to a nail in the centerline of Route 255; thence North 58 degrees 55' 45" East along said centerline 384.01 feet to a nail in said centerline and the place of beginning.

CONTAINING 1.172 acres.

BEING Tax Parcel # 128-D03-000-88.

BEING KNOWN AS Rd #2, Box 35 A

SEIZED, taken in execution to be sold as the property of C. DOUGLAS SPUCK, at the suit of AURORA LOAN SERVICES, INC. JUDGMENT NO. 00-1119-CD.

KIVITZ & KIVITZ, P.C.  
BY: Jay E. Kivitz, Esquire  
ID# 26769  
7901 Ogontz Avenue  
P.O. Box 27368  
Philadelphia, PA 19118-0308  
(215) 549-2525

Attorney for Plaintiff  
Aurora Loan Services, Inc.

AURORA LOAN SERVICES, INC.

vs.

C. DOUGLAS SPUCK

: COURT OF COMMON PLEAS  
: CLEARFIELD COUNTY  
:  
: No. 00-1119 CD  
:  
:

FILED

FEB 27 2003  
m 11:05 / 2003  
William A. Shaw  
Prothonotary/Clerk of Courts  
No Cents.

**MOTION FOR ALTERNATIVE SERVICE OF  
NOTICE OF SHERIFF'S SALE PURSUANT TO COURT ORDER**

Plaintiff, Aurora Loan Services, Inc., (hereinafter referred to as "Aurora"), by and through its attorneys Kivitz & Kivitz, P.C., pursuant 402(a), 430(a), and 3129.2, respectfully requests this Court to enter an Order authorizing alternative service of a Notice of Sheriff's Sale on defendant, C. Douglas Spuck and . In support thereof, Plaintiff assigns the following reasons:

1. Aurora is the first mortgagee of residential real property owned by the defendant located at RD #2, Box 35A, Dubois, PA 15801, hereinafter referred to as "Premises".
2. On or about September 11, 2000, Aurora filed a Complaint in Mortgage Foreclosure against the defendant.
3. The defendant was personally served with the Complaint by the Sheriff of Clearfield County as the premises on September 13, 2000. See copy of Return of Service attached hereto as Exhibit "A".
4. Aurora obtained a default judgment against the defendant on December 18, 2000 and scheduled the premises for Sheriff's Sale however the defendant filed bankruptcy which caused the Sheriff's Sale to be stayed

5. Aurora has re-listed the premises to be sold at Sheriff's Sale and the Sheriff of Clearfield County attempted to serve the defendant with the Notice of Sheriff's Sale however the Sheriff's Execution Service Sheet indicates that the defendant cannot be served. See copy of Execution Service Sheet attached hereto as Exhibit "B".

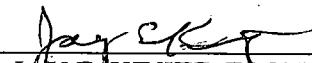
6. Aurora, through its attorneys and private investigator, Cipriano Investigations, attempted to locate new addresses for the defendant, however there are no other addresses on record. See Exhibit "C", attached hereto and made a part hereof.

7. Aurora does not know the current address of the defendant.

8. The Pennsylvania Legislature, pursuant to Pa. R.C.P. 3129.2(c)(1)(C) and Rule 430 has established alternative methods of service when a defendant cannot be personally served.

WHEREFORE, Plaintiff, Aurora Loan Services, Inc., respectfully requests this Honorable Court enter the attached Order authorizing alternative service of the Notice of Sheriff's Sale on defendant, C. Douglas Spuck, by posting a copy of the complaint and Notice of Sheriff's Sale on the most public part of premises RD #2, Box 35A, Dubois, PA 15801, and by mailing a copy of the Complaint and other documents to the defendant's last known addresses.

KIVITZ & KIVITZ, P.C.

BY:   
JAY E. KIVITZ, ESQUIRE  
Attorney for Plaintiff  
Aurora Loan Services, Inc.

VERIFICATION

Jay E. Kivitz, Esquire, Attorney for the Plaintiff in the foregoing matter hereby verifies that he is authorized to make this verification on behalf of the plaintiff and that the facts set forth in the foregoing petition are true and correct.

Attorney for Plaintiff acknowledges that his is subject to the penalties of 18 P.S. §4904 relating to unsworn falsification to authorities.

  
\_\_\_\_\_  
JAY E. KIVITZ, ESQUIRE  
Attorney for Plaintiff

KIVITZ & KIVITZ, P.C.  
BY: Jay E. Kivitz, Esquire  
ID# 26769  
7901 Ogontz Avenue  
P.O. Box 27368  
Philadelphia, PA 19118-0308  
(215) 549-2525

Attorney for Plaintiff  
Aurora Loan Services, Inc.

AURORA LOAN SERVICES, INC.

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

vs.

C. DOUGLAS SPUCK

No. S-828-2000

**AFFIDAVIT OF INVESTIGATION**

COMMONWEALTH OF PENNSYLVANIA

SS

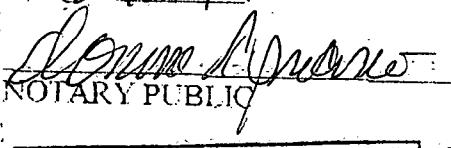
CITY AND COUNTY OF PHILADELPHIA :

Nicholas P. Cipriano, being duly sworn according to law, deposes and says that:

1. He conducted an investigation to determine the current addresses of C. Douglas Spuck, by making inquiry through data bases for the Social Security Administration, Department of Motor Vehicles, Department of Welfare, criminal records, telephone companies and their respective directories, Real Property, U.S. Census Data, Voter's Registration, U.S. Postal Service, death records, Department of Corrections, tax records and other sources.
2. The most recent address on record for C. Douglas Spuck is RD #2, Box 35A, Dubois, PA 15801.

  
NICHOLAS P. CIPRIANO

Sworn to and Subscribed  
Before me this 20<sup>th</sup> day  
of February, 2003.

  
NOTARY PUBLIC

NOTARIAL SEAL  
DONNA M. CIPRIANO, Notary Public  
Feasterville, Bucks County  
My Commission Expires Feb. 17, 2005

**EXHIBIT "A"**

JAY E. IVITZ

**COPY**

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

AURORA LOAN SERVICES, INC.  
VS  
SPUCK, C. DOUGLAS

00-1119-CD

COMPLAINT IN MORTGAGE FORECLOSURE  
SHERIFF RETURNS

NOW SEPTEMBER 13, 2000 AT 11:20 AM DST SERVED THE WITHIN  
COMPLAINT IN MORTGAGE FORECLOSURE ON C. DOUGLAS SPUCK,  
DEFENDANT AT RESIDENCE RD#8 BOX 35A, DUBOIS, CLEARFIELD  
COUNTY, PENNSYLVANIA BY HANDING TO C. DOUGLAS SPUCK A TRUE  
AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE  
FORECLOSURE AND MADE KNOWN TO HIM THE CONTENTS THEREOF.  
SERVED BY: MCINTOSH/MARSHALL

27.88 SHFF. HAWKINS PAID BY: ATTY.  
10.00 SURCHARGE PAID BY: ATTY.

SWORN TO BEFORE ME THIS

SO ANSWERS,

\_\_\_\_\_  
DAY OF \_\_\_\_\_ 2000

CHESTER A. HAWKINS  
SHERIFF

**EXHIBIT "B"**

## EXECUTION SERVICE SHEET

DKT: EX PAGE: 13563

DATE RECEIVED: DECEMBER 26, 2002

DEPUTY RECEIVED: 01-22-03

DEFENDANT(S): C DOUGLAS SPUCKADDRESS: RD#2, BOX 35A  
DUBOIS, PA 15801

LEVY &amp; POST AT: SAME AS ABOVE

SERVE AND LEAVE WITH: DEFENDANT POST GARNISHEEWRIT OF EXECUTION NOTICE OF SALE TO POST / SERVE WRIT LEVY

INTERROGATORIES TO GARNISHEE

WRIT OF POSSESSION

MUST BE SERVED, POSTED OR LEVIED BY FEBRUARY 17, 2003DATE SERVED, POSTED OR LEVIED: 02-04-03TIME: 1:15 P.M.

NAME OF PERSON SERVED: \_\_\_\_\_

TITLE: \_\_\_\_\_

WHERE SERVED / POSTED (ADDRESS): \_\_\_\_\_

DEFENDANT(S): RESIDENCE EMPLOYMENT

SIGNATURE OF PERSON SERVED: \_\_\_\_\_

DATE: \_\_\_\_\_

ATTEMPTS: \_\_\_\_\_

NEEDS Sent Certified or MAILBD

PERSONAL PROPERTY: AMOUNT DUE AT PRESENT -

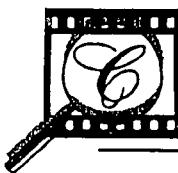
SPECIAL DIRECTIONS:

Cannot Serve Does Not  
live there, P.O. has no  
Forwarded. Picks up mail

NO 00-1119-CD SPUCK

SERVED, POSTED OR LEVIED ON BY: \_\_\_\_\_

**EXHIBIT "C"**



# CIPRIANO INVESTIGATIONS INCORPORATED

*A complete information source*

419 Cedar Avenue Feasterville, PA 19053  
Phila. 215-953-6833  
Toll Free: 1-800-804-0972  
Fax: 215-953-8478  
E-mail: prosnoop@comcat.com  
www.investigations1.com

February 5, 2003

Kivitz & Kivitz, P.C.  
Attn: Karen Higgins  
7901 Ogontz Avenue  
P.O. Box 72368  
Philadelphia, PA 19118-0308

Target: C. Douglas Spuck

Dear Ms. Higgins:

After checking the following databases, we were unable to locate any address other than Raul Route 2 Box 35A, Du Bois, PA 15801 as the subject's current address.

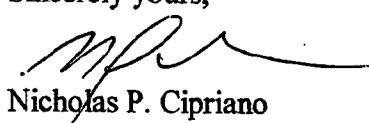
Contributing data sources: Social Security Administration, Department of Motor Vehicles, Department of Welfare, criminal records, telephone companies and their respective directories, Real Property, U.S. Census Data, Voter's Registration, U.S. Postal Service, death records, Department of Corrections, tax records and other sources.

Please note that the responsibility for verification of the files and determination of the information therein lies with the filing officer; we accept no liability for errors or omissions.

In certain situations, this search can be used to request and/or obtain alternative service.

If there are any questions, please do not hesitate to call.

Sincerely yours,



Nicholas P. Cipriano

Date: 2/ 5/2003

Reference: kivitz  
Search Criteria: SPUCK C D

Time: 10:35 AM  
Requestor:

\*\*\* SOCIAL SECURITY NUMBER:

186-56-7229      State: PENNSYLVANIA      Year Issued: 1976 - 1977

\*\*\* THE FOLLOWING SUBJECTS MATCH ON SOCIAL SECURITY NUMBER AND HAVE A SIMILAR NAME:

SPUCK, C D	186-56-7229	Credit Header 3 (08/96)
SPUCK, CHARLES P	186-56-7229	Composite Info
SPUCK, DOUG	186-56-7229	Credit Header 3 (03/02)
SPUCK, DOUG C	186-56-7229	Credit Header 3 (08/96)
SPUCK, DOUGLAS	186-56-7229	Credit Header 1
SPUCK, DOUGLAS C	186-56-xxxx	Credit Header 2 (03/00)

\*\*\* ADDITIONAL SOCIAL SECURITY NUMBER(S) FOUND FOR YOUR SUBJECT:

SPUCK, CHARLES P	159-42-8980	Credit Header 1
SPUCK, CRYSTAL J	161-64-9219	Credit Header 3 (06/00)

\*\*\* SUBJECT'S ADDRESS HISTORY(\* INDICATES RECORDS WITH THE MOST CURRENT DATE)  
PUBLIC RECORDS WILL ONLY BE SEARCHED FOR THESE INDIVIDUALS:

SPUCK, DOUGLAS C	SS# 186-56-xxxx
RR 8 BOX 35A, DU BOIS, PA 15801	Credit Header 2 (03/00)

SPUCK, C D	SS# 186-56-7229
RR 2 BOX 35A, DU BOIS, PA 15801	Credit Header 3 (08/96)
RR 2, DU BOIS, PA 15801	Credit Header 3 (06/96)
RR 2 BOX 35A, DU BOIS, PA 15801	Credit Header 3 (02/96)

SPUCK, CHARLES P	SS# 186-56-7229
RR 2 BOX 125A, DU BOIS, PA 15801	Composite Info (07/00)
RR 2 BOX 35A, DU BOIS, PA 15801	Composite Info (12/99)

Date of Birth:	05/07/1962	Composite Info
Driver Lic. Number:	19688957	Composite Info
Driver Lic. St. Issue:	PENNSYLVANIA	Composite Info

=====

NO RECORDS FOR YOUR SUBJECT WERE FOUND IN THE FOLLOWING SECTION(S):

National Death Locator	00/00/0000 through 08/31/2002
High Risk Addresses	N/A
Other Possible Drivers at Subject's Address	N/A
NW Bankruptcies, Name & Social Security Number	N/A
PA Real Property Ownership	N/A
PA Property Owner by Subject's Address	N/A
Neighborhood Information	N/A
Demographic info. for most current address(es)	N/A
PA Corporate Records by Name	00/00/0000 through 01/03/2003
PA Uniform Commercial Code Filings	through 12/26/2002
Watercraft by Name & State	00/00/0000 through 04/01/2002
FAA Aircraft Owners Search by Owner Name	00/00/0000 through 12/02/2002
FAA Airmen by Name	00/00/0000 through 12/31/2002

=====

KIVITZ & KIVITZ, P.C.  
BY: Jay E. Kivitz, ESQUIRE  
I.D. #26769  
7901 Ogontz AVENUE  
PO BOX 27368  
Philadelphia, PA. 19118-0308  
(215) 549-2525

**AURORA LOAN SERVICES, INC.** : **COURT OF COMMON PLEAS**  
v. : **CLEARFIELD COUNTY**  
: :  
**C. DOUGLAS SPUCK** : **# 00-1119 CD**  
: :

**VERIFICATION OF SERVICE**

Jay E. Kivitz, Esquire, Attorney for the Plaintiff in the above matter, hereby verifies that he mailed a true and correct copy of the Plaintiff's Motion for Alternative Service, Memorandum of Law, Order and Verification of Service, by first class mail, postage prepaid, to the following addresses:

**C. DOUGLAS SPUCK  
RD #2, BOX 35 A  
DUBOIS, PA 15801**

Attorney for Plaintiff verifies that the statements made above are true and correct and understands that false statements herein are made subject to the penalties of 18 Pa., C.S. §4904, relating to unsworn falsification to authorities.

  
\_\_\_\_\_  
JAY E. KIVITZ, ESQUIRE  
Attorney for Plaintiff

Date: February 26, 2003

**FILED**

**FEB 27 2003**

William A. Shaw  
Prothonotary/Clerk of Courts

**FILED**

MAR 04 2003

KIVITZ & KIVITZ, P.C.  
BY: Jay E. Kivitz, Esquire  
ID# 26769  
7901 Ogontz Avenue  
P.O. Box 27368  
Philadelphia, PA 19118-0308  
(215) 549-2525

William A. Shaw  
Prothonotary

Attorney for Plaintiff  
Aurora Loan Services, Inc.

AURORA LOAN SERVICES, INC.

: COURT OF COMMON PLEAS  
: CLEARFIELD COUNTY  
:  
: No. S-828-2000  
:

vs.

C. DOUGLAS SPUCK

**ORDER**

AND NOW, this 3<sup>A</sup> day of March, 2003, upon consideration of Plaintiff's Motion for Alternative Service, and pursuant to Pa. R.C.P. 430(a), 410(c) and 3129.2, it is hereby ORDERED AND DECREED that service of the Notice of Sheriff's Sale Letter may be had on defendant, C. Douglas Spuck, by mailing a true and correct copy to him ~~at~~ RD #2, Box 35A, Dubois, PA 15801 by certified mail, return receipt requested and regular mail. An affidavit of service and proof of mailing shall be filed with the Prothonotary.

In addition, a copy of the Notice of Sale Letter shall be posted on the most public part of premises RD #2, Box 35A, Dubois, PA 15801 and a Return of Service verifying the posting shall be filed with the Prothonotary. Service shall be deemed completed upon posting.

BY THE COURT:

J.

FILED

COOS & C RAM

W. 368, A. 1000000  
William A. Shaw

FILED

cc

09 34 811 Attn: Jay Kivitz  
MAR 4 2003

William A. Shaw  
Prothonotary

KIVITZ & KIVITZ, P.C.  
BY: Jay E. Kivitz, Esquire  
ID# 26769  
7901 Ogontz Avenue  
P.O. Box 27368  
Philadelphia, PA 19118-0308  
(215)549-2525

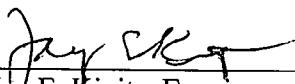
**AURORA LOAN SERVICES, INC.** : **COURT OF COMMON PLEAS**  
v. : **CLEARFIELD COUNTY**  
: : **# 00-1119 CD**  
**C. DOUGLAS SPUCK** : :  
: :

**VERIFICATION OF MAILING OF NOTICES UNDER PA.R.C.P 3129.1**

JAY E. KIVITZ, ESQUIRE, verifies that the statements made in this verification are true and correct to the best of his knowledge, information and belief; that he is the attorney for the Plaintiff in the above captioned matter and that all procedures required by PA R.C.P. 3129.1 have been complied with. Attached as Exhibit "A" is a copy of the Certification of Mailing dated March 6, 2003 indicating that the junior lienholders and the defendant were served with a copy of the Notice of Sale Letter via first class mail. Also attached as Exhibit "B" are copies of the Certified Mailing Slips indicating service per Court Order dated March 3, 2003

I understand that false statements herein are made subject to the penalties of 18 P.A.C.S. §4904 relating to falsification to authorities.

**KIVITZ & KIVITZ, P.C.**

  
\_\_\_\_\_  
Jay E. Kivitz, Esquire  
Attorney for Plaintiff

April 1, 2003

**FILED**

APR 04 2003

William A. Shaw  
Prothonotary

## CERTIFICATE OF MAILING

RECEIVED RD #2, Box 35 A, Dubois, PA 15801

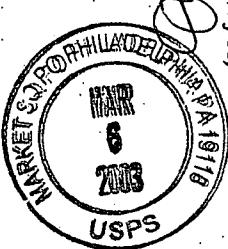
NAME AND Kivitz and Kivitz, P.C.

ADDRESS 7901 Ogontz Avenue

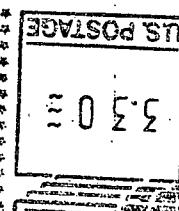
OF SENDER P.O. Box 27368 Philadelphia, PA 19118-0308

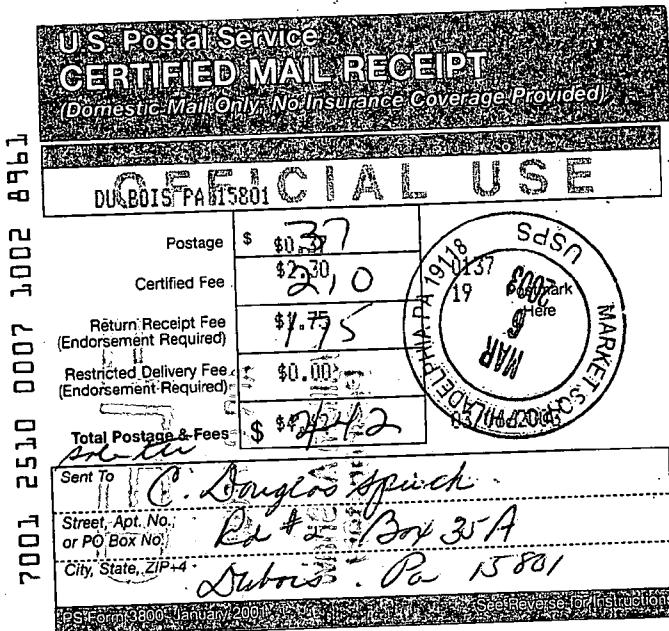
Line	# of Article	Name of Addressee, Street, and Post Office Address	Postage	Fee
1		Commonwealth of Penna., PIT, Dept. of Revenue, Harrisburg, PA 17128	.90	
2		Clearfield County Domestic Relations Dept., 230 E. Market St., Clearfield, PA 16830	.90	
3		Commonwealth of Penna., Dept. of Public Welfare, PO Box 2675, Harrisburg, PA 17105	.90	
4		Clearfield County Tax Claim, 230 E. Market St., Suite 121, Clearfield, PA 16830	.30	
5		C. Douglas Spuck, RD #2, Box 35A, Dubois, PA 15801	.30	
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
Total # of pieces received at Post Office	5	Postmaster (Name of receiving employee) <i>Spuck</i>		

Total # of pieces listed by Sender  
The full declaration of value is required on all domestic and international registered mail. Commercial insurance payment of the full registry fee is required on articles valued up to \$1,000 or the full amount of the deductible if the deductible exceeds \$1,000. The maximum indemnity payable is \$25,000 for registered mail, \$400 for C.O.D. and \$400 for insured mail. Special handling charges apply only to third- and fourth-class parcels. Special delivery service also includes special handling service.



US POSTAGE  
MAR-6-03  
22 METER  
PA 17016





**FILED**

*MO*

*CC*

*MO 100-0000001*  
APR 04 2003

*SPED*

William A. Shaw  
Prothonotary

KIVITZ & KIVITZ, P.C.  
By: Jay E. Kivitz, Esquire  
ID# 26769  
7901 Ogontz Avenue  
P.O. Box 27368  
Philadelphia, PA 19118-0308  
(215) 549-2525

Attorney for Plaintiff

**AURORA LOAN SERVICES, INC.** : **COURT OF COMMON PLEAS**  
: **CLEARFIELD COUNTY**  
**v.** :  
: **# 00-1119 CD**  
**C. DOUGLAS SPUCK** :

**AFFIDAVIT PURSUANT TO RULE 3129**

Aurora Loan Services, Inc., plaintiff in the above action, sets forth that as of the date of the praecipe for the writ of execution was filed the following is the information concerning the real property located at RD #2, Box 35 A, Dubois, PA:

1. Name and address of the owners or reputed owners:

C. Douglas Spuck  
RD #8, Box 35 A  
Dubois, PA 15801

2. Name and address of defendants in the judgment:

C. Douglas Spuck  
RD #8, Box 35 A  
Dubois, PA 15801

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

Aurora Loan Services, Inc. 601 Fifth Avenue, Scottsbluff, NE 69361 Common. Of Penna. PIT Dept. of Revenue Harrisburg, PA 17128

Oceanmark Bank, FSB, 725 North Regional Rd., Greensboro, NC 27409

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

Aurora Loan Services, Inc.  
601 Fifth Avenue,  
Scottsbluff, NE 69361

**FILED**

**FEB 11 2004**

William A. Shaw  
Prothonotary/Clerk of Courts

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:

None.

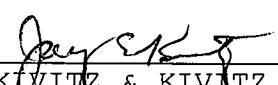
6. Name and address of every other person who has any interest in the property which may be affected by the sale.

Clearfield County Domestic Relations Department  
Clearfield County Courthouse  
230 E. Market St.  
Clearfield, PA 16830

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

Clearfield County Tax Claim Bureau  
230 E. Market St., Ste. 121  
Clearfield, PA 16830

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

  
KIVITZ & KIVITZ, P.C.  
Jay E. Kivitz, Esquire  
Attorney for Plaintiff

DATE: 1/05/2004

KIVITZ & KIVITZ, P.C.  
By: Jay E. Kivitz, Esquire  
ID# 26769  
7901 Ogontz Avenue  
P.O. Box 27368  
Philadelphia, PA 19118-0308  
(215) 549-2525

Attorney for Plaintiff

<b>AURORA LOAN SERVICES, INC.</b>	:	<b>COURT OF COMMON PLEAS</b>
	:	<b>CLEARFIELD COUNTY</b>
<b>v.</b>	:	
	:	<b># 00-1119 CD</b>
<b>C. DOUGLAS SPUCK</b>	:	

**NOTICE OF SHERIFF'S SALE OF REAL ESTATE  
PURSUANT TO  
PENNSYLVANIA RULE OF CIVIL PROCEDURE 3129**

TAKE NOTICE:

That the Sheriff's Sale of Real Property (real estate) will be held:

DATE: , 2004

TIME: 10:00 A.M.

LOCATION: **CLEARFIELD COUNTY SHERIFF'S OFFICE  
1 NORTH SECOND ST. - SUITE 116 - COURTHOUSE  
CLEARFIELD, PENNSYLVANIA 16830**

THE PROPERTY TO BE SOLD is delineated in detail in a legal description mainly consisting of a statement of the measured boundaries of the property, together with a brief mention of the buildings and any other major improvements erected on the land. (SEE DESCRIPTION ATTACHED)

THE LOCATION of your property to be sold is:

**RD #2, Box 35 A  
Sandy Township  
Clearfield County  
Pennsylvania**

THE JUDGMENT under or pursuant to which your property is being sold is docketed in the within Commonwealth and County to:

No. 00-1119 CD

THE NAME(S) OF THE OWNER(S) OR REPUTED OWNERS of this property are:

**D. DOUGLAS SPUCK**

A SCHEDULE OF DISTRIBUTION, being a list of the persons and/or governmental or corporate entities or agencies being entitled to receive part of the proceeds of the sale received and to be disbursed by the Sheriff (for example, to banks that hold mortgages and municipalities that are owed taxes) will be filed by the Sheriff of this County thirty (30) days after the sale and distribution of the proceeds of sale in accordance with this schedule will, in fact, be made unless someone objects by filing exceptions to it within ten (10) days of the date it is filed.

Information about the Schedule of Distribution may be obtained from the Sheriff of the Court of Common Pleas of the within County at the Courthouse address specified herein.

**THIS PAPER IS A NOTICE OF THE TIME AND PLACE OF THE SALE OF YOUR PROPERTY.**

**IT HAS BEEN ISSUED BECAUSE THERE IS A JUDGMENT AGAINST YOU.**

**IT MAY CAUSE YOUR PROPERTY TO BE HELD, TO BE SOLD OR TAKEN TO PAY THE JUDGMENT.**

You may have legal rights to prevent your property from being taken away. A lawyer can advise you more specifically of these rights. If you wish to exercise your rights, **YOU MUST ACT PROMPTLY.**

**YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET FREE LEGAL ADVICE:**

CLEARFIELD COUNTY LAWYER REFERRAL SERVICE  
213 NORTH FRONT STREET  
HARRISBURG, PENNSYLVANIA 17101  
(717) 232-7536

**THE LEGAL RIGHTS YOU MAY HAVE ARE:**

1. You may file a petition with the Court of Common Pleas of the within County to open the judgment if you have a meritorious defense against the person or company that has entered judgment against you. You may also file a petition with the same Court if you are aware of a legal defect in the obligation or the procedure used against you.
2. After the Sheriff's Sale you may file a petition with the Court of Common Pleas of the within County to set aside the sale for a grossly inadequate price or for other proper cause. This petition **MUST BE FILED BEFORE THE SHERIFF'S DEED IS DELIVERED.**

3. A petition or petitions raising the legal issues or rights mentioned in the preceding paragraphs must be presented to the Court of Common Pleas of the within County. The petition must be served on the attorney for the creditor or on the creditor before presentation to the court and a proposed order or rule must be attached to the petition.

If a specific return date is desired, such date must be obtained from the Court Administrator's Office - Civil Division, of the within County Courthouse, before a presentation of the petition to the Court.

A copy of the Writ of Execution is attached hereto.

Chester A. Hawkins, Sheriff  
Clearfield County

*Jay E. Kivitz*  
\_\_\_\_\_  
Jay E. Kivitz, Esquire  
Attorney for Plaintiff  
KIVITZ & KIVITZ, P.C.  
ID# 26769  
7901 Ogontz Avenue  
P.O. Box 27368  
Philadelphia, PA 19118-0308  
(215) 549-2525

DESCRIPTION

ALL THAT CERTAIN piece, parcel or tract of land situate, lying and being in Sandy Township, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at a nail in the centerline of Route 255, said point being the Northeast corner hereof; thence South 20 degrees 37' 22" East through lands conveyed by Royer to Brandon 156.85 feet to a railroad right of way; thence South 64 degrees 58' 49" West by said right of way 369.85 feet to an iron pipe set by survey of Harry A. Robb; thence North 25 degrees 01' 11" West through lands conveyed to C. Douglas Spuck by deed of Aileen J. Spuck 115.91 feet to a nail in the centerline of Route 255; thence North 58 degrees 55' 45" East along said centerline 384.01 feet to a nail in said centerline and the place of beginning.

CONTAINING 1.172 acres.

BEING Tax Parcel # 128-D03-000-88.

BEING KNOWN AS Rd #2, Box 35 A

**SEIZED , taken in execution to be sold as the property of C. Douglas Spuck,  
at the suit of Aurora Loan Services, Inc.**

**Judgment # 00-1119 CD**

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 13563

AURORA LOAN SERVICES, INC.

00-1119-CD

VS.

SPUCK, DOUGLAS C.

WRIT OF EXECUTION    REAL ESTATE

**SHERIFF RETURNS**

NOW, FEBRUARY 4, 2003 @ 1:15 P.M. O'CLOCK A LEVY WAS TAKEN ON THE PROPERTY OF THE DEFENDANT. THE PROPERTY WAS ALSO POSTED THIS DATE AND TIME.

A SLE DATE OF APRIL 4, 2003 WAS SET.

DEPUTIES WERE UNABLE TO LOCATE C. DOUGLAS SPUCK TO SERVE HIM, INFORMED PLAINTIFF ATTORNEY.

NOW, MARCH 6, 2003 RECEIVED FAX LETTER FORM PLAINTIFF ATTORNEY TO CONTINUE SALE TO MAY 2, 2003 TO ALLOW FOR SERVICE OF NOTICE OF SALE.

NOW, MARCH 10, 2003 RECEIVED AN ORDER FOR SERVICE FROM THE COURT AND NEW SERVICE INSTRUCTIONS FOR DEFENDANT.

NOW, MARCH 12, 2003 MAILED NOTICE OF SALE, WRIT OF EXECUTION, AND COPY OF THE LEVY TO THE DEFENDANT BY REGULAR AND CERTIFIED MAIL TO RD #2, BOX 35A, DUBOIS, PA 15801. CERTIFIED #70011940000194059628

NOW, APRIL 4, 2003, THE PROPERTY WAS REPOSTED PER COURT ORDER.

NOW, APRIL 7, 2003 RECEIVED REG. & CERT. MAIL BACK UNCLAIMED.

NOW, MAY 1, 2003 RECEIVED A FAX FROM THE PLAINTIFF'S ATTORNEY TO STAY THE SALE SCHEDULED FOR MAY 2, 2003 DUE TO BANKRUPTCY FILING.

NOW, JANUARY 21, 2004 PAID COSTS FROM THE ADVANCE AND MADE A REFUND OF UNUSED ADVANCE TO THE ATTORNEY.\_

NOW, JANUARY 21, 2004 RETURN WRIT AS NO SALE HELD ON THE PROPERTY OF THE DEFENDANT TIME EXPIRED AFTER PLAINTIFF'S ATTORNEY STAYED THE SALE.

SHERIFF HAWKINS    \$201.61  
SURCHARGE    \$20.00  
PAID BY ATTORNEY

**FILED**

03-44-04  
JAN 21 2004

William A. Shaw  
Prothonotary/Clerk of Courts

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 13563

AURORA LOAN SERVICES, INC.

00-1119-CD

VS.

SPUCK, DOUGLAS C.

WRIT OF EXECUTION REAL ESTATE

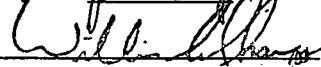
**SHERIFF RETURNS**

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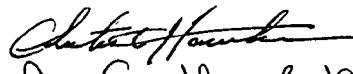
---

Sworn to Before Me This

21 Day Of January 2004



So Answers,

  
By Cynthia Bitten-Augherbaugh  
Chester A. Hawkins  
Sheriff

NOTE: Attach two (2) descriptions of property.

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

**AURORA LOAN SERVICES, INC.** : **COURT OF COMMON PLEAS**  
: **CLEARFIELD COUNTY**  
v. :  
: # 00-1119 CD  
**C. DOUGLAS SPUCK** :

Commonwealth of Pennsylvania:  
County of Clearfield:

**TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA:**

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

**SEE ATTACHED DESCRIPTION**

Amount due \$ 60,931.13

Interest from 12/13/00

@17.42 per diem

Plus Costs

Prothonotary Costs 54.00

Prothonotary, Court of Common Pleas  
Pleas of Clearfield County, Pennsylvania

BY:

*Will H. Hansen*

Deputy

DATED: December 26, 2002

Received 12-26-02 @ 2:00 P.M.  
Chester A. Hawkins  
by Amarie Bitter-Augenthaler

DESCRIPTION

ALL THAT CERTAIN piece, parcel or tract of land situate, lying and being in Sandy Township, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at a nail in the centerline of Route 255, said point being the Northeast corner hereof; thence South 20 degrees 37' 22" East through lands conveyed by Royer to Brandon 156.85 feet to a railroad right of way; thence South 64 degrees 58' 49" West by said right of way 369.85 feet to an iron pipe set by survey of Harry A. Robb; thence North 25 degrees 01' 11" West through lands conveyed to C. Douglas Spuck by deed of Aileen J. Spuck 115.91 feet to a nail in the centerline of Route 255; thence North 58 degrees 55' 45" East along said centerline 384.01 feet to a nail in said centerline and the place of beginning.

CONTAINING 1.172 acres.

BEING Tax Parcel # 128-D03-000-88.

BEING KNOWN AS Rd #2, Box 35 A

**REAL ESTATE SALE  
SCHEDULE OF DISTRIBUTION**

NAME      SPUCK      NO.      00-1119-CD

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 for the date, time and place of sale at the Court House in Clearfield on the day of 2002, 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	
MILEAGE	13.68
LEVY	15.00
MILEAGE	13.68
POSTING	15.00
CSDS	10.00
COMMISSION 2%	
POSTAGE	10.57
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	
DEED	
ADD'L POSTING	15.00
ADD'L MILEAGE	13.68
ADD'L LEVY	
BID AMOUNT	
RETURNS/DEPUTIZE	
COPIES/BILLING	15.00
	5.00
BILLING/PHONE/FAX	5.00
<b>TOTAL SHERIFF COSTS</b>	<b>201.61</b>
<b>DEED COSTS:</b>	
ACKNOWLEDGEMENT	
REGISTER & RECORDER	
TRANSFER TAX 2%	
<b>TOTAL DEED COSTS</b>	<b>0.00</b>

**DEBIT & INTEREST:**

DEBT-AMOUNT DUE	60,931.13
INTEREST FROM 12/13/00	
TO BE ADDED	TO SALE DATE
<b>TOTAL DEBT &amp; INTEREST</b>	<b>60,931.13</b>
<b>COSTS:</b>	
ATTORNEY FEES	
PROTH. SATISFACTION	
ADVERTISING	277.83
LATE CHARGES & FEES	
TAXES - collector	
TAXES - tax claim	
DUE	
COST OF SUIT -TO BE ADDED	
LIEN SEARCH	100.00
FORCLOSURE FEES/ESCROW DEFICIT	
ACKNOWLEDGEMENT	
DEED COSTS	
ATTORNEY COMMISSION	
SHERIFF COSTS	201.61
LEGAL JOURNAL AD	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	
PROTHONOTARY	54.00
MORTGAGE SEARCH	40.00
<b>SATISFACTION FEE</b>	
<b>ESCROW DEFICIENCY</b>	
MUNICIPAL LIEN	
<b>TOTAL COSTS</b>	<b>673.44</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

LAW OFFICES  
**KIVITZ & KIVITZ, P.C.**  
7901 OGONTZ AVENUE  
P.O. BOX 27368  
PHILADELPHIA, PA 19118-0308

(215) 549-2525

SEYMOUR KIVITZ  
JAY E. KIVITZ

FACSIMILE  
(215) 424-8002

March 6, 2003

Clearfield County Courthouse  
230 E. Market Streets  
Clearfield, PA 16830

ATTN: Sheriff's Department

RE: *Aurora Loan Services, Inc. v.*  
*C. Douglas Spuck*  
*CCP Clearfield Cty. #00-1119 CD*

Dear Sir:

Please serve the Notice of Sheriff Sale and Writ on the defendant(s) at the following address per the attached Court Order. I will send out the Certified and Regular Mailings and will postpone the sale

*C. Douglas Spuck*  
*RD #2, Box 35 A*  
*Dubois, PA 15801*

Kindly return the proof of service in the attached self-addressed envelope.

Sincerely,  
**KIVITZ & KIVITZ, PC**

*Karen Higgins*  
Karen F. Higgins  
Administrative Assistant

/K  
encl.  
cc

*Received  
3-10-03*

KIVITZ & KIVITZ, P.C.  
BY: Jay E. Kivitz, Esquire  
ID# 26769

7901 Ogontz Avenue  
P.O. Box 27368  
Philadelphia, PA 19118-0308  
(215) 549-2525

*COPY*  
Attorney for Plaintiff  
Aurora Loan Services, Inc.

AURORA LOAN SERVICES, INC.

vs.

C. DOUGLAS SPUCK

: COURT OF COMMON PLEAS  
: CLEARFIELD COUNTY  
:  
: No. S-828-2000  
: 00-1119-CD

ORDER

AND NOW, this 3<sup>rd</sup> day of March, 2003, upon consideration of Plaintiff's Motion for Alternative Service, and pursuant to Pa. R.C.P. 430(a), 410(c) and 3129.2, it is hereby ORDERED AND DECREED that service of the Notice of Sheriff's Sale Letter may be had on defendant, C. Douglas Spuck, by mailing a true and correct copy to him at RD #2, Box 35A, Dubois, PA 15801 by certified mail, return receipt requested and regular mail. An affidavit of service and proof of mailing shall be filed with the Prothonotary.

In addition, a copy of the Notice of Sale Letter, shall be posted on the most public part of premises RD #2, Box 35A, Dubois, PA 15801 and a Return of Service verifying the posting shall be filed with the Prothonotary. Service shall be deemed completed upon posting.

BY THE COURT:

/s/ JOHN K. REILLY, JR.

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

MAR 04 2003

Attest.

John K. Reilly  
Prothonotary/  
Clerk of Courts

LAW OFFICES  
KIVITZ & KIVITZ, P.C.  
7901 OGONTZ AVENUE  
P.O. BOX 27368  
PHILADELPHIA, PA 19118-0308

SEYMOUR KIVITZ  
JAY E. KIVITZ

(215) 549-2525

FACSIMILE  
(215)424-8002

**FACSIMILE COVER SHEET**

DATE: March 6, 2003

PAGES: (Incl. this page) 1  
FROM: Karen Higgins

TO: Real Estate Deputy

COMPANY: Clearfield County Courthouse

DEPT.: Sheriff's Dept. - Real Estate Division

FAX: (814) 765-5915

PHONE: (814) 765-2641



**IF YOU DO NOT RECEIVE ALL PAGES, PLEASE CALL:**

(215) 549-2525

**REPLY FAX (215) 424-8002**

---

RE: Aurora Loan Services, Inc. v. C. Douglas Spuck  
CCP Clearfield Cty. #00-1119 CD

Sale 4/4/2003

Please postpone the sheriff sale until 5-2-03 to allow for service of the notice of sale.

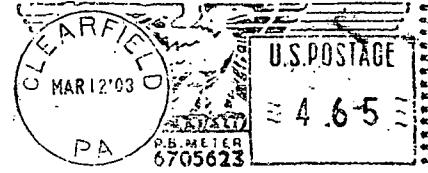
Thank you.

This communication is intended only for the use of the person to whom it is addressed, and may contain information that is privileged, confidential and exempt from disclosure under applicable law. If you are not the intended recipient, any dissemination, distribution or copying of this communication is strictly prohibited. If you have received this communication in error, please notify us by telephone and return the original to us at the above address by the U.S. Postal Service. Thank you.

CHESTER A. HAWKINS  
SHERIFF  
COURTHOUSE  
1 NORTH SECOND STREET - SUITE 116  
CLEARFIELD, PENNSYLVANIA 16830



7001 1940 0001 9405 9628



R8

C. Douglas Spuck  
R. D. #2, Box 35A  
DuBois, PA 15801

3/12/03

Received  
3/12/03

A  INSUFFICIENT ADDRESS  
C  ATTEMPTED NOT KNOWN  
S  NO SUCH NUMBER/ STREET  
     NOT DELIVERABLE AS ADDRESSED  
     UNABLE TO FORWARD

OTHER

**RTS**  
RETURN TO SENDER

DECLINED

CHESTER A. HAWKINS  
SHERIFF  
COURTHOUSE  
1 NORTH SECOND STREET - SUITE 116  
CLEARFIELD, PENNSYLVANIA 16830



C. DOUGLAS SPUCK  
RD #2, BOX 35A

DUROCK, PA 15801

Received  
4-7-03

A  INSUFFICIENT ADDRESS  
C  ATTEMPTED NOT KNOWN  
S  NO SUCH NUMBER/ STREET  
     DELIVERABLE AS ADDRESSED  
     UNABLE TO FORWARD

**RTS**  
RETURN TO SENDER

16830/2438  
15801-3

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

8228  
7001 1940 0001 9405 9628

Postage	\$
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	
\$ 4.65	

OFFICIAL USE

Postmark  
CLEARFIELD, PA 16830  
MAR 12 2003  
Postmark  
here  
U.S.P.S.

Sent To  
C. Douglas Spuck  
Street, Apt. No.;  
or PO Box No. R. D. #2, Box 35A  
City, State, ZIP+4  
PA 15801

LAW OFFICES  
**KIVITZ & KIVITZ, P.C.**  
7901 OGONTZ AVENUE  
P.O. BOX 27368  
PHILADELPHIA, PA 19118-0308

SEYMOUR KIVITZ  
JAY E. KIVITZ

(215) 549-2525

FACSIMILE  
(215)424-8002

**FACSIMILE COVER SHEET**

DATE: May 1, 2003

PAGES: (Incl. this page) 1

TO: Peggy

FROM: Karen Higgins

COMPANY: Clearfield County Courthouse

DEPT.: Sheriff's Dept. - Real Estate Division

FAX: (814) 765-5915

PHONE: (814) 765-2641 ext. 1361

**IF YOU DO NOT RECEIVE ALL PAGES, PLEASE CALL:**

(215) 549-2525

**REPLY FAX (215) 424-8002**

---

RE: **Aurora Loan Services, Inc. v. C. Douglas Spuck**

**CCP Clearfield Cty. #00-1119 CD Sher. Sale 5/2/03 pp from 4/4/03**

Kindly STAY the captioned sale as the mortgagor has again filed a Chapter 13 Bankruptcy. BK #03-25438 filed 5/1/2003. Atty. Gary H. Simone, (724) 283-7215.

Thank you.

This communication is intended only for the use of the person to whom it is addressed, and may contain information that is privileged, confidential and exempt from disclosure under applicable law. If you are not the intended recipient, any dissemination, distribution or copying of this communication is strictly prohibited. If you have received this communication in error, please notify us by telephone and return the original to us at the above address by the U.S. Postal Service. Thank you.

KIVITZ & KIVITZ, P.C.  
By: Jay E. Kivitz, Esquire  
ID# 26769  
7901 Ogontz Avenue  
P.O. Box 27368  
Philadelphia, PA 19118-0308  
(215) 549-2525

Attorney for Plaintiff

**AURORA LOAN SERVICES, INC.** : **COURT OF COMMON PLEAS**  
: **CLEARFIELD COUNTY**  
**v.** :  
: **# 00-1119 CD**

**C. DOUGLAS SPUCK** :

**PRAECIPE TO RE-ISSUE WRIT OF EXECUTION - MORTGAGE FORECLOSURE**

**TO THE PROTHONOTARY OF SAID COURT:**

Kindly **RE-issue** Writ of Execution on the above matter.

Amount Due \$ 60,931.13

Interest from 12/13/00

(Costs to be added)

61.00 Prothonotary Costs

*Jay Kivitz*  
JAY E. KIVITZ, ESQUIRE  
Attorney for Plaintiff  
7901 Ogontz Avenue  
P.O. Box 27368  
Philadelphia, PA 19118-0308  
(215) 549-2525

**FILED**

FEB 11 2004

William A. Shaw  
Prothonotary/Clerk of Courts

**FILED**

Aug pd. 7.00

3/10/03  
FEB 11 2004

ICC & Leventis w/  
William A. Shaw  
Prothonotary/Clerk of Courts

*copy*

attached prop deser.

**COPY**

NOTE: Attach two (2) descriptions of property.

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

**AURORA LOAN SERVICES, INC.** : **COURT OF COMMON PLEAS**  
: **CLEARFIELD COUNTY**  
**v.** :  
: **# 00-1119 CD**  
**C. DOUGLAS SPUCK** :

**Commonwealth of Pennsylvania:**  
**County of Clearfield:**

**TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA:**

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

**SEE ATTACHED DESCRIPTION**

Amount due	\$	60,931.13
Interest from 12/13/00		
@17.42 per diem		
Plus Costs		61.00 Prothonotary Costs

Prothonotary, Court of Common Pleas  
Pleas of Clearfield County, Pennsylvania

BY: \_\_\_\_\_

DATED: 2/11/04

Deputy

DESCRIPTION

ALL THAT CERTAIN piece, parcel or tract of land situate, lying and being in Sandy Township, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at a nail in the centerline of Route 255, said point being the Northeast corner hereof; thence South 20 degrees 37' 22" East through lands conveyed by Royer to Brandon 156.85 feet to a railroad right of way; thence South 64 degrees 58' 49" West by said right of way 369.85 feet to an iron pipe set by survey of Harry A. Robb; thence North 25 degrees 01' 11" West through lands conveyed to C. Douglas Spuck by deed of Aileen J. Spuck 115.91 feet to a nail in the centerline of Route 255; thence North 58 degrees 55' 45" East along said centerline 384.01 feet to a nail in said centerline and the place of beginning.

CONTAINING 1.172 acres.

BEING Tax Parcel # 128-D03-000-88.

BEING KNOWN AS Rd #2, Box 35 A

SEIZED , taken in execution to be sold as the property of C. Douglas Spuck,  
at the suit of Aurora Loan Services, Inc.

Judgment # 00-1119 CD

KIVITZ & KIVITZ, P.C.  
BY: Jay E. Kivitz, Esquire  
ID# 26769  
7901 Ogontz Avenue  
P.O. Box 27368  
Philadelphia, PA 19118-0308  
(215)549-2525

**Aurora Loan Services, Inc.** : **COURT OF COMMON PLEAS**  
: **CLEARFIELD COUNTY**  
v. :  
**C. DOUGLAS SPUCK** : **# 00-1119 CD**  
:

**VERIFICATION OF MAILING OF NOTICES UNDER PA.R.C.P 3129.1**

JAY E. KIVITZ, ESQUIRE, verifies that the statements made in this verification are true and correct to the best of his knowledge, information and belief; that he is the attorney for the Plaintiff in the above captioned matter and that all procedures required by PA R.C.P. 3129.1 have been complied with. Attached as Exhibit "A" is a copy of the Certification of Mailing dated April 21, 2004 indicating that the junior lienholders were served with a copy of the Notice of Sale Letter via first class mail. Also attached as Exhibit "B" are copies of the certified and regular mailing slips indicating service on the defendant per the Court Order dated March 3, 2003.

I understand that false statements herein are made subject to the penalties of 18 P.A.C.S. §4904 relating to falsification to authorities.

**KIVITZ & KIVITZ, P.C.**

  
\_\_\_\_\_  
Jay E. Kivitz, Esquire  
Attorney for Plaintiff

May 27, 2004

**FILED**

**JUN 01 2004**

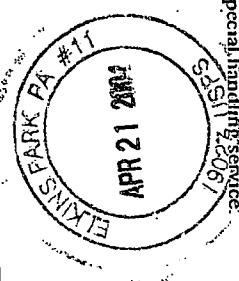
William A. Shaw  
Prothonotary/Clerk of Courts

## CERTIFICATE OF MAILING

RE: RD #2, Box 35 A, Dubois, PA 15801  
Spuck

NAME AND  
ADDRESS  
OF SENDER  
Kivitz and Kivitz, P.C.  
7901 Ogontz Avenue  
P.O. Box 27368  
Philadelphia, PA 19118-0308

Line	# of Article	Name of Addressee, Street, and Post Office Address	Postage	Fee
1		Commonwealth of Penna., PIT, Dept. of Revenue, Harrisburg, PA 17128		.30
2		Oceanmark Bank, FSB, 725 North Regional Road, Greensboro, NC 27409		.30
3		Clearfield County Domestic Relations Dept., Clearfield County Courthouse, 230 E. Market St., Clearfield, PA 16830		.30
4		Commonwealth of Penna., Dept of Public Welfare, PO Box 2675, Harrisburg, PA 17105		.30
5		Clearfield County Tax Claim Bureau, 230 E. Market St., Ste. 121, Clearfield, PA 16830		.30
6		C. Douglas Spuck, RD #2, Box 35A, Dubois, PA 15801		.30
7		John Doe, Jane Doe, Tenant/Occupier, RD #2, Box 35 A, Dubois, PA 15801		.30
8				
9				
10				
11				
12				
13				
14				
15				
Total # of pieces received at Post Office	Total # of pieces listed by Sender	Postmaster (Name of receiving employee)	The full declaration of value is required on all domestic and international registered mail. Commercial insurance payment of the full registry fee is required on articles valued up to \$1,000 or the full amount of the deductible if the deductible exceeds \$1,000. The maximum indemnity payable is \$25,000 for registered mail, \$400 for COD and \$100 for insured mail. Special handling charges apply only to third- and fourth-class parcels. Special delivery service includes special handling service.	



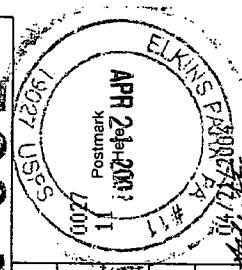
PA POSTAGE

5217816  
PA METERAPR 21 2004  
DEPT. OF STATE  
PA POSTAGE

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

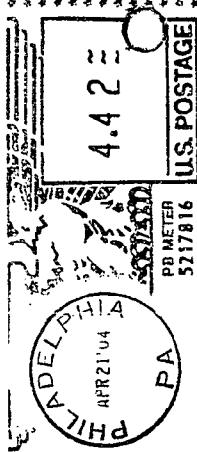
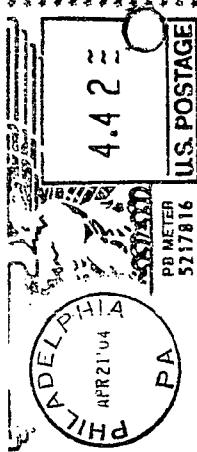
9386 2000 7000 2520 7001 2510 0007 1002 9371

OFFICIAL USE	
Postage	\$ 0.37
Certified Fee	\$ 2.30
Return Receipt Fee (Endorsement Required)	\$ 1.75
Restricted Delivery Fee (Endorsement Required)	\$ 0.00
Total Postage & Fees	\$ 4.42



Sent to *C. Kivitz*  
Street, Apt. No.,  
or PO Box No. *Box 359*  
City, State, ZIP+4 *Dubois Pa 15801*  
PS Form 3800, January 2001  
See Reverse for Instructions

*10-16-01*  
KIVITZ & KIVITZ P. C.  
7901 OGONTZ AVENUE  
P.O. BOX 27368  
PHILADELPHIA, PA 19118-0308



C. Douglas Spuck  
RD #2, Box 35 A  
Dubois, PA 15801

INSUFFICIENT ADDRESS  
 ATTEMPTED, NOT KNOWN  
 NO SUCH NUMBER/STREET  
 NOT DELIVERABLE AS ADDRESSED  
 UNABLE TO FORWARD

**RTS** 2 9371  
RETURN TO SENDER

**RTS**  
RETURN TO SENDER

FILED

MO  
CC  
JUN 01 2004  
SAC  
WAC

William A. Shaw  
Prothonotary/Clerk of Courts

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

**Sheriff Docket # 15321**

**AURORA LOAN SERVICES, INC.**

**00-1119-CD**

**VS.**

**SPUCK, C. DOUGLAS**

**WRIT OF EXECUTION      REAL ESTATE**

**SHERIFF RETURNS**

**NOW, MARCH 26, 2004 @ 10:30 A.M. O'CLOCK A LEVY WAS TAKEN ON THE PROPERTY OF THE DEFENDANTS. THE PROPERTY WAS ALSO POSTED THIS DATE AND TIME.**

**A SALE DATE OF MAY 7, 2004 WAS SET.**

**NOW, MARCH 29, 2004 SERVED C. DOUGLAS SPUCK, DEFENDANT, BY CERTIFIED AND REGULAR PER COURT ORDER AT RD #2, BOX 35A, DUBOIS, PA 15801 WITH A NOTICE OF SALE, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, AND COPY OF THE LEVY. CERTIFIED MAIL #70023150000078545375 WAS RETURNED UNCLAIMED ON 4/21/04.**

**NOW, APRIL 21, 2004 RECEIVED A FAX LETER FROM THE PLAINTIFF'S ATTORNEY TO CONTINUE THE SHERIFF SALE TO JUNE 4, 2004.**

**NOW, JUNE 4, 2004 A SALE WAS HELD ON THE PROPERTY OF THE DEFENDANT. THE PROPERTY WAS PURCHASED BY THE PLAINTIFF FOR \$38,000.00 + COSTS.**

**NOW, AUGUST 11, 2004 PAID THE COSTS FROM THE ADVANCE AND MADE A REFUND OF THE UNUSED ADVANCE TO THE ATTORNEY.**

**NOW, AUGUST 11, 2004 RETURN WRIT AS A SALE BEING HELD ON THE PROPERTY OF THE DEFENDANT. PLAINTIFF PURCHASED THE PROPERTY FOR \$38,000.00 + COSTS**

**NOW, AUGUST 11, 2004 A DEED WAS FILED.**

**FILED**

**AUG 11 2004**

**• 7:00 PM**

**William A. Shaw**

**Prothonotary/Clerk of Courts**

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

Sheriff Docket # 15321

AURORA LOAN SERVICES, INC.

00-1119-CD

VS.

SPUCK, C. DOUGLAS

**WRIT OF EXECUTION      REAL ESTATE**

**SHERIFF RETURNS**

---

**SHERIFF HAWKINS      \$964.31**

**SURCHARGE      \$20.00**

**PAID BY ATTORNEY**

---

Sworn to Before Me This

11 Day Of Aug 2004

will

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

So Answers,

*Chester A. Hawkins*  
By *Cynthia Borden-Augustbaugh*  
Chester A. Hawkins

Sheriff

NOTE: Attach two (2) descriptions of property.

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

**AURORA LOAN SERVICES, INC.** : **COURT OF COMMON PLEAS**  
: **CLEARFIELD COUNTY**  
**v.** :  
: **# 00-1119 CD**  
**C. DOUGLAS SPUCK** :

**Commonwealth of Pennsylvania:**  
**County of Clearfield:**

**TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA:**

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

**SEE ATTACHED DESCRIPTION**

Amount due \$ 60,931.13

Interest from 12/13/00

@17.42 per diem

Plus Costs

*61.00 Prothonotary Costs*

Prothonotary, Court of Common Pleas  
Pleas of Clearfield County, Pennsylvania

BY: \_\_\_\_\_

*W. A. Hawkins*

Deputy

DATED: 2/11/04

Received February 11, 2004 @ 3:45 P.M.

*Chester A. Hawkins*

*by Amitha Butler-Aughbaugh*

DESCRIPTION

ALL THAT CERTAIN piece, parcel or tract of land situate, lying and being in Sandy Township, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at a nail in the centerline of Route 255, said point being the Northeast corner hereof; thence South 20 degrees 37' 22" East through lands conveyed by Royer to Brandon 156.85 feet to a railroad right of way; thence South 64 degrees 58' 49" West by said right of way 369.85 feet to an iron pipe set by survey of Harry A. Robb; thence North 25 degrees 01' 11" West through lands conveyed to C. Douglas Spuck by deed of Aileen J. Spuck 115.91 feet to a nail in the centerline of Route 255; thence North 58 degrees 55' 45" East along said centerline 384.01 feet to a nail in said centerline and the place of beginning.

CONTAINING 1.172 acres.

BEING Tax Parcel # 128-D03-000-88.

BEING KNOWN AS Rd #2, Box 35 A

**SEIZED , taken in execution to be sold as the property of C. Douglas Spuck,  
at the suit of Aurora Loan Services, Inc.**

**Judgment # 00-1119 CD**

**REAL ESTATE SALE  
SCHEDULE OF DISTRIBUTION**

NAME      SPUCK      NO.      00-1119-CD

NOW,      June 4, 2004      , 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 for the date, time and place of sale at the Court House in Clearfield on the      4TH      day of      JUNE      2004, I exposed the within described real estate of      C. DOUGLAS SPUCK      to public venue or outcry at which time and place I sold the same to      AURORA LOAN SERVICES, INC.

he/she being the highest bidder, for the sum of      \$38.000.00 + COSTS      and made the following appropriations, viz:

**SHERIFF COSTS:**

RDR	15.00
SERVICE	15.00
MILEAGE	
LEVY	15.00
MILEAGE	14.25
POSTING	15.00
CSDS	10.00
COMMISSION 2%	760.00
POSTAGE	10.06
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	
DEED	30.00
ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
BID AMOUNT	38,000.00
RETURNS/DEPUTIZE	
COPIES/BILLING	15.00
	5.00
BILLING/PHONE/FAX	5.00
<b>TOTAL SHERIFF COSTS</b>	<b>964.31</b>
<b>DEED COSTS:</b>	
ACKNOWLEDGEMENT	5.00
REGISTER & RECORDER	28.50
TRANSFER TAX 2%	
<b>TOTAL DEED COSTS</b>	<b>28.50</b>

**PLAINTIFF COSTS, DEBT & INTEREST:**

DEBT-AMOUNT DUE	60,931.13
INTEREST FROM 12/13/00 @17.42	
TO BE ADDED      TO SALE DATE	
ATTORNEY FEES	
PROTH. SATISFACTION	
LATE CHARGES & FEES	
COST OF SUIT -TO BE ADDED	
FORECLOSURE FEES/ESCROW DEFICIT	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	
SATISFACTION FEE	
ESCROW DEFICIENCY	
<b>TOTAL DEBT &amp; INTEREST</b>	<b>60,931.13</b>
<b>COSTS:</b>	
ADVERTISING	302.94
TAXES - collector      PAID	
TAXES - tax claim	13.66
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	5.00
DEED COSTS	28.50
SHERIFF COSTS	964.31
LEGAL JOURNAL AD	126.00
PROTHONOTARY	61.00
MORTGAGE SEARCH	40.00
MUNICIPAL LIEN	
<b>TOTAL COSTS</b>	<b>1,641.41</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

KIVITZ & KIVITZ, P.C.  
BY: Jay E. Kivitz, Esquire  
ID# 26769  
7901 Ogontz Avenue  
P.O. Box 27368  
Philadelphia, PA 19118-0308  
(215) 549-2525

*Copy*  
Attorney for Plaintiff  
Aurora Loan Services, Inc.

AURORA LOAN SERVICES, INC.

vs.

C. DOUGLAS SPUCK

: COURT OF COMMON PLEAS  
: CLEARFIELD COUNTY  
:  
: No. S-828-2000  
: 00-1119-CD

ORDER

AND NOW, this 3<sup>rd</sup> day of March, 2003, upon consideration of Plaintiff's Motion for Alternative Service, and pursuant to Pa. R.C.P. 430(a), 410(c) and 3129.2, it is hereby ORDERED AND DECREED that service of the Notice of Sheriff's Sale Letter may be had on defendant, C. Douglas Spuck, by mailing a true and correct copy to him at RD #2, Box 35A, Dubois, PA 15801 by certified mail, return receipt requested and regular mail. An affidavit of service and proof of mailing shall be filed with the Prothonotary.

In addition, a copy of the Notice of Sale Letter, shall be posted on the most public part of premises RD #2, Box 35A, Dubois, PA 15801 and a Return of Service verifying the posting shall be filed with the Prothonotary. Service shall be deemed completed upon posting.

BY THE COURT:

/s/ JOHN K. REILLY, JR.

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

MAR 04 2003

Attest.

*John K. Reilly*  
Prothonotary/  
Clerk of Courts

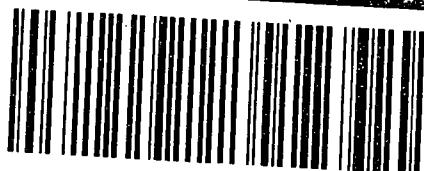


CHESTER A. HAWKINS

SHERIFF

COURTHOUSE

1 NORTH SECOND STREET - SUITE 116  
CLEARFIELD, PENNSYLVANIA 16830



7002 3150 0000 7854 5375



RR

C. DOUGLAS SPUCK  
RD #2, BOX 35A  
DUBOIS, PA

A  
C  
S

INSUFFICIENT ADDRESS  
 ATTEMPTED NOT KNOWN  
 NO SUCH NUMBER/ STREET  
 NOT DELIVERABLE AS ADDRESSED  
- UNABLE TO FORWARD

OTHER

Received 4-21-04

15601/5

Z  
3-2104

RECEIVED

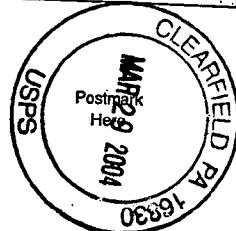
7002 3150 0000 7854 5375

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Postage	\$ .60
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.65



**Sent To**  
C. Douglas Spuck  
Street, Apt. No.;  
or PO Box No. R. D. #2, Box 35A  
City, State, ZIP: Dubois, PA 15801

PS Form 3800, June 2002

See Reverse for Instructions

LAW OFFICES  
KIVITZ & KIVITZ, P.C.  
7901 OGONTZ AVENUE  
P.O. BOX 27368  
PHILADELPHIA, PA 19118-0308

SEYMOUR KIVITZ  
JAY E. KIVITZ

(215) 549-2525

FACSIMILE  
(215)424-8002

FACSIMILE COVER SHEET

DATE: April 21, 2004  
TO: Real Estate Deputy/Manager - Cynthia  
COMPANY: Clearfield Cty. Sheriff's Office  
DEPT.: Real Estate Division  
FAX: (814) 765-5915  
PHONE: (814) 765-2641

PAGES: (Incl. this page) 1  
FROM: Karen F. Higgins

**IF YOU DO NOT RECEIVE ALL PAGES, PLEASE CALL:  
(215) 549-2525  
REPLY FAX (215) 424-8002**

RE: CCP Clearfield Cty. #00-1119 CD  
Aurora Loan Services, Inc. v. C. Douglas Spuck

The captioned sale needs to be postponed until June 4, 2004 as we still have Jr. Lienholders that need notification.

Thank you.

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