

02-379-CD
CENDANT MORTGAGE CORPORATION -vs- ROBIN L. KIEHMEIER et al

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 12476

CENDANT MORTGAGE CORP

02-379-CD

VS.

KIEHLMEIER, ROBIN L.

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

A SALE DATE OF JULY 12, 2002 WAS SET.

NOW, MAY 15, 2002 @ 10:20 A.M. O'CLOCK A LEVY WAS TAKEN ON THE PROPERTY OF THE DEFENDANTS. THE PROPERTY WAS ALSO POSTED THIS DATE.

NOW, MAY 16, 2002 @ 11:55 A.M. O'CLOCK SERVED THE DEFENDANT AT HER PLACE OF RESIDENCE 411 KNARR STREET A/K/A RD #2, BOX 125A, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA 15801 BY HANDING TO DANNY W.

KIEHLMEIER DEFENDANTS HUSBAND A TRUE AND ATTESTED ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE, AND COPY OF THE LEVY AND MAKING KNOWN TO HIM THE CONTENTS THEREOF.

NOW, MAY 16, 2002 @ 11:55 A.M. O'CLOCK SERVED THE DEFENDANT AT HIS RESIDENCE 411 KNARR STREET A/K/A RD #2, BOX 125A, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA 15801 BY HANDING TO DANNY W. KIEHLMEIER, DEFENDANT A TRUE AND ATTESTED ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE, AND COPY OF LEVY AND MAKING KNOWN TO HIM THE CONTENTS THEREOF.

NOW, FRIDAY, JULY 12, 2003 A SALE WAS HELD ON THE PROPERTY OF THE DEFENDANTS. THE PROPERTY WAS PURCHASED BY THE PLAINTIFF FOR \$1.00 + COSTS.

NOW, DECEMBER 2, 2002 RECEIVED LETTER FROM PLAINTIFF ATTORNEY WITH A COURT ORDER SETTING ASIDE THE JULY 12, 2002 SALE. THE PROPERTY

REVERTED BACK TO DEFENDANTS ROBIN L. KIEHLMEIER AND DANNY W. KIEHLMEIER.

REVISED BILLING WAS SENT TO THE PLAINTIFF ATTORNEY.

NOW, DECEMBER 16, 2002 RECEIVED CHECK FROM ATTORNEY TO PAY COSTS.

FILED

JAN 21 2003
0/12/00/12
William A. Shaw
Prothonotary

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 12476

CENDANT MORTGAGE CORP

02-379-CD

VS.

KIEHLMEIER, ROBIN L.

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

NOW, JANUARY 21, 2003 PAID COSTS FROM ADVANCE AND ATTORNEY CHECK.

NOW, JANUARY 21, 2003 RETURN WRIT AS SALE WAS HELD ON JULY 12, 2002,
BUT SET ASIDE BY COURT ORDER ON AUGUST 22, 2002 AND REVERTED BACK TO
THE DEFENDANTS.

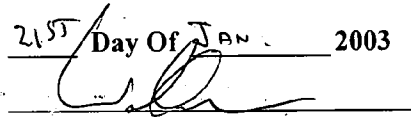
SHERIFF HAWKINS \$878.21

SURCHARGE \$40.00

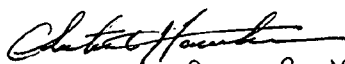
PAID BY ATTORNEY

Sworn to Before Me This

21ST Day Of JAN 2003


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

So Answers,


By Cynthia Better Aughenbaugh
Chester A. Hawkins
Sheriff

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

CENDANT MORTGAGE CORPORATION,
F/K/A PHH US MORTGAGE
CORPORATION
6000 ATRIUM WAY
MT LAUREL, NJ 08054

Plaintiff

vs.

ROBIN L. KIEHLMEIER
DANNY W. KIEHLMEIER
411 KNARR STREET,
A/K/A RD 2 BOX 125A
DUBOIS, PA 15801

Defendant(s)

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 411 KNARR STREET, A/K/A RD 2 BOX 125A, DUBOIS, PA 15801
(see attached legal description)

Amount Due	\$ 32,086.05
Interest from 4/26/02 (sale date) (per diem - \$5.27)	\$ _____
Prothonotary Costs:	120.00
Total	\$ _____ Plus Costs as endorsed

RECEIVED APR 30 2002

② 1:31 PM
Chester A. Hankins
by Margaret H. Pitt

William L. H. H.

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

Dated:

4/30/02

(Seal) No. 02-379-CD Term

CENDANT MORTGAGE CORPORATION, F/K/A PHH US MORTGAGE CORPORATION

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

vs.

ROBIN L. KIEHLMEIER
DANNY W. KIEHLMEIER

WRIT OF EXECUTION
(Mortgage Foreclosure)

Costs

Office of the Prothonotary

Judge Fee

Sat.

Attorney for Plaintiff

411 KNARR STREET,
A/K/A RD 2 BOX 125A
DUBOIS, PA 15801

411 KNARR STREET,
A/K/A RD 2 BOX 125A
DUBOIS, PA 15801

Where papers may be served.

WRIT OF EXECUTION - (MORTGAGE FORECLOSURE)

ALL THOSE CERTAIN pieces, parcels or lots of land lying and being situate in the Fourth Ward of the City of Dubois, Clearfield County, Pennsylvania, being bounded and described as follows, to-wit:

THE FIRST THEREOF:

BEGINNING at a Post on the Easterly side of Knarr Street and the Southwest corner of other lands formerly of Ida E. Buys; thence Easterly by line of said other lands formerly of Ida E. Buys 150 feet, more or less, to a post at an alley; thence South $30^{\circ} 45'$ West by line of said alley 43 feet to a post; thence Westerly in a straight line parallel with and at all points 43 feet distant Southerly from said other lands formerly of the said Ida E. Buys 150 feet, more or less, to said Knarr Street; thence North $30^{\circ} 45'$ East by line of said Knarr Street 43 feet to a post corner of said other lands formerly of the said Ida E. Buys, the place of beginning.

THE SECOND THEREOF:

BEGINNING at a post on the Easterly side of Knarr Street being the Southwest corner of land conveyed by Victor Buys and Anna B. Gent, Co-Executors of the Estate of Ida E. Buys, deceased, to B. B. Marshall and Donna C. Marshall, husband and wife, by deed dated November 3, 1970 and recorded in Clearfield County in Deed Book 569, page 634, said beginning point also being the Northwest corner of land conveyed by Ida E. Buys to Marian Elizabeth Buys and Stephen D. Buys, her husband, by deed dated March 25, 1946, and recorded March 29, 1946, in Clearfield County Deed Book 375, page 60 (said land now being owned by Elizabeth S. Nelson); thence North $30^{\circ} 48'$ East by line of Knarr Street a distance of 31 feet to a point; thence in a Southeasterly direction by a line parallel with the property line between the parties hereto; a distance of 43 feet to a point; thence South $30^{\circ} 45'$ West a distance of 31 feet to a point on the property line between the parties hereto; thence in a Northwesterly direction along the property line between the parties hereto a distance of 43 feet to Knarr Street and the place of beginning.

Tax Parcel #11-000-03089

TITLE TO SAID PREMISES IS VESTED IN Danny W. Kiehlmeier and Robin L. Kiehlmeier, his wife by Deed from Bruce Hotchkiss and Hope Hotchkiss, his wife dated 6/14/1984, recorded 7/3/1984, in Deed Book Volume 956, page 242.

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME KIEHLMEIER NO. 02-379-CD

NOW, 12-Jul-02, by virtue of the Writ of Execution hereunto attached, after having given due and legal notice of time and place of sale by publication in a newspaper published in this County and by handbills posted on the premises setting for the date, time and place of sale at the court House in Clearfield on the 12TH day of JULY 2002, I exposed the within described real estate of ROBIN L. KIEHLMEIER AND DANNY W. KIEHLMEIER to public venue or outcry at which time and place I sold the same to CENDANT MORTGAGE CORPORATION, F/K/A PHH US MORTGAGE CORPORATION 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	12.35
LEVY	15.00
MIELAGE	12.35
POSTING	15.00
CSDS	10.00
COMMISSION 2%	641.72
POSTAGE	4.44
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	
ADD'L POSTING	15.00
ADD'L MILEAGE	12.35
ADD'L LEVY	15.00
BID AMOUNT	
RETURNS/DEPUTIZE	
COPIES/BILLING	15.00
	10.00
BILLING/PHONE/FAX	
TOTAL SHERIFF COSTS	878.21

DEED COSTS:

ACKNOWLEDGEMENT	
REGISTER & RECORDER	
TRANSFER TAX 2%	
TOTAL DEED COSTS	0.00

DEBIT & INTEREST:

DEBT-AMOUNT DUE	32,086.05
INTEREST FROM 4/26/02 PER DIEM @ \$5.27	
TO BE ADDED	

TOTAL DEBT & INTEREST	32,086.05
----------------------------------	------------------

COSTS:

ATTORNEY FEES	
PROTH. SATISFACTION	
ADVERTISING	795.24
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	
DEED COSTS	
ATTORNEY COMMISSION	
SHERIFF COSTS	878.21
LEGAL JOURNAL AD	90.00
REFUND OF ADVANCE	
REFUND OF SURCHARGE	
PROTHONOTARY	120.00

SATISFACTION FEE
ESCROW DEFICIENCY
MUNICIPAL LIEN

TOTAL COSTS	2,023.45
--------------------	-----------------

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

FEDERMAN AND PHELAN, LLP

One Penn Center at Suburban Station

1617 J.F.K. Boulevard, Suite 1400

Philadelphia, PA 19103-1814

P: (215) 563-7000

F: (215) 563-4491

Email: andrea.linder@fedphe.com

Andrea L. Linder
Litigation Department, Extension 1315

Representing Lenders in
Pennsylvania & New Jersey*

December 2, 2002

VIA FEDERAL EXPRESS

Recorder of Deeds – Clearfield County
230 E. Market Street
Clearfield, PA 16830

RE: Cendant Mortgage Corporation, f/k/a PHH Mortgage Corporation v. Kiehlmeier, et al.
CCP, Clearfield County, No. 02-379-CD

Dear Sir or Madam:

Enclosed is an original certified copy of the Court's Order dated August 22, 2002, setting aside the July 12, 2001 Sheriff's Sale. The property is located at 411 Knarr Street, a/k/a RD 2 Box 125A, Dubois, PA 15801. Also enclosed is a check in the amount of \$18.50 for the recordation fee. Please record the certified Order and return the original to my attention in the enclosed, self-addressed envelope.

If you have any questions or if you need anything further, please feel free to call me.

Very truly yours,



Andrea L. Linder

Paralegal

encl.

cc: Robin and Danny Kiehlmeier (via regular mail, w/ encl.)
Sheriff of Clearfield County (via regular mail, w/ encl.)

* This firm is a debt collector attempting to collect a debt. Any information received will be used for that purpose. If you have received a discharge in bankruptcy, this is not and should not be construed as an attempt to collect a debt. We are only proceeding against the real estate secured by the Mortgage.

Received
12-4-02

JENNIFER K. DAVENPORT
Registration No. 87077
e Penn Center at Suburban Station
Suite 1400
1617 J.F.K. Blvd.
Philadelphia, PA 19103-1814
(215) 563-7000

Attorney for Plaintiff

Cendant Mortgage Corporation
f/k/a PHH US Mortgage Corporation
6000 Atrium Way
Mt. Laurel, NJ 08054

vs.

Robin L. Kiehlmeier and Danny W. Kiehlmeier
411 Knarr Street, a/k/a RD 2 Box 125A
Dubois, PA 15801

: Court of Common Pleas
:
: Civil Division
:
: Clearfield County
:
: No. 02-379-CD

ORDER

AND NOW, this 22nd day of August, 2002, upon consideration of Plaintiff's Motion to Set Aside the Sheriff's Sale and Defendants' Response thereto, if any, it is hereby

ORDERED and **DECREED** that Plaintiff's Motion is granted; and

ORDERED and **DECREED** that the Sheriff's Sale of July 12, 2002 is hereby set aside and the property will revert back to Defendants, Robin L. Kiehlmeier and Danny W. Kiehlmeier.

BY THE COURT:

/s/JOHN K. REILLY, JR.

President Judge

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

NOV 04 2002

Attest.

William L. Brown
Prothonotary/
Clerk of Courts

FILED

BY THE COURT:

1. The first part of the document is a letter from the President of the United States to the Secretary of the Navy, dated 1865. The letter is signed by Abraham Lincoln and is addressed to the Secretary of the Navy, Gideon Welles. The letter is dated 1865 and is signed by Abraham Lincoln.

09573

12

1. The first step is to identify the problem or question that needs to be answered. This involves understanding the context and the specific requirements of the task.

NY 95-230-GJ

CHRYSLER CORP.

CH 11 DE 1961

CONFIDENTIAL

(2) 1944-1945
1946-1947
1948-1949

VOLUME 10, LISTED

FEDERMAN AND PHELAN, LLP
BY: JENINE R. DAVEY, ESQUIRE
Identification No. 87077

One Penn Center at Suburban Station
Suite 1400

1617 J.F.K. Blvd.

Philadelphia, PA 19103-1814

(215) 563-7000

Attorney for Plaintiff

Cendant Mortgage Corporation
f/k/a PHH US Mortgage Corporation
6000 Atrium Way
Mt. Laurel, NJ 08054

vs.

Robin L. Kiehlmeier and Danny W. Kiehlmeier
411 Knarr Street, a/k/a RD 2 Box 125A
Dubois, PA 15801

Court of Common Pleas

Civil Division

Clearfield County

No. 02-379-CD

PLEASE BE ADVISED THAT THIS FIRM IS A DEBT COLLECTOR
ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION
RECEIVED 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 THE PROPERTY.

MEMORANDUM OF LAW IN SUPPORT OF
PLAINTIFF'S MOTION TO SET ASIDE SHERIFF'S SALE

An in rem Judgment was entered in favor of Plaintiff in the above-referenced mortgage foreclosure action on April 29, 2002.

Pursuant to a Writ of Execution issued on April 29, 2002 to enforce the judgment, the mortgaged premises, located at 411 Knarr Street, a/k/a RD 2 Box 125A, Dubois, PA 15801, was sold to Plaintiff at the Clearfield County Sheriff's Sale held on July 12, 2002.

However, unbeknownst to the Sheriff's Office, Plaintiff received funds from the Defendants to satisfy the total amount of the loan on the same day as the Sheriff's Sale.

RECEIVED

AUG 16 2002

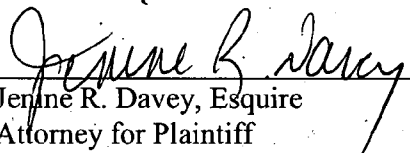
COURT ADMINISTRATOR'S
OFFICE

Defendants followed the proper procedures to prevent the sale of their property and should not be penalized because Plaintiff was required to substantiate that all the funds were received before nullifying the sale. Pa. R.C.P. 1066 (b)(3) gives the Court the authority to strike the sale.

As such, the Sheriff's Sale held on July 12, 2002 should be set aside, so as to return the premises to the Defendants.

WHEREFORE, Plaintiff respectfully requests that this Honorable Court enter an Order setting aside the July 12, 2002 Sheriff's Sale.

FEDERMAN & PHELAN, LLP

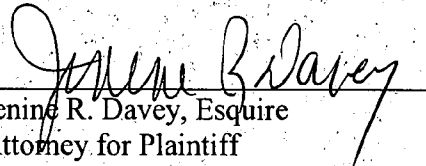

Jenine R. Davey, Esquire
Attorney for Plaintiff

VERIFICATION

Jenine R. Davey, Esquire, hereby states that she is the attorney for the Plaintiff in this action, that she is authorized to make this verification, and that the statements made in the foregoing Motion to Set Aside Sheriff's Sale are true and correct to the best of her knowledge, information and belief.

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

FEDERMAN & PHELAN, LLP


Jenine R. Davey, Esquire
Attorney for Plaintiff

FEDERMAN AND PHELAN, LLP
BY: JENINE R. DAVEY, ESQUIRE
Identification No. 87077
One Penn Center at Suburban Station
Suite 1400
1617 J.F.K. Blvd.
Philadelphia, PA 19103-1814
(215) 563-7000

Attorney for Plaintiff

Cendant Mortgage Corporation
f/k/a PHH US Mortgage Corporation
6000 Atrium Way
Mt. Laurel, NJ 08054

: **Court of Common Pleas**
:
: **Civil Division**
:
: **Clearfield County**
:
: **No. 02-379-CD**

vs.

Robin L. Kiehlmeier and Danny W. Kiehlmeier
411 Knarr Street, a/k/a RD 2 Box 125A
Dubois, PA 15801

ORDER

AND NOW, this 22nd day of August, 2002, upon consideration of Plaintiff's Motion to Set Aside the Sheriff's Sale and Defendants' Response thereto, if any, it is hereby

ORDERED and **DECREED** that Plaintiff's Motion is granted; and

ORDERED and **DECREED** that the Sheriff's Sale of July 12, 2002 is hereby set aside and the property will revert back to Defendants, Robin L. Kiehlmeier and Danny W. Kiehlmeier.

BY THE COURT:

FILED

AUG 22 2002

0110:47/2cc atty. Davey.
William A. Shaw
Prothonotary

[Signature]

[Signature]
J.

FEDERMAN AND PHELAN, LLP
BY: JENINE R. DAVEY, ESQUIRE
Identification No. 87077
One Penn Center at Suburban Station
Suite 1400
1617 J.F.K. Blvd.
Philadelphia, PA 19103-1814
(215) 563-7000

Attorney for Plaintiff

Cendant Mortgage Corporation
f/k/a PHH US Mortgage Corporation
6000 Atrium Way
Mt. Laurel, NJ 08054

Court of Common Pleas

Civil Division

Clearfield County

vs.

No. 02-379-CD

Robin L. Kiehlmeier and Danny W. Kiehlmeier
411 Knarr Street, a/k/a RD 2 Box 125A
Dubois, PA 15801

FILED

AUG 16 2002

m/11:30/ noc

William A. Shaw
Prothonotary

PLEASE BE ADVISED THAT THIS FIRM IS A DEBT COLLECTOR
ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION
RECEIVED 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 THE PROPERTY.

MOTION TO SET ASIDE SHERIFF'S SALE

Cendant Mortgage Corporation, f/k/a PHH US Mortgage Corporation, by its attorneys, Federman and Phelan, LLP, respectfully requests that this Honorable Court enter an Order Setting Aside the July 12, 2002 Sheriff's Sale of the property located at 411 Knarr Street, a/k/a RD 2 Box 125A, Dubois, PA 15801, and in support thereof avers as follows:

1. An in rem Judgment was entered in favor of Plaintiff in the above-referenced mortgage foreclosure action on April 29, 2002.
2. Pursuant to a Writ of Execution issued on April 29, 2002 to enforce the judgment, the mortgaged premises, located at 411 Knarr Street, a/k/a RD 2 Box 125A, Dubois, PA 15801, was sold to Plaintiff at the Clearfield County Sheriff's Sale held on July 12, 2002.

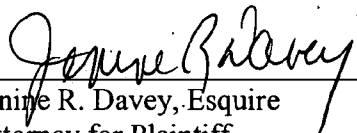
3. However, unbeknownst to the Sheriff's Office, Plaintiff received funds from the Defendants to satisfy the total amount of the loan on the same day as the Sheriff's Sale.

4. Defendants followed the proper procedures to prevent the sale of their property and should not be penalized because Plaintiff was required to substantiate that all the funds were received before nullifying the sale.

5. As such, the Sheriff's Sale held on July 12, 2002 should be set aside, so as to return the premises to the Defendants.

WHEREFORE, Plaintiff respectfully requests that this Honorable Court enter an Order setting aside the July 12, 2002 Sheriff's Sale.

FEDERMAN & PHELAN, LLP


Jenine R. Davey, Esquire
Attorney for Plaintiff

FEDERMAN AND PHELAN, LLP
BY: JENINE R. DAVEY, ESQUIRE
Identification No. 87077
One Penn Center at Suburban Station
Suite 1400
1617 J.F.K. Blvd.
Philadelphia, PA 19103-1814
(215) 563-7000

Attorney for Plaintiff

Cendant Mortgage Corporation
f/k/a PHH US Mortgage Corporation
6000 Atrium Way
Mt. Laurel, NJ 08054

Court of Common Pleas

Civil Division

Clearfield County

vs.

No. 02-379-CD

Robin L. Kiehlmeier and Danny W. Kiehlmeier
411 Knarr Street, a/k/a RD 2 Box 125A
Dubois, PA 15801

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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 THE PROPERTY.

CERTIFICATION OF SERVICE

I hereby certify a true and correct copy of the Plaintiff's Motion to Set Aside Sheriff's Sale, Memorandum of Law in Support thereof, Verification and proposed Order were served by U.S. First Class Mail on all interested parties on the date listed below:

Robin and Danny Kiehlmeier
411 Knarr Street, a/k/a RD 2, Box 125A
Dubois, PA 15801

Sheriff of Clearfield County
1 North Second Street, Suite 116
Clearfield, PA 16830

Date

8/15/02

Jenine R. Davey, Esquire
Attorney for Plaintiff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY PENNSYLVANIA

RE: CENDANT MORTGAGE CORPORATION, F/K/A PHH US MORTGAGE CORPORATION) CIVIL ACTION
)

vs.

ROBIN L. KIEHLMEIER) CIVIL DIVISION
DANNY W. KIEHLMEIER) NO. 02-379-CD

AFFIDAVIT OF SERVICE PURSUANT TO RULE 3129

COMMONWEALTH OF PENNSYLVANIA)
COUNTY OF CLEARFIELD)

SS:

I, FRANK FEDERMAN, ESQUIRE attorney for **CENDANT MORTGAGE CORPORATION, F/K/A PHH US MORTGAGE CORPORATION** hereby verify that on **5/30/02** 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 **5/30/02** by certified mail return receipt requested see Exhibit "B" attached hereto.

DATE: June 21, 2002

Frank Federman
FRANK FEDERMAN, ESQUIRE
Attorney for Plaintiff

FILED

JUN 27 2002

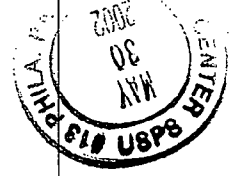
012,081 NOCC
William A. Shaw
Prothonotary

Name 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	Fee
1	GMW	TENANT/OCCUPANT 411 KNARR STREET, A/K/A RD 2 BOX 125A DUBOIS, PA 15801		
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		FARMERS HOME ADMINISTRATION FEDERAL BUILDING HARRISBURG, PA 17108		
5				
6				
7				
8				
9				
10				
11		KIEHLMEIER		
Total Number of Pieces Listed by Sender		TEAM 2	Postmaster, Per (Name of Receiving Employee)	



7160 3901 9844 8034 0133

TO: ROBIN L. KIEHLMEIER
411 KNARR STREET,
A/K/A RD 2 BOX 125A
DUBOIS, PA 15801

SENDER: TEAM 2 NXW

REFERENCE: KIEHLMEIER

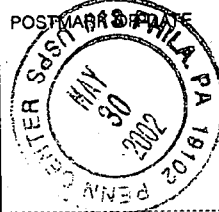
PS Form 3800, June 2000

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

**Receipt for
Certified Mail**

No Insurance Coverage Provided
Do Not Use for International Mail



7160 3901 9844 8034 0157

TO: DANNY W. KIEHLMEIER
411 KNARR STREET
A/K/A RD 2 BOX 125A
DUBOIS, PA 15801

SENDER: TEAM 2 NXW

REFERENCE: KIEHLMEIER

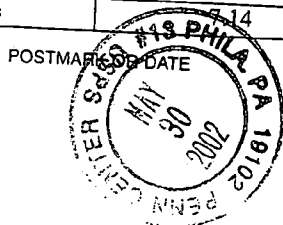
PS Form 3800, June 2000

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

**Receipt for
Certified Mail**

No Insurance Coverage Provided
Do Not Use for International Mail



UNITED STATES
DISTRICT COURT

WESTERN DISTRICT OF TEXAS
SAN ANTONIO

IN RE: [illegible]
[illegible]
[illegible]

CHAPTER 11
REORGANIZATION

DEBENTURES
[illegible]

IN RE: [illegible]
[illegible]
[illegible]

UNITED STATES BANKRUPTCY COURT

FILED

JUN 27 2002

William A. Shaw
Proteretary

FEDERMAN AND PHELAN

By: Frank Federman, Esquire, ID. No. 12248
Lawrence T. Phelan, Esquire, ID. No. 32227
Francis S. Hallinan, Esquire, ID. No. 62695
One Penn Center at Suburban Station
Suite 1400
Philadelphia, PA 19103-1814
(215) 563-7000

Attorney for Plaintiff

**CENDANT MORTGAGE CORPORATION,
F/K/A PHH US MORTGAGE CORPORATION**

Plaintiff

vs.

**Court of Common Pleas
CLEARFIELD County
No. 02-379-CD**

**ROBIN L. KIEHLMEIER
DANNY W. KIEHLMEIER**

Defendant(s)

PRAECIPE TO SUBSTITUTE LEGAL DESCRIPTION

TO THE PROTHONOTARY:

Kindly substitute the attached legal description for the legal description originally filed with the complaint in the instant matter.

6/5/02
Date

Francis S. Hallinan

Frank Federman, Esquire
Lawrence T. Phelan, Esquire
Francis S. Hallinan, Esquire
Attorneys for Plaintiff

FILED

JUN 10 2002
m/1:18/ndcc
William A. Shaw
Prothonotary

LEGAL DESCRIPTION

ALL those certain pieces, parcels or lots of land lying and being situate in the Fourth Ward of the CITY OF DUBOIS, Clearfield County, Pennsylvania, being bounded and described as follows, to wit:

THE FIRST THEREOF: BEGINNING at a post on the easterly side of Knarr Street and the Southwest corner of other lands formerly of Ida E. Buys; thence Easterly by line of said other lands formerly of Ida E. Buys 150 feet, more or less, to a post at an alley; thence South 30° 45' West by line of said alley 43 feet to a post; thence Westerly in a straight line parallel with and at all points 43 feet distant southerly from said other lands formerly of the said Ida E. Buys 150 feet, more or less, to said Knarr Street; thence North 30° 45' East by line of said Knarr Street 43 feet to a post corner of said other lands formerly of the said Ida E. Buys, the place of beginning.

THE SECOND THEREOF: BEGINNING at a post on the easterly side of Knarr Street being the Southwest corner of land conveyed by Victor Buys and Anna B. Gent, Co-Executors of the Estate of Ida E. Buys, deceased, to B. B. Marshall and Donna C. Marshall, husband and wife, by deed dated November 3, 1970 and recorded in Clearfield County in Deed Book 569, page 634, said beginning point also being the northwest corner of land conveyed by Ida E. Buys to Marian Elizabeth Buys and Stephen D. Buys, her husband, by deed dated March 25, 1946, and recorded March 29, 1946, in Clearfield County Deed Book 375, page 50 (said land now being owned by Elizabeth S. Nelson); thence North 30° 45' East by line of Knarr Street a distance of 3-1/2 feet to a point; thence in a Southeasterly direction by a line parallel with the property line between the parties hereto, a distance of 43 feet to a point; thence South 30° 45' West a distance of 3-1/2 feet to a point on the property line between the parties hereto; thence in a Northwesterly direction along the property line between the parties hereto a distance of 43 feet to Knarr Street and the place of beginning.

BEING the same premises that was granted and conveyed to Danny W. Kiehlmeier and Robin L. Kiehlmeier, his wife, by deed of Bruce Hotchkiss and Hope Hotchkiss, his wife, dated June 14, 1984 and recorded in the Office of the Recorder of Deeds in and for Clearfield County, Pennsylvania in Deed Book Volume 956, page 242.

Clearfield County Map No. 007-4-011-000-03089

BEING known as 411 Knarr Street

FEDERMAN AND PHELAN

By: Frank Federman, Esquire

Atty. I.D. No.: 12248

One Penn Center at Suburban Station

Suite 1400

Philadelphia, PA 19103-1814

(215) 563-7000

Attorney for Plaintiff

**CENDANT MORTGAGE CORPORATION,
F/K/A PHH US MORTGAGE CORPORATION**

Plaintiff

vs.

Court of Common Pleas
CLEARFIELD County
No. 02-379-CD

**ROBIN L. KIEHLMEIER
DANNY W. KIEHLMEIER**

Defendant(s)

PRAECIPE TO SUBSTITUTE LEGAL DESCRIPTION

TO THE PROTHONOTARY:

Kindly substitute the attached legal description for the legal description originally filed with the complaint in the instant matter.

Date

4/9/02

Frank Federman

Attorney for Plaintiff

FILED

APR 18 2002

William A. Shaw
Prothonotary

Premises: 411 KNARR STREET, CITY OF DUBOIS
CLEARFIELD COUNTY
PA

DESCRIPTION

ALL THOSE CERTAIN pieces, parcels or lots of land lying and being situate in the Fourth Ward of the City of Dubois, Clearfield County, Pennsylvania, being bounded and described as follows, to-wit:

THE FIRST THEREOF:

BEGINNING at a Post on the Easterly side of Knarr Street and the Southwest corner of other lands formerly of Ida E. Buys; thence Easterly by line of said other lands formerly of Ida E. Buys 150 feet, more or less, to a post at an alley; thence South $30^{\circ} 45'$ West by line of said alley 43 feet to a post; thence Westerly in a straight line parallel with and at all points 43 feet distant Southerly from said other lands formerly of the said Ida E. Buys 150 feet, more or less, to said Knarr Street; thence North $30^{\circ} 45'$ East by line of said Knarr Street 43 feet to a post corner of said other lands formerly of the said Ida E. Buys, the place of beginning.

THE SECOND THEREOF:

BEGINNING at a post on the Easterly side of Knarr Street being the Southwest corner of land conveyed by Victor Buys and Anna B. Gent, Co-Executors of the Estate of Ida E. Buys, deceased, to B. B. Marshall and Donna C. Marshall, husband and wife, by deed dated November 3, 1970 and recorded in Clearfield County in Deed Book 569, page 634, said beginning point also being the Northwest corner of land conveyed by Ida E. Buys to Marian Elizabeth Buys and Stephen D. Buys, her husband, by deed dated March 25, 1946, and recorded March 29, 1946, in Clearfield County Deed Book 375, page 60 (said land now being owned by Elizabeth S. Nelson); thence North $30^{\circ} 48'$ East by line of Knarr Street a distance of 31 feet to a point; thence in a Southeasterly direction by a line parallel with the property line between the parties hereto; a distance of 43 feet to a point; thence South $30^{\circ} 45'$ West a distance of 31 feet to a point on the property line between the parties hereto; thence in a Northwesterly direction along the property line between the parties hereto a distance of 43 feet to Knarr Street and the place of beginning.

Tax Parcel #11-000-03089

[Faint, illegible handwritten notes]

D NCC
[Signature]

Journal of Management Education 30(6)p.789-804

Journal of Management Education 30(6)

the 1990s, the number of people in the United States who are 65 years of age or older is projected to increase from 20 million to 30 million, and the number of people 75 years of age or older is projected to increase from 10 million to 15 million (U.S. Census Bureau, 1996).

[illegible]

the 1990s, the number of people in the world who are under 15 years of age is expected to increase from 1.1 billion to 1.5 billion. The number of people aged 65 and over is expected to increase from 200 million to 400 million. The number of people aged 15 and over is expected to increase from 3.5 billion to 4.5 billion. The number of people aged 15 and over is expected to increase from 3.5 billion to 4.5 billion. The number of people aged 15 and over is expected to increase from 3.5 billion to 4.5 billion.

[illegible][illegible]

Figure 1. The effect of the concentration of the *Agrobacterium* suspension on the transformation efficiency of *Agrobacterium* strains.

the 1990s, the number of people in the world who are under 15 years of age is expected to increase from 1.1 billion to 1.5 billion. The number of people aged 65 and over is expected to increase from 250 million to 450 million. The number of people aged 15 and over is expected to increase from 3.5 billion to 4.5 billion. The number of people aged 15 and over is expected to increase from 3.5 billion to 4.5 billion. The number of people aged 15 and over is expected to increase from 3.5 billion to 4.5 billion.

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Figure 1. The effect of the concentration of the H_2O_2 solution on the amount of the released H_2O from the H_2O_2 -loaded hydrogel. The amount of the released H_2O was measured by the weight difference of the hydrogel before and after the release. The concentration of the H_2O_2 solution was 0.1, 0.2, 0.3, 0.4, 0.5, 0.6, 0.7, 0.8, 0.9, and 1.0 wt. %.

[illegible]

1998, 1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035, 2036, 2037, 2038, 2039, 2040, 2041, 2042, 2043, 2044, 2045, 2046, 2047, 2048, 2049, 2050, 2051, 2052, 2053, 2054, 2055, 2056, 2057, 2058, 2059, 2060, 2061, 2062, 2063, 2064, 2065, 2066, 2067, 2068, 2069, 2070, 2071, 2072, 2073, 2074, 2075, 2076, 2077, 2078, 2079, 2080, 2081, 2082, 2083, 2084, 2085, 2086, 2087, 2088, 2089, 2090, 2091, 2092, 2093, 2094, 2095, 2096, 2097, 2098, 2099, 2100, 2101, 2102, 2103, 2104, 2105, 2106, 2107, 2108, 2109, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2120, 2121, 2122, 2123, 2124, 2125, 2126, 2127, 2128, 2129, 2130, 2131, 2132, 2133, 2134, 2135, 2136, 2137, 2138, 2139, 2140, 2141, 2142, 2143, 2144, 2145, 2146, 2147, 2148, 2149, 2150, 2151, 2152, 2153, 2154, 2155, 2156, 2157, 2158, 2159, 2160, 2161, 2162, 2163, 2164, 2165, 2166, 2167, 2168, 2169, 2170, 2171, 2172, 2173, 2174, 2175, 2176, 2177, 2178, 2179, 2180, 2181, 2182, 2183, 2184, 2185, 2186, 2187, 2188, 2189, 2190, 2191, 2192, 2193, 2194, 2195, 2196, 2197, 2198, 2199, 2200, 2201, 2202, 2203, 2204, 2205, 2206, 2207, 2208, 2209, 2210, 2211, 2212, 2213, 2214, 2215, 2216, 2217, 2218, 2219, 2220, 2221, 2222, 2223, 2224, 2225, 2226, 2227, 2228, 2229, 2230, 2231, 2232, 2233, 2234, 2235, 2236, 2237, 2238, 2239, 2240, 2241, 2242, 2243, 2244, 2245, 2246, 2247, 2248, 2249, 2250, 2251, 2252, 2253, 2254, 2255, 2256, 2257, 2258, 2259, 2260, 2261, 2262, 2263, 2264, 2265, 2266, 2267, 2268, 2269, 2270, 2271, 2272, 2273, 2274, 2275, 2276, 2277, 2278, 2279, 2280, 2281, 2282, 2283, 2284, 2285, 2286, 2287, 2288, 2289, 2290, 2291, 2292, 2293, 2294, 2295, 2296, 2297, 2298, 2299, 2300, 2301, 2302, 2303, 2304, 2305, 2306, 2307, 2308, 2309, 2310, 2311, 2312, 2313, 2314, 2315, 2316, 2317, 2318, 2319, 2320, 2321, 2322, 2323, 2324, 2325, 2326, 2327, 2328, 2329, 2330, 2331, 2332, 2333, 2334, 2335, 2336, 2337, 2338, 2339, 2340, 2341, 2342, 2343, 2344, 2345, 2346, 2347, 2348, 2349, 2350, 2351, 2352, 2353, 2354, 2355, 2356, 2357, 2358, 2359, 2360, 2361, 2362, 2363, 2364, 2365, 2366, 2367, 2368, 2369, 2370, 2371, 2372, 2373, 2374, 2375, 2376, 2377, 2378, 2379, 2380, 2381, 2382, 2383, 2384, 2385, 2386, 2387, 2388, 2389, 2390, 2391, 2392, 2393, 2394, 2395, 2396, 2397, 2398, 2399, 2400, 2401, 2402, 2403, 2404, 2405, 2406, 2407, 2408, 2409, 2410, 2411, 2412, 2413, 2414, 2415, 2416, 2417, 2418, 2419, 2420, 2421, 2422, 2423, 2424, 2425, 2426, 2427, 2428, 2429, 2430, 2431, 2432, 2433, 2434, 2435, 2436, 2437, 2438, 2439, 2440, 2441, 2442, 2443, 2444, 2445, 2446, 2447, 2448, 2449, 2450, 2451, 2452, 2453, 2454, 2455, 2456, 2457, 2458, 2459, 2460, 2461, 2462, 2463, 2464, 2465, 2466, 2467, 2468, 2469, 2470, 2471, 2472, 2473, 2474, 2475, 2476, 2477, 2478, 2479, 2480, 2481, 2482, 2483, 2484, 2485, 2486, 2487, 2488, 2489, 2490, 2491, 2492, 2493, 2494, 2495, 2496, 2497, 2498, 2499, 2500, 2501, 2502, 2503, 2504, 2505, 2506, 2507, 2508, 2509, 2510, 2511, 2512, 2513, 2514, 2515, 2516, 2517, 2518, 2519, 2520, 2521, 2522, 2523, 2524, 2525, 2526, 2527, 2528, 2529, 2530, 2531, 2532, 2533, 2534, 2535, 2536, 2537, 2538, 2539, 2540, 2541, 2542, 2543, 2544, 2545, 2546, 2547, 2548, 2549, 2550, 2551, 2552, 2553, 2554, 2555, 2556, 2557, 2558, 2559, 2560, 2561, 2562, 2563, 2564, 2565, 2566, 2567, 2568, 2569, 2570, 2571, 2572, 2573, 2574, 2575, 2576, 2577, 2578, 2579, 2580, 2581, 2582, 2583, 2584, 2585, 2586, 2587, 2588, 2589, 2590, 2591, 2592, 2593, 2594, 2595, 2596, 2597, 2598, 2599, 2600, 2601, 2602, 2603, 2604, 2605, 2606, 2607, 2608, 2609, 2610, 2611, 2612, 2613, 2614, 2615, 2616, 2617, 2618, 2619, 2620, 2621, 2622, 2623, 2624, 2625, 2626, 2627, 2628, 2629, 2630, 2631, 2632, 2633, 2634, 2635, 2636, 2637, 2638, 2639, 2640, 2641, 2642, 2643, 2644, 2645, 2646, 2647, 2648, 2649, 2650, 2651, 2652, 2653, 2654, 2655, 2656, 2657, 2658, 2659, 2660, 2661, 2662, 2663, 2664, 2665, 2666, 2667, 2668, 2669, 2670, 2671, 2672, 2673, 2674, 2675, 2676, 2677, 2678, 2679, 26

1998, 1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035, 2036, 2037, 2038, 2039, 2040, 2041, 2042, 2043, 2044, 2045, 2046, 2047, 2048, 2049, 2050, 2051, 2052, 2053, 2054, 2055, 2056, 2057, 2058, 2059, 2060, 2061, 2062, 2063, 2064, 2065, 2066, 2067, 2068, 2069, 2070, 2071, 2072, 2073, 2074, 2075, 2076, 2077, 2078, 2079, 2080, 2081, 2082, 2083, 2084, 2085, 2086, 2087, 2088, 2089, 2090, 2091, 2092, 2093, 2094, 2095, 2096, 2097, 2098, 2099, 2100, 2101, 2102, 2103, 2104, 2105, 2106, 2107, 2108, 2109, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2120, 2121, 2122, 2123, 2124, 2125, 2126, 2127, 2128, 2129, 2130, 2131, 2132, 2133, 2134, 2135, 2136, 2137, 2138, 2139, 2140, 2141, 2142, 2143, 2144, 2145, 2146, 2147, 2148, 2149, 2150, 2151, 2152, 2153, 2154, 2155, 2156, 2157, 2158, 2159, 2160, 2161, 2162, 2163, 2164, 2165, 2166, 2167, 2168, 2169, 2170, 2171, 2172, 2173, 2174, 2175, 2176, 2177, 2178, 2179, 2180, 2181, 2182, 2183, 2184, 2185, 2186, 2187, 2188, 2189, 2190, 2191, 2192, 2193, 2194, 2195, 2196, 2197, 2198, 2199, 2200, 2201, 2202, 2203, 2204, 2205, 2206, 2207, 2208, 2209, 2210, 2211, 2212, 2213, 2214, 2215, 2216, 2217, 2218, 2219, 2220, 2221, 2222, 2223, 2224, 2225, 2226, 2227, 2228, 2229, 2230, 2231, 2232, 2233, 2234, 2235, 2236, 2237, 2238, 2239, 2240, 2241, 2242, 2243, 2244, 2245, 2246, 2247, 2248, 2249, 2250, 2251, 2252, 2253, 2254, 2255, 2256, 2257, 2258, 2259, 2260, 2261, 2262, 2263, 2264, 2265, 2266, 2267, 2268, 2269, 2270, 2271, 2272, 2273, 2274, 2275, 2276, 2277, 2278, 2279, 2280, 2281, 2282, 2283, 2284, 2285, 2286, 2287, 2288, 2289, 2290, 2291, 2292, 2293, 2294, 2295, 2296, 2297, 2298, 2299, 2300, 2301, 2302, 2303, 2304, 2305, 2306, 2307, 2308, 2309, 2310, 2311, 2312, 2313, 2314, 2315, 2316, 2317, 2318, 2319, 2320, 2321, 2322, 2323, 2324, 2325, 2326, 2327, 2328, 2329, 2330, 2331, 2332, 2333, 2334, 2335, 2336, 2337, 2338, 2339, 2340, 2341, 2342, 2343, 2344, 2345, 2346, 2347, 2348, 2349, 2350, 2351, 2352, 2353, 2354, 2355, 2356, 2357, 2358, 2359, 2360, 2361, 2362, 2363, 2364, 2365, 2366, 2367, 2368, 2369, 2370, 2371, 2372, 2373, 2374, 2375, 2376, 2377, 2378, 2379, 2380, 2381, 2382, 2383, 2384, 2385, 2386, 2387, 2388, 2389, 2390, 2391, 2392, 2393, 2394, 2395, 2396, 2397, 2398, 2399, 2400, 2401, 2402, 2403, 2404, 2405, 2406, 2407, 2408, 2409, 2410, 2411, 2412, 2413, 2414, 2415, 2416, 2417, 2418, 2419, 2420, 2421, 2422, 2423, 2424, 2425, 2426, 2427, 2428, 2429, 2430, 2431, 2432, 2433, 2434, 2435, 2436, 2437, 2438, 2439, 2440, 2441, 2442, 2443, 2444, 2445, 2446, 2447, 2448, 2449, 2450, 2451, 2452, 2453, 2454, 2455, 2456, 2457, 2458, 2459, 2460, 2461, 2462, 2463, 2464, 2465, 2466, 2467, 2468, 2469, 2470, 2471, 2472, 2473, 2474, 2475, 2476, 2477, 2478, 2479, 2480, 2481, 2482, 2483, 2484, 2485, 2486, 2487, 2488, 2489, 2490, 2491, 2492, 2493, 2494, 2495, 2496, 2497, 2498, 2499, 2500, 2501, 2502, 2503, 2504, 2505, 2506, 2507, 2508, 2509, 2510, 2511, 2512, 2513, 2514, 2515, 2516, 2517, 2518, 2519, 2520, 2521, 2522, 2523, 2524, 2525, 2526, 2527, 2528, 2529, 2530, 2531, 2532, 2533, 2534, 2535, 2536, 2537, 2538, 2539, 2540, 2541, 2542, 2543, 2544, 2545, 2546, 2547, 2548, 2549, 2550, 2551, 2552, 2553, 2554, 2555, 2556, 2557, 2558, 2559, 2560, 2561, 2562, 2563, 2564, 2565, 2566, 2567, 2568, 2569, 2570, 2571, 2572, 2573, 2574, 2575, 2576, 2577, 2578, 2579, 2580, 2581, 2582, 2583, 2584, 2585, 2586, 2587, 2588, 2589, 2590, 2591, 2592, 2593, 2594, 2595, 2596, 2597, 2598, 2599, 2600, 2601, 2602, 2603, 2604, 2605, 2606, 2607, 2608, 2609, 2610, 2611, 2612, 2613, 2614, 2615, 2616, 2617, 2618, 2619, 2620, 2621, 2622, 2623, 2624, 2625, 2626, 2627, 2628, 2629, 2630, 2631, 2632, 2633, 2634, 2635, 2636, 2637, 2638, 2639, 2640, 2641, 2642, 2643, 2644, 2645, 2646, 2647, 2648, 2649, 2650, 2651, 2652, 2653, 2654, 2655, 2656, 2657, 2658, 2659, 2660, 2661, 2662, 2663, 2664, 2665, 2666, 2667, 2668, 2669, 2670, 2671, 2672, 2673, 2674, 2675, 2676, 2677, 2678, 2679, 26

1. *Chlorophyll a* and *Chlorophyll b* were determined by the method of Arar and Collins (1971) using a Shimadzu 1601 UV-Visible Spectrophotometer.

[illegible]

the 1990s, the number of people in the United States who are 65 years of age or older is projected to increase from 20 million to 30 million, and the number of people 75 years of age or older is projected to increase from 10 million to 15 million (U.S. Census Bureau, 1997). The number of people 85 years of age or older is projected to increase from 2 million to 4 million (U.S. Census Bureau, 1997). The number of people 90 years of age or older is projected to increase from 500,000 to 1 million (U.S. Census Bureau, 1997). The number of people 95 years of age or older is projected to increase from 100,000 to 200,000 (U.S. Census Bureau, 1997). The number of people 100 years of age or older is projected to increase from 10,000 to 20,000 (U.S. Census Bureau, 1997).

 Springer

Age Group	Percentage
18-24	10
25-34	20
35-44	25
45-54	20
55-64	15
65-74	10
75-84	5
85+	5

FILED NO CC

APR 18 2002
11:32 AM
cc

William A. Shaw
Prothonotary

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 12244

CENDANT MORTGAGE CORPORATION f/k/a

02-379-CD

VS.

KIEHLMEIER, ROBIN L. & DANNY W.

COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW MARCH 22, 2002 AT 11:54 AM EST SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON DANNY W. KIEHLMEIER, DEFENDANT AT RESIDENCE, RD#2 BOX 125A, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO DANNY W. KIEHLMEIER A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN TO HIM THE CONTENTS THEREOF.

SERVED BY: SNYDER/GRASSO

NOW MARCH 22, 2002 AT 11:54 AM EST SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON ROBIN L. KIEHLMEIER, DEFENDANT AT RESIDENCE, RD#2 BOX 125, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO DANNY L. KIEHLMEIER, HUSBAND A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN TO HIM THE CONTENTS THEREOF.

SERVED BY: SNYDER/GRASSO

Return Costs

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

FILED

01400
MAY 02 2002

William A. Shaw
Prothonotary

Sworn to Before Me This

2nd Day Of May 2002
[Signature]

So Answers,

[Signature]
Chester A. Haykins
Sheriff

PRAECIPE FOR WRIT OF EXECUTION - (MORTGAGE FORECLOSURE)

P.R.C.P. 3180-3183

CENDANT MORTGAGE CORPORATION,
E/K/A PHH US MORTGAGE
CORPORATION
6000 ATRIUM WAY
MT LAUREL, NJ 08054

: CLEARFIELD COUNTY
:
: COURT OF COMMON
: PLEAS
:
: CIVIL DIVISION
:
: NO. 02-379-CD

Plaintiff

vs.

ROBIN L. KIEHLMEIER
DANNY W. KIEHLMEIER
411 KNARR STREET,
A/K/A RD 2 BOX 125A
DUBOIS, PA 15801

Defendant(s)

TO THE DIRECTOR OF THE PROTHONOTARY:

Issue writ of execution in the above matter:

Amount Due

\$ 32,086.05

Interest from
4/26/02 (sale date)
(per diem - \$5.27)

\$ _____ and Costs



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

Note: Please attach description of property.

FILED

APR 30 2002

William A. Shaw
Prothonotary

No. 02-379-CD Term
IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

CENDANT MORTGAGE CORPORATION, F/K/A PHH US MORTGAGE CORPORATION

vs.

ROBIN L. KIEHLMEIER
DANNY W. KIEHLMEIER

**PRAECIPE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)**

Filed:

Frank J. Jellum
Attorney for Plaintiff

411 KNARR STREET,
A/K/A RD 2 BOX 125A
DUBOIS, PA 15801

411 KNARR STREET,
A/K/A RD 2 BOX 125A
DUBOIS, PA 15801

Where papers may be served.

WANTS A MORTGAGE
ADDRESS
APR 30 1994
FILED

ALL THOSE CERTAIN pieces, parcels or lots of land lying and being situate in the Fourth Ward of the City of Dubois, Clearfield County, Pennsylvania, being bounded and described as follows, to-wit:

THE FIRST THEREOF:

BEGINNING at a Post on the Easterly side of Knarr Street and the Southwest corner of other lands formerly of Ida E. Buys; thence Easterly by line of said other lands formerly of Ida E. Buys 150 feet, more or less, to a post at an alley; thence South 30° 45' West by line of said alley 43 feet to a post; thence Westerly in a straight line parallel with and at all points 43 feet distant Southerly from said other lands formerly of the said Ida E. Buys 150 feet, more or less, to said Knarr Street; thence North 30° 45' East by line of said Knarr Street 43 feet to a post corner of said other lands formerly of the said Ida E. Buys, the place of beginning.

THE SECOND THEREOF:

BEGINNING at a post on the Easterly side of Knarr Street being the Southwest corner of land conveyed by Victor Buys and Anna B. Gent, Co-Executors of the Estate of Ida E. Buys, deceased, to B. B. Marshall and Donna C. Marshall, husband and wife, by deed dated November 3, 1970 and recorded in Clearfield County in Deed Book 569, page 634, said beginning point also being the Northwest corner of land conveyed by Ida E. Buys to Marian Elizabeth Buys and Stephen D. Buys, her husband, by deed dated March 25, 1946, and recorded March 29, 1946, in Clearfield County Deed Book 375, page 60 (said land now being owned by Elizabeth S. Nelson); thence North 30° 48' East by line of Knarr Street a distance of 31 feet to a point; thence in a Southeasterly direction by a line parallel with the property line between the parties hereto; a distance of 43 feet to a point; thence South 30° 45' West a distance of 31 feet to a point on the property line between the parties hereto; thence in a Northwesterly direction along the property line between the parties hereto a distance of 43 feet to Knarr Street and the place of beginning.

Tax Parcel #11-000-03089

CLERK OF COURT
CLEARFIELD COUNTY
PAID
MAY 13 1984
WILLIAM A. MESSING
V. J. J. J. J.

TITLE TO SAID PREMISES IS VESTED IN Danny W. Kiehlmeier and Robin L. Kiehlmeier, his wife by Deed from Bruce Hotchkiss and Hope Hotchkiss, his wife dated 6/14/1984, recorded 7/3/1984, in Deed Book Volume 956, page 242.

Lowrie Sherry

232 02

APR 11 1964
FBI
William Proctor
Robert

1990-1991

[illegible]

* TITANIC (S.S.) - 1912

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

COPY

CENDANT MORTGAGE CORPORATION,
F/K/A PHH US MORTGAGE
CORPORATION
6000 ATRIUM WAY
MT LAUREL, NJ 08054

Plaintiff

vs.

ROBIN L. KIEHLMEIER
DANNY W. KIEHLMEIER
411 KNARR STREET,
A/K/A RD 2 BOX 125A
DUBOIS, PA 15801

Defendant(s)

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 411 KNARR STREET, A/K/A RD 2 BOX 125A, DUBOIS, PA 15801
(see attached legal description)

Amount Due	\$ 32,086.05
Interest from	\$ _____
4/26/02 (sale date)	
(per diem - \$5.27)	
Prothonotary Costs:	120.00
Total	\$ _____ Plus Costs as endorsed.



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

Dated: 4/30/02
(Seal) No. 02-379-CD Term

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

CENDANT MORTGAGE CORPORATION, F/K/A PHH US MORTGAGE CORPORATION

vs.

ROBIN L. KIEHMEIER
DANNY W. KIEHMEIER

WRIT OF EXECUTION
(Mortgage Foreclosure)

Costs

Office of the Prothonotary

Judge Fee

Cr.

Sat.

Attorney for Plaintiff

Address:

411 KNARR STREET,
A/K/A RD 2 BOX 125A
DUBOIS, PA 15801

411 KNARR STREET,
A/K/A RD 2 BOX 125A
DUBOIS, PA 15801

Where papers may be served.

ALL THOSE CERTAIN pieces, parcels or lots of land lying and being situate in the Fourth Ward of the City of Dubois, Clearfield County, Pennsylvania, being bounded and described as follows, to-wit:

THE FIRST THEREOF:

BEGINNING at a Post on the Easterly side of Knarr Street and the Southwest corner of other lands formerly of Ida E. Buys; thence Easterly by line of said other lands formerly of Ida E. Buys 150 feet, more or less, to a post at an alley; thence South $30^{\circ} 45'$ West by line of said alley 43 feet to a post; thence Westerly in a straight line parallel with and at all points 43 feet distant Southerly from said other lands formerly of the said Ida E. Buys 150 feet, more or less, to said Knarr Street; thence North $30^{\circ} 45'$ East by line of said Knarr Street 43 feet to a post corner of said other lands formerly of the said Ida E. Buys, the place of beginning.

THE SECOND THEREOF:

BEGINNING at a post on the Easterly side of Knarr Street being the Southwest corner of land conveyed by Victor Buys and Anna B. Gent, Co-Executors of the Estate of Ida E. Buys, deceased, to B. B. Marshall and Donna C. Marshall, husband and wife, by deed dated November 3, 1970 and recorded in Clearfield County in Deed Book 569, page 634, said beginning point also being the Northwest corner of land conveyed by Ida E. Buys to Marian Elizabeth Buys and Stephen D. Buys, her husband, by deed dated March 25, 1946, and recorded March 29, 1946, in Clearfield County Deed Book 375, page 60 (said land now being owned by Elizabeth S. Nelson); thence North $30^{\circ} 48'$ East by line of Knarr Street a distance of 31 feet to a point; thence in a Southeasterly direction by a line parallel with the property line between the parties hereto; a distance of 43 feet to a point; thence South $30^{\circ} 45'$ West a distance of 31 feet to a point on the property line between the parties hereto; thence in a Northwesterly direction along the property line between the parties hereto a distance of 43 feet to Knarr Street and the place of beginning.

Tax Parcel #11-000-03089

TITLE TO SAID PREMISES IS VESTED IN Danny W. Kiehlmeier and Robin L. Kiehlmeier, his wife by Deed from Bruce Hotchkiss and Hope Hotchkiss, his wife dated 6/14/1984, recorded 7/3/1984, in Deed Book Volume 956, page 242.

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

CENDANT MORTGAGE CORPORATION,
F/K/A PHH US MORTGAGE CORPORATION

6000 ATRIUM WAY

MT LAUREL, NJ 08054

vs.

: CLEARFIELD COUNTY
: COURT OF COMMON PLEAS

: CIVIL DIVISION

: NO. 02-379-CD

ROBIN L. KIEHLMEIER

DANNY W. KIEHLMEIER

411 KNARR STREET,

A/K/A RD 2 BOX 125A

DUBOIS, PA 15801

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

TO THE PROTHONOTARY:

Kindly enter judgment in favor of the Plaintiff and against ROBIN L. KIEHLMEIER and DANNY W. KIEHLMEIER, 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

\$31,703.57


Interest - 3/1/02 TO 4/25/02

\$ 382.48

TOTAL

\$32,086.05

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:

4/30/02


PRO PROTHY

FILED

APR 30 2002

William A. Shaw
Prothonotary

FEDERMAN AND PHELAN

BY: FRANK FEDERMAN, ESQUIRE

Attorney for Plaintiff

Identification No. 12248

1617 John F. Kennedy Boulevard Suite 1400

Philadelphia, PA 19103-1814

(215) 563-7000

CENDANT MORTGAGE CORPORATION
F/K/A PHH US MORTGAGE
CORPORATION

: COURT OF COMMON PLEAS

: CIVIL DIVISION

Plaintiff

: CLEARFIELD COUNTY

vs.

: NO. 02-379-CD

ROBIN L. KEIHLMEIER

DANNY W. KIEHLMEIER

Defendant(s)

TO: ROBIN L. KEIHLMEIER

411 KNARR STREET A/K/A RD 2, BOX 125A

DUBOIS PA 15801

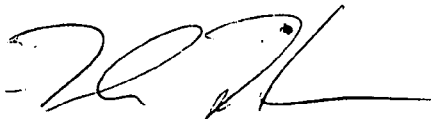
DATE OF NOTICE: APRIL 12, 2002

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

Attorney for Plaintiff

Identification No. 12248

1617 John F. Kennedy Boulevard Suite 1400

Philadelphia, PA 19103-1814

(215) 563-7000

CENDANT MORTGAGE CORPORATION
F/K/A PHH US MORTGAGE
CORPORATION

: COURT OF COMMON PLEAS

: CIVIL DIVISION

Plaintiff

: CLEARFIELD COUNTY

vs.

: NO. 02-379-CD

ROBIN L. KEIHLMEIER

DANNY W. KIEHLMEIER

Defendant

TO: DANNY W. KIEHLMEIER

411 KNARR STREET A/K/A RD 2, BOX 125A
DUBOIS PA 15801

FILE COPY

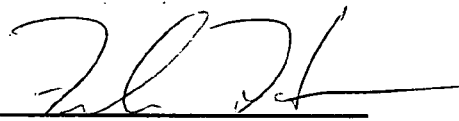
DATE OF NOTICE: APRIL 12, 2002

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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

FILED

APR 30 2002

William A. Shaw
Prothonotary

not to Days
Stat. to atty.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

COPY

CIVIL ACTION - LAW

CENDANT MORTGAGE CORPORATION,
F/K/A PHH US MORTGAGE CORPORATION

Plaintiff

NO. 02-379-CD

vs.

ROBIN L. KIEHLMEIER
DANNY W. KIEHLMEIER

Defendants

Notice is given that a Judgment in the above-captioned
matter has been entered against you on April 30, 2002.

By: [Signature] 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.

COPY

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION - LAW

CENDANT MORTGAGE CORPORATION,
F/K/A PHH US MORTGAGE CORPORATION

Plaintiff

)
) NO. 02-379-CD

vs.

ROBIN L. KIEHLMEIER
DANNY W. KIEHLMEIER

Defendants

)
)

Notice is given that a Judgment in the above-captioned
matter has been entered against you on April 30, 2002.

By: Willie L. Han 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.

COPY

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

Cendant Mortgage Corporation
Plaintiff(s)

Vs.

Robin L. Kiehlmeier
Danny W. Kiehlmeier
Defendant(s)

No.: 2002-00379-CD

Real Debt: \$32,086.05

Atty's Comm:

Costs: \$

Int. From:

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: April 30, 2002

Expires: April 30, 2007

Certified from the record this 30th 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

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

CENDANT MORTGAGE CORPORATION,
F/K/A PHH US MORTGAGE CORPORATION

: CLEARFIELD COUNTY
: COURT OF COMMON PLEAS
: CIVIL DIVISION

vs.

: NO. 02-379-CD

ROBIN L. KIEHLMEIER
DANNY W. KIEHLMEIER

:

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 ROBIN L. KIEHLMEIER is over 18 years of age and resides at 411 KNARR STREET, A/K/A RD 2 BOX 125A, DUBOIS, PA 15801.

(c) that defendant DANNY W. KIEHLMEIER is over 18 years of age, and resides at 411 KNARR STREET, A/K/A RD 2 BOX 125A, DUBOIS, PA 15801.

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


FRANK FEDERMAN, ESQUIRE

FEDERMAN AND PHELAN, LLP
By: FRANK FEDERMAN, ESQ., Id. No. 12248
LAWRENCE T. PHELAN, ESQ., Id. No. 32227
FRANCIS S. HALLINAN, ESQ., Id. No. 62695
ONE PENN CENTER PLAZA, SUITE 1400
PHILADELPHIA, PA 19103
(215) 563-7000

CENDANT MORTGAGE CORPORATION
F/K/A PHH US MORTGAGE CORPORATION
6000 ATRIUM WAY
MT LAUREL, NJ 08054

Plaintiff

v.

ROBIN L. KIEHLMEIER
DANNY W. KIEHLMEIER
411 KNARR STREET
A/K/A RD 2 BOX 125A
DUBOIS, PA 15801

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

MAR 14 2002

William A. Shaw
Prothonotary

Loan #: 0006093561

ATTORNEY FOR PLAINTIFF
COURT OF COMMON PLEAS
CIVIL DIVISION

TERM

NO. 02-379-CO

CLEARFIELD COUNTY

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 BE VALID. LIKEWISE, IF REQUESTED WITHIN THIRTY (30) DAYS OF RECEIPT OF THIS PLEADING, COUNSEL FOR PLAINTIFF WILL SEND DEFENDANT(S) THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR, IF DIFFERENT FROM ABOVE.

THE LAW DOES NOT REQUIRE US TO WAIT UNTIL THE END OF THE THIRTY (30) DAY PERIOD FOLLOWING FIRST CONTACT WITH YOU BEFORE SUING YOU TO COLLECT THIS DEBT. EVEN THOUGH THE LAW PROVIDES THAT YOUR ANSWER TO THIS COMPLAINT IS TO BE FILED IN THIS ACTION WITHIN TWENTY (20) DAYS, YOU MAY OBTAIN AN EXTENSION OF THAT TIME. FURTHERMORE, NO REQUEST WILL BE MADE TO THE COURT FOR A JUDGMENT UNTIL THE EXPIRATION OF THIRTY (30) DAYS AFTER YOU HAVE RECEIVED THIS COMPLAINT. HOWEVER, IF YOU REQUEST PROOF OF THE DEBT OR THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR WITHIN THE THIRTY (30) DAY PERIOD THAT BEGINS UPON YOUR RECEIPT OF THIS COMPLAINT, THE LAW REQUIRES US TO CEASE OUR EFFORTS (THROUGH LITIGATION OR OTHERWISE) TO COLLECT THE DEBT UNTIL 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

CENDANT MORTGAGE CORPORATION
F/K/A PHH US MORTGAGE CORPORATION
6000 ATRIUM WAY
MT LAUREL, NJ 08054

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

ROBIN L. KIEHLMEIER
DANNY W. KIEHLMEIER
411 KNARR STREET A/K/A RD 2 BOX 125A
DUBOIS, PA 15801

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

3. On 5/15/95 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 Book No. 1677, Page 75.
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 11/1/01 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	\$29,340.51
Interest	1,038.16
10/1/01 through 3/1/02 (Per Diem \$6.83)	
Attorney's Fees	1,000.00
Cumulative Late Charges	30.10
5/15/95 to 3/1/02	
Cost of Suit and Title Search	<u>550.00</u>
Subtotal	\$31,958.77
Escrow	
Credit	255.20
Deficit	<u>0.00</u>
Subtotal	<u>(\$ 255.20)</u>
TOTAL	\$31,703.57

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. The Temporary Stay as provided by the Homeowner's Emergency Mortgage Assistance Program, Act 91 of 1983, has terminated because either:
- (i.) Defendant(s) have failed to meet with the Plaintiff or an authorized Credit Counseling Agency in accordance with Plaintiff's written Notice to Defendants;
 - or
 - (ii.) Defendant(s) application for assistance has been rejected by the Pennsylvania Housing Finance Agency.

WHEREFORE, PLAINTIFF demands an in rem Judgment against the Defendant(s) in the sum of \$31,703.57, together with interest from 3/1/02 at the rate of \$6.83 per diem to the date of Judgment, and other costs and charges collectible under the mortgage and for the foreclosure and sale of the mortgaged property.

FEDERMAN AND PHELAN, LLP

By: Francis S. Hallinan

FRANK FEDERMAN, ESQUIRE
LAWRENCE T. PHELAN, ESQUIRE
FRANCIS S. HALLINAN, ESQUIRE

Attorneys for Plaintiff

LEGAL DESCRIPTION

All that certain lot or piece of ground with the buildings and improvements thereon erected, being known as KNARR STREET and being further described on that certain Deed dated and recorded 6/14/84 in the Office of the Recorder of Deeds in Clearfield County in Deed Book No.956, Page 242

Parcel No. 7-4-001-3089

BEING known as 411 Knarr Street

VERIFICATION

MARC J. HINKLE hereby states that he is V.P. of CENDANT MORTGAGE SERVICES 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: 3/1/00_____

FILED

MAR 14 2002

11:50 AM Technology 8000

William A. Shaw
Proprietary

2cc Sherry