

01-1179-CD

Option One Morg vs A. Lukens

10

**MARK J. UDREN & ASSOCIATES**  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

**ATTORNEY FOR PLAINTIFF**

Option One Mortgage  
Corporation  
P.O. Box 57038  
Irvine, CA 92619-7038  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

v.

Aaron L. Lukens  
P.O. Box 122  
Bethel, PA 19507  
Defendant(s)

NO. 01-1179-CO

**FILED**

JUL 20 2001

William A. Shaw  
Prothonotary

**COMPLAINT IN MORTGAGE FORECLOSURE**

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.**

Pennsylvania Lawyer Referral Service  
Pennsylvania Bar Association  
P.O. Box 186  
Harrisburg, PA 17108  
800-932-0311  
717-238-6715  
E-Mail: [info@pabar.org](mailto:info@pabar.org)  
Internet: [www.pabar.org](http://www.pabar.org)

**AVISO**

Le han demandado a usted en la corte. Si usted quiere defenderse de estas demandas expuestas en las paginas siguientes, usted tiene veinte (20) dias de plazo al partir de la fecha de la demanda y la notificacion. Hace falta asentir una comparencia escrita o en persona o con un abogado y entregar a la corte en forma escrita sus defensas o sus objeciones a las demandas en contra de su persona. Sea avisado que si usted no se defiende, la corte tomara medidas y puede continuar la demanda en contra suya sin previo aviso o notificacion. Ademas, la corte puede decidir a favor del demandante y requiere que usted cumpla con todas las provisiones de esta demanda. Usted puede perder dinero o sus propiedades u otros derechos importantes para usted.

**LLEVE ESTA DEMANDA A UN ABOGADO IMMEDIATAMENTE, SI NO TIENE ABOGADO O SI NO TIENE EL DINERO SUFFICIENTE DE PAGAR TAL SERVICIO, VAYA EN PERSONA O LLAME POR TELEFONO A LA OFICINA CUYA DIRECCION SE ENCUENTRA ESCRITA ABAJO PARA AVERIGUAR DONDE SE PUEDE CONSEGUIR ASISTENCIA LEGAL.**

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## **NOTICE**

**The amount of your debt is as stated in the attached document. The name of the creditor to whom the debt is owed is as named in the attached document. Unless you notify us within 30 days after receipt of this Notice and the attached document that the validity of the stated debt, or any portion of it, is disputed, we will assume that the debt is valid. If you do notify us in writing of a dispute within the 30 day period, we will obtain verification of the debt or a copy of a judgment against you, and mail it to you. If you do not dispute the debt, it is not an admission of liability on your part. Also, upon your written request within the 30 day period, we will provide you with the name and address of the original creditor if different from the current creditor.**

**If you notify us in writing within the 30 day period as stated above, we will cease collection of your debt, or any disputed portion of it, until we obtain the information that is required and mail it to you. Once we have mailed to you the required information, we will then continue the collection of your debt.**

**This law firm is deemed to be a debt collector and this Notice and the attached document is an attempt to collect a debt, and any information obtained will be used for that purpose.**

**LAW OFFICES OF MARK J. UDREN  
/s/ Mark J. Udren, Esquire  
1040 N. Kings Highway, Suite 500  
Cherry Hill, NJ 08034  
(856) 482-6900**

1. Plaintiff is the Corporation designated as such in the caption on a preceding page. If Plaintiff is an assignee then it is such by virtue of the following recorded assignments:

Assignor: BNC Mortgage Inc.

Assignee: Option One Mortgage Corporation

Recording Date: **LODGED FOR RECORDING** Book: Page:

2. Defendant(s) is the individual designated as such on the caption on a preceding page, whose last known address is as set forth in the caption, and unless designated otherwise, is the real owner(s) and mortgagor(s) of the premises being foreclosed.

3. On or about the date appearing on the Mortgage hereinafter described, at the instance and request of Defendant(s), Plaintiff (or its predecessor, hereinafter called Plaintiff) loaned to the Defendant(s) the sum appearing on said Mortgage, which Mortgage was executed and delivered to Plaintiff as security for the indebtedness. Said Mortgage is incorporated herein by reference in accordance with PA.R.C.P. 1019 (g).

The information regarding the Mortgage being foreclosed is as follows:

MORTGAGED PREMISES: 209 S. 4th Street

MUNICIPALITY/TOWNSHIP/BOROUGH: Borough of Clearfield

COUNTY: Clearfield

DATE EXECUTED: 9/22/00

DATE RECORDED: 10/19/00 INSTR NO.: 200015663

The legal description of the mortgaged premises is attached hereto and made part hereof.

4. Said Mortgage is in default because the required payments have not been made as set forth below, and by its terms, upon breach and failure to cure said breach after notice, all sums secured by said Mortgage, together with other charges authorized by said Mortgage itemized below, shall be immediately due.

5. After demand, the Defendant(s) continues to fail or refuses to comply with the terms of the Note as follows:

- (a) by failing or refusing to pay the installments of principal and interest when due in the amounts indicated below;
- (b) by failing or refusing to pay other charges, if any, indicated below.

6. The following amounts are due on the said Mortgage as of 6/15/01:

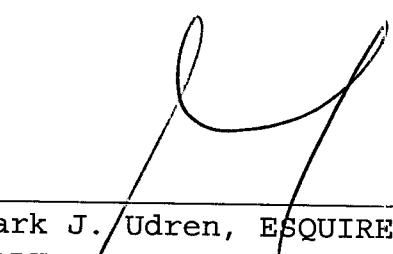
Principal of debt due and unpaid Interest at 12.35%*	\$40,789.20
from 11/1/00 to 6/15/01 (the per diem interest accruing on this debt is \$13.80 and that sum should be added each day after 6/15/01)	3,145.55
Title Report	250.00
Court Costs (anticipated, excluding Sheriff's Sale costs)	280.00
Escrow Overdraft/(Balance) (The monthly escrow on this account is \$0.00 and that sum should be added on the first of each month after 6/15/01)	0.00
Late Charges (monthly late charge of \$43.07 should be added on the fifteenth of each month after 6/15/01)	344.56
Other Fees	46.00
Attorneys Fees (anticipated and actual to 5% of principal)	<u>2,039.46</u>
<b>TOTAL</b>	<b>\$46,894.77</b>

\* This Interest Rate is subject to adjustment as more fully set forth in the Mortgage and Note.

7. The attorney's fee 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 in accordance with the reduction provisions of Act 6, if applicable.

8. The combined notice specified by the Pennsylvania Homeowner's Emergency Mortgage Assistance Program, Act 91 of 1983 and Notice of Intention to Foreclose under Act 6 of 1974 has been sent to each defendant, via certified and regular mail, in accordance with the requirements of those acts, on the date appearing on the copy attached hereto as Exhibit "A", and made part hereof, and defendant(s) have failed to proceed within the time limits, or have been determined ineligible, or Plaintiff has not been notified in a timely manner of Defendant(s) eligibility.

WHEREFORE, the Plaintiff demands judgment, in rem, against the Defendant(s) herein in the sum of \$46,894.77 plus interest, costs and attorneys fees as more fully set forth in the Complaint, and for foreclosure and sale of the Mortgaged premises.



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Mark J. Udren, ESQUIRE  
MARK J. UDREN & ASSOCIATES  
Attorney for Plaintiff  
Attorney I.D. No. 04302

**LEGAL DESCRIPTION**

ALL that certain lot or tract of land situate in the Borough of Clearfield, County of Clearfield and Commonwealth of Pennsylvania, and described as follows:

BOUNDED on the East by Fourth Street; bounded on the West by lot now or formerly of N.B. Fulford; bounded on the South by lot now or formerly of Caspter Leipold; bounded on the North by lot now or formerly of Mrs. Laura N. Irwin; fronting fifty (50) feet on Fourth Street and extending back seventy-six and one-half (76 1/2) feet, and being part of Lot No. 20 in the plot of the addition of the Borough of Clearfield. Having erected thereon a dwelling house.

UNDER AND SUBJECT to all existing easements, covenants, conditions and restrictions of record.

BEING KNOWN as Assessment # 4.2-KOB-222-13.

BEING the same premises which Jeffrey L. Peters and Angie L. Obleman Peters, husband and wife, by deed dated September 22, 2000 and to be recorded contemporaneously herewith, granted and conveyed unto Aaron L. Lukens.

*Address  
NJ*



February 13, 2001

Aaron L Lukens  
Po Box 122  
Bethel, PA 19507

Homeowners Name: Aaron L Lukens

Property Address: 209 S. 4th St. , Clearfield PA 16830  
Loan Account No.: 374492-7

Original Lender: option one

Current Lender/Servicer: Option One Mortgage Corporation

HOMEOWNER'S  
EMERGENCY MORTGAGE ASSISTANCE PROGRAM

YOU MAY BE ELIGIBLE FOR FINANCIAL  
ASSISTANCE WHICH CAN SAVE YOUR HOME FROM  
FORECLOSURE AND HELP YOU MAKE FUTURE  
MORTGAGE PAYMENTS

IF YOU COMPLY WITH THE PROVISIONS OF THE HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE ACT OF 1983 (THE "ACT"), YOU MAY BE ELIGIBLE FOR EMERGENCY MORTGAGE ASSISTANCE:

\* IF YOUR DEFAULT HAS BEEN CAUSED BY CIRCUMSTANCES BEYOND YOUR CONTROL,

\* IF YOU HAVE A REASONABLE PROSPECT OF BEING ABLE TO PAY YOUR MORTGAGE PAYMENTS, AND

\* IF YOU MEET OTHER ELIGIBILITY REQUIREMENTS ESTABLISHED BY THE PENNSYLVANIA HOUSING FINANCE AGENCY.

TEMPORARY STAY OF FORECLOSURE - Under the Act, you are entitled to a temporary stay of foreclosure on your mortgage for thirty (30) days from the date of this Notice. During that time you must arrange and attend a "face-to-face" meeting with one of the designated consumer credit counseling agencies listed at the end of this Notice.

THIS MEETING MUST OCCUR WITHIN THE NEXT (30) DAYS. IF YOU DO NOT APPLY FOR EMERGENCY MORTGAGE ASSISTANCE, YOU MUST BRING YOUR MORTGAGE UP TO DATE. THE PART OF THIS NOTICE CALLED "HOW TO CURE YOUR MORTGAGE DEFAULT", EXPLAINS HOW TO BRING YOUR MORTGAGE UP TO DATE.

OP171

**EXHIBIT A**



Re: Loan No. 374492-7

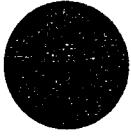
CONSUMER CREDIT COUNSELING AGENCIES - If you meet with one of the consumer credit counseling agencies listed at the end of this Notice, the lender may NOT take action against you for thirty (30) days after the date of this meeting. The names, addresses and telephone numbers of designated consumer credit counseling agencies for the county in which the property is located are set forth at the end of this Notice. It is only necessary to schedule one face-to-face meeting. Advise your lender immediately of your intentions.

APPLICATION FOR MORTGAGE ASSISTANCE - Your mortgage is in default for the reasons set forth later in this Notice (see following pages for specific information about the nature of your default.) If you have tried and are unable to resolve this problem with the lender, you have the right to apply for financial assistance from the Homeowner's Emergency Mortgage Assistance Program. To do so, you must fill out, sign and file a completed Homeowner's Emergency Assistance Program Application with one of the designated consumer credit counseling agencies listed at the end of this Notice. Only consumer credit counseling agencies have applications for the program and they will assist you in submitting a complete application to the Pennsylvania Housing Finance Agency. Your application MUST be filed or postmarked within thirty (30) days of your face-to-face meeting.

YOU MUST FILE YOUR APPLICATION PROMPTLY. IF YOU FAIL TO DO SO OR IF YOU DO NOT FOLLOW THE OTHER TIME PERIODS SET FORTH IN THIS LETTER, FORECLOSURE MAY PROCEED AGAINST YOUR HOME IMMEDIATELY AND YOUR APPLICATION FOR MORTGAGE ASSISTANCE WILL BE DENIED.

AGENCY ACTION - Available funds for emergency mortgage assistance are very limited. They will be disbursed by the Agency under the eligibility criteria established by the Act. The Pennsylvania Housing Finance Agency has sixty (60) days to make a decision after it receives your application. During that time, no foreclosure proceedings will be pursued against you if you have met the time requirements set forth above. You will be notified directly by the Pennsylvania Housing Finance Agency of its decision on your application.

OP171



OPTION  
ONE

MORTGAGE CORPORATION

Re: Loan No. 374492-7

IF YOU DO NOT CURE THE DEFAULT - If you do not cure the default within THIRTY (30) DAYS of the date of this Notice, the lender intends to exercise its rights to accelerate the mortgage debt.

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

IF THE MORTGAGE IS FORECLOSED UPON - The mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If the lender refers your case to its attorneys, but you cure the delinquency before the lender brings legal proceedings against you, you will still be required to pay the reasonable attorney's fees that were actually incurred, up to \$50.00. However, if legal proceedings are started against you, you will have to pay all reasonable attorney's fees actually incurred by the lender even if they exceed \$50.00. Any attorney's fees will be added to the amount you owe the lender, which may also include other reasonable costs. If you cure the default within the THIRTY (30) DAY period, you will not be required to pay attorney's fees.

OTHER LENDER REMEDIES - The lender may also sue you personally for the unpaid principal balance and all other sums due under the mortgage.

RIGHT TO CURE THE DEFAULT PRIOR TO SHERIFF'S SALE - If you have not cured the default within the THIRTY (30) DAY period and foreclosure proceedings have begun, you still have the right to cure the default and prevent the sale at any time up to one hour before the Sheriff's Sale. You may do so by paying the total amount then past due, plus any late or other charges then due, reasonable attorney's fees and costs connected with the foreclosure sale and any other costs connected with the Sheriff's Sale as specified in writing by the lender and by performing any other requirements under the mortgage. Curing your default in the manner set forth in this notice will restore your mortgage to the same position as if you had never defaulted.

EARLIEST POSSIBLE SHERIFF'S SALE DATE - It is estimated that the earliest date that such a Sheriff's Sale of the mortgaged property could be held would be approximately (7) SEVEN Months from the date of this Notice. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.



Re: Loan No. 374492-7

HOW TO CONTACT THE LENDER:

Name of Lender: Option One Mortgage Corporation  
Address: 3 Ada  
Address: Irvine, CA. 92618  
Phone Number: 800-326-1500, Ext. 8004  
Fax Number: 949-784-6032  
Contact Person: BRANDY WOOD EXTN-5772  
Office hours: Monday through Thursday 7:00 a.m. to 9:00 p.m. PST  
Friday 7:00 a.m. to 6:00 p.m. PST.

EFFECT OF SHERIFF'S SALE - You should realize that a Sheriff's Sale will end your ownership of the mortgaged property and your right to occupy it. If you continue to live in the property after the Sheriff's Sale, a lawsuit to remove you and your furnishings and other belongings could be started by the lender at any time.

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

YOU MAY ALSO HAVE THE RIGHT TO:

\* TO SELL THE PROPERTY TO OBTAIN MONEY TO PAY OFF THE MORTGAGE DEBT OR TO BORROW MONEY FROM ANOTHER LENDING INSTITUTION TO PAY OFF THIS DEBT.

\* TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BEHALF.

\* TO HAVE THE MORTGAGE RESTORED TO THE SAME POSITION AS IF NO DEFAULT HAD OCCURRED, IF YOU CURED THE DEFAULT. (HOWEVER, YOU DO NOT HAVE THIS RIGHT TO CURE YOUR DEFAULT MORE THAN THREE TIMES IN ANY CALENDAR YEAR.)

\* TO ASSERT THE NONEXISTENCE OF A DEFAULT IN ANY FORECLOSURE PROCEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCUMENTS.

\* TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH ACTION BY THE LENDER.

\* TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

OP174

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

22222 51963 00000 15300 00000  
**OFFICIAL USE**

7000 15300 00000 2974

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

Postmark  
Here

Sent To *Aaron Lukens*  
Street, Apt. No.; or PO Box No.  
*143744927*  
City, State, ZIP+4  
*209 4th St.*

PS Form 3800, May 2000

See Reverse for Instructions

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*(Domestic Mail Only; No Insurance Coverage Provided)*

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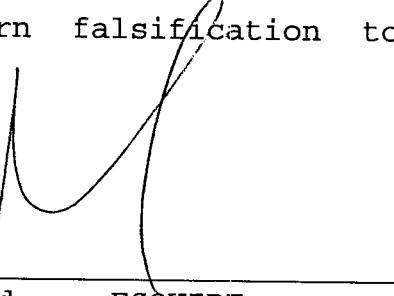
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Street, Apt. No.; or PO Box No.  
*143744927*  
City, State, ZIP+4

PS Form 3800, May 2000

See Reverse for Instructions

V E R I F I C A T I O N

Mark J. Udren, Esquire, hereby states that he is the attorney for the Plaintiff, a corporation unless designated otherwise; that he is authorized to take this Verification and does so because of the exigencies regarding this matter, and because Plaintiff must verify much of the information through agents, and because he has personal knowledge of some of the facts averred in the foregoing pleading; and that the statements made in the foregoing pleading are true and correct to the best of his knowledge, information and belief and the source of his information is public records and reports of Plaintiff's agents. The undersigned understands that this statement herein is made subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.



---

Mark J. Udren, ESQUIRE  
MARK J. UDREN & ASSOCIATES



9/28/01 Document  
Reinstated/Resigned to Sheriff  
for service.

William A. Shaw  
Prothonotary

**FILED**

*Sept 20 2001*  
*William A. Shaw*  
*Prothonotary*

*cc: E. Shand*

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 11285

OPTION ONE MORTGAGE CORPORATION

01-1179-CD

VS.

LUKENS, AARON L.

COMPLAINT IN MORTGAGE FORECLOSURE

**SHERIFF RETURNS**

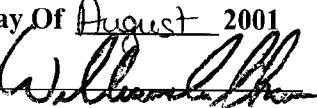
NOW AUGUST 20, 2001 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURN  
THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO  
AARON L. LUKENS, DEFENDANT. RESIDENCE IS EMPTY. DEFENDANT MOVED  
OUT OF THE COUNTY.

---

Return Costs

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

Sworn to Before Me This

23<sup>rd</sup> Day Of August 2001  


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

So Answers,

  
Chester A. Hawkins  
Sheriff

FILED  
AUG 23 2001  
William A. Shaw  
Prothonotary

"WE HEREBY CERTIFY THE  
WITHIN TO BE TRUE AND  
CORRECT COPY OF THE ORIGINAL"

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
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hereby certify this to be a true  
and attested copy of the original  
statement filed in this case.

Attest.

*William J. Shaw*  
Prothonotary

JUL 20 2001

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Assignor: BNC Mortgage Inc.

Assignee: Option One Mortgage Corporation

Recording Date: LODGED FOR RECORDING Book: Page:

2. Defendant(s) is the individual designated as such on the caption on a preceding page, whose last known address is as set forth in the caption, and unless designated otherwise, is the real owner(s) and mortgagor(s) of the premises being foreclosed.

3. On or about the date appearing on the Mortgage hereinafter described, at the instance and request of Defendant(s), Plaintiff (or its predecessor, hereinafter called Plaintiff) loaned to the Defendant(s) the sum appearing on said Mortgage, which Mortgage was executed and delivered to Plaintiff as security for the indebtedness. Said Mortgage is incorporated herein by reference in accordance with PA.R.C.P. 1019 (g).

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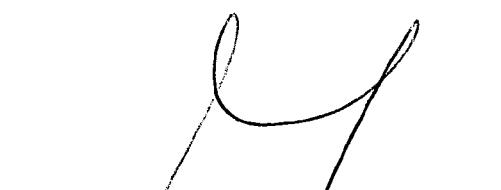
Principal of debt due and unpaid Interest at 12.35%*	\$40,789.20
from 11/1/00	
to 6/15/01	
(the per diem interest accruing on this debt is \$13.80 and that sum should be added each day after 6/15/01)	3,145.55
Title Report	250.00
Court Costs (anticipated, excluding Sheriff's Sale costs)	280.00
Escrow Overdraft/ (Balance) (The monthly escrow on this account is \$0.00 and that sum should be added on the first of each month after 6/15/01)	0.00
Late Charges (monthly late charge of \$43.07 should be added on the fifteenth of each month after 6/15/01)	344.56
Other Fees	46.00
Attorneys Fees (anticipated and actual to 5% of principal)	<u>2,039.46</u>
<b>TOTAL</b>	<b>\$46,894.77</b>

\* This Interest Rate is subject to adjustment as more fully set forth in the Mortgage and Note.

7. The attorney's fee 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 in accordance with the reduction provisions of Act 6, if applicable.

8. The combined notice specified by the Pennsylvania Homeowner's Emergency Mortgage Assistance Program, Act 91 of 1983 and Notice of Intention to Foreclose under Act 6 of 1974 has been sent to each defendant, via certified and regular mail, in accordance with the requirements of those acts, on the date appearing on the copy attached hereto as Exhibit "A", and made part hereof, and defendant(s) have failed to proceed within the time limits, or have been determined ineligible, or Plaintiff has not been notified in a timely manner of Defendant(s) eligibility.

WHEREFORE, the Plaintiff demands judgment, in rem, against the Defendant(s) herein in the sum of \$46,894.77 plus interest, costs and attorneys fees as more fully set forth in the Complaint, and for foreclosure and sale of the Mortgaged premises.



---

Mark J. Udren, ESQUIRE  
MARK J. UDREN & ASSOCIATES  
Attorney for Plaintiff  
Attorney I.D. No. 04302

**LEGAL DESCRIPTION**

ALL that certain lot or tract of land situate in the Borough of Clearfield, County of Clearfield and Commonwealth of Pennsylvania, and described as follows:

BOUNDED on the East by Fourth Street; bounded on the West by lot now or formerly of N.B. Fulford; bounded on the South by lot now or formerly of Caspter Leipold; bounded on the North by lot now or formerly of Mrs. Laura N. Irwin; fronting fifty (50) feet on Fourth Street and extending back seventy-six and one-half (76 1/2) feet, and being part of Lot No. 20 in the plot of the addition of the Borough of Clearfield. Having erected thereon a dwelling house.

UNDER AND SUBJECT to all existing easements, covenants, conditions and restrictions of record.

BEING KNOWN as Assessment # 4.2-KOB-222-13.

BEING the same premises which Jeffrey L. Peters and Angie L. Obleman Peters, husband and wife, by deed dated September 22, 2000 and to be recorded contemporaneously herewith, granted and conveyed unto Aaron L. Lukens.



*Wcked  
NJ*

February 13, 2001

Aaron L Lukens  
Po Box 122  
Bethel, PA 19507

Homeowners Name: Aaron L Lukens

Property Address: 209 S. 4th St. , Clearfield PA 16830

Loan Account No.: 374492-7

Original Lender: option one

Current Lender/Servicer: Option One Mortgage Corporation

HOMEOWNER'S  
EMERGENCY MORTGAGE ASSISTANCE PROGRAM

YOU MAY BE ELIGIBLE FOR FINANCIAL  
ASSISTANCE WHICH CAN SAVE YOUR HOME FROM  
FORECLOSURE AND HELP YOU MAKE FUTURE  
MORTGAGE PAYMENTS

IF YOU COMPLY WITH THE PROVISIONS OF THE HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE ACT OF 1983 (THE "ACT"), YOU MAY BE ELIGIBLE FOR EMERGENCY MORTGAGE ASSISTANCE:

\* IF YOUR DEFAULT HAS BEEN CAUSED BY CIRCUMSTANCES BEYOND YOUR CONTROL,

\* IF YOU HAVE A REASONABLE PROSPECT OF BEING ABLE TO PAY YOUR MORTGAGE PAYMENTS, AND

\* IF YOU MEET OTHER ELIGIBILITY REQUIREMENTS ESTABLISHED BY THE PENNSYLVANIA HOUSING FINANCE AGENCY.

TEMPORARY STAY OF FORECLOSURE - Under the Act, you are entitled to a temporary stay of foreclosure on your mortgage for thirty (30) days from the date of this Notice. During that time you must arrange and attend a "face-to-face" meeting with one of the designated consumer credit counseling agencies listed at the end of this Notice.

THIS MEETING MUST OCCUR WITHIN THE NEXT (33) DAYS. IF YOU DO NOT APPLY FOR EMERGENCY MORTGAGE ASSISTANCE, YOU MUST BRING YOUR MORTGAGE UP TO DATE. THE PART OF THIS NOTICE CALLED "HOW TO CURE YOUR MORTGAGE DEFAULT", EXPLAINS HOW TO BRING YOUR MORTGAGE UP TO DATE.

**EXHIBIT A**

OP171



Re: Loan No. 374492-7

CONSUMER CREDIT COUNSELING AGENCIES - If you meet with one of the consumer credit counseling agencies listed at the end of this Notice, the lender may NOT take action against you for thirty (30) days after the date of this meeting. The names, addresses and telephone numbers of designated consumer credit counseling agencies for the county in which the property is located are set forth at the end of this Notice. It is only necessary to schedule one face-to-face meeting. Advise your lender immediately of your intentions.

APPLICATION FOR MORTGAGE ASSISTANCE - Your mortgage is in default for the reasons set forth later in this Notice (see following pages for specific information about the nature of your default.) If you have tried and are unable to resolve this problem with the lender, you have the right to apply for financial assistance from the Homeowner's Emergency Mortgage Assistance Program. To do so, you must fill out, sign and file a completed Homeowner's Emergency Assistance Program Application with one of the designated consumer credit counseling agencies listed at the end of this Notice. Only consumer credit counseling agencies have applications for the program and they will assist you in submitting a complete application to the Pennsylvania Housing Finance Agency. Your application MUST be filed or postmarked within thirty (30) days of your face-to-face meeting.

YOU MUST FILE YOUR APPLICATION PROMPTLY. IF YOU FAIL TO DO SO OR IF YOU DO NOT FOLLOW THE OTHER TIME PERIODS SET FORTH IN THIS LETTER, FORECLOSURE MAY PROCEED AGAINST YOUR HOME IMMEDIATELY AND YOUR APPLICATION FOR MORTGAGE ASSISTANCE WILL BE DENIED.

AGENCY ACTION - Available funds for emergency mortgage assistance are very limited. They will be disbursed by the Agency under the eligibility criteria established by the Act. The Pennsylvania Housing Finance Agency has sixty (60) days to make a decision after it receives your application. During that time, no foreclosure proceedings will be pursued against you if you have met the time requirements set forth above. You will be notified directly by the Pennsylvania Housing Finance Agency of its decision on your application.

OP171



Re: Loan No. 374492-7

IF YOU DO NOT CURE THE DEFAULT - If you do not cure the default within THIRTY (30) DAYS of the date of this Notice, the lender intends to exercise its rights to accelerate the mortgage debt.

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

IF THE MORTGAGE IS FORECLOSED UPON - The mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If the lender refers your case to its attorneys, but you cure the delinquency before the lender brings legal proceedings against you, you will still be required to pay the reasonable attorney's fees that were actually incurred, up to \$50.00. However, if legal proceedings are started against you, you will have to pay all reasonable attorney's fees actually incurred by the lender even if they exceed \$50.00. Any attorney's fees will be added to the amount you owe the lender, which may also include other reasonable costs. If you cure the default within the THIRTY (30) DAY period, you will not be required to pay attorney's fees.

OTHER LENDER REMEDIES - The lender may also sue you personally for the unpaid principal balance and all other sums due under the mortgage.

RIGHT TO CURE THE DEFAULT PRIOR TO SHERIFF'S SALE - If you have not cured the default within the THIRTY (30) DAY period and foreclosure proceedings have begun, you still have the right to cure the default and prevent the sale at any time up to one hour before the Sheriff's Sale. You may do so by paying the total amount then past due, plus any late or other charges then due, reasonable attorney's fees and costs connected with the foreclosure sale and any other costs connected with the Sheriff's Sale as specified in writing by the lender and by performing any other requirements under the mortgage. Curing your default in the manner set forth in this notice will restore your mortgage to the same position as if you had never defaulted.

EARLIEST POSSIBLE SHERIFF'S SALE DATE - It is estimated that the earliest date that such a Sheriff's Sale of the mortgaged property could be held would be approximately (7) SEVEN Months from the date of this Notice. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.



Re: Loan No. 374492-7

HOW TO CONTACT THE LENDER:

Name of Lender: Option One Mortgage Corporation  
Address: 3 Ada  
Address: Irvine, CA. 92618  
Phone Number: 800-326-1500, Ext. 8004  
Fax Number: 949-784-6032  
Contact Person: BRANDY WOOD EXTN-5772  
Office hours: Monday through Thursday 7:00 a.m. to 9:00 p.m. PST  
Friday 7:00 a.m. to 6:00 p.m. PST.

EFFECT OF SHERIFF'S SALE - You should realize that a Sheriff's Sale will end your ownership of the mortgaged property and your right to occupy it. If you continue to live in the property after the Sheriff's Sale, a lawsuit to remove you and your furnishings and other belongings could be started by the lender at any time.

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

YOU MAY ALSO HAVE THE RIGHT TO:

\* TO SELL THE PROPERTY TO OBTAIN MONEY TO PAY OFF THE MORTGAGE DEBT OR TO BORROW MONEY FROM ANOTHER LENDING INSTITUTION TO PAY OFF THIS DEBT.

\* TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BEHALF.

\* TO HAVE THE MORTGAGE RESTORED TO THE SAME POSITION AS IF NO DEFAULT HAD OCCURRED, IF YOU CURED THE DEFAULT. (HOWEVER, YOU DO NOT HAVE THIS RIGHT TO CURE YOUR DEFAULT MORE THAN THREE TIMES IN ANY CALENDAR YEAR.)

\* TO ASSERT THE NONEXISTENCE OF A DEFAULT IN ANY FORECLOSURE PROCEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCUMENTS.

\* TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH ACTION BY THE LENDER.

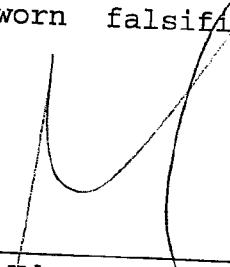
\* TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

U.S. Postal Service <b>CERTIFIED MAIL RECEIPT</b> <i>(Domestic Mail Only - No Insurance Coverage Provided)</i>	
<b>OFFICIAL USE</b>	
Postage	\$
Certified Fee	\$
Return Receipt Fee (Endorsement Required)	\$
Restricted Delivery Fee (Endorsement Required)	\$
Total Postage & Fees	\$
Postmark Here	
Sent To <i>Aaron Lukens</i> Street, Apt. No.; or PO Box No. <i>145 3744927</i> City, State, ZIP+4 <i>209 48851</i>	

<p style="text-align: center;"><b>U.S. Postal Service</b>  <b>CERTIFIED MAIL RECEIPT</b>  <i>(Domestic Mail Only. No Insurance Coverage Provided)</i></p>	
<b>OFFICIAL USE</b>	
Postage	\$
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$
<span style="margin-right: 20px;">Postmark Here</span>	
<p><b>Sent To</b> <i>John Dikens</i></p>	
<p>Street, Apt. No. or PO Box No. <i>43744927</i></p>	
<p>City, State, ZIP+ 4</p>	

V E R I F I C A T I O N

Mark J. Udren, Esquire, hereby states that he is the attorney for the Plaintiff, a corporation unless designated otherwise; that he is authorized to take this Verification and does so because of the exigencies regarding this matter, and because Plaintiff must verify much of the information through agents, and because he has personal knowledge of some of the facts averred in the foregoing pleading; and that the statements made in the foregoing pleading are true and correct to the best of his knowledge, information and belief and the source of his information is public records and reports of Plaintiff's agents. The undersigned understands that this statement herein is made subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.



Mark J. Udren, ESQUIRE  
MARK J. UDREN & ASSOCIATES

MARK J. UDREN & ASSOCIATES  
BY: MARK J. UDREN, ESQUIRE  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Option One Mortgage Corporation  
Plaintiff  
v.  
Aaron L. Lukens  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
NO. 01-1179-CD

ORDER

AND NOW, this 20<sup>th</sup> day of September, 2001, upon consideration of Plaintiff's Motion and the Affidavit of Good Faith investigation attached hereto, it is hereby ORDERED that service of the Complaint in Mortgage Foreclosure and all subsequent pleadings on Defendant(s), Aaron L. Lukens, shall be complete when Plaintiff or its counsel or agent has mailed true and correct copies of the Complaint in Mortgage Foreclosure and all subsequent pleadings by certified mail and regular mail to the last known address of Defendant(s), Aaron L. Lukens at 209 S. 4th Street, Clearfield, PA 16830 and P.O. Box 122, Bethel, PA 19507 and by posting the mortgaged premises at 209 S. 4th Street, Clearfield, PA 16830.

BY THE COURT:

J.

**FILED**

SEP 20 2001  
Office of the Clerk  
William A. Shaw  
Prothonotary

**MARK J. UDREN & ASSOCIATES  
BY: MARK J. UDREN, ESQUIRE  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900**

**ATTORNEY FOR PLAINTIFF**

Option One Mortgage Corporation  
Plaintiff  
v.  
Aaron L. Lukens  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
NO. 01-1179-CD

**MOTION FOR SPECIAL SERVICE PURSUANT  
TO SPECIAL ORDER OF COURT**

Plaintiff, by its counsel, Mark J. Udren, Esquire, moves this Honorable Court for an Order directing service of the Complaint in Mortgage Foreclosure upon Defendant(s), Aaron L. Lukens by regular mail and certified mail and in support thereof avers the following:

1. Process was unable to be served at the then last known address of said Defendant(s) at 209 S. 4th Street, Clearfield, PA 16830, which is the mortgaged premises. A copy of the Return of Service is attached hereto as Exhibit A.
2. Pursuant to Pa.R.C.P. 430, Plaintiff made a Good Faith Investigation, the report thereof being attached hereto as Exhibit B.
3. Said investigation was unable to determine an alternate address for said Defendant(s).
4. The last known address of Defendant(s) is as set forth in the attached Exhibits.

**FILED**

SEP 13 2001

William A. Shaw  
Prothonotary

WHEREFORE, Plaintiff prays and respectfully requests that this Honorable Court enter an Order pursuant to Pa.R.C.P. 430 directing service of the Complaint in Mortgage Foreclosure by regular mail and certified mail upon said Defendant(s), Aaron L. Lukens.

MARK J. UDREN & ASSOCIATES

By: \_\_\_\_\_  
Mark J. Udren, Esquire  
Attorney for Plaintiff

**MARK J. UDREN & ASSOCIATES  
BY: MARK J. UDREN, ESQUIRE  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900**

**ATTORNEY FOR PLAINTIFF**

Option One Mortgage Corporation  
Plaintiff  
v.  
Aaron L. Lukens  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
NO. 01-1179-CD

**MEMORANDUM OF LAW**

Pennsylvania Rule of Civil Procedure 430(a) specifically provides:

(a) If service cannot be made under the applicable rule the plaintiff may move the court for a special order directing the method of service. The motion shall be accompanied by an affidavit stating the nature and extent of the investigation which has been made to determine the whereabouts of the defendant and the reasons why service cannot be made.

NOTE: A sheriff's return of "not found" or the fact that a defendant has moved without leaving a new forwarding address is insufficient evidence of concealment. Gonzales vs. Polis, 238 Pa. Super. 362, 357 A.2d 580 (1976). Notice of intended adoption mailed to last known address requires a "good faith effort" to discover the correct address. Adoption of Walker, 468 Pa. 165, 360 A2d 603 (1976).

An illustration of a good faith effort to locate the defendant includes (1) inquiries of postal authorities including inquiries pursuant to the Freedom of Information Act, 39 C.F.R. Part 265, (2) inquiries of relatives, neighbors, friends and employers of the defendant and (3) examinations of local telephone directories, voter registration records, local tax records, and motor vehicle records.

As set forth in the Return of Service marked Exhibit A, the Sheriff and/or Process Server has been unable to serve the Complaint in Mortgage Foreclosure. A good faith effort to discover the whereabouts of the Defendant(s) has been made as evidenced by the attached Affidavit of Good Faith Investigation marked Exhibit B.

WHEREFORE, Plaintiff prays and respectfully requests service of the Complaint in  
Mortgage Foreclosure upon Defendant(s) Aaron L. Lukens by regular mail and certified mail.

MARK J. UDREN & ASSOCIATES

By: \_\_\_\_\_

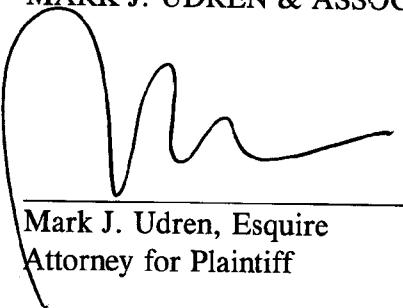
Mark J. Udren, Esquire  
Attorney for Plaintiff

**VERIFICATION**

Mark J. Udren, Esquire, hereby states that he is the Attorney for the Plaintiff in this action, that he is authorized to take this Verification, and that the statements made in the foregoing **MOTION FOR SPECIAL SERVICE PURSUANT TO SPECIAL ORDER OF COURT** are true and correct to the best of his knowledge, information and belief.

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

Date: 9/7/01

MARK J. UDREN & ASSOCIATES  
  
\_\_\_\_\_  
Mark J. Udren, Esquire  
Attorney for Plaintiff

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 11285

OPTION ONE MORTGAGE CORPORATION

01-1179-CD

VS.

LUKENS, AARON L.

**COPY**

**COMPLAINT IN MORTGAGE FORECLOSURE**

**SHERIFF RETURNS**

NOW AUGUST 20, 2001 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURN  
THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO  
AARON L. LUKENS, DEFENDANT. RESIDENCE IS EMPTY. DEFENDANT MOVED  
OUT OF THE COUNTY.

---

Return Costs

Cost	Description
------	-------------

16.00	SHFF. HAWKINS PAID BY: ATTY.
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**EXHIBIT A**

10.00	SURCHARGE PAID BY: ATTY.
-------	--------------------------

Sworn to Before Me This

So Answers,

\_\_\_\_ Day Of 2001



Chester A. Hawkins  
Sheriff

## PLAYERS NATIONAL LOCATOR

## AFFIDAVIT OF GOOD FAITH INVESTIGATION

Loan Number: 0126347

Attorney Firm MARK J UDREN & ASSOCIATES

Case Number:

Subject: AARON LUKENS

A K A AARON LEE LUKENS

Property Address: 209 S. 4TH STREET  
CLEARFIELD, PA 16830

Last Known Address 122 P.O. BOX  
BETHEL, PA 19507

EXHIBIT B

Last Known Number ( ) -

Michael K Gross, being duly sworn according to law, deposes and says:

- 1 I am employed in the capacity of President for Players National Locator.
- 2 On 08/30/2001, I conducted an investigation into the whereabouts of the above named defendant(s). The results of my investigation are as follows

CREDIT INFORMATION -

A. SOCIAL SECURITY NUMBER 159-66-7922

B. EMPLOYMENT SEARCH

Unable to locate a good employer for Aaron.

C. INQUIRY OF CREDITORS:

The creditors indicated that Aaron is using 209 4th Street, Clearfield, Pa. 16830 with no valid home phone number.

INQUIRY OF TELEPHONE COMPANY -

A DIRECTORY ASSISTANCE SEARCH:

The directory assistance has no listing for Aaron Lukens.

INQUIRY OF NEIGHBORS -

Unable to verify with neighbors where Aaron Lukens is living.

INQUIRY OF POST OFFICE -

A NATIONAL ADDRESS UPDATE

As of August 24, 2001 the National Change of Address (NCOA) has no change for Aaron from 209 4th Street, Clearfield, Pa. 16830.

MOTOR VEHICLE REGISTRATION -

A MOTOR VEHICLE & DMV OFFICE

The Pennsylvania Department of Drivers Licensing has Aaron listed at 209 4th Street, Clearfield, Pa. 16830.

OTHER INQUIRIES -

A DEATH RECORDS

As of August 24, 2001 the Social Security Administration has no death record on file for Aaron Lukens and or a.k.a.'s under his social security number.

B PUBLIC LICENSES ( PILOT, REAL ESTATE, ETC. ).

None Found

C. COUNTY VOTER REGISTRATION

The County Voters Registration Office has no listing for Aaron.

ADDITIONAL INFORMATION ON SUBJECT -

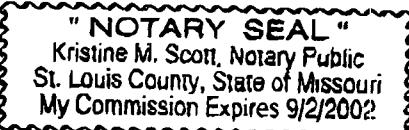
A. DATE OF BIRTH

06/71

AFFIANT / Michael K Gross

Subscribed and sworn to before me on 08/31/2001

NOTARY PUBLIC



Players National Locator 113 Old State Road, Suite 104 St. Louis, MO 63021  
Phone. (636) 230-9922 Fax. (636) 230-0558

EXHIBIT B

**MARK J. UDREN & ASSOCIATES  
BY: MARK J. UDREN, ESQUIRE  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900**

**ATTORNEY FOR PLAINTIFF**

Option One Mortgage Corporation  
Plaintiff  
v.  
Aaron L. Lukens  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
NO. 01-1179-CD

**CERTIFICATE OF SERVICE**

I, Mark J. Udren, Esquire hereby certify that I have served true and correct copies of the attached Motion For Special Service upon the following person(s) named herein at their last known address or their attorney of record by:

Regular First Class Mail

Certified Mail

Other

Date Served: September 7, 2001

TO: Aaron L. Lukens  
209 S. 4th Street  
Clearfield, PA 16830  
P.O. Box 122  
Bethel, PA 19507

**MARK J. UDREN & ASSOCIATES**

By:

Mark J. Udren, Esquire  
Attorney for Plaintiff

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
**856-482-6900**

ATTORNEY FOR PLAINTIFF

Option One Mortgage Corporation  
P.O. Box 57038  
Irvine, CA 92619-7038

Plaintiff

v.

Aaron L. Lukens  
P.O. Box 122  
Bethel, PA 19507

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION

Clearfield County

NO. 01-1179-CD

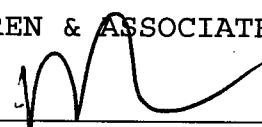
**PRAECIPE TO REINSTATE COMPLAINT**

TO THE PROTHONOTARY:

Kindly reinstate the Complaint on the above-captioned matter.

DATE: September 27, 2001

MARK J. UDREN & ASSOCIATES

  
Mark J. Udren, ESQUIRE  
ATTORNEY FOR PLAINTIFF

**FILED**

SEP 28 2001

William A. Shaw  
Prothonotary

**FILED**

SEP 28 2001

01/14/01 Cnty. Clrdr  
William A. Shaw  
Prothonotary

Do. \$7.00

9/28/01 (1) Comp. Rec'd. to Sheriff

9-28-01 Document  
Re~~stamped~~/Reissued to Sheriff/Attala  
for service.

Deputy Prothonotary

John W. Shaw

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

Sheriff Docket # 11285

OPTION ONE MORTGAGE CORPORATION

01-1179-CD

VS.

LUKENS, AARON L.

**COMPLAINT IN MORTGAGE FORECLOSURE**

**SHERIFF RETURNS**

**NOW OCTOBER 2, 2001 AT 12:15 PM DST POSTED THE WITHIN COMPLAINT IN  
MORTGAGE FORECLOSURE ON THE PROPERTY OF AARON L. LUKENS,  
DEFENDANT AT 209 S. 4TH ST., CLEARFIELD, CLEARFIELD COUNTY,  
PENNSYLVANIA.**

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**Return Costs**

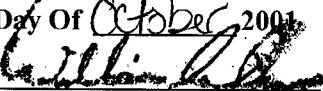
Cost	Description
11.00	SHFF. HAWKINS PAID BY: ATTY.
10.00	SURCHARGE PAID BY: ATTY.

**FILED**

OCT 15 2001  
01325pm  
William A. Shaw  
Prothonotary



**Sworn to Before Me This**

15th Day Of October 2001  


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

**So Answers,**

  
Chester A. Hawkins  
Sheriff

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Option One Mortgage  
Corporation  
P.O. Box 57038  
Irvine, CA 92619-7038  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

v.

Aaron L. Lukens  
P.O. Box 122  
Bethel, PA 19507

NO. 01-1179-CD

Defendant(s)

VERIFICATION OF SERVICE BY CERTIFIED MAIL AND  
REGULAR MAIL PURSUANT TO COURT ORDER

The undersigned hereby verifies that he is counsel for Plaintiff in the above case and that pursuant to the Court order issued in this matter he mailed a true and correct copy of the Complaint in Mortgage Foreclosure to Defendant(s), by certified mail and regular first class mail, to the last known address of Defendant(s) as follows:

DATE MAILED: October 2, 2001

Aaron L. Lukens  
P.O. Box 122  
Bethel, PA 19507;  
209 S. 4th Street  
Clearfield, PA 16830

I verify that the statements made herein are true and correct and I understand that false statements made herein are subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.

Dated: October 2, 2001

MARK J. UDREN & ASSOCIATES

Mark J. Udren, Esquire

**FILED**

OCT 03 2001  
MILLION NOCS  
William A. Shaw  
Prothonotary

LAW OFFICES  
MARK J. UDREN & ASSOCIATES  
1040 N. KINGS HIGHWAY  
SUITE 500  
CHERRY HILL, NJ 08034

7001 0320 0002 6590 2391



Baron & Lukens  
P. O. Box 122  
Bethel, PA 19507

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

**OFFICIAL USE**

Postage	\$ 80
Certified Fee	20
Return Receipt Fee (Endorsement Required)	150
Restricted Delivery Fee (Endorsement Required)	

Postmark  
Here

0320 0002 6590 2391	
Postage	\$ 80
Certified Fee	20
Return Receipt Fee (Endorsement Required)	150
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 140

Sent Baron & Lukens  
Street, Apt. No.: P.O. Box 122  
or P.O. Box No.: Bethel, PA 19507  
City, State, Zip No.: PA 19507

PS Form 3800, January 2001

See Reverse for Instructions

TUE 0659 2000 0200 1000

**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:

Aaron J. Lukens  
P.O. Box 122  
Bethel, PA 19507

<b>COMPLETE THIS SECTION ON DELIVERY</b>	
A. Received by (Please Print Clearly)	B. Date of Delivery
C. Signature	<input type="checkbox"/> Agent <input type="checkbox"/> Addressee
X	
D. Is delivery address different from item 1? If YES, enter delivery address below:	<input type="checkbox"/> Yes <input type="checkbox"/> No

3. Service Type	
<input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail	
<input type="checkbox"/> Registered <input checked="" 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)	7001 0320 0002 6570 2311
PS Form 3811, March 2001	Domestic Return Receipt
102595-01-M-1424	

**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. COVERAGF 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, January 2001 (Reverse)

102595-01-M-1049

**OPTIONAL FORM**



**LAW OFFICES  
MARK J. UDREN & ASSOCIATES**  
1040 N. KINGS HIGHWAY  
SUITE 500  
CHERRY HILL, NJ 08034

7001 0320 0002 6590 2407

Aaron L. Lukens  
209 S. 4th Street  
Clearfield, PA 16830

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

<b>OFFICIAL USE</b>	
Postage	\$ 80
Certified Fee	0.00
Return Receipt Fee (Endorsement Required)	1.80
Restricted Delivery Fee (Endorsement Required)	
<b>Total Postage &amp; Fees</b>	<b>\$ 4.60</b>
Sent To	
AARON L. LUKENS	
Street, Apt. No., or PO Box No.	
209 S. 4th Street	
City, State, ZIP	
Clearfield, PA 16830	

See Reverse for Instructions

PS Form 3800, January 2001

2002 0659 2000 0260 1002

**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:

Aaron L. Lukens  
209 S. 4th Street  
Clearfield, PA 16830

**COMPLETE THIS SECTION ON DELIVERY**

- A. Received by (Please Print Clearly)
- B. Date of Delivery

C. Signature

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

2. Article Number **7001 0320 0002 0510 2407**  
(Transfer from service label)

PS Form 3811, March 2001

Domestic Return Receipt

102595-01-M-1424

**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, January 2001 (Reverse)

102595-01-M-1049

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Option One Mortgage  
Corporation  
P.O. Box 57038  
Irvine, CA 92619-7038

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

Plaintiff

MORTGAGE FORECLOSURE

v.

Aaron L. Lukens  
209 S. 4th Street  
Clearfield, PA 16830;  
P.O. Box 122  
Bethel, PA 19507

NO. 01-1179-CD

Defendant(s)

TO: Aaron L. Lukens  
209 S. 4th Street  
Clearfield, PA 16830;

NOTICE

Pursuant to Rule 236 of the Supreme Court of Pennsylvania, you are hereby notified that a Judgment has been entered against you in the above proceeding as indicated below.

Judgment by Default Prothonotary

Money Judgment

Judgment in Replevin

Judgment for Possession

Judgment on Award of Arbitration

Judgment on Verdict

Judgment on Court Findings

IF YOU HAVE ANY QUESTIONS CONCERNING THIS NOTICE PLEASE CALL:

ATTORNEY Mark J. Udren, Esquire

At this telephone number: 856-482-6900.

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Option One Mortgage  
Corporation  
P.O. Box 57038  
Irvine, CA 92619-7038

Plaintiff

v.

Aaron L. Lukens  
209 S. 4th Street  
Clearfield, PA 16830;  
P.O. Box 122  
Bethel, PA 19507

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

NO. 01-1179-CD

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

TO THE PROTHONOTARY:

Kindly enter judgment in favor of the Plaintiff and against the 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	\$46,894.77
Interest Per Complaint	1,987.20
From 6/16/01 to 11/6/01	
Late charges per Complaint	172.28
From 6/16/01 to 11/6/01	

TOTAL \$49,054.25

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

MARK J. UDREN & ASSOCIATES

Mark J. Udren, ESQUIRE  
Attorney for Plaintiff

DAMAGES ARE HEREBY ASSESSED AS INDICATED

DATE: Nov. 21, 2001

  
PRO. PROTHY

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

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Option One Mortgage  
Corporation  
P.O. Box 57038  
Irvine, CA 92619-7038

Plaintiff

v.

Aaron L. Lukens  
209 S. 4th Street  
Clearfield, PA 16830;  
P.O. Box 122  
Bethel, PA 19507

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

NO. 01-1179-CD

FILED

NOV 21 2001

o/350/mw (Fwd)  
William A. Shaw  
Prothonotary PO  
20--

TO THE PROTHONOTARY:

Kindly enter judgment in favor of the Plaintiff and against the 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	
Interest Per Complaint	\$46,894.77
From 6/16/01 to 11/6/01	1,987.20
Late charges per Complaint	
From 6/16/01 to 11/6/01	172.28
TOTAL	
	\$49,054.25

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

MARK J. UDREN & ASSOCIATES

Mark J. Udren, ESQUIRE  
Attorney for Plaintiff

DAMAGES ARE HEREBY ASSESSED AS INDICATED

DATE: Nov. 21, 2001

PRO PROTHY

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Option One Mortgage Corporation  
P.O. Box 57038  
Irvine, CA 92619-7038  
Plaintiff

v.

Aaron L. Lukens  
209 S. 4th Street  
Clearfield, PA 16830;  
P.O. Box 122  
Bethel, PA 19507  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION

Clearfield County

NO. 01-1179-CD

DATED: October 25, 2001  
TO: Aaron L. Lukens  
209 S. 4th Street  
Clearfield, PA 16830

**IMPORTANT NOTICE**

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

LAWYER REFERRAL SERVICE  
Pennsylvania Lawyer Referral Service  
Pennsylvania Bar Association  
P.O. Box 186  
Harrisburg, PA 17108  
800-932-0311  
717-238-6715  
E-Mail: info@pabar.org  
Internet: www.pabar.org

**NOTIFICACION IMPORTANTE**

USTED SE ENCUENTRA EN ESTADO DE REBELDIA POR NO HABER TOMADO LA ACCION REQUIRIDA DE SU PARTE EN ESTE CASO. AL NO TOMAR LA ACCION DEBIDA DENTRO DE UN TERMINO DE DIEZ (10) DIAS DE ESTA NOTIFICACION, EL TRIBUNAL PODRA, SIN NECESIDAD DE COMPARARECER USTED EN CORTE O ESCUCHAR PREUBA ALGUNA, DICTAR SENTENCIA EN SU CONTRA, USTED PUEDE PERDER BIENES Y OTROS DERECHOS, IMPORTANTES. DEBE LLEVAR ESTA NOTIFICACION A UN ABOGADO IMMEDIATAMENTE SI USTED NO TIENE ABOGADO, O SI NO TIENE DINERO SUFFICIENTE PARA TAL SERVICIO, VAYA EN PERSONA O LLAME POR TELEFONO A LA OFICINA, CUYA DIRECCION SE ENCUENTRA ESCRITA ABAJO PARA AVERIGUAR DONDE SE PUEDE CONSEGUIR ASSISTENCIA LEGAL.

SERVICIO DE REFERENCIA LEGAL  
LAWYER REFERRAL SERVICE  
Pennsylvania Lawyer Referral Service  
Pennsylvania Bar Association  
P.O. Box 186  
Harrisburg, PA 17108  
800-932-0311  
717-238-6715  
E-Mail: info@pabar.org  
Internet: www.pabar.org

NOTICE: PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, THIS LAW FIRM IS DEEMED TO BE A DEBT COLLECTOR AND THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Option One Mortgage Corporation  
P.O. Box 57038  
Irvine, CA 92619-7038  
Plaintiff  
v.

Aaron L. Lukens  
209 S. 4th Street  
Clearfield, PA 16830;  
P.O. Box 122  
Bethel, PA 19507  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION

Clearfield County

NO. 01-1179-CD

DATED: October 25, 2001  
TO: Aaron L. Lukens  
P.O. Box 122  
Bethel, PA 19507

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

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**NOTIFICACION IMPORTANTE**  
USTED SE ENCUENTRA EN ESTADO DE REBELDIA POR NO HABER TOMADO LA ACCION REQUIRIDA DE SU PARTE EN ESTE CASO. AL NO TOMAR LA ACCION EL TRIBUNAL PODRA, SIN NECESIDAD DE COMPARARECER USTED EN CORTE O ESCUCHAR PRUEBA ALGUNA, DICTAR SENTENCIA EN SU CONTRA, USTED PUEDE PERDER BIENES Y OTROS DERECHOS, IMPORTANTES. DEBE LLEVAR ESTA NOTIFICACION A UN ABOGADO IMMEDIATAMENTE SI USTED NO TIENE ABOGADO, O SI NO TIENE DINERO SUFFICIENTE PARA TAL SERVICIO, VAYA EN PERSONA O LLAME POR TELEFONO A LA OFICINA, CUYA DIRECCION SE ENCUENTRA ESCRITA ABAJO PARA AVERIGUAR DONDE SE PUEDE CONSEGUIR ASSISTENCIA LEGAL.

SERVICIO DE REFERENCIA LEGAL  
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NOTICE: PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, THIS LAW FIRM IS DEEMED TO BE A DEBT COLLECTOR AND THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Option One Mortgage  
Corporation  
P.O. Box 57038  
Irvine, CA 92619-7038  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
MORTGAGE FORECLOSURE

v.  
Aaron L. Lukens  
P.O. Box 122  
Bethel, PA 19507  
Defendant(s)

NO. 01-1179-CD

AFFIDAVIT OF NON-MILITARY SERVICE

STATE OF

:

COUNTY OF

SS

:

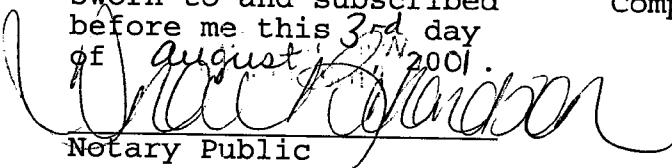
THE UNDERSIGNED being duly sworn, deposes and says that the averments herein are based upon investigations made and records maintained by us either as Plaintiff or as servicing agent of the Plaintiff herein and that the above Defendant(s) are not in the Military or Naval Service of the United States of America or its Allies as defined in the Soldiers and Sailors Civil Relief Act of 1940, as amended, and that the age and last known residence and employment of each Defendant are as follows:

Defendant: Aaron L. Lukens  
Age: Over 18  
Residence: As captioned above  
Employment: Unknown

Defendant:  
Age: Over 18  
Residence: As captioned above  
Employment: Unknown

  
Name: Debra Mardi-Blezeck  
Title: Assistant Secretary  
Company:

Sworn to and subscribed  
before me this 3<sup>rd</sup> day  
of August, 2001.

  
Notary Public

TINA RICHARD  
Commission # 151175  
Notary Public - California  
San Bernardino County  
My Comm. Expires Jan 9, 2004

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Option One Mortgage Corporation P.O. Box 57038 Irvine, CA 92619-7038	COURT OF COMMON PLEAS CIVIL DIVISION Clearfield County MORTGAGE FORECLOSURE
Plaintiff	
v.	
Aaron L. Lukens 209 S. 4th Street Clearfield, PA 16830; P.O. Box 122 Bethel, PA 19507	NO. 01-1179-CD
Defendant(s)	

TO: Aaron L. Lukens  
P.O. Box 122  
Bethel, PA 19507

NOTICE

Pursuant to Rule 236 of the Supreme Court of Pennsylvania, you are hereby notified that a Judgment has been entered against you in the above proceeding as indicated below.

*Prothonotary*

- Judgment by Default
- Money Judgment
- Judgment in Replevin
- Judgment for Possession
- Judgment on Award of Arbitration
- Judgment on Verdict
- Judgment on Court Findings

IF YOU HAVE ANY QUESTIONS CONCERNING THIS NOTICE PLEASE CALL:

ATTORNEY Mark J. Udren, Esquire

At this telephone number: 856-482-6900.

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Option One Mortgage  
Corporation  
P.O. Box 57038  
Irvine, CA 92619-7038

Plaintiff

v.

Aaron L. Lukens  
209 S. 4th Street  
Clearfield, PA 16830;  
P.O. Box 122  
Bethel, PA 19507

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

NO. 01-1179-CD

PRAECIPE FOR JUDGMENT FOR FAILURE TO  
ANSWER AND ASSESSMENT OF DAMAGES

TO THE PROTHONOTARY:

Kindly enter judgment in favor of the Plaintiff and against the 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	\$46,894.77
Interest Per Complaint	1,987.20
From 6/16/01 to 11/6/01	
Late charges per Complaint	172.28
From 6/16/01 to 11/6/01	
TOTAL	
	<u>\$49,054.25</u>

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

MARK J. UDREN & ASSOCIATES

Mark J. Udren, ESQUIRE  
Attorney for Plaintiff

DAMAGES ARE HEREBY ASSESSED AS INDICATED

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

PRO PROTHY

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Option One Mortgage  
Corporation  
P.O. Box 57038  
Irvine, CA 92619-7038

Plaintiff

v.

Aaron L. Lukens  
209 S. 4th Street  
Clearfield, PA 16830;  
P.O. Box 122  
Bethel, PA 19507

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

NO. 01-1179-CD

PRAECIPE FOR WRIT OF EXECUTION

TO THE SHERIFF:

Issue Writ of Execution in the above matter:

Amount due	\$49,054.25
Interest From 11/7/01 to Date of Sale	_____
Per diem @\$13.80	_____
(Costs to be added)	\$ _____

MARK J. UDREN & ASSOCIATES

Mark J. Udren, ESQUIRE  
ATTORNEY FOR PLAINTIFF

FILED

NOV 21 2001

11/3:55 AM

William A. Shaw PO  
Prothonotary

20-

6 Writs to Sheriff

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Option One Mortgage  
Corporation  
P.O. Box 57038  
Irvine, CA 92619-7038

Plaintiff

v.

Aaron L. Lukens  
209 S. 4th Street  
Clearfield, PA 16830;  
P.O. Box 122  
Bethel, PA 19507

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

NO. 01-1179-CD

**FILED**

NOV 21 2001

William A. Shaw  
Prothonotary

TO THE SHERIFF OF Clearfield COUNTY:

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

209 S. 4th Street  
Clearfield, PA 16830  
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$49,054.25

Interest From 11/7/01  
to Date of Sale                     
Per diem @\$13.80                   

(Costs to be added) \$                   

Prothonotary

By                                    Clerk

Date

COURT OF COMMON PLEAS  
NO. 01-1179-CD

Option One Mortgage Corporation  
vs.

Aaron L. Lukens

WRIT OF EXECUTION

REAL DEBT \$ 49,054.25

INTEREST \$ \_\_\_\_\_  
from 11/7/01 to \_\_\_\_\_

Date of Sale \_\_\_\_\_  
Per diem @\$13.80

127 ~~128~~ <sup>128</sup> ~~129~~ - changed copies

COSTS PAID:  
PROTHY \$ \_\_\_\_\_

SHERIFF \$ \_\_\_\_\_

STATUTORY \$ \_\_\_\_\_

COSTS DUE PROTHY. \$ \_\_\_\_\_

Premises to be sold:

209 S. 4th Street  
Clearfield, PA 16830

Mark J. Udren, Esquire  
MARK J. UDREN & ASSOCIATES  
1040 NORTH KINGS HIGHWAY  
SUITE 500  
CHERRY HILL, NJ 08034  
(856) 482-6900

ALL that certain lot or tract of land situate in the Borough of Clearfield, County of Clearfield and Commonwealth of Pennsylvania, and described as follows:

BOUNDED on the East by Fourth Street; bounded on the West by lot now or formerly of N.B. Fulford; bounded on the South by lot now or formerly of Caspter Leipold; bounded on the North by lot now or formerly of Mrs. Laura N. Irwin; fronting fifty (50) feet on Fourth Street and extending back seventy-six and one-half (76 1/2) feet, and being part of Lot No. 20 in the plot of the addition of the Borough of Clearfield. Having erected thereon a dwelling house.

UNDER AND SUBJECT to all existing easements, covenants, conditions and restrictions of record.

BEING KNOWN AS: 209 SOUTH 4TH STREET, CLEARFIELD, PA 16830

PROPERTY ID NO.: 4.2-K0B-222-13

TITLE TO SAID PREMISES IS VESTED IN AARON L. LUKENS BY DEED FROM JEFFREY L. PETERS AND ANGIE L. OBLEMAN PETERS, HUSBAND AND WIFE, DATED 9/22/00 AND RECORDED 10/19/00, INSTRUMENT NUMBER 200015662.

MARK J., UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Option One Mortgage  
Corporation  
P.O. Box 57038  
Irvine, CA 92619-7038

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
MORTGAGE FORECLOSURE

Plaintiff

v.

Aaron L. Lukens  
209 S. 4th Street  
Clearfield, PA 16830;  
P.O. Box 122  
Bethel, PA 19507

NO. 01-1179-CD

Defendant(s)

TO: Aaron L. Lukens  
209 S. 4th Street  
Clearfield, PA 16830;

NOTICE

Pursuant to Rule 236 of the Supreme Court of Pennsylvania, you are hereby notified that a Judgment has been entered against you in the above proceeding as indicated below.

Judgment by Default *Prothonotary*  
 Money Judgment  
 Judgment in Replevin  
 Judgment for Possession  
 Judgment on Award of Arbitration  
 Judgment on Verdict  
 Judgment on Court Findings

IF YOU HAVE ANY QUESTIONS CONCERNING THIS NOTICE PLEASE CALL:

ATTORNEY Mark J. Udren, Esquire

At this telephone number: 856-482-6900

**FILED**

NOV 26 2001  
m 19 161am  
William A. Shaw  
Prothonotary

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
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CIVIL DIVISION  
Clearfield County

Plaintiff

MORTGAGE FORECLOSURE

v.

Aaron L. Lukens  
209 S. 4th Street  
Clearfield, PA 16830;  
P.O. Box 122  
Bethel, PA 19507

NO. 01-1179-CD

Defendant(s)

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

TO THE PROTHONOTARY:

Kindly enter judgment in favor of the Plaintiff and against the 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	\$46,894.77
Interest Per Complaint	1,987.20
From 6/16/01 to 11/6/01	
Late charges per Complaint	172.28
From 6/16/01 to 11/6/01	
TOTAL	
	\$49,054.25

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

MARK J. UDREN & ASSOCIATES

Mark J. Udren, ESQUIRE  
Attorney for Plaintiff

DAMAGES ARE HEREBY ASSESSED AS INDICATED

DATE: Nov 21, 2001

  
PRO PROTHY

William A. Shaw  
Prothonotary/Clerk of Courts  
P.O. Box 549  
Clearfield, PA 16830



Aaron L. Lukens  
209 S. 4th Street  
Clearfield, PA  
**R/T/S**

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

A  
C  
S

RETURN TO SENDER

1683042211 03

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
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CIVIL DIVISION  
Clearfield County  
MORTGAGE FORECLOSURE

Plaintiff

v.

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209 S. 4th Street  
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NO. 01-1179-CD

Defendant(s)

TO: Aaron L. Lukens  
P.O. Box 122  
Bethel, PA 19507

NOTICE

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	Prothonotary
<input checked="" type="checkbox"/> Judgment by Default	Prothonotary
<input type="checkbox"/> Money Judgment	
<input type="checkbox"/> Judgment in Replevin	
<input type="checkbox"/> Judgment for Possession	
<input type="checkbox"/> Judgment on Award of Arbitration	
<input type="checkbox"/> Judgment on Verdict	
<input type="checkbox"/> Judgment on Court Findings	

IF YOU HAVE ANY QUESTIONS CONCERNING THIS NOTICE PLEASE CALL:

ATTORNEY Mark J. Udren, Esquire

At this telephone number: 856-482-6900

**FILED**

CCS 3/23/01

11/10/28/01am

William A. Shaw  
Prothonotary

*[Signature]*

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

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Plaintiff

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Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

NO. 01-1179-CD

PRAECIPE FOR JUDGMENT FOR FAILURE TO  
ANSWER AND ASSESSMENT OF DAMAGES

TO THE PROTHONOTARY:

Kindly enter judgment in favor of the Plaintiff and against the 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	\$46,894.77
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From 6/16/01 to 11/6/01	
Late charges per Complaint	172.28
From 6/16/01 to 11/6/01	
TOTAL	<u>\$49,054.25</u>

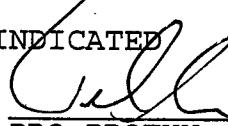
I hereby certify that (1) the addresses of the Plaintiff and Defendant are as shown above, and (2) that notice has been given in accordance with Rule 237.1, a copy of which is attached hereto.

MARK J. UDREN & ASSOCIATES

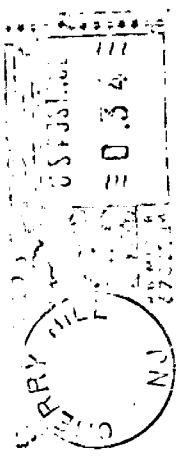
Mark J. Udren, ESQUIRE  
Attorney for Plaintiff

DAMAGES ARE HEREBY ASSESSED AS INDICATED

DATE: Nov. 21, 2001

  
PRO PROTHY

**William A. Shaw  
Prothonotary/Clerk of Courts  
P.O. Box 549  
Clearfield, PA 16830**



Aaron h. Lukens  
P.O. Box 1 -  
Be The 1, P.  
LUKE122 R  
LUKENS  
UR  
RT

LUKE122 RETURN TO SENDER  
LUKE122 RETURN TO SENDER  
LUKENS BOX CLOSED  
UNABLE TO FORWARD  
RETURN TO SENDER

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
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ATTORNEY FOR PLAINTIFF

Option One Mortgage  
Corporation  
3815 S. West Temple  
Salt Lake City, UT 84115  
Plaintiff

COURT OF COMMON PLEAS  
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Clearfield County

v.

Aaron L. Lukens  
209 S. 4th Street  
Clearfield, PA 16830;  
P.O. Box 122  
Bethel, PA 19507

NO. 01-1179-CD

Defendant(s)

VERIFICATION OF SERVICE BY CERTIFIED MAIL AND  
REGULAR MAIL PURSUANT TO COURT ORDER

The undersigned hereby verifies that he is counsel for Plaintiff in the above case and that pursuant to the Court order issued in this matter he mailed a true and correct copy of the NOTICE OF SALE to Defendant(s), by certified mail and regular first class mail, to the last known address of Defendant(s) as follows:

DATE MAILED: JANUARY 30, 2002

Aaron L. Lukens  
209 S. 4th Street  
Clearfield, PA 16830;

P.O. Box 122  
Bethel, PA 19507

I verify that the statements made herein are true and correct and I understand that false statements made herein are subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.

Dated: JANUARY 31, 2002

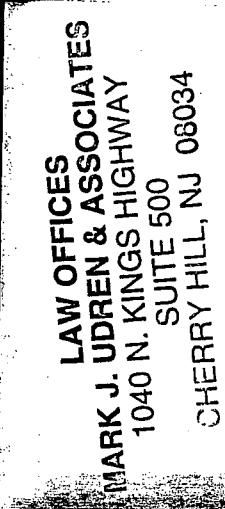
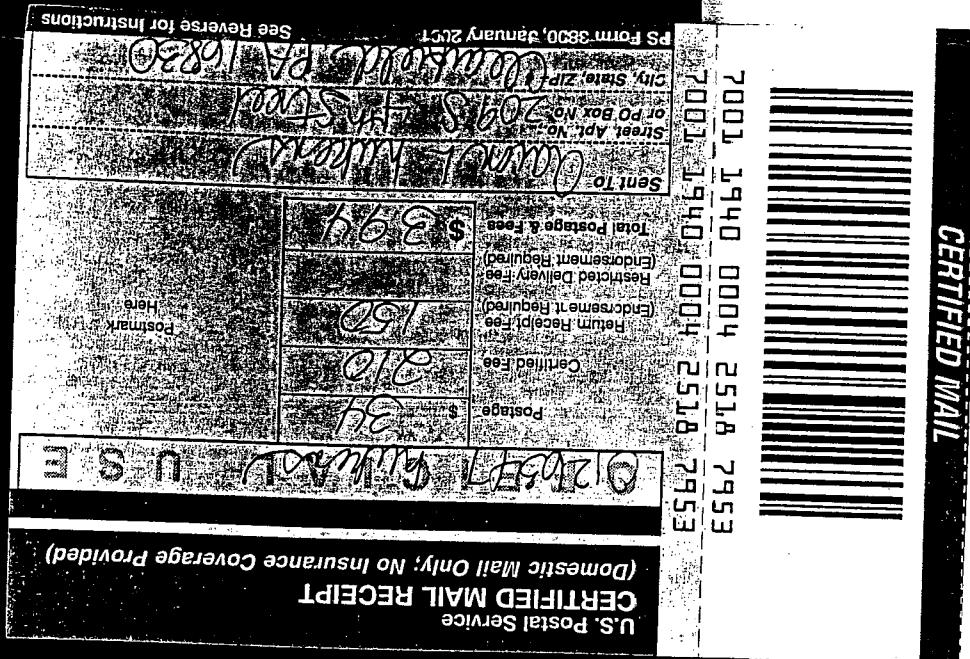
MARK J. UDREN & ASSOCIATES

**FILED**

  
Mark J. Udren, Esquire

FEB 06 2002

M 11211000  
William A. Shaw  
Prothonotary



SENDER: COMBI ETE 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.

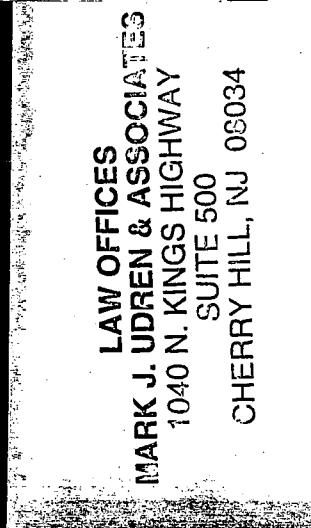
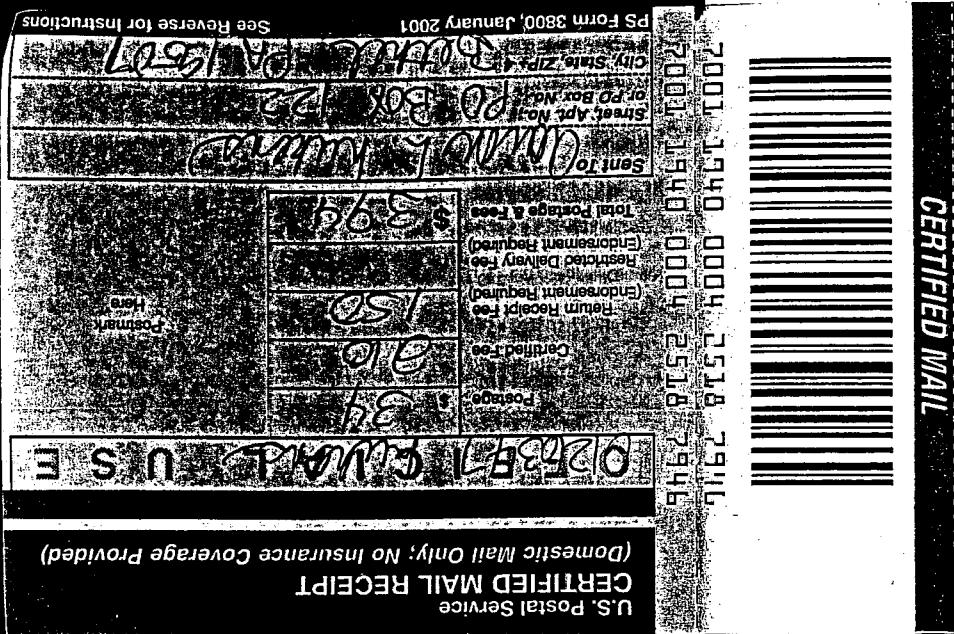
CONCLUDING COMMENTS

**COMPLETE THIS SECTION ON DELIVERY**

X D. Is delivery address different from item 1?  
If YES, enter delivery address below.

3. Service Type	<input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input checked="" 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>	7001 1940 0004 2518 7953	Domestic Return Receipt
PS Form 3811, March 2001		

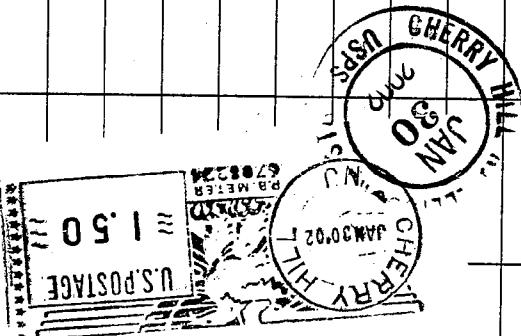


NOTICE OF SHERIFF'S SALE OF

TO: Aaron L. Lukens  
P.O. Box 1122  
Bethel, PA 19507

<b>SENDER: COMPLETE THIS SECTION</b>		<b>COMPLETE THIS SECTION ON DELIVERY</b>																													
<ul style="list-style-type: none"> <li>■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</li> <li>■ Print your name and address on the reverse so that we can return the card to you.</li> <li>■ Attach this card to the back of the mailpiece, or on the front if space permits.</li> </ul>		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">A. Received by (Please Print Clearly)</td> <td style="width: 50%;">B. Date of Delivery</td> </tr> <tr> <td colspan="2" style="text-align: center;">C. Signature</td> </tr> <tr> <td colspan="2" style="text-align: center;"><b>X</b></td> </tr> <tr> <td colspan="2" style="text-align: center;">D. Is delivery address different from item 1? If YES, enter delivery address below:</td> </tr> <tr> <td colspan="2" style="text-align: center;">Yes      <input type="checkbox"/>      No      <input type="checkbox"/></td> </tr> <tr> <td colspan="2"> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">3. Service Type</td> <td style="width: 50%; text-align: right;">□ Certified Mail      <input checked="" type="checkbox"/> Express Mail</td> </tr> <tr> <td colspan="2" style="text-align: right;">□ Registered      <input checked="" type="checkbox"/> Return Receipt for Merchandise</td> </tr> <tr> <td colspan="2" style="text-align: right;">□ Insured Mail      <input type="checkbox"/> C.O.D.</td> </tr> <tr> <td colspan="2" style="text-align: right;">4. Restricted Delivery? (Extra Fee)      <input type="checkbox"/> Yes</td> </tr> </table> </td> </tr> <tr> <td colspan="2">           1. Article Addressed to:    <b>Dawn h. hukens</b>  <b>P.O. Box 122</b>  <b>Bethel, PA 19507</b> </td> <td colspan="2">           2. Article Number      <b>7001 1940 0004 2518 7946</b>  <i>(Transfer from service label)</i> </td> </tr> <tr> <td colspan="2"></td> <td colspan="2">           PS Form 3811, March 2001      Domestic Return Receipt      102595-01-M-1424         </td> </tr> </table>		A. Received by (Please Print Clearly)	B. Date of Delivery	C. Signature		<b>X</b>		D. Is delivery address different from item 1? If YES, enter delivery address below:		Yes <input type="checkbox"/> No <input type="checkbox"/>		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">3. Service Type</td> <td style="width: 50%; text-align: right;">□ Certified Mail      <input checked="" type="checkbox"/> Express Mail</td> </tr> <tr> <td colspan="2" style="text-align: right;">□ Registered      <input checked="" type="checkbox"/> Return Receipt for Merchandise</td> </tr> <tr> <td colspan="2" style="text-align: right;">□ Insured Mail      <input type="checkbox"/> C.O.D.</td> </tr> <tr> <td colspan="2" style="text-align: right;">4. Restricted Delivery? (Extra Fee)      <input type="checkbox"/> Yes</td> </tr> </table>		3. Service Type	□ Certified Mail <input checked="" type="checkbox"/> Express Mail	□ Registered <input checked="" type="checkbox"/> Return Receipt for Merchandise		□ Insured Mail <input type="checkbox"/> C.O.D.		4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes		1. Article Addressed to:  <b>Dawn h. hukens</b> <b>P.O. Box 122</b> <b>Bethel, PA 19507</b>		2. Article Number <b>7001 1940 0004 2518 7946</b> <i>(Transfer from service label)</i>				PS Form 3811, March 2001      Domestic Return Receipt      102595-01-M-1424	
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		PS Form 3811, March 2001      Domestic Return Receipt      102595-01-M-1424																													

Name and Address Of Sender <b>JODIE</b>		<input type="checkbox"/> Registered Merchandise <input type="checkbox"/> Insured COD <input type="checkbox"/> Certified		<input type="checkbox"/> Return Receipt for Int'l Recorded Del. <input type="checkbox"/> Express Mail		<input type="checkbox"/> Check appropriate block for Registered Mail: <input type="checkbox"/> With Postal Insurance <input type="checkbox"/> Without postal Insurance		Affix stamp here if issued as certificate of mailing or for additional copies of this bill.		Postmark and Date of Receipt		
Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee	Handling Charge	Act. Value (If Regis.)	Insured Value	Due Sender If COD	R.R. Fee	S.D. Fee	S.H. Fee	Rst. Del. Fee
1	0126347	AARON L. LUKENS 209 S. 4 <sup>TH</sup> STREET, CLEARFIELD, PA 16830										
2	LUKENS	AARON L. LUKENS P.O. BOX 122, BETHEL, PA 19507										
3	CLEARFIELD COUNTY											
4												
5												
6												
7												
8												
9												
10												
11												
12												
13												
14												
15												
Total number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office		Postmaster, Per (Name of Receiving Employee)		The full declaration of value is required on all domestic and International registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual R900, S913, and SP21 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on International mail. Special handling charges apply only to third and forth class parcels.						



MARK J. UDREN & ASSOCIATES  
BY: MARK J. UDREN, ESQUIRE  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Option One Mortgage Corporation  
Plaintiff

v.  
Aaron L. Lukens  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
NO. 01-1179-CD

ORDER

AND NOW, this 20th day of September , 2001 , upon consideration of Plaintiff's Motion and the Affidavit of Good Faith investigation attached hereto, it is hereby ORDERED that service of the Complaint in Mortgage Foreclosure and all subsequent pleadings on Defendant(s), Aaron L. Lukens, shall be complete when Plaintiff or its counsel or agent has mailed true and correct copies of the Complaint in Mortgage Foreclosure and all subsequent pleadings by certified mail and regular mail to the last known address of Defendant(s), Aaron L. Lukens at 209 S. 4th Street, Clearfield, PA 16830 and P.O. Box 122, Bethel, PA 19507 and by posting the mortgaged premises at 209 S. 4th Street, Clearfield, PA 16830.

BY THE COURT:

/s/ JOHN K. REILLY, JR.

J.

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

SEP 20 2001

Attest:

*William J. Reilly*  
Prothonotary

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Option One Mortgage  
Corporation  
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Salt Lake City, UT 84115  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

v.

Aaron L. Lukens  
209 S. 4th Street  
Clearfield, PA 16830;  
P.O. Box 122  
Bethel, PA 19507  
Defendant(s)

NO. 01-1179-CD

**FILED**

MAR 18 2002

M1355WCS

William A. Shaw  
Prothonotary

**AFFIDAVIT OF SERVICE PURSUANT TO Pa.R.C.P.RULE 3129.1**

Plaintiff, by its/his/her Attorney, Mark J. Udren, Esquire, hereby verifies that:

1. A copy of the Notice of Sheriff's Sale, a true and correct copy of which is attached hereto as Exhibit "A", was sent to every recorded lienholder and every other interested party known as of the date of the filing of the Praecept for the Writ of Execution, on the date(s) appearing on the attached Certificates of Mailing.

2. A Notice of Sheriff's Sale was sent to Defendant(s) by regular mail and certified mail on the date appearing on the attached Return Receipt, which was signed for by Defendant(s) on the date specified on the said Return Receipt. Copies of the said Notice and Return Receipt are attached hereto as Exhibit "B".

3. If a Return Receipt is not attached hereto, then service was by personal service on the date specified on the attached Return of Service, attached hereto as Exhibit "B".

4. If service was by Order of Court, then proof of compliance with said Order is attached hereto as Exhibit "B".

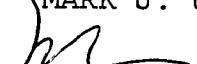
All Notices were served within the time limits set forth by Pa Rule C.P. 3129.

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

Dated: March 13, 2002

MARK J. UDREN & ASSOCIATES

BY:

  
Mark J. Udren, Esquire  
Attorney for Plaintiff

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
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**ATTORNEY FOR PLAINTIFF**

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**Plaintiff**

V.

Aaron L. Lukens  
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Bethel, PA 19507

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

## MORTGAGE FORECLOSURE

NO. 01-1179-CD

**AMENDED AFFIDAVIT PURSUANT TO RULE 3129.1**

Option One Mortgage Corporation, Plaintiff in the above action, by its attorney, Mark J. Udren, ESQ., sets forth as of the date the Praeclipe for the Writ of Execution was filed the following information concerning the real property located at: 209 S. 4th Street, Clearfield, PA 16830

2. Name and address of Defendant(s) in the judgment:  
Name \_\_\_\_\_ Address \_\_\_\_\_

Same As #1, Above

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

Name \_\_\_\_\_ Address \_\_\_\_\_

None

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

Name \_\_\_\_\_ Address \_\_\_\_\_

Plaintiff herein. See Caption above

5. Name and address of every other person who has any record lien on the property:

Name Address

None

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

Name Address

Real Estate Tax Department 230 E. MARKET STREET, CLEARFIELD, PA 16830

Domestic Relations Section 230 E. MARKET STREET, CLEARFIELD, PA 16830

Commonwealth of PA,  
Department of Revenue Bureau of Compliance, Dept. 280946  
Harrisburg, PA 17128-0946

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

Name Address

Tenants/Occupants 209 S. 4th Street, Clearfield, PA 16830

I verify that the statements made in this affidavit are true and correct to the best of my personal knowledge or information and belief. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S. sec. 4904 relating to unsworn falsification to authorities.

MARK J. UDREN & ASSOCIATES

DATED: MARCH 13, 2002

  
\_\_\_\_\_  
Mark J. Udren, ESQ.  
Attorney for Plaintiff

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

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COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

NO. 01-1179-CD

v.  
Aaron L. Lukens  
209 S. 4th Street  
Clearfield, PA 16830;  
P.O. Box 122  
Bethel, PA 19507

Defendant(s)

DATE: January 30, 2002

TO: ALL PARTIES IN INTEREST AND CLAIMANTS

**NOTICE OF SHERIFF'S SALE  
OF REAL PROPERTY**

OWNER(S): AARON L. LUKENS

PROPERTY: 209 S. 4th Street, Clearfield, PA 16830

Improvements: RESIDENTIAL DWELLING

The above captioned property is scheduled to be sold at the Clearfield County Sheriff's Sale on APRIL 5, 2002, at 10:00 a.m., at the CLEARFIELD COUNTY COURTHOUSE, 1 NORTH SECOND STREET, SUITE 116, CLEARFIELD, PA 16830. Our records indicate that you may hold a mortgage or judgment on the property which will be extinguished by the sale. You may wish to attend the sale to protect your interests.

A Schedule of Distribution will be filed by the Sheriff on a date specified by the Sheriff not later than 30 days after sale. Distribution will be made in accordance with the schedule unless exceptions are filed thereto within 10 days after the filing of the schedule.

**EXHIBIT A**

Name and  
Address  
Of Sender  
**JODIE**

**LAW OFFICES**  
**MARK J. UDREN & ASSOCIATES**  
**1040 N. KINGS HIGHWAY SUITE 500**  
**CHERRY HILL, NJ 08034**

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee	Handling Charge	Act. Value (If Regis.)	Insured Value	Due Sender If COD	R.R. Fee	S.D. Fee	S.H. Fee	Rst. Del. Fee	Remarks	Postmark and Date of Receipt	
														<input type="checkbox"/> Registered	<input type="checkbox"/> Return Receipt for Merchandise
1	0126347	CLEARFIELD CITY REAL ESTATE TAX DEPT., 230 E. MARKET ST., CLEARFIELD, PA 16830	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	LUKENS	CLEARFIELD CITY DOMESTIC RELATIONS SECTION, 230 E. MARKET ST., CLEARFIELD, PA 16830	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	CLEAR FIELD COUNTY	COMMONWEALTH OF PA, DEPT. OF REVENUE, BUREAU OF COMPLIANCE, DEPT. 280946, HARRISBURG, PA 17128-0946	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4		TENANTS/OCCUPANTS 209 S. 4 <sup>TH</sup> STREET, CLEARFIELD, PA 16830	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5			1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6			1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7			1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8			1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9			1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10			1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11			1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12			1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13			1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14			1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15			1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
Total number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office	Postmaster Per (Name of Receiving Employee)												

Affix stamp here if issued as certificate of mailing or for additional copies of this bill.

Check appropriate block for Registered Mail:

With Postal Insurance  
 Without postal Insurance

The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual R90, S913, and S921 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on International mail. Special handling charges apply only to third and forth class parcels.

**Form Must be Completed by Typewriter, Ink or Ball Point Pen**

**EXHIBIT A**

PS Form 3877, February 1994

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Option One Mortgage  
Corporation  
3815 S. West Temple  
Salt Lake City, UT 84115  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

v.

Aaron L. Lukens  
209 S. 4th Street  
Clearfield, PA 16830;  
P.O. Box 122  
Bethel, PA 19507

NO. 01-1179-CD

Defendant(s)

VERIFICATION OF SERVICE BY CERTIFIED MAIL AND  
REGULAR MAIL PURSUANT TO COURT ORDER

The undersigned hereby verifies that he is counsel for Plaintiff in the above case and that pursuant to the Court order issued in this matter he mailed a true and correct copy of the NOTICE OF SALE to Defendant(s), by certified mail and regular first class mail, to the last known address of Defendant(s) as follows:

DATE MAILED: JANUARY 30, 2002

Aaron L. Lukens  
209 S. 4th Street  
Clearfield, PA 16830;  
  
P.O. Box 122  
Bethel, PA 19507

I verify that the statements made herein are true and correct and I understand that false statements made herein are subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.

Dated: JANUARY 31, 2002

MARK J. UDREN & ASSOCIATES

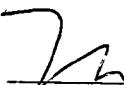
  
Mark J. Udren, Esquire

EXHIBIT B

**EXHIBIT B**

TO: Aaron L. Lukens  
209 S. 4th Street  
Clearfield, PA 16830

**LAW OFFICES  
MARK J. UDREN & ASSOCIATES**  
1040 N. KINGS HIGHWAY  
SUITE 500  
CHERRY HILL, NJ 08034

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

012055774111 U.S. E

Postage	3.90
Certified Fee	3.00
Return Receipt Fee (Endorsement Required)	3.00
Restricted Delivery Fee (Endorsement Required)	3.00
Total Postage & Fees	\$3.90

Sent To: *Aaron L. Lukens*  
Street, Apt. No. *209 S. 4th Street*  
or PO Box No. *209*  
City, State, ZIP *Clearfield, PA 16830*

PS Form 3800, January 2001  
See Reverse for Instructions

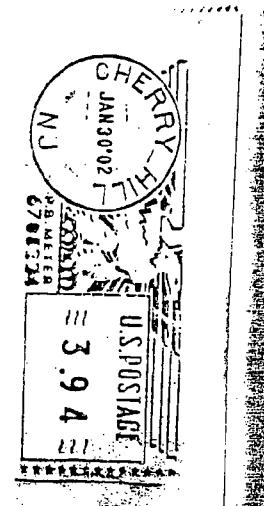


EXHIBIT B

<b>SENDER: COMPLETE THIS SECTION</b>	
<b>COMPLETE THIS SECTION ON DELIVERY</b>	
<b>■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</b>	
<b>■ Print your name and address on the reverse so that we can return the card to you.</b>	
<b>■ Attach this card to the back of the mailpiece, or on the front if space permits.</b>	
1. Article Addressed to:  <b>Dawn. Lukens</b> <b>209 S. 4th Street</b> <b>Clayfield, PA 16830</b>	
<b>2. Article Number</b> <b>7001 1940 0004 2518 7953</b> <i>(Transfer from service label)</i>	
<b>3. Service Type</b> <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input checked="" type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.	
4. Restricted Delivery? <b>(Extra Fee)</b> <input type="checkbox"/> Yes	
<b>Certified Mail Provides:</b> ■ 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 <b>Important Reminders:</b> ■ Certified Mail may ONLY be combined with First-Class Mail or Priority Mail. ■ Certified Mail is not available for any class of International mail. ■ <b>NO INSURANCE COVERAGE IS PROVIDED with Certified Mail.</b> 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 (U.S. Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver for duplicate items, apply a USPS postmark on your Certified Mail Receipt required for delivery. ■ 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 words "ADDRESSEE AUTHORIZED DELIVERY". ■ If you want 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. <b>IMPORTANT: Save this receipt and present it when making an inquiry.</b> PS Form 3811, March 2001 (Reverse) 102595-M-01-2425	

EXHIBIT B

LAW OFFICES  
MARK J. UDREN & ASSOCIATES  
1040 N. KINGS HIGHWAY  
SUITE 500  
CHERRY HILL, NJ 08034

TO: Aaron L. Lukens  
P.O. Box 122  
Bethel, PA 19507

NOTICE OF SHERIFF'S SALE OF

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

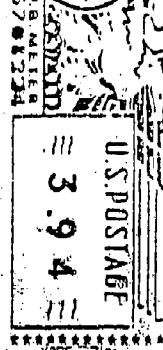
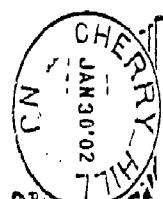
CHERRY HILL, NJ

Postage	\$3.94
Certified Fee	\$1.50
Return Receipt Fee (Endorsement Required)	\$0.00
Delivery Confirmation Fee	\$0.00
Restricted Delivery Fee (Endorsement Required)	\$0.00
Total Postage & Fees	\$5.44

Sent To	CHERRY HILL, NJ
Street, Apt. No.	201 BOX 122
City, State, Zip	CHERRY HILL, NJ 08002

PS Form 3800, January 2001

See Reverse for Instructions



**EXHIBIT B**

<b>SENDER: COMPLETE THIS SECTION</b>		<b>COMPLETE THIS SECTION ON DELIVERY</b>	
<ul style="list-style-type: none"> <li>■ Complete items 1, 2, and 3. Also complete Item 4 if Restricted Delivery is desired.</li> <li>■ Print your name and address on the reverse so that we can return the card to you.</li> <li>■ Attach this card to the back of the mailpiece, or on the front if space permits.</li> </ul>		<p>1. Article Addressed to:</p> <p><i>Mark L. Lukens</i>  <i>P.O. Box 122</i>  <i>Bethel, PA 19507</i></p>	
		<p>2. Article Number  <i>(Transfer from service)</i> <b>7001 1940 0004 2518 7946</b></p>	
		<p>3. Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail  <input type="checkbox"/> Registered Mail <input checked="" type="checkbox"/> Return Receipt for Merchandise  <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p>	
		<p>4. Restricted Delivery? (Extra Fee)</p> <p><input type="checkbox"/> Yes</p>	

**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.

■ To obtain a Return Receipt, 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 cost of the mailpiece. "Return Receipt Requested". To receive a fee waiver for 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, January 2001, (Reverse)

102595-M-01-2425

Name and  
Address  
Of Sender

**JODIE**

**LAW OFFICES**  
**MARK J. UDREN & ASSOCIATES**  
**1040 N. KINGS HIGHWAY SUITE 500**  
**CHERRY HILL, NJ 08034**

Registered  
 Insured  
 COD  
 Certified

Return Receipt for  
Merchandise  
 Int'l Recorded Del.

Express Mail  
 Without Postal Insurance

Check appropriate block for  
Registered Mail:  
 With Postal Insurance

Postmark and Date of Receipt

Affix stamp here if issued as  
certificate of mailing or for  
additional copies of this bill.

Line

Article  
Number

Name of Addressee, Street, and Post Office Address

Postage

Fee

Handling  
Charge

Act. Value  
(If Regis.)

Insured  
Value

Due Sender  
If COD

R.R.  
Fee

S.D.  
Fee

S.H.  
Fee

Rst. Del.  
Fee

Remarks

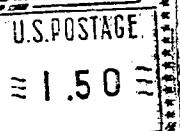
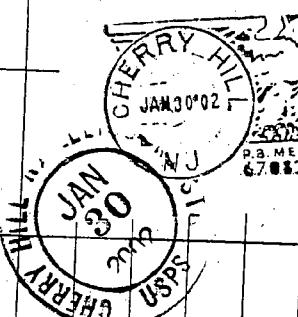
1	0126347	AARON L. LUKENS 209 S. 4 <sup>TH</sup> STREET, CLEARFIELD, PA 16830											
2	LUKENS	AARON L. LUKENS P.O. BOX 122, BETHEL, PA 19507											
3	CLEARFIELD COUNTY												
4													
5													
6													
7													
8													
9													
10													
11													
12													
13													
14													
15													

Total number of  
Pieces Listed by  
Sender

Total Number of Pieces  
Received at Post Office

Postmaster, Per (Name of Receiving Employee)

The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail sent with optional postal insurance. Mail Manual R800, S913, and S921 for limitations of coverage on insured and COD mail. See Domestic Mail Manual for limitations of coverage on International mail. Special handling charges apply only to third and forth class parcels.



**EXHIBIT B**

Form Must be Completed by Typewriter, Ink or Ball Point Pen

PS Form 3877, February 1994

MARK J. UDREN & ASSOCIATES  
BY: MARK J. UDREN, ESQUIRE  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Option One Mortgage Corporation  
Plaintiff

v.

Aaron L. Lukens  
Defendant(s)

COURT OF COMMON PLEAS

CIVIL DIVISION

Clearfield County

NO. 01-1179-CD

ORDER

AND NOW, this 20th day of September, 2001, upon consideration of Plaintiff's Motion and the Affidavit of Good Faith investigation attached hereto, it is hereby ORDERED that service of the Complaint in Mortgage Foreclosure and all subsequent pleadings on Defendant(s), Aaron L. Lukens, shall be complete when Plaintiff or its counsel or agent has mailed true and correct copies of the Complaint in Mortgage Foreclosure and all subsequent pleadings by certified mail and regular mail to the last known address of Defendant(s), Aaron L. Lukens at 209 S. 4th Street, Clearfield, PA 16830 and P.O. Box 122, Bethel, PA 19507 and by posting the mortgaged premises at 209 S. 4th Street, Clearfield, PA 16830.

BY THE COURT:

/s/ JOHN K. REILLY, JR.

J.

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

EXHIBIT B

SEP 20 2001

Attest:

William J. Flanagan  
Prothonotary

# COPY

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Option One Mortgage  
Corporation  
3815 S. West Temple  
Salt Lake City, UT 84115  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

v.

Aaron L. Lukens  
209 S. 4th Street  
Clearfield, PA 16830;  
P.O. Box 122  
Bethel, PA 19507

NO. 01-1179-CD

VERIFICATION OF SERVICE BY CERTIFIED MAIL AND  
REGULAR MAIL PURSUANT TO COURT ORDER

The undersigned hereby verifies that he is counsel for Plaintiff in the above case and that pursuant to the Court order issued in this matter he mailed a true and correct copy of the NOTICE OF SALE to Defendant(s), by certified mail and regular first class mail, to the last known address of Defendant(s) as follows:

DATE MAILED: JANUARY 30, 2002

Aaron L. Lukens  
209 S. 4th Street  
Clearfield, PA 16830;

P.O. Box 122  
Bethel, PA 19507

I verify that the statements made herein are true and correct and I understand that false statements made herein are subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.

MARK J. UDREN & ASSOCIATES

Dated: JANUARY 31, 2002

  
Mark J. Udren, Esquire

**FILED**

FEB 06 2002

11:21pm

William A. Shaw  
Prothonotary



**EXHIBIT B**

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Option One Mortgage  
Corporation  
3815 S. West Temple  
Salt Lake City, UT 84115

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
MORTGAGE FORECLOSURE

Plaintiff

v.

Aaron L. Lukens  
209 S. 4th Street  
Clearfield, PA 16830  
P.O. Box 122  
Bethel, PA 19507

NO. 01-1179-CD

Defendant(s)

PRAECIPE TO REISSUE WRIT OF EXECUTION

TO THE SHERIFF:

Reissue Writ of Execution in the above matter:

Amount due \$49,054.25

Interest From November 7, 2001  
to Date of Sale \_\_\_\_\_  
Per diem @\$13.80

(Costs to be added) \$

134.00  
181.00  
10/27/02  
charge d'nts  
[redacted]  
[redacted]

MARK J. UDREN & ASSOCIATES

Mark J. Udren, ESQUIRE  
ATTORNEY FOR PLAINTIFF

FILED

JUL 25 2002

William A. Shaw  
Prothonotary

# FILED

JUL 25 2002

Ma:371 Gtly Uden

William A. Shaw

Prothonotary

PD 7.00

*cc*

*recd*

(6) joints reissued to Shaw

7-25-02 Document  
Reinstated/Reissued to Sheriff/Attorney  
for service.

~~RECEIVED~~ Prothonotary

*Will L. Lakin*

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Option One Mortgage  
Corporation  
3815 S. West Temple  
Salt Lake City, UT 84115

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
MORTGAGE FORECLOSURE

Plaintiff

:

v.

NO. 01-1179-CD

Aaron L. Lukens  
209 S. 4th Street  
Clearfield, PA 16830  
P.O. Box 122  
Bethel, PA 19507

:

Defendant(s)

:

WRIT OF EXECUTION

TO THE SHERIFF OF Clearfield COUNTY:

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

209 S. 4th Street, Clearfield, PA 16830  
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$49,054.25

Interest From November 7, 2001

to Date of Sale \_\_\_\_\_

Per diem @\$13.80

134.00

(Costs to be added)

\$ 181.00

Prothonotary

By \_\_\_\_\_  
Clerk

Date 7.25.02

7.25.02 Document  
Reinstated/Reissued to Sheriff/Attorney  
for service.

Deputy Prothonotary

COURT OF COMMON PLEAS  
NO. 01-1179-CD

=====  
Option One Mortgage Corporation  
vs.  
Aaron L. Lukens

=====  
WRIT OF EXECUTION  
=====

REAL DEBT \$ 49,054.25

INTEREST \$  
from November 7, 2001 to  
Date of Sale \_\_\_\_\_  
Per diem @\$13.80

COSTS PAID:  
PROTHY \$ 134.00  
\$ 181.00

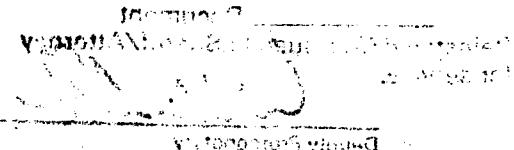
SHERIFF \$ \_\_\_\_\_

STATUTORY \$ \_\_\_\_\_

COSTS DUE PROTHY. \$ \_\_\_\_\_

PREMISES TO BE SOLD:  
209 S. 4th Street, Clearfield, PA 16830

Mark J. Udren, ESQUIRE  
MARK J. UDREN & ASSOCIATES  
1040 NORTH KINGS HIGHWAY  
SUITE 500  
CHERRY HILL, NJ 08034  
(856) 482-6900



ALL THAT CERTAIN LOT OR TRACT OF LAND SITUATE IN THE BOROUGH OF CLEARFIELD, COUNTY OF CLEARFIELD AND COMMONWEALTH OF PENNSYLVANIA, AND DESCRIBED AS FOLLOWS:

BOUNDED ON THE EAST BY FOURTH STREET; BOUNDED ON THE WEST BY LOT NOW OR FORMERLY OF N.B. FULFORD; BOUNDED ON THE SOUTH BY LOT NOW OR FORMERLY OF CASPTER LEIPOLD; BOUNDED ON THE NORTH BY LOT NOW OR FORMERLY OF MRS. LAURA N. IRWIN; FRONTING FIFTY (50) FEET ON FOURTH STREET AND EXTENDING BACK SEVENTY-SIX AND ONE-HALF (76 1/2) FEET, AND BEING PART OF LOT NO. 20 IN THE PLOT OF THE ADDITION OF THE BOROUGH OF CLEARFIELD. HAVING ERECTED THEREON A DWELLING HOUSE.

UNDER AND SUBJECT TO ALL EXISTING EASEMENTS, COVENANTS, CONDITIONS AND RESTRICTIONS OF RECORD.

BEING KNOWN AS 209 SOUTH 4TH STREET, CLEARFIELD, PA 16830

PROPERTY ID: 4.2-K08-222-00013

TITLE TO SAID PREMISES IS VESTED IN AARON L. LUKENS BY DEED FROM JEFFREY L. PETERS AND ANGIE L. OBLEMAN PETERS, HUSBAND AND WIFE, DATED 9/22/2000, RECORDED 10/19/2000 IN INSTRUMENT NO. 200015662.

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Option One Mortgage  
Corporation  
3815 S. West Temple  
Salt Lake City, UT 84115  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

v.

Aaron L. Lukens  
209 S. 4th Street  
Clearfield, PA 16830  
P.O. Box 122  
Bethel, PA 19507

NO. 01-1179-CD

Defendant(s)

VERIFICATION OF SERVICE BY CERTIFIED MAIL AND  
REGULAR MAIL PURSUANT TO COURT ORDER

The undersigned hereby verifies that he is counsel for Plaintiff in the above case and that pursuant to the Court order issued in this matter he mailed a true and correct copy of the NOTICE OF SALE to Defendant(s), by certified mail and regular first class mail, to the last known address of Defendant(s) as follows:

DATE MAILED: SEPTEMBER 16, 2002

Aaron L. Lukens  
209 S. 4th Street  
Clearfield, PA 16830  
P.O. Box 122  
Bethel, PA 19507

I verify that the statements made herein are true and correct and I understand that false statements made herein are subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.

MARK J. UDREN & ASSOCIATES

Dated: October 23, 2002

  
Mark J. Udren, Esquire

FILED

OCT 30 2002

William A. Shaw  
Prothonotary

MARK J. UDREN & ASSOCIATES  
BY: MARK J. UDREN, ESQUIRE  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Option One Mortgage Corporation  
Plaintiff

v.

Aaron L. Lukens  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
NO. 01-1179-CD

ORDER

AND NOW, this 20th day of September , 2001 , upon consideration of Plaintiff's Motion and the Affidavit of Good Faith investigation attached hereto, it is hereby ORDERED that service of the Complaint in Mortgage Foreclosure and all subsequent pleadings on Defendant(s), Aaron L. Lukens, shall be complete when Plaintiff or its counsel or agent has mailed true and correct copies of the Complaint in Mortgage Foreclosure and all subsequent pleadings by certified mail and regular mail to the last known address of Defendant(s), Aaron L. Lukens at 209 S. 4th Street, Clearfield, PA 16830 and P.O. Box 122, Bethel, PA 19507 and by posting the mortgaged premises at 209 S. 4th Street, Clearfield, PA 16830.

BY THE COURT:

/s/ JOHN K. REILLY, JR.

J.

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

SEP 20 2001

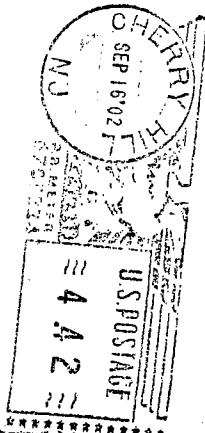
Attest:

  
William J. Reilly, Jr.  
Prothonotary

WAC  
To: Aaron L. Lukens  
209 S. 4th Street  
Clearfield, PA 16830

NOTICE OF DELIVERY OR RETURN OR RE

LAW OFFICES  
MARK J. UDREN & ASSOCIATES  
1040 N. KINGS HIGHWAY  
SUITE 500  
CHERRY HILL, NJ 08034



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

OFFICIAL USE

Postage	\$ 37
Certified Fee	\$ 30
Return Receipt Fee (Endorsement Required)	\$ 15
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 442

Postmark  
Here

Sent To  
Aaron L. Lukens  
Street, Apt. No.:  
or PO Box No.: 209 S. 4th St  
City, State, ZIP: 16830

PS Form 3800, January 2001

See Reverse for Instructions

1301  
 Aaron L. Lukens  
 209 S. 4th Street  
 Clearfield, PA  
 16830

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<ul style="list-style-type: none"> <li>■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</li> <li>■ Print your name and address on the reverse so that we can return the card to you.</li> <li>■ Attach this card to the back of the mailpiece, or on the front if space permits.</li> </ul>		<p>1. Article Addressed to:</p> <p>A. Signature <input checked="" type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p>B. Received by (Printed Name) <input type="checkbox"/> C. Date of Delivery</p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes <input type="checkbox"/> No  <small>If YES, enter delivery address below:</small></p> <p>3. Service Type  <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail  <input type="checkbox"/> Registered Mail <input checked="" type="checkbox"/> Return Receipt for Merchandise  <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> <p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>	
2. Article Number <small>(Transfer from service label)</small>		7002 0460 0000 1870 4261	

**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.**

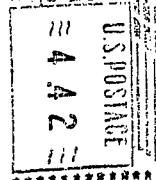
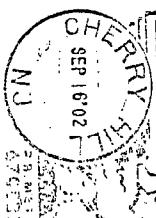
102595-M-02-0451

PS Form 3800, January 2001 (Reverse)

1) To the post office, please request "Return Receipt and add applicable postage, a USPS postmark on your delivery agent. Advise me the clerk of Delivery". Riffled Mail receipt is for postmarking. Please attach and affix the stamp and return receipt.

**MARK J. UDREN & ASSOCIATES**  
1040 N. KINGS HIGHWAY  
SUITE 500  
CHERRY HILL, NJ 08034

**Aaron L. Lukens  
P.O. Box 122  
Bethel, PA 19057**



Jodie  
 Aaron L. Lukens  
 PO Box 122  
 Bethel, Pa 19051

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<ul style="list-style-type: none"> <li>■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</li> <li>■ Print your name and address on the reverse so that we can return the card to you.</li> <li>■ Attach this card to the back of the mailpiece, or on the front if space permits.</li> </ul>		<p>1. Article Addressed to:</p> <p><b>A. Signature</b></p> <p><input checked="" type="checkbox"/> X</p> <p><b>B. Received by (Printed Name)</b></p> <p><b>C. Date of Delivery</b></p> <p><b>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</b></p> <p><b>3. Service Type</b></p> <p><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.</p> <p><b>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</b></p>	
2. Article Number (Transfer from service label)	7002 0460 0000 1870 4278	Domestic Return Receipt	102595-02-M-1035

**Certified Mail Provides:**

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

**Important Reminders:**

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- Certified Mail is not available for any class of international mail.
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- 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.**

Name and  
Address  
Of Sender

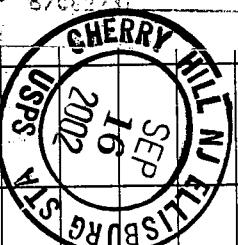
**LAW OFFICES**  
**MARK J. UDREN & ASSOCIATES**  
**1040 N. KINGS HIGHWAY-SUITE #500**  
**CHERRY HILL, NEW JERSEY 08034**

Registered  
 Insured  
 COD  
 Certified

Return Receipt for  
Merchandise  
 Registered Mail:  
 With Postal Insurance  
 Without postal Insurance

Check appropriate block for  
additional copies of this bill  
Postmark and Date of Receipt

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee	Handling Charge	Act. Value (If Regis.)	Insured Value	Due If COD	R.R. Fee	S.D. Fee	S.H. Fee	Reg. Del. Fee	Remarks
1	LUKENS	AARON L. LUKENS P.O. BOX 122, BETHEL, PA 19057											
2		AARON L. LUKENS 209 S. 4 <sup>TH</sup> STREET, CLEARFIELD, PA 16830											
3													
4	0126347												
5													
6													
7													
8	CLEAR FIELD												
9													
10	JODIE BOOS												
11													
12													
13													
14													
15													



Total number of Pieces Listed by Sender

Total Number of Pieces Received at Post Office

Postmaster Per (Name of Receiving Employee)

The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual R800, S913, and S921 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on International mail. Special handling charges apply only to third and forth class parcels.

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

FILED

NOV 01 2002

William A. Shaw  
Prothonotary

Option One Mortgage Corporation  
3815 S. West Temple  
Salt Lake City, UT 84115  
Plaintiff

v.

Aaron L. Lukens  
209 S. 4th Street  
Clearfield, PA 16830  
P.O. Box 122  
Bethel, PA 19507  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

NO. 01-1179-CD

**AFFIDAVIT OF SERVICE PURSUANT TO Pa.R.C.P.RULE 3129.1**

Plaintiff, by its/his/her Attorney, Mark J. Udren, Esquire, hereby verifies that:

1. A copy of the Notice of Sheriff's Sale, a true and correct copy of which is attached hereto as Exhibit "A", was sent to every recorded lienholder and every other interested party known as of the date of the filing of the Praeclipe for the Writ of Execution, on the date(s) appearing on the attached Certificates of Mailing.
2. A Notice of Sheriff's Sale was sent to Defendant(s) by regular mail and certified mail on the date appearing on the attached Return Receipt, which was signed for by Defendant(s) on the date specified on the said Return Receipt. Copies of the said Notice and Return Receipt are attached hereto as Exhibit "B".
3. If a Return Receipt is not attached hereto, then service was by personal service on the date specified on the attached Return of Service, attached hereto as Exhibit "B".
4. If service was by Order of Court, then proof of compliance with said Order is attached hereto as Exhibit "B".

All Notices were served within the time limits set forth by Pa Rule C.P. 3129.

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

Dated: October 29, 2002

BY

MARK J. UDREN & ASSOCIATES  
Mark J. Udren, Esquire  
Attorney for Plaintiff

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Option One Mortgage  
Corporation  
3815 S. West Temple  
Salt Lake City, UT 84115  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

NO. 01-1179-CD

v.

Aaron L. Lukens  
209 S. 4th Street  
Clearfield, PA 16830  
P.O. Box 122  
Bethel, PA 19507

Defendant(s)

DATE: September 13, 2002

TO: ALL PARTIES IN INTEREST AND CLAIMANTS

NOTICE OF SHERIFF'S SALE  
OF REAL PROPERTY

OWNER(S): AARON L. LUKENS

PROPERTY: 209 S. 4th Street, Clearfield, PA 16830

Improvements: RESIDENTIAL DWELLING

The above captioned property is scheduled to be sold at the Clearfield County Sheriff's Sale on November 1, 2002, at 10:00 AM., at the CLEARFIELD COUNTY COURTHOUSE, 1 NORTH SECOND STREET, SUITE #116, CLEARFIELD, PA. Our records indicate that you may hold a mortgage or judgment on the property which will be extinguished by the sale. You may wish to attend the sale to protect your interests.

A Schedule of Distribution will be filed by the Sheriff on a date specified by the Sheriff not later than 30 days after sale. Distribution will be made in accordance with the schedule unless exceptions are filed thereto within 10 days after the filing of the schedule.

EXHIBIT A



MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Option One Mortgage  
Corporation  
3815 S. West Temple  
Salt Lake City, UT 84115  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

v.

Aaron L. Lukens  
209 S. 4th Street  
Clearfield, PA 16830  
P.O. Box 122  
Bethel, PA 19507

NO. 01-1179-CD

Defendant(s)

VERIFICATION OF SERVICE BY CERTIFIED MAIL AND  
REGULAR MAIL PURSUANT TO COURT ORDER

The undersigned hereby verifies that he is counsel for Plaintiff in the above case and that pursuant to the Court order issued in this matter he mailed a true and correct copy of the NOTICE OF SALE to Defendant(s), by certified mail and regular first class mail, to the last known address of Defendant(s) as follows:

DATE MAILED: SEPTEMBER 16, 2002

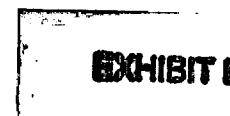
Aaron L. Lukens  
209 S. 4th Street  
Clearfield, PA 16830  
P.O. Box 122  
Bethel, PA 19507

I verify that the statements made herein are true and correct and I understand that false statements made herein are subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.

MARK J. UDREN & ASSOCIATES

Dated: October 23, 2002

  
Mark J. Udren, Esquire

EXHIBIT B

MARK J. UDREN & ASSOCIATES  
BY: MARK J. UDREN, ESQUIRE  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Option One Mortgage Corporation  
Plaintiff

v.  
Aaron L. Lukens  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
NO. 01-1179-CD

ORDER

AND NOW, this 20th day of September , 2001 , upon consideration of Plaintiff's Motion and the Affidavit of Good Faith investigation attached hereto, it is hereby ORDERED that service of the Complaint in Mortgage Foreclosure and all subsequent pleadings on Defendant(s), Aaron L. Lukens, shall be complete when Plaintiff or its counsel or agent has mailed true and correct copies of the Complaint in Mortgage Foreclosure and all subsequent pleadings by certified mail and regular mail to the last known address of Defendant(s), Aaron L. Lukens at 209 S. 4th Street, Clearfield, PA 16830 and P.O. Box 122, Bethel, PA 19507 and by posting the mortgaged premises at 209 S. 4th Street, Clearfield, PA 16830.

BY THE COURT:

/s/ JOHN K. REILLY, JR.

J.

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

SEP 20 2001

Attest:

*William J. Flanagan*  
Prothonotary

EXHIBIT B

MAC

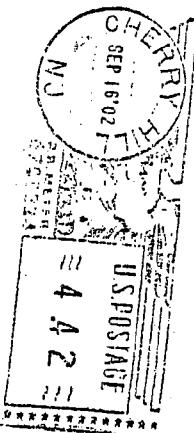
To: Aaron L. Lukens  
209 S. 4th Street  
Clearfield, PA 16830

RECEIVED  
U.S. POSTAL SERVICE

LAW OFFICES  
MARK J. UDREN & ASSOCIATES  
1040 N. KINGS HIGHWAY  
SUITE 500  
CHERRY HILL, NJ 08034



CERTIFIED MAIL



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

OFFICIAL U.S.	
Postage	\$ 37
Certified Fee	\$ 230
Return Receipt Fee (Endorsement Required)	\$ 175
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 442

Postmark  
Here

Sent To  
Aaron L. Lukens  
Street, Apt. No.:  
or PO Box No.  
City, State, ZIP <sup>4</sup>  
209 S. 4th St  
Clearfield Pa 16830

PS Form 3800, January 2001

See Reverse for Instructions

EXHIBIT B

Jodi  
 Aaron L. Lukens  
 809 S. 4th Street  
 Clearfield, PA  
 16830

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<ul style="list-style-type: none"> <li>■ Complete items 1, 2, and 3. Also complete Item 4 if Restricted Delivery is desired.</li> <li>■ Print your name and address on the reverse so that we can return the card to you.</li> <li>■ Attach this card to the back of the mailpiece, or on the front if space permits.</li> </ul>		<p>1. Article Addressed to:</p> <p><b>A. Signature</b> <input checked="" type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p><b>B. Received by (Printed Name)</b> <input type="checkbox"/> C. Date of Delivery</p> <p><b>D. Is delivery address different from item 1?</b> <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>If YES, enter delivery address below:</p>	
<p>2. Article Number  <i>(Transfer from service label)</i></p>		<p>7002 0460 0000 1870 4261</p>	
<p>3. Service Type</p>		<p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail  <input type="checkbox"/> Registered <input checked="" type="checkbox"/> Return Receipt for Merchandise  <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p>	
<p>4. Restricted Delivery? <i>(Extra Fee)</i> <input type="checkbox"/> Yes</p>			

**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:**

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- 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 this 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, January 2001 (Reverse)

102595-M-02-0451

**EXHIBIT B**

years  
available for any class of International mail.  
INSURED or REGISTERED MAIL with CERTIFIED  
Return Receipt may be requested to  
"Return Receipt Requested" To  
a UPS postmark on your  
agent. Advise the clerk of  
"Delivery".  
Certified Mail receipt  
or postmarking  
tach and attach  
certified  
receipt

agent. Advise the clerk of  
"Delivery".  
Certified Mail receipt  
or postmarking  
tach and attach  
certified  
receipt

agent. Advise the clerk of  
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or postmarking  
tach and attach  
certified  
receipt

agent. Advise the clerk of  
"Delivery".  
Certified Mail receipt  
or postmarking  
tach and attach  
certified  
receipt

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

OFFICIAL USE

Postage	\$ 30
Certified Fee	20
Return Receipt Fee (Endorsement Required)	125
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 442

Postmark  
Here

Sent To  
Aaron L. Lukens  
Street, Apt. No.;  
or PO Box No.  
City, State, Zip  
Bethel, Pa, 19057

PS Form 3800, January 2001

See Reverse for Instructions

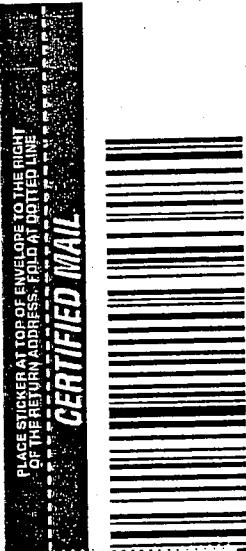


EXHIBIT C

Aaron L. Lukens  
P.O. Box 122  
Bethel, PA 19057

Jodie

Aaron L. Lukens

PO Box 122

Bethel, Pa 1905

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<ul style="list-style-type: none"> <li>■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</li> <li>■ Print your name and address on the reverse so that we can return the card to you.</li> <li>■ Attach this card to the back of the mailpiece, or on the front if space permits.</li> </ul>		<p>1. Article Addressed to:</p> <p><b>A. Signature</b></p> <p><b>X</b></p> <p><b>B. Received by (Printed Name)</b></p> <p><b>C. Date of Delivery</b></p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>If YES, enter delivery address below:</p> <p><b>3. Service Type</b></p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail  <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise  <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> <p><b>4. Restricted Delivery? (Extra Fee)</b> <input type="checkbox"/> Yes</p>	
2. Article Number (Transfer from service label)	7002 0460 0000 1870 4278	Domestic Return Receipt	102595-02-M-035

#### Certified Mail Provides:

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

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

PS Form 3800, January 2001 (Reverse)

102595-M-02-0451

EXHIBIT B

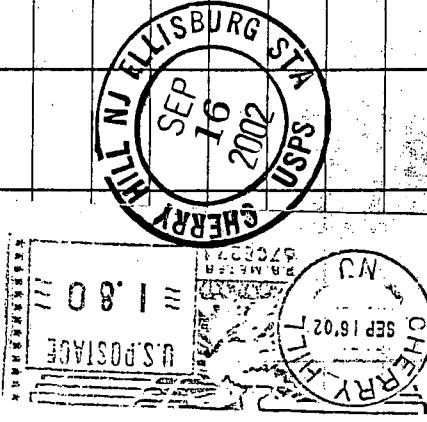
**LAW OFFICES**  
 ▲ **MARK J. UDREN & ASSOCIATES**

1040 N. KINGS HIGHWAY-SUITE #500  
 CHERRY HILL, NEW JERSEY 08034

Line	Article Number	Name of Addressee, Street, and Post Office Address	Return Receipt for Registered Merchandise		Int'l Recorded Del.		With Postal Insurance		Without postal Insurance		Postmark and Date of Receipt	
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Postage	Fee	Fee	Handling Charge	Act. Value (If Regis.)	Insured Value	Due	Sender If COD	R.R. Fee	S.D. Fee	S.H. Fee	Reg. Del. Fee	Remarks
1 LUKENS	AARON L. LUKENS P.O. BOX 122, BETHEL, PA 19057											
2	AARON L. LUKENS 209 S. 4 <sup>th</sup> STREET, CLEARFIELD, PA 16830											
3												
4 0126347												
5												
6												
7												
8 CLEAR FIELD												
9												
10 JODIE BOOS												
11												
12												
13												
14												
15												
Total number of Pieces Listed by Sender	Total Number of Pieces Received at Post Office	Postmaster Per (Name of Receiving Employee)										

Affix stamp here if issued a certificate of mailing. If no certificate of mailing is issued, attach a copy of the bill of lading or other document.

The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstitution of nonnegotiable documents under Express Mail is \$500.00 per piece, subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual (DM) 5900, 5913, and 5921 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to third and forth class parcels.



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

Sheriff Docket # 11843

**OPTON ONE MORTGAGE**

**01-1179-CD**

**VS.**

**LUKENS, AARON L.**

**WRIT OF EXECUTION REAL ESTATE**

**SHERIFF RETURNS**

---

**NOW, JANUARY 28, 2002, AT 9:30 AM O'CLOCK A LEVY WAS TAKEN ON THE PROPERTY OF THE DEFENDANT. PROPERTY WAS POSTED THIS DATE.**

**A SALE IS SET FOR FRIDAY, APRIL 5, 2002, AT 10:00 AM.**

**NOW, JANUARY 30, 2002, MAILED BY REGULAR AND CERTIFIED MAIL #7000 0600 0022 9001 8034 THE WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY TO DEFENDANT AT 209 SOUTH FOURTH STREET, CLEARFIELD, PENNSYLVANIA, 16830.**

**NOW, JANUARY 30, 2002, MAILED BY REGULAR AND CERTIFIED MAIL # 7000 0600 0022 9001 8034 THE WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY TO DEFENDANT AT PO BOX 122, BETHEL, PENNSYLVANIA, 19507.**

**NOW, JANUARY 31, 2002, RECEIVED REGULAR AND CERTIFIED MAIL #7000 0600 0022 9001 8034 BACK FROM THE 209 SOUTH FOURTH STREET, CLEARFIELD, PENNSYLVANIA, 16830, ADDRESS.**

**NOW, FEBRUARY 12, 2002, RECEIVED REGULAR AND CERTIFIED MAIL #7000 0600 0022 9001 8027 BACK FROM THE PO BOX 122, BETHEL, PENNSYLVANIA, 19507, ADDRESS.**

**FILED**

**JAN 15 2003**

**William A. Shaw  
Prothonotary**

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

**Sheriff Docket #** 11843

**OPTON ONE MORTGAGE**

**01-1179-CD**

**VS.**  
**LUKENS, AARON L.**

**WRIT OF EXECUTION REAL ESTATE**

**SHERIFF RETURNS**

---

**NOW, FEBRUARY 11, 2002, RECEIVED A FAX WITH A CORRECTION ON THE PROPERTY DESCRIPTION.**

**NOW, FEBRUARY 12, 2002, MAILED CORRECTION ON PROPERTY DESCRIPTION TO THE PROGRESS AND CLEARFIELD COUNTY LEGAL JOURNAL**

**NOW, FEBRUARY 12 SERVICE OF DEFENDANT WAS MADE BY POSTING PROPERTY PER COURT ORDER.**

**NOW, APRIL 5, 2002 RECEIVED FAX TO POSTPONE SALE TO JULY 12, 2002.**

**NOW, APRIL 5, 2002 SHERIFF HAWKINS ANOUNCED AT SALE THAT NEW SALE DATE IS JULY 12, 2002.**

**NOW, JULY 12, 2002 RECEIVED A FAX FROM PLAINTIFF ATTORNEY TO STAY SALE DUE TO PENDING INSURANCE CLAIM, NO MONIES COLLECTED.**

**NOW, JULY 25, 2002 WRIT WAS REISSUED.**

**NOW, AUGUST 23, 2002 @ 10:18 A.M. O'CLOCK A LEVY WAS TAKEN ON THE PROPERTY OF THE DEFENDANT. PROPERTY WAS ALSO POSTED THIS DATE.**

**NOW, OCTOBER 22, 2002 MAILED BY CERTIFIED AND REGULAR MAIL #7001 1940 0001 9406 1409 AN ORIGINAL COPY OF WRIT OF EXECUTION, NOTICE OF SALE COPY OF LEVY TO THE DEFENDANT AT P. O. BOX 122, BETHEL, PA 10507.**

**NOW, OCTOBER 28, 2002 CERTIFIED AND REGULAR MAIL RETURNED TO THE SHERIFF OFFICE UNCLAIMED.**

**A SALE DATE OF NOVEMBER 1, 2002 WAS SET.**

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

**Sheriff Docket # 11843**

**OPTON ONE MORTGAGE**

**01-1179-CD**

**VS.**

**LUKENS, AARON L.**

**WRIT OF EXECUTION REAL ESTATE**

**SHERIFF RETURNS**

---

**NOW, NOVEMBER 1, 2002 A SALE WAS HELD ON THE PROPERTY OF THE DEFENDANT  
PROPERTY WAS PURCHASED BY THE PLAINTIFF FOR \$1.00 + COSTS.**

**NOW, NOVEMBER 12, 2002 BILLED ATTORNEY FOR COSTS.**

**NOW, NOVEMBER 21, 2002 RECEIVED CHECK FROM ATTORNEY FOR COSTS.**

**NOW, JANUARY 14, 2003 PAID COSTS FROM ADVANCE AND CHECK FROM ATTORNEY.**

**NOW, JANUARY 15, 2003 RETURN WRIT AS SALE BEING HELD. PROPERTY  
PURCHASED BY THE PLAINTIFF FOR \$1.00 + COSTS.**

**NOW, JANUARY 15, 2003 DEED WAS FILED.**

**SHERIFF HAWKINS \$358.71**

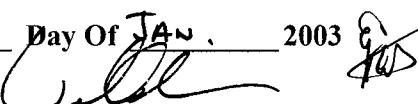
**SURCAHRGE \$20.00**

**PAID BY ATTORNEY**

---

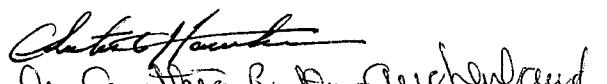
**Sworn to Before Me This**

15 Day Of JAN, 2003 JS



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

**So Answers,**

  
**Chester A. Hawkins  
By Cynthia Butler Augherbaugh**

**Sheriff**

MARK J. UDREN & ASSOCIATES  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Option One Mortgage  
Corporation  
3815 S. West Temple  
Salt Lake City, UT 84115

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
MORTGAGE FORECLOSURE

Plaintiff

v.

Aaron L. Lukens  
209 S. 4th Street  
Clearfield, PA 16830  
P.O. Box 122  
Bethel, PA 19507

NO. 01-1179-CD

Defendant(s)

WRIT OF EXECUTION

TO THE SHERIFF OF Clearfield COUNTY:

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

209 S. 4th Street, Clearfield, PA 16830  
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$49,054.25

Interest From November 7, 2001  
to Date of Sale \_\_\_\_\_  
Per diem @\$13.80

(Costs to be added) \$ 134.00

Prothonotary

By \_\_\_\_\_  
Clerk

7.25.02 Document  
Reinstated/Reissued to Sheriff/Attorney  
for service.

Willie Lukens

Deputy Prothonotary

Received 7/25/02 @ 3:30 P.m.  
Chester A. Hawbush  
by Cynthia Butler Aughenbaugh

Date 7.25.02

COURT OF COMMON PLEAS  
NO. 01-1179-CD

=====  
Option One Mortgage Corporation  
vs.  
Aaron L. Lukens  
=====

=====  
WRIT OF EXECUTION  
=====

REAL DEBT \$ 49,054.25

INTEREST \$  
from November 7, 2001 to  
Date of Sale \_\_\_\_\_  
Per diem @\$13.80

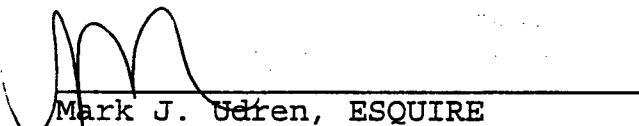
COSTS PAID:  
PROTHY \$ 134.00

SHERIFF \$ \_\_\_\_\_

STATUTORY \$ \_\_\_\_\_

COSTS DUE PROTHY. \$ \_\_\_\_\_

PREMISES TO BE SOLD:  
209 S. 4th Street, Clearfield, PA 16830

  
Mark J. Udren, ESQUIRE  
MARK J. UDREN & ASSOCIATES  
1040 NORTH KINGS HIGHWAY  
SUITE 500  
CHERRY HILL, NJ 08034  
(856) 482-6900

ALL THAT CERTAIN LOT OR TRACT OF LAND SITUATE IN THE BOROUGH OF CLEARFIELD, COUNTY OF CLEARFIELD AND COMMONWEALTH OF PENNSYLVANIA, AND DESCRIBED AS FOLLOWS:

BOUNDED ON THE EAST BY FOURTH STREET; BOUNDED ON THE WEST BY LOT NOW OR FORMERLY OF N.B. FULFORD; BOUNDED ON THE SOUTH BY LOT NOW OR FORMERLY OF CASPTER LEIPOLD; BOUNDED ON THE NORTH BY LOT NOW OR FORMERLY OF MRS. LAURA N. IRWIN; FRONTING FIFTY (50) FEET ON FOURTH STREET AND EXTENDING BACK SEVENTY-SIX AND ONE-HALF (76 1/2) FEET, AND BEING PART OF LOT NO. 20 IN THE PLOT OF THE ADDITION OF THE BOROUGH OF CLEARFIELD. HAVING ERECTED THEREON A DWELLING HOUSE.

UNDER AND SUBJECT TO ALL EXISTING EASEMENTS, COVENANTS, CONDITIONS AND RESTRICTIONS OF RECORD.

BEING KNOWN AS 209 SOUTH 4TH STREET, CLEARFIELD, PA 16830

PROPERTY ID: 4.2-K08-222-00013

TITLE TO SAID PREMISES IS VESTED IN AARON L. LUKENS BY DEED FROM JEFFREY L. PETERS AND ANGIE L. OBLEMAN PETERS, HUSBAND AND WIFE, DATED 9/22/2000, RECORDED 10/19/2000 IN INSTRUMENT NO. 200015662.

**REAL ESTATE SALE  
SCHEDULE OF DISTRIBUTION**

NAME      LUKENS      NO.      01-1179-CD

NOW, NOVEMBER 1, 2002 , by virtue of the Writ of Execution hereunto attached, after having given due and legal notice of time and place of sale by publication in a newspaper published in this County and by handbills posted on the premises setting for the date, time and place of sale at the court House in Clearfield on the 1ST day of NOV. 2002, I exposed the within described real estate of AARON L. LUKENS to public venue or outcry at which time and place I sold the same to **OPTION ONE** MORTGAGE 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	2.00
LEVY	15.00
MILEAGE	2.00
POSTING	15.00
CSDS	10.00
COMMISSION 2%	
POSTAGE	9.69
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	
COPIES/BILLING	15.00
	5.00
BILLING/PHONE/FAX	15.00
<b>TOTAL SHERIFF COSTS</b>	<b>204.69</b>

**DEED COSTS:**

ACKNOWLEDGEMENT	5.00
REGISTER & RECORDER	28.50
TRANSFER TAX 2%	
<b>TOTAL DEED COSTS</b>	<b>28.50</b>

**DEBIT & INTEREST:**

DEBT-AMOUNT DUE	49,054.25
INTEREST FROM 11/07/01 TO SALE PER DIEM	
TO BE ADDED	
<b>TOTAL DEBT &amp; INTEREST</b>	<b>49,054.25</b>
<b>COSTS:</b>	
ATTORNEY FEES	
PROTH. SATISFACTION	
ADVERTISING	512.49
LATE CHARGES & FEES	
TAXES - collector	PD 1/13/03
TAXES - tax claim	PD 1/13/03
DUE	
COST OF SUIT - TO BE ADDED	154.02
LIEN SEARCH	300.00
FORCLOSURE FEES/ESCROW DEFICIT	
ACKNOWLEDGEMENT	5.00
DEED COSTS	29.00
ATTORNEY COMMISSION	
SHERIFF COSTS	204.69
LEGAL JOURNAL AD	216.00
REFUND OF ADVANCE	
REFUND OF SURCHARGE	
PROTHONOTARY	134.00
MORTGAGE SEARCH	120.00
<b>SATISFACTION FEE</b>	
<b>ESCROW DEFICIENCY</b>	
MUNICIPAL LIEN	
<b>TOTAL COSTS</b>	<b>1,675.20</b>

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

CHESTER A. HAWKINS, Sheriff

MARK J. UDREN & ASSOCIATES  
BY: MARK J. UDREN, ESQUIRE  
ATTY I.D. NO. 04302  
1040 N. KINGS HIGHWAY, SUITE 500  
CHERRY HILL, NJ 08034  
856-482-6900

ATTORNEY FOR PLAINTIFF

Option One Mortgage Corporation  
Plaintiff

v.

Aaron L. Lukens  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
NO. 01-1179-CD

ORDER

AND NOW, this 20th day of September, 2001, upon consideration of Plaintiff's Motion and the Affidavit of Good Faith investigation attached hereto, it is hereby ORDERED that service of the Complaint in Mortgage Foreclosure and all subsequent pleadings on Defendant(s), Aaron L. Lukens, shall be complete when Plaintiff or its counsel or agent has mailed true and correct copies of the Complaint in Mortgage Foreclosure and all subsequent pleadings by certified mail and regular mail to the last known address of Defendant(s), Aaron L. Lukens at 209 S. 4th Street, Clearfield, PA 16830 and P.O. Box 122, Bethel, PA 19507 and by posting the mortgaged premises at 209 S. 4th Street, Clearfield, PA 16830.

BY THE COURT:

/s/ JOHN K. REILLY, JR.

J.

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

SEP 20 2001

Attest:

  
William J. Reilly, Jr.  
Prothonotary

**MARK J. UDREN & ASSOCIATES**

1040 NORTH KINGS HIGHWAY  
 SUITE 500  
 CHERRY HILL, NEW JERSEY 08034  
 856 . 482 . 6900  
 FAX: 856 . 482 . 1199

MARK J. UDREN\*  
 STUART WINNEG\*\*  
 GAYL SPIVAK ORLOFF\*\*\*  
 HEIDI R. SPIVAK\*\*\*  
 CHRISTOPHER J. FOX\*\*\*  
 CORINA CANIZ\*\*\*  
 \*ADMITTED NJ, PA, FL  
 \*\*ADMITTED PA  
 \*\*\*ADMITTED NJ, PA  
 TINA MARIE RICH  
 OFFICE ADMINISTRATOR

**FREDDIE MAC  
 PENNSYLVANIA  
 DESIGNATED COUNSEL**

PENNSYLVANIA OFFICE  
 24 NORTH MERION AVENUE  
 SUITE 240  
 BRYN MAWR, PA 19010  
 215-568-9300  
 215-568-1141 FAX

**PLEASE RESPOND TO NEW JERSEY OFFICE**

July 12, 2002

Sent via telefax #814-765-5915  
 and Regular Mail

Clearfield County Sheriff's Office  
 Clearfield County Courthouse  
 1 North Second Street, Suite 116  
 Clearfield, PA 16830  
 ATTN: CINDY

Re: Option One Mortgage Corporation  
 vs.  
 Aaron L. Lukens  
 Clearfield County C.C.P. No. 01-1179-CD  
 Premises: 209 S. 4th Street, Clearfield, PA 16830  
 SS Date: JULY 12, 2002

Dear CINDY:

Please STAY the Sheriff's Sale scheduled for JULY 12, 2002  
 (POSTPONED FROM APRIL 5, 2002).

Sale is STAYED for the following reason:

PENDING INSURANCE CLAIM, NO MONIES COLLECTED.

Thank you for your attention to this matter.

Sincerely yours,



Mark J. Udren  
 MARK J. UDREN & ASSOCIATES

/jlb

Received 7/16/02  
 10:34AM

**MARK J. UDREN & ASSOCIATES**  
**1040 NORTH KINGS HIGHWAY**  
**SUITE 500**  
**CHERRY HILL, NEW JERSEY 08034**  
**856. 482. 6900**  
**FAX: 856. 482. 1199**

**MARK J. UDREN\***  
**STUART WINNEG\*\***  
**GAYL SPIVAK ORLOFF\*\*\***  
**HEIDI R. SPIVAK\*\*\***  
**CHRISTOPHER J. FOX\*\*\***  
**CORINA CANIZ\*\*\***  
**\*ADMITTED NJ, PA, FL**  
**\*\*ADMITTED PA**  
**\*\*\*ADMITTED NJ, PA**  
**TINA MARIE RICH**  
**OFFICE ADMINISTRATOR**

**FREDDIE MAC**  
**PENNSYLVANIA**  
**DESIGNATED COUNSEL**

**PENNSYLVANIA OFFICE**  
**24 NORTH MERION AVENUE**  
**SUITE 240**  
**BRYN MAWR, PA 19010**  
**215-568-9300**  
**215-568-1141 FAX**

**PLEASE RESPOND TO NEW JERSEY OFFICE**

April 5, 2002

Sent via telefax #814-765-5915  
 and Regular Mail

Clearfield County Sheriff's Office  
 Clearfield County Courthouse  
 1 North Second Street, Suite 116  
 Clearfield, PA 16830  
 ATTN: Peggy

Re: Option One Mortgage Corporation  
 vs.  
 Aaron L. Lukens  
 Clearfield County C.C.P. No. 01-1179-CD  
 Premises: 209 S. 4th Street, Clearfield, PA 16830  
 SS Date: April 5, 2002

Dear Peggy:

Please Postpone the Sheriff's Sale scheduled for April 5, 2002 to July 12, 2002.

Sale is postponed for the following reason:

To allow time for Pending Insurance Claim.

Thank you for your attention to this matter.

Sincerely yours,



Mark J. Udren  
 MARK J. UDREN & ASSOCIATES

/jlb

# OFFICE OF THE SHERIFF



1 NORTH SECOND STREET, SUITE 116  
CLEARFIELD COUNTY, PENNSYLVANIA  
CLEARFIELD, PA. 16830

CHESTER A. HAWKINS  
SHERIFF

(814) 765-2641

FEBRUARY 12, 2002

CHERYL,

RE: OPTION ONE MORTGAGE CORPORATION VS  
AARON L. LUKENS NO. 01-1179-CD

THIS SALE IS SCHEDULED FOR FRIDAY, APRIL 5, 2002, TO  
BE ADVERTISED FEBRUARY 28, MARCH 7 and 14, 2002.

I SENT YOU A DESCRIPTION OF JANUARY 25, 2002, FOR  
PUBLICATION. YESTERDAY I RECEIVED A CORRECTED  
DESCRIPTION FOR THE PROPERTY. PLEASE ADVERTISE  
THE CORRECTED DESCRIPTION.

HAVE A GREAT DAY,

A handwritten signature in cursive ink that appears to read "Cheryl".

COPIY

# OFFICE OF THE SHERIFF



1 NORTH SECOND STREET, SUITE 116  
CLEARFIELD COUNTY, PENNSYLVANIA  
CLEARFIELD, PA. 16830

CHESTER A. HAWKINS  
SHERIFF

(814) 765-2641

FEBRUARY 12, 2002

SHARON,

RE: OPTION ONE MORTGAGE CORPORATION VS  
AARON L. LUKENS NO. 01-1179-CD

THIS SALE IS SCHEDULED FOR FRIDAY, APRIL 5, 2002.

I SENT YOU A DESCRIPTION ON JANUARY 25, 2002, FOR  
PUBLICATION. YESTERDAY I RECEIVED A CORRECTED  
DESCRIPTION FOR THE PROPERTY. PLEASE ADVERTISE  
THE CORRECTED DESCRIPTION.

HAVE A GREAT DAY,

A handwritten signature in cursive ink that appears to read "Chester A. Hawkins".

*copy*