

01-2057-CD  
MORTGAGE ELECTRONIC REGISTRATION -vs- TIMOTHY S. TROUP  
SYSTEMS, INC. et al

**GOLDBECK McCAFFERTY & McKEEVER**

**By: JOSEPH A. GOLDBECK, JR.**  
**ATTORNEY I.D. #16132**  
**SUITE 500 – THE BOURSE BLDG.**  
**111 S. INDEPENDENCE MALL EAST**  
**PHILADELPHIA, PA 19106**  
**(215) 627-1322**  
**ATTORNEY FOR PLAINTIFF**

MORTGAGE ELECTRONIC REGISTRATION  
SYSTEMS INC. ACTING SOLELY AS A NOMINEE  
FOR COUNTRYWIDE HOME LOANS INC. F/K/A  
AMERICA'S WHOLESALE LENDER  
7105 Corporate Drive  
PTX B-35  
Plano, TX 75024-3632

*Plaintiff*

vs.

**TIMOTHY S. TROUP**  
**Mortgagor(s) and Real Owner(s)**

270 Treasure Lake  
Dubois, PA 15801

*Defendant(s)*

IN THE COURT OF COMMON PLEAS

OF Clearfield COUNTY

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term

No. 01-2057-CO

**CIVIL ACTION: MORTGAGE  
FORECLOSURE**

**THIS FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO COLLECT  
A DEBT OWED TO OUR CLIENT. ANY INFORMATION OBTAINED FROM YOU  
WILL BE USED FOR THE PURPOSE OF COLLECTING THE DEBT.**

NOTICE

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 the 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 claim 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.

**KEYSTONE LEGAL SERVICES**

211 1/2 E. Locust Street  
Clearfield, PA 16830  
814-765-9646

**PENNSYLVANIA BAR ASSOCIATION**

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

A V I S O

LE HAN DEMANDADO A USTED EN LA CORTE. SI DESEA DEFENDERSE CONTRA LAS QUEJAS PERESENTADAS, ES ABSOLUTAMENTE NECESSARIO QUE USTED RESPONDA DENTRO DE 20 DIAS DESPUES DE SER SERVIDO CON ESTA DEMANDA Y AVISO. PARA DEFENDERSE ES NECESSARIO QUE USTED, O SU ABOGADO, REGISTRE CON LA CORTE EN FORMA ESCRITA, EL PUNTO DE VISTA DE USTED Y CUALQUIER OBJECCION CONTRA LAS QUEJAS EN ESTA DEMANDA.

RECUERDE: SI USTED NO REPONDE A ESTA DEMANDA, SE PUEDE PROSEGUIR CON EL PROCESO SIN SU PARTICIPACION. ENTONCES, LA COUTE PUEDE, SIN NOTIFICARIO, DECIDIR A FAVOR DEL DEMANDANTE Y REQUERIRA QUE USTED CUMPLA CON TODAS LAS PROVISIONES DE ESTA DEMANDA. POR RAZON DE ESA DECISION, ES POSIBLE QUE USTED PUEDA PERDER DINERO, PROPIEDAD U OTROS DERECHOS IMPORTANTES.

LLEVE ESTA DEMANDA A UN ABOGADO IMMEDIATEAMENTE.

SI NO CONOCE A UN ABOGADO, LLAME AL "LAWYER REFERENCE SERVICE" (SERVICIO DE REFERENCIA DE ABOGADOS), (215) 238-6300.

**KEYSTONE LEGAL SERVICES**

211 1/2 E. Locust Street  
Clearfield, PA 16830  
814-765-9646

**PENNSYLVANIA BAR ASSOCIATION**

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

**FILED**

**DEC 28 2001**

**William A. Shaw**  
**Prothonotary**

*Goldbeck*  
*PO #80.00*  
*1 CC Shaw*  
*1 CC atty.*

## COMPLAINT IN MORTGAGE FORECLOSURE

1. Plaintiff is MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC. ACTING SOLELY AS A NOMINEE FOR COUNTRYWIDE HOME LOANS INC. F/K/A AMERICA'S WHOLESALE LENDER, 7105 Corporate Drive, PTX B-35 Plano, TX 75024-3632.
2. The name(s) and address(es) of the Defendant(s) is/are TIMOTHY S. TROUP, 270 Treasure Lake, Dubois, PA 15801, who is/are the mortgagor(s) and real owner(s) of the mortgaged premises hereinafter described.
3. On April 26, 2001 mortgagor(s) made, executed and delivered a mortgage upon the premises hereinafter described to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC. ACTING SOLELY AS A NOMINEE FOR COUNTRYWIDE HOME LOANS INC. F/K/A AMERICA'S WHOLESALE LENDER, which mortgage is recorded in the Office of the Recorder of Deeds of Clearfield County as Instrument #200106054. The mortgage has not been assigned unless said assignment to the Plaintiff is hereafter mentioned. These documents are matters of public record and are incorporated herein by reference in accordance with Pennsylvania Rule of Civil Procedure 1019(g).
4. The premises subject to said mortgage is described as attached.
5. The mortgage is in default because monthly payment of principal and interest upon said mortgage due September 01, 2001, and each month thereafter are due and unpaid, and by the terms of said mortgage, upon default in such payments for a period of one month, the entire principal balance and all interest due thereon are collectible forthwith.
6. The following amounts are due on the mortgage:

Principal Balance	\$139,418.42
Interest from 08/01/2001	\$4,236.57
through 12/31/2001 at 7.2500%	
Per Diem interest rate at \$27.69	
Attorney's Fee at 5.0% of Principal Balance	\$6,970.92
Late Charges from 09/01/2001 to 12/31/2001	\$190.52
Monthly late charge amount at \$47.63	
Costs of suit and Title Search	\$750.00
	<hr/>
	\$151,566.43
Escrow	\$0.00
Monthly Escrow amount \$340.84	
	<hr/> <hr/>
	\$151,566.43

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 based on work actually performed.
8. Notice of Intention to Foreclose and a Notice of Homeowners' Emergency Mortgage Assistance has been sent to Defendant(s) by Certified and regular mail, as required by Act 160 of 1998 of the Commonwealth of Pennsylvania, on the date(s) set forth in the true and correct copy of such notice(s) attached hereto as Exhibit "A". The Defendant(s) has/have not had the required face-to-face meeting within the required time and Plaintiff has no knowledge of any such meeting being requested by the

Defendant(s) through the Plaintiff, the Pennsylvania Housing Finance Agency, or any appropriate Consumer Credit Counseling Agency.

WHEREFORE, Plaintiff demands judgment in mortgage foreclosure in the sum of \$151,566.43, together with interest at the rate of \$27.69, per day and other expenses incurred by the Plaintiff which are properly chargeable in accordance with the terms of the mortgage, and for the foreclosure and sale of the mortgaged premises.

By: \_\_\_\_\_

**GOLDBECK McCAFFERTY & McKEEVER**

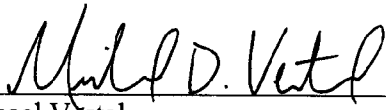
BY: JOSEPH A. GOLDBECK, JR., ESQUIRE

ATTORNEY FOR PLAINTIFF

VERIFICATION

I, Michael Vestal, as the representative of the Plaintiff corporation within named do hereby verify that I am authorized to and do make this verification on behalf of the Plaintiff corporation and the facts set forth in the foregoing Complaint are true and correct to the best of my knowledge, information and belief. I understand that false statements therein are made subject to the penalties of 18 Pa. C.S. 4904 relating to unsworn falsification to authorities.

Date: 12-21-01

  
\_\_\_\_\_  
Michael Vestal  
Countrywide Home Loans

KAREN L. STARK  
REGISTER AND RECORDER  
CLEARFIELD COUNTY  
Pennsylvania

INSTRUMENT NUMBER  
200106052  
RECORDED ON  
APR 30, 2001  
1:36:54 PM

RECORDING FEES - \$13.00  
RECORDER  
COUNTY IMPROVEMENT \$1.00  
FUND  
RECORDER  
IMPROVEMENT FUND \$1.00  
STATE WRIT TAX \$0.50  
TOTAL \$15.50  
FALCON CUSTOMER

## THIS DEED

MADE the 30<sup>th</sup> day of April in the year of our Lord two thousand one (2001) by and between

**TARA L. TROUP**, single, of 1672 Treasure Lake, DuBois, Pennsylvania, 15801,

party of the first part,

AND

**TIMOTHY S. TROUP**, single, of 270 Treasure Lake, DuBois, Pennsylvania, 15801

party of the second part

WITNESSETH, that the said parties of the first part for and in consideration of the sum of **ONE and NO/100 (\$1.00)** Dollars lawful money of the United States of America, unto said parties of the first part well and truly paid by the said party of the second part at or before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, have granted, bargained, sold, aliened, released and confirmed, and by these presents do grant, bargain, sell, alien, enfeoff, release and confirm unto the said party of the second part, her heirs and assigns,

ALL that certain tract of land designated as Lot No. 767 Section No. 14C, in the Treasure Lake Subdivision in Sandy Township, Clearfield County, Pennsylvania, recorded in the Recorder of Deeds Office in Misc. Docket Map File No. 25. Map #128-C02-14C-00767-00-21

EXCEPTING AND RESERVING therefrom and subject to:

1. All easements, rights of way, reservations and limitations shown or contained in prior instruments of record and in the aforesaid recorded plan.

2. The Declaration of Restrictions, Treasure Lake, Inc. recorded in Misc Book Vol 146, page 476; all of said restrictions being covenants, which run with the land.

3. All minerals and mining rights of every kind and nature.

4. A lien for unpaid charges or assessments as may be made by Treasure Lake Property Owners Association, Inc., which lien shall run with the land and be an encumbrance against it.

5. The right of the owner and/or operator of any recreational facilities within the said Treasure Lake Subdivision, to assess fees and charges against Grantee, its heirs, administrators, executors, successors and assigns for the use and/or maintenance of any such facilities which if unpaid shall become a lien upon the land and be an encumbrance against it.

BEING the same premises conveyed by Anna G. Coder, widow, to Timothy S. Troup and Tara G. Troup, husband and wife, by deed dated February 4, 2000 and recorded February 10, 2000 in Clearfield County at Instrument #200001758. Subsequently, Timothy S. Troup and Tara G. Troup were divorced, see Clearfield County Civil case #2000-773-CD.

The Grantors hereby certify that the land hereby conveyed has, to the best of their knowledge, information and belief, never been used for hazardous waste disposal, as the term is used in Solid Waste Management Act No 97 of 1980. This notice is given pursuant to Section 405 of said Act is included with this deed in compliance with the requirement of the Act of 1980, July 7, PL 380, No 35P.S. 6018.405.

#### NOTICE

To comply with the Act of July 17, 1957, P.L. 984 as amended by Act 255 of 1964 (S2 P.S. Sections 1551 - 1554), notice is hereby given as follows:

THIS DOCUMENT MAY NOT SELL, CONVEY, TRANSFER, INCLUDE OR INSURE THE TITLE TO THE COAL AND RIGHT OF SUPPORT UNDERNEATH THE SURFACE LAND DESCRIBED OR REFERRED TO HEREIN, AND THE OWNER OR OWNERS OF SUCH COAL MAY HAVE THE COMPLETE LEGAL RIGHT TO REMOVE ALL OF SUCH COAL AND, IN THAT CONNECTION, DAMAGE MAY RESULT TO THE SURFACE OF THE LAND AND ANY HOUSE, BUILDING OR OTHER STRUCTURE ON OR IN SUCH LAND. THE INCLUSION OF THIS NOTICE DOES NOT ENLARGE, RESTRICT OR MODIFY AND LEGAL RIGHTS OR ESTATES OTHERWISE CREATED, TRANSFERRED, EXCEPTED OR RESERVED BY THIS INSTRUMENT.

662B

## NOTICE

In accordance with the provisions of "The Bituminous Mine Subsidence and Land Conservation Act of 1966", I/we, the undersigned grantee/grantees, hereby certify that I/we know and understand that I/we may not be obtaining the right of protection against subsidence resulting from coal mining operations and that the purchased property may be protected from damage due to mine subsidence by a private contract with the owner of the economic interest in the coal. I/we further certify that this certification is in a color contrasting with that in the deed proper and is printed in twelve point type preceded by the word "notice" printed in twenty-four point.

Witness:

\_\_\_\_\_  
Timothy S. Troup

This \_\_\_\_ day of \_\_\_\_\_, 2001



## HOME LOANS

Send Correspondence to:  
P.O. Box 10221  
Van Nuys, CA 91410-0221

November 6, 2001

Timothy S Troup  
270 Treasure Lake  
Dubois, PA 15801-0000

Send Payments to:  
P.O. Box 660694  
Dallas, TX 75266-0694  
Certified Mail No.  
Return Receipt Requested  
Regular Mail

Account No.: 1919400  
Property Address:  
270 Treasure Lake  
Dubois, PA 15801-0000  
Current Servicer:  
Countrywide Home Loans Servicing LP

# ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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

The HOMEOWNER'S EMERGENCY 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 names, addresses and phone numbers 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 1-717-780-1869.)

This Notice contains important legal information. If you have any questions, representatives at the Consumer Credit Counseling Agency may be able to help answer them. 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 NOTIFICACIÓN EN ADJUNTO ES DE SUMA IMPORTANCIA, PUES AFECTA SU DERECHO A CONTINUAR VIVIENDO EN SU CASA. SI NO COMPRENDE EL CONTENIDO DE ESTA NOTIFICACIÓN OBTENGA UNA TRADUCCIÓN INMEDIATAMENTE LLAMANDO ESTA AGENCIA (PENNSYLVANIA HOUSING FINANCE AGENCY) SIN CARGOS AL NÚMERO MENCIONADO ARRIBA. PUEDE SER ELEGIBLE PARA UN PRÉSTAMO POR EL PROGRAMA LLAMADO "HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM" EL CUAL PUEDE SALVAR SU CASA DE LA PERDIDA DEL DERECHO A REDIMIR SU HIPOTECA.

## HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM

YOU MAY BE ELIGIBLE FOR FINANCIAL ASSISTANCE WHICH CAN SAVE YOUR HOME FROM FORECLOSURE AND HELP YOU MAKE FUTURE MORTGAGE PAYMENTS.

IF YOU COMPLY WITH THE PROVISIONS OF THE HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE ACT OF 1983 (THE "ACT"), YOU MAY BE ELIGIBLE FOR EMERGENCY MORTGAGE ASSISTANCE:

IF YOUR DEFAULT HAS BEEN CAUSED BY CIRCUMSTANCES BEYOND YOUR CONTROL,

IF YOU HAVE A REASONABLE PROSPECT OF BEING ABLE TO PAY YOUR MORTGAGE PAYMENTS, AND

IF YOU MEET OTHER ELIGIBILITY REQUIREMENTS ESTABLISHED BY THE PENNSYLVANIA HOUSING FINANCE AGENCY.

Please write your account number on all checks and correspondence.

BREACHPA 6/26/2000

1919400-0

Timothy S Troup  
270 Treasure Lake

\$4,002.01 AS OF December 11,

2001

A fee up to \$25.00 (\$40.00 in FL) will be charged for each returned payment except as otherwise limited by law.

BREACHPA



P.O. Box 660694  
Dallas, TX 75266-0694



191940000004002010400201





**Countrywide®**

**HOME LOANS**

Send Correspondence to:  
P.O. Box 10221  
Van Nuys, CA 91410-0221

November 6, 2001

Timothy S Troup  
270 Treasure Lk  
Du Bois, PA 15801-9006

Send Payments to:  
P.O. Box 660694  
Dallas, TX 75266-0694  
Certified Mail No.  
Return Receipt Requested  
Regular Mail

Account No.: 1919400  
Property Address:  
270 Treasure Lake  
Du Bois, PA 15801-0000  
Current Servicer:  
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IF YOU HAVE A REASONABLE PROSPECT OF BEING ABLE TO PAY YOUR MORTGAGE PAYMENTS, AND

IF YOU MEET OTHER ELIGIBILITY REQUIREMENTS ESTABLISHED BY THE PENNSYLVANIA HOUSING FINANCE AGENCY.

Please write your account number on all checks and correspondence.

BREACHPA 6/26/2000

1919400-0

Timothy S Troup  
270 Treasure Lake

2001

\$4,002.01 AS OF December 11,

A fee up to \$25.00 (\$40.00 in FL) will be charged for each returned payment except as otherwise limited by law.

BREACHPA



**Countrywide®**  
**HOME LOANS**

P.O. Box 660694  
Dallas, TX 75266-0694



191940000004002010400201

**TEMPORARY STAY OF FORECLOSURE** – Under the Act, you are entitled to a temporary stay of foreclosure on your mortgage for thirty-five (35) 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 (35) 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-five (35) days after the date of this meeting. The names, addresses and telephone numbers of designated consumer credit counseling agencies for the county in which the property is located are set forth at the end of this Notice. It is only necessary to schedule one face-to-face meeting. Advise your lender immediately of your intentions.

**APPLICATION FOR MORTGAGE ASSISTANCE** – Your mortgage is in default for the reasons set forth later in this Notice (see following pages for specific information about the nature of your default.) If you have tried and are unable to resolve this problem with the lender, you have the right to apply for financial assistance from the Homeowner's Emergency Mortgage Assistance Program. To do so, you must fill out, sign and file a completed Homeowner's Emergency Assistance Program Application with one of the designated consumer credit counseling agencies listed at the end of this Notice. Only consumer credit counseling agencies have applications for the program and they will assist you in submitting a complete application to the Pennsylvania Housing Finance Agency. Your application **MUST** be filed or postmarked within thirty-five (35) days of your face-to-face meeting.

**YOU MUST FILE YOUR APPLICATION PROMPTLY. IF YOU FAIL TO DO SO OR IF YOU DO NOT FOLLOW THE OTHER TIME PERIODS SET FORTH IN THIS LETTER, FORECLOSURE MAY PROCEED AGAINST YOUR HOME IMMEDIATELY AND YOUR APPLICATION FOR MORTGAGE ASSISTANCE WILL BE DENIED.**

**AGENCY ACTION** – Available funds for emergency mortgage assistance are very limited. They will be disbursed by the Agency under the eligibility criteria established by the Act. The Pennsylvania Housing Finance Agency has sixty (60) days to make a decision after it receives your application. During that time, no foreclosure proceedings will be pursued against you if you have met the time requirements set forth above. You will be notified directly by the Pennsylvania Housing Finance Agency of its decision on your application.

**NOTE: IF YOU ARE CURRENTLY PROTECTED BY THE FILING OF A PETITION IN BANKRUPTCY, THE FOLLOWING PART OF THIS NOTICE IS FOR INFORMATION PURPOSES ONLY AND SHOULD NOT BE CONSIDERED AS AN ATTEMPT TO COLLECT THE DEBT.**

(if you have filed bankruptcy you can still apply for Emergency Mortgage Assistance.)

#### **NOTICE OF INTENT TO FORECLOSE**

**YOUR HOME LOAN IS IN DEFAULT FOR THE REASONS SET FORTH IN THIS NOTICE.**

**YOU MUST TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE**

**NATURE OF THE DEFAULT - Countrywide Home Loans Servicing LP.** (hereinafter "**Countrywide**") services your home loan. Your home loan is in serious default because you have not made your required payments. The total amount now required to reinstate your home loan as of the date of this letter is as follows:

Monthly Payments:	\$1,293.50	\$3,880.50
Late Charges:	\$47.63	\$95.26
Other Charges:	Uncollected Late Charges:	\$26.25
	Uncollected Costs:	
<b>TOTAL DUE:</b>		<b>\$4,002.01</b>

#### **PAYMENT INSTRUCTIONS**

**Please**

- Make your check payable to *Countrywide Home Loans*
- Write your loan number on your check or money order
- Write in any additional amounts you are including. (If total is more than \$5000, please send certified check.)
- Don't attach your check to the payment coupon
- Don't include correspondence
- Don't send cash

**Payments:** All payments will be applied to the longest outstanding installment due, unless otherwise expressly prohibited by law.

**Additional amounts.** If you don't specify the purpose of additional amounts included, we will apply them first to any outstanding payments, escrow deficiencies, late charges and/or fees due. We will then apply any remaining amounts as a principal reduction. If you submit an additional principal payment with your home loan payment, Countrywide will first apply your home loan payment, then the additional principal payment. Your loan must be current before we can apply any principal reduction.

**HOW TO CURE THE DEFAULT** - You may cure this default within **THIRTY-FIVE (35) DAYS** of the date of this letter, by paying to us the above amount of **\$4,002.01**, plus any additional monthly payments, late charges, fees and other applicable charges which may fall due during this period. Such payment must be in the form of certified check, cashier's check or money order, and made payable to Countrywide at P.O. Box 660694, Dallas, TX 75266-0694. If your check or other payment is returned to us for insufficient funds or for any other reason, you will not have cured your default. No extension of time to cure will be granted due to a returned payment.

If you do not cure this default within **THIRTY-FIVE (35) DAYS**, we will accelerate the payments due on your home loan. This means whatever is owing on the original amount borrowed will be considered due immediately and you may lose the chance to pay off your home loan in monthly installments. If the full payment of the amount in default is not made within **THIRTY-FIVE (35) DAYS**, we also intend to immediately start a lawsuit to foreclose on your mortgaged property.

**IF THE MORTGAGE IS FORECLOSED UPON** - If the mortgage is foreclosed, the mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If the default is cured before we begin legal proceedings, Countrywide will be entitled to collect the reasonable attorney's fees actually incurred, up to \$50.00. However, if legal proceedings are started, Countrywide will be entitled to collect the reasonable attorney's fees even if they are over \$50.00. Any attorney's fees will be added to the secured debt, which may also include our reasonable costs. If you cure the default within the **THIRTY-FIVE (35) DAY** period, you will not be required to pay attorney's fees. **YOU HAVE THE RIGHT TO REINSTATE AFTER ACCELERATION AND RIGHT TO ASSERT IN THE FORECLOSURE PROCEEDING THE NON-EXISTENCE OF A DEFAULT OR ANY OTHER DEFENSE YOU MAY HAVE TO ACCELERATION AND FORECLOSURE.**

**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 FORECLOSURE SALE** - If you have not cured the default within the **THIRTY-FIVE (35) DAY** period and foreclosure proceedings have begun, you still have the right to cure the default and prevent the sale at any time up to one hour before the foreclosure 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 foreclosure 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 FORECLOSURE SALE DATE** - It is estimated that the earliest date that a foreclosure sale could be held would be approximately six (6) months from the date of this letter. A notice of the date of the foreclosure sale will be sent to you before the sale. You may find out at any time exactly what the required payment will be by calling us at the following number: 1-800-669-6654. This payment must be in the form of a cashier's check, certified check or money order and made payable to us at the address stated above. If the default is cured, the mortgage will be restored to the same position as if no default had occurred. However, the default may not be cured more than three (3) times in any calendar year.

**HOW TO CONTACT THE LENDER:**

**Name of Lender:** Countrywide Home Loans Servicing LP  
**Address:** P. O. Box 10221 Van Nuys, CA 91410-0221  
**Phone Number:** 1-800-669-6654  
**Fax Number:** 1-805-577-3432  
**Contact Person:** Melanie Carrillo, MS SV-34  
Attention: Loan Counselor

**EFFECT OF FORECLOSURE SALE** - You should realize that a foreclosure sale will end your ownership of the mortgaged property and your right to remain in 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 Countrywide at any time.

**ASSUMPTION OF MORTGAGE** - Contact Countrywide Home Loans for information on the possible assumability of your loan.

**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.

Pursuant to your home loan documents, and because the home loan is in default, Countrywide may, at its option, enter upon and conduct an inspection of the property. The purpose of this inspection is to observe the physical condition of the property, to verify that the property is occupied and/or to determine the identity of the occupant. The cost of any such inspection will be added to and become part of the secured debt as provided under the terms of the home loan documents.

If you are unable to cure your default on or before December 11, 2001, Countrywide wants you to be aware of various options that may be available to you through Countrywide to prevent a foreclosure sale of your property. For example:

- Repayment Plan: It is possible that you may be eligible for some form of payment assistance through Countrywide. Our basic plan requires that Countrywide receive, up front, at least ½ of the amount necessary to bring the account current, and that the balance of the overdue amount be paid, along with the regular monthly payment, over a defined period of time. Other repayment plans also are available.
- Loan Modification: Alternatively, it is possible that the regular monthly payments can be lowered through a modification of the loan by reducing the interest rate and then adding the delinquent payments to the current loan balance. This foreclosure alternative, however, is limited to certain loan types.
- Sale of Your Property: Alternatively, if you are willing to sell your home in order to avoid foreclosure, it is possible that the sale of your home can be approved through Countrywide even if your home is worth less than what is owed on it.
- Deed-in-Lieu: Alternatively, if your property is free from other liens or encumbrances, and if the default is due to a serious financial hardship which is beyond your control, you may be eligible to deed your property directly to the Noteholder and avoid the foreclosure sale.

If you are interested in discussing foreclosure alternatives with Countrywide, you must contact us immediately. If you request assistance, Countrywide will determine, in its sole discretion, whether such assistance will be extended to you. In the meantime, Countrywide will pursue all of its rights and remedies under the home loan documents and as permitted by law, unless it agrees otherwise in writing. Please be advised that failure to bring the home loan current or to enter into a written agreement as outlined above will result in the acceleration of the debt.

Time is of the essence. Should you have any questions concerning this notice, please contact Countrywide's office immediately at 1-800-669-6654, extension 7556.

*Melanie Carrillo*

Melanie Carrillo  
Loan Counselor  
1-800-669-6654, extension 7556

Please be advised that this communication is from a debt collector.

**In The Court of Common Pleas of Clearfield County, Pennsylvania**

Sheriff Docket # 11911

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

01-2057-CD

VS.

TROUP, TIMOTHY S.

ACTION IN MORTGAGE FORECLOSURE

**SHERIFF RETURNS**

NOW JANUARY 14, 2002, THOMAS DEMKO, SHERIFF OF JEFFERSON COUNTY  
WAS DEPUTIZED BY CHESTER A HAWKINS, SHERIFF OF CLEARFIELD COUNTY  
TO SERVE THE WITHINCOMPLAINT IN MORTGAGE FORECLOSURE ON  
TIMOTHY S. TROUP, DEFENDANT.

NOW JANUARY 28, 2002 SERVED THE WITHIN COMPLAINT IN MORTGAGE  
FORECLOSURE ON TIMOTHY S. TROUP, DEFENDANT BY DEPUTIZING THE  
SHERIFF OF JEFFERSON COUNTY. THE RETURN OF SHERIFF DEMKO IS  
HERETO ATTACHED AND MADE A PART OF THIS RETURN STATING THAT HE  
SERVED JESSICA GOLD, P.I.C.

**Return Costs**

Cost	Description
62.27	SHFF. HAWKINS PAID BY: ATTY.
39.84	SHFF. DEMKO PAID BY: ATTY.
10.00	SURCHARGE PAID BY: ATTY.

**FILED**

MAR 25 2002

019.30 am  
William A. Shaw  
Prothonotary

*WAS*

Sworn to Before Me This

25th Day Of March 2002  
*Jacqueline Kendrick*  
Deputy Prothonotary  
My Commission Expires  
1st Monday in Jan. 2006  
Clearfield Co., Clearfield, PA

So Answers,

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

No. 01-2057-CD

Personally appeared before me, Terry Fedigan, Deputy for Thomas A. Demko, Sheriff of Jefferson County, Pennsylvania, who according to law deposes and says that on January 28, 2002 at 4:30 o'clock P.M. served the Notice and Complaint in Mortgage Foreclosure upon TIMOTHY S. TROUP, Defendant, at his residence, R.D. #2, Box 561, Borough of Summerville, County of Jefferson, State of Pennsylvania by handing to Jessica Gold, his fiancée and adult person in charge at time of service, a true copy of the Notice and Complaint, and by making known to her the contents thereof.

Advance Costs Received:	\$125.00
My Costs:	\$ 37.84 Paid
Prothy:	\$ 2.00
Total Costs:	\$ 39.84
Refunded:	\$ 85.16

Sworn and subscribed

to before me this

day of JANUARY 15, 2002

By Terry Fedigan

So Answers,

Terry Fedigan Deputy  
Thomas A. Demko Sheriff  
 JEFFERSON COUNTY, PENNSYLVANIA

IN THE COURT OF COMMON PLEAS OF Clearfield COUNTY

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC.  
ACTING SOLELY AS A NOMINEE FOR COUNTRYWIDE  
HOME LOANS INC. F/K/A AMERICA'S WHOLESALE LENDER  
7105 Corporate Drive, PTX B-35  
Plano, TX 75024-3632

Plaintiff

Vs.

TIMOTHY S. TROUP  
(Mortgagor and Record Owner)  
270 Treasure Lake  
Dubois, PA 15801

Defendants

No. 01-2057-CD  
APR 3 11:32 AM '02  
CLEARFIELD COUNTY PA  
PROthonotary

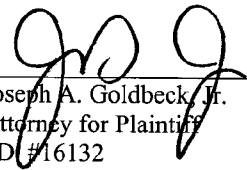
**PRAECIPE FOR JUDGMENT  
AND ASSESSMENT OF DAMAGES**

**THIS LAW FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO COLLECT A DEBT OWED TO OUR CLIENT. ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THE PURPOSE OF COLLECTING THE DEBT.**

Kindly enter judgment in favor of the Plaintiff and against TIMOTHY S. TROUP, Defendants for failure to file an Answer to Plaintiff's Complaint within 20 days (or 60 days if defendant is the United States of America) from the date of service of the complain and for foreclosure and sale of the mortgaged premises, and assess Plaintiff's damages as follows:

As set forth in Complaint	\$151,566.43
Interest - 1/1/02 - 4/2/02	\$ 2,547.48
Late Charges	\$ 190.52
Escrow Debit	\$ 1,363.36
<b>TOTAL</b>	<b>\$155,667.79</b>

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

  
Joseph A. Goldbeck, Jr.  
Attorney for Plaintiff  
I.D. #16132

DAMAGES ARE HEREBY ASSESSED AS INDICATED.

DATE: 4/9/02

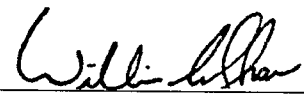
  
PRO PROTHY

AND NOW April 9, 2002, Judgment is entered in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC. ACTING SOLELY AS A NOMINEE FOR COUNTRYWIDE HOME LOANS INC. F/K/A AMERICA'S WHOLESALE LENDER and against TIMOTHY S. TROUP by default for want of an Answer and damages assessed in the sum of \$155,667.79 as per the above certification.

**FILED**

**APR 09 2002**

**William A. Shaw  
Prothonotary**

  
Prothonotary

**THIS LAW FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO COLLECT A DEBT OWED TO OUR CLIENT. ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THE PURPOSE OF COLLECTING THE DEBT.**

DATE OF THIS NOTICE: **February 27, 2002**

TO:

**TIMOTHY S. TROUP**  
RR 2 Box 561  
Summerville, PA 15864

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC.  
ACTING SOLELY AS A NOMINEE FOR COUNTRYWIDE  
HOME LOANS INC. F/K/A AMERICA'S WHOLESALE  
LENDER  
7105 Corporate Drive  
PTX B-35  
Plano, TX 75024-3632

*Plaintiff*

vs.

**TIMOTHY S. TROUP**  
(Mortgagor(s) and  
Record Owner(s))  
270 Treasure Lake  
Dubois, PA 15801

*Defendant(s)*

In the Court of Common Pleas  
of Clearfield County

CIVIL ACTION - LAW

ACTION OF  
MORTGAGE FORECLOSURE


Term  
No. 01-2057-CD

TO: **TIMOTHY S. TROUP**  
RR 2 Box 561  
Summerville, PA 15864

### **IMPORTANT NOTICE**

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN (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:

KEYSTONE LEGAL SERVICES  
211 1/2 E. Locust Street  
Clearfield, PA 16830  
814-765-9646  
PENNSYLVANIA BAR ASSOCIATION  
P.O. Box 189  
Harrisburg, PA 17108  
800-692-7375

  
**GOLDBECK McCafferty & McKEEVER**  
By Joseph A. Goldbeck, Jr., Esq.  
Attorney for Plaintiff  
Suite 500 - The Bourse Bldg.  
111 S. Independence Mall East  
Philadelphia, PA 19106 215-627-1322



**THIS LAW FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO COLLECT A DEBT OWED TO OUR CLIENT. ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THE PURPOSE OF COLLECTING THE DEBT.**

DATE OF THIS NOTICE: **February 27, 2002**

TO:

**TIMOTHY S. TROUP**  
270 Treasure Lake  
Dubois, PA 15801

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC.  
ACTING SOLELY AS A NOMINEE FOR COUNTRYWIDE  
HOME LOANS INC. F/K/A AMERICA'S WHOLESALE  
LENDER  
7105 Corporate Drive  
PTX B-35  
Plano, TX 75024-3632

*Plaintiff*

vs.

**TIMOTHY S. TROUP**  
(Mortgagor(s) and  
Record Owner(s))  
270 Treasure Lake  
Dubois, PA 15801

*Defendant(s)*

In the Court of Common Pleas  
of Clearfield County

CIVIL ACTION - LAW

ACTION OF  
MORTGAGE FORECLOSURE

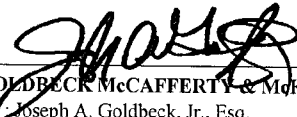
Term  
No. 01-2057-CD

TO: **TIMOTHY S. TROUP**  
270 Treasure Lake  
Dubois, PA 15801

**IMPORTANT NOTICE**

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN (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:

KEYSTONE LEGAL SERVICES  
211 1/2 E. Locust Street  
Clearfield, PA 16830  
814-765-9046  
PENNSYLVANIA BAR ASSOCIATION  
P.O. Box 180  
Harrisburg, PA 17108  
800-692-7375

  
**GOLDBECK McCAFFERTY & McKEEVER**  
By: Joseph A. Goldbeck, Jr., Esq.  
Attorney for Plaintiff  
Suite 500 - The Bourse Bldg.  
111 S. Independence Mall East  
Philadelphia, PA 19106 215-627-1322

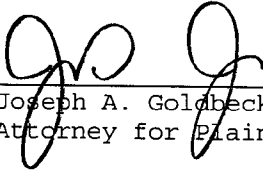
VERIFICATION OF NON-MILITARY SERVICE

The undersigned, as the representative for the Plaintiff corporation within named do hereby verify that I am authorized to make this verification on behalf of the Plaintiff corporation and that the facts set forth in the foregoing verification of Non-Military Service are true and correct to the best of my knowledge, information and belief. I understand that false statements therein are made subject to penalties of 18 Pa. C.S. 4904 relating to unsworn falsification to authorities.

1. That the above named Defendant, TIMOTHY S. TROUP, is about unknown years of age, that Defendant's last known residence is 270 Treasure Lake Dubois, PA 15801 and is engaged in the unknown business located at unknown address.

2. That Defendant is 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 Action of Congress of 1940 and its Amendments.

Date: April 2, 2002

  
\_\_\_\_\_  
Joseph A. Goldbeck, Jr.  
Attorney for Plaintiff

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

COPY

Mortgage Electronic Registration Systems, Inc.  
Plaintiff(s)

No.: 2001-02057-CD

Real Debt: \$155,667.79

Atty's Comm:

Vs.

Costs: \$

Int. From:

Timothy S. Troup  
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: April 9, 2002

Expires: April 9, 2007

Certified from the record this 9th of April, 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

COPY

IN THE COURT OF COMMON PLEAS  
OF Clearfield COUNTY, PENNSYLVANIA  
CIVIL ACTION - LAW

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC.  
ACTING SOLELY AS A NOMINEE FOR COUNTRYWIDE  
HOME LOANS INC. F/K/A AMERICA'S WHOLESALE LENDER  
7105 Corporate Drive, PTX B-35  
Plano, TX 75024-3632

Plaintiff

No. 01-2057-CD

Vs.

TIMOTHY S. TROUP  
(Mortgagor and Record Owner)  
270 Treasure Lake  
Dubois, PA 15801

Defendant

THIS LAW FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO COLLECT A DEBT  
OWED TO OUR CLIENT. ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THE  
PURPOSE OF COLLECTING THE DEBT.

NOTICE

Notice is given that a judgment in the above-captioned matter has been  
entered against you.

Prothonotary

By: 

Deputy

If you have any questions concerning the above, please contact:


Joseph A. Goldbeck, Jr.  
Goldbeck McCafferty & McKeeever  
Suite 500 - The Bourse Bldg.  
111 S. Independence Mall East  
Philadelphia, PA 19106  
215-627-1322

FILED

APR 09 2002

M14501a4h Goldback pd \$20.06  
William A. Shaw  
Prothonotary

not to dg.

Stat. to atty. 



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

MORTGAGE ELECTRONIC REGISTRATION  
SYSTEMS INC. ACTING SOLELY AS A  
NOMINEE FOR COUNTRYWIDE HOME  
LOANS INC. F/K/A AMERICA'S  
WHOLESALE LENDER

Plaintiff

Vs.

TIMOTHY S. TROUP

Defendant

: COURT OF COMMON PLEAS  
: CLEARFIELD COUNTY, PA

: NO: 01-2057-CD

: PRAECIPE FOR WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)

FILED  
APR 11 11 33 AM '02  
CLEARFIELD COUNTY  
PROTHONOTARY  
DIVISION

TO THE OFFICE OF THE PROTHONOTARY:

Issue writ of execution in the above matter:

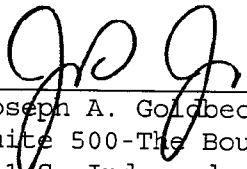
Amount Due

\$155,667.79

Interest from 4/2/02 to sale  
date at \$25.59 per diem

Total

\_\_\_\_\_  
Plus Costs

  
\_\_\_\_\_  
Joseph A. Goldbeck, Jr.  
Suite 500-The Bourse Bldg.  
111 S. Independence Mall East  
Philadelphia, PA 19106  
Attorney for Plaintiff

Note: Please attach description of property.

FILED

APR 09 2002

William A. Shaw  
Prothonotary

No. 01-2057-CD

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC. ACTING SOLELY AS A NOMINEE FOR  
COUNTRYWIDE HOME LOANS INC. F/K/A AMERICA'S WHOLESALER LENDER

Vs.

TIMOTHY S. TROUP

---

PRAECIPE FOR WRIT OF EXECUTION  
(Mortgage Foreclosure)

---

Filed:

  
Attorney for Plaintiff

Address: 270 Treasure Lake  
Dubois, PA 15801

Where papers may be served

All that certain tract of land designated as Lot No. 767 Section No. 14C, in the Treasure Lake Subdivision in Sandy Township, Clearfield County, Pennsylvania, recorded in the Recorder of Deeds Office in Misc. Docket Map File No. 25. Map #128-C02-14C-00767-00-21.

Being known as 270 Treasure Lake, Dubois, PA 15801

FILED

APR 09 2002

M19:5010th

William A. Shaw  
Prothonotary

Widdick pd \$20.00

L. Werts Shewy

8/29



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

Mortgage Electronic Registration  
Systems, Inc., Acting Solely as a  
Nominee for Countrywide Home Loans  
Inc., F/K/A America's Wholesale Lender

**COPY**

Vs.

NO.: 2001-02057-CD

Timothy S. Troup

**TO THE SHERIFF OF CLEARFIELD COUNTY:**

To satisfy the debt, interest and costs due MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., Acting Solely as a Nominee for Countrywide Home Loans, Inc. F/K/A America's Wholesale Lender Plaintiff(s) from TIMOTHY S. TROUP, 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) 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: \$155,667.79

PAID: \$232.11

INTEREST: \$from 4/2/02 to sale date at \$25.59 per diem

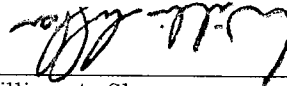
SHERIFF: \$

PROTH. COSTS: \$

OTHER COSTS: \$

ATTY'S COMM: \$

DATE: 04/09/2002



William A. Shaw

Prothonotary/Clerk Civil Division

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

Requesting Party: Joseph Goldbeck, Esquire  
Suite 500 - The Bourse Bldg.  
111 S. Independence Mall East  
Philadelphia, PA 19106

Sheriff

CA

GOLDBECK MCCAFFERTY & MCKEEVER  
JOSEPH A. GOLDBECK, JR.  
Attorney I.D.#16132  
Suite 500-The Bourse Building  
111 S. Independence Mall East  
Philadelphia, PA 19106  
215-627-1322  
BY: MICHAEL T. MCKEEVER, ESQUIRE  
Attorney I.D. #56129  
Attorney for Plaintiff

MORTGAGE ELECTRONIC REGISTRATION : IN THE COURT OF COMMON PLEAS  
SYSTEMS INC. ACTING SOLELY AS A :  
NOMINEE FOR COUNTRYWIDE HOME : OF CLEARFIELD COUNTY  
LOANS INC. F/K/A AMERICA'S :  
WHOLESALE LENDER :  
7105 Corporate Drive : No. 01-2057-CD  
PTX B-35 :  
Plano, TX 75024-3632 :  
vs. :  
TIMOTHY S. TROUP :  
(Mortgagor and Record Owner) :  
270 Treasure Lake :  
Dubois, PA 15801 :

FILED

JUL 10 2002

019:00/100  
William A. Shaw C  
Prothonotary  
1 CENT TO ANY

ORDER

AND NOW, this 10<sup>th</sup> day of July 2002,

upon consideration of the Plaintiff's Motion for Substituted Service under Pa.R.C.P. 430(a) and it appearing to the Court that Plaintiff's good faith efforts to ascertain the present whereabouts of Defendant have been unsuccessful, it is,

ORDERED and DECREED:

that Plaintiff's Motion is granted and the Sheriff and/or Plaintiff is directed to Serve the Notice of Sheriff's Sale upon Defendant by posting a copy of the Notice upon the premises 270 Treasure Lake, Dubois, PA 15801, and Plaintiff is directed to serve the Notice by certified and regular mail to the Defendant's last known address at RR 2 Box 561, Summerville, PA 15864, and that all further service of legal papers, including but not limited

to motions, petitions and rules be made by certified and regular mail to Defendant's last known address and that Notice of Sheriff Sale pursuant to Pennsylvania Rule of Civil Procedure 3129 may be made upon Defendant by sending copies of same to Defendant's last known address by certified and regular mail and by posting the premises.

BY THE COURT:

J.

A large, stylized handwritten signature in black ink, consisting of several loops and a long horizontal stroke, is written over a horizontal line that extends across the page.

GOLDBECK MCCAFFERTY & MCKEEVER  
JOSEPH A. GOLDBECK, JR.  
Attorney I.D.#16132  
Suite 500-The Bourse Building  
111 S. Independence Mall East  
Philadelphia, PA 19106  
215-627-1322  
BY: MICHAEL T. MCKEEVER, ESQUIRE  
Attorney I.D. #56129  
Attorney for Plaintiff

FILED

JUL 08 2002

William A. Shaw  
Prothonotary

MORTGAGE ELECTRONIC REGISTRATION : IN THE COURT OF COMMON PLEAS  
SYSTEMS INC. ACTING SOLELY AS A :  
NOMINEE FOR COUNTRYWIDE HOME : OF CLEARFIELD COUNTY  
LOANS INC. F/K/A AMERICA'S :  
WHOLESALE LENDER :  
7105 Corporate Drive : No. 01-2057-CD  
PTX B-35 :  
Plano, TX 75024-3632 :  
vs. :  
TIMOTHY S. TROUP :  
(Mortgagor and Record Owner) :  
270 Treasure Lake :  
Dubois, PA 15801 :

**THIS LAW FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO  
COLLECT A DEBT OWED TO OUR CLIENT. ANY INFORMATION OBTAINED FROM  
YOU WILL BE USED FOR THE PURPOSE OF COLLECTING THE DEBT.**

MOTION FOR SUBSTITUTED SERVICE  
UNDER PA.R.C.P. 430(a)

Plaintiff, by and through its attorney, Michael T. McKeever, Esquire, in support of its Motion for Substituted Service, represents as follows:

1. Plaintiff is the holder of a first mortgage upon the premises 270 Treasure Lake, Dubois, PA 15801, hereinafter, the "mortgaged premises".

2. Defendant, TIMOTHY S. TROUP, is the mortgagor and real owner of the mortgaged premises.

3. The last known address of Defendant is RR 2 Box 561, Summerville, PA 15864.

4. The Sheriff has been unable to effect service of the Notice of Sale upon Defendant at his last known address after numerous attempts.

5. The following investigation was conducted in a good faith attempt to ascertain the whereabouts of Defendant.

WHEREFORE, Plaintiff prays that the Court enter the attached order allowing Plaintiff to serve the Notice of Sale upon Defendant by posting the premises and certified and regular mail to the Defendant's last known address.

*Michael T. McKeever*

BY: MICHAEL T. MCKEEVER, ESQUIRE

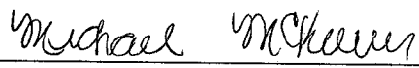
GOLDBECK MCCAFFERTY & MCKEEVER  
JOSEPH A. GOLDBECK, JR.  
Attorney I.D.#16132  
Suite 500-The Bourse Building  
111 S. Independence Mall East  
Philadelphia, PA 19106  
215-627-1322  
BY: MICHAEL T. MCKEEVER, ESQUIRE  
Attorney I.D. #56129  
Attorney for Plaintiff

---

MORTGAGE ELECTRONIC REGISTRATION :	IN THE COURT OF COMMON PLEAS
SYSTEMS INC. ACTING SOLELY AS A :	
NOMINEE FOR COUNTRYWIDE HOME :	OF CLEARFIELD COUNTY
LOANS INC. F/K/A AMERICA'S :	
WHOLESALE LENDER :	
7105 Corporate Drive :	No. 01-2057-CD
PTX B-35 :	
Plano, TX 75024-3632 :	
vs. :	
TIMOTHY S. TROUP :	
(Mortgagor and Record Owner) :	
270 Treasure Lake :	
Dubois, PA 15801 :	

VERIFICATION

I, MICHAEL T. MCKEEVER, ESQUIRE, Attorney for Petitioner do hereby verify that the facts set forth in the foregoing Motion for Substituted Service are true and correct to the best of my knowledge, information and belief. I understand that false statements therein are made subject to the penalties of 18 Pa. C.S. 4904 relating to unsworn falsification to authorities.

  
BY: MICHAEL T. MCKEEVER, ESQUIRE

GOLDBECK MCCAFFERTY & MCKEEVER  
JOSEPH A. GOLDBECK, JR.  
Attorney I.D.#16132  
Suite 500-The Bourse Building  
111 S. Independence Mall East  
Philadelphia, PA 19106  
215-627-1322  
BY: MICHAEL T. MCKEEVER, ESQUIRE  
Attorney I.D. #56129  
Attorney for Plaintiff

---

MORTGAGE ELECTRONIC REGISTRATION	:	IN THE COURT OF COMMON PLEAS
SYSTEMS INC. ACTING SOLELY AS A	:	
NOMINEE FOR COUNTRYWIDE HOME	:	OF CLEARFIELD COUNTY
LOANS INC. F/K/A AMERICA'S	:	
WHOLESALE LENDER	:	
7105 Corporate Drive	:	No. 01-2057-CD
PTX B-35	:	
Plano, TX 75024-3632	:	
vs.	:	
TIMOTHY S. TROUP	:	
(Mortgagor and Record Owner)	:	
270 Treasure Lake	:	
Dubois, PA 15801	:	

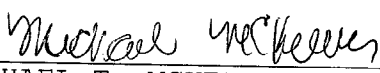
MEMORANDUM OF LAW IN SUPPORT OF MOTION  
FOR SUBSTITUTED SERVICE UNDER Pa.R.C.P. 430(a)

Plaintiff has filed a Notice of Sheriff's Sale against Defendants which the Sheriff has been unable to personally serve upon Defendant. As noted in the attached Motion, Plaintiff has made a good faith attempt to ascertain Defendant's whereabouts without success. Accordingly, the Court may approve alternative means of service. See Pa.R.C.P. 430(a).

CONCLUSION

For reasons stated above and in the attached Motion, the Court should enter an order allowing Plaintiff to serve the Notice of Sheriff's Sale upon Defendant by posting the premises and certified mail and regular mail to the Defendant's last known address.

Respectfully submitted,

  
MICHAEL T. MCKEEVER, ESQUIRE



**In The Court of Common Pleas of Clearfield County, Pennsylvania**

Sheriff Docket # 11911

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

01-2057-CD

VS.

TROUP, TIMOTHY S.

ACTION IN MORTGAGE FORECLOSURE

COPY

**SHERIFF RETURNS**

NOW JANUARY 14, 2002, THOMAS DEMKO, SHERIFF OF JEFFERSON COUNTY WAS DEPUTIZED BY CHESTER A HAWKINS, SHERIFF OF CLEARFIELD COUNTY TO SERVE THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON TIMOTHY S. TROUP, DEFENDANT.

NOW JANUARY 28, 2002 SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON TIMOTHY S. TROUP, DEFENDANT BY DEPUTIZING THE SHERIFF OF JEFFERSON COUNTY. THE RETURN OF SHERIFF DEMKO IS HERETO ATTACHED AND MADE A PART OF THIS RETURN STATING THAT HE SERVED JESSICA GOLD, P.L.C.

**Return Costs**

Cost	Description
62.27	SHFF. HAWKINS PAID BY: ATTY.
39.84	SHFF. DEMKO PAID BY: ATTY.
10.00	SURCHARGE PAID BY: ATTY.

Sworn to Before Me This

\_\_\_\_ Day Of \_\_\_\_\_ 2002

So Answers,



Chester A. Hawkins  
Sheriff

## PLAYERS NATIONAL LOCATOR

### AFFIDAVIT OF GOOD FAITH INVESTIGATION

---

Loan Number: **CWD-1693**

Attorney Firm: **GOLDBECK, MCCAFFERTY & MCKEEVER**

Case Number:

Subject: **TIMOTHY S TROUP**

A.K.A.: **TIMOTHY S TROYS SR**

Property Address: **270 TREASURE LAKE  
DUBOIS, PA 15801**

Last Known Address: **270 TREASURE LAKE  
DUBOIS, PA 15801**

Last Known Number: ( ) -

Michael K Gross, being duly sworn according to law, deposes and says:

1. I am employed in the capacity of President for Players National Locator.
2. On 06/21/2002, I conducted an investigation into the whereabouts of the above named defendant(s). The results of my investigation are as follows:

#### CREDIT INFORMATION -

A. SOCIAL SECURITY NUMBER: - -

B. EMPLOYMENT SEARCH:

**Unable to locate a good employer for Timothy Troup.**

C. INQUIRY OF CREDITORS:

**Creditors indicated that Timothy is using an address of 270 Treasure Lake, Dubois, Pa. 15801 with no valid home number. Timothy filed chapter 7 bankruptcy in December 2001 with attorney Gary H Simone. A release date of May 2002 is given. Case#01-32154.**

#### INQUIRY OF TELEPHONE COMPANY -

A. DIRECTORY ASSISTANCE SEARCH:

**Directory assistance does not have a listing for Timothy Troup. We called 814-275-1084 and spoke with a relative who stated Timothy is living at 270 Treasure Lake, Dubois, Pa. 15801.**

#### INQUIRY OF NEIGHBORS -

**N/A**

#### INQUIRY OF POST OFFICE -

A. NATIONAL ADDRESS UPDATE:

**As of June 18, 2002 the National Change of Address (NCOA) does not have a change for Timothy from 270 Treasure Lake, Dubois, Pa. 15801.**

#### MOTOR VEHICLE REGISTRATION -

A. MOTOR VEHICLE & DMV OFFICE:

**The Pennsylvania Department of Drivers Licensing has Timothy listed at 270 Treasure Lake, Dubois, Pa. 15801.**

#### OTHER INQUIRIES -

A. DEATH RECORDS:

**As of June 18, 2002 the Social Security Administration does not have a death record in the name**

**Timothy S Troup and/or a.k.a.'s under his social security number.**

B. PUBLIC LICENSES ( PILOT, REAL ESTATE, ETC. ):  
**None found.**

C. COUNTY VOTER REGISTRATION:

**The Clearfield County Voters Registration Office has Timothy listed at 270 Treasure Lake, Dubois, Pa. 15801.**

OTHER SEARCHES -

**The social security number provided has been verified.**

ADDITIONAL INFORMATION ON SUBJECT -

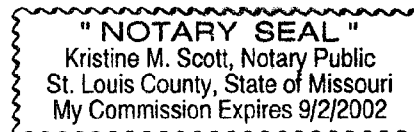
A. DATE OF BIRTH:

**February 1967**

  
AFFIANT Michael K Gross

Subscribed and sworn to before me on 06/21/2002

  
NOTARY PUBLIC



*Players National Locator 113 Old State Road, Suite 104 St. Louis, MO 63021*  
*Phone: (636) 230-9922 Fax: (636) 230-0558*

# PLAYERS NATIONAL LOCATOR

## AFFIDAVIT OF GOOD FAITH INVESTIGATION

---

Loan Number: **CWD-1693**

Attorney Firm: **GOLDBECK, MCCAFFERTY & MCKEEVER**

Case Number:

Subject: **TIMOTHY S TROUP**

A.K.A.: **NONE**

Property Address: **270 TREASURE LAKES  
DUBOIS, PA 15801**

Last Known Address: **270 TREASURE LAKES  
DUBOIS, PA 15801**

Last Known Number: ( ) -

Michael K Gross, being duly sworn according to law, deposes and says:

1. I am employed in the capacity of President for Players National Locator.
2. On 12/27/2001, I conducted an investigation into the whereabouts of the above named defendant(s). The results of my investigation are as follows:

### CREDIT INFORMATION -

- A. SOCIAL SECURITY NUMBER: - -
- B. EMPLOYMENT SEARCH:  
**Unable to locate a good employer for Timothy.**
- C. INQUIRY OF CREDITORS:  
**Creditors indicated that Timothy is using RR 2 Box 561, Summerville, PA 15864 with no valid home number. Timothy filed chapter 7 in December 2001, case #2001-32154, with no release date, with attorney Gary H Simone.**

### INQUIRY OF TELEPHONE COMPANY -

- A. DIRECTORY ASSISTANCE SEARCH:  
**Directory assistance had no listing.**

### INQUIRY OF NEIGHBORS -

**We were unable to contact any neighbors to confirm Timothy's address.**

### INQUIRY OF POST OFFICE -

- A. NATIONAL ADDRESS UPDATE:  
**As of December 21, 2001 the National Change of Address (NCOA) has no change for Timothy from RR 2 Box 561, Summerfield, PA 15864.**

### MOTOR VEHICLE REGISTRATION -

- A. MOTOR VEHICLE & DMV OFFICE:  
**We were unable to locate any current drivers license information.**

### OTHER INQUIRIES -

- A. DEATH RECORDS:  
**As of December 21, 2001 the Social Security Administration has no death record on file for Timothy S Troup under his social security number.**

B. PUBLIC LICENSES ( PILOT, REAL ESTATE, ETC. ):  
**None**

C. COUNTY VOTER REGISTRATION:  
**The County Voters Registration Office has no listing.**

OTHER SEARCHES -

**The social security number provided has been verified.**

ADDITIONAL INFORMATION ON SUBJECT -

A. DATE OF BIRTH:  
**February 1967**

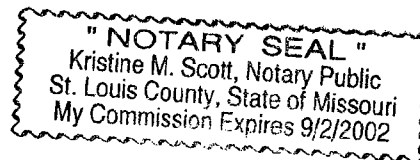


AFFIANT Michael K Gross

Subscribed and sworn to before me on 12/27/2001



NOTARY PUBLIC



Players National Locator 113 Old State Road, Suite 104 St. Louis, MO 63021  
Phone: (636) 230-9922 Fax: (636) 230-0558

GOLDBECK MCCAFFERTY & MCKEEVER  
JOSEPH A. GOLDBECK, JR.  
Attorney I.D.#16132  
Suite 500-The Bourse Building  
111 S. Independence Mall East  
Philadelphia, PA 19106  
215-627-1322  
BY: MICHAEL T. MCKEEVER, ESQUIRE  
Attorney I.D. #56129  
Attorney for Plaintiff

---

MORTGAGE ELECTRONIC REGISTRATION	:	IN THE COURT OF COMMON PLEAS
SYSTEMS INC. ACTING SOLELY AS A	:	
NOMINEE FOR COUNTRYWIDE HOME	:	OF CLEARFIELD COUNTY
LOANS INC. F/K/A AMERICA'S	:	
WHOLESALE LENDER	:	
7105 Corporate Drive	:	No. 01-2057-CD
PTX B-35	:	
Plano, TX 75024-3632	:	
vs.	:	
TIMOTHY S. TROUP	:	
(Mortgagor and Record Owner)	:	
270 Treasure Lake	:	
Dubois, PA 15801	:	

CERTIFICATE OF SERVICE

MICHAEL T. MCKEEVER, Esquire, do hereby certify that true and correct copies of the the foregoing Motion for Substituted Service have been served upon the Defendant this *2<sup>nd</sup>* day of *July* 2002 by first class mail, postage prepaid.

*Michael McKeever*  
BY: MICHAEL T. MCKEEVER, ESQUIRE

FILED

M12:55 ~~BY~~

JUL 08 2002

W2C

~~W2C~~ William A. Shaw  
Prothonotary

GOLDBECK McCAFFERTY & McKEEVER  
BY: Joseph A. Goldbeck, Jr.  
Attorney I.D.#16132  
Suite 500 - The Bourse Bldg.  
111 S. Independence Mall East  
Philadelphia, PA 19106  
215-627-1322

Attorney for Plaintiff

MORTGAGE ELECTRONIC REGISTRATION  
SYSTEMS INC. ACTING SOLELY AS A  
NOMINEE FOR COUNTRYWIDE HOME LOANS  
INC. F/K/A AMERICA'S WHOLESALE LENDER  
7105 Corporate Drive, PTX B-35  
Plano, TX 75024-3632

Plaintiff

Vs.

TIMOTHY S. TROUP  
(Mortgagor and Record Owner)  
270 Treasure Lake  
Dubois, PA 15801

Defendant

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 01-2057-CD

**CERTIFICATE OF SERVICE  
PURSUANT TO Pa.R.C.P. 3129.2 (c) (2)**

Joseph A. Goldbeck, Jr., Esquire, Attorney for Plaintiff, hereby certifies that service on the Defendants of the Notice of Sheriff Sale was made by:

- (X) Personal Service by the Sheriff's Office/~~competent adult~~ (copy of ~~return attached~~). *6/10/02 per Cindy J. Sheriff's Office*
- ( ) Certified mail by Joseph A. Goldbeck, Jr. (original green Postal return receipt attached).
- ( ) Certified mail by Sheriff's Office.
- ( ) Ordinary mail by Joseph A. Goldbeck, Jr., Esquire to Attorney for Defendant(s) of record (proof of mailing attached).
- ( ) Acknowledgment of Sheriff's Sale by Attorney for Defendant(s) (proof of acknowledgment attached).
- ( ) Ordinary mail by Sheriff's Office to Attorney for Defendant(s) of record.

**IF SERVICE WAS ACCOMPLISHED BY COURT ORDER.**

- ( ) Premises was posted by Sheriff's Office/competent adult (copy of return attached).
- ( ) Certified Mail & ordinary mail by Sheriff's Office (copy of return attached).
- ( ) Certified Mail & ordinary mail by Joseph A. Goldbeck, Jr. (original receipt(s) for Certified Mail attached).

Pursuant to the Affidavit under Rule 3129 (copy attached), service on all lienholders (if any) has been made by ordinary mail by Joseph A. Goldbeck, Jr., Esquire (copies of proofs of mailing attached).

The undersigned understands that the statements herein are subject to the penalties provided by 18 P.S. Section 4904.

**FILED**

JUL 11 2002

m/1140/norc

William A. Shaw  
Prothonotary

Respectfully submitted,

*Joseph A. Goldbeck, Jr.*  
BY: Joseph A. Goldbeck, Jr.  
Attorney for Plaintiff



7160 3901 9844 7671 1855

**TO:** TROUP, TIMOTHY S.  
**TIMOTHY S. TROUP**  
270 Treasure Lake  
Dubois, PA 15801

**SENDER:** GOLDBECK MCCAFFERTY & MCKEEVER  
April 2, 2002

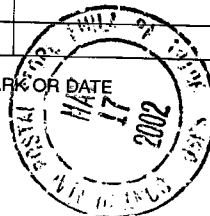
**REFERENCE:** / CWD-1693  
- Clearfield

PS Form 3800, June 2000

RETURN RECEIPT SERVICE	Postage	
	Certified Fee	
	Return Receipt Fee	
	Restricted Delivery	
	Total Postage & Fees	

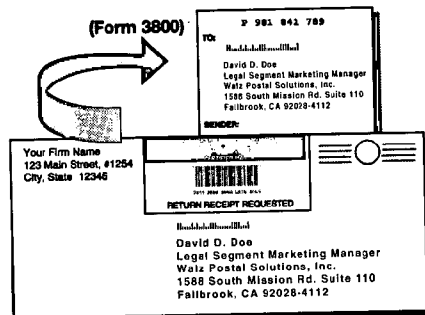
US Postal Service  
**Receipt for  
Certified Mail**  
No Insurance Coverage Provided  
Do Not Use for International Mail

POSTMARK OR DATE



**AFFIX POSTAGE TO MAIL PIECE TO COVER FIRST CLASS POSTAGE, CERTIFIED FEE, RETURN RECEIPT FEE AND CHARGES FOR ANY SELECTED OPTIONAL SERVICES.**

1. Detach the form 3811, Domestic return receipt by tearing left to right across perf. Attach to mailpiece by peeling back the adhesive strips and affixing to front of mailpiece if space permits. Otherwise affix to back of mailpiece.
2. If you do not want the receipt postmarked, stick the article # label to the right of the return address, date receipt and retain the receipt.
3. If you want this receipt postmarked, slip the 3800 receipt between the return receipt, and the mailpiece, and slide the edge of the receipt to the gummed edge of adhesive. This will hold the receipt in place to present to your mailcenter, or post office service window. (SEE ILLUSTRATION)



4. Enter fees for the services requested in the appropriate spaces on the front of this receipt.
5. Save this receipt and present it if you make an inquiry.

**GOLDBECK McCAFFERTY & McKEEVER**  
 Suite 500 The Bourse Building  
 111 S. Independence Mall East  
 Philadelphia, Pennsylvania 19106

Name and Address of Sender

Check type of mail:  
☐ Express  
☐ Registered  
☐ Insured  
☐ COD  
☐ Return Receipt (RR) for Merchandise  
☐ Certified  
☐ Int'l Rec. Del.  
☐ Del. Confirmation (DC)

If Registered Mail check below:  
☐ Insured  
☐ Not Insured  
 Affix stamp here if issued as certificate of mailing, or for additional copies of this bill.  
 Postmark and Date of Receipt

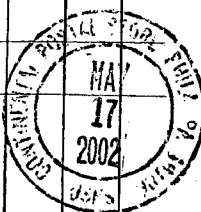
Line	Article Number	Addressee Name, Street, and PO Address	Postage	Fee	Handling Charge	Actual Value (If Reg.)	Insured Value	Due Sender if COD	RR Fee	DC Fee	SC Fee	SH Fee	SD Fee	RD Fee	Remarks
1															
2		PA DEPARTMENT OF PUBLIC WELFARE Bureau of Child Support Enforcement Health and Welfare Bldg. - Room 432 P.O. Box 2675 Harrisburg, PA 17105-2675													
3		DOMESTIC RELATIONS OF CLEARFIELD COUNTY 230 E. Market Street Clearfield, PA 16830													
4		Union Planters Bank, N.A. 7130 Goodlet Farms Parkway Cordova, TN 38018													
5															
6															
7															
8															
9															
10															
11															
12															
13															
14															
15															
Total Number of Pieces Listed by Sender			Total Number of Pieces Received at Post Office			Postmaster, Per (Name of receiving employee)			The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise insurance is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional postal insurance. See Manual for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to Standard Mail (A) and Standard Mail (B) parcels.						

PS Form 3877, April 1999

Complete by Typewriter, Ink, or Ball Point Pen

Troope, Timothy

CWS-1693



U.S. POSTAGE  
 1182  
 9493 \$02.250 MAY 16 02  
 0776 MAILED FROM ZIP CODE 19106

GOLDBECK McCAFFERTY & McKEEVER  
BY: Joseph A. Goldbeck, Jr.  
Attorney I.D.#16132  
Suite 500 - The Bourse Bldg.  
111 S. Independence Mall East  
Philadelphia, PA 19106  
215-627-1322  
Attorney for Plaintiff

MORTGAGE ELECTRONIC REGISTRATION  
SYSTEMS INC. ACTING SOLELY AS A  
NOMINEE FOR COUNTRYWIDE HOME LOANS  
INC. F/K/A AMERICA'S WHOLESALE  
LENDER  
7105 Corporate Drive PTX B-35  
Plano, TX 75024-3632

Plaintiff  
vs.

TIMOTHY S. TROUP  
(Mortgagor and Record Owner)

270 Treasure Lake  
Dubois, PA 15801

Defendant

IN THE COURT OF COMMON PLEAS  
of Clearfield County  
CIVIL ACTION - LAW  
ACTION OF MORTGAGE FORECLOSURE  
Term No. 01-2057-CD

**AFFIDAVIT PURSUANT TO RULE 3129**

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC. ACTING SOLELY AS A NOMINEE FOR COUNTRYWIDE HOME LOANS INC. F/K/A AMERICA'S WHOLESALE LENDER, Plaintiff in the above action, by its attorney, Joseph A. Goldbeck, Jr., Esquire, sets forth as of the date the praecipe for the writ of execution was filed the following information concerning the real property located at:

270 Treasure Lake  
Dubois, PA 15801

1. Name and address of Owner or Reputed Owner:

TIMOTHY S. TROUP  
270 Treasure Lake  
Dubois, PA 15801

2. Name and address of Defendant in the judgment:

TIMOTHY S. TROUP  
270 Treasure Lake  
Dubois, PA 15801

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

PA DEPARTMENT OF PUBLIC WELFARE -  
Bureau of Child Support Enforcement  
Health and Welfare Bldg. - Room 432  
P.O. Box 2675  
Harrisburg, PA 17105-2675

DOMESTIC RELATIONS OF CLEARFIELD COUNTY  
230 E. Market Street  
Clearfield, PA 16830

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

Union Planters Bank, N.A.  
7130 Goodlett Farms Parkway  
Cordova, TN 38018

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:

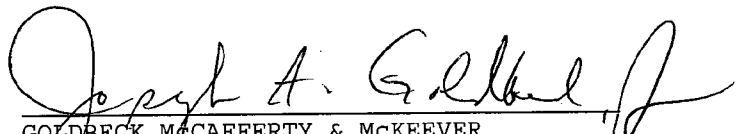
6. Name and address of every other person of whom the plaintiff has knowledge who has any record interest in the property which may be affected by the sale.

7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale.

(attach separate sheet if more space is needed)

I verify that the statements made in this affidavit are true and correct to the best of my personal knowledge or information and belief. I understand that false statements herein are made subject to the penalties of 18 Pa. C.S. Section 4904 relating to unsworn falsification to authorities.

DATED: June 17, 2002

  
GOLDBECK McCAFFERTY & MCKEEVER  
BY: Joseph A. Goldbeck, Jr., Esq.  
Attorney for Plaintiff

**In The Court of Common Pleas of Clearfield County, Pennsylvania**

Sheriff Docket # 12376

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS

01-2057-CD

VS.

TROUP, TIMOTHY S.

WRIT OF EXECUTION REAL ESTATE

**SHERIFF RETURNS**

---

NOW, MAY 15, 2002 AT 11:10 A.M. O'CLOCK A LEVY WAS TAKEN ON THE  
PROPERTY OF THE DEFENDANTS. PROPERTY WAS ALSO POSTED THIS DATE.

A SALE WAS SET FOR JULY 12, 2002 AT 10:00 A.M.

NOW APRIL 26, 2002 BILLED ATTORNEY FOR \$125.00 TO DEPUTIZE JEFFERSON  
COUNTY TO SERVE TIMOTHY S. TROUP.

NOW, MAY 1, 2002 RECEIVED A CHECK FROM ATTORNEY FOR \$125.00 TO  
DEPUTIZE JEFFERSON COUNTY.

NOW, JUNE 10, 2002 AT 9:46 A.M. O'CLOCK KIRK BURDNOCK DUPUTY FOR  
SHERIFF THOMAS A. DEMKO, SHERIFF OF JEFFERSON COUNTY, PENNSYLVANIA,  
SERVED TH WRIT OF EXECUTION AND NOTICE OF SHERIFF'S SALE UPON TIMOTHY  
S. TROUP AT RD#2. BOX 561, SUMMERVILLE, CLOVER TWP BY HANDING TO  
JESSICA GOULD, ADULT PERSON IN CHRGE AT TIME OF SERVICE, ATRUE AND  
ATTESTED COPY OF THE WRIT OF EXECUTION AND NOTICE OF SHERIFF'S SALE,  
AND BY MAKING KNOWN TO HER THE CONTENTS THEREOF.

NOW, JULY 12 2002 @ 10:00 A.M. A SALE WAS HELD ON THE PROPERTY OF  
TIMOTHY S. TROUP. THE PROPERTY WAS PURCHASED BY THE PLAINTIFF FOR  
\$15,000 + COSTS.

NOW JULY 22, 2002 BILLED ATTORNEY FOR ADDITIONAL COSTS.

NOW, JULY 29, 2002 RECEIVED CHECK FROM ATTORNEY FOR ADDITIONAL COSTS.

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket #

12376

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS

01-2057-CD

VS.

TROUP, TIMOTHY S.

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

NOW, AUGUST 9, 2002 PAID COSTS FROM ADVANCE

NOW, AUGUST 12, 2002 RETURN WRIT AS SALE BEING HELD.

NOW, AUGUST 12, 2002 DEED WAS FILED

SHERIFF HAWKINS \$523.64

SURCHARGE \$20.00

PAID BY ATTORNEY

FILED

AUG 12 2002

013140

William A. Shaw  
Prothonotary

Sworn to Before Me This

12th Day Of August 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*  
Chester A. Hawkins  
Sheriff

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

Mortgage Electronic Registration  
Systems, Inc., Acting Solely as a  
Nominee for Countrywide Home Loans  
Inc., F/K/A America's Wholesale Lender

Vs.

NO.: 2001-02057-CD

Timothy S. Troup

**TO THE SHERIFF OF CLEARFIELD COUNTY:**

To satisfy the debt, interest and costs due MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.,  
Acting Solely as a Nominee for Countrywide Home Loans, Inc. F/K/A America's Wholesale Lender Plaintiff(s) from  
TIMOTHY S. TROUP, 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) 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: \$155,667.79  
INTEREST: \$from 4/2/02 to sale date at \$25.59 per  
diem  
PROTH. COSTS: \$  
ATTY'S COMM: \$  
DATE: 04/09/2002

PAID: \$232.11  
SHERIFF: \$

OTHER COSTS: \$



William A. Shaw  
Prothonotary/Clerk Civil Division

Received this writ this 9th day  
of April A.D. 2002  
At 11:41 A.M./P.M.

Chester A. Hankins  
by Margaret N. Pitt  
Sheriff

Requesting Party: Joseph Goldbeck, Esquire  
Suite 500 - The Bourse Bldg.  
111 S. Independence Mall East  
Philadelphia, PA 19106



All that certain tract of land designated as Lot No. 767 Section No. 14C, in the Treasure Lake Subdivision in Sandy Township, Clearfield County, Pennsylvania, recorded in the Recorder of Deeds Office in Misc. Docket Map File No. 25. Map #128-C02-14C-00767-00-21.

Being known as 270 Treasure Lake, Dubois, PA 15801



# Sheriff's Office Clearfield County

AFTER 4 00 P.M. (814) 765-1533  
CLEARFIELD COUNTY FAX  
(814) 765-5915

CHESTER A. HAWKINS  
SHERIFF

COURTHOUSE  
1 NORTH SECOND STREET, SUITE 116  
CLEARFIELD, PENNSYLVANIA 16830

DARLENE SHULTZ  
CHIEF DEPUTY  
MARGARET PUTT  
OFFICE MANAGER

MARILYN HAMM  
DEPT. CLERK  
PETER F. SMITH  
SOLICITOR

## DEPUTATION

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

MORTGAGE ELECTRONIC REGISTRATION  
SYSTEMS, INC., ACTING SOLELY AS A  
NOMINEE FOR COUNTRYWIDE HOME LOANS  
INC., F/K/A AMERICA'S WHOLESALE LENDER

TIMOTHY S. TROUP

TERM & NO. 01-2057-CD

SERVE BY: JUNE 11, 2002

DOCUMENT TO BE SERVED:  
WRIT OF EXECUTION, NOTICE OF SALE  
AND COPY OF LEVY

MAKE REFUND PAYABLE TO:

ATTORNEY

SERVE: TIMOTHY S. TROUP

ADDRESS: RR #2 BOX 561  
SUMMERVILLE, PA 15864

Know all men by these presents, that I, CHESTER A. HAWKINS, HIGH SHERIFF of CLEARFIELD COUNTY, State of Pennsylvania, do hereby deputize the SHERIFF OF JEFFERSON COUNTY Pennsylvania to execute this writ. This Deputation being made at the request and risk of the Plaintiff this 16th Day of MAY 2002.

Respectfully,

*Chester A. Hawkins*  
by Margaret N. Putt  
CHESTER A. HAWKINS.  
SHERIFF OF CLEARFIELD COUNTY

# REAL ESTATE SALE SCHEDULE OF DISTRIBUTION

NAME TROUP NO. 01-2057-CD

NOW, July 12, 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 for the date, time and place of sale at the court House in Clearfield on the 12TH day of JULY 2002, I exposed the within described real estate of TIMOTHY S. TROUP to public venue or outcry at which time and place I sold the same to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. \$15,000.00 and made the following appropriations, viz:

## SHERIFF COSTS:

RDR	15.00
SERVICE	15.00
MILEAGE	12.35
LEVY	15.00
MIELAGE	12.35
POSTING	15.00
CSDS	10.00
COMMISSION 2%	300.00
POSTAGE	4.44
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	
DEED	30.00
ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
BID AMOUNT	
RETURNS/DEPUTIZE	9.00
COPIES/BILLING	20.00
	5.50
BILLING/PHONE/FAX	5.00
<b>TOTAL SHERIFF COSTS</b>	<b>523.64</b>

## DEED COSTS:

ACKNOWLEDGEMENT 5.00	5.00
REGISTER & RECORDER	18.50
TRANSFER TAX 2%	
<b>TOTAL DEED COSTS</b>	<b>18.50</b>

## DEBIT & INTEREST:

DEBT-AMOUNT DUE	155,667.79
INTEREST FROM 4-2-02 TO SALE DATE @ \$25.59 TO BE ADDED	

<b>TOTAL DEBT &amp; INTEREST</b>	<b>155,667.79</b>
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## COSTS:

ATTORNEY FEES	
PROTH. SATISFACTION	
ADVERTISING	536.34
LATE CHARGES & FEES	
TAXES - collector	NONE
TAXES - tax claim	NONE
DUE	
COST OF SUIT -TO BE ADDED	
LIST OF LIENS & MORTGAGE SEARCH	140.00
FORCLOSURE FEES/ESCROW DEFICIT	
ACKNOWLEDGEMENT	5.00
DEED COSTS	19.00
ATTORNEY COMMISSION	
SHERIFF COSTS	523.64
LEGAL JOURNAL AD	58.50
REFUND OF ADVANCE	
REFUND OF SURCHARGE	
PROTHONOTARY	232.11

<b>SATISFACTION FEE</b>	
<b>ESCROW DEFICIENCY</b>	
<b>MUNICIPAL LIEN</b>	

<b>TOTAL COSTS</b>	<b>1,514.59</b>
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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