

01-683-CD
INDIANA FIRST SAVINGS BANK -vs- DEBORAH D. INGHAM

INDIANA FIRST SAVINGS BANK

Plaintiff,

vs.

DEBORAH D. INGHAM

Defendant

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

: No. 01-683-CD

: Civil Action Mortgage Foreclosure

: TYPE OF PLEADING:
: COMPLAINT

: FILED ON BEHALF OF PLAINTIFF,
: INDIANA FIRST SAVINGS BANK

: HOLSINGER, CLARK & ARMSTRONG
: Samuel H. Clark, Esquire
: 832 Philadelphia Street
: Indiana, Pennsylvania 15701
: PA I.D. # 82062

FILED

MAY 10 2001

William A. Shaw
Prothonotary

INDIANA FIRST SAVINGS BANK

Plaintiff,

vs.

DEBORAH D. INGHAM

Defendant

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

:

: No.

:

: Civil Action Mortgage Foreclosure

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NOTICE

You have been sued in court. If you wish to defend against the claim set forth in the following pages, you must take action within twenty (20) days after this Complaint is 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.

Westmoreland Bar Association
129 North Pennsylvania Avenue
Greensburg, Pa. 15601
(724) 834-8490

INDIANA FIRST SAVINGS BANK	: IN THE COURT OF COMMON PLEAS
	: CLEARFIELD COUNTY,
	: PENNSYLVANIA
Plaintiff,	:
	: No.
vs.	:
	: Civil Action Mortgage Foreclosure
DEBORAH D. INGHAM	:
	:
Defendant	:

COMPLAINT

AND NOW, comes the Plaintiff, Indiana First Savings Bank, by and through its attorneys Holsinger, Clark & Armstrong, P.C., and files a complaint in mortgage foreclosure based upon the following:

1. The Plaintiff is Indiana First Savings Bank, having its principal place of business at 935 Philadelphia Street, Indiana, PA 15701.
2. Defendant, Deborah D. Ingham a/k/a Deborah D. Ingham-Prosser, is an adult individual residing at 1197 Treasure Lake, DuBois, Pennsylvania 15801.
3. The Plaintiff, Indiana First Savings Bank, brings this action to foreclose a mortgage in the face amount of \$106,250.00 dated August 25, 1995, between Deborah D. Ingham, as mortgagor, and Indiana First Savings Bank, as mortgagee, which is recorded in the office of the Recorder of Deeds for the County of Clearfield, Commonwealth of Pennsylvania, in Book Volume 1699, Page 129, and incorporated herein by reference.
4. The land subject to the mortgage is:

ALL THAT CERTAIN tract of land designated as Lot No. 745, Section No. 14C in the Treasure Lake Subdivision in Sandy Township, Clearfield County, Pennsylvania, recorded in the Recorder of Deeds Office in Misc. Docket Map File No. 25.

EXCEPTING AND RESERVING therefrom and subject to:

1. All easements, rights of way, reservations, restrictions and limitations shown or contained in prior instruments of record and in the aforesaid recorded plan.

2. The Declaration of Restrictions for Treasure Lake of Pennsylvania, Inc., recorded in Misc. Book Volume 146, page 476.

3. All minerals and mining rights of every kind and nature.

4. The right of the owner and/or operator of any recreational facilities within said Treasure Lake Subdivision to assess fees and charges against Grantee, her heirs, administrators, executors, successors, and assigns for the use and/or maintenance of any such facilities which if unpaid, shall become a lien upon the land and be an encumbrance against it.

BEING the same premises title to which became vested in Deborah D. Ingham by deed of the Recreation Land Corporation, dated July 12, 1993, and recorded in the Recorder's Office of Clearfield County, Pennsylvania in Deed Book Volume 1565, page 354.

5. The Defendant is the real owner of the property herein described, subject to the mortgage herein setforth.

6. Notice of Intention to Foreclose and Notice of Homeowners Emergency Mortgage Assistance was given to Deborah D. Ingham, on August 15, 2000, in accordance with Act of January 30, 1974, P.L. 13, Paragraph 6 (41 P.S. §403) and Homeowners Assistance Act 35 P.S. §1680.402(c) and §1680.403(c).

7. The mortgage has continued in default since April 2000, and under the terms of the mortgage, the entire principal sum, together with interest thereon is now due and payable together with attorney's commission and record costs.

10. That Defendant is in default of payments on said mortgage in the total sum of \$9,899.52 representing twelve (12) monthly payments of \$770.39 together with late fees, and no payments have been made on said mortgage since April 19, 2000.

11. The amount due on said mortgage is as follows:

a. Principal balance as of April 5, 2001	\$100,729.22
b. Interest	\$ 7,884.02
c. Late Charges	\$ 654.84
e. Attorney's fees	<u>\$ 2,000.00</u>
Total as of April 20, 2001	\$111,268.08

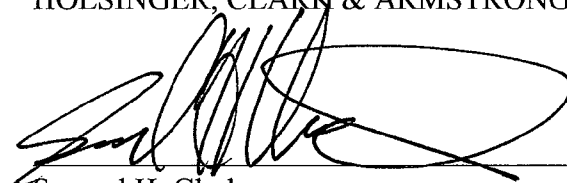
Plus, the following amounts accruing after 04/20/01:

- a. Interest at a rate of 7.875% per annum (\$21.7327 per diem); and
- b. Late charges of \$38.52 per month.

WHEREFORE, Plaintiff demands judgement against the Defendants for foreclosure and sale of the mortgaged premises in sum of \$111,268.08, together with the following amounts accruing after April 20, 2001, to the date of judgement: (a) interest of \$21.7327 per day; (b) late charges of \$38.52 per month; plus interest at the legal rate allowed on judgments after the date of judgement, additional attorney's fees (if any) hereafter incurred, and costs of this suit.

HOLSINGER, CLARK & ARMSTRONG

BY:



Samuel H. Clark
Attorney for the Plaintiff
832 Philadelphia Street
Indiana, Pennsylvania 15701
PA I.D. # 82062

INDIANA FIRST SAVINGS BANK	:	IN THE COURT OF COMMON PLEAS
	:	CLEARFIELD COUNTY,
	:	PENNSYLVANIA
Plaintiff,	:	
	:	No.
vs.	:	
	:	Civil Action Mortgage Foreclosure
DEBORAH D. INGHAM	:	
	:	
Defendant	:	

VERIFICATION

I, Timothy J. Kronenwetter, state that I am the Senior Vice President & CFO, of Indiana First Savings Bank, that I am authorized to make this verification on its behalf and that facts set forth in the foregoing Complaint are true and correct upon my personal knowledge, information and belief. I understand that false statements herein are made subject to the penalties of 10 Pa. C. S. §4904, relating to unsworn falsification to authorities.

INDIANA FIRST SAVINGS BANK

BY: 

IN THE COURT OF COMMON PLEAS CLEARFIELD COUNTY, PENNSYLVANIA Civil Action Mortgage Foreclosure	
No.	
INDIANA FIRST SAVINGS BANK Plaintiff,	
vs.	
DEBORAH D. INGHAM Defendant.	
COMPLAINT	
HOLSINGER, CLARK & ARMSTRONG ATTORNEYS AT LAW 832 PHILADELPHIA STREET INDIANA, PENNSYLVANIA 15701	

FILED

MAY 10 2001

William A. Shaw
Prothonotary

Pa. \$80.00

1cc atty Clark

INDIANA FIRST SAVINGS BANK

Plaintiff,

vs.

DEBORAH D. INGHAM

Defendant

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

: No. 01-683

: Civil Action Mortgage Foreclosure

PRAECIPE FOR ENTRY OF JUDGMENT OF DEFAULT

TO THE PROTHONOTARY:

Please enter judgment of default in favor of Indiana First Savings Bank, and against the Defendant, Deborah D. Ingham for her failure to plead and answer to the Complaint in this action within the required time. The complaint contains a notice to defend within twenty (20) days from the date of service thereof. Defendant was served with the complaint on May 25, 2001, and her answer was due to be filed on June 15, 2001.

Attached as Exhibit "A" is a copy of the Plaintiff's written Notice of Intention to File Praecipe for Entry of Default Judgment which was delivered to the Defendant on June 20, 2001, by certified mail. Said delivery is at least ten (10) days prior to the filing of this praecipe.

Please enter judgement in favor of the Plaintiff and against the Defendant for foreclosure and sale of the mortgage premises in the sum of \$111,268.08, together with the following amounts accruing after April 20, 2001 to the date of judgement: (a) interest of \$21.7327 per day; (b) late charges of \$38.52 per month; (c) plus interest at a legal rate allowed on judgements after the date of judgement, additional attorney's fees, and costs of this suit.

FILED

JUN 24 2001

William A. Shaw
Prothonotary

HOLSINGER, CLARK & ARMSTRONG, P.C.

By: 

INDIANA FIRST SAVINGS BANK

Plaintiff,

vs.

DEBORAH D. INGHAM

Defendant

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

: No. 01-683-CD

: Civil Action Mortgage Foreclosure

TO: Deborah D. Ingham
Date of Notice: June 20, 2001

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO TAKE ACTION REQUIRED OF YOU IN THIS CASE. 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.

COURT ADMINISTRATOR
Clearfield County Courthouse
Second & Market Streets
Clearfield, PA 16830
(814) 765-2641

HOLSINGER, CLARK & ARMSTRONG, P.C.

By 

Samuel H. Clark, Esquire

FILED

MAY 24 2001

7/123/NOT. to OF.

William A. Shaw
Prothonotary

Statement to Atty Clark

998-Atty Clark PO \$20.00

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

COPY

Indiana First Savings Bank
Plaintiff(s)

No.: 2001-00683-CD

Real Debt: \$111,268.08

Atty's Comm:

Vs.

Costs: \$

Int. From:

Deborah D. Ingham
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: July 24, 2001

Expires: July 24, 2006

Certified from the record this 24th of July, 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

NOTICE OF JUDGMENT

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

Indiana First Savings Bank

Vs.

No. 2001-00683-CD

Deborah D. Ingham

To: DEFENDANT(S)

NOTICE is given that a JUDGMENT in the above captioned matter has been entered against you in the amount of \$111,268.08 on the July 24, 2001.

William A. Shaw
Prothonotary

William A. Shaw

INDIANA FIRST SAVINGS BANK

Plaintiff,

vs.

DEBORAH D. INGHAM

Defendant

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

:
: No. 01-683

:
: Civil Action Mortgage Foreclosure

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

To: Clearfield County Prothonotary

Issue writ of execution in the above matter:

Principal balance as of April 5, 2001	\$100,729.22
Interest	\$ 7,884.02
Late charges	\$ 654.84
Attorney's fees	\$ <u>2,000.00</u>

Total as of April 20, 2001 \$111,268.08

Interest from April 20, 2001 \$ and costs.

177.64

HOLSINGER, CLARK & ARMSTRONG

By: 

Samuel H. Clark
Attorney for the Plaintiff

FILED

AUG 13 2001

William A. Shaw
Prothonotary

FILED

AUG 13 2001
M/8:30/12
William A. Shaw
Prothonotary

WAS

6 WANTS TO SHAWLER

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

Indiana First Savings Bank,

Vs.

NO.: 2001-00683-CD

Deborah D. Ingham ,

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the debt, interest and costs due INDIANA FIRST SAVINGS BANK, , Plaintiff(s) from DEBORAH D. INGHAM , , Defendant(s):

(1) You are directed to levy upon the property of the defendant(s) and to sell interest(s) therein:
See Attached Exhibit "A"

(2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:

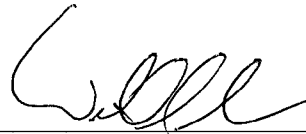
Garnishee(s) as follows:

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: \$111,268.08
INTEREST: From April 20, 2001
PROTH. COSTS: \$
ATTY'S COMM: \$
DATE: 08/13/2001

PAID: \$177.64
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: Samuel H. Clark, Esq.
832 Philadelphia Street
Indiana, PA 15701

Sheriff

Exhibit "A"

The land subject to the mortgage is:

ALL THAT CERTAIN tract of land designated as Lot No. 745, Section No. 14C in the Treasure Lake Subdivision in Sandy Township, Clearfield County, Pennsylvania, recorded in the Recorder of Deeds Office in Misc. Docket Map File No. 25.

EXCEPTING AND RESERVING therefrom and subject to:

1. All easements, rights of way, reservations, restrictions and limitations shown or contained in prior instruments of record and in the aforesaid recorded plan.
2. The Declaration of Restrictions for Treasure Lake of Pennsylvania, Inc., recorded in Misc. Book Volume 146, page 476.
3. All minerals and mining rights of every kind and nature.
4. The right of the owner and/or operator of any recreational facilities within said Treasure Lake Subdivision to assess fees and charges against Grantee, her heirs, administrators, executors, successors, and assigns for the use and/or maintenance of any such facilities which if unpaid, shall become a lien upon the land and be an encumbrance against it.

BEING the same premises title to which became vested in Deborah D. Ingham by deed of the Recreation Land Corporation, dated July 12, 1993, and recorded in the Recorder's Office of Clearfield County, Pennsylvania in Deed Book Volume 1565, page 354.

01-683-0

Exhibit "A"

The land subject to the mortgage is:

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FILED

AUG 14 2001

William A. Shaw
Prothonotary

FILED ^{no}
cc
m/10:47/01
AUG 14 2001

William A. Shaw
Prothonotary

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

Indiana First Savings Bank,

Vs.

NO.: 2001-00683-CD

Deborah D. Ingham ,

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the debt, interest and costs due INDIANA FIRST SAVINGS BANK, , Plaintiff(s) from DEBORAH D. INGHAM , , Defendant(s):

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See Attached Exhibit "A"

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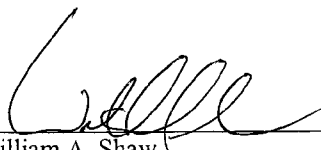
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AMOUNT DUE: \$111,268.08
INTEREST: From April 20, 2001
PROTH. COSTS: \$
ATTY'S COMM: \$
DATE: 08/13/2001

PAID: \$177.64
SHERIFF: \$
OTHER COSTS: \$



William A. Shaw
Prothonotary/Clerk Civil Division

Received this writ this 14th day
of August A.D. 2001
At 9:15 A.M./P.M.


Sheriff by Margaret N. Pelt

Requesting Party: Samuel H. Clark, Esq.
832 Philadelphia Street
Indiana, PA 15701

Exhibit "A"

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BEING the same premises title to which became vested in Deborah D. Ingham by deed of the Recreation Land Corporation, dated July 12, 1993, and recorded in the Recorder's Office of Clearfield County, Pennsylvania in Deed Book Volume 1565, page 354.

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 11430

INDIANA FIRST SAVINGS BANK

01-683-CD

VS.

INGHAM, DEBORAH D.

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

NOW, SEPTEMBER 28, 2001, AT 5:36 PM O'CLOCK A LEVY WAS TAKEN ON THE PROPERTY OF THE DEFENDANTS. PROPERTY WAS POSTED THIS DATE. DEPUTY FOUND THAT HOUSE IS VACANT, DEFENDANT MOVED TO RR #1, BOX 251 AA SMETHPORT, PA, MCKEAN COUNTY.

A SALE IS SET FOR FRIDAY, NOVEMBER 16, 2001, 10:00 AM, O'CLOCK.

NOW, OCTOBER 1, 2001, CALLED SMAUEL CLARK, ATTORNEY FOR THE PLAINTIFF THAT A CHECK IS NEEDED FOR THE SHERIFF OF MCKEAN COUNTY FOR SERVICE TO BE MADE.

NOW, OCTOBER 4, 2001, RECEIVED ATTORNEY CHECK #7282 IN THE AMOUNT OF TWENTY-FIVE (\$25.00) DOLLARS FOR THE SHERIFF OF MCKEAN COUNTY.

NOW, OCTOBER 3, 2001, SHERIFF DONALD MOREY OF MCKEAN COUNTY WAS DEPUTIZED BY CHESTER A. HAWKINS, SHERIFF OF CLEARFIELD COUNTY TO SERVE WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY ON DEBORAH D. INGHAM, DEFENDANT.

NOW, OCTOBER 11, 2001, SERVED THE WITHIN WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY ON DEBORAH D. INGHAM, DEFENDANT, BY DEPUTIZING THE SHERIFF OF MCKEAN COUNTY. THE RETURN OF SHERIFF MOREY IS HERETO ATTACHED AND MADE PART OF THIS RETURN.

NOW, NOVEMBER 16, 2001, A SALE WAS HELD ON THE PROPERTY OF THE DEFENDANT. PROPERTY WAS PURCHASED BY THE PLAINTIFF FOR ONE (\$1.00) DOLLAR PLUS COSTS.

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket #

11430

INDIANA FIRST SAVINGS BANK

01-683-CD

VS.

INGHAM, DEBORAH D.

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

NOW, NOVEMBER 19, 2001, SENT A BILL TO THE ATTORNEY FOR COSTS
DUE ON SALE.

NOW, DECEMBER 13, 2001, RECEIVED ATTORNEY CHECK #7869 IN THE AMOUNT
OF TEN THOUSAND EIGHT HUNDRED SIXTY-SEVEN DOLLARS AND FORTY-FOUR
CENTS (\$10,867.44) FOR COSTS DUE ON SALE.

NOW, JANUARY 8, 2002, RETURN WRIT AS A SALE BEING HELD WITH THE
PLAINTIFF PURCHASING THE PROPERTY FOR ONE DOLLAR (\$1.00) PLUS
COSTS. PAID COSTS FROM ADVANCE WITH THE PLAINTIFF PAYING
REMAINING COSTS. DEED WAS FILED THIS DATE.

SHERIFF HAWKINS \$233.78

SURCHARGE \$ 20.00

PAID BY PLAINTIFF

FILED

JAN 09 2002

01332

William A. Shaw
Prothonotary

Sworn to Before Me This

9th 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. Smith
Chester A. Hawkins
Sheriff



Sheriff's Office
Clearfield County

CLEARFIELD COUNTY FAX
(814) 765-5915

CHESTER A. HAWKINS
SHERIFF

SUITE 116
1 NORTH SECOND STREET - COURTHOUSE
CLEARFIELD, PENNSYLVANIA 16830

DARLENE SHULTZ
CHIEF DEPUTY

MARGARET PUTT
OFFICE MANAGER

MARILYN HAMM
DEPT CLERK

PETER F. SMITH
SOLICITOR

DEPUTATION

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

INDIANA FIRST SAVINGS BANK

NO. 01-683-CD

VS

ACTION: WRIT OF EXECUTION, NOTICE OF
SALE AND COPY OF LEVY

DEBORAH D. INGHAM

SERVE BY: OCTOBER 15, 2001

OR

HEARING DATE:

SERVE: DEBORAH D. INGHAM

ADDRESS: RR #1 Box 251AA
IRONS HALLOW ROAD
SMETHPORT, PA 16849

Know all men by these presents, that I, CHESTER A. HAWKINS,
HIGH SHERIFF of CLEARFIELD COUNTY, State of Pennsylvania, do hereby
deputize the SHERIFF of McKEAN County to execute this writ.

This deputation being made at the request and risk of the plaintiff
this 4th day of OCTOBER 2001.

COPY

Respectfully,

Chester A. Hawkins
by Margaret H. Putt
CHESTER A. HAWKINS,
SHERIFF OF CLEARFIELD COUNTY

MAKE REFUND PAYABLE TO:

AFFIDAVIT OF SERVICE.

Indiana First Savings Bank

Versus

Deborah D. Ingham

**IN THE COURT OF COMMON PLEAS
OF McKEAN COUNTY**

No. Clearfield County, PA

STATE OF PENNSYLVANIA
COUNTY OF McKEAN

} SS:

James Babcock, Deputy Sheriff

being duly sworn according to law, deposes and says, that

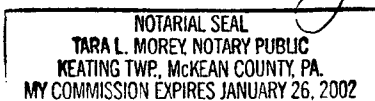
Served the Writ of Execution, Notice of Sale and Copy of Levy filed in this
suit upon Deborah D. Ingham, defendant named within by handing a certified
copy of same to her personally at R.D. #1, Box 251AA, Smethport, McKean
County, Pennsylvania making known to her the contents thereof at 11:20 a.m.,
E.D.S.T. on October 11, A.D. 2001

Sworn to and subscribed before me this

So Answers

11th day of October A.D. 2001

Tara L. Morey



Donald D. Morey

Sheriff

James Babcock

Deputy

COPY

No. Clearfield County, PA

COPY

Indiana First Savings Bank

vs.

Deborah D. Ingham

AFFIDAVIT OF SERVICE

Writ of Execution, Notice
of Sale and Copy of Levy

Paid \$

Chester Hawkins, Sheriff

Attorney for the Plaintiff

REAL ESTATE SALE

REAL ESTATE SALE SCHEDULE OF DISTRIBUTION

NOW, NOVEMBER 19, 2001, 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 16th day of NOVEMBER 2001, I exposed the within described real estate of DEBORAH D. INGHAM

to public venue or outcry at which time and place I sold the same to INDIANA FIRST SAVINGS BANK
he/she being the highest bidder, for the sum of \$ 1.00 + COSTS
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	4.08
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	1.00
RETURNS/DEPUTIZE	9.00
COPIES / BILLING	15.00
BILLING - PHONE - FAX	25.00
TOTAL SHERIFF COSTS	\$ 233.78

DEED COSTS:

REGISTER & RECORDER	\$ 15.50
ACKNOWLEDGEMENT	**** 5.00
TRANSFER TAX 2%	
TOTAL DEED COSTS	\$ 20.50

DEBT & INTEREST:

DEBT-AMOUNT DUE	\$ 111,268.08
INTEREST FROM 4-20-01	
TOTAL DEBT & INTEREST	\$ 111,268.08

COSTS:

ATTORNEY FEES	
PROTH. SATISFACTION	
ADVERTISING	\$ 535.68
LATE CHARGES & FEES	
TAXES-Collector	\$ 3,358.06
TAXES-Tax Claim	\$ 7,320.78
COSTS OF SUIT-To Be Added	
LIST OF LIENS AND MORTGAGE SEARCH	\$ 140.00
FORCLOSURE FEES	
ACKNOWLEDGEMENT	\$ 5.00
DEED COSTS	\$ 15.50
ATTORNEY COMMISSION	
SHERIFF COSTS	\$ 233.78
LEGAL JOURNAL AD	\$ 81.00
REFUND OF ADVANCE	
REFUND OF SURCHARGE	\$ 20.00
PROTHONOTARY	\$ 177.64

TOTAL COSTS \$ 11,867.44

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

7869

HOLSINGER, CLARK & ARMSTRONG, P.C.

ATTORNEYS AT LAW
TRUST ACCOUNT
832 PHILADELPHIA ST.
INDIANA, PA 15701

S&T BANK
MAIN OFFICE
INDIANA, PA 15701
60-685-433

DATE NUMBER AMOUNT

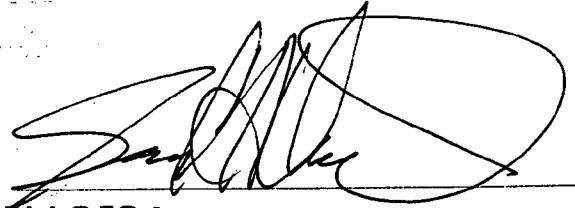
12/10/01 *\$10,867.44

PAY

*** TEN THOUSAND EIGHT HUNDRED SIXTY-SEVEN & 44/100 DOLLARS

TO THE
ORDER OF

Sheriff of Clearfield County
Market Street
Clearfield, PA 16830



MP

⑈007869⑈ ⑆043306855⑆ 3000544050⑈

EX-11430

HOLSINGER, CLARK & ARMSTRONG, P.C. - TRUST ACCOUNT

PAY TO

Sheriff of Clearfield County

DATE

TRUST NAME

DESCRIPTION

AMOUNT

12/10/01 Indiana First Savings Ban Ingham foreclosure
Account: 310.28-1

10867.44

CHECK DATE

CHECK NO.

CHECK AMOUNT

12/10/01

7869

10867.44

COPY

INDIANA FIRST SAVINGS BANK

Plaintiff,

vs.

DEBORAH D. INGHAM

Defendant

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

: No. 01-683

: Civil Action Mortgage Foreclosure

AFFIDAVIT

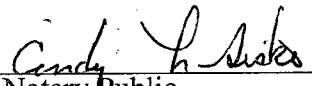
I hereby certify that a copy of the attached Notice Pursuant to Rule of Civil Procedure 3129.1, Notice of Sheriff's Sale of Real Property, and a description of the property were sent to Deborah D. Ingham, S & T Bank, Clearfield County Tax Claim Bureau, by certified mail, return receipts for which are attached hereto.

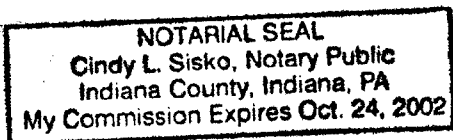
HOLSINGER, CLARK & ARMSTRONG, P.C.

By


Samuel H. Clark

Sworn to and subscribed
to before me this 5th
day of October, 2001.


Notary Public

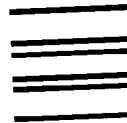


FILED

OCT 09 2001

William A. Shaw
Prothonotary

UNITED STATES POSTAL SERVICE

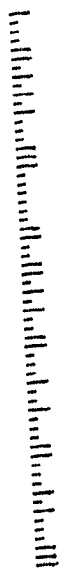


First-Class Mail
Postage & Fees Paid
USPS
Permit No. G-10

• Sender: Please print your name, address, and ZIP+4 in this box •

Samuel H. Clark, Esquire
832 Philadelphia Street
Indiana, PA 15701

5701=3908



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:

Clearfield County Tax Claim
1 North Second Street
Clearfield, PA 16830

COMPLETE THIS SECTION ON DELIVERY

- A. Received by (Please Print Clearly) Jean Orr B. Date of Delivery SEP 27 7:00
- C. Signature X Jean Orr ☐ Agent ☐ Addressee
- D. Is delivery address different from item 1? ☐ Yes ☐ No
If YES, enter delivery address below:

3. Service Type

- ☐ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes ☐ No

2. Article Number

(Transfer from service label)

7000 1670 0001 0180 4377

PS Form 3811, March 2001

Domestic Return Receipt

102595-01-M-1424

1670 0001 0910 0477

U.S. Postal Service		
CERTIFIED MAIL RECEIPT		
(Domestic Mail Only; No Insurance Coverage Provided)		
OFFICIAL USE		
Postage	\$	Postmark Here 9/26/01
Certified Fee		
Return Receipt Fee (Endorsement Required)		
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees	\$ 4.17	
Sent To		
Clearfield County Tax Claim		
Street, Apt. No., or PO Box No.		
1 North Second Street		
City, State, ZIP+4		
Clearfield, PA 16830		

Certified Mail Provides:

- A mailing receipt
- A unique identifier for your mailpiece
- A signature upon delivery
- A record of delivery kept by the Postal Service for two years

Important Reminders:

- Certified Mail may ONLY be combined with First-Class Mail or Priority Mail.
- Certified Mail is *not* available for any class of international mail.
- NO INSURANCE COVERAGE IS PROVIDED with Certified Mail. For valuables, please consider Insured or Registered Mail.
- For an additional fee, a *Return Receipt* may be requested to provide proof of delivery. To obtain Return Receipt service, please complete and attach a Return Receipt (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver for a duplicate return receipt, a USPS postmark on your Certified Mail receipt is required.
- For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "*Restricted Delivery*".
- If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

IMPORTANT: Save this receipt and present it when making an inquiry.

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:

S&T Bank
614 Liberty Blvd.
Dubois, PA 15301

COMPLETE THIS SECTION ON DELIVERY

- A. Received by (Please Print Clearly) Stanley M. Salas B. Date of Delivery 7-27-01
- C. Signature Stanley M. Salas ☒ Agent ☐ Addressee
- D. Is delivery address different from item 1? ☐ Yes ☐ No
- If YES, enter delivery address below:

P.O. Box 247

3. Service Type

- ☐ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes

2. Article Number

(Transfer from service label)

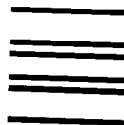
7000 1670 0001 0180 4353

PS Form 3811, March 2001

Domestic Return Receipt

102595-01-M-142

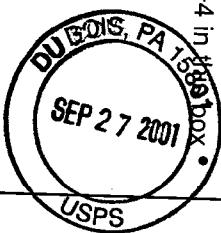
UNITED STATES POSTAL SERVICE



First-Class Mail
Postage & Fees Paid
USPS
Permit No. G-10

• Sender: Please print your name, address, and ZIP+4 in this box •

Samuel H. Clark, Esquire
832 Philadelphia Street
Indiana, PA 15701



7000 1670 0001 0180 4353

U.S. Postal Service	
CERTIFIED MAIL RECEIPT	
(Domestic Mail Only; No Insurance Coverage Provided)	
Postage \$	
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees \$ 4.17	
Postmark Here 9/26/01	
Sent To	
S&T Bank	
Street, Apt. No., or PO Box No.	
614 Liberty Blvd.	
City, State, ZIP+4	
Dubois, PA 15301	

PS Form 3800, May 2000

Certified Mail Provides:

- ❑ A mailing receipt
- ❑ A unique identifier for your mailpiece
- ❑ A signature upon delivery
- ❑ A record of delivery kept by the Postal Service for two years

Important Reminders:

- ❑ Certified Mail may ONLY be combined with First-Class Mail or Priority Mail.
- ❑ Certified Mail is *not* available for any class of international mail.
- ❑ NO INSURANCE COVERAGE IS PROVIDED with Certified Mail. For valuables, please consider Insured or Registered Mail.
- ❑ For an additional fee, a *Return Receipt* may be requested to provide proof of delivery. To obtain Return Receipt service, please complete and attach a Return Receipt (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver for a duplicate return receipt, a USPS postmark on your Certified Mail receipt is required.
- ❑ For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "*Restricted Delivery*".
- ❑ If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

IMPORTANT: Save this receipt and present it when making an inquiry.

PS Form 3800, May 2000 (Reverse)

102595-99-M-2087

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:

Deborah D. Ingham
1197 Treasure Lake
Dubois, PA 15801

COMPLETE THIS SECTION ON DELIVERY

- A. Received by (Please Print Clearly) Deborah D. Ingham B. Date of Delivery 03/11/01
- C. Signature [Signature] D. Is delivery address different from item 1? ☒ Yes ☐ No
- If YES, enter delivery address below:

3. Service Type

- ☐ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

- ☐ Yes

2. Article Number

(Transfer from service label)

7000 1670 0001 0180 4346

PS Form 3811, March 2001

Domestic Return Receipt

102595-01-M-142

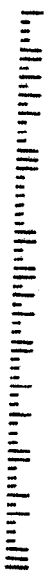
UNITED STATES POSTAL SERVICE



First-Class Mail
Postage & Fees Paid
USPS
Permit No. G-10

• Sender: Please print your name, address, and ZIP+4 in this box •

Samuel H. Clark, Esquire
832 Philadelphia Street
Indiana, PA 15701



7000 1670 0001 0180 4346

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

OPTIONAL USE

Postage	\$
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.17

Postmark
Here

9/26/01

Sent To	
Deborah D. Ingham	
Street, Apt. No., or PO Box No.	
1197 Treasure Lake	
City, State, ZIP+4	
Dubois, PA 15801	

Certified Mail Provides:

• Billing receipt

• Unique identifier for your mailpiece

• Signature upon delivery

• Record of delivery kept by the Postal Service for two years

Important Reminders:

- Certified Mail may ONLY be combined with First-Class Mail or Priority Mail.
- Certified Mail is *not* available for any class of international mail.
- NO INSURANCE COVERAGE IS PROVIDED with Certified Mail. For valuables, please consider Insured or Registered Mail.
- For an additional fee, a *Return Receipt* may be requested to provide proof of delivery. To obtain Return Receipt service, please complete and attach a Return Receipt (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver for a duplicate return receipt, a USPS postmark on your Certified Mail receipt is required.
- For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "*Restricted Delivery*".
- If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

IMPORTANT: Save this receipt and present it when making an inquiry.

IN THE COURT OF COMMON PLEAS
CLEARFIELD COUNTY, PENNSYLVANIA

No. 01-683

INDIANA FIRST SAVINGS BANK
Plaintiff

vs.

DEBORAH D. INGHAM,
Defendant

AFFIDAVIT

FILED

OCT 09 2001
11:41 AM
CLERK

HOLSINGER, CLARK & ARMSTRONG
ATTORNEYS AT LAW
832 PHILADELPHIA STREET
INDIANA, PENNSYLVANIA 15701

In The Court of Common Pleas of Clearfield County, Pennsylvania

INDIANA FIRST SAVINGS BANK

Sheriff Docket #

11016

01-683-CD

VS.

INGHAM, DEBORAH D.

COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW MAY 25, 2001 AT 12:35 PM DST SERVED THE WITHIN COMPLAINT ACTION
TO QUIET TITLE ON DEBORAH D. INGHAM, DEFENDANT AT RESIDENCE,
1197 TREASURE LAKE, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA BY
HANDING TO DEBORAH INGHAM A TRUE AND ATTESTED COPY OF THE
ORIGINAL COMPLAINT ACTION TO QUIET TITLE AND MADE KNOWN TO HER
THE CONTENTS THEREOF.
SERVED BY: MCCLEARY/NEVLING

Return Costs

Cost	Description
47.64	SHFF. HAWKINS PAID BY: ATTY.
10.00	SURCHARGE PAID BY: ATTY.

FILED

JUN 05 2001
019154 on
William A. Shaw
Prothonotary

Sworn to Before Me This

5th Day Of June 2001

William A. Shaw

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

So Answers,

Chester A. Hawkins
by Marilyn Harris
Chester A. Hawkins
Sheriff