

01-1719-CD
C & G SAVINGS BANK -vs- KAY CHARLES GOODROW et al

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

NO. 01-1719-CD

C&G SAVINGS BANK,

Plaintiff,

ISSUE NO.:

v.

CODE:

KAY CHARLES GOODROW and
DOROTHY ESTHER GOODROW,

TYPE OF PLEADING:

Defendants

COMPLAINT IN MORTGAGE
FORECLOSURE

TO: DEFENDANT:

YOU ARE HEREBY NOTIFIED TO PLEAD TO THE
ENCLOSED COMPLAINT WITHIN TWENTY (20) DAYS
FROM SERVICE HEREOF OR A DEFAULT JUDGMENT
MAY BE ENTERED AGAINST YOU.

WELTMAN, WEINBERG & REIS CO., L.P.A.

By: 
ATTORNEYS FOR PLAINTIFF

I HEREBY CERTIFY THE ADDRESS OF PLAINTIFF IS:
P.O. Box 2060
Alliance, OH 44601

FILED ON BEHALF OF:
PLAINTIFF

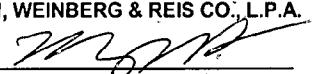
AND THE DEFENDANT ARE:
RD 1, Box 506
Woodland, PA 16881

COUNSEL OF RECORD FOR THIS
PARTY:

WELTMAN, WEINBERG & REIS CO., L.P.A.
By: 
ATTORNEYS FOR PLAINTIFF

I HEREBY CERTIFY THAT THE LOCATION OF THE REAL
ESTATE AFFECTED BY THIS LIEN IS:
RD 1, Box 506
Woodland, PA 16881
Twp of Bradford

WELTMAN, WEINBERG & REIS CO., L.P.A.
Firm #339
2718 KOPPERS BUILDING
436 SEVENTH AVENUE
PITTSBURGH, PA 15219
(412) 434-7955
WWR#02065538

WELTMAN, WEINBERG & REIS CO., L.P.A.
By: 
ATTORNEYS FOR PLAINTIFF

FILED

OCT 15 2001

William A. Shaw
Prothonotary

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

C&G SAVINGS BANK,

Plaintiff,

NO:

v.

KAY CHARLES GOODROW and
DOROTHY ESTHER GOODROW,

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 property or other rights important to you.

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

PA Bar Association
P.O. Box 186
Harrisburg, PA 17108
800-692-7375

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

C&G SAVINGS BANK,

Plaintiff, NO:

v.

KAY CHARLES GOODROW and
DOROTHY ESTHER GOODROW,

Defendants

CIVIL ACTION - COMPLAINT IN MORTGAGE FORECLOSURE

And now, comes Plaintiff, C&G Savings Bank, by and through its attorneys, WELTMAN, WEINBERG & REIS CO., L.P.A., and files this Complaint in Mortgage Foreclosure, averring in support thereof the following:

1. The Plaintiff is C&G Savings Bank, a lending institution duly authorized to conduct business within the Commonwealth of Pennsylvania (hereinafter "Plaintiff").
2. The Defendants are Kay Charles Goodrow and Dorothy Esther Goodrow, adult individuals whose last known address is RD 1, Box 506, Woodland, PA 16881.
3. On or about October 7, 1994, the Defendants borrowed the sum of \$39,685.00 from Plaintiff pursuant to the terms of a written agreement, and as security for repayment thereof, Defendants made executed and delivered to Family Mobile Homes, Inc., a Mortgage in the original principal amount of \$39,685.00 on the premises hereinafter described, said Mortgage being recorded in the Office of the Recorder of Deeds of Clearfield County on October 13, 1994 in Mortgage Book Volume 1637, Page 164. A true and correct copy of said Mortgage containing a description of the premises subject to said Mortgage is marked Exhibit "A", attached hereto and made a part hereof.
4. Family Mobile Homes, Inc., assigned all of its right, title and interest in and to the Mortgage to Columbia Savings Association, pursuant to an Assignment of Mortgage, which was recorded on November 16, 1994, in Mortgage Book Volume 1644, Page 9.

5. Columbia Savings Association, assigned all of its right, title and interest in and to the Mortgage to Plaintiff, pursuant to an Assignment of Mortgage,

6. The Defendant, Kay Charles Goodrow, is the current record and real owner of the aforesaid mortgaged premises.

7. The Defendants are in default under the terms of the aforesaid agreement and Mortgage.

8. Demand for payment has been made upon the Defendants by Plaintiff, but Defendants were unable to pay the principal balance, interest or any other portion thereof to Plaintiff.

9. On or about May 17, 2001, Defendants were mailed Notice of Homeowner's Emergency Assistance Act of 1983, in compliance with the Homeowner's Emergency Assistance Act, Act 91 of 1983 and pursuant to 12 PA Code Chapter 31, Subchapter B, Section 31.201 et seq.

10. The amount due and owing Plaintiff by Defendants is as follows:

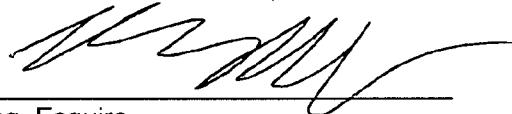
Principal	\$ 38,777.49
interest thru 8/28/01	\$ 9,388.02
Late Charge thru 8/28/01	\$ 0.00
Attorneys' Fees thru 8/28/01	\$ 1,000.00
Other Charges thru 8/28/01	<u>\$ 50.00</u>
 TOTAL	 \$ 49,215.51

11. Contemporaneously hereunder, Defendants have been advised of their right to dispute the validity of this debt or any part thereof, pursuant to the Fair Debt Collection Practices Act 30 Day Notice, attached hereto marked Exhibit "B" and made a part hereof.

WHEREFORE, Plaintiff demands judgment in Mortgage Foreclosure for the amount due of \$49,215.51, with interest thereon at the rate of \$10.81 per diem from August 28, 2001, plus costs, in addition to late charges and for foreclosure and sale of mortgaged premises.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED SHALL BE USED FOR THAT PURPOSE.

WELTMAN, WEINBERG & REIS CO., L.P.A.



Kimberly J. Hong, Esquire
Pa. I.D. #74950
Attorneys for Plaintiff
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

VOL 1637 PAGE 164 REAL ESTATE MORTGAGE

THIS MORTGAGE, made and entered into this 7th day of October 19 94, by and between the undersigned Key Charles Goodrow and Dorothy Esther Goodrow, herein called "Mortgagor", and FAMILY MOBILE HOMES, INC., a Pennsylvania Association having an office and place of business at 1663 E. Pleasant Valley Blvd., Altoona, Pennsylvania 16602, herein called "Mortgeree".

WITNESSETH, that to secure payment by Mortgagor of a Promissory Note of even date herewith, in the total amount of principal sum of Thirty-nine thousand six hundred eighty-five and 00/100 Dollars (\$ 39,685.00),

refinancing or extension thereof, or other Promissory Note or other agreement to pay which may be substituted therefor, any provisions of this Mortgage, and obligations which Mortgagor may hereafter, from time to time become obligated to Mortgagee, 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, situate in the County of Clearfield, Pennsylvania, described as follows: _____, and/or any renewal, (and/or any renewal, or all of which are hereinafter referred to as "Promissory Notes") and all other obligations of Mortgagor under the terms and for payment of, or for additional sums of money advanced by Mortgagee, and it is intended that all of said future advances, owing by Mortgagor, Mortgagee does by these presents sell, grant and convey to Mortgagee. All that real estate, situate in the County of Clearfield, Pennsylvania, described as follows: _____.

the County of Clearfield and convey to Mortgagee, ALL that real estate situated in
Bradford Township (City, Borough, Township) of
R.D. # 1 Box 506 known and numbered as
Street Address Woodland, PA 16881
Pennsylvania, and described in Deed recorded in the Recorder's Office of said County at Deed Book Volume 1548,
Page 378, and more particularly described as

SEE ATTACHED EXHIBITS "A" & "B"

TOGETHER with all the buildings and improvements thereon and additions thereto, including all alleys, passageways, rights, liberties, privileges, hereditaments and appurtenances whatsoever thereunto belonging.

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

THIS MORTGAGE IS MADE subject to the following conditions:

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, Mortgagor, at its option, may defer the payment date of all wholly unpaid installments one or more full months and charge a defermont 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 defermont.

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. Mongagor 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 of this Mortgage or said Combined Promissory Note and Federal Disclosure Statement, Mortgagor 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 of a foreclosure, Mortgagor authorizes Mortgagee at its option to obtain such insurance and/or workmen 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.

Exhibit "A"

VOL 1637 PAGE 165

All that certain tract or parcel of land situate in the Township of Bradford, County of Clearfield and State of Pennsylvania, bounded and described as follows:

BEGINNING at a point in the line of land of Carl Graffius Estate, in the line of the Township Road known as T-613 leading from Pleasant Valley to Egypt; thence by the Graffius Estate land north thirty six (36) degrees thirty (30) minutes west four hundred seventy one (471) feet to an iron pin; thence still by the Graffius Estate land north forty two (42) degrees thirty seven (37) minutes east one hundred eighty five (185) feet to an iron pin in the line of land of Shearer Brothers; thence by the line of Shearer Brothers south thirty six (36) degrees thirty (30) minutes west four hundred seventy one (471) feet to a point in the Township Road above mentioned; thence by said road south forty two (42) degrees thirty seven (37) minutes west one hundred eighty five (185) feet to an iron pin and the place of beginning.

BEING the same premises which Chester Shugerts and Margaret Shugerts, husband and wife, granted and conveyed by their deed dated the 6th day of January, 1965, recorded at Clearfield in Deed Book No. 512, page 329, to Alex A. Goodrow and Bessie E. Goodrow, husband and wife. Bessie E. Goodrow having departed this life on October 5, 1977, the entire title vested in Alex A. Goodrow by operation of the law as the surviving spouse:

EXCEPTING out of and from the above described premises the portion conveyed by Alex A. Goodrow unto KAY CHARLES GOODROW, by deed dated March 18, 1987, and recorded with the Recorder of Deeds of Clearfield County in Deeds and Records Book Volume 1170, page 382 on July 16, 1987. Which parcel is described as:

BEGINNING on the western side of Township Road T-613, being, the northeasterly corner of the parcel herein conveyed; thence southerly along said T-613 ninety two and one-half (92.5) feet to a point; thence northwesterly four hundred seventy-one (471) feet to a point; thence northerly ninety-two and one-half (92.5) feet to the northwestern corner of parcel herein conveyed; thence southeasterly four hundred seventy-one (471) feet to a point at edge of T-613 and place of beginning. The described premises forming a rectangle.

I hereby CERTIFY that this document is recorded in the Recorder's Office of Clearfield County, Pennsylvania.



Karen L. Starck

Karen L. Starck
Recorder of Deeds

VOL 1637 PAGE 166

VOL 1548 PAGE 279

Exhibit "B"

BEING the northeasterly half of parcel conveyed to Alex A. Goodrow and Bessie E. Goodrow as hereinabove described.

EXCEPTING AND RESERVING ALSO; out of and from the above described premises unto Helen Daisher, her heirs and assigns, title to which is now vested in the Carl W. Graffius Estate, an undivided one-third part of all the coal, fire clay and all other minerals, whether gaseous or liquid, together with the right of ingress, egress and regress into, through, across and upon the above described lands for the purpose of examining and searching for and mining and shipping the said coal, and fire clay, and other minerals to market and taking, storing, removing and transporting the same and other coal, fire clay and other minerals aforesaid, from other lands under which the coal, fire clay and other minerals may be operated in connection with the coal, fire clay and other minerals under the above described land; and for these purposes, the said Carl W. Graffius Estate, its successors or assigns, may build railroads, tramroads, ways and drains upon and under the surface of the above described lands, and to locate and erect such buildings and other structures thereon, with the necessary curtilage, and to make such openings, shafts, air shafts, tipples, chutes, drill holes and dumps as may be necessary and proper, in the opinion of the said Carl W. Graffius Estate; for the convenient use and working of the mines or oil or gas wells, with the right to deposit waste materials or dirt or rock of the mines, and wells upon the surface convenient thereto; and the Carl W. Graffius Estate except and reserve the right and privilege of taking away all the surface support in the mining of the said coal, fire clay and other minerals and to remove the pillars supporting the surface of said land without being liable to any one for damages resulting to the surface or waters in or on said land by the said removal of said coal, fire clay and other minerals. This reservation withdraws only the one-third interest, the other two-thirds interest in the minerals, solid, gaseous or liquid pass to the grantees, as fully as vested in the grantors.

Alex A. Goodrow departed this life intestate on November 21, 1988 whereupon Grantee, a nephew, was appointed Administrator by the Register of Wills of Clearfield County on March 27, 1989. Thereafter Grantee (as decedent's administrator) petitioned the Court to permit him to purchase these premises and by Decree dated May 22, 1991, the Orphans' Court by the Honorable Joseph S. Ammerman authorized him to purchase said premises for the amount of \$3,500.00 and ordered that a deed conveying such to him be, executed by the Clerk of Courts upon exhibition to said Clerk of the Administrator's receipt for the purchase money countersigned by the attorney for the Alex A. Goodrow Estate. Grantor by his signature hereto warrants that he has viewed the duly executed countersigned receipt referenced above.

NOTICE

FAIR DEBT COLLECTION PRACTICES ACT 30 DAY NOTICE

By law, this law firm is required to advise you that unless within 30 days after receipt of this notice you dispute the validity of this debt or any portion thereof, the debt will be assumed to be valid by us. If said notification is sent to us in writing, we are required to provide you with verification of the debt. In the event within a 30-day period you request in writing the name of the original creditor, it will be provided to you if different from the current creditor. In the event that you dispute the debt and/or request the name of the original creditor in writing within the 30-day period, no further action will be taken to obtain Judgment in the pending lawsuit until the verification and/or name of the original creditor has been provided to you.

This law firm is attempting to collect this debt for our client and any information obtained will be used for that purpose.

The above Notice is being given pursuant to the Fair Debt Collection Practices Act and is separate and distinct from the foregoing Complaint which must be responded to in conformity with the instructions therein. Because of the difference in time parameters, we will not move for Default Judgment for at least thirty (30) days from the date of service of this Complaint upon you, and if you request verification, we will not move for Default judgment until a reasonable time after verification has been provided, and after the expiration of the thirty (30) day period from the date of service.

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 P.A.C.S. § 4904 relating to unsworn falsifications to authorities, that he/she is John R. Beyer, II, Vice President, of C & G Savings Bank, plaintiff herein, (TITLE) (COMPANY)

that he/she is duly authorized to make this verification, and that the facts set forth in the foregoing Complaint are true and correct to the best of his/her knowledge, information and belief.



(Signature)

02065538

FILED

OCT 15 2001
2001-2381-CtH Hong PD \$80.00
William A. Shaw
Prothonotary

Acc Shent

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 11646

C & G SAVINGS BANK

01-1719-CD

VS.

GOODROW, KAY CHARLES and DOROTHY ESTHER GOODROW

COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW OCTOBER 30, 2001 AT 10:39 AM EST SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON KAY CHARLES GOODROW, DEFENDANT AT RESIDENCE, RR#1 BOX 227A, WEST DECATUR, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO KAY CHARLES GOODROW A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN TO HIM THE CONTENTS THEREOF.

SERVED BY: DAVIS/MORGILLO

NOW OCTOBER 30, 2001 AT 10:39 AM EST SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON DOROTHY ESTHER GOODROW, DEFENDANT AT RESIDENCE, RR#1 BOX 227A, WEST DECATUR, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO KAY CHARLES GOODROW, HUSBAND A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN TO HIM THE CONTENTS THEREOF.

SERVED BY: DAVIS/MORGILLO

Return Costs

Cost Description

41.29 SHFF. HAWKINS PAID BY: ATTY.

20.00 SURCHARGE PAID BY: ATTY.

FILED

NOV 02 2001

01/05/02 am

William A. Shaw

Prothonotary

Sworn to Before Me This

2nd Day Of November 2001

So Answers,

**Chester A. Hawkins
by Marilyn Harris
Chester A. Hawkins
Sheriff**

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

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 12209

C & G SAVINGS BANK

01-1719-CD

VS.

GOODROW, KAY CHARLES

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

NOW, APRIL 2, 2002, AT 9:40 AM O'CLOCK A LEVY WAS TAKEN ON THE PROPERTY OF DEFENDANTS. PROPERTY WAS POSTED THIS DATE.

A SALE IS SET FOR FRIDAY, JUNE 7, 2002, AT 10:00 AM.

NOW, APRIL 3, 2002, AT 1:10 PM O'CLOCK SERVED WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY ON CHARLES GOODROW, DEFENDANT, AT HIS PLACE OF RESIDENCE, RR #1, BOX 227A, WEST DECATUR, CLEARFIELD COUNTY, PENNSYLVANIA, 16878, BY HANDING TO CHARLES GOODROW, DEFENDANT, A TRUE AND ATTESTED COPY OF THE WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY AND MADE KNOWN TO HIM THE CONTENTS THEREOF.

NOW, APRIL 3, 2002, AT 1:10 PM O'CLOCK SERVED WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY ON CHARLES GOODROW, HUSBAND OF DOROTHY ESTHER GOODROW, DEFENDANT, AT HIS PLACE OF RESIDENCE, RR #1, BOX 227A, WEST DECATUR, CLEARFIELD COUNTY, PENNSYLVANIA, 16878, BY HANDING TO CHARLES GOODROW, HUSBAND OF DOROTHY ESTHER GOODROW, DEFENDANT, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION AND COPY OF LEVY AND MADE KNOWN TO HIM THE CONTENTS THEREOF.

NOW, JUNE 7, 2002, A SALE WAS HELD ON THE PROPERTY OF DEFENDANTS. PROPERTY WAS PURCHASED BY THE PLAINTIFF FOR FIFTEEN THOUSAND DOLLARS (\$15,000.0) PLUS COSTS.

NOW, JUNE 10, 2002, A BILL WAS SENT THE PLAINTIFF FOR COSTS DUE ON SALE.

FILED
01/18/2002
SEP 20 2002
WAC
E.K.S.

**William A. Shaw
Prothonotary**

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 12209

C & G SAVINGS BANK

01-1719-CD

VS.

GOODROW, KAY CHARLES

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

NOW, SEPTEMBER 13, 2002 RECEIVED CHECK FROM ATTORNEY TO PAY COSTS.

NOW, SEPTEMBER 25, 2002 PAID COSTS FROM ADVANCE AND ATTORNEY CHECK.

**PAID ADDITIONAL TAX CLAIM AMOUNT FROM PROTHONOTARY REFUND AND MADE
REFUND OF REMAINING PROTHONOTARY REFUND AMOUNT. GIVEN PERMISSION TO
DO THIS FROM HEIDI KELLY PARALEGAL.**

**NOW, SEPTEMBER 26, 2002, RETURN WRIT AS SALE BEING HELD ON THE
PROPERTY OF THE DEFENDANTS. PROPERTY PURCHASED BY THE PLAINTIFF FOR
\$15,000.00 + COSTS**

NOW, SEPTEMBER 26, 2002 DEED FILED.

SHERIFF HAWKINS \$520.53

SURCHARGE \$40.00

PAID BY ATTORNEY

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 12209

C & G SAVINGS BANK

01-1719-CD

VS.

GOODROW, KAY CHARLES

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

Sworn to Before Me This

So Answers,

____ Day Of _____ 2002

Chester Hawkins
By Cynthia Butler Auger-Deaugh
Chester A. Hawkins
Sheriff

**WRIT OF EXECUTION and/or ATTACHMENT
COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD
CIVIL ACTION – LAW**

C & G Savings Bank,

Vs.

NO.: 2001-01719-CD

Kay Charles Goodrow ,
Dorothy Esther Goodrow ,

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the debt, interest and costs due C & G SAVINGS BANK, , Plaintiff(s) from KAY CHARLES GOODROW , DOROTHY ESTHER GOODROW , , Defendant(s):

- (1) You are directed to levy upon the property of the defendant(s) and to sell interest(s) therein:
See Attached Description
- (2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:

Garnishee(s) as follows:

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

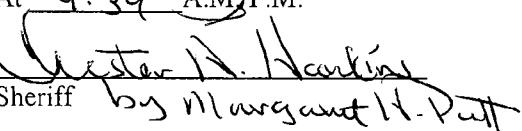
- (3) If property of the defendant(s) not levied upon and subject to attachment is found in the possession of anyone other than a named garnishee, you are directed to notify him/her that he/she has been added as a garnishee and is enjoined as above stated.

AMOUNT DUE: \$46,647.48
INTEREST: \$2,613.60
PROTH. COSTS: \$
ATTY'S COMM: \$
DATE: 03/05/2002

PAID: \$181.29
SHERIFF: \$
OTHER COSTS: \$62.32 - late charges through 7/31/02



William A. Shaw
Prothonotary/Clerk Civil Division

Received this writ this 10th day
of March A.D. 2002
At 9:39 A.M./P.M.

Sheriff by Margaret H. Putt

Requesting Party: Kimberly J. Hong, Esquire
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219

ALL THE RIGHT, TITLE, INTEREST AND CLAIM OF KAY CHARLES GOODROW AND DOROTHY ESTHER GOODROW OF, IN AND TO:

ALL THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN TOWNSHIP OF BRADFORD COUNTY OF CLEARFIELD, COMMONWEALTH OF PENNSYLVANIA. HAVING ERECTED THEREON A DWELLING KNOWN AND NUMBERED AS RD 1, BOX 506, WOODLAND, PA 16881. DEED BOOK VOLUME 1170, PAGE 382, PARCEL NUMBER 106-N7-119.

REAL ESTATE SALE

REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION

REAL ESTATE SALE

NAME GOODROW NO. 01-1719-CD

NOW, JUNE 10, 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 7th day of June 2002, I exposed the within described real estate of KAY CHARLES GOODROW AND DOROTHY ESTHER GOODROW

to public venue or outcry at which time and place I sold the same to C&G SAVINGS BANK
he/she being the highest bidder, for the sum of \$ 15, 000.00 + COSTS
and made the following appropriations, viz.:

SHERIFF COSTS:

RDR	\$ 15.00
SERVICE	15.00
MILEAGE	7.15
LEVY	15.00
MILEAGE	7.15
POSTING	15.00
CSDS	10.00
COMMISSION 2%	300.00
POSTAGE	4.08
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	30.00
ADD'L POSTING	
ADD'L MILEAGE	7.15
ADD'L LEVY	
BID AMOUNT	
RETURNS/DEPUTIZE	
COPIES / BILLING	\$15.00 + 5.00
BILLING - PHONE - FAX	5.00
TOTAL SHERIFF COSTS	\$520.53

DEED COSTS:

REGISTER & RECORDER	\$ 18.50
ACKNOWLEDGEMENT	**** 5.00
TRANSFER TAX 2%	
TOTAL DEED COSTS	\$

DEBT & INTEREST:

DEBT-AMOUNT DUE	\$ 46,647.48
INTEREST ON PRINCIPAL BALANCE	2,613.60
FROM 10/4/01	
TO BE ADDED	\$
TOTAL DEBT & INTEREST	\$

COSTS:

ATTORNEY FEES	\$
PROTH. SATISFACTION	\$
ADVERTISING	\$511.53
LATE CHARGES & FEES	\$
TAXES-Collector	\$228.86
TAXES-Tax Claim	\$7,026.06
COSTS OF SUIT-To Be Added	\$
LIST OF LIENS AND MORTGAGE SEARCH	\$ 140.00
FORCLOSURE FEES / ESCROW DEFICIT	\$
ACKNOWLEDGEMENT	\$ 5.00
DEED COSTS	\$18.50
ATTORNEY COMMISSION	\$
SHERIFF COSTS	\$ 520.53
LEGAL JOURNAL AD	\$144.00
REFUND OF ADVANCE	\$
REFUND OF SURCHARGE	\$
PROTHONOTARY	\$ 181.29
SATISFACTION FEE	\$

TOTAL COSTS	\$ 8,775.77
--------------------	--------------------

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 *Revised 9/16/02*

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

C&G SAVINGS BANK,

Plaintiff

No. 01-1719-CD

vs.

KAY CHARLES GOODROW and
DOROTHY ESTHER GOODROW,

PRAECIPE FOR DEFAULT JUDGMENT

Defendants

I HEREBY CERTIFY THE ADDRESS OF PLAINTIFF IS:

c/o Weltman, Weinberg & Reis Co., L.P.A.
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219

Kimberly J. Hong
PA I.D. NO. 74950

AND THE DEFENDANT IS:

RR 1, Box 227 A
West Decatur, PA 16878

Weltman, Weinberg & Reis Co., L.P.A.
2718 Koppers Building
436 7th Avenue
Pittsburgh, PA 15219
(412) 434-7955

WELTMAN, WEINBERG & REIS CO., L.P.A.
BY: _____
ATTORNEYS FOR PLAINTIFF

FILED

JAN 15 2002

WWR#02065538

**William A. Shaw
Prothonotary**

**THIS LAW FIRM IS ATTEMPTING TO COLLECT THIS DEBT FOR ITS CLIENT AND ANY
INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

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

C&G SAVINGS BANK,

Plaintiff

No. 01-1719-CD

vs.

KAY CHARLES GOODROW and
DOROTHY ESTHER GOODROW,

Defendants

PRAECIPE FOR DEFAULT JUDGMENT

TO THE PROTHONOTARY:

Kindly enter Judgment against the Defendant, Kay Charles Goodrow and Dorothy Esther Goodrow, above named, in the default of an Answer, in the amount of \$46,647.48 computed as follows:

Principal	\$ 38,777.49
Interest thru 12/3/01	
at the legal interest rate of \$10.89 per diem	\$ 6,492.99
Late Charges through 12/3/01	\$ 327.00
Execution Costs thru 12/3/01	\$ 0.00
Attorneys fees thru 12/3/01	\$ 1,000.00
Title Search	<u>\$ 50.00</u>
TOTAL	\$ 46,647.48

I hereby certify that appropriate Notices of Default, as attached have been mailed in accordance with PA R.C.P. 237.1 on the dates indicated on the Notices.

WELTMAN, WEINBERG & REIS CO., L.P.A.



By: _____
Kimberly J. Hong
Weltman, Weinberg & Reis Co., L.P.A.
2718 Koppers Building
436 7th Avenue
Pittsburgh, PA 15219
(412) 434-7955

AFFIDAVIT OF NON-MILITARY SERVICE

The undersigned does hereby verify subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities, that the parties against whom Judgment is to be entered according to the Praecipe attached are not members of the Armed Forces of the United States or any other military or non-military service covered by the Soldiers and Sailors Civil Relief Act of 1940. The undersigned further states that the information is true and correct to the best of the undersigned's knowledge and belief and upon information received from others.

WELTMAN, WEINBERG & REIS CO., L.P.A.

By: 
Kimberly J. Hong
Weltman, Weinberg & Reis Co., L.P.A.
2718 Koppers Building
436 7th Avenue
Pittsburgh, PA 15219
(412) 434-7955

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

C&G SAVINGS BANK,

Plaintiff

vs.

Civil Action No. 01-1719-0-C0

KAY CHARLES GOODROW and
DOROTHY ESTHER GOODROW,

Defendants.

IMPORTANT NOTICE

TO: Dorothy Esther Goodrow
RR 1 Box 227A
West Decatur, PA 16878

Date of Notice: 11-21-01

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO TAKE ACTION REQUIRED OF YOU IN THIS CASE. UNLESS YOU ACT WITHIN TEN DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS. YOU SHOULD TAKE THIS NOTICE TO A LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE FOLLOWING OFFICE TO FIND OUT WHERE YOU CAN GET LEGAL HELP:

PA Bar Association
P.O. Box 186
Harrisburg, PA 17108
800-692-7375

WELTMAN, WEINBERG & REIS CO., L.P.A.

By: 
Kimberly J. Hong
Weltman, Weinberg & Reis co. L.P.A.
2718Koppers Building
436 7th Avenue
Pittsburgh, PA 15219
(412) 434-7955

THIS LAW FIRM IS ATTEMPTING TO COLLECT THIS DEBT FOR ITS CLIENT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

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

C&G SAVINGS BANK,

Plaintiff

vs.

Civil Action No. 01-1719-0-CD

KAY CHARLES GOODROW and
DOROTHY ESTHER GOODROW,

Defendants.

IMPORTANT NOTICE

TO: Kay Charles Goodrow
RR 1 Box 227A
West Decatur, PA 16878

Date of Notice: 11-21-01

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO TAKE ACTION REQUIRED OF YOU IN THIS CASE. UNLESS YOU ACT WITHIN TEN DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS. YOU SHOULD TAKE THIS NOTICE TO A LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE FOLLOWING OFFICE TO FIND OUT WHERE YOU CAN GET LEGAL HELP:

PA Bar Association
P.O. Box 186
Harrisburg, PA 17108
800-692-7375

WELTMAN, WEINBERG & REIS CO., L.P.A.

By: 
Kimberly J. Hong
Weltman, Weinberg & Reis co. L.P.A.
2718 Koppers Building
436 7th Avenue
Pittsburgh, PA 15219
(412) 434-7955

THIS LAW FIRM IS ATTEMPTING TO COLLECT THIS DEBT FOR ITS CLIENT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

BB
HULL
Statement to the
House to define
Prothonotary
William A. Sharpen
Jan 15 2002
FILED
2002 by [initials]

COPY

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

C & G Savings Bank
Plaintiff(s)

No.: 2001-01719-CD

Real Debt: \$46,647.48

Atty's Comm:

Vs. Costs: \$

Int. From:

Kay Charles Goodrow
Dorothy Esther Goodrow
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: January 15, 2002

Expires: January 15, 2007

Certified from the record this 15th day of January, 2002

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

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

C&G SAVINGS BANK,

Plaintiff,

NO: 01-1719-CD

vs.

KAY CHARLES GOODROW and
DOROTHY ESTHER GOODROW,

Defendants.

FILED

MAR 05 2002

01351athy Hong pd \$20.00
William A. Shaw 6wits
Prothonotary
Shaw E
KGB

PRAECIPE FOR WRIT OF EXECUTION

TO THE PROTHONOTARY:

Kindly issue a Writ of Execution in the above matter, directed to the Sheriff of Clearfield County
against Defendants, Kay Charles Goodrow and Dorothy Esther Goodrow for the amount of:

1. Judgment Amount	\$ 46,647.48
Interest at the rate of \$ 10.89 per diem from 12/3/01 to 7/31/02	\$ 2,613.60
2. Late Charges thru 7/31/02	\$ <u>62.32</u> \$ <u>181.29</u>
TOTAL	\$ 49,323.40

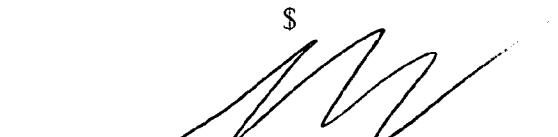
With continuing interest at the aforesaid rate plus appropriate additional attorney fees and costs.

Costs (to be added by Prothonotary)

2/24/02

Date: _____

\$



Kimberly J. Hong
Attorney for Plaintiff
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, Pennsylvania 15219

WRIT OF EXECUTION and/or ATTACHMENT
COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD
CIVIL ACTION - LAW

C & G Savings Bank,

Vs.

NO.: 2001-01719-CD

COPY

Kay Charles Goodrow ,
Dorothy Esther Goodrow ,

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the debt, interest and costs due C & G SAVINGS BANK, , Plaintiff(s) from KAY CHARLES GOODROW , DOROTHY ESTHER GOODROW , , Defendant(s):

- (1) You are directed to levy upon the property of the defendant(s) and to sell interest(s) therein:
See Attached Description
- (2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:

Garnishee(s) as follows:

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

- (3) If property of the defendant(s) not levied upon and subject to attachment is found in the possession of anyone other than a named garnishee, you are directed to notify him/her that he/she has been added as a garnishee and is enjoined as above stated.

AMOUNT DUE: \$46,647.48

PAID: \$181.29

INTEREST: \$2,613.60

SHERIFF: \$

PROTH. COSTS: \$

OTHER COSTS: \$62.32 - late charges through 7/31/02

ATTY'S COMM: \$

DATE: 03/05/2002



William A. Shaw
Prothonotary/Clerk Civil Division

Received this writ this _____ day
of _____ A.D. _____
At _____ A.M./P.M.

Sheriff

Requesting Party: Kimberly J. Hong, Esquire
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219

BEING the northeasterly half of parcel conveyed to Alex A. Goodrow and Bessie E. Goodrow as hereinabove described.

EXCEPTING AND RESERVING ALSO; out of and from the above described premises unto Helen Daisher, her heirs and assigns, title to which is now vested in the Carl W. Graffius Estate, an undivided one-third part of all the coal, fire clay and all other minerals, whether gaseous or liquid, together with the right of ingress, egress and regress into, through, across and upon the above described lands for the purpose of examining and searching for and mining and shipping the said coal, and fire clay, and other minerals to market and taking, storing, removing and transporting the same and other coal, fire clay and other minerals aforesaid, from other lands under which the coal, fire clay and other minerals may be operated in connection with the coal, fire clay and other minerals under the above described land; and for these purposes, the said Carl W. Graffius Estate, its successors or assigns, may build railroads, tramroads, ways and drains upon and under the surface of the above described lands, and to locate and erect such buildings and other structures thereon, with the necessary curtilage, and to make such openings, shafts, air shafts, tipples, chutes, drill holes and dumps as may be necessary and proper, in the opinion of the said Carl W. Graffius Estate; for the convenient use and working of the mines or oil or gas wells, with the right to deposit waste materials or dirt or rock of the mines, and wells upon the surface convenient thereto; and the Carl W. Graffius Estate except and reserve the right and privilege of taking away all the surface support in the mining of the said coal, fire clay and other minerals and to remove the pillars supporting the surface of said land without being liable to any one for damages resulting to the surface or waters in or on said land by the said removal of said coal, fire clay and other minerals. This reservation withholds only the one-third interest, the other two-thirds interest in the minerals, solid, gaseous or liquid pass to the grantees, as fully as vested in the grantors.

BEING the same premises which Alex A. Goodrow, widow, by Deed dated March 18, 1987 and recorded in Clearfield County on July 16, 1987 at Deed Book Volume 1170, Page 382 granted and conveyed to Kay Charles Goodrow.

WELTMAN, WEINBERG & REIS, CO., L.P.A.



Kimberly J. Hong, Esquire
Attorney for Plaintiff
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, Pennsylvania 15219

ALL THE RIGHT, TITLE, INTEREST AND CLAIM OF KAY CHARLES GOODROW AND DOROTHY ESTHER GOODROW OF, IN AND TO:

ALL THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN TOWNSHIP OF BRADFORD COUNTY OF CLEARFIELD, COMMONWEALTH OF PENNSYLVANIA. HAVING ERECTED THEREON A DWELLING KNOWN AND NUMBERED AS RD 1, BOX 506, WOODLAND, PA 16881. DEED BOOK VOLUME 1170, PAGE 382, PARCEL NUMBER 106-N7-119.

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

C&G SAVINGS BANK,

Plaintiff, NO: 01-1719-CD
vs.

KAY CHARLES GOODROW and
DOROTHY ESTHER GOODROW,,

Defendants

TYPE OF PLEADING:

DEFENDANT AFFIDAVIT OF SERVICE

Filed on Behalf of:

Plaintiff

Counsel or Record for this Party:

Kimberly J. Hong
PA I.D. #74950

Weltman, Weinberg & Reis Co., L.P.A.
2718 Koppers Building
436 7th Avenue
Pittsburgh, PA 15219
WWR #02065538

FILED

MAY 20 2002

M1132/ncc
William A. Shaw
Prothonotary

E
7/24

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

C&G SAVINGS BANK,

Plaintiff, NO: 01-1719-CD
vs.

KAY CHARLES GOODROW and
DOROTHY ESTHER GOODROW.,

Defendants

AFFIDAVIT OF SERVICE

BEFORE ME, the undersigned authority, personally appeared Kimberly J. Hong, Esquire, who according to law deposes and says that a copy of the Notice of Sheriff's Sale has been served on the Defendants, Kay Charles Goodrow and Dorothy Esther Goodrow.

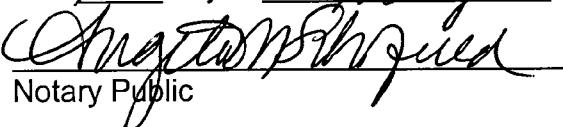
1. On or about April 2, 2002, Plaintiff mailed Defendants, a copy of the Notice of Sheriff's Sale, by certified mail, return receipt requested, to RR 1, Box 227 A, West Decatur, PA 16878.

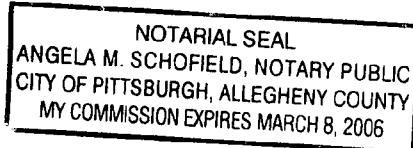
2. On or about April 10, 2002, Plaintiff received the signed certified mail receipt indicating that a copy of the Notice had been served on the Defendants. A true and correct copy of said signed certified mail receipt is marked Exhibit "A".



Kimberly J. Hong
Attorneys for Plaintiff
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219

Sworn to and subscribed before me
This 13th day of May, 2002.


Notary Public



5194
9771
1000
0000
0450
7001 1940
Postage
Certified Fee
Return Receipt Fee
(Endorsement Required)
Restricted Delivery Fee
(Endorsement Required)
Total Postage & Fees

CERTIFIED MAIL RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

OFFICIAL USE

4/21/02

Postmark
Here

Sent To Kay Charles Goodrow

Street, Apt. No.;
or PO Box No. RR1, Box 227 A
City, State, ZIP+4 West Decatur PA 16878

PS Form 3800, January 2001

See Reverse for Instructions

5200
9771
0001
1940
7001 1940
Postage
Certified Fee
Return Receipt Fee
(Endorsement Required)
Restricted Delivery Fee
(Endorsement Required)
Total Postage & Fees

4/21/02

Postmark
Here

Sent To Dorothy Esther Goodrow

Street, Apt. No.;
or PO Box No. RR1, Box 227A
City, State, ZIP+4 West Decatur PA 16878

PS Form 3800, January 2001

See Reverse for Instructions

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:

Dorothy Esther Goodrow
RR1, Box 227A
West Decatur, PA 16878

2. Article Number

(Transfer from service label)

7001 1940 0001 9771 5200

PS Form 3811, August 2001

Domestic Return Receipt

102595-01-M-2509

COMPLETE THIS SECTION ON DELIVERY

A. Signature

Dorothy Goodrow Agent
 Addressee

B. Received by (Printed Name)

Dorothy Goodrow C. Date of Delivery

4/10/02

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

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:

Kay Charles Goodrow
RR 1, Box 227 A
West Decatur, PA 16878

2. Article Number

(Transfer from service label)

7001 1940 0001 9771 5194

PS Form 3811, August 2001

Domestic Return Receipt

102595-01-M-2509

COMPLETE THIS SECTION ON DELIVERY

A. Signature

Kay Charles Goodrow Agent
 Addressee

B. Received by (Printed Name)

Dorothy Goodrow C. Date of Delivery

4/10/02

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

EXHIBIT

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

C&G SAVINGS BANK,

Plaintiff, NO: 01-1719-CD
vs.

KAY CHARLES GOODROW and
DOROTHY ESTHER GOODROW,,

Defendants

TYPE OF PLEADING:

LIENHOLDER AFFIDAVIT OF SERVICE

Filed on Behalf of:

Plaintiff

Counsel or Record for this Party:

Kimberly J. Hong
PA I.D. #74950

Weltman, Weinberg & Reis Co., L.P.A.
2718 Koppers Building
436 7th Avenue
Pittsburgh, PA 15219
WWR #02065538

FILED

MAY 20 2002

m11321n0cc G
William A. Shaw
Prothonotary

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

C&G SAVINGS BANK,

Plaintiff,
vs.

KAY CHARLES GOODROW and
DOROTHY ESTHER GOODROW,,

Defendants

LIENHOLDER AFFIDAVIT OF SERVICE

BEFORE ME, the undersigned authority, personally appeared Kimberly J. Hong, Esquire, who according to law deposes and says that a copy of the Notice of Sheriff's Sale has been served on each of the following Lienholders by Certificate of Mail on April 30, 2002. True and correct copies of said certificates of mail are attached hereto as Exhibit "A".

WELTMAN, WEINBERG & REIS, CO., L.P.A.



Kimberly J. Hong
Attorneys for Plaintiff
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, Pennsylvania 15219

Sworn to and subscribed before me
This 13rd day of May, 2002.



Notary Public

NOTARIAL SEAL
ANGELA M. SCHOFIELD, NOTARY PUBLIC
CITY OF PITTSBURGH, ALLEGHENY COUNTY
MY COMMISSION EXPIRES MARCH 8, 2006

U.S. POSTAL SERVICE CERTIFICATE OF MAILING

U.S. POSTAGE
6330032
PA 15219-9502

Received From: **WEINBERG & REIS CO., LTD.**
2718 2601 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219-9502

One piece of ordinary mail addressed to:
Houser State Valley Corp
2141 S. Asherton
State College, PA

2718
2718
2718

PS Form 3817, January 2001

U.S. POSTAL SERVICE CERTIFICATE OF MAILING

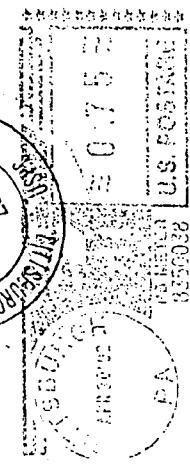
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE-POSTMASTER

Received From: **WEINBERG & REIS CO., LTD.**
2718 2601 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219-9502

One piece of ordinary mail addressed to:
Domestic Relations
230 East Market Street
Clearfield, PA 16830

2718
2718
2718

PS Form 3817, January 2001 *Goodrow*



U.S. POSTAL SERVICE CERTIFICATE OF MAILING

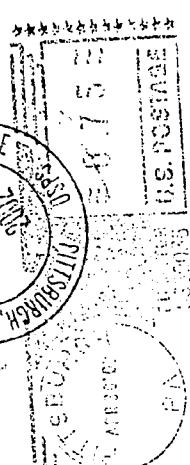
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE-POSTMASTER

Received From: **WEINBERG, WEINBERG & REIS CO., LTD.**
2718 2601 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219-9502

One piece of ordinary mail addressed to:
Ornheritance Tax Bureau
230 East Market Street
Clearfield, PA 16830

2718
2718
2718

PS Form 3817, January 2001 *Goodrow*



U.S. POSTAL SERVICE CERTIFICATE OF MAILING

MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE-POSTMASTER

Received From: **WEINBERG, WEINBERG & REIS CO., LTD.**
2718 2601 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219-9502

One piece of ordinary mail addressed to:
Tax Claim Bureau
230 East Market Street
Clearfield, PA 16830

2718
2718
2718

PS Form 3817, January 2001 *Goodrow*

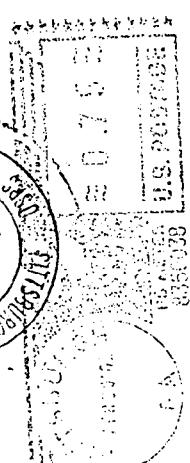


EXHIBIT *A*