

01-1421-111
BANK OF AMERICA, N.A. -vs- CHRISTOPHER J. BLOOM et ux

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

BANK OF AMERICA, N.A., successor
in interest to Nations Bank as a result
of a merger, Plaintiff
VS. NO. 01- 1421 - CD
CHRISTOHPER J. BLOOM and
MANDY L. RALSTON BLOOM,
husband and wife, Type of Case: FORECLOSURE
Type of Pleading: COMPLAINT
Filed on Behalf of: PLAINTIFF
Attorney for this party:
R. DENNING GEARHART
215 E. Locust Street
Clearfield, PA 16830
814-765-1581

FILED

AUG 30 2001

William A. Shaw
Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

BANK OF AMERICA, N.A., successor :
in interest to Nations Bank as a result :
of a merger, :
Plaintiff :
VS. : NO. 01- : - CD
CHRISTOHPER J. BLOOM and :
MANDY L. RALSTON BLOOM, :
husband and wife, :
Defendants :

NOTICE TO DEFEND

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 other rights important to you.

**YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF
YOU DO NOT HAVE OR CANNOT AFFORD A LAWYER, GO TO OR
TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT
WHERE YOU CAN GET LEGAL HELP.**

Clearfield County Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
(814) 765-2641, ext. 5982

AMERICANS WITH DISABILITIES ACT OF 1990

The Court of Common Pleas of Clearfield County is required by law to comply with the Americans with Disabilities Act of 1990. For information about accessible facilities and reasonable accommodations available to disabled individuals having business before the Court, please contact our office. All arrangements must be made at least 72 hours prior to any hearing or business before the Court. You must attend the scheduled conference or hearing.

Clearfield County Court Administrator
Clearfield County Courthouse
Corner of Market and Second Streets
Clearfield, PA 16830
(814) 765-2641, ext. 5982

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

BANK OF AMERICA, N.A., successor
in interest to Nations Bank as a result
of a merger, :
Plaintiff :
VS. : NO. 01- - CD
CHRISTOHPER J. BLOOM and
MANDY L. RALSTON BLOOM,
husband and wife, :
Defendants :

COMPLAINT TO FORECLOSE MORTGAGE

COMES NOW, BANK OF AMERICA, N.A., successor in interest to Nations Bank
as a result of a merger, by its Attorney, R. Denning Gearhart, who pursuant to Pa.R.C.P.
1147 pleads:

1. The name of the Plaintiff is BANK OF AMERICA, N.A., successor in
interest to Nations Bank as a result of a merger, a national banking institution, with its
principal office at *4161 Piedmont Parkway, Greensboro, NC 27420.*
2. The names of the Defendants are Christopher J. Bloom and Mandy L.
Ralston Bloom, husband and wife, whose last known address is c/o R.R. #1, Box 508,
Olanta, Clearfield County, Pennsylvania, 16863.
3. The parcel of real estate subject to this action has an address of 216 McNaul
Street, Curwensville Borough, Clearfield County, Pennsylvania 16833, more particularly
described as follows:

ALL those two certain lots of parcels of ground situate in the Borough of Curwensville, Clearfield
County, Pennsylvania, bounded and described as follows:

THE FIRST THEREOF: BEGINNING at a stake on the west side of McNaul Street at the corner of Lot Nos. 3 and 2; thence North seventy-five (75) degrees West one hundred seventy-two (172) feet, more or less, to a twenty foot alley; thence along said alley South thirteen and one-half (13 1/2) degrees West eighty (80) feet, more or less, to a stake; thence South seventy-five (75) degrees East one hundred seventy-two (172) feet, more or less, to stake on West side of McNaul Street; thence along West line of McNaul Street eighty (80) feet, more or less, to stake and place of beginning and being known as Lot Nos. 1 and 2, Block I, in the plan of lots known as Reservoir Terrace, and which is recorded in Miscellaneous Docket 12, Page 561.

THE SECOND THEREOF: The lower half of Lot No. 3 in Reservoir Terrace, bounded by the East by McNaul Street and on the West by an alley; bounded on the South by property formerly of Boyd W. Yeager and Frances J. Yeager and on the North by property of Richard T. Lippert and Esther I. Lippert. Being twenty (20) feet wide and extending in depth one hundred and seventy-two (172) feet, more or less.

4. Defendants mortgaged the property described above to Family Mobile Homes, Inc. by instrument dated December 29, 1997, for principal debt of \$37,899.00, together with interest. Said mortgage was recorded in Clearfield County Record Volume 1897, Page 218. A true and correct copy of said mortgage is attached hereto and incorporated herein by reference as Exhibit A.

5. Defendants also executed a Note in favor of Family Mobile Homes, Inc. together with the foregoing mortgage evidencing their personal obligations to pay the \$37,899.00 borrowed from Plaintiff, together with interest and other charges as specified therein. A true and correct copy of said note is attached hereto and incorporated herein by reference as Exhibit B.

6. The Mortgage identified above was then Assigned by Family Mobile Homes, Inc. to Nations Bank by Assignment dated December 29, 1997 and entered for record in the Recorder's Office of Clearfield County to Deeds & Records Book Volume 1898, Page 566.

7. No judgment has been entered in any jurisdiction upon this mortgage or underlying obligation to pay the note.

8. Defendants are entitled to no credits or set-offs.
9. On or about May of 2000, Defendants failed to make the full monthly payment of \$359.48, and at no time since then have all monthly payments been made which constitutes a default.
10. After crediting all amounts paid by Defendants to Plaintiff in reduction of this mortgage, there is a total past due of \$5,751.68 as of August 31, 2001.
11. Written and oral demand have been made upon the Defendants to make said payments to Plaintiff and correct their default, but they have failed to do so.
12. The exact amounts due under said mortgage and because of Defendants' default, after acceleration of the balance due pursuant to its terms as of August 31, 2001, are as follows:

a)	Balance	\$36,220.83
b)	Late Charge	\$ 55.00
c)	Interest Due to 08/31/01	\$ 4,447.10
d)	Interest accruing after 08/31/01 at \$9.68 per day (to be added)	\$
e)	Costs of suit (to be added)	\$
f)	Attorney's fees	\$ 1,850.00
	PRELIMINARY TOTAL	\$42,572.93
	FINAL TOTAL	\$

13. In compliance with Act No. 6 of 1974, 41 Pa.C.S.A. Sections 101 et seq., and the Homeowner's Emergency Mortgage Assistance Act, 1959, Dec. 3, P.L. 1688, No. 621, art. IV-C, Section 402-C, added 1983, Dec. 23, P.L. 385, No. 91, Section 2, 35 P.S. Section 1680.401c et seq., counsel for Plaintiff sent letters to the Defendants by Certified Mail on June 14, 2000, at their last known address advising them of this default and their rights

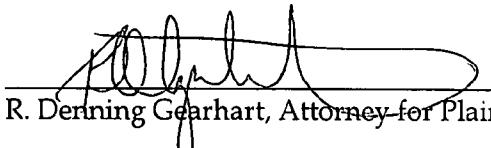
under this Act. A true and correct copy of said letter is attached hereto and incorporated herein by reference as Exhibit C.

14. More than thirty (30) days have elapsed since the mailing of said notices. Neither Plaintiff nor Plaintiff's counsel have received notice that the Defendants have asserted their right under said notices.

WHEREFORE, Plaintiff demands judgment in its favor as specified in Paragraph 12 above, authority to foreclose its mortgage against the real estate, and such other relief as the court deems just.

Respectfully submitted,

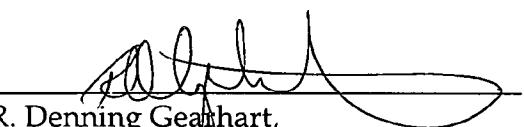
Dated: 8-29-01


R. Denning Gearhart, Attorney for Plaintiff

AFFIDAVIT

COMMONWEALTH OF PENNSYLVANIA : SS
COUNTY OF CLEARFIELD :

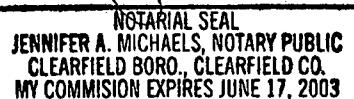
R. Denning Gearhart, being duly sworn according to law, deposes and says that he is the Collections Officer for Bank of America, N.A., and, as such, is duly authorized to make this Affidavit, and further, that the facts set forth in the foregoing Complaint are true and correct to the best of his knowledge, information and belief.



R. Denning Gearhart,
Collections Officer

SWORN TO AND SUBSCRIBED
before me this 29th day
of August, 2001.

Jennifer A. Michaels
Notary Public



THIS MORTGAGE, made and entered into this 29th day of December 1997, by and between the undersigned, Christopher J. Bloom & Mandy L. Ralston, herein called "Mortgagor", and FAMILY MOBILE HOMES, INC., a Pennsylvania Association having an office and place of business at 1683 E. Pleasant Valley Blvd., Altoona, Pennsylvania 16602, herein called "Mortgagee".

WITNESSETH, that to secure payment by Mortgagor of a Promissory Note of even date herewith, in the principal sum of Thirty-seven Thousand Eight Hundred Ninety Nine & 00/100 Dollars (\$37,899.00).

refinancing or extension thereof, or other Promissory Note or other agreement to pay which may be substituted therefor, any or all of which are hereinafter referred to as "Promissory Note") and all other obligations of Mortgagor under the terms and provisions of this Mortgage, and obligations which Mortgagor may hereafter, from time to time become obligated to Mortgagee for payment of, or for additional sums of money advanced by Mortgagee, and it is intended that all of said future advances, debts, or obligations, with interest thereon, will be secured hereby in addition to the advances, debts and obligations presently owing by Mortgagor, Mortgagor does by these presents sell, grant and convey to Mortgagee, ALL that real estate situated in the County of Clearfield

Borough of Curwensville Ward (City, Borough, Township) of known and numbered as Curwensville, PA 16833

Street Address 216 McNaul Street City, Town, Post Office Pennsylvania, and described in Deed recorded in the Recorder's Office of said County at Deed Book Volume 1897 Page 213, and more particularly described as:

SEE ATTACHED EXHIBIT "A"

CLEARFIELD COUNTY
ENTERED OF RECORD
TIME 3:11 pm 12-29-97
BY Jeanne Michele
FEES 13.50
Karen L. Starck, Recorder

TOGETHER with all the buildings and improvements thereon and additions thereto, including all alleys, passageways, rights, liberties privileges, hereditaments and appurtenances whatsoever thereunto belonging, or appurtenant, herein called the Mortgaged Premises

TO HAVE AND TO HOLD the Mortgaged Premises hereby granted and conveyed unto Mortgagee, to and for the use and behoof of Mortgagee, its successors and assigns, forever.

THIS MORTGAGE IS MADE subject to the following conditions, and Mortgagor agrees:

1. Mortgagor will make all payments on the due date thereof and perform all other obligations as required or provided herein and in said Promissory Note, Mortgagee, at its option, may defer the payment date of all wholly unpaid installments one or more full months and charge a deferment charge therefor which shall be equal to the interest charge applicable to the month or months in which any installment is not required by reason of a deferment.
2. Mortgagor will pay when due all taxes and assessments levied or assessed against said premises or any part thereof, and will deliver receipts therefor to the Mortgagee upon request.
3. Mortgagor will keep the improvements on said property constantly insured against fire and such other hazards, in such amount and with such carriers as Mortgagee shall require, with loss if any payable to Mortgagee as its interest may appear.
4. Mortgagor will neither commit nor suffer any strip, waste, impairment or deterioration of the mortgaged premises, and will maintain the same in good order and repair.
5. In the event that Mortgagor defaults in the making of any payment due and payable under said Combined Promissory Note and Federal Disclosure Statement, or in the keeping and performance by Mortgagor of any of the conditions or covenants of this Mortgage or said Combined Promissory Note and Federal Disclosure Statement, Mortgagee may forthwith bring an action of Mortgage Foreclosure hereon, or institute other foreclosure proceedings upon this Mortgage, and may proceed to judgement and execution to recover the balance due on said Promissory Note and any other sums that may be due thereunder including reasonable attorney fees, costs of suit, and costs of sale together with interest after judgement at the applicable rate until the full amount due Mortgagee is paid. In the event Mortgagor fails to maintain insurance against fire and such other hazards as Mortgagee requires, Mortgagor authorizes Mortgagee at its option to obtain such insurance and bill Mortgagor for all costs thereof, which such costs Mortgagor agrees to pay, or to add such costs to the then remaining paid principal balance of Mortgagor's Promissory Note and charge interest thereon at the rate of interest contained in such Note.
6. Mortgagor agrees that this mortgage is security for the payment of the aforesaid obligations and all other direct or contingent liabilities of the Mortgagor hereof to the Mortgagee hereof due or to become due whether now existing or hereafter contracted.
7. If all or part of the sums secured by this Mortgage are lent to the Mortgagor to acquire title to the property, this Mortgage is hereby declared to be a Purchase Money Mortgage.
8. Mortgagor hereby waives and releases all benefits and relief from any and all appraisement, stay and exemption laws, now in force or hereafter passed, either for the benefit or relief of Mortgagor, or limiting the balance due under said Promissory Note to a sum not in excess of the amount actually paid by the purchaser of the Mortgaged Premises at a sale thereof in any judicial proceedings upon said Promissory Note or upon this Mortgage, or exempting the Mortgaged Premises or any other premises or property, real or personal, or any part of the proceeds of sale thereof from attachment, levy or sale under execution, or providing for any stay of execution or other process. Mortgagor hereby releases to Mortgagee all rights and expectancy of dower, courtesy, or similar statutory rights.
9. The property, as described herein, has situated thereon a mobile home which the Mortgagor S do intend to permanently affix to said property

ALL those two certain lots of parcels of ground situate in the Borough of Curwensville, Clearfield County, Pennsylvania, bounded and described as follows:

THE FIRST THEREOF: BEGINNING at a stake on the West side of McNaul Street at the corner of Lots No. 3 and 2; thence North seventy-five (75) degrees West one hundred seventy-two (172) feet, more or less to a twenty foot alley; thence along said alley South thirteen and one-half (13 1/2) degrees West eighty (80) feet, more or less, to a stake; thence South seventy-five (75) degrees East one hundred seventy-two (172) feet, more or less to stake on West side of McNaul Street; thence along West line of McNaul Street eighty (80) feet, more or less to stake and place of beginning and being known as Lots No. 1 and 2, Block I, in the plan of lots known as Reservoir Terrace, and which is recorded in Miscellaneous Docket 12, page 561.

THE SECOND THEREOF: The lower half of Lot No. 3 in Reservoir Terrace, bounded by the East by McNaul Street and on the West by an alley; bounded on the South by property formerly of Boyd W. Yeager and Frances J. Yeager and on the North by property of Richard T. Lippert and Esther I. Libbert. Being twenty (20) feet wide and extending in depth one hundred seventy-two (172) feet, more or less. Entered of Record Dec 29 1997, 3:11 p.m. Karen L. Starek, R.

Retail Installment Contract

Purchase Money Security Agreement

Manufactured Housing - Simple Interest - Pennsylvania

Account Number

Date

December 29, 1997

Buyers Birth Date
10 / 01 / 75

Buyer (Print Full Name) BLOOM, CHRISTOPHER J.	Address 216 MCNAUL ST	City or County CURWENSVILLE	State PA	Zip Code 16833
Joint Buyer (Print Full Name) RALSTON, MANDY L.	Address 216 MCNAUL ST	City or County CURWENSVILLE	State PA	Zip Code 16833
Seller (Dealer's Name) FAMILY MOBILE HOMES INC	Address 1683 E PLEASANT VALLEY BLVD ALTOONA	City or County PA	State PA	Zip Code 16602

Seller sells and you, the Buyer(s), agree to buy the collateral described below plus equipment and accessories. (the "Collateral"). As used in this Agreement the words "we", "us" and "our" refer to the Seller/Creditor and its successors and assignees (collectively called "Secured Party"), the words "you" and "your" refer to the Buyer(s). You may buy the Collateral for cash, in the amount shown below as the "Cash Sale Price," or on credit for the estimated amount shown below as the "Total Sale Price" (Time Sale Price). By signing this Agreement, you decide to buy the Collateral on credit and agree to all the terms of this Agreement (including all pages) ("Agreement"). This sale is not contingent on further financing. You grant us a purchase money security interest in the Collateral, which you have examined and accepted in its present condition. The Collateral is described as follows:

Collateral Description

Manufacturer	N/U	Year	Make/Model	Size	Serial Number	Serial Number
SKYLINE	N	98	LIMITED EDITION	14X84	2N11-0762K	

Air Conditioning Washer Range Freezer Accessory Shed
 Skirting Dryer Refrigerator Awning Furniture as per Mfg. Floor Plan

Primary Use For Which Purchased: Personal Business Agricultural

Federal Truth-In-Lending Disclosures				
ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate: 9.75 %	FINANCE CHARGE The dollar amount the credit will cost you: \$ 48376.20	Amount Financed The amount of credit provided to you or on your behalf: \$ 37899.00	Total of Payments The amount you will have paid after you have made all payments as scheduled: \$ 86275.20	Total Sale Price The total cost of your purchase on credit, including your down payment of \$ \$ 86275.20

Your Payment Schedule Will Be:				
Number of Payments	Amount of Payments	When Payments Are Due: Monthly Beginning: 240 359.48 January 28, 1998	Or As Follows:	

Security: You are giving a security interest in the Collateral being purchased. If this box is checked, you are also giving us a mortgage or deed of trust on real estate described as follows: 216 MCNAUL ST, CURWENSVILLE, PA, 16833

Late Charge: If a payment is more than 15 days late, you may be charged 2% of the late amount.

Filing Fees: \$ 27.50

Prepayment: If you pay off early, you will not have to pay a penalty.

Assumption: Someone buying your home (the Collateral) may not assume the remainder of your obligation on the original terms. See your contract documents for any additional information about nonpayments, default, any required repayment in full before the scheduled date, and for further information about our security interest.

Itemization of Amount Financed

1 Cash Sale Price (including any accessories, extras, services) and taxes in the amount of \$ 36245.00 (1)

2 Total Downpayment = Net Trade-in \$ plus Cash Downpayment \$

Your Trade-in is a \$ (2)

3 Unpaid Balance of Cash Price (Amount paid on your Account) (1 minus 2) \$ 36245.00 (3)

4 Amounts Paid to Others on Your Behalf: * (Check Insurance Coverage desired)

- A To: Credit Insurance Company (single life) Buyer only Joint Buyer only \$
- B To: Credit Insurance Company (joint life) \$
- C Home Service Policy (Company: _____) \$ 1610.00
- D Property Insurance \$ 27.50
- E Certificate of Title \$ 10.50
- F Filing Fees / Notary & Prep \$
- G Flood Report (Flood Provider: _____) \$
- H Appraisal \$
- I Lien and Property Search \$
- J Attorney Fees \$
- K Document Preparation / TIRE TAX \$ 6.00
- L Property Improvement \$

Total Amounts Paid to Others on Your Behalf \$ 1648.00 (4)

5 Amount Financed - Unpaid Balance (Principal Balance) (Amount of Credit you will Get (3 + 4)) \$ 37899.00 (5)

6 Finance Charge \$ 48376.20 (6)

7 Time Balance (5 + 6) \$ 86275.20 (7)

* We may retain or receive a portion of these charges.

Pennsylvania

(page 1 of 4)

Exhibit 'B'

Insurance Disclosures

If any insurance is obtained through the Seller, the policies or certificates issued by the Companies named will describe the terms, conditions, and benefits.

Required Property Insurance. PROPERTY INSURANCE IS REQUIRED, BUT MAY BE OBTAINED THROUGH ANY PERSON YOU CHOOSE. YOU HAVE THE OPTION OF FURNISHING THE REQUIRED AMOUNT OF INSURANCE THROUGH YOUR EXISTING INSURANCE POLICY(IES) OR FROM ANY INSURER ACCEPTABLE TO US WHO IS AUTHORIZED TO TRANSACT THE INSURANCE BUSINESS IN PENNSYLVANIA. WE MAY FOR GOOD CAUSE DECLINE THE INSURANCE YOU PROVIDE.

If you want to purchase property insurance from the Seller, indicate your desire to do so by checking the appropriate box (Item 4D of the "Itemization of Amount Financed" on page 1) and signing below. The total premium for this insurance is the amount shown in Item 4D and the term is: 60 months

IF THIS BOX IS CHECKED, YOU DO NOT DESIRE TO OBTAIN PROPERTY INSURANCE FROM SELLER AND HAVE PURCHASED THE REQUIRED PROPERTY INSURANCE FROM:

(Agent's Name)

(Agent's Address)

(Name of Insurance Company)

Optional Credit Insurance. Credit life insurance is not required in connection with this sale, is not a factor in our approval of the extension of credit, and will not be provided unless you sign below, complete a separate application, and agree to pay the additional costs. If two Buyers sign this Agreement, both are entitled to obtain credit life insurance. No charge is made for credit life insurance and no such insurance is provided unless you show what coverage you want by checking the proper box (items 4A and 4B of the "Itemization of Amount Financed" on page 1) and signing below. The premium for this insurance is the amount shown in items 4A and 4B as applicable and is for the original term of this Agreement unless otherwise indicated below.

Insurance Company _____

Credit Life - Term: _____ Months.

I DESIRE TO OBTAIN THE INSURANCE CHECKED ON PAGE 1 AND AGREE TO PAY THE PREMIUMS SHOWN ON PAGE

1. Christopher J. Bloom 12-29-97
Buyer Date

Mandy J. Kalster 12-29-97
Joint Buyer Date

Each Buyer, Joint Buyer and Cosigner upon signing: promises to pay the Amount Financed together with a Finance Charge on the unpaid Amount Financed in installments as shown in the payment schedule on page 1. The Finance Charge will accrue monthly at the Annual Percentage Rate stated on page 1 beginning on the date of this Agreement and continuing until paid in full. Each Buyer and Joint Buyer and Cosigner upon signing also acknowledges that each has read this entire Agreement (including the pages following this) and agrees that this Agreement may be assigned to Signal Bank, NA. Each Cosigner acknowledges receipt of a completed "Notice to Cosigner" form prior to signing below.

NOTICE TO BUYER(S): SEE "WARRANTIES" PARAGRAPH ON PAGE 3.

NOTICE TO THE BUYER: DO NOT SIGN THIS CONTRACT IN BLANK. YOU ARE ENTITLED TO A COPY OF THE CONTRACT AT THE TIME YOU SIGN. KEEP IT TO PROTECT YOUR RIGHTS.

Christopher J. Bloom (SEAL) Mandy J. Kalster (SEAL) _____ (SEAL)
Buyer Joint Buyer Cosigner

Name of Corporate or Partnership Buyer:

By: _____ (SEAL) Title: _____

By signing below you acknowledge that you have received a fully completed copy of this Agreement signed by the Seller.

Christopher J. Bloom (SEAL) Mandy J. Kalster (SEAL) _____ (SEAL)
Buyer Joint Buyer Cosigner

Name of Corporate or Partnership Buyer:

By: _____ (SEAL) Title: _____

Non-Buyer Owner(s) of Collateral (to be completed only when non-Buyers own an interest in the Collateral).

Each of the undersigned understands that he/she is not responsible for paying the entire debt of the Buyer(s), but agrees that the Secured Party has, and hereby grants to the Secured Party, a security interest in the Collateral described on page 1 and that each of the undersigned is bound by all the terms of the Agreement which relate to the security interest until the Buyer(s) has performed all obligations of this Agreement.

Non-Buyer Owner(s) of Collateral

Non-Buyer Owner(s) of Collateral

Assignment: This Agreement with Buyer(s) is hereby entered into by Seller and Seller hereby assigns this Agreement to Signal Bank, NA as of the date of this Agreement and pursuant to the terms of any Agreement between Seller and Signal Bank, NA.

FAMILY MOBILE HOMES INC

Seller (Dealer)

By: David C. C. T. Jr. (SEAL) Title President

Signal Bank, NA as ("Assignor") hereby assigns this Agreement to NationsBank, N.A. as of the date of this Agreement and in accordance with the terms stated on all pages.

By: Kim Hall (SEAL) Title: Loan Processor

A copy of this agreement must be given to Buyer(s) at the time of signing.

Notice: See pages 3 and 4 for important information.

Other Terms of This Agreement

Insurance. You agree to keep property insurance, with a deductible not exceeding \$500, covering loss or damage to the Collateral for the term of this Agreement, with us named as additional loss payee. The risks against which you may be required to insure are: (1) fire, theft and collision; (2) water and weather condition damage; and (3) such other hazards as we may reasonably require. The insurance must protect you and us and must be written for no less than a year at a time. You must pay the premium in advance before each policy year begins and give us proof of payment. You agree to provide us with evidence of the existence of all required insurance, including copies of policies, binders and receipts for payment of the premiums at such times as we may require. You assign the proceeds of any insurance to us to the extent of the amount you owe us, and agree that the insurance company shall pay proceeds and any unearned premiums directly to us. You hereby grant us an irrevocable and durable power of attorney in your name and stead to file proof of loss and anything else necessary to obtain the insurance proceeds. If the Collateral is lost, damaged or destroyed, you agree that we may use any insurance settlement either to repair or replace the Collateral or to apply it to the amount you owe us. Loss, damage or destruction of the Collateral will not release you from any liability under this Agreement. If at any time during the term of this Agreement you do not have property insurance that covers our interest in the Collateral, or if you fail to provide proof of such insurance at our request, then we may, but are not required to, buy insurance covering substantially the same risks and covering such other risks as we may deem necessary or appropriate. If we buy such insurance for you, premiums may be calculated on the amount outstanding under this Agreement. Any insurance we purchase may be purchased for the time beginning from the date you fail to provide insurance or fail to provide proof of insurance through the remaining term of the Agreement and if permitted by law may be vendor single interest insurance. The amount of insurance coverage may be limited to the lesser of the following: (a) the cost of repairs, less any deductible; (b) the net balance of the loan less salvage value, or (c) the NADA retail value of the Collateral, less salvage value. Such insurance may not cover the entire amount due under this Agreement. We are not obligated to file a claim for this insurance on your behalf. You agree that we, at our sole option may (a) demand payment of the premium for this insurance, which you agree to pay within 10 days after your receipt of written notice from us, or (b) reschedule the payments for the remaining term to include the premium for insurance plus interest, if permitted by applicable law, at the Annual Percentage Rate, which may increase your monthly payments, or (c) add the premium to the final payment and, if permitted by applicable law, charge interest at the Annual Percentage Rate on the premium. You agree that such amount will be secured by the security interest you have granted us. If an insurance policy is canceled, adjusted or terminated for any reason, any refund for unearned insurance premiums we receive shall, at our option, be applied to replace required insurance coverages, or be credited to the amount you owe on this Agreement, which will lower the final installment(s) of this Agreement. We are not required to pay a refund to you if the amount of the refund is less than \$1, unless state law requires. We may sign any proof of loss and endorse any check, draft or other form of payment issued by the insurance company or its agent as a loss payment.

Security Interest in the Collateral. You grant us a purchase money security interest in the Collateral being purchased and all proceeds thereof and any accessories, attachments, equipment and replacement parts installed in the Collateral. The security interest also covers: (1) insurance premiums and other similar charges; (2) proceeds of any insurance policies or similar coverage on the Collateral; (3) proceeds of any insurance policies on your life or health financed in this Agreement; and (4) the real property described on page 1 of this Agreement, if applicable. We hereby reserve, to the extent permitted by law, all rights of setoff against any deposit accounts or other property of any party to this Agreement at or under our control, without notice to any party other than any notice which may be required by applicable law. We expressly waive as Collateral for this Agreement, in any present or future transactions between you and us, any nonpossessory, nonpurchase money security interest in household goods or any other security interest prohibited by applicable law.

Prepayment in Full. If you prepay the entire amount due under this Agreement, you may not be charged a penalty.

Finance Charge Rate. Notwithstanding any other provision of this Agreement, we do not intend to charge and you shall not be required to pay any interest, finance charge rates, fees or charges in excess of the maximum permitted by applicable law. Any payments we receive in excess of such maximum shall be refunded to you in accordance with applicable law.

Warranties. Any warranties relating to a new manufactured home have been provided to you by the Seller, or warranty company or the manufacturer in a separate writing, receipt of which you hereby acknowledge. EXCEPT AS PROVIDED IN SUCH A WRITING, IF ANY, AND EXCEPT AS OTHERWISE PROVIDED BY LAW THERE ARE NO WARRANTIES, EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. You acknowledge that you have examined the manufactured home and agree that it is habitable and, if it is used, you accept it "as is." The year of the manufactured home specified in this Agreement is for identification purposes only.

Promises in Connection with Collateral. You agree not to sell, lease, transfer or otherwise dispose of the Collateral, permit it to be used improperly or for hire or in violation of any law, or remove or permit the removal of the Collateral from Pennsylvania without our prior written consent. You agree not to change the documentation, registration or title other than in connection with the purchase of the Collateral. You agree not to seek or obtain any certificate, documentation or title other than in connection with the purchase of the Collateral and the granting of our security interest therein. You agree to pay the actual and reasonable costs of collection, to the extent permitted by law. You agree to pay when due all amounts you owe us under this Agreement and to pay us, upon demand, any amounts we have to spend for you to carry out your obligations under this Agreement, including any sums we have to spend to pay off any liens, encumbrances, or security interest against the Collateral. In addition, you agree: to properly maintain and care for the Collateral; to make the Collateral available to us for inspection at any time; to promptly pay all taxes, assessments or other charges against the Collateral; and to keep the Collateral licensed at all times as required by applicable Pennsylvania law.

If you fail to pay any taxes, fees or other charges on the Collateral, we at our sole option, may pay the sum owing for you and you agree to either immediately pay us any amounts we have paid pursuant to this Agreement (including accrued interest at the Annual Percentage Rate or the highest lawful rate) upon our request or we, at our sole option, may reschedule the payments for the remaining term, thus increasing monthly payments to include the charges plus accrued interest on such charges. You agree that such amounts will be secured by the security interest you have granted us. You also agree, at our request, to endorse and deliver any certificate of title, to execute and deliver other documents and to do any other acts necessary to establish, perfect or maintain our security interest in the Collateral. You agree to indemnify us and hold us harmless from any damages you may sustain by reason of any violation by you of any warranty or other term of this Agreement.

Late Charge. You may have to pay a late charge for each payment received by us more than 15 days late. The amount of the late payment charge is shown on page 1 of this Agreement. In addition to collection of a late charge, we may enforce our rights under this Agreement if you make any payment late. Our acceptance of late payment or late charge does not excuse your late payment or mean that you can keep making payments after they are due.

Default. You are in default of your obligations under this Agreement if any of the following events or conditions occur: (a) you fail to pay any installment when due, or you fail to perform any of your other obligations under this Agreement; (b) any warranty, representation or statement you made or caused to be made is false or breached; (c) the Collateral is lost, stolen, damaged, destroyed, sold or encumbered; or it is levied on, seized or attached; (d) you are unable to pay your debts as they become due, you become insolvent, a receiver is appointed for you, you assign property for the benefit of creditors, a proceeding under any bankruptcy or insolvency law is begun against you; (e) you die (or a partner dies if you are a partnership); (f) if you are a corporation or partnership, the corporation or partnership dissolves, merges, consolidates, or transfers a substantial portion of its property.

Collection Charges. If you default and we refer this Agreement for collection to any attorney who is not our salaried employee or a salaried employee of the holder of this Agreement, you will pay reasonable attorney's fees plus court costs.

Demand for Full Payment and Additional Remedies on Default. If you default under this Agreement by failing to pay any installment when due, failing to pay taxes levied on the Collateral, failing to furnish proof of payment of such taxes or by using the Collateral for illegal purposes, we may subject to your right to Notice of Default and Right to Cure, require immediate payment of the unpaid portion of the amount you owe us.

Reinstatement of Agreement. If we take possession of the Collateral on default, by legal process or otherwise, we will reinstate this Agreement and return the Collateral to you if you pay us all past due installments, accrued late charges, costs of any suit brought under this Agreement, and if the default at the time or repossession exceeds 15 days, expenses incurred for retaking, and storing Collateral.

Termination of Agreement. Redemption of Collateral: If we take possession of the Collateral other than by legal process, you will have the right to terminate this Agreement and to redeem the Collateral within 15 days after notice of repossession is mailed to you by paying to us the unpaid time balance, accrued default charges and, if default at the time of repossession exceeds 15 days, the authorized costs of retaking, repairing and storing the Collateral, less rebate of the unearned finance charge.

Sale of Collateral. If on default and repossession, you do not reinstate or terminate the Agreement and redeem the Collateral, you will forfeit all claim to the Collateral and we may sell the Collateral at a public or private sale. If the proceeds of such sale do not equal the expenses of the sale and repossession plus the net balance due on this Agreement and any accrued default charges, we may recover the deficiency from you. We will have all the remedies of a secured party under the Uniform Commercial Code.

Taxes. You are responsible for and will pay when due all taxes and assessments levied on the Collateral or on the real estate on which the Collateral is located. If you fail to do so, we may pay any such tax or assessment on your behalf. An amount equal to that which we paid will be added to the Total of Payments then owing and you will be charged a finance charge on the amount we paid at the highest lawful Agreement rate.

Other Provisions. You warrant that you are the owner of any property traded in on this purchase and that such property has no liens or security interests against it except those you disclosed to Seller and that the information in your credit application is true and complete. This Agreement contains the entire agreement between you and us. Any waiver or change in the terms of this Agreement must be in writing and signed by us. No oral changes are binding. The laws of the United States and Pennsylvania govern this Agreement. No delay or omission by us in exercising any right or remedy under this Agreement shall be deemed to be a waiver of any default or acquiescence therein or shall impair or waive the exercise of such right or remedy by us at any other time. You waive any defenses based on the suretyship, impairment of collateral, the discharge or release of any party or the Collateral and any benefits of any provision of law which would result in the discharge of any party. You agree that the terms and conditions of this Agreement shall be binding upon your heirs, executors, administrators, successors, and assigns. If any provision of this Agreement is held to be unenforceable, the remaining provisions of this Agreement shall be construed and enforced as if that provision, to the extent of such provision's unenforceability, were not contained herein, and the remaining provisions of this Agreement shall continue in full force and effect.

Notice:

Any holder of this consumer credit Agreement is subject to all claims and defenses which the debtor could assert against the seller of goods or services obtained pursuant hereto or with the proceeds hereof. Recovery hereunder by the debtor shall not exceed amounts paid by the debtor hereunder.

Subsequent Assignment. For value received, Assignor hereby transfers and assigns to NationsBank, N.A. (hereinafter, with its successors and assigns, NationsBank) all of its right, title and interest in this Agreement and the Collateral described herein. This transfer and assignment is made pursuant to and is subject to all of the terms and provisions of any Agreement between Assignor and NationsBank by which NationsBank has heretofore agreed to accept the transfer and assignment of Agreements from Assignor. Assignor hereby repeats all of the representations and warranties contained in any such Agreement. In addition, Assignor represents and warrants to NationsBank that (1) this Agreement represents a bona fide sale of the Collateral described herein; (2) the Collateral has been delivered to and accepted by the Buyers named herein; (3) this Agreement is legal, valid and binding obligation of all parties who have signed the Agreement in any capacity ("Obligors") and is enforceable against them in accordance with its terms; (4) the signatures of the Obligors on this Agreement are genuine; (5) this Agreement is not subject to any defense, claim, counterclaim, or right of offset against the seller or Assignor or NationsBank; (6) Seller and Assignor have complied with all federal, state, and local laws and regulations which apply to this Agreement and the transaction represented by this Agreement; (7) Assignor is the sole and unconditional owner of this Agreement and no third party has any security interest, right, claim or title in or to this Agreement or the Collateral; (8) the security interest in the Collateral which is created in this Agreement is a valid first and prior purchase money security interest in the Collateral; (9) the Buyers have in fact made the cash down payment described in this Agreement; (10) each of the Obligors was 18 years of age or older on the date the Agreement was executed; and (11) the security interest in the Collateral has been duly perfected. Assignor makes each of the foregoing representations and warranties to NationsBank to induce NationsBank to purchase this Agreement. If any representation or warranty concerning this Agreement, whether herein or otherwise made, is untrue or misleading in any material respect, Assignor will promptly repurchase this Agreement from NationsBank by paying to NationsBank the unpaid balance of the amount outstanding under this Agreement. Obligations of Assignor to NationsBank as set forth herein are in addition to all other obligations of Assignor to NationsBank under any Agreement between NationsBank and Assignor. In the event NationsBank sustains any loss or damage by reason of any claim or defense which the Obligors have against Seller including, without limitation, NationsBank's reasonable attorneys' fees (whether or not suit is filed), including any incurred in bankruptcy or appellate proceedings, and other expenses, Assignor shall pay NationsBank upon demand for such loss or damage. (See page 3 for signature of Assignor.)

Guaranty By Seller Or Third Person. The undersigned jointly and severally guarantee the payment, when due, to any holder of this Agreement ("Holder") of all amounts from time to time owing on this Agreement, including, without limitation, the Amount Financed, finance charges, expenses and attorneys' fees, incurred by Holder in enforcing the Agreement or this guaranty against all parties who have signed the Agreement in any capacity ("Obligors"). The undersigned agrees to pay all amounts owing hereunder upon demand, without requiring any prior action or proceedings against Obligors or the Collateral and hereby waive any right the undersigned may have to require the Holder to proceed against the Obligors or the Collateral. Holder may apply any payment from any of the Obligors or the undersigned or from disposition of the Collateral in such order and to such obligations as the Holder may elect, and the undersigned will be discharged only to the extent that the undersigned or the Obligors have made payment under the Agreement. Holder's failure to perfect any security interest granted by the foregoing Agreement shall not affect in any manner any guarantor's liability. The undersigned consent to and waive notice of all advances of additional monies, extensions, renewals or modifications of the Agreement, and hereby waive notice of acceptance of this guaranty, presentation, demand, protest, notice of protest and notice of dishonor. The undersigned waive any defense based on suretyship, impairment of Collateral, the discharge or release of any party or the Collateral securing this Agreement, and any other conditions to the liability of the undersigned under this guaranty. The undersigned acknowledges receipt of a completed "Notice to Cosigner" form prior to the undersigned's signing below.

(Seal)

Signature of Guarantor

(Seal)

Signature of Guarantor

Address _____

Address _____

0010640356

VOL 1898 PAGE 566

Assignment of Mortgage

From Christopher J. Bloom & Mandy L. Ralston
Mortgagor

Mortgage Dated December 29, 1997

To Family Mobile Homes, Inc.
Mortgagee

Mortgage Recorded December 29, 1997

Assigned To Nations Bank
Assignee

Mortgage Book, Vol. 1897 Page 217

In the Recorder's Office of Clearfield

County,

State of Pennsylvania

Debt, \$ 37,899.00

That

Know all Men by these Presents

FAMILY MOBILE HOMES, INC.

The MORTGAGEE above named for and in consideration of the sum of
Mortgagor or Assignee

ONE (\$1.00)

Dollars.

lawful money of the United States of America, to IT in hand paid by Nations Bank
at or before the delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained,
sold, assigned, transferred and set over, and by these presents do grant, bargain, sell, assign, transfer and set over unto the said
Nations Bank
ITS SUCCESSORS and assigns.

together with all the rights, remedies, incidents and appurtenances thereunto belonging, or in anywise appertaining, and all the
right, title, interest, estate, property, claim and demand whatsoever, of, in and to the same, and the premises therein described,
together with the bond or obligation in said Indenture of Mortgage mentioned, and thereby intended to be secured, and the warrant
of attorney to confess judgement thereto annexed, and all moneys due and to grow due therefrom.

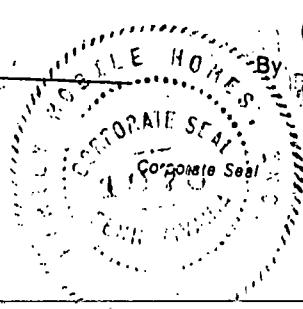
TO HAVE AND TO HOLD the same unto the said Nations Bank
SUCCESSORS and assigns, and to direct the recorder of said County to note upon the margin of the record of said Mortgage,
this Assignment thereof.

ITS

IN WITNESS WHEREOF, the said Corporation has caused its common and corporate seal to be affixed to this instrument by the
hand of its Vice President and the same to be duly attested by its Secretary this day of December 29 19 97.

Attest:

Deinell L. Ries
Secretary



Deinell L. Ries
Name of Corporation
President

Exhibit C

COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF TRANSPORTATION
CERTIFICATE OF TITLE FOR A VEHICLE

9-611
980280022001030-001

10645356 FEB 18 1998

2N10752	78	SEY	53707920783-81
VEHICLE IDENTIFICATION NUMBER	YEAR	MAKE OF VEHICLE	TITLE NUMBER
MH	0		
BODY TYPE	DUP	SEAT CAP	PRIOR TITLE STATE
2/11/98	2/11/98	UNLADEN WEIGHT	ODOM. PROCD. DATE
DATE PA TITLED	DATE OF ISSUE	GWWR	ODOM. MILES
		GCWR	ODOM. STATUS

ODOOMETER DISCLOSURE EXEMPT BY FEDERAL LAW
JOINT OWNERSHIP WITH RIGHTS OF SURVIVORSHIP

REGISTERED OWNER(S)

CHRISTOPHER J. BLOOM &
MANDY L. RALSTON
216 MCNAUL ST
CURRISVILLE PA 16833

FIRST LIEN FAVOR OF

NATIONS BANK

FIRST LIEN RELEASED

DATE

BY

AUTHORIZED REPRESENTATIVE

MAILING ADDRESS

031007

NATIONS BANK
4161 PIEDMONT PKWY
GREENSBORO NC 27410

RR-1 BOX 508
16265

2/11/98	EXEMPT	4
DATE PA TITLED	DATE OF ISSUE	UNLADEN WEIGHT
ODOM. PROCD. DATE	GWWR	GCWR
ODOM. MILES		TITLE BRANDS

ODOMETER STATUS

0 - ACTUAL MILEAGE

1 - MILEAGE EXCEEDS THE MECHANICAL
LIMIT

2 - NOT THE ACTUAL MILEAGE

3 - NOT THE ACTUAL MILEAGE-ODOMETER
TAMPERING VERIFIED

4 - EXEMPT FROM ODOMETER DISCLOSURE

TITLE BRANDS

- A - ANTIQUE VEHICLE
- B - CLASSIC VEHICLE
- C - COLLECTIBLE VEHICLE
- D - OUT OF COUNTRY
- E - ORIGINALLY MFGD. FOR NON-GB
DISTRIBUTION
- F - AGRICULTURAL VEHICLE
- G - LOGGING VEHICLE
- H - IS/WAS A POLICE VEHICLE
- I - RECONSTRUCTED
- J - STREET ROD
- K - RECOVERED THEFT VEHICLE
- L - VEHICLE CONTAINS REISSUED VIN
- M - FLOOD VEHICLE
- N - IS/WAS A TAXI

SECOND LIEN FAVOR OF

If a second lienholder is listed upon satisfaction of the first lien, the first
lienholder must forward this title to the Bureau of Motor Vehicles with the
appropriate form and fee.

SECOND LIEN RELEASED

031007

BY AUTHORIZED REPRESENTATIVE



BRADLEY L. MCLORY

Secretary of Transportation

TO BE COMPLETED BY PURCHASER WHEN VEHICLE IS SOLD AND THE
APPROPRIATE SECTIONS ON THE REVERSE SIDE OF THIS DOCUMENT ARE
COMPLETED.

When applying for title with a co-owner, other than your spouse, check one of
the blocks. If no block is checked, title will be issued as "Tenants in Common".

A Joint Tenants with Right of Survivorship (on death of one owner, this goes
to the surviving owner).

B Tenants in Common (on death of one owner, interest of deceased owner
goes to his or her heirs or estate).

1ST LIEN DATE:

→ IF NO LIEN, CHECK

1ST LIENHOLDER

STREET

CITY STATE ZIP

FINANCIAL INSTITUTION NUMBER

2ND LIEN DATE:

→ IF NO LIEN, CHECK

2ND LIENHOLDER

STREET

CITY STATE ZIP

FINANCIAL INSTITUTION NUMBER

THIS DOCUMENT CONTAINS A WATERMARK OF THE LIBERTY BELL

866692000

D. APPLICATION FOR TITLE AND LIEN INFORMATION

SUBSCRIBED AND SWEORN
TO BEFORE ME:

MO. DAY YEAR

SEAL

SIGN IN PRESENCE OF A NOTARY

The undersigned hereby makes application for Certificate of Title to the vehicle described
above, subject to the encumbrances and other legal claims set forth here.

SIGNATURE OF APPLICANT OR AUTHORIZED SIGNER

SIGNATURE OF CO-APPLICANT/TITLE OF AUTHORIZED SIGNER

STORE IN A SAFE PLACE - IF LOST APPLY FOR A DUPLICATE - ANY ALTERATION OR ERASURE VOIDS THIS TITLE

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Christopher J. Bloom
c/o RR#1 Box 508
Olanta PA 16863

COMPLETE THIS SECTION ON DELIVERY**A. Received by (Please Print Clearly)****B. Date of Delivery**
6-20-01**C. Signature****X** Christopher J. Bloom Agent
 Addressee**D. Is delivery address different from item 1?** Yes

If YES, enter delivery address below:

 No**3. Service Type**

<input checked="" type="checkbox"/> Certified Mail	<input type="checkbox"/> Express Mail
<input type="checkbox"/> Registered	<input type="checkbox"/> Return Receipt for Merchandise
<input type="checkbox"/> Insured Mail	<input type="checkbox"/> C.O.D.

4. Restricted Delivery? (Extra Fee) Yes

2. Article Number (Copy from service label)

102595-00-M-0952

PS

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Mandy L. Ralston Bloom
c/o RETH Box 508
Olanta PA 16863

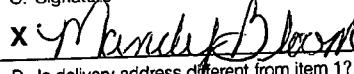
COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

6-20-01

C. Signature

 Agent
 Addressee

D. Is delivery address different from item 1?

 Yes
 No

If YES, enter delivery address below:

3. Service Type

<input checked="" type="checkbox"/> Certified Mail	<input type="checkbox"/> Express Mail
<input type="checkbox"/> Registered	<input type="checkbox"/> Return Receipt for Merchandise
<input type="checkbox"/> Insured Mail	<input type="checkbox"/> C.O.D.

4. Restricted Delivery? (Extra Fee)

 Yes

71

102595-00-M-0952

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA
(CIVIL DIVISION)
NO. 01-
-CD

BANK OF AMERICA, N.A., Plaintiff
VS.
CHRISTOPHER J. BLOOM, et ux,
Defendants

COMPLAINT

FILED

AUG 30 2001
10/11/01 Arthur Gearhart
William A. Shaw
Prothonotary
\$2680.00

3cc Arthur Gearhart

R. DENNING GEARHART
ATTORNEY AT LAW
CLEARFIELD, PA. 16830

R. Denning Gearhart
Attorney & Counselor at Law

215 E. Locust Street
Clearfield, PA 16830

814-765-1581

(fax) 814-765-6745
<http://www.dgearhartpalaw.com>

June 14, 2001

Mandy L. Ralston Bloom
c/o R.R. #1, Box 508
Olanta, PA 16863

Christopher J. Bloom
c/o R.R. #1, Box 508
Olanta, PA 16863

VIA CERTIFIED MAIL:
Mandy L. Ralston Bloom

VIA CERTIFIED MAIL:
Christopher J. Bloom

Dear Mr. and Mrs. Bloom:

The mortgage which you executed on December 29, 1997, in favor of Family Mobile Homes, Inc., for the principal amount of \$37,899.00 is in default. The mortgage is recorded in Clearfield County Record Volume 1897, Page 217. It encumbers and places a lien upon your residence known as 216 McNaul Street, Curwensville, Pennsylvania, 16833.

You have failed to make the full monthly payments since May, 2000, and are in default. The total amount of default is \$40,561.85, which includes \$55.00 in late charges.

Pennsylvania Law provides that you may cure this default anytime up to one hour prior to Sheriff Sale in either of the following manners:

1. First, you can bring your loan current by paying a total of \$5,087.72, which includes delinquent payments of \$5,032.72; and late charges of \$55.00; or,
2. Second, you can pay this mortgage off entirely by tendering \$41,561.85, which includes a balance of \$36,220.83; accrued interest through 05/17/01 of \$3,421.02; late charges of \$55.00; Costs of \$15.00; and Attorneys fees totaling \$1,850.00.

Interest will accrue at the rate of 9.75% per annum a day from May 28, 2000 to the date of this letter. Your regular monthly payments will also continue to fall due and will be added to the total stated in Number 1 above if you fail to pay them.

If you chose to cure this default by either of the foregoing manners, the necessary payments should be made at to the office of R. Denning Gearhart at 215 E. Locust Street, Clearfield, PA 16830. Payment should be made by cash, cashier's check or certified check.

If you fail to cure this default within thirty (30) days, Bank of America, N.A. will exercise its right to accelerate the mortgage payments. This means that the entire outstanding balance as stated in Paragraph 2 will become immediately due and payable. The bank will institute a foreclosure lawsuit against the real estate for that amount, i.e. \$36,220.83, plus interest, costs of suit and an attorney's commission of the amounts reasonably and actually incurred by Bank of America, N.A., but in no event

Exhibit 'C'

Mandy L. Ralston Bloom
June 14, 2001
Page 2

exceeding (10%) percent of the total indebtedness. If Bank of America, N.A. obtains judgment against you for those amounts, it can then execute against your residence, which will result in loss of this property at Sheriff Sale. I estimate the earliest date on which such a Sheriff Sale could be held would be October 14, 2001.

If you cure your default within the thirty (30) day grace period, the mortgage will be recovered to the same position as if no default had occurred. However, you may only exercise this right to cure your default three (3) times in any calendar year.

The Law provides that you may sell this real estate subject to your delinquent mortgage, and your buyer, or anyone else, has the right to cure this default as explained in the preceding paragraphs. You also have the right to refinance this debt with another lender if possible. You also have the right to have this default cured by a third party acting on your behalf.

You have the right to assert in any foreclosure proceeding or any other lawsuit instituted under the mortgage documents, the nonexistence of a default or any other defense you believe you may have to any such actions against Bank of America, N.A.

If you make partial payments on the account of the delinquency, we will accept them and apply them to the delinquency. However, such partial payments will not cure your default or reinstate your loan unless we receive the entire amount required to cure the default.

This is a very serious matter. You will also find enclosed with this letter a "Notice of Homeowner's Emergency Mortgage Assistance Act of 1983." You must read both that Notice and this one, since they explain rights that you now have under Pennsylvania Law.

However, if you fail to exercise your right under the Homeowner's Emergency Mortgage Assistance Act or fail to cure your default within thirty (30) days, which is on or before July 14, 2001, the bank will institute Foreclosure proceedings against your real estate, which will result in your loss of this property at Sheriff Sale.

Sincerely,

R. Denning Gearhart

RDG/jam

Enclosure

ACT 6 / ACT 91 NOTICE

June 14, 2001

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 COMPRENDA EL CONTENIDO DE ESTA NOTIFICACION OBTENGA UNA TRADUCCION INMEDIATAMENTE LLAMANDO ESTA AGENCIA (PENNSYLVANIA HOUSING FINANCE AGENCY) SIN CARGOS AL NUMERO MENCIONADO ARRIBA. PUEDES SER ELIGIBLE PARA UN PRESTAMO POR EL PROGRAMA "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): CHRISTOPHER J. BLOOM and MANDY L. RALSTON BLOOM

PROPERTY ADDRESS: 216 McNaul Street
Curwensville, PA 16833

LOAN ACCT. NO.: 0010645356

ORIGINAL LENDER: Family Mobile Homes, Inc.

CURRENT LENDER/SERVICE: Bank of America, N.A., successor in interest to Nations Bank as a result of a merger.

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 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 the 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 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

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: 216 McNaul Street, Curwensville, Pennsylvania, 16833.

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:

May, 2000	\$359.48
June, 2000	\$359.48
July, 2000	\$359.48
August, 2000	\$359.48

September, 2000	\$359.48
October, 2000	\$359.48
November, 2000	\$359.48
December, 2000	\$359.48
January, 2001	\$359.48
February, 2001	\$359.48
March, 2001	\$359.48
April, 2001	\$359.48
May, 2001	\$359.48

Other Charges (explain/itemize):

Late Charge	\$55.00
Costs	\$15.00
Attorney's fees	\$1,850.00

TOTAL AMOUNT PAST DUE: **\$6,593.24**

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 \$40,561.85, 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:

R. Denning Gearhart, Collections Officer
215 E. Locust Street
Clearfield, PA 16830

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 *foreclosure 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) 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 will 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 4 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

copy of the original certificate page and page 20:

R. Deuring Geiger, Collections Officer
312 E Locust Street
Chestnut, PA 19830

THIRTY (30) DAYS, and the period shall be extended by an additional period of THIRTY (30) DAYS if the Company fails to file the required documents within the original period of THIRTY (30) DAYS.

the same time, the *Journal of the American Medical Association* (JAMA) has published a study that found that the use of aspirin to prevent heart attacks in people without a history of heart disease is not effective. The study, which involved nearly 10,000 people, found that those who took aspirin had a 12% lower risk of having a heart attack compared to those who did not take aspirin. The study also found that the risk of bleeding was higher in those who took aspirin, particularly those who were taking it for prevention. The study's lead author, Dr. Mark Hlatky, said, "The results suggest that aspirin is not a good choice for preventing heart attacks in people who have not had one before." The study's findings are likely to be controversial, as aspirin has been a standard treatment for heart disease for many years. The American Heart Association (AHA) has issued a statement supporting the use of aspirin for prevention, but the AHA's statement is based on a different study that involved people who already had a history of heart disease. The AHA's statement also notes that the use of aspirin for prevention is not recommended for people who are at high risk for bleeding. The AHA's statement also notes that the use of aspirin for prevention is not recommended for people who are at high risk for bleeding.

THE FEDERAL BUREAU OF INVESTIGATION, U. S. DEPARTMENT OF JUSTICE,
WASHINGON, D. C.

Spurred by the international publicity of the blower bird's song, many people will be drawn to the parks this spring. Of course, this is a wise decision. A nature to know and appreciate is a nature to be enjoyed.

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:

R. Denning Gearhart, Collections Officer
215 E. Locust Street
Clearfield, PA 16830
(814) 765-1581

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 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 SERVICE OF WESTERN PA, INC.

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

Indiana County Community Action Program
827 Water Street, Box 187
Indiana, PA 15701
(412) 465-2657
FAX # (412) 465-5118

Consumer Credit Counseling Services of Western PA, Inc.
217 East Plank Road
Altoona, PA 16602
(814) 944-8100

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 11466

BANK OF AMERICA

01-1421-CD

VS.
BLOOM, CHRISTOPHER J. & MANDY L. RALSTON BLOOM

COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW SEPTEMBER 6, 2001 AT 10:36 AM DST SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON MANDY L. RALSTON BLOOM, DEFENDANT AT RESIDENCE, RR# 1, BOX 508, OLANTA, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO MANDY BLOOM A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN TO HER THE CONTENTS THEREOF.

SERVED BY: DAVIS/MORGILLO

NOW SEPTEMBER 6, 2001 AT 10:36 AM DST SERVED THE WITH COMPLAINT IN MORTGAGE FORECLOSURE ON CHRISTOPHER J. BLOOM, DEFENDANT AT RESIDENCE, RR # 1, BOX 508, OLANTA, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO MANDY BLOOM, WIFE, A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN TO HER THE CONTENTS THEREOF.

SERVED BY: DAVIS/MORGILLO

Return Costs

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

Sworn to Before Me This

10th Day Of Sept 2001
William A. Shaw

So Answers,

Chester Hawkins
by Marilyn Harris
Chester A. Hawkins
Sheriff

FILED

SEP 10 2001

William A. Shaw
Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
(CIVIL DIVISION)

BANK OF AMERICA, N.A., successor
in interest to Nations Bank as a result
of a merger, : Plaintiff
VS. : NO. 01-1421-CD
CHRISTOPHER J. BLOOM and :
MANDY L. RALSTON BLOOM, :
husband and wife, : Defendants

PRAECIPE TO ENTER DEFAULT JUDGMENT

To: William A. Shaw, Prothonotary:

Dear Sir:

1. More than 20 days have elapsed since service on Christopher J. Bloom and Mandy L. Ralston Bloom, Defendants and they have failed to file a responsive pleading.
2. Plaintiff's counsel sent the notice required by PA R.C.P. 237.1, to Defendants more than 10 days ago, and neither of them has filed an answer or responsive pleading.
3. A true and correct copy of said Rule 237.1 notice is attached hereto and incorporated herein by reference.

4. Please enter judgment in favor of the Plaintiff and against the Defendants as follows:

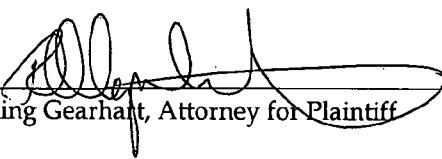
a)	Balance	\$36,220.83
b)	Late Charge	\$ 55.00
c)	Interest Due to 08/31/01	\$ 4,447.10
d)	Interest accruing after 08/31/01 at \$9.68 per day (to be added)	\$ 658.24
e)	Costs of suit (to be added)	\$ 175.00
f)	Attorney's fees	\$ 1,850.00
	PRELIMINARY TOTAL	\$43,406.17

FINAL TOTAL \$43,406.17

Respectfully submitted,

FILED
NOV 06 2001
William A. Shaw
Prothonotary

Date: 11-6-01


R. Denning Gearhart, Attorney for Plaintiff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
(CIVIL DIVISION)

BANK OF AMERICA, N.A., successor
in interest to Nations Bank as a result
of a merger, :
Plaintiff :
VS. : NO. 01-1421- CD
CHRISTOPHER J. BLOOM and :
MANDY L. RALSTON BLOOM, :
husband and wife, :
Defendants :

Notice is given that a judgment has been entered of record in Clearfield
County against Christopher J. Bloom and Mandy L. Ralston Bloom, and in favor of the
Plaintiff, plus interest and costs \$43,406.17.

Prothonotary

By William Schaffer

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

Bank of America, N.A.
Plaintiff(s)

No.: 2001-01421-CD

Real Debt: \$43,406.17

Atty's Comm:

Vs.

Costs: \$

Int. From:

Christopher J. Bloom
Mandy Ralston Bloom
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: November 6, 2001

Expires: November 6, 2006

Certified from the record this 6th day of November, 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

FILED

NOV 06 2001

013:51 P.M.

William A. Shaw, Prothonotary

~~Rec'd notice to aff.~~

~~Rec'd notice to aff.~~
Notice to def.
Statement to Atty: Gearhart

GDB

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
(CIVIL DIVISION)

BANK OF AMERICA, N.A., successor
in interest to Nations Bank as a result
of a merger, : Plaintiff :
VS. : : NO. 01-1421- CD
CHRISTOPHER J. BLOOM and :
MANDY L. RALSTON BLOOM, :
husband and wife, : Defendants :

CERTIFICATE OF ADDRESS

I, R. Denning Gearhart, Attorney for Bank of America, N.A., certify that to the best
of my information, knowledge and belief, the correct name and address of the Plaintiff
and the last known address of Christopher J. Bloom and Mandy L. Ralston Bloom,
Defendants hereto are:

Plaintiff: Bank of America, N.A.
4161 Piedmont Parkway
Greensboro, NC 27420

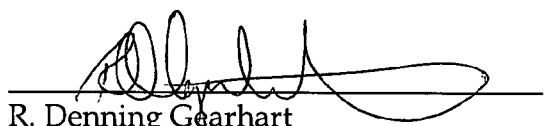
FILED

NOV 06 2001

William A. Shaw
Prothonotary

Defendants: Christopher J. Bloom and Mandy L. Ralston Bloom
c/o R.R. #1, Box 508
Olanta, PA 16863

Dated: 11-6-01


R. Denning Gearhart
Attorney for Plaintiff

FILED

NOV 06 2001

01320110000

William A. Shaw

Prothonotary

WAS

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
(CIVIL DIVISION)

BANK OF AMERICA, N.A., successor
in interest to Nations Bank as a result
of a merger, :
Plaintiff :
VS. :
CHRISTOPHER J. BLOOM and
MANDY L. RALSTON BLOOM,
husband and wife, :
Defendants :

NO. 01-1421-CD

FILED

DEC 20 2001

PRAECIPE FOR WRIT OF EXECUTION William A. Shaw
Prothonotary

TO: William A. Shaw, Prothonotary

Dear Sir:

Kindly issue a Writ of Execution in the above-captioned matter directed to the Sheriff of Clearfield County as follows:

1. Index this Writ against:

CHRISTOPHER J. BLOOM and MANDY L. RALSTON BLOOM

2. Property owned by the Defendants as follows:

ALL those two certain lots of parcels of ground situate in the Borough of Curwensville, Clearfield County, Pennsylvania, bounded and described as follows:

THE FIRST THEREOF: BEGINNING at a stake on the west side of McNaul Street at the corner of Lot Nos. 3 and 2; thence North seventy-five (75) degrees West one hundred seventy-two (172) feet, more or less, to a twenty foot alley; thence along said alley South thirteen and one-half (13 1/2) degrees West eighty (80) feet, more or less, to a stake; thence South seventy-five (75) degrees East one hundred seventy-two (172) feet, more or less, to stake on West side of McNaul Street; thence along West line of McNaul Street eighty (80) feet, more or less, to stake and place of beginning and being known as Lot Nos. 1 and 2, Block I, in the plan of lots known as Reservoir Terrace, and which is recorded in Miscellaneous Docket 12, Page 561.

THE SECOND THEREOF: The lower half of Lot No. 3 in Reservoir Terrace, bounded by the East by McNaul Street and on the West by an alley; bounded on the South by property formerly of Boyd W. Yeager and Frances J. Yeager and on the North by property of Richard T. Lippert and Esther I. Lippert. Being twenty (20) feet wide and extending in depth one hundred and seventy-two (172) feet, more or less.

3. Amounts Due:

a)	Balance	\$36,220.83
b)	Late Charge	\$55.00
c)	Interest Due to 08/31/01	\$4,447.10
d)	Interest accruing after 05/17/01 at \$9.68 per day (to be added)	\$658.24
e)	Costs of suit (to be added)	\$175.00
f)	Attorney's fees	\$1,850.00
	PRELIMINARY TOTAL	\$43,406.17

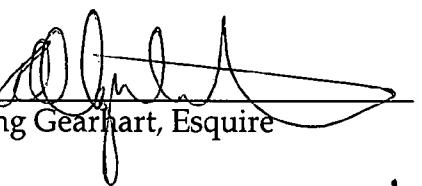
FINAL TOTAL **\$43,406.17**

Prothonotary Costs.

171.49

Dated: 11-7-01

R. Denning Gearhart, Esquire



FILED

DEC 20 2001
OAG:4316th Gearhart
William A. Shaw
Prothonotary PD \$20.00
Counts Shands
6000

R. DENNING GEARHART
ATTORNEY AT LAW
CLEARFIELD, PA. 16830

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

BANK OF AMERICA, N.A., successor
in interest to Nations Bank as a result
of a merger,

COPY

Plaintiff :

VS. :

NO. 01-1421- CD

CHRISTOPHER J. BLOOM and
MANDY L. RALSTON BLOOM,
husband and wife,

Defendants :

WRIT OF EXECUTION

NOTICE

This paper is a Writ of Execution. It has been issued because there is a judgment against you. It may cause your property to be held or taken to pay the judgment. You may also have legal rights to prevent your property from being taken. A lawyer can advise you more specifically of these rights. If you wish to exercise your rights, you must act promptly.

The law provides that certain property cannot be taken. Such property is said to be exempt. There is a debtor's exemption of \$300.00. There are other exemptions which may be applicable to you. Attached is a summary of some of the major exemptions. You may have other exemptions or other rights.

If you have an exemption, you should do the following promptly: (1) Fill out the attached claim form and demand for a prompt hearing; and, (2) Deliver the form or mail it to the Sheriff's Office at the address noted.

You should come to Court ready to explain your exemption. If you do not come to Court to prove your exemptions, you may lose some of your property.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

Clearfield County Court Administrator
Clearfield County Courthouse
Corner of Market and Second Streets
Clearfield, PA 16830
(814) 765-2641, ext. 5982

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

BANK OF AMERICA, N.A., successor in interest to Nations Bank as a result of a merger,	Plaintiff	:
VS.		NO. 01-1421- CD
CHRISTOPHER J. BLOOM and MANDY L. RALSTON BLOOM, husband and wife,	Defendants	:

WRIT OF EXECUTION

Commonwealth of Pennsylvania/County of Clearfield
To the Sheriff of Clearfield County

To satisfy the judgment, interest, costs and attorney's commission against the Defendants above:

1. You are directed to levy upon the real estate owned by the Defendants as follows and sell their interest therein:

ALL those two certain lots of parcels of ground situate in the Borough of Curwensville, Clearfield County, Pennsylvania, bounded and described as follows:

THE FIRST THEREOF: BEGINNING at a stake on the west side of McNaul Street at the corner of Lot Nos. 3 and 2; thence North seventy-five (75) degrees West one hundred seventy-two (172) feet, more or less, to a twenty foot alley; thence along said alley South thirteen and one-half (13 1/2) degrees West eighty (80) feet, more or less, to a stake; thence South seventy-five (75) degrees East one hundred seventy-two (172) feet, more or less, to stake on West side of McNaul Street; thence along West line of McNaul Street eighty (80) feet, more or less, to stake and place of beginning and being known as Lot Nos. 1 and 2, Block I, in the plan of lots known as Reservoir Terrace, and which is recorded in Miscellaneous Docket 12, Page 561.

THE SECOND THEREOF: The lower half of Lot No. 3 in Reservoir Terrace, bounded by the East by McNaul Street and on the West by an alley; bounded on the South by property formerly of Boyd W. Yeager and Frances J. Yeager and on the North by property of Richard T. Lippert and Esther I. Lippert. Being twenty (20) feet wide and extending in depth one hundred and seventy-two (172) feet, more or less.

2. Amounts Due:

a)	Balance	\$36,220.83
b)	Late Charge	\$55.00
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d)	Interest accruing after 05/17/01 at \$9.68 per day (to be added)	\$658.24
e)	Costs of suit (to be added)	\$175.00
f)	Attorney's fees	\$1,850.00
	PRELIMINARY TOTAL	\$43,406.17

FINAL TOTAL	\$43,406.17
Prothonotary Costs.	<u>171.49</u>

Willie L. Shan
Prothonotary

By: Willie L. Shan

Dated 12/20/01

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

BANK OF AMERICA, N.A., successor
in interest to Nations Bank as a result
of a merger, :
Plaintiff :
VS. : NO. 01-1421-CD
:
CHRISTOPHER J. BLOOM and
MANDY L. RALSTON BLOOM,
husband and wife, :
Defendants :

CLAIM FOR EXEMPTION

To the Sheriff:

I, the above-named Defendant, claim exemption of property from levy or attachment:

(1) From my personal property in my possession which had been levied upon,
(a) I desire that my \$300.00 statutory exemption be
____ (i) Set aside in kind (specify property to be set aside in kind):

____ (ii) paid in cash following the sale of the property levied upon; or

(b) I claim the following exemption (specify property and basis of
exemption):

(2) From my property which is in the possession of a third party, I claim the
following exemptions:

(a) my \$300.00 statutory exemption: ____ in cash ____ in kind (specify
property):

(b) Social Security benefits on deposit in the amount of \$_____.

(c) Other (specify amount and basis of exemption):

I request a prompt court hearing to determine the exemption. Notice of hearing should be given to me at:

Address

Phone Number

I verify that the statements made in this Claim for Exemption are true and correct. I understand that false statements herein are subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsifications to authorities.

Date: _____

Defendant

**THIS CLAIM TO BE FILED WITH
THE OFFICE OF THE SHERIFF OF CLEARFIELD COUNTY**

Clearfield County Sheriff
Clearfield County Courthouse
Corner of Market and Second Streets
Clearfield, PA 16830

MAJOR EXEMPTIONS UNDER PENNSYLVANIA AND FEDERAL LAW

1. \$300.00 statutory exemption
2. Bibles, school books, sewing machines, uniforms, and equipment
3. Most wages and unemployment compensation
4. Social security benefits
5. Certain retirements funds and accounts
6. Certain veteran and armed forces benefits
7. Certain insurance proceeds

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
(CIVIL DIVISION)

BANK OF AMERICA, N.A., successor :
in interest to Nations Bank as a result :
of a merger, :
Plaintiff :
VS. : NO. 01-1421- CD
: :
CHRISTOPHER J. BLOOM and :
MANDY L. RALSTON BLOOM, :
husband and wife, :
Defendants :

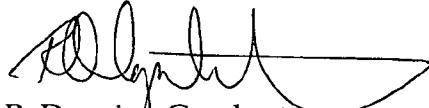
NOTICE PURSUANT TO PA.R.C.P. 3129

TO: ALL CREDITORS AND PARTIES IN INTEREST OF DEFENDANTS:

Please be advised that I have filed a Praeclipe for Writ of Execution against real estate owned by the Defendants in the above-captioned matter. My inspection of the records at the Clearfield County Courthouse indicates that you have a lien against this real estate or other interest therein which may be extinguished or otherwise affected by the Sheriff Sale of this real estate which will be conducted pursuant to my Praeclipe for Writ of Execution.

You should take this Notice to an attorney of your choice, who can advise you more fully.

Sincerely,



R. Denning Gearhart
Attorney for Plaintiff
215 E. Locust Street
Clearfield, PA 16830

Dated: 2-12-02

Enclosure: Sheriff's Handbill for Execution in the above-captioned matter.

FILED

FEB 12 2002

02/08/02 cc
William A. Shaw
Prothonotary

TERMS OF SALE

The price or sum at which the property shall be struck off must be paid at the time of sale or such other arrangements made as will be approved, otherwise, the property will be immediately put up and sold again at the expense and risk of the person to whom it was struck off, and in case of deficiency of such resale, shall make good for the same, and in no instance will the deed be presented for confirmation unless the money is actually paid to the Sheriff.

NOTICE

To all parties in interest and Claimants: A schedule of distribution will be filed by the Sheriff in his office the first Monday following the date of sale, and distribution will be made in accordance with the schedule unless exceptions are filed within ten (10) days thereafter.

SHERIFF

SEIZED, taken in execution to be sold as the property of CHRISTOPHER J. BLOOM AND MANDY L. RALSTON BLOOM, husband and wife, at the suit of BANK OF AMERICA, N.A., successor in interest to Nations Bank as a resule of a merger. JUDGMENT NO. 01-1421-CD.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
(CIVIL DIVISION)

BANK OF AMERICA, N.A., successor
in interest to Nations Bank as a result
of a merger, :
Plaintiff :
VS. : NO. 01-1421- CD
: :
CHRISTOPHER J. BLOOM and
MANDY L. RALSTON BLOOM,
husband and wife, :
Defendants :
:

AFFIDAVIT PURSUANT TO RULE 3129

1. Name and address of Plaintiff in the judgment:

Bank of America, N.A.
4161 Piedmont Parkway
Greensboro, NC 27420

2. Name and address of Defendants in the judgment:

Christopher J. Bloom
c/o R.R. #1, Box 508
Olanta, PA 16863

Mandy L. Ralston Bloom
c/o R.R. #1, Box 508
Olanta, PA 16863

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

Bank of America, N.A., Plaintiff
4161 Piedmont Parkway
Greensboro, NC 27420

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

Bank of America, N.A., Plaintiff
4161 Piedmont Parkway
Greensboro, NC 27420

FILED

FEB 12 2002
0/08/08 no cc
William A. Shaw
Prothonotary

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

J. Duane Test, Tax Collector
Naulton Road, Box 239
Curwensville, PA 16833

Curwensville Municipal Authority
900 Susquehanna Avenue
Curwensville, PA 16833

Curwensville Water Authority
P.O. Box 27
Curwensville, PA 16833

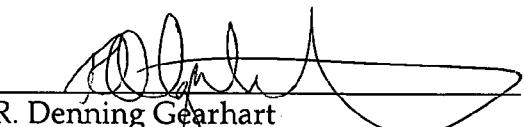
Clearfield County Tax Claim Bureau
230 E. Market Street
Clearfield, PA 16830

6. 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:

None.

I verify that the statements made in this Affidavit are true and correct to the best of my knowledge, information and belief. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S §4904 relating to unsworn falsifications to authorities.

Dated: 2-12-02


R. Denning Gearhart
Attorney for Plaintiff

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 11960

BANK OF AMERICA ET AL

01-1421-CD

VS.
BLOOM, CHRISTOPHER J.

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

NOW, JANUARY 29, 2002, AT 11:45 AM O'CLOCK A LEVY WAS TAKEN ON THE PROPERTY OF THE DEFENDANT. PROPERTY WAS POSTED THIS DATE.

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

NOW, JANUARY 30, 2002, AT 1:48 PM O'CLOCK SERVED WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY ON LUANN BLOOM, MOTHER OF CHRISTOPHER J. BLOOM, DEFENDANT, AT HER PLACE OF RESIDENCE, RR #1, BOX 508, OLANTA, CLEARFIELD COUNTY, PENNSYLVANIA, 16863, BY HANDING TO LUANN BLOOM, MOTHER OF CHRISTOPHER J. BLOOM, 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 1:48 PM O'CLOCK SERVED WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY ON LUANN BLOOM, MOTHER-IN-LAW OF MANDY L. RALSTON BLOOM, DEFENDANT, AT HER PLACE OF RESIDENCE, RR #1, BOX 508, OLANTA, CLEARFIELD COUNTY, PENNSYLVANIA, 16863, BY HANDING TO LUANN BLOOM, MOTHER-IN-LAW OF MANDY L. RALSTON BLOOM, 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 DEFENDANT. PROPERTY WAS PURCHASED BY THE PLAINTIFF FOR ONE DOLLAR (\$1.00) PLUS COSTS. BILLED ATTORNEY THIS DATE FOR COSTS DUE ON SALE.

FILED

MAY 08 2002

**William A. Shaw
Prothonotary**



In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 11960

BANK OF AMERICA ET AL

01-1421-CD

VS.
BLOOM, CHRISTOPHER J.

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

**NOW, MAY 3, 2002, RECEIVED PLAINTIFF CHECK #761056 IN THE AMOUNT OF
ONE THOUSAND SEVEN HUNDRED THIRTY-SIX DOLLARS AND SEVENTY-FIVE
CENTS (\$1,736.75) FOR COSTS DUE ON SALE. CALLED ATTORNEY GEARHART AND
INFORMED HIM THAT WE NEED AN ADDITIONAL SIXTEEN DOLLARS AND FOUR
CENTS (\$16.04) FOR ADDITIONAL TAXES DUE.**

**NOW, MAY 7, 2002, RECEIVED ATTORNEY CHECK #5442 IN THE AMOUNT OF
SIXTEEN DOLLARS AND FOUR CENTS (\$16.04) FOR ADDITIONAL COSTS DUE.**

**NOW, MAY 8, 2002, RETURN WRIT AS A SALE BEING HELD ON PROPERTY OF
THE DEFENDANTS. PROPERTY WAS PURCHASED BY PLAINTIFF FOR ONE
DOLLAR (\$1.00) PLUS COSTS. PAID COSTS FROM ADVANCE WITH PLAINTIFF AND
ATTORNEY PAYING REMAINING COSTS. DEED WAS FILED THIS DATE.**

**SHERIFF HAWKINS \$251.18
SURCHARGE \$ 40.00
PAID BY PLAINTIFF**

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 11960

BANK OF AMERICA ET AL

01-1421-CD

VS.
BLOOM, CHRISTOPHER J.

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

Sworn to Before Me This

So Answers,

8 Day Of May 2002
Chester A. Hawkins

Chester Hawkins
by Maryann H. Pott
Chester A. Hawkins
Sheriff

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

REAL ESTATE SALE

REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION

REAL ESTATE SALE

NOW, APRIL 8, 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 5th day of APRIL 2002, I exposed for sale the within described real estate of **CHRISTOPHER J. BLOOM AND MANDY L. RALSTON BLOOM, HUSBAND AND WIFE**

to public venue or outcry at which time and place I sold the same to BANK OF AMERICA, N.A., SUCCESSOR IN INTEREST
TO NATIONS BANK AS A RESULT OF A MERGER 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	3.90
LEVY	15.00
MILEAGE	3.90
POSTING	15.00
CSDS	10.00
COMMISSION 2%	
POSTAGE	4.08
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	30.00
ADD'L POSTING	15.00
ADD'L MILEAGE	7.15 + 7.15
ADD'L LEVY	15.00
BID AMOUNT	1.00
RETURNS/DEPUTIZE	
COPIES / BILLING	\$15.00 + 5.00
BILLING - PHONE - FAX	4.00
TOTAL SHERIFF COSTS	\$ 246.18

DEED COSTS:

REGISTER & RECORDER	\$ 16.00
ACKNOWLEDGEMENT	**** 5.00
TRANSFER TAX 2%	-----
TOTAL DEED COSTS	\$ 21.00

DEBT & INTEREST:

DEBT-AMOUNT DUE	\$ 36,220.83
INTEREST DUE TO 8-31-01	4,447.10
INTEREST ACCRUING AFTER 5-17-01 AT	
\$9.68 PER DAY	658.24
TOTAL DEBT & INTEREST	\$ 41,326.17

COSTS:

ATTORNEY FEES	\$
PROTH. SATISFACTION	\$
ADVERTISING	\$ 268.77
LATE CHARGES & FEES	\$ -55.00
TAXES-Collector (AFTER 4-3-02 \$ 268.13)	\$ 268.13
TAXES-Tax Claim UNTIL 4-30-02	\$ 1,556.22
COSTS OF SUIT-To Be Added	\$ -475.00
LIST OF LIENS AND MORTGAGE SEARCH	\$ 140.00
FORCLOSURE FEES / LIFE INS REFUND	\$
ACKNOWLEDGEMENT	\$ 5.00
DEED COSTS	\$ 16.00
ATTORNEY COMMISSION	\$ -1,850.00
SHERIFF COSTS	\$ 246.18
LEGAL JOURNAL AD	\$ 81.00
REFUND OF ADVANCE	\$
REFUND OF SURCHARGE	\$
PROTHONOTARY	\$ 171.49

TOTAL COSTS

\$ 2,752.79

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

OPY

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
(CIVIL DIVISION)

BANK OF AMERICA, N.A., successor
in interest to Nations Bank as a result
of a merger, Plaintiff
VS. NO. 01-1421- CD
CHRISTOPHER J. BLOOM and
MANDY L. RALSTON BLOOM,
husband and wife, Defendants

PRAECIPE FOR WRIT OF EXECUTION

TO: William A. Shaw, Prothonotary

Dear Sir:

Kindly issue a Writ of Execution in the above-captioned matter directed to the Sheriff of Clearfield County as follows:

1. Index this Writ against:

CHRISTOPHER J. BLOOM and MANDY L. RALSTON BLOOM

2. Property owned by the Defendants as follows:

ALL those two certain lots of parcels of ground situate in the Borough of Curwensville, Clearfield County, Pennsylvania, bounded and described as follows:

THE FIRST THEREOF: BEGINNING at a stake on the west side of McNaul Street at the corner of Lot Nos. 3 and 2; thence North seventy-five (75) degrees West one hundred seventy-two (172) feet, more or less, to a twenty foot alley; thence along said alley South thirteen and one-half (13 1/2) degrees West eighty (80) feet, more or less, to a stake; thence South seventy-five (75) degrees East one hundred seventy-two (172) feet, more or less, to stake on West side of McNaul Street; thence along West line of McNaul Street eighty (80) feet, more or less, to stake and place of beginning and being known as Lot Nos. 1 and 2, Block I, in the plan of lots known as Reservoir Terrace, and which is recorded in Miscellaneous Docket 12, Page 561.

THE SECOND THEREOF: The lower half of Lot No. 3 in Reservoir Terrace bounded by the East by McNaul Street and on the West by an alley; bounded on the South by property formerly of Boyd W. Yeager and Frances J. Yeager and on the North by property of Richard T. Lippert and Esther I. Lippert. Being twenty (20) feet wide and extending in depth one hundred and seventy-two (172) feet, more or less.

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

Dec. 11, 2001

Attest.

William A. Shaw
Prothonotary/
Clerk of Courts

3. Amounts Due:

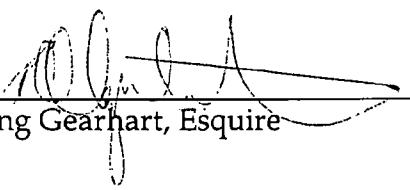
a)	Balance	\$36,220.83
b)	Late Charge	\$55.00
c)	Interest Due to 08/31/01	\$4,447.10
d)	Interest accruing after 05/17/01 at \$9.68 per day (to be added)	\$658.24
e)	Costs of suit (to be added)	\$175.00
f)	Attorney's fees	\$1,850.00
	PRELIMINARY TOTAL	\$43,406.17

FINAL TOTAL **\$43,406.17**

Prothonotary Costs **171.49**

Dated: 11-7-01

R. Denning Gearhart, Esquire



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

BANK OF AMERICA, N.A., successor	:	
in interest to Nations Bank as a result	:	
of a merger,	:	
Plaintiff	:	
VS.	:	NO. 01-1421-CD
CHRISTOPHER J. BLOOM and	:	
MANDY L. RALSTON BLOOM,	:	
husband and wife,	:	
Defendants	:	

WRIT OF EXECUTION

NOTICE

This paper is a Writ of Execution. It has been issued because there is a judgment against you. It may cause your property to be held or taken to pay the judgment. You may also have legal rights to prevent your property from being taken. A lawyer can advise you more specifically of these rights. If you wish to exercise your rights, you must act promptly.

The law provides that certain property cannot be taken. Such property is said to be exempt. There is a debtor's exemption of \$300.00. There are other exemptions which may be applicable to you. Attached is a summary of some of the major exemptions. You may have other exemptions or other rights.

If you have an exemption, you should do the following promptly: (1) Fill out the attached claim form and demand for a prompt hearing; and, (2) Deliver the form or mail it to the Sheriff's Office at the address noted.

You should come to Court ready to explain your exemption. If you do not come to Court to prove your exemptions, you may lose some of your property.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

Clearfield County Court Administrator
Clearfield County Courthouse
Corner of Market and Second Streets
Clearfield, PA 16830
(814) 765-2641, ext. 5982

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

BANK OF AMERICA, N.A., successor in interest to Nations Bank as a result of a merger,	:	
		Plaintiff
VS.	:	NO. 01-1421- CD
CHRISTOPHER J. BLOOM and MANDY L. RALSTON BLOOM, husband and wife,	:	
		Defendants

WRIT OF EXECUTION

Commonwealth of Pennsylvania/County of Clearfield
To the Sheriff of Clearfield County

To satisfy the judgment, interest, costs and attorney's commission against the Defendants above:

1. You are directed to levy upon the real estate owned by the Defendants as follows and sell their interest therein:

ALL those two certain lots of parcels of ground situate in the Borough of Curwensville, Clearfield County, Pennsylvania, bounded and described as follows:

THE FIRST THEREOF: BEGINNING at a stake on the west side of McNaul Street at the corner of Lot Nos. 3 and 2; thence North seventy-five (75) degrees West one hundred seventy-two (172) feet, more or less, to a twenty foot alley; thence along said alley South thirteen and one-half (13 1/2) degrees West eighty (80) feet, more or less, to a stake; thence South seventy-five (75) degrees East one hundred seventy-two (172) feet, more or less, to stake on West side of McNaul Street; thence along West line of McNaul Street eighty (80) feet, more or less, to stake and place of beginning and being known as Lot Nos. 1 and 2, Block I, in the plan of lots known as Reservoir Terrace, and which is recorded in Miscellaneous Docket 12, Page 561.

THE SECOND THEREOF: The lower half of Lot No. 3 in Reservoir Terrace, bounded by the East by McNaul Street and on the West by an alley; bounded on the South by property formerly of Boyd W. Yeager and Frances J. Yeager and on the North by property of Richard T. Lippert and Esther I. Lippert. Being twenty (20) feet wide and extending in depth one hundred and seventy-two (172) feet, more or less.

2. Amounts Due:

a)	Balance	\$36,220.83
b)	Late Charge	\$55.00
c)	Interest Due to 08/31/01	\$4,447.10
d)	Interest accruing after 05/17/01 at \$9.68 per day (to be added)	\$658.24
e)	Costs of suit (to be added)	\$175.00
f)	Attorney's fees	\$1,850.00
	PRELIMINARY TOTAL	\$43,406.17

FINAL TOTAL	\$43,406.17
Prothonotary Costs	<u>171.49</u>

Willie L. Shan

Prothonotary

Dated 12/20/01

By: _____

Willie L. Shan

RECEIVED DEC 20 2001

① 11:00 AM

Chester A. Daniels
by Margaret N. Pitt

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

BANK OF AMERICA, N.A., successor
in interest to Nations Bank as a result
of a merger, :
Plaintiff :
VS. : NO. 01-1421- CD
CHRISTOPHER J. BLOOM and :
MANDY L. RALSTON BLOOM, :
husband and wife, :
Defendants :

CLAIM FOR EXEMPTION

To the Sheriff:

I, the above-named Defendant, claim exemption of property from levy or attachment:

(1) From my personal property in my possession which had been levied upon,

(a) I desire that my \$300.00 statutory exemption be

 (i) Set aside in kind (specify property to be set aside in kind):

 (ii) paid in cash following the sale of the property levied upon; or

(b) I claim the following exemption (specify property and basis of exemption):

(2) From my property which is in the possession of a third party, I claim the following exemptions:

(a) my \$300.00 statutory exemption: in cash in kind (specify property):

(b) Social Security benefits on deposit in the amount of \$_____.

(c) Other (specify amount and basis of exemption):

I request a prompt court hearing to determine the exemption. Notice of hearing should be given to me at:

Address

Phone Number

I verify that the statements made in this Claim for Exemption are true and correct. I understand that false statements herein are subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsifications to authorities.

Date: _____

Defendant

**THIS CLAIM TO BE FILED WITH
THE OFFICE OF THE SHERIFF OF CLEARFIELD COUNTY**

Clearfield County Sheriff
Clearfield County Courthouse
Corner of Market and Second Streets
Clearfield, PA 16830

MAJOR EXEMPTIONS UNDER PENNSYLVANIA AND FEDERAL LAW

1. \$300.00 statutory exemption
2. Bibles, school books, sewing machines, uniforms, and equipment
3. Most wages and unemployment compensation
4. Social security benefits
5. Certain retirements funds and accounts
6. Certain veteran and armed forces benefits
7. Certain insurance proceeds