

01-298-CD
WASHINGTON MUTUAL HOME LOANS, INC. -vs- STEVEN M. DRUZAK et al

FEDERMAN AND PHELAN, LLP
By: FRANK FEDERMAN, ESQUIRE
IDENTIFICATION NO. 12248
ONE PENN CENTER AT SUBURBAN STATION
1617 JOHN F. KENNEDY BOULEVARD
SUITE 1400
PHILADELPHIA, PA 19103-1814
(215) 563-7000

ATTORNEY FOR PLAINTIFF

WASHINGTON MUTUAL HOME LOANS, INC.
F/K/A PNC MORTGAGE CORP OF AMERICA
539 SOUTH 4TH STREET
LOUISVILLE, KY 40202

COURT OF COMMON PLEAS
CIVIL DIVISION

Plaintiff

v.

TERM

NO. 01-298-CO

CLEARFIELD COUNTY

STEVEN M. DRUZAK
HOPE A. DRUZAK
410 DALY STREET
DUBOIS, PA. 15801

Defendant(s)

CIVIL ACTION - LAW
COMPLAINT IN MORTGAGE FORECLOSURE

NOTICE

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

You have been sued in Court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after this Complaint and Notice are served, by entering a written appearance personally or by attorney and filing in writing with the court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the court without further notice for any money claimed in the Complaint or for any other claim or relief requested by the Plaintiff. You may lose money or property or other rights important to you. YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

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

FILED

MAR 01 2001

William A. Shaw
Prothonotary

1. Plaintiff is

WASHINGTON MUTUAL HOME LOANS, INC.
F/K/A PNC MORTGAGE CORP OF AMERICA
539 SOUTH 4TH STREET
LOUISVILLE, KY40202

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

STEVEN M. DRUZAK
HOPE A. DRUZAK
410 DALY STREET
DUBOIS, PA. 15801

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

3. On 7/17/98 mortgagor(s) made, executed and delivered a mortgage upon the premises hereinafter described to PNC BANK which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Mortgage Book No. 1953, Page 246. By Assignment of Mortgage recorded 7/23/98 the mortgage was assigned to PLAINTIFF which Assignment is recorded in Assignment of Mortgage Book No. 1953, Page 255.
4. The premises subject to said mortgage is described as attached.
5. The mortgage is in default because monthly payments of principal and interest upon said mortgage due 9/1/00 and each month thereafter are due and unpaid, and by the terms of said mortgage, upon default in such payments for a period of one month, the entire principal balance and all interest due thereon are collectible forthwith.

6. The following amounts are due on the mortgage:

Principal Balance	\$29,906.79
Interest	1,152.55
8/1/00 through 2/1/01	
(Per Diem \$6.23)	
Attorney's Fees	800.00
Cumulative Late Charges	13.18
7/17/98 to 2/1/01	
Cost of Suit and Title Search	<u>550.00</u>
Subtotal	\$32,422.52
Escrow	
Credit	96.11
Deficit	<u>0.00</u>
Subtotal	<u>(\$ 96.11)</u>
TOTAL	\$32,326.41

7. The attorney's fees set forth above are in conformity with the Mortgage documents and Pennsylvania Law, and will be collected in the event of a third party purchaser at Sheriff's Sale. If the Mortgage is reinstated prior to the Sale, reasonable attorney's fees will be charged.

8. The Combined Notice has been sent to the Defendant(s) by regular and certified mail as required by 35 P.S. §1680.403c on the date(s) set forth in the true and correct copy of such notice(s) attached hereto as Exhibit "A."

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$32,326.41, together with interest from 2/1/01 at the rate of \$6.23 per diem to the date of Judgment, and other costs and charges collectible under the mortgage and for the foreclosure and sale of the mortgaged property.



Frank Federman
FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

APPENDIX A

ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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

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

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

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

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

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

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.

ZZ119
BS731-C1s

January 15, 2001

Steven M Druzak
410 Daly Street
Dubois PA 15801

RE: Mortgage Company/Loan Services:PNC Mortgage Corp Of America
Loan Number: 0022825836
Property Location: 410 Daly Street
Dubois PA 15801

NOTICE OF INTENTION TO FORECLOSE MORTGAGE
SENT BY CERTIFIED MAIL AND REGULAR MAIL

Dear Mortgagor/Property Owner:

As of 01-11-01, the mortgage held or serviced by PNC Mortgage Corp of America f/k/a Sears Mortgage Corporation (hereinafter "we", "us", or "ours") on your property located at: 410 Daly Street, Dubois PA 15801, IS IN SERIOUS DEFAULT because you have not made the mortgage payments since, 09-01-00 through today. The total amount required to bring your mortgage current is calculated below:

* Payments of \$ 329.56 per installment due on the contract date of each installment from 09-01-00 to 01-31-01	1,667.70
* Balance of accumulated late charges	26.36
* Returned check charges00
* Other charges due and payable .	7.85
* Total	1,479.34

You may cure this default within THIRTY (30) DAYS of the date of this letter by paying to us the above amount of:

\$ 1,479.34

EXHIBIT A

ZZ119
BS734-C2n

January 15, 2001

Hope A Druzak
410 Daly Street
Dubois, PA 15801-0000

RE: Mortgage Company/Loan Services:PNC Mortgage Corp Of America
Loan Number: 0022825836
Property Location: 410 Daly Street
Dubois PA 15801

NOTICE OF INTENTION TO FORECLOSE MORTGAGE
SENT BY CERTIFIED MAIL AND REGULAR MAIL

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* Returned check charges00
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You may cure this default within THIRTY (30) DAYS of the date of this letter by paying to us the above amount of:

\$ 1,479.34

EXHIBIT A

**PENNSYLVANIA HOUSING FINANCE AGENCY
HOMEOWNER'S EMERGENCY ASSISTANCE PROGRAM
CONSUMER CREDIT COUNSELING AGENCIES
(REV. 8/00)**

CHESTER COUNTY

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

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

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

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

Tabor Community Services, Inc.
439 East King Street
Lancaster, PA 17602
(717) 397-5182 or (800) 788-5602 (H.O. only)
FAX (717) 399-4127

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

CHESTER COUNTY

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

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

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

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

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

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

American Credit Counseling Institute

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

144 E. Dekaib Pike
King Of Prussia, PA 19406
(610) 971-2210 FAX (610) 265-4814

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

CLARION COUNTY

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

CLEARFIELD COUNTY

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

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

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

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

LEGAL DESCRIPTION

All that certain lot or piece of ground with the buildings and improvements thereon erected, being known as 410 DALY STREET, COUNTY OF CLEARFIELD, and being further described on that certain Deed dated 7/17/98 and recorded on 7/23/98 in the Office of the Recorder of Deeds in CLEARFIELD County in Deed Book No. 1953, Page 246.

Parcel No. 7-5-9-2655

BEING known as 410 DALY STREET, DUBOIS, PA. 15801)

VERIFICATION

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

Frank Federman

DATE: 2/26/01

FILED

MAR 01 2001
1159 a.m. Tidman
William A. Shaw
Prothonotary
Pd \$80.00
cc Sheriff

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 10754

WASHINGTON MUTUAL HOMES LOANS INC

01-298-CD

VS.

DRUZAK, STEVEN M. and HOPE A.

COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW MARCH 19, 2001 AT 5:36 PM EST SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON HOPE A. DRUZAK, DEFENDANT AT RESIDENCE, 410 DALY ST., DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO HOPE A. DRUZAK A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN TO HER THE CONTENTS THEREOF.

SERVED BY: SNYDER

NOW MARCH 19, 2001 AT 5:36 PM EST SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON STEVEN M. DRUZAK, DEFENDANT AT RESIDENCE, 410 DALY ST., DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO HOPE DRUZAK, WIFE A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN TO HER THE CONTENTS THEREOF.

SERVED BY: SNYDER

Return Costs

Cost	Description
34.22	SHFF. HAWKINS PAID BY: ATTY.
20.00	SURCHARGE PAID BY: ATTY.

FILED

MAR 21 2001
O/ 3:14 PM
William A. Shaw
Prothonotary *EKF*

Sworn to Before Me This

21st Day Of March 2001
W.A. Shaw

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

So Answers,

*Chesler Hawkins
by Marilyn Hamer*
Chester A. Hawkins
Sheriff

FEDERMAN AND PHELAN, L.L.P.
By: FRANK FEDERMAN, ESQUIRE
Atty. I.D. No. 12248
One Penn Center at Suburban Station
1617 John F. Kennedy Blvd.
Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

WASHINGTON MUTUAL HOME LOANS, INC.
F/K/A PNC MORTGAGE CORP OF AMERICA
539 SOUTH 4TH STREET
LOUISVILLE, KY 40202

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS
CIVIL DIVISION

NO. 01-298-CD
CLEARFIELD COUNTY

Plaintiff

v.

STEVEN M. DRUZAK
HOPE A. DRUZAK
410 DALY STREET
DUBOIS, PA 15801

Defendant(s)

PRAECIPE FOR SUBSTITUTION OF LEGAL DESCRIPTION

TO THE PROTHONOTARY:

Kindly, substitute the attached legal description for the one originally filed with the Complaint in the above-captioned matter.

Kindly change the information on the docket.

By: *Frank Federman*
Frank Federman, Esquire
Attorney for Plaintiff

Dated: May 2, 2001

cc: Steven M. & Hope A. Druzak

FILED

May 07 2001

William A. Shaw
Prothonotary

DESCRIPTION

ALL THAT CERTAIN messuage or piece of land situate in the Fifth Ward of the City of DuBois, Clearfield County, Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a post on alley adjoining land now or formerly of M. Sullivan heirs; thence along said alley, North 29° East 40 feet to a post at Lot No. 10; thence along said Lot No. 10, South 61° East 110 feet to a post at Daly Street; thence along line of Daly Street, South 29° West 40 feet to the aforementioned alley; thence along the said alley, North 61° West, 110 feet to the place of beginning. Being Lot No. 9 in Daly's Addition to the City of DuBois.

Tax Parcel #7.5-009-000-02655

Premises: 410 Daley St.
15801

FILED

MAY 07 2001
m/l/10/nocc
William A. Shaw
Prothonotary *SSA*

FEDERMAN AND PHELAN
By: FRANK FEDERMAN
Identification No. 12248
One Penn Center at Suburban Station
Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

Attorney for Plaintiff

**WASHINGTON MUTUAL HOME
LOANS, INC., F/K/A PNC MORTGAGE
CORP OF AMERICA
539 SOUTH 4TH STREET
LOUISVILLE, KY 40202**

Plaintiff

vs.

**STEVEN M. DRUZAK
HOPE A. DRUZAK
410 DALY STREET
DUBOIS, PA 15801
Defendant(s)**

FILED

MAY 03 2001

William A. Shaw
Prothonotary

PRAEICE FOR JUDGMENT FOR FAILURE TO ANSWER AND ASSESSMENT OF DAMAGES

TO THE PROTHONOTARY:

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

As set forth in Complaint	\$33,326.41
Interest 2/1/01 to 4/27/01	<u>\$535.78</u>
TOTAL	\$32,862.19

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

Frank Federman
FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

DAMAGES ARE HEREBY ASSESSED AS INDICATED.

DATE: 5/3/01

William H. Green

PRO PROTHY

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

FEDERMAN AND PHELAN, L.L.P.
Frank Federman, Esquire
Identification No. 12248
One Penn Center Plaza at
Suburban Station, Suite 1400
Philadelphia, PA 19103-1799
(215) 563-7000

ATTORNEY FOR PLAINTIFF

WASHINGTON MUTUAL HOME LOANS,
INC., F/K/A PNC MORTGAGE CORP
OF AMERICA

: COURT OF COMMON PLEAS

Plaintiff

: CIVIL DIVISION

vs.

: CLEARFIELD COUNTY

STEVEN M. DRUZAK
HOPE A. DRUZAK

: NO. 01-298-CD

Defendant(s)

TO: STEVEN M. DRUZAK
410 DALY STREET
DUBOIS, PA 15801

DATE OF NOTICE: APRIL 10, 2001

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
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ATTEMPT TO COLLECT A DEBT, BUT ONLY AS ENFORCEMENT OF LIEN
AGAINST PROPERTY.

IMPORTANT NOTICE

You are in default because you have failed enter a written
appearance personally or by attorney and file in writing with the
court your defenses or objections to the claims set forth against
you. Unless you act within ten (10) days from the date of this
notice, a Judgment may be entered against you without a hearing
and you may lose your property or other important rights. You
should take this notice to a lawyer at once. If you do not have a
lawyer or cannot afford one, go to or telephone the following
office to find out where you can get legal help:

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

Frank Federman, Esquire
Attorney for Plaintiff

FEDERMAN AND PHELAN
Frank Federman, Esquire
Identification No. 12248
One Penn Center Plaza at
Suburban Station, Suite 1400
Philadelphia, PA 19103-1799
(215) 563-7000

ATTORNEY FOR PLAINTIFF

WASHINGTON MUTUAL HOME LOANS,
INC., F/K/A PNC MORTGAGE CORP
OF AMERICA
Plaintiff

vs.

: COURT OF COMMON PLEAS
: CIVIL DIVISION
: CLEARFIELD COUNTY

STEVEN M. DRUZAK
HOPE A. DRUZAK

: NO. 01-298-CD

Defendant

TO: HOPE A. DRUZAK
410 DALY STREET
DUBOIS, PA 15801

DATE OF NOTICE: APRIL 10, 2001

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
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IMPORTANT NOTICE

You are in default because you have failed enter a written
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court your defenses or objections to the claims set forth against
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lawyer or cannot afford one, go to or telephone the following
office to find out where you can get legal help:

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

Frank Federman, Esquire
Attorney for Plaintiff

FEDERMAN AND PHELAN
By: FRANK FEDERMAN
Identification No. 12248
One Penn Center at Suburban Station
Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

Attorney for Plaintiff

**WASHINGTON MUTUAL HOME
LOANS, INC., F/K/A PNC MORTGAGE
CORP OF AMERICA
539 SOUTH 4TH STREET
LOUISVILLE, KY 40202**

Plaintiff

YS.

**STEVEN M. DRUZAK
HOPE A. DRUZAK
410 DALY STREET
DUBOIS, PA 15801
Defendant(s)**

: CLEARFIELD COUNTY
:
: COURT OF COMMON PLEAS
:
: CIVIL DIVISION
:
: NO. 01-298-CD
:
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:
:

CERTIFICATION

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

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

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

Frank Federman
FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

FEDERMAN and PHELAN
By: FRANK FEDERMAN
Identification No. 12248
One Penn Center at Suburban Station
Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

Attorney for Plaintiff

**WASHINGTON MUTUAL HOME
LOANS, INC., F/K/A PNC MORTGAGE
CORP OF AMERICA**

Plaintiff

vs.

**STEVEN M. DRUZAK
HOPE A. DRUZAK**
Defendant(s)

: CLEARFIELD COUNTY

:

: Court of Common Pleas

:

: CIVIL DIVISION

:

: NO. 01-298-CD

:

:

:

VERIFICATION OF NON-MILITARY SERVICE

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

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

(b) that defendant **STEVEN M. DRUZAK** is over 18 years of age and resides at **410 DALY STREET, DUBOIS, PA 15801.**

(c) that defendant **HOPE A. DRUZAK** is over 18 years of age, and resides at **410 DALY STREET, DUBOIS, PA 15801.**

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


FRANK FEDERMAN
Attorney for Plaintiff

COPY

(Rule of Civil Procedure No. 236 – Revised)

**WASHINGTON MUTUAL HOME
LOANS, INC., F/K/A PNC MORTGAGE
CORP OF AMERICA**
Plaintiff

vs.

**STEVEN M. DRUZAK
HOPE A. DRUZAK**
Defendant(s)

: CLEARFIELD COUNTY
:
: Court of Common Pleas
:
: CIVIL DIVISION
:
: NO. 01-298-CD
:
:
:
:

Notice is given that a Judgment in the above captioned matter has been entered against you on
~~April~~ May 3, 2001.

By William L. Shaffer DEPUTY

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

FRANK FEDERMAN, ESQUIRE
Attorney for Filing Party
One Penn Center at Suburban Station
Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

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

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

COPY

Washington Mutual Home Loans, Inc.
PNC Mortgage Corp. of America
Plaintiff(s)

No.: 2001-00298-CD

Real Debt: \$32,862.19

Atty's Comm:

Vs.

Costs: \$

Int. From:

Steven M. Druzak
Hope A. Druzlak
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: May 3, 2001

Expires: May 3, 2006

Certified from the record this 3rd of May, 2001

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

FILED

MAY 03 2001
101933/Atty Fiderman
William A. Shaw
Prothonotary
PC \$20.00

Notice to Atty
Statement to Atty.
SAC

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

**WASHINGTON MUTUAL HOME
LOANS, INC. F/K/A PNC MORTGAGE
CORP OF AMERICA**

: CLEARFIELD
:
: COURT OF COMMON
: PLEAS

Plaintiff

:\
:\bCIVIL DIVISION
:\
:\bNO. 01-298-CD

vs.

**STEVEN M. DRUZAK
HOPE A. DRUZAK
410 DALY STREET
DUBOIS, PA 15801**

Defendant(s)

102

TO THE DIRECTOR OF THE PROTHONOTARY:

Issue writ of execution in the above matter;

Amount Due \$ 32,862.19

Interest from \$ 378.00 and Costs
4/27/01 to (sale date)
(per diem - \$5.40)

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

Note: Please attach description of property.

FILED

MAY 08 2001

Mar 11 1900
m 11:50 A.M. writes Sheriff
William A. Shaw
Prothonotary Atty. Endeman
pd \$0.00

FILED

MAY 04 2001

11/11/04/2001
M 12:39/12

William A. Shaw

~~Prothonotary~~

— 1 —

1/ Clear to

100

6 WANTS TO

No. 01-298-CD Term
IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

WASHINGTON MUTUAL HOME LOANS, INC.
F/K/A PNC MORTGAGE CORP OF AMERICA

vs.

STEVEN M. DRUZAK
HOPE A. DRUZAK

PRAECLIPPE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)

Filed:


Mark T. DeLeon
Attorney for Plaintiff

Address: 410 DALY STREET, DUBOIS, PA 15801
Where papers may be served.

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

WASHINGTON MUTUAL HOME
LOANS, INC. F/K/A PNC MORTGAGE
CORP OF AMERICA

Plaintiff

vs.

STEVEN M. DRUZAK
HOPE A. DRUZAK
410 DALY STREET
DUBOIS, PA 15801

Defendant(s)

: CLEARFIELD
: COURT OF COMMON
: PLEAS
: CIVIL DIVISION
: NO. 01-298-CD
:
:
:
:
:
:

COPY

COMMONWEALTH OF PENNSYLVANIA:

COUNTY OF CLEARFIELD:

TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA

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

Premises 410 DALY STREET, DUBOIS, PA 15801
(see attached legal description)

Amount Due \$ 32,862.19

Interest from \$ 378.00
4/27/01 to (sale date)
(per diem - \$5.40)

~~Costs~~ \$ 33,240.19 Plus Costs as endorsed.
120.00



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

Dated: 5-8-01
(Seal)

DESCRIPTION

ALL THAT CERTAIN messuage or piece of land situate in the Fifth Ward of the City of DuBois, Clearfield County, Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a post on alley adjoining land now or formerly of M. Sullivan heirs; thence along said alley, North 29° East 40 feet to a post at Lot No. 10; thence along said Lot No. 10, South 61° East 110 feet to a post at Daly Street; thence along line of Daly Street, South 29° West 40 feet to the aforementioned alley; thence along the said alley, North 61° West, 110 feet to the place of beginning. Being Lot No. 9 in Daly's Addition to the City of DuBois.

Tax Parcel #7.5-009-000-02655

Premises: 410 Daly St.
15801

FILED

MAY 21 2001
8/14/01 NOCC
William A. Shaw
Prothonotary

FEDERMAN AND PHELAN
BY: FRANK FEDERMAN, ESQUIRE
Identification No. 12248
Suite 1400
One Penn Center
Philadelphia, PA 19103
(215) 563-7000

Attorney for Plaintiff

WASHINGTON MUTUAL

HOME LOANS, INC.,

F/K/A PNC MORTGAGE

CORPORATION OF AMERICA

PLAINTIFF

vs.

: COURT OF COMMON PLEAS

: CLEARFIELD COUNTY

: No. 01-298-CD

STEVEN M. DRUZAK

HOPE A. DRUZAK

:

DEFENDANT

:

PRAECIPE TO SUBSTITUTE VERIFICATION

TO THE PROTHONOTARY:

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

Frank Federman
FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

Date: May 17, 2001

FILED

MAY 21 2001

William A. Shaw
Prothonotary

STEVEN M. DRUZAK #0022825836

VERIFICATION

hereby states that he/she is

of WASHINGTON MUTUAL HOME LOANS

mortgage servicing agent for Plaintiff in this matter, that he/she is authorized to take this Verification, and that the statements made in the foregoing Civil Action in Mortgage Foreclosure are true and correct to the best of his/her knowledge, information and belief. The undersigned understands that this statement is made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.



ADAM STYERS
ASST. VICE PRESIDENT

DATE: 5-11-01

FEDERMAN AND PHELAN
By: FRANK FEDERMAN, ESQUIRE
IDENTIFICATION NO. 12248
ONE PENN CENTER PLAZA, SUITE 1400
PHILADELPHIA, PA 19103
(215) 563-7000
WASHINGTON MUTUAL HOME LOANS, INC.
F/K/A PNC MORTGAGE CORP. OF AMERICA

ATTORNEY FOR PLAINTIFF
COURT OF COMMON PLEAS
CIVIL DIVISION

v.

NO.01-298-CD

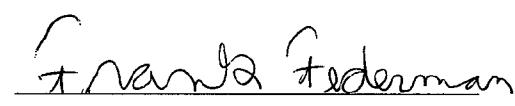
STEVEN M. DRUZAK
HOPE A. DRUZAK

CLEARFIELD COUNTY

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

FRANK FEDERMAN, ESQUIRE, Attorney for Plaintiff, hereby certifies that service of the Notice of Sheriff's Sale was made by sending a true and correct copy by certified mail to Defendant, HOPE A. DRUZAK at 410 DALY STREET, DUBOIS, PA 15801 which notice of Sheriff's Sale was received by Defendant, HOPE A. DRUZAK on MAY 17, 2001 as evidenced by the attached return receipt.

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


FRANK FEDERMAN, ESQUIRE

ATTORNEY FOR PLAINTIFF

May 22, 2001

FILED

MAY 24 2001

William A. Shan
Prothonotary

FILED
MAY 24 2001
William A. Shaw
Prothonotary

2. Article Number



7106 4575 1294 2931 4358

3. Service Type CERTIFIED MAIL

4. Restricted Delivery? (Extra Fee)

 Yes

1. Article Addressed to:

HOPE A. DRUZAK
 410 DALY STREET
 DUBOIS, PA 15801

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

Hope Druzak 5/17/01

B. Date of Delivery

C. Signature

 Hope Druzak

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

RE: STEVEN DRUZAK
 PS Form 3811, June 2000

SENDER: GMW
 Domestic Return Receipt

AFFIDAVIT OF SERVICE - CLEARFIELD

GMW

PLAINTIFF WASHINGTON MUTUAL HOME LOANS, INC.
F/K/A PNC MORTGAGE CORP OF AMERICA

COURT NO. 01-298-CD

01-298-CD

DEFENDANT STEVEN M. DRUZAK
HOPE A. DRUZAK

SERVE AT 410 DALY STREET
DUBOIS, PA 15801

TYPE OF ACTION

Mortgage Foreclosure

Eviction

Civil Action

xxx Notice of Sheriff's

Sale Date: JULY 6, 2001

Compete Service By: JUNE 6, 2001

SERVED

Served and made known to Hope A. Druzak, Defendant on the 19th day of May, 2001 at 759 o'clock P. M., at
410 Daly St. Dubois, County of Clearfield, Commonwealth of Pennsylvania, in the manner described below:

Defendant personally served.

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

Relationship is _____.

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

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

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

_____ an officer of said defendant company.

Other: _____.

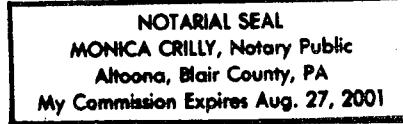
Description: Age 41 Height 5'4" Weight 160 Race W Sex F Other _____

I, Jeffrey Dillig, a competent adult, being duly sworn according to law, depose and state that I personally handed to Hope A. Druzak a true and correct copy of the Subpoena issued in the captioned case on the date and at the address indicated above.

Sworn to and subscribed
before me this 21st day
of May, 2001.

Notary:

By: Jeffrey Dillig



NOT SERVED

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

Moved Unknown No Answer Vacant

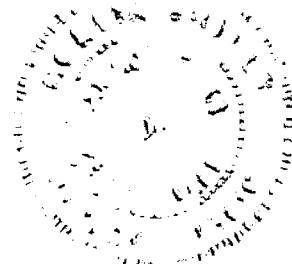
Other:

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

Notary:

FILED

JUN 04 2001
mla/5pm 2001
William A. Shaw
Prothonotary



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

AFFIDAVIT OF SERVICE - CLEARFIELD

GMW

PLAINTIFF WASHINGTON MUTUAL HOME LOANS, INC.
F/K/A PNC MORTGAGE CORP OF AMERICA

COURT NO. 01-298-CD

01-298-CD

DEFENDANT STEVEN M. DRUZAK
HOPE A. DRUZAK

SERVE AT 410 DALY STREET
DUBOIS, PA 15801

TYPE OF ACTION

Mortgage Foreclosure

Eviction

Civil Action

xxx Notice of Sheriff's

Sale Date: JULY 6, 2001

Compete Service By: JUNE 6, 2001

SERVED

Served and made known to Steven M. DRUZAK, Defendant on the 19th day of MAY, 2001, at 2:59 o'clock P.M., at 410 Daly St. Dubois, County of Clearfield, Commonwealth of Pennsylvania, in the manner described below:

Defendant personally served.

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

Relationship is WIFE.

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

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

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

an officer of said defendant company.

Other: _____

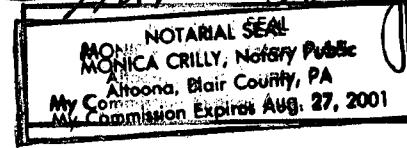
Description: Age 46 Height 5'4" Weight 160 Race W Sex F Other _____

I, Jeffrey Dally, a competent adult, being duly sworn according to law, depose and state that I personally handed to Hope a true and correct copy of the Subpoena issued in the captioned case on the date and at the address indicated above.

Sworn to and subscribed
before me this 21st day
of MAY, 2001.

Notary:

By: Jeff Dally



NOT SERVED

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

Moved Unknown No Answer Vacant

Other:

Sworn to and subscribed
before me this _____ day
of _____, 200__. By:

Notary:

FILED

JUN 04 2001
12:15pm
William A. Shaw
Prothonotary
WAS

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

FEDERMAN AND PHELAN
By: FRANK FEDERMAN
IDENTIFICATION NO. 12248
ONE PENN CENTER PLAZA, SUITE 1400
PHILADELPHIA, PA 19103
(215) 563-7000
ATTORNEY FOR PLAINTIFF

WASHINGTON MUTUAL HOME
LOANS, INC. F/K/A PNC MORTGAGE
CORP OF AMERICA

: Clearfield County
: Court of Common Pleas

Plaintiff

: CIVIL DIVISION

vs.

: NO. 01-298-CD

STEVEN M. DRUZAK
HOPE A. DRUZAK

Defendant(s)

PRAECIPE TO WITHDRAW JUDGMENT
WITHOUT PREJUDICE

TO THE PROTHONOTARY:

Kindly withdraw the Judgment which was entered on MAY 3, 2001 against
STEVEN M. DRUZAK and HOPE A. DRUZAK, Defendants, in the amount of
\$32,862.19 relative to the instant matter, without prejudice, upon payment of your costs
only.

Frank Federman
FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

Dated: July 16, 2001

FILED
JUL 18 2001

William A. Shaw
Prothonotary

FILED
1:30
JUL 18 2001

William A. Shaw
Prothonotary

cc Feder^{man} Phelan
~~RECEIVED~~

FEDERMAN AND PHELAN, LLP
By: Frank Federman, Esquire
Atty. I.D. No.: 12248
One Penn Center at Suburban Station
Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

Attorney for Plaintiff

WASHINGTON MUTUAL HOME LOANS, INC.
F/K/A PNC MORTGAGE CORP OF AMERICA

Plaintiff
vs.

Court of Common Pleas
CLEARFIELD County
No. 01-298-CD

STEVEN M. DRUZAK
HOPE A. DRUZAK

Defendant(s)

PRAECLPTE TO WITHDRAW COMPLAINT, WITHOUT PREJUDICE,
AND DISCONTINUE AND END

TO THE PROTHONOTARY:

Kindly withdraw the complaint filed in the instant matter, without prejudice, and mark this case discontinued and ended, upon payment of your costs only.

7-20-01
Date

Frank Federman

Frank Federman
Attorney for Plaintiff

FILED

JUL 25 2001

William A. Shaw
Prothonotary

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

CC-17

CIVIL DIVISION

Washington Mutual Home Loans, Inc.
F/K/A Mortgage Corp. of America

Vs.
Steven M. Druzak
Hope A. Druzlak

No. 2001-00298-CD

CERTIFICATE OF DISCONTINUATION

Commonwealth of PA
County of Clearfield

I, William A. Shaw, Prothonotary of the Court of Common Pleas in and for the County and Commonwealth aforesaid do hereby certify that the above case was on July 25, 2001 marked:

Settled, discontinued, and ended without prejudice.

Record costs in the sum of \$120.00 have been paid in full by Frank Federman, Esquire

IN WITNESS WHEREOF, I have hereunto affixed my hand and seal of this Court at Clearfield, Clearfield County, Pennsylvania this 25th day of July A.D. 2001.



William A. Shaw, Prothonotary

FILED

JUL 25 2001
13 NOCC
William A. Shaw
Prothonotary

cert. Due to
City of Edinburg
for
Copy to CA

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

WASHINGTON MUTUAL HOME
LOANS, INC. F/K/A PNC MORTGAGE
CORP OF AMERICA

Plaintiff

vs.

STEVEN M. DRUZAK
HOPE A. DRUZAK
410 DALY STREET
DUBOIS, PA 15801

Defendant(s)

: CLEARFIELD
:
: COURT OF COMMON
: PLEAS
:
: CIVIL DIVISION
:
: NO. 01-298-CD
:
:
:
:
:

COMMONWEALTH OF PENNSYLVANIA:

COUNTY OF CLEARFIELD:

TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA

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

Premises 410 DALY STREET, DUBOIS, PA 15801
(see attached legal description)

Amount Due \$ 32,862.19

Interest from \$ 378.00
4/27/01 to (sale date)
(per diem - \$5.40)

~~_____~~ \$ 33,240.19 Plus Costs as endorsed.
Costs 120.00

RECEIVED MAY 08 2001

@ 3:25 pm

Chesler A. Hawkins
by Margaret H. Pott


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

Dated: 5-8-01
(Seal)

No. 01-298-CD Term

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

WASHINGTON MUTUAL HOME LOANS, INC.
F/K/A PNC MORTGAGE CORP OF AMERICA

vs.

STEVEN M. DRUZAK
HOPE A. DRUZAK

WRIT OF EXECUTION
(Mortgage Foreclosure)

Costs

Office of the Prothonotary

Judg. Fee

Cr.

Sat.


Tom Zelman

Attorney for Plaintiff

Address: 410 DALY STREET, DUBOIS, PA 15801
Where papers may be served.

DESCRIPTION

ALL THAT CERTAIN messuage or piece of land situate in the Fifth Ward of the City of DuBois, Clearfield County, Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a post on alley adjoining land now or formerly of M. Sullivan heirs; thence along said alley, North 29° East 40 feet to a post at Lot No. 10; thence along said Lot No. 10, South 61° East 110 feet to a post at Daly Street; thence along line of Daly Street, South 29° West 40 feet to the aforementioned alley; thence along the said alley, North 61° West, 110 feet to the place of beginning. Being Lot No. 9 in Daly's Addition to the City of DuBois.

Tax Parcel #7.5-009-000-02655

Premises: 410 Daly St.
15801

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 11020

WASHINGTON MUTUAL HOME LOANS ET AL

01-298-CD

VS.

DRUZAK, STEVEN M. 01-298-CD

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

**NOW, JUNE 18, 2001, POSTED PROPERTY OF THE DEFENDANTS WITH .
NOTICE OF SALE.**

**NOW, JUNE 27, 2001, AT 11:41 AM O'CLOCK A LEVY WAS TAKEN ON THE
PROPERTY OF THE DEFENDANTS.**

A SALE IS SET FOR FRIDAY, AUGUST 3, 2001, AT 10:00 AM O'CLOCK.

**NOW, JUNE 29, 2001, AT 11:15 AM O'CLOCK SERVED WRIT OF EXECUTION,
NOTICE OF SALE AND COPY OF LEVY ON HOPE A. DRUZAK, DEFENDANT,
AT HER PLACE OF EMPLOYMENT, VALLEY DAIRY, DUBOIS MALL, DUBOIS,
CLEARFIELD COUNTY, PENNSYLVANIA, 15801, BY HANDING TO HOPE A.
DRUZAK, DEFENDANT, A TRUE AND ATTESTED COPY OF THE ORIGINAL
WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY AND MADE
KNOWN TO HER THE CONTENTS THEREOF.**

**NOW, JULY 2, 2001, AT 9:34 AM O'CLOCK SERVED WRIT OF EXECUTION,
NOTICE OF SALE AND COPY OF LEVY ON STEVEN M. DRUZAK, DEFENDANT,
AT HIS PLACE OF RESIDENCE, 410 DALY STREET, DUBOIS, CLEARFIELD,
COUNTY, PENNSYLVANIA, 15801, BY HANDING TO STEVEN M. DRUZAK,
DEFENDANT, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF
EXECUTION, NOTICE OF SALE AND COPY OF LEVY AND MADE KNOWN TO
HIM THE CONTENTS THEREOF.**

**NOW, JULY 16, 2001, RECEIVED FAX THAT SALE IS TO BE STAYED, DEFENDANTS
ACCOUNT HAS BEEN REINSTATED, THE SUM OF SIX THOUSAND FOUR HUNDRED
NINETY-EIGHT DOLLARS AND SEVENTY-FOUR CENTS (\$6,498.74) WAS
RECEIVED IN CONSIDERATION FOR THE STARY.**

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 11020

WASHINGTON MUTUAL HOME LOANS ET AL

01-298-CD

VS.

DRUZAK, STEVEN M. 01-298-CD

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

**NOW, JANUARY 22, RETURN WRIT AS NO SALE HELD, DEFENDANTS HAD
ACCOUNT REINSTATED. PAID COSTS FROM ADVANCE AND MADE REFUND
OF UNUSED ADVANCE TO THE ATTORNEY.**

SHERIFF HAWKINS \$355.56
SURCHARGE \$ 40.00
PAID BY ATTORNEY

FILED

JAN 22 2002

013:40 pm
William A. Shaw
Prothonotary
1/22

Sworn to Before Me This

22nd Day Of January 2002
William A. Shaw

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

So Answers,

Chester A. Hawkins
by Margaret H. Pratt
Chester A. Hawkins
Sheriff

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

Gregory Wilkins
Legal Assistant, Ext. 1256

Representing Lenders in
Pennsylvania and New Jersey

July 16, 2001

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

ATTENTION: PEGGY (814) 765-5915

Re: WASHINGTON MUTUAL HOME LOANS, INC.
F/K/A PNC MORTGAGE CORP OF AMERICA
v. STEVEN M. DRUZAK and HOPE A. DRUZAK
No. 01-298-CD
Premises: 410 DALY STREET, DUBOIS, PA 15801

Dear Peggy:

Please STAY the Sheriff's Sale of the above referenced property, which is scheduled for JULY 6, 2001.

The Defendant(s) account has been reinstated.

The sum of \$6,498.74 was received in consideration for the stay.

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

Very truly yours,


Gregory Wilkins

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 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	9.88
LEVY	15.00
MILEAGE	9.88
POSTING	15.00
CSDS	10.00
COMMISSION 2%	129.98
POSTAGE	4.08
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	30.00
ADD'L POSTING	—
ADD'L MILEAGE	5 x 9.88
ADD'L LEVY	—
BID AMOUNT	—
RETURNS/DEPUTIZE	—
COPIES	10.00
BILLING - PHONE - FAX	2.00
TOTAL SHERIFF COSTS	\$ 355.56

DEED COSTS:

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

DEBT & INTEREST:

DEBT-AMOUNT DUE	\$ 32,862.19
INTEREST FROM 04-24-01 TO SALE DATE	378.00
(PER DIEM \$5.40)	
TOTAL DEBT & INTEREST	\$ 33,240.19

COSTS:

ATTORNEY FEES	\$ —
PROTH. SATISFACTION	—
ADVERTISING	357.12
LATE CHARGES & FEES	—
TAXES-Collector	—
TAXES-Tax Claim	—
COSTS OF SUIT-To Be Added	—
LIST OF LIENS	—
MORTGAGE SEARCH	—
ACKNOWLEDGEMENT	—
DEED COSTS	—
ATTORNEY COMMISSION	—
SHERIFF COSTS	\$ 355.56
LEGAL JOURNAL AD	—
REFUND OF ADVANCE	63.00
REFUND OF SURCHARGE	—
PROTHONOTARY	\$ 120.00

TOTAL COSTS

\$ 895.43

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