

01-1251-CD
GMAC MORTGAGE CORPORATION etal -vs- ROBERT L. ROWLES etal

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

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS
CIVIL DIVISION

GMAC MORTGAGE CORPORATION,
D/B/A DITECH.COM
500 ENTERPRISE ROAD
SUITE 150
HORSHAM, PA 19044

Plaintiff

v.

TERM

NO. *01-1251-CO*

CLEARFIELD COUNTY

ROBERT L. ROWLES
KIMBERLY S. ROWLES
RR1 BOX 371
GRAMPIAN, PA 16838

Defendant(s)

CIVIL ACTION - LAW
COMPLAINT IN MORTGAGE FORECLOSURE

NOTICE

FILED

AUG 01 2001

William A. Shaw
Prothonotary

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

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

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

IF THIS IS THE FIRST NOTICE THAT YOU HAVE
RECEIVED FROM THIS OFFICE, BE ADVISED THAT:

PURSUANT TO THE FAIR DEBT COLLECTION
PRACTICES ACT, 15 U.S.C. § 1692 et seq. (1977),
DEFENDANT(S) MAY DISPUTE THE VALIDITY OF
THE DEBT OR ANY PORTION THEREOF. IF
DEFENDANT(S) DO SO IN WRITING WITHIN
THIRTY (30) DAYS OF RECEIPT OF THIS
PLEADING, COUNSEL FOR PLAINTIFF WILL
OBTAIN AND PROVIDE DEFENDANT(S) WITH
WRITTEN VERIFICATION THEREOF;
OTHERWISE, THE DEBT WILL BE ASSUMED TO
BE VALID. LIKEWISE, IF REQUESTED WITHIN
THIRTY (30) DAYS OF RECEIPT OF THIS
PLEADING, COUNSEL FOR PLAINTIFF WILL
SEND DEFENDANT(S) THE NAME AND ADDRESS
OF THE ORIGINAL CREDITOR, IF DIFFERENT
FROM ABOVE.

THE LAW DOES NOT REQUIRE US TO WAIT
UNTIL THE END OF THE THIRTY (30) DAY
PERIOD FOLLOWING FIRST CONTACT WITH
YOU BEFORE SUING YOU TO COLLECT THIS
DEBT. EVEN THOUGH THE LAW PROVIDES
THAT YOUR ANSWER TO THIS COMPLAINT IS
TO BE FILED IN THIS ACTION WITHIN TWENTY
(20) DAYS, YOU MAY OBTAIN AN EXTENSION OF
THAT TIME. FURTHERMORE, NO REQUEST
WILL BE MADE TO THE COURT FOR A
JUDGMENT UNTIL THE EXPIRATION OF THIRTY
(30) DAYS AFTER YOU HAVE RECEIVED THIS
COMPLAINT. HOWEVER, IF YOU REQUEST
PROOF OF THE DEBT OR THE NAME AND
ADDRESS OF THE ORIGINAL CREDITOR WITHIN
THE THIRTY (30) DAY PERIOD THAT BEGINS
UPON YOUR RECEIPT OF THIS COMPLAINT,
THE LAW REQUIRES US TO CEASE OUR
EFFORTS (THROUGH LITIGATION OR
OTHERWISE) TO COLLECT THE DEBT UNTIL
WE MAIL THE REQUESTED INFORMATION TO
YOU. YOU SHOULD CONSULT AN ATTORNEY
FOR ADVICE CONCERNING YOUR RIGHTS AND
OBLIGATIONS IN THIS SUIT.

1. Plaintiff is

GMAC MORTGAGE CORPORATION,
D/B/A DITECH.COM
500 ENTERPRISE ROAD
SUITE 150
HORSHAM, PA 19044

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

ROBERT L. ROWLES
KIMBERLY S. ROWLES
RR1 BOX 371
GRAMPIAN, PA 16838

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

3. On 2/3/01 mortgagor(s) made, executed and delivered a mortgage upon the premises hereinafter described to PLAINTIFF which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Mortgage Instrument No. 200103666.
4. The premises subject to said mortgage is described as attached.
5. The mortgage is in default because monthly payments of principal and interest upon said mortgage due 4/1/01 and each month thereafter are due and unpaid, and by the terms of said mortgage, upon failure of mortgagor to make such payments after a date specified by written notice sent to Mortgagor, the entire principal balance and all interest due thereon are collectible forthwith. A copy of such notice is attached as Exhibit "A."

6. The following amounts are due on the mortgage:

Principal Balance	\$58,000.00
Interest	1,319.79
3/1/01 through 7/1/01 (Per Diem \$10.73)	
Attorney's Fees	2,900.00
Cumulative Late Charges	88.20
2/3/01 to 7/1/01	
Cost of Suit and Title Search	<u>550.00</u>
Subtotal	\$62,857.99
Escrow	
Credit	0.00
Deficit	<u>0.00</u>
Subtotal	<u>\$ 0.00</u>
TOTAL	\$62,857.99

7. The attorney's fees set forth above are in conformity with the Mortgage documents and Pennsylvania Law, and will be collected in the event of a third party purchaser at Sheriff's Sale. If the Mortgage is reinstated prior to the Sale, reasonable attorney's fees will be charged.
8. This action does not come under Act 6 of 1974 because the original mortgage amount exceeds \$50,000.00.
9. The Combined Notice has been sent to the Defendant(s) by regular and certified mail as required by 35 P.S. §1680.403c on the date(s) set forth in the true and correct copy of such notice(s) attached hereto as Exhibit "A."
10. The Temporary Stay as provided by the Homeowner's Emergency Mortgage Assistance Program, Act 91 of 1983, has terminated because either:
- (i.) Defendant(s) have failed to meet with the Plaintiff or an authorized Credit Counseling Agency in accordance with Plaintiff's written Notice to Defendants, a true and correct copy of which is attached hereto as Exhibit "A"; or
 - (ii.) Defendant(s) application for assistance has been rejected by the Pennsylvania Housing Finance Agency.

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$62,857.99, together with interest from 7/1/01 at the rate of \$10.73 per diem to the date of Judgment, and other costs and charges collectible under the mortgage and for the foreclosure and sale of the mortgaged property.



/s/ Frank Federman
FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

First Mortgage Loan Servicing
PO Box 85071
San Diego CA 92186-5071

3451 Hammond Ave
PO Box 780
Waterloo IA 50704-0780

GMAC Mortgage

Date: June 11, 2001

ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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

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

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

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

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

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

HOMEOWNER'S NAME(S):

ROBERT L. ROWLES
RR1 BOX 371

PROPERTY ADDRESS:

GRAMPIAN, PA 16838

LOAN ACCT. NO.:

652425014

ORIGINAL LENDER:

N/A

CURRENT LENDER/SERVICER:

GMAC Mortgage Corporation

EXHIBIT A

First Mortgage Loan Servicing
PO Box 85071
San Diego CA 92186-5071

3451 Hammond Ave
PO Box 780
Waterloo IA 50704-0780

GMAC Mortgage

Date: June 11, 2001

ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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

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

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

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

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

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

HOMEOWNER'S NAME(S):

KIMBERLY S. ROWLES
RR1 BOX 371

PROPERTY ADDRESS:

GRAMPIAN, PA 16838

LOAN ACCT. NO.:

652425014

ORIGINAL LENDER:

N/A

CURRENT LENDER/SERVICER:

GMAC Mortgage Corporation

EXHIBIT A

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
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 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.

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.

NOTE: IF YOU ARE CURRENTLY PROTECTED BY THE FILING OF A PETITION IN BANKRUPTCY, THE FOLLOWING PART OF THIS NOTICE IS FOR INFORMATION PURPOSES ONLY AND SHOULD NOT BE CONSIDERED AS AN ATTEMPT TO COLLECT THE DEBT. (If you have filed bankruptcy you can still apply for Emergency Mortgage Assistance.)

HOW TO CURE YOUR MORTGAGE DEFAULT (Bring it up to date).

NATURE OF THE DEFAULT -- The MORTGAGE debt held by the above lender is on your property located at: Rrl Box 371 Grampian, PA 16838 IS SERIOUSLY IN DEFAULT because:

YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following months and the following amounts are now past due: April 1, 2001 through June 1, 2001. See attached Exhibit for payment breakdown.

Monthly Payments	1,236.02
Late Charges	22.05
NSF	0.00
Inspections	0.00
Other	87.04
Suspense	0.00

TOTAL AMOUNT PAST DUE: 1,345.11

B. YOU HAVE FAILED TO TAKE THE FOLLOWING ACTION (Do not use if not applicable):

HOW TO CURE THE DEFAULT -- You may cure the default within THIRTY (30) DAYS of the date of this notice **BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS \$ 1,345.11, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD.** Payments must be made either by cash, cashier's check, certified check or money order made payable and sent to:

Payment Processing
GMAC Mortgage Corporation
PO Box 780
Waterloo, IA 50704-0780

You can cure any other default by taking the following action within THIRTY (30) DAYS of the date of this letter: (Do not use if not applicable.) Not Applicable

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 begins 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) DAYS period, you will not be required to pay attorney's fees.**

EXHIBIT A

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 six (6) 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.

HOW TO CONTACT THE LENDER:

Name of Lender: GMAC Mortgage Corporation
Address: 401 Mile of Cars Way
National City, CA 91950

Phone Number: (800) 850-4622
Fax Number: (619) 470-5579
Contact Person: Collection Department

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 may not 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 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 CURE 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.

CONSUMER CREDIT COUNSELING AGENCIES SERVING YOUR COUNTY IS ENCLOSED

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

CHESTER COUNTY

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

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

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

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

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

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

American Credit Counseling Institute

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

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

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

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

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

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

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

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

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

CLARION COUNTY

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

CLEARFIELD COUNTY

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

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

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

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

ALL that certain lot or parcel of land situate in the Township of Penn, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at the southeastern corner of the parcel hereby conveyed at the right-of-way of Legislative Route No. 17028, being the road leading from Grampian to Chestnut Grove in the line of land now or formerly of Earl Nelen; thence in a northwesterly direction along Route No. 17028 four hundred seventeen and forty-two one-hundredths (417.42) feet, more or less, to an iron pin; thence in a northerly direction through land now or formerly of Eleanor Byers, three hundred thirteen and seven one-hundredths (313.07) feet, more or less, to an iron pin; thence still through the land now or formerly of Eleanor Byers in a southeasterly direction four hundred seventeen and forty-two one-hundredths (417.42) feet, more or less, to the line of land now or formerly

of Earl Nelen; thence by line now or formerly of Nelen in a southerly direction three hundred thirteen and seven one-hundredths (313.07) feet, more or less, to the line of Highway Route No. 17028 and the place of beginning. Containing three (3) acres, more or less.

PREMISES: RR1 BOX 371

VERIFICATION

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

Kristine Wilson

DATE: 7/27/01

FILED

AUG 01 2001

William A. Shaw
Prothonotary

Edman

PD \$80.00

2 cc Sherry

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 11324

GMAC MORTGAGE CORPORATION d/b/a

01-1251-CD

VS.

ROWLES, ROBERT L. & KIMBERLY S.

COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW AUGUST 2, 2001 AT 1:41 PM DST SERVED THE WITHIN COMPLAINT IN
MORTGAGE FORECLOSURE ON ROBERT L. ROWLES, DEFENDANT AT RESIDENCE,
RR# 1, BOX 371 (IRISHTOWN), GRAMPIAN, CLEARFIELD COUNTY, PENNSYLVANIA
BY HANDING TO ROBERT L. ROWLES A TRUE AND ATTESTED COPY OF THE
ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN TO
HIM THE CONTENTS THEREOF.
SERVED BY: DAVIS/MORGILLO

NOW AUGUST 2, 2001 AT 1:41 PM DST SERVED THE WITHIN COMPLAINT IN
MORTGAGE FORECLOSURE ON KIMBERLY ROWLES, DEFENDANT AT RESIDENCE,
RR# 1, BOX 371 (IRISHTOWN), GRAMPIAN, CLEARFIELD COUNTY, PENNSYLVANIA
BY HANDING TO ROBERT ROWLES, HUSBAND, A TRUE AND ATTESTED COPY OF
THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN TO
HIM THE CONTENTS THEREOF.
SERVED BY: DAVIS/MORGILLO

Return Costs

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

FILED

AUG 07 2001


Shaw

Sworn to Before Me This

7 Day Of Aug. 2001


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

So Answers,


Chester A. Hawkins
Sheriff

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

Attorney for Plaintiff

GMAC MORTGAGE CORPORATION,
D/B/A DITECH.COM
500 ENTERPRISE ROAD SUITE 150
HORSHAM, PA 19044

Plaintiff

vs.

ROBERT L. ROWLES
KIMBERLY S. ROWLES
RR 1 BOX 371
GRAMPIAN, PA 16838

Defendant(s)

: CLEARFIELD COUNTY
:
: COURT OF COMMON PLEAS
:
: CIVIL DIVISION
:
: NO. 01-1251-CD
:
:
:
:
:
:

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

FILED

SEP 10 2001

**William A. Shaw
Prothonotary**

TO THE PROTHONOTARY:

Kindly enter judgment in favor of the Plaintiff and against **ROBERT L. ROWLES and
KIMBERLY S. ROWLES**, 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 7/1/01 TO 9/7/01

\$62,857.99
\$740.37

TOTAL

\$63,598.36

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

Frank Federman
FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

DAMAGES ARE HEREBY ASSESSED AS INDICATED.

DATE: 9/10/01

William A. Shaw
PRO PROTHY

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

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

Attorney for Plaintiff

**GMAC MORTGAGE CORPORATION,
D/B/A DITECH.COM
500 ENTERPRISE ROAD SUITE 150
HORSHAM, PA 19044**

Plaintiff

vs.

**ROBERT L. ROWLES
KIMBERLY S. ROWLES
RR 1 BOX 371
GRAMPIAN, PA 16838**

Defendant(s)

**: CLEARFIELD COUNTY
:
: COURT OF COMMON PLEAS
:
: CIVIL DIVISION
:
: NO. 01-1251-CD
:
:
:
:
:**

CERTIFICATION

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

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

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


FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

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

ATTORNEY FOR PLAINTIFF

GMAC MORTGAGE CORPORATION,
D/B/A DITECH.COM
Plaintiff

vs.

ROBERT L. ROWLES
KIMBERLY S. ROWLES

Defendant(s)

TO: ROBERT L. ROWLES
RR1 BOX 371
GRAMPIAN, PA 16838

DATE OF NOTICE: AUGUST 23, 2001

: COURT OF COMMON PLEAS
: CIVIL DIVISION
: CLEARFIELD COUNTY
: NO. 01-1251

FILE COPY

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. THIS NOTICE IS SENT TO YOU IN AN ATTEMPT TO COLLECT THE INDEBTEDNESS REFERRED TO HEREIN, AND ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY, THIS CORRESPONDENCE IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY AS ENFORCEMENT OF LIEN AGAINST PROPERTY.

IMPORTANT NOTICE

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

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

Frank Federman, Esquire
Attorney for Plaintiff

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

ATTORNEY FOR PLAINTIFF

GMAC MORTGAGE CORPORATION,
D/B/A DITECH.COM

Plaintiff

vs.

ROBERT L. ROWLES
KIMBERLY S. ROWLES

Defendant

TO: KIMBERLY S. ROWLES
RR1 BOX 371
GRAMPIAN, PA 16838

DATE OF NOTICE: AUGUST 23, 2001

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. THIS NOTICE IS SENT TO YOU IN AN ATTEMPT TO COLLECT THE INDEBTEDNESS REFERRED TO HEREIN, AND ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY, THIS CORRESPONDENCE IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY AS ENFORCEMENT OF LIEN AGAINST PROPERTY.

IMPORTANT NOTICE

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

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

Frank Federman, Esquire
Attorney for Plaintiff

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 11324

GMAC MORTGAGE CORPORATION d/b/a

01-1251-CD

VS.

ROWLES, ROBERT L. & KIMBERLY S.

COPY

COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW AUGUST 2, 2001 AT 1:41 PM DST SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON ROBERT L. ROWLES, DEFENDANT AT RESIDENCE, RR# 1, BOX 371 (IRISHTOWN), GRAMPIAN, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO ROBERT L. ROWLES A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN TO HIM THE CONTENTS THEREOF.
SERVED BY: DAVIS/MORGILLO

NOW AUGUST 2, 2001 AT 1:41 PM DST SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON KIMBERLY ROWLES, DEFENDANT AT RESIDENCE, RR# 1, BOX 371 (IRISHTOWN), GRAMPIAN, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO ROBERT ROWLES, HUSBAND, A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN TO HIM THE CONTENTS THEREOF.
SERVED BY: DAVIS/MORGILLO

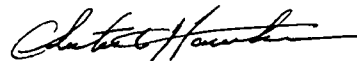
Return Costs

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

Sworn to Before Me This

____ Day Of _____ 2001

So Answers,



Chester A. Hawkins
Sheriff

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

Attorney for Plaintiff

**GMAC MORTGAGE CORPORATION,
D/B/A DITECH.COM**

Plaintiff

vs.

**ROBERT L. ROWLES
KIMBERLY S. ROWLES**

Defendant(s)

: CLEARFIELD COUNTY
:
: Court of Common Pleas
:
: CIVIL DIVISION
:
: NO. 01-1251-CD
:
:
:

VERIFICATION OF NON-MILITARY SERVICE

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

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

(b) that defendant **ROBERT L. ROWLES** is over 18 years of age and resides at **RR 1 BOX 371, GRAMPIAN, PA 16838.**

(c) that defendant **KIMBERLY S. ROWLES** is over 18 years of age, and resides at **RR 1 BOX 371, GRAMPIAN, PA 16838.**

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



FRANK FEDERMAN
Attorney for Plaintiff

(Rule of Civil Procedure No. 236 – Revised)

COPY

GMAC MORTGAGE CORPORATION,
D/B/A DITECH.COM

Plaintiff

vs.

ROBERT L. ROWLES
KIMBERLY S. ROWLES

Defendant(s)

: CLEARFIELD COUNTY

:

: Court of Common Pleas

:

: CIVIL DIVISION

:

: NO. 01-1251-CD

:

:

:

:

Notice is given that a Judgment in the above captioned matter has been entered against you on
SEPTEMBER 10, 2001.

By



DEPUTY

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

FRANK FEDERMAN, ESQUIRE

Attorney for Filing Party

One Penn Center at Suburban Station

Suite 1400

Philadelphia, PA 19103-1814

(215) 563-7000

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

FILED

Atty pd.
2000

SEP 10 2001

ICC w/notice to both (each of)

William A. Shaw
Prothonotary

defendants

[Signature]

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

COF

GMAC Mortgage Corporation
Ditech.com
Plaintiff(s)

No.: 2001-01251-CD

Real Debt: \$63,598.36

Atty's Comm:

Vs.

Costs: \$

Int. From:

Robert L. Rowles
Kimberly S. Rowles
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: September 10, 2001

Expires: September 10, 2006

Certified from the record this 10th day of September, 2001.

William A. Shaw, Prothonotary

SIGN BELOW FOR SATISFACTION

Received on _____, _____, of defendant full satisfaction of this Judgment, Debt,
Interest and Costs and Prothonotary is authorized to enter Satisfaction on the same.

Plaintiff/Attorney

PRAECIPE FOR WRIT OF EXECUTION - (MORTGAGE FORECLOSURE)

P.R.C.P. 3180-3183

GMAC MORTGAGE CORPORATION,
D/B/A DITECH.COM
500 ENTERPRISE ROAD SUITE 150
HORSHAM, PA 19044

: CLEARFIELD
:
: COURT OF COMMON
: PLEAS
:
: CIVIL DIVISION
:
: NO. 01-1251-CD
:
:
:
:
:

Plaintiff

vs.

ROBERT L. ROWLES
KIMBERLY S. ROWLES
RR 1 BOX 371
GRAMPIAN, PA 16838

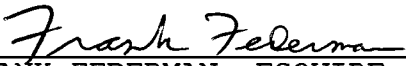
Defendant(s)

TO THE DIRECTOR OF THE PROTHONOTARY:

Issue writ of execution in the above matter:

Amount Due \$ 63,598.36

Interest from \$_____ and Costs
SEPTEMBER 13, 2001 to (sale date)
(per diem - \$10.45)


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

Note: Please attach description of property.

FILED
SEP 17 2001
William A. Shaw
Prothonotary

No. 01-1251-CD Term
IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

GMAC MORTGAGE CORPORATION, D/B/A DITECH.COM

vs.

ROBERT L. ROWLES
KIMBERLY S. ROWLES

PRAECIPE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)

Filed:

Frank Fedema

Attorney for Plaintiff

Address: RR 1 BOX 371, GRAMPIDAN, PA 16838
where papers may be served.

ALL THAT CERTAIN lot or parcel of land situate in the Township of Penn, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at the Southeastern corner of the parcel hereby conveyed at the right of way of Legislative Route No. 17028, being the road leading from Grampian to Chestnut Grove in the line of land now or formerly of Earl Nelen; thence in Northwesterly direction along Route No. 17028 four hundred seventeen and forty-two one-hundredths (417.42) feet, more or less, to an iron pin; thence in a Northerly direction through land now or formerly of Eleanor Byers, three hundred thirteen and seven one-hundredths (313.07) feet, more or less, to an iron pin; thence still through the land now or formerly of Eleanor Byers in a Southeasterly direction four hundred seventeen and forty-two one-hundredths (417.42) feet, more or less, to the line of land now or formerly of Earl Nelen; thence by line now or formerly of Nelen in a Southerly direction three hundred thirteen and seven one-hundredths (313.07) feet, more or less, to the line of Highway Route No. 17028 and the place of beginning. Containing three (3) acres, more or less.

Tax Parcel #D08-000-014.1

TITLE TO SAID PREMISES IS VESTED IN Robert L. Rowles and Kimberly S. Rowles, his wife by Deed from Glenn A. Hartzfeld and Sandra K. Hartzfeld, his wife dated 7/15/86, recorded 7/15/86, in Deed Book 1094, Page 583.

FILED Atty pd. 20.00
M11-288X 2 cc SHff
SEP 17 2001
William A. Shaw
Prothonotary
6 units w/ 10 descr.
to SHff

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

COPY

GMAC MORTGAGE CORPORATION,
D/B/A DITECH.COM
500 ENTERPRISE ROAD SUITE 150
HORSHAM, PA 19044

Plaintiff

vs.

ROBERT L. ROWLES
KIMBERLY S. ROWLES
RR 1 BOX 371
GRAMPIAN, PA 16838

Defendant(s)

: CLEARFIELD
:
: COURT OF COMMON
: PLEAS
:
: CIVIL DIVISION
:
: NO. 01-1251-CD
:
:
:
:
:
:

COMMONWEALTH OF PENNSYLVANIA:

COUNTY OF CLEARFIELD:

TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA

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

Premises RR 1 BOX 371, GRAMPIAN, PA 16838
(see attached legal description)

Amount Due \$ 63,598.36

Interest from \$ _____
SEPTEMBER 13, 2001 to (sale date)
(per diem - \$10.45)

Total \$ Plus Costs as endorsed.

Prothonotary costs 120.00

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

Dated: September 17, 2001
(Seal)

No. 01-1251-CD Term

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

GMAC MORTGAGE CORPORATION, D/B/A DITECH.COM

vs.

ROBERT L. ROWLES
KIMBERLY S. ROWLES

WRIT OF EXECUTION
(Mortgage Foreclosure)

Costs

Office of the Prothonotary

Judge Fee

Cr.

Sat.

Frank Fedema
Attorney for Plaintiff

Address: RR 1 BOX 371, GRAMPIAN, PA 16838
Where papers may be served.

ALL THAT CERTAIN lot or parcel of land situate in the Township of Penn, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at the Southeastern corner of the parcel hereby conveyed at the right of way of Legislative Route No. 17028, being the road leading from Grampian to Chestnut Grove in the line of land now or formerly of Earl Nelen; thence in Northwesterly direction along Route No. 17028 four hundred seventeen and forty-two one-hundredths (417.42) feet, more or less, to an iron pin; thence in a Northerly direction through land now or formerly of Eleanor Byers, three hundred thirteen and seven one-hundredths (313.07) feet, more or less, to an iron pin; thence still through the land now or formerly of Eleanor Byers in a Southeasterly direction four hundred seventeen and forty-two one-hundredths (417.42) feet, more or less, to the line of land now or formerly of Earl Nelen; thence by line now or formerly of Nelen in a Southerly direction three hundred thirteen and seven one-hundredths (313.07) feet, more or less, to the line of Highway Route No. 17028 and the place of beginning. Containing three (3) acres, more or less.

Tax Parcel #D08-000-014.1

TITLE TO SAID PREMISES IS VESTED IN Robert L. Rowles and Kimberly S. Rowles, his wife by Deed from Glenn A. Hartzfeld and Sandra K. Hartzfeld, his wife dated 7/15/86, recorded 7/15/86, in Deed Book 1094, Page 583.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY PENNSYLVANIA

RE: GMAC MORTGAGE CORPORATION,
D/B/A DITECH.COM) CIVIL ACTION
)

vs.

ROBERT L. ROWLES) CIVIL DIVISION
KIMBERLY S. ROWLES) NO. 01-1251-CD

AFFIDAVIT OF SERVICE PURSUANT TO RULE 3129

COMMONWEALTH OF PENNSYLVANIA)
COUNTY OF CLEARFIELD) SS:

I, FRANK FEDERMAN, ESQUIRE attorney for GMAC MORTGAGE CORPORATION, D/B/A DITECH.COM hereby verify that on NOVEMBER 6, 2001 true and correct copies of the Notice of Sheriff's sale were served by certificate of mailing to the recorded lienholders, and any known interested party see Exhibit "A" attached hereto. Notice of Sale was sent to the Defendant(s) on NOVEMBER 6, 2001 by certified mail return receipt requested see Exhibit "B" attached hereto.

DATE: January 2, 2002


FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

FILED

JAN 17 2002

1711:46hocc
William A. Shaw
Prothonotary



7160 3901 9844 5821 5388

TO: ROBERT L. ROWLES
RR 1 BOX 371
GRAMPIAN, PA 16838

SENDER: TEAM 2

REFERENCE: ROBERT ROWLES

PS Form 3800, June 2000

RETURN RECEIPT SERVICE	Postage	.34
	Certified Fee	2.10
	Return Receipt Fee	1.50
	Restricted Delivery	3.20
	Total Postage & Fees	7.14

US Postal Service
**Receipt for
Certified Mail**
No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK



7160 3901 9844 5821 5401

TO: KIMBERLY S. ROWLES
RR 1 BOX 371
GRAMPIAN, PA 16838

SENDER: TEAM 2

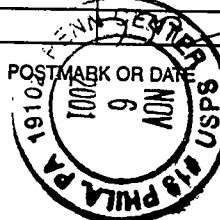
REFERENCE: ROBERT ROWLES

PS Form 3800, June 2000

RETURN RECEIPT SERVICE	Postage	.34
	Certified Fee	2.10
	Return Receipt Fee	1.50
	Restricted Delivery	3.20
	Total Postage & Fees	7.14

US Postal Service
**Receipt for
Certified Mail**
No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE

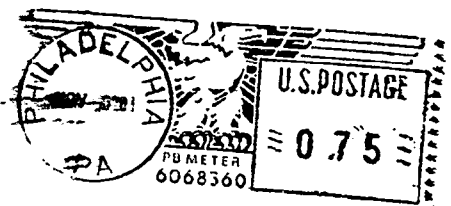
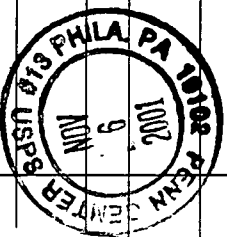


Name and Address of Sender

FEDERMAN & PHELAN
ONE PENN CENTER, SUBURBAN STATION, SUITE 1400
PHILADELPHIA, PA 19102

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee
1	GMW	TENANT/OCCUPANT RR 1 BOX 371 GRAMPIAN, PA 16838		
2		COMMONWEALTH OF PA DEPT OF WELFARE P.O. BOX 2675 HARRISBURG, PA 17105		
3		CLEARFIELD COUNTY DOMESTIC RELATIONS DEPARTMENT CLEARFIELD COUNTY COURTHOUSE 230 EAST MARKET STREET CLEARFIELD, PA 16830		
4				
5				
6				
7				
8				
9				
10				
11				
12		RE:ROBERT ROWLES		
Total Number of Pieces Listed by Sender		Postmaster, Per (Name of Receiving Employee)		

TEAM 2



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

GMAC MORTGAGE CORPORATION,
D/B/A DITECH.COM
500 ENTERPRISE ROAD SUITE 150
HORSHAM, PA 19044

Plaintiff

vs.

ROBERT L. ROWLES
KIMBERLY S. ROWLES
RR 1 BOX 371
GRAMPIAN, PA 16838

Defendant(s)

: CLEARFIELD
:
: COURT OF COMMON
: PLEAS
:
: CIVIL DIVISION
:
: NO. 01-1251-CD
:
:
:
:
:
:

COMMONWEALTH OF PENNSYLVANIA:

COUNTY OF CLEARFIELD:

TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA

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

Premises RR 1 BOX 371, GRAMPIAN, PA 16838
(see attached legal description)

Amount Due \$ 63,598.36

Interest from \$ _____
SEPTEMBER 13, 2001 to (sale date)
(per diem - \$10.45)

Total \$ Plus Costs as endorsed.

Prothonotary costs

120.00

RECEIVED SEP 17 2001

@ 1:50 PM

Wester A. Hawkins
by Margaret H. Putt

William LaShore

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

Dated: September 17, 2001
(Seal)

No. 01-1251-CD Term

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

GMAC MORTGAGE CORPORATION, D/B/A DITECH.COM

vs.

ROBERT L. ROWLES
KIMBERLY S. ROWLES

WRIT OF EXECUTION
(Mortgage Foreclosure)

Costs

Office of the Prothonotary

Judg. Fee

Cr.

Sat.

Frank Fedema
Attorney for Plaintiff

Address: RR 1 BOX 371, GRAMPIAN, PA 16838
where papers may be served.

ALL THAT CERTAIN lot or parcel of land situate in the Township of Penn, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at the Southeastern corner of the parcel hereby conveyed at the right of way of Legislative Route No. 17028, being the road leading from Grampian to Chestnut Grove in the line of land now or formerly of Earl Nelen; thence in Northwesterly direction along Route No. 17028 four hundred seventeen and forty-two one-hundredths (417.42) feet, more or less, to an iron pin; thence in a Northerly direction through land now or formerly of Eleanor Byers, three hundred thirteen and seven one-hundredths (313.07) feet, more or less, to an iron pin; thence still through the land now or formerly of Eleanor Byers in a Southeasterly direction four hundred seventeen and forty-two one-hundredths (417.42) feet, more or less, to the line of land now or formerly of Earl Nelen; thence by line now or formerly of Nelen in a Southerly direction three hundred thirteen and seven one-hundredths (313.07) feet, more or less, to the line of Highway Route No. 17028 and the place of beginning. Containing three (3) acres, more or less.

Tax Parcel #D08-000-014.1

TITLE TO SAID PREMISES IS VESTED IN Robert L. Rowles and Kimberly S. Rowles, his wife by Deed from Glenn A. Hartzfeld and Sandra K. Hartzfeld, his wife dated 7/15/86, recorded 7/15/86, in Deed Book 1094, Page 583.

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 11531

· GMAC MORTGAGE CORP ET AL

01-1251-CD

VS.

ROWLES, ROBERT L.

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

NOW, OCTOBER 8, 2001, AT 3:21 PM O'CLOCK A LEVY WAS TAKEN ON THE PROPERTY OF THE DEFENDANTS. PROPERTY WAS POSTED THIS DATE.

A SALE IS SET FOR FRIDAY, JANUARY 4, 2002, AT 10:00 AM O'CLOCK.

NOW, OCTOBER 29, 2001, AT 3:03 PM O'CLOCK SERVED WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY ON ROBERT L. ROWLES, DEFENDANT, AT HIS PLACE OF RESIDENCE, RR #1, BOX 371, GRAMPIAN, CLEARFIELD COUNTY, PENNSYLVANIA, 16838, BY HANDING TO ROBERT L. ROWLES, DEFENDANT, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY AND MADE KNOWN TO HIM THE CONTENTS THEREOF.

NOW, OCTOBER 29, 2001, AT 3:03 PM O'CLOCK SERVED WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY ON ROBERT L. ROWLES, HUSBAND OF KIMBERLY S. ROWLES, DEFENDANT, AT HIS PLACE OF RESIDENCE, RR #1, BOX 371, GRAMPIAN, CLEARFIELD COUNTY, PENNSYLVANIA, 16838, BY HANDING TO ROBERT L. ROWLES, HUSBAND OF KIMBERLY S. ROWLES, DEFENDANT, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY AND MADE KNOWN TO HIM THE CONTENTS THEREOF.

NOW, JANUARY 4, 2002, A SALE WAS HELD ON THE PROPERTY OF THE DEFENDANTS. PROPERTY WAS PURCHASED BY THE PLAINTIFF FOR THIRTY THOUSAND DOLLARS (\$30,000.00) PLUS COSTS.

NOW, JANUARY 18, 2002, SENT A BILL TO THE ATTORNEY FOR COSTS DUE ON SALE.

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 11531

GMAC MORTGAGE CORP ET AL

01-1251-CD

VS.

ROWLES, ROBERT L.

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

NOW, JANUARY 30, 2002, RECEIVED ATTORNEY CHECK #178609 IN THE
AMOUNT OF FOUR HUNDRED THIRTY-EIGHT DOLLARS AND TWENTY-SIX
CENTS (\$438.26) FOR COSTS DUE ON SALE.

NOW, JANUARY 31, 2002, RETURN WRIT AS A SALE BEING HELD WITH THE
PLAINTIFF PURCHASING THE PROPERTY FOR THIRTY THOUSAND (\$30,000.00)
DOLLARS PLUS COSTS. PAID COSTS FROM ADVANCE WITH THE PLAINTIFF
PAYING REMAINING COSTS. DEED WAS FILED THIS DATE.

SHERIFF HAWKINS \$827.48

SURCHARGE \$ 40.00

PAID BY ATTORNEY

FILED

01/21/02 BY
JAN 31 2002 E
KED

William A. Shaw
Prothonotary

Sworn to Before Me This

31st Day Of Jan 2002

William A. Shaw

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

So Answers,

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

FEDERMAN AND PHELAN, L.L.P.

One Penn Center at Suburban Station

1617 John F. Kennedy Boulevard

Suite 1400

Philadelphia, PA 19103-1814

215-563-7000

Fax: 215-563-7009

**Sandra Cooper
Legal Assistant**

**Representing Lenders in
Pennsylvania and New Jersey**

January 10, 2003

**Office of the Sheriff
Clearfield County Courthouse
One North 2nd Street
Clearfield, PA 16830**

**Re: ROWLES, Robert L. & Kimberly S.
RR1 Box 371
Grampian, PA 16838
No. 01-1251-CD**

Dear Sir or Madam:

I hereby assign the bid on the above captioned property knocked-down to me as "attorney-on-the-writ" to FEDERAL NATIONAL MORTGAGE ASSOCIATION, 1900 Market Street, Suite 800, Philadelphia, PA 19103.

Please send a copy of the Deed via facsimile before it is sent for recording. Please find enclosed two Statements of Value and two stamped self-addressed envelopes for your convenience.

Your cooperation in this matter would be appreciated.

Yours truly,



Sandra Cooper

Enclosure

cc: GMAC Mortgage Corporation

Account No. 652425014

ENTITY VENDOR
FAP Sheriff of Clearfield County [SCLEA]

CHECK DATE
1/29/2002

CHECK NO.
178609

DOC NO	APPLY TO	DATE	INVOICE	APPLY TO INVOICE	DOC AMOUNT	DISCOUNT	PAYMENT AMOUNT
178609	171197	01/29/02	652425014		438.26	0.00	438.26
ROWLES, KIMBERLY							
							438.26

FEDERMAN & PHELAN
ATTORNEY ESCROW ACCOUNT
ONE PENN CENTER, SUITE 1400
PHILADELPHIA, PA 19103-1814

COPY

ORIGINAL DOCUMENT PRINTED ON CHEMICAL REACTIVE PAPER WITH MICROPRINTED BORDER - SEE REVERSE SIDE FOR COMPLETE SECURITY FEATURES

FEDERMAN & PHELAN
ATTORNEY ESCROW ACCOUNT
ONE PENN CENTER, SUITE 1400
PHILADELPHIA, PA 19103-1814

COMMERCE BANK
PHILADELPHIA, PA 19148

3-180/360

CHECK NO
178609

DATE	AMOUNT
1/29/2002	*****438.26

Pay FOUR HUNDRED THIRTY EIGHT AND 26/100 DOLLARS

Void after 90 days

To The Sheriff of Clearfield County
Order 1 North Second Street
Of Clearfield, PA 16830

Frank Federman

178609 036001808136 150866 6

Ex. 11531

REAL ESTATE SALE

REAL ESTATE SALE SCHEDULE OF DISTRIBUTION

REAL ESTATE SALE

NOW, JANUARY 7, 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 forth the date, time and place of sale at the Court House in Clearfield on the 4th day of JANUARY 2002, I exposed the within described real estate of ROBERT L. ROWLES AND KIMBERLY S. ROWLES

to public venue or outcry at which time and place I sold the same to FEDERAL NATIONAL MORTGAGE ASSOCIATION he/she being the highest bidder, for the sum of \$ 30,000.00 + COSTS and made the following appropriations, viz.:

SHERIFF COSTS:

RDR	\$ 15.00
SERVICE	15.00
MILEAGE	7.80
LEVY	15.00
MILEAGE	7.80
POSTING	15.00
CSDS	10.00
COMMISSION 2%	600.00
POSTAGE	4.08
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	30.00
ADD'L POSTING	
ADD'L MILEAGE	7.80
ADD'L LEVY	
BID AMOUNT	
RETURNS/DEPUTIZE	
COPIES / BILLING	15.00
BILLING - PHONE - FAX	10.00
TOTAL SHERIFF COSTS	\$ 827.48

DEED COSTS:

REGISTER & RECORDER	\$ 16.50
ACKNOWLEDGEMENT	**** 5.00
TRANSFER TAX 2%	
TOTAL DEED COSTS	\$ 16.50

DEBT & INTEREST:

DEBT-AMOUNT DUE	\$ 63,598.36
INTEREST FROM 9-13-01 TO SALE DATE	
PER DIEM @\$10.45	TO BE ADDED

TOTAL DEBT & INTEREST	\$ 63,598.36
----------------------------------	---------------------

COSTS:

ATTORNEY FEES	
PROTH. SATISFACTION	
ADVERTISING	\$ 243.78
LATE CHARGES & FEES	
TAXES-Collector	
TAXES-Tax Claim	
COSTS OF SUIT-To Be Added	
LIST OF LIENS AND MORTGAGE SEARCH	\$ 140.00
FORCLOSURE FEES	
ACKNOWLEDGEMENT	\$ 5.00
DEED COSTS	\$ 16.50
ATTORNEY COMMISSION	
SHERIFF COSTS	
LEGAL JOURNAL AD	\$ 827.48
REFUND OF ADVANCE	\$ 85.50
REFUND OF SURCHARGE	
PROTHONOTARY	\$ 120.00

TOTAL COSTS	\$ 1,438.26
--------------------	--------------------

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

Chester A. Hawkins, Sheriff