

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, KY40202

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>
<b>TOTAL</b>	<b>\$32,326.41</b>

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.

  
/s/ 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 INMEDITAMENTE 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 charges .....	.00
* 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

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SENT BY CERTIFIED MAIL AND REGULAR MAIL

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\$ 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, 2<sup>nd</sup> 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

**American Credit Counseling Institute**

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

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

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 17<sup>th</sup> 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

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

**CLARION COUNTY**

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

**CLEARFIELD COUNTY**

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

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

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

CCCS of Northeastern PA  
1631 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

*Shy M / 11/59 / atty. Tedman*

William A. Shaw  
Prothonotary

pd \$80.00

*Dec 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**

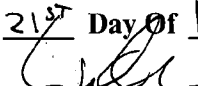
Cost	Description
34.22	SHFF. HAWKINS PAID BY: ATTY.
20.00	SURCHARGE PAID BY: ATTY.

**FILED**

MAR 21 2001

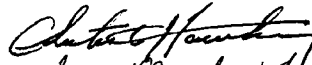
0/3:14/1am  
William A. Shaw  
Prothonotary

**Sworn to Before Me This**

21<sup>st</sup> Day of March 2001  


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

**So Answers,**

  
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

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS  
CIVIL DIVISION

WASHINGTON MUTUAL HOME LOANS, INC.

F/K/A PNC MORTGAGE CORP OF AMERICA

539 SOUTH 4<sup>TH</sup> STREET

LOUISVILLE, KY 40202

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 message 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<sup>0</sup> East 40 feet to a post at Lot No. 10; thence along said Lot No. 10, South 61<sup>0</sup> East 110 feet to a post at Daly Street; thence along line of Daly Street, South 29<sup>0</sup> West 40 feet to the aforementioned alley; thence along the said alley, North 61<sup>0</sup> 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/J:10/NOCC  
William A. Shaw  
Prothonotary

*[Signature]*

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)

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

MAY 03 2001

William A. Shaw  
Prothonotary


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

TO THE PROTHONOTARY:

Kindly enter judgment in favor of the Plaintiff and against **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, ESQUIRE  
Attorney for Plaintiff

DAMAGES ARE HEREBY ASSESSED AS INDICATED.

DATE: 5/3/01



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

: CIVIL DIVISION

Plaintiff

: CLEARFIELD COUNTY

vs.

: NO. 01-298-CD

STEVEN M. DRUZAK  
HOPE A. DRUZAK

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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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.

STEVEN M. DRUZAK  
HOPE A. DRUZAK

Defendant

: COURT OF COMMON PLEAS

: CIVIL DIVISION

: CLEARFIELD COUNTY

: NO. 01-298-CD

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

DATE OF NOTICE: APRIL 10, 2001

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AGAINST PROPERTY.

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court your defenses or objections to the claims set forth against  
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CLEARFIELD COUNTY  
DAVID S. MEHOLICK, COURT ADMINISTRATOR  
CLEARFIELD COUNTY COURTHOUSE  
CLEARFIELD, PA 16830  
(814) 765-2641

Frank Federman, Esquire  
Attorney for Plaintiff

FEDERMAN AND PHELAN  
By: FRANK FEDERMAN  
Identification No. 12248  
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

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

vs.

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

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:  
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:

### CERTIFICATION

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

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

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

  
FRANK FEDERMAN, ESQUIRE  
Attorney for Plaintiff

FEDERMAN and PHELAN  
By: FRANK FEDERMAN  
Identification No. 12248  
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. Federman ~~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/att  
William A. Shaw  
Prothonotary

DE 82008


Notice to D.G.  
Statement to atty.  
SRS

**P.R.C.P. 3180-3183**

Issue writ of execution in the above matter:

\$ 32,862.19

\$ 378.00 and Costs

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

Note: Please attach description of property.

William A. Shaw  
Prothonotary

~~m 3:30/6x~~  
~~William A. Shaw~~  
~~Prothonotary~~

1/2 hr to Arr

6 units to 5/14



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

---

PRAECIPE FOR WRIT OF EXECUTION  
(Mortgage Foreclosure)

---

Filed:

  
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

COPY

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):

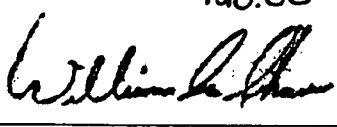
Premises 410 DALY STREET, DUBOIS, PA 15801  
(see attached legal description)

Amount Due \$ 32,862.19

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

~~Costs~~ \$ 33,240.19  
Costs 120.00

Plus Costs as endorsed.

  
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

0/14/00cc

William A. Shaw  
Prothonotary

*Red*

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.

STEVEN M. DRUZAK  
HOPE A. DRUZAK

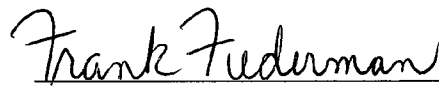
DEFENDANT

:  
:  
: COURT OF COMMON PLEAS  
:  
: CLEARFIELD COUNTY  
:  
: No. 01-298-CD

PRAECIPE TO SUBSTITUTE VERIFICATION

TO THE PROTHONOTARY:

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

  
FRANK FEDERMAN, ESQUIRE  
Attorney for Plaintiff

Date: 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.

A handwritten signature in black ink, appearing to read 'ASTYERS', is written over a horizontal line.

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

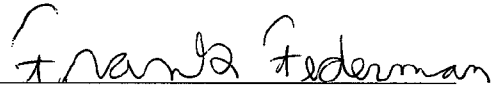
STEVEN M. DRUZAK  
HOPE A. DRUZAK

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**

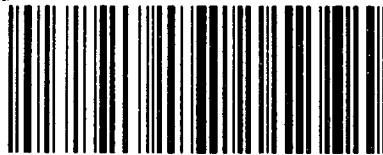
MAY 24 2001

**William A. Shaw**  
**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) <i>Hope Druzak</i>	B. Date of Delivery <i>5/17-01</i>
C. Signature <i>X Hope Druzak</i>	<input type="checkbox"/> Agent <input type="checkbox"/> Addressee
D. Is delivery address different from item 1? If YES, enter delivery address below:	
<input type="checkbox"/> Yes <input type="checkbox"/> No	

RE: STEVEN DRUZAK

SENDER: GMW

PS Form 3811, June 2000

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

TYPE OF ACTION

Mortgage Foreclosure

Eviction

Civil Action

xxx Notice of Sheriff's

Sale Date: JULY 6, 2001

Complete Service By: JUNE 6, 2001

SERVE AT 410 DALY STREET  
DUBOIS, PA 15801

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 46 Height 5'4" Weight 160 Race W Sex F Other \_\_\_\_\_.

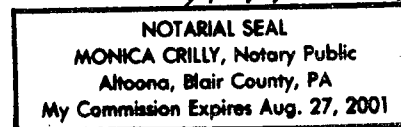
I, JEFF DELUGA, a competent adult, being duly sworn according to law, depose and state that I personally handed to HOPE a true and correct copy of the SUBPOENA issued in the captioned case on the date and at the address indicated above.

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

Notary:

By:

Jeff Deluga



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  
m12:50pm 2001  
William A. Shaw  
Prothonotary



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

AFFIDAVIT OF SERVICE - CLEARFIELD

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

TYPE OF ACTION

Mortgage Foreclosure

Eviction

Civil Action

xxx Notice of Sheriff's

Sale Date: JULY 6, 2001

Complete Service By: JUNE 6, 2001

SERVE AT 410 DALY STREET  
DUBOIS, PA 15801

SERVED

Served and made known to STEVEN M. DRUZAK Defendant on the 19TH day of MAY, 2001 at 7:59 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 \_\_\_\_\_

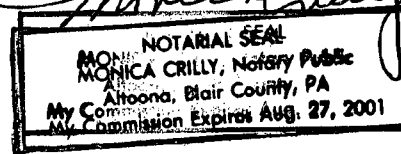
I, JEFF DILLIG, a competent adult, being duly sworn according to law, depose and state that I personally handed to HOPE a true and correct copy of the SUBPOENA issued in the captioned case on the date and at the address indicated above.

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

Notary:

By:

Jeff 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  
12:15pm  
William A. Shaw  
Prothonotary

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

Plaintiff

vs.

STEVEN M. DRUZAK  
HOPE A. DRUZAK

Defendant(s)

: Clearfield County  
:  
: Court of Common Pleas  
:  
: CIVIL DIVISION  
:  
: NO. 01-298-CD  
:  
:  
:  
:

**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, ESQUIRE  
Attorney for Plaintiff

Dated: July 16, 2001

**FILED**

JUL 18 2001

William A. Shaw  
Prothonotary

**FILED**  
JUL 18 2001

William A. Shaw  
Prothonotary

1cc Federman  
Phelan  
~~XXXX~~

**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)

**PRAECIPE 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.

Date

7-20-01

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

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

William A. Shaw  
Prothonotary

Dist. Dec. 10

City of Edinboro

Copy to GA



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)

~~Costs~~  
Costs


\$ 33,240.19  
120.00

Plus Costs as endorsed.

RECEIVED MAY 08 2001

@ 3:25 PM

Chester A. Hawkins  
by Margaret H. Pitt

  
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.

  
Attorney for Plaintiff

Address: 410 DAILY 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

01:34:40 pm  
William A. Shaw  
Prothonotary

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%		109.98
POSTAGE		34 4.08
HANDBILLS		15.00
DISTRIBUTION		25.00
ADVERTISING		15.00
ADD'L SERVICE		15.00
DEED		30.00
ADD'L POSTING		—
ADD'L MILEAGE	5 x 9.88	49.40
ADD'L LEVY		—
BID AMOUNT		—
RETURNS/DEPUTIZE		—
COPIES		10.00
BILLING - PHONE - FAX		2.00
<b>TOTAL SHERIFF COSTS</b>	<b>\$</b>	<b>355.56</b>

**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	63.00
REFUND OF ADVANCE	—
REFUND OF SURCHARGE	—
PROTHONOTARY	\$ 120.00

**TOTAL COSTS** \$ 895.68

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

Chester A. Hawkins, Sheriff