

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-CO

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

---

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 set forth.
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

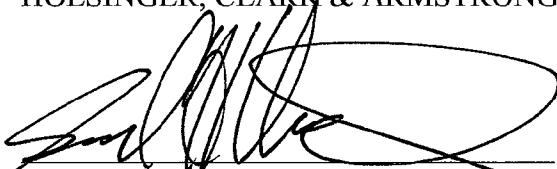
Plus, the following amounts accruing after 04/20/01:

- 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

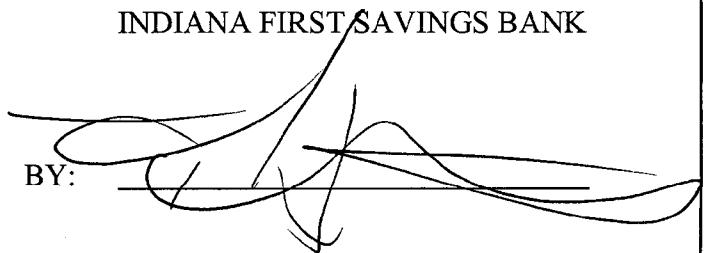
Defendant

:

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

FILED

MAY 10 2001  
M. M. O. B. Catty Clark  
William A. Shaw  
Prothonotary  
Dd. \$80.00

Catty Clark

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

INDIANA FIRST SAVINGS BANK

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

Plaintiff,

: No. 01-683

vs.

: Civil Action Mortgage Foreclosure

DEBORAH D. INGHAM

Defendant

:

:

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.

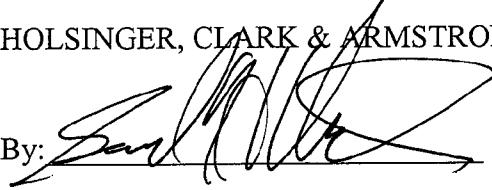
Please enter judgement in favor of the Plaintiff and against the Defendant for foreclosure and sale of the mortgage premises in the sum of \$111,268.08, together with the following amounts accruing after April 20, 2001 to the date of judgement: (a) interest of \$21.7327 per day; (b) late charges of \$38.52 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**

11 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**

111 24 2001  
M 1/23/01 not to Oy.

William A. Shaw  
Prothonotary  
Statement to Atty Clark  
Atty Clark pd \$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

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

Plaintiff,

: No. 01-683

vs.

DEBORAH D. INGHAM

: Civil Action Mortgage Foreclosure

Defendant

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 \$ 2,000.00

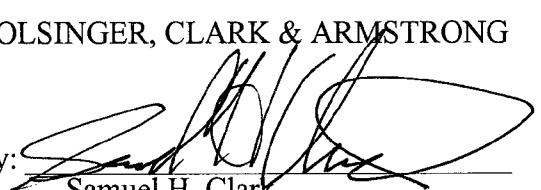
Total as of April 20, 2001 \$111,268.08

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/F-30162

William A. Shaw

Prothonotary

*WAS*

6 WAYS TO SHAW

**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 ,

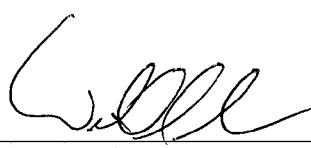
**TO THE SHERIFF OF CLEARFIELD COUNTY:**

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  
Indaina, 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 thcrefrom 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-C

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.

FILED

AUG 14 2001

William A. Shaw  
Prothonotary

FILED NO  
M 10:47 AM  
AUG 14 2001  
cc

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):

(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:

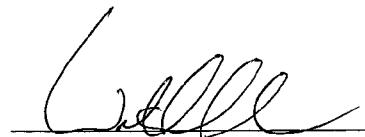
Garnishee(s) as follows:

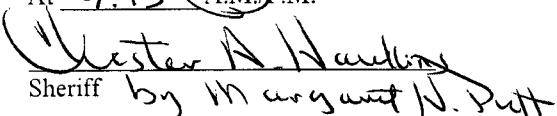
and to notify the garnishee(s) that: (a) an attachment has been issued; (b) the garnishee(s) is/are enjoined from paying any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) or otherwise disposing thereof;

(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 14<sup>th</sup> day  
of August A.D. 2001  
At 9:15 A.M./P.M.  
  
\_\_\_\_\_  
Lester A. Hartung  
Sheriff by Margaret N. Dutt

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

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.

**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**

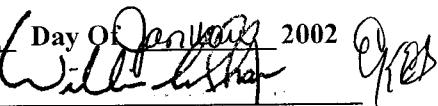
**FILED**

**JAN 09 2002**

**01/3/02**

**William A. Shaw  
Prothonotary**

**Sworn to Before Me This**

**9th Day Of January 2002**  


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

**So Answers,**

  
**by Margaret W. 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 HOLLOW 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 A. 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

James Babcock, Deputy Sheriff

} SS:

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

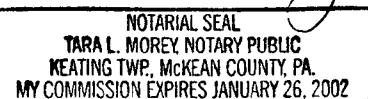
Served the Writ of Execution, Notice of Sale and Copy of Levy filed in this  
suit upon Deborah D. Ingham, defendant named within by handing a certified  
copy of same to her personally at R.D. #1, Box 251AA, Smethport, McLean  
County, Pennsylvania making known to her the contents thereof at 11:20 a.m.,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

Sworn to and subscribed before me this

So Answers

11<sup>th</sup> day of October A.D. 2001

*Tara L. Morey*



*Donald D. Morey* Sheriff

*James Babcock* Deputy

**COPY**

No. Clearfield County, PA

Indiana First Savings Bank

vs.

Deborah D. Ingham

COPY

## 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

DEBT & INTEREST:

DEBT-AMOUNT DUE	\$ 111,268.08
INTEREST FROM 4-20-01	
<b>TOTAL DEBT &amp; INTEREST</b>	<b>\$ 111,268.08</b>

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
<b>TOTAL SHERIFF COSTS</b>	<b>\$ 233.78</b>

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	
RECORDING SURCHARGE	\$ 20.00
PROTHONOTARY	\$ 177.64

DEED COSTS:

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

**TOTAL COSTS** \$ 11,867.44

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

Chester A. Hawkins, Sheriff

## HOLSINGER, CLARK &amp; 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 Sheriff of Clearfield County  
ORDER OF Market Street  
Clearfield, PA 16830



1007869 1043306855 3000544050

Ex-11430

## HOLSINGER, CLARK &amp; ARMSTRONG, P.C. - TRUST ACCOUNT

DATE	TRUST NAME	PAY TO	DESCRIPTION	AMOUNT
12/10/01	Indiana First Savings Ban Ingham foreclosure Account: 310.28-1	Sheriff of Clearfield County		10867.44

CHECK DATE	CHECK NO.	CHECK AMOUNT
12/10/01	7869	10867.44

COPY

INDIANA FIRST SAVINGS BANK

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

Plaintiff,

: No. 01-683

vs.

DEBORAH D. INGHAM

: Civil Action Mortgage Foreclosure

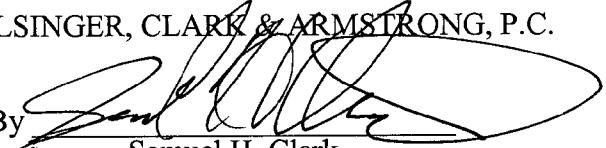
Defendant

AFFIDAVIT

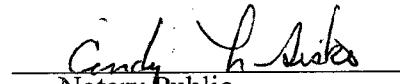
I hereby certify that a copy of the attached Notice Pursuant to Rule of Civil Procedure 3129.1, Notice of Sheriff's Sale of Real Property, and a description of the property were sent to Deborah D. Ingham, S & T Bank, Clearfield County Tax Claim Bureau, by certified mail, return receipts for which are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

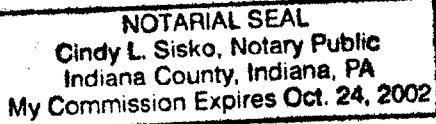
HOLSINGER, CLARK & ARMSTRONG, P.C.

By

  
Samuel H. Clark

Sworn to and subscribed  
to before me this 5<sup>th</sup>  
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

3701-23308

**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**

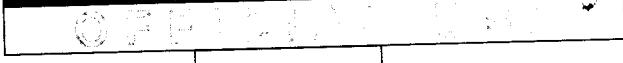
A. Received by (Please Print Clearly) <i>From One</i>	B. Date of Delivery <i>SEP 27 2001</i>
C. Signature <i>John Doe</i>	D. Is delivery address different from item 1? If YES, enter delivery address below: <input type="checkbox"/> Yes <input type="checkbox"/> No
X	
3. Service Type	
<input type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail	
<input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise	
<input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.	
4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes	

2. Article Number <i>(Transfer from service label)</i>	7000 1670 0001 0180 4377
S Form 3811, March 2001      Domestic Return Receipt	

102555-01-M-1424

4347

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

		
4347 0180 0001 0001 0070 1670	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 Clearfield County Tax Claim Street, Apt. No., or PO Box No. 1 North Second Street City, State, ZIP+4 Clearfield, PA 16830		

See Reverse for Instructions

### **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-20

**SENDER: COMPLETE THIS SECTION****COMPLETE THIS SECTION ON DELIVERY**

- 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:**

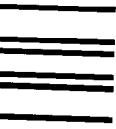
S&T Bank  
614 Liberty Blvd.  
Dubois, PA 15301

A. Received by (Please Print Clearly)	B. Date of Delivery
<i>Stanley M. Salbach</i>	<i>7-27-01</i>
C. Signature	
<i>Stanley M. Salbach</i>	
D. Is delivery address different from item 1? <input type="checkbox"/> Yes <input type="checkbox"/> No If YES, enter delivery address below:	
<i>P.O. Box 247</i>	

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

2. Article Number (Transfer from service label)	7000 1670 0001 0180 4353
102595-01-M-1421	
PS Form 3811, March 2001	Domestic Return Receipt

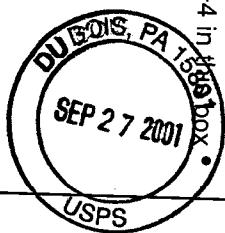
UNITED STATES POSTAL SERVICE



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

- Sender: Please print your name, address, and ZIP+4 in the box.

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





**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.
- 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.**

102595-99-M-2087

PS Form 3800, May 2000 (Reverse)

**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

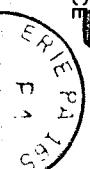
**COMPLETE THIS SECTION ON DELIVERY**

A. Received by (Please Print Clearly)	Date of Delivery
<i>Deborah Ingham</i>	
C. Signature	Agent <input type="checkbox"/> Addressee <input checked="" type="checkbox"/>
<i>Deborah Ingham</i>	
D. Is delivery address different from item 1? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	

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

2. Article Number (Transfer from service label)	7000 1670 0001 0180 4346
102595-01-M-142	
Domestic Return Receipt	

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

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

44364  
08010  
01001  
10001  
00001  
00000  
70000 16700

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

PS Form 3800, May 2000

**Certified Mail Provides:**

- Filing 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.**

PS Form 3800, May 2000 (Reverse)

102595-95-M-2087

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 9 2001  
M. R. HARRIS  
Law 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

VS.

INGHAM, DEBORAH D.

01-683-CD

**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  
01954 am  
William A. Shaw  
Prothonotary

**Sworn to Before Me This**

5th Day Of June 2001  
Willie Shaw

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

**So Answers,**

Chester A. Hawkins  
by Marlyn Harry  
Chester A. Hawkins  
Sheriff