

01-1933-CD

Flagstar Bank, F.S.B. -vs- Kenneth P. Watro, SR.

Tamela J. Watro

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

ATTORNEY FOR PLAINTIFF

COURT OF COMMON PLEAS
CIVIL DIVISION

FLAGSTAR BANK, F.S.B.
5151 CORPORATE DRIVE
TROY, MI 48098

TERM

Plaintiff

v.

NO. 01-1933-02

CLEARFIELD COUNTY

KENNETH P. WATRO, SR.
TAMELA J. WATRO
3605 MORRISDALE ALLPORT HIGHWAY
MORRISDALE, PA 16858

Defendant(s)

CIVIL ACTION - LAW
COMPLAINT IN MORTGAGE FORECLOSURE
NOTICE

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

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

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

FILED

NOV 30 2001

11/11:54 a.m. atty pd \$80.00
William A. Shaw
Prothonotary

2cc atty
2cc sheriff

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

PURSUANT TO THE FAIR DEBT COLLECTION
PRACTICES ACT, 15 U.S.C. § 1692 et seq. (1977),
DEFENDANT(S) MAY DISPUTE THE VALIDITY OF
THE DEBT OR ANY PORTION THEREOF. IF
DEFENDANT(S) DO SO IN WRITING WITHIN
THIRTY (30) DAYS OF RECEIPT OF THIS
PLEADING, COUNSEL FOR PLAINTIFF WILL
OBTAIN AND PROVIDE DEFENDANT(S) WITH
WRITTEN VERIFICATION THEREOF;
OTHERWISE, THE DEBT WILL BE ASSUMED TO
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WE MAIL THE REQUESTED INFORMATION TO
YOU. YOU SHOULD CONSULT AN ATTORNEY
FOR ADVICE CONCERNING YOUR RIGHTS AND
OBLIGATIONS IN THIS SUIT.

1. Plaintiff is

FLAGSTAR BANK, F.S.B.
5151 CORPORATE DRIVE
TROY, MI 48098

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

KENNETH P. WATRO, SR.
TAMELA J. WATRO
3605 MORRISDALE ALLPORT HIGHWAY
MORRISDALE, PA 16858

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


3. On 5/19/00 mortgagor(s) made, executed and delivered a mortgage upon the premises hereinafter described to PLAINTIFF which mortgage is recorded in the Office of the Recorder of CLEARFIELD County, in Mortgage Instrument No. 200007231.
4. The premises subject to said mortgage is described as attached.
5. The mortgage is in default because monthly payments of principal and interest upon said mortgage due 7/1/01 and each month thereafter are due and unpaid, and by the terms of said mortgage, upon failure of mortgagor to make such payments after a date specified by written notice sent to Mortgagor, the entire principal balance and all interest due thereon are collectible forthwith.

6. The following amounts are due on the mortgage:

Principal Balance	\$76,136.88
Interest	2,757.66
6/1/01 through 10/1/01 (Per Diem \$22.42)	
Attorney's Fees	1,000.00
Cumulative Late Charges	107.13
5/19/00 to 10/1/01	
Cost of Suit and Title Search	<u>550.00</u>
Subtotal	80,551.67
Escrow	
Credit	0.00
Deficit	<u>1,234.42</u>
Subtotal	<u>\$1,234.42</u>
TOTAL	81,786.09

7. The attorney's fees set forth above are in conformity with the Mortgage documents and Pennsylvania Law, and will be collected in the event of a third party purchaser at Sheriff's Sale. If the Mortgage is reinstated prior to the Sale, reasonable attorney's fees will be charged.
8. This action does not come under Act 6 of 1974 because the original mortgage amount exceeds \$50,000.00.
9. The Combined Notice has been sent to the Defendant(s) by regular and certified mail as required by 35 P.S. §1680.403c.
10. This action does not come under Act 91 of 1983 because the mortgaged premises is not the principal residence of the defendant(s).

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$81,786.09, together with interest from 10/1/01 at the rate of \$22.42 per diem to the date of Judgment, and other costs and charges collectible under the mortgage and for the foreclose and sale of the mortgaged property.


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

ALL those two certain lots or pieces of ground situate in the Township of Morris, County of Clearfield and State of Pennsylvania, bounded and described as follows:

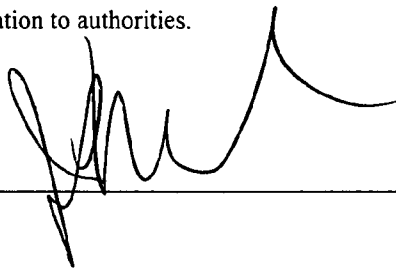
THE FIRST THEREOF: BEGINNING at a point on right of way of Township Road and corner of Lot No. 9; thence along said right of way of Township Road North five degrees sixteen minutes West eighty

one and five tenths feet to point on line of Lot No. 224; thence along line of Lot No. 24 North eighty nine degrees eight minutes East three hundred twenty feet to point on line of land of Charles Chilcote; thence along line of Charles Chilcote South five degrees no minutes West sixty nine feet to point on line of Lot No. 9; thence along line of Lot No. 9 South eighty six degrees forty minutes West three hundred seven feet to point and place of beginning and being known as Lot No. 10 in the plot of lots laid out by the party of the first part and filed for recording in the Office of the Recorder of deeds in and for the County of Clearfield in Misc. Book No. , page ; and this conveyance shall include frontage on the East side of the lot of the Township Road; said lot is traversed from North to South by the twelve foot alley as shown on the said plot and it is reserved that the said twelve foot alley shall remain open at all times for the use of the owners of Lots Nos. 24, 9, 8 and 7 in said plot of lots.

PREMISES BEING : BOX 1115, RR3

VERIFICATION

JOHN P. MARECKI hereby states that he is FIRST VICE PRESIDENT of FLAGSTAR BANK mortgage servicing agent for Plaintiff in this matter, that he is authorized to take this Verification, and that the statements made in the foregoing Civil Action in Mortgage Foreclosure are true and correct to the best of his knowledge, information and belief. The undersigned understands that this statement is made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.



DATE: 11-27-01

FEDERMAN AND PHELAN
BY: FRANK FEDERMAN, ESQUIRE
Identification No. 12248
1617 John F. Kennedy Boulevard Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

Attorney for Plaintiff

FLAGSTAR BANK, F.S.B.

: COURT OF COMMON PLEAS

Plaintiff

: CIVIL DIVISION

vs.

KENNETH P. WATRO, SR.
TAMELA J. WATRO

: Clearfield County

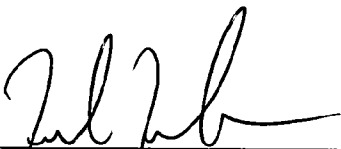
Defendants

: No. 01-1933-CD

PRAECIPE TO REINSTATE CIVIL ACTION/MORTGAGE FORECLOSURE

TO THE PROTHONOTARY:

Kindly reinstate the Civil Action in Mortgage Foreclosure
with reference to the above captioned matter.


FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

Date: January 14, 2002

KMK, SVC DEPT.

FILED

JAN 17 2002

William A. Shaw
Prothonotary

RECEIVED
JAN 17 2002
3

FILED

JAN 17 2002

m/g.oo) atty Federman
William A. Shaw
Prothonotary

pd 6 200

a Comp. runs. to Sherry E

1.17.02 Document
Returned/Reissued to Sheriff/Prothonotary
for service.
Will. A. Shaw
Deputy Prothonotary

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket #

11803

FLAGSTAR BANK

01-1933-CD

VS.

WATRO, KENNETH P. SR. & TAMELA J.

COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW JANUARY 3, 2002 RETURN THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT SERVED, TIME EXPIRED" AS TO KENNETH P. WATRO, SR., AND TAMELA J. WATRO, DEFENDANTS. NEVER RECEIVED ADDITIONAL SURCHARGE FROM ATTORNEY.

Return Costs

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

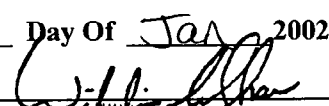
FILED

01/15
JAN 16 2002


William A. Shaw
Prothonotary

Sworn to Before Me This

16 Day Of Jan 2002


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

So Answers,


Chester A. Hawkins
Sheriff

FEDERMAN AND PHELAN, LLP
By: FRANK FEDERMAN, ESQUIRE
IDENTIFICATION NO. 12248
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TROY, MI 48098

Plaintiff

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TERM

NO. 2001-1933-C9

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

**We hereby certify the
within to be a true and
correct copy of the
original filed of record
FEDERMAN AND PHELAN**

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

NOV 30 2001

Attest:


Prothonotary

Loan #: 998084124

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Deficit	<u>1,234.42</u>
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TOTAL	81,786.09

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8. This action does not come under Act 6 of 1974 because the original mortgage amount exceeds \$50,000.00.
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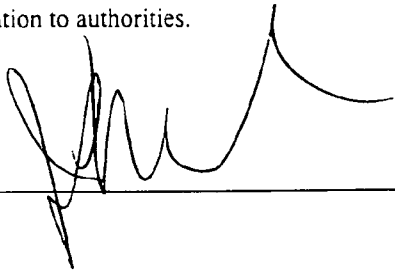
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A handwritten signature in black ink, appearing to be 'JPM', is written over a horizontal line.

DATE: 11-27-01

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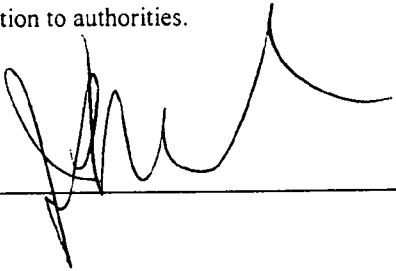
THE FIRST THEREOF: BEGINNING at a point on right of way of Township Road and corner of Lot No. 9; thence along said right of way of Township Road North five degrees sixteen minutes West eighty

one and five tenths feet to point on line of Lot No. 24; thence along line of Lot No. 24 North eighty nine degrees eight minutes East three hundred twenty feet to point on line of land of Charles Chilcote; thence along line of Charles Chilcote South five degrees no minutes West sixty nine feet to point on line of Lot No. 9; thence along line of Lot No. 9 South eighty six degrees forty minutes West three hundred seven feet to point and place of beginning and being known as Lot No. 10 in the plot of lots laid out by the party of the first part and filed for recording in the Office of the Recorder of deeds in and for the County of Clearfield in Misc. Book No. , page ; and this conveyance shall include frontage on the East side of the lot of the Township Road; said lot is traversed from North to South by the twelve foot alley as shown on the said plot and it is reserved that the said twelve foot alley shall remain open at all times for the use of the owners of Lots Nos. 24, 9, 8 and 7 in said plot of lots.

PREMISES BEING : BOX 1115, RR3

VERIFICATION

JOHN P. MARECKI hereby states that he is FIRST VICE PRESIDENT of FLAGSTAR BANK mortgage servicing agent for Plaintiff in this matter, that he is authorized to take this Verification, and that the statements made in the foregoing Civil Action in Mortgage Foreclosure are true and correct to the best of his knowledge, information and belief. The undersigned understands that this statement is made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.



DATE: 11-27-01

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

Attorney for Plaintiff

FLAGSTAR BANK, F.S.B.
5151 CORPORATE DRIVE
TROY, MI 48098

: CLEARFIELD COUNTY
: COURT OF COMMON PLEAS

vs.

: CIVIL DIVISION

KENNETH P. WATRO, SR.
1115 RR3
MORRISDALE, PA 16858

: NO. 01-1933-CD

TAMELA J. WATRO
1115 RR3
MORRISDALE, PA 16858

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

TO THE PROTHONOTARY:

Kindly enter judgment in favor of the Plaintiff and against KENNETH P. WATRO, SR. AND TAMELA J. WATRO, Defendant(s) for failure to file an Answer to Plaintiff's Complaint within 20 days from service thereof and for foreclosure and sale of the mortgaged premises, and assess Plaintiff's damages as follows:

As set forth in Complaint	\$81,786.09
Interest - 10/1/01 TO 2/28/02	<u>\$ 3,385.42</u>
TOTAL	\$85,171.51

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


FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

DAMAGES ARE HEREBY ASSESSED AS INDICATED.

DATE: March 5, 2002



PRO PROTHY

FILED

MAR 05 2002

M/10:05 a.m.

William A. Shaw
Prothonotary 

\$ 20 pd by Atty Federman
Statement to Atty Federman
Notices to def's. 

FEDERMAN AND PHELAN
BY: FRANK FEDERMAN, ESQUIRE
Identification No. 12248
1617 John F. Kennedy Boulevard Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

Attorney for Plaintiff

FLAGSTAR BANK, F.S.B.

: COURT OF COMMON PLEAS

Plaintiff

: CIVIL DIVISION

vs.

: CLEARFIELD COUNTY

KENNETH P. WATRO, SR.

TAMELA J. WATRO

: NO. 01-1933-CD

Defendant

TO: TAMELA J. WATRO
1115 RR3
MORRISDALE, PA 16858

FILE COPY

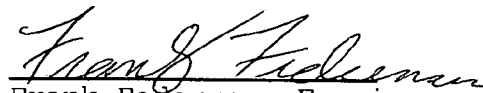
DATE OF NOTICE: FEBRUARY 13, 2002

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

IMPORTANT NOTICE

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

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


Frank Federman, Esquire
Attorney for Plaintiff

FEDERMAN AND PHELAN
BY: FRANK FEDERMAN, ESQUIRE
Identification No. 12248
1617 John F. Kennedy Boulevard Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

Attorney for Plaintiff

FLAGSTAR BANK, F.S.B.

: COURT OF COMMON PLEAS

Plaintiff

: CIVIL DIVISION

vs.

: CLEARFIELD COUNTY

KENNETH P. WATRO, SR.
TAMELA J. WATRO

: NO. 01-1933-CD

Defendant (s)

TO: KENNETH P. WATRO, SR.
1115 RR3
MORRISDALE, PA 16858

FILE COPY

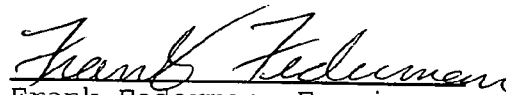
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CLEARFIELD COUNTY
DAVID S. MEHOLICK, COURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
CLEARFIELD, PA 16830
(814) 765-2641


Frank Federman, Esquire
Attorney for Plaintiff

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

Attorney for Plaintiff

FLAGSTAR BANK, F.S.B.

: CLEARFIELD COUNTY
: COURT OF COMMON PLEAS
: CIVIL DIVISION

vs.

: NO. 01-1933-CD

KENNETH P. WATRO, SR.
TAMELA J. WATRO

:

VERIFICATION OF NON-MILITARY SERVICE


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

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

(b) that defendant KENNETH P. WATRO, SR. is over 18 years of age and resides at 1115 RR3, MORRISDALE, PA 16858.

(c) that defendant TAMELA J. WATRO is over 18 years of age, and resides at 1115 RR3, MORRISDALE, PA 16858.

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


FRANK FEDERMAN, ESQUIRE

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION - LAW

FLAGSTAR BANK, F.S.B.

Plaintiff

vs.

KENNETH P. WATRO, SR.

TAMELA J. WATRO

Defendants

)
) NO. 01-1933-CD

)
)

Notice is given that a Judgment in the above-captioned matter has been entered against you on March 5, 2002, in the amount of \$85,171.51. By: William L. Federman ~~DEPUTY~~

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

FRANK FEDERMAN, ESQUIRE

Attorney for Party Filing
One Penn Center at Suburban
Station, Suite 1400
Philadelphia, PA 19103
(215) 563-7000

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION - LAW

FLAGSTAR BANK, F.S.B.

Plaintiff

vs.

KENNETH P. WATRO, SR.

TAMELA J. WATRO

Defendants

)
) NO. 01-1933-CD

)
)

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By: Willi L. Hane ~~DEPUTY~~

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

FRANK FEDERMAN, ESQUIRE

Attorney for Party Filing
One Penn Center at Suburban
Station, Suite 1400
Philadelphia, PA 19103
(215) 563-7000

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

Flagstar Bank, F.S.B.
Plaintiff(s)

No.: 2001-01933-CD

Real Debt: \$85,171.51

Atty's Comm:

Vs.

Costs: \$

Int. From:

Kenneth P. Watro Sr.
Tamela J. Watro
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: March 5, 2002

Expires: March 5, 2007

Certified from the record this 5th day of March, 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

PRAECIPE FOR WRIT OF EXECUTION - (MORTGAGE FORECLOSURE)
P.R.C.P. 3180-3183

FLAGSTAR BANK, F.S.B.
5151 CORPORATE DRIVE
TROY, MI 48098

: CLEARFIELD COUNTY
:
: COURT OF COMMON
: PLEAS

Plaintiff

: CIVIL DIVISION

vs.

: NO. 01-1933-CD

KENNETH P. WATRO, SR.
1115 RR3
MORRISDALE, PA 16858

TAMELA J. WATRO
1115 RR3
MORRISDALE, PA 16858

:
:
:
:
:
:


Defendant(s)

TO THE DIRECTOR OF THE PROTHONOTARY:

Issue writ of execution in the above matter:

Amount Due \$ 85.171.51

Interest from \$ _____ and Costs
3/1/02 TO SALE DATE (sale date)
(per diem - \$14.00)


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

Note: Please attach description of property.

FILED

MAR 05 2002
m/19:34/atty Federman
William A. Shaw
Prothonotary
pd \$20.00
Gwrits Sherry
Eves

No. 01-1933-CD Term
IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

FLAGSTAR BANK, F.S.B.

vs.

KENNETH P. WATRO, SR.
TAMELA J. WATRO

PRAECIPE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)

Filed:


Attorney for Plaintiff

Address: 1115 RR3 1115 RR3
MORRISDALE, PA 16858 MORRISDALE, PA 16858

Where papers may be served.

All those two certain lots or pieces of ground situate in the Township of Morris, County of Clearfield and State of Pennsylvania, bounded and described as follows:

THE FIRST THEREOF: BEGINNING at a point on right of way of Township Road and corner of Lot No. 9; thence along said right of way of Township Road North five degrees sixteen minutes West eighty one and five tenths feet to point on line of Lot No. 224; thence along line of Lot No. 24 North eighty nine degrees eight minutes East three hundred twenty feet to point on line of land of Charles Chilcote; thence along line of Charles Chilcote South five degrees no minutes West sixty nine feet to point on line of Lot No. 9; thence along line of Lot No. 9 South eighty six degrees forty minutes West three hundred seven feet to point and place of beginning and being known as Lot No. 10 in the plot of lots laid out by the party of the first part and filed for recording in the office of the Recorder of deeds in and for the Court of Clearfield in misc. book No. , page ; and this conveyance shall include frontage on the East side of the lot of the Township Road; said lot is traversed from North to South by the twelve foot alley as shown on the said plot and it is reserved that the said twelve foot alley shall remain open at all times for the use of the owners of Lots Nos. 24, 9, 8 and 7 in said plot of lots.

THE SECOND THEREOF: BEGINNING at a point on the western boundary of what is known as Church Street and being the northwest corner of Lot No. 10; thence North 5 degrees 16 minutes West 90 feet, more or less, to an alley; thence by said alley in a southeasterly direction 112 feet, more or less, to property line of Lot No. 10; thence along said Lot No. 10, South 89 degrees 8 minutes West 65 feet more or less, to the point and place of beginning.

TITLE TO SAID PREMISES VESTED IN Kenneth P. Watro, SR., and Tamela J. Watro, His Wife, as tenants by the entireties, from Geraldine M. Bell, Widow by deed dated 6/16/95, recorded 6/16/95 in deed book #1683, page 355.

Tax Parcel(1) #124-Q10-568-9
Tax Parcel(2) #124-Q10-568-29

COPY

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

FLAGSTAR BANK, F.S.B.
5151 CORPORATE DRIVE
TROY, MI 48098

Plaintiff

vs.

KENNETH P. WATRO, SR.
1115 RR3
MORRISDALE, PA 16858

TAMELA J. WATRO
1115 RR3
MORRISDALE, PA 16858

Defendant(s)

: CLEARFIELD COUNTY
:
: COURT OF COMMON
: PLEAS
:
: CIVIL DIVISION
:
: NO. 01-1933-CD
:
:
:
:
:

COMMONWEALTH OF PENNSYLVANIA:

COUNTY OF CLEARFIELD:

TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA

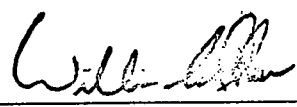
To satisfy the judgment, interest and costs in the above matter, you are directed to levy upon and sell the following described property (specifically described property below):

Premises 1115 RR3, MORRISDALE, P 16858
(see attached legal description)

Amount Due \$ 85.171.51

Interest from \$ _____
3/1/02 TO SALE DATE (sale date)
(per diem - \$14.00)

Total \$ 166.00 Plus Costs as endorsed


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

Dated: 3.5.02
(Seal)

No. 01-1933-CD Term

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

FLAGSTAR BANK, F.S.B.

vs.

KENNETH P. WATRO, SR.
TAMELA J. WATRO

WRIT OF EXECUTION
(Mortgage Foreclosure)


Costs

Office of the Prothonotary

Judg. Fee

Cr.

Sat.


Attorney for Plaintiff

Address: 1115 RR3 1115 RR3
MORRISDALE, PA 16858 MORRISDALE, PA 16858

Where papers may be served.

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TITLE TO SAID PREMISES VESTED IN Kenneth P. Watro, SR., and Tamela J. Watro, His Wife, as tenants by the entireties, from Geraldine M. Bell, Widow by deed dated 6/16/95, recorded 6/16/95 in deed book #1683, page 355.

Tax Parcel(1) #124-Q10-568-9
Tax Parcel(2) #124-Q10-568-29

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 11803

FLAGSTAR BANK

01-1933-CD

VS.

WATRO, KENNETH P. SR. & TAMELA J.

COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW JANUARY 23, 2002 AT 9:18 AM EST SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON TAMELA J. WATRO, DEFENDANT AT 1111 RR#3, APT. #B, MORRISDALE, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO TAMEAL J. WATRO A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN TO HER THE CONTENTS THEREOF.

SERVED BY: NEVLING/MARSHALL

NOW JANUARY 23, 2002 AT 9:18 AM EST SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON TAMELA J. WATRO, DEFENDANT AT 1111 RR#3 APT #B, MORRISDALE, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO TAMELA J. WATRO A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN TO HER THE CONTENTS THEREOF.

SERVED BY: NEVLING/MARSHALL

NOW JANUARY 30, 2002 AT 3:55 PM EST SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON KENNETH P. WATRO, SR., DEFENDANT AT SHERIFF'S OFFICE, MARKET ST., CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO KENNETH P. WATRO, SR. TWO TRUE AND ATTESTED COPIES OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN TO HIM THE CONTENTS THEREOF.

SERVED BY: NEVLING

Return Costs

Cost	Description
54.35	SHFF. HAWKINS PAID BY: ATTY.
40.00	SURCHARGE PAID BY: ATTY.

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket #

11803

FLAGSTAR BANK

01-1933-CD

VS.

WATRO, KENNETH P. SR. & TAMELA J.

COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

Sworn to Before Me This

So Answers,

18th Day Of March 2002

William A. Shaw

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

Chester A. Hawkins
by Marilyn Harris

Chester A. Hawkins
Sheriff

FILED

MAR 18 2002

William A. Shaw
William A. Shaw
Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY PENNSYLVANIA

RE: FLAGSTAR BANK, F.S.B.) CIVIL ACTION
)

vs.

KENNETH P. WATRO, SR.) CIVIL DIVISION
TAMELA J. WATRO) NO. 01-1933-CD

AFFIDAVIT OF SERVICE PURSUANT TO RULE 3129


COMMONWEALTH OF PENNSYLVANIA)
COUNTY OF CLEARFIELD) SS:

I, FRANK FEDERMAN, ESQUIRE attorney for **FLAGSTAR BANK, F.S.B.**
hereby verify that on 4/1/02 true and correct copies of the Notice of Sheriff's sale were
served by certificate of mailing to the recorded lienholders, and any known interested
party see Exhibit "A" attached hereto. Notice of Sale was sent to the Defendant(s) on
4/1/02 by certified mail return receipt requested see Exhibit "B" attached hereto.

DATE: May 9, 2002


FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

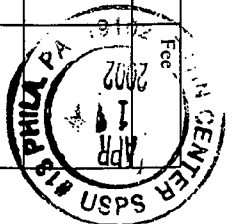
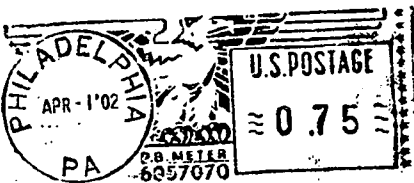
FILED

MAY 15 2002
m/lisg/noce
William A. Shaw
Prothonotary 

oName and
Address
of Sender

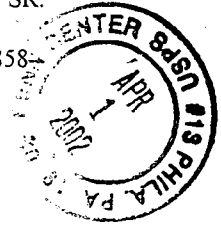
FEDERMAN & PHELAN
ONE PENN CENTER, SUBURBAN STATION, SUITE 1400
PHILADELPHIA, PA 19102

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage
1	GMW	TENANT/OCCUPANT 1115 RR3 MORRISDALE, PA 16858	
2		COMMONWEALTH OF PA DEPT OF WELFARE P.O. BOX 2675, HARRISBURG, PA 17105	
3		CLEARFIELD COUNTY DOMESTIC RELATIONS DEPARTMENT CLEARFIELD COUNTY COURTHOUSE 230 EAST MARKET STREET CLEARFIELD, PA 16830	
4			
5			
6			
7			
8			
9			
10			
11		WATRO	
Total Number of Pieces Listed by Sender		Postmaster, Per (Name of Receiving Employee)	
TEAM 2			



7160 3901 9844 7040 6238

TO: KENNETH P. WATRO, SR.
1115 RR3
MORRISDALE, PA 16858



SENDER: TEAM2

REFERENCE: WATRO

PS Form 3800, June 2000

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

US Postal Service

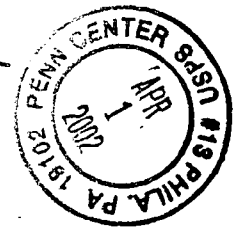
POSTMARK OR DATE

**Receipt for
Certified Mail**

No Insurance Coverage Provided
Do Not Use for International Mail

7160 3901 9844 7040 6245

TO: TAMELA J. WATRO
1115 RR3
MORRISDALE, PA 16858



SENDER: TEAM2

REFERENCE: WATRO

PS Form 3800, June 2000

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

US Postal Service

POSTMARK OR DATE

**Receipt for
Certified Mail**

No Insurance Coverage Provided
Do Not Use for International Mail

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 12207

FLAGSTAR BANK, F.S.B.

01-1933-CD

VS.

WATRO, KENNETH P.

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

NOW, MARCH 25, 2002, AT 10:50 AM O'CLOCK A LEVY WAS TAKEN ON PROPERTY OF THE DEFENDANTS.

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

NOW, MARCH 25, 2002, AT 11:10 AM O'CLOCK SERVED WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY ON KENNETH P. WATRO, SR., DEFENDANT, AT HIS PLACE OF RESIDENCE, ST 53 MAIN STREET, MORRISDALE, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO KENNETH P. WARTO, SR., DEFENDANT, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY AND MADE KNOWN TO HIM THE CONTENTS THEREOF.

NOW, APRIL 4, 2002, AT 1:05 PM O'CLOCK SERVED WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY ON TAMELA WATRO, DEFENDANT, AT THE CLEARFIELD COUNTY SHERIFF'S OFFICE, 1 NORTH SECOND STREET, SUITE 116, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, 16830, BY HANDING TO TAMELA WATRO, 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, JUNE 7, 2002, A SALE WAS HELD ON THE PROPERTY OF DEFENDANTS. PROPERTY WAS PURCHASED BY THE PLAINTIFF FOR ONE DOLLAR (\$1.00) PLUS COSTS.

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

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 12207

FLAGSTAR BANK, F.S.B.

01-1933-CD

VS.

WATRO, KENNETH P.

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

NOW, JULY 1, 2002 RECEIVED CHECK FROM ATTORNEY FOR 666.63 TO PAY
BILLS.

NOW, JULY 22, 2002 PAID COSTS FROM ADVANCE AND CHECK FROM ATTORNEY.

NOW, JULY 29, 2002 DEED WAS FILED

SHERIFF COSTS \$246.98

SURCHARGE \$40.00

PAID BY ATTRONEY

FILED

JUL 29 2002 *Emp*
013451 Ch. Hawkins
William A. Shaw *PO \$500*
Prothonotary

Sworn to Before Me This

29th Day Of *July* 2002
William A. Shaw

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

So Answers,

Chester A. Hawkins
By Cynthia Bitter-Auerhahn
Chester A. Hawkins
Sheriff

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

FLAGSTAR BANK, F.S.B.
5151 CORPORATE DRIVE
TROY, MI 48098

Plaintiff

vs.

KENNETH P. WATRO, SR.
1115 RR3
MORRISDALE, PA 16858

TAMELA J. WATRO
1115 RR3
MORRISDALE, PA 16858

Defendant(s)

: CLEARFIELD COUNTY
:
: COURT OF COMMON
: PLEAS
:
: CIVIL DIVISION
:
: NO. 01-1933-CD
:
:
:
:
:

COMMONWEALTH OF PENNSYLVANIA:

COUNTY OF CLEARFIELD:

TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA

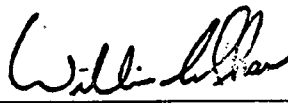
To satisfy the judgment, interest and costs in the above matter, you are directed to levy upon and sell the following described property (specifically described property below):

Premises 1115 RR3, MORRISDALE, P 16858
(see attached legal description)

Amount Due \$ 85.171.51

Interest from \$ _____
3/1/02 TO SALE DATE (sale date)
(per diem - \$14.00)

Total \$ 166.00 Plus Costs as endorsed


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

Dated: 3.5.02
(Seal)

RECEIVED MAR 5 2002
@ 10:32 AM
Chester A. Hawley
by Margaret W. Putt

No. 01-1933-CD Term

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

FLAGSTAR BANK, F.S.B.

vs.

KENNETH P. WATRO, SR.
TAMELA J. WATRO

WRIT OF EXECUTION
(Mortgage Foreclosure)

Costs

Office of the Prothonotary

Judg. Fee

Cr.

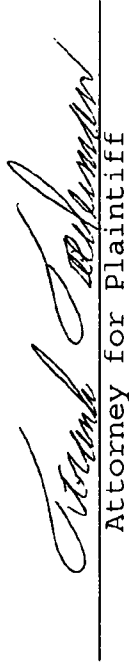
Sat.

Address:

1115 RR3
MORRISDALE, PA 16858

1115 RR3
MORRISDALE, PA 16858

Where papers may be served.


Attorney for Plaintiff

All those two certain lots or pieces of ground situate in the Township of Morris, County of Clearfield and State of Pennsylvania, bounded and described as follows:

THE FIRST THEREOF: BEGINNING at a point on right of way of Township Road and corner of Lot No. 9; thence along said right of way of Township Road North five degrees sixteen minutes West eighty one and five tenths feet to point on line of Lot No. 224; thence along line of Lot No. 24 North eighty nine degrees eight minutes East three hundred twenty feet to point on line of land of Charles Chilcote; thence along line of Charles Chilcote South five degrees no minutes West sixty nine feet to point on line of Lot No. 9; thence along line of Lot No. 9 South eighty six degrees forty minutes West three hundred seven feet to point and place of beginning and being known as Lot No. 10 in the plot of lots laid out by the party of the first part and filed for recording in the office of the Recorder of deeds in and for the Court of Clearfield in misc. book No. , page ; and this conveyance shall include frontage on the East side of the lot of the Township Road; said lot is traversed from North to South by the twelve foot alley as shown on the said plot and it is reserved that the said twelve foot alley shall remain open at all times for the use of the owners of Lots Nos. 24, 9, 8 and 7 in said plot of lots.

THE SECOND THEREOF: BEGINNING at a point on the western boundary of what is known as Church Street and being the northwest corner of Lot No. 10; thence North 5 degrees 16 minutes West 90 feet, more or less, to an alley; thence by said alley in a southeasterly direction 112 feet, more or less, to property line of Lot No. 10; thence along said Lot No. 10, South 89 degrees 8 minutes West 65 feet more or less, to the point and place of beginning.

TITLE TO SAID PREMISES VESTED IN Kenneth P. Watro, SR., and Tamela J. Watro, His Wife, as tenants by the entireties, from Geraldine M. Bell, Widow by deed dated 6/16/95, recorded 6/16/95 in deed book #1683, page 355.

Tax Parcel (1) #124-Q10-568-9
Tax Parcel (2) #124-Q10-568-29

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME WATRO NO. 01-1933-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 Kenneth P. Watro, Sr., and Tamela J. Watro

to public venue or outcry at which time and place I sold the same to FLAGSTAR BANK, F.S.B.
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		8.45
LEVY		15.00
MILEAGE		8.45
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		
ADD'L LEVY		15.00
BID AMOUNT		1.00
RETURNS/DEPUTIZE		
COPIES / BILLING	\$15.00 + 5.00	
BILLING - PHONE - FAX	5.00	
TOTAL SHERIFF COSTS	\$246.98	

DEED COSTS:

REGISTER & RECORDER	\$	18.50
ACKNOWLEDGEMENT	****	5.00
TRANSFER TAX 2%		
TOTAL DEED COSTS	\$	23.50

DEBT & INTEREST:

DEBT-AMOUNT DUE	\$ 85,171.51
INTEREST 3-1-02 TO DATE OF SALE	\$
PER DIEM \$14.00	
TO BE ADDED	\$
TOTAL DEBT & INTEREST	\$

COSTS:

ATTORNEY FEES	\$
PROTH. SATISFACTION	\$
ADVERTISING	\$353.94
LATE CHARGES & FEES	\$
TAXES-Collector	\$278.85
TAXES-Tax Claim	\$22.01
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	\$246.98
LEGAL JOURNAL AD	\$99.00
REFUND OF ADVANCE	\$
REFUND OF SURCHARGE	\$
PROTHONOTARY	\$189.04
SATISFACTION FEE	\$
ESCROW DEFICIENCY	\$
MUNICIPAL LIEN	\$313.31
TOTAL COSTS	\$1,666.63

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

Chester A. Hawkins, Sheriff *Revised 6/18/02*