

CD
FARGO BANK MINNESOTA, WA -vs- ROBIN R. RAUCH et al

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

Wells Fargo Bank Minnesota,
National Association, as
Trustee of the Amortizing
Residential Collateral
Trust, 2001-BC4
C/O Option One Mortgage
Corporation
PO Box 57038
Irvine, CA 92619-7038
Plaintiff
v.

Robin R. Rauch
Veronica J. Rauch
RR#2, Box 195
Clearfield, PA 16830
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

FILED

AUG 24 2001

William A. Shaw
Prothonotary

NO. 01-1389-CD

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
PO Box 186
Harrisburgh, PA 17108
800-932-0311
717-238-6715
E-Mail: info@pabar.org
Internet: 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 ascantar 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 dafiende, la corte tomara medidas y puede continuar la demanda en contra suya sin previo aviso o notificacion. Ademias, 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 INMEDIATAMENTE, SI NO TIENE ABOGADO O SI NO TIENE EL DINERO SUFICIENTE 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.

**Pennsylvania Lawyer Referral Service
Pennsylvania Bar Association
PO Box 186
Harrisburgh, PA 17108
800-932-0311
717-238-6715
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Internet: www.pabar.org**

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.

Assignments of Record to: Wells Fargo Bank Minnesota, National Association, as Trustee of the Amortizing Residential Collateral Trust, 2001-BC4

Recording Date: **LODGED FOR RECORDING**

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 P.A.R.C.P. 1019 (g).

The information regarding the Mortgage being foreclosed is as follows:

MORTGAGED PREMISES: RR#2, Box 195

MUNICIPALITY/TOWNSHIP/BOROUGH: Township of Girard

COUNTY: Clearfield

DATE EXECUTED: 08/25/00

DATE RECORDED: 08/30/00 INSTR NO.: 200012646

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 07/18/01:

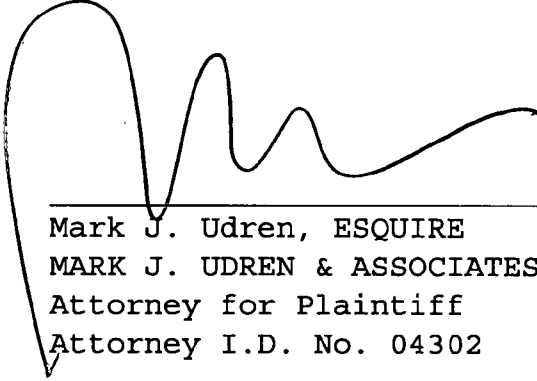
Principal of debt due and unpaid	\$50,253.69
Interest at 13.3% * from 03/01/01 to 07/18/01 (the per diem interest accruing on this debt is \$18.31 and that sum should be added each day after 07/18/01)	2,557.53
Title Report	250.00
Court Costs (anticipated, excluding Sheriff's Sale costs)	280.00
Escrow Overdraft/(Balance) (The monthly escrow on this account is \$00.00 and that sum should be added on the first of each month after 07/18/01)	00.00
Late Charges (monthly late charge of \$56.85 should be added on the fifteenth of each month after 07/18/01)	227.40
Total Fees	46.00
Penalty Interest	2,672.61
Attorneys Fees (anticipated and actual to 5% of principal)	2,512.68
TOTAL	\$58,799.91

* This interest rate is subject to adjustment as more fully set forth in the Note and Mortgage.

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 \$58,799.91 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

✓
ALL THAT CERTAIN PIECE OR PARCEL OF LAND SITUATE IN THE TOWNSHIP OF GIRARD, COUNTY
OF CLEARFIELD, COMMONWEALTH OF PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT IN THE CENTER-LINE OF CONRAIL RAILROAD, SAID POINT BEING THE
NORTHWESTERN CORNER OF THE PARCEL HEREIN DESCRIBED; THENCE BY LAND OF CLIFFORD
IRELAND AND ALSO LAND OF CLIFFORD AND NORMA IRELAND, S 89 DEGREES 53 MINUTES 00
SECONDS N., 621.12 FEET TO A POINT IN THE WESTERN RIGHT-OF-WAY LINE OF SR 879;
THENCE BY THE WESTERN RIGHT-OF-WAY LINE OF SR 879 S. 37 DEGREES, 22 MINUTES 45
SECONDS E., 229.41 FEET TO A POINT; THENCE BY LAND OF QUEHANNA KANGWOODS, INC., AND
ALSO LAND OF CARL AND PATRICIA SHOMO, THE GRANTOR HEREIN, N 89 DEGREES 53 MINUTES
00 SECONDS W., 644.51 FEET TO A POINT IN THE CENTER LINE OF CONRAIL RAILROAD;
THENCE BY THE CENTER LINE OF SAID CONRAIL RAILROAD N. 32 DEGREES 27 MINUTES,
CONTAINING 2.644 ACRES. MAP #114-N06-0-1.



OPTION ONE
M O R T G A G E

Start Here. Finish Here.

June 04, 2001

PA-Udian

Robin R Rauch
Veronica J Rauch
Rr #2 Box 195
Clearfield, PA 16830

Homeowners Name: Robin R Rauch
Veronica J Rauch
Property Address: Rr #2 Box 195, Clearfield PA 16830
Loan Account No.: 366929-8
Original Lender: OPTION ONE MORTGAGE
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. 366929-8

Start Here. Finish Here.

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. 366929-8

Start Here. Finish Here.

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 on your property located at:

Rr #2 Box 195, Clearfield PA 16830

IS SERIOUSLY IN DEFAULT because:

A. YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following months and the following amounts are now past due:

(a) Monthly payments: 1 MONTHS @ \$ 568.46

2 MONTHS @ \$ 568.46

\$ 1705.38

(b) Previous late charges;

\$ 113.70

(c) Other charges; Escrow, Inspection,
NSF checks

\$

(d) Other provisions of the mortgage obligation,
if any

\$

(e) TOTAL AMOUNT OF (a) (b) and (c) REQUIRED
AS OF THIS DATE

\$ 1819.08

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 \$1819.08, 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 send to:

Overnight Mail Address

3 Ada
Irvine, Ca. 92618

Western Union Quick Collect

Pay to: Option One Mortgage Corporation
Code City: Option, Ca

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.)

OP172





Re: Loan No. 366929-8

Start Here. Finish Here.

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.

OP173





Re: Loan No. 366929-8

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: SHANAE' WATSON EXT. 8001
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



7000 1530 0003 5193 5572

MRS-BUELL 298

SECRET

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

Postmark
Here

Sent To

Street, Apt. No.; or PO Box No.

City, State, ZIP+ 4

PS Form 3800, May 2000 See Reverse for Instructions

0002 0000 0000 0000 0000 0000 0000 0000

ME-3169298

3

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

Postmark
Here

Sent To

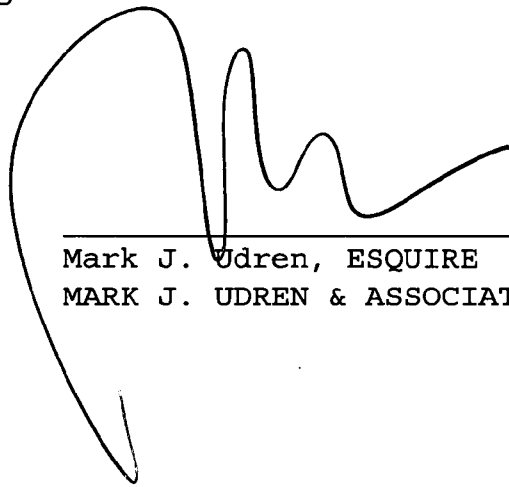
Street, Apt. No.; or PO Box No.

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

FILED

AUG 24 2001

SD
dx ~~0013~~ *1713:00*
William A. Shaw
Fictionotary

atly under
pd. 80.00

acc Sheriff

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 11423

WELLS FARGO BANK MINNESOTA

01-1389-CD

VS.

RAUCH, ROBIN R. and VERONICA J.

COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW SEPTEMBER 6, 2001 AT 10:40 AM DST SERVED THE WITHIN COMPLAINT
IN MORTGAGE FORECLOSURE ON VERONICA J. RAUCH, DEFENDANT AT
EMPLOYMENT, APPALACIAN WOOD PRODUCTS, CLEARFIELD, CLEARFIELD
COUNTY, PENNSYLVANIA BY HANDING TO VERONICA RAUCH A TRUE AND
ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE
AND MADE KNOWN TO HER THE CONTENTS THEREOF.
SERVED BY: MCCLEARY

NOW SEPTEMBER 6, 2001 AT 1:44 PM DST SERVED THE WITHIN COMPLAINT
IN MORTGAGE FORECLOSURE ON ROBIN R. RAUCH, DEFENDANT AT
(MEETING PLACE), 14 N. SECOND ST., CLEARFIELD, CLEARFIELD COUNTY,
PENNSYLVANIA BY HANDING TO ROBIN R. RAUCH A TRUE AND ATTESTED
COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND
MADE KNOWN TO HIM THE CONTENTS THEREOF.
SERVED BY: COUDRIET/RYEN

Return Costs

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

Sworn to Before Me This

19th Day Of Sept 2001



FILED

SEP 10 2001

William A. Shaw
Prothonotary

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

Wells Fargo Bank Minnesota,
National Association, as
Trustee of the
Amortizing Residential
Collateral
Trust, 2001-BC4

Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 01-1389-CD

v.

Robin R. Rauch
Veronica J. Rauch

Defendant(s)

PRAECIPE TO SUBSTITUTE VERIFICATION

TO THE PROTHONOTARY:

Kindly substitute the attached Verification for the
Verification attached to the Complaint in Mortgage Foreclosure with
regard to the captioned matter.

DATED: October 22, 2001

MARK J. UDREN & ASSOCIATES

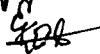
BY: 

Mark J. Udren, Esquire
Attorney for Plaintiff

FILED

OCT 29 2001

013-SD1 NOCC

William A. Shaw
Prothonotary 

3669298

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

The undersigned, an officer of the Corporation which is the Plaintiff in the foregoing Complaint or an officer of the Corporation which is the servicing agent of Plaintiff, and being authorized to make this verification on behalf of the Plaintiff, hereby verifies that the facts set forth in the foregoing Complaint are taken from records maintained by persons supervised by the undersigned who maintain the business records of the mortgage held by Plaintiff in the ordinary course of business and that those facts are true and correct to the best of the knowledge, information and belief of the undersigned.

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

Date: 9.10.01



Name: **TINAE RICHARDSON**
Title: **FORECLOSURE SPECIALIST**
Company: BOOM

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

Wells Fargo Bank Minnesota,
National Association, as
Trustee of the
Amortizing Residential
Collateral
Trust, 2001-BC4
PO Box 24737
West Palm Beach, FL 33416-
4737

Plaintiff

v.

Robin R. Rauch
Veronica J. Rauch
RR#2, Box 195
Clearfield, PA 16830

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County
MORTGAGE FORECLOSURE

NO. 01-1389-CD

FILED

OCT 3 2001

William A. Shaw
Prothonotary

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

TO THE PROTHONOTARY:

Kindly enter judgment in favor of the Plaintiff and against 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	\$58,799.91
Interest Per Complaint	1,782.72
From 7/19/01 to 10/22/01	
Late charges per Complaint	170.55
From 7/19/01 to 10/22/01	

TOTAL \$60,753.18

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: 10-30-01

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

Wells Fargo Bank Minnesota, National
Association, as Trustee of the
Amortizing Residential Collateral
Trust, 2001-BC4
PO Box 24737
West Palm Beach, FL 33416-4737
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION

Clearfield County

v.

Robin R. Rauch
Veronica J. Rauch
RR#2, Box 195
Clearfield, PA 16830

NO. 01-1389-CD

Defendant(s)

DATED: October 1, 2001
TO: Robin R. Rauch
RR#2, Box 195
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
PO Box 186
Harrisburgh, 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 ESCUCCHAR 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 SUFICIENTE 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 ASISTENCIA 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

Wells Fargo Bank Minnesota, National
Association, as Trustee of the
Amortizing Residential Collateral
Trust, 2001-BC4
PO Box 24737
West Palm Beach, FL 33416-4737
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION

Clearfield County

v.

Robin R. Rauch
Veronica J. Rauch
RR#2, Box 195
Clearfield, PA 16830

NO. 01-1389-CD

Defendant(s)

DATED: October 1, 2001
TO: Veronica J. Rauch
RR#2, Box 195
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.

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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

Wells Fargo Bank Minnesota,
National Association, as
Trustee of the
Amortizing Residential
Collateral
Trust, 2001-BC4
C/O Option One Mortgage
Corporation
PO Box 57038
Irvine, CA 92619-7038
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

NO. 01-1389-CD

v.
Robin R. Rauch
Veronica J. Rauch
RR#2, Box 195
Clearfield, PA 16830
Defendant(s)

AFFIDAVIT OF NON-MILITARY SERVICE

STATE OF

:
:
SS
:

COUNTY OF

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:

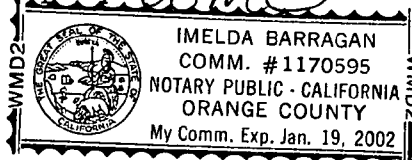
Defendant: Robin R. Rauch
Age: Over 18
Residence: As captioned above
Employment: Unknown

Defendant: Veronica J. Rauch
Age: Over 18
Residence: As captioned above
Employment: Unknown

Sworn to and subscribed
before me this 10 day
of September, 2001.

Notary Public

Name: TINA RICHARDSON
Title: FORECLOSURE SPECIALIST
Company: WMC



FILED

OCT 3 11 2001

William A. Shaw
Prothonotary

13.00 / ath under
pd \$2000

not to pay
Set. to city.

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

COPY

Wells Fargo Bank Minnesota
Plaintiff(s)

No.: 2001-01389-CD

Real Debt: \$60,753.18

Atty's Comm:

Vs.

Costs: \$

Int. From:

Robin R. Rauch
Veronica J. Rauch
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: October 30, 2001

Expires: October 30, 2006

Certified from the record this 30th of October, 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

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

Wells Fargo Bank Minnesota,
National Association, as
Trustee of the
Amortizing Residential
Collateral
Trust, 2001-BC4
PO Box 24737
West Palm Beach, FL 33416-
4737

Plaintiff

v.

Robin R. Rauch
Veronica J. Rauch
RR#2, Box 195
Clearfield, PA 16830

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County
MORTGAGE FORECLOSURE

NO. 01-1389-CD

PRAECIPE FOR WRIT OF EXECUTION

TO THE SHERIFF:

Issue Writ of Execution in the above matter:

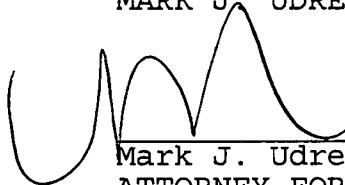
Amount due \$60,753.18
Interest From 10/23/01
to Date of Sale _____
(Costs to be added) \$ 120.00

FILED

OCT 30 2001

William A. Shaw
Prothonotary

MARK J. UDREN & ASSOCIATES



Mark J. Udren, ESQUIRE
ATTORNEY FOR PLAINTIFF

FILED

OCT 3 9 2001

10133016 Wnts Sheryll

William A. Shaw
Prothonotary

att'y Ucker
pd \$20.00

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

Wells Fargo Bank Minnesota,
National Association, as
Trustee of the
Amortizing Residential
Collateral
Trust, 2001-BC4
PO Box 24737
West Palm Beach, FL 33416-
4737

Plaintiff

v.

Robin R. Rauch
Veronica J. Rauch
RR#2, Box 195
Clearfield, PA 16830

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County
MORTGAGE FORECLOSURE

NO. 01-1389-CD

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:

RR#2, Box 195
Clearfield, PA 16830
SEE LEGAL DESCRIPTION ATTACHED

Amount due

\$60,753.18

Interest From 10/23/01
to Date of Sale

(Costs to be added)

\$ 120.00

Prothonotary

By

Clerk

Date

10-30-01

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

Wells Fargo Bank Minnesota,
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PO Box 24737
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4737

Plaintiff

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Veronica J. Rauch
RR#2, Box 195
Clearfield, PA 16830
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 01-1389-CD

FILED

MAR 18 2002

MISS NOCK
William A. Shaw
Prothonotary

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K26

AMENDED 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 Praecipe 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".

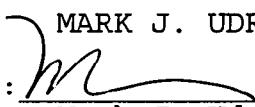
3. If a Return Receipt is not attached hereto, then service was by personal service on the date specified on the attached Return of Service, attached hereto as Exhibit "B".

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
856-482-6900

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank Minnesota,
National Association, as
Trustee of the
Amortizing Residential
Collateral
Trust, 2001-BC4
PO Box 24737
West Palm Beach, FL 33416-
4737

Plaintiff

v.

Robin R. Rauch
Veronica J. Rauch
RR#2, Box 195
Clearfield, PA 16830

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County
MORTGAGE FORECLOSURE

NO. 01-1389-CD

AMENDED AFFIDAVIT PURSUANT TO RULE 3129.1

Wells Fargo Bank Minnesota, National Association, as Trustee of the Amortizing Residential Collateral Trust, 2001-BC4, Plaintiff in the above action, by its attorney, Mark J. Udren, ESQ., sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at: RR#2, Box 195, Clearfield, PA 16830

1. Name and address of Owner(s) or reputed Owner(s):

Name

Address

Robin R. Rauch

RR#2, Box 195, Clearfield, PA 16830

Veronica J. Rauch

RR#2, Box 195, Clearfield, PA 16830
(POE)Appalachian Wood Products, Inc.
Firemans Ind. Park, 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 St., Clearfield, PA 16830

Domestic Relations Section 230 E. Market St., Clearfield, PA 16830

Commonwealth of PA, Bureau of Compliance, Dept. 280946
Department of Revenue 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 RR#2, Box 195, 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, 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

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Collateral
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PO Box 24737
West Palm Beach, FL 33416-
4737

Plaintiff

v.

Robin R. Rauch
Veronica J. Rauch
RR#2, Box 195
Clearfield, PA 16830
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 01-1389-CD

DATE: February 6, 2002

TO: ALL PARTIES IN INTEREST AND CLAIMANTS

NOTICE OF SHERIFF'S SALE
OF REAL PROPERTY

OWNER(S): ROBIN R. RAUCH & VERONICA J. RAUCH

PROPERTY: RR#2, Box 195 ,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., IN 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**

JODIE

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	0126861	CLEARFIELD CTY REAL ESTATE TAX DEPT., 230 E. MARKET ST., CLEARFIELD, PA 16830											
2	RAUCH	CLEARFIELD CTY DOMESTIC RELATIONS SECTION, 230 E. MARKET ST., CLEARFIELD, PA 16830											
3	CLEAR FIELD COUNTY	COMMONWEALTH OF PA, DEPT. OF REVENUE, BUREAU OF COMPLIANCE, DEPT. 280946, HARRISBURG, PA 17128-0946											
4		TENANTS/OCCUPANTS RR#2, BOX 195, CLEARFIELD, PA 16830											
5													
6													
7													
8													
9													
10													
11													
12													
13													
14													
15													
Total number of Pieces Listed by Sender		4		Total Number of Pieces Received at Post Office		4		Postmaster, Per (Name of Receiving Employee)		B		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 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.	

PS Form 3877, February 1994

EXHIBIT A

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

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 11812

WELLS FARGO BANK MINNESOTA ET AL

01-1389-CD

VS.

RAUCH, ROBIN R.

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

NOW, JANUARY 29, 2002, AT 11:15 AM O'CLOCK A LEVY WAS TAKEN ON THE PROPERTY OF THE DEFENDANTS. PROPERTY WAS POSTED THIS DATE.

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

NOW, JANUARY 30, 2002, AT 10:00 AM O'CLOCK SERVED WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY ON VERONICA RAUCH, DEFENDANT, AT HER PLACE OF EMPLOYMENT, APPALACIAN WOOD PRODUCTS, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO VERONICA RAUCH, DEFENDANT, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY AND MADE KNOWN TO HER THE CONTENTS THEREOF.

NOW, JANUARY 30, 2002, AT 10:45 AM O'CLOCK SERVED WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY ON LYNN BUNNELL, FIANC' OF ROBIN R. RAUCH, DEFENDANT, AT HER PLACE OF RESIDENCE, PARK AVENUE, APT B (ABOVE MACK AUTO) PARK AND SOUTH THIRD STREET, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, 16830, BY HANDING TO LYNN BUNNELL, FIANC' OF ROBIN R. RAUCH, DEFENDANT, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY AND MADE KNOWN TO HER THE CONTENTS THEREOF.

NOW, APRIL 5, 2002, A SALE WAS HELD ON THE PROPERTY OF THE DEFENDANTS. PROPERTY WAS PURCHASED BY THE PLAINTIFF FOR ONE DOLLAR (\$1.00) PLUS COSTS.

NOW, MAY 8, 2002 BILLED ATTORNEY FOR COSTS.

NOW, JULY 31, 2002 REBILLED FOR COSTS ADJ FOR TAX CLAIM.

FILED *no cc*
01/11/02
SEP 20 2002 *HR*

William A. Shaw
Prothonotary

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 11812

WELLS FARGO BANK MINNESOTA ET AL

01-1389-CD

VS.

RAUCH, ROBIN R.

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

NOW, AUGUST 22, 2002 RECEIVED CHECK FROM ATTORNEY TO PAY COSTS.

NOW, SEPTEMBER 5, 2002 PAID COSTS FROM ADVANCE AND CHECK FROM
ATTORNEY. INFORMED ATTORNEY TAX CLAIM NEEDS \$47.30.

NOW, SEPTEMBER 26, 2002 RETURNED WRIT AS SALE BEING HELD. PROPERTY
PURCHASED BY PLAINTIFF FOR \$1.00 + COSTS.

NOW, SEPTEMBER 26, 2002 DEED FILED

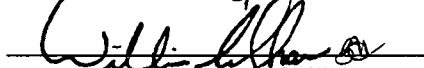
SHERIFF HAWKINS \$221.44

SURCHARGE \$40.00

PAID BY ATTORNEY

Sworn to Before Me This

26th Day Of Sept 2002

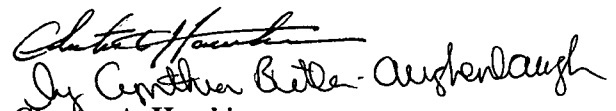


WILLIAM A. SHAW

Prothonotary

My Commission Expires
1st Monday in Jan. 2006
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

Wells Fargo Bank Minnesota,
National Association, as
Trustee of the
Amortizing Residential
Collateral
Trust, 2001-BC4
PO Box 24737
West Palm Beach, FL 33416-
4737

Plaintiff

v.

Robin R. Rauch
Veronica J. Rauch
RR#2, Box 195
Clearfield, PA 16830

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County
MORTGAGE FORECLOSURE

NO. 01-1389-CD

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:

RR#2, Box 195
Clearfield, PA 16830
SEE LEGAL DESCRIPTION ATTACHED

Amount due

\$60,753.18

Interest From 10/23/01
to Date of Sale

(Costs to be added)

\$ 120.00

RECEIVED OCT 3 1 2001

@ 3:29 PM

Chester A. Handen
by Margaret H. Putt

By

Prothonotary

Clerk

Date

10.30.01

REAL ESTATE SALE SCHEDULE OF DISTRIBUTION

NAME RAUCH NO. 01-1389-CD

NOW, 08-Apr-02, 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 5TH day of APRIL 2002, I exposed the within described real estate of ROBIN R. RAUCH AND VERONICA J. RAUCH to public venue or outcry at which time and place I sold the same to WELLS FARGO BANK MINNESOTA, NATIONAL ASSOCIATION, AS TRUSTEE OF THE AMORTIZING RESIDENTIAL COLLATERAL 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	4.44
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	30.00
ADD'L POSTING	
ADD'L MILEAGE	2.00
ADD'L LEVY	
BID AMOUNT	1.00
RETURNS/DEPUTIZE	
COPIES/BILLING	15.00
	5.00
BILLING/PHONE/FAX	20.00

TOTAL SHERIFF COSTS 221.44

DEED COSTS:

ACKNOWLEDGEMENT	5.00
REGISTER & RECORDER	19.00
TRANSFER TAX 2%	
TOTAL DEED COSTS	19.00

DEBIT & INTEREST:

DEBT-AMOUNT DUE	60,753.18
INTEREST FROM 10/23/01 TO SALE DATE TO BE ADDED	

TOTAL DEBT & INTEREST 60,753.18

COSTS:

ATTORNEY FEES	
PROTH. SATISFACTION	
ADVERTISING	239.19
LATE CHARGES & FEES	
TAXES - collector TILL 1/4/03	242.88
TAXES - tax claim GOOD TILL 8/31/02	2,423.78
DUE	
COST OF SUIT -TO BE ADDED	
LIST OF LIENS & MORTGAGE SEARCH	140.00
FORCLOSURE FEES/ESCROW DEFICIT	
ACKNOWLEDGEMENT	5.00
DEED COSTS	19.00
ATTORNEY COMMISSION	
SHERIFF COSTS	221.44
LEGAL JOURNAL AD	81.00
REFUND OF ADVANCE	
REFUND OF SURCHARGE	
PROTHONOTARY	120.00

SATISFACTION FEE

ESCROW DEFICIENCY
MUNICIPAL LIEN

TOTAL COSTS 3,492.29

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